

RAO

BULLETIN

15 September 2019



PDF Edition

THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES

Pg	Article	Subject
----	---------	---------

*** DOD ***

04 == Space National Guard ---- (Space Force Will Get Its Own if it Becomes a New Military Service)
05 == Commissary/Exchange Merger [05] ---- (Rushed Merger Could Hurt Troops and Their Families)
06 == National Museum of the U.S. Army [04] ---- (Opening Set for 04 June, 2020)
07 == DPRK Nuclear Weapons [27] ---- (Kim Jong Un Asking for Acceptable New U.S. Proposals)
08 == Afghan Peace Talks [04] ---- (Peace Plan on the Rocks)
09 == Pentagon 9/11 Memorial [02] ---- (What Visitors Should Know)
10 == TRICARE Dental Program [19] ---- (Traveling or Moving)
12 == POW/MIA Recoveries & Burials ---- (Reported 01 thru 15 SEP 2019 | Eleven)

*** VA ***

13 == Suicide Prevention Month [01] ---- (VA #BeThere Campaign Urges Support Veterans)
14 == PTSD [254] ---- (What to Know about EMDR Therapy)
15 == PTSD Detection [02] ---- (Blood Test Study)
16 == VA Survivor's Pension ---- (Calculating the Survivor's Pension)
17 == VA Appeals Backlog [10] ---- (90,050 Appeals Decisions Delivered in FY 2019)
17 == Emergency Medical Bill Claims [05] ---- (Federal Appeals Court Rules VA Must Pay)
18 == VA Job Vacancies [01] ---- (Use VA's Real-Time Map to Apply)
19 == VA Transparency [01] ---- (Florida VAMC Lawmaker Office Evictions)
20 == VA Home Loan Funding Fee [04] ---- (Vets Seeking Mortgages Will be Hurt by Fee Hike Plan)
20 == VAMC Clarksburg WV [02] ---- (More Floor 3A Deaths Could be Homicides)
21 == VAMC Beckley WV [04] ---- (Sexual Assault Allegations)

22 == VA Fraud, Waste, & Abuse ---- (Reported 1 thru 15 SEP 2019)

*** VETS ***

- 23 == GI Bill [294] ---- (Court Decision Could Expand Benefits an Extra Year)
- 24 == North Dakota Veterans Cemetery [01] ---- (Fargo National Cemetery Opens)
- 25 == Vet State Income Tax [03] ---- (North Dakota & Indiana New Military Retiree Exemption)
- 26 == Vet Fraud & Abuse ---- (Reported 01 thru 15 SEP 2019)
- 27 == Veterans FAQs ---- (Why Am I Not Being Compensated for Agent Orange?)
- 28 == Veterans FAQs ---- (Why Was My Claim for High Blood Pressure Disapproved?)
- 28 == Veterans FAQs ---- (Am I eligible for SMC?)
- 29 == WWI Vets 06 ---- (Lloyd Brown | Musician 2nd Class – Last Known Survivor to Die)
- 30 == Afghan Vets ---- (Michael Caine)
- 30 == Vet Hiring Fairs ---- (Scheduled As of 16 SEP 2019)
- 31 == Military Retirees & Veterans Events Schedule ---- (As of 16 SEP 2019)
- 31 == State Vet Benefits ---- (North Dakota 2019)

*** VET LEGISLATION ***

- 32 == Vet Suicide [37] ---- (H.R.3495 | IMPROVE Well-Being for Veterans Act)
- 32 == Feres Doctrine [18] ---- (S.2451 | SFC Richard Stayskal Military Medical Accountability Act)
- 33 == VA Women Vet Programs [39] ---- (H.R.2972 | Communicating Services Available to Women)
- 34 == New Jersey Vet Benefits [01] ---- (Widow's State Tax Exemption & Annual Compensation)

*** MILITARY***

- 35 == Military Mental Health Disorders ---- (Diagnoses among Active-Duty Remain Steady)
- 36 == B-2 Stealth Bomber ---- (First Arctic Circle Mission)
- 37 == USAF Lactation Program ---- (Nursing Mothers to be Provided Private, Secure and Sanitary Rooms)
- 37 == Military Travel Per Diem ---- (FY 2020 Rate Increase)
- 38 == Military Base Water [01] ---- (Number of Documented Contaminated Bases Now 297)
- 39 == KC-46 Pegasus Tankers ---- (Restricted from Carrying Cargo & Passengers)
- 41 == Military Housing Lawsuit ---- (Marine Corps Family Awarded \$2M in Mold Case)
- 42 == Navy Terminology, Jargon & Slang ---- ('COW thru 'Crow')

*** MILITARY HISTORY ***

- 43 == Vietnam Veterans Memorial [24] ---- (Interesting Veterans Statistics from off Wall)
- 45 == WWII Edson Ridge ---- (Guadalcanal Henderson Field Battle)
- 46 == Military History Anniversaries ---- (16 thru 30 SEP)
- 46 == Every Picture Tells A Story ---- (Bouncing Bomb Test)
- 46 == Battle of Britain in Pictures ---- (Operation "Sea Lion" Preparations)
- 47 == WWII Memories ---- (Draft Notice)
- 47 == Inchon Landings ---- (MacArthur's Plan to Regain the Initiative in Korea)
- 49 == Post WWII Photos ---- (Soviet Soldiers on the March in Northern Korea)
- 49 == Arizona Memorial [12] ---- (Reopened 1 SEP 2019)
- 50 == League of German Girls ---- (Hitler's Future of the Third Reich)
- 51 == WWII Bomber Nose Art [38] ---- (Topndelayo)
- 51 == MOH Awards [13] ---- (Frank Baldwin | 1 of 19 to Receive Two)
- 53 == Medal of Honor Citations ---- (Robert T. Henry | WWII)

*** HEALTH CARE ***

- 54 == Medicare for All [02] ---- (TSCCL Senior Survey Finds Tepid Support)
- 55 == Medicare Drug Procurement [03] ---- (How Should Medicare Negotiate Drug Costs Survey Results)
- 55 == Medicare Dental Coverage [01] ---- (Routine Dental Care Not Covered Under A or B)
- 56 == Insulin [03] ---- (New Drug Plan Program Lowers Cost of Lantus)
- 57 == Fall Prevention [02] ---- (Tips to Keep You on Your Feet)
- 58 == Insomnia [04] ---- (VA's Online Tool for Treatment | CBTi)
- 58 == Emphysema ---- (Study Finds Long-Term Exposure to Air Pollution Link)
- 59 == Prescription Drug Costs [35] ---- (States Pass Record Number of Laws)
- 61 == TRICARE Young Adult Plan ---- (Option When Kids Age Out of Parent's Coverage)
- 62 == Hair ---- (Structure and Growth)
- 63 == Antibiotic-Resistant Bacteria [01] ---- (Threat Continues to Grow)
- 64 == Cancer Q&A ---- (190901 thru 190915)
- 65 == TRICARE Podcast 517 ---- (DEERS - vlerHealth Information Exchange Initiative - USFHP)
- 67 == TRICARE Podcast 518 ---- (Traveling/Moving with TDP - TRICARE Plan Finder - Banked Donor Milk)

*** FINANCES ***

- 68 == Car Depreciation ---- (A Used Car Shopper Consideration)
- 69 == Car Buying [03] ---- (Six Smart Steps)
- 70 == TRICARE Prime [40] ---- (Annual Enrollment Fee Payers Could be in Line for a Refund)
- 71 == Funerals [04] ---- (Prepaid. Good Idea or Not?)
- 72 == Social Security Q & A ---- (190901 thru 190915)
- 73 == Tax Credits ---- (Better Than Tax Deductions)
- 74 == Thrift Saving Plan [33] ---- (August Returns Show Lackluster Performance)
- 74 == VA Phone Scam 2 ---- (Highly Sophisticated Scam Targeting Veterans)
- 75 == Calendar Invite Scam ---- (The Latest Phishing Scam)
- 76 == Amazon Brushing Scam ---- (A Serious Problem for Victims)
- 77 == Equifax Hack Settlement ---- (More Red Tape to Get Compensated)
- 78 == Get Paid for Moving ---- (Workers Willing To Start Out/Over in Underpopulated Areas)
- 80 == Tax Burden for Pennsylvania Retired Vets ---- (As of SEP 2019)

*** GENERAL INTEREST ***

- 81 == Notes of Interest ---- (01 thru 15 September 2019)
- 82 == Night Vision ---- (Nanoparticle Injections Could Replace Goggles in the Future)
- 83 == CA Vet Services [02] ---- (Animal Shelters Pet Adoption Fees Waived)
- 83 == Iran Space Program [01] ---- (Trump Imposes Sanctions Against the Iranian Space Agency)
- 84 == Advice on Marriage ---- (To Young Ladies)
- 85 == Purple Heart Stamp [03] ---- (Postal Service to Start Selling New Stamp on 4 OCT)
- 85 == Memories ---- (SSS Draft Notice)
- 85 == Questionable Arrests ---- (Negligent Discharge of a Firearm)
- 87 == Motivational Quotes ---- (On the Humorous Side - 03)
- 88 == One Word Essays ---- (Tradition)
- 88 == Have You Heard? ---- (Military Humor 4 | Employment | Golf Ball & Putter)

NOTE

1. The page number on which an article can be found is provided to the left of each article's title

2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.

3. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

*** ATTACHMENTS ***

Attachment – North Dakota Vet State Benefits

Attachment – Military History Anniversaries 16 thru 30 SEP (Updated)

Attachment – Battle of Britain in Pictures 1940

*** DoD ***



Space National Guard

Space Force Will Get Its Own if it Becomes a New Military Service

The Space Force will get its own National Guard branch if Congress decides to create the new military service in its 2020 defense policy bill. The Defense Department will establish the Space National Guard in tandem with the Space Force and will have basic headquarters and staffing set up by the beginning of next year if Congress gives it the green light. Brig. Gen. Patrick Cobb, special assistant to the National Guard Chief for space, told Federal News Network in an exclusive interview. “In the second year of existence we will start bringing National Guard units over to the Space National Guard,” Cobb said. “We will bring the Air National Guard units over first and then a year after that the Army National Guard unit that we have here in Colorado. The Air Force Reserve would do the same thing and Army Reserve.”

Cobb said the only model for setting up the Space National Guard, and the Space Force itself, is the establishment of the Air National Guard in 1947. “We’ve been using a lot of that history,” Cobb said. “We saw how the Air Guard became an entity and the reserve a year after. We’ve been working with the Air Force and their planning team on the Space National Guard.” Regardless of the Space Force becoming its own branch or being placed within the Air Force, DoD will still establish the Space National Guard.

Maj. Gen. Michael Loh, adjunct general of Colorado, told reporters 2 SEP why the Space Force needs its own National Guard. “The services are responsible for organizing, training and equipping,” Loh said. “If we have a Space Force, now they are responsible for the organizing, training and equipping of all the professionals who do space missions. If we de-link those two and leave it under the separate service of the Air Force or Air National Guard and not underneath the Space Force, then there are some unintended consequences. Those consequences involve funding, requirements and the regulations that the Space Force would come out with.” He added that the Guard components maintain the same standards and do the same training as their active components, and therefore need to be completely aligned.

Cobb gave a real-world example as to why there needs to be a Space National Guard set up simultaneously with the Space Force. “Our concern is if we don’t transfer at the same time something may get lost or broken. A ball may get dropped, not on purpose, but it’s very complex U.S. code. We need to ensure Guardsmen get paid, or their leave stays on the books,” he said. “If there is a software upgrade, but Space Force owns that software upgrade, and we are still sitting in the Air National Guard will we get that upgrade? There’s a lot of those unknowns out there if we aren’t concurrently transferred over with our active duty counterparts.”

Cobb said the plan should not add any extra cost to the defense budget. “We would realign existing billets to move over to stand up a Space National Guard element, so we would be zero cost,” Cobb said. There are seven states with 16 National Guard units operating in space. The services and combatant commanders dictate the number of units based on their needs. Right now the National Guard has missile warning, space operations and space intelligence units. “What we’ve been working on lately is the growth of our offensive and defensive space control units,” Cobb said. “We currently have a deployment overseas for our space units. California and Florida are two current units that are operational and they’ve been rotating personnel through overseas locations.”

The establishment of a Space Force and Space National Guard is looking likely. Both the House and Senate versions of the 2020 defense authorization bills have some form of a Space Force. Lawmakers are set to go to conference committee early this fall to settle any differences in their versions of the NDAA. The defense authorization bill is one of the few bills Congress has reliably passed every year for more than 50 years. [Source: Federal News Network | Scott Maucione | September 2, 2019 ++]

Commissary/Exchange Merger

Update 05: Rushed Merger Could Hurt Troops and Their Families

Major changes to the commissary and exchange system are closer than ever. Without action by Congress, a four-way merger will occur between the Defense Commissary Agency (DeCA) and the three military exchanges: the Army and Air Force Exchange Service (AAFES), the Navy Exchange (NEX), and the Marine Corps Exchange (MCX). If the commissaries and exchanges are merged without the necessary protections for patrons and Morale, Welfare, and Recreation (MWR) funds, the results could be devastating for these programs and the businesses that are a core part of the military base community.

The National Defense Authorization Act (NDAA) for Fiscal Year 2019 prohibits using the fiscal year’s funds for consolidation, but on 1 OCT, that ban is lifted. MOAA is following the proposed merger closely, and their concern has grown as the funding ban looms and they learn more about the DoD’s desired path. The Defense Department commissioned a business case study to be conducted on the four-way merger last year. The Enterprise Management Task Force recommended moving forward with consolidation earlier this year. DoD reaffirmed their support last month with the public release of the report to Congress and accompanying memo, signed by Deputy Secretary of Defense David Norquist, approving consolidation.

The report to Congress outlines the DoD’s support from the business case analysis conducted in 2018 by Boston Consulting Group. However, the analysis overview leaves many unanswered questions as to why a merger is necessary and how it will protect the servicemember and family benefits. It is unclear why a large-scale merger is the only course being considered to increase efficiencies. For a change of this magnitude, analysis for alternative courses of action should be weighed — and we don’t know whether DoD conducted any analysis on this scale. Additionally, it is unclear what impact any consolidation efforts may have on MWR funds.

It is important to note that the exchanges are fully funded by revenue generated from sales while Commissaries are funded using appropriated defense funding. If DeCA is merged with the exchanges, DoD could use exchange profits to offset commissary appropriations. If this occurs, MWR funds would be reduced as well, hurting servicemembers and families. Reductions in MWR could have unintended consequences on readiness, as these support services are critical to military operations.

A promising sign is that Congress is directing the Government Accountability Office (GAO) to get involved. The House NDAA and Senate report language both call on GAO to reanalyze the business case analysis and validate the expected impact on patrons, employees, and the MWR funds. MOAA applauds the GAO review and is optimistic that their impartial review, if approved in the 2020 NDAA, will provide recommendations for how the DoD should

proceed. GAO's review of the DoD's business reform efforts and plans highlight concerns about the DoD's analysis. A recent report indicates "[GAO] could not validate DOD's claims of cost savings related to business reforms it has already made."

Congress should heed the early warning of the GAO study. The legislators are coming back from the August recess with a major task ahead, resolving the two versions of NDAA. There are many issues to come to a consensus on, and the future of the commissary and exchange system should be on their docket. Without Congressional action, the DoD is free to start consolidation without taking into consideration the ongoing GAO study.

Readers are encouraged to take action and reach out to their member of Congress and tell them to adopt Section 631 of the House version (H.R. 2500). This section provides essential Congressional oversight and ensures an objective review is completed on the proposed merger. To facilitate doing this MOAA has provided a preformatted editable message at <http://takeaction.moaa.org/moaa/app/write-a-letter?0&engagementId=502113> which readers can click on to communicate with their legislators. [Source: The MOAA Newsletter | September 5, 2019 ++]

National Museum of the U.S. Army

Update 04: Opening Set for 04 June, 2020



The National Museum of the United States Army, the first museum dedicated to the entirety of the Army's 244-year history, will open its doors June 4, 2020, according to an 38 AUG Army news release. The museum, under construction since 2016 near the gates of Fort Belvoir, Va., will be free to the public, though visitors will need timed-entry tickets to manage crowds. Learn more about the process, and sign up to receive an update when tickets become available at <https://armyhistory.org/opening-day>. Tammy Call, director of the museum, said in a recent Military Officer piece about the museum. "This is home for you."

Plans for the museum have been in the works for nearly three decades. The Army designated the Army Historical Foundation as the official fund-raiser; the Army will take ownership and run operations once the museum is open. Locations in Pennsylvania and the metropolitan D.C. area were considered before the final selection was made. The property includes a memorial garden for reflection, an amphitheater for ceremonies and events, a parade ground complex for reenactments, and a trail to learn about Army survival tactics.

The museum will feature artifacts, documents, images, and selections from the Army Art Collection that tell the Army story in a 185,000-square-foot building. The museum will emphasize the theme of "service and sacrifice" throughout its exhibits. The three main attractions will be the Soldiers' Stories Gallery, Army and Society Gallery, and Fighting for the Nation Gallery. In one gallery, a series of chronological exhibits will show visitors what it means to be a soldier during times of war and peace. Maj. Gen. Carl McNair Jr., USA (Ret), a board member for the Army History Foundation, told Military Officer the museum will give people a chance to walk through history. "I think they will get a great deal of history," he said. "This museum goes from the Revolutionary War to current [times]. I think they'll see the value to tell what the Army is like. This is the finest place to see your Army."

McNair graduated from the U.S. Military Academy, West Point, N.Y., and served 32 years in the Army as an aviation officer. He flew Sioux and Iroquois helicopters during his three tours in Vietnam, served as the Army's project officer to procure Black Hawk and Apache helicopters, and also served as chief of the Aviation Branch, which he describes as both rewarding and challenging. "It was a great leap because it was total mobility," he said. Reflecting on his career, McNair says the most enjoyable aspect was working with soldiers. As he meets soldiers today, he encourages them to make the military a career. "The Army is probably the finest thing you can do for your country," he said. [Source: The MOAA Newsletter | August 29, 2019 ++]

DPRK Nuclear Weapons

Update 27: Kim Jong Un Asking for Acceptable New U.S. Proposals

North Korea said 9 SEP it is willing to resume nuclear diplomacy with the United States in late September but that Washington must come to the negotiating table with acceptable new proposals. If the proposals don't satisfy North Korea, dealings between the two countries may come to an end, First Vice Foreign Minister Choe Son Hui said. Choe's statement was apparently aimed at pressuring the United States to make concessions when the North Korea-U.S. talks restart. North Korea is widely believed to want the United States to provide it with security guarantees and extensive relief from U.S.-led sanctions in return for limited denuclearization steps.



North Korean leader Kim Jong Un and Choe Son Hui, deputy director general of the Department of US Affairs of North Korea Foreign Ministry

U.S. President Donald Trump called North Korea's announcement 'interesting.' "We'll see what happens," Trump said. "In the meantime, we have our hostages back, we're getting the remains of our great heroes back and we've had no nuclear testing for a long time." In the late-night statement carried by state media, Choe said North Korea is willing to sit down with the United States "for comprehensive discussions in late September of the issues we have so far taken up, at a time and place to be agreed." Choe said she hopes the United States will bring "a proposal geared to the interests of the DPRK and the U.S. and based on decision methods acceptable to us." DPRK stands for the Democratic People's Republic of Korea, the North's official name. She warned that "if the U.S. side fingers again the worn-out scenario which has nothing to do with new decision methods at the DPRK-U.S. working negotiation to be held with so much effort, the DPRK-U.S. dealings may come to an end."

Talks on North Korea's nuclear disarmament fell apart in February when Trump rejected North Korean leader Kim Jong Un's demand for sweeping sanctions relief in return for partial disarmament at their second summit in Vietnam. It was a huge embarrassment for the young North Korean leader, who made a day's long train trip to the Vietnamese capital to obtain the sanctions relief he needs to revitalize his country's troubled economy. In April, Kim said he was open to another summit with Trump but set the end of the year as a deadline for the U.S. to offer improved terms for an agreement to revive the nuclear diplomacy. Kim and Trump met again at the Korean border in late June and agreed to restart diplomacy, but there have no public meetings between the sides since then.

In recent months, North Korea has carried out a slew of missile and rocket tests to protest joint military drills between the U.S. and South Korea that North Korea views as an invasion rehearsal. Some experts said the North Korean weapons tests were also a demonstration of its expanding weapons arsenal aimed at boosting its leverage ahead of new talks with the United States. Most of the North Korean weapons tested in July and August have been short range. This suggests that North Korea hasn't wanted to lift its self-imposed moratorium on nuclear and long-range missile tests, which would certainly derail negotiations with Washington.

Trump has downplayed the latest North Korean weapons tests, saying the U.S. never restricted short-range tests. The United States hopes to get back to denuclearization talks with North Korea in the coming days or weeks, Secretary of State Mike Pompeo said on 8 SEP. [Source: The Associated Press | Hyung-jin Kim | September 9, 2019 ++]

Afghan Peace Talks

Update 04: Peace Plan on the Rocks

This is all kinds of not great: The U.S. is closing in on a deal with the Taliban that is designed to wind down America's 18-year war in Afghanistan, but the best indication of how risky the pact may be is this: Secretary of State Mike Pompeo is declining to sign it, according to senior U.S., Afghan and European officials.

The "agreement in principle" that U.S. envoy Zalmay Khalilzad has hammered out in nine rounds of talks with Taliban representatives in Qatar would take the first tentative steps toward peace since U.S. and allied forces deployed to Afghanistan following the attacks on 9/11, according to senior Afghan and Trump Administration officials familiar with its general terms. Defense Secretary Mark Esper was scheduled to discuss the closely held details of the deal with President Donald Trump in a 3 SEP meeting, according to senior administration officials. If Trump approves and a deal is struck, it could begin a withdrawal of some 5,400 U.S. troops, roughly a third of the present force, from five bases within 135 days.

But the deal doesn't ensure several crucial things, those familiar with the discussions tell TIME. It doesn't guarantee the continued presence of U.S. counterterrorism forces to battle al Qaeda, the survival of the pro-U.S. government in Kabul, or even an end to the fighting in Afghanistan. "No one speaks with certainty. None," said an Afghan official taking part in briefings on the deal with Khalilzad. "It is all based on hope. There is no trust. There is no history of trust. There is no evidence of honesty and sincerity from the Taliban," and intercepted communications "show that they think they have fooled the U.S. while the U.S. believes that should the Taliban cheat, they will pay a hefty price." This is the people we are negotiating with:

- A Taliban suicide blast in the center of Kabul killed at least 10 people and wounded more than 40 on 3 SEP, destroying cars and shops in an area near the headquarters of Afghanistan's NATO force and the U.S. embassy, officials said.
- The Taliban claimed responsibility for the attack even as the insurgents and U.S. officials have been negotiating a deal on a U.S. troop withdrawal in exchange for Taliban security guarantees. "At least 10 civilians have been killed and 42 injured were taken to hospitals," said Nasrat Rahimi, a spokesman for the interior ministry.

And so understandably, the Afghan Gov't isn't confident about the prospects: The Afghan government is pushing back against American diplomats on the eve of a troop withdrawal deal with the Taliban, concerned that the proposed agreement does not include enough assurances that the insurgents will abide by their promises after American troops leave entirely, Afghan officials say... But senior officials involved in the discussions with the Americans said that the Afghan government is worried that, as worded, the troop withdrawal agreement in no way seems conditioned on progress in the coming Afghan negotiations with the Taliban.

- “The concerns are very high, not just for the government but also for the people of Afghanistan,” Waheed Omer, Mr. Ghani’s director of public and strategic affairs, told the news media in Kabul on 3 SEP. “Because the people of Afghanistan have been bitten by this snake before — they have seen the results of hasty deals, of deals they and their voices weren’t part of.”
- “We are still not assured of what consequences what is in the agreement could have for Afghanistan’s future,” he added. “Our position is that we need more debate on this agreement.”

It's a bit hard to stay optimistic about the deal, but SECDEF Esper is trying it at least: U.S. Defense Secretary Mark Esper said 2 SEP he’s not ready to publicly discuss how a U.S. troop withdrawal from Afghanistan would begin under a peace deal with the Taliban. "Negotiations in some ways are still ongoing," he told reporters traveling with him to Europe. “The conflict continues on,” he said. “They are conducting attacks. The Afghans are conducting attacks. We’re supporting Afghan attacks. That’s why we think the best way forward — if we can get the right deal — is a political agreement that leads to a viable outcome.” "I don't want to say anything that gets in front of that or upsets that process," he said. Citing “sensitive negotiations,” Esper in the inflight interview declined to talk about specifics, such as the timing of an initial American troop pullout or, more broadly, his level of confidence that the Taliban would live up to their end of any peace agreement.

And so we plod ahead. Obviously it's not looking great, but at the end of the day the Afghans will have to figure this out sooner or later. Or...I guess a civil war will rage: Nine former senior U.S. diplomats on 2 SEP warned that Afghanistan could slide into an all-out civil war and once again become a sanctuary for terrorists if the Trump administration withdrew all U.S. forces without a peace agreement between the Taliban and the Afghan government. The former ambassadors and envoys, who served in both Democratic and Republican administrations dating back to 2001, wrote in a commentary on the Atlantic Council think tank website that the administration needed to avoid a hasty exit to ensure the Islamic State and other extremists are not given more space to operate and to avoid undermining the Afghan people’s chance to live under a democratic government. "A major troop withdrawal must be contingent on a final peace," the former diplomats wrote. "The initial U.S. drawdown should not go so far or so fast that the Taliban believe that they can achieve military victory." [Source: American Legion Burn Pit | MOTHAX Blog | September 5, 2019 ++]

Pentagon 9/11 Memorial

Update 02: What Visitors Should Know



The traumatic events of Sept. 11, 2001, changed the lives of everyone in America, especially those working for the Defense Department. Terrorists proved that the very symbol of our national security — the Pentagon — was not, in fact, impenetrable. A hijacker flew American Airlines Flight 77 into the southwest corner of the Pentagon that day, killing 184 people — all on board the plane and many more inside the building, which was heavily damaged. The Pentagon has since rebuilt, and an important addition to the grounds is the National 9/11 Pentagon Memorial honoring those who were lost. It was dedicated on Sept. 11, 2008 — seven years to the day after the attacks.

The \$22 million memorial sits on two acres of land right outside where the jetliner struck. Dozens of crape myrtle trees surround the serene landscape. There are 184 memorial benches dedicated to each of the victims, and they're organized in a timeline of their ages, from the youngest victim, 3-year-old Dana Falkenberg, to the oldest, 71-year-old John Yamnicky. Each bench contains a pool of water that reflects light in the evenings, and they're all positioned in a way that distinguishes the victims onboard the airplane from those inside the Pentagon. The benches for the 59 jetliner passengers are positioned so a visitor will face the sky when reading the victim's name. Those dedicated to the victims inside the building have the victim's name and the Pentagon in the same view. The site also has a curved wall, aptly dubbed the Age Wall, which gets higher in height to represent the ages of the victims, meaning it starts at 3 inches tall to represent Falkenberg and grows to 71 inches to represent Yamnicky.

While there are no official guided tours, there are guides on the grounds to give out information, and there is a 24-minute audio tour that's available for download. You can also call 202-741-1004 at the memorial entrance and listen to the tour that way. The audio provides a sequential narrative of the events at the Pentagon on Sept. 11, 2001. It also explains the purpose of the memorial's design and the building's history. There's a Memorial Chapel Inside, Too It was built within a year and dedicated on the first anniversary of the attacks. The point of impact of Flight 77 had become a place where the Pentagon community left flowers and mourned the victims, so senior leaders decided that instead of rebuilding that area as office space, it would become a chapel for all faiths to worship and pray. The chapel is open 24 hours a day and can support 12 worship services a week. It's conveniently located right next to the Pentagon Chaplain's Office.

In the front of the chapel, a memorial window was designed to look like the Survivor's Pin, which was given to every person who lived through the Pentagon attacks. It includes 184 pieces of red glass representing those who died. Four other stained glass windows in the chapel are dedicated to the attack victims. One is dedicated to the Navy, which lost 33 sailors and nine civilians that day. Two other windows are dedicated to Army departments that lost a total of 22 soldiers and 53 civilians. The fourth window is dedicated to the Defense Intelligence Agency, which lost seven employees that day. The chapel is consistently used and is even a permanent part of the Pentagon tour.

The Pentagon Memorial is currently the only 9/11 attack site that doesn't have a visitor's center or museum. That's going to change now that many visitors, especially children born after the tragedy, don't fully understand its significance. The 9/11 Pentagon Memorial Visitor Education Center is expected to be built to the west of the memorial itself, on the path of Flight 77 before it hit the building. The project is expected to be complete by early 2020. Construction is expected to take two years. You might have a lot of questions, like how to get there. Parking is strictly enforced at the Pentagon, so your best bet would be to take public transportation; however, handicapped parking is available. Food, drink and pets aren't allowed at the memorial, but you can take a memento to leave behind. Smoking is not allowed. Photographs can be taken at the memorial, but not anywhere else on the Pentagon Reservation. To learn more about the memorial and the people who lost their lives at the Pentagon on Sept. 11, 2001 go to <https://www.defense.gov/Experience/Pentagon-Memorial>. [Source: U.S. Department of Defense | Katie Lange | September 10, 2019 ++]

TRICARE Dental Program

Update 19: Traveling or Moving

When making plans to travel or move, know how your dental benefit goes with you. If you're enrolled in the TRICARE Dental [Program](#) (TDP), you're covered around the world, whether moving to a new duty location or traveling on leave. TDP is a voluntary dental plan available to:

- Family of active duty service members
- Family of National Guard and Reserve members

- National Guard and Reserve members who aren't on active duty or covered by the Transitional Assistance Management Program

Moving

When moving, your TDP dental benefit transfers with you. This means you don't have to fill out a new enrollment application when you move as your coverage remains in place. But you'll need to update your address in the Defense Enrollment Eligibility Reporting System (DEERS). You can do this on the [milConnect](#) website. You can also make changes to your DEERS information by phone, fax, or mail, or in person at the nearest ID card office. To find an ID card office near you, use the RAPID's Site [Locator](#). "It's important to update DEERS when relocating to a new duty station to make sure there's no lapse in your or your family's dental coverage," said Douglas Elsesser, with the TRICARE Dental Program at the Defense Health Agency.

Before you move, get copies of your dental records. According to the TRICARE Dental Program [Handbook](#), the TDP doesn't cover copying records for a sponsor's permanent change of station. If you don't get copies, you may have to pay for them at your new location. After you move, you should find a new TDP network dentist near you. On the United Concordia Companies, Inc. (United Concordia) website, you can click on "Find a Dentist" to locate a dentist worldwide. You can also call United Concordia [customer service](#) for help finding a network dentist in your new area.

"We encourage you to find a dentist who is in the TDP network," said Elsesser. "Using a network provider can help minimize your out-of-pocket costs and save you administrative hassle as the network provider will file a claim for you." Non-network dentists may cost you more, as you're responsible for any cost difference between United Concordia's allowance and the dentist's charge. If you relocate outside the U.S. or U.S. territories of Puerto Rico, Guam, and the U.S. Virgin Islands, you have the option to end your TDP enrollment. However, you must [disenroll from TDP](#) within 90 calendar days of your move.

Traveling

You can get dental care in the continental United States (CONUS) and outside the continental United States (OCONUS). The TDP CONUS service area

Click to close

United States, District of Columbia, Guam, Puerto Rico and the U.S. Virgin Islands includes the 50 United States, the District of Columbia, Puerto Rico, Guam, and the U.S. Virgin Islands. The TDP OCONUS service area

Click to close

Areas outside of the United States, District of Columbia, Guam, Puerto Rico, and the U.S. Virgin Islands. includes areas not in the CONUS service area and covered services provided aboard a ship or vessel outside the territorial waters of the CONUS service area.

CONUS Service Area

When you live in the CONUS service area and travel within the CONUS service area, you can visit any licensed, authorized dentist for covered care. However, you may save time and money if you visit a dentist in the TDP network. To locate a TDP network dentist, go to the United Concordia [website](#) and select "Find a Dentist." Or, call [United Concordia](#) for help. When you live in the CONUS service area and travel to the OCONUS service area, you're also covered. If you seek covered dental care, you'll pay cost-shares, and United Concordia will handle your claims as though you were visiting an out-of-network dentist.

OCONUS Service Area

When you live in the OCONUS service area and travel to the CONUS service area, you'll pay CONUS cost-shares and follow CONUS payment rules. This applies regardless of command sponsorship status. When you live in the OCONUS service area, you're covered when you travel throughout the OCONUS service area. You're also covered when you move to a new OCONUS location. If you're command-sponsored, you'll have reduced cost-shares and claim payment rules.

-o-o-O-o-o-

Take command of your dental health, even when changes are happening in your life. Check out the TRICARE Dental Program Handbook to learn more about your TDP coverage when moving and traveling. Also, download the latest TDP [newsletter](#) to stay up to date on news about your dental benefit. [Source: TRICARE Communications | September 5, 2019 ++]

POW/MIA Recoveries & Burials

Reported 01 thru 15 SEP 2019 | Eleven

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i.e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

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

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

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

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



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

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

LOOK FOR

-- **Army 1st Lt. Robert C. Styslinger** Battery B, 57th Field Artillery Battalion, 7th Infantry Division. He was reported to have been killed in action Nov. 29, 1950, while fighting enemy forces near Hagaru-ri, Chosin Reservoir, North Korea. His remains could not be recovered. Interment services are pending. [Read about Styslinger.](#)

-- **Army Air Forces Sgt. R.L. Tyler**, of Texas, was a member of Headquarters Squadron, 19th Bombardment Group, when taken prisoner after the fall of Bataan in the Philippines on April 9, 1942. He reportedly died July 18-19, 1942, and was buried in a common grave at the Cabanatuan prisoner of war camp. [Read about Tyler.](#)

-- **Army Cpl. Autrey J. Betar**, of Texas, was a member of Company A, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team, engaged in intense fighting near the Chosin Reservoir in North Korea. He was reported missing and unaccounted-for on Dec. 2, 1950. [Read about Betar.](#)

-- **Army Cpl. Gerald N. Wilson** Company F, 2nd Battalion, 5th Cavalry Regiment, 1st Cavalry Division. He was last seen July 25, 1950, while participating in the defense of Yongdong, South Korea. His remains could not be recovered. Interment services are pending. [Read about Wilson.](#)

-- **Army Cpl. Joe T. Avant**, of Mississippi, was a member of Heavy Mortar Company, 31st Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team, engaged in intense fighting near the Chosin Reservoir in North Korea. He was reported missing and unaccounted-for on Nov. 30, 1950. [Read about Avant.](#)

-- **Army Pfc. Harold K. Knight** was a member of Headquarters and Headquarters Company, 31st Infantry Regiment, 31st Regimental Combat Team. His unit was engaged in intense fighting with the Chinese People's Volunteer Forces, near the Chosin Reservoir in North Korea, from Nov. 27 - Dec. 1, 1950. Witness accounts noted that Knight was killed in action Nov. 25, 1950. His remains could not be recovered. Interment services are pending. [Read about Knight.](#)

-- **Army Sgt. Donald L. Murphy** was a member of Company A, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team. The 31st RCT was east of the Chosin Reservoir, North Korea, enduring repeated attacks from the Chinese People's Volunteer Forces, before withdrawing from their positions on Dec. 1, 1950. Murphy could not be accounted for by his unit, and he was subsequently declared missing in action as of Dec. 2, 1950. Interment services are pending. [Read about Murphy.](#)

-- **Navy Boatswain's Mate 1st Class Arnold M. Nielsen**, of California, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Nielsen.](#)

-- **Navy Chief Water Tender Francis D. Day**, of New Jersey, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Day.](#)

-- **Navy Fireman 1st Class James C. Webb**, of Oklahoma, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Webb.](#)

-- **Navy Fireman 1st Class Lawrence E. Woods**, of Texas, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen. [Read about Woods.](#)

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

* VA *



Suicide Prevention Month

Update 01: VA #BeThere Campaign Urges Support Veterans

In observance of Suicide Prevention Month, the U.S. Department of Veterans Affairs (VA) encourages Veterans, community leaders, co-workers, families and friends to #BeThere — to help prevent suicide — by being present,

supportive and strong for those who may be going through a difficult time. As part of this approach, VA is working closely with The White House and other partners to implement the President’s Roadmap to Empower Veterans and End a National Tragedy of Suicide or PREVENTS.

“This September, and all year, I encourage everyone to take a moment to be there for Veterans in need.” said VA Secretary Robert Wilkie. “One act of thoughtfulness can make a big difference and may even save a life. That’s why, VA is proud to work on initiatives like PREVENTS, to prevent suicide and find innovative ways to deliver support and care to all 20 million U.S. Veterans whenever and wherever they need it,” The PREVENTS roadmap, initiated by an executive order signed by President Trump in March 2019, will serve as an important tool for promoting research, community engagement — and collaboration in the public and private sector — and ultimately, for ending Veteran suicide.

Suicide is a complex, national public health issue that affects communities nationwide, with more than 45,000 Americans, including more than 6,000 Veterans, dying by suicide every year. Suicide is preventable, and special training is not needed to prevent suicide. Everyone can play a role by learning to recognize warning signs, showing compassion to Veterans in need and offering support. Listed are actions anyone can take to Be There:

- Reach out to Veterans to show them you care. Send a check-in text, cook them dinner or simply ask, “How are you?”
- Learn the warning signs of suicide, found on the Veterans [Crisis Line website](#).
- Watch the free [S.A.V.E. training video](#) to equip yourself to respond with care and compassion if someone you know indicates they are having thoughts of suicide.
- Check out the [VA’s Social Media Safety Toolkit](#) to learn how to recognize and respond to social media posts that may indicate emotional distress, feelings of crisis or thoughts of suicide.
- Contact VA’s [Coaching Into Care](#) program when worried about a Veteran or loved one. A licensed psychologist or social worker will provide guidance on motivating your loved one to seek support.

Learn more about the #BeThere campaign and access resources to help support Veterans at [BeThereForVeterans.com](#). Veterans who are in crisis or having thoughts of suicide, and those who know a Veteran in crisis, can call the Veterans Crisis Line for confidential support available 24 hours a day, seven days a week, 365 days a year. Call 800-273-8255 and Press 1, text to 838255 or chat online at [www.VeteransCrisisLine.net/Chat](#). [Source: VA News Release | September 4, 2019 ++]

PTSD

Update 254: What to Know about EMDR Therapy



Post-traumatic stress disorder is so common there is a U.S. Department of Veterans Affairs center devoted to understanding it and sharing information with the public. In fact, around 8% of the population will have PTSD at some point in their lives, according to the National Center for PTSD. And while there is medication and counseling to assist

individuals who suffer from PTSD, Eye Movement Desensitization and Reprocessing (EMDR) therapy is also a treatment option.

The American Psychological Association informs that the therapy focuses directly on the memory, “to change the way that the memory is stored in the brain, thus reducing and eliminating the problematic symptoms.” PTSD can be the result of a personal tragedy, involvement in military combat or exposure to such catastrophic events as 9/11. In fact, www.psychologytoday.com in October shared that 12.9% of New York City police officers who responded to the 2001 terror attacks reported PTSD symptoms more than a decade later.

EMDR treatment requires somewhat of a long-term approach to undo some of the lingering effects of PTSD; multiple therapy sessions are advised in order for individuals to “relive traumatic or triggering experiences in brief doses while the therapist directs your eye movements,” according to healthline.com in July. EMDR sessions generally involve eight phases:

1. History gathering and evaluation
2. Coping skills and stress management techniques
3. Identification of targeted memories
- 4-7. A series of treatment sessions that include centering on a negative thought, memory or image while the therapist simultaneously asks for specific eye movements. “After the bilateral stimulation, your therapist will ask you to let your mind go blank and notice the thoughts and feelings you’re having spontaneously. After you identify these thoughts, your therapist may have you refocus on that traumatic memory, or move on to another,” said www.healthline.com
8. Evaluation of sessions to determine effectiveness

Several studies indicate EMDR therapy works to alleviate symptoms of PTSD, explained healthline.com: “It’s even one of the Department of Veterans Affairs’ strongly recommended options to treat PTSD.” For more on EMDR refer to <http://www.emdr.com/what-is-emdr>.

[Source: The Fayetteville Observer | Deena Bouknight | September 4, 2019 ++]

PTSD Detection

Update 02: Blood Test Study

Physicians could potentially one day identify veterans with post-traumatic stress disorder through a quick blood test instead of complex psychological tests, thanks to new research from the Army and outside biometrics experts published for the first time 9 SEP. The study, which appeared in the journal *Molecular Psychiatry*, found a set of 27 blood markers which helped identify patients suffering from PTSD. Researchers said the findings support past hypotheses that the disorder “affects not just the brain, but the entire body.” In a statement, Army Medical Research Systems Biology Chief Scientist Marti Jett said those markers “will continue to be refined and adapted for commercialization” in coming years. Researchers are hopeful blood tests can lead not only to more accurate diagnoses but also earlier ones, perhaps indicating signs of problems even before PTSD has fully manifested.

Senior study author Dr. Charles Marmar, chair of the Department of Psychiatry at the New York University School of Medicine, said a blood test could indicate signs of PTSD that veterans are unaware of or deliberately hiding out of fear surrounding the stigma of the diagnosis. It could also more quickly eliminate PTSD as a potential problem for patients with unclear medical issues. “This is an attempt to take the field of psychiatry from the subjective to the objective,” he said. “It’s a way to start a new conversation about how to find the invisible wounds of war.” But the study has limits. No women were among the veterans tracked for the research, and no civilians were included.

Marmar said creating a simple, inexpensive blood test for widespread use to help diagnose PTSD is likely still years away. But he still lauded the findings as an important medical breakthrough for health experts looking for ways to more accurately track troops' health. Defense Department and Veterans Affairs researchers have estimated that as many as 25 percent of individuals who served in combat zones in Iraq or Afghanistan may suffer from PTSD, marked by uncontrolled anxiety, confusion or anger. Officials have spent years trying to break down the stigma surrounding the diagnosis, which many service members fear could render them undeployable or otherwise unfit for duty because of the non-physical nature of the symptoms.

The study, the culmination of six years of work, tracked blood samples from 165 veterans, half of whom suffer from PTSD following deployments into war zones. Scientists studied their medical histories and biochemistry, trimming down the list of potential identifying characteristics in their blood from more than 1 million to less than 30. In subsequent tests with other patients, the final set of blood markers showed a 77 percent accuracy rate in helping identify PTSD. Marmar said that's more than enough for a potential screening test, where doctors can follow up with more in-depth examinations to diagnose the illness.

Past studies have hinted at blood markers as a potential indicator of PTSD, but researchers in the new study — which included the Harvard John A. Paulson School of Engineering and Applied Sciences and the Army Medical Research and Development Command — said this is the first time a coherent set of measures has been developed. Jett said that any screening tool that comes from the research would be used before and after deployments, and treatment for those issues would be provided based on military medical standards. The full study is available on the journal's web site <https://www.nature.com/mp>. [Source: MilitaryTimes | Leo Shane III | September 10, 2019 ++]

VA Survivor's Pension

Calculating the Survivors Pension

Unsuspecting survivors often experience shock and disappointment when they realize how much money the VA Survivor Pension actually pays. For starters, the Survivors Pension benefit, which the VA also refers to as the Death Pension, is a tax-free monetary benefit payable to a low-income, un-remarried surviving spouse and/or unmarried child(ren) of a deceased Veteran with wartime service. The Survivors Pension is also based on the survivor's yearly family income, which must be less than the amount set by Congress to qualify for the pension, plus housebound status and/or aid and attendance status. Go to https://benefits.va.gov/pension/current_rates_survivor_pen.asp to see the current pension.

How to Calculate Benefits in 2019

Survivors with more than one child should add \$2,313 for each additional child in the household. In general, if a child is in the custody of a surviving spouse, then all child benefits are wrapped into what gets paid to the surviving spouse. The VA will take into consideration all of the survivors countable income and subtract it from the maximum pension amount. For the purpose of VA calculations, countable income will include any wages and/or salaries, income from investments, other pension or disability benefits, and income from a business or from farming. For example, if the survivor has no dependents and has \$7,000 in countable income for the year, then the pension amount would be \$9,078 minus \$7,000, or \$2,078 annually. That annual amount would get paid in 12 monthly payments of roughly \$173.16 per month.

If the survivor has unreimbursed medical expenses, the survivor can use a portion of them to reduce the countable income and therefore boost the amount of the survivor pension. But those unreimbursed medical expenses must be greater than 5% of the maximum pension rate. The VA Survivor Pension also considers any assets the survivor may have that may include bank accounts, stocks, bonds, mutual funds, annuities, and any property other than the residence the survivor lives in. If the Department of Veterans Affairs (VA) determines that the survivor has assets that are large

enough to live off for a reasonable period of time, it has the option of denying a survivor pension. The VA doesn't provide any specific dollar amount or rules, but has a lot of latitude in making its decisions.

Sometimes VA stipulations can be extremely confusing, therefore, the surviving spouse may want to consider the assistance of an accredited Veterans Service Officer (VSO) to go over any potential pension benefits. [Source: Pension Insider | David Austin | September 7, 2018 ++]

VA Appeals Backlog

Update 10: 90,050 Appeals Decisions Delivered in FY 2019

On Sept 10, the U.S. Department of Veterans Affairs (VA) exceeded its goal, three weeks ahead of schedule, to deliver 90,050 appeals decisions regarding disability benefits and services to Veterans in fiscal year 2019, approximately 9,000 more decisions than the previous year. The Board of Veterans' Appeals (Board) also hit a record, by providing more than 21,000 hearings in FY 2019, 5,000 more hearings than past year. "The Board of Veterans' Appeals provided thousands of Veterans with critical, life-changing appellate decisions," said VA Secretary Robert Wilkie. "The Board surpassed its goal for delivering results to Veterans and their families for the second year in a row. This reflects VA's continued commitment to providing excellent customer service to Veterans. VA is committed to reducing the backlog of legacy appeals and ensuring that Veterans receive the benefits they deserve."

This achievement in surpassing last year's number of decisions comes while VA concurrently implemented the Veterans Appeals Improvement and Modernization Act of 2017. The act offers Veterans choice and control over their appeals and provides for a more timely and transparent process. To aid in achieving this historic goal, the Board focused on hiring attorneys and judges, reorganized its structure, instituted various training and implemented modern technology changes. Utilizing modern technologies is one way the Board continues to adapt to the changing needs of the Veteran population. For more information about the Board and its progress on appeals modernization, visit <https://www.bva.va.gov>. [Source: VA News Release | September 11, 2019 ++]

Emergency Medical Bill Claims

Update 05: Federal Appeals Court Rules VA Must Pay

The Department of Veterans Affairs must reimburse veterans for emergency medical care at non-VA facilities, a federal appeals court ruled 9 SEP in *Wolfe v. Wilkie* — a decision that could be worth billions of dollars to veterans. The U.S. Court of Appeals for Veterans Claims said the VA has been wrongfully denying reimbursement to veterans who sought emergency medical care at non-VA facilities, and struck down an internal VA regulation that blocked those payments. "All of this is unacceptable," said the ruling, which ordered the VA secretary to "readjudicate these reimbursement claims." Plaintiffs' lawyers say that based on past estimates by the VA, the department is now on the hook for between \$1.8 billion and \$6.5 billion in reimbursements to hundreds of thousands of veterans who have filed or will file claims between 2016 and 2025.

The first thing the VA tells people to do when calling is to hang up and dial 911 if it's an emergency," said VFW National Commander William J. "Doc" Schmitz. "So the VA must reimburse the actual cost of emergency medical care, regardless of whether the veteran has secondary insurance or not," he said. "VA Secretary Robert Wilkie must make these veterans financially whole again, correct its policies and practices regarding non-VA emergency room billing immediately, and fully adopt the IG report's 11 recommendations to improve the accuracy of the non-VA emergency room claims processing."

Former Coast Guardsman Amanda Wolfe, one of the plaintiffs in the case, told NBC News on 10 SEP, "I'm just overjoyed. I think it means change, it means that veterans don't have to be afraid of receiving care, emergency care. They can have that sense of security that sense of peace knowing they are covered if they have emergency care." "I served side by side with some of these veterans who were impacted and to think that this is going to make a difference for them is what is most important to me." The VA told NBC News in a statement that the department, "is aware of this decision and reviewing it."

In 2015, the court struck down a previous version of the internal VA regulation that refused any coverage for an emergency claim when another form of insurance covered even a small part of the bill. The court said the regulation violated a 2010 federal law. Monday's ruling found the department had violated the same federal law with its revision of the reimbursement regulation. The panel said the new rule, issued in January 2018, actually created another obstacle for veterans by forbidding the VA from reimbursing medical expenses for emergency services at non-VA facilities.

Hard-won victory

In September 2016, Wolfe went to the emergency room because her appendix was about to burst. After a speedy recovery, she figured she was all set — she had two kinds of insurance, a private plan she paid for and her Veterans Affairs benefits. Her private insurance covered most of the more than \$20,000 bill for her hospital stay. But six months later, the VA denied her claim for the roughly \$2,500 that remained, putting her in an unexpected financial bind. She paid off the bill in 2017, but had been fighting for reimbursement ever since. This year, her case made it all the way to the Court of Appeals for Veterans Claims.

When the VA's Inspector General released a report in August revealing major problems in the way the VA reimburses veterans for emergency care at non-VA facilities, Wolfe was shocked to learn how many other veterans were in unnecessary binds just like hers. The August report found that in just one recent six-month period, the VA left roughly 17,400 veterans to pay out-of-pocket for \$53 million in emergency medical treatment the government should have covered. "The Court's decision rights a terrible injustice and its order ensures that veterans who were unjustly denied reimbursement for critical emergency treatment at non-VA facilities will finally be reimbursed," said Bart Stichman, executive director of the National Veterans Legal Services Program, which represented Wolfe in the case. "It is a hard-won victory for hundreds of thousands of veterans." Wolfe's lawsuit is only the second case the Court of Appeals for Veterans Claims has ever granted class action status. The first was earlier this year. [Source: NBC News | Courtney Kube, Mosheh Gains & Adiel Kaplan | September 10, 2019 ++]

VA Job Vacancies

Update 01: Use VA's Real-Time Map to Apply

If you're looking for a career caring for Veterans in a specific location, VA Careers' real-time openings map makes it easy to explore VA employment opportunities across the United States and its territories. As the country's largest integrated healthcare system, VA has more than 170 medical centers and 1,255 sites of care. On any given day, there are opportunities to work by the beach, in a city or in the countryside, allowing you to apply your education, skills and experiences in the place you want to live.

Start your search at the [real-time map](#) on the VA Careers' website. Here are a few ways to use the tool:

- The map shows bubbles with the number of openings by broad geographic area. Click a bubble to reveal which facilities are hiring in that region. Zoom in on a region or a facility for a list of openings, more detailed position information, contact information and apply links.
- Use the "search" button in the upper right-hand corner of the map to sort available positions by location and relevance. Or search for specific roles by entering keywords, job type and location. Search results show you the VA facility, its available positions and how to apply.

- Click the “list” button in upper right-hand corner of the map to display lists of positions during your search and sort by recently opened positions or relevance.
- Use the “draw” tool in the upper right-hand corner of the map to customize your search by region. Results are the available listings at the local VA medical facilities within your search circle. From there, narrow in on opportunities that match your skillset with your ideal location.

VA’s real-time map gives you the power to choose a VA career from opportunities in all 50 states, the District of Columbia, Puerto Rico, Guam, American Samoa and the Philippines. Locate your dream job today and #ApplyYourself.

- SEARCH VA careers using the map at VAcareers.va.gov.
- NAVIGATE the [hiring process](#).
- HEALTHCARE OCCUPATIONS may apply [here](#).

[Source: Vantage Point | September 12, 2019 ++]

VA Transparency

Update 01: Florida VAMC Lawmaker Office Evictions

The Department of Veterans Affairs sent eviction notices to six members of Congress from Florida at the end of August, booting them and their staffs out of their offices inside VA hospitals in West Palm Beach and Orlando. Rep. Brian Mast (R-FL), an Afghanistan war veteran and double amputee, opened an office at the West Palm Beach VA Medical Center in 2017 to be more accessible to constituents. Five Florida lawmakers did the same, following his lead. But Dr. Richard Stone, executive in charge of the VA health care system, wrote to Mast on 30 AUG, informing him the VA would no longer permit him the space. The VA ordered him to close the office by 31 DEC. Mast claimed the action shows the VA wants to avoid transparency and accountability. “I’m mad. I’m hot about it,” Mast said 12 SEP. “They don’t want us over there looking over their shoulder.”

Stone wrote that space inside VA facilities should be used for the primary mission of delivering medical care to veterans. In addition, Stone said he and VA Secretary Robert Wilkie could find no other federal agency that provided office space for lawmakers. VA facilities “are no longer to permit the use of those spaces by members of Congress and their staff,” Stone wrote. Mast contended there is already space inside VA facilities dedicated to something other than medical purposes, including square footage for vendors and employee unions. His office was previously used as a storage closet, he said. “It wasn’t an office. It wasn’t a room where patients were seen. It is a closet,” Mast said. “We’re not talking about anything grand or substantial, but it’s all we need.”

Mast became the first lawmaker to open an office inside a VA facility when he did so in 2017. In the time since, his staff has met with more than 500 veterans there, he said. Reps. Alcee Hastings (D-FL), Ted Deutch (D-FL), and Lois Frankel (D-FL) share the office with Mast. Their staff members take turns using the space to meet with veterans. Reps. Darren Soto (D-FL) and Stephanie Murphy (D-FL) share a space in the Orlando VA Medical Center. “It does something good for our veterans while not hurting anybody,” Mast said. “If you really want to understand a problem... you have to get your eyes on it and witness it yourself. I want to have an office in the VA so I can have my eyes on it, so my staff can have their eyes on what’s going right and wrong on a daily basis.”

In a statement 12 SEP, the VA said no law authorizes the VA to dedicate space for members of Congress. Mast is trying to change that. He introduced H.R.2426 [Improving Veterans Access to Congressional Services Act](#) in May – legislation that would permit lawmakers to use VA facilities to meet with constituents. He spoke to the House Committee on Veterans’ Affairs this week to try to rally support for the bill. While Mast waits for Congress to act on his legislation, he plans to appeal to Wilkie and President Donald Trump to let him keep the office space. Mast was

under consideration to be VA secretary last year, but Trump chose Wilkie instead. “If people at the top of VA are not creative enough or so blinded by institutional stonewalling that they don’t want to change the status quo, that’s a problem,” he said. [Source: | Stars & Stripes | Nikki Wentling | September 12, 2019 ++]

VA Home Loan Funding Fee

Update 04: Vets Seeking Mortgages Will be Hurt by Fee Hike Plan

The Washington Post’s Chris Birk is asking why Congress is making veterans pay for their own hard-earned benefits? President Trump in late June signed the Blue Water Navy Vietnam Veterans Act, opening the door to disability benefits for about 90,000 deserving veterans after years of false starts and faint hopes. This important win was a long time in the making. A bipartisan consensus formed to pay for these critical benefits with a temporary increase to VA home loan fees. But a month later, Congress is right back at it again. Now they want to extend those higher loan fees for an additional five years to pay for housing grant and education benefits for qualified veterans. This new bill, H.R. 3504, passed the House in late July but has yet to be taken up by the Senate Veterans’ Affairs Committee.

Whether it’s expanding disability benefits or scholarship programs, veterans and their families have earned these benefits. We should push our elected officials to boost funding for important measures like H.R. 3504 at every turn. But Congress can’t continue to reduce one veteran’s benefit to pay for another. Extending these fees would force VA borrowers to pay more than \$750 million to use their home loan benefit over the next seven years, with most of that money going to programs that have nothing to do with housing. The Congressional Budget Office projects the two bills will produce a combined \$160 million government windfall. They’re also going to make it more difficult and even riskier for some veterans to get a VA loan.

Most veterans and service members finance the funding fee, which applies to all VA loans unless the borrower receives compensation for a service-connected disability. These \$0 down mortgages have been the safest loan on the market for nearly all of the past decade, but having to finance higher fees pushes homeowners underwater on their mortgages for longer, making it difficult if not impossible for them to sell in some cases. Owing more than your home is worth can be especially devastating for active duty military, who relocate frequently given the nature of their service. Instead of hiding behind pay-as-you-go rules that require tax increases or cuts to offset new spending, lawmakers could stand up for veterans and military families and exempt their benefits entirely.

Congress waived the budget rule to bail out big banks, make infrastructure investments, enact tax cuts and more. They can and should create a permanent pay-as-you-go exemption to protect veterans’ benefits. It’s time to stop this zero-sum approach to caring for those who serve our country and their families. The men and women of our Armed Forces sacrifice so much to safeguard our freedoms. They’re trained to make tough choices every single day, often with lives hanging in the balance. As a country, we’ve made a promise to veterans and military families. We shouldn’t be falling short because of budgetary rules and procedures. We shouldn’t be hiking home loan fees or raising TRICARE pharmacy co-pays to cover another veteran’s benefit. Congress must fully live up to that promise and start making tough choices about funding and priorities without sacrificing or eroding veterans’ benefits. Our job is to make sure they know we’re watching. [Source: Washington Post | Chris Birk | September 2, 2019 ++]

VAMC Clarksburg WV

Update 02: More Floor 3A Deaths Could be Homicides

The attorney representing the family of a veteran killed at the Louis A. Johnson VA Medical Center says he has been contacted by five more families all with the same story — a veteran relative died mysteriously. They were all patients

on floor 3A of the facility. "The picture is becoming more clear to us because it appears that all the deaths — at least all the ones I've talked to — they all came from one floor in the Clarksburg VA," said lawyer Tony O'Dell during an interview with West Virginia Metro News. "It's 3A. Every victim so far has been on 3A."

O'Dell is representing the McDermott family in a lawsuit claiming their relative, Felix McDermott, was given a fatal dose of insulin at the VAMC in April 2018. McDermott, a retired Army sergeant with 20 years of active duty service, was admitted to the Louis A. Johnson VAMC early in the month of April with pneumonia, according to the lawsuit. His condition improved during his initial stay. Three days later, he died of hypoglycemia, also known as low blood sugar. McDermott was buried four days later. Hospital employees offered no explanation to the family. Because of the suddenness of McDermott's death, an Inspector General investigation had McDermott's remains disinterred in October of the same year. The investigation revealed that McDermott had been wrongly injected in the abdomen with insulin. This same investigation found that nine or ten other patients at the VAMC died the same way.

A second family, the relatives of Air Force veteran George Shaw, came forward days later claiming Shaw's death was a homicide. Now, O'Dell says he has been contacted by five additional families. "They weren't terminal and all of a sudden they took a turn for the worse, and their blood sugars show this dramatic decrease," O'Dell said. "There's clearly a pattern that goes with it."

The Department of Veterans Affairs launched an investigation into the suspicious deaths last week. A statement released by VA Inspector General Michael J. Missal read that his office "has been working with our federal law enforcement partners to investigate the allegations of potential wrongdoing resulting in patient deaths at the Louis A. Johnson VA Medical Center in Clarksburg, West Virginia." They also put out a statement that said no current Louis A. Johnson VA Medical Center employee is involved in the allegations of potential misconduct. Federal prosecutors said Friday that the investigation into these deaths is a "top priority." [Source: ConnectingVets.com | Elizabeth Howe | September 05, 2019 ++]

VAMC Beckley WV

Update 04: Sexual Assault Allegations



The Veterans Affairs medical center in West Virginia is being investigated over allegations that one of its physicians sexually assaulted more than a dozen patients. The VA Office of Inspector General is working with federal law enforcement to investigate allegations of sexual assault at the Beckley VA Medical Center, according to a statement put out by the IG on 0 SEP. "As is always the case, the VA OIG takes seriously any allegation calling into question the care of veterans. The facility is aware of these allegations and has taken steps to ensure the immediate safety of its patients. At this time, we cannot comment further on this investigation.

The allegations were first reported on 2 SEP by WVVA, a local NBC news affiliate, which spoke with a patient under the condition of anonymity who claimed he was one of more than a dozen veterans who were sexually assaulted by a physician at the Beckley VA Medical Center. A spokesperson for the Beckley Medical Center did not deny the allegations to WVVA, and confirmed that the individual accused of the assaults "is no longer employed by the VA." After this article's publication, Sara Yoke, a spokeswoman for the Beckley VA Medical Center told Task & Purpose "these are serious allegations, which the Beckley VA Medical Center reported to the department's independent inspector general on 12 JUN. Additionally, Beckley VAMC fired this individual." "VA has made clear it will hold employees accountable when they fail to live up to the high standards veterans and taxpayers expect, and that's exactly what happened in this case," Yoke said. "Justice is now dependent on the independent IG's investigation."

A number of state lawmakers and attorneys have weighed in over the last several days. "My office has been made aware of the sexual assault allegations at the Beckley VAMC," Mike Stuart, the U.S. attorney for the Southern District of West Virginia said in a 6 SEP statement. "My office takes these allegations very seriously and is working closely with federal, state and local law enforcement agencies to ensure this matter is investigated thoroughly and quickly." On 2 SEP, Sen. Shelley Moore Capito, (R-WV) commented on the ongoing investigation: "Our veterans need to feel safe and cared for at our VA hospitals," she said in a statement to WVVA. "No one should live in fear of being attacked or feel as though they are unsafe — especially in this way and in a place like one of our VA facilities. I am horrified and disgusted by the news coming out of the Beckley VA. This should have never happened in the first place, and I am committed to making sure this is fully investigated."

The news comes just weeks after the VA Inspector General's Office announced that it was investigating a string of suspicious deaths at another VA Medical Center in West Virginia, one of which was deemed a homicide. [Source: Task & Purpose | James Clark | September 09, 2019 ++]

VA Fraud, Waste, & Abuse

Reported 01 thru 15 SEP 2019

Fayetteville, AR -- Federal prosecutors from Arkansas charged a former Veterans Affairs pathologist with three counts of involuntary manslaughter in the deaths of former patients whose medical reports he mishandled due to his own substance abuse problems. The criminal case against **Robert Morris Levy** also includes numerous charges of fraud and lying to investigators. His arrest comes after more than a year of investigation by the US Attorney's Office with help from the VA Inspector General's office. "These charges send a clear signal that anyone entrusted with the care of veterans will be held accountable for placing them at risk by working while impaired or through other misconduct," VA Inspector General Mike Missal said in a statement. "Our thoughts are with the veterans and their families affected by Dr. Levy's actions."

Levy served as the chief of pathology and laboratory medical services for the Veterans Health Care System of the Ozarks from 2005 to 2018, when VA officials fired him. According to federal prosecutors, Levy has been under investigation for drinking alcohol while on duty as far back as 2015. In 2016, he entered a three-month in-patient treatment program, and was reinstated by department and state medical officials on the condition that he remain sober. But prosecutors allege Levy cheated drug tests and falsified records to cover up his relapses. As a result, he continued reviewing sensitive patient medical information while intoxicated, potentially issuing incorrect or dangerous diagnoses for thousands of veterans.

In at least three cases, investigators believe that directly resulted in patient's deaths. On two of those occasions, the indictment says, Levy doctored medical records to make it appear that other pathologists agreed with his mistaken work. Duane Kees, U.S. attorney for the western district of Arkansas, said in a statement that the indictment "should remind us all that this country has a responsibility to care for those who have served us honorably. Our veterans deserve nothing less." Earlier this year, officials from the Fayetteville VA hospital said as many as 12 patient deaths may be

connected to Levy’s crimes. KFSM reported that nearly 34,000 medical cases that Levy handled during his tenure had been reviewed for mistakes after his firing, with nearly 10 percent showing errors. Members of Congress have been monitoring the investigation and were informed of the coming indictment last weekend, a Hill staffer said. [Source: MilitaryTimes | Leo Shane III | August 20, 2019 ++]

-o-o-O-o-o-

Fayetteville, Arkansas – United States Attorney William M. McSwain announced that **Jacoya Brazzle**, 31, of Coatesville, Pennsylvania, was sentenced to eight months’ incarceration, five years supervised release and full restitution by United States Timothy J. Savage for stealing money from a veteran patient in her care. The defendant was a nursing assistant at the VA Medical Center (VAMC) in Coatesville. As part of her duties, she was assigned to care for a veteran who uses a wheelchair. Brazzle learned the veteran’s ATM card PIN number, and used his ATM card to access his account – withdrawing funds on more than 10 occasions from ATMs in the Coatesville area over a two month timespan. In all, the defendant stole approximately \$11,000 from the victim’s bank account.

“Our veterans deserve our gratitude for their service, and it goes without saying that they deserve safe and trustworthy care at VA Medical Centers,” said U.S. Attorney McSwain. “The defendant’s conduct here – stealing from a wheelchair-bound veteran in her care – is reprehensible. My Office will investigate and prosecute any crimes against veterans to the fullest extent possible.” “VA employees that take advantage of vulnerable veterans in their care will not be tolerated,” said Special Agent in Charge Sean J. Smith, Department of Veterans Affairs, Office of Inspector General, Criminal Investigations Division, Northeast Field Office. The case was investigated by the Office of Inspector General for the U.S. Department of Veterans Affairs, and is being prosecuted by Assistant United States Attorney Nancy Rue. [Source: DoJ Eastern Dist of PA | U.S. Attorneys Office | September 4, 2019 ++]

* Vets *



GI Bill

Update 294: Court Decision Could Expand Benefits an Extra Year

A recent federal court decision could dramatically expand veterans education benefits by allowing them an extra year of tuition assistance if they qualify for both the Post-9/11 GI Bill program and the older Montgomery GI Bill payouts. Veterans Affairs officials have not yet decided if they will appeal the ruling, which if put in effect would impact tens of thousands of veterans and run a price tag into hundreds of millions of dollars. Education groups are watching the legal fight closely.

The decision, from the U.S. Court of Appeals for Veterans Claims earlier this month, found the Department of Veterans Affairs practice of making veterans relinquish their Montgomery GI Bill eligibility in order to receive Post-9/11 GI Bill payouts is improper. Department officials in the past have argued that move is necessary to ensure veterans aren’t duplicating benefits. But in a 2-1 decision, the judicial panel ruled that federal language prohibiting such “double-dipping” more appropriately means that “someone may not receive assistance from more than one program during a single month, semester, or other applicable pay period, but may switch freely between programs.” As a result,

if veterans are eligible for both programs, they should receive payouts from both, just not simultaneously, the decision said.

Under current rules, the Post-9/11 GI Bill provides 36 months of tuition assistance and living stipends veterans (or their family members) who served at least three years on active-duty after Sept. 10, 2001. The Montgomery GI Bill provides a smaller, standardized stipend for 36 months to veterans who served on active duty for at least three years and paid into the program upon enlistment. In all but a few cases, veterans receive one benefit or the other, but not both. The Montgomery GI Bill benefit has become controversial in recent years because many servicemembers still contribute to the program even though they're unlikely to see any benefit from it. Since the Post-9/11 GI Bill is more generous in its payouts, most veterans relinquish their Montgomery program benefits when it comes time to attend classes. Lawmakers have discussed ending the program in coming years.

This lawsuit was initiated by an unnamed veteran with eight years of interrupted active-duty service from 2000 to 2011. During his breaks from the military, he used up about 26 months of his Montgomery GI Bill benefits. In 2015, he attempted to switch over to the more generous Post-9/11 GI Bill benefits but was told he would only be eligible for 10 more months of education assistance. But his lawyers argued that since it was a separate program with a separate qualifying period of service, he should get both. Under other federal statute, the combined education benefits would be capped at 48 months, giving him potentially 22 more months of payouts. The difference would have been enough to cover a full degree at Yale, where he had been accepted. But because the VA limited his payouts to 10 months, he was ultimately forced to abandon that degree program.

Hunton Andrews Kurth Associate Tim McHugh, an Army veteran who led the legal fight against the VA, said the court's decision also left open the issue the length of a qualifying period of service for eligibility. While his client had clear breaks between service, he argues the ruling could also cover any individual who served six years — three years to qualify for full Post-9/11 benefits, and three more to qualify for Montgomery GI Bill payouts. "As long as they have enough time to qualify, if they have the service they should get the benefits," he said. "And they should be free to use it."

In a dissenting opinion, Judge Margaret Bartley argued her fellow justices "demonstrate a misunderstanding" of how the education benefits work and of congressional intent with establishing both programs. "There is no indication, based on the text of the relevant statutes, that Congress intended this outcome or that it is more veteran-friendly," she wrote. VA officials will have to make a decision on appeal in coming weeks. If the decision is allowed to stand by other courts, it would likely force the department to quickly institute a host of rule changes for current and former beneficiaries, a process that could severely complicate delivery of education benefits in the years ahead. [Source: MilitaryTimes | Leo Shane III | September 3, 2019 ++]

North Dakota Veterans Cemetery

Update 01: Fargo National Cemetery Opens



Several dignitaries and elected officials will be on hand when North Dakota's first national cemetery opens this month with a formal ceremony from the Department of Veterans Affairs. The Fargo National Cemetery, located at 8709 40th Ave. N. in Harwood, VA purchased the land for \$93,445 in June 2016 and began construction in spring of 2018. It is officially scheduled to open on Saturday, 7 SEP with a dedication ceremony from the U.S. Department of Veterans Affairs. "I think it is going to be a great thing for the Fargo-Moorhead area," said Jason Hicks, a commander with local veterans organization, United Patriotic Bodies. Hicks said the cemetery will be beneficial to veterans who are originally from the Fargo-Moorhead area who wish to be buried close to home, but live elsewhere in the country.

Speakers at the ceremony include Gov. Doug Burgum, Sen. John Hoeven (R-ND), Sen. Kevin Cramer (R-ND), Rep. Collin Peterson (D-MN), and the Under Secretary for Memorial Affairs, Randy Reeves. Prior to the new cemetery being constructed, North Dakota was one of only 10 states to not have a national veterans cemetery. The 4.82 acre cemetery will be home to about 3,204 gravesites. The cemetery will serve the burial needs of more than 30,000 Veterans, their spouses and eligible family member for the next 10 years. The cemetery will provide casket burials, in-ground cremation burials, columbarium niches for cremation burials, and a memorial wall.

All members and veterans of the armed forces are eligible to be buried in a VA national cemetery if they have met minimum active-duty service requirements and were not dishonorably discharged. Members of the reserve armed forces who die while on active duty, while on training duty, were eligible for retired pay, or were called to active duty and served the full term of service may also be eligible for burial. A veteran's spouse, widow or widower, minor children and, under some conditions, adult unmarried children with disabilities can be buried in the VA cemetery.

The North Dakota Veterans Cemetery, managed by the state, is located 200 miles away. Fort Snelling National Cemetery in Minneapolis, MN will manage Fargo National Cemetery. For more information, call Andrew Guadalupe, Cemetery Manager, Fargo National Cemetery at 701-451-4650. For more information about the VA National Cemetery Administration visit www.cem.va.gov. [Source: Wells Fargo Pioneer| Raju Chaduvula | September 3, 2019 ++]

Vet State Income Tax

Update: North Dakota & Indiana New Military Retiree Exemption

North Dakota and Indiana are the latest to join the list of states that have approved at least a partial exemption on taxing military retiree income. Both states will offer full exemptions on military pay as well as surviving spouse benefits. However, neither state will extend exemptions to retirees of the U.S. Public Health Service or the National Atmospheric and Oceanic Administration. Almost every state offers at least a partial exemption on state income tax for military retirees. MOAA's [Military State Report Card and Tax Guide](#) tracks changes in these benefits, with full breakdowns of state tax policy available to Premium and Life members.

In North Dakota's historic decision, military retirees will move from full taxation to full exemption on their state income taxes. The bipartisan legislation, which was signed into law by Gov. Doug Burgum in April, provides the exemption for armed forces beginning in the 2019 tax year. The exemption helps level the regional playing field, as North Dakota had been competing with neighboring states Minnesota, which has a state income tax exemption for such income, and South Dakota, which doesn't have a state income tax. "This legislation promotes workforce participation by military personnel in North Dakota after retirement, improves our state's competitiveness for federal military investments, and most importantly, honors the courageous service of our military servicemen and women," Burgum said.

Each veteran would receive an average of \$550 in tax relief, State Rep. Steve Vetter, the bill's author, told the Grand Forks Herald. That would reduce state general revenues by about \$3 million, but Vetter and other supporters say keeping a veteran and his or her family in the state provides benefits, financial and otherwise, that will make up

the lost money. “We want to retain our military members after service to fill our many vacant job openings, keep their skills to use on our main street businesses and attend our institutes of higher learning,” said Lonnie Wangen, commissioner of North Dakota’s Department of Veteran Affairs. “I believe this exemption will have a positive impact on our economy, which will outweigh the cost of the exemption.”

In Indiana, the exemption will be phased in over four years. Previously, Indiana offered only a partial exemption for retirees – about \$6,250. Under the new law, the exemption is increased by about 25 percent each year until 2023, when the exemption will total 100 percent. Exempting military retirement benefits from Indiana’s 3.23% income tax will reduce state revenue by about \$15 million a year when fully implemented in the 2023 budget year, according to a report. The exemption will encourage military personnel to stay in – or consider moving to – Indiana, legislators have said.

Col. Andrew F. Gothreau, USA (Ret), president of MOAA’s Indiana Council of Chapters, said the council supported the bill through the Military/Veterans Coalition of Indiana, which regularly met with lawmakers to lobby for its passage. Gothreau said the legislation is a victory, but is disappointed it will take four years to enact. “We support the new law because it will encourage more veterans to retire in Indiana,” he said. “However, we are discouraged that the law will not cover 100 percent of military retired income until 2023. At present, Indiana does not rate very high as a ‘military friendly’ state. Hopefully, the new law will change this recognition.” [Source: The MOAA Newsletter | Amanda Dolasinski | September 9, 2019 ++]

Vet Fraud & Abuse

Reported 01 thru 15 SEP 2019

A judge found a Strongsville woman guilty of felony theft charges 3 SEP after she was accused of swindling an elderly war veteran out of tens of thousands of dollars before his death earlier this year. **Latasha Wisniewski**, 38, used the false promise of romance to gain the trust of Charles Bauer, an 89-year-old Korean War veteran and widower, then looted much of his life’s savings in a matter of months, prosecutors said. Common Pleas Court Judge Shannon Gallagher found Wisniewski guilty of two counts of theft from an elderly person, which could land her behind bars for more than a dozen years.

Wisniewski and her boyfriend, Daniel Scholz, are also charged with additional felony charges of misuse of credit cards in a separate case. Gallagher will impose her sentence on the theft charges against Wisniewski after that case is settled. Wisniewski’s attorney, Marcus Sidoti, declined to comment on the case Wisniewski’s conviction was based in part on the testimony of her aunt, 39-year-old Lisa Dotson. The two were charged in connection with this case in October. Dotson was a home health aide charged in a separate case that accused her stealing hundreds of thousands of dollars from elderly and disabled clients. She pleaded guilty to charges in both cases in August and agreed to take the stand during Wisniewski’s trial. Dotson also faces a maximum sentence of more than 12 years in prison.

The scheme that played out from late summer 2017 through September 2018 is told in both civil and criminal filings in two Cuyahoga County courthouses. Bauer, a U.S. Army veteran of the Korean War and lifelong Cuyahoga County resident, loved to fish and was a devoted Cleveland sports fan, according to his obituary. He battled depression in 2017 after the death of his longtime wife and began attending support meetings. That’s where he met Wisniewski, 50 years his junior, who befriended him and convinced him that she was in love with him and wanted to marry him, according to court records. Bauer’s family, and prosecutors, say in court records that Wisniewski was preying on a vulnerable, heartbroken man with modest wealth whose health was declining.

She moved into Bauer’s Parma Heights bungalow and convinced him within months of his wife’s death to withdraw thousands of dollars from his bank accounts at give it to Wisniewski, records say. She bought herself jewelry and furniture for the house, records say. She then used his information to open joint bank accounts in both of their names,

and transferred money from his savings account into the accounts, the records say. In a period of eight months, Wisniewski opened and closed eight different bank accounts in their names, prosecutors say. Wisniewski pretended to be Bauer's granddaughter to access his accounts. She also recruited Dotson to help her carry out the fraud on Bauer, records say. The two used another elderly man to pose as Bauer in phone calls to banks to liquidate his assets, according to court records.

When Bauer's adult children questioned his relationship with Wisniewski, she manipulated him into distrusting his children and turned him against them, records say. She convinced Bauer to sign a quitclaim deed adding her name to the deed on his home, then took out a \$30,000 loan against the home in December 2017, according to court records. In August 2018, she took out a \$4,000 loan with a 400-percent interest rate against Bauer's 2012 GMC SUV, according to court records. By that time, Bauer had been diagnosed with stage IV lung cancer and elected to forego treatment, records say. His family on Sept. 1, 2018 confronted Wisniewski, who signed a handwritten agreement on notebook paper agreeing to return all of Bauer's property by the day's end, records say.

Three days later, on Sept. 4, 2018, Wisniewski and Scholz applied for a marriage certificate, according to Cuyahoga County Probate Court records. Cuyahoga County prosecutors obtained an indictment charging both Wisniewski and Dotson in November 2018. Bauer died on Jan. 16, 2019. [Source: Cleveland.com | Cory Shaffer | September 5, 2019 ++]

Veterans FAQs

Why Am I Not Being Compensated for Agent Orange?

Q. I served on the ground in country for ten months. Have been treated for skin cancer for the last forty years. Eight surgeries and still counting. Why was I never compensated for Agent Orange?

Answers

A1: In order to get compensation you need to file a claim on form 21-526ez, pages 8 thru 12, send it or fax it to Janesville, Wisconsin. (GR) 8/16/19

A2: The VA doesn't automatically know who all served in Vietnam and were exposed to Agent orange and other related herbicides. You have to go to your local Veterans Service Officer (County Government or Veterans Service Organization such as the American Legion, DAV, VFW, etc.) and file a claim for compensation. Bring your DD-214, service history, and any medical documents regarding AO-related conditions, and file a claim for compensation. (DJ) 8/16/19

A3: Did you apply for a compensation? You have rights, but have to apply for them. VA will not grant anything if you don't follow the procedures. (AP) 8/16/19

A4: Quite a simple answer: you didn't file for compensation. You see, you can have all the medical and mental health services you need because of your military service; that would be with the VHA part of the VA. However, if you don't ask the VBA to consider you for service connected disabilities relating to those VHA services (that would be through the claims process), you will NEVER get compensated. YOU NEED TO ACT. Please pass this on to everyone you know. (TB) 8/16/19

A5: Agent Orange is NOT considered a disease by the VA. Agent Orange is the cause of 14 Presumptive Diseases that are attributed to Agent Orange. But NOT Agent Orange itself. To make it simple, Agent Orange is the umbrella and the 14 Presumptive Diseases are under the umbrella. If you have one of those 14 diseases than you can file a claim for compensation. If you just write down your disease as being simply "AGENT ORANGE" you will be denied; No Such Thing. If your skin cancer is one of those 14 diseases, you have a claim. If not, VA will not pay. Be Patient and Persistent, Brother! (RA) 8/20/19

Note: Go to <http://www.veterandiscountdirectory.com/question222.html> if you would like to add your experience regarding this question.

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

Veterans FAQs

Why Was My Claim for High Blood Pressure Disapproved?

Q: I have filed for high blood pressure ever since I got out of the service and have been denied every time. I had open heart surgery in 2010 and have been on medication for high blood pressure ever since. The heart surgery was approved along with prostate cancer, PTSD and hearing loss, so due to the fact I have high blood pressure as of the open heart surgery, why was it not approved?

Answers

A1: Should you have been treated for high blood pressure while on active duty, get a copy of that, and then file a VA Form 20-0995 DECISION REVIEW REQUEST and show where a clear and unmistakable error was made by the rating official. I worked on a claim and that is what we showed the board and got it approved. (GR) 8/19/19

A2: My recommendation is to file for hypertension secondary to PTSD. (TB) 8/19/19

A3: Here's one possible scenario. Were you suffering and being treated for hypertension prior to your military service? Some medical conditions are acceptable when signing up. If so, it was not service related. If it was diagnosed while serving. Another possibility is that it may be considered as a condition related to another disability rating in which case it may be weighted and lowered for total disability rating. Have you received assistance with this issue from VFW or DAV or some other veteran organization? Many of those service office officers can help you get re-rated or at least get you an answer to your question. Good Luck! (GC) 8/19/19

A4: Claim High Blood Pressure secondary Heart Attack. Depends how many times you claim it also. (BB) 8/19/19

Note: Go to <http://www.veterandiscountdirectory.com/question224.html> if you would like to add your experience regarding this question.

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

Veterans FAQs

Am I eligible for SMC?

Q: I am rated 100% disabled and heard I was eligible for SMC due to loss of use. I have diabetes. Disability came from AO. Am I eligible for Special Monthly Compensation (SMC)?

Answers

A1: It all depends -- there are a lot of factors to meet SMC. I suggest that you contact your SVO (Service Veterans Organization) to assist you in determining possible eligibility. (SR) 9/2/19

A2: You might go to this site and you will see <https://www.hillandponton.com/additional-compensation-smc-k>. (JP) 9/2/19

A3: Yes, you are eligible for SMC K, a little over \$100 a month. You do need to have "loss of use" confirmed by a VA doctor and then apply for it. (DB) 9/1/19

A4: Yes you are eligible to apply for SMC for loss of use. Make sure the medical evidence from your doctor or a VA doctor verifies your condition before you apply. Include the diagnosis from your doctor with your claim. Use VA Form 21-526EZ. (KG) 9/1/19

Note: Go to <http://www.veterandiscountdirectory.com/question238.html> if you would like to add your experience regarding this question.

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

WWI Vets 06

Lloyd Brown | Musician 2nd Class – Last Known Survivor to Die

In 1918, at the age of 16, Lloyd Brown enlisted with the United States Navy. He received basic training at Great Lakes Naval Station outside of Chicago. After completing basic training, the Navy assigned Brown to the USS New Hampshire, a Connecticut-class battleship and the last pre-dreadnought battleship the Navy commissioned. USS New Hampshire deployed to the English Channel, where they kept waters clear of German U-Boats. As a gun crew member, Brown communicated with men in the lookout towers, who called out targets. In addition to their specialized jobs, Sailors constantly kept the ship clean of coal dust generated by its furnaces.



Having entered the war so late, Brown only served several weeks before Germany signed the Armistice in November 1918, marking the end of World War I. Following the end of the war, he continued his enlistment on the USS New Hampshire, which served as a troop transport ship, bringing U.S. service members back to the United States. The Navy discharged Brown as a seaman second class at the Naval Demobilization Station in St. Louis, Missouri, Oct. 6, 1919.

Brown reenlisted Nov. 10, 1921, at the Naval Receiving Station in Philadelphia, and applied to the U.S. Navy Band School in Norfolk, Virginia. After accepted, Brown served as a cellist with the admiral's private orchestra aboard the USS Seattle flagship. There, Sailors entertained the admiral and his guests during social functions. The Navy discharged Brown Nov. 14, 1925, as a musician second class. After leaving the Navy, he joined the District of Columbia Fire Department, Engine Company 16, serving the White House and surrounding embassies. Having lied about his age to enlist, Brown's year of birth was erroneously listed as 1899 on his driver's license for the remainder of his life. Brown passed away April 2, 2007, at the age of 105. He was the last known surviving Navy Veteran of World War I.

We honor his service. [Source: Vantage Point | Nicholas Rogers-Dillon | September 3, 2019 ++]

Afghan Vets

Michael Caine

Michael Guillory was born Jan. 14, 1984, in Slidell, Louisiana. He graduated from Pearl River High School in 2002 and enlisted in the Marine Corps in 2003. After completing boot camp, he trained as a Combat Engineer. He served with the 3rd Motor Transport Battalion as part of the 3rd Marine Logistics Group in Okinawa and the 1st Combat Engineer Battalion, part of the 1st Marine Division at Camp Pendleton, California.



In 2007, Guillory attended the Basic Reconnaissance Course and became a Reconnaissance Marine with the 1st Reconnaissance Battalion. In 2009, Michael attended Marine Special Operations training and graduated as a Special Operations Marine Raider. The Marine Corps assigned him to the 1st Marine Operations Battalion based in Camp Pendleton. During his career, he deployed multiple times to Iraq and Afghanistan.

While deployed to Afghanistan, Guillory was on a routine airdrop resupply mission and rolled over while on his all-terrain vehicle. Despite being evacuated to the nearest field hospital, he passed away due to his injuries. Nearly 1,000 people attended his funeral. Guillory's personal decorations include a Navy-Marine Corps Achievement Medal, a Combat Action Ribbon and two Good Conduct Medals. He was a black belt in the Marine Corps Martial Arts Program and an expert swimmer.

We honor his service. [Source: Vantage Point | Wilson Miles | September 2, 2019 ++]

Vet Hiring Fairs

Scheduled As of 16 SEP 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 | September 15, 2019 ++]

Military Retirees & Veterans Events Schedule

As of 16 SEP 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\veternans related websites and resources.

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

- HTML: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).
- PDF: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf).
- Word: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc).

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

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

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

State Veteran's Benefits

North Dakota | 2019

The state of North Dakota provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Veteran State Benefits – ND**” 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://www.nd.gov/veterans> and/or <http://militaryandveteransdiscounts.com/location/north-dakota>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/north-dakota-state-veterans-benefits.html> | September 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.

Vet Suicide

Update 37: H.R.3495 | IMPROVE Well-Being for Veterans Act

VA Secretary Robert Wilkie this week encouraged House Speaker Nancy Pelosi to pass bipartisan legislation to help VA build partnerships with community groups who can offer direct help to Veterans who are at risk of harming themselves. The **IMPROVE Well-Being for Veterans Act**, from Reps. Jack Bergman (R-MI) and Chrissy Houlahan (D-PA) would allow VA to direct grant funding to these groups across the country. These community-based groups would be able to use that funding to identify Veterans who pose a suicide risk.

“H.R. 3495 is one-way Members of Congress from both parties can support Veterans and their local communities, and I believe it can be the beginning this year of a longer-term collaboration with the VA to get at the root causes of the suicide crisis in the nation,” Wilkie wrote to Pelosi in a letter last week. “I hope your caucus can support this bipartisan effort.” VA has had success partnering with community groups to prevent Veteran homelessness — and those efforts have been highly successful — three states and 77 communities have effectively ended this problem. VA is optimistic that strengthening these partnerships through new grant funding would lead to similar success in preventing Veteran suicide. Secretary Wilkie also extended an invitation to meet with Speaker Pelosi about the bill. [Source: VA News Releases| September 9, 2019 ++]

Feres Doctrine

Update 18: S.2451 | SFC Richard Stayskal Military Medical Accountability Act of 2019

Advocates this week praised a new bipartisan bill S.2451 to allow troops to sue the military in medical malpractice cases, but a key senator is still blocking any effort to overhaul the legal precedent, dimming chances for any major change this year. On 10 SEP, Sens. John Kennedy (R-LA) and Mazie Hirono (D-HI) introduced stand-alone legislation aimed at overturning parts of the Feres doctrine, a 1950s Supreme Court decision cited repeatedly by lower courts to block troops from seeking damages for war-related injuries or on-duty accidents. The move follows similar legislation H.R.2422 in the House sponsored by Rep. Jackie Speier (D-CA) that was included in the chamber’s draft of the annual defense authorization bill. The Senate sponsors called the change a matter of fairness for those who serve in the military.

“When medical malpractice or negligence occurs, patients have the right to sue their doctor, but the Feres Doctrine has stripped that right from members of the military,” Kennedy said in a statement. “This legislation will help to overturn this backwards precedent that hurts service members and their families.” Defense officials have argued in the past that changing the legal precedent could prompt a flood of frivolous lawsuits for the armed services. But Speier, in a floor speech on Tuesday, said in cases of medical malpractice, the Feres doctrine causes more harm than good. “Service members and families have been denied justice in their greatest hour of need,” she said. “It also means there are not consequences for botched procedures and few incentives for military providers to improve care.”

Speier also used her floor speech to praise Richard Stayskal, in attendance in the House gallery. The former Green Beret and Iraq war veteran suffers from stage four lung cancer, an illness that Army doctors earlier misdiagnosed as pneumonia, delaying potentially lifesaving treatments for months. Stayskal has been lobbying for the legislation on Capitol Hill and even the White House in recent days, and said most of the response has been positive. “Almost everybody sees there is an issue here that needs to be fixed,” he said. “It’s an issue of who is willing to make a decision to fix it.”

One lawmaker who Stayskal hasn’t been able to meet with is Sen. Lindsey Graham (R-SC). The chairman of the Senate Judiciary Committee is also a former judge advocate general in the Air National Guard, and the main opponent to the legislation. Graham said on Tuesday he remains opposed to any changes to the Feres precedent. “We have compensation for people who are killed or injured in the military,” he said. “We’re not going to open Pandora’s box.” Those comments echo fears of military leaders that allowing some troops to pursue damages would create an uneven compensation system in the military, making some injuries and deaths worth more in the eyes of the law than others. In order for the issue to be included in inter-chamber negotiations on the defense authorization bill, Graham would have to give the Senate Armed Services a waiver from his committee. He said he won’t do that. The new stand-alone Senate legislation would also have to go through his committee, where he would oppose any advancement.

The opposition leaves the issue once again stalled in Congress with no clear future success. Stayskal’s lawyer, Natalie Khawam of the Whistleblower Law Firm, called that an insult to military families. “It’s not fair and it’s not just,” she said. “It amounts to discrimination against our troops.” Stayskal said he is hopeful lawmakers can find some way around Graham’s opposition in coming weeks, as the defense authorization bill is finalized. But he won’t be in town to continue to push for it, because he is scheduled to undergo more clinical treatments for his cancer in coming days. He delayed several tests this week for the latest lobbying push. “It’s tiring and frustrating,” he said. “I just want them to be able to hear our side.” [Source: MilitaryTimes| Leo Shane III | September 11, 2019 ++]

VA Women Vet Programs

Update 39: H.R.2972 | Communicating Services Available to Women

Local veterans and advocates are lauding a federal bill introduced in MAY seeking to better facilitate access to medical services for women veterans amidst the increasing need to raise awareness of services provided by the U.S. Department of Veterans Affairs. During a 10 SEP House Committee on Veterans Affairs meeting, U.S. Rep. Anthony Brindisi (D-NY-22) elaborated on H,R,2972 he had introduced that would, in part, expand accessibility of health services and help inform female veterans about the benefits to which they are entitled. The bill, co-sponsored by Indiana Republican Jackie Walorski, would codify women’s access to the Veterans Affairs (VA) Women Veterans Call Center, a branch of the VA that via text message advises former service members on their veteran status and provides resources for those seeking medical services and education opportunities.

“Women veterans are the fastest growing demographic in the veteran community,” Brindisi said on the House floor Tuesday. “Women comprise nearly 10 percent of the veteran population, and that figure is expected to rise to 18 percent over the next 20 years. This bill will build on efforts by VA and (the VA health subcommittee) to ensure all women

veterans are aware of the hard-earned resources and benefits available to them and where to turn if they are struggling.” Brindisi added that 75 percent of women veterans do not use VA healthcare and face inequalities derived from a system he said “hasn’t adjusted quickly enough to meet their specific needs.”

HR.2972 also calls for VA officials to publish a website to serve as a hub of resources where women veterans can access information regarding benefits they could seek. The website, the bill states, would be updated every 90 days and would have the most up-to-date information on outpatient clinic services available to veterans, as well as contact information for the coordinator of women’s health at every medical facility that serves former service members. Oswego County Veterans Service Agency Director Jamie Hamlin praised the bill, calling it a “step forward” for women veterans. “They at times feel isolated and don’t necessarily feel as though there are ample resources available to them,” Hamlin said. “By creating a service where women veterans can text the call center, accessibility to resources can be at the tips of their fingers.”

Hamlin also said while federal officials are making strides in highlighting available medical resources, local resources are still untapped. “The women’s clinic at the Syracuse VA medical center is underutilized,” she said. “It’s designed to serve female veterans as a source of primary care and specialty clinic referrals.” “As a county, I believe that there is a positive association with the available VA healthcare system resources currently available,” Hamlin said. “The VA as a whole is striving to modernize its systems and improve its ongoing support for our nation’s veterans through ever-changing healthcare program initiatives and services.”

Per the VA, veterans experiencing an emotional crisis should contact the Veterans Crisis Line or call 1-800-273-8255 and press 1. Veterans in need of medical advice after normal clinic hours can call their Regional TelCare number. That number for the New York/Pennsylvania VA Region is 1-888-838-7890. There is no National number.

Note: I called the Women Veteran’s Hotline number (1-855-829-6636) to see if there is a source that would list the medical advice after normal clinic hours telephone numbers for all 23 VA Regions and they could not provide one. Also, I discovered that although this was a “Hotline” it is not available 7/24. It would seem that H.R.2972 is needed if for no other reason than to review information available to women vets and update/expand it.

[Source: Oswego County News Now | Eddie Velazquez | September 12, 2019 ++]

New Jersey Vet Benefits

Update 01: Widow’s State Tax Exemption & Annual Compensation

Sen. Christopher Connors, Assemblyman Brian Rumpf and Assemblywoman DiAnne Gove of the 9th Legislative District will be introducing a measure to make surviving spouses eligible for the annual veterans’ exemption under the New Jersey gross income tax. The bill will reflect the recent increase in the veterans’ income tax exemption, from \$3,000 to \$6,000, that spouses would be eligible to receive. “As members of our delegation serve on the Senate and Assembly Military and Veterans Affairs committees, we fully understand that veterans’ families are deserving of benefits on account that they too sacrificed for our nation,” the legislators said in a joint statement. “Any tax relief that can be offered to our veterans and their families is helpful, including surviving spouses who may be struggling financially.”

The delegation has also introduced companion legislation that would change current law to require payment of the \$750 annual compensation to a surviving spouse of a wartime veteran who had been blind or severely disabled. “Under S-898/A-697,” the delegation stated, “payments would begin from April 9, 1985, for veterans who died before that date, and from the date of the veteran’s death, regardless of when the surviving spouse files the application for this benefit, for veterans who died on or after that date. [Source: The Sandpiper.net | Juliet Kaszas-Hoch | August 14, 2019 ++]



Military Mental Health Disorders

Diagnoses Among Active-Duty Remain Steady

Diagnoses for mental health conditions among active-duty U.S. military personnel have remained steady over the last four years, with 8.3% of the total force diagnosed in 2018, compared with 8% in 2014, according to a new study from the Defense Department. The DoD's **2018 Health of the Force study**, released last month with the August edition of the Medical Surveillance Monthly Report, found that mental health appointments among active-duty troops accounted for roughly 16% of all military medical appointments, or 1.8 million outpatient visits.

The study looked at the number of diagnoses for eight mental health conditions, including adjustment disorder, alcohol dependence, anxiety, bipolar disorder, depression, post-traumatic stress disorder, psychosis and substance abuse, and found that the most common mental health diagnoses in troops were adjustment disorder, anxiety and depression. Female service members were diagnosed with mental health conditions at rates higher than men, 12.8% compared with 7.5%, and they outpaced their male counterparts in five of eight conditions reviewed, including adjustment disorder, anxiety, depression, bipolar disorder and post-traumatic stress disorder. Military men were diagnosed with alcohol and substance abuse disorders at rates higher than women, and both were diagnosed at the same rate -- just a tenth of 1% -- for psychosis.

The study also looked at lifetime prevalence for mental health conditions among personnel, or the diagnoses for service members across their military careers. According to the report, more than a quarter of all women, 25.2%, serving on active duty in December 2018 had a history of a mental health condition, while 16.2% of men had received a diagnosis in their lifetime. The overall DoD rate of 8.3% in 2018 is significantly lower than the overall diagnosis rate in the United States. According to the National Association for Mental Illness, one in five adults in the U.S., or 20%, experience a mental illness in a given year, while the lifetime prevalence for mental illness is 50% among all Americans.

To conduct the study, researchers extracted the diagnostic codes assigned for mental health conditions from military medical records. They found that younger personnel below age 25 were more likely to be diagnosed than older service members, and mental health diagnoses varied across the military services in 2018, with the prevalence rate highest in the Army, at 10.7%, followed by the Navy at 7.4%, the Air Force at 7% and the Marine Corps at 6.5%. The report authors noted their study has limitations, saying troops don't always seek care for mental health services within the military health system, which would underestimate the number of cases. Diagnoses also may have been miscoded or incorrectly transcribed, also potentially skewing the data, they added.

The report is intended to identify emerging health problems in the force and guide prevention and treatment efforts, according to the researchers. In addition to mental health, the 2018 Health of the Force study looked at three additional conditions that affect military personnel, including injuries, obesity and sleep disorders. The research found that 17 percent of active-duty military personnel met the clinical definition for obesity in 2018, up from 15.8% in 2014. The Navy had the highest rate of obesity, 22%, while the Marine Corps had the lowest, at 8.3%. The Air Force ranked second at 18%; the Army's rate was 17%. For the other conditions examined, the Army had the highest rates of injury and sleep disorders, while the Navy had the lowest rates of acute injuries and second-to-lowest rate for sleep disorders.

The Air Force ranked third for acute injuries and second to the Army for sleep disorders, while the Marine Corps ranked second for acute injuries and the lowest for sleep disorders. The most common acute injuries among service members were sprains and strains, while inflammation and pain were the most common cumulative injury, accounting for nearly 87% of injury complaints.

Researchers noted that the services and the Defense Department should pay close attention to rising obesity rates, as being overweight contributes to other illnesses such as hypertension, diabetes, coronary heart disease, stroke, cancer and all-cause mortality, as well as increased health care costs. Injuries, such as acute injuries in soldiers; back and knee joint disorders in Marines; and "repetitive microtrauma" in airmen, including microscopic tears in muscles and connective tissue caused by overuse, are a readiness concern, the authors noted. "Given the potential for each of these conditions to contribute to decreased performance, disability and separation, further exploration of potential causes and interventions is warranted," they wrote. [Source: Military.com | Patricia Kime | September 4, 2019 ++]

B-2 Stealth Bomber

First Arctic Circle Mission



In a clear message to Russian forces, three US B-2 Spirit stealth bombers flew an extended sortie over the Arctic Circle for the first time on 5 SEP, the Air Force's 509th Bomb Wing confirmed to Insider. "This familiarization was the B-2's first mission this far north in the European theater," according to a Facebook post from the US Air Forces in Europe and Air Forces Africa. Details about the sortie over the Norwegian Sea are scarce, but the aircraft involved completed a night refueling over the Arctic Circle as part of Bomber Task Force Europe. In March, Norway accused Russia of jamming its GPS systems and interfering in encrypted communications systems. "Training outside the U.S. enables aircrew and Airmen to become familiar with other theaters and airspace, and enhances enduring skills and relationships necessary to confront a broad range of global challenges," US Air Force spokesman Capt. Christopher Bowyer-Meeder told Insider.

The B-2s are part of the 509th Bomb Wing from Whiteman Air Force Base in Missouri. They are deployed to Royal Air Force Base Fairford near Gloucestershire, England where last month they flew with non-US F-35s for the first time. RAF Fairford is the forward operating location for US Air Force in Europe's bombers. Four KC-135 Stratotanker aircraft from the 100th Air Refueling Wing stationed at RAF Mildenhall joined the B-2s on the mission over the Norwegian Sea. A spokesperson from the 509th Bomb Wing told Insider that no other NATO aircraft were involved in the mission, and the bombers did not have any ammunition on board.

Last month, the B-2 also made its very first visit to Iceland, establishing the Air Force's presence in a region Russia considers its dominion. Iceland's Keflavik Air Base was established during the Cold War as a deterrent to the Soviet Union, and the B-2s' brief stopoff there demonstrated its ability to operate in cold-weather conditions. In the past year, US forces have completed several missions from the region to deter Russian aggression against NATO allies, including B-52 training near the Crimean Peninsula, which Russia forcibly took in 2014. That aggression kicked off the European Deterrence Initiative to ensure quick reaction to threats and assure NATO allies of the US's commitment to defense. [Source: Business Insider | Ellen Ioanes | September 10, 2019 ++]

USAF Lactation Program

Nursing Mothers to be Provided Private, Secure and Sanitary Rooms



The Air Force is now requiring units to provide private, secure and sanitary rooms for nursing mothers to breastfeed or express breast milk, according to a 28 AUG release. In an 15 AUG guidance memorandum, the Air Force outlined procedures and requirements for setting up lactation rooms that can be locked from the inside. Christy Nolta, deputy assistant secretary of the Air Force for reserve affairs and airman readiness, said airmen at the grassroots level brought the lack of an Air Force-wide lactation room policy to the service’s attention. “Our job here is to do what we can to make it easier for airmen to serve,” Nolta said. “Women shouldn’t feel like they must choose between serving and being a mother.” Nolta said that small policy tweaks such as this change can do a lot to improve airmen’s lives. “It adds up, improves quality of life, and supports retention efforts across the service,” Nolta said. “We remain really focused on breaking more barriers to make continuing to serve an easy choice.”

The Air Force said lactation rooms should be comfortable and welcoming places for nursing mothers, along the lines of a break room. They should be in the immediate vicinity of the workplace, with a table, a place to sit, electrical outlets, and comfortable temperatures and adequate lighting. They also must be near a source of hot and cold water for handwashing, and sanitizing breast pumps and parts. “We received a lot of feedback from nursing mothers about having to pump or nurse in less than ideal facilities,” Maj. Alea Nadeem, the Air Force Women’s Initiative Team chief, said in the release. “They were having to pump in bathrooms, locker rooms, and borrowed offices, and this sometimes discourages new mothers from continuing to express milk.”

The Air Force’s new memo also provides guidance for when mothers should be allowed lactation breaks. Supervisors should provide both military and civilian nursing mothers reasonable lactation breaks — defined by Air Force Instruction 44-102 as 15 to 30 minutes every three to four hours — for at least one year postpartum. Until now, bases have set up lactation rooms on their own. For example, Malmstrom Air Force Base in Montana opened five Mothers Rooms in 2016, so new mothers no longer had to use storage areas or empty offices. Those rooms had stations, each including a table, a chair, a power outlet and a lamp, as well as couches, rocking chairs, and changing areas for babies. [Source: MilitaryTimes | Stephen Losey | August 29, 2019 ++]

Military Travel Per Diem

FY 2020 Rate Increase

The Defense Department has announced that per diem rates for military travel will increase for fiscal 2020, which runs from Oct. 1, 2019, to Sept. 30, 2020. The standard per diem will increase to \$151, effective Oct. 1, 2019. Currently, it is \$149. The maximum lodging amount that most travelers can be reimbursed for official travel will see an increase from \$94 to \$96. Per diem is a daily payment to reimburse you for the out-of-pocket costs for food, lodging and incidental expenses you incur during a permanent change of station (PCS) or while on temporary duty. Per diem rates limit how much you can be reimbursed for meals and lodging. The per diem rate is also used to determine the Temporary Lodging Expense (TLE) rate. Per diem is broken down into three categories:

- Meals

- Lodging
- Incidental Expenses

When you travel, you get reimbursed the meal and incidentals portion of per diem automatically. To be reimbursed for your lodging, you must submit receipts showing the lodging's actual cost. For travel to most locations in the continental United States, you are reimbursed based on the standard per diem rates. If your lodging costs less than the maximum amount of \$96, you will be reimbursed only the actual cost; if it costs more, you have to pay the difference out-of-pocket. The meals portion of standard per diem will remain at \$55; the incidental expense portion will remain at \$5.

Of course, there are exceptions to this rule: It's nearly impossible to find a hotel in any major city for \$96, so there are several "high-cost" areas that have higher limits for lodging. These areas may have higher reimbursement for meals as well. Also, some areas have higher per diem rates during tourist season, when prices go up. However, for most of the U.S., standard per diem rates apply. If you are traveling outside of the continental U.S., your per diem rates could change on a monthly basis due to fluctuations in exchange rates, as well as other factors. [Source: Military.com | Jim Absher | 29 Aug 2019 ++]

Military Base Water

Update 01: Number of Documented Contaminated Bases Now 297



An airman blows a small sea of fire retardant foam that was unintentionally released in an aircraft hangar at Travis AFB Calif., in 2013. Bills in front of Congress would ban the use of the foam, which has known links to cancer and other conditions.

As a Pentagon task force looks into unsafe drinking water on its installations, a new list of Army posts has been added to the roster of bases where per- and polyfluoroalkyl substances have been found in ground water as recently as this year. Ninety active Army, Army Reserve and Army National Guard posts are on the list, obtained by the Environmental Working Group (EWG) by Freedom of Information Act request, the findings of which were posted to the organization's site late Tuesday night. The Army says that despite the confirmed presence of PFAS in the drinking water, no one is taking in unsafe levels of the chemicals, because their filtered water complies with Environmental Protection Agency guidelines. Still, the EWG remains concerned.

“These results are alarming, because they show that PFAS contamination of the water provided to our soldiers is nationwide and exposes them to a number of types of PFAS,” EWG senior scientist Dave Andrews said in a release. “Because many PFAS chemicals build up in the body, even very low concentrations in drinking water can increase the risks of serious health problems. What’s more, the lack of regular monitoring suggests that military personnel could have been drinking water with even higher levels of PFAS in the past.”

In their response to the FOIA request, the Army said that it has tested drinking water throughout its installations and made moves to filter it and keep it under the EPA’s prescribed “lifetime healthy advisory” limit, which is 70 parts-per-trillion for perfluorooctanesulfonic acid and perfluorooctanoic acid, two types of PFAS. “There are currently no Army personnel or families drinking water with levels of PFOS/PFOA above the LHA,” Army Department senior counsel Paul DeAgostino wrote. The new list brings number of documented contaminated bases to 297, 108 of which

are Army posts. Fort Leavenworth, Kansas, sits at the top of the the Army’s list, with 10 different types of PFAS totaling 4,022 parts per trillion, according to Army data.

The no. 2 and 3 most-contaminated installations are the Guard’s Joint Forces Training Base in Los Alamitos, California, and Belmont Armory, Michigan. Seventy-three on the list are Guard facilities, including armories, readiness centers and training areas. Of the hundreds of bases known to be contaminated, the Defense Department was required by the EPA to test about 70 following a 2012 rule on contamination monitoring. After the EPA issued more guidance in 2016, including the 70 ppt rule, testing and monitoring expanded, according to the Army’s response to the FOIA request. Exposure to the chemicals — found in firefighting foam used not only in vehicle or aircraft incidents on military bases, but in numerous training drills over decades — has been linked to cancer and other health issues.

Though the Army is following EPA regulations, according to the EWG, their 70 ppt guideline is “70 times higher than the 1 ppt safe level found by some independent studies and endorsed by EWG,” according to the organization’s release. “Some states have set limits ranging from 11 ppt to 20 ppt.” Further, the EWG argued that the Pentagon’s pledge to filter tap water on bases is not good enough, as the effort doesn’t address the contamination itself. “The Pentagon has cited EPA’s failure to designate PFAS as ‘hazardous substances’ under the federal Superfund law as one reason for its refusal to clean up PFAS contamination,” according to the release. Lawmakers are making moves to change that. In July, the both the House and Senate’s versions of the next National Defense Authorization Act included a provision designating PFAS as hazardous, banning the use of fluorinated firefighting foam. The House’s would also ban the use of PFAS in packaging for meals ready-to-eat.

However, according to a July statement from the White House, President Trump planned to veto the NDAA if the PFAS bills stayed as proposed. “Congress should not wait for President Trump’s EPA to act,” Scott Faber, EWG’s senior vice president for government affairs, said in the release. “The final NDAA must quickly end the Defense Department’s use of PFAS in firefighting foam and food packaging, and kick-start efforts to clean up legacy PFAS pollution.” In the meantime, DoD has begun to research alternatives to its current firefighting foam products. According to a September release, the department is taking proposals — the deadline is 12 SEP — with an eye toward funding one in fiscal year 2020. [Source: MilitaryTimes | Meghann Myers | September 11, 2019 ++]

KC-46 Pegasus Tankers

Restricted from Carrying Cargo & Passengers



In a move that could have major impacts on the already-delayed tanker program, the U.S. Air Force has indefinitely barred the KC-46 from carrying cargo and passengers, Defense News has learned. The decision was made after an incident occurred where the cargo locks on the bottom of the floor of the aircraft became unlocked during a recent flight, creating concerns that airmen could potentially be hurt or even killed by heavy equipment that suddenly bursts free during a flight.

“As a result of this discovery, the Air Force has submitted a Category 1 deficiency report and is working with Boeing to identify a solution,” Air Force Mobility Command spokesman Col. Damien Pickart said in a statement. The

service uses the term Category 1 to describe serious technical issues that could endanger the aircrew and aircraft or have other major effects. “Until we find a viable solution with Boeing to remedy this problem, we can’t jeopardize the safety of our aircrew and this aircraft,” he said.

The problem was discovered during a recent overseas operational test and evaluation flight, when KC-46 aircrew noticed that numerous cargo restraint devices had come unlocked over the course of the multiple legs of the trip. “Prior to departing for each of these missions, aircrew fully installed, locked and thoroughly inspected each restraint, and performed routine inspections of the restraints in flight,” Pickart said. “Despite these safety measures, the unlocking of cargo floor restraints occurred during flight, although no cargo or equipment moved and there was no specific risk to the aircraft or crew.” A source with knowledge of the issue told Defense News that if all restraints on a particular pallet had become unlocked, it would be able to roll freely throughout the cabin. If all cargo became unlatched, it could pose a safety risk to aircrew or even unbalance the aircraft — making the plane “difficult, if not impossible” to control.

While this problem has only been observed on one KC-46, the Air Force does not have enough information to rule out other aircraft having a similar defect. The problem also poses a danger to the tanker’s operational test schedule, Pickart said. The program was set to start initial operational test and evaluation this fall, with pre-IOT&E activities already initiated. “This is a multi-mission aircraft, it’s for carrying cargo and passengers, it’s for refueling and also the aeromedical evacuation mission,” he said. “If you can’t carry cargo pallets and patient litters, a significant amount of your core missions cannot be properly tested.”

In a statement, KC-46 manufacturer Boeing acknowledged that it had been notified of the new issue. “The company and the Air Force are cooperatively analyzing the locks to determine a root cause,” Boeing stated. “The safety of KC-46 aircraft and crew is our top priority. Once a cause has been identified, the tanker team will implement any required actions as quickly as possible.” But the problem could be bad news for Boeing’s bottom line. The company is locked into a fixed-price contract for where it is responsible for paying for any expenses beyond the initial \$4.9 billion award for development of the aircraft. So far, the company has paid more than \$3.5 billion of its own money to fund corrections to ongoing technical issues. The latest Cat-1 deficiency brings the total up to four:

- The tanker’s remote vision system or RVS — the camera system that allows KC-46 boom operators to steer the boom into a receiver aircraft without having to look out a window and use visual cues — provides imagery in certain lighting conditions that appears warped or misleading. Boeing has agreed to pay for potentially extensive hardware and software fixes, but the Air Force believes it will be three or four years until the system is fully functional.
- The Air Force has recorded instances of the boom scraping against the airframe of receiver aircraft. Boeing and the Air Force believe this problem is a symptom of the RVS’s acuity problems and will be eliminated once the camera system is fixed.
- Boeing must redesign the boom to accommodate the A-10, which currently does not generate the thrust necessary to push into the boom for refueling. This problem is a requirements change by the Air Force, which approved Boeing’s design in 2016. Last month, Boeing received a \$55.5 million contract to begin work on the new boom actuator.

While the KC-46 program has clocked several key milestones this year, it has also hit some publicly embarrassing stumbles. After several years of delays, the Air Force finally signed off on the acceptance of the first tanker. However, due to the list of technical problems, Boeing was forced to accept an agreement where the service could withhold up to \$28 million per aircraft upon delivery. About \$360 million has been withheld so far, Defense One reported in July. The Air Force plans to buy 179 KC-46s over the life of the program, and 52 are currently on contract.

So far, Boeing has delivered 18 tankers to McConnell Air Force Base, KS, Altus Air Force Base, OK; and Pease Air National Guard Base, N.H. But deliveries were interrupted earlier this year by the discovery of foreign object debris in multiple planes. The Air Force suspended KC-46 flights at Boeing’s production line in Everett, Wash., this February after finding debris. Then it paused all tanker deliveries in March as the service investigated the extent of

the problem. The service began accepting tankers again later that month, only for deliveries to stop — and restart — in April due to similar problems.

Will Roper, the service’s acquisition executive, told reporters at the Paris Air Show this July that the service expects to find foreign object debris in KC-46s moving through the line, and it may be months before planes are reliably clean. “As those airplanes flow forward down the line, we think it’s going to take some time for the new quality assurance inspection processes to start early enough so that airplanes will flow that are FOD-free,” he said, according to Defense One. “It’s not the way we want to get airplanes into the Air Force, but it’s what we’re going to have to do in the meantime.”

[Source: DefenseNews | Valerie Insinna | September 11, 2019 ++]

Military Housing Lawsuit

Marine Corps Family Awarded \$2M in Mold Case



A Marine Corps family that sued a management company over health problems that they claimed were caused by mold in their military housing unit was awarded \$2 million by a San Diego jury, the family’s attorney confirmed 11 SEP. Staff Sgt. Matthew Charvat, his wife Leigh Charvat and their two children filed the lawsuit in January 2018 alleging negligence, emotional distress, wrongful eviction and breach of their rental agreement against Lincoln Military Housing and San Diego Family Housing. Charvat, then working at Marine Corps Recruit Depot, San Diego, filed the initial complaint in San Diego County, which outlined conditions in the home that included mold in the air vents, crumbling drywall, a “horrible, musty odor throughout” the house and a damaged roof.

In Lincoln Military Housing’s response, the company said they responded accordingly to the Charvat’s maintenance requests and the mold was not found to the degree alleged by the family in the lawsuit. “[Lincoln Military Housing] will appeal this unjust ruling on the law and the merits because the allegations in the case are refuted by the facts,” according to a statement released by the property management company, which has military housing offices in 11 states and Washington, D.C. “There were never any reports of mold in this property from previous tenants, and both LMH and these residents certified there was no mold when they moved in. These residents also reported no mold for 9 of the 11 months they lived in the home.”

If Lincoln files an appeal, the Charvats will not receive any money until it’s complete, said Matt Poelstra, the family’s attorney. Each member of the Charvat family was awarded \$500,000 for pain and suffering in the jury’s decision last week, Poelstra said. An additional \$45,000 was awarded for medical bills and other expenses. The family has since moved to Fort Dix, N.J., but they traveled back to California for the duration of the trial, which ended 5 SEP.

[Source: Stars & Stripes | Rose L. Thayer | September 11, 2019 ++]

Navy Terminology, Jargon & Slang ► ‘COW thru ‘Crow’

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

COW – Chief of (the) Watch (Submarines only). Responsible for coordinating shipboard evolutions such as housekeeping, watchstanding, wake-ups, etc. Also controls the BCP (ballast control panel) while underway.

Cox – (UK) The Coxswain. The senior rate on a destroyer, frigate, or smaller vessel. Responsible, among other things, for discipline.

CPA – Closest Point of Approach. The range and bearing to the closest point of another vessel’s passage, relative to your own.

Crab, crabfat – (RN) A member of the Royal Air Force. From the light blue color of the uniform, which is the same as that of the grease (known as ‘crabfat’) used on gun breeches, etc., in the RN. Accounts vary, but apparently the grease was called ‘crabfat’ because it resembled in color the ointment used to treat sailors for ‘crabs’ (pediculosis pubis, genital lice), and of which fat was a major constituent.

Cranie – Protective headgear worn by flight deck crewmembers. Incorporates hearing protection and impact protection. May be color-coded like the flight-deck jerseys.

Crank – (1) Temporarily-assigned mess personnel. See MESSCRANK. (2) Penis.

Crash and Dash – Touch and go landing.

Crash and Smash Crew (or Team) – Crash and Rescue personnel. They wear red flight deck jerseys.

Creamed Foreskins on Toast – Creamed chipped beef on toast. See SOS.

Crescent Hammer – Crescent wrench.

Crinklneck – Small fish that wait for waste to drop from a SCUTTLE or overboard discharge. Derogatory term for officers and enlisted that figuratively do the same.

Crippie – Cryptographic personnel.

Critter fritters – Fried mystery meat.

Cross-Decking – (1) The practice of transferring men or equipment from one ship to another, especially when transferring from a ship returning from deployment to a ship departing or about to depart on deployment. (2) Cross-training in another rate.

Crossdeck Pendant, CDP – The wire (cable) which the hook of a carrier aircraft catches to accomplish an arrested landing. The crossdeck pendant is attached to the purchase cables, which are in turn connected to the arresting engines belowdecks. The CDP is replaced periodically, depending on the number of times it has been engaged.

Crow – The rate insignia of a USN Petty Officer (E-4 through E-6), so-called because of the eagle surmounting the rate chevrons.

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



Vietnam Veterans Memorial

Update 24: Interesting Veterans Statistics from off Wall

"Carved on these walls is the story of America, of a continuing quest to preserve both Democracy and decency, and to protect a national treasure that we call the American dream." ~President George Bush

Nine groups of names have been added since the Memorial was dedicated.

- In group 1 (1983) there were 68 names added. The bulk of the names in the first group of 68 were Marines killed when their R&R flight crashed in Hong Kong. (This exception to the criteria was ordered by President Ronald Reagan.)
- Group 2(1984) 15 names.
- Group 3 (1986) 110 names. Those in the group of 110 were added when the geographic criteria were enlarged to include people killed (95 servicemen) outside the war zone while on or in support of direct combat missions and 15 servicemen who had subsequently died of wounds received in Vietnam.
- Group 4 (2001) six names, group -- 5 (2002) three names -- group 6 (2003) six names -- group 7 (2004) ten names -- group 8 (2005) four names -- group 9 (2006) four names – and group 10 (2007) three names. The latest names added in 2011, brought the number of names on the black granite Wall to 58,272.

There are no civilians listed on the wall. The Memorial is dedicated to the 2.7 million men and women in the U.S. military who served in the designated war zone.

The names are arranged in the order in which they were taken from us by date and within each date the names are alphabetized. Service members who were unaccounted for during the war are also included. It is hard to believe it is 44 years since the last casualties.

Beginning at the apex on panel 1E and going out to the end of the East wall, appearing to recede into the earth (numbered 70E - May 25, 1968), then resuming at the end of the West wall, as the wall emerges from the earth (numbered 70W - continuing May 25, 1968) and ending with a date in 1975. Thus the war's beginning and end meet. The war is complete, coming full circle, yet broken by the earth that bounds the angle's open side and contained within the earth itself.

The first known casualty was Richard B. Fitzgibbon, of North Weymouth, Mass. Listed by the U.S. Department of Defense as having been killed on June 8, 1956. He was not killed in action but murdered by another U.S. airman and later died of his wounds. His name is listed on the Wall with that of his son, Marine Corps Lance Cpl. Richard B. Fitzgibbon III, who was killed on Sept. 7, 1965.

Charles McMahan and Darwin Lee Judge were the last American soldiers that died during the war. The two men, both U.S. Marines, were killed on a rocket attack on April 29, 1975 – one day before the Fall of Saigon and South Vietnam. After the Vietnam War, seven more soldiers died by the wounds they had suffered in Vietnam.

- There are three sets of fathers and sons on the Wall.
- 39,996 on the Wall were just 22 or younger.
- 8,283 were just 19 years old.
- The largest age group, 33,103 were 18 years old.
- 12 soldiers on the Wall were 17 years old.

- 5 soldiers on the Wall were 16 years old.
- One soldier, PFC Dan Bullock was 15 years old.
- 997 soldiers were killed on their first day in Vietnam.
- 1,448 soldiers were killed on their last day in Vietnam.
- 31 sets of brothers are on the Wall.
- Thirty one sets of parents lost two of their sons.
- 54 soldiers on attended Thomas Edison High School in Philadelphia.
- 8 Women are on the Wall. Nursing the wounded.
- Dan Bullock is believed as the youngest Vietnam KIA at 15 years old. Dwaine McGriff, the oldest person at 63 years old.
- 244 soldiers were awarded the Medal of Honor during the Vietnam War; 153 of them are on the Wall.
- Beallsville, Ohio with a population of 475 lost 6 of her sons.
- West Virginia had the highest casualty rate per capita in the nation. There are 711 West Virginians on the Wall.
- The most casualty deaths for a single day was on January 31, 1968 ~ 245 deaths.
- The most casualty deaths for a single month was May 1968 - 2,415 casualties were incurred.
- The most casualty deaths for a single year was 1968 which resulted from the first massive offensive from North Vietnam, widely known as Tet Offensive.
- Among the U.S. fatal casualties, there were 47,434 hostile deaths and 10,786 non-hostiles.

There were 7,878(1) American officers died in Vietnam War, including 1,278 Warrant Officers, 2,981 Lieutenant, 2,045 Captain, 898 Major/Lt Commander, 426 Lt Colonel/Commander, 238 Colonel, and 12 who had reached the rank of general. Major general/Rear Admiral was the highest ranking personnel died in Vietnam. Among five major general's deaths, there were two served in the United States Army, two in the United States Air Force, and the other one in the United States Marine Corps.

The Marines of Morenci - They led some of the scrappiest high school football and basketball teams that the little Arizona copper town of Morenci (pop. 5,058) had ever known and cheered. They enjoyed roaring beer busts. In quieter moments, they rode horses along the Coronado Trail, stalked deer in the Apache National Forest. And in the patriotic camaraderie typical of Morenci's mining families, the nine graduates of Morenci High enlisted as a group in the Marine Corps. Their service began on Independence Day, 1966. Only 3 returned home.

The Buddies of Midvale - LeRoy Tafoya, Jimmy Martinez, Tom Gonzales were all boyhood friends and lived on three consecutive streets in Midvale, Utah on Fifth, Sixth and Seventh avenues. They lived only a few yards apart. They played ball at the adjacent sandlot ball field. And they all went to Vietnam. In a span of 16 dark days in late 1967, all three would be killed. LeRoy was killed on Wednesday, Nov. 22, the fourth anniversary of John F. Kennedy's assassination. Jimmy died less than 24 hours later on Thanksgiving Day. Tom was shot dead assaulting the enemy on Dec. 7, Pearl Harbor Remembrance Day.

The main part of the memorial, which was completed in 1982, is in Constitution Gardens adjacent to the National Mall, just northeast of the Lincoln Memorial. The memorial is maintained by the National Park Service, and receives around 3 million visitors each year. The Memorial Wall was designed by American architect Maya Lin. In 2007, it was ranked tenth on the "List of America's Favorite Architecture" by the American Institute of Architects. As a National Memorial, it is listed on the National Register of Historic Places.

For most Americans who read this they will only see the numbers that the Vietnam War created. To those of us who survived the war, and to the families of those who did not, we see the faces, we feel the pain that these numbers created. We are, until we too pass away, haunted with these numbers, because they were our friends, fathers, husbands, wives, sons and daughters. There are no noble wars, just noble warriors.

[Source: American Legion Post 217 | Warsaw, Missouri | August 2019 ++]

WWII Edson Ridge

Guadalcanal Henderson Field Battle

In August of 1942, the Americans landed on Guadalcanal and captured a Japanese airfield under construction that would become known as Henderson Field. As it turns out, the Japanese wanted it back and the next few months would see ferocious fighting for that cause. Edson's Raiders had endured much of this combat and on the evening of 12 SEP, were sent to a reserve position near Henderson Field where they were expected to catch a short break and get some rest. However, an unexpected Japanese attack that evening ruined any such plans as the Raiders of 1st Battalion were once again pitched into a battle for their lives.

With part of the positions overrun, Col. Merritt Edson withdrew his men the next day to a ridgeline approximately 400 yards to the south and gave the order for his Marines to prepare for its defense. It was here on this ridge the Colonel gave his Marines the encouragement to simply hold out one more night giving them time to mentally and physically prepare for what was to come. And just as expected, at sunset nearly 2,500 Japanese soldiers poured out of the jungle and assaulted the 800 Marines with everything they had. Initial successes in the Japanese assault due to the sheer numerical advantage led to some Marine positions being overrun and their flanks dangerously exposed.



One Marine officer who participated recounted it as, "The Japanese attack was almost constant, like a rain that subsides for a moment and then pours the harder. When one wave was mowed down - and I mean mowed down - another followed it into death." As portions of the Marines begin to withdraw and it seemed like defeat was imminent, they ran into a certain Colonel who was never short of the right words to say as he rallied them to prepare the defense around Hill 123. It is often said of Colonel Edson that his Marines would follow him anywhere, but their only problem would be keeping up. Throughout the night of September 13th, Colonel Edson could always be seen just 20 yards behind the front firing line rallying his Marines and organizing their defense. At times when other Marines could be seen hugging the ground, Col. Edson exposed himself to dangerous fire in order to single-handedly save the battalion.

As the day broke the next morning, Edson's Raiders were still in command of Hill 123 and the Japanese assault was repulsed. The world would often refer to this ridge as "Bloody Ridge," but the Marines who fought there would only refer to it as Edson's Ridge seeing as how much their commander was determined to own it. For his actions and leadership under constant fire, Col. Merritt Edson would go on to receive the Medal of Honor and the respect of every man who saw him in action that on those dreaded September nights in 1942. Col. Edson would go on to serve with distinction throughout the rest of the war and even picked up his first start to become a Brigadier General. He retired from the Marines in 1947 as a Major General and continued to serve the nation in various civil capacities.

In addition to his personal awards for gallantry in service, the USS Edson which was a Forrest Sherman-class destroyer was commissioned in his name along with a portion of Camp Pendleton where Marine recruits learn the skills of marksmanship. But for the men of the 1st Raider Battalion in 1942, he was simply the man they didn't want to disappoint standing 20 yards behind them in a battle for their lives and Edson Ridge. More information about the

bloody battle of Edson Ridge can be found at https://en.wikipedia.org/wiki/Battle_of_Edson%27s_Ridge. [Source: Together We Served | September 2019 ++]

Military History Anniversaries

16 thru 30 SEP

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

Every Picture Tells A Story

Bouncing Bomb Test



As a group of Air Force officers looks on in May of 1943, a test “bouncing bomb”, code-named *Upkeep*, bounds out of the water and on to shore at the Reculver Bombing Range in the county of Kent. The nonchalance of the men in the scene belies the importance of these tests. Closer than anyone, the man on the left is Barnes Wallis, famed inventor of a number of secret British aerial weapons including the *Upkeep* bouncing bombs, as well as the *Grand Slam* and *Tallboy* bombs that were used to destroy difficult targets like submarine pens, viaducts and the battleship *Tirpitz*. Shortly after these tests, Lancasters of 617 Squadron (including 32 Canadians) took off on [Operation CHASTISE](#) with one bomb each to take out the Möhne, Eder and Sorpe Dams in the industrial Ruhr region of Germany. Looking at this photo, I can hear the heavy thudding splash, the roar of the Lancaster overhead and the cheers of 56-year-old Wallis as he urges it on.

Battle of Britain in Pictures

Operation “Sea Lion” Preparations

In the summer and fall of 1940, German and British air forces clashed in the skies over the United Kingdom, locked in the largest sustained bombing campaign to that date. Victory for the Luftwaffe in the air battle would have exposed Great Britain to invasion by the German army, which was then in control of the ports of France only a few miles away across the English Channel. In the event, the battle was won by the Royal Air Force (RAF) Fighter Command, whose victory not only blocked the possibility of invasion but also created the conditions for Great Britain’s survival, for the extension of the war, and for the eventual defeat of Nazi Germany. On July 16, 1940, Hitler issued a directive ordering

the preparation and, if necessary, the execution of a plan for the invasion of Great Britain. But an amphibious invasion of Britain would only be possible, given Britain's large navy, if Germany could establish control of the air in the battle zone. To this end, the Luftwaffe chief, Göring, on 2 AUG issued the "Eagle Day" directive, laying down a plan of attack in which a few massive blows from the air were to destroy British air power and so open the way for the amphibious invasion, termed Operation "Sea Lion". To view a pictorial record of the "Eagle Day" directive results refer to the attachment to this Bulletin titled, "**Battle of Britain in Pictures**".

[Source: <https://rarehistoricalphotos.com/battle-of-britain-rare-pictures-1940> | September 2019 ++]

WWII Memories

Draft Notice

SELECTIVE SERVICE SYSTEM
Approval Not Required
**ORDER TO REPORT FOR
ARMED FORCES PHYSICAL EXAMINATION**

To [REDACTED]

LOCAL BOARD NO. 151
SELECTIVE SERVICE SYSTEM
205 WATER STREET
WAUKEGAN, ILLINOIS
(LOCAL BOARD STAMP)

July 27, 1961
(Date of mailing)

SELECTIVE SERVICE NO.
[REDACTED]

You are hereby directed to present yourself for Armed Forces Physical Examination to the Local Board named above by reporting at:

Chicago North Shore & Milwaukee Railroad, Edison Court Station, Waukegan, Illinois
(Place of reporting)

at 7:58 a. m., on the 15 of August, 1961.
(Hour of reporting) (Day) (Month)

H. J. Pearson
(Member or clerk of Local Board)

Inchon Landings

MacArthur's Plan to Regain the Initiative in Korea

Following the opening of the Korean War and the North Korean invasion of South Korea in the summer of 1950, United Nations forces were steadily driven south from the 38th Parallel. Initially lacking the necessary equipment to halt the North Korean armor, American troops suffered defeats at Pyongtaek, Chonan, and Chochiwon before attempting to make a stand at Taejeon. Though the city ultimately fell after several days of fighting, the effort made American and South Korean forces bought valuable time for additional men and material to be brought to the peninsula as well as for UN troops to establish a defensive line in the southeast which was dubbed the Pusan Perimeter.

Protecting the critical port of Pusan, this line came under repeated attacks by the North Koreans. With the bulk of the North Korean People's Army (NKPA) engaged around Pusan, UN Supreme Commander General Douglas MacArthur sought to regain the initiative and liberate the South Korean capital of Seoul. He began advocating for a daring amphibious strike on the peninsula's west coast at Inchon. This he argued would catch the NKPA off guard, while landing UN troops close to the capital at Seoul and placing them in a position to cut the North Korean's supply lines. Many were initially skeptical of MacArthur's plan as Inchon's harbor possessed a narrow approach channel, strong current, and wildly fluctuating tides. Also, the harbor was surrounded by easily defended seawalls.

In presenting his plan, Operation Chromite, MacArthur cited these factors as reasons the NKPA would not anticipate an attack at Inchon. After finally winning approval from Washington, MacArthur selected the US Marines to lead the attack. Ravaged by post-World War II cutbacks, the Marines consolidated all available manpower and reactivated aging equipment to prepare for the landings. To pave the way for the invasion, Operation Trudy Jackson was launched a week before the landings. This involved the landing of a joint CIA-military intelligence team on Yonghung-do Island in the Flying Fish Channel on the approach to Inchon. Led by Navy Lieutenant Eugene Clark, this team provided intelligence to UN forces and restarted the lighthouse at Palmi-do. Aided by South Korean counter-intelligence officer Colonel Ke In-Ju, Clark's team collected important data regarding the proposed landing beaches, defenses, and local tides.

This latter piece of information proved critical as they found that the American tidal charts for the area were inaccurate. When Clark's activities were discovered, the North Koreans dispatched a patrol boat and later several armed junks to investigate. After mounting a machine gun on a sampan, Clark's men were able to sink the patrol boat drive off the enemy. As retribution, the NKPA killed 50 civilians for aiding Clark. As the invasion fleet neared, UN aircraft began striking a variety of targets around Inchon. Some of these were provided by the fast carriers of Task Force 77, USS Philippine Sea (CV-47), USS Valley Forge (CV-45), and USS Boxer (CV-21), which assumed a position offshore. On September 13, UN cruisers and destroyers closed on Inchon to clear mines from the Flying Fish Channel and to shell NKPA positions on Wolmi-do Island in Inchon harbor. Though these actions caused the North Koreans to believe than an invasion was coming, the commander at Wolmi-do assured the NKPA command that he could repulse any attack. The next day, UN warships returned to Inchon and continued their bombardment.



General Douglas MacArthur during the Inchon Landings

On the morning of September 15, 1950, the invasion fleet, led by Normandy and Leyte Gulf veteran Admiral Arthur Dewey Struble, moved into position and the men of Major General Edward Almond's X Corps prepared to land. Around 6:30 AM, the first UN troops, led by Lieutenant Colonel Robert Taplett's 3rd Battalion, 5th Marines came ashore at Green Beach on the northern side of Wolmi-do. Supported by nine M26 Pershing tanks from the 1st Tank Battalion, the Marines succeeded in capturing the island by noon, suffering only 14 casualties in the process. Through the afternoon they defended the causeway to Inchon proper, while awaiting reinforcements. Due to the extreme tides in the harbor, the second wave did not arrive until 5:30 PM. At 5:31, the first Marines landed and scaled the sea wall at Red Beach. Though under fire from North Korean positions on Cemetery and Observation Hills, the troops successfully landed and pushed inland. Located just north of the Wolmi-do causeway, the Marines on Red Beach quickly reduced the NKPA opposition, allowing forces from Green Beach to enter the battle.

Pressing into Inchon, the forces from Green and Red Beaches were able to take the city and compelled the NKPA defenders to surrender. As these events were unfolding, the 1st Marine Regiment, under Colonel Lewis "Chesty" Puller was landing on "Blue Beach" to the south. Though one LST was sunk while approaching the beach, the Marines met little opposition once ashore and quickly moved to help consolidate the UN position. The landings at Inchon caught the NKPA command by surprise. Believing that the main invasion would come at Kusan (the result of UN disinformation), the NKPA only sent a small force to the area.

UN casualties during the Inchon landings and subsequent battle for the city were 566 killed and 2,713 wounded. In the fighting the NKPA lost more than 35,000 killed and captured. As additional UN forces came ashore, they were organized into the US X Corps. Attacking inland, they advanced towards Seoul, which was taken on 25 SEP, after

brutal house-to-house fighting. The daring landing at Inchon, coupled with 8th Army's breakout from the Pusan Perimeter, threw the NKPA into a headlong retreat. UN troops quickly recovered South Korea and pressed into the north. This advance continued until late November when Chinese troops poured into North Korea causing UN forces to withdraw south. [Source: ThoughtCo | Kennedy Hickman | January 02, 2019 ++]

Post WWII Photos

Soviet Soldiers on the March in Northern Korea



Soviet soldiers on the march in northern Korea in October of 1945. Japan had ruled the Korean peninsula for 35 years, until the end of World War II. At that time, Allied leaders decided to temporarily occupy the country until elections could be held and a government established. Soviet forces occupied the north, while U.S. forces occupied the south. The planned elections did not take place, as the Soviet Union established a communist state in North Korea, and the U.S. set up a pro-western state in South Korea - each state claiming to be sovereign over the entire peninsula. This standoff led to the Korean War in 1950, which ended in 1953 with the signing of an armistice -- but, to this day, the two countries are still technically at war with each other. (Waralbum.ru)

Arizona Memorial

Update 12: Reopened 1 SEP 2019

The USS Arizona Memorial opened to visitors Sunday morning 1 SEP after a yearlong closure for \$2.1 million in repairs. The memorial in the waters of Pearl Harbor closed last year after divers discovered the anchoring system used to hold a floating dock in place was damaged. Visitors arrive by boat and access the viewing area via a walkway on the dock. The memorial — which draws more than 4,000 visitors a day when open — is the heart of the Pearl Harbor National Memorial, which focuses on the history of the Japanese surprise attack on Oahu on Dec. 7, 1941. The site is managed by the National Park Service. During the attack, Japanese planes sank the battleship USS Arizona, killing 1,177 men, some of whom were entombed in the sunken hulk.

In May 2018, park service personnel discovered tiny cracks on the dock, and divers subsequently found that six galvanized chains anchored to concrete pilings in the harbor floor were loose. The concrete pilings had apparently shifted at some point, said Pearl Harbor National Memorial spokesman Jay Blount. “We’ll never know the full extent to why it happened,” he said. “The concrete anchoring blocks are submerged in this really soft, mucky sediment on the bottom of Pearl Harbor, and all the divers could see was the chains.” Engineers have guessed that the concrete shifted during particularly high king tides in early 2017, he said. “We’re assuming those high tides may have picked up those concrete blocks and moved them, and when they settled, they didn’t settle in the same location,” he said.

The new anchoring system has more flexibility in high tides. The system anchors using large screws tightened into the harbor floor, in some cases up to 100 feet into the stone, Blount said. The dock is then connected to those anchors

with stretchable synthetic cords. "These have some stretch so that if there is a tide event they'll allow for the dock to go up higher without moving the anchoring points themselves," he said. The cost of the repairs came from a variety of National Park Service sources, he said.

During the yearlong closure, the park service offered visitors free, narrated boat tours of the former Battleship Row, which included passing near the Arizona Memorial. The Pearl Harbor National Memorial includes a host of other attractions, including the USS Bowfin Submarine Museum and the Battleship Missouri Memorial. But the past year has been a disappointment for some making a once-in-lifetime trip to the historic site, only to find the Arizona Memorial off limits. "A lot of people were frustrated," Blount said. "We shared people's frustrations here." [Source: Stars & Stripes | Wyatt Olson | September 1, 2019 ++]

League of German Girls

Hitler's Future of the Third Reich

When Hitler was in power in Germany, he considered teenagers and children to be the future of the Third Reich. The Hitler Youth, an organization that when started was very similar to the Boy Scouts, was a way to indoctrinate the youth of Germany into believing Nazi ideals. By 1929 the Hitler Youth had been restructured by separating groups according to age and introducing the Bund Deutscher Madel; the League of German Girls. Aryan girls from the age of ten up to twenty-one attended meetings after school. They were taught cooking, sewing and cleaning as well as Nazi ideals. The elder girls were schooled in motherhood and Nazi propaganda. Exercise, gymnastics and other sports were emphasized for all age groups. They were all expected to dress in uniforms of a white blouse and navy blue skirts. No makeup was allowed, and girls with long hair were required to wear braids either on each side of their heads or wrapped around their heads. Hitler's book was required reading.



Dr. Jutta Rudiger, a doctor of psychology, was appointed as head of the organization in 1937 and told the girls: "The task of our League is to bring young women up to pass on the National Socialist faith and philosophy of life. Girls whose bodies, souls and minds are in harmony, whose physical health and well-balanced natures are incarnations of that beauty which shows that mankind is created by the Almighty. We want to train girls who are proud to think that one day they will choose to share their lives with fighting men. We want girls who believe unreservedly in Germany and the Fuhrer, and will instill that faith into the hearts of their children. Then National Socialism and thus Germany itself will last forever."

After WWI Germany was in shambles. Hitler gained the confidence of the German people by rebuilding and recreating the country. Members were joining the League of German Girls because they were impressed by Hitler and the camaraderie of the program. Many had schoolgirl crushes on the Fuhrer. They enjoyed marching in parades, going on trips together, camping in the woods and singing around campfires. Social class was ignored, and the poorest girls were treated the same as those who came from affluent families. Joining gave the girls a sense of pride, and they felt they were doing something important for Germany which made them feel needed. The League overrode school and parents' wishes, and some joined to anger their parents or get away from school. They were encouraged to treat anyone who disagreed with the principals of Nazi Germany as the enemy including members of their families. Girls who had once been friends with Jews now looked on them as vermin.

At first, the League was voluntary but if a person did not join they were looked at suspiciously by others. Gradually Hitler banned all other children's groups and by 1939 joining was obligatory. Colorful posters of fresh-faced young girls were plastered all over towns and cities praising the members and the work they did. Camps were often co-ed, and with the approval of the Nazi party, many girls returned home pregnant to assure the continuation of the Aryan race. Birth control was forbidden, and women were encouraged to have as many babies as possible with or without husbands. Awards were given out to mothers of large families for doing their duty for the Fatherland.

In the mid-1940s when the war started to go badly for the German Army, the girls were taught to fight. They were trained on how to use weapons, trench warfare and to be eagle-eyed snipers. Girls as young as ten were learning how to throw grenades, the art of sabotage and how to set booby traps. Those who participated in the final battles as the Russians overtook Berlin were abused and in a state of shock at the blood and carnage and most never recovered emotionally. At the end of the war, the League of German Girls was disbanded and made illegal by the Allied Forces. [Source: Together We Served | September 2019 ++]

WWII Bomber Nose Art

[38] Topndelayo



MOH Awards

Update 13: Frank Baldwin | 1 of 19 to Receive Two



Receiving the Medal of Honor for valor in combat puts one in the hallowed company of but a few thousand individuals to ever grace the earth. But by the time you earn two Medals of Honor, you are one of 19 persons to have ever done

so. Perhaps it is because the Medal of Honor is quite often awarded posthumously but receiving two and living to talk about it is a rare feat in the world. Frank Baldwin would do just that in the 1800s and live to become a General by World War I. His first would come during the American Civil War in an era where men lined up in neat rows and took turns shooting at each other. The next would be on the American frontier as the rapidly expanding America put itself in increasing conflict with the Native Americans pushed west. And while each conflict is the subject of intense historical debate, the gallantry of a man on either side when the bullets start to fly is often the least controversial part of it all.

A native of Michigan, Frank Baldwin was born in Manchester Michigan in 1842. As fate would have it, he came of age just as America was embarking on a costly Civil War that few could have predicted would take the toll on the nation that it did. Over 600,000 would die in this conflict, but Frank Baldwin would not be one despite his conspicuous gallantry in the face of heavy enemy fire. He initially joined the US Volunteer Army as a 2nd Lieutenant for the Michigan Horse Guards in 1861 before eventually making his way to the 19th Michigan Volunteers in 1862. By early 1863, he would find himself fighting in Tennessee against the Confederate Army. In March, he found himself a POW after being captured near Brentwood, TN by General Nathan Bedford Forrest's Confederates.

However, a prisoner exchange in August allowed him to return to the fight. Fighting his way with the Union Army through Chattanooga, he would eventually find himself under the command of General William Tecumseh Sherman during his infamous march to Atlanta. At Peachtree Creek, Georgia on July 12th, 1864 his actions as a Captain with Company D 19th Michigan Infantry would earn him his first Medal of Honor. When his unit came under an intense Confederate attack, Captain Baldwin led a countercharge that would find him well ahead of his men. It is reported in this citation that he singly entered the enemy's lines due to being so far ahead and when it was all said and done, he brought back two fully armed Confederate officers as well as the guidon of a Georgia regiment as if just to rub it in that the Confederates could not stop him. He was awarded the Medal of Honor for his actions at Peachtree Creek.

As the war ended, he returned to Detroit and was discharged as a Captain on June 10th, 1865. Like most good things in life, why have one when you can have two seemed to be the mantra of Frank Baldwin. After the war, he was commissioned in the 19th United States Infantry in 1866 and served in a variety of duty stations that took him everywhere from being a quartermaster to recruiting duty over the next eight years. In 1874, he was assigned to join the Indian Territory expedition under the leadership of General Nelson A. Miles of the Fifth Infantry. Setting out from Fort Dodge, Kansas, he participated in the campaigns against the warriors of the Cheyenne, Kiowa, Arapahoe, and Comanche, who were resisting American westward expansion.

On November 8th, 1874 Baldwin's unit was called into action when a group of hostile Native Americans had captured two local American women. Rather than wait for reinforcements as one might think given the numerically superior Native American force, Baldwin led a charge with just two companies. The attack was a success as it prevented the enemy from escaping and killing the captives. For his actions that day at McClellan's Creek, Texas, Frank Baldwin would receive his 2nd Medal of Honor. He would go on to serve in a variety of campaigns against the Indian forces over the next 15 years to include engagements against the famed Native American Chief Sitting Bull. His service would take him from Texas to Yellowstone before eventually being transferred to the Philippines for service during the Spanish-American War where for the first campaign against an enemy in his life, he didn't receive a Medal of Honor.

By 1906, Baldwin had earned the rank of General before being retired from active service after over 40 years of service. He would otherwise live a quiet retirement before being called upon by his new home state of Colorado. He would later be recalled to service as a Major General for the Colorado National Guard during World War I. While he didn't deploy to Europe, the recall was more of an admiration for his extensive military experience and an earnest need for men of his character to mentor the next generation of warriors. Major General Frank Baldwin died in 1923 in Denver, Colorado. With over half of his life spent toward military service, his contribution to his nation stands tall. But when you consider he picked up two Medals of Honor along, history can't help but take notice. [Source: Together We Served | September 2019 ++]

Medal of Honor Citations

Robert T. Henry | WWII



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

To

Robert T. Henry

Rank and organization: Private, 16th Infantry, 1st Infantry Division, U.S. Army

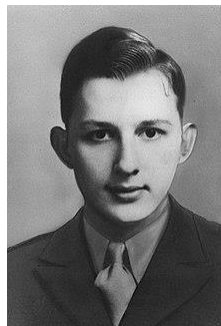
Place and date: Luchem, Germany, 3 December

Entered service: Greenville, Miss.

Born: November 27, 1923, Greenville, Miss.

Citation

Near Luchem, Germany, he volunteered to attempt the destruction of a nest of 5 enemy machineguns located in a bunker 150 yards to the flank which had stopped the advance of his platoon. Stripping off his pack, overshoes, helmet, and overcoat, he sprinted alone with his rifle and hand grenades across the open terrain toward the enemy emplacement. Before he had gone half the distance he was hit by a burst of machinegun fire. Dropping his rifle, he continued to stagger forward until he fell mortally wounded only 10 yards from the enemy emplacement. His single-handed attack forced the enemy to leave the machineguns. During this break in hostile fire the platoon moved forward and overran the position. Pvt. Henry, by his gallantry and intrepidity and utter disregard for his own life, enabled his company to reach its objective, capturing this key defense and 70 German prisoners.



Henry, aged 21 at his death, was buried at Greenville Cemetery in his hometown of Greenville, Mississippi. The Bayern-Kaserne (literally Bavaria-Barracks) military facility Henry in Munich was named in his honor.

[Source: <http://www.cmozs.org/recipient-detail/2790/henry-robert-t.php> | September 2019 ++]



Medicare for All

Update 02: TSCL Senior Survey Finds Tepid Support

As Congress and Democratic candidates debate Medicare-for-all, TSCL’s 2019 Senior Survey finds tepid support among older Americans for expanding Medicare to everyone. On the other hand, our survey found some support for allowing the 55-64 group the opportunity to “buy-in” to Medicare. Here’s how Senior Survey participants responded:

1. “In general, do you feel that the eligibility age for Medicare should be gradually lowered so that all Americans can get healthcare?”

Oppose	49%
Support	35%
Not sure	16%

2. “In general, do you feel adults age 55 to 64 should have the option to ‘buy-in’ to Medicare?”

Support	57%
Oppose	25%
Not sure	18%

While there are numerous proposals to reform our nation’s healthcare system under debate, a new poll by the non-partisan Kaiser Family Foundation found that most Americans know little about the leading Medicare-for-all proposals and how those proposals would affect the way all Americans, including Medicare recipients, receive and pay for our healthcare. Tricia Neuman, of the non-partisan Kaiser Family Foundation recently testified at a House hearing on Universal Health Coverage and in her comments about major proposals under discussion, explained a Medicare buy-in. In her testimony, Neuman said the approach focuses on older adults 50 to 64 “because they face high premiums in the healthcare marketplace, particularly when their incomes are just above the limit for tax credits.”

A Medicare buy-in would cover Medicare benefits, Part A, B, and D, and would allow individuals to apply Affordable Care Act premium tax credits and subsidies toward their Medicare buy-in coverage. A Medicare buy-in would use Medicare rates to pay hospitals and healthcare providers to reduce costs and premiums, rather than the higher rates typically paid by private insurers, and thus reduce premiums and spending. Most importantly, the buy-in proposal would keep the financing of the new program separate from the current Medicare program, and explicitly prohibit the new program from having an impact on premiums and benefits in the current Medicare program. To view more public opinion poll findings on Medicare-for-all, the Kaiser Family Foundation has prepared [a slideshow](#) with charts illustrating support for various Medicare-for-all proposals.

[Source: TSCL Advisor | September 2019 ++]

Medicare Drug Procurement

Update 03: How Should Medicare Negotiate Drug Costs Survey Results

The United States pays the highest drug prices of any developed nation in the world. The Senior Citizens League asked participants in their 2019 Senior Survey to evaluate three leading proposals that would allow Medicare to negotiate drug prices. Here's how each proposal fared:

1. Base Medicare Part D drug prices on the prices paid in other industrialized countries such as Canada, Great Britain, Belgium and Japan. To do this Medicare would tie what beneficiaries pay at the pharmacy to an "international drug pricing index" that surveys the cost of that drug in other nations where drug prices are negotiated by the government.

Support	72%
Oppose	5%
Not sure	23%

2. Use a similar system to Medicaid to negotiate prescription drug prices. Under the Medicaid "best price" policy, a drug manufacturer must offer state Medicaid programs the same price given to any other purchasers (with a few exceptions), along with a mandatory rebate of 23.1% off the list price. Medicaid programs must in turn cover all manufacturers' prescription drugs with few exceptions.

Support	70%
Oppose	6%
Not sure	24%

3. Use a similar system to that used by the Veterans Administration (VA) and Department of Defense (DOD) to negotiate drug prices. The VA and the DOD require drug manufacturers to offer them a discounted price equal to 24% off a drug's average price, or the lowest price paid by other (nonfederal) buyers—as well as further discounts if a drug's price rises faster than inflation. Both programs use formularies, or a list of covered drugs, to strengthen their negotiating and get steeper discounts, which means some drugs may only have limited coverage or may be left off the formulary altogether.

Support	61%
Oppose	12%
Not sure	27%

[Source: TSCL Advisor | September 2019 ++]

Medicare Dental Coverage

Update 01: Routine Dental Care Not Covered Under A or B

One-out-of-three adults covered by Medicare is not getting regular routine dental care, according to the Senior Citizens League 2019 Senior Survey. They estimate that translates to roughly 20 million older Americans who are going without bi-annual cleanings, X-rays, and dental exams. Medicare does not cover routine dental health services, and that often comes as a shock to new beneficiaries. More than half of survey participants say they do not have any dental insurance coverage.

The high cost of treatment is a frequently cited barrier by those who are not getting the dental care they need. Elizabeth H., a retiree living in Colorado says "I do not have the \$7,000 I was told that I needed to get my teeth fixed. They need to either be pulled and a bridge put in, or root canaled. Being on a limited income, I do not see getting any

of this done, and so it affects my health negatively. Without dental care, I'm not as healthy as I could be." Advancing age puts many retirees at risk of oral health problems. A common cause of cavities is dry mouth, a side effect of more than 500 medications. Periodontal disease is widespread, even though it can be prevented with regular visits to the dentist and cleanings. In addition, research shows a strong link between oral health and a host of other diseases.

Poor oral health makes serious medical conditions more difficult to treat. Researchers have found links between gum disease and other inflammatory conditions such as heart disease, stroke, diabetes, respiratory, and Alzheimer's disease. Improved oral care on the other hand, can reduce medical costs in patients with inflammatory diseases, according to research published in the American Journal of Preventive Medicine. To improve health outcomes for beneficiaries and reduce Medicare spending on diabetes and other inflammatory diseases, Medicare needs to cover routine dental care. More than 81% of participants in TSCL's 2019 Senior Survey agree.

The Senior Citizens League strongly supports legislation in both the House and the Senate that would address this issue. H.R.576 Seniors Have Eyes, Ears, and Teeth Act introduced by Rep. Lucille Roybal-Allard (CA) in the House would expand Medicare to provide routine dental care. In the Senate, S.22 Medicare Dental Benefit Act, introduced by Senator Ben Cardin (MD) would also provide coverage for dental care. When attending town halls, find out how your candidate stands on this issue. Ask whether he or she supports expanding Medicare coverage to dental care. [Source: TSCL Advisor | September 2019 ++]

Insulin

Update 03: New Drug Plan Program Lowers Cost of Lantus

Increased Congressional scrutiny of drug pricing practices, particularly for the pricing of insulin, appears to be prompting some insurers to lower the cost of insulin on which so many diabetics depend to control their blood sugar. In April of this year, Cigna and Express Scripts announced one such plan to reduce out-of-pocket costs for insulin for some customers.

In comparing frequently prescribed drugs for TSCL's 2019 drug price comparison report, the Senior Citizen's League found a new drug plan pricing program with estimated co-pays for Lantus Solostar so low, that it prompted Advisor editor, Mary Johnson, to contact the drug plan to confirm accuracy. Here's why. Last year, the lowest cost drug plan charged about \$80 for 100/ML of Lantus Solostar. This year, the lowest cost plan Cigna-HealthSpring Rx Secure — Extra Part D plan charges copays as low as \$6.00 - \$11.00 for Lantus Solostar. The highest cost plan, which does not cover Lantus, charges the full price, \$383.18 per 100/ML.

Jennifer Luddy, Director of External Affairs for Cigna replied to their inquiry saying: Cigna Medicare PDP has a number of different Prescription Drug Plan offerings with different premiums, deductibles and formularies in order to meet all health needs and budgets. On our Cigna-HealthSpring Rx Secure-Extra plan, which is available nationally, this drug (Lantus Solostar Inj 100.ml) is available for as low as a \$6 copay as long as customers use a preferred pharmacy and they are not in the donut hole or catastrophic phase. The cost-share is more for customers in most of our other plans, including our MAPD (Medicare Advantage Prescription Drug) plans.

Editor's note: Unlike some senior advocacy groups, TSCL does NOT receive any income from drug makers. If you are a diabetic and take Lantus Solostar, we strongly recommend that you get help and compare ALL of your drug plan options during the upcoming Medicare fall Open Enrollment period that starts October 15th and ends on December 7th, to learn if the Cigna-HealthSpring Rx Secure plan can lower your drug costs. While co-pays may change for 2019, it's worth the effort since other plans still charge higher co-pays.

Part D plan changes become effective on January 1, 2020. You can get top-notch free one-on-one counseling and help to switch to better drug plans through your state health insurance assistance program, many of which operate through Area Agencies on Aging. Local program contact info can be found at <https://www.shiptacenter.org>. [Source: TSCL Advisor | September 2019 ++]

Fall Prevention

Update 02 ► Tips to Keep You on Your Feet



Each year millions of Americans, especially older adults, go to the emergency department after an injury from a fall. “These falls can cause serious injuries—back fractures, hip fractures, as well as head trauma,” says Dr. David B. Reuben, a healthy aging expert at the University of California, Los Angeles, who co-leads one of the largest prevention studies for falling. Some people are never able to return to their way of life before an injury. Several kinds of health care providers can help those at risk of falling. “It’s actually a group effort,” Reuben says. Your doctor can be the first step. They can develop a prevention plan and refer you to other types of providers if needed.

The biggest risk factor for being injured from a fall is being age 65 or older. People younger than that may be at increased risk of falling when they engage in certain activities, like sports, or because of certain health conditions. But children and young adults typically fall without being seriously injured. People with weak bones are more likely to break a bone during a fall. As you get older, your bones become less dense. They get thinner and more spongy. If that goes too far, it’s called osteoporosis. Osteoporosis makes your bones fragile. Having enough calcium and vitamin D can help keep your bones strong. So can getting treatment for osteoporosis if needed.

Other risk factors include finding it challenging to walk or keep your balance. Problems with foot pain or unsafe shoes can make these more difficult. And certain medicines you’re taking might cause you to feel tired or woozy. Some people have a drop in blood pressure when they stand up. That can make you feel dizzy and fall. As you age, your eyesight, hearing, and reflexes may not be as sharp as they once were. Those changes can make it more likely you’ll stumble and fall. For older adults who have already fallen, the risk of falling is much greater.

Refer to the following Wise Choices for ways to lower your risk of falling. Your doctor can help you make a personalized plan for preventing falls. They may encourage you to work with a physical therapist to increase your strength and improve your balance. They can also prescribe devices like special footwear or a walking cane.

- Talk openly with your health care provider about falls.
- Find out about the side effects of any medicine you take.
- Stay physically active to improve your balance and strength.
- Have your eyes and hearing checked regularly.
- See your health care provider about any foot problems. Make sure to discuss proper footwear.
- Make your home safer. Remove things you can trip over from stairs and walkways. Have grab bars and non-slip mats in bathrooms.
- Hold on to handrails when using stairs.

Your plan for preventing falls may include getting more physical activity. Studies have shown that both individual and group exercise classes can help older adults prevent falls. Research suggests that this is true even for people 65 and older who are at higher risk of falls only because of their age. You may also want to fall-proof your home. An occupational therapist can teach you about the safety hazards in your home. Keep your home tidy and well-lit to avoid stumbling over objects. Also, avoid having small area rugs that you could trip on. Making a habit of holding onto the handrails when you use stairs can keep you safer, too. If you fall, it’s important to tell your doctor, especially

if you're an older adult. "This is something that you really want to pay attention to," Reuben advises. Your doctor can help you make changes in your life to prevent another fall. [Source: NIH News in Health | September 2019 ++]

Insomnia

Update 04: VA's Online Tool for Treatment | CBTi

To bring effective, innovative treatment to the up to 50% of Veterans entering VA health care who have Insomnia Disorder, VA has developed an online training course called "Path to Better Sleep." In this podcast, Dr. Sarra Nazem, from [Rocky Mountain MIRECC](#) for Veteran Suicide Prevention, interviews clinical psychologists Dr. Carolyn Greene and Dr. Andrew Moon from VA's [Office of Mental Health and Suicide Prevention](#) about Insomnia Disorder, the link between Insomnia Disorder and suicide, and how VA is bringing treatment directly to Veterans through the free, self-directed, online training course "Path to Better Sleep."

If you have ever suffered insomnia you really do not need a podcast to tell you how miserable it can be and how the lack of sleep affects your whole life. Poor sleep can affect your immune system, making you more susceptible to catching colds, and even bone regeneration, which for the elderly can make recovery from a fall more difficult. And good sleep just feels better, we are less cranky, and our mood is better. The good news is that there are treatments that work for stopping insomnia. Cognitive Behavioral Treatment for Insomnia (CBT-i) aims to improve sleep habits and behaviors by identifying and changing the thoughts and the behaviors that affect the ability of a person to sleep or sleep well.

Dr. Greene makes clear that CBT-i is not sleep hygiene, though it may borrow some techniques as a starting place. She makes it clear that CBT-i goes for beyond sleep hygiene; so, if sleep hygiene did not help, know that CBT-i is a different treatment that does work. CBT-i has been shown to be more effective than sleep medication for the long-term on-going treatment of insomnia. At <https://www.veterantraining.va.gov/insomnia> you can start now at Path to Better Sleep which is a free online tool developed by the VA. [Source: Vantage Point | September 10, 2019 ++]

Emphysema

Study Finds Long-Term Exposure to Air Pollution Link

Emphysema, usually associated with cigarette smoking, is a chronic disease in which lung tissue is destroyed and unable to effectively transfer oxygen in the body. It is a debilitating disease, and people with emphysema have difficulty breathing along with a persistent cough and phlegm. It makes physical and social activities difficult, creates work hardships, and may result in detrimental emotional conditions. Its development can be a slow, lifelong process. Emphysema is not curable, but treatments help manage the disease.

Long-term exposure to air pollution was linked to increases in emphysema between 2000 and 2018, according to a new study funded by the National Institute of Environmental Health Sciences (NIEHS) and the National Heart, Lung, and Blood Institute (NHLBI), both part of the National Institutes of Health. The study is published in The Journal of the American Medical Association. "These findings may offer one explanation for why emphysema is found in some people who never smoked," said James Kiley, Ph.D., NHLBI's director of the Division of Lung Diseases. "The study's results, duration, and timing offer insight into the long-term effects of air pollution on the U.S. population."

The relationship between various air pollutants and emphysema was measured through computed tomography (CT) lung imaging and lung function testing. Consistent results were found in these varied metropolitan regions: Winston-Salem, North Carolina; St. Paul, Minnesota; New York City; Baltimore; Chicago; and Los Angeles. Participants came from the Multi-Ethnic Study of Atherosclerosis (MESA ([link is external](#))), a medical research study, and involved more

than 7,000 men and women from the six localities. “The combined health effect of multiple air pollutants – ozone, fine particles known as PM2.5, nitrogen oxides, and black carbon – was greater than when the pollutants were assessed individually,” said Bonnie Joubert, Ph.D., a scientific program director at NIEHS. “With the study’s long-running duration, repeated CT scans allowed analysis of changes in emphysema over time.”

Researchers measured all major air pollutants with longitudinal increases in percent emphysema revealed by more than 15,000 CT scans acquired from 2000 to 2018. Over the same period, MESA carefully tracked air pollution. MESA is unique in its meticulous characterization of air pollution exposures along with repeated CT scans of lungs in study participants. “Air pollution is a significant public health concern around the world,” said Gwen Collman, Ph.D., director of NIEHS’ Division of Extramural Research and Training. “It’s been a priority of NIEHS research for many years, so it’s great when we can accelerate our efforts by joining with other NIH institutes in supporting research on lung disease.”

Understanding and controlling emphysema may lead to better treatment. “It’s important that we continue to explore factors that contribute to emphysema, particularly in a large, multi-ethnic group of adults such as those represented by MESA,” Kiley said. “We need to assess the effectiveness of strategies to control air pollutants in our efforts to improve heart and lung health,” said David Goff, M.D., Ph.D., director of NHLBI’s Division of Cardiovascular Sciences. “At the same time, people need to remember the importance of a healthy diet, physical activity, and tobacco smoking cessation for overall health.” [Source: NIH News Release | August 13, 2019 ++]

Prescription Drug Costs

Update 35: States Pass Record Number of Laws

Whether Congress will act this year to address the affordability of prescription drugs — a high priority among voters — remains uncertain. But states aren’t waiting. So far this year, 33 states have enacted a record 51 laws to address drug prices, affordability and access. That tops the previous record of 45 laws enacted in 28 states set just last year, according to the National Academy for State Health Policy, a nonprofit advocacy group that develops model legislation and promotes such laws.

Among the new measures are those that authorize importing prescription drugs, screen for excessive price increases by drug companies and establish oversight boards to set the prices states will pay for drugs. “Legislative activity in this area is escalating,” said Trish Riley, NASHP’s executive director. “This year, some states moved to launch programs that directly impact what they and consumers pay for high-cost drugs.” And more laws could be coming before year’s end. Of the handful of states still in legislative session — including California, Massachusetts, Michigan, New Jersey, Ohio and Pennsylvania — debate continues on dozens of prescription drug bills. In New Jersey alone, some 20 proposed laws are under consideration. “Both Democrat and Republican leaders have shown a willingness to pursue strong measures that help consumers but also protect state taxpayer dollars,” said Hemi Tewarson, director of the National Governors Association’s health programs.

Riley, Tewarson and others note, however, that states can go only so far in addressing rising drug prices, and that federal legislation would be necessary to have a major impact on the way the marketplace works. Federal lawmakers are keeping a close eye on the state initiatives, Tewarson said, to gauge where legislative compromise may lie — even as Congress debates more than a dozen bills that target drug costs. Political divisiveness, a packed congressional schedule and a looming election year could stall momentum at the federal level. The pharmaceutical industry has opposed most — though not all — state bills, said Priscilla VanderVeer, a spokeswoman for the Pharmaceutical Research and Manufacturers of America, the industry’s main trade group. “We agree that what consumers now pay for drugs out-of-pocket is a serious problem,” said VanderVeer. “Many states have passed bills that look good on paper but that we don’t believe will save consumers money.”

Limiting Gag Rules for Pharmacists

At least 16 states have enacted 20 laws governing the behavior of pharmacy benefit managers. The so-called PBMs serve as middlemen among drugmakers, insurance companies and pharmacies, largely with pharmaceutical industry support. Those laws add to the 28 passed in 2018. Most of the new laws ban “gag clauses” that some PBMs impose on pharmacists. The clauses, written into pharmacy contracts, stop pharmacists from discussing with customers whether a drug’s cash price would be lower than its out-of-pocket cost under insurance. With widespread public outrage over gag clauses pushing states to act, federal lawmakers got the message. In October, Congress passed a federal law banning such clauses in PBM-pharmacy contracts nationwide and under the Medicare Part D prescription drug benefit. The Senate passed it 98-2. Even so, many of this year’s PBM laws contain additional gag clause limitations that go beyond the 2018 federal law.

Importing Cheaper Drugs

Four states — Colorado, Florida, Maine and Vermont — this year have enacted measures to establish programs to import cheaper prescription drugs from Canada and, in Florida’s case, potentially other countries. Six other states are considering such legislation. Medicines in Canada and other countries are less expensive because those nations negotiate directly with drugmakers to set prices. “This is an area where states once feared to tread,” said Jane Horvath, a consultant who has advised Maryland and Oregon, among other states, on prescription drug policy. “Now both Republicans and Democrats view it as a way to infuse more price competition into the marketplace.”

Hurdles remain, however. A 2003 law allows states to import cheaper drugs from Canada but only if the federal Health and Human Services Department approves a state’s plan and certifies its safety. Between 2004 and 2009, the federal government halted nascent drug import efforts in five states. Even so, momentum for importation has built in recent years in states and Congress as drug prices have continued to rise. And the Trump administration this summer threw its support behind the idea. Florida Gov. Ron DeSantis, a Republican and close ally of President Donald Trump’s, signed his state’s measure into law on 11 JUN, claiming he did so after Trump personally promised him the White House would back the initiative.

On 31 JUL, HHS announced an “action plan” to “lay the foundation for safe importation of certain prescription drugs.” The plan includes a process to authorize state initiatives. It also requires formal regulatory review, including establishing Food and Drug Administration safety criteria. That process could take up to two years. Two big problems remain: In the weeks since the announcement, the Canadian government has opposed any plan that would rely solely on Canada as a source of imported drugs. The pharmaceutical industry also opposes the plan.

Creating Drug Affordability Boards

Maryland and Maine enacted laws this year that establish state agencies to review the costs of drugs and take action against those whose price increases exceed a certain threshold. New Jersey and Massachusetts are debating similar legislation this year. Maryland’s law establishes a five-member board to review the list prices and costs of drugs purchased by the state and Maryland’s county and local governments. The board will probe drugs that increase in price by \$3,000 or more per year and new medicines that enter the market costing \$30,000 or more per year or over the course of treatment.

If approved by future legislation, upper payment limits on drugs with excessive price increases or annual costs would take effect in January 2022. “My constituents have signaled loud and clear that bringing drug prices down is one of their top priorities,” said state Sen. Katherine Klausmeier, a Democrat representing Baltimore, who sponsored the legislation. Maine’s law also establishes a five-member board. Beginning in 2021, the board will set annual spending targets for drugs purchased by the state and local governments.

Increasing Price Transparency

This year, four states — Colorado, Oregon, Texas and Washington — became the latest to enact laws requiring drug companies to provide information to states and consumers on the list prices of drugs and planned price increases. The majority of states now have such transparency laws, and most post the data on public websites. The details vary, but all states with such laws seek to identify drugs with price increases above 10% or more a year, and drugs with price

increases above set dollar values. Oregon’s new law, for example, requires manufacturers to notify the state 60 days in advance of any planned increase of 10% or more in the price of brand-name drugs, and any 25% or greater increase in the price of generic drugs. “That 60-days’ notice was very important to us,” said Rep. Andrea Salinas, chair of the Oregon House’s health committee, who represents Lake Oswego. “It gives doctors and patients advance notice and a chance to adjust and consider what to do.”

[Source: Kaiser Health News | Steven Findlay | September 9, 2019 ++]

TRICARE Young Adult Plan

Option When Kids Age Out of Parent’s Coverage

Did you know that if you’re a TRICARE beneficiary turning age 21, you may no longer be eligible for regular TRICARE coverage? But don’t worry—even if you’ve aged out, you may still be eligible for TRICARE Young Adult (TYA). TYA is a premium-based health care plan. There are two options for TYA—TRICARE Young Adult Prime and TRICARE Young Adult Select. Your sponsor’s status and your geographic location determine whether you can purchase either TYA Prime or TYA Select. As highlighted in the TRICARE Young Adult Program Fact Sheet, TYA Prime is available in designated geographical areas and TYA Select is available worldwide. “When kids age out of TRICARE Prime or TRICARE Select, TYA is a great option for health care coverage if, for example, they don’t have coverage from an employer,” said Mark Ellis, chief of the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. “TYA helps kids transition into adulthood and into having independent health insurance.”

Young adults must show as eligible in the Defense Enrollment Eligibility Reporting System (DEERS) to enroll in TYA. Keeping DEERS up to date is essential to get your TRICARE benefits. They can purchase TYA coverage if you’re:

- An unmarried, adult child of an eligible uniformed service sponsor.
- At least age 21, but not yet age 26 ([see further restrictions](#)).
- Ineligible for an employer-sponsored health plan under your own employment as defined in TYA regulations.
- Not otherwise eligible for other TRICARE program coverage.
- Not a uniformed service sponsor (for example, an active duty service member or a member of the Selected Reserve).

Anyone who qualifies for TYA may enroll in TYA Select. If you’re TYA Prime eligible and live in an area where the [US Family Health Plan](#) (USFHP) is offered, you may choose USFHP for your TYA Prime option. Those who are only eligible for TYA Prime include:

- Children of active duty sponsors in all U.S. locations and in all overseas areas, if command-sponsored
- Children of retired sponsors if they live in a Prime Service Area

How you get care depends on if you choose [TYA Prime](#) or [TYA Select](#). TYA coverage includes medical and pharmacy benefits, but not dental coverage. If you have TYA Prime, you have access to care through an assigned military or civilian primary care manager. USFHP enrollees get care through their primary care provider. TYA Select works just like TRICARE Select, so 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. All TYA beneficiaries are eligible for care at military hospitals and clinics, but TYA Select beneficiaries have access only when space is available. And TYA Prime beneficiaries enrolled in the USFHP can’t access care at military hospitals and clinics.

To participate, you must pay monthly premiums. TYA premiums get adjusted each year. They don't count toward your deductible or catastrophic cap. Costs depend on sponsor status, [beneficiary group](#), and TRICARE plan.

- With TYA Prime, you'll pay monthly premiums and TRICARE Prime copayments, if required. Any care received without a referral from a primary care manager is subject to [point-of-service fees](#).
- With TYA Select, you'll pay monthly premiums, deductibles, copayments, and cost-shares. Costs vary depending on the sponsor's military status.
- For specific costs, both TYA Prime and TYA Select follow Group B If you or your sponsor's initial enlistment or appointment occurs on or after January 1, 2018, are in Group B. cost-shares, deductibles, and catastrophic caps. Use the [TRICARE Compare Costs Tool](#) to view TYA costs or download the [TRICARE Costs and Fees Sheet](#).

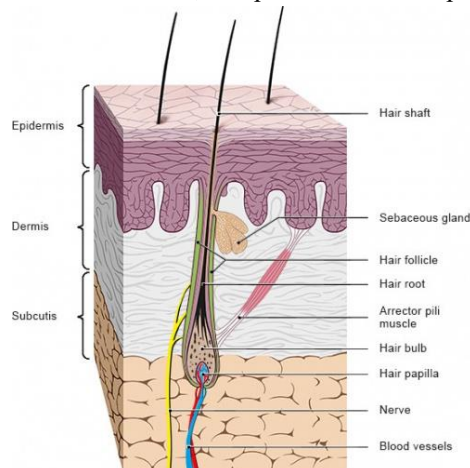
"TYA is not an aged-out dependent child's only option after regular TRICARE ends," said Ellis. "Families should explore other coverage options. These may include a parent's employer-sponsored commercial plan, school or university health plans, Medicaid or marketplace options, and more." Visit [TRICARE Young Adult](#) to learn more about the key features of this plan. You can also download the [TRICARE Young Adult Fact Sheet](#) for specifics about TYA coverage and getting care. Getting to know your TYA plan will help you make informed choices and take command of your health. [Source: TRICARE Communications | September 12, 2019 ++]

Hair

Structure and Growth

For many people, hair is a natural part of their look and an expression of their personality. Hair can also offer protection: For instance, it helps to keep the sun's rays from reaching our scalp. Eyelashes and eyebrows keep dust, dirt and sweat out of our eyes. Even the hairs in our nose and ears help to keep out germs and other foreign objects. Body hair helps to regulate our body temperature: The hairs stand up when it's cold, keeping the air that is warmed by the body close to the body – like a warming layer of air.

Aside from a few places, like the palms of our hands or the soles of our feet, the entire surface of our body has hair on it. The two main types of hair are the shorter and thinner "vellus" hairs (peach fuzz) found on the body and the longer and thicker "terminal" hairs. Examples of terminal hairs include the hair on your head, facial hair, eyelashes, eyebrows, pubic hair, chest hair and belly hair. How much of each hair type you have varies from person to person and also depends on your age and sex. Children's bodies mostly have vellus hair, for instance. About 30 percent of the body's surface is covered with terminal hair in women, compared to about 90 percent in men.



Each hair has a hair shaft and a hair root. The shaft is the visible part of the hair that sticks out of the skin. The hair root is in the skin and extends down to the deeper layers of the skin. It is surrounded by the hair follicle (a sheath of skin and connective tissue), which is also connected to a sebaceous gland. Each hair follicle is attached to a tiny muscle (arrector pili) that can make the hair stand up. Many nerves end at the hair follicle too. These nerves sense hair movement and are sensitive to even the slightest draft. At the base of the hair, the hair root widens to a round hair bulb. The hair papilla, which supplies the hair root with blood, is found inside the bottom of the hair bulb. New hair cells are constantly being made in the hair bulb, close to the papilla.

New cells are constantly forming in the hair bulb. These cells stick together and harden. The full strand of hair develops from this group of hardened hair cells. Because new hardened cells keep on attaching to the hair from below, it is gradually pushed up out of the skin. In this way, a single hair on your head grows at a rate of about 1 cm per month. Facial hair, and especially eyelashes, eyebrows and body hair grows at a slower pace. Whether it is straight or curly will depend on the cross-sectional shape of hair. Round hair grows straight out of the skin. The more oval-shaped the cross-section is, the curlier the hair will be. Color of the hair is determined by the amount of melanin in the hardened cells. This can vary a lot from person to person, and it changes over the course of a lifetime. The amount of melanin typically decreases as people get older, and more air gets trapped inside the hair – it then loses its color and turns white. Depending on someone’s original hair color and the number of white hairs that grow, the hair on their head then turns gray or white.

As long as new hair cells continue to grow in the hair bulb, the hair continues to grow longer. This growth phase is also called the anagen phase. At any point in time, about 90 percent of a person’s total amount of hair is in this growth phase. Depending on where on the body a hair grows, the growth phase will last longer or shorter: For instance, the growth phase of hair on your head can last several years, so it can grow to over a meter in length if you don't have it cut. The growth phase is especially short for eyelashes, eyebrows, nasal hair and ear hair. Those hairs only grow for about 100 to 150 days, so they can’t get that long.

At the end of the growth phase, the hair root separates from the papilla. Then a transitional phase called the catagen phase starts, lasting about two to four weeks. When the hair has separated completely from the papilla, the supply of blood is cut off in the final resting phase, which is also called the telogen phase. The hair is gradually pushed out of the skin and eventually falls out. The resting phase can last several months. New hair cells then start to multiply at the base of the “empty” hair follicle to form a new hair, and the growth phase of the hair growth cycle starts all over again. What causes increased hair loss? Because hairs continue to enter the resting phase and then fall out, we are constantly losing hair. A healthy adult may lose about 70 to 100 hairs on their head per day. But because new hairs are always growing and replacing them, this natural hair loss isn't noticeable.

The rate of hair loss may increase noticeably if the hair roots are damaged during the growth phase or if a lot of hairs go into the resting phase at the same time. If no new hair grows and replaces the hair, that part of the skin becomes bald. This type of hair loss is referred to as alopecia – regardless of how large the bald spot is or whether it affects the scalp or body hair. In some types of alopecia, the hair may grow back. But baldness can also be permanent – one typical example is gradual hair loss in men (male pattern hair loss). [Source: InformedHealth.org | August 29, 2019 ++]

Antibiotic-Resistant Bacteria

Update 01: Threat Continues to Grow

As the military medical community fights the growing threat of antibiotic-resistant germs, a military medical historian painted a stark picture of the worst-case scenario - the stench and agony of field hospital wards in the pre-antibiotic days of World War I. The failure of antibiotic therapy as an option is "probably the most serious and frightening thing

that I'm conscious of," said Emily Mayhew, a military medical historian who is historian in residence in the department of bioengineering at the Imperial College of London. "I'm hoping that scientists are going to fix this, because it's really urgent," she told an audience at the Military Health System Research Symposium in Kissimmee, Florida. "When I think about the smell and the horror of the field hospitals in the First World War, I know what's coming if they don't manage to fix this." Mayhew said that according to her scientist colleagues, the way things are going, by 2030 it could be as hard to fight these infections as it was in those World War I wards.

Antibiotics are life-saving medicines designed to kill germs, but over the years many germs have developed the ability to defeat the drugs designed to kill them. The growth of this resistance is also accelerated by the overuse and misuse of antibiotics -- in many cases incorrectly prescribed. According to the Centers for Disease Control and Prevention, antibiotic resistance is one of the biggest public health challenges of our time. Infections caused by these antibiotic-resistant germs are difficult, and sometimes impossible, to treat, according to the CDC. Service members who deploy to areas of the world where there's widespread antibiotic-resistant bacteria are at risk for bacterial infections. And those who are already ill, wounded or injured may be more susceptible to these infections. In addition, troops may carry these infections home with them.

Researchers, including some in the Defense Department, are working on a variety of different solutions, including some that would take us to a "post-antibiotic era," said one DoD researcher. One possibility is a mechanism that would identify viruses and bacteria in the blood, and essentially filter them from the bloodstream before returning the cleansed blood to the body. In World War I, in the days before antibiotics, the field hospitals had long wards with perhaps 60 to 80 patient suffering serious trauma wounds, mostly blast injuries, she said. After they survived the initial shock of their wounding, they went to a ward, and underwent operations "The infections came, the like of which was never seen before. The solution was often more surgery, or a very slow and agonizing death," said Mayhew, during a later media roundtable.

Using extracorporeal -- outside the body -- mechanisms, could mean removing the sepsis or infection without having to use antibiotics, said Air Force Col. Todd Rasmussen, professor of surgery and associate dean for clinical research at Uniformed Services University of the Health Sciences. And this process is not that far away, he said. "I think we're seeing exciting research being performed." He noted similar technology is already being used every day in other ways, for example, with artificial kidney machines, and artificial heart machines during bypass surgery. It also could mean earlier identification of these pathogens in the bloodstream -- rather than waiting until someone has a fever before an infection is identified. This process could potentially rid the pathogen from the bloodstream before it infects the organs.

"The post-antibiotic era, identifying pathogens in our bloodstream earlier, and using non-antibiotic mechanisms to rid the pathogens from our bloodstream, [is] one area where DoD has led research, and exciting breakthroughs are being made," Rasmussen said. "I have a historian's sense of what it looks like for antibiotic therapy to no longer be an option in large, open, complex wounds," said Mayhew, during a media roundtable. "So whatever I can do to add to the debate about how we deal with that in our own time is something I'm very happy to do." [Source: Together We Served | Karen Jowers | September 2019 ++]

Cancer Q&A

190901 thru 190915

(Q) How does fat intake 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 fat in relation to cancer:

- *Will eating less fat lower cancer risk?* Some studies have found that people who live in countries with higher amounts of fat in their diet have higher rates of breast, prostate, colon, and other cancers. But more thorough studies have not found that fat intake increases cancer risk, or that lowering fat intake reduces cancer risk. At this time, there is not much proof that the total amount of fat a person eats affects cancer risk.

Understanding different types of fats

- Monounsaturated fats are mostly found in canola and olive oils. These fats probably don't affect cancer risk. They help decrease the risk of heart disease.
 - Polyunsaturated fats are liquid or soft at room temperature. They are found mainly in corn, sunflower, and safflower oils; margarine; and many types of seafood.
 - Omega-3 fatty acids are polyunsaturated and found mainly in seafood, especially high-fat fish – like salmon, tuna, and mackerel. These fats can help reduce heart disease risk.
 - Saturated fats are found in animal foods, like meat and dairy products, and in coconut, palm, and palm kernel oils. Saturated fats raise cholesterol levels and are linked to an increased risk of heart disease. They may influence cancer risk.
 - Trans fatty acids are formed when unsaturated fats are made more saturated to make them firmer at room temperature, such as in stick margarine. Trans fatty acids are also found in many processed snack foods, as well as in red meats, butter, and milk and should be limited. Their effect on cancer risk is unknown, but they are known to raise cholesterol levels and increase the risk of heart disease.
- *Does olive oil affect cancer risk?* Consuming olive oil is linked with a reduced risk of heart disease. It is most likely neutral with respect to cancer risk. Although olive oil, which is rich in monounsaturated fat, is a healthy alternative to butter and margarine, it is still a dense source of calories, and it can add to getting too many calories in the diet.
 - *Do trans fats increase cancer risk?* Trans fats are made when vegetable oils are hydrogenated to create oils such as margarine or shortening, which are solid at room temperature. Trans fats raise blood cholesterol levels and increase heart disease risk. But their relationship with cancer risk has not been determined. Still, the 2010 Dietary Guidelines for Americans and those from the American Heart Association recommend limiting or avoiding trans fats, due to their effect on the risk of heart disease.

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

TRICARE Podcast 517

DEERS - vlerHealth Information Exchange Initiative - USFHP

Defense Enrollment Eligibility Reporting System -- Being able to use TRICARE depends on you keeping your information up to date in the Defense Enrollment Eligibility Reporting System, or DEERS. DEERS is a database of active duty and retired service members, their family members, and others who are eligible for TRICARE. It's essential to keep your DEERS record up to date to get timely and effective TRICARE benefits. Service members are automatically registered in DEERS when they join the military. However, service members have to add their eligible family members in DEERS. Your Social Security number and the Social Security number of each of your covered family members must be included in DEERS for your TRICARE coverage to be accurate.

You should update DEERS anytime you experience a Qualifying Life Event, like marriage, divorce, birth or adoption, or retirement from active duty. Make sure to check that your address, duty status, phone numbers, and email

addresses are correct. If you don't, you may miss important information and enrollment deadlines. Changing your contact information in DEERS is easy, and you have a few options to do so. You can make changes online, by phone, fax, or mail, or in person at an ID card office. To learn more about DEERS and updating your information, read this week's article, "Keep DEERS Up to Date to Use TRICARE," at www.TRICARE.mil/news

-o-o-O-o-o-

Virtual Lifetime Electronic Record Health Information Exchange Initiative -- When it comes to your health, information is critical. Your health care team relies on your medical history to gain a full picture of your health. The Military Health System makes it easier for you and your providers to access the information you need with the Virtual Lifetime Electronic Record Health Information Exchange Initiative. This network securely connects health and benefit information systems from the Department of Defense, Department of Veterans Affairs, and other federal and private sector partners.

Access to your information is important to all of your providers, regardless of where you receive care. Through this private and secure network, authorized health care professionals who have joined the eHealth Exchange can access your health care information. The information exchanged is part of your TRICARE benefit and is already shared through the Virtual Lifetime Electronic Record Health Information Exchange Initiative. You don't need to take any action to participate. Through the eHealth Exchange, your health care providers can share information, such as:

- Prescriptions,
- Allergies,
- Illnesses,
- Lab and radiology results,
- Immunizations,
- Past medical procedures, and
- Clinical notes

Non-active duty beneficiaries may choose not to participate in the Virtual Lifetime Electronic Record Health Information Exchange Initiative. Once you opt out, the Military Health System will not be able to share your information, even in case of an emergency. To opt out, visit www.TRICARE.mil/vlerhealth and download the opt-out form. Complete the form and mail it to the address provided. If you choose to opt out now and change your mind later, you may opt back in using the opt-back-in form. Learn more at www.TRICARE.mil/vlerhealth .

-o-o-O-o-o-

US Family Health Plan -- The US Family Health Plan is a TRICARE Prime option. It's available through networks of community-based, not-for-profit health care systems in six areas of the U.S. If you're enrolled in the US Family Health Plan, you can't get care at military hospitals or clinics or use military pharmacies. The USFHP follows the same rules as TRICARE Prime. That means you can participate in TRICARE Open Season, or change your enrollment after experiencing a Qualifying Life Event. To enroll in the USFHP, you must live in one of the designated service areas. For locations and information, visit www.TRICARE.mil/usfhp. You must also meet eligibility requirements. Active duty family members, retirees, and their family members are among those who are eligible.

Like TRICARE Prime, enrollment is required. You can enroll online, by phone, or by mail. Coverage begins the day the designated provider receives your completed enrollment application. Active duty family members pay no enrollment fees and no out-of-pocket costs for any type of care received from a USFHP provider. All others pay annual enrollment fees and copayments, which are the same as for TRICARE Prime. Learn more about the key features of the USFHP in this week's article, "Get to Know Your US Family Health Plan Coverage," at www.TRICARE.mil/news.

-o-o-O-o-o-

The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | August 30, 2019 ++]

TRICARE Podcast 518

Traveling/Moving with TDP - TRICARE Plan Finder - Banked Donor Milk

Traveling and Moving with the TRICARE Dental Program -- When making plans to travel or move, know how your dental benefit goes with you. If you're enrolled in the TRICARE Dental Program, or TDP, you're covered around the world, whether moving to a new duty location or traveling on leave. When moving, your TDP dental benefit transfers with you. This means you don't have to fill out a new enrollment application when you move as your coverage remains in place. But you'll need to update your address in the Defense Enrollment Eligibility Reporting System.

- Before you move, get copies of your dental records. The TDP doesn't cover copying records for a sponsor's permanent change of station. If you don't get copies, you may have to pay for them at your new location.
- After you move, you should find a new TDP network dentist near you. On the United Concordia Companies, Inc. website at uccitdp.com, you can click on "Find a Dentist" to locate a dentist worldwide.
- When traveling, you can get dental care in the continental United States, or CONUS, and outside the continental United States, or OCONUS.

When you live in the CONUS service area and travel within the CONUS service area, you can visit any licensed, authorized dentist for covered care. However, you may save time and money if you visit a dentist in the TDP network. When you live in the OCONUS service area and travel to the CONUS service area, you'll pay CONUS cost-shares and follow CONUS payment rules. To learn more, read this week's article, "Traveling or Moving? TRICARE Dental Program Goes With You," at www.TRICARE.mil/news.

-o-o-O-o-o-

TRICARE Plan Finder -- Did you know that the TRICARE website can help you learn what health plans you may be eligible for? And that you can compare plan features and costs? Your plan options vary depending on who you are and where you live. If you aren't sure what health plans you may be eligible for, start by using the TRICARE Plan Finder at www.TRICARE.mil/planfinder. Answer a few simple questions, and the tool will display the plans you may be eligible for. You can do this for yourself or for family members. Remember that different family members may be eligible for different plans. You may also choose multiple plans and compare their features side-by-side using the Compare Plans Tool at www.TRICARE.mil/compareplans.

-o-o-O-o-o-

Banked Donor Milk -- TRICARE covers prescribed banked donor breast milk for infants with certain serious health conditions. Your baby and you must meet certain criteria for TRICARE to cover banked donor milk. Covered banked donor milk comes from human milk banks accredited by the Human Milk Banking Association of North America. You can only find these accredited milk banks in the U.S. and Canada. Banked donor milk may be covered if your baby has a serious health condition, such as:

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

For a complete list of qualifying health conditions, visit www.TRICARE.mil/milkbank.

If your baby has any of these conditions and your own milk isn't available or isn't good enough in quantity or quality to meet your baby's needs, then you may be eligible for banked donor milk. TRICARE may also cover banked donor milk in cases where the birth mother is unavailable and the baby has a serious health condition. This could be

due to adoption, deployment of the mother, or maternal death. To learn more about TRICARE coverage for banked donor milk, visit www.TRICARE.mil/milkbank.

-o-o-O-o-o-

The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | September 6, 2019 ++]

*** Finances ***



Car Depreciation

A Used Car Shopper Consideration

Cars with highest three-year depreciation provide bargains for used car shoppers. As the number of off-lease vehicles reaches record highs, a new study by car search engine iSeeCars.com reveals which lightly-used cars present the best deals for consumers. While the average vehicle depreciates 38.2 percent after three years, these highest-depreciating vehicles lose more than half of their value, resulting in significant savings for consumers opting to buy a three-year-old vehicle in favor of a new one. “The rising popularity of auto leases in recent years has led to an influx of cars coming off lease that are deeply discounted and provide bargains for used car shoppers,” said iSeeCars CEO Phong Ly. “Some of these bargains present good opportunities for consumers as reliable vehicles that are discounted because they simply aren’t as popular in their segments.”

iSeeCars.com analyzed more than 4.8 million car sales to identify models with the greatest loss in value after three years when most leased cars enter the used car market. The automotive research firm identified the top 10 vehicles, which all depreciated more than 1.4 times the 38.2 percent average for all vehicles.

iSeeCars 10 Best Bargains on Lightly-Used Vehicles*

Rank	Car	Avg. 3-Year-Old Used Price	% Depreciation	Depreciation Compared to Average
1	Acura RLX	\$28,259	55.8%	1.5x
2	Lincoln MKZ	\$19,855	55.6%	1.5x
3	Mercedes-Benz E-Class	\$31,051	55.4%	1.5x
4	Jaguar XF	\$30,268	54.8%	1.4x
5	Cadillac XTS	\$26,306	54.5%	1.4x
6	Lincoln MKZ Hybrid	\$20,034	54.5%	1.4x
7	Kia K900	\$26,522	54.4%	1.4x
8	BMW 5 Series	\$30,203	53.8%	1.4x
9	Cadillac CTS	\$26,785	53.8%	1.4x
10	Audi A6	\$29,941	53.3%	1.4x

Average for All Vehicles

38.2%

**Excludes Luxury Cars over \$80,000 New and Electric Vehicles*

The entire list is comprised of luxury sedans, with midsize cars accounting for seven vehicles and large cars making up the rest. Imports narrowly edge out domestic vehicles by a ratio of six to four. Of the ten vehicles on the list, the average cost savings for the lightly-used vehicles compared to their new versions is \$32,375. “Luxury brands are often leased, which creates a surplus of these three-year-old luxury vehicles in the used car marketplace without an equal amount of demand,” said Ly. “Given the heightened demand for SUVs, which account for a higher share of used car inventory than ever before, luxury sedans are less sought after and have to come down significantly in price to attract used car buyers.”

Earning the top spot is the Acura RLX large luxury car, which loses 55.8 percent of its value after three years. “With an average new car starting price of \$62,658, shoppers who opt for a three-year-old Acura RLX can save a whopping \$34,000 by purchasing a used version at \$28,259,” said Ly. “Although the RLX has favorable overall ratings and many standard safety features, it doesn’t stand out in the competitive class of large luxury cars due to possible reasons such as lower grade interior materials and lackluster handling.” Two additional large luxury cars that make the list include the fifth-ranked Cadillac XTS and the seventh-ranked Kia K900. “The Cadillac XTS lags behind its competitors and draws criticism for its below-average reliability and complicated infotainment system,” said Ly. “Meanwhile, the Kia K900 earns favorable ratings and has a powerful engine, but shoppers at that price point might opt for a luxury marque rather than a Kia.”

Seven midsize sedans round out the top ten list including the second-ranked Lincoln MKZ, the third-ranked Mercedes-Benz E-Class, the fourth-ranked Jaguar XF, the sixth-ranked Lincoln MKZ Hybrid, the eighth-ranked BMW 5 Series, the ninth-ranked Cadillac CTS, and the tenth-ranked Audi A6. Of the midsize sedans, three are from domestic automakers. “The Lincoln MKZ and its hybrid variant are reliable vehicles that provide shoppers with standard features such as a rearview camera, rear parking sensors, and a built-in garage door opener at a savings of over \$20,000 when purchased lightly-used,” said Ly. “These vehicles are among the more affordable vehicles in their class so their interiors might not feel as luxurious as their competitors, which may detract some auto buyers while also appealing to more practical ones.” Similar to the XTS, the Cadillac CTS also has the same infotainment and reliability concerns.

The four foreign luxury midsize vehicles that round out the list are among the more expensive vehicles and are also known for having high operating costs. “In addition to their expensive upfront costs, Jaguars and German vehicles in general are notorious for their high repair costs, which contribute to their steep depreciation,” said Ly. “But cars from Mercedes-Benz, BMW, and Audi continue to be popular due to the allure of their upscale interior, drive quality, and list of features and shoppers looking at used versions of these models don’t have to contend with as much of a luxury premium.” [Source: <https://www.iseecars.com/best-used-car-bargains-2019-study> | Julie Blackley | August 31, 2019 ++]

Car Buying

Update 03: Six Smart Steps

There’s nothing more exciting than the thought of cruising down the highway in the driver’s seat of your new car. No more carpools and public transportation, just you and a new ride. But it takes a little time and effort to make those dreams a reality. You don’t want to be bamboozled by a slick car salesman. Following is a step-by-step approach to buying your first set of wheels.

Step 1: Know your dough

Resist the temptation to ride in style and instead stick with a realistic budget that won’t put you in a bind each month. “Cars are for transportation, not status.” Consumer Reports recommends you focus on two figures that dictate how much car you can afford:

- What is your down payment? If this is your first car or if you plan to sell your old one yourself, you won't have a trade-in. However, a down payment of 20% will put a noticeable dent in the size of your monthly payments.
- What is your monthly payment? Figure out your monthly income and subtract all monthly debts and other costs. What's left is how much you can reasonably afford to spend on a car.

Sites such as [Edmunds](#) and [Cars.com](#) offer affordability calculators that can help you figure out how much a car payment will set you back each month. Taxes and registration should be figured into your total. And don't forget car insurance costs. However, don't focus solely on the monthly cost. That car salesman will try to talk you into a lengthy payment plan that lowers your monthly payment but costs you much more in interest over time. When you arrive at the dealership, have a set total price in mind and stick to it.

Step 2: Arrange financing

Never walk into a dealership until a lender has preapproved you for financing. Compare rates you find online with those offered by local financial institutions. You may find that you'll get the best rate from a credit union. You may also learn from lenders that you'll get a better interest rate if you wait and take steps to improve your credit score before you apply.

Step 3: Do your homework

Assess your needs, not your wants. A two-passenger convertible may be more fun, but it won't work if you'll be traveling with a family of four. And if you commute 30 miles in heavy traffic, don't buy a gas hog. Look for vehicles with a strong track record of reliability and affordable maintenance. Sites such as [Edmunds](#) and Consumer Reports can give you insights. Read online reviews from industry experts and owners to get a better feel for the cars that make your final cut.

Step 4: Take your prospects for a spin

Head to the dealership or lot to test-drive your top picks. This is your opportunity to see if you and your family will be comfortable in the car and whether its performance and handling meet your expectations. Bring along a checklist to evaluate the vehicle. For more, check Edmunds' "[How to Test-Drive a Car](#)."

Step 5: Have the vehicle inspected

A brand-new car will be protected by a warranty. Looking to buy used? Have the car inspected by a trusted mechanic before you buy. A good mechanic can spot problems that require costly repairs, or that impact the car's safety systems.

Step 6: Negotiate the sale price

A car salesperson will focus on the monthly payment, rather than the total cost. Keep your price firmly in mind. Consumer Reports recommends skipping extras such as rust-proofing, fabric protection and an extended warranty. Nervous about face-to-face negotiations? The dealership's internet sales department is an option that can ease your worries and save you money. Edmunds notes: "There's no question that using the internet department saves time and stress. When you shop in person at a dealership, you run the risk of making costly, spur-of-the-moment decisions on financing or additional products. Working via the internet department minimizes that. It also is good if you don't have an appetite for negotiating." If you can't reach an acceptable agreement with the seller, take your business elsewhere.

[Source: MoneyTalksNews | Allison Martin | September 11, 2019 ++]

TRICARE Prime

Update 40: Annual Enrollment Fee Payers Could be in Line for a Refund

Retirees who paid annual Tricare Prime enrollment fees in 2018 or 2019 could be in line for a refund. That's thanks to a change in how yearly out-of-pocket maximum payments are calculated, according to a Tricare manual policy update

released on 29 AUG. The change, which is retroactive to 2018, allows annual enrollment payments to be applied towards maximum out-of-pocket expenses and is expected to lower costs for retirees. "For the 2018 and 2019 enrollment fees credited to the catastrophic cap, the contractor shall notify the beneficiaries by letter of the credit, how the credit was applied, and how a refund can be requested," instructs the manual update.

Those who joined the service before Jan. 1, 2018, have a \$3,000 maximum out-of-pocket cost. Those who joined after Jan. 1, 2018 have a cap of \$3,600 and pay around \$600 per year to enroll in Tricare Prime. Retirees who pay their enrollment fees via a monthly allotment will have those payments automatically stopped next year when they hit their out-of-pocket maximums, according to the update. Future retirees who joined the service after Jan. 1, 2018 also benefit as a result of the change. They pay a \$1,000 enrollment fee for Tricare Select while current retirees aren't charged an enrollment fee for that plan.

Active duty service members or Tricare for Life users are not impacted by the changes since they are not assessed enrollment fees. Tricare Reserve Select, Tricare Retired Reserve or Tricare Young Adult users who pay a monthly premium are also not impacted by the changes. [Source: ConnectingVets.com | Julia LeDoux | August 30, 2019 ++]

Funerals

Update 04: Prepaid. Good Idea or Not?

You might have heard of prepaid tuition programs. That's when you pay college tuition when your kids are young, thereby locking in the rate. That way, when they get to college, their tuition's already paid and there are no unpleasant surprises. Prepaying your funeral is the same idea, albeit a little creepier. You're paying for your funeral in today's dollars. So, when your time comes around, it's already paid for and there are no surprises.

Prepaying pros

The chief advantage of prepaying your funeral is that your loved ones — who will (hopefully) be distressed by your demise — won't have to deal with costly decisions when they are least mentally and emotionally prepared to do so. In addition, you'll be getting the exact send-off you expect. Finally, you'll lock in today's prices, thus potentially saving some money for those you leave behind.

Prepaying cons

Unfortunately, there are drawbacks to prepaying. First, contracts vary from funeral parlor to funeral parlor. What if the one you contract with goes bankrupt? Will you be able to get your money back? You might or you might not, depending on your state's laws and the contract you sign. Can you cancel and get a refund? If so, will you get interest on the money you've paid? What if you change your mind? What if you move? What if you no longer want to be buried, and want to be cremated instead? There are a lot of things that can happen, which means there's a lot of fine print to understand.

What should you do?

There are more cons to prepaid funerals than there are pros. After all, you can preplan a funeral without prepaying it, which will also serve to alleviate stress for your loved ones. If you have life insurance, you may have already taken care of the financial costs of your funeral. Just make sure you've got the right beneficiary on the policy. (In other words, make sure it's not your ex-wife.) Another option to meet these kinds of expenses is a pay-on-death (POD) bank account, which automatically goes to your named heir upon your death. Of course, that doesn't mean the heir will be forced to use it to pay for your funeral. Bottom line? It's probably best to skip the prepaid funeral. Invest your money elsewhere and make sure your loved ones know what you want.

[Source: MoneyTalksNews | Stacy Johnson | September 9, 2019 ++]

Social Security Q & A

190901 thru 190915

(Q) Can I Escape Taxes While Collecting Social Security? *“I have been on Social Security for years with no other retirement pension. More than five years ago, I found I had to return to work in order to financially survive at the age of 69. I work for a nonprofit art museum, but Social Security taxes still are being withdrawn.*

Answer. Sorry to report that as long as you continue working, you will never escape paying Social Security taxes. As you have observed, you will continue paying Social Security taxes even when you are receiving retirement benefits. On the other hand, you can expect to receive increases in your retirement benefits. Every year, benefits are increased based on the cost-of-living adjustment (COLA) for the year ending in September. Some years, retirees see no rise in benefits. For example, because inflation was low at the time, there was no adjustment for 2016. However, there was some good news this year: The increase for 2019 was 2.8%, the largest boost since the one for 2012. The COLA for 2020 will be announced this fall.

Social Security sends you a statement each year that shows this adjustment. The statement also describes any deductions in your check for items such as Medicare and tax withholding. Medicare premiums also always go up each year. For 2019, the premium for most people for Medicare Part B (which covers medical services and supplies, while Part A covers hospital services) went up from \$134 to \$135.50. (High-income retirees pay a higher premium for Medicare.) Tax withholding is optional, but is a good way to set aside money so that you are not hit with a big tax bill when taxes are due.

The reward for working later in life

Since you have returned to work, there is another factor that could increase your benefits: Retirement benefits are based on your highest 35 years of earnings, adjusted for inflation. If your salary now is higher than your earnings in any one of these previous 35 years or you did not previously work for 35 years, your benefits will reflect a recalculation and will be adjusted upward. If you wish to check on your earnings history, set up an account at [My Social Security](#). In addition to lots of other information, you will find a table there with your earnings history. The numbers in this table have not been adjusted for inflation, so they are not the actual numbers used in the calculation of your benefits.

For example, when calculating a taxpayer’s benefits, Social Security would multiply wages earned in 1980 by 4.02. So if that person earned \$8,000 in 1980, his or her wages today would have to exceed \$32,160 before today’s wages would replace the wages in 1980 in the benefit calculation. Multipliers for other years can be found at the Social [Social Security Administration website](#). Thirty-five years is a pretty long earnings history, so there may well be a year when today’s earnings are greater than a year in the past. That means your Social Security check may well go up — although perhaps only a little — in time for you to enjoy it. If you have additional questions about your Social Security payout and how it could impact retirement, you might want to consider getting some inexpensive professional help.

[Source: MoneyTalksNews | Jeff Miller | August 29, 2019 ++]

-o-o-O-o-o-

(Q) Can We Claim Social Security Benefits Retroactively? *“My wife claimed her Social Security benefits at age 62 in 2008, and got approximately \$566 a month. I started claiming mine at 66 in 2014, and got approximately \$1,700 a month. We recently read an article about claiming spousal benefits that suggested we could get Social Security to bump her benefit up to half of what I get. We have missed out on this because we didn’t know about it, and we never have received anything from Social Security other than the yearly report informing us of any increases due to cost-of-living adjustments*

We plan to make an appointment with a Social Security representative to claim the benefit, but do you know if it’s retroactive? It’s a shame that we missed out on this benefit for so many years for lack of knowledge on our part and lack of information from Social Security.”

Answer. Tony, it is indeed the case that Social Security agents will sometimes misinform, or fail to inform, people about the claiming options available to them. I routinely hear from clients that our advice allowed them to avoid this problem of misinformation about Social Security claiming options. I do wonder how many billions of dollars in benefits Social Security beneficiaries lose as a result of agents who misinform, or simply don't inform people about their claiming options. Many people are unfamiliar with the spousal benefit. A key reason for this lack of familiarity is the absence of any explicit mention of the spousal benefit on an individual's Social Security benefit statement (which is available by [opening an account](#) through the Social Security Administration website). For many people, their research into Social Security claiming options begins and ends with their statement. With no mention of spousal benefits, it is easy to overlook that benefit.

It appears that your wife has missed out on spousal benefits for about five years. Unfortunately, she is unlikely to get very much of those missed benefits. Social Security will pay out only six months of retroactive benefits in cases like these. Not to rub salt in the wounds, but let's see how much your wife has lost over the last several years. The spousal supplement is determined by first comparing retirement benefits at each spouse's full retirement age (FRA). Tony, you indicate that your FRA benefit is \$1,700. Your wife's FRA benefit would be about \$750 (based on her age 62 benefit of \$566). The FRA spousal supplement is then calculated as one-half Tony's FRA benefit minus his wife's FRA benefit. That difference is \$100 a month (\$850-\$750).

So, Tony, you and your wife missed out on about \$1,200 a year for about five years, for a total of about \$6,000. Through a retroactive payment, you and your wife should get about \$600 out of the \$6,000. This gets me around to my usual advice: get some inexpensive professional advice before trying to tackle the problem of deciding on the best claiming option. [Source: MoneyTalksNews | Chris Kissell | September 5, 2019++]

Tax Credits

Better Than Tax Deductions

A tax credit is a good thing. It reduces your tax bill dollar-for-dollar. Compare this to a tax deduction, which only reduces the amount of your income that is subject to tax. Here's an example of the difference: For simplicity's sake, let's say your total income is \$100,000 annually. Now let's suppose that includes \$15,000 of retirement income of which your state allows a deduction of \$4,000, bringing your total taxable income to \$96,000. Your state's tax table tells you that you owe 5% of that, which comes to \$4,800. Now let's say the state also offers a tax credit for veterans who own a home, and after completing their handy worksheet, you see you get a credit of \$4,000. That comes straight off your tax bill of \$4,800, leaving you with a tax bill of \$800.

Tax credits are a way that any level of government can acknowledge individuals they feel might deserve recognition or need a helping hand. Common examples are veterans, seniors, the disabled, and low-income families. It's also a way to acknowledge behavior the government might want to encourage. For instance, you might be eligible for a tax credit if you put solar panels on your home, go to college, adopt a child, or restore a historic home. Then there are less common tax credits, such as:

- The Oregon Veterans' Home (OVH) Physicians credit, which states physicians who provide medical care to OVH residents might be eligible for a \$5,000 credit.
- Minnesota's Beginning Farmer Management credit, which is available to someone who's started farming in the past 10 years.
- Utah, which has the country's largest average household size, has tax credits for large families and at-home parents.
- Want to build a riverboat for gambling? Indiana has a credit for that.

Property tax credits are common at the county level; sometimes all you need to do is be a homeowner to get a credit. The point is, don't neglect researching the tax credits available to you at the federal, state, and local levels. But like anything related to taxes, read the fine print before you start building those beehives (see Virginia's tax credits). [Source: The MOAA Newsletter | Vera Wilson | August 20, 2019 ++]

Thrift Saving Plan

Update 33: August Returns Show Lackluster Performance

Any concerns of a pending economic recession may not be quelled by the latest round of Thrift Savings Plan fund performance. According to numbers released by the Federal Retirement Thrift Investment Board this week, August followed July's pattern of widespread month-over-month drops, as well as year-over-year decreases in all but two funds: The fixed income investment F fund and international stock index I fund. Last month's returns are similar to those of August 2018 in that most funds had drops in performance; the difference is that last year, most funds were still in the black.

- The F fund managed to increase from 0.21% in July to 2.60% in August, and the I fund also increased but remained in the red. It went from -2.09% in July to -1.77% last month, according to the latest returns.
- The government securities investment G fund remained reliably flat from July at 0.18% but was still down 0.08% from a year ago.
- The common stock index investment C fund fell into the red, from 1.44% in July to -1.59% in August
- The small capitalization stock index S fund had the worst performance of all the TSP index funds — from 1.64% in July to -4.19% last month.

Among Lifecycle funds, August saw the second straight month of across-the-board decreases in returns and the first time all five funds finished in the red since May. The largest among them was in the L 2050 fund, which fell 1.68% to -1.46% compared to 0.22% in July. The L income fund had a return of -0.12% in August versus 0.19% in July, and the L 2020 fund had a return of -0.24% last month compared to 0.21% in July. The L 2030 fund dropped by 1.17% to -0.96% in August, while the L 2040 fund had an August return of -1.22% compared to 0.22% the month before. [Source: Federal News Network | Amelia Brust | September 3, 2019 ++]

VA Phone Scam 2

Highly Sophisticated Scam Targeting Veterans

Veterans beware! There is a new scam sweeping the country targeting U.S. veterans. This one involves the use of new telephonic technology, and a well-orchestrated cast of scam artists who mimic Veterans Affairs (VA) culture. Unfortunately, the scam has already ripped off thousands of veterans – don't be the next victim.

The scam uses sophisticated telephonic technology that imitates VA operating signatures, thus, giving the impression via caller ID that the veteran is receiving a telephone call from the VA. Most veterans will see the following on their call ID system: "Department of Veterans Affairs, 1-800-827-1000." The second part of the scam involves the scam artists pretending to be VA personnel. The scam artists are using scripted material to mimic the culture of VA personnel by implementing processes that would be used when a veteran contacts the VA. Most veterans are getting the following:

Scam artists: "Hello, Mr. Smith, this is John from the VA, I'm contacting you because the VA is reaching out to veterans to ensure the accuracy of their records with us. Do you have a minute to go over your records at the VA?"

Veteran: Yes!

Scam artists: “Before I get started, thank you for your service.”

Veteran: “No problem.”

Scam artists: “Mr. Smith, can you verify what branch of the military you served?”

Veteran: “The Army.”

Scam artists: “Ok. Thank you. Can you verify your current address?”

Veteran: “555 Main St., Topeka, Kansas.”

Scam artists: “Ok. Great! Can you verify your birthday?”

Veteran: “July 10, 1947.”

Scam artists: “Please verify your last compensation payment amount.”

At this point, if the veteran provides information and gives an amount, the scam artists are using another script that eventually leads to asking the veteran to verify their social security number. If the veteran refuses to give information, the scam artists inform the veteran that he/she needs to be transferred to the Finance department. Then, the scam continues as:

Scam artists: “This is Mike in the Finance department. How are you Mr. Smith?”

Veteran: “I’m ok.”

Scam artists: “As John mentioned to you, we [VA] are reaching out to veterans to ensure the accuracy of their information on file with the VA. We want to make sure nothing happens to your current or future payments from the VA. Is that ok with you Mr. Smith?”

Veteran: “Sure.”

Scam artists: “Mr. Smith can you verify your social security number on file with the VA?”

Veteran: 123-12-1234

Scam artists: “Great! Thank you. Also, can you verify the credit card we have on file for you?”

Veteran: “I don’t have a credit card on file with the VA. Do I need to have a credit card on file?”

Scam artists: “Yes! To make sure any incidentals are covered. In 99.9% of the cases, the credit card is never used, and if the credit card is used it will never exceed \$10. Public law, and VA policy makes it necessary we have a credit card on file just in case something comes up that is not covered by the VA. So, what card would you like to keep on file? We take Visa, MasterCard, American Express or Discover. Which would you like to use?”

-o-o-O-o-o-

If you get a call from the “VA” and the scenario resembles anything close to the narrative above, terminate the telephone call. It is likely you are being scammed. Remember, the VA will never ask you for personally identifiable information over the phone. Never!

[Source: <http://www.veteranprograms.com/scams5.html> | August 30, 2019 ++]

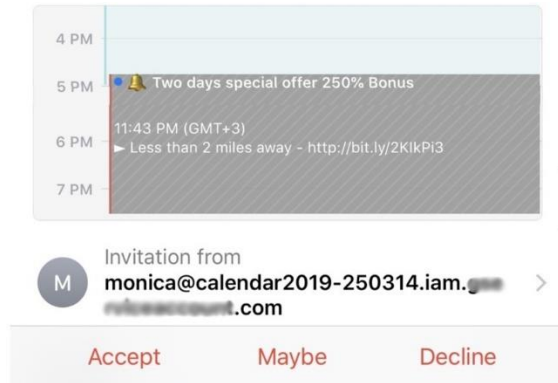
Calendar Invite Scam

The Latest Phishing Scam

First it was emails. Then it was text messages. Now the latest phishing scam involves calendar invites. Scammers are taking advantage of default calendar settings to plant phony events laced with phishing links on targets’ schedules.

How the Scam Works:

- You use Outlook, Google Calendar, or a similar program to keep track of your schedule. One day, you check your schedule, and you spot a strange event that you don't remember accepting. It seems to be promoting a special discount or offer. The event body tells you to click a link to take a survey, find a nearby location, or something similar.
- Where did this calendar event even come from? Scammers are taking advantage of default calendar settings that automatically add any event to a user's calendar, whether they have accepted it or not. Scammers add a phishing link and a short description to entice targets to click. The link might point to a form that requests personal information or downloads malware to your device.
- Example of a fake calendar invite with a phishing link



Tips to Avoid This Scam

- Never click on links or download attachments from unknown events. Just like emails, out-of-the blue calendar invites are often attempts to install malware on your computer and/or steal your personal information.
- Change your settings: Check your calendar settings and make sure to turn off any options that say “automatically add invitations” or something similar. You want your calendar set to give you the option of accepting or rejecting every invitation.

For More Information

See this article on Wired.com and this report from Kaspersky Security's blog for more information about these new phishing cons. Learn more about phishing scams are BBB.org/PhishingScam. If you've been targeted by this scam, help others by filing a scam report at BBB.org/ScamTracker.

[Source: BBB Scam alerts | August 30, 2019 ++]

Amazon Brushing Scam
A Serious Problem for Victims

Free merchandise from Amazon left right on your doorstep! What could possibly be bad about that? Plenty, it turns out. In this con, often called “brushing,” scam companies use the names and addresses of real people to create phony orders and fake customer reviews.

How the Scam Works:

- Amazon boxes with no return address show up on your doorstep. You didn't place the order and you have no idea who did. The items are varied. In one case, a humidifier, a hand warmer, a flashlight, a Bluetooth speaker, and a computer vacuum cleaner all arrived unordered.

- Why would anyone send you free merchandise? After ordering items in your name, these companies – usually overseas, third-party sellers – use your Amazon information to post a glowing review of their merchandise. These fake, positive reviews improve their products’ ratings, which means more sales.
- This practice is unscrupulous, but it could also be dangerous for you. If someone was able to send items to your name and address, they probably have your Amazon account information. The company either hacked your account themselves or purchased the hacked information. Once that is out there, it could be used for numerous crooked enterprises.

Tips to Avoid This Scam

- Notify Amazon. Go directly to Amazon’s website to get their contact information. Be cautious of searching for support phone numbers.
- Report the fake review to Amazon. Help other shoppers by reporting phony reviews. Brushing is illegal, and Amazon will take the review down.
- Change your account passwords. You may want to consider a password manager service to improve account security. Keep a close eye on your credit report and credit card bills.
- You are allowed to keep the merchandise. The Federal Trade Commission says you have a legal right to keep unordered merchandise. The same goes in Canada.

For More Information

For information on reporting a seller to Amazon, see these resources. For more on package delivery scams see this BBB alert. To learn more about scams, go to BBB Scam Tips (www.BBB.org/ScamTips). If you’ve been targeted by this scam, help others by filing a scam report at www.BBB.org/ScamTracker.

[Source: BBB Scam Alerts | September 6, 2019 ++]

Equifax Hack Settlement

More Red Tape to Get Compensated

This should come as a surprise to no one: Equifax is making hacked consumers wrestle with additional red tape. The firm is asking for more paperwork from consumers who were victimized by the credit bureau’s giant data breach in 2017. The additional red tape seems designed to shrink the ranks of consumers who will receive monetary compensation as the result of a settlement with the firm. The Equifax settlement provides up to \$125 to victims of the breach, or free credit monitoring. Not surprisingly, many consumers opted for the money. But back when the settlement was announced, the court-appointed claims administrator explained it provided \$31 million for this kind of cash claim — a tiny amount compared with the 140 million victims. In fact, it set aside enough funds for only about one-quarter of 1 million victims to receive \$125.

Consumers who filed to get up to \$125 from Equifax started receiving emails late last week informing them that they need to restate their claim by 15 OCT. And this time, they’re going to have to provide evidence of actual costs incurred, such as receipts for enrollment in a paid credit monitoring service. They are also being put on notice that even further requests might be coming at a later step. Or, they can waive their right to money and switch to four years of free credit monitoring instead. The letter reads:

“According to our records, you filed a claim for alternative compensation of up to \$125 in connection with the Equifax data breach settlement and certified on the claim form that you had some form of credit monitoring or protection in place and will continue to have the credit monitoring in place for a minimum of six months from the date of your claim filing. You must either verify or amend your claim by October 15, 2019.”

And then, ominously, it says: *“If you do not, your claim for alternative compensation will be denied.”*

When the settlement was first announced, consumers naturally rushed to get in line for what they believed was \$125 in compensation. Far more consumers than expected signed up — not sure who set those expectations — leading the Federal Trade Commission to warn that the payouts might be significantly less than \$125. In a blog post, it urged consumers to switch to credit monitoring, to prevent the payout fund from drying up. That’s clearly the goal of these recent emails, too. Consumers who don’t respond by the deadline lose won’t get any money, and it appears they won’t get any compensation; obviously, a certain percentage of recipients will fail to fill out the form. So, if you have previously filed for Equifax compensation, watch your email carefully. There’s more information on what to do at the settlement website. <https://www.equifaxbreachsettlement.com/file-a-claim>. [Source: MoneyTalksNews | Bob Sullivan | September 10, 2019 ++]

Get Paid for Moving

Workers Willing To Start Out/Over in Underpopulated Areas

With many communities’ economies gutted by plant closures and fleeing industries, workers have been moving to big cities and glittering tech regions. In an attempt to keep towns, cities, counties and even states economically vibrant, state and local governments in the U.S. are offering financial incentives for in-migration. Following are some intriguing places that offer money, resources or student loan repayment assistance to help you start over.

1. Kansas -- “Make rural Kansas your new home!” is the call-out from the Kansas Department of Commerce’s [Rural Opportunity Zone](#) (ROZ) program. The offer: a higher quality of life, help repaying student loans and a lower cost of living. The ROZ program includes [77 rural Kansas counties](#) authorized to offer either or both of the following incentives to new full-time residents:

- Up to \$15,000 in student loan repayments over five years
- State income tax waivers for up to five years

Applicants for student loan repayment must have an associate’s, bachelors or graduate degree and have taken up residence in a ROZ county after 2011.

2. St. Clair County, Michigan -- The [Come Home Award Fund](#) is technically a scholarship program, but instead of offering funds at the beginning of a college student’s career, the money is paid on the back end, to lure young graduates to Michigan’s [St. Clair County](#). Recipients get up to \$15,000, paid quarterly, to use in repaying their student debt. Recipients must get a job or start a business in the St. Clair area within 120 days of receiving the funds. The money is available to graduates of STEAM (science, technology, engineering, arts, and math) programs who have completed a two- or four-year or graduate degree within the past 10 years, have student debt and currently live outside the area. To get details and apply go to http://www.stclairfoundation.org/funds/more/reverse_scholarship_fund.

3. North Platte, Nebraska -- The North Platte area’s worker enticement program, [WorkNP.com](#), offers local companies up to \$5,000 in matching funds to create a “robust, attractive worker incentive package” to help fill a full-time job that pays “at least \$20/hour within three years.” The money is for relocation expenses, down payments, equipment purchases and student loan repayments. The aim: to bring “new, highly skilled workers to our community, and (retain) local high school and college graduates.” Start your job search at the state government’s jobs website NWorks (<https://networks.nebraska.gov/vosnet/Default.aspx>) where you can search for jobs and download a jobs app.

4. Grant County, Indiana -- The Economic Growth Council of Grant County, Indiana, offers a [Grant’s Got Talent](#) program to help employers recruit skilled workers to the county. The program offers prospective Grant County employees financial assistance toward purchasing a home. The program currently is closed to 2019 applicants. At stake is a county grant of \$2,500, which can grow to \$7,500 in total if your new employer matches the county’s grant. The grant money is given by the county in collaboration with employers and the money must be used to buy a home in Grant County. To qualify, a job seeker must:

- Live outside Grant County (if you live in Grant County now, you're not eligible)
- Find and be hired for a new, full-time job located in Grant County
- Demonstrate a skill level, trade certification or degree required by the employer

The employer must apply first, filling out the “Employer Application,” and the Grant County Economic Growth Council follows up with eligible applicants who will then fill out the “Employee Application.” The council’s website <https://www.grantcounty.com/business/got> describes the process. To learn about applying in 2020 or about applying for jobs in Grant County, call the council: (765) 662-0650.

5. Marne, Iowa -- In an effort to lure new residents, the town of Marne, Iowa, is offering free lots — approximately 80 feet by 120 feet — to newcomers who will build a home of at least 1,200 square feet on the lot and complete it within 18 months. “We are friendly to businesses and looking for some new neighbors and friends,” says the town’s website describing the program. Marne is located 45 minutes east of Omaha and about an hour west of Des Moines. Download details at <https://www.marneiowa.com/marne-free-lots> including an application form that asks, among other things, your proposed building plans and specs and the estimated value of the home, your timeframe for relocating and reasons for moving to Marne.

6. Vermont -- Vermont’s 2019 [Remote Worker Grant Program](#) hopes to lure full-time professionals who work primarily from home. If accepted, you may receive up to \$10,000 — \$5,000 a year for up to two years — for costs of office equipment, co-working space, relocation and other expenses. Key requirements include:

- The remote worker’s employer must be located in another state and pay the worker with a W-2 form.
- The worker must become a full-time resident of Vermont.
- Eligible remote workers must do a majority of their jobs in a home office or co-working space in Vermont.
- Only one grant is available per household.

At <https://accd.vermont.gov/economic-development/remoteworkergrantprogram> is listed the Program criteria and details.

7. Tulsa, Oklahoma -- [Tulsa Remote](#), an initiative from the [George Kaiser Family Foundation](#), announces: “Hi, remote workers! We’ll pay you to work from Tulsa. You’re going to love it here.” Among the program’s incentives: \$10,000 toward moving expenses, a monthly housing stipend and free desk space at a co-working space. Among the requirements:

- You’ll make the move to Tulsa within six months.
- You’ll be self-employed outside Tulsa County or have a full-time remote job.

Details and eligibility requirements can be found at <https://tulsaremote.com>. Note that applications have already been accepted for 2019. Register to be notified when applications open up for 2020.

8. Hamilton, Ohio -- The Hamilton Community Foundation calls its Talent Attraction Program Scholarship a “reverse scholarship,” since it gives recent graduates help with their student loan debt. College grads who move to live and work in Hamilton stand to receive up to \$10,000 — \$300 per month for 30 months. If you leave town or end your job within the 30 months, your payments will end. Requirements include:

- Graduates of a STEAM program (science, technology, engineering, the arts or mathematics) are given preference. You must have completed a degree within the last seven years.
- You will move to one of the [designated urban core areas](#) in the city of Hamilton and do not live there now.
- You can show you have a job in Hamilton or Butler County, Ohio.
- Preference is given applicants who demonstrate they’ll get involved in community activities and want to give back to the Hamilton community

At the Hamilton Community Foundation (www.hamiltonfoundation.org/scholarship) you can find details and apply. At <https://cohoio.maps.arcgis.com/apps/webappviewer/index.html?id=ff44d4edb780478dbaa26f427d50e13f> you can view a map of the urban core neighborhoods.

[Source: MoneyTalksNews | Alex Valdes | September 10, 2019 ++]

Tax Burden for Pennsylvania Retired Vets

As of SEP 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 Pennsylvania.

Sales Taxes

State Sales Tax: 6% (food, clothing, text books, heating fuels, prescription and non-prescription drugs are exempt). Other taxing entities may add up to 2%.

Gasoline Tax: 76.6 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 99.1 cents/gallon (Includes all taxes)

Cigarette Tax: \$2.60/pack of 20

Personal Income Taxes

Tax Rate Range: Flat rate of 3.07%. Local income taxes are excluded. Thirteen states have county- or city-level income taxes; the average rate in Pennsylvania is 2.94%.

Personal Tax Exemptions: N/A

Standard Deduction: N/A

Medical/Dental Deduction: None

Federal Income Tax Deduction: None

Retirement Income Taxes: Retirement income of all forms is exempt from taxation for residents 60 and older. Retired means meeting the requirements of a Pennsylvania eligible plan and separated from service by retiring. Eligible employer-sponsored retirement plans can, but do not necessarily, include employer-sponsored deferred compensation plans; 401(k) plans, thrift plans, thrift savings plans, and eligible welfare plans. Income not taxed includes Social Security benefits and Railroad Retirement benefits; commonly recognized pension, old age retirement benefits paid after becoming eligible to retire, and then retiring. It also includes United Mine Workers' pensions, military pensions, and civil service annuities.

Retired Military Pay: As long as you retire from the military with either years of service or age, your retirement income is not taxable.

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

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

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

Property Taxes

Property taxes are levied by local governments (counties, municipalities and school districts). The tax cannot exceed 30 mills on the assessed valuation of the property without special permission from the courts. Households with claimants or spouses 65 years of age or older, widows or widowers 50 years of age or older, or permanently disabled individuals 18 years of age or older meeting income eligibility requirements may qualify for this program. Rebates of paid property tax or rent, up to a maximum of \$975 per year, are available. To qualify, annual household eligibility income must not exceed \$35,000. Applicants can exclude, as income, one-half of Social Security, Supplemental Security Income and Railroad Retirement Tier 1 benefits. The [Property Tax/Rent Rebate program](#) allows residents to exclude 50% of Social Security payments and 50% of Railroad Retirement benefit payments from eligibility income. The maximum rebate is \$650. Counties may levy an intangible personal property tax, which taxes stocks, bonds and other personal property taxpayers may own. Not all counties levy this tax. For more details, [click here](#).

Inheritance and Estate Taxes

The Pennsylvania inheritance tax is calculated at a percentage of the value of the assets transferred which is determined by the relationship of the heir to the decedent and the decedent's date of death. The tax rate is 4.5% for transfers to direct descendants (lineal heirs), 12% for transfers to siblings, and 15% for transfers to other heirs (except charitable organizations, exempt institutions, and government entities). Property owned jointly between husband and wife is exempt from the tax, while property inherited from a spouse, or from a child 21 or younger by a parent is exempt. The estate tax is related to federal estate tax collection.

Other State Tax Rates

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

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

-o-o-O-o-o-

Call 717-787-8201 or visit <https://www.revenue.pa.gov> for further information from the Pennsylvania Department of Revenue. [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#PENNSYLVANIA> | SEP 2019 ++]

*** General Interest ***



Notes of Interest

SEP 01 thru 15, 2019

- **The Ladder Up To Heaven.** At <https://vimeo.com/78462978> is LT Bobby Ross' SEP featured song which is accompanied with a number of nostalgic photos of interest to anyone over age 50.
- **Car Value.** Do you know yours? Check it out at <https://www.kbb.com>. That is about the maximum your insurance company will reimburse you less your deductible if it is in an accident.
- **The Wall.** On 3 SEP DOD announced that \$3.6 billion will be diverted from 125 military construction projects in both the U.S. and overseas to fund 11 fencing and barrier projects along the southern U.S. border. In total, this reprogramming will suspend programs in 23 states, three U.S. territories, and 19 nations. These projects include schools, dining and maintenance facilities, upgrades to flight line infrastructure, and upgrades to ballistic missile defense infrastructure.

- **National Cheeseburger Day.** SEP 18. Last year, burger deals — including freebies — were available at Wayback Burgers, Wendy’s and White Castle, among others.
- **National Coffee Day.** SEP 28. Last year, Bruegger’s Bagels, Dunkin’, Krispy Kreme and Scooter’s Coffee all offered a free cup of joe on that day.
- **National Public Lands Day.** You can celebrate that Saturday with free admission to U.S. national parks. On a typical day, 115 of the 418 parks managed by the National Park Service charge entrance fees. But on Sept. 28, all of the parks are free. That can save you anywhere from \$5 to \$35.
- **Free museum admission — Sept. 21.** Go to <https://www.smithsonianmag.com/museumday/museum-day-2019> for free tickets to a museum in your geographic area.
- **Liver transplants.** Scientists have greatly extended the amount of time human livers can be stored for transplantation by modifying a previous protocol to extend the viability of rat livers. Previously, human livers were only viable for an average of nine hours, but the new method of preservation maintains liver tissue for up to 27 hours, giving transplant doctors and patients a much longer timeframe to work with.
- **Admiral Yamamoto.** At <https://youtu.be/fKvJgFIdgGA> is a 12 minute film clip on the planning for and shooting down of Japan’s Admiral Yamamoto’s plane with eighteen P-38 Lightning’s during WWII.
- **Tropical Cyclones.** In the Atlantic, they are called hurricanes for which the season lasts from June to November, with the most perilous period from mid-August to mid-October. In the northwestern Pacific, they are called typhoons and can form year-round because of warmer waters, but they most commonly occur from May to October.
- **Tasing.** You really don’t want to be tased. This is especially true if you have some ammo in your back pocket, as this gent did in the video below. It shows what can happen when you repeatedly refuse police commands, and his Taser hits your hip pocket magazine with rounds in it!! Watch the video at https://video.twimg.com/ext_tw_video/949109023688634368/pu/vid/1280x720/04WCi3g3_pmAtBgk.mp4.

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

Night Vision

Nanoparticle Injections Could Replace Goggles in the Future

Nanoparticle injections could give warriors the power to see in the dark without the bulky goggles worn by today's troops during nighttime operations, according to an Arizona State University technology expert. The process is explained in a paper published in February by researchers from the University of Massachusetts Medical School in Worcester, Mass., and the University of Science and Technology of China in Hefei. Nanoparticles that convert near infrared light into visible light were injected into the eyes of mice, allowing them to see in the dark, the researchers wrote in a summary of their work. They tested their process by training mice to swim through a maze following triangular signs. Mice injected with the nanoparticles were able to find their way out of the maze in the dark, the researchers said.

The research was a collaboration between Xue Tian, a Hefei-based vision physiology expert, and Gang Han, a Worcester-based nanoparticle expert. "I definitely think it will work in humans," Xue said, according to Science magazine. The scientists found that the nanoparticles bound tightly to photoreceptors in the eyes of the mice and stayed in place for up to 10 weeks with no obvious lasting side effects, the magazine reported. Nanoparticles would have an advantage over other night-vision technology if they could be safely injected into soldiers, Arizona State University engineering professor Braden Allenby said in an email 30 AUG.

"This might be a way to equip warriors with night vision directly, and because it is temporary, it might be less risky than permanent treatments such as genetically engineering warriors' optical systems," he said. Nanoparticles might be

designed to enable perception of radiation in other wavelengths giving inspectors and customs officials the power to see smuggled radioactive materials, Allenby said. Members of a military unit might be equipped with different visual capabilities, he said, adding: "It will be a while before warriors are getting this treatment, because there needs to be a lot of work to make sure it is safe for deployment, and works as advertised, with humans in the field." [Source: Stars and Stripes | Seth Robson | September 3, 2019 ++]

CA Vet Services

Update 02: Animal Shelters Pet Adoption Fees Waived

Veterans in California will no longer pay pet adoption fees to animal shelters after Senate Bill 245 was signed by Governor Gavin Newsom on August 30, 2019. The Bill, SB 245, was introduced by Senator Ling Ling Chang (R-Diamond Bar) who says California is home to 2 million military veterans, including many who struggle to cope with Post Traumatic Stress Disorder (PTSD) and could benefit from an animal companion. Senate Bill 245 prohibits a public animal shelter from charging an adoption fee for a dog or cat if the person adopting the dog or cat presents to the public animal shelter a current and valid driver's license or organizational identification card with the word "VETERAN" printed on its face pursuant to the above-described provision. The Bill also would authorize a public animal shelter to limit the number of dogs and cats adopted from that public animal shelter by an eligible veteran to one dog and cat each 6-month period. [Source: U.S. Veteran Compensation Programs | September 1, 2019 ++]

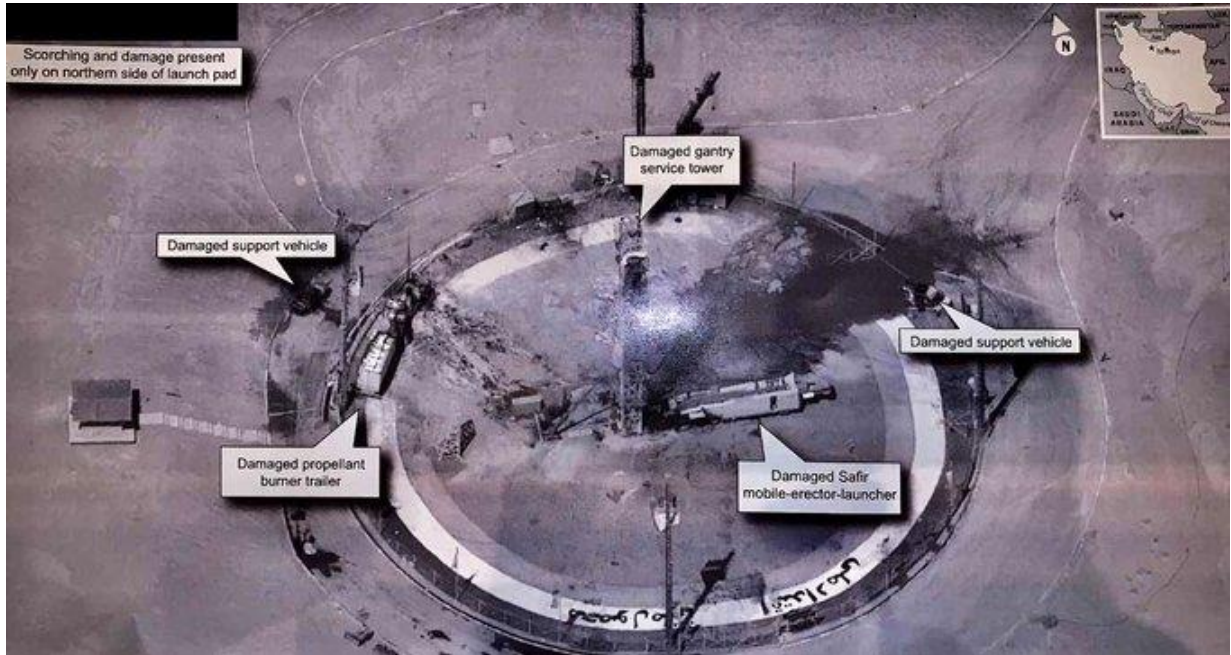
Iran Space Program

Update 01: Trump Imposes Sanctions Against the Iranian Space Agency

The Trump administration on 2 SEP announced sanctions against the Iranian Space Agency as tensions continue to escalate between Washington and Tehran. Secretary of State Mike Pompeo said in a statement that the sanctions were implemented against the space program and two of its research institutes for what the administration says are efforts to advance Iran's ballistic missile program. With the latest sanctions, the Trump administration can subject foreign companies and governments, including international space cooperation organizations, to penalties if they have any involvement with the Iranian space agency. They would also freeze any of the agency's assets in U.S. jurisdictions, though there aren't likely to be any given the state of relations between the two nations.

"The United States will not allow Iran to use its space launch program as cover to advance its ballistic missile programs. Iran's 29 AUG attempt to launch a space launch vehicle underscores the urgency of the threat. These designations should serve as a warning to the international scientific community that collaborating with Iran's space program could contribute to Tehran's ability to develop a nuclear weapon delivery system," Pompeo said.

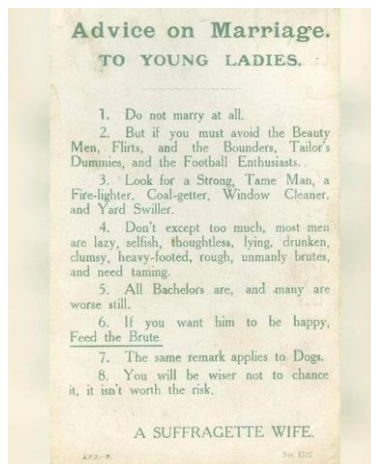
The announcement comes after several failed rocket tests at Iran's space center. The U.S. said the tests violated a United Nations Security Council resolution because the rockets incorporate the same technology used for ballistic missiles. President Trump Friday denied any U.S. involvement after Iran's latest failed launch, appearing to sarcastically wish Tehran "good luck" in determining the cause. "The United States of America was not involved in the catastrophic accident during final launch preparations for the Safir SLV Launch at Semnan Launch Site One in Iran," Trump tweeted, referring to Iran's Safir space launch vehicle. "I wish Iran best wishes and good luck in determining what happened at Site One." Iran has maintained that the last launch failed due to a technical issue. "The explosion happened at the launchpad and no satellite had yet been transferred to the launchpad," Iranian government spokesperson Ali Rabiei said last week, according to The Associated Press. "It happened at a test site, not at the launch site."



10:44 AM - Aug 30, 2019

The already faulty relationship between Washington and Tehran began deteriorating last year when President Trump withdrew the U.S. from the Obama-era nuclear pact, leading Iran to surpass the deal’s limits on its uranium enrichment. The administration has since adopted a “maximum pressure” campaign against Tehran, slapping sanctions on Iran’s oil industry, metals sector, foreign minister and supreme leader to force it back to the negotiating table. The U.S. has also panned Iran for its suspected role in bombing oil tankers in the strategic Strait of Hormuz and downing a U.S. surveillance drone. Trump approved a retaliatory strike over the drone in June but aborted the attack after being informed that up to 150 Iranians could be killed. [Source: The Hill | Tal Axelrod | September 3, 2019 ++]

Advice On Marriage To Young Ladies



Harsh marriage advice for young ladies from a suffragette in 1918

Purple Heart Stamp


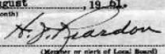
Update 03: Postal Service to Start Selling New Stamp on 4 OCT



The U.S. Postal Service announced 9 SEP that a new Purple Heart Medal Forever stamp will be dedicated and will go on sale nationwide 4 OCT. A stamp dedication ceremony will be held at [INDYPEX](#), a show for stamp collectors in Indiana. The Purple Heart is awarded to members of the U.S. military who have been wounded or killed in action. According to the Military Order of the Purple Heart, an organization for combat-wounded veterans, the medal is “the oldest military decoration in the world in present use and the first award made available to a common soldier.” The Purple Heart Medal 2019 stamp is a redesign that features a purple border matching the purple of the medal and its ribbon. It is being issued as a Forever stamp in self-adhesive sheets of 20. Customers may purchase stamps and other philatelic products through The Postal Store at www.usps.com/shop, by calling 800-STAMP24 (800-782-6724), by mail through USA Philatelic or at Post Office locations nationwide. [Source: Military Times | September 9, 2019 ++]

Memories

SSS Draft Notice

SELECTIVE SERVICE SYSTEM ORDER TO REPORT FOR ARMED FORCES PHYSICAL EXAMINATION		Approval Not Required
	LOCAL BOARD NO. 151 SELECTIVE SERVICE SYSTEM 205 WATER STREET WAUKEGAN, ILLINOIS <small>(LOCAL BOARD)</small>	
To	July 27, 1961 <small>(Date of meeting)</small>	
[Redacted Name] [Redacted Address]	SELECTIVE SERVICE NO. [Redacted Number]	
You are hereby directed to present yourself for Armed Forces Physical Examination to the Local Board named above by reporting at: <u>Chicago North Shore & Milwaukee Railroad, Edison Court Station, Waukegan, Illinois.</u> <small>(Place of reporting)</small>		
at	7:58 a. m., on the 15 of August, 19 61. <small>(Hour of reporting) (Day) (Month)</small>	 <small>(Member or clerk of Local Board)</small>

Questionable Arrests

Negligent Discharge of a Firearm

Schitara Page was working the night security guard shift at a Richmond grocery store last 18 DEC, when she caught two shoplifters in the act. One punched her in the face and threw lemons at her as she followed them into the parking lot, she would later recall. Page, a 32-year-old sergeant in the U.S. Army and expert marksman, caught up with the

suspects as they were climbing into a pickup truck with large tires. The driver allegedly gave her one final taunt before climbing in, yelling out, "I've got something for you, b—," Page says. She interpreted his comment as an imminent threat, and when the truck's wheels began to turn forward, Page drew her pistol and fired three times into one of the tires. The bullets flattened the tire, and the truck pulled out, heading away from Page.

It was something Page had never done before — not in her nine years in the Army, which included tours in combat zones, and not several days earlier, when a sedan struck her in a similar encounter, and she rolled over its hood rather than respond with force. The decision to shoot drastically changed the next year of her life, resulting in criminal charges — not against the men in the truck, but Page. She was arrested by Richmond police on suspicion of felony negligent discharge of a firearm, but charged with a misdemeanor version of the charge. Her weeklong trial was earlier this month. Jurors hardly sat down before they agreed Page should be acquitted. A not guilty verdict was announced after less than 40 minutes of deliberations.

In an interview after the trial, Page called the whole experience "devastating," despite the outcome in her favor. "I'm still pretty devastated, because, honestly I've tried to live my life helping other people and living the best kind of life that I can," Page said. "It's kind of a slap in the face, to do what I've done in my lifetime and someone accused me of a crime." Page testified during her trial, her attorney arguing it was an example of perfect self-defense, and citing California's "Stand Your Ground" law, which allows a person to use deadly force based on a reasonable belief their life is in danger. Following the verdict, the Contra Costa County District Attorney put out a brief statement saying the shooting was over disputed lemons and crab meat. "The shooting transpired in the parking lot of shopping center with civilians and children present," the district attorney's statement says. "The chosen response appeared to be a disproportionate use of force. This jury decided otherwise."

Page is a single mother living in Sacramento, who recently earned a master's degree and plans to soon attend law school. She became an army reservist after leg injuries forced her off active duty, but began moonlighting as an armed security guard in the Bay Area to pay for tuition. Had she been convicted, Page was unlikely to face much jail time because of her background, but she said it would have ruined her life. "All my careers would have ended. Anything I worked for in the military would have gone away; I wouldn't be able to attend law school," she said. "Plus the fact that I'm a single mom and if something happens to me, my child has nowhere to go."

The night of the shooting started out normally, Page said. She was working at a grocery store in Richmond, Foods Co., where she was employed through a security company. She noticed two men acting suspiciously, and approached them as they began to leave the store. They responded by yelling profanities at her. Page followed them outside, a practice that was in line with her security guard training. After they climbed into the truck, Page believed she was in for a repeat of the attack days earlier, when she had actually been struck by a vehicle. "My first thought was of not coming home to my child," she testified.

She would later describe to police the split-second calculations she made before firing, how she was confident the bullets would flatten the tire but fail to penetrate all the way through, preventing a ricochet. She said that because of her leg injuries and being "5 foot, 3½," she was unable to roll over the hood of the truck, as she had done before with a sedan. "I would never jeopardize myself, but I would hate to have to take a life," Page said. "If there's a way to stop something from happening to me without taking a life, that's the route I would take." The truck pulled out of the space away from her. Police later arrested the men, who were attempting to drive away on three tires. But prosecutors declined to charge them, and instead subpoenaed them as witnesses. They ducked the subpoena and did not testify, Page's attorney Joseph Tully said.

As officers responded to the shooting, Page secured her pistol in the trunk of her car, assisted police in picking up shell casings and gave a detailed description of the suspects. An officer took her statement, an experience she said was frustrating. "I know when some people look at me, it's just a little black girl with a gun. It's hard to convey to people: I'm not just a security guard, I've been there, I know what I'm doing," Page said. "I do feel like I have to tiptoe around police officers all the time, but in my city, I feel like the officers know me and it's not an issue." Page remained employed as a security guard the entire time the charges were pending.

After trial, Tully questioned why the case was filed in the first place, adding that he thought a police officer would “maybe be placed on leave” for doing the same thing. “First of all, I don’t think a police officer would have shot out a tire, I think a police officer is more likely to shoot at the car, that’s the news reports I’ve seen,” Tully said. He later added: “(Page) has got a great life and a great career ahead of her. And know that sometimes you have to fight for justice; it doesn’t come naturally to us by the system.” [Source: Times Herald | Nate Gartrell | August 23, 2019 ++]

Motivational Quotes

On the Humorous Side [03]

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 20 more short and funny motivational quotes to help brighten your day:

41. “I didn’t fail the test. I just found 100 ways to do it wrong.” – **Benjamin Franklin**
42. “If you let your head get too big, it’ll break your neck.” – **Elvis Presley**
43. “Life is like a sewer – what you get out of it depends on what you put into it.” – **Tom Lehrer**
44. “People often say that motivation doesn’t last. Well, neither does bathing—that’s why we recommend it daily.” – **Zig Ziglar**
45. “The light at the end of the tunnel has been turned off due to budget cuts.” – Unknown
46. “Too much of a good thing can be wonderful.” – **Mae West**
47. “When life gives you lemons, squirt someone in the eye.” – **Cathy Guisewite**
48. “You must learn from the mistakes of others. You can’t possibly live long enough to make them all yourself.” – **Sam Levenson**
49. “A few harmless flakes working together can unleash an avalanche of destruction.” – **Justin Sewell**
50. “By working faithfully eight hours a day you may eventually get to be boss and work twelve hours a day.” – **Robert Frost**
51. “Even if you are on the right track, you’ll get run over if you just sit there.” – **Will Rogers**
52. “I always wanted to be somebody, but now I realise I should have been more specific.” – **Lily Tomlin**
53. “I have a simple philosophy: Fill what is empty. Empty what is full. Scratch where it itches.” – **Alice Roosevelt Longworth**
54. “If you think you are too small to be effective, you have never been in the dark with a mosquito.” – **Betty Reese**
55. “Live each day like it’s your second to the last. That way you can fall asleep at night.” – **Jason Love**
56. “People say nothing is impossible, but I do nothing every day.” – **Winnie the Pooh**
57. “The question isn’t who is going to let me, it’s who is going to stop me.” – **Ayn Rand**
58. “Trying is the first step toward failure.” – **Homer Simpson**
59. “Women who seek to be equal with men lack ambition.” – **Marilyn Monroe**
60. “You’re only given a little spark of madness. You mustn’t lose it.” – **Robin Williams**

One Word Essays

Tradition



Have You Heard?

Military Humor 4 | Employment | Golf Ball & Putter

Military Humor 4

- “If the enemy is in range, so are you” - Infantry Journal.
- “It is generally inadvisable to eject directly over the area you just bombed” - U.S. Air Force Manual.
- Whoever said, “The pen is mightier than the sword”, obviously never encountered automatic weapons fire - General Douglas MacArthur.
- “You, you and you panic. The rest of you, come with me” - U.S. Marine Corps Gunnery Sergeant.
- “Tracers work both ways” - U.S. Army Ordnance Manual.
- “Five second fuses only last three seconds” - Infantry Journal
- “The three most useless things in aviation are: Fuel in the browser, Runway behind you and Air above you” - Basic Flight Training Manual.
- “Any ship can be a mine sweeper. Once” - Maritime Ops Manual.
- “Never tell the Platoon Sergeant you have nothing to do” - Unknown Marine Recruit.
- “If you see a bomb technician running, try to keep up with him” - USAF Ammo Troop.
- “Yea, Though I Fly Through the Valley of the Shadow of Death, I Shall Fear No Evil. For I am at 50,000 Feet and Climbing” - Sign over SR71 Wing Ops.
- “You’ve never been lost until you’ve been lost at Mach 3” - Paul F. Crickmore, SR71 Test Pilot.
- “The only time you have too much fuel is when you are on fire” - Unknown Author.
- “If the wings are traveling faster than the fuselage it has to be a helicopter and therefore it is unsafe” - Fixed Wing Pilot.

-o-o-O-o-o-

Employment

A Navy Chief retired from a long successful career, but became bored. He decided to accept a low-paid but stress-free job as a greeter at the local home improvement store. After landing his new job as a greeter, a good find for many retirees, he lasted less than a day. Here is his story...

About two hours into my first day on the job a very loud, decidedly unattractive, and inappropriately dressed woman walked into the store along with her two kids, yelling obscenities at them all the way through the entrance.

As I had been instructed, I said, "Good morning and welcome." I then said, "Nice children you have there. Are they twins?"



The ugly woman stopped yelling at the children just long enough to say to me, "Of course they aren't twins. The oldest one's 9, and the other one's only 5. Why the hell would you think they're twins? Are you blind, or just @\$%^!* stupid?"

I replied, "I'm neither blind nor stupid, Madam... I just couldn't believe anyone in their right mind would have sex with you twice! Have a good day and thank you for shopping with us."

My Supervisor said I probably wasn't cut out for this line of work.

-o-o-O-o-o-

Golf Ball & Putter

A woman takes a lover home during the day while her husband is at work. Her 9-year old son comes home unexpectedly, sees them, and hides in the bedroom closet. Then the woman's husband also comes home. She puts her lover in the closet, not realizing that the little boy is in there already.

The little boy says, 'Dark in here.'

The man says, 'Yes, it is.'

Boy - 'I have a golf ball.'

Man - 'That's nice.'

Boy - 'Want to buy it?'

Man - 'No, thanks.'

Boy - 'My dad's outside.'

Man - 'OK, how much?'

Boy - '\$250'

A few weeks later, it happens again that the boy and the lover are in the closet together.

Boy - 'Dark in here.'

Man - 'Yes, it is.'

Boy - 'I have a putter.'

The lover, remembering the last time, asks the boy, 'How much?'

Boy - '\$750'

Man - 'Sold.'

A few days later, the boy's father says to the boy, 'Grab your putter and golf ball, let's go outside and have some short game practice.'

The boy says, 'I can't, I sold my ball and putter dad.'

The father says, 'What?! How much did you sell them for?'

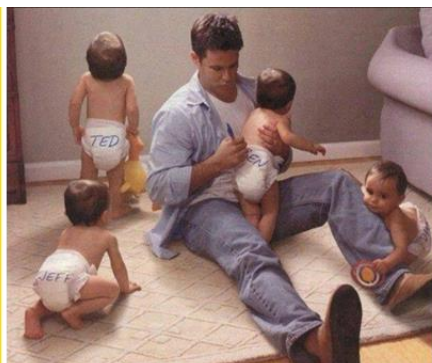
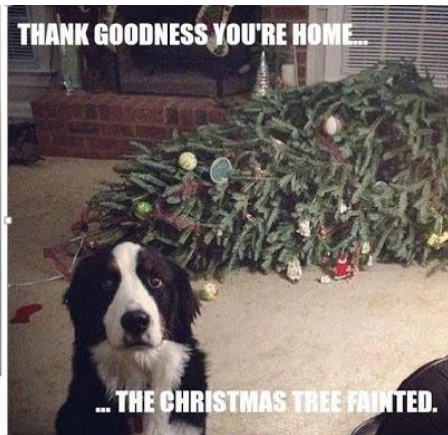
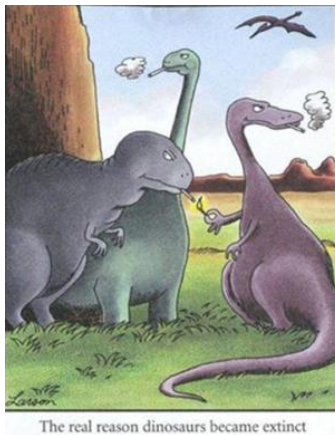
Boy - '\$1,000.'

The father says, 'That's terrible to overcharge your friends like that. That is far more than those two things cost. I'm going to take you to church and make you confess.'

They go to the church and the father makes the little boy sit in the confession booth and he closes the door.

The boy says, 'Dark in here.'

The priest says, 'Don't start that shit with me again. You're in my closet now'



Thought of the Week

“To be persuasive we must be believable; to be believable we must be credible; to be credible we must be truthful.”
– **Edward R. Murrow**

FAIR USE NOTICE: This newsletter may contain copyrighted material the use of which has not always been specifically authorized by the copyright owner. The Editor/Publisher of the Bulletin at times includes such material in an effort to advance reader's understanding of veterans' issues. We believe this constitutes a 'fair use' of any such copyrighted material as provided for in section 107 of the US Copyright Law. In accordance with Title 17 U.S.C. Section 107, the material in this newsletter is distributed without profit to those who have expressed an interest in receiving the included information for educating themselves on veteran issues so they can better communicate with their legislators on issues affecting them. To obtain more information on Fair Use refer to: <http://www.law.cornell.edu/uscode/17/107.shtml>. If you wish to use copyrighted material from this newsletter for purposes of your own that go beyond 'fair use', you must obtain permission from the copyright owner.

-o-o-O-o-o-

TO READ and/or DOWNLOAD THE ABOVE ARTICLES, ATTACHMENTS, OR PAST BULLETINS GO Online To:

- <http://www.nhc-ul.org/rao.html> (PDF Edition w/ATTACHMENTS)
- <http://www.veteransresources.org> (PDF & HTML Editions w/ATTACHMENTS)
- <http://frabr245.org> (PDF & HTML Editions in Word format)
- <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions w/ATTACHMENTS)
- <http://www.nj-americanlegionpost493.org> (PDF Edition w/ATTACHMENTS)
- <http://www.veteransresources.org/rao-bulletin> (past Bulletins)

Note: The above websites are blocked by some, if not all, USAF & USCG military commands for security purposes. To gain access you may need to open them using a non “[...@us.af.mil](mailto:raoemo@us.af.mil)” / “[...@uscg.mil](mailto:raoemo@uscg.mil)” source. Contact raoemo@sbcglobal.net if you are unable to do this.

Notes:

1. The Bulletin is provided as a website accessed document vice direct access. This was necessitated by SPAMHAUS who alleged the Bulletin's size and large subscriber base were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 19,517 subscribers who responded to that notice and/or have since subscribed. All others were deleted from the active mailing list.
2. Bulletin recipients with interest in the Philippines, whether or not they live there, can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.
3. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 3 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addressee you provided. Anyone who cannot reach me by email can call (858) 842-1111 to ask questions or confirm info needed to add them to the directory.

4. If you have another email addree at work or home and would like to receive Bulletin notices there also, just provide the appropriate addree to raoemo@sbcglobal.net.

5. Past Bulletin articles as well as an index of all previously published article titles are available on request to raoemo@sbcglobal.net. Bear in mind that the articles listed on this 200 page plus index were valid at the time they were written and may have since been updated or become outdated.

6. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addree raoemo@sbcglobal.net into your address book. If you do not receive a Bulletin check either www.nhc-ul.org/rao.html (PDF Edition), www.veteransresources.org (PDF & HTML Editions), <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions), or <http://frabr245.org> (PDF & HTML Editions) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addree from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.

7. Articles within the Bulletin are editorialized information obtained from over 100 sources. At the end of each article is provided the primary source from which it was obtained. The ++ indicates that that the information was reformatted from the original source and/or editorialized from more than one source. Because of the number of articles contained in each Bulletin there is no way that I can attest to their validity other than they have all been taken from previously reliable sources. My staff consist of only one person (myself) which makes it a 10-12 hour daily endeavor to prepare and publish it. Gives me something to do in my retirement years which are going on 31 now. I was a workaholic in the Navy and old habits are hard to break. Readers who question the validity of content are encouraged to go to the source provided to have their questions answered. I am always open to comments but, as a policy, shy away from anything political. Too controversial and time consuming.

8. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

== To subscribe first add the RAO email addree raoemo@sbcglobal.net to your address book and/or white list. Then send to this addree your full name plus either the post/branch/chapter number of the fraternal military/government organization you are currently affiliated with (if any) "AND/OR" the city and state/country you reside in so your addree can be properly positioned in the directory for future recovery. Subscription is open at no cost to all veterans, dependents, military/veteran support organizations, and media.

== Anyone who wants to remove or change their email addree from the Bulletin mailing list can the automatic "UNSUBSCRIBE" or "Change of Address" tabs at the bottom of this message or send a message to raoemo@sbcglobal.net with the word "DELETE" or "COA" in the subject line.

-o-o-O-o-o-

RAO Bulletin Editor/Publisher:

Lt. James (EMO) Tichacek, USN (Ret) Tel: (858) 842-1111 Email: raoemo@sbcglobal.net
Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>
, and <http://veteraninformationlinksasa.com/emos-rao.html> [PDF & HTML Editions w/ATTACHMENTS]

RAO Baguio Director:

SSgt Terrance (Terry) Parker, USAF (Ret), PSC 517 Box 4107, FPO AP 96517-1000, Tel: Smart 0921824728 or Globe 09454073380, Email: rao.dir.baguio@gmail.com

RAO Baguio Office: Mountain Lodge, 27 Leonard Wood Road, Baguio City, 2600 Philippines

FPO Mail Pickup: TUE & THUR 09-1100 --- Outgoing Mail Closeout: THUR 1100

Warning:

DELETE the end-paragraph (i.e. UNSUBSCRIBE Option) of the Bulletin before you forward it to others. The option following this warning is required by law and offers the recipient an opportunity to "UNSUBSCRIBE", if they choose to. This "unsubscribe" link contains **YOUR** email address vice theirs and whoever receives your re-distribution has the opportunity, whether purposely or inadvertently, to terminate your future receipt of Bulletin messages if they should click on it.

