

RAO

BULLETIN

15 November 2019



PDF Edition

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

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NDA 2020

Update 25: Partisan Fighting over Border Wall Stalls Bill

The Senate on 31 OCT failed to advance a defense spending bill for 2020 amid partisan fighting over the president's use of military funding for the border wall. The package of spending for the Department of Defense and for the departments of Labor and Health and Human Services failed on a procedural vote, as most Democrats withheld their support. The vote was 51-41, which fell short of the 60 votes needed. There was progress earlier Thursday when the Senate voted 84-9 to pass a package of fiscal 2020 domestic spending bills passed by the House. The package included measures for the Appropriations Subcommittees on Commerce, Justice, Science, and Related Agencies; Agriculture, Rural Development, Food and Drug Administration, and Related Agencies; Interior, Environment, and Related Agencies; and Transportation, Housing and Urban Development, and Related Agencies.

Closed-door budget talks have showed signs of a thaw. On 5 NOV, top aides to House and Senate appropriators, leadership from both parties, and White House officials met to find common ground on various policy issues, including the border wall and spending allocations for individual bills, called 302(b)s — which are essentially the details beyond the larger bipartisan, two-year, \$2.7 trillion budget deal Congress reached in July. “We’re talking seriously about the 302(b)s, and that’s a renewed conversation,” said Senate Appropriations Committee Chairman Richard Shelby (R-AL). “We’re talking now and we made that step today, but that is a step.” Shelby said he is also having ad hoc conversations with key Democrats to resolve smaller policy issues.

Because Senate Majority Leader Mitch (R-KY) held the vote on the areas of defense, labor, and health and human services ahead of a larger bipartisan agreement, Republicans were able to rhetorically blast Democrats, accusing them of being too consumed with the presidential impeachment inquiry to fund the military. “Washington Democrats have talked up a storm in recent days, criticizing the Trump administration’s approach to Syria and the Middle East. Lots of talk,” McConnell said in a Senate floor speech. “But apparently they are not concerned enough about the Middle East and fighting ISIS to actually vote for the funding that keeps those missions going,” he added, using an acronym for the Islamic State group.

The Senate Appropriations Committee’s top Democrat, Sen. Patrick Leahy, said Democrats would oppose the bill because it shortchanges domestic programs and shifts bills in defense spending away from military construction projects to President Donald Trump’s southern border wall initiative. “We oppose this bill because we are fighting to protect funding for the men and women in uniform,” said Leahy of Vermont, calling Trump’s effort to shift funds a “short-sighted cash grab.” Senate Minority Leader Chuck Schumer (D-NY) warned that Trump’s insistence on wall funding led to last year’s record government shutdown. He exhorted McConnell to stop distorting Democrats’ positions and engage in serious, bipartisan talks. “Instead of this bunk, Leader McConnell, my Republican friends, roll up your sleeves and work with us and get something done,” Schumer said. “As is clear, the bills we are voting on where there’s agreement, we can move forward.”

With talks dragging and the likelihood that impeachment proceedings against Trump will dominate congressional business, lawmakers acknowledged they will likely need a stopgap spending measure that extends after the last funding patch expires Nov. 21, to avoid a government shutdown. Whether the patch will extend until the end of the calendar year or into February or March is under discussion. Shelby was unable to say Thursday whether Congress can manage

both impeachment proceedings and pass the spending bills. “It would be a wonderful thing to do, do all of our approps, do all of that. The question is will it be done,” Shelby said.

The Senate’s No. 2 Republican, Sen. John Thune, of South Dakota, told reporters Thursday that the linchpin to a larger deal is an agreement on funding allocations and that reaching such a deal before 21 NOV “is probably aspirational at this point.” Thune expressed hope that impeachment proceedings would not further stall the appropriations process. “We’re hoping that in light of everything else that’s happening that we get a budget deal that gets [defense appropriations] across the finish line,” he said. [Source: Breaking Defense | Joe Gould | November 1, 2019 ++]

AFRH

Update 15: New Plan Could Help Shore up Finances

In a major step to address continuing funding shortfalls, officials at the Armed Forces Retirement Home have selected a team of Washington, D.C.-based real estate firms to develop nearly a third of the Washington-based property, to start generating millions of dollars in extra income. Residents of the AFRH campuses, based in Washington and in Gulfport, Mississippi, are retired or certain former enlisted members. In addition to resident fees, part of AFRH’s funding currently comes from the 50-cent-a-month deduction from active-duty enlisted service members’ paychecks, and fines imposed on enlisted members for disciplinary violations.

Officials describe the step as a “provisional” selection, as negotiations will begin on a variety of issues. The project involves a long-term ground lease involving 80 acres of the 272-acre property. While a timeline is not firm, once the lease is signed, the project will be phased in over more than a decade, said AFRH spokesman Chris Kelly. The home will retain ownership of the land. The team of two firms, Madison Marquette and Urban Atlantic, proposed about 4.3 million square feet of new development and adaptive reuse of historic buildings including the power plant and hospital complex. Their plan is consistent with AFRH’s vision, officials said, and includes residential, retail, art spaces, sports and wellness venues, as well as adaptive reuse of several historic buildings. It will open up parts of the AFRH campus to the public, including almost 20 acres of green space and pedestrian and bicycle paths.

Officials declined to discuss how much AFRH expects to receive from the developer, citing negotiations underway. However, in testimony before Congress earlier this year, AFRH’s Chief Executive Officer Stephen T. Rippe, a retired Army major general, said the project will ultimately provide AFRH with millions of dollars in lease payments each year, and restored property worth hundreds of millions.



An artist's rendering of the planned project to develop 80 acres at the Armed Forces Retirement Home, the nation's oldest continually operating retirement home for enlisted personnel.

The two AFRH campuses have capacity for a combined 1,100 residents. It's the nation's oldest continually operating retirement home for enlisted military personnel. The Washington campus has 276 residents currently, with the capacity for 555. The Washington campus has 35 buildings with more than 4 million square feet of space, on the southeast part of the property, which are part of the proposal. That campus is listed on the National Register of Historic Places as a historic district. Among those buildings is the historic hospital complex, built in the early 1900s. The golf course is not part of the 80-acre development, and remains open to the public through associate membership fees, Kelly said. The area where residents live will continue to be gated, Kelly said.

A five-member, multi-agency panel of experts convened by the U.S. General Services Administration reviewed the proposals submitted for the property, considering design, socioeconomic benefits, environmental mitigation, the financial offer, and the team's ability to implement the proposal, among other factors. AFRH's Chief Executive Officer Stephen T. Rippe and the Chief Operating Officer James Branham accepted that panel's recommendation for Madison Marquette and Urban Atlantic. "The selection of the Madison/Urban team marks a significant step towards raising funds necessary to sustain the Home's trust fund and improve the physical infrastructure on our Washington, D.C., Campus," Branham said, in the announcement. "The revenues that AFRH will realize through this project will help us build and renovate the facilities needed to care for America's heroes today and in the future."

AFRH officials noted the accomplishments of the two real estate firms, "as evidenced locally by the \$1 billion+ projects at the Wharf, the Parks at Walter Reed, and Capitol Quarter." They cited their experience in land development, public-private partnerships, complex ground lease transactions and historic preservation. AFRH and DoD officials have been examining every aspect of the AFRH operations, in the wake of a serious cash flow problem that resulted in nearly depleting the AFRH trust fund. It declined from \$186 million in 2010 to \$46 million in 2015. The trust fund currently stands at \$55 million, less than one year's operating expenses. AFRH has had to ask for about \$20 million in taxpayer dollars each year since fiscal 2016.

AFRH is in the process of gradually increasing resident fees. Monthly resident fees are income-based. The median income of residents is \$44,000 a year, and one-fourth make less than \$34,000 a year. The average resident pays \$21,000 in fees to live at the home, which includes lodging, food, transportation, medical care, recreation and other amenities. But it costs AFRH \$37,000 a year for each independent living resident and \$128,000 for each memory support resident. As the negotiations process continues, AFRH officials said, they will continue to consult with its residents, the National Capital Planning Commission, the District of Columbia's State Historic Preservation Office and Office of Planning, the Home's institutional and residential neighbors, and local elected officials. [Source: MilitaryTimes | Karen Jowers | November 4, 2019 ++]

Other Than Honorable Discharge

Update 14: Recipients Seek Long Overdue Benefits

On Veterans Day this year, in a nation now reflexively thankful for military service of all kinds, nearly 500,000 former service members are not included in our official expressions of gratitude. These forgotten men and women had the misfortune to leave active duty with what's called "bad paper." That means they were discharged under conditions "other than honorable," a determination made without the benefit of consistent standards applying to personnel decisions by all military branches or even individual commanders.

In civilian life, when a coal miner or construction worker gets fired from a hazardous job—for cursing out a supervisor, fighting with a co-worker, or engaging in other misbehavior—their loss of employment doesn't render them ineligible to receive state or federal workers compensation for a documented job-related injury or illness (like black lung or asbestosis). When you're drummed out for misconduct in uniform, the punishment is loss of similar

benefits—including Veterans Administration (VA) healthcare, disability pay, and access to GI bill programs that make higher education and housing more affordable for those who have served.

Among those adversely affected by this disqualification are many men and women who need specialized treatment for traumatic brain injuries or PTSD which they acquired during repeated combat deployments or through military sexual assault. Soldiers who might have performed well before experiencing such physical and mental wounds often misbehave as a result of them—getting into fights, going AWOL, or abusing prescription drugs and alcohol. The result can be an “other than honorable” discharge that denies them later VA care.

Consider, for example, the experience of 36-year old ex-Marine Tyson Manker, now the lead plaintiff in class action litigation handled by the Veterans Legal Service Clinic at Yale. As the New York Times reported last year, this lawsuit alleges that the Navy appeals board which considers “bad paper” cases “currently denies upgrades even to veterans with clear diagnoses of PTSD whose enlistments ended with a single instance of relatively minor misconduct.” Manker is one of those veterans today, but fifteen years ago, his record was exemplary. He was the top-rated Marine in his platoon, the first promoted to corporal, and then, during the 2003 invasion of Iraq, was put in charge of his own squad. At the end of his combat deployment, Manker was given a one-page questionnaire to screen for post-traumatic stress. As reported by the Times, his completed form disclosed personal exposure “to nearly every type of trauma listed, including seeing dead civilians and Marines, killing enemy fighters and civilians, and experiencing nightmares and hyper vigilance.”

There was no follow up response from the Marines. Yet his commander acted much faster when Manker was caught smoking marijuana back in the U.S., near the end of his enlistment period. His “other than honorable” discharge, pitched him back into civilian life, with none of the social supports that VA coverage and GI bill benefits provide. That’s a fate shared by 125,000 other post-9/11 veterans. Fortunately, Manker had “supportive friends and family who cared about his well-being,” during a period of personal misfortune that included “a random, near fatal stabbing attack.” He was able to get costly private treatment for anger, depression, suicidal thoughts, and substance abuse caused by PTSD. With the help of student loans, Manker put himself through college and law school, becoming a licensed attorney and business law professor in Illinois.

In 2016, he was national coordinator of Veterans for Bernie and also ran for district attorney in a heavily Republican county in rural Illinois. His platform called for greater use of court diversion programs for veterans guilty of minor crimes. He’s now working on a book about the history of veterans’ benefits, while awaiting a federal judge’s ruling on the government’s motion to dismiss his class action case. Manker’s campaign for justice for vets with “bad paper” has been embraced by veterans’ organizations like Swords to Plowshares in San Francisco, a major source of private help for former military personnel who are jobless or homeless.

A recent Swords report, found that veteran benefit disqualifications, based on bad paper discharges, now affect “6.5% of all who served since 2001, compared to 2.8% of Vietnam Era veterans and 1.7% of World War II era veterans.” “At no point in history,” the report notes, “has a greater share of veterans been denied basic services intended to care and compensate for service-related injuries. One remedy to what Swords calls an “historically unprecedented abandonment of America’s veterans” was proposed to the Obama Administration three years ago by the Yale Law School experts now assisting Manker. They produced a legal memo arguing that “the President has the legal authority to pardon veterans with an other-than-honorable (OTH) discharge whose misconduct stemmed from undiagnosed post-traumatic stress disorder and other mental health issues, including pre-existing conditions.”

Instead, during Obama’s second term, his Secretary of Defense only directed some of the DOD administrative boards that consider discharge upgrade requests to “give more liberal consideration to applications that include evidence of PTSD.” In response to high veteran suicide rates, Donald Trump’s first Secretary of Veterans Affairs authorized the delivery of emergency mental health services for up to ninety days to veterans with other than honorable discharges. This measure was expanded by Congress in 2018, but sponsors of that legislation and some veterans’ groups were critical of how 477,000 eligible veterans were notified of their new but limited VA access. Nationwide, less than one percent of veterans with “bad paper” initially benefited from any short-term mental health treatment.

Plus, as VA unions complained, the Administration did not seek any additional funding or staff necessary to handle the larger number of new patients who might use the program, if they could find out about it. The narrow clinical parameters of the program left VA therapists with no way to address service-related physical conditions, like chronic pain, that can trigger depression, suicidal tendencies, or substance abuse among veterans long denied VA care.

The current crop of Democratic presidential primary candidates are being pressed to improve on that Obama/Trump record. During his 2016 campaign for the nomination, Bernie Sanders, former chair of the Senate Veterans Affairs Committee, held a veterans' event in Gettysburg, PA. where, according to Manker, he expressed support for using presidential pardon powers to cure the injustice of bad paper. This time around, with four veterans in the original field of candidates, several other would-be opponents of Trump have addressed the issue. In a recent interview with Task and Purpose, a military affairs publication, Mayor Pete Buttigieg declared that:

“No current or former military member of the military should ever be denied mental health care period. Veterans who have service-related PTSD and currently have bad paper discharges ought to have their discharges upgraded so they can receive the VA care and benefits that we owe them. Going forward, active duty service members with a service-related behavior health issue should not receive a bad paper discharge.

At a Vote Vets forum, held in New Hampshire in September, California Senator Kamala Harris was less specific. But she did agree that “people with PTSD tend to act out” so their misbehavior in uniform should not disqualify them from getting needed VA treatment later on. In the meantime, the current wielder of presidential pardon power has been rattling that saber on behalf of men in uniform, whose conduct has definitely been less than honorable. Last Spring, Donald Trump pardoned Michael Behenna, an ex-army officer convicted of killing an Iraqi prisoner.

As Mark Bowden reports in The Atlantic this month, the White House also “asked the Justice Department to prepare pardon materials for a number of American servicemen and contractors who were charged with murder and desecration of corpses, including Special Operations Chief Edward Gallagher, a Navy Seal who stood accused by his own team members of fatally stabbing a teenage ISIS prisoner and shooting unarmed civilians.” Since then, Gallagher was acquitted of murder but convicted of posing for a photo with an ISIS fighter killed during his fifth combat deployment. The top Navy brass, clearly intimidated by Trump’s personal meddling in this controversial case, ended up punishing Gallagher with a brief pay cut and a one grade reduction in rank that will reduce the amount of his pension, when he retires.

Via twitter, Trump congratulated Gallagher on his acquittal, saying: “Glad, I could help.” Unfortunately, those are not words that hundreds of thousands of vets with bad paper will be hearing anytime soon from this president, whose lawyers continue to fight Tyson Manker’s case and others like it. [Source: LA Progress | Steve Early & Suzanne Gordon (Opinion) | November 8, 2019 ++]

Post 911 Wars

Two Decades Cost | \$6.4 trillion & 800,000 Deaths

American taxpayers have spent \$6.4 trillion in nearly two decades of post-9/11 wars, which have killed some 800,000 people worldwide, the Cost of Wars Project announced Wednesday. The numbers reflect the toll of American combat and other military operations across 80 nations since al-Qaida operatives attacked the World Trade Center in New York and the Pentagon in Washington in 2001, launching the United States into its longest-ever wars aimed at stamping out terrorism worldwide. The annual spending estimates released Wednesday show a general decline in war costs in 2019 as U.S. troops face less combat in major war zones such as Afghanistan, Iraq and Syria. Still, the estimated price tag for those wars increased by \$500 billion since November 2018, and it has doubled since the Cost of Wars Project -- a product of Brown University's Watson Institute of International and Public Affairs and Boston University's Frederick S. Pardee Center -- first looked at cumulative wartime costs in 2011.

Sen. Jack Reed of Rhode Island, the ranking Democrat on the Senate Armed Services Committee, praised the workers involved in the project -- 35 scholars, legal experts, human rights practitioners and physicians. "The budget of the Pentagon is difficult to weed through is an understatement," Reed said. "My hope is that this report will continue to inform, educate and serve as a resource as we consider these wars going forward ... to give us a better sense of the costs of wars not in a snapshot, but the long-term costs. This should be for us [in Congress] a guide to our policies, our procedures and actions going forward."

The actual monetary and human costs of these wars is difficult to discern, said Neta Crawford, the report's author and a Boston University political science professor, who blasted the lack of budget transparency of federal institutions including the Pentagon and departments of Veterans Affairs and Homeland Security. In recent years, Crawford asserted those institutions have made accessing information on how they spend taxpayer dollars more difficult, including where money is being spent overseas because items that were once reported are now "disappearing from the budget." She argued 13 NOV that without proper accounting, the American public cannot shape informed opinions on the courses of these wars, which are generally viewed as "winding down" but continue to cost thousands of lives in 2019.

The Pentagon's share of the spending includes the nearly \$2 trillion since 2001 in overseas contingency operations funds, the wartime spending coffers used to fund most operations in places such as Afghanistan, Iraq and Syria. The Defense Department has added more than \$900 billion to its base budgets since those operations began, which it likely would not have needed in peacetime, Crawford said. But the project's cost estimates consider not only Pentagon wartime spending, but also about \$1 trillion in spending on homeland anti-terrorism measures, \$131 billion for State Department wartime spending, \$437 billion for veterans care through fiscal 2020 and \$925 billion of interest payments that the United States will pay on money borrowed to fund those operations. It also includes a projected price tag of more than \$1 trillion in future spending on medical care through fiscal 2059 for the men and women who have fought these wars, which is anticipated to grow further, even if the wars were to end in the next year.

"That's a very rough estimate," Crawford said. "I think it's low balling, honestly." The costs of America's post-9/11 wars include not only money but the loss of lives, which the report estimated to have exceeded 800,000 people. That tally includes combatants and noncombatants in countries including Afghanistan, Pakistan, Iraq, Syria and Yemen. The report outlines the toll on Americans. Since operations were launched in Afghanistan in the weeks after the 9/11 attacks, 7,014 U.S. service members have died in American wars, 22 Pentagon civilians have been killed, and 7,950 U.S. contractors have died. Other deaths include more than 12,000 deaths among U.S. allied troops, 173,000 deaths in the ranks of national military and police forces, nearly 300,000 enemy fighters killed and more than 310,000 civilian deaths.

Those tallies remain largely incomplete, Crawford said, estimating civilian deaths in war zones where Americans have operated could be twice those reported, but were impossible to verify. She urged better transparency from the Pentagon -- and other federal institutions -- on budget decisions and ongoing operations in the wars. "There's a lot of blood and treasure spent, but we're not sure if [the wars] are successful," Crawford said, highlighting recent Pentagon estimates of number of Taliban fighters in Afghanistan that show similar strength as it held in 2001 and estimates of Islamic State fighters in Iraq and Syria that show the group might still boast 35,000 to 100,000 fighters following its loss of territory earlier this year. "So how successful is the strategy and how successful could it be?" she asked. "... We can't assess in some instances what those answers are." [Source: Stars & Stripes | Corey Dickstein | November 14, 2019 ++]

Commissary/Exchange News

Update 15: Unanswered | How Will New Users Access Bases

Just how the Defense Department will allow an estimated 3.5 million veterans and their caregivers on base early next year to use commissaries, exchanges and some recreation resources is still largely unanswered, despite a looming

deadline and potentially complicated access issues. Beginning Jan. 1, 2020, all service-connected disabled veterans, caregivers enrolled in the Department of Veterans Affairs' Comprehensive Assistance for Family Caregivers program, and former prisoners of war will be able to shop at on-base grocery stores and exchanges. They will also be allowed to use some MWR amenities, such as golf courses and bowling alleys. Congress extended that access as part of 2019 National Defense Authorization Act. But before shoppers can start using the stores and services, the Defense Department needs a plan for easily getting them onto secure military installations.

The DoD announced early this year that part of its plan relies on letting veterans who hold a Veterans Health Identification Card use it as their base ID card. Officials also said they plan to issue access cards to veterans and caregivers who don't hold that form of ID; users will be able to receive those cards by presenting a letter of eligibility from the VA. But neither officials with the VA nor the DoD were able to offer access details early this month. Although DoD officials initially said they anticipated a policy in hand this week on when and where veterans and caregivers can start applying for the access cards, as well as on how bases and commissary stores will manage the expected influx of visitors, that rollout has been delayed, they said.

And officials with the VA were unable to say how or when veterans who had received a disability rating through the VA system and caregivers enrolled in the VA's program would be able to access verification letters. A VA spokesman referred all questions about access to the DoD. "The Department of Defense is in charge of implementing the expanded patronage effort, and we refer you to DoD for comment," the spokesman said in an email.

On top of the 5% surcharge all commissary customers must pay, new customers will have to pay a 1.9% fee when using a commercial credit card at the commissary and 0.5% fee for debit cards. There's no extra charge when paying by cash, check or using the credit card offered by the military resale system, the Military Star card. [Source: MilitaryTimes | Dorothy Mills-Gregg | November 7, 2019 ++]

DoD Fraud, Waste, & Abuse

Reported 01 thru 15 NOV 2019

Phony Military Gear. A Long Island firm sold tens of millions of dollars in Chinese-made surveillance and other sensitive security equipment to customers, including the U.S. military to use on aircraft carriers, by falsely claiming the goods were manufactured in America, federal prosecutors said 7 NOV. The fraud that prosecutors allege by Aventura Technologies Inc. raised "a grave concern" over cybersecurity, U.S. Attorney Richard Donoghue said. Though there was no allegation of breaches involving the Chinese government, emails and other evidence from the investigation showed "individuals in China were well aware of what was going on," Donoghue said.

The equipment made in China and sold by Aventura "as purportedly U.S.-made **has been installed** on dozens of Army, Navy and Air Force bases, Department of Energy facilities and, among other places, on Navy aircraft carriers," prosecutors said in the criminal complaint. Of the \$88 million Aventura made since 2010, \$20 million came from federal government contracts promising it would provide only U.S.-made products, they said. Prosecutors accused the company of a cover-up involving systematically relabeling its merchandise to say it was made at its U.S. plant. It also circulated a photo that an Aventura executive, Jack Cabasso, showed the company's assembly line, but was actually an image of workers in a Chinese facility, the complaint said.

Last year, Cabasso emailed an employee of a Chinese manufacturer stressing the need to take steps to make sure its products couldn't be traced, prosecutors said. He wrote that "the biggest problem" was that customers might notice the company's initials on circuit boards and asked them to conceal them, they said. The scheme began to unravel after the company sold 25 body cameras to the U.S. Air Force, security analysts discovered downloaded images including a logo of the Chinese Ministry of Public Security on the devices, the complaint said. A software analysis found

indications that the camera's manufacturer in China "had been aware that the U.S. Air Force was the intended end user of the camera."

Seven current and former Aventura employees, including Cabasso and other members of its top management, were charged with conspiracy to commit wire and mail fraud. The government also froze bank accounts and seized a 70-foot yacht it said is owned by Cabasso and his wife. Phone messages seeking comment were left Thursday with Cabasso's attorney and at Aventura's headquarters in Commack, New York. A company website touts it as having "a reputation for being an innovative designer, developer and manufacturer of security hardware, software and peripheral products for government, military and enterprise since 1999." [Source: The Associated Press Tom Hays | November 8, 2019 ++]

POW/MIA

Update 123: James Crotty | Last Coastie POW in WWII Coming Home

One of the Coast Guard's 43 Battle Streamers from the nation's wars is for the "Defense of the Philippines" in World War II, and the only reason it's there is because of the valiant service of Jimmy Crotty of New York. Now, more than 70 years later, he is coming home. Lt. James "Jimmy" Crotty was the only active-duty coastie in the Philippines when the forces of Imperial Japan attacked there three days after Pearl Harbor. "He was the one that earned that for the service," Coast Guard historian Dr. William Thiesen said of the Philippines Battle Streamer. Crotty could be said to have single-handedly engaged in "joint operations" of the services, now the hallmark of today's U.S. military, Thiesen said. The historian once wrote an article in the Coast Guard Compass magazine on Crotty titled: "Lt. Thomas James Eugene Crotty: Mine Specialist, Demolitions Expert, Naval Officer, Artilleryman, Marine and Coast Guardsman in the Battle for Corregidor."



The trip-hammer blows at Pearl Harbor on Dec. 7, 1941, and on Manila on 10 DEC had tested the nation's resolve, but not Crotty's. He fought the invaders from the deck of the Navy minesweeper Quail, and went on raids with Marines of the 1st Battalion, 4th Marine Regiment. Crotty also fought the enemy from Army artillery positions on the tadpole-shaped island fortress of Corregidor, known to its defenders as "The Rock." The out-numbered and out-gunned U.S. troops on the Bataan peninsula in the Philippines were ordered to surrender in April 1942, resulting in the brutal "Death March" to the infamous Cabanatuan prison camp. Under relentless bombardment, Corregidor surrendered in May, but Crotty "held the line to the last," according to a Coast Guard history.

Crotty was sent with thousands of others by cattle car to Cabanatuan, where he died of diphtheria in July 1942, according to camp survivors. He was 30 years old. He was buried in a mass grave at the camp. After the war the

commingled remains from Grave No. 312 were transferred to the Manila American Cemetery and Memorial. For more than 70 years, Lt. Crotty was listed as an "unknown." The remarkable work of the Defense POW/MIA Accounting Agency (DPAA) succeeded in identifying Crotty's remains in September. He is believed to be the last Coast Guard POW/MIA (missing in action) from WWII whose remains will be identifiable, Thiesen said. There are about 600 others, he added, but almost all were lost at sea. On 1 NOV, Crotty's remains were scheduled to be flown to the Niagara Falls, New York, Air Reserve Station for a full-honors ceremony. There will be a funeral mass at his family's church, St. Thomas Aquinas in Buffalo, the next day. Coast Guard Commandant Adm. Karl Schultz is expected to attend.

Patrick X. Crotty, the fallen Coast Guard officer's nephew, said the "Uncle Jimmy" he never knew is the "pride and joy" of the extended and influential Crotty family, which has deep roots in the Buffalo community and a legacy of public service in New York. "So we learned to revere him over the years," Patrick Crotty said. "There was a lot of pride for him and a lot of sadness and pain over what happened to him, and not knowing what happened to him. That was a long part of that 77 years" of not knowing. The Buffalo community is expected to join Crotty family in honoring the return of Lt. Crotty.

Patrick Crotty's father was first cousin to the legendary Peter J. Crotty, the long-time Erie County Democratic Chairman and a figure to be reckoned with in state and national politics. His 1992 obituary in The New York Times described Peter J. Crotty as "the erudite king-maker who dominated Democratic politics in western New York" and was "a force in the campaigns of John F. Kennedy for President and Robert F. Kennedy for the United States Senate." From Batboy To Coast Guard Officer And Legend The Crottys were ballplayers in the 1920s and 1930s, and Jimmy Crotty grew up serving as the batboy for his own uncles, Patrick Crotty said. He excelled in baseball and other sports and would become a player and coach for an American Legion team that won a national junior baseball championship in 1929.

At the Coast Guard Academy, he was captain of the football team and president of the class of 1934. The editorial staff of the 1934 academy yearbook wrote "He will be missed by all of us when we come to the temporary parting of ways, but the future will be enlightened with thoughts that we will serve with him again." Only months after graduation in September 1934, he was aboard the cutter Tampa during the rescue of survivors from the stricken ocean liner Morro Castle, which caught fire enroute from Havana to New York, killing more than 130 passengers and crew, before beaching itself in Asbury Park, New Jersey. During the 1930s, Crotty also served on cutters operating out of New York, Seattle, Sault Ste. Marie, Michigan and San Diego. One of Crotty's duties, Thiessen said, was to board abandoned "ghost" ships and set charges to scuttle them and eliminate the threat to navigation. His expertise in demolitions would come to be relied upon by those he served with in the Philippines, Thiesen added.

In April 1941, Crotty was sent to the Navy's Mine Warfare School in Yorktown, Virginia. In September, he saw his family in Buffalo for the last time before arriving in the Philippines in late October where he was assigned to In-Shore Patrol Headquarters at Cavite Navy Yard. On 10 DEC, Japanese air bombardment destroyed much of the Navy Yard and Crotty moved aboard the minesweeper Quail as second in command, but his explosives expertise was in constant demand on other missions. Around Christmas Day, he boarded the damaged submarine Sea Lion and set charges to scuttle the boat to keep it from falling into the hands of the enemy. In mid-April 1942, Crotty left the Quail and served as adjutant to the headquarters staff of the Sixteenth Naval District at Fort Mills on Corregidor. When Corregidor surrendered in May 1942, Crotty became the first Coast Guard POW since the War of 1812, Thiesen said.

Back in Buffalo, Crotty's status was unknown. There were prayers for him at St. Thomas Aquinas Church. Thiesen wrote that, according to Crotty's older sister Mary, his mother, Helen Crotty, "watched and waited for the mailman every day and seemed to fail visibly each day" when there was no word. In October 1942, then-Coast Guard Commandant Russell Waesche received a letter from Navy intelligence officer Lt. Cmdr. Denys Knoll, who was on the last submarine, the Spearfish, to leave Corregidor before it fell. "Having seen Lt. Crotty undergo all the trials during my five months in the Manila Bay area, I feel sure that the rigors and trials of a prisoner of war will produce little if any change, and I look forward to the return of Lt. Crotty to active duty," Knoll wrote, not knowing that Crotty had died months earlier. "He continued to remain very cheerful and retained a high morale until my departure from Fort

Mills the evening of May 3," Knoll wrote. After the war, one of the Cabanatuan survivors, Marine officer Michiel Dobervich, wrote to Helen Crotty. Crotty's many friends in the camp "were heartbroken over the suddenness of his death, but we had to carry on, the same as you do," Dobervich wrote, according to Thiesen's account.

According to DPAA, Crotty was one of about 2,500 POWs who died at Cabanatuan. After the war, the American Graves Registration Service (AGRS) exhumed the remains at the camp in an effort to identify them, but due to commingling and the state of technology at the time, many could not be identified. Crotty's remains were among the other unidentified remains which were re-interred as "unknowns" in the Manila American Cemetery and Memorial. In 2010, the Coast Guard presented the Crotty family with a Bronze Star and Purple Heart for Lt. Crotty, and "that was really like a turning point," Patrick Crotty said. "We found out a lot more about our Uncle Jimmy." His nephew, Michael Kelly, took an interest in the case of his grand uncle and contacted Thiesen. As a result, "in 2017 a marker was placed at Arlington [National Cemetery] for him because we did not have his remains," Patrick Crotty said. Members of the family then attended a DPAA meeting in Syracuse, New York, on the processes for identification and later submitted DNA samples, Crotty said.

In January 2018, the "unknown" remains associated with Common Grave 312 from Cabanatuan were disinterred and sent to the DPAA laboratory for analysis, including one set designated X-2858 Manila #2, DPAA said in a release. About six months ago, as best he could recall, "lo and behold they call us. The term they use is they say 'your uncle's name is on the board,'" meaning that Lt. Crotty's remains had been identified, Patrick Crotty said. "And we are so thrilled. People in the family, the Coast Guard, we're all exuberant about this." DPAA made the formal announcement that the remains had been identified in September.

Ahead of the return ceremonies, Thiesen said that Lt. Crotty "is a uniquely important person in terms of the history of the service. His role in World War II, and as a Coast Guard officer in the 1930s, embodies the values of our service. He went in harm's way without question." On the 178th anniversary of the Coast Guard, then-Commandant Willard J. Smith, affixed the first set of Battle Streamers ever to adorn the Coast Guard Color. "From this date on, these streamers, together with others which may be bestowed on the Coast Guard at some future date, will adorn the Coast Guard Ceremonial Color whenever and wherever it may be unfurled," Smith said. "Let these Battle Streamers forever stand as a living memorial and a lasting tribute to our gallant personnel, who, by their deeds and heroic action, served the Coast Guard and their nation with glory and distinction in its hour of need," Smith said. Jimmy Crotty of south Buffalo was there in the hour of need at Corregidor, and that Battle Streamer for the Philippines is all his. [Source: Military.com | Richard Sisk | 28 Oct 2019 ++]

POW/MIA Recoveries & Burials

Reported 01 thru 15 NOV 2019 | Fourteen

"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 Pfc. Harold K. Knight**, 20, of Erie, Pennsylvania, 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. Knight is tentatively scheduled to be buried in the spring or summer of 2020 in Pennsylvania. [Read about Knight.](#)

-- **U.S. Army 1st Lt. George S. Crisp**, 24, of Alba, Texas, was killed during the Korean War. Crisp was a member of Company L, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division. His unit was engaged in intense fighting with the Chinese People's Volunteer Forces at Sinhung-ri, near the Chosin Reservoir in North Korea. He was reported to have last been seen near Hagaru-ri, but his remains could not be located. The U.S. Army declared Crisp deceased as of Dec. 12, 1950. Crisp will be buried at Arlington National Cemetery in Arlington, Virginia. The date has yet to be determined. [Read about Crisp.](#)

-- **Army Pfc. Horace H. Middleton**, 20, of Northumberland, Pennsylvania, was a member of Company F, 2nd Battalion, 5307th Composite Unit (Provisional), also known as Merrill's Marauders, as an infantryman in the China-Burma-India Theater. After taking the airfield in Myitkyina, Burma, from the Japanese on May 17, 1944. Middleton's battalion was tasked with holding the airfield and taking part in the siege of Myitkyina. Middleton was killed during fighting on July 12, 1944. Interment services are pending. [Read about Middleton.](#)

-- **Army Pfc. Jasper V. Marquez**, 21, of Santa Fe, New Mexico, was a member of Company L, 3rd Battalion, 38th Infantry Regiment, 2nd Infantry Division. He was reported missing in action on Nov. 28, 1950, when enemy forces attacked his unit near the Kunu-ri, North Korea. Repatriated American prisoners of war reported that Marquez had died at Hofong Camp while a prisoner of war, in January 1951. Marquez will be buried in his hometown. The date has yet to be determined. [Read about Marquez.](#)

-- **Army Sgt. Walter H. Tobin, Jr.**, 22, of Glen Lake, Michigan, was a member of Headquarters Company, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team. He was reported missing in action on Dec. 2, 1950, when enemy forces attacked his unit near the Chosin Reservoir, North Korea. His remains could not be recovered following the attack. Tobin will be buried Nov. 14, 2019, in Glen Arbor, Mich. [Read about Tobin.](#)

-- **Army Sgt. William C. Holmes**, 21, of Smyth County, Virginia, was killed during the Korean War. Holmes was a member of Heavy Tank Company, 32nd Infantry Regiment, 7th Infantry Division. On Sept. 21, 1951, his unit participated in a patrol located near the Iron Triangle, North Korea. After a prolonged firefight, Holmes was killed in action. Following the battle, his remains were not initially recovered. Holmes will be buried Nov. 23, 2019, in Middleway, West Virginia. [Read about Holmes.](#)

-- **Marine Corps Cpl. Thomas H. Cooper**, 22, of Omaha, Nebraska, was a member of Company A, 2nd Amphibious Tractor Battalion, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed, including Cooper, who died on the first day of battle, Nov. 20, 1943. Interment services are pending. [Read about Cooper.](#)

-- **Marine Corps Pfc. Harry C. Morrissey**, 27, of Everett, Massachusetts, was a member of Company B, 1st Battalion, 7th Marines, 1st Marine Division. On Oct. 9, 1942, Morrissey's unit was part of the main offensive action in the Battle of Guadalcanal. Morrissey was killed in action during the two-month battle. He and two other Marines from his battalion were interred in graves atop Hill 73. Morrissey will be buried at Arlington National Cemetery in Arlington, Virginia. The date has yet to be determined. [Read about Morrissey.](#)

-- **Marine Corps Pfc. Robert J. Hatch**, 21, of Woods Cross, Utah, was a member of Company D, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed, including Hatch on the third day of battle, Nov. 22, 1943. Hatch will be buried Dec. 14, 2019, in Bountiful, Utah. [Read about Hatch.](#)

-- **Marine Corps Sgt. Jerome B. Morris**, 22, of Paragould, Arkansas, was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Morris was killed on the third day of the battle, Nov. 22, 1943. Interment services are pending. [Read about Morris.](#)

-- **Navy Coxswain Layton T. Banks**, 20, of Dallas, Texas, was killed during World War II. On Dec. 7, 1941, Banks was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Banks. Interment services are pending. [Read about Banks.](#)

-- **Navy Fireman First Class Bethel E. Walters**, 25, of Dallas, Texas, was killed during World War II. On Dec. 7, 1941, Banks was assigned to the battleship USS West Virginia, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft. The USS West Virginia sustained multiple torpedo hits, but timely counter-flooding measures taken by the crew prevented it from capsizing, and it came to rest on the shallow harbor floor. The attack resulted in the deaths of 106 crewmen, including Walters. Interment services are pending. [Read about Walters.](#)

-- **Navy Seaman 2nd Class Everett G. Windle**, 20, of Kansas City, Missouri, was killed during World War II. On Dec. 7, 1941, Windle was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Windle. Interment services are pending. [Read about Windle.](#)

-- **U.S. Army Cpl. Earl W. Duncan**, 23, of McAdenville, North Carolina, was killed during the Korean War. Duncan was a member of Company D, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team. He was reported missing in action on Dec. 2, 1950, in the vicinity of the Chosin Reservoir, North Korea, when his unit was attacked by enemy forces. Following the battle, his remains could not be recovered. Duncan will be buried Nov. 30, 2019, in Gastonia, North Carolina. [Read about Duncan.](#)

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



VA Claims Assistance

Update 09: How to Use New Tool When Filing Disability Claims Online

The U.S. Department of Veterans Affairs (VA) is transforming the way Veterans learn about and apply for benefits earned, through a new video tutorial completed in October highlighting the digital [Disability Compensation Benefits Claims tool](#) released earlier this year. Built with Veterans, for Veterans, — an iterative development process that incorporates user testing and human-centered design principles — the tool is now available allowing Veterans with previously filed claims to have more control over submissions and represents an innovative leap forward in VA services “The Disability Compensation Benefits Claim tool lessens the administrative and paperwork burden for Veterans, and shortens the processing timeline for benefits claims,” said VA Secretary Robert Wilkie. “This innovative tool, along with the companion tutorial video series, represents VA’s commitment to providing Veterans quality service through digital transformation.”

The accompanying five-part video tutorial series is accessible on VA’s Office of Information and Technology (OIT) [YouTube page](#). The tutorials describe steps Veterans can follow to complete disability compensation claims applications online using the new digital tool. The videos feature:

- An overview of the online tool’s user-friendly platform, and its efficient functionality that streamlines the claims submission process.
- Log-in instructions for starting the process of filing a disability benefits claim, and how Veterans can track existing disability compensation claims.
- Instructions on how the tool automatically checks the Veteran’s record to find out if there is an active intent to file date already pending.

Visit the full [tutorial series](https://www.va.gov/COMMUNITYCARE/providers/EDU_Training.asp) (https://www.va.gov/COMMUNITYCARE/providers/EDU_Training.asp) for instructions. Click [here](#) for more information about disability compensation. [Source: VA News Release | October 15, 2019 ++]

VA Blue Water Claims

Update 76: Updated Eligibility Requirements for Previously Denied Claims

The Department of Veterans Affairs will soon mail letters to Blue Water Navy veterans and survivors who were previously denied benefits. The letters provide updated eligibility requirements approved in the Blue Water Navy Vietnam Veterans Act of 2019, the paperwork required of a veteran or survivor, and available resources to assist in the claims process. The law says that veterans who served offshore of the Republic of Vietnam from 1962-1975 are presumed to have been exposed to Agent Orange or other harmful herbicides. Exposure to these herbicides have been linked to a list of several harmful medical conditions:

- AL amyloidosis
- Chloracne or similar acneform disease

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

The Veterans Benefits Administration has confirmed payments will begin being processed on Jan. 1, 2020. The following links below provide detailed information for Blue Water Navy veterans and their survivors, including instructions to submit or resubmit a claim.

- <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/navy-coast-guard-ships-vietnam>
- Fact sheet: [Blue Water Navy Veterans and Agent Orange \(PDF\)](#)
- Frequently asked questions: [Blue Water Navy Veterans and disability benefits \(PDF\)](#)

VA is prioritizing claims for people who are homeless, terminally ill, over the age of 85, or in a dire financial situation. If this pertains to you or someone you know, be sure to notify the veterans service office you are working with or, as always reach out to The Enlisted Association (TREA) for assistance. [Source: TREA Washington Update | November 1, 2019 ++]

VA Blue Water Claims

Update 77: Courts Have 'Lost Patience' with VA over Delays

Twelve "Blue Water Navy" Vietnam veterans have died since the Department of Veterans Affairs Secretary Robert Wilkie issued a stay on processing their Agent Orange disability claims. On 8 NOV, the Federal Circuit Court of Appeals heard oral arguments in a lawsuit filed by a veterans nonprofit group, Military Veterans Advocacy Inc. (MVA), asking that the delay on processing those claims ends. The delay affects more than 400,000 veterans or surviving family members who could be eligible for benefits, according to VA. "I think we won a strategic victory," MVA Executive Director John Wells told Connecting Vets after the hearing.

Wells feels confident that, at the very least, VA will not be able to extend the stay past the original date of 1 JAN. However, there's a possibility that a decision comes back from the court ending the stay even earlier. "We'll have to wait until the decision comes out, but I think if nothing else we've prevented the secretary from going past January 1st," Wells said. "From our point of view that would be the worst possible outcome. It might be better but we think that would be the minimum that we would get." Wells and MVA are optimistic — and sensed that the courts were frustrated with VA much like the veterans are. "We felt the court had pretty much lost patience with the VA," Wells said. "We also felt they were very concerned because Mr. Procopio had been granted his benefits by that same court back in January and still hadn't received his benefits. The judges did not seem very happy about that."

The Procopio v. Wilkie Federal Circuit Court decision reversed a 1997 VA decision to deny that Blue Water veterans were exposed to Agent Orange while serving offshore of Vietnam. The Procopio decision earlier this year meant that

the VA should presume veterans who served in the waters off the coast were exposed to Agent Orange at some point during their service, and as a result were eligible for related VA benefits. Actions in response to that decision have not been taken.

However, while MVA senses the hearing was a victory, they were unsuccessful in one of their other objectives on the Hill. "We spent a week up here meeting with members of Congress and senators. One group that out and out refuses to meet with us is the House Veterans Affairs Committee Majority staff," Wells said. "They're upset at us because we have criticized their actions in passing a bill that caused the confusion and allowed the stay that forced us to go back to court. Well, okay, fine. Don't care. They need to stop acting childish and they need to meet with us and we need to go on from there."

While the stay is currently expected to continue until 1 JAN — but now no further — claims for benefits can be submitted now. VA has said Blue Water veterans and their families are "encouraged" to submit their claims for conditions related to Agent Orange. Veterans 85 and older, or "with life-threatening illnesses" will have "priority in claims processing," VA said. So, while VA will not begin processing claims until 2020, they can still be processed and prepared before that date. About 77,000 Blue Water veterans have previously submitted claims and been denied, VA leaders said. They must file a new claim. Eligible survivors of deceased Blue Water Navy veterans can also file claims for benefits based on their veterans' service. A list of the diseases currently linked to Agent Orange and eligible for benefits can be found [here](#). Veterans who want information from the VA can call 800-827-1000 or click [here](#). [Source: <https://connectingvets.radio.com/articles> | Elizabeth Howe | November 08, 2019 ++]

VA Cancer Care

Agency Struggling with Shortage of Cancer Treatment Experts

Veterans Affairs Secretary Robert Wilkie said the agency is struggling with the same shortage of cancer treatment experts that the U.S. medical community at large has faced, which veterans told McClatchy has resulted in missed or late-stage cancer diagnoses. McClatchy last month reported in an [exclusive investigation](#) that the rate of urinary, prostate, liver and blood cancer treatments has sharply risen over the last two decades of war. Many veterans or their surviving spouses told McClatchy that when they went to VA health care centers for care, the cancers were missed or only caught when they became late-stage cancers.

Wilkie said that the VA, like the U.S. medical community, has struggled to have enough cancer specialists on staff. National Coverage. Local Perspectives. "We are not divorced from many of the issues that impact America writ-large," Wilkie said at a White House media briefing in advance of Veterans Day. "There's a shortage in this country, not only of cancer providers, but there's a shortage in this country of mental health providers. We are trying to be as creative as we can to bring more people in those categories to us."

Veterans who served in Iraq and Afghanistan, and previous conflicts, have become much more vocal about the illnesses that their community is facing. The primary military surviving spouse support network, the Tragedy Assistance Program for Survivors known as TAPS, has reported that for the first time, the top reason that new members — military widows or widowers — joined the organization over the last fiscal year was no longer suicide, it was due to loss from cancers and other illnesses. "As of September 30, 2019, 28 percent of all new TAPS survivors are grieving the death of their military loved one who died due to an illness," said Coleen Bowman, TAPS senior advisor on toxic exposure. Bowman's husband, Sgt. Maj. Robert Bowman, died of cancer in 2013. "This is now the [number one cause of death](#) here at TAPS, before suicide, and [killed in action]. The numbers are alarming, and speak volumes about the gravity of this."

In its investigation, McClatchy obtained through Freedom of Information Act requests data on every cancer billing to the VA health care system from fiscal year 2000 to fiscal year 2018. In that time frame, the rate of cancer treatments

for veterans receiving care from the VA’s health care system rose 61 percent for urinary cancers - bladder, kidney and ureter cancers. The rate of treatments for prostate cancers rose 23 percent; liver and pancreatic cancer treatment rates rose 96 percent and blood cancer treatment rates rose 18 percent.

At a second event Friday, at the National Press Club, Wilkie told McClatchy he had read its [“Stricken”](#) investigative series. “I enjoyed it. I learned.” Wilkie said he was “very” concerned about rising cancer rates, which he said also reflect the cumulative effect of an aging Vietnam veteran population. The decades-long struggle of Vietnam veterans to get the VA to recognize Agent Orange-related illnesses continues to weigh on him, Wilkie said, even as his agency now works with the Pentagon to treat the newest generation of Iraq and Afghanistan-related illnesses. New illnesses faced by the latest generation of veterans “is what we have to get the answers for,” Wilkie said.

“I know what Agent Orange was. I know how long it was to get that right, and we can’t do that again,” Wilkie said. “Now, we are treating cancers,” he said. “The question then is, how do you categorize burn pit writ-large the way you categorized Agent Orange?” Dozens of veterans who contacted McClatchy after its investigation published said they had been concerned about the number of cancers affecting the men and women they served with, and some also questioned whether the numbers are actually higher because not all veterans get their health care from the VA health care system. In recent weeks the issue has gained momentum. A number of veterans groups are joining forces to convince Congress, the Defense Department and Department of Veterans Affairs to make it easier for veterans — such as the more than 187,000 now reporting respiratory diseases they think are tied to exposure to burn pits in Iraq and Afghanistan — to get care.

Rep. Jimmy Panetta, a California Democrat, introduced a bill on 8 NOV to help former fighter pilots who are now facing increased [rates of prostate cancer](#) they suspect may be tied to cockpit radiation. That bill would require the VA to work with the National Academy of Sciences or National Cancer Institute to determine whether cockpit radiation is tied to the rise in prostate cancers among pilots. On 7 NOV, Pentagon spokesman Jonathan Rath Hoffman said Defense Secretary Mark Esper would be traveling with Wilkie on Veterans Day and was expected to raise some of these veterans’ concerns with him. “The secretary has been committed to expanding access to resources and access to care for military members, and we’ll continue to push through with that,” Hoffman said. [Source: [www.mcclatchydc.com](#) | Tara Copp & Michael Wilner | November 8, 2019 ++]

VA Cancer Care

Update 01: VA to Launch Major Study into Military Toxic Exposure

The Department of Veterans Affairs will launch a major study into military exposure to toxic environments to get a better understanding of whether there is a connection to cancers and other diseases afflicting service members, the agency’s chief research officer said 13 NOV. Rachel Ramoni, the chief research and development officer for the VA, said despite generations of men and women returning home from serving in wars overseas to face cancer diagnoses at home, the agency has not yet devoted resources to discover the root causes. “I’ve been speaking a lot with [Vietnam veterans] in particular, and they, I think, for good reason, have been irritated with us as an organization because we have not done a lot of work, especially clinical work on military exposures,” she said.

Ramoni was speaking at a conference on veterans prostate cancer rates sponsored by ZERO — The End of Prostate Cancer. The group has reported that veterans are twice as likely to have prostate cancer as the general population, with more than 489,000 veterans currently getting treated for prostate cancer within the VA health care system. Ramoni said that as a result of conversations with hundreds of veterans to help shape the study, the agency will also be looking at the impact on veterans’ kids, and whether toxic exposure while serving is connected to birth defects in their children.

“It’s very hard to hear stories from veterans who bear the feeling of guilt that their daughter, and this is one veteran I spoke to, their daughter had a hysterectomy at age three and wondering if it was because of his service,” she said.

Ramoni said that she has apologized to the Vietnam veterans groups for the lack of previous research. “I have committed that in [fiscal year] 2021 we’re going to make major investments in toxic exposure. We are in the planning phases for that now, but in FY 2021 we will start to roll that out. That’s something that will cut across all our research.”

Last month in an exclusive investigation, McClatchy reported that the rates of treatment at VA health care centers for many types of cancers rose sharply over the last two decades of war. Treatment rates for urinary cancers — which include bladder, ureter and kidney cancers — have jumped 61 percent from fiscal year 2000 to 2018. Prostate cancer treatment rates have risen 23 percent. Veterans groups and their families question whether the various toxic exposures that service members encountered while in the military are to blame. Some of those exposures include massive trash burning pits in Iraq and Afghanistan, where everything from ammunition, tires, computer parts and human waste was burned. They have also expressed concerns about cancer-linked firefighting foam the military used and possible exposure to radiation in the cockpits of the aircraft they flew.

But little research has been done to date on whether the cancers veterans are facing now are tied to those exposures. Specifically for prostate cancer, “we don’t have a clear answer why,” Ramoni said. “I think it’s clear that Agent Orange alone can’t be the explanation because that affects one era of service. But in general, cancer is more common in VA across the board than it is in the U.S. general population.” [Source: www.mcclatchydc.com | Tara Copp | November 13, 2019 ++]

VA Hepatitis B Care Combat Exposure Risk Study

To what extent does military exposure, including time in combat, put someone at risk for acquiring hepatitis B? The virus causes a liver infection that, if not treated properly, can lead to serious health consequences, such as cirrhosis—a deterioration of the liver—liver cancer, or even death. A new study of Veterans has found prevalence of hepatitis B to be greatest among those with traditional risk factors, such as drug-use or high-risk sexual practices, but also suggests that combat exposure can be a risk factor on its own. Hepatitis B can be acquired, for example, by being wounded or making contact with infected blood when a fellow service member is wounded.

Dr. Lauren Beste, an internist at the VA Puget Sound Health Care System and an official in VA’s HIV, Hepatitis, and Related Conditions Program Office, led the research. She believes the [study](#), which recently appeared in the journal *Clinical Gastroenterology and Hepatology*, is the first to gauge the prevalence of hepatitis B in relation to combat. The study included 1,146 Veterans who received VA care from 1998 to 2000. Beste and her team found that evidence of hep B exposure was highest among Veterans with traditional risk factors, such as drug use or high-risk sexual practices. Of these people, 60% reported a history of combat exposure. After adjustment for demographic and traditional risk factors, the researchers determined that service in a combat zone and being wounded in combat were independently associated with exposure to hepatitis B.

The study team concluded that more research is needed to determine whether Veterans who were in combat prior to the era of universal vaccination should be screened for exposure to hepatitis B. The military began vaccinating all service members for the disease after 2000. Vets who have served after that point are presumed to be vaccinated and thus protected from the virus.

“There are many important reasons to study whether military exposures are linked to hepatitis B. One is to make sure we offer screening to Veterans who could be at risk. “The hepatitis B virus has effective treatments and can be identified with a simple blood test, but military service is not one of the risk factors that is traditionally used to prompt screening,” says Beste. “There are many important reasons to study whether military exposures are linked to hepatitis B. One is to make sure we offer screening to Veterans who could be at risk. Another is to give Veterans a chance to apply for VA compensation if their hepatitis B is related to military service.”

It's important to note that the study does not show cause and effect, only a link between combat and hepatitis B. The researchers can't prove definitively that any case of hep B came about because of a combat wound or contact with infected blood in a combat setting. "As a physician," says Beste, "my job is to identify who needs to be screened for hepatitis B, regardless of the way the hepatitis B exposure may have occurred. From a practical standpoint, Veterans with combat history do appear to have an increased risk for hepatitis B exposure." The hepatitis B virus is transmitted when people come in contact with the blood or bodily fluids of someone else who has the virus. This most often happens through sexual contact or the sharing of needles, syringes, or other drug-injection equipment; or from mother to baby at birth.

Hepatitis B can be either acute, generally meaning the virus will leave a person's body within the first six months, or chronic, in which case it never goes away, even if treated. "It's important to identify the people at risk in order to treat them and hopefully prevent the long-term consequences of the disease," Beste says. The three most common types of viral hepatitis are A, B, and C. Of the three, [hepatitis C](#) is most prevalent among Veterans. VA has treated some 120,000 Veterans infected with hepatitis C; more than 100,000 have been cured, thanks to newer drugs.

Beste points out that "outside of the United States and other developed nations, hepatitis B is much more common than hepatitis C and far surpasses hepatitis C as a cause of liver cancer and liver-related deaths. The hepatitis B infection is a global health care problem, especially in developing areas." Unlike hepatitis C, hep B is not curable. In that sense, it's like HIV. "You can suppress it, but you can almost never get rid of it once you're chronically infected," Beste says. "In most cases of hepatitis C, you can take pills, and it'll be totally gone from your body." [Source: Vantage Point | Michael Richman | November 13, 2019 ++]

Opioid Addiction

Update 08: VA Equips 200,000 Veterans with Lifesaving Naloxone

The U.S. Department of Veterans Affairs' (VA) Opioid Overdose Education and Naloxone Distribution (OEND) program announced that from May 2014 to September 2019, the program issued naloxone — a medication used to block the effects of a potentially fatal opioid overdose — to more than 200,000 Veterans. VA is a leader in naloxone distribution to health care patients and has documented more than 700 successful opioid overdose reversals resulting from its use. "Veterans are twice as likely to die from accidental overdose compared to the general U.S. population," said VA Secretary Robert Wilkie. "Given the opioid crisis, it is our duty to do everything we can to help Veterans avoid opioid overdose and thanks to the Comprehensive Addiction and Recovery Act of 2016, naloxone education and naloxone prescriptions are free to Veterans enrolled for VA care who may be at-risk of opioid overdose."

VA's OEND program takes a multidisciplinary approach which educates vulnerable patients about opioid risk and provides them with naloxone. VA has also standardized patient and provider education, clinical guidance, clinical decision support tools identifying patients in danger of an overdose and national clinical notes to improve care post-overdose. The department recently launched a [Rapid Naloxone Initiative](#) consisting of three elements, including, OEND, VA Police Naloxone and Automated External Defibrillator (AED) cabinet naloxone. One hundred sixteen facilities have equipped 2,785 police officers with naloxone and 56 facilities have placed naloxone in 693 AED cabinets, with 126 opioid overdose reversals (120 by VA Police and 6 with AED cabinet naloxone).

OEND is one of many initiatives VA has implemented to address the opioid epidemic. VA's [Opioid Safety Initiative](#) has made significant progress reducing reliance on opioid medication for pain management by more than 53% since 2012 and offers pain care [options](#) that are safer and more effective in the long run such as [yoga, acupuncture, tai chi and behavioral health approaches](#). VA also offers specialty substance use disorder treatment at every health care system using evidence-based psychosocial treatments and medications to effectively treat opioid use disorders

and other substance use disorders. Here's information about [VA's OEND](#) efforts and resources. [Source: VA News Release| November 5, 2019 ++]

Medicare for All

Update 04: Threatens Veterans Health Care

For years, efforts to provide veterans more health care outside the Department of Veterans Affairs have been described by critics as a plot to dismantle the VA medical system. While the recent improvements in delivery of veterans' health care have proven those claims false, a real threat has emerged to care for veterans and military families. "Medicare for All" proposals in Congress would establish a single-payer health care system run by the government. They would prohibit the sale of private health plans while ending employer-sponsored insurance coverage and private and public sector retiree health plans. Although Medicare for All would leave the government-run portion of the VA system intact, it would eliminate the Department of Defense's TRICARE program, a network of private providers and military hospitals that provide health care for 9.4 million U.S military personnel, retirees, their families and some members of the reserves.

Through TRICARE, service members and retirees have 11 plans to choose from, allowing them to tailor their coverage to their unique needs. The dismantling of TRICARE would almost certainly hurt military morale, retention and recruitment. So even if the VA system remained in place, Medicare for All would still threaten the millions of veterans who have access to both the VA and TRICARE. Those who choose the latter, or a combination of both, would have fewer – or no -- options under Medicare for All. Worst of all, Medicare for All would undo the progress that has been made improving veterans' health care — especially in regard to increased access outside the VA.

Although many supporters of "Medicare for All" cite the VA as a model government-run health care system, it has actually been moving toward a more free-market model. The VA has long relied on community providers to supplement the care it provides. However, since the 2014 wait list scandal, the VA has increased its use of outside health care by over 50 percent, helping reduce wait times and improve access to care. Today, about one-third of all appointments for veterans enrolled in the VA happen outside the VA system through community care. The recently launched Veterans Community Care Program created by the VA MISSION Act expanded access to care in the community for more veterans and created a network of local urgent-care providers that eligible veterans can visit without the burden of obtaining prior authorization from the VA bureaucracy.

Medicare for All would subvert these reforms by shrinking or eliminating community provider networks and restricting choices for veterans. It also would ignore the lessons learned from the VA over the past five years -- that more choice, access and competition improve veterans' health care by focusing on the needs of the veteran, not the bureaucracy. How might the future look for veterans and active-duty military families under a Medicare-for-All system? We have examples from other countries and they're not promising.

- In Canada, military veterans use their government-run health system, which ranked last among 11 Organization for Economic Co-operation and Development countries in how quickly patients get to see their family physician.
- In Great Britain, all veterans have to use the National Health Service and are entitled to priority access only for service-related conditions, but civilian clinical needs come first.

The United States should not go down this route. Instead, we should build on the reforms and policies that have increased health care choice and access for veterans. This will ensure VA health care will continue to improve while offering greater access to the care veterans need, when and where they need it — whether through the VA or in their own communities. Veterans, more than most Americans, have experienced firsthand the perils of government-run health care through past deadly VA scandals. For those who want to push a similar system on all Americans, our

veterans' experiences should offer a cautionary tale: Medicare for All ignores the lessons of the past and threatens not only the future of veterans' health care, but care for all Americans.

Darin Selnick is the former veteran affairs adviser on the White House Domestic Policy Council and a former senior adviser to the VA secretary.

[Source: The Hill | Opinion - Darin Selnick | November 4, 2019 ++]

VA Benefits in Jail

Update 05: Incarceration Reporting Policy Not Working

Right now, there are 181,000 veterans serving time in federal prisons and some are still receiving full benefits, despite VA policy. One of them, according to a complaint filed with the Department of Veterans Affairs, was a man convicted of planning to blow up a Somali apartment building in Garden City. Lula Harris tipped police off to the plot in 2016. She was the common law wife to Curtis Allen and the two had been in a relationship since March of 2006. She was bringing Allen lunch at the G&G Mobile Home Dealership in Liberal one day and what she saw inside made her panic. "There were explosives being cooked on the island," Harris said. "I questioned and he acted like it was no big deal. He proceeded to tell me who bought, in their group, who purchased what item and just acted calm, cool and collected." Allen, Gavin Wright and Patrick Stein were plotting to blow up an apartment complex where the immigrants lived in Garden City. She called police and eventually the three were convicted. They're serving time in prison now.



But three years after she first walked into that trailer, Harris learned something that made her panic again. That's because Curtis Allen also served in the military, both in the Marines and the Army National Guard. And she said she can prove that he is still receiving full benefits despite his incarceration. "Knowing his social security number, I had access to his bank account information," she said. According to records she found and calls she made, he is still being paid in full – and by her calculation, he's received more than \$20,000 even after he was convicted. VA policy does allow benefit payments to incarcerated veterans, but only about ten percent of the original allotted amount. She said he's receiving nearly \$1,368 each month. So Harris filed a complaint with the VA, telling the agency he was in a Colorado prison. But she said she hasn't received any response.

"I tried to talk to the high-ups at the VA," she said. The VA wouldn't speak to KAKE News for an interview, and each response directed back to policy. The statement said that it is the veteran's responsibility to notify the VA of incarceration and date of release. However, because veterans do not always notify the agency of incarceration, the VA established a data matching agreement with the Federal Bureau of Prisons and the Social Security Administration to help identify incarcerated VA beneficiaries. But a 2016 study shows that data matching agreement, doesn't always work. The report from the VA Office of Inspector General, showed that from 2008 to 2015, the Veteran's Benefits

Association didn't adjust payments to 53 percent of veterans incarcerated in federal facilities. The study estimated the cost was nearly \$59.9 million.

Those over payments were higher for inmates at the state and local level - \$162 million according to the organization. "And you wonder where that money goes? I mean, where does it go?" asked Rep. John Wheeler, who sits on the state Veterans and Military Committee. "An inmate in the state or federal prison is not allowed to have that much money in their account. It's shameful." Wheeler is from Garden City and said that three years later, that plot is still on the minds of many. "That somebody, although he'd earned those veteran benefits, had come to develop a dark soul and hatred, contempt for an entire community... that's willing to blow it up and take an entire block out? You can't be normal and not be angry about that," he said.

Wheeler is a veteran himself and was outraged at the evidence KAKE News had obtained. "I do respect that this gentleman earned his pension," he said. "But he lost it when he undertook to murder and slaughter." VA policy said that any veteran caught receiving full benefits would have to forfeit. But Wheeler isn't convinced that is happening either. "That a person receiving benefits is to self-report if they're sent to prison? That's not going to work. It's just not going to work," he said. "I think Congress, the VA and whatever we can do on the state level have to address this issue so this stops." He promised to bring the matter up again in Topeka next year.

By Harris' calculations, Allen will get another \$3,000 in payments if nothing changes before then. That's why she came forward. She was already a tipster once. Now she's talking again, hoping money meant to help our nation's heroes, goes to veteran's programs and homes – not to prisoners. "Who can we get to stand accountable for it?" she said. "Everyone I've spoken to doesn't want to stand accountable for it." Under the same policy, when someone has completed a sentence, payments return to the full amount selected prior to conviction. A family member told KAKE News that Allen did receive a notice from the VA in the last few weeks on the matter. But according to the policy sent, that should've happened 61 days after conviction. [Source: KAKE News | Greg Miller | November 4, 2019 ++]

VA Benefits in Jail

Update 06: Virginia Won't Take Inmates to VA for Care

In Virginia, about 4,000 inmates are vets. Providing medical care for them is expensive, but the state refuses to take prisoners to VA hospitals where they're eligible for free treatment, and it doesn't take them to physical exams required to collect the benefits they're entitled to. Tim Wright, the benefits coordinator for veterans at Buckingham Correctional Center, says veterans in Virginia prisons can't get disability benefits because the state won't take them to Veterans Hospitals for physical exams.



Before he was sent to prison for murder, Tim Wright was a Marine who served in Iraq. He came home a broken man. "I was diagnosed with PTSD and I was diagnosed with traumatic brain injury," Wright explains. "I have memory loss, severe migraines, speech sometimes and suicidal thoughts – a lot of the symptoms that go with it." He's also had

surgery on his shoulder for a war injury and requires three more operations that could be performed at UVA or VCU, but not at a veterans' hospital. Wright doesn't know why. "If you take inmates that are veterans to the VA for medical care, that's less medical care on DOC," Wright argues. "The Veterans Administration is paying for that." And, as the benefits coordinator for other vets at the Buckingham Correctional Center, he says many men are not able to get disability payments for their families, because the Department of Corrections won't take them to the V-A for a physical exam. "This is a way for somebody who's incarcerated to still support their children, their spouse, their family, which reduces the dependency on welfare or government care or anything else," he says.

The Department of Corrections says it allows VA doctors into state prisons to do those exams, but Wright doesn't know of any cases where that has happened. He suspects prisons lack the high tech equipment the VA might require. "I have been at two different facilities, and I've talked to guys in our veterans' pod that have left multiple other facilities in the last year, and they've never seen the VA ever come into DOC." Now the benefits coordinator for veterans at Buckingham Correctional Center. Wright reads from a letter one inmate received – denying him benefits, because the state wouldn't bring him in for a physical: "Please note that this required an in-person examination," it says. "We do not have the audiological or physical exam capabilities to do the exam, and you were not able to come to the VA hospital for an examination due to your incarceration." To listen to Wright talk on the subject go to <https://www.wvtf.org/post/veterans-behind-bars-fight-benefits#stream/0>.

Michigan's Department of Corrections reports substantial savings after creating a special veterans' unit located near a VA hospital and making extensive use of that facility. [Source: <https://www.wvtf.org> | Sandy Hausman | November 12, 2019 ++]

VA Sexual Assault Policy

Senators Demanding Answers on Misconduct at VA

Two Republican senators are demanding answers from the Department of Veterans Affairs on "alarming" reports of sexual misconduct at VA. Sens. Joni Ernst (R-IA) and Shelley Moore Capito (R-WV) sent a letter to Secretary Robert Wilkie calling for information by 14 NOV to "identify gaps in VA's policies, prevent reoccurrence of such incidents and hold perpetrators accountable." "The recent incidents indicate that there may be lingering issues within VA policies, procedure and system that must be resolved," the senators wrote. "We are disturbed by these allegations and feel it is essential that we understand better what the VA is doing to address the problems and prevent them from happening in the future." In their letter, the senators asked:

- "How VA assesses credentials of contracting providers? Do standards exist to ensure these providers have no history of sexual assault or sexual harassment? If not, how can the department improve this process?"
- How many current employees of the VA have been convicted of sexual assault or had a complaint involving sexual assault sustained by an administrative determination? Has the VA increased an employee's rate of basic pay, awarded an employee a bonus or promoted an employee after said employee was found to have a Title VII sexual assault complaint declared final by administrative or judicial determination?
- Does the VA offer counseling and other services to victims who were sexually assaulted while receiving care from the department? What is the VA's policy on making sure that victims are properly attended to if they do fall victim to this crime?
- How is the department working with medical staff, non-medical staff, and patients to raise awareness about sexual assault and sexual harassment at VA facilities?
- What are the current VA policies for reporting and responding to instances of sexual assault or sexual harassment? What actions does the department take to hold perpetrators of sexual assault or sexual harassment accountable?

- How is the VA working with the Department of Defense to gather information about sexual assault in the military in order to improve programming across the Veterans Health Administration to better understand the needs of veterans who were victims of sexual assault while on active duty?
- What is the department doing to accommodate the needs of our growing female veteran population at VA medical facilities?"

The House Veterans Affairs Committee recently passed the omnibus women veterans care bill, the Deborah Sampson Act, which includes a mandate for VA to create a more robust sexual harassment and sexual assault policy systemwide. That bill is headed to the House floor for a vote. That move followed news that a senior Congressional policy advisor and Navy veteran, Andrea Goldstein, was sexually assaulted at the Washington, D.C. VA. Sexual assault and misconduct are a major issue at both VA and within the Armed Forces, particularly for women veterans and service members. National VA data shows that about one in every four women veterans or service members have experienced military sexual trauma, and studies, where participants were allowed to remain anonymous, suggest that number could be even higher.

Overall and despite Pentagon efforts, the number of military sexual assaults rose 38 percent, a survey from earlier this year showed. In the past months, former VA staffers have been implicated in the deaths of veterans at several VAs and of and multiple sexual assaults at a VA in West Virginia. [Source: ConnectingVets.com | Abbie Bennett | November 06, 2019 ++]

VA Benefits Assistance

Update 02: VFW VSOs Recover \$9B+ in Benefits for Vets

Veterans of Foreign Wars (VFW) Service Officers recovered more than \$9 billion in benefits for veterans VFW service officers were responsible for the first time for the recovery of a total of \$9,059,726,902 for veterans this past fiscal year according to the U.S. Department of Veterans Affairs (VA). “This is a true testament to the dedication and service our VFW service officers have for every veteran he or she comes in contact with,” said VFW National Commander William “Doc” Schmitz. “Our veterans deserve nothing but the absolute-best customer service experience that our organization has proven to deliver day-in and day-out.”

This year, as part of the VFW’s Century of Service, leaders issued a challenge to its Department service officers nationwide to assist as many veterans possible who required help in filing benefits and compensation claims with the VA. “The VFW’s global network of professional veterans’ advocates should be incredibly proud to have reached this milestone in our 100th year of helping veterans,” said Ryan Gallucci, director of VFW National Veterans Service. “This demonstrates the hard work of our advocates who meet face-to-face with veterans every day. The founders of our humble benefits assistance program would be proud of the legacy that the VFW has built, proving that ‘No One Does More For Veterans.’”

VFW Service Officers are trained experts, helping veterans develop their case with ease by reviewing and applying current law, pertinent legislation, regulations, pension and death benefits, and employment and training programs. Service officers are also prepared to present oral arguments on behalf of veterans when needed. Schmitz explained that veterans who come to the VFW for help in filing claims receive nothing short of positive results. “Veterans rely heavily on our expertise in assisting them in receiving the benefits and compensation they have earned and our professionals continue to answer that call with dynamic results,” said Schmitz. “Our outstanding service officers are amazing stewards and dedicated professionals who pride themselves on serving every veteran who needs help in the claim process and will not stop until every veteran’s individual need is met.”

If you are a veteran who seeks help in filing a claim, visit the [VFW website](#) and click on the Assistance tab. The [VA Claims and Separation Benefits](#) section will help you find a service officer in your area. [Source: VFW Action Corps Weekly | November 8, 2019 ++]

VA Medical Records

Update 04: iPhone Access Now Available



Veterans with iPhones can now view their Department of Veterans Affairs medical records through their phone's Health app. VA and Apple began rolling out the capability during the summer but issued formal announcements this week, just ahead of Veterans Day. "We have delivered veterans an innovative new way to easily and securely access their health information," VA Secretary Robert Wilkie said 6 NOV in a release. "Veterans deserve access to their health data at any time and in one place, and with health records on the Health app, VA has pushed the veterans experience forward."

Veterans will see an aggregated view of their VA health care information such as lab results, medical history, procedures and medications. Information from private medical providers also is available if that provider participates in the Apple Health program. More than 400 companies are on board, including Johns Hopkins, University of California San Diego, Quest Diagnostics and Allscripts. Jeff Williams, Apple's chief operating officer, said helping veterans further understand their health is a way to show the company's gratitude for their service. "By working with the VA to offer Health Records on iPhone, we hope to help those who served have greater peace of mind that their health care is in good hands," Williams said in a release.

Veterans in the VA health system have had access to their medical records through the [eBenefits](#) and the [MyHealthVet](#) websites. The VA's "Blue Button" records sharing system also gives community care providers access to VA records. According to Apple, all information is encrypted and protected by the user's iPhone passcode, Touch or Face ID. The data is downloaded via an encrypted connection directly from the VA to the app and does not "traverse Apple's network during this download," according to the company's [website](#). Once on the app, the information is encrypted by the iPhone's HealthKit database.

Every iPhone has the Health app, one of the standard applications provided under the iPhone's operating system. It can be used to track activity, nutrition, sleep, vital signs and other information pertaining to fitness and health. Veterans wishing to access their records must open the app, and under "Access Your Records," tap "Get Started." They can then select the Department of Veterans Affairs under the search page. For the time being, veterans who use Android devices cannot access their VA medical records via their phones. VA has not said whether it plans to partner with Google to make the option available. [Source: MilitaryTimes | Patricia Kime | November 7, 2019 ++]

VA Claims Processing

Update 19: Performance Improvements 4th Quarter FY 2019

The U.S. Department of Veterans Affairs' Veterans Benefits Administration (VBA) delivered performance improvements made for the fourth quarter of fiscal year (FY) 2019 during a late October live webcast. The presentation included advances in processing Veteran claims and an overview of VBA's eight business lines known as programs: Disability Compensation, Appeals, Pension and Fiduciary, Insurance, Education, Vocational Rehabilitation and Employment, Home Loan Guaranty and Transition and Economic Development. "The programs serve 4.9 million Veterans and family members and provided \$29 billion in benefits in the last four months of FY 2019," said VA Secretary Robert Wilkie. "VBA will build on the year's successes in the new #BestYearEver campaign to further improve service to Veterans." Examples of targets met or exceeded for the fourth quarter of FY 2019:

- Compensation completed claims 29 days sooner than its goal of 125.
- Veterans Pension claims completed in an average of 103 days ahead of the 125-day mark.
- Survivor Benefits completed in an average of 91 days, better than the projected 125 days.
- Insurance claims completed in 3.3 days, less than the four-day target.
- Fiduciary performed more than 27,000 field examinations, beyond the target of 21,000.
- Education processed original applications in 23 days, faster than the 28-day target.
- Vocational Rehabilitation and Employment met its promise to hire 169 counselors who have been instrumental with increasing the number of positive outcomes for Veterans seeking employment, education and independent living.
- Home Loan Guaranty provided all funding fee refunds by Sept. 30.
- Transition and Education Development surpassed its 95% customer satisfaction goal.

Two initiatives mentioned will be realized in the coming months. The remaining provisions of the Colmery Act, which will be implemented by 1 DEC, provide changes to education programs including aligning the monthly housing allowance to a student's campus location. Also confirmed are awards for Blue Water Navy claims set to begin Jan. 1, 2020. [Source: VA News Release | November 12, 2019 ++]

VA Fraud, Waste, & Abuse

Reported 01 thru 15 NOV 2019

Ocala, Florida – United States Attorney Maria Chapa Lopez announces the return of an indictment charging **Miller Wilson, Jr.** (49, Sparr), his daughter Myoshi Wilson (25, Citra), and his ex-wife Erica Wilson (42, Ocala), with conspiracy to commit health care fraud and wire fraud. Miller Wilson, Jr. is also charged with eight counts of solicitation and receipt of health care kickbacks, and Erica and Myoshi Wilson are each charged with one count of making false statements. If convicted, each faces a maximum penalty of 5 years in federal prison for the conspiracy count. Erica and Myoshi Wilson each face up to 5 years' imprisonment for the false statement count. In addition, Miller Wilson, Jr. faces up to 10 years in federal prison for each count of soliciting and receiving health care kickbacks. The indictment also notifies the defendants that the United States is seeking a money judgment in the amount of \$382,462, which represents the proceeds of the charged criminal conduct.

According to the indictment, Miller Wilson, Jr. was an employee at the Department of Veterans Affairs Clinic located in The Villages. As part of his employment, he provided transportation arrangements for veterans needing medical treatment. From 2014 through 2016, Miller Wilson, Jr. obtained cash kickbacks from the transportation vendors in exchange for awarding them health care contracts from the VA. Thereafter, from 2016-2017, Miller Wilson, Jr. conspired with Erica and Myoshi Wilson to open and manage two different transportation companies to provide these

services to veterans. He used his official position at the VA to funnel health care contracts to the companies that he had formed with his daughter and exwife. During a 17-month period, the two companies billed the federal government \$305,673.

In 2019, Myoshi and Erica Wilson made false statements to a federal agent in to conceal their wrongdoing. An indictment is merely a formal charge that a defendant has committed one or more violations of federal criminal law, and every defendant is presumed innocent unless, and until, proven guilty. This case is being investigated by the Department of Veterans Affairs, Office of Inspector General. [Source: DOJ Middle Dist. of FL | U.S. Attorney's Office | November 8, 2019 ++]

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Miramar, CA – The owner of a technical training school pleaded guilty 13 NOV to defrauding nearly \$30 million worth of benefits over a three-year period from the Department of Veterans Affairs. Federal authorities discovered an elaborate scheme at Blue Star Learning in Miramar involving students and companies that simply did not exist. Owner **Nimesh Shah**, 36, pleaded guilty Wednesday to creating fake non-veteran student profiles with fraudulent social security numbers, phone numbers and email addresses. He further falsified his school's success rate such as listing 30 fictitious companies as successful employers, all according to the U.S. Attorney's Office report.

The Post-9/11 G.I Bill under the Department of Veterans Affairs allocates financial assistance for veterans such as tuition and housing. As part of the program, the VA usually sends that money directly to the school where veterans are enrolled. Monthly housing and school supplies allowances are also provided directly to veterans. Shah knew he had to maintain at least 15 percent non-veterans for each course for which the VA was paying for education benefits under the "85/15 Rule," in order to continue receiving funding, according to the U.S. Attorney's Office. Instead, nearly 100 percent of students were veterans receiving educational assistance.

Shah also directed his employees to execute the scheme, emailing 48 fraudulent agreements for fake people who were supposedly non-veterans to the California State Approving Agency for Veterans Education (CSAAVE). "Shah repeatedly misrepresented to the CSAAVE and the VA that Blue Star Learning was in compliance with the 85/15 Rule," the U.S. Attorney's Office said. Shah further fraudulently reported his students' success in the job market in yearly reports to the CSAAVE. "According to Shah's plea agreement, Shah knew that the vast majority of Blue Star Learning graduates did not obtain jobs in the fields in which they were purportedly receiving training, and that the employment statistics on Blue Star Learning's website were fraudulent," the U.S. Attorney's Office said.

Shah created fraudulent email addresses for Blue Star Learning students and directed employees to answer emails pretending to be employed graduates working in the information technology field, the report said. Shah also purchased 30 cellular telephones, one for each fictitious employer, and had employees create voicemails so that it would appear that the fraudulent businesses were legitimate if CSAAVE called to check, the court case said. "This defendant crafted an elaborate scheme to fleece the government and taxpayers, but this case put a stop to this significant fraud," U.S. Attorney Robert Brewer said. Throughout Shah's scheme, the VA issued over \$11 million in tuition payments and \$18 million in housing allowances and stipends, for a total of \$29,350,999, the U.S. Attorney's Office report said.

Shah's wife Nidhi Shah, 34, pleaded guilty to lying to agents at the time of her interview. She could face up to five years in prison and a \$250,000 fine, the report added. Owner Nimesh Shah could face a maximum 20 years in prison and a \$250,000 fine. Blue Star Learning closed on June 17, 2019, according to the California Office of Student Assistance and Relief. [Source: NBC Channel 7 San Diego | Sophia McCullough | November 13, 2019 ++]

* Vets *



Vet Employment

Update 12: Unemployment Rate Drop to 3.0%

Veterans unemployment rates dropped slightly in October even as the national unemployment rate rose. According to a Bureau of Labor Statistics report released 1 NOV, the jobless rate among all veterans in America fell to 3.0 percent in October from 3.1 percent the prior month. It's the third consecutive month the unemployment estimate has declined, and puts overall veterans unemployment at its lowest mark since May. The national unemployment figure went the opposite direction, rising to 3.6 percent in October from 3.5 percent the previous month. Economic experts have blamed the month-long General Motors strike for some of that national increase. October marked the 18th consecutive month that veterans unemployment has been lower than the national rate.

Younger veterans also saw good news in the monthly jobs report. The unemployment rate among post-9/11 veterans fell to 3.5 percent in October, down from 4.5 percent in September estimates. That marker had been rising steadily in recent months, raising concerns about difficulties that recently separated service members may be facing in the private-sector job market. Employment experts have cautioned against focusing too closely on monthly changes in unemployment for sub-groups within the Labor Department's surveys of American workers, because small changes in sample sizes can produce significant moves in the numbers. President Donald Trump on Twitter hailed the report as "far greater than expectations." The unemployment estimates translate into about 274,000 veterans collecting unemployment benefits last month. About 8.9 million veterans are employed across the country today, and another 9.5 million not participating in the workforce due to injuries or old age. [Source: MilitaryTimes | Leo Shane III | November 2, 2019 ++]

Vet Suicide

Update 39: New Way Suggested to Address the Issue

When 2,977 Americans were killed on 9/11, we went to war. Yet, year after year, more than 6,000 veterans die by suicide. Since 2006 we have lost more than 79,000 veterans by suicide — a number that eclipses the 10-year American death toll in Vietnam. We give more money to the Department of Veterans Affairs (VA) for the same treatments, suggest that VA care is the best, and move on. But at no time has serious congressional diligence been undertaken to ask the tough question: Why isn't this working?

Fewer than eight congressional staff focus on reducing this epidemic, plus a few more if you include staff from the Armed Services committees. Nearly all of these staff are dual-hatted, focused on providing oversight to the most extensive health care system in the world, with 1,074 outpatient sites, 170 VA medical centers and a budget request this year of \$220.2 billion. Their attention has, for decades, been split on implementation of choice/mission, various medical emergencies, accountability of employees — the list goes on. At no time has our veterans' suicide epidemic been a full-time priority for Congress. And, to be clear, the problem starts at the Department of Defense (DOD) and ends with the VA's National Cemetery Administration.

Confronting the reality that there is no easy solution is painful. For years, Congress has appropriated significant resources to the VA, with the VA’s mental health budget ballooning to a requested \$9.4 billion in 2019. The total spent on existing approaches equals \$67.1 billion since 2006. The bulk of this funding has gone to treatment modalities that focus on talk therapy, cognitive processing therapy (CPT), prolonged exposure and psychotropics. The vast majority of the research has similarly focused on reinforcing these treatments. It’s not working, as the data and death toll show. The day after Christmas, the VA delivered to Congress the “2018 Annual Report: VA Mental Health Program and Suicide Prevention Services Independent Evaluation.” The report was required by the Clay Hunt SAV Act of 2015, which was the last time Congress was intensely interested in this issue. We shared the results with some noted psychologists. Here is their analysis of the data:

- “Bottom-line Analysis for General Mental Health: The Report authors are reporting statistically significant changes, but in reality, there is little practical improvement for the veterans. Overall, the changes are not large enough for the typical veteran to report any noticeable improvement in their general mental health.
- “Bottom-line Analysis for PTSD Specialty Care Services: The measures of clinical symptoms show no real improvement, and the veterans report the same.”

There is another, more concerning report that seemingly never caught the attention of Congress. This seems to be the most definitive analysis with regard to the treatment modalities we continue to suggest are the “crown-jewels” of VA mental health. In the August 2015 “Journal of the American Medical Association” (JAMA), “Psychotherapy for Military-Related PTSD: A Review of Randomized Clinical Trials in JAMA” suggests that CPT and prolonged exposure help many. It highlights high dropout rates, and it emphasizes that two-thirds of patients retain their diagnosis of PTSD. The study states that “trauma-focused interventions show marginally superior results compared with active control conditions (those that did not receive the treatment).” And, probably most notable for Congress, the article highlights a need to find new treatments.

One of the biggest challenges Congress has faced in surmounting this issue is that it has divided it among the VA and Armed Services committees, with the primary responsibility landing squarely with the VA panel. The problem starts with DOD, if not before enlistment. Having a select committee of representatives with strong backgrounds from both the House Armed Services and House Veterans Affairs committees would allow Congress to view the issue from a holistic standpoint and work toward novel solutions. Congress has shown cultural ineptitude by failing to view the issue from the veteran’s standpoint. My fellow veterans and I want to live great lives, be inspired, do great things, and continue serving in a range of capacities. There is nothing particularly inspiring about a VA medical center. We need to stop treating veterans as broken. Instead, we should ask veterans what the solutions look like, versus asking the industries and unions that benefit from those solutions. We don’t want to live diminished lives in hospitals, on medications. We have handed far too much of this responsibility to VA — and failed to include DOD, our community, our peers and mentors as part of the solution.

In the end, the goal is and always should be: How do we find the best solutions to serve those who can and should be the most influential leaders in our nation: our veterans? Congress should create a Select Committee on Suicide and Mental Health and assign strong leadership from both the House Armed Services and House Veterans Affairs Committees, along with dedicated staff. Rep. Conor Lamb (D-PA), a Marine veteran, would be a great member to hold the gavel; he supports novel approaches and supported a whole-health bill. Rep. Brian Mast (R-FL), an Army veteran, would be a great addition; he has supported new methods of treatment and has overcome immense struggle — not only surviving but thriving following significant injuries in service to our nation.

Both of these congressmen understand our challenges, and both care for our veterans immensely. They want it to work because, for them, it’s about doing right by our veterans, not about serving the status quo or playing politics. [Source: The Hill | Justin Brown (opinion contributor) | November 12, 2019 ++]

Social Media Scammers

Vets Targeted w/Fake News & Foreign Interference

Social media platforms are developing new tools to improve transparency and eliminate fraudulent accounts, but they must do more to protect users, including service members and veterans, from scams, fake news and foreign interference, advocates and lawmakers said 13 NOV. In a House Veterans Affairs Committee hearing about the exploitation of veterans on Facebook, Twitter and other social media platforms, advocates said the companies aren't doing enough to stop the spread of online disinformation, financial fraud and political manipulation.

Instead, said Kristofer Goldsmith, associate director for policy and government affairs at Vietnam Veterans of America, they continue relying heavily on organizations and individual users to track their identities and watch for disinformation, much as he did when he uncovered misuse of his organization's logo across Facebook pages and websites. "In reporting abusive content [to Facebook] without information being shared by both parties, VVA was essentially acting as an unpaid consultant for Facebook," said Goldsmith, who published a 191-page report, "An Investigation into Foreign Entities Who are Targeting Service Members and Veterans Online" in September.

Two years ago, Goldsmith found a Facebook page bearing VVA's logo and name that originated in Europe and was misrepresenting old news stories, stirring controversy on subjects important to veterans, such as health and benefits. He complained to Facebook but the page wasn't taken down until company executives were asked about it during a congressional hearing. Goldsmith later found other impostor pages and websites with content designed to provoke veterans. On another site, Macedonian criminals tricked followers of a veterans page supporting President Donald Trump to send campaign donations to a Paypal account overseas. On Twitter, he uncovered a bot network that follows veterans advocates, obtains its own followers and then sends them suspicious links. "These impostors were, and still are, using the name of our and brand of our congressionally chartered veterans service organization to spread actual fake news that is meant to inflame national divisions," Goldsmith said.

The major social media platforms expanded their security efforts and began a crackdown on bogus Facebook pages and fake Twitter handles following the discovery of Russian efforts to manipulate the 2016 election. Officials told lawmakers during the hearing that they continue improving their platforms, increasing transparency, improving technology and hiring additional content specialists and security personnel. Facebook is testing a new detection capability to identify and remove accounts that impersonate U.S. military members and veterans, and is training its automated systems to identify fraudulent accounts, said Nathaniel Gleicher, the company's head of security policy. Since the beginning of this quarter, Facebook's automated systems have deleted 1.7 billion false accounts "mostly before anyone sees them," Gleicher said.

Twitter also has launched a number of initiatives to cut down on misuse. It is developing a new policy on bots and other types of "synthetic media," including manipulated media and "deep fakes." And it has banned paid political advertising and prohibits scam tactics. "We want Twitter to be a place where people can make human connections and find reliable information," said Twitter Public Policy Manager Kevin Kane. Goldsmith said his organization (VVA) has also contacted the Defense and Veterans Affairs Departments to encourage them to be more proactive in educating troops and veterans about the risks of social media but has received no response.

On 11 NOV, Senate Democrats sent letters to VA Secretary Robert Wilkie and Defense Secretary Mark Esper expressing concern that China is using platforms such as LinkedIn to recruit spies and other foreign actors are using it to interfere with next year's presidential election. The senators want to know what the departments are doing to teach service members and veterans on detecting malicious activity and preventing fraud. Of the 20 senators who signed the letter, four are running for president — Sens. Amy Klobuchar (D-MN), Kamala Harris (D-CA), Bernie Sanders (I-VT), and Elizabeth Warren (D-MA). "We write to inquire about the current efforts by the Department of Defense to educate service members and DoD civilian employees about online disinformation campaigns and other malign influence operations by Russian, Chinese, and other foreign entities and individuals," they wrote.

During the hearing, Rep. Mark Takano (D-CA), chairman of the committee noted that law enforcement has a role in seeking out perpetrators of fraud, and he plans to have a closed hearing with the Federal Bureau of Investigation to discuss the online targeting of veterans and service members. Veterans are especially vulnerable, he added, because they are a trusted population that many look to for informed opinions. “That esteemed trust in our veterans is now being hijacked by foreign impostors online and used to spread harmful disinformation, political propaganda, and fake news. Foreign actors are stealing veterans’ voices and images in order to influence political opinions heading into an election year,” Takano said. “Let me be clear: this issue has nothing to do with censoring certain political views, or removing content based on partisan bias — this is about impersonation and stealing veteran’s voices.”

Rep. Phil Roe (R-TN), the committee’s ranking Republican, praised the concept of social media, which allows him to see photos of his 2-year-old granddaughter, but also provides a platform for constituents to say that he’s “dumber than a flat rock.” “You have a very difficult job ... I would always encourage you to err on the side of free speech. That’s one of the great things about American is our ability to say want we want,” Roe said. [Source: MilitaryTimes | Patricia Kime | November 14, 2019 ++]

Veterans & Military Families Month

November per Presidential Proclamation



As he has for each of the last two years, President Donald Trump issued a proclamation declaring all of November as a month to honor American veterans and military families in an effort to extend traditional Veterans Day celebrations. In the message, Trump urged communities to “honor the service, sacrifices, and contributions of veterans and military families for what they have done and for what they do every day to support our great nation.” Veterans Affairs officials have events scheduled throughout the month to highlight military and veterans issues. Trump is also expected to take part in events to honor veterans on 11 NOV. Below is the text of the president’s proclamation:

The United States is a beacon of hope, freedom, and opportunity to people around the world. The Soldiers, Sailors, Airmen, Marines, and Coast Guardsmen who fight to defend our liberty embody courage, patriotism, and loyalty. These patriots safeguard the values that keep our great Nation strong.

During National Veterans and Military Families Month, we honor and express our deep appreciation for these brave men and women and their families.

Throughout our nation's history, our military men and women have boldly answered the call of duty to defend our nation's independence and precious liberties, risking life and limb for their fellow Americans. At the inception of our Republic, General George Washington and his men struggled to keep the spark of faith and hope alive through the scourge of disease and the brutal winter months at Valley Forge.

One hundred and forty years later during World War I, American service members shed blood in the trenches of Western Europe, leaving a legacy of heroism and courage under fire at places like Belleau Wood and the River Somme.

Earlier this year, we commemorated the 75th anniversary of D-Day, when thousands of American heroes charged through a hail of machine gun fire and left their gallant mark on the pages of history. The courage of our men and women who served and fought during that war freed the world from the shroud of tyranny and ended the oppression of millions across the globe.

In the decades since World War II, Americans have remained at the vanguard in defending freedom around the world, and our service members, veterans and their families continue to spearhead this noble undertaking.

America's military men and women and their families are vital to the security and prosperity of our nation. We have a responsibility to protect and serve those who have made countless sacrifices for love of country.

As President Lincoln once said: "Honor to the soldier and sailor everywhere, who bravely bears his country's cause. Honor, also, to the citizen who cares for his brother in the field and serves, as best he can, the same cause."

We also recognize the integral role our more than 2.6 million military family members play in supporting our Armed Forces and contributing to their mission. While our military men and women are serving at home or overseas, it is our duty to provide their families with the resources they need to thrive in our communities.

Accordingly, under my Administration, the Department of Defense has created programs for military families that support access to quality childcare and spousal employment and promote occupational licensure reciprocity between States.

We also recognize that our obligation to our military men and women does not end after their time in uniform. We are a nation that leaves no American behind, and that includes our veterans and their family members.

For this reason, I was pleased to sign into law the VA MISSION Act of 2018, which helps provide all veterans with access to trusted, high-quality healthcare. I have also made it a top priority of my Administration to address the tragedy of veteran suicide, establishing the President's Roadmap to Empower Veterans and End a National Tragedy of Suicide (PREVENTS).

The PREVENTS initiative will encourage a better understanding of veteran suicide and work across all levels of government and the private sector to implement strategies that will strengthen support networks for veterans and their families.

My Administration remains committed to providing our veterans and their families with the financial resources they have rightfully earned. Last year, we secured \$201.1 billion in funding for the Department of Veterans Affairs (VA) — the most in the history of the VA — including \$8.6 billion to support mental health services for veterans.

Additionally, I recently directed the Department of Education to discharge some types of Federal student loans owed by totally and permanently disabled veterans. This unprecedented action lessens the financial burden for our seriously wounded warriors who have sacrificed so much for our country, and it underscores the appreciation and undying loyalty of the American people.

Each warrior who fights for our nation, along with their families, has earned our eternal gratitude, and I ask that all Americans thank and support them. Together, we remain committed to fostering a national community of support for these brave heroes and their families.

[Source: MilitaryTimes | Leo Shane III | November 01, 2019 ++]

Veterans Research Network

Seeking Military Community to Share their Experiences & Opinions

A veteran-owned company launched an online research community and is seeking service members, veterans, family members and caregivers to share their experiences and opinions with business and political leaders. **ScoutComms**, a Virginia-based communications firm and benefit corporation that supports large companies, nonprofits and veteran-led businesses with veterans outreach initiatives, research and communications, is creating the network to support research projects targeting the military and veteran community. Volunteers can easily sign up to join the network and can participate in surveys, polls and focus groups that will help businesses and government make decisions impacting the military community.

The impetus for the effort came from the recognition that the existing survey panels and efforts in the market research community do not represent the depth and breadth of the veteran and military community with representation of all eras, minorities, military family members and caregivers among others. The Veterans Research Network aims to help organizations understand the community and its vast diversity of experiences. “We believe that organizations develop better policies and practices toward the veteran and military communities when they understand what members of these communities want, believe, and care about,” said Dr. Kiersten Downs, ScoutComms research director, when announcing the new initiative.

“Many organizations rely on internal voices or make a guess to come to these conclusions. We think they can do better and we need your help. As a member of VRN, you will help military-friendly organizations make data-driven decisions guided by your personal experience and knowledge,” according to the company’s announcement. The online community is completely voluntary and members decide what they want to participate in. Information on compensation, if any, will always be shared up front with each survey, poll or focus group. Anyone connected with the military can join, regardless of age, gender, race, sexual orientation or any other defining characteristics. We want all voices and perspectives represented. More information is available at the Veterans Research Network website <https://scoutcommsusa.com/our-work/veterans-research-network>. For questions call (202) 957-2688. [Source: Military Times | Staff | November 11, 2019 ++]

Vet Jobs

Update 254: Federal | 7 Tips for Veterans to Land One

For your first career after leaving the military, what if you could work for an organization that offers great benefits and job security, lets you build on the skills you learned in uniform and has a workforce that is nearly one-third veterans? That organization exists, and it’s called the federal government. More than 633,000 veterans worked for federal agencies in 2017, the most recent year for which data is available, according to the Office of Personnel Management, or OPM. By law, government agencies must give veterans’ preference over other applicants in the hiring process. It does not guarantee you’ll get the job, but it’s an excellent reason to explore your options in the federal workforce. And if you get hired, your time in prior military service would carry over to accrual of future benefits. “It’s a natural fit, I think in a lot of instances, for veterans ... or transitioning service members to look at federal

employment,” said Hakeem Basheerud-Deen, program director for veterans services at OPM. Military Times asked Basheerud-Deen for tips and advice to help service members interested in joining the federal government. Here’s what he told us:

1. Get on the [USAJOBS.gov](https://www.usajobs.gov) website now

USAJOBS is the federal government’s main portal for listing and accepting job applications for open positions. This can make it easy to search for jobs across many federal agencies at once. But you’ll need to enter a lot of information to create a profile in USAJOBS, and the process of setting up your account can be time-consuming. Basheerud-Deen advised service members and vets to create their USAJOBS profiles early in the job search process. “Establish an account, that way all of your information is in there,” he said. “You never have to go looking for it again.” You’ll also need to make sure that you collect your DD-214 and other official paperwork that documents your military service, training and discharge.

The USAJOBS site allows users to create several different resumes, making it easier to apply for jobs requiring different skill sets with custom-tailored resumes. The site can also send email alerts that automatically let you know when new positions that fit your interest come open across the federal government. That can be a huge time-saver, Basheerud-Deen said. “Now I’ve got USAJOBS looking for jobs for me, which cuts down on my time and effort,” he said.

2. Create a longer, federal-style resume

You’ve probably already heard that you’ll need to write a new resume for civilian employers that translates military jargon into language civilians can understand. If you plan to pursue federal jobs, then get ready to make yet another version of your resume. “The federal resume is entirely different,” Basheerud-Deen said. For most civilian jobs, a 1- or 2-page resume is standard. But to land a federal job, you’ll need to provide much more detailed descriptions of your experience. The typical federal resume will run about 5 pages, Basheerud-Deen said. He recommended that vets use the resume builder on USAJOBS for step-by-step help. As part of this more detailed resume, vets will need to explain the knowledge, skills and abilities — [KSAs](#) for short — that they’ve acquired through military service, education or other experiences. Your resume and application should mirror the language in the particular job posting that you’re applying for, so that federal hiring officials can clearly see how you’re qualified for the job. Vets can also find [video tutorials](#) from OPM that will explain federal resumes and help with many other aspects of the federal job search. “We have qualification standards,” he said. “You really have to demonstrate how you meet those qualifications of that job.”

3. Keep in mind which agencies hire the most vets

Which federal agency are vets most likely to join? It shouldn’t come as a shock that the answer is the Department of Defense. DoD employed more than 324,000 vets in 2017, according to OPM data. Sometimes when service members separate from the military and then go to work for DoD as civilians, they end up working alongside the same people they worked with in uniform and doing very similar jobs. The Veterans Affairs Department is the second biggest destination for vets in the federal government, with nearly 124,000 military veteran employees. “A lot of veterans, when they get out, want to help other veterans, so they gravitate toward VA,” Basheerud-Deen said. Veterans also often help other veterans find jobs — and the federal workforce is no exception. If your battle buddy is working in a federal agency you’re considering, reach out to them. They may be able to offer advice on how to get your application noticed or even put in a good word for you with the hiring manager. The other agencies employing vets in very large numbers include the Department of Homeland Security, Department of Justice and Department of Transportation.

4. Take advantage of veterans’ preference and special hiring authorities

As a veteran, you have a head start over civilians in the competition for federal jobs. [Veterans’ preference](#) doesn’t mean you’re guaranteed to land a job, and it can’t help you get a promotion when you’re already in the federal workforce. But if you’re looking to get started with the federal government, it can give you a huge boost. Veterans with a Purple Heart or service-connected disability are eligible for a 10-point boost to their applicant rating. Honorably discharged veterans who are not disabled can receive a 5-point boost depending on when and where they served. In addition, the federal government has established [special hiring authorities](#) for veterans, including one for vets with a

disability rating of 30 percent or more and another that gives jobs to vets without a competitive process, called a Veterans Recruitment Appointment.

5. Get ready for stiff competition

You have veterans' preference, so landing a federal job should be quick and easy, right? Not so fast. The problem: You're probably going to be vying for jobs alongside fellow vets who have their own veterans' preference advantage, which could equal or surpass yours. For some positions, Basheerud-Deen said, 100 veterans will apply for just one opening. "They're competing against other very highly qualified veterans," he said. "The competition, among just the veteran community itself, is very high." Don't be discouraged if you don't land the first job you apply for. And if you need more help and information, check out OPM's veteran employment page, [FedsHireVets.gov](https://www.opm.gov/policy-data-oversight/veterans/).

Detailing your military training that is relevant to the federal job you're applying for can help your application stand out from the competition. But be careful not to confuse military rules and procedures with federal rules that may be different. For example, the federal workforce classifies and pays workers according to the General Schedule system, so you'll see positions labeled as GS-8 and GS-9. But even though these look similar to the pay grades you're used to seeing in the military, the system is completely different. Confuse the two and you could end up in a job that you're vastly overqualified for. Here's a [guide](#).

6. Consider a federal agency you've never heard of

If you're having trouble landing a federal job, consider applying to lesser-known agencies. "A lot of transitioning service members, they have international experience," Basheerud-Deen said. The best-known federal agency for international relations is the Department of State. But "if you go to the State Department (for a job), the line is long." Instead, vets could consider the Department of Commerce, Department of Agriculture or one of the many other federal agencies that have international relations roles. The same concept applies to many other job types. In addition to such opportunities at executive branch agencies, which are the bulk of the federal workforce, there are also opportunities in the judicial and legislative branches, he said. "I think that there are limitless possibilities with the federal government."

7. Don't forget about your spouse

The push to hire veterans into the federal workforce, through veterans' preference and other efforts, is well known at this point. But did you know that federal agencies are embarking on a similar effort to hire military spouses? An executive order signed last year established the [Military Spouse Noncompetitive Appointing Authority](#). This applies to spouses of active duty troops who are killed in the line of duty or who have a 100 percent disability rating due to a service-connected disability. Through this program, qualifying spouses can land federal jobs without a competitive hiring process. "In addition to what we do to help veterans and transitioning service members, this administration has taken it upon itself to put a special emphasis on our active duty military spouses," Basheerud-Deen said. "We're challenging agencies to do more to hire military spouses."

[Links and resources](#)

- [Main government information page on federal hiring](#)
- [USAJOBS.gov job posting and application site](#)
- [Video tutorials on federal resume writing](#)
- [Information on which agencies hire the most vets](#)
- [Veterans preference information](#)
- [Other special hiring authorities for veterans](#)
- [Special hiring authorities for military spouses](#)
- [Help with veterans preference](#)
- [Information on careers at VA](#)

[Source: MilitaryTimes | George Altman | November 6, 2019 ++]

Vet Jobs

Update 255: The Gap between Recruitment and Hiring

The buzz companies make around hiring veterans often doesn't result in actual jobs, according to a study released Tuesday by LinkedIn. Transitioning veterans received 26% more recruiter messages via LinkedIn than their civilian counterparts, the study found. But while interest in veterans from the recruiters was high, 38 of the top 50 industries actually employ veterans at a lower rate than nonveterans. And when they did make it through the door, veterans were 70% more likely than nonveterans to walk into a new gig that was a step down, the report said.

The gap between recruitment and hiring rates and the rate of veteran underemployment can likely be traced back to an issue that has long plagued the military community -- the military-civilian divide, said Sarah Roberts, who heads military and veteran programs for LinkedIn. But it's not just civilian companies that don't understand veterans and end up shuffling them into roles don't match their experience, she said. Veterans also don't understand the breadth of possibilities that they could seek from civilian companies.

"What are different things that veterans can do? We obviously want to arm them with this knowledge so they have as many tools and resources as possible, so they can dream big, but also know that these challenges exist," Roberts said. "And how can we challenge employers in the marketplace? We want to ensure that we offer recommendations that highlight inclusivity," she added. "If you've developed a veteran hiring program, how can we open the aperture of what's possible so that veterans can dream big and have access to a plethora of opportunities?"

The LinkedIn report looked at site users who hold a bachelor's degree or higher and who identified as being a veteran through their affiliation on the platform with 12 common military organizations or educational institutions. While veterans who use LinkedIn are 160% more likely than nonveterans to have a graduate degree or higher, the report states, "the data suggests that, depending on the desired industry, veterans with degrees may be at a disadvantage because of their military service, more so than someone with no work experience at all."

Part of the reason for that, Roberts said, is that specific industries tend to see veterans as not being a good fit, which is likely in part because they don't understand the skills veterans bring to the table. For example, while the utilities industry recruits veterans at a high rate, the human resources industry does not, the study says. "There's a lot of ... work we can do to keep educating hiring managers about this talent pool," she said. [Source: Military.com | Amy Bushatz | November 6, 2019 ++]

Vet Best Places To Live

Update 01: 2019 Survey Results



Tampa, Florida, topped a poll for best places to live for veterans among 100 cities nationwide

Veterans might want to think twice when choosing a city to live in, and then think again before buying a home, according to separate surveys recently conducted by private firms. Tampa, Florida, was rated No. 1 for veterans among 100 cities nationwide on the basis of affordability, access to Department of Veterans Affairs facilities and other factors, according to the 2019 [Best & Worst Places for Veterans to Live](#) survey by the personal finance website WalletHub. Detroit was ranked No. 100. A separate study by the website House Method on the best cities for veterans to buy a home put San Antonio at the top of a list of 50 cities and Los Angeles at the bottom.

The House Method [study](#) ranked the cities on 10 factors, including cost of a home, average veteran income, and quality of VA health care. The top 10 cities for veteran home buying are:

- San Antonio
- Raleigh, North Carolina
- Virginia Beach, Virginia
- Columbus, Ohio
- Orlando, Florida
- Richmond, Virginia
- Providence, Rhode Island
- Salt Lake City, Utah
- Kansas City, Missouri
- Cleveland, Ohio

At the bottom of the list of 50 cities were Miami, San Francisco, New York City and Los Angeles. In a release, House Method said the big cities at the bottom ranked poorly for cost of living and other factors. WalletHub's best and worst places for veterans to live survey listed the following top 10 cities:

- Tampa
- Austin, Texas
- Orlando, Florida
- Raleigh, North Carolina
- Scottsdale, Arizona
- Colorado Springs, Colorado
- Virginia Beach, Virginia
- Gilbert, Arizona
- St. Petersburg, Florida
- Jacksonville, Florida

The bottom five places on the list of 100 were Indianapolis, IN; Memphis, TN; Jersey City, NJ; Newark, NJ; and Detroit, MI. In a release, WalletHub said the cities were compared on a total of 20 indicators, such as livability, affordability and veteran-friendliness. It also found that the lowest veteran unemployment rate was in Santa Ana, California, and the highest was in Newark, New Jersey. The city with the fewest homeless veterans per veteran population was Virginia Beach, VA while the city with the most was San Francisco, the WalletHub study found. The full WalletHub survey can be found [here](#). The full House Method survey can be found [here](#). [Source: MilitaryTimes | Richard Sisk| November 6, 2019 ++]

Vet Fraud & Abuse

Reported 01 thru 15 NOV 2019

National Archives, MD -- A Virginia National Guard sergeant accused of stealing World War II-era dog tags from the National Archives and Records Administration in Maryland has pleaded guilty to a theft charge. **Robert Rumsby**

of Fredericksburg, Virginia, entered a guilty plea to one misdemeanor count of theft on 8 NOV, according to Marcia Murphy, a spokeswoman for U.S. Attorney Robert Hur's office. Rumsby is scheduled to be sentenced on 22 JAN by U.S. Magistrate Judge Thomas DiGirolamo at the federal courthouse in Greenbelt, Maryland, Murphy said.

Rumsby told investigators he took dog tags that belonged to four U.S. airmen killed in plane crashes in 1944, according to a criminal complaint. Rumsby's wife is the great niece of one of the deceased airmen. Rumsby said he gave that airman's dog tags to his wife's grandmother as a Christmas gift and gave another airman's dog tags to a relative of that serviceman, the complaint says. Rumsby referred questions about his guilty plea to his attorney, Peter Fayne, who didn't immediately return an email seeking comment Monday. Rumsby said in an email that he will make a "full statement" at his sentencing hearing.

National Archives staff were investigating possible thefts of artifacts in January 2017 when they discovered that dog tags belonging to World War II aviator Theodore Ream were missing from a box Rumsby had accessed several weeks earlier, according to the criminal complaint. Rumsby's wife is the great-niece of Ream. Investigators recovered Ream's dog tag from a shadow box at the grandmother's home in Chesapeake, Maryland. In 2015, Rumsby also accessed a box that contained dog tags for three airmen who died in a July 21, 1944, plane crash. When investigators questioned him in April, Rumsby retrieved the dog tags for two of those airmen from a shelf in his home and said he had given the third dog tag to a relative of that airman, the complaint says.

Rumsby was quoted in an April 2018 article in the New York Times about civilians volunteering to identify the remains of soldiers in U.S. military cemeteries. The article said Rumsby, a former Army lieutenant, had spent years indexing unknown graves from World War II. Earlier this year, Rumsby told the Stars and Stripes newspaper he took the dog tags from the facility so he could give them to dead soldiers' families. "I want to give NARA a fair opportunity to do the right thing as well, now that the broader story has hit the public," Rumsby wrote in an email Monday to an Associated Press reporter.

Rumsby isn't the first visitor to be accused of stealing from the National Archives facility in College Park. Antonin DeHays, a French historian and author, was sentenced in April 2018 to one year in prison after pleading guilty to stealing at least 291 dog tags and other relics, most of which he sold on eBay and elsewhere for a total of more than \$43,000. This guy pocketed hundreds of dog tags and sold them. He's going to jail. The College Park facility stores thousands of dog tags that were seized by the German Luftgaukommandos, which prepared reports on Allied aircraft crashes during World War II. Rumsby is assigned to the Virginia National Guard's 116th Infantry Brigade Combat Team. National Guard spokesman A. A. "Cotton" Puryear said Rumsby's unit leaders were tracking the criminal case. "Once his case has been heard and a decision is reached, his unit leadership will determine the approach action to take," Puryear wrote in an email last month. [Source: Associated Press | Michael Kunzelman | November 11, 2019 ++]

Funeral Honors Update 03

Update 03: Petition for last WWII MOH Awardee State Funeral

Medal of Honor recipient Robert Maxwell, who threw himself onto an enemy grenade in France to shield fellow soldiers from the blast, died in May, leaving behind only three living Medal of Honor recipients from World War II. One of them, Francis Currey — who rescued five soldiers pinned down by German fire — died in October. And now there are two," said Bill McNutt. McNutt, who resides in Dallas, wants President Donald Trump to approve a state funeral for the last living Medal of Honor recipient from World War II. He founded an organization, the State Funeral for World War II Veterans (<https://worldwar2salute.org>), in 2017 and brought on dozens of volunteers to plead that it be done.

With the deaths of Maxwell and Curry, their work is becoming more desperate. "We are feeling a real sense of urgency," said McNutt, 64. "How sad we will all be if we can't convince the president to make this designation." The Medal of Honor was awarded to 473 service members from World War II, according to the Congressional Medal of

Honor Society. The two still living are Charles Henry Coolidge, 98, and Hershel “Woody” Williams, who celebrated his 96th birthday last month. Coolidge led a group of machine-gunners and riflemen in southern France. He was tasked in October 1944 with holding a hilltop position, and he and his men defended against an enemy attack for four days. Williams fought at Iwo Jima in 1945. He used a flamethrower to destroy Japanese pillboxes, running back and forth between the breach and the refueling lines during a period of four hours, all while under enemy fire.

McNutt believes a state funeral — which includes a public observance in the U.S. Capitol — would serve as a final send-off to the World War II generation. Either Coolidge or Williams would be a symbol for the millions of other Americans who fought in the war, he said. According to data from the Department of Veterans Affairs, there are fewer than 390,000 World War II veterans still living. More than 16 million Americans participated in the conflict. “It would be a final salute to the Greatest Generation,” McNutt said.

McNutt recruited volunteers in 21 states to rally statewide leaders for their support. During the past two years, the state legislatures in Tennessee, Texas, Louisiana and Missouri passed resolutions calling for the state funeral. Congressional delegations from five states — Minnesota, Louisiana, Missouri, Utah and West Virginia — wrote Trump to ask that he make the designation. In addition, the U.S. senators from West Virginia — Joe Manchin, a Democrat, and Shelley Moore Capito, a republican — introduced a resolution requesting the funeral. “We need a bigger megaphone,” McNutt said. “I can write a letter to the president, and we can have a petition with over 13,000 signatures, but a bigger megaphone is when the House and Senate in Baton Rouge, La., write to the president. A bigger megaphone is when all the congressmen in Missouri sign a letter.”

The effort was given a boost when Brent Casey, the grandson of Woody Williams, joined the cause. Casey, a Desert Shield/Desert Storm veteran, lives in Louisville and is trying to gain support from Kentucky leaders. At a White House holiday party, Casey and his grandfather passed a letter about the state funeral to Trump through Secret Service. They also have asked for Williams to be granted an audience with the president to discuss it, Casey said. “I feel like if we could only get Woody in front of him for two minutes and not be passing a letter to a Secret Service agent,” Casey said, “if we could just get word to him directly, in an effective way, it would be a no-brainer.”

U.S. presidents have the authority to grant state funerals. They’re typically reserved for presidents, but they have been granted to other people — most recently in 1964 for five-star General of the Army Douglas MacArthur. President John F. Kennedy had authorized the state funeral, and his successor, Lyndon Johnson, carried out the designation after Kennedy was assassinated in 1963. McNutt believes that if Trump were to designate the funeral and Coolidge or Williams lived past Trump’s time in office, his successor — like Johnson — would carry it out.

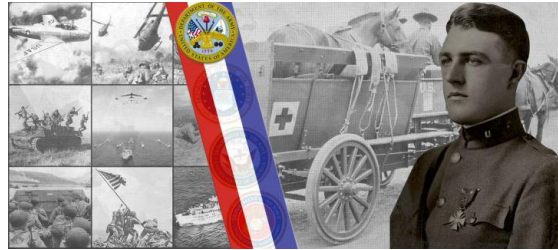
The last state funeral was held in December for former President George H.W. Bush, who was a World War II veteran. As he watched the nation come together to pay tribute, Casey felt more strongly that a state funeral for his grandfather or Coolidge would be “symbolism at the greatest level.” “It would be such an uplifting thing for this country, especially in the time we’re in right now,” Casey said. “This is something everybody could get behind. It could move us forward.” The potential that his grandfather could be the last one living — and the one to represent millions of other World War II veterans — is “overwhelming” and “surreal,” Casey said.

Even in their 90s, Coolidge and Williams have continued to serve their communities, he said. A foundation was opened in Williams’ name that aids Gold Star families, providing them with scholarships and outreach programs. A center is currently being established in Coolidge’s name to teach character development to elementary, middle and high school students. “They could’ve gone home and rested on their laurels and just been done — sat on their rocking chairs on the front porch with an iced tea. But neither of them did that,” Casey said. “Both of them, on some level, are still serving. Both of them are great Americans — national treasures that have certainly proved they would represent that place very well, regardless of which one it is.”

Anyone who would like to sign the petition to assist in getting this accomplished can do so by clicking on [sign the petition](#) at the organization’s website <https://worldwar2salute.org>. [Source: Stars & Stripes | Nikki Wentling | November 10, 2019 ++]

WWI VETS 10

Elliott Hugh Lee | Army Ambulance Driver



The factors that decide fate can rarely, if ever, be identified. In the case of Elliott Hugh Lee, the factor of one half-inch is what changed his life. In 1915, Lee was a recent graduate of Princeton eager to do his part for his country. Though things beyond his control altered his original path, Lee never lost sight of his goal to serve his country. Lee served both France—a country he came to care about genuinely—and his own country in the war on the Western Front. He continued his service long after the end of the war.

Lee was born in Ridgeway, Colorado, in 1895 and attended Princeton University. At Princeton, Lee majored in Economics, and played an active role in the Phi Beta Kappa honor society. He also held class office positions and was the treasurer for the Alumni Council. In his memoir, Lee wrote that, like most of the liberal arts alumni, he wondered what he might do as it appeared more likely that the United States would become involved with the war in Europe. To prepare, he took basic first-aid courses and went to Governors' Island on Saturday afternoons to learn the military drill. When World War I began, Lee attempted to enter Officer Candidate School. Unfortunately, there was a maximum height limit set at 6 feet, 4 inches. Lee was 6 feet, 4.5 inches tall. This half-inch kept him from the regular Army and led him into the Army Ambulance Service.

In 1917, as fighting raged on the Western Front—and the conflict bogged down into trench warfare—a specific problem emerged with medical logistics. The French ambulances were unable to make it through the mud. America's Ford Motor Co. shipped thousands of modified Model T ambulances to the front lines to assist the allied efforts. In May 1918, the German Army launched one of its last significant offensives during the war. In this engagement, while attached to the French Army, Lee finally saw the war firsthand, seeing villages bombarded by artillery and air attacks against Allied positions.

Attached to the French Army, Lee and the other Army Ambulance Service troops were subject to the French leave policy, which gave soldiers leave every three months. He experienced great kindness and made lasting friendships during his time in France. On his first leave in January 1918, he stopped in Paris, then in Nice, at a family-owned hotel. For his second leave in May, he made use of a program that housed American soldiers in French homes. Through this program, Lee found a picturesque house on the shore of the Mediterranean city of Frejus. He took his third leave in August, with a family in Tarbes. After leaving the Ambulance Service, Lee worked for the Morgan Guarantee Trust Company from 1919 to 1959. Though no longer a soldier, he never left behind his profound love for France and the French people.

When World War II broke out, Lee organized aid efforts to France under the request of President Roosevelt. His efforts would help bring several different aid societies together into American Aid To France (AATF) after the country's liberation from the Nazis. Before the formation of AATF, its predecessor organizations aided French POWs and other French soldiers and civilians. Lee was particularly invested in the Franco-American Memorial Hospital in St. Lo. To commend him for his dedication to France, the French government recognized him as a Chevalier of the Legion of Honor.

Lee died in Medford, New Jersey, in June 1990. He lived a life of leadership and service and was known for his many lifelong friendships with those he met on the Western Front as well as his peers from Princeton, whom he accompanied to war. Lee helped make the AATF more than just an aid group, but a symbol of the longstanding relationship between France and the United States. We honor his service. [Source: Vantage Point | Essence McPherson | November 7, 2019 ++]

WWII Vets 207

William Clark Gable | Aerial Gunner and Photographer



At 16, William Clark Gable dropped out of school to become an actor. He joined a traveling theater and worked different side jobs that led him to Oregon where he met his first wife Josephine Dillon. Despite their age difference, they married and moved to Hollywood. Gable had a successful movie career playing in award winning films such as *It Happened One Night* and *Gone with the Wind*. Two events dramatically changed Gable's life: the attack on Pearl Harbor and the death of his third wife, Carol Lombard. The Japanese attack of Pearl Harbor, December 7th 1941, followed a month later by the death of Clark Gable's wife, Carole Lombard, in a DC-3 crash.

He and his wife had been engaged in raising money through war bonds so Clark Gable on Aug. 12, 1942 enlisted in the Army Air Corps and trained as an aerial gunner and photographer. He was assigned to England to film "Combat America", a propaganda film about air gunners. He joined the 351st Bombardment Group and was stationed at Polebrook. Officially he flew 5 missions but veterans remember he flew many more. He followed the crew of B-17 "Ain't it Gruesome" with a cameraman and sound engineer through 24 missions. He was assigned to the 8th Air Force and served with the 351st Bombardment Group from 1943-44.

- On his first mission on May 4th 1943 he accompanied 351st group commander Lt Col. Will Hatcher to Antwerp, Belgium in "The 8 Ball MK11" (41-24635) with 303rd Bombardment Group. Gable fired a few rounds and suffered frostbite through wearing leather rather than heated gloves.
- His second mission on July 10th was as part of a bombing mission to Villacoubley, in France, flying in "The Argonaut 111 (42-29851), followed by a third mission on 24th July as gunner on the lead aircraft "Ain't it Gruesome (42-29863) to bomb the chemical plants in Norway.
- On August 12th Flying in "Ain't it Gruesome", Gable wedged himself behind the top turret gunner for a better view. It wasn't until the aircraft returned that he realized he had been within centimeters of losing his life as a 20mm shell had come through the flight deck, removing the heel of his shoe. It had exited without exploding thirty centimeters from his head.
- Gable's final mission was in "The Dutchess" on September 23rd 1943. Owing to bad weather half the group failed to assemble and Gable manned a gun in the nose, returning unscathed.

Captain Clark Gable left England in November 1943 and returned to the US with 50,000ft of 16mm colour film for the film, “Combat America”. On his return he was promoted to the rank of Major. Adolf Hitler held Gable in great esteem offering a sizeable reward for his capture. Gable returned to acting where his stardom quickly followed. He passed away Nov. 16, 1960 after filming his final film, The Misfits. You can find more information about Gable’s military missions at the American Air Museum in Britain at <http://www.americanairmuseum.com/person/32919>. We honor his service. [Source: Vantage Point | Melissa L. Ter Burgh | November 5, 2019 ++]

Iraq War Vets 03

Rafael Peralta | Operation Al Fajr Casualty



Marine, Rafael Peralta, was born in Mexico City, Mexico, and eventually immigrated to the United States as an adolescent. After graduating high school in 1997, he attended San Diego City College to further his education. Peralta wanted to become a U.S. Marine, but could not enlist until he had received his green card. Until then, Peralta served in the California Conservation Corps. He finally became a permanent resident of the United States in 2000, immediately joining the Marine Corps. He attended boot camp at the Marine Corps Recruit Depot in San Diego. During his service, Peralta earned his U.S. citizenship.

On Nov. 15, 2004, Peralta was a part of a combat tour supporting Operation Al Fajr in a city by Fallujah, Iraq. During combat, he was shot and mortally wounded. While his squad continued to fight, the enemy threw a grenade; it came to rest near Peralta’s head. Peralta reached out and pulled the grenade to his body, absorbing the brunt of the blast and shielding fellow Marines only feet away. Peralta succumbed to his wounds. The Navy awarded Peralta a Navy Cross, Purple Heart and a Combat Action Ribbon for his courageous actions. His mother, Rosa Peralta, accepted the awards. Peralta’s actions inspired not only his fellow Marines but his family as well. Peralta’s brother, Ricardo, enlisted in the Marine Corps in 2010 as an infantryman to follow in his brother’s footsteps.

On July 29, 2017, the Navy commissioned USS Peralta, an Arleigh Burke-class guided-missile destroyer to honor his memory. Peralta’s mother donated his Navy Cross, and it resides aboard the ship as a constant reminder of his service. We honor his service. [Source: Vantage Point | Danielle Versen | November 10, 2019 ++]

HUD-VASH

Update 09: Vet Homeless Decline to 37,085 in 2019

The numbers are in, and veteran homeless saw another year of decline in 2019. According to the U.S. Housing and Urban Development (HUD) Annual Homeless Assessment Report, the number of veterans experiencing homelessness

in 2019 declined by 2.1 percent and 793 more veterans now have homes. “Our nation’s veterans have sacrificed so much for our country and now it’s our duty to make certain they have a home to call their own,” said HUD Secretary Ben Carson at a press conference at Harbor Homes in Manchester, New Hampshire. “We’ve made great progress in our efforts to end veteran homelessness, but we still have a lot of work to do to ensure our heroes have access to affordable housing.”



That progress came from planning and targeted interventions on behalf of HUD and the Department of Veterans Affairs. The HUD-VA Supportive Housing (HUD-VASH) Program combines permanent HUD rental assistance with case management and clinical services provided by the VA. To date, more than 11,000 veterans found permanent housing and critically needed support through the HUD-VASH program. So far, 78 communities and 3 states have ended veteran homelessness. However, this decline in homelessness still left approximately 37,085 veterans experiencing homelessness. Of those veterans, 22,740 were found in sheltered settings while volunteers counted 14,345 veterans living in areas not intended for human habitation. While Pennsylvania and Texas saw declines in homelessness of 125 and 129 respectively, California's homelessness population increased by 144 veterans and Kentucky's increased by 75. [Source: <https://connectingvets.radio.com/article> | Elizabeth Howe | November 12, 2019 ++]

Vet Hiring Fairs

Scheduled As of 15 NOV 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 | November 14, 2019 ++]

Military Retirees & Veterans Events Schedule

As of 15 NOV 2019

The Military Retirees & Veterans Events Schedule is intended to serve as a one-stop resource for retirees and veterans seeking information about events such as retirement appreciation days (RAD), stand downs, veterans town hall meetings, resource fairs, free legal advice, mobile outreach services, airshows, and other beneficial community events. The events included on the schedule are obtained from military, VA, veterans service organizations and other reliable retiree/veterans related websites and resources. The current Military Retirees & Veterans Events Schedule is available in the following three formats. After connecting to the website, click on the appropriate state, territory or country to check for events scheduled for your area.

- HTML: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html.
- PDF: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf.
- Word: http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc.

Please note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date/time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and/or other military retiree/veterans related events to the Events Schedule Manager, Milton.Bell126@gmail.com. [Source: Retiree/Veterans Events Schedule Manager | Milton Bell | November 14, 2019 ++]

State Veteran's Benefits

Rhode Island 2019

The state of Rhode Island provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, “**Vet State Benefits – RI**” for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following benefits listed refer to <http://www.vets.ri.gov>:

- Housing Benefits
- Financial Benefits
- Education Benefits
- Recreation Benefits
- Other Benefits

[Source: <http://www.military.com/benefits/veteran-state-benefits/rhode-island-state-veterans-benefits.html> | November 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.

Military Pharmacies

Update 03: H.R.4710 | Pharmaceutical Independence Long-Term Readiness Reform

House Armed Services Readiness Subcommittee Chairman John Garamendi (D-CA) and Rep. Vicky Hartzler (R-MO) introduced a bill last week to look into the military's dependence on China for pharmaceuticals. "It is very clear that the Chinese government controls fundamental pharmaceutical drugs that are essential for all of our wellbeing," Garamendi told Federal News Network. "Drugs that deal with things like infection like doxycycline, drugs that deal with surgeries like heparin and many of the other generic drugs. All of them have ingredients that are made in China and almost exclusively in China."

The bill, called the **Pharmaceutical Independence Long-Term Readiness Reform** bill, requires DoD to report on vulnerabilities faced by a dependence on Chinese drugs, and to only purchase American-made raw materials, medicines and vaccines for the military. The report would be due to Congress one year after the passage of the bill and would require DoD to identify raw materials necessary for the manufacture of medicine whose supply is at risk. The report would also identify shortages of drugs essential for combat readiness and to point out contingencies if the drug supply line is disrupted. "In 2007 and 2008, 246 Americans died as a result of a contamination that occurred with heparin," Garamendi said. "That contamination was directly linked to the base product that came from China. There is a probability that it was deliberately contaminated in China. The Food and Drug Administration does not have any ability to look into the manufacturing of these foundational ingredients to a wide range of generic drugs."

Garamendi and Hartzler are concerned that since China is a main adversary of the United States that it may try to contaminate drugs, or cut important ingredients off for drugs, used by service members. "Put simply, China having control over the production of our military's medicine poses a grave national security threat. Not only does it open the possibility of them deliberately manipulating our service member's medical regimens and causing physical harm, but the Chinese government's lack of proper oversight and regulatory standards on prescription drugs is also deeply alarming to me. We need to ensure that our military's medicine is American-made," Hartzler said in a press release. Garamendi said forcing DoD to buy only American-made ingredients and drugs may be more expensive, but it will be worth it considering the possible risks.

DoD is already looking into supply chain issues with China in other areas. The Pentagon is looking into how it can get rare earth minerals that it needs to build electronics and other systems, since China has a stranglehold on the market. DoD is also looking into what electronics it buys. The military already cut out ZTE and Huawei over fears that the Chinese companies might place instruments that could spy on the United States within their electronics. [Source: Federal News Network | Scott Maucione | November 1, 2019 ++]

VA Human Resources

H.R.4949 | Hospitals Establishing Leadership Performance (HELP) Act

The Department of Veterans Affairs is "severely" short of nurses, psychiatrists, police and human resources staff. VA watchdog agencies, the Office of the Inspector General and Government Accountability Office, said in recent reports that a lack of these employees is a "root cause" of patient problems and major VA hiring and retention challenges "hamper VA's ability to effectively serve veterans." A new bipartisan bill introduced into the House last week hopes to address some of those issues with HR staff -- reforming hiring practices. Human resources management hires are the top non-medical staff shortage at VA, followed by police. VA overall has more than 43,000 vacancies.

HR employees are especially key, since they often oversee hires for the rest of VA, the largest healthcare system in the country, serving more than 9 million veterans each year. Bad hires at VA that put veteran lives in danger have filled headlines lately. In the past months, a former VA pathologist was charged with manslaughter in the deaths of three veteran patients and is alleged to have botched diagnosis in 3,000 cases and another former staff member is a person of interest in multiple veteran homicides, among others. A recent VA Inspector General report showed that VA hired and then allowed an under-qualified eye doctor to perform cataract surgeries for two years. The bill from Reps. Joe Cunningham (D-SC) and Mike Bost (R-IL), the VA **Hospitals Establishing Leadership Performance (HELP) Act** requires VA to "establish qualifications for each HR position" in the Veterans Health Administration and "establish standardized performance metrics similar to the private sector." HR departments at VA now "currently have no such requirements," the congressmen said in a news release announcing the legislation.

"Human Resources management is a critical part of delivering the high-quality and timely care our veterans deserve," Cunningham said in a statement. "The VA HELP Act ensures we are attracting and retaining the best possible employees to meet the needs of Low country veterans." "The mission of the Department of Veterans Affairs is to care for those 'who shall have borne the battle,'" Bost said. "Unfortunately, as we have seen both in our own backyard and around the country, the VA cannot fulfill this mission if they cannot recruit and retain highly qualified staff. The VA HELP Act ensures that VA hospitals hire to the highest possible standard so that our veterans receive the best quality care that they deserve once they return home." [Source: ConnectingVets.com | Abbie Bennett | November 04, 2019 ++]

USCIS Military Family Parole Policy

S.2797 | Military Family Parole in Place Act

A Senate bill introduced 6 NOV would protect an immigration program that prevents the deportation of undocumented relatives of service members, a response to reports that a limited number of military families would be permitted to use the program to stay in the United States. Sen. Tammy Duckworth (D-IL) introduced the **Military Family Parole in Place Act** in an attempt to ensure the option stays available for many military families. "Our troops serving overseas should be focused on doing their jobs, not worrying about whether their family members will be deported," Duckworth said in a prepared statement. "Ending these deportation protections would be a cruel, inhumane and a direct threat to our military readiness, which is why I'm introducing this legislation that would support our men and women in combat by protecting their families from deportation."

The U.S. Citizenship and Immigration Services offers military families what they call a "Parole in Place" option that gives a spouse, widower, parent or child of a service member or a veteran who did not receive a dishonorable discharge the ability to stay in the country in one-year increments on a case-by-case basis. It only applies to people

who have entered the country illegally, not if they overstayed a visa, according to USCIS. The parole option is meant to protect military families from the threat of deportation, and it allows eligible people who receive the parole option to apply for a work permit and apply for permanent residence in the United States, according to USCIS. People who get parole option can receive permanent residency or at least an interview for permanent residency within the year, according to Margaret Stock, an immigration attorney and retired lieutenant colonel from the Army Reserve.

The parole in place option for military families has been a formal policy since 2007 and has helped thousands of people, according to Stock. Duckworth’s statement did not say how many people this bill would affect. In June, NPR reported immigration attorneys were being told that a change in the option would make it so paroles would be granted in rare cases. An internal memorandum at the time between the Defense Department and Department of Homeland Security mentioned a plan to eliminate the option, according to Stock. “Supposedly it was going to be eliminated in July, but there was a big uproar about it because it will definitely hurt the military,” she said. The policy change has still not gone into effect and parole applications that Stock has filed for clients are still being approved, she said.

The bill is co-sponsored by Sens. Ed Markey (D-MA), Catherine Cortez-Masto (D-NM), Amy Klobuchar (D-MN), Robert Menendez (D-NJ), Richard Blumenthal (D-CT), Chris Coons (D-DE), Dick Durbin (D-IL), Tim Kaine (D-VA), and Ron Wyden (D-OR). Duckworth is the sponsor of the bill. Homeland Security will still have discretionary authority to deny the parole option, however the bill requires the secretaries of the departments of Defense and Veterans Affairs must also approve the denial, according to the statement. The approved denials would be required to be posted online by the agencies with a detailed justification for each one, but without including personally identifiable information. “I definitely want to create more checks and balances and oversight and transparency in the process, but I also want to stop DHS from on their own, unilaterally starting to deport family members of servicemen and servicewomen,” Duckworth said.

The Military Officers Association of America, a nonprofit, nonpartisan organization, co-signed a letter in July with other veteran and legal organizations to the leadership of the Defense Department, Homeland Security and USCIS to request that they keep Parole in Place for military families. MOAA is endorsing Duckworth’s bill. “Due to current threats to diminish Parole in Place for military families, we are encouraged to see this legislation introduced to include the Department of Defense in the decision process and ensure this policy stays in place as it is vital to military readiness,” retired Air Force Lt. Gen. Dana T. Atkins, the CEO and president of MOAA, said in the prepared statement. “Reducing military family separations, removing added stress and distraction from service members, and caring for our nation’s veterans and their families are all tenants MOAA supports.”

The bill is the second bill introduced by Duckworth related to immigration policies that impact service members and their families. On 23 OCT, the senator introduced a bi-partisan bill called the Citizenship for Children of Military Members & Civil Servants Act that would modify section 320 of the Immigration and Nationality Act so children of service members who are stationed overseas can automatically acquire U.S. citizenship. [Source: Stars & Stripes | Caitlan Kenney | November 6, 2019 ++]

Burn Pit Toxic Exposure

Update 70: H.R.4574 | Veterans Right to Breathe Act

On 6 NOV Rep. Raul Ruiz, M.D. (CA-36) announced the introduction of the **Veterans Right to Breathe Act** (H.R. 4574), bipartisan legislation aimed at providing disability compensation for veterans exposed to burn pits while serving our country overseas. The bipartisan bill would help veterans exposed to burn pits by establishing presumption of service connected exposure to burn pits for nine pulmonary diseases including asthma, pneumonia, and chronic bronchiolitis. Dr. Ruiz introduced the legislation with Representatives Joaquin Castro (D-TX) and Gus Bilirakis (R-FL).

Burn pits were used to dispose of waste generated on American bases during the conflicts in Iraq and Afghanistan and included the burning of batteries, jet fuel, and other hazardous materials. By establishing presumption of service connection to burn pit exposure, the VA presumes that a veteran's disease or illness was caused by burn pit exposure during their military service, widening their health coverage and care options while lowering their costs. "We must end the use of burn pits and ensure veterans who have been exposed to them get the care they have earned, deserve, and need," said Dr. Raul Ruiz, an emergency physician and co-chairman of the bipartisan Burn Pits Caucus.

"Many of our servicemembers survive the battlefield only to become delayed casualties of war at home, dying of lung diseases from burn pit exposure. They are resigned to the same fate as our Vietnam veterans exposed to Agent Orange, who waited up to thirty years to get the help they needed. Our veterans cannot wait. The Veterans Right to Breathe Act would ensure that our nation's veterans who are suffering lung diseases due to the exposure to burn pits get the benefits and care they need and have earned."

"Wounded Warrior Project thanks Congressman Ruiz for his leadership in advocating for service members whose health has been adversely impacted due to exposure to burn pits while deployed," said Derek Fronabarger, Government Affairs Director, Wounded Warrior Project. "This important legislation will help improve veterans' access to health care for the many serious respiratory illnesses they contracted during or following their deployments. Wounded Warrior Project supports H.R. 4574 and looks forward to working with Congress to ensure its passage." "Burn pit exposure is a bipartisan issue that impacts thousands regardless of creed, color, or status," said Congressman Castro (TX-20). "Too many veterans have endured significant medical issues, emotional strain, and financial pressures that accompany these conditions. That is why I have made burn pit exposure central to my veteran's advocacy. This bill would ensure that burn pits do not become the Agent Orange of our generation, and that our veterans no longer have to fight for the presumption of benefits."

"For years the VFW has been calling for the connection of research and presumptive illnesses surrounding open air burn pits," Pat Murray, Deputy Director National Legislative Service, Veterans of Foreign Wars. "The Veterans' Right to Breath Act is a great step in making sure veterans affected by toxins from burn pits are finally provided the care and benefits they deserve. Identifying these nine conditions as a presumption of service connection will allow the men and women exposed to airborne toxins to hopefully begin their road to recovery." "Many of our heroes are sick and some are even dying from illnesses linked to their exposure to burn pit toxins," said Congressman Bilirakis (FL-9). "There is an urgent need to remove the bureaucratic red tape that is keeping them from getting the care and benefits they deserve."

Background

During the conflicts in Iraq and Afghanistan, burn pits were used as a primary method to dispose of waste and garbage generated on American military bases. Because items were indiscriminately burned, the burn pits released an array of pollutants, including particulate matter and known carcinogens. Within months or years after returning from deployment, young servicemembers and veterans exposed to burn pits are suffering from pulmonary issues, insomnia, cancer, and rare illnesses. Independent researchers and scientists, many of them former VA physicians, have conducted studies that found high diagnosis rates of pulmonary diseases on veterans exposed to burn pits.

The Veterans' Right to Breathe Act would provide presumption of service connection to nine pulmonary diseases: asthma, chronic bronchitis, chronic obstructive pulmonary disease, constrictive bronchiolitis, emphysema, granulomatous disease, interstitial lung disease, lung cancer, and pneumonia. As a result, veterans exposed to burn pits would qualify to receive compensation benefits and free health care for such diseases. Dr. Raul Ruiz has introduced other pieces of legislation to ensure our veterans exposed to burn pits receive the health care they deserve. In August, Dr. Ruiz introduced H.R. 4137, the **Jennifer Kepner HOPE Act**, to provide veterans exposed to burn pits eligibility for VA health care and enrollment in Priority Group 6. In March, Dr. Ruiz introduced H.R. 1381, the **Burn Pit Registry Enhancement Act**, which allows the VA Burn Pits Registry to be updated with the cause of death of deceased registered veterans. [Source: Press Release | Rep. Raul Ruiz, M.D. | November 6, 2019 ++]

VA Women Vet Programs

Update 40: H.R.3224 | Deborah Sampson Act

On 12 NOV Congresswoman Julia Brownley (D-CA-26), the Chairwoman of the Subcommittee on Health and the Bipartisan Women Veterans Task Force, introduced The **Deborah Sampson Act H.R.3224**. It was passed the same day by a bipartisan vote of 399 to 11 and forwarded to the Senate.

The Ranking Member of the Committee on Veterans' Affairs Rep. Phil Roe, M.D. (R-TN.) said, "This bill is named after one of those brave women – Deborah Sampson – who have been stepping up to serve on our country's behalf and defend her from her enemies. She so believed in the ideals of the American Revolution that she disguised herself as a man so that she could join in the fight for freedom and independence. Deborah Sampson's spirit of bravery, patriotism, and commitment to service are still very much alive in the approximately two million women veterans in the United States today and the almost 400 thousand women serving on active duty or in the Guard and Reserve. Those women have fought in defense of the American dream - on the front lines, in the Pentagon, and everywhere in between - in every branch of the Armed Forces. And, once they leave the military, they are increasingly seeking care from the Department of Veterans Affairs (VA). In fact, the number of women using the VA healthcare system has more than tripled since 2001 and is expected to continue rising significantly in the years ahead.

The bill would create an Office of Women's Health within VA, require VA to establish environment of care standards for women veterans and ensure that VA medical facilities are retrofitted to meet those standards, require and fund programs to train providers in VA medical facilities and in the community on women's health; and improve access to care for women veterans and their newborn children. It also includes provisions that would help all veterans – women and men – who experience military sexual trauma, intimate partner violence, sexual assault, or sexual harassment to get the support and the care that they need. [Source: HVAC News Release | November 12, 2019 ++]

HVAC

Update 27: Female Vet Health Bill Markup Dispute

Several Republicans stormed out of a House Committee on Veterans' Affairs hearing on 29 OCT after the panel's Democratic chairman refused to allow them to introduce amendments to a health care bill for female veterans. "It's frustrating and it angers me to think this is what this great committee has come to be. I'm embarrassed today to be on the Veterans Affairs committee," said Rep. Phil Roe (R-TN), the ranking Republican on the committee. "I could care less what your political party is when it comes to veterans issues. I just want to help take care of veterans. Today, we didn't do that. We made a partisan committee out of something that should never have happened."

The House VA committee often works in a nonpartisan way on legislation to improve the lives of service members. But Tuesday, Republicans marched out of the hearing intended to debate bills impacting veterans and send them to the House floor for a full vote. In a discussion on a bill aimed to expand health care at VA hospitals for women, Republicans wanted to add an amendment to the bill to prohibit the VA from paying a child care provider if they employ someone who has been charged with a sex offense, an offense involving a child victim, a violent crime, a drug felony, or other offenses that VA determines inappropriate.

Republicans also wanted to raise an issue with veterans having legal trouble purchasing firearms if they have a third party who helps them manage their VA benefits. The VA considers veterans who cannot manage their own finances as "mentally incompetent," and the agency reports the names of those veterans to the National Instant Criminal Background Check System — a database that gun merchants are required to check before selling a firearm.

“My Republican colleagues had a seat at the table every step of the way. Instead of bringing forth meaningful, productive additions to legislation that will improve the lives of women veterans, they added toxic, partisan amendments — none of which worked to address how women veterans receive care,” said Mark Takano (D-CA) the committee chairman.

Takano denied multiple Republican attempts to clarify the rules when discussing legislation. After a tense back and forth between Takano and Republicans demanding they be allowed to discuss their amendments, Republican lawmakers marched out of the room. “By attempting to hijack a bipartisan bill backed by 14 Veteran Service Organizations, including six specifically advocating for women veterans, they have left these veterans behind,” Takano said. Takano did not specify which proposed Republican amendments are problematic or why he didn’t allow them to clarify the rules when discussing legislation. “House Republicans only left because the chairman made it clear that the markup was over and our requests to meaningfully participate were going to be ignored,” a Republican spokeswoman said after the hearing.

The bill at the heart of the bickering aims to tackle sexual harassment and assault issues at VA hospitals. The measure was born out of the committee’s women veterans task force, Takano’s signature effort as chairman of the committee, which sets to improve health care for female veterans and tackle gender-specific issues in the veterans community. “Committee Republicans abandoned their duty to help women veterans receive the quality health care they have earned.” Rep. Elaine Luria (D-VA) said in a statement. “I am disappointed because my colleagues know better, and women veterans deserve better.” To watch the Full Committee Markup on Pending Legislation hearing during which the dispute occurred refer to <https://youtu.be/8XjSrCO301o>.

The GOP marching off comes amid a tense week in Washington with House Democrats moving into a new phase of their impeachment inquiry against President Donald Trump, with plans to vote this week to formalize the next steps of the investigation. Last week, a slew of Republicans stormed the House Sensitive Compartmented Information Facility, or SCIF — the secure room where impeachment depositions are being held. They claimed Democrats are leaving them out of the process, despite Republicans being on the three panels conducting the impeachment inquiry. [Source: Stars & Stripes | Steve Beynon | October 30, 2019 ++]

Other Vet Legislation

Update 03: Veteran Bills Advanced

The House Committee on Veterans Affairs considered ten bills on October 29, 2019. All ten bills were passed and sent to the full House of Representatives for action. Note: A.N.S. stands for ‘Amendment in the Nature of a Substitute’:

- A.N.S. to H.R 2227 - Gold Star spouses and Spouses of Injured Servicemembers Leasing Relief Expansion Act of 2019.
- A.N.S. to H.R. 3224 - the Deborah Sampson Act.
- A.N.S. to H.R. 3530 - Improving Confidence in Veterans Care Act.
- A.N.S. to H.R. 4771 - to permit appellants to appear in disability compensation cases before the Board of Veterans Appeals by picture and voice transmission from locations other than VA facilities.
- H.R. 1424 - Fallen Warrior Battlefield Cross Memorial Act.
- H.R. 3996 - VA Design-Build Construction Enhancement Act of 2019.
- H.R. 4183 - Identifying Barriers and Best Practices Study.
- H.R. 4356 - Protecting Families of Fallen Servicemembers Act.
- H.R. 4360 - VA Overpayment Accountability Act.

- H.R. 4852 - the GIVE Act.

The following bills were passed on 12 NOV by the House and forwarded to the Senate:

- H.R. 1424: Fallen Warrior Battlefield Cross Memorial Act -- to ensure the Secretary of Veterans Affairs permits the display of Fallen Soldier Displays in national cemeteries.
- H.R. 3224: The Deborah Sampson Act -- expands primary care and counseling for women veterans, increases services for newborn children of women veterans, and improves care for survivors of military sexual trauma.
- H.R. 3537: The Veteran Entrepreneur Training Act of 2019 -- permanently establishes the Boots-to-Business program operated by Veterans Business Outreach Centers. Last year, over 17,000 veterans, servicemembers, and spouses participated in the entrepreneurship program.
- H.R. 3996: VA Design-Build Construction Enhancement Act of 2019 -- to provide for certain requirements relating to the use of the design-build construction method for Department of Veterans Affairs construction projects, and for other purposes.
- H.R. 4162: GI Bill Planning Act of 2019 -- to extend the period under which an election must be made for entitlement to educational assistance under the All-Volunteer Educational Assistance Program of Department of Veterans Affairs, to phase out the use of such program, and for other purposes.
- H.R. 4356: Protecting Families of Fallen Servicemembers Act -- to allow certain individuals to terminate contracts for telephone, multichannel video programming, or internet access service, and for other purposes.
- H.R. 4360: VA Overpayment Accountability Act -- to improve the due process accorded veterans with respect to recovery of overpayments made by the Department and other amounts owed by veterans to the United States, to improve the processing of veterans benefits by the Department of Veterans Affairs, and for other purposes.
- H.R. 4477: Reducing High Risk to Veterans and Veterans Services Act -- to submit to Congress a plan to address certain high risk areas identified by the Comptroller General of the United States regarding the Department of Veterans Affairs in the 2019 High-Risk List of the Government Accountability Office, and for other purposes.
- H.R. 4625: Protect the GI Bill Act -- enhance transparency and accountability for colleges that receive GI Bill funding, which will crack down on predatory schools
- H.R. 4771: VA Tele-Hearing Modernization Act -- requires the Board of Veterans' Appeals to allow veterans to conduct a tele-hearing appeal from any location, like their home.

[Source: TREA Washington Update & HVAC News Release | November 1 & 12, 2019 ++]

*** Military ***



Military Pay Raise 2020

Update 01: Safe, Despite Dire Talk from Lawmakers

A 3.1 percent military pay raise is set to take effect on Jan 1, regardless what lawmakers say about the ongoing budget fights on Capitol Hill. On Oct 31, Senate Democratic leaders blasted Republican colleagues for misleading

military members about their future paychecks, assuring troops that their annual salary boost is safe. In fact, the pay increase for troops is set to go into effect in two months unless Congress or the president intervenes, both unlikely scenarios. “Republicans are so desperate to divert attention . . . that they come up with completely false arguments like the fact that if we don’t pass (an appropriations bill), the troops won’t get a pay raise,” Senate Minority Leader Chuck Schumer (D-NY) in an angry floor speech ahead of a procedural budget vote.

Todd Harrison, director of defense budget analysis at the Center for Strategic and International Studies, said under federal statute, the pay raise is automatically set based on federal formulas of anticipated civilian sector wage growth. Lawmakers reinforce that number — or suggest another figure — in their annual defense appropriations and authorization bills, both of which have been stalled for months in Congress. But Harrison said unless changes are made to the figure, neither are critical. “If you want it higher or lower, you need to pass a separate bill,” he said. “So you don’t need an authorization bill or an appropriations bill for it. The pay raise is safe.” For junior enlisted troops, a 3.1 percent pay raise would amount to roughly \$815 more a year in pay. For senior enlisted and junior officers, the hike equals about \$1,500 more. An O-4 with 12 years’ service would see more than \$2,800 extra next year under the increase.

In the past, including three consecutive years under former President Barack Obama, military officials have pushed lawmakers and the White House to back smaller-than-scheduled pay raises in order to save money for other defense priorities, like equipment modernization and reset. But President Donald Trump has expressed support for the 3.1 percent raise for 2020 and has not made any public plans about trying to block the raise. The pay raise, which will be the largest in a decade, has been a point of pride in recent events with troops and veterans audiences. Similarly, both Republicans and Democrats have offered strong support for the raise throughout the year, and none have offered legislation to block it.

But the pay raise has been cited frequently as a potential casualty of the current budget impasse on Capitol Hill, as party leaders spar over issues related to Trump’s southern border wall project and the ongoing impeachment hearings into his withholding of foreign aid to Ukraine. Just moments before Schumer’s remarks, across the capitol, House Minority Whip Steve Scalise (R-LA) blasted his chamber’s Democrats for putting the ongoing impeachment proceedings ahead of finalizing military funding legislation, invoking the military pay fears. “We don’t have a bill to formally pay our troops and make sure they have the tools they need to defend this country, because there’s so much an infatuation with impeachment,” he said.

Earlier, House Minority Leader Kevin McCarthy (R-CA) complained that “pay increases for our troops and disaster recovery funds are at a stalemate” because of the budget impasse. Senate Majority Leader Mitch McConnell (R-KY) accused Democrats of being more interested in “picking fights with the White House” than helping troops. But Schumer attacks those comments as disingenuous and misleading. “My Republican friends in Congress should stick to the facts, quit the partisan theatrics, quit the politics of blame, and quit trying to harm very serious patriots whose lives and safety might be in danger,” he said. A host of specialty pays such as re-enlistment bonuses and certain overseas deployment salary boosts are dependent on annual congressional reauthorization. And Pentagon officials have noted that without a new budget deal for fiscal 2020, the cost of the military pay raises will put extra pressure on Defense Department spending accounts. [Source: MilitaryTimes | Leo Shane III | November 1, 2019++]

USS Carl Vinson **To Be F-35’s First Home at Sea**

The Navy is upgrading one of its oldest aircraft carriers to be the first to fly the service’s newest plane, the F-35C, giving it a capability the service’s brand-new \$13 billion carrier, the delayed and trouble-prone USS Gerald R. Ford, won’t have for years once it deploys. Navy officials say the Ford and its follow-on carrier, the USS John F. Kennedy, are not being built to carry F-35s, and will have to undergo upgrades years after they’ve deployed. The plan is in keeping with a complicated maintenance and upgrade schedule the service has devised to marry ships with the Joint

Strike Fighter as both become available. The plane couldn't have been included in the designs for the first two of four planned Ford carriers, one Navy official said, because the F-35C's final form was still a work in progress when the final design for the Fords was wrapping up.



An F-35C takes off from the USS Abraham Lincoln in 2018 during training

That means the 36-year old USS Carl Vinson (CVN-70), which started its build under the Nixon administration and launched in 1983, will be the F-35s first home at sea. The ship is currently undergoing a \$34 million refit in Bremerton Wash. until July 2020, followed by a 2021 deployment. While both Nimitz and Ford-class aircraft carriers can operate with F-35Cs aboard, Navy spokesman Capt. Danny Hernandez said in an email, there are modifications to both carrier classes that are required in order to use all the data and information the F-35s can push out and receive, along with the addition of “additional classified spaces, some robustness of the ship for unique F-35 requirements (e.g. jet blast deflectors, etc.), but are not fundamental redesigns of any major components of the ship.”

Tabbed as the Navy's first deployable F-35 air wing, Lemoore, Ca.-based VFA-147 Argonauts to deploy with the Vinson in 2021, accompanied by the Navy's first squadron of Osprey tiltrotors, the Titans of Fleet Logistics Multi-Mission Squadron 30. The unit, created in December, is the Navy's first shot at replacing its C-2A Greyhound fleet. Crucially, the Osprey is able to haul the F-35's heavy engines out to the ship, something the Greyhounds can't do. Breaking D readers will remember that the Marines tested the V-22's ability to carry the Pratt & Whitney F135s from another ship or a base.

The Ford, which Navy Secretary Richard Spencer insists will deploy before 2024 despite a host of issues facing its weapons elevators and the new electromagnetic systems aboard, just wrapped up a five-day sea trial where things appeared to be on track, after a 15-month sit pier side to continue fix its buggy new technology. The ship has blown past previous cost caps Congress placed on it, and is more than a year past its scheduled sail-away date. The caps rose from about \$10 billion in 2007 to \$13 billion by 2018, all of which the ship has overshot, including a request in September for another \$197 million in order to fix seven non-working weapons elevators. The latest request pushed the ship's cost to \$13.2 billion. Spencer has blasted Huntington and questioned the company's ability to fix the ship's weapons elevators, of which only four of 11 currently work.

eBrief: The “Knife Fighter” of Army Aviation

Not building in F-35 capability on the first two ships “has always been the plan,” Hernandez said, adding F-35 capabilities will be built into the next two Ford carriers; the USS Enterprise slated to deploy in 2028 and the yet-to-be-named CVN 81, which will go to sea in 2032. In January, the Navy awarded Huntington Ingalls Industries' Newport News Shipbuilding a \$24 billion contract for the two ships, compared to a predicted cost of \$28 billion if the sea service had purchased them separately. “I have a demand for carriers right now that I can't meet,” Navy Secretary Richard Spencer told reporters last week during a breakfast at the Heritage Foundation. “Every combatant commander wants carriers. So my job is to see how I can fulfill that requirement.”

The calls for carriers from commanders overseas has been a constant for decades, and the past two decades of back-to-back deployments to support ground wars in the Middle East have used up any spare capability the Navy had, leading

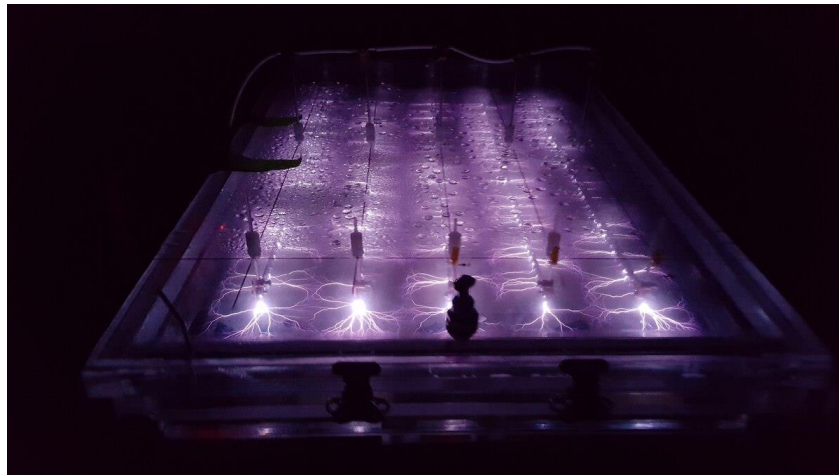
to a situation like the one in Norfolk, where six carriers are undergoing refit at the same time. That includes the USS Truman, which is weeks past its planned deployment date due to electrical issues that has left the Navy and Huntington Ingalls scrambling to get the ship to sea. There are other options. The Navy and Marine Corps are warming to the “lightning carrier” concept, designed to pack amphibious ships with Marine Corps’ F-35Bs and sail them to the hotspots to cover places the big decks aren’t. “If, in fact, part of the mission of a carrier is presence, and forward deployability, 20 F-35s is a great option to augment what the requirement might be,” Spencer said.

The USS America was recently photographed sailing in the Pacific with 13 F-35s on its deck, something that the services want to do more of as the so-called Gator Navy reinforces more decks to handle the fifth generation fighter. (The Navy refuses to call the smaller Marine ships aircraft carriers, although they are larger than carriers built in World War II and are, well, in plain English, aircraft carriers. Instead, they are known as amphibious ships, or LHAs.) The Marines and Navy are working on a new strategy to more closely align their operations, which would allow both to provide more punch, and give the Marines the ability to launch from both ships and from small ad-hoc land bases to support the fleet.

The Vinson’s first underway with the F-35 also tracks with the Royal Navy’s HMS Queen Elizabeth, which is slated to head to the Mediterranean and Middle East in 2021 with its own air wing of F-35Bs, along with a wing of US Marine Corps F-35Bs, a major first in deployability between the two longtime allies. The QE is currently underway off the US East Coast, where just last month it began launching and recovering British F-35Bs for the first time. [Source: Breaking Defense |Paul McLeary | November 05, 2019| ++]

PFAS Toxic Exposure

Update 09: Possible Solution to Base Groundwater Problem



A reactor that produces PFAS-busting plasma with contaminated groundwater could be the solution to rooting out the cancer-linked chemicals on military bases.

As a Pentagon task force works to come up with a plan to address cancer-linked chemicals in ground water on its bases, a group of civilian researchers is exploring a high-tech solution. The Enhanced Contact Plasma Reactor made its debut in September at Wright-Patterson Air Force Base, Ohio, according to a 5 NOV release from the Air Force, in a field demonstration of its ability to break down per- and polyfluoroalkyl substance. “We are trying to destroy or degrade PFAS impacted groundwater using electrical discharge plasma,” principal investigator Selma Mededovic, of Clarkson University, said in the release.

The idea is that argon gas from the reactor concentrates perfluorooctane sulfonate and perfluorooctanoic acid, known as PFOS and PFOA, generating plasma at the surface. The plasma then breaks down the PFAS molecules. "This is the only technology that actually destroys PFAS molecules that has been demonstrated at this scale, it doesn't just remove them from water," co-principal investigator Tom Holsen said in the release. "All of the other demonstrations that we're aware of remove it from the water through filtration so there is still a PFAS-containing waste. Our method actually destroys PFAS." Over the course of two weeks, contracted researchers from Clarkson and GSI Environmental pulled hundreds of gallons of groundwater, running the reactor with different time periods and amounts of water to find the best settings. Whether the reactor can be scaled across the military remains to be seen, according to the release, as the researchers evaluate the treated water samples.

The chemicals, found in everything from fabric, carpet, cookware and food packaging, are of particular concern on military bases, where they are a key ingredient in the fire-fighting foam used to put out blazes after an aircraft or vehicle incident. Though the services no longer use the foam in training, where it was most commonly deployed for decades, the compounds do not break down, and so risk building up not only in groundwater, but in the human body. Filtration systems have brought base contamination levels down to Environmental Protection Agency standards, but organizations like the Environmental Working Group have argued that those levels are still too high.

"PFOS/PFOA is a national issue, and research like this could lead to the breakthroughs we need to address potential contamination," Mark Correll, Deputy Assistant Air Force Secretary for installations, energy and the environment," said in the release. Defense Secretary Mark Esper stood up a task force in July to make recommendations on combating the issue. The group meets monthly to discuss its ongoing research, with a January deadline for submitting final findings. [Source: MilitaryTimes | Meghann Myers | November 5, 2019 ++]

Air Force Indefinite Enlistment

Update 01: Bonuses, Service Commitments and More

The Air Force's new indefinite enlistment system — officially called the **Noncommissioned Officer Career Status Program** — will be a game changer for thousands of active-duty enlisted airmen. But how exactly will it work when airmen hit 12 years of service and no longer have to sign on the dotted line every four years or so? The process will be similar to that for officers, the Air Force said in a Wednesday announcement. Airmen with 12 years of service — who want to remain in uniform — will sign one last re-enlistment contract on or after Nov. 18, when the program takes effect, and then fall under the new NCO program. This will be the last contract of their careers. They will no longer see a date of separation in their records until they are within 12 months of their high year of tenure date. Upon promotion, their date of separation will automatically be updated to their new rank's high year of tenure date.

In a follow-up email, Air Force spokeswoman Capt. Carrie Volpe said that airmen will not incur an active-duty service commitment to re-enlist under the NCO program. But like officers, NCOs will continue to incur service commitments when they receive selective retention bonuses, are promoted, attend service schools, undergo a permanent change-of-station move, and other events, Volpe said. Selective retention bonuses won't be affected that much by the new program, the Air Force said in the release. But there will be some administrative changes to how they are processed. In the past, those bonuses were tied to re-enlistment, Volpe said. But because airmen will no longer re-enlist for specific periods of service after 12 years, bonuses will be offered in a different manner.

The Air Force will offer SRBs to eligible NCOs based on their Air Force specialty code and their applicable zone, or a grouping of years of service. Airmen with between 10 and 14 years of total active federal military service fall in Zone C, and airmen with 18 to 20 years are in Zone E. On a monthly basis, the Air Force Personnel Center will notify airmen under the NCO Career Status Program when they are eligible by directly sending them a message myPers. If they're interested, they will complete their application electronically. Airmen will agree to an active-duty service commitment of at least three years, but no more than six years, in exchange for the bonus.

The separation process for enlisted airmen under this program will also work similarly to that of officers, the Air Force said in the release. They can apply for separation before their high year of tenure date, with an effective date of no later than 180 days from the date of request. High year of tenure dates for NCOs and senior NCOs are currently 20 years for staff sergeants, 22 years for technical sergeants, 24 years for master sergeants, 26 years for senior master sergeants and 30 years for chief master sergeants.

One of the biggest benefits of this program could be how it simplifies managing NCOs' careers. According to the personnel center's web site, more than 10,000 re-enlistment contracts in fiscal 2018 would have been eliminated if this program had been in effect at the time. "What we are saying to our airmen is, we hear you," Chief Master Sergeant of the Air Force Kaleth Wright said in the release. "We recognize your commitment to a profession in the Air Force, and we're going to manage your service commitment in a way that provides you with reduced paperwork and increased efficiency." [Source: AirForceTimes | Stephen Losey | November 1, 2019 ++]

USMC Umbrella Policy

Small, Black Umbrella Use under Certain Conditions

The top Marine Corps general is officially putting an end to the long-standing tradition of toughing out the rain without an umbrella, which has become a point of pride for the amphibious service. "Umbrellas are good to go," Gen. David Berger told reporters at the Pentagon -- at least when Marines are wearing their service or dress uniforms. Berger will make the move official in a new Marine Corps-wide administrative message to be released this week. Effective immediately, all Marines are authorized to use small, black umbrellas under certain conditions. "Marines may carry an all-black, plain, standard or collapsible umbrella at their option during inclement weather with the service and dress uniforms," the commandant's message to Marines states. Leathernecks in camouflage combat utility uniforms will still need to brave the rainfall.

The change follows an April survey on the matter from the Marine Corps' uniform board. Officials declined to say how many Marines who answered the survey viewed the addition of umbrellas to the uniform lineup favorably. When the survey was announced in April, some readers said umbrellas weren't necessary since Marines are already issued raincoats and covers. Others argued that dress and service uniform items are too expensive to ruin in the rain, especially for lesser-paid junior Marines. For others, the move came down to common sense. "Using an umbrella looks more civilized and professional than standing outside getting drenched," one reader said.

Until now, only female Marines have been allowed to use umbrellas in service and dress uniforms. They must carry the umbrellas in their left hands, so they can still salute. Male Marines have for decades been some of the only service members barred from using umbrellas when in uniform. The policy made headlines in 2013 when President Barack Obama was giving a speech in the rain outside the White House. Marines standing next to Obama and the Turkish president held umbrellas for the two men while they stood in the rain. [Source: Military.com | Gina Harkins | November 6, 2019++]

Retail Services Specialists

Navy's New Moniker for Ship's Serviceman

There's a new moniker for sailors charged with jobs like managing a ship's store, cutting hair or doing laundry aboard Navy vessels: retail services specialists. The change from the old rating -- ship's serviceman -- took effect Oct. 1 and was made as part of a service-wide effort to align Navy jobs with their counterparts in the civilian world, according to

a statement from Naval Personnel Command. The revision affects only the rating's name itself and will not impact advancement exams, selection boards or career paths, the message said. Sailors' uniforms will keep the same rating badges -- a crossed key and quill.



Senior Chief Petty Officer Pablo Ayala, a retail services specialist at Yokosuka Naval Base, Japan, said most sailors in his field were often faced with clearing up confusion when civilians asked about the duties of a ship's serviceman. "We always have to follow that up with a brief description of what we do," he said in a separate Navy statement. "Retail services specialist will give a better understanding from a non-military perspective of what we do every day to support the fleet." The change is part of the Navy's "Sailor 2025" initiative, which seeks to modernize how the service recruits, promotes and delivers information to sailors. The retail services specialist rating took root in 1885, when the tailor rating was established. That was changed to ship's serviceman in 1943 to include other jobs like cobbler, barber and laundryman. [Source: Stars & Stripes | Carlos M. Vazquez II | November 8, 2019++]

USMC Quiz

Muster Your Marine Mettle

As the Marine Corps celebrates its birthday, see if you have what it takes to become a Devil Dog.

Q1: What is the Marine Corps' birthplace?

- Warren Tavern* – This establishment was founded in 1780 and frequented by American Revolutionary War heroes such as George Washington. The Marine Corps birthday is Nov. 10, 1775. The Army was born when Gen. George Washington took command of the Continental Army in Boston on July 3, 1775. So same year, wrong city.
- Keeler Tavern* -- During the Battle of Ridgefield in 1777, British forces fired on Keeler Tavern because they learned the Americans were making musket balls in the basement. Napoleon's brother visited the tavern in the 1800's.
- Tun Tavern* -- The first two battalions of Marines were formed at Tun Tavern in Philadelphia. On Nov. 10, 1775, the Second Continental Congress commissioned the innkeeper and former Quaker Samuel Nicholas to raise two battalions of Marines in Philadelphia.
- Windsor Tavern* -- Now called the Old Constitution House, it's the birthplace of the Vermont republic and the state's constitution. On July 2, 1777, the constitutional convention met at this tavern to write and sign Vermont's constitution so that it could join the original 13 colonies.

Q2: What color were the first Marine Corps uniform jackets?

- White* – The Navy wears a summer white service uniform made up of a short-sleeved shirt, white trousers and belt, along with white dress shoes and a cap.
- Green* – The very first Marine Corps uniform jackets were made of green broadcloth.

- c. *Blue* – The Marine Corps' current dress uniform is a blue jacket with red trim dating back to the 19th century. The Army's initial uniform was blue because it was based off of the British military during and immediately after the Revolutionary War.
- d. *Black* - The Coast Guard's current dress uniform is black. When it began as the Revenue Cutter Service, members wore blue coats with red lapels and tri-cornered hats.

Q3: Who was the first Marine Corps aviator?

- a. *Lt. Col. Alfred Cunningham* -- May 22, 1912, is the birthday of Marine Corps aviation. On this day he flew solo in a Curtiss seaplane at the U.S. Naval Academy. He became the first Marine Corps aviator and the first director of Marine Corps aviation. He served in the Spanish-American War, World War I and in U.S. operations in the Caribbean in the 1920s. He earned the Navy Cross.
- b. *Lt. Gen. Roy "Jiggs" Geiger* -- He was the first Marine general to lead an army-sized force during World War II. He commanded the 3rd Amphibious Corps in the Battle of Okinawa before assuming command of the 10th Army. He also served in World War I, and Marine Corps Base Camp Geiger in North Carolina is named in his honor. He earned two Navy Crosses, three Navy Distinguished Service Medals and the Army Distinguished Service Medal.
- c. *Maj. Gregory "Pappy" Boyington* – He was a combat pilot and fighter ace during World War II. He flew with the "Flying Tigers" during the military conflict between China and Japan during World War II. While flying the Corsair in the Pacific, he tied World War I ace Eddie Rickenbacker's record of 26 enemy planes destroyed with the "Black Sheep" squadron before he was shot down and captured as a prisoner of war. He earned the Medal of Honor, Purple Heart and Navy Cross.
- d. *Capt. Eddie "Fast Eddie" Rickenbacher* -- He served in the Army Air Service during World War I, and with 26 aerial victories, he was America's most successful fighter ace during that war. He also received the most awards for valor by an American during the war. He received the Medal of Honor, Distinguished Service Cross, Medal for Merit and Legion of Honor. He was also a racecar driver.

Q4: In what battle does the legend say the Marines received the nickname "Devil Dogs"?

- a. *Battle of Chosen Reservoir* -- Between Nov. 27 and Dec. 13, 1950, United Nations forces nicknamed "The Chosen Few" were encircled and attacked by about 120,000 Chinese troops during the Korean War. They broke out and inflicted heavy casualties, as the Marines assisted the retreat and evacuation of allied forces and the 8th Army and 10th Corps out of North Korea.
- b. *Battle of Iwo Jima* -- This was a major battle in which the Marines and sailors landed on and eventually captured the island of Iwo Jima from the Imperial Japanese Army during World War II. This five-week battle comprised some of the fiercest and bloodiest fighting of World War II's Pacific War.
- c. *Battle of Tarawa* -- This was a battle at Tarawa Atoll in the Gilbert Islands in the Pacific theater of World War II. Nearly 6,400 Americans and allied service members died in the fighting. The battle was the first American offensive in the critical central Pacific region. It was also the first time in the Pacific War that the U.S. faced Japanese opposition to an amphibious landing.
- d. *Battle of Belleau Wood* -- This battle occurred during the German spring offensive in World War I in France from June 1-26, 1918. Marines from the 3rd Battalion, 6th and 5th Marines and 1st Battalion, 6th Marines advanced into a waist-high wheat field into deadly machine-gun fire as part of the allied offensive against the Germans. After six waves, the U.S. suffered 9,777 casualties, and the French renamed the wood in honor of the fallen Marines for their tenacity. General of the Armies John J. Pershing said it was the biggest battle since Appomattox. The Germans called the Marines "Teufelshunde," or "devil dogs" in modern German, or hollenhunde, "hellhound," in the older context. The French and German armies have offered their respect to the Marines over the years for this battle.

[Source: U.S. Department of Defense Daily Digest Bulletin | November 7, 2019 ++]

Military Housing Lawsuits

Update 01: Ft. Meade, Maryland Mold

Ten military families stationed at Ft. Meade, Maryland, say persistent problems, including toxic mold and pests, continued to plague their homes and left their children sick more than eight months after privatized military housing companies and the Defense Department promised Congress to better the maintenance of service member abodes. The families are suing **Corvias Management-Army and Meade Communities LLC**, the sole management and landlord companies for homes on the base, in a lawsuit alleging negligence, breach of contract, unjust enrichment and other complaints against the company, according to a lawsuit filed Tuesday in the U.S. District Court for Maryland. One Ft. Meade family, who has a child with autism, was forced to live in a house with excessive moisture, dangerous mold and standing sewage water, according to the complaint.



HVAC closet and vent (left) covered in mold in Ft. Meade housing, child's irritated eyes, and (right) other mold areas (photos from lawsuit documents)

An inspection by Corvias in March revealed, “The attic was covered in rotting and moldy insulation, with water-damaged roof beams. In addition, the HVAC vents in the attic were covered in spotty black mold,” lawyers with Covington & Burling, who are representing the families, wrote in the lawsuit. The lawsuit alleges Corvias refused to conduct any mold testing to see what the children were exposed to, and then offered to move the family into another mold-infested house or to a two-story house — which was not conducive to their autistic child due to the risk for falling. Corvias would not pay for a hotel room until the family repeatedly asked the company for assistance.

The family suffered from numerous health issues and the autistic child got “repeated upper respiratory infections, ear infections, tonsillitis, stridor, and eczema. He had to have surgery to put tubes in his ears,” the lawyers wrote. The lawsuit said children experienced respiratory issues, irritated eyes, and even needed surgery in some cases due to housing conditions. Attorneys are also asking the court to certify the case as a class action suit. That would open up the possibility for residents in more than 800 homes on Ft. Meade to receive compensation from the settlement. In an statement to Federal News Network on 12 NOV, Kelly Douglas, a Corvias spokeswoman, said the company is reviewing the complaint, but that it “does not reflect the significant resources, attention and rigor that has been brought to assuring quality resident housing.”

The allegations come after a tension-filled Senate Armed Services Committee hearing in February that, along with reporting from Reuters, outed rampant reports of mold, mice, lead paint and other substandard living conditions in privatized military housing across the world. Multiple housing companies were called to the mat to explain why they were tardy in repairs or did slipshod jobs at correcting issues with homes. Both the housing companies and DoD pledged to inspect homes, instill zero-tolerance policies for retaliation, give tenants more rights, fix ongoing problems in homes and withhold incentive pay from companies until problems were fixed. But now, almost nine months since that hearing, residents at Ft. Meade said they are still living in conditions that make some of them sick and cannot get Corvias to fix problems with their homes.

Corvias owner John Picerne told members of the Senate Armed Services Committee nearly nine months ago that he let down residents, and pledged to make fixing the housing issue a top priority. “We are going to fix it. We’ll get

to the bottom of this problem, and once again, we will return to the gold standard of customer service that we once had,” he said during the Feb. 14 hearing. “We’re making organizational changes to ensure that our gold standard resident service is built in our operation. By adding staff to be in the neighborhoods, by reopening several neighborhood centers and amenities, by retooling our entire mold and mildew standards and policies, and by starting a major construction push. By working with the Army and the Air Force leadership, we’re tapping into more than \$140 million worth of formerly trapped-by-reserve accounts by our investment groups. We’re also investing \$323 million new dollars. This will provide for improving more than 2,600 homes in our communities.”

Yet in the lawsuit the families allege Corvias used dishonest tactics to test for mold in homes. Corvias committed to visual inspection and air quality test to identify suspected fungal growth in all Ft. Meade homes by 1 JUL. However, the families allege “Corvias, among other things, truncated mold inspections, conducted them improperly by failing to compare samples taken inside a house with those taken from a control of outside air, by running industrial-strength air scrubbers in houses prior to testing, in withholding information about the results of testing from the family members, in not following up on the recommendations of the testers to remediate, and in performing haphazard and incomplete remediation.” The plaintiffs said Corvias and Ft. Meade Communities recognize the problem and it is their responsibility to fix it, but mold problems have not been resolved and maintenance backlogs still exist.

On its website, Corvias has posted multiple updates since February indicating the company has made improvements to the military housing units it manages.

- In May, the company released a statement about a new initiative to re-roof 110 historic houses on Ft. Meade. “We have work to do, but we’re seeing progress,” Picerne said in the statement. “At Fort Meade during the last month, 95.9% of 630 total emergency work orders were completed within 24 hours, and 88.3% of the 2,569 routine work orders were completed within the benchmark of 10 days, and our resident satisfaction data reflects 3.99 out of 5.”
- In September, Corvias said it added 100 permanent positions at Ft. Meade and Ft. Bragg to increase resident engagement opportunities. Corvias also updated its numbers. “To date, nearly 4,700 work orders have been submitted via the portal with a 92% satisfaction rating on work performed. Ninety four point seven percent of work orders are being completed on time, demonstrating Corvias’ priority to improve the time and rate of response to work orders and service requests. Of the work orders completed, the satisfaction score is 4.13 out of 5,” the author of the release stated.
- Corvias also established resident advisory groups for collaboration between the company and residents and reopened recreation centers and playgrounds to host regular social and community events.

Corvias isn’t the only company to have issues after making promises to change the way they do business. The Air Force sent a letter in October to Balfour Beatty Communities, another private military housing company, asking them to make prompt and substantial improvement to their homes. In the letter, Air Force Assistant Secretary for Installations, Environment and Energy John Henderson said failures by the company were unacceptable and eroded Air Force confidence in Balfour Beatty. [Source: Federal News Network | Scott Maucione | November 12, 2019 ++]

Navy Terminology, Jargon & Slang

‘Dog’ thru ‘Droplights

Dog – Soft-serve ice cream. See AUTO-DOG.

Dog Dish – The white hat worn by junior enlisted personnel. See also DIXIE CUP.

Dog Watch – (1) A shortened watch period. Generally, two two-hour watches, designated First and Second (or First and Last, RCN), arranged so that personnel on watch can eat the evening meal. Usually 1600 to 1800 and 1800 to 2000.

Also serves to alternate the daily watch routine so sailors with the midwatch one night will not have it the next time. Origin of term unclear. (2) (RCN) An unpopular watch, usually the 2400-0400 or 0400-0800. See also WATCH.

Doggie Dicks – Breakfast sausages.

Dolphins - The warfare insignia of the submarine fleet. Aka 'tin tunas', 'pukin' fish'. Represented as two heraldic dolphins flanking the prow of a WW II-type submarine, gold for officers and silver for enlisted. "Getting (one's) dolphins"--achieving the status of a qualified submariner.

Donkey Dick - (1) The nozzle of an inline proportioner in a firefighting hose line for AFFF. (2) (RNZN) The inflated tube that holds up the center of the roof of a lifeboat. (3) The protruding sensor boom of the MAD gear aboard the P-2 Neptune and P-3 Orion. Note: this term is also used for literally dozens of other objects in the naval service.

Double Nuts - Aircraft with side number zero-zero. Often the CAG's bird.

Douche Kit – Shaving Gear.

DOW - Diving Officer of the Watch.

Down to the Short Strokes - Nearly done; almost finished.

Draeger Tubes - An older method of sampling atmosphere, in which a hand-held pump is used to draw samples into the test system.

Drifty – A sailor who is not SQUARED AWAY. Probably comes from 'adrift.'

Drilling holes in the water (or ocean) - Term for miscellaneous underwater operations of a submarine. Also refers to sailing any ship from point A to point B for no particular reason.

Drip - (RN) Complain. "The Chief was dripping about the state of the world."

Droplights - Red lights arranged vertically below the RAMP, on the approach centerline, on the carrier's stern. Used to provide lineup cues for night landings.

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

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

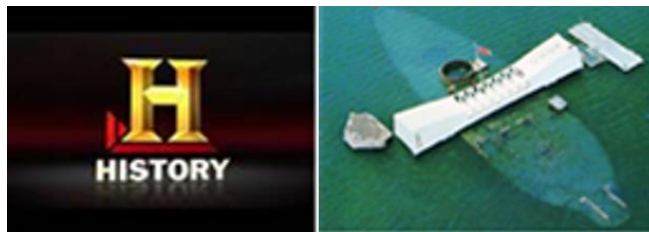
Military Proposed Weaponry

Update 01: The Blue Peacock



Land mines are a dangerous, tricky business for a couple of reasons. The first is that they're hidden, of course, and no one knows where they are until it's too late. With the Blue Peacock, "too late" came with a lot of baggage – eight to ten kilotons worth. In the Cold War, everyone wanted their special atomic weapon, it seemed. For the British, that came in the form of denying the Soviets an area to occupy in the event of World War III. Blue Peacock was a large atomic weapon that would have been buried in areas around Northern Germany and set to trigger if someone opened the casing or if it filled with water. The idea was for the bomb to be left unattended, so on top of its itchy trigger finger, it could be set off with an eight-day timer or just detonated by wire. What's truly silly about this weapon is that British engineers didn't know how to address the extreme cold of the North German Plain, so their plan was to either wrap the bombs in blankets or keep live chickens with them to keep them warm. [Source: We Are the Mighty | Blake Stilwell | October 3, 2019 ++]

*** Military History ***



USS Grayback

SS-208 Found 75 Years after Sinking

The World War II Navy submarine that went missing 75 years ago has been found off the coast of Okinawa, Japan. The USS Grayback was sunk in February 1944 when the Japanese attacked it during a mission in the East China Sea. Ocean explorers had searched for the shipwreck for years, but it wasn't until a systems engineer compared the original Japanese military documents to the Navy's translation did they realize that the coordinates had been translated wrong. They were off by one digit. That one digit was equal to 100 miles. Private explorers from the Lost 52 Project used the new latitude and longitude, locating the wreck of the USS Grayback under 1,427 feet of water. Tim Taylor, who heads the project, told USA Today he was "elated." But it's also sobering, because we just found 80 men," he said. The USS Grayback had eighty American sailors on board the submarine at the time of its sinking. For video refer to https://www.youtube.com/watch?v=ubNxbwFb1c&feature=emb_title. [Lost 52 Project](#) is dedicated to finding 52 lost WWII war subs; they've already found at least four. Their goal is to discover, survey and create 3-D documentation of the final underwater resting places. [Source: <https://connectingvets.radio.com> | Michelle Dolge | November 11, 2019 ++]

Sullivan Brothers

Deaths Changed How US Manned Military Units

In the late evening and early morning of Nov. 12-13, 1942, the United States and Japan engaged in one of the most brutal naval battles of World War II. Minutes into the fight, north of Guadalcanal, a torpedo from Japanese destroyer Amatsukaze ripped into the port side of the American light cruiser Juneau (CL-52), taking out its steering and guns and killing 19 men in the forward engine room. The keel buckled and the propellers jammed. During the 10-15 minutes the crew was engaged in battle, sailors vomited and wept; to hide from the barrage, others tried to claw their way into the

steel belly of their vessel. The ship listed to port, with its bow low in the water, and the stink of fuel made it difficult to breathe below deck.

The crippled Juneau withdrew from the fighting, later that morning joining a group of five surviving warships from the task force as they crawled toward the comparative safety of the Allied harbor at Espiritu Santo, in the New Hebrides. However, they did not make it. To learn what happened next and the impact on the Sullivan family refer to the attachment to this Bulletin titled, “**Sullivan Brothers**”. [Source: MilitaryTimes | Bruce Kuklick | November 10, 2019 ++]

Military History Anniversaries

16 thru 30 NOV

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 NOV**”. [Source: This Day in History www.history.com/this-day-in-history | October 2019 ++]

Warships That Will Change The Future

USS Kearsarge (LHD-3)



A United States Navy Wasp-class assault ship, the USS Kearsarge was launched in 1992. The Kearsarge is able to hold all manner of armaments suitable for taking a beach head, including tanks, troops, cargo, jeeps, and of course, V-22 Osprey and helicopters. The assault support system on the ship co-ordinates vertical and horizontal movement of troops, cargo and vehicles. A Monorail system, moving at speeds up to 600 ft/min, transports cargo and supplies from storage and staging areas throughout the ship to a 13,600-square-foot well deck, which opens to the sea through huge gates in the ship's stern. There, the cargo, troops and vehicles are loaded onto landing craft for transit to the beach. The air cushion landing craft can "fly" out of the dry well deck, or the well deck can be flooded so that conventional landing craft can float out on their way to the beach.

Simultaneously, helicopters can be lifted from the hangar deck to the flight deck by two deck-edge elevators and loaded with supplies from three massive cargo elevators. Kearsarge's armament suite currently includes the NATO RIM-7 Sea Sparrow point defense system for anti-aircraft support, RIM-116 Rolling Airframe Missiles, 25-mm chain guns and the Phalanx close-in weapon system to counter threats from low-flying aircraft and close-in small craft.

Missile decoy launchers augment the anti-ship missile defenses. The Kearsarge with her complement of 1208 crewmembers has seen a lot of action, from Sierra Leone to Libya to even helping rescue people after their boat capsized during Hurricane Maria.

WWII Bomber Nose Art

[42] Flying Mistress



War Memorials

Marine Corps (Iwo Jima Monument) Washington D.C.



[The United States Marine Corps Memorial](#), located near Arlington Cemetery, sets in bronze a photograph from 1945, in which five Marines and a sailor are shown raising a flag over Iwo Jima, Japan, following the Battle of Iwo Jima. Though the monument immortalizes a scene from World War II, the USMC Memorial is dedicated to "all personnel of the United States Marine Corps who have died in the defense of their country since 1775."

Medal of Honor Citations

Silvestre S. Herrera | WWII



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

To

SILVESTRE S. HERRERA

Rank and organization: PFC, Company E, 2nd Battalion, 142d Infantry, 36th Infantry Div, U.S. Army

Place and date: Near Mertzwiller, France, 15 March 1945

Entered service: Phoenix, Ariz.

Born: July 17, 1917, Camargo, Chihuahua, Mexico

Citation

He advanced with a platoon along a wooded road until stopped by heavy enemy machinegun fire. As the rest of the unit took cover, he made a 1-man frontal assault on a strongpoint and captured 8 enemy soldiers. When the platoon resumed its advance and was subjected to fire from a second emplacement beyond an extensive minefield, Pvt. Herrera again moved forward, disregarding the danger of exploding mines, to attack the position. He stepped on a mine and had both feet severed but, despite intense pain and unchecked loss of blood, he pinned down the enemy with accurate rifle fire while a friendly squad captured the enemy gun by skirting the minefield and rushing in from the flank. The magnificent courage, extraordinary heroism, and willing self-sacrifice displayed by Pvt. Herrera resulted in the capture of 2 enemy strongpoints and the taking of 8 prisoners.



Herrera was born in the Mexican city of Camargo, Chihuahua, and not, as he believed until he was twenty-seven, in El Paso, Texas. His parents died in an influenza epidemic when he was only a year old, and the man he had thought

was his father was really an uncle who had brought the 18-month-old Herrera to El Paso to provide him with a better life in the United States. Herrera worked as a farm hand, marrying and raising a family in El Paso before moving to Phoenix, Arizona with his American wife Ramona and three children, Mary, Elva, Silvestre, Jr. and his uncle. When the United States entered World War II Herrera was drafted into the Texas National Guard, 36th Division. Expecting yet another child, Herrera felt it would be important for his parents to be there for him while he was gone and so went to break the news.

That is when the man Herrera had believed to be his father gave him the stunning news of his Mexican birth, and said, "Son, you don't have to go, they can't draft you...you aren't an American citizen." Even in the face of these multiple shocks, and a perfect opportunity to dodge the war, Herrera was unswayed. As he later related, "I thought, I'm going anyway. I didn't want anybody to die in my place... I felt that I had my adopted country that had been so nice to me. I thought, I have an American wife and the kids and one on the way." It was only the first of several life-changing acts of heroism Herrera would take.

The 142d Infantry landed in Italy in the autumn of 1944 to stage for its deployment in France. Upon the completion of Operation Dragoon in mid-September Mediterranean French ports were liberated. The 142nd landed in Marseilles in the Fall, then deployed near the front in the Alsace region in early March 1945. On March 15, kick-off day of Operation Undertone, an attack on German positions along a 75 km line from Saarbrücken to Haguenau, 1945 Herrera's unit found itself engaged in combat in a forest in the vicinity of the Bas-Rhin town of Mertzwiller, 5 miles northwest of Haguenau. His platoon came under heavy enemy machine gun fire from the woods, forcing most of the men to seek cover. That was when he charged the machine-gun and took 8 prisoners. Later that same day, his platoon was again attacked and pinned down by a second time during which he again charged and was subsequently wounded.

As Herrera lay in the Army hospital recovering from his wounds, President Truman was not sure the young man would be well enough for a formal presentation of the Medal of Honor. However, on August 23, 1945, Silvestre rolled his wheelchair across the White House lawn so that the President could present him with his award. "He told me he would rather be awarded the Medal of Honor than be president of the United States," Herrera recalled in a 2005 interview. "That made me even more proud."

Valle Del Sol, Inc. recognized Herrera with a Special Recognition Award in 1994, and with a Hall of Fame award in 1999. On March 13, 1996, Herrera was honored by the United States House of Representatives upon recommendation of Congressman Ed Pastor. An elementary school in Phoenix, Arizona — the Silvestre S Herrera School — bears his name. On October 24, 1998, the United States Army Reserve Center in Mesa, which houses the 164th Corps Support Group and later, the 6253rd United States Army Hospital, was dedicated in honor of Silvestre S. Herrera. This dedication was thanks in large part to the efforts of neighbor and longtime admirer of Herrera, Sergeant Major Douglas Mattson (retired).

On November 26, 2007, Herrera died at his home in Glendale, Arizona. He was buried with full military honors in Section 26, Block 16, Lot 1 of the West Resthaven Park Cemetery in Glendale. He was buried alongside his wife Ramona, who died in 1991. [Source: <http://www.cmohs.org/recipient-detail/2791/herrera-silvestre-s.php> | November 2019 ++]

* Health Care *



PTSD Treatment | SGB

Update 02: Works in Clinical Trails

Results from a new clinical trial of active-duty service members have shown that an injection in the neck called stellate ganglion block, or SGB, is an effective treatment for post-traumatic stress disorder. The Army-funded trial shows that SGB injections reduced PTSD symptoms at a rate about twice that of a placebo. JAMA Psychiatry published the results 6 NOV. "Finally, we have the definitive randomized controlled trial to demonstrate that stellate ganglion block not only works, but works well enough to be incorporated across the board into PTSD treatment plans," said U.S. Army physician Colonel Jim Lynch. He is a senior author of the study, which was conducted at the non-profit research institute RTI International. "This is a monumental day for the countless victims of PTSD."



During an SGB procedure, a doctor injects a local anesthetic deep into a cluster of nerves in the neck called the stellate ganglion. These nerves help regulate the body's "fight or flight" response, which becomes erratic in people with PTSD.

60 Minutes correspondent Bill Whitaker first reported on the possible SGB breakthrough in June. He spoke with Dr. Sean Mulvaney, a former Navy SEAL who administers the SGB shot in a private clinic. Mulvaney told 60 Minutes Overtime that he's had a tenfold increase in patients looking for an SGB since Whitaker's report aired. He said he has now performed 149 SGB injections in 4 months, including on EMS staff and in childhood trauma cases. "Many of these folks are just fixed," Mulvaney said. "They weep openly in my office after treatment. They tell me they would not have believed they could feel this way again." He also told us he's treated several veterans who were on the brink of suicide. "Now they tell me they are now not going to kill themselves."

Mulvaney has been asked to help doctors clear the backlog at the Long Beach VA, one of only about a dozen military medical centers where the SGB treatment is offered. Since Whitaker's piece, the Long Beach VA received over 100 requests for treatment. One patient still waiting is Sergeant First Class Jonathan Zehring. Whitaker met Zehring after his first SGB treatment, but Zehring is still waiting for his second injection. Marine Sergeant Henry Coto has had more luck. He told Whitaker when he first tried SGB, he was at a breaking point. "I thought if I keep going the same way I was going, I- there was only two ways that was going to end — dead or in jail," Coto told Whitaker on the broadcast in June. At the time, Coto found improvement from two injections. Today, he is looking forward to his third SGB shot next week. "My kids are enjoying their new dad," he said.

[Source: 60 Overtime | Heather Abbott & Matthew Polevoy Seck | November 6, 2019 ++]

GERD

Update 01: Chronic Heartburn | VA Researchers Develop Solutions

U.S. Army Veteran, Sunsara Smith, spent seven years waking up each night with a burning sensation in her throat thanks to acid reflux. “My doctors tried several different things, but nothing worked,” said Smith. Nightly sleep interruptions, thanks to acid reflux or **Gastroesophageal reflux disease**, (GERD) is a reality for thousands of Veterans. To remedy this, several VA North Texas physicians coordinated and collaborated with VA medical centers from across the country on a multi-year study to determine the most effective treatment protocols. The authors published their results in the preeminent New England Journal of Medicine. “It’s very exciting to know that we’re a part of making our profession of medicine better, not just for our Veterans, but for everyone,” said Dr. Thai Pham, VA North Texas lead surgeon on the study who specializes in upper-GI procedures.

GERD is a digestive disorder that affects the lower esophageal valve that controls the flow between the esophagus and stomach. Many people, including pregnant women, suffer from heartburn or acid indigestion caused by GERD. Smith worked with her medical team for years before moving to the Dallas area. That’s where she met Pham, and her evaluation led to a simple, yet effective, surgical solution to her heartburn. The study concluded that a relatively simple surgical procedure can end the suffering for many afflicted with chronic heartburn. “This was the first head-to-head study of this nature,” said Dr. Kerry Dunbar, section chief for VA North Texas Gastroenterology and lead gastroenterologist on the study. “And it was only possible because of the VA’s ability to collaborate nationally.”

The study took an in-depth look at the common treatments and protocols of chronic heartburn to determine the best medical treatment. They evaluated nearly 400 patients from 13 VA medical centers from across the country. The results show that nearly 70% of patients benefited from a surgery called Nissen fundoplication, or Lap Nissen. Lap Nissen, or keyhole surgery, is a minimally invasive procedure that requires several tiny incisions to perform and has patients back on their feet within hours. “I can sleep through the night now.” VA North Texas evaluated Smith using the protocols and procedures established in the study. Her care team determined she was a good candidate for the Lap Nissen surgery, which she underwent several weeks ago. “Its been two weeks and I’m able to sleep through the night now,” said Smith. “The doctors and nurses have been great – they took the time to really understand what was going on with me.”

Veterans that participated in the study were evaluated through a vigorous series of medical protocols coordinated across the country by the Dallas team. All of the results were sent back to the study team at the Dallas VAMC. The study’s outcomes show broader impacts in treating chronic heartburn, beyond validating the efficacy of a surgical solution. Several outcomes derived from the study will go on to help patients with chronic heartburn through better medication management and evaluation protocols. Veterans that fit the initial study parameters, which included ongoing medical treatment using protein pump inhibitor medications to stop the body’s production of stomach acids, were evaluated and their current medication treatment closely monitored. The study found that for many of the patients—more than 12 percent— that taking their medications precisely as directed, 30-minutes prior to eating, resolved their heart burn.

“It was great to be an investigator for this study,” said Dunbar. “It demonstrates the outstanding research that can be accomplished when VA sites collaborate.” Another beneficial outcome of the study deals directly with how causes of the chronic heartburn is evaluated by providers. The study demonstrated that many Veterans benefited from simple life style changes, precluding the need for daily medications or even surgery.

Throughout the Veterans Health Administration (VHA), many dedicated researchers are working to improve the health and health care of Veterans. From research on tuberculosis in the 1940s to today’s developments in advanced robotic prosthetics, the Department of Veterans Affairs (VA) has ranked as one of the nation’s leaders in health research. “Most importantly, this achievement validates the hard work done and cutting-edge research performed by VA staff in support of our Veterans,” commented Dr. Shelby Melton, leading pathologist on the study. “The sharing of this groundbreaking study by the most reputable medical journal demonstrates how VHA is working to provide the

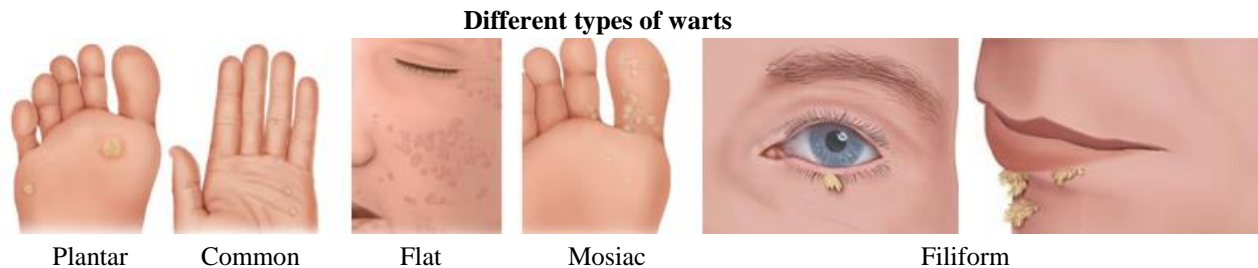
best possible health care to our Veterans, while contributing to better health practices for all.” [Source: Vantage Point | Michael Cole| November 8, 2019 ++]

Warts

Update 01: Symptoms, Prevention & Treatment for Viral Warts

Warts are non-cancerous (benign) skin growths that develop on different parts of the body and come in various forms. They are caused by viruses. Warts are contagious and very common: Most people will have one at some point in their lives. Although they can affect people at any age, warts are most common among children and teenagers. Most warts are harmless and will go away on their own within a few weeks or months. But they can be bothersome and unattractive, and some people feel ashamed. There are a number of different treatments that can make warts go away more quickly – but they don't always work. Viral warts aren't the same as “senile warts” (seborrheic keratosis), which usually first appear in older age and aren't contagious. Senile warts are also quite harmless, but permanent. This information is about viral warts only.

Symptoms -- Most warts don't cause any bothersome symptoms. Some may cause itching, tightness or a feeling of pressure. Warts might be painful too, particularly those on the soles of your feet. Some warts have small black or brownish dots caused by clotted blood that has leaked from capillaries (very fine blood vessels) in the skin. Warts may appear alone or in groups, which may then cover larger areas of skin. The main types of viral warts include:



- Plantar warts mostly occur on the ankles and soles of the feet. Those on the bottom of the feet and toes are sometimes referred to as verrucas. They can become quite large. Because the soles of your feet have to support your body weight, plantar warts do not grow outward like other kinds of warts. They are pushed inward when you stand or walk. This can cause pain or tenderness due to the pressure. It also makes it difficult to treat this kind of wart.
- Common warts are skin growths that range from the size of a pinhead to the size of a pea. They harden, making them rough and scaly to the touch. Common warts are often found on the back of the hands, the fingers, the skin around the nails, and on your feet.
- Flat warts are small, slightly raised warts that are often just a few millimeters wide. Sometimes they are light brown in color. They are most commonly found on the face, particularly on the forehead and cheeks. Hands and lower arms are often affected too.
- Mosaic warts are white and about the size of a pinhead. They are usually found on the balls of the feet or under the toes, but may also spread and cover larger areas on the entire sole of the foot. Mosaic warts are flatter than plantar warts, and they only rarely hurt when you walk.
- Filiform warts have a thread-like, spiky appearance. Because they often appear on the face and sometimes look like tiny brushes, they are usually considered to be especially bothersome.
- Genital warts are small hard nodules with rough surfaces. They are sexually transmitted and affect only the genital area. This information does not cover genital warts.

Some types of skin cancer may look like warts, but they are very rare. Corns are also sometimes mistaken for plantar warts. But corns have a single visible core of dense hard skin in their center, while plantar warts often have brownish dots. Warts are caused by human papilloma viruses (HPV), of which there are more than 100 different types. These viruses can enter the skin through small cuts and cause extra cell growth. The outer layer of skin turns thicker and harder, forming a raised wart. Wart viruses are mainly spread by direct skin contact, but they may also be spread by touching objects like towels or razors. They are more likely to infect moist and soft or injured skin.

The viruses multiply in the skin. If someone has a weakened immune system, their body isn't always able to successfully fight them off. Other people have a greater risk of getting warts because they have more frequent contact with the viruses. Some people are at greater risk of developing warts. They include

- People who work with raw meat, for example at a butcher's shop or slaughterhouse,
- Children and teenagers who often use communal showers, for instance after sports or at the swimming pool,
- People with family members who have warts,
- Schoolchildren who have many classmates with warts,
- People who have a weakened immune system: especially adults and children who have had an organ transplant or who have a serious disease like cancer or AIDS, and
- People with atopic diseases like eczema.

Warts are very common, especially among children and teenagers. Various studies have shown that up to 33% of children and teenagers have warts. They are estimated to be much less common in other age groups, affecting only about 3 to 5% of adults. Warts are almost always harmless for people with a healthy immune system. The body's immune system often manages to fight the viruses over time, and the warts then disappear on their own. The amount of time it takes for them to go away depends on the type of the virus and the kind of wart, as well as the person's general health. Studies involving school-age children and teenagers showed that about 50% of them no longer had any warts after one year. After two years, about 70% of them no longer had any warts. There is hardly any research on the natural course of warts in adults. It can be much more difficult for people who have a weakened immune system to get rid of warts.

Prevention -- If you have warts, there are a few things you can do to avoid infecting others. These precautions may also help to prevent the warts from spreading to other areas of your own skin. You can do the following things to avoid infecting others:

- Cover the warts with a waterproof plaster when you go swimming.
- Do not share towels, shoes, gloves or socks with others.
- Do not go barefoot at swimming pools, or in communal showers or changing rooms.
- Do not touch the warts.

In addition, the following things are recommended in order to stop warts from spreading to other areas of your own skin:

- Do not scratch or pick at warts, otherwise the viruses might spread.
- Wash your hands thoroughly anytime you touch the warts.
- Keep your feet dry.
- Put on clean socks every day.
- Do not use instruments like pumice stones or nail files if they have previously been used on a wart.

The effectiveness of these recommendations hasn't been tested in studies, so it isn't clear whether they work, or how well they work. Because the viruses that cause warts are highly contagious, it's hard to completely prevent them from spreading. Also, it's not easy to tell how someone got them since it can take months for a wart to develop after the skin becomes infected. Because warts are almost always harmless and very common anyway, there's usually no need to avoid activities such as swimming and sports at school.

Treatment -- Warts don't normally have to be treated. They generally go away on their own after a few weeks or months. But sometimes it can take years. Warts can be bothersome and unattractive, though, so a lot of people want to get rid of them as fast as possible, and try to treat them. Two main treatments are used for warts:

- *Salicylic acid solution*: This is put on the hardened skin of the wart several times a day over the course of a few weeks to gradually dissolve it. Most salicylic acid solutions are available without a prescription at the pharmacy. Some of these products also contain lactic acid. The package insert includes a detailed description of how to use the product and what you need to be careful of. Salicylic acid may cause skin irritation, but it is usually well tolerated.
- *Cryotherapy*: Cryotherapy involves freezing the wart by applying liquid nitrogen. This is usually done by a dermatologist. The nitrogen is extremely cold, and destroys cells in the skin's outer layer. The treatment is repeated several times, with a break of at least one week between each session. Liquid nitrogen is very cold so it may cause brief stabbing pain, and the skin may turn red or swell afterwards. Blisters sometimes develop too.

Both of these treatments are generally effective, but don't always get every last wart. Plus, sometimes viruses might remain in the skin after treatment and then lead to the growth of new warts later. There are a number of other treatment options for warts, but many of them haven't been well studied. It may be a good idea to have a doctor examine you before starting treatment if you have certain health risks, such as nerve damage in your feet (due to diabetes, for instance). Women who are pregnant or breastfeeding are also advised not to have treatment, just in case it might be harmful. [Source: <https://www.informedhealth.org/warts.2697.en.html> | November 7, 2019++]

Phobias

15 Unusual Ones You Never Knew Existed

Phobias are much more than just being afraid of something. Almost all people feel afraid at some point, depending on their exposure to certain things or threatening situations. People with phobias, on the other hand, have a marked fear or anxiety about a specific object or situation that can lead to clinically significant distress. They can have an impairment in their ability to function in daily life, including socially or at work. Certain phobias are more common than others, including ones related to airplanes, elevators, or spiders; others are less so. Following are some of the more unusual ones:

Arachibutyrophobia: Fear of peanut butter sticking to the roof of your mouth -- Some people can handle eating small amounts, but others avoid peanut-based products like peanut butter sauces and ice creams. It can be rooted in a broader phobia, like the fear of sticky textures or choking, or it can occur independently.

Alliumphobia: Fear of garlic -- Garlic bread could cause a panic attack for someone with an extraordinary fear of garlic. It's much more than just a dislike of the potent vegetable's taste—people with alliumphobia might start to shake or feel unable to breathe when around garlic or other pungent plants like onions and chives.

Phobophobia: Fear of having a phobia -- Unfortunately, people with this condition are fighting a losing battle

Sesquipedalophobia: Fear of long words including the word Sesquipedalophobia.

Ablutophobia: Fear of bathing and cleaning -- This is one of those phobias that can stem from a traumatic past event, and can lead to social isolation.

Dextrophobia: Fear of having objects to your right -- With this form of obsessive-compulsive disorder, it would be hard for some people to drive in the fast lane with vehicles to the right. On the flip side, levophobia is defined by fear of things to the left side of the body.

Siderophobia: Fear of stars -- Could lead to keeping curtains closed to avoid getting overwhelmed by how vast and uncontrollable the universe is.

Arithmophobia: Fear of numbers -- For some people, this goes beyond frustrations over solving equations and understanding geometry.

Logophobia: Fear of reading (or learning how) -- People with the fear of words function fine in conversation, but when shown written words, they could become breathless, shaky, or paranoid. Most people with logophobia don't know how to read, and they may refuse to try to learn.

Plutophobia: Fear of money -- This is one of those unusual phobias that can manifest as dread around money itself, the chance of getting rich, or wealthy people.

Ideophobia: Fear of reason or ideas -- Those with extreme distrust or fear of reason or ideas

Geliophobia: Fear of laughter -- People with the fear of laughter—not to be confused with gelotophobia, the fear of being laughed at—might hate chuckling or the sound of others' giggles if they have one of these unusual phobias. Some just feel slightly uncomfortable, but others could start to hyperventilate.

Omphalophobia: Fear of belly buttons -- People with this fear of try to avoid touching their own, even in the bath, and might cover their belly buttons with a bandage or avoid going to places full of exposed navels, like the beach.

Xanthophobia: Fear of the color yellow -- A school bus could be deeply uncomfortable for someone with xanthophobia this fear or the word itself.

Eleutherophobia: Fear of freedom -- People with this fear generally can't do anything without taking an order from someone else, making them much more inclined to be followers than leaders. They might be scared of the increased responsibilities that come with more freedom.

[Source: <https://www.thehealthy.com/mental-health/strange-phobias> | Marissa Laliberte | October 2019 ++]

Cancer Q&A

191101 thru 191115

(Q) How do vegetables and fruits 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 address common concerns about vegetables and fruits in relation to cancer:

- **Do vegetarian diets reduce cancer risk?** Vegetarian diets can include many health-promoting features. They tend to be low in saturated fat and high in fiber, vitamins, and phytochemicals, and do not include eating red and processed meats. Thus, it is reasonable to suggest that vegetarian diets may be helpful in lowering cancer risk. Whether vegetarian diets offer any special benefits against cancer over diets that include smaller amounts of animal products than are typically eaten in Western diets is less clear.

Strict vegetarian diets that avoid all animal products including milk and eggs, referred to as "vegan" diets, can benefit from supplementation with vitamin B12, zinc, and iron, especially for children and women before menopause. These diets should also include enough calcium, as people eating vegan diets with fairly

low calcium content have been shown to have a higher risk of bone fractures compared with people eating vegetarian or meat-containing diets.

- ***Does cooking affect the nutritional value of vegetables?*** Boiling vegetables, especially for long periods, can remove their water-soluble vitamins. Some potentially beneficial phytochemicals are fat soluble, so sautéing in oil may increase the availability of these compounds. Cooking in general may break down plant cell walls and make nutrients and other phytochemicals more readily absorbed. Microwaving and steaming are the best ways to preserve the nutritional content of vegetables. Eating raw vegetables, such as in salads, also preserves nutritional content. Along with the general recommendation to eat a wide variety of vegetables, using different cooking methods may also enhance the availability of many nutrients and phytochemicals.
- ***Should I be juicing my vegetables and fruits?*** Juicing can add variety to the diet and can be a good way to get your vegetables and fruits, especially if chewing or swallowing is a problem. Juicing also helps the body absorb some of the nutrients in vegetables and fruits. But juices contain less fiber and may be less filling than whole vegetables and fruits. Fruit juice in particular can account for quite a few calories if a person drinks a lot of it. Commercially juiced products should be 100% vegetable or fruit juices. They should also be pasteurized to kill harmful germs.
- ***Will eating vegetables and fruits lower cancer risk?*** Yes. The strength of the evidence that eating vegetables and fruits lowers cancer risk has weakened recently as more studies have found no or only weak effects, but the overall evidence suggests some lowering of risk for several types of cancer. This includes cancers of the lung, mouth, throat (pharynx), voice box (larynx), esophagus, stomach, colon, and rectum. The types of vegetables and fruits that may reduce the risk of certain cancers may differ. It is not known which of the many compounds in vegetables and fruits are most likely to protect against cancer, and different vegetables and fruits may be rich sources of different phytochemicals that may lower cancer risk.

Recent studies suggest that eating more vegetables and fruits may also help lower the risk of developing obesity, and thus is likely to have an indirect effect on cancer risk. The best advice is to eat at least 2½ cups of a variety of colorful vegetables and fruits each day.

- ***Is there a difference in the nutritional value of fresh, frozen, and canned vegetables and fruits?*** Yes, but they can all be good choices. Fresh foods are usually thought to have the most nutritional value (and often the best flavor as well). But frozen foods can actually be more nutritious than fresh foods because they are often picked ripe and quickly frozen (whereas fresh foods may lose some of their nutrients in the time between harvesting and eating).

Canning is more likely to reduce heat-sensitive and water-soluble nutrients because of the high heat that must be used. Be aware that some fruits are packed in heavy syrup, and some canned vegetables are high in sodium (salt). Choose vegetables and fruits in a variety of forms.

- ***Can soy-based foods reduce cancer risk?*** As with other beans or legumes, soy and foods derived from soy are an excellent source of protein and a good alternative to meat. Soy contains several phytochemicals, including isoflavones, which have weak estrogen-like activity and may help protect against hormone-dependent cancers. There is growing evidence that eating traditional soy foods such as tofu may lower the risk of cancers of the breast, prostate, or endometrium (lining of the uterus), and there is some evidence it may lower the risk of certain other cancers. Whether this applies to foods that contain soy protein isolates or textured vegetable protein derived from soy is not known. There is little data to support the use of supplements of isolated soy phytochemicals for reducing cancer risk.
- ***What are folate and folic acid, and can they lower cancer risk?*** Folate is a B vitamin naturally found in many vegetables, beans, fruits, whole grains, and fortified breakfast cereals. Some studies from the 1990s suggested that a lack of folate might increase the risk of colorectal and breast cancers, especially in people

who drink alcohol. But since 1998, enriched grain products in the United States have been fortified with folic acid, a manmade form of this vitamin, so most people get enough folate in their diet.

Some studies suggest that folic acid supplements may increase the risk of prostate cancer, advanced colorectal polyps, and possibly breast cancer. Because of this, and the fact that most people get enough folate in their diet, the best way to get folate is by eating vegetables, fruits, and enriched or whole-grain products.

- ***What is dietary fiber, and can it lower cancer risk?*** Dietary fiber includes a wide variety of plant carbohydrates that humans cannot digest. Good sources of fiber are dried beans, vegetables, whole grains, and fruits. Specific categories of fiber are "soluble" (such as oat bran, peas, beans, and psyllium fiber) or "insoluble" (such as wheat bran, fruit peels and skins, nuts, seeds, and cellulose).

Recent studies suggest dietary fiber is linked with a lower risk of some types of cancer, especially colorectal cancer. But it is not clear whether it is the fiber or another component of high-fiber foods that is responsible for the link. These findings are one of the reasons that the ACS recommends eating high-fiber foods such as whole grains, vegetables, and fruits to help reduce cancer risk, but does not expressly recommend the use of fiber supplements.

- ***What's the difference between Wheat bread and whole-wheat bread?*** Whole-wheat bread has more fiber and is better for you. If it just says "wheat bread," the bread is probably made with refined white flour. Look for "whole grain" as the first ingredient on labels for bread, cereal, and crackers. Choose whole grains over processed (white) grains when possible.
- ***What are genetically modified foods, and are they safe?*** Genetically modified or bioengineered foods are made by adding genes from other plants or organisms to increase a plant's resistance to insects; slow spoilage; or improve flavor, nutrient content, or other desired qualities. In recent years, there has been growing use of genetic engineering to produce certain foods. In the United States, for example, most soybeans and corn are grown from seeds that have been modified to resist herbicides, and in the case of corn, to make a natural insecticide.

Concerns have been raised about the safety of using genetically modified seeds. In theory, these added genes might create substances that could cause allergic reactions in some people, or could result in higher levels of compounds that cause health effects. On the other hand, genetic modification might also be used to improve public health. For example, there is interest in increasing the folate content of various plant foods through genetic modification.

There is no proof at this time that the genetically modified foods that are now on the market are harmful to human health or that they would either increase or decrease cancer risk because of the added genes. But the lack of proof of harm is not the same as proof of safety, and because these foods have been around for a fairly short time, the possible long-term health effects are not known. It is important that the safety of genetically modified foods continues to be assessed to be sure of their genuine safety as well as to increase confidence that their use is worthwhile.

Examples of genetically modified foods approved for sale in the United States include varieties of carrots, corn, tomatoes, and soy. The US Environmental Protection Agency (EPA), US Food and Drug Administration (FDA), and the US Department of Agriculture (USDA) all share oversight of these foods.

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

TRICARE Podcast 525

Pharmacy Copayments Increase - Explanation of Benefits

Pharmacy Copayments Increase -- On January 1st, some copayments for your prescription drugs will increase. If you get your prescriptions through the TRICARE Pharmacy Home Delivery or at a retail network pharmacy, you'll pay anywhere from \$2 to \$7 more starting January 1st. Congress made this change in the National Defense Authorization Act for Fiscal Year 2018. There's still no cost to fill your prescriptions at military pharmacies. And these cost changes don't apply to active duty service members. If you're an active duty service member, you still pay nothing for your covered drugs at military and network pharmacies.

Your prescription copayments vary based on pharmacy type. Also, they vary based on the drug category. TRICARE groups prescription drugs into one of four categories. This grouping is based on the medical and cost effectiveness of a drug compared to other drugs of the same type. The four drug categories include: generic formulary drugs, brand-name formulary drugs, non-formulary drugs, and non-covered drugs. If you use home delivery, your copayments for up to a 90-day supply of generic formulary drugs will increase from \$7 to \$10. For brand-name formulary drugs, your copayments will increase from \$24 to \$29. Your copayments for non-formulary drugs when you don't have a medical necessity will increase from \$53 to \$60.

At a retail network pharmacy, your copayments for up to a 30-day supply of generic formulary drugs will increase from \$11 to \$13. For brand-name formulary drugs, the increase is from \$28 to \$33. Non-formulary drugs will increase from \$53 to \$60. To learn about the price increase for non-network pharmacies, read this week's article, "TRICARE Pharmacy Copayments to Increase Starting January 1, 2020," at www.TRICARE.mil/news.

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Explanation of Benefits -- Do you need help understanding your Explanation of Benefits, or EOB? Once your medical claim is processed, both you and your provider will receive an itemized statement with a breakdown of cost-shares and deductibles. This is an EOB. A TRICARE EOB is not a bill. It's only an itemized statement that shows what action TRICARE has taken on your claims. Your EOB will include the date you received the medical service, along with the amount billed, covered, and paid. It will show any balance you owe your provider. It will also tell you how much has been credited toward your annual deductible and catastrophic cap. You should carefully review your EOB to make sure the information is correct. After reviewing your EOB, you can appeal certain decisions about your claim within 90 days of the EOB notice. Visit www.TRICARE.mil/EOB to learn more.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | October 24, 2019 ++]

TRICARE Podcast 526

Federal Benefits Open Season - Natural Disaster Preparedness

Federal Benefits Open Season -- Are you ready for open season? The Federal Benefits Open Season begins on November 11th and ends on December 9th. If you're eligible and considering enrolling in a dental or vision plan through the Federal Employees Dental and Vision Insurance Program, or FEDVIP, you can now review 2020 plans and rates. If you're currently enrolled in a FEDVIP plan and don't want to make a change, you don't have to do anything. You'll automatically be enrolled in a 2020 plan. However, you should still check that you understand any changes to your FEDVIP plan and plan costs.

FEDVIP offers 10 dental and 4 vision carriers to choose from. To help you select the right dental or vision coverage for you and your family, use the FEDVIP plan comparison tool. The online tool allows you to compare 2020 plans and rates based on where you live. You can compare up to three plans side-by-side. Find the comparison tool at benefeds.com. To learn more about Federal Benefits Open Season and your plan options, read the article, “Open Season for FEDVIP Dental and Vision Coverage Starts Soon,” at www.TRICARE.mil/news.

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Natural Disaster Preparedness -- Weather events and natural disasters are unpredictable. But being prepared for events like wildfires, floods, and hurricanes can help keep you and your family safe. The Federal Emergency Management Agency, or FEMA, encourages you to plan ahead for a disaster. You can do this by establishing a meeting place and evacuation route with your family. The FEMA website at ready.gov lists helpful tips on how to start an emergency plan. At ready.gov, you can download and fill out emergency plans for families, pets, property, and more. Make sure you and your family can access TRICARE in an emergency by following three steps before a disaster strikes:

- Sign up to receive disaster alerts from TRICARE at www.TRICARE.mil/subscriptions.
- Keep key medical information safe and easy to find. This includes medical records, prescription information, and your uniformed services ID card.
- Also, get your prescriptions and medical devices ready. For example, if you suspect you may need to evacuate, fill any prescription refills that are due before you leave. Think about medical devices that you use, like breathing aids or eyeglasses.

TRICARE will let you know of any emergency procedures in effect in a disaster alert. In a state of emergency, TRICARE may authorize referral waivers in certain affected counties. To learn more on disaster preparedness, visit www.TRICARE.mil/disasterinfo.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | October 31, 2019 ++]

TRICARE Podcast 527

Plan Costs - TRICARE Webinar – TRICARE/FEDVIP Open Seasons

2020 TRICARE Plan Costs -- If you’re thinking about changing your health plan during TRICARE Open Season, you can now review 2020 TRICARE health plan costs at www.TRICARE.mil/costs. You can also download the 2020 TRICARE Costs and Fees Sheet for an additional cost reference when making a choice for next year. Remember, TRICARE Open Season begins on November 11th and ends on December 9th. At TRICARE.mil/costs, you’ll be able to see copayments, enrollment fees, deductibles, and costs for TRICARE-covered services. You can also use the TRICARE Compare Cost Tool to view side-by-side comparisons for the various TRICARE plans. And you can compare 2020 costs to 2019 costs.

If you have TRICARE For Life, remember that TRICARE Open Season doesn’t apply to you. TRICARE For Life coverage is automatic if you have Medicare Part A and Part B. To make sure you have the latest Medicare cost information, visit the Medicare website at www.medicare.gov. To learn more about 2020 costs and open season, read the article, “Compare TRICARE Plan Costs to Prepare for TRICARE Open Season,” at www.TRICARE.mil/news.

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Nov. 21 TRICARE Webinar -- Register for the November TRICARE webinar, entitled “Act Now! TRICARE Open Season, Federal Benefits Open Season Underway.” This webinar will discuss open season to help you navigate your TRICARE and Federal Employees Dental and Vision Insurance Program options. Join TRICARE for a presentation and Q&A session and learn about your choices for 2020 health care, dental, and vision coverage. The webinar is on November 21st, from 1 to 2 p.m. eastern time. For registration details, visit www.TRICARE.mil/news or sign up for email updates at www.TRICARE.mil/subscriptions.

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TRICARE & FEDVIP Open Seasons -- It’s that time of year again. Open season for TRICARE and the Federal Employees Dental and Vision Insurance Program, or FEDVIP, begins on Monday, November 11th. You’ll have until December 9th to enroll in a plan or make changes to your existing plan. The changes that you make will become effective January 1st, 2020. TRICARE Open Season applies to anyone enrolled in or eligible for TRICARE Prime, including the US Family Health Plan, or TRICARE Select. The Federal Benefits Open Season is for enrollment in a FEDVIP dental and vision plan. While the open season dates are the same, there are two separate actions for changing your TRICARE health plan, or enrolling in a FEDVIP dental or vision plan. During TRICARE Open Season, you can:

- Do nothing. You’ll continue in your current plan through 2020 or as long as you’re eligible
- Enroll in a plan.
- Or, change plans.

Keep in mind that if you aren’t already in a TRICARE health plan and don’t enroll in a plan during open season, you’ll only be eligible for care at a military hospital or clinic if space is available. If you’re already enrolled in a FEDVIP plan, you’ll automatically be enrolled in a 2020 plan. If you wish to make changes to your existing plan, you must do so during Federal Benefits Open Season. For all your open season questions, read open season-related articles at www.TRICARE.mil/news.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | November 7, 2019 ++]

*** Finances ***



Prescription Drug Costs

Update 37: Where to Find the Lowest Prices

When you think of pharmacies, places like Walgreens, CVS and Rite Aid probably leap to mind. But if you want to save money, it pays to think beyond those traditional drugstores. In fact, you probably will fare much better if you shop

for your drugs and other pharmacy items at big-box stores and grocery stores, according to a recent analysis by [Cheapism](#). The website looked at out-of-pocket prices at six chain pharmacies:

- CVS Pharmacy
- Kroger
- Rite Aid
- Target (CVS acquired Target pharmacies four years ago)
- Walgreens
- Walmart

Out-of-pocket prices are sometimes also referred to as cash prices. They are the prices you would pay for something if you did not have health insurance, or if you chose not to use your insurance for the purchase. So, out-of-pocket prices are determined by retailers rather than insurers. Cheapism says that when it comes to out-of-pocket prescription drug prices, Walmart and Kroger “undercut the major drugstores by a wide margin.” Between those two, Walmart had the better prices for the prescriptions included in the analysis.

The differences in price can be staggering.

Prices for a one-month supply of a 75-milligram dose of Clopidogrel — generic Plavix — can cost more than \$100 at Rite Aid, Walgreens and CVS/Target. However, that same prescription costs just \$39.49 at Kroger — and a rock-bottom \$9 at Walmart. Overall, you’re likely to pay a total of \$669.61 at Walmart for the 13 medications in the analysis. Kroger — at a total of \$687.87 — also offered a great deal. By contrast, you’ll pay \$1,097.67 for those same drugs at CVS/Target. Walmart pharmacy savings don’t stop at prescription drugs, though. Cheapism adds: “Walmart is also the cheapest place to buy many over-the-counter medications. When we compared prices on a range of vaccinations, including seasonal flu shots, Walmart was, again, the cheapest option.”

Walmart doesn’t have the lowest prices on all pharmacy goods, however. The analysis found that Target has the best prices on personal care and beauty products. Cheapism also reminds readers that stand-alone pharmacies sometimes offer perks that go beyond pricing — such as bigger selection and rewards programs. [CVS](#), [Walgreens](#) and [Rite Aid](#) all do offer free loyalty programs, for example, but they aren’t alone. The Kroger Co, the company behind Kroger and related grocery chains, announced its new [Kroger Rx Savings Club](#) late last year. It’s not free, but members save far more money than they pay for the membership, on average, according to the program website.

How to save more on prescription drugs

Looking to cut your prescription drug costs? Then, make technology your friend. The internet is full of websites that can help you trim costs — by as much as 90%. MoneyTalksNews highlights some of the best in “[5 Websites to Check Before Buying Prescription Drugs](#).” Low prices are great — but nothing beats free. Find out how to grab gratis medications in our story “[4 Grocery Store Chains That Offer Free Prescription Drugs](#).” Finally, Money Talks News managing editor Karla Bowsher tells her personal story of reducing prescription drug spending in “[5 Ways I Slashed My Prescription Drug Costs](#).” [Source: MoneyTalksNews | Chris Kissell | November 7, 2019 ++]

Tax Ballot Initiatives

2019 Results

Election Day 2019 did not feature the marquee matchups of 2016 or 2018, but in addition to elections for statewide (3 states) and legislative (4 states) offices, a range of initiatives, referenda, and other ballot measures went before the voters on 4 NOV, including tax-related ballot measures in California, Colorado, New Mexico, Pennsylvania, Texas, and Washington. The Tax Foundation recently outlined the [top](#) state tax ballot initiatives to watch on Election Day. They are tracking the results as they come in, with updates both here and [on Twitter](#). Here are the results as of the morning of 5 NOV:

California — Vote Centers Reporting, Most Mail-Ins Counted (5:10 AM)

- *Ballot Measure:* Stanton Measure A would authorize multi-rate gross receipts taxes on future cannabis businesses ([analysis](#)). For: 67% -- Against 33%
- *Ballot Measure:* Brisbane Measure E would authorize multi-rate gross receipts taxes on future cannabis businesses, with revenue going to general municipal services ([analysis](#)). For: 80% -- Against 20%

Colorado — 100% Reporting (2:03 PM)

- *Ballot Measure:* Proposition CC would suspend future refunds from the Colorado Taxpayer Bill of Rights (TABOR), dedicating revenue to education and transportation ([analysis](#)). For: 45% Against 55%
- *Ballot Measure:* Proposition DD would legalize sports betting in casinos and online and impose an excise tax at a rate of 10 percent of net betting proceeds ([analysis](#)). For: 50.6% -- Against 49.4%

New Mexico — 100% Reporting (3:14 AM)

- *Ballot Measure:* Albuquerque Measure R-160 would renew a 0.25 percent local sales tax to continue funding transportation infrastructure. For: 65% -- Against 35%

Pennsylvania — 100% Reporting (1:13 AM)

- *Ballot Measure:* Pittsburgh Parks Conservancy Tax Referendum imposes an additional city property tax of 0.5 mills to generate additional funding for city parks. For: 52% -- Against 48%

Texas — 99% Reporting (3:49 AM)

- *Ballot Measure:* Proposition 3 would amend the constitution to permit local governments to provide tax exemptions for properties in declared disaster areas. For: 85% -- Against 15%
- *Ballot Measure:* Proposition 4 would amend the constitution to prohibit the adoption of an individual income tax ([analysis](#)). For: 75% -- Against 25%
- *Ballot Measure:* Proposition 5 would constitutionally enshrine a provision dedicating sales tax revenue from the sale of sporting goods. For: 88% -- Against 12%
- *Ballot Measure:* Proposition 9 would exempt precious metals held in depositories from the tangible personal property tax. For: 52% -- Against 48%

Washington — Preliminary Results, Vote-By-Mail State (3:29 AM)

- *Ballot Measure:* Advisory Vote 20 asks whether to retain an 0.58 percent payroll tax (which otherwise goes into effect in 2022) to fund a new Long-Term Services and Supports Trust Program, expected to raise about a billion dollars per year ([analysis](#)). For: 35% -- Against 65%
- *Ballot Measure:* Advisory Vote 21 asks whether to retain a recently adopted Business & Occupation (B&O) tax surcharge on timber products ([analysis](#)). For: 40% -- Against 60%
- *Ballot Measure:* Advisory Vote 22 asks voters their view of a new assessment on paint products, to fund paint waste management ([analysis](#)). For: 35% -- Against 65%
- *Ballot Measure:* Advisory Vote 23 solicits voters' view of the new tax on e-cigarettes and vapor products, imposed at 9 cents per milliliter, estimated to raise \$178 million over a decade ([analysis](#)). For: 65% -- Against 35%
- *Ballot Measure:* Advisory Vote 24 asks whether to retain surcharges on B&O tax liability for service industries, tiered based on their worldwide gross revenue, to pay for new workforce education programming, estimated to raise \$2.25 billion over a decade ([analysis](#)). For: 65% -- Against 35%
- *Ballot Measure:* Advisory Vote 25 pertains to an increase in the B&O rate on financial institutions, projected to raise an additional \$1.04 billion over 10 years ([analysis](#)). For: 42% -- Against 58%
- *Ballot Measure:* Advisory Vote 26 asks voters for their support of the state's new, post-Wayfair remote sales tax regime, with a \$100,000 gross sales safe harbor for small sellers ([analysis](#)). For: 43% -- Against 57%

- *Ballot Measure:* Advisory Vote 27 asks voters’ opinions of a new separate rate for petroleum products under the state’s unusual “hazardous substance tax,” designed to raise \$2.76 billion in new revenue over the first decade ([analysis](#)). For: 36% -- Against 64%
- *Ballot Measure:* Advisory Vote 28 takes the pulse of the public on recently adopted legislation repealing a sales tax exemption for nonresidents who make purchases in Washington ([analysis](#)). For: 54% -- Against 46%
- *Ballot Measure:* Advisory Vote 29 gauges voter approval of the conversion of Washington’s real estate excise tax into a graduated rate tax with a top rate of 3 percent, intended to bring in \$1.75 billion over a 10-year window ([analysis](#)). For: 33% -- Against 67%
- *Ballot Measure:* Advisory Vote 30 asks voters about their support for a B&O surtax on tour operators and travel agents (([analysis](#))). For: 42% -- Against 58%
- *Ballot Measure:* Advisory Vote 31 solicits input on the recently adopted B&O surtax on international investment management services ([analysis](#)). For: 55% -- Against 45%
- *Ballot Measure:* Initiative 976 would limit annual vehicle licensing fees to \$30 for passenger vehicles, and base vehicle tax calculations on Kelley Blue Book values rather than 85 percent of the manufacturer’s suggested retail price (MSRP), while repealing the \$150 fee on electric vehicles. For: 56% -- Against 44%
- *Ballot Measure:* Spokane Proposition 2 would prohibit the city from adopting a municipal income tax should that option become legally available to it. For: 73% -- Against 27%

[Source: <https://taxfoundation.org/2019-state-tax-ballot-results> | November 5, 2019 ++]

Federal Tax Law Changes

Update 04: 7 Ways Your Taxes Will Change in 2020

The impact of tax reform is still playing out. A few more changes are in store for your next tax return — in addition to the usual inflation adjustments. The 2019 tax year — for which your return is due by April 2020 — is rapidly coming to an end. If you want to make the most of everything from tax deductions to retirement accounts this year, now is the time to learn the rules that will apply to your next federal income tax return. Once the new year dawns, it will be too late. Many key dollar figures — from standard deductions to retirement account contribution limits — can change every year due to inflation. Additionally, some aspects of the federal tax reform law of 2017 didn’t take effect until this year. So, following is a look at some of the biggest ways in which the federal tax return you file by April 2020 will differ from the last one you filed.

1. No individual mandate penalty

Most of the tax code changes stemming from the Tax Cuts and Jobs Act of 2017 took effect in 2018. One exception is the change to the shared responsibility payment, which takes effect this year. The [shared responsibility](#) payment — commonly referred to as the individual mandate penalty — has applied to folks who are required to have health insurance under the Affordable Care Act but who didn’t get coverage and didn’t qualify for an exemption. If you owed the penalty, it was due when you paid your taxes. Starting this year, however, there is no penalty. The Tax Cuts and Jobs Act zeroed it out effective in 2019. So, folks who don’t have health insurance this year will not owe the penalty when they file their taxes in 2020.

2. Higher medical expense deduction threshold

Another way in which the Affordable Care Act impacted taxes was by raising the threshold for deductible medical and dental expenses from 7.5% to 10% of adjusted gross income. That made it harder to qualify for the deduction. If you itemized your tax deductions, you could deduct eligible out-of-pocket medical expenses if they exceeded 10% of your income, rather than the previous 7.5%. The Tax Cuts and Jobs Act gave taxpayers a brief reprieve from that change, lowering the threshold back down to 7.5%, but only for the 2017 and 2018 tax years. Starting this year, it

returns to 10%. In other words, as the IRS puts it in [Publication 5307](#), which details how tax reform affects individuals: “If you plan to itemize for tax year 2019, your unreimbursed medical and dental expenses will have to exceed 10% of your 2019 adjusted gross income in order to be deductible.”

3. No alimony deduction

Elimination of the alimony deduction is another Tax Cuts and Jobs Act change that took effect in tax year 2019 rather than 2018. For divorce and separation agreements made or modified this year or thereafter, alimony payments will not be deductible, says IRS Publication 5307. So, a spouse who gets divorced this year and pays alimony this year cannot write the payments off on a tax return in 2020. That also means that a spouse who gets divorced this year and receives alimony this year cannot count the payments as income.

4. Higher retirement account contribution limits

This year, you can stash more cash in various types of retirement accounts, as we detail in “[Limits for 401\(k\), IRA and Other Retirement Plans to Rise in 2019](#).” Contributions that you make in 2019 to such accounts — including traditional 401(k) plans and traditional individual retirement accounts (IRAs) — could be deductible on your next tax return. The 2019 contribution limits include:

- 401(k) base contribution: \$19,000 (up from \$18,500 last year)
- 401(k) catch-up contribution (for taxpayers age 50 and older): additional \$6,000 (unchanged)
- IRA base contribution: \$6,000 (up from \$5,500)
- IRA catch-up contribution (for taxpayers age 50 and older): additional \$1,000 (unchanged)

The increases to IRA contributions limits for 2019 are a particularly big deal, as this is the first year since 2013 that IRA limits have budged. Some contribution limits will also rise again for tax year 2020 — the one for which your return is due by April 2021 — as we recently [reported](#).

5. Higher HSA contribution limits

Health savings accounts are another type of tax-advantaged account for which the contribution limits generally increase as the years roll along. HSAs are not strictly for retirement savings, although you can effectively use them as retirement accounts, as we explain in “3 Reasons to Get a Health Savings Account.” The [2019 contribution limits](#) for people who are eligible for an HSA and have the following types of high-deductible health insurance policies are:

- Self-only coverage: \$3,500 (up from \$3,450 last year)
- Family coverage: \$7,000 (up from \$6,900)

HSA limits also [will rise](#) again for tax year 2020.

6. Higher standard deductions

Standard deductions are somewhat higher this year on account of inflation. The IRS [reports](#) that they are:

- Married filing jointly: \$24,400 (up \$400 from last year)
- Married filing separately: \$12,200 (up \$200)
- Head of household: \$18,350 (up \$350)
- Single: \$12,200 (up \$200)

The standard deduction reduces the amount of your income that’s subject to federal taxes. So, if a married couple filing a joint tax return is eligible for and chooses to take the standard deduction on their next return, they would not be taxed on the first \$24,400 of their taxable income from 2019.

7. Higher income brackets

Income tax brackets are also somewhat higher in 2019 than they were last year on account of inflation. The IRS reports that the tax rates and corresponding income brackets for 2019 are as follows for folks whose tax filing status is single:

- 37% tax rate: Applies to incomes of more than \$510,300
- 35%: More than \$204,100 but not more than \$510,300
- 32%: More than \$160,725 but not more than \$204,100

- 24%: More than \$84,200 but not more than \$160,725
- 22%: More than \$39,475 but not more than \$84,200
- 12%: More than \$9,700 but not more than \$39,475
- 10%: \$9,700 or less

For complete 2019 tax rate tables for all tax filing statuses, see [IRS Revenue Procedure 2018-57](#). They start on Page 8 of the document. If you want to compare them with the 2018 tables, see Internal Revenue Bulletin [2018-10](#).

[Source: MoneyTalksNews | Karla Bowsher | November 11, 2019 ++]

Cable Company Impersonation Scam

Con Tricks Subscribers

One of scammers' most common tactics is to impersonate someone you trust. BBB Scam Tracker (BBB.org/ScamTracker) is getting reports of scammers impersonating cable company representatives. Con artists claim to offer a great deal on your service, but it's really a way to trick unsuspecting customers into shelling out hundreds of dollars for nothing.

How the Scam Works

- You receive an unsolicited call offering you reduced rates on your cable bill. Speaking to the "customer service representative" may be quite convincing. Many scammers use the same hold music as big-name cable companies and duplicate a company's caller menu. When speaking with the representative, they seem very professional. The caller explains that the company is offering a special promotion. If you pay for a few months up front, you can receive discounted monthly rates for the months that follow.
- Then, things get fishy. Instead of using the payment information your cable company already has, they ask you to purchase pre-paid debit cards to make the up-front payment. Don't do it! If you purchase the cards and send the information to the caller, your money will be lost for good.

Tips to avoid these scams

- Be cautious when answering unsolicited calls or emails. Legitimate companies that you already do business with may call you, but they won't pressure you to pay in a new way.
- If someone shows up at your doorstep, verify their identity. If you weren't expecting a visit, ask the person for their ID and then call your cable company to verify that they are an employee.
- When in doubt, verify special deals with your cable company. If you are unsure about a promotional offer you've been presented with, get the customer service number from your cable company's official website or your latest bill. Call the company directly to make sure the offer is real.
- Never make payments with prepaid debit cards or wire transfers. Scammers prefer these payment methods because there is nothing you can do to get your money back. Unlike debit or credit cards, successful wire transfers and prepaid cards can't be contested later. Remember, legitimate companies almost always accept checks and credit cards as the primary means of payment.

For More Information

For information about scams impersonating your cable company, see these resources from [Direct TV](#), [Verizon](#), [Cox](#), and [Xfinity](#). For more ways to avoid utility scams, see the [BBB Tip: Utility Imposter Scam](#). If you've been the victim of a scam, please report it to BBB.org/ScamTracker. By sharing your experience, you can help others avoid falling victim to similar scams.

[Source: BBB Scam Alert | November 1, 2019 ++]

Frequent Flyer Mile Scam

How Not to Find a Zero Miles Balance

Imagine logging into your airline frequent flyer account and—after years of saving to claim a free flight—you find a balance of zero miles. Sadly, with an estimated 14 trillion frequent flier miles and hotel points floating around unused, scammers have a very large, lucrative target in America’s hard-earned miles. With the Thanksgiving travel season just around the corner, that unfortunate scenario could be a real possibility if you don’t know how to avoid or spot frequent flyer scams.

Scammers can easily purchase frequent flyer account usernames and passwords on the dark web due to numerous data breaches in which this sensitive info was compromised. If a consumer does not take care to use proper password hygiene, scammers may be able to break into their online loyalty accounts and drain all of their points simply by guessing, or by using a compromised password from a previous breach. Regardless of whether you are saving frequent flyer miles, hotel points, credit card points, or even pizza or coffee reward points, these points have value and are often a target of scammers. Fortunately, there are several steps you can take to guard your points from being stolen:

- **Use strong passwords.** Secure your points the same way you would your bank accounts. Avoid simple or easy to guess passwords to prevent point theft, and never reuse passwords. If you reuse a password across multiple sites or accounts, and one of the accounts is breached, other accounts with the same passcode are extremely vulnerable. If you have a hard time remembering many unique passwords, a password manager program can be a lifesaver.
- **Utilize two-factor authentication.** While two-factor authentication may make logging into your accounts take a little more effort, it adds an extra layer of security which could very well make the difference between a free trip and paying out-of-pocket. For information on whether your rewards program website offers two-factor authorization, visit www.twofactorauth.org.
- **Monitor your accounts.** Keep an eye on your account for unauthorized withdrawals or suspicious activity. If you spot anything suspicious, report it to the company immediately.
- **Safeguard your frequent flier or loyalty account number.** Treat these numbers like you would a credit or debit card number and keep them secret. Posting a boarding pass with a frequent flier number or even recycling a hotel invoice or boarding pass which has the number printed on it, may open your account to theft. Always shred these documents and never post them on social media.
- **Use your points!** Storing high balances of points needlessly only opens yourself up to fraud and potential theft.

Unfortunately, despite our best efforts, scammers can sometimes find ways to circumvent our safeguards. If this happens to you, contact the company that you earned the points from, and file a complaint at Fraud.org via their [secure online complaint form](#). We share complaints with our network of nearly 200 law enforcement and consumer protection agency partners who can and do put fraudsters behind bars. Fraud.org is a project of the National Consumers League. [Source: Fraud!Org | November 1, 2019 ++]

Plane Ticket Taxes

Understanding the Price of Your Plane Ticket

The holiday season is approaching and many Americans are booking their flights to see family over Thanksgiving or Christmas. Last year, an estimated 112 million Americans traveled for Christmas alone—many on airplanes. We all

know the headache of trying to find good flights at reasonable prices and very few of us have time to pay attention to taxes levied on airplane tickets. Navigating the many taxes and fees imposed on domestic plane tickets can be difficult for even the most seasoned travelers. Most won't even notice them, as they are often included in the advertised price. However, these taxes and fees make up a significant part of the price for a regular domestic flight.

The U.S. government charges an excise tax on all domestic travel of 7.5 percent. In addition, there is a Flight Segment Tax of \$4.20 per segment. Finally, passengers pay a September 11th tax of \$5.60 to the federal government per one-way trip. Local airports can also charge a fee (and almost all do). This fee is called the Passenger Facility Charge (PFC) and is meant to cover the costs of maintaining and improving airports. The PFC is capped at \$4.50, but this year Congress has considered doubling the cap. Many, ourselves included, have argued that the federally imposed cap hinders investment into much needed modernization and infrastructure improvement. What does all that mean for the price of your ticket? Below is a calculation showing taxes' effect on total cost of a hypothetical round-trip ticket between Reagan National Airport (DCA) in the Washington, D.C. suburbs and O'Hare International Airport (ORD) in Chicago:

	Percent/\$-amount	Cost		Percent/\$-amount	Cost
Base Fare		\$245	Base Fare		\$245
Passenger Ticket Tax	7.5%	\$18.38	Passenger Ticket Tax	7.5%	\$18.38
Segment Tax	\$4.20	\$8.40	Segment Tax	\$4.20	\$16.80
September 11 th Tax	\$5.60	\$11.20	September 11 th Tax	\$5.60	\$11.20
PFC	DCA & ORD: \$4.50	\$9	PFC	DCA, ORD & EWR: \$4.50	\$18
FINAL COST		\$292	FINAL COST		\$309

As shown (above left), the plane ticket price includes \$47 in taxes and fees, which equals 16 percent of the final costs. But if you can't find a direct flight and need a layover, taxes go up significantly. See above right (we have used Newark Liberty International Airport (EWR) in New Jersey as the intermediary point): Note: This calculation includes four charges of Segment Taxes, four charges of PFC, and two charges of September 11th taxes for the total of four flights. The new total tax is \$64 or almost 21 percent of the ticket price. This post has only mentioned the taxes imposed on domestic travel, but international travelers, like me, must pay even higher taxes. Remember that next time you complain about the price of your plane ticket. [Source: Tax Foundation | Ulrik Boesen | October 28, 2019 ++]

Tax Burden for Tennessee Retired Vets

As NOV 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 Tennessee.

Sales Taxes

State Sales Tax: 7% on tangible property (prescription drugs exempt); 4% on food and food ingredients. Counties and cities may add up to another 2.75% to the total of either rate (refer to <http://www.tn.gov/revenue/section/taxes>).

Gasoline Tax: 33.7 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 46.8 cents/gallon (Includes all taxes)

Cigarette Tax: 62 cents/pack of 20; 62 cents/pack of 25.

Personal Income Taxes

Salaries, wages, Social Security, IRAs and pension income are not taxed. A 3% tax is levied on stock dividends and interest from bonds and other obligations. The first \$1,250 in taxable income received by a single filer is exempt (\$2,500 for joint filers). Refer to www.state.tn.us/revenue/taxguides/indincguide.pdf for details.

Retirement Income Taxes: The Hall income tax is imposed only on individuals and other entities receiving interest from bonds and notes and dividends from stock. It was enacted in 1929 and was originally called the Hall income tax for the senator who sponsored the legislation. This tax does not apply to the first \$1,250 of income reported on each individual return or the first \$2,500 of joint income reported on a jointly filed return. Beginning with tax year 2015, any person 65 years of age or older having a total annual income below \$37,000 if single and \$68,000 if married is completely exempt from the tax. Beginning in 2018 individuals 100 years of age or older, or any person who files a joint return and either spouse is 100 years of age or older, are exempt from the tax.

Retired Military Pay: Tax-exempt

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 assessed and collected by the local governments. County assessors of property appraise real estate for assessment purposes. In addition, they assess tangible personal property used or held for use in a business. The county commission and city governing bodies determine local property tax rates. The property taxes are collected by county trustees and city collecting officials.

Tennessee does not have a Homestead Exemption. However, there is a property tax relief program for the elderly, disabled and veterans. For additional information, [click here](#).

The assessed valuation of a property is based on 25% of its fair market value. Depending on the location of the residence, homeowners will be assessed property taxes from the city only, the city and county, or the city, county, and a special school/fire district rate. A local government may authorize (at their option) a person who is 65 years of age or older to defer payment of tax. The state Comptroller's Office will calculate the income limit for each county annually using a formula outlined in state law.

For more information, call 615-741-4883 or [click here](#) for an overview of the property tax freeze program.

Inheritance and Estate Taxes

There is no inheritance tax. Because of the phaseout of the federal estate tax credit, Tennessee's estate tax is not imposed on estates of people who died in 2005 or later. For more information, [click here](#) or call 615-532-6438.

Other State Tax Rates

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

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

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For further information visit the Tennessee Department of Revenue site <http://www.tn.gov/revenue> or call 615-741-2837. [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#TENNESSEE> | NOV 2019 ++]

*** General Interest ***



Notes of Interest

November 01 thru 15, 2019

- **Household hacks.** Check out <https://youtu.be/wGbKLe24L9k> and see the some little things you probably were not aware of about how some things in your household are designed to make their use simpler or better. For some 100 year old hacks go to <https://youtu.be/RCDVD9GJ9Kg> and for summer kitchen hacks try <https://youtu.be/mwJ6mccKGTM>.
- **Movie.** Maa (Mother) <https://www.youtube.com/watch?v=aRBsuJv-6a0> 25 min. Wondering When Will the children understand their Parents' Worthiness.
- **Female Attire.** Technically, it was illegal for women to wear pants in Paris until 2012. Though long-ignored, a more than 200-year-old law imposed in 1800 had required women to get local police approval to “dress like a man” and wear trousers, as a way of preventing them from doing certain jobs. The law was modified in 1892 and 1909 to allow women to wear trousers if they were “holding a bicycle handlebar or the reins of a horse.”
- **Drug Prices.** About 1 in 5 U.S. adults say that they or someone in their household has been unable to afford drugs that were prescribed to them in the past 12 months, according to a new Gallup poll. The survey found that 22.9 percent of U.S. adults said there had been a time in the past year when their household was unable to pay for drugs they were prescribed, up from 18.9 percent in January 2019.
- **POW/MIA Flag.** Prominent federal buildings and national war memorials will now fly the POW/MIA flag alongside the American flag throughout the year, thanks to legislation signed into law 14 NOV. The proposal, passed without objection in the House last month and the Senate earlier this year, is designed to help highlight the continued sacrifice of military families whose loved ones are still unaccounted for overseas, estimated at about 82,000 individuals.
- **Exchange Return Policy.** Holiday shoppers will be able to return Army and Air Force Exchange Service purchases with a receipt until Jan. 31, 2020, according to a new AAFES announcement. The exchange is the 62nd largest retailer in the U.S. and serves 31 million service members. Last year, it had revenue of \$8.7 billion.

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

Cellphone Taxes

Excessive on Wireless Consumers

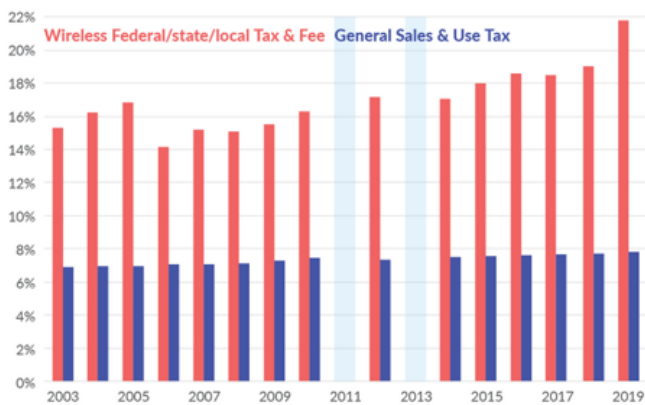
Taxes, fees, and governmental surcharges on wireless consumers increased sharply in 2019, jumping from 19.1 percent to 21.7 percent of the customer’s bill. An American household with four wireless phones paying \$100 per month for

wireless voice service can expect to pay about \$260 per year in wireless taxes, fees, and surcharges—up from \$229 in 2018. State and local wireless taxes increased from 12.5 percent to 12.7 percent, the sixth consecutive increase. The Federal Universal Service Fund (FUSF) surcharge increased from 6.6 percent to 9.1 percent of the typical wireless bill—a 36 percent increase in one year.

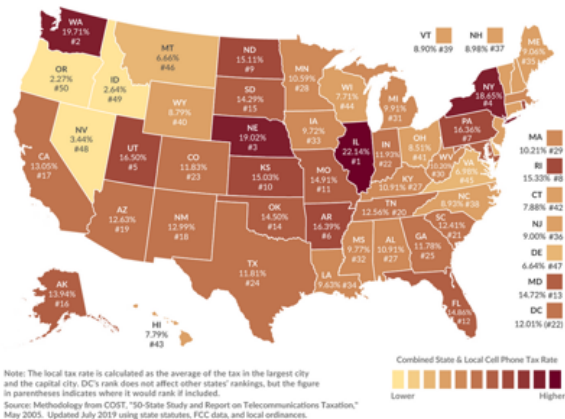
Fortunately for wireless consumers, price competition continues to push down the average monthly per-line cost of wireless service. Average revenue per subscriber fell for the third consecutive year, from \$41.50 per month in 2017 to \$37.85 per month in 2019. Unfortunately, consumers were not able to fully enjoy this price reduction because taxes, fees, and surcharges continued to increase. Wireless consumers will pay an estimated \$17.1 billion in taxes, fees, and government surcharges to federal, state, and local governments in 2019, \$1 billion more than in 2018, based on the tax rates calculated in this report. These taxes, fees, and surcharges break down as follows:

- \$5.1 billion in sales taxes and other non-discriminatory consumption taxes
- \$5.9 billion in federal Universal Service Fund surcharges
- \$3.2 billion in 911 fees, a category that includes hundreds of millions of dollars that are not actually used for 911 purposes in some states.
- \$2.9 billion in other industry-specific state and local taxes and fees.

Federal/State/Local Average Wireless Tax Rates vs. Sales Tax Rates (2003-2019)



How High Are Cell Phone Taxes in Your State?
Taxes, Fees, and Government Charges on Wireless Service, July 2019



Consumers in Illinois, Washington, and Nebraska pay the highest wireless taxes in the country, while wireless users in Oregon, Idaho, and Nevada pay the lowest wireless taxes. Wireless service is increasingly the sole means of communications and connectivity for many Americans, particularly young people and those with lower incomes. At the end of 2018, according to the Centers for Disease Control, about 67 percent of all poor adults lived in wireless-only households and 57 percent of adults of all incomes lived in wireless-only households. These excessive taxes and fees—especially those that impose high per-line taxes and fees—impose a disproportionate tax burden on those least able to afford them.

Higher taxes on wireless service, coupled with increased taxes on wireless investments, may lead to slower deployment of wireless network infrastructure, including fifth generation (5G) wireless broadband technologies—a key element to the future success of Smart Cities, which are cities that utilize wireless communication tools to improve quality of life for its citizens. States should study their existing communications tax structure and consider policies that transition their tax systems away from narrowly-based wireless taxes and toward broad-based tax sources that do not distort consumer purchasing decisions and do not slow investment in critical infrastructure like wireless broadband. [Source: Tax Foundation | Scott Mackey & Ulrik Boesen | November 11, 2019 ++]

End of the Trail

American Indian's Plight



James Earle Fraser's *End of the Trail* is a most iconic work first modeled in 1894. The sculpture is based on Fraser's experiences growing up in Dakota Territory. As he wrote in his memoirs, "as a boy, I remembered an old Dakota trapper saying, 'The Indians will someday be pushed into the Pacific Ocean.'" The artist later said that, "the idea occurred to me of making an Indian which represented his race reaching the end of the trail, at the edge of the Pacific." In 1915, Fraser displayed a monumental plaster version of the work at the Panama-Pacific International Exposition in San Francisco, earning popular acclaim and a gold medal. Despite its appeal as a popular American icon, Fraser intended the work as a pointed commentary on the damaging effects of Euro-American settlement on American Indian nations confined on government reservations. Seated upon a windblown horse, Fraser's figure slumps over despondently, embodying the physical exhaustion and suffering of a people forcefully driven to the end of the trail. [Source: The Net | Shannon Vittoria | February 19, 2014 ++]

1940s Trivia

Do You Know?

1. What was the average annual income of the American family in 1944? *\$1,299*
2. Who were "Dem Bums"? *Brooklyn Dodgers*
3. What does, "Going like sixty," mean? *60 miles an hour - pretty fast highway speed until the late 30s!*
4. What was the Glenn Miller Orchestra theme song? *Moonlight Serenade*

5. Who said, "Who knows what evil lurks in the hearts of men? *The announcer for the radio show "The Shadow"*.
6. How much did a loaf of bread cost in 1941? *8 cents*
7. What does SNAFU mean? *Situation Normal -- All F_cked Up*
8. Who was Kilroy? *Character in drawings that showed up everywhere, symbolizing American soldier presence.*
9. Who or what was a gob? *A Navy man.*
10. In 1941, who is president, VP, and the Army Chief of Staff? *FDR, Henry Wallace, George C. Marshall*
11. Who was in charge of the "College of Musical Knowledge?" *Band leader Kay Kyser*
12. Who was "Rosie the Riveter?" *Symbol of the woman in the wartime work force.*
13. Who was Ernie Pyle? *Famous journalist that accompanied soldiers at the front who wrote for the GI.*
14. What was the value of an "A" gas sticker? *3 gallons*
15. Who was the known as the King of Hi De Ho?" *Cab Calloway*
16. What candy coated chocolates perfect for soldiers in the field who could not afford to let their hands or weapons become sticky were invented in 1940 by Forrest Mars and Bruce Murrie? *M and M's*
16. What was the name of the new dance craze in the 1940s? *The Lindy Hop*
17. What voluptuous star exploded onto the screen in "The Outlaw?" *Jane Russell*
18. What is the meaning of "Rosebud?" *From the Movie Citizen Kane - Kane's sled*
19. What selective service code or number was used to determine that a man was fit for active military duty? *A1*
20. Who was the lead female singer for the Kay Kyser Orchestra in 1941? *Ginny Simms*

Slang:

- Gremlins (bugs or fictional creatures that mess up things - like airplanes) ticker (heart)
- Jitterbug - the Lindy Hop
- Cats (jazz fans)
- Killer Diller (good stuff)
- 18 Karat (excellent)
- Lay some skin on me Flynn! (greeting from a jazz fan)
- Alligator or Gator (swing fan - see ya later.)
- Beat me daddy, eight to the bar... (play it hot!)
- Ball (good time)
- Twern't me McGee! (denial - from Fibber McGee and Molly radio show)
- Snap your cap (blow your cool, get angry)
- The bomb (very good - cool)
- Hooch, booze (alcohol)
- Licorice stick (clarinet)
- Greetings Gates (hello!)
- Threads (clothing)
- Well, allreet! (Alright!)
- Dame (woman)
- What do ya know, what do ya say? (Hello, how are you?)

[Source: http://www.501stpir.com/i_501stpir_reenacted/livinghistorybang.html | Michael Stuckey | OCT 2019 ++]

Appliances

Update 02: Not as Reliable As they Once Were

Appliances, both large and small, just aren't what they used to be. This you probably already know if you have bought any in the last 10 years. Here are some disturbing statistics that were used to be reported by Consumer Reports <https://www.consumerreports.org/cro/index.htm>. (Note that CR no longer reports in this manner and now requires membership for a fee -- \$39 per year -- to obtain their data). Formerly they reported in three to four years the odds of an appliance breaking down were:

- Side-by-side fridge with an ice maker — 36 percent.
- Dishwasher — 20 percent.
- Washing machine (front load) — 25 percent.

Buy one of those appliances and you have about a 1-in-4 chance of calling a repairman in the next few years.

Why appliances aren't what they used to be

Not too long ago MoneyTalksNews Stacy Johnson old gas dryer finally called it quits. He bought it used almost 10 years after it was manufactured and it lasted another two years. Instead of calling a repairman, he opted to buy a slightly used, less than two-year-old model with all the bells and whistles. Less than a month later, it stopped working. The dryer wouldn't turn on anymore, which left him wondering how something practically brand new didn't hold up as well as a 12-year-old appliance. The answer turned out to be all those bells and whistles. Modern appliances have gone digital with electronic motherboards and LED screens, and features like moisture sensors and energy-efficient cycles. They do more, but also have a lot more that can go wrong.

Another problem we're facing: Things aren't made as well as they once were. A report on [The Huffington Post](#) from Next Avenue said: As (MIT lecturer Daniel) Braunstein tells it, many consumer-product companies have moved their manufacturing offshore, delegating design and engineering to contractors, which can create a conflict of interest. A contractor, Braunstein says, might try to lure corporate customers by keeping the cost of its design and engineering services low. "The result becomes focused on the factory's bottom line instead of the interests of the consumer," he explains. Trimming costs can mean taking shortcuts that negatively impact the appliance's quality.

Learn how to DIY

According to reference site [Homewyse](#), the average cost to repair an appliance ranges from \$254 to \$275. That's not exactly pocket change, but there is something you can do about it – learn how to make some repairs yourself. Some modern appliances aren't too difficult to repair. When buying replacement parts, compare prices at two or more sources to make sure you're getting the best deal. While the manufacturer might sell the part you need, you can probably find it cheaper at another retailer. Check out:

- [Lowe's Appliance Parts](#)
- <https://www.appliancepartspros.com/?msclkid=90562f6f59da11f2004f72dbc5a9c8ae>
- [PartStore.com](#)
- [ApplianceZone.com](#)
- [RepairClinic](#)

Before you buy, make sure the company has a return policy in case you accidentally order the wrong part or it arrives damaged or doesn't work.

Know when to let go

First, don't count on an extended warranty to cover repairs. According to a study by [Consumer Reports](#), appliances typically don't break until after the standard extended warranty expires, meaning you'll have spent \$142 or so and will still end up paying for service calls when the appliance breaks. Skip the warranty. When your appliance breaks down,

get estimates for the repair cost rather than just calling the first repairman in the phone book. I made this mistake once and ended up paying \$92 for a service call just to have the repair guy tell me he couldn't fix it that day. Instead, call three or more service companies and ask what they charge. Also ask if they give a military/senior discount. Once you know the likely repair cost, consider this rule of thumb from Consumer Reports: Replace the appliance if the repair will cost more than half the cost of a new one. Otherwise, you might end up paying for the repair now, only to have the appliance break again later on.

[Source: MoneyTalksNews | October 2019 ++]

Useless Household Items

Things you're Keeping for No Reason — and Should Toss



If you start looking close around your house you will discover numerous items you will never use again and there is just no reason to be keeping. I'm all for using things until they fall apart, but when they're broken, useless or simply no longer needed, it's time to find them a new life. Donate, sell or recycle them if you can, but just make it a point to ensure they stop taking up space— and your life. One way to eliminate them is to set myself a goal. Every day, seek to find five things that have outlived their usefulness — everything from dried-up markers to old paperwork from your kid's school — or your previous cars. Following is a list of just a few of the items you probably have lying around but no longer need in your life.

1. Old tax documents

According to Money Talks News founder Stacy Johnson, a certified public accountant, “You need to keep a copy of your tax returns forever, in case you need to prove you filed. As far as the supporting documents for tax returns, typically you want to keep them for at least three years after the tax return is filed.” Stacy goes into further detail, including some exceptions, in [“How Long Should I Keep My Tax Returns?”](#)

2. VHS tapes

Are you really ever going to use your VCR again or do you even still have one? If not why are you keeping all those tapes. If they hold precious family memories or are otherwise irreplaceable, you can use a service to transfer them to digital media. ([CVS](#) does it, though it's not cheap). But the mainstream movies that you can now stream — or that you never care to watch again — need to go. Sadly, not a lot of places recycle the old clunky tapes, but do a web search for electronics recycling in your area to see if any options are available. While you're purging your VHS tapes, look for other obsolete media. Got a box of cassettes or 8-tracks sitting around? Or computer games on floppy disk? It's 2019 — time to move on.

3. Sports equipment you no longer use

Do you still play broomball these days, are have your kids outgrown their need for roller derby or ice skates. It's time for them to find new families. You can sell some equipment to a consignment store like [Play It Again Sports](#) or online. See "[7 Websites for Selling Your Clutter — Safely.](#)" Some local athletic leagues accept donations, too.

4. Half-empty paint cans

Are you really ever going to use that saved paint for touch-ups. Most people don't. They just repaint. If you want to make sure you can rematch the old paint if needed take a photo of each can, so you will have the name of the color. Then followed [instructions from Lowe's](#) and mixed the leftover paint with cat litter, let the whole weird mixture dry, and set it out with the garbage.

5. Appliance manuals

In this internet age, you don't need them. Most if not all manufacturers have the info online. I

6. Cookbooks

Do you really need to keep multiple thick cookbooks for the few recipes you still use and don't know by heart? There are so many online recipe resources available now-a days. Most likely you can easily donate about half of your cookbook collection and never miss them.

7. Takeout sauce packets

If you are like most people when you get takeout, you occasionally stash unused packets of ketchup, hot sauce or soy sauce in a kitchen drawer. How old are they now? Yes, takeout sauce packets are free, but they're awkward to store and can get sticky, plus you most likely have bottles of these condiments already.

8. Storage containers with no lids

9. Outgrown clothes

Ever said to yourself, "I'm keeping this outfit in case I lose/gain 10-20 pounds?" Does it ever really happen? Stop fooling yourself. You're taking up precious closet space, and if your weight does ever get to that magic number, most clothes will be outdated anyway. Live in the now.

10. Excess towels and blankets

Even though they're not threadbare, some of them have bleach stains or are starting to fray, or they're just no longer among the favored ones you reach for. Some animal shelters welcome donations of old towels and blankets. Check with your local organizations to see if your discards can help kitties and puppies stay warm and comfy.

11. Toys your kids have outgrown

Face facts: Sometimes it's the parents who are more nostalgic for a child's toys than the child. Talk to your kids about what they really play with, snap photos of anything that carries precious memories, and donate their old treasures to a new generation of kids.

12. Old Halloween costumes

Donate your old costumes and props to a thrift store, community center or school theater department.

13. Board games you never play

Cranium, Balderdash, Trivial Pursuit: We loved them all back in the day, but now so many of our favorite board games are just space-stealers, piled on shelves and gathering dust. Keep the ones you actually play, toss the ones with missing pieces, and donate those that someone else might enjoy. Game on!

14. Wedding and bridesmaid gowns

Do you really think you will be wearing any of those gowns again. Some women keep their wedding gown carefully packaged on a shelf in hopes that a child or grandchild will wear it. If this is not in your thoughts consider donating them to an activity such as [Angel Babies of Massachusetts](#). Such groups turn wedding and formal gowns into memorial gowns for infants and donates those to funeral homes and hospitals. It's a sad yet lovely way to help others in need. If you need a more local solution, some schools and theater groups have uses for formal gowns.

15. Shoes that hurt or don't fit

This seems like a no-brainer: Why would you keep shoes that hurt? But along the way, you have most likely acquired numerous pairs that you keep thinking you'll wear, but that pinch, flop or otherwise are uncomfortable. Also, what about all those shoes that are somewhat worn or stained. Are you really ever going to wear them again? Consider donating them to a charity or look into textile recycling. Nike's [Reuse-A-Shoe](#) program, for example, accepts any brand of used athletic shoes.

16. Single socks / Old worn-out wallets, belts, & purses / Out of date prescription glasses & sunglasses

17. Broken jewelry and single earrings

[Source: MoneyTalksNews | Gael F. Cooper | November 3, 2019

Interesting Photos

Gas Mask Utilization WWI



Two German soldiers and their donkey wear gas masks.

Have You Heard?

Military Humor 7 | The Spoon | Sex With Women of the World!

Military Humor 8

My high school assignment ^[1]_{SEP} was to ask a veteran about World War II. Since my father had served ^[1]_{SEP} in the Philippines during the war, ^[1]_{SEP} I chose him. After a few basic questions, I very gingerly asked, "Did you ever kill anyone?"

Dad got quiet. Then, in a soft voice, he said, "Probably. I was the cook."

#####

When I lost my rifle, the Army charged me \$85. That's why in the Navy, the captain goes down with the ship.

#####

During basic training at Fort Leavenworth, our sergeant asked if anyone had “artistic” abilities. Having been an architectural draftsman in civilian life, I raised my hand. Then the sergeant announced that everyone would get a three-day pass ... except me. I would stay behind and neatly print each soldier’s name onto his Army-issued underwear.

#####

The steaming jungles of Vietnam were not my husband’s first choice of places to spend his 21st birthday. However, the mood was brightened when he received a birthday cake from his sister. It was carefully encased in a Tupperware container and came with this note: “Dick, when you’re finished, can you mail back my container?”

#####

We were inspecting several lots of grenades. While everyone was concentrating on the task at hand, I held up a spare pin and asked, “Has anyone seen my grenade?”

#####

The military has a long, proud tradition of pranking recruits. Here are some favorites from rallypoint.com:

- Instructed a private in the mess hall to look for left-handed spatulas
- Sent a recruit to medical-supplies office in search of fallopian tubes
- Had a new guy conduct a “boom test” on a howitzer by yelling “Boom!” down the tube in order to “calibrate” it
- Ordered a private to bring back a five-gallon can of dehydrated water (in fact, the sergeant just wanted an empty water can)

#####

My 90-year-old dad was giving a talk at our local library about his World War II experiences. During the question-and-answer period, he was asked, “How did you know the war was over?” He replied, “When they stopped shooting at me.”

-o-o-O-o-o-

The Spoon

Last week, we took some friends to a new restaurant, 'Steve's Place,' and noticed that the waiter who took our order carried a spoon in his shirt pocket. It seemed a little strange. When the busboy brought our water and utensils, I observed that he also had a spoon in his shirt pocket. Then I looked around and saw that all the staff had spoons in their pockets. When the waiter came back to serve our soup I inquired, 'Why the spoon?'

'Well,' he explained, 'the restaurant's owner hired Andersen Consulting to revamp all of our processes. After several months of analysis, they concluded that the spoon was the most frequently dropped utensil. It represents a drop frequency of approximately 3 spoons per table per hour. 'If our personnel are better prepared, we can reduce the number of trips back to the kitchen and save 15 man-hours per shift.'

As luck would have it, I dropped my spoon and he replaced it with his spare. 'I'll get another spoon next time I go to the kitchen instead of making an extra trip to get it right now.' I was impressed. I also noticed that there was a string hanging out of the waiter's fly. Looking around, I saw that all of the waiters had the same string hanging from their flies. So, before he walked off, I asked the waiter, 'Excuse me, but can you tell me why you have that string right there?'

'Oh, certainly!' Then he lowered his voice. 'Not everyone is so observant. That consulting firm I mentioned also learned that we can save time in the restroom. By tying this string to the tip of our you-know-what, we can pull it

out without touching it and eliminate the need to wash our hands, shortening the time spent in the restroom by 76.39%. I asked quietly, 'After you get it out, how do you put it back?'

'Well,' he whispered, 'I don't know about the others, but I use my spoon.'

-o-o-O-o-o-

Sex with women of the world!

ANGLO-SAXON WOMEN:

- First date: You get to kiss her goodnight.
- Second date: You get to grope her all over and make out a bit. Well, maybe more than a "bit".
- Third date: You get to have sex but only when she wants to and only in the missionary position.

IRISH WOMEN:

- First Date: You both get blind drunk and have sex.
- Second Date: You both get blind drunk and have sex.
- 20th Anniversary: You both get blind drunk and have sex.

ITALIAN WOMEN:

- First Date: You take her to a play and then to an expensive restaurant.
- Second Date: You meet her parents and her Mom makes spaghetti & meatballs.
- Third Date: You have sex, she wants to marry you & insists on a 3-carat ring.
- 5th Anniversary: You already have 5 kids together & hate the thought of having sex.
- 6th Anniversary: You find yourself a Mistress.

CHINESE WOMEN:

- First date: You get to buy her an expensive dinner but nothing happens.
- Second date: You buy her an even more expensive dinner, on a world-class touring ship cruising in the Bahamas. Nothing happens again.
- Third date: You don't get to the third date after you realize nothing is ever going to happen.

INDIAN WOMEN:

- First date: Meet her parents.
- Second date: Set the date of the wedding.
- Third date: Wedding night.

BLACK WOMEN:

- First Date: You get to buy her a real expensive dinner.
- Second Date: You get to buy her and her girlfriends a real expensive dinner.
- Third Date: You get to pay her rent and make her car payment.
- Tenth Date: She's pregnant by someone else.

MEXICAN WOMEN:

- First Date: You buy her an expensive dinner, get drunk on Tequila, and have sex in the back of her car.
- Second Date: She's pregnant.
- Third Date: She moves in. One week later, her mother, father, her two sisters, her brother, all of their kids, her grandma, her sister's boyfriend and his three kids move in and you live on rice and beans for the rest of your life in your home that used to be nice, but now looks like a home along the Tijuana strip.

JEWISH WOMEN:

- First Date: You spend all your money to impress her.
- Second Date: You take out a large loan to keep up the image.

- Third Date: You're broke. She finds someone wealthier.

ARAB WOMEN:

- First Date: Mother, Father, Brothers, Sisters, Cousins, Aunts, Uncles, Friends and entire Arab community finds out.
- Second Date: You are shot dead in the street and your penis and balls are fed to goats.
- Third date: Never happens.

The POINT? 'DON'T YOU JUST LOVE THE IRISH?'



Thought of the Week

"... in this world nothing can be said to be certain, except death and taxes." — *Benjamin Franklin*

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