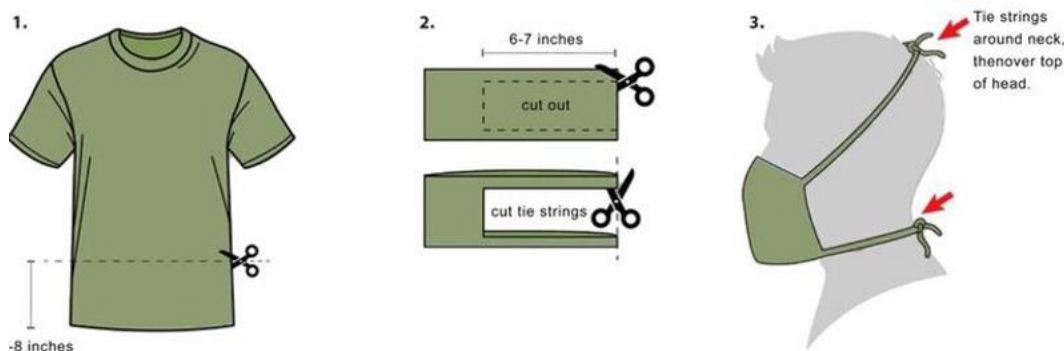


# RAO

# BULLETIN

## 15 April 2020

### PDF Edition



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**NOTE**

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

**\* ATTACHMENTS \***

- Attachment – Aabama Vet State Benefits
- Attachment - Military History Anniversaries 16 thru 30 APR (Updated)



## Military Face Mask Rules

### COVID-19 | Keep it 'Conservative'

Following the [Defense Department's guidance](#) for troops to cover their faces when personnel are out in public or when social distancing is difficult to maintain, the armed services have begun issuing new rules for how service members wear the new accoutrements. All the services said that personal protective equipment, such as N95 respirators or surgical masks, must be reserved for use by those in medical settings. Service members were also encouraged to view the Center for Disease Control's guidance for face coverings, which advised that coverings include multiple layers and be able to be laundered and machine dried without damage, among other tips. Service members can also expect gate guards to require the lowering of their masks to verify identification.

#### Army

- Soldiers are authorized to wear the neck gaiter and other cloth items, such as bandanas and scarves, as face coverings, Army headquarters said in a statement Monday.
- Soldiers are not, however, allowed to fashion face coverings from their Army Combat Uniforms or other materials that have been chemically-treated.
- Soldiers, their family members and Army civilian employees and contractors should follow Centers for Disease Control guidelines on the use of cloth face coverings, the Army said in the briefest of the announcements.

#### Air Force

- Any cloth items worn as face coverings, to include neck gaiters, neck warmers and balaclavas, should be functional, clean, cover the mouth and nose, and be maintained in compliance with current Air Force instructions, according to an Air Force [news release](#).
- Commanders will be allowed to decide where mission safety requires airmen to deviate from that guidance, "for example when the cloth face covering could interfere with other facial gear," the release reads.
- Airmen should keep their masks "conservative, professional and in keeping with dignity and respect," the release added. But units are allowed to deviate from uniformity until issued items are fully available.
- Air Force civilian employees are encouraged to use face coverings as well. If a commander mandates the coverings for civilians, however, that commander must provide them on their own or offer a uniform allowance.

#### Navy

- Sailors may wear any face covering that adheres to the CDC guidance so long as it's conservative in appearance and not offensive, according to a Naval [administrative notice](#).
- Face coverings must fit snugly but comfortably against the side of the face, cover from the nose to chin, be secured with ties or ear loops, preferably include multiple layers of fabric if the material is cloth and allow for breathing without restriction.
- "Until official uniform face coverings are produced and implemented, personnel are authorized to wear medical or construction type masks, or other cloth coverings such as bandanas, scarfs, etc.," the Navy said, adding that non-uniformed personnel are advised to follow the same guidance.

## Marine Corps

- Marines are being encouraged to wear face coverings in shared residence locations, to include barracks and family housing, to the extent that it's practical, according to a Marine Corps [administrative notice](#).
- Marines must keep their face coverings "conservative in appearance, not offensive, and conform to CDC guidance," the Corps said. Acceptable garments include balaclavas, neck gaiters, uniform green t-shirts and other types of coverings that shield the prescribed area from nose to chin and present a neat and professional military appearance.
- "Face coverings with demeaning or derogatory logos, profanity, racist, sexist, printed wording, eccentric designs, offensive script, wrongful drug abuse, dissident or protest activity, or imagery, are not authorized," the Corps said.

[Source: MilitaryTimes | Kyle Rempfer | April 7, 2020 ++]

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## PFAS Toxic Exposure

### Update 17: List Has Grown to Nearly 700 Sites

There are nearly 700 military installations with either confirmed or suspected ground water contamination caused by fire-fighting foam using in vehicle and aircraft mishaps, according to new data released 8 APR by the Environmental Working Group. Cancer-linked per- and polyfluoroalkyl substances, collectively known as PFAS, have been confirmed at 328 sites, according to Pentagon data analyzed by EWG. and are suspected on about 350 more Defense Department installations and sites.



"DoD officials have understood the risks of AFFF since at least the early 1970's, when the Navy and Air Force did their own studies on the toxicity of PFAS in fish, and the early 1980s when the Air Force conducted its own animal studies," Scott Faber, EWG's senior vice president for government affairs, told reporters in a phone conference on 8 APR. On 14 installations, Faber added, PFAS levels measured 1 million parts-per-trillion in the ground water, while the Environmental Protection Agency sets 70 parts-per-trillion as the maximum safe level. Some places topped even that number. Naval Weapons Station China Lake, California, reported 8 million parts-per-trillion in its ground water, per a 2017 test. Holloman Air Force Base, New Mexico, reported 1.06 million parts-per-trillion.

Though bases have put in place filtration systems to protect drinking water on bases, they do not eliminate exposure. "Unfortunately DoD hasn't moved as quickly as Congress would have liked," Faber said, both when comes to

transitioning away from AFFF, as well as cleaning up pollution on and near bases. Fire-fighting foam is no longer used in training, which has vastly reduced the frequency of contamination on and near bases. But perfluorooctanesulfonic and perfluorooctanoic acids do not break down in the body, meaning that a lifetime drinking water on military installations — or living near one — results in irreversible build-up of the chemicals.

Congress has gotten involved in recent years, including in the latest National Defense Authorization Act, requiring the Pentagon to find a replacement for AFFF by 2024, and giving hundreds of billions to support clean-up efforts. A reactor that produces PFAS-busting plasma with contaminated groundwater could be the solution to rooting out the cancer-linked chemicals on military bases. It has fallen short of one big designation that environmentalists have pushed for, however: getting PFAS classified as toxic under the Safe Drinking Water, Safe Water and Clean Air acts, which would set a timetable and put billions of dollars behind clean-up efforts. The measure is part of the House version of the 2021 NDAA bill, as it was last year, though it has failed to get Senate Republican support.

Though the military has responded in fits and starts, in terms of reducing and cleaning up contamination, in July Defense Secretary Mark Esper stood up a dedicated PFAS task force to study the issue and make recommendations. The first progress report came out in March, establishing priorities to come up with a replacement for AFFF, study the health effects of PFAS on humans and make plans for cleaning up old contamination. “The task force is focused on continuing to educate DoD health care providers and their patients, monitoring PFAS research, and preparing to offer annual testing of DOD firefighters’ blood,” according to a March 13 news release. The department is also investing \$49 billion in research for a new fire-fighting foam, though possible candidates so far have not proven as effective.

Last fall, Wright-Patterson Air Force Base, Ohio, hosted a test of the Enhanced Contact Plasma Reactor, which has been shown to break down PFAS. “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 a November 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.” [Source: MilitaryTimes | Meghann Myers | April 6, 2020 ++]

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## **PCS Moves**

### **Update 09: All Military Moves Could Be Delayed into July**

A global stop-movement order delaying all military moves into mid-May might be extended into July, the Air Force's top officer said this week. "My sense is that we're probably going to see an extension of the stop movement for some period of time," Air Force Chief of Staff Gen. David Goldfein said 6 APR during a Facebook live townhall. "I believe the SecDef is looking to make a decision on that either this week or next."

The Pentagon issued sweeping travel restrictions 14 MAR blocking all troops and their families from starting permanent change of station moves through 11 MAY as officials sought to stem the tide of the COVID-19 pandemic. "These restrictions are necessary to preserve force readiness, limit the continuing spread of the virus, and preserve the health and welfare of Service members, DoD civilian employees, their families, and the local communities in which we live," said a memo released with the order. But Goldfein this week said he has reviewed coronavirus predictions that show instances of the virus only growing into May, with curves starting to taper by July.

Goldfein said Matthew Donnavan, under secretary for personnel and readiness, has been tasked with sorting through the Pentagon's choices for how to deal with the on-hold moves after 11 MAY. "What [Secretary of Defense Marks Esper] tasked [Donnavan] to look at was: does he extend that period of time or does he turn that over to the services for determinations of what happens May 12?" Goldfein said. The stop-movement order also blocks troops from taking leave or traveling beyond a general area surrounding their duty station.



A top consideration for officials while considering when to lift the stop movement, he said, is getting families in place at their new duty station before the start of the 2020-2021 school year, which begins in mid-August to early-September, depending on location. "If families are going to move, we are going to want to get families in place before it starts," he said. Troops and families forced to delay their moves have access to additional funding for housing and food through temporary duty (TDY) orders and per diem payments, according to guidance released by the Pentagon March 18.

Goldfein also said Air Force personnel officials will soon issue guidance allowing retiring or separating airmen to extend their service time until after the pandemic subsides. Although the global stop-movement order exempts moves related to leaving the service, airman will be permitted to delay if they so choose. "You're going to see [Air Force personnel] pushing out to the force through the command teams the opportunity for those who would like to extend and not retire on their current dates to pull that paperwork and two work a later retirement following the recovery from the COVID," he said. [Source: Military.com | Amy Bushatz | April 7, 2020 ++]

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## **SBP/DIC Offset Phase-Out**

*FAQs | Child Annuitants - 4*

The National Defense Authorization Act for Fiscal Year 2020 modified the law that requires an offset of Survivor Benefit Plan (SBP) payments for surviving spouses who are also entitled to Dependency and Indemnity Compensation (DIC) from the Department of Veterans Affairs (VA). Under the previous law, a surviving spouse who receives DIC is subject to a dollar-for-dollar reduction of SBP payments, which can result in SBP being either partially or fully offset. The repeal will phase-in the reduction of this offset beginning on the first day of 2021, and culminating with elimination of the offset in its entirety on the first day of 2023. For the remainder of calendar year 2020, surviving spouses remain subject to the existing dollar-for-dollar offset of SBP payments by the amount of DIC paid by VA. After January 1, 2021, survivors subject to the "SBP-DIC Offset" will potentially see a change in their SBP payments. Many surviving beneficiaries, current service members, and retirees have questions about the impact of this change. The most frequently asked questions regarding 'Child Annuitants' are answered below.

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### **Q4.1: The National Defense Authority Act for Fiscal Year 2020 repealed the authority for optional annuities for dependent children. What does this mean?**

**A 4.1:** When a currently-serving member dies in the line of duty on active or inactive duty, the surviving spouse has the option, in consultation with the Secretary of the Military Department, to choose to have the Survivor Benefit Plan (SBP) annuity paid directly to a dependent child rather than to receive the benefit for him or herself. This allows the surviving spouse to receive Dependency and Indemnity Compensation (DIC) from the Department of VA in full without it affecting the SBP payments. SBP paid to the child or children of the deceased service member is not offset by DIC. This provision is only allowed in situations in which the member died on active or inactive duty, in the line of duty, after October 7, 2001. While it remains in effect for now, on January 1, 2023, this option will go away in accordance with Section 622 of the National Defense Authorization Act for Fiscal Year 2020. Further, those annuities that were directed to a child rather than a surviving spouse will automatically revert to the surviving spouse, if he or she is still eligible, on January 1, 2023.

### **Q4.2: I chose the Survivor Benefit Plan (SBP) optional child annuity when my spouse died on active duty. Will I now receive the SBP benefit?**

**A4.2:** Not yet, but you will eventually. If your child is the designated SBP beneficiary, he or she will continue receiving the SBP payments until the SBP-DIC offset is fully eliminated in 2023. As long as you did not remarry prior to age

55, the annuity will revert to you as the surviving spouse on January 1, 2023. If your child or children lose eligibility because he or she reaches age 18 (or age 22 if a full-time student) prior to January 1, 2023, the annuity will be suspended until January 1, 2023, at which time it will revert to you. See question 4.3 if your child or children has already lost SBP eligibility.

**Q4.3: I gave the Survivor Benefit Plan (SBP) to my child when my spouse died in the line of duty while still in military service, but she is no longer eligible because she is too old. What happens now?**

**A4.3:** The annuity remains suspended until January 1, 2023, at which point it will revert to you. If you previously chose to transfer the SBP annuity to your child or children, and your child or children are no longer eligible for SBP, the SBP benefit will be restored to you, as the surviving spouse, beginning on January 1, 2023, as long as you did not remarry prior to age 55.

**Q4.4: I previously chose the Survivor Benefit Plan (SBP) child annuity when my spouse died on active duty. What do I need to do to ensure the payment comes back to me instead of my child?**

**A4.4:** You will be contacted by the appropriate military service prior to the annuity reverting to you as the surviving spouse on January 1, 2023. You do not need to do anything yet, although we would encourage you to ensure your contact information and bank's direct deposit information is correctly updated through the Defense Finance and Accounting Service's myPay website.

**Q4.5: When my spouse retired from the military, he elected child-only Survivor Benefit Plan (SBP). Does this mean I will now get the SBP instead of my child?**

**A4.5:** No, the child remains the designated beneficiary for SBP. Section 622 of the National Defense Authorization Act for Fiscal Year 2020 does not impact SBP Child-Only or Special Needs Trust (SNT) elections made by retirees and their spouses at retirement. Spouse eligibility is not restored because the election of child-only or SNT coverage at retirement was irrevocable. The section of the National Defense Authorization Act for Fiscal Year 2020 that discusses restoring eligibility to spouses refers only to certain situations in which the surviving spouses chose to transfer the benefit to a child following the death of a military member on active or inactive duty, in the line of duty, after October 7, 2001.

**Q4.6: I am a retiree who elected spouse and child Survivor Benefit Plan (SBP) coverage? How will this change in the law affect that coverage?**

**A4.6:** This change in the law does not affect spouse and child SBP elections made by retirees. If the elected coverage was for spouse and child, the child (if under age 18 or age 22 if a full-time student) will only become eligible for SBP if the spouse loses eligibility, for example a surviving spouse remarries before age 55 or the spouse passes away.

**Note:** The Defense Finance and Accounting Service (DFAS) has created this webpage to share information about the elimination of the SBP-DIC offset: <https://www.dfas.mil/retiredmilitary/survivors/SBP-DIC-News.html>. Additionally, you can contact Military One Source at 800-342-9647 or find other counseling options through the Military One Source website.

[Source: U.S Dept. of Defense | Fact Sheet | February 24, 2020 ++]

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## **POW/MIA Recoveries & Burials**

**Reported 01 thru 15 APR 2020 | Four**

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number



of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i. e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

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

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

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

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



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

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

### **LOOK FOR**

-- **Army Air Forces 1st Lt. Ernest L. Roth**, 20, of Los Angeles, was assigned as a pilot with the 359th Bombardment Squadron, 303rd Bombardment Group, 8th Air Force in Europe. On May 19, 1944, he was piloting a B-17G bomber while on a bombing run over Berlin when the plane was hit by flak and crashed. Six of the 10 crewmembers, including Roth, were killed in the incident. They were recovered by German forces and reportedly buried in the Döberitz cemetery. Roth will be buried in his hometown. The date has yet to be determined. [Read about Roth.](#)

-- **Army Cpl. Ralph L. Cale**, 19, of Covington, Virginia, was a member of Company B, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 2, 1950, when his unit was attacked by enemy forces in the vicinity of the Chosin Reservoir, North Korea. His remains could not be recovered following the attack and he was not reported as a prisoner of war. Cale will be buried Aug. 14, 2020, at Arlington National Cemetery in Arlington, Virginia. [Read about Cale.](#)

-- **Army Pvt. Wayne M. Evans**, 21, was a member of Battery G, 59th Coast Artillery Regiment, when Japanese forces invaded the Philippine Islands in December 1942. Intense fighting continued until the surrender of the Bataan

peninsula on April 9, 1942, and of Corregidor Island on May 6, 1942. Evans was captured and died as a prison of war. Interment services are pending. [Read about Evans.](#)

-- **Marine Corps Sgt. Donald D. Stoddard**, 22, was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Stoddard died on the third day of battle, Nov. 22, 1943. Interment services are pending. [Read about Stoddard.](#)

[Source: <http://www.dpaa.mil> | April 15, 2020 ++]

\* VA \*



## VA Debt

### Update 08: Trump Says VA Won't Collect Debts, Will Extend Benefits Deadlines

President Donald Trump said he will direct the Department of Veterans Affairs to postpone all debt collections and extend deadlines for benefits applications where possible in an effort to lessen the financial impact of the ongoing coronavirus pandemic on veterans and their families. The pledge came at his daily press conference 2 APR about the ongoing federal response to the fast-spreading illness, which has already infected at least 240,000 Americans and killed more than 6,000 others. "We're making every effort to provide relief to our great veterans," Trump said. "We take very good care of our veterans."

Trump said he has instructed VA Secretary Robert Wilkie to use "any authority at his disposal" to deal with the benefits and collections issues. VA officials did not provide any immediate comment on the White House decision. Numerous lawmakers have been pushing for the move for days, calling it a necessary step to protect already anxious and suffering veterans. On 2 APR, Senate Veteran's Affairs Committee Chairman Jerry Moran (R-KS) and ranking member Jon Tester (D-MT) petitioned Wilkie to grant waivers for a host of benefits filing deadlines. "The Department of Veterans Affairs has broad authority to waive many required deadlines under the law and we believe the current crisis warrants liberal provision of such waivers," the pair wrote in a letter to the secretary.

Under current VA rules, veterans or veterans service organizations typically face tight deadlines for disability benefits applications to protest decisions or appeal rulings. Tester and Moran have pushed for a suspension of all such deadlines for 180 days, and for all new benefits filings to have an effective date of March 31, 2020, so veterans aren't penalized for unforeseen delays in processing appropriate forms. "We hope we can continue working together ensuring veterans are not faced with an unfair choice: risking their health or receiving their benefits," they wrote.

On 2 APR veterans advocates offered cautious praise for Trump's announcement. A new report from the Bob Woodruff Foundation warns that more resources targeted at veterans will be needed in coming weeks and months. "We must lighten the financial burden of veterans by suspending VA debt collections in the same way (the government) did for U.S. Treasury and U.S. Department of Education (debts)," officials from Veterans Education Success wrote in a Twitter post. "While we're hopeful, there are many outstanding questions. What does this exactly mean? When and how will this be implemented? How will veterans be notified?"

Trump said the veterans announcement was part of a broad array of moves to protect “Americans who remain the most vulnerable” amid economic and medical uncertainty. [Source: MilitaryTimes | Leo Shane III | April 2, 2020 ++]

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## **Veteran Employee Preference Rights**

### **Court Ruling on VA Disciplinary Powers**

The Veterans Employment Opportunities Act of 1998 provides preference eligible employees with standing to resolve a claim that they were denied their preference rights. Individuals claiming a denial of Veteran’s Preference Rights violations should be aware that they have a very specific window during which they can file an MSPB appeal and that if they miss that window then the MSPB will not hear their appeal. As stated above, individuals may not file with the MSPB until the 61st day after which they filed a complaint with the Department of Labor, and then only if the complaint was not resolved by the Department of Labor. Similarly, complainants only have 15 days to file a complaint with the MSPB if they receive written notification from the Department of Labor that the DOL was unable to resolve the complaint.

In order to be successful in a Veterans’ Preference Rights Claim before the MSPB, an individual must prove, by a preponderance of the evidence, that the agency violated one of his statutory rights related to Veterans’ Preferences. An individual is not entitled to a hearing, but one will be held if there is a dispute about a material fact that is important to the claim.

Veterans’ Preference Rights are important protections for those who have honorably served the country. Accordingly, if the MSPB finds that an individual’s Veterans’ Preference Rights were violated, then the MSPB may award the individual back wages and compensation for attorney’s fees and litigation expenses. An additional financial compensation may be awarded to an individual if the agency knew that it was denying these important rights to the individual, or acted with reckless disregard as to whether the conduct was prohibited by law. For these reasons, it is important to file a timely complaint with the MSPB if you have been denied your Veterans’ Preference Rights.

In the first major interpretation of a 2017 law strengthening VA management’s hand in disciplinary cases, a federal appeals court has said that the department may not use those powers for conduct or performance dating to before the law was enacted. The law shortens the notice and response time at the VA, shortens the time that the Merit Systems Protection Board (MSPB) can consider an appeal and requires that the agency need only show “substantial” evidence supporting its decision, rather than the majority.

The case before the Court of Appeals for the Federal Circuit involved a disciplinary action based on charges related to charges of failure to follow agency policy and instructions dating to before the law was passed. The court said that in the absence of any language in the law allowing retroactive application, there is a presumption that its provisions applied only after its enactment. It said that a VA employee “is entitled to the legal protections in place” prior to that, and that the agency had been free to initiate discipline under the policies applying at that time.

They further held that the MSPB can consider the agency’s choice of penalty as part of its overall review of the action even though the law specifies that the merit board cannot lessen a penalty, only uphold or reject it. The court said that even while giving the VA more authority, Congress made clear that employees still have due process rights and that otherwise the department could fire an employee for an “extremely trivial offense.” Under the law, it said, the MSPB is to “review for substantial evidence the entirety of the VA’s removal decision—including the penalty—rather than merely confirming that the record contains substantial evidence that the alleged conduct leading to the adverse action actually occurred.” [Source: FedWeek | April 2, 2020 ++]

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## **Emergency Medical Bill Claims**

### **Update 08: Lawsuit Reimbursement Eligibility Letters**

More than one million veterans will soon be receiving instructions from Veterans Affairs officials on how to check if they are eligible for thousands of dollars in medical cost reimbursements as part of a court decision last fall. Starting 13 APR, department staffers will send letters to tens of thousands of veterans who were rejected for financial relief in recent years for bills they received for non-department emergency medical care. That move comes over VA objections concerning an ongoing lawsuit over the issue, which could add billions in new costs to the department's budget.

Last fall, the U.S. Court of Appeals for Veterans Claims ruled that the department's current regulation for veterans who seek non-department medical care violates existing federal law. They ordered VA officials to re-examine more than 72,000 rejected claims and update their rules, arguing the department has a responsibility to cover the costs of the unexpected medical visits. The case centers on veterans whose unpaid emergency room expenses were denied by VA officials under existing policies. The plaintiffs' both had part of their bills paid for by other insurance, but were left with several thousand in personal costs. VA officials argued in court that they did not need to handle the unpaid balance because the veterans were primarily covered under other insurance plans. The court ruled that violates both existing law and past legal precedent.

A VA Inspector General report last summer found \$716 million in improperly processed payments in cases involving veterans who sought medical care outside the department's health system in 2017, including about \$53 million that should have been refunded under existing rules. VA officials are considering appealing the ruling, and asked that any action on the cases be postponed until higher courts weigh in on the matter. But earlier this month, the appeals court rejected that motion and ordered letters be sent out starting 13 APR. Advocates praised the decision. "Hundreds of thousands of veterans affected by this class action have suffered far too long and endured severe financial hardships due to VA's wrongful handling of their reimbursement claims," said said Bart Stichman, executive director of the National Veterans Legal Services Program.

VA officials have estimated that full compliance with the court order could cost between \$1.8 billion and \$6.5 billion. Reimbursements may date back to cases decided by the department in 2016. The ruling also invalidated all VA decisions denying reimbursement for deductibles and co-insurance costs not covered in emergency visits at non-VA facilities. The letters come as many veterans are facing new debts related to work interruptions and other financial problems related to the ongoing coronavirus pandemic. However, processing of the claims is likely to take several months, and may be stalled further by ongoing legal appeals. [Source: MilitaryTimes | Leo Shane III | April 13, 2020 ++]

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## **VA Claims Processing**

### **Update 20: Elimination of VSO 48-hour Review Period**

Veterans of Foreign Wars National Commander William "Doc" Schmitz called it "despicable" and "inconceivable" that Department of Veterans Affairs Undersecretary for Benefits Dr. Paul Lawrence intends to eliminate the accredited veterans service officer (VSO) 48-hour review period for claims effective April 30. "The VFW strongly opposes the repeal of the 48-hour review period in reviewing VA decisions for accuracy, as this is a final quality control check that we perform on behalf of our veterans to ensure that their rating decisions are correct the first time," said Schmitz.

Currently VSOs have the opportunity and the responsibility to review proposed VA rating decisions to ensure that all claimed conditions have been addressed and properly adjudicated prior to VA finalizing its rating decision and sending notification to the veteran. For decades, VA has allotted VSOs 48 hours to review the applicable laws and regulations that were applied to the claim. During this time, VSO representatives can go back to VA to seek corrections

before each claim goes to promulgation. This quality review allows VSOs to give the claim an independent quality control check before it is reviewed by VA and undergoes VA’s internal quality review process.

The VSO review process is outlined in VA’s claims processing manual, M21-1. Per M21-1 I.3.B.3.a “the purpose of VSO review is to identify any clear errors or matters of clarification that require significant discussion, and/or correction prior to promulgation.” VA formerly allowed this same review for VSOs in a paper-based system by utilizing the “ratings table” at each VA Regional Office that gave the VSO the opportunity to physically review the claims folder for accuracy. Once the VSO was satisfied that the rating was correct or held conversations with the rater to discuss actions, the VSO signed off on the rating signifying concurrence and it was then forwarded for promulgation.

“To paraphrase former Administrator of the Veterans Administration, Gen. Omar Bradley, ‘We are dealing with [veterans], not procedures; with their problems, not ours,’” said Schmitz. “This philosophy should always guide VA in its transactions with veterans. Instead, VA’s proposal to eliminate the 48-hour review puts process before people.” VA’s decision to suspend the 48-hour review period for VSOs will only continue to further erode the veteran’s right to competent representation in benefit claims before VA. The ability of VSOs to advocate on behalf of our clients has already been diminished by VA’s continued rush to implement new business processes that appear to suit the needs of VA but will only result in additional appeals and disappointment with the claims process.

“The VFW remains committed to our veterans’ advocacy mission – a century-old mission that predates VA’s existence and management of veterans’ benefit programs,” said VFW National Veterans Service Director Ryan Gallucci. “The VFW compels VA Undersecretary for Benefits Dr. Paul Lawrence to reconsider his directive to eliminate the 48-hour review. Absent Dr. Lawrence’s reconsideration, the VFW will exercise all avenues of redress to include proposing legislative remedies and pursuing litigation.”

Schmitz said rash decisions like this result in a lack of trust in the VA from veterans, service members and families. “The VA has had a difficult history of earning and maintaining the trust of its veterans, service members and families,” Schmitz said. “Making this change in the midst of a national pandemic is extremely troublesome and is just the latest example of distrust and lack of confidence in our VA to make our veterans its number one priority.” [Source: VFW Action Corps Weekly | March 27, 2020 ++]

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## **VA Disability Benefits Questionnaire**

**Removed from Public View**

Citing abuse of the system, the Department of Veterans Affairs (VA) has removed Disability Benefits Questionnaires (DBQs) from its public websites. DBQs are standardized forms used by clinicians performing disability examinations (also known as Compensation & Pension exams, or C&P exams). There are more than 80 different DBQs. The majority of DBQs are for entire body parts or systems, like respiratory conditions, but there are a few specific conditions, like sleep apnea, that have their own DBQ. A disability examination must usually be completed by a physician before the VA will pay a veteran disability benefits.

For example, the DBQ for shoulder and arm conditions requires the examiner to note how much a veteran’s range of motion is limited, how much strength in the joint is decreased, how much pain the veteran experiences, and how much these measurements change after repeated motion. Often, the forms have checkboxes that can be completed by the physician with little or no explanatory writing or having to know detailed standardized medical codes. This data is then transmitted to the VA, which compares it against the Schedule of Rating Disabilities written into federal law and makes a disability percentage determination.

This system was designed to make it easier for VA examiners, private examiners contracted by the VA and other private physicians to quickly conduct a disability medical examination and provide meaningful information to the VA rating specialist, who could then rapidly make a disability rating decision without having to request more information

from the examiner. But, the VA said in an 2 APR news release, "In the past few years, we have seen a growing industry of individuals and companies marketing the service of completing DBQs for Veterans."

Not surprisingly, a quick internet search for "VA form 21 0960" returns hundreds of thousands of law firms and other private industries claiming they can "guarantee" that veterans will receive the largest disability rating and highest amount of money possible from the VA; some of these operators may be unscrupulous. Many even offer to fill the forms out for you (for a price) before you visit your physician to get it signed and transmitted to the VA. The VA says that DBQs will still be available to medical practitioners, who can use them in performing their official duties, but that they will no longer be available to the general public. [Source: Military.com | Jim Absher | April 3, 2020 ++]

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## **VA Compensation and Pension**

### **Update 12: C&P Examination Alternatives during the Pandemic**

The Veterans Benefits Administration (VBA) has providing information about utilizing alternatives to in-person Compensation and Pension (C&P) examinations during the COVID-19 pandemic to support social distancing and the safety and health of Veterans and clinicians. VBA will continue to complete as many examinations as possible using virtual means that do not involve a face-to-face examination. This message is intended to advise you about the change and provide guidance and resources.

#### **What are C&P Examinations?**

- C&P examinations are forensic examinations used to gather evidence used by VBA claims processors in making decisions on Veterans' claims for disability compensation and pension benefits. C&P exams are scheduled when the evidence already in the Veteran's record does not contain all the information needed to make a decision on the claim.
- Disability Benefits Questionnaires, or DBQs, are standardized forms used by clinicians when performing C&P exams. The purpose of a DBQ is to ensure the clinician performing the exam captures and records all the information needed by VBA claims processors to make a decision.
- For many years, both Veterans Health Administration (VHA) clinicians and VBA contract vendors have conducted C&P examinations using DBQs. In FY19, VBA completed about 65 percent of the more than 1.6 million examination requests generated by regional office claims processors.

#### **What are options for conducting C&P Examinations?**

- The C&P exam process most familiar to most people is the in-person appointment where the Veteran physically reports to the medical provider's office. For some disabilities, in-person examinations are required and cannot be completed through an alternate method.
- C&P examinations can also be completed using a process called Acceptable Clinical Evidence (ACE) examinations. ACE examinations can occur after a medical provider reviews the evidence of record and determines that the evidence is sufficient to complete a DBQ without an in-person examination. Sometimes, the examiner may need to call the Veteran and ask for clarification or ask the Veteran to answer some questions. Frequently, the ACE examination can be completed without telephone interaction with the Veteran.
- A third way of completing C&P examinations is through video or tele-C&P examinations. Tele-C&P examinations are suitable for the completion of some DBQ types, most commonly for mental health conditions. Tele-C&P examinations enable the Veteran to remain in his or her home and teleconference with the medical provider so the provider can see and speak to the Veteran.

#### **Why has VA decided to suspend the in-person examination option?**

During the COVID-19 pandemic, VA recognizes the value of social distancing and the need to reduce the amount of face-to-face contact. On April 2, 2020, the VHA temporarily discontinued performing C&P exams in order to prioritize resources for essential and critically needed health care services in this emergency. This directive also



eliminate in-person examinations except in urgent care situations and reduces the number of people entering VHA facilities in order to protect employees and patients. VHA will conduct some C&P examinations through tele-exams and ACE where possible. Out of an abundance of caution for Veterans and medical providers, VBA is similarly suspending in-person C&P examinations until further notice and will continue to conduct C&P exams through ACE and Tele-C&P, when possible.

### **What you can do to assist with my claim?**

Make sure your current private medical records are part of your VA claims file. The Department of Veterans Affairs encourages all Veterans to submit their private medical records for consideration during the processing of their benefits claim. VA values evidence from your private treatment providers because they are familiar with your medical history, often over a long period of time. VA appreciates the trusted and special relationship between private treatment providers and their Veteran/patients. Key methods that private medical records can be submitted are as follows:

- Veteran/Private treatment provider can send medical records directly to the Department of Veterans Affairs, Claims Intake Center, P.O. Box 4444, Janesville, WI., 53547-4444 or submit to VA regional office.
- VA will request your private medical records for you if you submit signed a VA Form 21-4142 and VA Form 21-4142a. You must complete and submit both of these documents.
- Private treatment records can be uploaded as part of an on-line submission of a claim at <https://www.va.gov/disability/how-to-file-claim>.

### **Resources**

VA encourages all Veterans to work with an accredited representative for assistance in completing claims for VA benefits. The accredited representative can help guide the Veteran in submitting applicable medical records for consideration on his or her claim. A list of accredited organizations can be found on the Office of General Counsel site at <https://www.va.gov/ogc/apps/accreditation/index.asp>,

### **Questions on Claims?**

1. For individuals who need more assistance, VBA offers robust resources through the National Call Center (NCC) at 1-800-827-1000.
2. You can start and continue to file claims with no delay. To start or continue a claim
  - File a claim online at <https://www.va.gov/disability/how-to-file-claim>. or <https://www.ebenefits.va.gov>.
  - Fax a claim to VA's Centralized Mail hub at (844) 531-7818
  - Submit completed applications by paper mail
3. Intent to file a claim is evidenced by:
  - Faxing or mailing a completed VA Form 21-0966 (<https://www.vba.va.gov/pubs/forms/VBA-21-0966-ARE.pdf>)
  - Calling the NCC at 1-800-827-1000 or Veterans Service Center,
  - Starting a claim online at <https://www.va.gov/disability/how-to-file-claim> , or
  - Asking a Veterans Service Organization (VSO) to complete one on a claimant's behalf.

Note: Intent to file a claim will preserve a potential effective date and allow the Veteran up to one year to submit a completed claim form. Veterans can also work with a local VSO to submit claims electronically or by mail.

[Source: VBA || April 6, 2020++]

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## **VA Burial Benefits**

### **Update 49: New COVID-19 Procedures for Witnessing Interments**

The National Cemetery Administration has sent the following message on their New Procedures for Witnessing Interments at VA National Cemeteries due to COVID-19 to all Funeral Directors:

“All Department of Veterans Affairs’ national cemeteries remain open and continue to provide interment for Veterans and eligible individuals during this health crisis. As you are aware, on March 23rd the National Cemetery Administration temporarily discontinued committal services while continuing to allow families to witness their loved ones’ interments (up to 10 individuals).

We seek your continued assistance in ensuring that those who are visiting national cemeteries as witnesses are aware of CDC and local guidelines intended to protect healthy and safety. CDC guidance is available here: <https://www.cdc.gov/coronavirus/2019-ncov/> Please emphasize with families that the CDC recommends those individuals who are not feeling well, have been exposed to someone who is COVID positive, or have received a COVID positive diagnosis to not leave their homes except to get medical care and to not visit public areas. NCA is offering all families the option to postpone the interment, or to proceed with the interment and provide a memorial service at a later date. Families choosing to witness should also understand our staff are closely following CDC guidelines on social distancing, to include maintaining safe distances and using personal protective equipment such as face masks and gloves.

Effective, Wednesday, April 15, 2020, to ensure social distancing at the cemetery, witnessing family members will now be asked to view the interment from their cars or the road very near their cars. Families may visit the gravesite in the days following the interment consistent with CDC guidelines and local travel restrictions.

Thank you for your cooperation”

[Source: Kevin Secor, VBAVACO | April 14, 2020 ++]

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## VA Mental Health Care

### Update 41: Virtual Use on the Rise Amid COVID-19

The U.S. Department of Veterans Affairs (VA) continues, daily, to deliver quality and timely mental health care to Veterans, even as the COVID-19 pandemic has made traveling to VA facilities complex. VA staff data shows a dramatic jump in virtual mental health care services in March, a sign Veterans are successfully accessing care despite the challenges the pandemic has presented. VA Video Connect allows Veterans to consult with their healthcare provider via their computer, tablet or phone. Also, during March, mental health providers completed more than 34,000 appointments with Veterans using [VA Video Connect](#), an increase of 70% from the 20,000 appointments made in February, before the pandemic. Here’s a breakdown of the increases.

- [Telehealth](#) group therapy conducted more than 2,700 visits in March, a jump of more than 200% from the prior month.
- Mental health care and [consultation](#) delivered by phone rose to more than 154,000 appointments in March, up 280% from the 40,000 appointments in February.
- [Vet Centers](#) across the nation held more than 47,000 virtual appointments in March, a 200% increase from February. These counseling sessions dealt with mental health issues.

Mental health care is especially important during stressful times such as these and VA invites Veterans to take advantage of the care they’ve earned. VA Secretary Robert Wilkie said the numbers show VA has made a quick adjustment to ensure ongoing support to Veterans during these difficult times. “VA is open for business and we continue to provide same-day mental health services and mental health screening for Veterans at-risk who require attention at any of our facilities,” said Wilkie. “There is no doubt VA’s early embrace of new technology is aiding Veterans and I applaud VA health care workers and Veteran patients for embracing it.”

Veterans interested in learning more about scheduling a telehealth appointment can read the [latest](#) VA information about the Coronavirus and mental health. Veterans looking to connect to local VA staff by phone can find their closest

VA facility [here](#). For Veterans in crisis or those who are concerned, help is available at the Veterans Crisis Line: 1-800-273-8255, and press 1, or text 838255, or chat [www.VeteransCrisisLine.net](http://www.VeteransCrisisLine.net). For more information about VA's overall response to the COVID-19 pandemic and how procedures have changed at your local VA, [click here](#). [Source: VA News Release | April 13, 2020 ++]

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## VA EHR

### Update 24: Modernization Project Paused during Pandemic

The Department of Veterans Affairs has paused the rollout of its massive electronic health record modernization project as the department has prioritized resources to respond to the novel coronavirus pandemic. There is no new date for launching the Cerner-based system at a VA medical facility in Spokane, Washington, which the department most recently had scheduled for July after facing an earlier delay in February before the COVID-19 outbreak. VA Secretary Robert Wilkie said in a letter to Congress that the Office of Electronic Health Records Modernization will need to “immediately shift to a non-intrusive posture,” without giving any greater detail of that shift. VA did not respond to requests for comment on the nature of the change in work.

Some elements of the \$16 billion project remain on track. The backend tech for EHR is “99 percent” complete for the site in Spokane, Wilkie said in his letter to Congress. All except one of the 73 new interfaces are complete and “ready for testing,” he wrote. “There is still much work we can accomplish during this unprecedented time for our Nation,” Wilkie wrote in the letter. “We have completed interface design, build, connectivity, and technical testing for all 72 interfaces required to support Go-Live for VA’s new EHR solution.”

The Joint Health Information Exchange between VA and the Department of Defense remains on track to be activated by the end of April, Wilkie said. The modernization aims to fully link the DOD Military Health System (MHS) Genesis and VA’s modernized EHR. Ongoing deployment of DOD’s EHR was also paused due to the pandemic, but like the VA, its backend development remains on track. [Source: FEDSCOOP | Jackson Barnett | April 6, 2020 ++]

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## Borne the Battle

### VA’s Weekly Podcast

Launched in late 2016, the Department of Veterans Affairs weekly podcast is a part of its ongoing effort to engage and reach out to Veterans. “*Borne the Battle*” recognizes each battle, challenge, and sacrifice our Veterans endure during and after their service, as well as spotlighting important resources, offices, and benefits VA offers our Veterans. Borne the Battle is dedicated to:

- Bridging the military/civilian divide
- Educating VA employees about the warriors they serve
- Promoting Veteran advocacy initiatives thru the voice of Veterans
- Inspiring and educating transitioning Veterans with positive stories
- Informing Veteran listeners about new information from VA as it is released

Previous guests include [Duke Basketball’s Coach Mike Krzyzewski](#), [UFC’s / Fox Sports’ Brian Stann](#), and [the 36th Army Chief of Staff, George Casey](#). You can find *Borne the Battle* on iTunes, Spotify, Stitcher, Google Podcasts and any pod-catching app on a mobile device. The Department of Veterans Affairs does not endorse or officially sanction any entities that may be discussed in this podcast, nor any media, products or services they may provide. The latest episode (#190: Benefits Breakdown, DMC COVID-19 relief for Veterans) can be listened to at <https://www.blogs.va.gov/Vantage/borne-the-battle-podcast>. [Source: Vantage Point | April 13, 2020 ++]

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## VA Fraud, Waste, & Abuse

Reported 01 thru 15 APR 2020

**Beckley, WV** – A doctor of osteopathic medicine who formerly worked at the Veterans Affairs Medical Center in Beckley, West Virginia, has been charged in a criminal complaint with depriving a veteran of his civil rights under color of law. **Dr. Jonathan Yates**, 51, was arrested without incident at his home today by Special Agents of the FBI and the Department of Veterans Affairs Office of Inspector General, with the assistance of the Bluefield, Virginia Police Department. Dr. Yates was scheduled for an initial appearance 2 APR before U.S. Magistrate Judge Omar Aboulhosn.

According to the criminal complaint, while working at the Veterans Affairs Medical Center in February 2019, Yates examined a male patient identified as Veteran 1, and during the examination Yates sexually molested Veteran 1. Yates caused Veteran 1 severe pain and numbness, and temporarily incapacitated him by cracking his neck, after Veteran 1 had explicitly requested Yates not to crack his neck. While Veteran 1 was incapacitated, Yates sexually molested Veteran 1 again. This conduct, performed while Dr. Yates was acting under color of law in his capacity as a federal employee at the VAMC, deprived Veteran 1 of his constitutional right to bodily integrity.

This investigation remains ongoing. Anyone with additional information is encouraged to contact the FBI at 1-800-CALL-FBI (225-5342). The charge contained in the complaint are only allegations. A person is presumed innocent unless and until he is proven guilty beyond a reasonable doubt in a court of law. Deprivation of rights under color of law as charged in the complaint is punishable by up to life in prison. The case is being investigated by the FBI and the Department of Veteran's Affairs Office of Inspector General, with assistance from the Veterans Affairs Police Department. The U.S. Attorney's Office sought immediate detention in this matter. [Source: USAO - West Virginia, Southern | Department of Justice | April 2, 2020 ++]

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**Newark, N.J.** – A Georgia man will appear in court for his alleged role in a conspiracy to defraud federally funded and private health care benefit programs by submitting fraudulent testing claims for COVID-19 and genetic cancer screenings, U.S. Attorney Craig Carpenito announced. **Erik Santos**, 49, of Braselton, Georgia, is charged by complaint with one count of conspiring to violate the Anti-Kickback Statute and one count of conspiring to commit health care fraud. He was arrested at his home 30 MAR by special agents of the FBI and was scheduled to have his initial court appearance the same day before U.S. Magistrate Judge Alan J. Braverman in Atlanta federal court.

“The complaint in this case describes a defendant who saw the spread of COVID-19 as nothing more than an opportunity to profit personally,” U.S. Attorney Carpenito said. “As the complaint alleges, he offered kickbacks in exchange for medically unnecessary tests – including potentially hard-to-obtain COVID-19 tests – thus preying on people’s fear in order to defraud the government and make money for himself. The U.S. Attorney’s Office and our law enforcement partners are focused on protecting the public from this kind of despicable pandemic profiteering, and will act quickly to halt the fraud and bring the perpetrators to justice.”

“Individuals seeking to fraudulently profit during the COVID-19 global pandemic undermine the government's response, jeopardize medical professionals and endanger the public,” Special Agent-in-Charge Leigh-Alistair Barzey, Defense Criminal Investigative Service (DCIS), Northeast Field Office, said. “The DCIS is committed to working with the U.S. Department of Justice and its law enforcement partners to combat health care fraud and protect TRICARE, the DoD's health care system, and the military members and their families who depend upon it.”

According to documents filed in this case and statements made in court, Santos ran a marketing company that generated leads to testing companies. From November 2019 through the present, Santos and others engaged in a large-scale scheme to defraud Medicare by soliciting and receiving kickback payments from companies involved in clinical

and diagnostic testing in exchange for steering to those companies individuals eligible for testing that Medicare would reimburse. Santos agreed with others to be paid kickbacks on a per-test basis for submitting genetic cancer screening tests to diagnostic testing facilities, regardless of medical necessity. A genetic cancer screening is a diagnostic tool that tests for a genetic predisposition to cancer. Santos' scheme aimed to submit more than \$1.1 million in fraudulent claims to Medicare.

Starting in February 2020, the effects of the COVID-19 pandemic began to be felt in the United States. The virus is considered especially dangerous to patients over 65 – the same population that is eligible for Medicare and TRICARE benefits. As cases have increased in the United States, many individuals are reporting difficulty obtaining tests to determine whether they were infected with the virus. As the COVID-19 crisis began to escalate, Santos used the pandemic as an opportunity to expand his pre-existing kickback schemes and to capitalize on a national emergency for his own financial gain. Santos agreed with others to be paid kickbacks on a per-test basis for COVID-19 tests, provided that those tests were bundled with a much more expensive respiratory pathogen panel (RPP) test, which does not identify or treat COVID-19. Santos sought to maximize his kickback profits and to bleed federal health care resources at a time when Medicare beneficiaries across the United States were in dire need of coverage for medical treatment and services. On March 19, 2020, Santos made the following statements in a telephone call explaining that he viewed the pandemic as a money-making opportunity:

- While there are people going through what they are going through, you can either go bankrupt or you can prosper.”
- The good thing is we're opening a lot of doors through this coronavirus testing.
- Santos noted that his other work was on hold because “everybody has been chasing the Covid dollar bird.”

The count of conspiracy to commit health care fraud carries a maximum potential punishment of 10 years in prison; conspiracy to violate the Anti-Kickback Statute carries a maximum potential penalty of five years in prison. Both offenses are also punishable by a fine of \$250,000, or twice the gross gain or loss from the offense. The charges and allegations contained in the complaint are merely accusations, and the defendant is presumed innocent unless and until proven guilty. [Source: DoJ Dist. of New Jersey | U.S. Attorney's Office | March 30, 2020 ++]

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**Reno, NV** – A Nevada man was arrested 7 APR and charged with theft after hundreds of surgical masks were taken from Ioannis A. Lougaris VA Medical Center in Reno amid the coronavirus pandemic. **Peter Lucas**, 35, appeared in court on 8 APR and has been charged with one count of theft of health care property. “Our military veterans served on the front lines to protect our country, and now our health professionals are doing the same in our fight against COVID-19,” U.S. Attorney Nicholas Trutanich said in a statement. “We will not allow the theft of personal protective equipment to go undeterred, endangering the safety of doctors, nurses, and other health professionals protecting our communities,” he added. According to surveillance videos, Lucas took at least four boxes of masks between March 19 and March 23, with each box containing 50 masks. Surgical masks are essential to physicians and medical professionals who are on the front lines fighting against the pandemic. Lucas is facing up to a year in jail and a \$100,000 fine, if convicted. [Source: The Hill | Marty Johnson | April 9, 2020 ++]

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**Washington, DC** – A Georgia man was charged with fraud after attempting to sell millions of nonexistent respirator masks to the government as it struggles to shore up supplies of vital medical equipment during the coronavirus pandemic, the authorities said. The man, **Christopher Parris**, 39, of Atlanta, was arrested on 10 APR and charged with wire fraud in federal court in Washington, the Justice Department said in a statement. Mr. Parris was accused of making a series of fraudulent misrepresentations to secure orders that would have totaled more than \$750 million from the Department of Veterans Affairs for 125 million face masks and other personal protective equipment. Mr. Parris promised that he could obtain “millions of genuine 3M masks” from domestic factories “when he knew that fulfilling the orders would not be possible,” the authorities said.

The manufacturer 3M, which is based in Minnesota, produces surgical masks and respirators that have been in high demand since the beginning of the coronavirus crisis. Through a series of misrepresentations, Mr. Parris claimed to act as a supplier who could quickly obtain the scarce personal protective equipment and supplies. The offer to Veterans Affairs came from a person at a Louisiana-based company that said it sells industrial safety supplies, and identified Mr. Parris and his company, Encore Health Group, as one of its suppliers, according to an affidavit. When the offer was made in late March, the person said the N95 masks proposed for sale to the department would be made at plants in California and Illinois, however a lawyer for the company said it does not manufacture masks at those sites, according to the affidavit.

Mr. Parris was revealed as the source of the company’s misrepresentations, according to court documents. The authorities did not identify the company or the people working there. Mr. Parris on April 1 attempted to contact Veterans Affairs, claiming he was referred by the Louisiana-based company and representing Encore Health, according to the affidavit. He said that Encore Health “has the ability to produce materials in one to two weeks” and that it buys directly from 3M and other suppliers. A lawyer for 3M said, according to the affidavit, that Encore Health is not one of its partners and that “upon review of 3M’s databases,” 3M does not sell N95 Masks to Mr. Parris or Encore Health. Mr. Parris was also accused of making similar false representations to other entities in an effort to sell personal protective equipment to state governments, prosecutors said.

This is not the first time that Mr. Parris has run afoul of the law. In January, he was charged by federal prosecutors with fraud, conspiracy and related charges in what officials described as a Ponzi scheme that defrauded approximately 1,000 investors of at least \$115 million over 10 years ending in 2018. Prosecutors said the scheme involved Mr. Parris and a partner doing business as Lucian Development, in Rochester, N.Y., offering unsecured promissory notes and preferred stock issued by various entities that they controlled. The case is pending. Mr. Parris appeared in the U.S. District Court for the Northern District of Georgia in connection with the masks case and was expected to be extradited to Washington. It was not immediately clear if he had a lawyer. If convicted, he could face up to 20 years in prison and a \$250,000 fine. [Source: The New York Times | Johnny Diaz & Aimee Ortiz | April 11, 2020 ++]

**\* Vets \***



## Vet Jobs

### Update 262: Housekeeping Staff Urgently Needed at VA Facilities

VA is seeking to quickly fill housekeeping positions across the nation. VA has a critical need for housekeeping staff to help keep facilities clean and safe for patients, staff and visitors. We are seeking to quickly fill positions at facilities across the nation. We’re looking for quality employees who will help Veterans get better fast. New openings are going up daily, so please visit VA Careers or the USA Jobs website <https://www.usajobs.gov/Search/?j=3566&d=VA&d=VA> daily for the most up-to-date postings.

These are vital support staff. Each year, nearly 9 million Veterans undergo surgeries, recover from injuries, and receive care for acute and chronic conditions at VA. Behind the scenes, thousands of support



services staff members make this possible by keeping our medical centers and outpatient clinics clean and safe. They manage spills quickly, discard trash, install light bulbs, vacuum and scrub floors, and more. “Our housekeeping staff is absolutely essential to providing a sanitary and healthy environment for our patients,” said Darren Sherrard, associate director of VA recruitment marketing. Enjoy excellent benefits. VA housekeeping aides receive:

- Paid vacation time that accrues right away, paid sick leave and 10 paid federal holidays.
- Health insurance, including dental and vision, which may become effective on the first full pay period after the job starts.
- Access to the Federal Employees’ Retirement System (FERS), a three-tier retirement plan composed of Social Security, FERS basic benefits and the Thrift Savings Plan.
- Child care and transportation assistance programs may also be available.
- VA employees who have previously served in the military or another federal government role continue to accrue retirement benefits.

“As a housekeeping aide, you’ll be working alongside other Veterans, who make up 85 percent of the custodial staff,” Sherrard said. Housekeeping aide positions are open at VA facilities across the United States and its territories. Transferring between locations is easy and you’ll take all of your benefits with you, including accumulated paid time off. Choose VA today See if a VA career as a housekeeping aide is for you.

- At <https://www.usajobs.gov/Search/?j=3566&d=VA&d=VA> EXPLORE VA support staff careers and apply for an open position near you
- LEARN about the benefits of a VA career at <https://www.vacareers.va.gov/Benefits/EmploymentBenefits>.
- VISIT <https://www.vacareers.va.gov> for more information.

[Source: [Vantage Point](#) | April 2, 2020 ++]

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## **Vet COVID-19 Stimulus Checks**

### **To Receive Treasury/IRS Needlessly Require Vets to File Taxes**

The COVID-19 pandemic is requiring everyone to learn new skills and respond quickly to the unique challenges of this crisis. The Department of the Treasury and the Internal Revenue Service (IRS) initially appeared to be repeating past mistakes in their effort to deliver stimulus checks recently authorized by Congress in the CARES Act. They are learning but have not gone far enough.

On 30 MAR, IRS released [guidance](#) suggesting that everyone may be required to file a tax return to receive a stimulus check, including the millions of seniors, people with disabilities, and veterans who are not normally required to do so. We know that during the Great Recession in 2008, a similar requirement meant that about 3.4 million people missed out entirely on their economic recovery payments. After sustained criticism, on 1 APR Treasury Secretary Mnuchin said Social Security beneficiaries [would not need](#) to file tax returns. That’s progress. Now Treasury needs to do the same for millions of very low-income seniors and people with disabilities who receive Supplemental Security Income benefits from the Social Security Administration (SSA) and veterans who receive benefits from the Department of Veterans Affairs (VA).

In crafting the CARES Act, Congress learned a lesson from 2008. Congress mandates the secretary of Treasury to deliver the stimulus rebates “as rapidly as possible.” For people who have not filed tax returns for 2018 or 2019, the act grants the Treasury explicit authority to use information on the Social Security benefit statement beneficiaries receive, and, importantly, Congress also included language authorizing the IRS to receive records from other agencies, including the SSA and VA, to facilitate payments to those who receive benefits from these agencies. This final

provision, added in the last 48 hours of the negotiations, suggests Congress intended to send payments broadly to federal benefit recipients.

Treasury should fully use existing administrative records kept by SSA and VA to get payments to veterans and low-income seniors and people with disabilities without requiring them to file an unnecessary tax return. We know that failing to use this data will prevent many from receiving critical assistance during this national crisis. In 2008, the Treasury asked Congress to include language that required roughly 20 million seniors, veterans and people with disabilities to file tax returns to get their stimulus payments even though they had no other need to file. We now know that ultimately, about 3.4 million (17 percent) of those eligible people [never filed](#) to receive their economic recovery payments. The Treasury could have conducted data matches with other agencies to reach all of those people. The IRS Taxpayer Advocate criticized the filing requirement in [testimony](#) before Congress (PDF).

Each month, the Social Security Administration (SSA) and the Department of Veterans Affairs (VA) send benefits to millions of Americans whose incomes are so low they do not need to file tax returns. By conducting a data match with these agencies, the Treasury could have quickly sent those people recovery funds and avoided any duplicate payments in 2008 and can do so now. Jack Smalligan, a senior policy fellow in the Income and Benefits Policy Center at the Urban Institute, was at the Office of Management and Budget when the 2008 stimulus legislation was enacted. At that time, the decision to require filing a tax return was a policy one, not one based on the federal government’s technical capacity to conduct data matches.

Federal agencies frequently [share](#) data to more efficiently administer programs, and they do so while protecting individuals’ privacy. Requiring everyone to file a tax return—especially during a public health emergency, when getting face-to-face help will likely be impossible—creates an unnecessary delay and burden on low-income seniors, people with disabilities, and veterans who do not usually have to file tax returns, and it adds an administrative cost for the IRS. At a time like this, we should use all existing federal administrative data rather than impose new burdens on individuals and families. Delivering these critical payments as quickly as possible should be our top priority. [Source: The Hill | Jack Smalligan | April 2, 2020 ++]

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## **DAV COVID-19 Grants**

### **All Disabled Vets Who Lost Employment Eligible | \$250**

Service-connected disabled veterans who lost employment because of the coronavirus pandemic can apply for \$250 grants from Disabled American Veterans, the veterans service organization announced 13 APR. “People are anxious, they’re worried about being able to take care of their families,” said Dan Clare, a Marine Corps veteran and DAV outreach officer. “We want to provide a little bit of assistance for as many as we can.” DAV aims to raise \$2.5 million toward the unemployment relief program and to give that to veterans facing a loss in wages though the end of April, he said.

The grants — made possible through donations from the American public and corporate sponsors – are intended to help veterans pay bills, obtain food and provide for their families. “On top of the additional health risks our wounded, ill and injured veterans face with this virus, thousands of disabled veterans are being laid off or have had to close their small businesses due to the pandemic,” DAV National Commander Stephen “Butch” Whitehead said in a statement. “DAV remains dedicated—as we have for 100 years—to assisting our heroes who are desperately struggling and no longer able to make ends meet during this unprecedented time.”

Any veteran with a service-connected disability can apply online for the grants starting Monday. Applicants do not have to be a member of DAV, but is required to verify their job loss, and DAV service officers will verify their service-connected disability with the Department of Veterans Affairs before funds are released. “We are incredibly grateful for all of the generous donors who have made this relief possible,” Whitehead said. “While we don’t know when this crisis

will end, we do know that we can make a lifesaving difference for our fellow veterans and their families with these grants.” Veterans can receive one grant per household and are encouraged to also consider taking part in one of DAV’s virtual job fairs, which are still taking place during the pandemic. Many of the opportunities allow veterans to work from home, Clare said.

Like everyone during this pandemic, DAV is adapting to changes and preparing for a difficult road to recovery. They anticipate the programs and future donations to take a hit, Clare said. While the nonprofit is still helping veterans file claims with the VA – though not in person — their transportation program that helps veterans get to VA medical appointments has nearly come to a halt. “It’s scary for us to think of this program that’s a lifeline for veterans to get the care that they earned and they deserve suffering a shortfall,” Clare said. “We are worried about the fallout that this is going to have for veterans.” Last year the program provided 615,000 rides nationwide, and Clare fears a number of those appointments could be missed without the program. Though some appointments have moved to online, not all care can be provided through video chat.

The unemployment grants, Clare said, are just one way DAV can remind veterans that Americans are still here for one another. “We have to communicate and take care of each other in different ways,” he said. “Everyone needs to have some hope in their lives right now.” Veterans can apply for a DAV unemployment grant, which will be issued on a first-come first-serve basis, at [www.DAV.org/COVIDrelief](http://www.DAV.org/COVIDrelief) . Veterans who want to learn more about the benefits available to them can visit [www.benefitsquestions.org](http://www.benefitsquestions.org). To donate to the emergency campaign, go to [www.DAV.org/relief](http://www.DAV.org/relief) or text RELIEF to 484848. [Source: Stars & Stripes | Rose L. Thayer | April 13, 2020++]

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## Afghan Vets

Jack Zimmerman



Army Veteran, Jack Zimmerman joined the Army in September 2009 after he graduated from high school in Minnesota. After he completed basic training, the Army assigned him to the 101st Airborne Division, at Fort Campbell, Kentucky. Learning how to jump out of aircraft and attending Airborne School are among Zimmerman’s favorite memories from his military career.

He deployed to Afghanistan’s Kandahar Province in 2010 during Operation Enduring Freedom. While Zimmerman was in Afghanistan, he engaged frequently in combat. Nine months into his deployment, while conducting foot patrol, he stepped on an improvised explosive device. Zimmerman suffered life-threatening injuries. As his fellow platoon members engaged in combat, the platoon medic and some other platoon members worked to keep him alive. Zimmerman eventually went to the San Antonio Military Medical Center in Texas, where he underwent 20 surgeries in two years. He lost both legs.

He received a Purple Heart for the wounds he sustained, as well as the Army Achievement Medal, Afghanistan Campaign Medal and the Global War on Terrorism Service Medal. In October 2012, Zimmerman medically retired from the Army. He struggled with learning to live with his disability and deciding what he wanted to do for a living.

He originally planned on his military career lasting much longer. Zimmerman became a motivational speaker after another Veteran encouraged him. He noticed the power his story had when telling it in more informal conversations.

He said he feels lucky that he received support from his fellow Veterans. Zimmerman advises people to remember that a career is what a person makes of it and to the importance of doing a person's best every day. He currently lives in Minnesota with his wife and children, where he enjoys hunting and fishing. Thank you for your service! [Source: Vantage Point | Jewel Luckow | April 1, 2020 ++]

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## WWII Vets 222

### Bill Kelly | COVID-19 Survivor at Age 95



Good news has become scarce of late as the novel coronavirus wreaks havoc on the health and lifestyle of Americans nationwide. At least, that was until the virus came into contact with Bill Kelly, a 95-year-old World War II veteran who declared a full recovery from COVID-19 Monday after being diagnosed two weeks earlier. One of the first Navy Seabees to ship out to the South Pacific, Kelly stormed the beaches of Guam alongside Marines during the 1944 amphibious assault of the island and would spend three years in the South Pacific before returning home. "My grandpa is tough, and he has a faith of steel," Kelly's granddaughter, Rose Etherington, told Military Times.

But COVID-19 has proven to be indiscriminate in its lethality, and so on March 15, with Kelly beginning to feel ill and a thermometer confirming a low-grade fever, the family took him to the hospital. Preexisting medical conditions that include stage 3 kidney disease, congenital heart disease, and high blood pressure prompted hospital staff to keep Kelly overnight as a precaution. When his condition improved the following day, the hospital released Kelly to return to his home in McMinnville, Oregon, which he shares with his granddaughter Etherington, her husband, her two children, and her mother.

To be safe, Kelly was tested at the insistence of Etherington's husband, Isaac, who had been in close proximity to infected patients days earlier while working as a medical evacuation pilot. Kelly tested positive for coronavirus on March 17, sending the entire family into a two-week quarantine in their home. Isaac was subsequently tested, and the results came back negative. The much-needed duties of his profession, however, would have to be put on hold under quarantine with his family. Each family member remained symptom-free while Kelly kept to himself in his bedroom, an initial span of "seven days where we treated the poor guy like a leper," Isaac Etherington told the Oregonian.

Still, the WWII veteran and former fire chief remained optimistic and "tough as nails," Rose Etherington wrote in a Facebook post. "I survived the foxholes of Guam, I can get through this coronavirus bulls--t," Kelly said, according to Etherington's post. As the first week of quarantine came to a close, Kelly's symptoms gradually subsided. "He is as chipper and sassy as ever," Etherington wrote. "Grandpa Bill" coped with his down time, meanwhile, by serenading

his housemates repeatedly with a blasted recording of the “Polka chicken dance” which would reverberate throughout the house. “Lord give us strength,” Etherington joked.

The family’s quarantine — and the chicken dance marathon — came to a merciful end on March 30. Etherington told Military Times that her grandfather was “doing amazing,” and that Isaac has since returned to work. Throughout the ordeal Etherington said her grandfather placed a steady emphasis on family and togetherness. “His dream is to see Americans supporting one another through this time,” she said. “He likes to see that old American fight again!” And the 95-year-old plans on being around to enjoy it, she said. “He believes God have him a job to do, and that he’s not going home until he finishes that job.” [Source: MilitaryTimes | J.D. Simkins | April 1, 2020 ++]

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## WWII Vets 223

### William McDearman | USN/USAF Vet Turns 100



Growing up in Hanby, Texas, Navy and Air Force Veteran, William McDearman worked on the farm his family rented from a neighbor. After graduating from high school in 1937 in Abilene, he enlisted in the Navy despite being under age. He first served on the service repair ship USS Medusa. McDearman worked as a cleaner and did odd jobs on the ship, working his way up to fireman first class. When his four-year contract ended, he returned to Abilene and got a job installing telephone systems for Southwest Electric Company. But after the Japanese bombed Pearl Harbor in December 1941, McDearman re-enlisted in the Navy.

He initially served on another repair ship but later transferred to the battleship USS Indiana. The USS Indiana participated in the Battle of Guadalcanal by providing gunfire support to the American forces on shore. Later, they transported forces to the Gilbert and Marshall islands. The ship was crucial in the island-hopping strategy of the Pacific Theater. After an accidental collision with the USS Washington, the USS Indiana took part in the Marianas campaign. This included the pre-invasion bombardment of Saipan and the Battle of the Philippine Sea. The battleship also assisted in strikes on Palau and the Philippines Islands during the Philippine Campaign in fall 1944. The Indiana participated in the invasion of Iwo Jima, carrier raids on the Japanese mainland and in the invasion of Okinawa. During his time on the Indiana, McDearman promoted to chief motor machinist’s mate.

McDearman remained in the Navy after World War II ended but in 1950, he transferred into the Air Force to be closer to his family. During the Korean War, he trained in missile instruction and served at Amarillo Air Force Base in Texas. He taught technical training with the 3320th Technical Training Group and 3340th Technical Training Squadron. He served in this function until 1959 when he retired as a senior master sergeant. After retiring from the Air Force, McDearman worked for a drilling company driving trucks, welding, and working with a lathe. He also worked in elemental extraction assembling and disassembling nuclear weapons. He currently resides in Amarillo, Texas and turned 100 April 8. Thank you for your service! [Source: Vantage Point | Sarah Concepcion | April 8, 2020 ++]

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## Military Retirees & Veterans Events Schedule

As of 15 APR 2020

The Military Retirees & Veterans Events Schedule is intended to serve as a one-stop resource for retirees and veterans seeking information about events such as retirement appreciation days (RAD), stand downs, veterans town hall meetings, resource fairs, free legal advice, mobile outreach services, airshows, and other beneficial community events. The events included on the schedule are obtained from military, VA, veterans service organizations and other reliable retiree/veterans related websites and resources.

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

- HTML: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).
- PDF: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf).
- Word: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc).

Note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date/time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and/or other military retiree/veterans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com) [Source: Retiree/Veterans Events Schedule Manager | Milton Bell | April 15, 2020 ++]

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## Vet Hiring Fairs

Scheduled As of 15 APR 2020



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. Note that many of the scheduled events for the next 2 to 6 weeks have been postponed and are awaiting reschedule dates due to the current COVID-19 outbreak. 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>

**First Civilian Job**

Forty-one percent of veterans surveyed indicated they left their first post-military job within one year. Another 31% indicated said they left their first civilian job to make ends meet and never intended to stay. Another 30% left as the result of finding a better job, while 19% left because the job did not align with their expectations. Only 12% left because the position was terminated or they were laid off. The reasons for staying at a job depend greatly on financial and long-term opportunities in the company. Sixty-five percent of veterans say they will stay at a company for better pay, while 55% stay for a clear path of career growth. Other activities, like veteran resource groups and volunteer activities, seem to have less impact on whether veterans remain or leave their jobs.

[Source: Recruit Military, USCC, and American Legion | April 15, 2020 ++]

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**Vet State Benefits  
Alabama 2020**

The state of Alabama provides a number of benefits available to their veteran residents in the categories listed below. To obtain more information on them refer to the attachment to this Bulletin titled, “**Vet State Benefits – AL**”. For a more detailed explanation of each of the following refer to <https://va.alabama.gov>:

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/alabama-state-veterans-benefits.html?comp=7000022835803&rank=2> | April 2020 ++]

**\* 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. To read the text of bills that are to be considered on the House floor in the upcoming week refer to <https://docs.house.gov/floor>.

None



## USS Theodore Roosevelt

### Navy Leaders Praise Ship's Captain for Urgent Evacuation Request

As of 31 MAR about one-fifth of the USS Theodore Roosevelt's 4,865 sailors were off the COVID-stricken aircraft carrier and into isolation on Guam, with about 2,700 more expected to evacuate in the next few days, Acting Navy Secretary Thomas Modly said 1 APR. Modly's update comes two days after the ship's captain sent a stark letter up the chain of command — made public on 31 MAR by the San Francisco Chronicle — warning that fully 90 percent of the crew needed to evacuate and isolate for two weeks for their own safety. The secretary's comments clarify that the Navy was indeed evacuating most sailors from the ship, after Defense Secretary Mark Esper said in a CBS News interview aired late Tuesday that said an evacuation was not yet necessary.

Modly praised the captain for the prodding, and said that evacuation efforts already were in the works but not with the right urgency. "The misunderstanding was the requirement to get off the ship faster," Adm. Michael Gilday, chief of naval operations, said at a Pentagon press conference. As of 3 APR Ninety sailors have tested positive for the novel coronavirus, while 593 have tested negative and several hundred tests are still pending, Modly told reporters. About one-quarter of the crew has been tested so far. None of the sailors has yet required hospitalization for the disease, he said. About 1,000 sailors will remain aboard the Roosevelt to run its nuclear reactors, oversee its weapons, and keep the ship running, Gilday said. The others are coming off the ship as suitable accommodations can be found or created for them ashore, Modly said.

In the meantime, Navy leadership is having twice-daily conversations with its 3- and 4-star officers on what the fleet should know and be doing about the coronavirus outbreak, Gilday said. The Navy has cancelled some exercises and training operations. Ships are required to have their crews aboard for 14 days of isolation before leaving on a deployment. And although consistent social distancing is impossible aboard a warship, the CNO has told ship and submarine captains to "be creative" in designing ways to reduce contact between sailors, by altering procedures for standing watch or other methods.

Modly said the Navy was already working to evacuate the ship on 30 MAR, when the ship's commanding officer sent a four-page letter up his chain of command asking for more help. "The spread of the disease is ongoing and accelerating," Capt. Brett Crozier wrote in the March 30 letter. "Decisive action is required." In the letter, Crozier proposed to evacuate all but about 10 percent of his crew, and requested urgent aid from the Navy in finding accommodations ashore where the other 4,300 sailors could live in isolation for two weeks with separate berthing and bathrooms.

Modly said the captain's letter and its call for urgent help indicated that there had been some "communication breakdown" between the Roosevelt and its Navy higher-ups. He said Crozier had acted appropriately in sounding the alarm up to his chain of command. "We want people to tell us about problems," he said. Gilday added that "the

eyeopener was that he wanted to move faster to get the crew off the ship.” No one knows how the coronavirus got onto the ship. Modly said all sailors returning from an early-March port visit in Danang, Vietnam, were tested and found negative for the virus. The first two sailors to develop COVID symptoms did so 14 days after the ship left Danang, he said.

Modly also addressed another apparent communications breakdown: with his boss. On the afternoon of 31 MAR, when crew members were already streaming off the Roosevelt, Defense Secretary Mark Esper told CBS News, “I don’t think we’re at that point” where the carrier should be evacuated, adding, “Well, I have not had a chance to read that letter, read it in detail. Again I’m going to rely on the Navy chain of command to go out there to assess the situation.” On Wednesday, Modly said that he had since spoken to Esper, who agrees with the evacuation plan. The acting secretary couldn’t yet say how long the Roosevelt might stay in Guam, or the evacuation’s effect on the fleet’s readiness. But he stressed that the aircraft carrier was being maintained in fighting condition. “If the ship needs to go, the ship can go,” Modly said. [Source: Defense One | Bradley Peniston | April 1, 2020 ++]

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## USS Theodore Roosevelt

### Update 01: Captain Relieved of Command after COVID-19 Letter Leaked



The captain of the USS Theodore Roosevelt was relieved of command 2 APR, two days after his letter that warned sailors could die from the coronavirus outbreak aboard the aircraft carrier was leaked to the media. Capt. Brett Crozier was dismissed due to loss of confidence and for not using his chain of command to make Navy leaders aware of his concerns about the coronavirus outbreak on the ship, acting Navy Secretary Thomas Modly announced at the Pentagon. “He did not take care and what that did is it created a...little bit of a panic on the ship,” he said. The executive officer of the Roosevelt, Capt. Daniel Keeler, will serve as acting commander. Crozier assumed command of the Roosevelt in November from Capt. Carlos Sardiello, who was enroute to Guam to assume command of the ship, Modly said.

Crozier warned in his letter that the outbreak could kill some sailors, and “if we do not act now, we are failing to properly take care of our most trusted asset — our sailors.” The contents of Crozier’s letter were first published 31 MAR by the San Francisco Chronicle, which reported 150 to 200 Roosevelt sailors had been sickened by the virus, citing an unnamed senior officer aboard the ship. On 2 APR, Modly said there are 114 sailors on the Roosevelt who tested positive for the coronavirus. By 14 APR over 500 sailors inclusive of the former Captain were reported positive with one death.

Adm. Robert Burke, vice chief of naval operations, will be conduct an investigation into circumstances and the climate across Pacific Fleet to determine why there was a breakdown in the chain of command, Modly said. Now docked in Guam, the Roosevelt was on a scheduled deployment in the Indo-Pacific region before diverting to the island after the first several virus cases aboard the ship were reported last week. Crozier requested in his letter to have almost

all of the crew removed from the ship to slow the spread of the coronavirus. The Navy had already moved about 1,000 sailors off the ship and was working to remove an additional 2,700 by 3 APR.

Modly and Adm. Michael Gilday, the chief of naval operations, told reporters 1 APR that they agreed with Crozier’s assessment of the situation and his decision to send the letter up the Navy’s chain of command. They also indicated the captain would not face punishment unless it was determined that he had leaked the letter to the media. Modly said 2 APR that he is not suggesting Crozier leaked the letter to the newspaper. “I don’t think I’ll ever know who leaked the information,” he said. But because Crozier emailed the letter to as many as 30 people, including some outside of his chain of command, he did not protect the information detailed inside or make certain it was not leaked. “He did not take care and what that did is it created a ... little bit of a panic on the ship,” Modly said. “I could reach no other conclusion that Capt. Crozier had allowed the complexity of his challenge with the [coronavirus] breakout on the ship to overwhelm his ability to act professionally, when acting professionally was what was needed most at the time.”

During the news conference, Modly also spoke directly to commanding officers throughout the service, saying his decision to fire Crozier is not retribution but about the captain’s judgment and the way in which he sent the letter. The Navy secretary said he was frustrated the letter portrayed the impression that Navy was not assisting the Roosevelt. He said the Navy located more than 3,000 beds on Guam within a week of the ship arriving at the island due to actions taken before the letter was sent.

- “It undermines our efforts and the chain of command’s efforts to address this problem. It creates a panic and creates the perception that the Navy is not on the job, the government’s not on the job, and it’s just not true,” said Modly, whose chief of staff contacted Crozier on Monday, the same day that letter was sent, to ask whether the captain had all the resources he needed for the crew.
- “The [commanding officer] told my chief of staff that he was receiving those resources and he was fully aware of the Navy’s response, only asking that he wished the crew could be evacuated faster... and at no time did the [commanding officer] relay the various levels of alarm that I, along with the rest of the world, learned from his letter when it was published by the [commanding officer’s] hometown newspaper two days later,” Modly said.

Modly called Crozier “an honorable man” and spoke directly to the Roosevelt’s crew and their families. He said he is convinced Crozier loves them and “that he had you at the center of his heart and mind in every decision that he has made.” “But it is my responsibility to ensure that his love and concern for you is matched, if not exceeded by, his sober and professional judgment under pressure,” Modly said. [Source: Stars & Stripes | Caitlin M. Kenney | April 2, 2020 ++]

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## USS Theodore Roosevelt

### Update 02: Acting Secretary of the Navy Thomas Modly Resigns



Thomas Modly

On 7 APR, Secretary of Defense Dr. Mark T. Esper accepted the resignation of Acting Secretary of the Navy Thomas Modly and announced that he is appointing current Army Undersecretary Jim McPherson as Acting Secretary of the Navy. This came after Modly called the USS Theodore Roosevelt's relieved Capt. Brett Crozier "too naïve or too stupid" to command the stricken aircraft carrier in a profanity-laced speech to her crew. In a stunning reversal, Modly [apologized](#) to Crozier, his family and the Navy in a 6 APR statement, "Let me be clear, I do not think Capt. Brett Crozier is naïve or stupid," Modly said, according to the statement released by the Navy. "I think, and always believed him to be the opposite."

It's unclear what prompted Modly's sudden change of heart. However, hours earlier President Donald Trump waded into the controversy, saying at a White House briefing that he would "look into" Crozier's case. In addition, powerful lawmakers called for Modly to be fired. And the Navy, shortly after Trump spoke, said it had extended the deadline for its investigation into Crozier's letter. Trump called the letter a "mistake" that had worried families and showed "weakness." But he said Crozier has had a "very good" career. "I don't want to destroy somebody for having a bad day," he said. Relieving an officer of command typically ends the officer's career. After getting fired, they often take administrative jobs that lead to retirement. Trump said he was good at settling such issues and "can figure it out very fast." Secretary of Defense Esper's statement on Modly's resignation follows

*"This morning I accepted Secretary Modly's resignation. He resigned on his own accord, putting the Navy and the Sailors above self so that the U.S.S. Theodore Roosevelt, and the Navy as an institution, can move forward. His care for the Sailors was genuine. Secretary Modly served the nation for many years, both in and out of uniform. I have the deepest respect for anyone who serves our country, and who places the greater good above all else. Secretary Modly did that today, and I wish him all the best.*

*I briefed President Trump after my conversation with Secretary Modly. With the approval of the President, I am appointing current Army Undersecretary Jim McPherson as acting Secretary of the Navy. Jim is a retired Admiral with a distinguished 26 year naval career, serving ashore, afloat, and overseas during his time in uniform. I know Jim McPherson well. He is a smart, capable, and professional leader who will restore confidence and stability in the Navy during these challenging times. Jim will serve as acting Secretary of the Navy until a permanent Navy Secretary is confirmed.*

*I also met with the Chief of Naval Operations, Admiral Gilday, today. I was joined by Deputy Secretary of Defense Norquist, Secretary McPherson and Chairman of the Joint Chiefs of Staff General Milley. I gave guidance to Secretary McPherson and Admiral Gilday on the way ahead. As many of you know, the Chief of Naval Operations launched an investigation last week regarding the U.S.S. Theodore Roosevelt, which is presently underway. Any further action regarding the former commanding officer, Captain Crozier, will wait until that investigation is completed.*

*Finally, in my conversation with Secretary McPherson and Admiral Gilday, I emphasized my three priorities as the U.S.S. Theodore Roosevelt, the Navy, and the Department of Defense confront the challenges of our day: First, protect our people, which means putting the health, safety and welfare of the U.S.S. Theodore Roosevelt's crew first; Second, maintain the warfighting readiness of the US military, which means getting the Roosevelt back to sea, and on patrol, as soon as safely possible; and Third, fully supporting the whole of government/whole of nation response to the coronavirus to protect the American people. The Navy has been doing a great job for months now as part of that successful joint effort - a 50,000+ strong military campaign to support federal, state, and local efforts to stop the coronavirus. The Department has been all in on this effort from the beginning, and continues to lead the way.*

*We must now put the needs of the Navy, including the crew of the Teddy Roosevelt, first, and we must all move forward together."*

[Source: USA Today & DoD Release | April 6 & 7, 2020 ++]

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## Navy Deployments

### Update 01: Will Continue Amid COVID-19 Pandemic

The Navy is not going to halt deployed operations due to the COVID-19 pandemic, according to Vice Chief of Naval Operations Adm. Robert Burke. "It is true that keeping our Force healthy and safe is our absolute top priority. It is also true that our Navy needs to sustain operational readiness to defend our nation," Burke said in a statement 31 MAR to Navy leadership. "Risk is the tension between these positions," Burke said. "We will continue deployed operations, and we will continue to prepare for deployed operations."

Burke's comments come as the deployed aircraft carrier Theodore Roosevelt pulled into Guam over the weekend as cases aboard the carrier started to increase. It was a stop the Navy has said was a previously scheduled port visit. Meanwhile, there are also cases of COVID-19 aboard the carrier Ronald Reagan, Fox News reported last week. As the fleet's only forward-deployed carriers in the Pacific, it's possible a situation could emerge where both U.S. aircraft carriers in the Asia Pacific region are sidelined due to the virus.

Burke said that those aboard ships and who are at risk for contracting the virus would receive testing and treatment. "Once confronted with shipboard cases, we will segregate those exposed, test, and treat," Burke said. "We are aggressively pursuing acquisition of new, simpler, and more plentiful testing mechanisms." Additionally, Burke said that he and Chief of Naval Operations Adm. Michael Gilday are counting on "on-scene commanders" to impose social distancing measures along with other precautions to ensure Navy operations can continue. "Waging this war to the best of our ability is the absolute first priority of your Navy's leadership," Burke said. "Winning this war is about two critical elements that are part of your commander's toolkit: risk and trust."

The Pentagon said 1 APR that 771 service members have tested positive for COVID-19, along with 273 Department of Defense civilians, 225 dependents, and 74 contractors. Also, as of the morning of 1 APR, there have been five reported deaths of DoD-associated personnel, according to the latest Pentagon data. That include New Jersey National Guard Capt. Douglas Linn Hickok, 57, who died 28 MAR, becoming the first service member to succumb from COVID-19. [Source: Stars & Stripes | Diana Stancy Correll | April 1, 2020++]

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## Navy Deployments

### Update 02: USS Nimitz Preparations

The Navy is preparing to send an aircraft carrier to sea that has at least one suspected case of the novel coronavirus among its crew, the service's latest challenge in dealing with a disease that has crippled another aircraft carrier now at port in Guam. The USS Nimitz began embarking sailors at the beginning of April in an effort to segregate them from the general population, but at least one sailor was removed from the ship and put in isolation after showing influenza-like symptoms, according to four people familiar with the issue. The sailor has been tested twice for the virus, with inconclusive results both times, said a defense official, who like others spoke on the condition of anonymity because of the sensitivity of the issue.

Cmdr. John Fage, a Navy spokesman, said that the crew of the Nimitz "has been and will continue to conduct increased cleaning stations" that follow guidance from the Centers for Disease Control and Prevention. The crew also has minimized group gatherings to the maximum extent possible, he said. "U.S. Third Fleet, Carrier Strike Group 11, and USS Nimitz are committed to protecting the health of our force while maintaining our readiness to answer national tasking," he said in an emailed statement. The issue on the Nimitz, first reported by Politico on 7 APR, surfaced as the ship prepares for at-sea trials this month that will last weeks. The carrier's crew plans to deploy to the Pacific this summer from its home port in Bremerton, Wash.

The USS Ronald Reagan, under maintenance in Japan, and the USS Carl Vinson, under maintenance in Bremerton, have also reported cases of the coronavirus among their crews. The Reagan typically deploys each summer as a



"forward-deployed" vessel. The Navy has documented 513 coronavirus cases among its personnel as of 8 APR according to Pentagon statistics, while the Army has recorded 470 cases. The Air Force has 351 cases, and the Marine Corps has 140. [Source: The Washington Post | Dan Lamothe | April 8, 2020 ++]

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## National Guard Mobilization

### Update 02: COVID-19 | One Day short for Tricare Benefits & BAH upgrade

When President Donald Trump authorized National Guard units to receive federal funds to pay for COVID-19 response, Guard leadership hailed the move as something that would increase benefits for those troops. The move would not only speed up Guard response by having the federal government pick up the tab, but under what is called Title 32 authority, Guard troops would stand to benefit, Chief of the National Guard Bureau Air Force Gen. Joseph L. Lengyel told reporters in a 23 MAR conference. That's because they would receive essentially the same benefits as active duty troops, including Tricare health insurance, increased Basic Allowance for Housing, points toward retirement and full GI Bill benefits.

But it turns out there is a catch. Title 32 authorizations have only been given for 30 days. Troops must be mobilized for at least 31 days to receive Tricare benefits and a higher BAH. And that has the National Guard Association of the United States up in arms. "This action covers the troops' pay, while keeping them under the command of their governor, who knows best how to employ them in this crisis," said Retired Mississippi National Guard Brig. Gen. J. Roy Robinson, the NGAUS president. "It was also supposed to provide health care in the form of the military's TRICARE medical coverage. Unfortunately, that is not happening."

The main concern, Robinson told Military Times, is that because troops are often mobilized away from home and not near base medical installations, they would have to pay out of pocket to seek civilian medical care. "Part of the reason for going to Title 32 is that these troops are going to be constantly exposed to people and other places where this sickness can be transmitted," Robinson said. "It is more important now than any other time for them to have Tricare insurance." Robinson said many troops, especially in rural states, don't have their own personal health insurance and rely on Tricare.

A National Guard official, speaking anonymously because he was not authorized to comment, said the Guard is aware of the issue and trying to find a solution. Officials from the Pentagon did not immediately respond to requests for comment. It is unclear how many troops are affected. Currently, 11 states, two territories, and Washington D.C. are on Title 32 status, with another 26 states awaiting review. All told, there are now more than 18,000 National Guard troops mobilized in the COVID-19 response effort. New Jersey National Guard Capt. Douglas Linn Hickok, 57, became the first service member to die from COVID-19 exposure when he succumbed to the illness on 28 MAR. He was not mobilized in the anti-virus effort. [Source: MilitaryTimes | Howard Altman | April 3, 2020 ++]

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## National Guard Mobilization

### Update 03: COVID-19 | Executive Order Now Covers 11K of Deployed 25K

Fewer than half of the 28,400 National Guard members deployed in the battle against the coronavirus pandemic are on orders from the federal government, leaving the majority of troops without access to military health coverage. An executive order signed by President Donald Trump on 7 APR provided medical coverage for about 11,000 Guard members and opens the possibility that all troops deployed on coronavirus missions could attain military health insurance. The new order relieves weeks of anxiety for some troops who were exposing themselves to the highly contagious virus without the ability to enroll in Tricare health insurance. The coverage is only available to Guard

members on federal orders for more than 30 days and Trump’s new directive authorized troops to deploy for up to 31 days.

That one day makes a difference in the lives of some troops, said retired Brig. Gen. J. Roy Robinson, president of the National Guard Association. "Guard soldiers and airmen could go to military treatment facilities if they are hurt or fear they are infected with the coronavirus, but most are not serving near such a facility," he said in a statement. "Only Tricare enables them to go to local doctors and hospitals without using their private insurance or digging into their pockets."

More than 28,400 National Guard troops are deployed across all states, territories and Washington, D.C., providing support to their local communities. Missions include cleaning nursing home facilities and testing staff and residents for the virus, staffing test and screening sites, expanding hospital bed capacity and building field hospitals, and screening passengers at airports for coronavirus symptoms. However, the medical coverage — and the other federal benefits afforded National Guard members working in a federal capacity — are not available to all Guard members activated in response to coronavirus. Only troops conducting missions approved by the Federal Emergency Management Agency are on the federal status known as Title 32, which provides federal money to states for those service members but allows the governor to maintain control over them.

Expanding the orders to more than 30 days also allows troops to get a housing allowance. Other benefits such as retirement points, GI Bill benefits and death gratuity don’t have the same time-limit restrictions as medical coverage and the housing allowance. In states and on missions without the federal approval, troops remain on state active duty, which only leaves them the option of workers’ compensation, should they become ill or injured while working during the coronavirus pandemic. They also could visit a military facility, if one is nearby.

Trump’s 7 APR directive also approved Arizona, Colorado, Kentucky, Mississippi, Montana, Nevada, North Carolina, Oregon, Pennsylvania, South Carolina, Virginia, Wisconsin and West Virginia for Title 32 status. Those states join 21 others, three territories and Washington, D.C. As of 8 APR that amounted to about 11,000 service members on federal status and eligible for Tricare, Air Force Gen. Joseph Lengyel, chief of the National Guard Bureau, said. Now that the 31-day authorization is available, he said he expects more states will ask for federal funding. Some states were “kind of going slow, putting their folks on the orders, because they knew everybody was working pretty hard to get this over a 30-day length of time so that they could properly cut the orders and get people their insurance benefits and their basic allowance for housing benefits, and they wouldn’t have to then break orders and recut them,” Lengyel said. “So you’re going to see that number in [federal status] increase rapidly.”

The process to get federal status approved has been slow, he said, but with Trump’s approval of federal funds in 13 more states, he anticipates the Guard numbers to increase by about 10,000 in the next two weeks. Some troops might never get the federal status because of the nature of their mission, such as the Guard members who worked polling stations for Wisconsin’s state elections Tuesday. Overall, there is enough funding for 44,000 troops on federal status, Lengyel said, referencing the \$1.5 billion set aside in the most recent coronavirus relief package signed into law last month. “Keep in mind that states are being very deliberate about how bring on National Guard members,” he said. [Source: Stars & Stripes | Rose L. Thayer | April 9, 2020 ++]

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## **Taxation | Dual Nationality Marriages**

### **Germany Demanding Payment from Ramstein-based Airman**

Tax authorities are demanding a Ramstein-based airman pay German income taxes because he is married to a local woman, setting up a potentially precedent-setting case that could have financial implications for scores of U.S. troops in the country. The move levies double taxation on an airman who already pays U.S. income taxes and potentially threatens service members who marry Germans or take any number of steps to integrate into life outside the base gates.

There are now 387 tax cases involving U.S. Defense Department personnel in the greater Kaiserslautern area, home to the most U.S. troops in Germany, local tax officials told Stars and Stripes.



It's unclear how many of those cases involve active-duty personnel, but some service members are now considered viable tax targets, tax officials said. "It is true that the Rheinland-Pfalz tax offices levy taxes on U.S. soldiers who are married to a German spouse if their income is subject to German tax liability," said Peter Leismann, a spokesman for the Kusel-Landstuhl finance office. But the circumstances German authorities say are taxable, despite the NATO Status of Forces Agreement's general exemptions for U.S. forces from foreign income taxes, have grown substantially in recent years.

Master Sgt. Matthew Larsen in Ramstein was informed by the Kusel-Landstuhl tax office in December that his SOFA exemption is no longer recognized. Larsen filed taxes in the U.S. while his wife, Kathrin, legally filed separately in Germany. On a questionnaire, she wrote that her husband was a service member. Larsen said a worker at the Kusel-Landstuhl tax office told him his marriage to a German is an indication he is in the country for reasons other than his job and that this obligates him to pay German income tax. "I am here on orders. I am literally ordered to be here. But they are saying that, because I am married to a German, my SOFA status is irrelevant," said Larsen, who has been based at Ramstein since 2015. "This is discrimination. They are going to be going after a lot of other people and this has to stop."

Larsen's tour in Germany ends in August, after which he said he plans to retire from the Air Force and move to Florida. That hasn't stopped German tax authorities, who demanded Larsen provide a declaration of income for back taxation, something that he is resisting and could have to fight in court. "We have a wave of Americans getting harassed from the side of the German IRS and it is getting worse and worse," said Detlev Albrecht, a Kaiserslautern-based German tax attorney who is handling about 50 cases involving American military personnel locked in battles with German tax authorities. Larsen, who is Albrecht's only active-duty client, said he was forced to retain an attorney to avoid a 10,000 euro fine, or about \$11,000, and the prospect of prison time for refusing to turn over documents. The hope is for the courts to dismiss the case, Larsen said.

In recent years, German tax offices have grown more aggressive in targeting U.S. Defense Department civilians, even though they too are in the country under the SOFA, which is intended to protect them from double taxation, Albrecht said. Going after active-duty troops, at least until now, has been almost unheard of, Albrecht said. However, it's possible that active-duty troops have been snared by tax authorities but haven't sought outside help. U.S. Army Europe, which is in charge of SOFA issues for the military in Germany, said it does not track how many troops or other personnel have been forced to pay German taxes. USAEUR's Office of the Judge Advocate also said the command "disputes the German interpretation of the SOFA and has brought its arguments forward to the German Foreign Ministry."

But Albrecht said the issue remains pressing for his clients. "The reason we have this problem is the political action on the U.S. side is not strong enough," he said. At issue is Article 10 of the SOFA treaty, which establishes an exemption from German taxation for personnel who are in Germany "solely" because of their jobs. Historically, military orders for service members and civilians were sufficient proof for the tax exemption. But German tax authorities have begun interpreting "solely" in different ways. Now, a key question is whether military members intend to return to the United States.

Personnel stationed in Germany for many years – there is no standard for just how many – or with significant ties such as being married to a German, owning property, sending children to German schools or even extending tours could call SOFA status into question, U.S. military officials in Europe said. Such circumstances “may result in German authorities alleging the DoD member intends to reside in Germany permanently and therefore must pay income taxes due,” U.S. Air Forces Europe said in a statement. Once in the German legal system, the burden of proof is on the individual claiming tax exemption, USAFE said. The problem is connected to a 2007 revision in the U.S.- German tax treaty on double taxation, which opened the door to full taxation of U.S. government pay if German authorities decide SOFA status doesn’t apply, USAFE said.

USAREUR is advising service members to take preventive measures to stay off the radar of German tax authorities. For example, do not register for residency with a local German town hall. “Doing so will trigger a German tax ID number,” USAREUR said in a statement. Also, do not file a joint German tax return with a German spouse, which indicates to the German government a desire to be taxed like an ordinary resident, the Army said. German spouses should avoid changing their tax class after getting married, because it signals to tax offices that they need to probe the other spouse’s reasons for being in Germany, the Army said.

Albrecht said he has seen cases involving military civilians occur in most areas where there are bases. However, the Kusel tax office, not far from Ramstein, has proven to be the most aggressive, he said. “If a willingness to return cannot be proven, the income of US soldiers in Germany is taxable,” Leismann, the spokesman for the Kusel-Landstuhl finance office, said in a statement. The financial stakes for the military community can be high. Albrecht has a civilian client who lives in the Mannheim area faced with an 80,000 euro tax bill. Part of that came from tax officials factoring in privileges like less expensive on-base gas, access to post exchanges and even cheaper cigarettes. “The German side has the opinion this is income and they tax the privileges, which they say is about \$15,000 per year,” Albrecht said.

In the past, German courts have on occasion ruled in favor of Americans with military connections. In 2007, three American contractors were reimbursed hundreds of thousands of euros each in German income taxes they were forced to pay by the Kaiserslautern tax office, after a victory in Rheinland-Pfalz state finance court. Albrecht said he is confident Larsen, the airman, also would be victorious if the case goes to court. But Larsen says that’s a fight he shouldn’t be forced into, and that U.S. military leaders should take a more aggressive stance in supporting personnel being targeted. “The stress of this is unbelievable,” Larsen said. [Source: Stars & Stripes | John Vandiver | April 2, 2020 ++]

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## **Military Fraud & Abuse**

### **Faked Suicide to Go AWOL**

A soldier who faked his own suicide in December so he could allegedly go absent without leave in Mexico was charged in federal court Wednesday for sending a false distress message to the Coast Guard, launching a 10-hour search party and wasting \$172,000, according to court records. **Devin M. Schmidt**, 20, was assigned to Joint Base Lewis-McChord, Washington, until 25 MAR, when he received an other than honorable discharge at the rank of private for his attempted AWOL scheme. He was originally charged under the UCMJ but took the lower discharge in exchange for an administrative separation without a criminal conviction.

Schmidt and his cousin, Ryen E. Bell, 21, were ultimately charged by the Justice Department, however, according to a criminal complaint filed in U.S. District Court in Tacoma. The scheme began 18 DEC, when Schmidt filmed a video saying goodbye to friends and family at Fort Worden Historical State Park, which lies along the coast of the Puget Sound. “I guess if you’re watching this, I’m no longer alive,” Schmidt said in the video. “I’ve been too depressed lately.” Bell, who was in on the plot, brought a friend to the scene of the fake suicide video. There, they “found” Schmidt’s Army dog tags and an unlocked cell phone on a bluff above a 150-foot cliff. It fell off into a small area of eroded land before dropping further in the waters of the Puget Sound.

Bell then reported Schmidt's video to his mother, who was unaware of the plot. She called local police in Port Townsend and a search quickly began for the missing soldier, believing he jumped from the cliff. Law enforcement organized search teams on the day of the fake disappearance, but determined they couldn't start until the following morning due to severe weather that rolled into the area as nighttime approached. The Coast Guard began searching for Schmidt in the Puget Sound at 6:30 a.m. on 19 DEC, while police searched the woodlands on the coast. The search party included Coast Guard H-65 and Navy H-60 helicopters, two 87-foot patrol boats and a 45-foot response boat from the Coast Guard. Weather conditions during the search were poor, with heavy rain, wind gusts between 20-40 mph and low visibility.

The search was ended at 4 p.m. and law enforcement began a debrief with Schmidt's mother, who had grown suspicious. She told police that Bell reported Schmidt missing to her about four hours before the suicide video was sent to him. Schmidt had also previously asked his mother what she would do if he went AWOL from the Army. Police then interviewed a friend of the two cousins who revealed that during the search effort, Bell showed the friend a Facebook message from an individual neither of them knew named "Jake Elbstein." The message asked Bell to meet him at 6 p.m. on Dec. 19 at a McDonald's restaurant in Port Townsend. The friend told police they believed the message was really Schmidt reaching out to Bell for the first time after faking his death.

The friend also told police that he, Schmidt and Bell had previously discussed faking a suicide to allow Schmidt to leave the Army and travel to Mexico to "fight cartels" as "freelance fighters." Police set up surveillance at the McDonald's in Port Townsend and waited. Just before 6 p.m., Schmidt arrived at the establishment as planned and was arrested by police. Both Bell and Schmidt ultimately admitted to the plot, court records stated. After faking his suicide, Schmidt spent the night of 18 DEC in a porta-potty at the Haines Place Park and Ride in Port Townsend. Then, on 19 DEC, he snuck into his mother's house and used her computer to create a fake Facebook account under the name "Jake Elbstein." At 3 p.m. that day, Schmidt sent Bell the message to meet at the McDonald's and then immediately deleted the fake Facebook account. Bell told police he went along with the plan because he is a loyal and lifelong friend of Schmidt.

The two men are expected to appear in court on 4 JUN. Attorneys for the charged men were not listed on court documents filed 1 APR. Making a false distress call to the Coast Guard is punishable by up to six years confinement, three years of supervised release, up to \$100,000 in civil penalties and up to \$250,000 in fines, according to the Justice Department. [Source: ArmyTimes | Kyle Rempfer | April 3, 2020 ++]

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## **Army Grooming & Dress**

### **Update 02: Pandemic Haircut Standards**

Army leaders still want soldiers to keep their hair in line with regulation, even as base barbershops shutter across installations to prevent coronavirus infections. But soldiers don't have to be overachievers, leadership added. "Know what the standards are and maybe don't go overboard ... making sure it's extra close and high and tight," Sgt. Maj. of the Army Michael Grinston said during a virtual town hall event 7 APR. "The standard is neatly groomed," he added. "For males, when the hair is combed, it doesn't fall in the eyebrows [and] it's not in the ears. I know you're wanting more, but it's very clear what the regulations is."

The Navy and Air Force have deferred the responsibility to commanding officers, who are authorized to relax hair length grooming standards. Facial hair and shaving guidelines have remained in place for both services. The Marine Corps also has not issued a service-wide policy, even as some barbershops have shuttered at Corps facilities. But Marine leaders have given commanders the latitude to waive the requirements if it's not practical to meet them.

Following the standard's bare minimum requirements, and not "reading too much into" the regulation, should be enough to keep soldiers looking professionals and well-trimmed, Army Chief of Staff James McConville said. "If

there's a problem with meeting the standard, the idea that your hair is over your ears or your hair is over your eyes, we can have that discussion and probably issue you a pair of scissors," McConville added. Although many Army and Air Force Exchange Service barbershops have closed during the pandemic, mobile AAFES barbers have started to pop up at places like Fort Lee, Virginia, and Fort Leonard Wood, Missouri, to continue trimming troops. [Source: ArmyTimes | Amy Bushatz | Kyle Rempfer | April 8, 2020 ++]

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## **Navy Terminology, Jargon & Slang**

### **'Head' thru 'Hoover'**

**Head** – Marine toilet. In its original form, toilet facilities were found right forward in the bows, so that the smell would be blown downwind and away from the ship (since sailing ships could not lie directly into the wind when underway). The extreme fore part of a ship was known as the "beakhead," which may have been shortened to "head" over time.

**Heave Around** – The order to haul in on a line, wire, or anchor chain, whether with power (windlass or capstan) or by hand.

**Heaving Deck** - Call from the LSO to a pilot on approach to the carrier that the vertical movement of the deck due to the action of wind and wave is sufficient to be a factor in the approach. Not only may BALL indications be erroneous, but upward deck movement combined with aircraft descent rate may result in damaging impact at touchdown.

**Heave Out And Trice Up** – Originally, a call for sailors to get out of their hammocks, roll them up, and trice (tie) them to the ship's rail. Among other things, it reduced the splinters produced when a cannon ball hit the (wooden) rail. Today, it simply means it's time for a sailor to get out of his or her bunk, making sure it is shipshape.

**Heave the lead** – To take soundings by throwing a lead weight ("the lead", rhymes with 'dead') on a line ahead of the vessel, then pulling the line taut and reading the depth from markers on the line as the ship passes over the weight.

**Heave to** – In a sailing ship, to come into the wind and essentially stop, with minimum sail area exposed. Used to wait out a squall or storm.

**Hell To Pay** – See "Devil To Pay."

**High Order** – In general usage, performing calibration on someone by yelling or other attention-getting activity. Basically, yelling and screaming. Often referred to as "going high order."

**High Speed, Low Drag** – (1) A HOT RUNNER (a very strong performer). (2) One who does his job with no concern for those around him. (3) An easy job, or one involving a minimum of red tape.

**Hi-Pac** - High Pressure Air Compressor. Also seen as HPAC, pronounced "aitch-pack."

**Hogging** – The behavior of a ship where the midships area is supported by the crest of a wave but the bow and stern are less supported due to the troughs of the wave. See also SAGGING.

**Hold Down** - In ASW, to hold contact on a sub long enough to force it to surface due to battery exhaustion or lack of oxygen aboard. Only applies to non-nuke subs.

**Holiday** – A "missed spot" in a paint job.

**Hollywood shower** - An excessively long shower.

**Holystone** – An abrasive stone, used with water (and, originally, sand), to scrub a ship's wooden decks. The name stems from the size and shape of the stones, which closely resembled bibles. Generally used by fitting a wooden stick



into a socket in the top surface of the stone. Before the advent of the stick, the man using the stone would kneel as if in prayer, aiding in the development of the nickname.

**Hong Kong Haircut** – Blowjob.

**Hook** – (1) Anchor. (2) (Aviation) Short for tailhook.

**Hook Point** - The part of the tailhook that actually engages the wires. It is replaced periodically, as it is worn down by contact with the deck or by field arrestment. Field traps are particularly rough on the hook point, as it is common practice to touch down well prior to the gear and roll into it. As the hook is held down on the deck by a gas-pressurized snubber, wear is accelerated.

**Hook Skip Bolter** – A BOLTER which results when the arresting hook bounces over the wires.

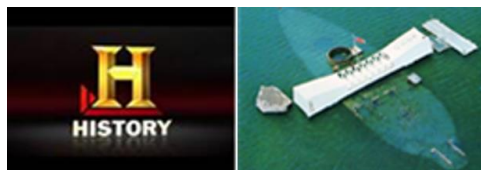
**Hooky** - (RN) Leading rate. So called from the fouled anchor rate badge.

**Hoover** - (1) S-3 Viking, so called for the vacuum cleaner-like sound of its turbofan engines. (2) Any jet aircraft, for their tendency to suck objects and debris up off the ground, but especially a jet aircraft with a chin or beard intake, such as the A-7 Corsair II or F-8 Crusader.

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> | April 15, 2020 ++]

**\* Military History \***



## **Burning of the General Lyon Disaster Befalls Civil War Troop Transport**

At the end of the Civil War the 1,026-ton U. S. Transport Screw Steamer General Lyon burned off Cape Hatteras while transporting invalid troops, refugees, women and children from Wilmington NC to Fortress Monroe, Virginia and New York. Following is a 31 MAR 1865 account of the disaster:

The steamer Gen. Sedgwick, which arrived at this port at noon yesterday, brought as passengers twenty-nine persons saved from the wreck of the transport steamer Gen. Lyon, which took fire off Cape Hatteras on the morning of Friday last, and was totally destroyed. The Gen. Lyon had on board from five hundred and fifty to six hundred souls. The twenty-nine who arrived here yesterday are believed to be all that was saved. It appears from the statements of these men that the Gen. Lyon, a screw steamer which had formerly been used as a blockade-runner, sailed from Wilmington for Fortress Monroe, on the morning of Wednesday last, with nearly six hundred persons on board, including the crew.

Her passengers consisted of discharged and paroled soldiers, escaped prisoners and refugees, among whom were about thirty women and twenty-five small children. Two Negroes were also among the refugees. The weather was fair on leaving Wilmington, but the steamer put into the port of Smithfield for the night and resumed her voyage on the following morning. Soon after leaving Smithfield the wind, which was blowing from the southwest, increased in violence, and the vessel, which was a very slow one, made but little progress. At ten o'clock on Friday morning she

was off Cape Hatteras, the wind having increased to a hurricane and the sea running very high. It is believed that the vessel was about sixty miles from land when an alarm of fire was given, and in a few minutes afterward the flames broke out at the rear of the pilot-house and nearly in the center of the vessel.

Several of the crew were in the rigging, and there were very few persons on deck at the time, many of the passengers being confined to their berths by sickness. The first mate, James Gibbs, and the other officers of the vessel immediately got the fire pumps to work with which, and the requisite quantity of hose, the vessel was well provided. But the flames steadily gained headway, and although the pumps were worked with unflinching perseverance, the fire soon spread over the center portion of the deck, driving the crew and those who were assisting them to the stern and bow of the vessel. The hatches had been closed in consequence of the decks being so constantly under water, but those below, alarmed by the smoke which was spreading through the cabins, rushed on deck only to be driven back by the flames.

The frightful shrieks of the women and children, and their piteous supplications for help were drowned by the roaring of the storm. Several of the paroled soldiers who were sick and confined to their berths managed to crawl on deck, and clung there until washed overboard by the waves. In about half an hour after the fire broke out, the engines partially stopped, and the vessel immediately swung round with her broadside to the wind, and the flames then spreading across the deck.

It had now become quite evident that the ship could not be saved. The first officer acted with great courage, and only abandoned the vessel when all hopes of saving her were gone. The fire-pumps were still kept at work, and the flames were fought back with great determination. Many of those below were doubtless already suffocated. The shrieks and moans of the dying came up to those on deck, but they could do nothing to help them. Just at this time a steamer, which proved to be the United States transport Gen. Sedgwick, Capt. Starkey, and a small schooner, hove in sight. But neither of them could render any assistance, owing to the violence of the storm and the fact that the burning steamer had drifted in toward the breakers.

The flames were now spreading with fearful rapidity. The boats were launched, although there appeared to be little hope of their living in such a sea. Into the first boat ten men lowered themselves, including the Captain of the General Lyon. It is affirmed by several of those who escaped that the Captain had lost all control of himself, and was evidently crazed with fear. Hardly had this boat been loosed from the vessel's side than she drifted under her stern, was struck by the screw, and almost instantly went down. Irah Lewis, a private in the Eighty-ninth New-York Regiment, who was in the boat at the time, states that he saw the Captain sink. Lewis and two others alone escaped. A second boat was launched, and in this twenty-seven persons, including the First Mate, John Haydon, lowered themselves and succeeded in reaching the General Sedgwick, which was about a mile and a half distant.

As the boat touched the steamer's side a wave dashed her violently against it, and she filled and went down. Of the twenty-seven persons in the boat, seven only were saved. Among these were the Mate, James Gibbs, Barney Losey, of the Fifth Virginia Regiment, and John Fitzgerald, of the Fifty-sixth Illinois. In the meantime a number of the men had thrown themselves overboard, trusting to a spar for support. One man, Isaiah C. Colby, of the Fifth Ohio Cavalry, after working at the fire pumps until he was almost exhausted, seized one of the doors of the galley and sprang overboard. He was in the water three hours before he was picked up. Others were also in the water for several hours, and many, doubtless, sank before assistance could be rendered. It is supposed that the schooner did not succeed in rescuing any of them. So far as known only 29 persons were saved out of a total of from 550 to 600:

When the General Sedgwick left, being unable to render further assistance, the ill-fated steamer was drifting in toward the frightful breakers off Cape Hatteras. She was then burned down to the water's edge, and every soul on board had doubtless perished. In regard to the origin of the fire, it was stated by the First Mate, while on board the General Sedgwick, that there were several barrels of Kerosene oil in the engine-room, and these being shaken down by the rolling of the vessel fell on the boiler, and of course were quickly ignited. A barrel of oil was also kept in the same room, and this served to feed the flames.

A list of the passengers has not yet come to hand. There were 200 men of the Fifty- sixth Illinois Regiment were known to be on board:of this regiment on board, only five of whom are recorded as among the saved. Of the soldiers saved eight or ten are at the New-York State Soldier's Depot, Nos. 50 and 52 Howard-Street, of which Col. Vincent Colyer is Superintendent. They had of course lost their all, and were supplied with the necessary clothing by the Superintendent. Several of them are sick and confined to their beds. They will remain at the depot, where every comfort is afforded them free of all cost until forwarded to their respective destinations. [Source: [www.americancivilwarforum.com](http://www.americancivilwarforum.com) | Taylor's Blog | 2012 ++]

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## WWII War Bonds

### War Bonds & Stamps Helped Pay the Bills

The cost of war is high, both in lives of men and the materials which they use in battle. At a time during the current COVID-19 pandemic when the media frequently prints the prices of such needed medical equipment as ventilators and protective masks, and as price gouging reports are reported on such bare-shelf items as toilet paper and hand sanitizer, we recall a time in the 1940s when the cost of war also was quite evident and specific. All a reader had to do to understand how much World War II cost the United States was read a War Bonds advertisement published in the newspaper.

"Remember 'Pearl Harbor'," the ad began, "and buy more War Bonds and Stamps." "Mrs. Jones has a son ... over there," began one section of the advertisement — actually several small ads sponsored by different companies that were published on a full Repository page. "You don't have to tell her that this is everybody's war! She's canning fruits and vegetables at home to save vital metal for Uncle Sam. And, today, when she goes to the market, she'll take her change in War Savings Stamps! "Mrs. Jones is backing up her boy in uniform every inch of the way," continues the ad sponsored by Dine-DeWees Co. "Won't you do your share? Buy a Bond every payday until Victory brings our sons home."

The rest of the advertisements on the page offered suggestions to readers about what items they might purchase for the military if they bought war stamps or bonds. Each small ad included a price and a product.

- "\$22.06 Will Buy One Surgical Bed," estimated the ad of Edwards Motor, "that might save the life of your husband, brother, son or sweetheart."
- "\$370 Will Buy 17 Surgical Beds," the ad of Penn Ohio Coach Lines Co. continued. "These beds might be the means of saving the lives of 17 American boys at the front. All of us investing in War Bonds will provide enough of these beds to care for all the wounded and prevent unnecessary deaths among our boys."
- "25 Cents Buys 12 Bandages," noted the ad by Singer Sewing Center. "Those 12 bandages might save the lives of 12 soldiers. Looking at it this way you can't pass up the opportunity to get in the battle tomorrow."
- "\$5 Buys Two Leg Splints," said the ad by F.W. Renner & Sons. "Two splints might save two amputations. It's a pleasant feeling to know that you're really helping the boys at the front."

Posters such as this one promoted the sale of War Bonds to help the United States pay for World War II.



Some of the products that buying War Bonds could purchase were to be used for causing destruction and injury, rather than healing wounds. "\$3.50 Will Buy One 37-mm Anti-Tank Shell," an ad told readers. "When Hitler's tanks start rolling against our army, plenty of these shells may mean the difference between defeat and victory for our boys" Our side, on the other hand, needed the same fighting machines as the Germans. "\$70,000 Will Buy One Medium Sized Tank," an ad by accountant A.B. Baker noted. "At a cost of \$70,000 it takes a lot of money to roll these young monsters against our enemies." Other ads noted the cost of other weapons. "\$185 Will Buy A Sub-Machine Gun," said an ad by Audi's of downtown Canton. "That gun backed up by one of Uncle Sam's tip-top gunners could do an awful lot of damage to the enemy."

The ads went on to say that "\$225 Buys One Parachute," according to North Canton Buick; that \$195,000 Will Buy One Motor Torpedo Boat," according to Diano Construction Co., and that "50 Cents Will Buy Enough Fuel Oil To Run A Destroyer One Mile," according to Kempthorn Motors. "These boats must travel many thousands of miles in ferreting out and destroying Axis subs," the latter ad explained. "Every Axis sub sunk reduces the might of Hitler by that much and brings the end of this war closer." It was simply a matter of giving Allied troops the tools to fight the war and the means of making them as comfortable as possible between battles.

- "\$18.75 Buys One Field Telephone," said an ad by Cashner Motors, citing the exact cost of a War Bond. "You may not be able to buy a Bond tomorrow, but you can increase your Stamp purchases every day."
- An ad by Valley Realtors noted that "\$10 Buys Two Steel Helmets." "Two steel helmets might stop two bullets and save two precious American lives."
- Bond Bread's ad estimated that "\$2 Buys One Army Blanket" — "One warm blanket for a soldier or sailor"
- Reel's Pie Shoppe's ad said that "\$37.50 Buys One Wall Tent" — "One wall tent to shelter a whole group of soldiers from the cold and the weather."
- "\$6.50 Will Buy One Army Field Jacket," said the ad from Cummins Storage & Warehouse Co.

"It costs money to keep America's Fighting forces the best equipped in the world, but that's the only way the American public would allow her men to be." Value, of course, came only in the buying of War Bonds, some ads illustrated. "10 Cents A Day Buys A Bond," an ad by Crystal Park Lumber Co. figured, explaining that the dime spent each day would pay for the \$18.75 bond in just a little more than six months. "25 Cents A Day Buys A Bond," countered an ad by Hotel Belden, noting that the higher daily payout would result in a purchase of a bond in only 75 days. The goal was the winning of the war, said several ads.

- "Keep Our Wings Above The Enemy!" said an ad by Stark Brick Co. "America's Air Corps has the will and the heart to fight. But they can't fly over the enemy unless you give them planes."
- Indeed "Your Dollars Will Help," said an ad by Home Savings & Loan Co.
- "We Americans have made up our minds to produce such an overwhelming number of ships, planes, tanks, etc., that no barbaric enemies can ever again threaten our freedom and the flag."
- Still, "It's Not Worth A Nickel If It Comes Too Late," said an ad by Sterling Baking Co.
- "Right now, on every fighting front, American Red Cross nurses are giving aid when it is needed. They know that if they come too late, brave men may die. ... Don't fail them by giving too little ... too late."
- A single dollar would buy "A Share In Victory," promised an ad by Graber Mills. "Be sure you buy a few shares tomorrow."

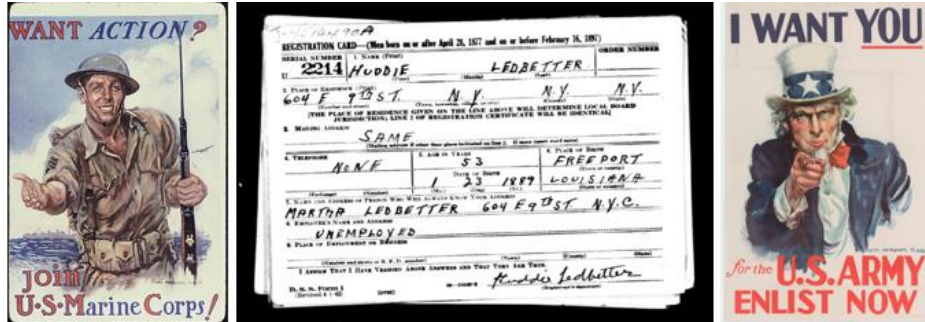
[Source: The Repository, Canton, Ohio | Gary Brown | April 13, 2020 ++]

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## WWII Draft

### Selective Training and Service Act

In 1940, Americans closely followed the news of Germany's armed forces overrunning most of Europe, while Japan was using its military aggressively in East Asia. Public opinion in the United States was changing sharply from isolationism to the possibility of military action against the Axis powers of Italy, Japan and Germany. On Sept. 16, 1940, President Franklin D. Roosevelt signed into law the Selective Training and Service Act, which was another name for the draft. It required all men between the ages of 21 and 45 to register for the draft. While there were wartime drafts during the Revolutionary War, the Civil War and World War I, this draft was different. It was the nation's first peacetime draft.



Following Japan's surprise attack on Pearl Harbor, Hawaii, in 1941, Congress amended the act to require all able-bodied men ages 18 to 64 to register with their local draft board for military service for the duration of World War II plus six months after. In practice, however, only men 18 to 45 were drafted. During the course of the war, more than 10 million men were inducted into the Army, Navy and Marines through the draft. However, most men who served, as well as a lot of women, volunteered for the military. Many men who were too old or disabled often served on the home front, doing vital work on farms and in factories. Women also filled in at factories for men who were sent overseas to fight.

The draft remained in place until 1973. That period included the time when millions of men were drafted during the Korean War and the Vietnam War. Among the notables drafted after World War II were singer/actor Elvis Presley and baseball star Willie Mays. On July 1, 1973, the draft officially ended and the all-volunteer force was established and continues to today. Now, only men and women who volunteered are serving in the nation's armed forces. There's been a consensus among Defense Department leaders that the all-volunteer force is working and is attracting America's talented, physically fit and motivated youth. [Source: DOD News | Dave Vergun | April 7, 2020 ++]

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## Rosie the Riveters

### Update 04: Rosalind P. Walter Dies at 95



The New York woman who first inspired the iconic character while working on a fighter plane assembly line during WWII passed away, March 5, 2020 at the age of 95. She was one of the original women who are thought to have inspired Rosie the Riveter. Rosalind P. Walter, from New York, was one of many women to pitch in during World War II, working on an assembly line as a riveter on Corsair fighter planes in Connecticut. She and women like her became the inspiration for the 1942 song 'Rosie the Riveter' and the subsequent 'We Can Do It!' poster produced by J. Howard Miller.

When the WWII effort called for women to take up jobs previously held by men, the then 19-year-old Rosalind got to work, taking a night shift working on fighter planes at the Vought Aircraft Company plant in Connecticut. While she was working there, newspaper columnist Igor Cassin profiled her in his Cholly Knickerbocker column—which reportedly caught the attention of songwriters John Jacob Loeb and Redd Evans. Loeb and Evans wrote the 1942 song 'Rosie the Riveter,' which began: 'All the day long whether rain or shine / she's a part of the assembly line / She's making history, / working for victory —/ Rosie, brrrrr, the Riveter.'

She is survived by her son, two grandchildren, four step-grandchildren, and several step-great-grandchildren. Rosalind, however, isn't the only woman who has been called an 'original' Rosie the Riveter. One is Naomi Parker Fraley, who worked in a Navy machine shop and died in January 2018 at the age of 96. There's also 93-year-old Mae Krier, who was 17 when she moved from her home in North Dakota to Seattle, Washington in 1943, when she took a job at the Boeing Company. These women made a difference in WWII, and for future generations of women. [Source: The Patriot Reader Newsletter | Bill Dudley | April 2020 ++]

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## WWI Hello Girls

### Update 01: Gen. Pershing's Military Telephone Operators



Bells rang throughout France on the morning of Nov. 11, 1918, signifying the end of World War I. In Paris, people filled the streets in a bittersweet celebration: The war was finally over. But while those celebrations took place, an American woman drew her last breaths in a foreign city. Inez Crittenden had been stationed in France for a year serving in the U.S. Army Signal Corps as a telephone operator. In the final days of the war, she became bed ridden with pneumonia. She died in Paris on the day the war ended. Crittenden was one of 233 women who served as telephone operators for the Army's Signal Corps during the war. They were more commonly known as "Hello Girls." General Pershing's request

After the US entered the war in 1917, the Army desperately looked for ways to improve communications during military operations. Commanders discovered major problems with the use of two languages in exchanges between the American and French armies. At first, American men and French women were used in telephone exchanges, but both groups proved to be unsatisfactory. The Army had trouble finding qualified men for the job and looked elsewhere.



General Pershing, commander of the American Expeditionary Forces, requested a recruitment of women telephone operators that spoke both English and French. In America, women primarily made up the workforce of civilian telephone operators. Nearly 10,000 women applied to fill Pershing's request. Those that were accepted into the program underwent a tough selection process and had to agree to serve for the duration of the war. The women were evaluated on tests similar to those given to Army officer candidates. Then they were individually investigated by the Secret Service. Because the nature of the work required them to handle highly confidential information, their loyalty and motivations for serving were investigated more thoroughly than the average soldier.

Their training included daily military drill. They were taught about the Army, its traditions, and military terms. They wore a uniform, were given ranks, and were subject to inspections. In every way they appeared to be soldiers. And their abilities overseas proved invaluable: They were far more effective than men in operating the military telephone and had a proficiency that was unmatched in their British counterparts. It was said that without the Hello Girls, "It would be impossible to brigade American troops."

After she died, Inez Crittenden was given a military burial in Suresnes American Cemetery and Memorial. Her grave lies alongside over a thousand other American service members who died overseas. But after the war ended, the Army decided that the Hello Girls had served as civilians, not soldiers. While the Navy had opened enlistment to women during World War I, the Army did not. As a result, the Army did not consider the Hello Girls as servicewomen and did not issue honorable discharges to them. Therefore, the 233 Hello Girls were not considered to be Veterans of the war that they had served in. This began a sixty-year battle for them to be recognized for their military service.

It wasn't until Congress passed the 1977 G.I. Improvement Bill that the Hello Girls finally received recognition from the government for their service. When President Carter signed it into law, the Hello Girls were given discharges from the military and granted Veteran benefits. Only 18 of them were still alive at the time. Olive Shaw wearing her Army uniform.

Olive Shaw (above right) was one of those surviving Hello Girls. She had returned home to Massachusetts after the war and began working for Congresswoman Edith Nourse Rogers as her personal secretary. Shaw was one of the Hello Girls that led the sixty-year battle for Veteran status. When she died in 1980, one year after being granted Veteran benefits, she wished to be buried in the soon-to-be-opened Massachusetts National Cemetery. When the cemetery opened in October, she became the first burial there. The recognition of her military service, which had been denied to her for almost the entirety of her life, is now forever remembered at her grave.

But none of the other Hello Girls who died before 1977 ever had the chance to use their Veteran benefits. None of them were ever eligible to be buried in a national cemetery as a Veteran. Marguerite Lovera died in 1959, 20 years before being granted Veteran benefits. However, it was discovered that she was interred in Golden Gate National Cemetery as an eligible spouse to Felix Lovera, an Army Veteran who had also served in World War I. Marguerite's grave marker only read "Wife of SGT F A Lovera," with no recognition to her own service during the war. But in 2018, a relative of Marguerite contacted the National Cemetery Administration with information that she served as a Hello Girl. Though she wasn't considered a Veteran when she was interred in the cemetery, she was now. Not long after NCA was notified, historians verified the information and the cemetery director had a new grave marker placed for Marguerite that gives proper recognition to her military service.

Even 100 years after the war they served in ended, these women are still slowly receiving the recognition that they deserve. These trailblazers were some of the first women to serve in the Army. In recognizing the Hello Girls, we honor their service and sacrifices to their country, their contribution to Women's History, and their lasting legacies [Source: Vantage Point | Kenneth Holiday | March 30, 2020 ++]

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## WWII Bomber Nose Art

[52 ] “Ace In The Hole”



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## Military History Anniversaries

16 thru 39 APR

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 APR**”. [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | April 2020 ++]

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## Medal of Honor Citations

Frederick Funston



*The President of the United States takes pride in presenting the*

**MEDAL OF HONOR**

*To*

**Frederick Funston**

**Rank and organization:** Colonel, 20<sup>th</sup> Kansas Volunteer Infantry, U.S. Army  
**Place and date:** Rio Grande de la Pampang, Luzon, Philippine Islands, 27 April 1899

**Entered service:** May 13, 1898 Iola, Kans.

**Born:** 1865 in New Carlisle, Ohio

## Citation

Crossed the river on a raft and by his skill and daring enabled the general commanding to carry the enemy's entrenched position on the north bank of the river and to drive him with great loss from the important strategic position of Calumpit.



**Funston in Cuban uniform**

Funston was a slight individual who stood 5 ft 4 in (1.63 m) tall and weighed only 120 pounds (54 kg) when he applied in 1884 to the United States Military Academy; he was rejected. He attended the University of Kansas from 1885 to 1888, but did not graduate. While there, he joined the Phi Delta Theta fraternity and became friends with William Allen White, who became a writer and won a Pulitzer Prize. He worked as a trainman for the Santa Fe Railroad before becoming a reporter in Kansas City, Missouri, in 1890. After one year as a journalist, Funston moved into more scientific exploration, focusing primarily on botany. First serving as part of an exploring and surveying expedition in Death Valley, California. In 1891, he then traveled to Alaska to spend the next two years in work for the United States Department of Agriculture.

He eventually joined the Cuban Revolutionary Army that was fighting for independence from Spain in 1896 after having been inspired to join following a rousing speech given by Gen. Daniel E. Sickles at Madison Square Garden in New York City. After a bout of malaria, Funston's weight dropped to an alarming 95 pounds. The Cubans gave him a leave of absence. When Funston returned to the United States, he was commissioned as a colonel of the 20th Kansas Infantry in the United States Army on May 13, 1898, in the early days of the Spanish–American War. In the fall, he met Eda Blankart at a patriotic gathering, and after a brief courtship, they married on October 25, 1898. Within two weeks of the marriage, he had to depart for war, landing in the Philippines as part of the U.S. forces that would become engaged in the Philippine–American War.

Funston was in command in various engagements with Filipino nationalists. In April 1899, he took a Filipino position at Calumpit by swimming the Bagbag River, then crossing the Pampanga River under heavy fire. For his bravery, Funston was soon promoted to the rank of brigadier general of Volunteers and awarded the Medal of Honor on February 14, 1900.

Funston played the key role in planning and executing the capture of Filipino President Emilio Aguinaldo on March 23, 1901, at Palanan. The capture of Aguinaldo made Funston a national hero, although the anti-imperialist faction criticized him when the details of the capture became known. Funston's party, escorted by a company of Macabebe scouts, had gained access to Aguinaldo's camp by posing as prisoners of Macabebe scouts. In recognition of his capture of Aguinaldo, Funston was appointed a brigadier general in the Regular Army at the age of 35. Funston's mission to capture Aguinaldo brought him a Regular Army commission just as he was scheduled to be mustered out of the volunteer service.

In 1902, Funston returned to the United States to increased public opposition to the Philippine–American War and became the focus of a great deal of controversy. Mark Twain, a strong opponent of U.S. imperialism, published a

sarcasm-filled denunciation of Funston's mission and methods under the title "A Defence of General Funston" in the North American Review. Poet Ernest Crosby also wrote a satirical, anti-imperialist novel, "Captain Jinks, Hero" that parodied the career of Funston. Funston was considered a useful advocate for American expansionism, but when he publicly made insulting remarks about anti-imperialist Republican Senator George Frisbie Hoar of Massachusetts, mocking his "overheated conscience" in Denver, just before a planned trip to Boston, President Theodore Roosevelt denied his furlough request, and ordered him silenced and officially reprimanded.

In 1906, Funston was commander of the Presidio of San Francisco when the 1906 San Francisco earthquake hit. He declared martial law, although he did not have the authority to do so, and martial law was never officially declared. Funston attempted to defend the city from the spread of fire, and directed the demolition of buildings using explosives, including black powder, artillery charges, and dynamite, to create firebreaks. But Funston's orders often resulted in more fires. Funston gave orders to shoot all looters on sight; however, these orders resulted in numerous cases of innocent people being shot. At the time, local officials praised Funston's actions in the earthquake and fire emergency. Historians have since taken issue with some of his actions in the disaster. Specifically, they argue that he should not have used military forces in a peacetime emergency.

From December 1907 through March 1908, Funston was in charge of troops at the Goldfield mining center in Esmeralda County, Nevada, where the army put down a labor strike by the Industrial Workers of the World.[citation needed] After two years as Commandant of the Army Service School in Fort Leavenworth, Funston served three years as Commander of the Department of Luzon in the Philippines. He was briefly shifted to the same role in the Hawaiian Department (April 3, 1913 to January 22, 1914). Funston was active in the United States' conflict with Mexico in 1914 to 1916 as commanding general of the army's Southern Department, being promoted to major general in November 1914. He occupied the city of Veracruz. He commanded all forces involved in the hunt for Pancho Villa and providing security for the United States border with Mexico during the "Bandit War".

Shortly before the U.S. entry into World War I, President Woodrow Wilson favored Funston to head any American Expeditionary Force (AEF). His intense focus on work led to health problems, first with a case of indigestion in January 1917, followed by a fatal heart attack at the age of 51 in San Antonio, Texas. In the moments before his death, Funston was relaxing in the lobby of The St. Anthony Hotel in San Antonio, listening to an orchestra play The Blue Danube waltz. After commenting, "How beautiful it all is," he collapsed from a massive painful heart attack (myocardial infarction) and died. He was holding six-year old Inez Harriett Silverberg in his arms.

Douglas MacArthur, then a major, had the unpleasant duty of breaking the news to President Wilson and Secretary of War Newton D. Baker. As MacArthur explained in his memoirs, "had the voice of doom spoken, the result could not have been different. The silence seemed like that of death itself. You could hear your own breathing." Funston lay in state at both the Alamo and the City Hall Rotunda in San Francisco. The latter honor gave him the distinction of being the first person to be recognized with this tribute, with his subsequent burial taking place in San Francisco National Cemetery. After his death, his position of AEF commander went to General John Pershing, who as commanding general of the Punitive Expedition in 1916 had been Funston's subordinate.

[Source: [https://en.wikipedia.org/wiki/Frederick\\_Funston](https://en.wikipedia.org/wiki/Frederick_Funston) | April 2020 ++]

\* Health Care \*



## Hydroxychloroquine

### COVID-19 | VA and Bureau of Prisons are Buying



Two major federal agencies are stocking up on hydroxychloroquine, a longtime anti-malarial medication touted by President Trump as a potential “game changer” in the coronavirus pandemic, amid experts’ warnings that its use for COVID-19 is risky and unproven. Federal contracting records show the Department of Veterans Affairs and the Bureau of Prisons have placed emergency orders for more than \$250,000 of hydroxychloroquine sulfate tablets from private suppliers over the last two weeks, with both agencies planning to use the drug in certain cases to treat COVID-19, the disease caused by the novel coronavirus.

Controversy has swirled around the drug, typically used to treat malaria, rheumatoid arthritis and lupus. Amid reports of shortages in the U.S., Trump threatened “retaliation” against India, a major world supplier, if the nation did not lift its ban on exports of hydroxychloroquine to the U.S. The Food and Drug Administration recently authorized the drug’s experimental use for COVID-19 in response to anecdotal reports of its effectiveness — while warning in one notice that “we do not know if it works for COVID-19.” FDA Commissioner Dr. Stephen Hahn warned last month that “it might do more harm than good.”

Trump touted the drug again at his 7 APR news conference, saying, “You’re not going to die from this pill.” In some instances, however, the drug has led to very serious eye and heart damage. Last month, when asked whether the drug was known to be effective at treating COVID-19, Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, said, “The answer is no.” But Fauci added that “it might be effective” and officials needed to collect data “that will ultimately show that it is truly effective and safe under the conditions of COVID-19.”

The VA and the Bureau of Prisons have moved ahead with boosting their stockpiles nonetheless, though the prison system said the drug would only be issued to infected prisoners as the continuation of a treatment first prescribed by a hospital. “We are not using routinely using Hydroxychloroquine,” a Bureau of Prisons spokesperson wrote in an email to The Times. “It would be used if an inmate is discharged from the hospital having already started treatment with Hydroxychloroquine while there. We would follow any discharge instructions to continue treatment with Hydroxychloroquine.” The prison system signed a no-bid \$60,000 contract for 200-milligram hydroxychloroquine sulfate tablets on March 31 with Premium Rx National, a Derwood, Md., supplier, citing the national emergency to set aside usual competitive-bidding rules.

The VA, the nation’s largest healthcare system, plans to use hydroxychloroquine for COVID-19 patients only “in cases where Veteran patients and their providers determine it is medically necessary, and in a manner consistent with current FDA guidance,” spokeswoman Christina Noel said. But Noel said the VA plans to use “the bulk” of its latest hydroxychloroquine orders to continue its traditional usage for conditions such as lupus or rheumatoid arthritis. The VA signed a \$40,000 no-bid contract on March 26 to secure 200-milligram hydroxychloroquine sulfate tablets from Texas-based McKesson Corp., citing the “COVID-19 EMERGENCY,” according to contracting records. The VA followed that order with a similar \$168,000 no-bid contract on April 1 with Golden State Medical Supply, a Camarillo-based company.

Records showed both orders were placed on behalf of the VA’s mail-order pharmacy system, which handles tens of millions of prescriptions for the nation’s veterans. The existence of the Bureau of Prisons contract was first reported by the [Daily Beast](#), and the existence of one of the VA contracts was first reported by [BuzzFeed News](#). [Source: Los Angeles Times | Matt Pearce | April 7, 2020++]

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## Cancer Research

### Cured in Mice for First Time w/Nanoparticle Technology



Dr. Hadiyah-Nicole Green, an assistant professor at Morehouse School of Medicine in the Physiology Department, has reportedly become the first person to successfully cure cancer in mice using laser-activated nanoparticles. According to Black Culture News, her revolutionary nanoparticle technology was found to cure cancer after testing on mice within 15 days successfully, and it doesn’t require chemotherapy, radiation, or surgery. Green received a \$1.1 million grant from the U.S. Department of Veterans Affairs to expand her nanoparticle cancer treatment research.

She spent more than seven years developing a way to target cancer cells – not the healthy cells around them. Her technology uses an FDA-approved drug containing nanoparticles and injects it into a cancer patient, which then causes the patient’s tumor to glow under imaging equipment. The laser activates the nanoparticles by heating them. “They are not toxic, so without the laser, they won’t kill anything, and the laser by itself is harmless, so without the particles, it won’t hurt anything,” Dr. Green told AL.com in Alabama. “Because of their need to work together and their inability to work apart, I can ensure that the treatment is only happening to the cancer cells we target and identify.”

While Dr. Green isn’t the first to think of using lasers and nanoparticles to treat cancer, she’s been able to work the bugs out of parts of the technology that have been problematic. Those bugs include nanoparticle delivery and being able to see success in mice. “As a physicist I’ve created a physical treatment that is not specific to the biology of the cancer,” Dr. Green stated. “It’s a platform technology. It’s not cancer type-specific, though it can treat cancer specifically. That’s a concept my friends who are biologists struggle with.” To listen to Dr. Green talk about her pioneering breakthrough in an interview below with Friendship-West Baptist Church in Dallas refer to <https://youtu.be/fTO7UjRGsFU>. [Source: EURPublisher01 | April 2, 2020++]

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## Nursing Homes

### Update 18: Infection Monitoring Website

With some nursing homes under scrutiny during the coronavirus outbreak in the U.S., consumers may be wondering how to screen these institutions. A new free tool from Kaiser Health News (KHN) enables the public to look up the infection records of more than 15,000 nursing homes across the country. Specifically, the tool shows federal inspection citations for facilities that violated infection-control and prevention guidelines. This data is available because these



nursing homes accept patients with Medicare or Medicaid health insurance, which makes them subject to certain federal oversights.

More nursing homes have been cited for infection-control violations than any other type of violation, KHN reports. An infection-control violation is a failure “to follow practices designed to prevent and control infections — such as staffers washing their hands before and after helping each resident and wearing gowns and masks around contagious patients,” according to KHN. Up to 3.8 million infections happen in nursing homes annually, killing nearly 388,000 residents.

Kaiser Health News’ new nursing home look-up tool at <https://khn.org/news/look-up-check-out-infection-records-of-15000-u-s-nursing-homes/> has several tabs, which offer different ways to view the state-by-state data. The “state data” tab shows and explains four levels of violations. To use this tab, select a state from the “Choose a state” pull-down menu below the map. Once the state appears on the map, you can click on it to zoom in on a particular part of the state. Then, click on one of the dots that represent nursing homes to view more details about that facility. You will see:

- Its name
- Its location
- Its rating on Medicare’s Nursing Home Compare tool (out of five stars)
- The level of its most serious related citation
- The total number of infection citations it has received since 2017

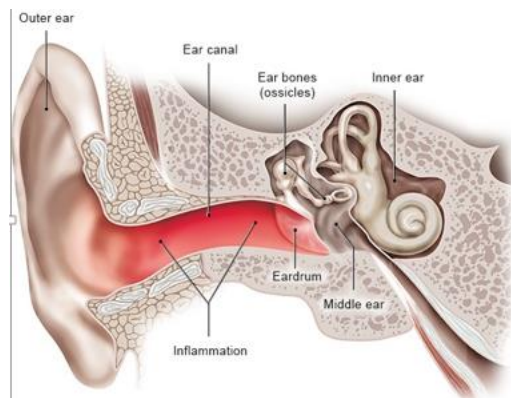
The “Table” tab of KHN’s new tool gives the same information, but formatted as a list. You’ll see nursing homes in the state you’ve selected, listed in alphabetical order. KHN notes that violations of infection control and prevention protocols “rarely” are reflected in the overall star ratings that Medicare gives nursing homes on its own comparison tool. The publication adds: “*Even among nursing homes crowned with the maximum government rating of five stars for overall quality, nearly half have been cited for an infection-control lapse.*” [Source: MoneyTalksNews | Marilyn Lewis | March 31, 2020++]

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## Outer Ear Infection

### Symptoms, Causes, Risk factors, Prevention & Treatment

Outer ear infections typically lead to redness and swelling in the ear. They are among the most common causes of earache. In many cases they are caused by bacteria. But fungi, viruses or allergies are sometimes to blame too. The outer ear includes the part of the ear you can see (the auricle) and the outer ear canal. The outer ear canal leads from the eardrum to the auricle. The medical term for inflammations of the outer ear is "otitis externa." They are usually caused by infections.



### **Symptoms, Causes and risk factors**

Outer ear infections are often very painful— especially when you touch or tug on your earlobe. Itching is common too. The skin in the ear canal is red and swollen, and sometimes also sheds skin flakes or oozes a liquid. The ear might then become blocked, making it difficult to hear properly. In about 1 out of 3 people the symptoms are so severe that it affects their everyday lives. About 1 out of 5 people have to stay home from work or school for a few days because of the infection. The infections are usually caused by bacteria. They are sometimes caused by a fungus, such as a yeast, but that's less common. Viral illnesses like the flu or a certain type of shingles (Zoster oticus) may also lead to an outer ear infection. And sometimes allergic reactions – for instance, to a shampoo – are to blame. Outer ear infections are also often called "swimmer's ear" because germs can easily get into the ear canal while you're swimming. This means that people who swim a lot are more likely to get outer ear infections.

Minor injuries to the ear – for instance, through the use of cotton ear buds to clean your ear, or regularly wearing headphones that you stick inside your ear ("in-ear headphones") – can increase the risk too. People who have already had an outer ear infection or are generally prone to infections are also more likely to get outer ear infections.

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### **Prevalence, outlook, & Prevention**

Outer ear infections are especially common in adults: About 1 out of 10 people will have one at some point in their life. The infection is usually mild and clears up on its own after a few days or weeks. But it sometimes lasts longer. In rare cases it may spread to nearby tissue.

In order to prevent outer ear infections, it's important not to irritate or damage the ear canal. Pointed objects should never be inserted into the ear canal. But simply trying to clean your ears with cotton ear buds can cause damage to the ear canal too. There's no need to use cotton ear buds anyway because your ears clean themselves by producing earwax. When the earwax comes out of your ears, you can remove it (and the dirt inside it) with a tissue. If larger amounts build up or a hard "plug" develops, the earwax can be softened, for instance with olive oil, allowing it to leave the ear more easily.

It's important to take care, though. If you are unsure, it might be better to get a doctor to flush out your ear and suck out the built-up earwax or carefully remove it with a thin, hook-like instrument. The following things can also help to prevent outer ear infections:

- A snug-fitting swimming cap helps to keep water from entering the ear while swimming, showering or having a bath.
- People who use earplugs while swimming should make sure that they are soft and fit properly.
- If water does get into your ear, you usually just need to tilt your head to the side to let the water flow out. Gently pulling your earlobe and jumping up and down a little can help. You can also carefully dry your ear using a hairdryer at a low setting.
- If you often have problems with earwax buildup, it's a good idea to have your ear cleaned by a doctor before going on any trips where you might do a lot of swimming.
- If you have sensitive ear canals, don't use earplugs to protect your ears from noise, dust or water too often. That's also true for the use of in-ear headphones when you listen to music or make phone calls. It might be better to try different headphones if you're prone to outer ear infections.
- If you've noticed that certain shampoos, soaps or other cosmetic products lead to ear infections, it's best to try out other products instead.

### **Treatment**

The medications that are commonly used to treat outer ear infections include painkillers and disinfectant ear drops or sprays. These are available from pharmacies without a prescription. Acute outer ear infections that are caused by bacteria are often treated using special ear drops that have to be prescribed by a doctor. If the symptoms don't improve within a few days, it's advisable to see a doctor. If the infection is severe or lasts for several weeks, your doctor might

clean your ear and place a little sponge or a strip of gauze soaked in ear drop fluid into your ear canal. Sometimes other kinds of medication are needed too – for instance, if the ear infection was caused by shingles.

[Source: [www.informedhealth.org](http://www.informedhealth.org) | February 2020 ++]

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## Coronavirus

### Update 15: Coping With Social Distancing



Social distancing recommendations by the Centers for Disease Control and Prevention are now in place across the nation in response to COVID-19. It's understandable that during this time, people may experience increased anxiety and stress levels as they limit social interactions and spend long stretches of time at home. The Substance Abuse and Mental Health Services Administration or SAMHSA recently issued a tip sheet with advice and resources to support behavioral health during periods of social distancing or quarantine that result from a disease outbreak.

#### Ways to Cope

- Limit COVID-19 media consumption: Avoid 24/7 watching of news programming for updates on COVID-19 because it may lead to increased anxiety.
- Find credible news sources: Constant media reporting during a public health crisis may create impressions of increased risk and danger to people. Look to credible sources issuing guidelines and recommendations, such as the CDC and World Health Organization, which often serve as the primary source for media outlets. Sign up for emergency alerts through local governments.
- Use technology to connect with others: Talking with loved ones while in isolation can help reduce levels of anxiety and boredom. In today's digital age, there are a variety of ways to stay in contact with people, including phone, email, text, and social media. Video calling platforms allow face-to-face interactions from the comfort of your home. Playing online games with friends and family can also offer an engaging way to feel connected.
- Practice self-care: Physical health can play a role in mental health. Take time to relax by stretching, practicing deep-breathing exercises, or meditating. Enjoy fun activities. Keep a journal listing the positive things in life.

Anxiety and fear over personal health or the health of loved ones are typical reactions to a global pandemic. Other feelings can include anger, frustration, and boredom over the uncertainty of when life will return to "normal." Be aware that in situations of high stress and loneliness, some people may experience symptoms of depression or post-traumatic stress disorder. Anyone experiencing a concerning or significant level of anxiety or stress, or if any of these symptoms last for two or more weeks, should call a health care provider or behavioral health professional. For more information, including a helpful list of resources and hotlines, refer to SAMHSA's four-page publication, [Tips for Social Distancing, Quarantine, and Isolation During an Infectious Disease Outbreak](#). [Source: Health.mil | Military Health System Communications Office | March 41 2020 ++]

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## Coronavirus

### Update 16: How to Sanitize Your Vehicle



Because the nation is under lockdown from coast to coast, most of us are driving a lot less than we usually do. But there are still times when you need to take the car to get groceries, or to visit the doctor. And when you get behind the wheel, the threat of COVID-19 infection can follow you. This is especially true if someone who has COVID-19 is in your car, or has been recently — whether that “someone” is you or a passenger, says Consumer Reports. If that is the case — or you simply are concerned that coronavirus germs might have gotten into your car somehow — you should disinfect surfaces that are touched often, including the:

- Steering wheel
- Door handles
- Shift lever
- Buttons and touch screens
- Wiper and turn signal stalks
- Door armrests
- Grab handles
- Seat adjusters

How should you clean these things? CR says that for most surfaces, using sanitizing solutions that are at least 70% rubbing alcohol will do the trick. In fact, even vigorously scrubbing with mere soap and water can be enough to keep the coronavirus at bay. Dr. Stephen Thomas, chief of infectious diseases and director of global health at Upstate Medical University in Syracuse, tells CR: *“Friction from cleaning also participates in the destruction. You want to do the best with what you have, so even soap and water can chip away at the risk.”*

However, it is important to use care with these cleaners. For example, using rubbing alcohol to clean leather often can lead to damage and discoloration, CR says. Meanwhile, using too much soap or water on fabric can make it difficult to get the soap out. And **NEVER** use bleach or hydrogen peroxide inside the car, as they damage upholstery. Ammonia-based cleaners can damage the anti-glare and anti-fingerprint coatings on touch screens. [Source: MoneuTalksNews | Chris Kissell | April 2, 2020 ++]

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## Coronavirus

### Update 17: Federal Agencies Collaborate On Developing 3D-Printed Masks



Three federal agencies have banded together to develop 3D printing models for masks as hospital systems run low on personal protective equipment during the coronavirus pandemic. The Food and Drug Administration, National Institutes of Health and Department of Veterans Affairs signed a memorandum of understanding to share lessons learned, data and technical information on producing masks for health care workers with 3D printers. The federal partnership also coincides with a public-private partnership with nonprofit America Makes for the agencies to connect with medical facilities who are in need of the masks.

Broadly the goal is to “jointly develop a response to COVID-19 that will ensure veterans and civilians have access to the most innovative medical solutions and technologies to support their care,” according to the MOU. As part of the partnership, the three agencies are connecting hospitals with 3D printing manufacturers and helping to develop models that medical facilities can 3D print. Representing the VA in the agreement is the Veteran Health Administrations Innovation Ecosystem, a group of innovators that work on emerging technology in the VHA. The ecosystem and the VA have been working on developing 3D printing technologies in the past for telehealth. The VA will make a website for 3D printing experts to participate and provide engineering support.

The FDA will also provide engineering support and maintain an email address to answer questions the public may have about the masks. NIH will leverage its health expertise in the process, providing infectious disease experts to inspect the protective quality of materials used in the additive manufacturing processes. Civilian agencies are not the only ones chipping in to fill the shortage of medical supplies. [Universities](#) are working to make 3-D face shields such as the one pictured above and stories of airmen working to prototype 3D-printed masks have circulated on [LinkedIn](#). [Source: Health.mil | Samir Deshpande | March 23, 2020 ++]

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## Coronavirus

### Update 18: Pumping Gas Protection Tips



Every time you grab a pump handle at the gas station, you could be transferring germs from dozens of other drivers’ hands to your own skin. Most of the year, you probably give that reality little thought. But the spread of the coronavirus should make you pause the next time you fill up your tank. The coronavirus has been found to live for hours and even days on some surfaces. That means touching a gas pump — or a keypad to pay for your gasoline — could put you at risk for coming into contact with the coronavirus.

So, how can you stay safe? Most importantly, do not touch your face after filling up unless and until you have thoroughly washed your hands. There are tips for doing this correctly in “[Beware These 7 Hand-Washing Mistakes](#).” Consumer Reports recently offered a few more tips for steering clear of the coronavirus when you fill up. They include:

- Wearing disposable nitrile or latex gloves when gripping pump handles and using keypads. CR notes that in a pinch, using a paper towel to cover your hand will provide some protection.
- Using disinfectant wipes to wipe down pump handles and keypads before you use them.
- Using hand sanitizer to clean your hands before getting back into the car.

Gabriel Shenhar, associate director of CR’s auto test program, says taking these steps can help keep you from coming into contact with germs — and transferring them to other surfaces or people: *“This process ensures that I’m not inadvertently transferring the virus from a high-touch surface like a gas pump to my vehicle’s door handle, and from there into the interior.”* [Source: MoneyTalksNews | Chris Kissell | April 3, 2020 ++]

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## Coronavirus

### Update 19: Face Mask Guidance



Should you wear a face mask to protect yourself from coronavirus infection? The Centers for Disease Control and Prevention now says “yes,” at least in some situations. Until 3 APR, the CDC had stated that people who were not obviously ill should avoid wearing masks unless caring for an infected person who wasn’t wearing a mask. But on 3 APP, the CDC changed its guidance. The federal agency now says that recent evidence suggests “a significant portion” of people who have the virus can spread it even before they experience symptoms. With that fact in mind, the CDC issued the following recommendation:

*“In light of this new evidence, CDC recommends wearing cloth face coverings in public settings where other social distancing measures are difficult to maintain (e.g., grocery stores and pharmacies) especially in areas of significant community-based transmission.”*

Of course, getting a mask is easier said than done. In fact, such masks have been in short supply ever since the new coronavirus first emerged as a threat to the well-being of everyone in the U.S. If you cannot find masks on local store shelves — or if you simply want to take matters into your own hands — Michaels is offering instructions, and a list of supplies, for creating your own DIY mask or even a face shield. Stop by the Michaels website to [learn](#) more about making your own acetate or fabric mask or shield.

Not everybody agrees that wearing masks will help to keep COVID-19, the disease caused by the coronavirus, from spreading. Amanda McClelland, a senior vice president at Vital Strategies — a nonprofit public health organization that focuses on global health threats — is skeptical of the benefits of wearing a mask. She tells Consumer Reports: *“In the research that’s been done, we don’t see any benefit at the community level for wearing the mask.”* On the other hand, Dr. Donald Milton — a professor of environmental health at the University of Maryland in College Park — tells CR he believes more widespread use of masks could reduce infection rates:

*“The argument is that since anyone can be infected without knowing it and spread the infection, that everyone should wear masks. In the U.S., where we are not prepared to test rapidly and aggressively trace and quarantine all contacts, surgical masks could be helpful.”*

So, should you wear a mask? If you are coughing, feverish or have other symptoms, the best way to prevent spreading the illness is to stay home. But if you must go out, wearing a mask would be a good idea. Dr. Tom Frieden, former director of the CDC, tells CR that people who have the virus can prevent spreading it by wearing a mask: *“If you put a mask on someone who is ill, they are less likely to spread the virus to others. That includes people who don’t*



*have symptoms. We know people who don't have symptoms can spread the virus.*" Just because you have no obvious symptoms does not mean you are not infected. So, wearing a mask can prevent you from spreading the virus when you don't know you're a carrier. Even if you are not ill, the CDC says you still should wear a mask in public settings where distancing is difficult if you want to avoid becoming infected with COVID-19. [Source: MoneyTalksNews | Chris Kissell | April 4, 2020 ++]

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## Coronavirus

### Update 20: Why the Medical Masks Shortage

Why is the United States running out of medical masks for healthcare workers and patients? How did our healthcare system fail to provide the most basic and inexpensive protective equipment needed to deal with the coronavirus? Today's drastic shortage of protective medical gear is particularly troubling, considering it was a approximately \$3.98 for a batch of 50 paper face masks just two years ago. In Virginia, local primary care clinics and hospitals kept boxes of inexpensive paper medical masks, along with Kleenex, at the front door, for patients and visitors to help themselves.

As cases of the coronavirus surged there in Virginia, that changed dramatically. Medical masks are hard to find, at any price. The shortage is so drastic that hospitals are emailing patients asking for donations, and doctors are posting articles begging employers to share surplus supplies. Nurses are frantically sewing their own masks and posting [YouTube videos](#) to show the rest of us how to make them for our local hospitals. The Centers for Disease control has warned for years about the threat of a pandemic like the Covid-19 corona virus, and the Department of Health and Human Services estimates that the U.S. will consume 3.5 billion face masks fighting it. Yet the reasons behind today's shortage have done little to soothe the growing agitation. We are running out of protective gear to battle the corona virus for two reasons:

- The rise of low-cost overseas manufacturing of such items and,
- The failure of both government-funded and private healthcare systems to seriously address the growing vulnerabilities of relying so heavily on such a limited number of overseas trading partners for these critical supplies.

The New York Times reports that over reliance on China has led to the current shortage of face masks. China made half of the world's supply of medical masks before the coronavirus started there, and that has grown to as much as 80% of the world supply since. Although China has not specifically halted exports to the U.S., it has effectively been able to do so, by requiring manufacturers to sell masks straight to the government of China for distribution, leaving none for export. This includes the N95 masks — so desperately sought by medical workers here in the U.S. Those masks are made by 3M, a U.S.-based company with a factory in Shanghai. In addition to restricting exports, China appears to have cornered the market by purchasing a vast portion of the global supply of medical masks from other nations as well, and even obtaining some through donations. Thus, at this point purchasers, including city, state and the federal government are bidding against each other for the masks making it difficult for some areas to get the protective gear they need.

Now worries about our nation's shortage of medical masks have reached a crisis point. Emergency room doctors and healthcare workers have been hospitalized with the coronavirus, and our nation's hospitals and health systems risk being overwhelmed, endangering us all.

Supporters of reducing reliance on China say that reliance leaves the U.S. dangerously short of medical supplies and pharmaceuticals. China also manufactures much of the world's penicillin, antibiotics and pain medicines. Of course, there are legitimate questions about how much big government can and should compel private companies to reorganize a global supply chain that is heavily invested in China, and how quickly companies in the U.S. could do

so, even if they want to. Expanding U.S. manufacturing is likely to require a lot more work, and to take a lot more time to be able to accomplish fairly and cost efficiently. But our nation needs to explore a far wider safety net of supply sources starting now.

If the shortage of medical supplies bothers you, contact your U.S. Representative and Senators. Ask what measures he or she favors to address the current shortage of medical supplies, and what plans they support to address future emergencies. For those of you who want to help, contact your local hospitals, health clinics, or nursing homes to learn how you can donate protective medical gear. For those of you who know how to sew and have fabric sitting unused, your local medical workers need you! Watch some [YouTube videos](#) and join the fast-growing national effort to sew and donate medical face masks to local hospitals. [Source: The Senior citizens League | Mary Johnson | April 6, 2020 ++]

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## Coronavirus

### Update 21: COVID-19 or allergies? You'll know the difference.

With allergy season upon us, health professionals want to make sure you know the difference in symptoms to avoid an unnecessary trip to the emergency room. “With the blooming of trees and the budding of flowers, we pretty much know that hay fever season will be upon us,” said Dr. Chike Nzerue, Chief Medical Officer at St. Rose Hospitals, “So, people need to know that it’s different from COVID-19. The symptoms are different.” According to Dr. Nzerue, COVID-19 is an acute infection. “We’re talking really high fevers. You have a cough, shortness of breath. You’ll have a sore throat, you get very weak. Some people get blue in the face. But it’s a more acute severe illness.”

Hay fever, on the other hand, presents itself with much more mild symptoms. “Hay fever tends to be a daily challenge in the Spring season,” said Dr. Nzerue. “Runny nose, watery eyes, sneezing and it tends to be worsened by exposure to pollen,” adding, “those who have seasonal allergies shouldn’t be alarmed by thinking it’s COVID-19. COVID is a more acute onset of illness.”

Dr. Nzerue says, in recent weeks, COVID-19 has also presented itself in patients with an unusual set of symptoms. “Some of the unusual symptoms that might suggest COVID-19 recently, we have realized, COVID-19, because of the way it progresses, some people lose their taste in their sense of smell. We’ve had patients who didn’t have the fever. They just didn’t feel well, and they say food doesn’t taste good anymore. I can’t smell anything. That could also be a sign of COVID-19 that is somewhat unique.” One illness that might be more difficult to distinguish symptoms is the common cold, partly because the viruses themselves are closely related. According to Dr. Nzerue, “What you may easily confuse COVID-19 would be like a common cold attack. But they are the same family of viruses, so that’s not surprising. The common cold is a coronavirus.”

If you still have concerns, and can’t decide if your symptoms warrant a trip to the ER, it’s now possible to reach out to a healthcare professional online for a ‘video visit.’ Dignity Health offers one such service at no charge, by using coupon code COVID19 at <https://www.dignityhealth.org/cov19-video-visits>. [Source: USA Today | Javier Zarracina, & Adrianna Rodriguez | March 16, 2020 ++]

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## Coronavirus

### Update 22: How to Get It Out of Your Clothes

The novel coronavirus respects few boundaries. When you drive, everything from your car’s interior to the pump at the gas station poses risks. The source of the disease COVID-19 also can contaminate your home’s interior — and

even your clothes. Although it's easy to overlook this, your clothes can pick up the coronavirus and potentially spread it. That is especially true in certain situations, as Consumer Reports notes:

*“Laundering clothes and linens safely is particularly important if you're living with someone who has a suspected or confirmed case of the new coronavirus, someone with a compromised immune system, or someone who works in a hospital or another place where there may be exposure to the virus.”*

The Centers for Disease Control and Prevention recommends taking several precautions with laundry at this time.

- For starters, wear disposable gloves if you are handling the clothes of someone infected with the virus. While that laundry is dirty, do not shake it — which can spread the germs into the air.
- Once all contaminated clothes are in the washing machine, remove your gloves. Then, wash your hands right way — and do so thoroughly.
- It's fine to wash potentially contaminated clothes with other laundry, but it is best to wash anything contaminated at the warmest appropriate water setting, the CDC says. Dry the items thoroughly afterward.
- Even if you aren't sure whether clothes have been contaminated, it can make sense to take extra precautions during this time. The CDC has begun urging people to wear masks in public even if they do not know whether they have been infected. The CDC said it made the recommendation because people can spread COVID-19 even before they display symptoms, or know that they have been infected. So, a person can be infected — and spread the virus onto his or her clothes — without being aware of the fact.
- If you want to be extra cautious, you could change clothes every time you have been out in an environment where you may have been exposed to the virus.
- The CDC also reminds you to disinfect your clothes hamper regularly as long as COVID-19 continues to circulate.

[Source: MoneyTalksNews | Chris Kissell | April 9, 2020 ++]

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## Coronavirus

### Update 23: FDA Pandemic Changes for Blood Donor Eligibility

The American Red Cross is pleased that the U.S. Food and Drug Administration (FDA) has updated its eligibility guidance regarding men who have sex with men, variant Creutzfeldt-Jakob disease (vCJD) or “mad cow” and malaria based on recently completed studies and epidemiologic data. These changes will potentially allow more individuals to donate and help ensure blood collection organizations across the country continue to meet patient needs throughout this pandemic and beyond. At this time, the alternatives to certain donor eligibility requirements being provided generally will apply only for the duration of the declared pandemic. For Immediate Implementation:

- For male donors who would have been deferred for having sex with another man: the agency is changing the recommended deferral period from 12 months to 3 months.
- For female donors who would have been deferred for having sex with a man who had sex with another man: the agency is changing the recommended deferral period from 12 months to 3 months.
- For those with recent tattoos and piercings: the agency is changing the recommended deferral period from 12 months to 3 months.
- For those who have traveled to malaria-endemic areas (and are residents of malaria non-endemic countries): the agency is changing the recommended deferral period from 12 months to 3 months. In addition, the guidance provides notice of an alternate procedure that permits the collection of blood and

blood components from such donors without a deferral period, provided the blood components are pathogen-reduced using an FDA-approved pathogen reduction device.

- For those who spent time in certain European countries or on military bases in Europe who were previously considered to have been exposed to a potential risk of transmission of Creutzfeldt-Jakob Disease or Variant Creutzfeldt-Jakob Disease, the agency is eliminating the recommended deferrals and is recommending allowing reentry of these donors.

The FDA will provide notification when the alternative procedures are no longer in effect. The FDA will monitor these changes in policy, alongside the National Institutes of Health’s National Heart, Lung and Blood Institute and major blood partners to ensure the continued safety of the blood supply. [Source: CBER & Red Cross | Peter Marks M.D., PhD. | April 2, 2020 ++]

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## Coronavirus

### Update 24: As COVID-19 Progresses, Ventilators aren’t Saving People

COVID-19 is caused by a virus. But what’s actually killing people is something else. This week’s surge in demand for California’s intensive care unit beds — from 1,259 to 1,676 — is caused by an illness that resembles drowning when the lungs are too full of fluid to breathe. It looks a lot like a familiar enemy, called Acute Respiratory Distress Syndrome, or ARDS. But it’s different, too. Now doctors in the trenches are worried that the standard approach for treatment is failing patients. They are even debating: Does the use of ventilators help? Or hurt?

“We’re seeing something very different and new in this disease,” said emergency medicine specialist Dr. James Saunders of Santa Clara Valley Medical Center. “It’s very weird. It is not classic ARDS. “It is alarming because we don’t have a treatment paradigm to fall back on,” he said. The general trajectory of a COVID-19 diagnosis is becoming clear, based on months of experience in thousands of patients in China, Europe and now the U.S. The illness seems to have two phases. Most people experience the first. But some go on to a second phase, with catastrophic consequences.

In the first week, viral levels are high. Symptoms such as fever, sore throat or cough are mild or moderate. The immune system fends off the virus in a targeted and calibrated way. People may feel lousy but recover. But in a subset of patients, for reasons unknown, things go horribly awry during the second week of illness. Even though levels of virus fall, the immune system goes into dangerous overdrive, flooding the lungs with inflammatory cells. In these people, it’s their body’s response, rather than the virus, that’s lethal. “This is often when people will deteriorate and become much more ill and end up in the ICU,” said infectious disease expert Dr. Annie Luetkemeyer, associate professor of medicine at UC San Francisco. Patients struggle for air. Oxygen levels plummet. Blood pressure drops. Kidneys fail. The heart stops.

Of COVID-19 patients, 15% to 25% have severe disease and 5% end up in the ICU, according to Dr. Jennifer Babik, an infectious disease specialist at UC San Francisco. In a comparison of very sick patients in China, shortness of breath began around the seventh day of their illness, with sepsis starting on the ninth or 10th day, followed by ARDS and then ICU admission on the 12th day, said Babik. The heart and kidneys showed injury on the 15th day. On the 17th day, secondary infections began to set in. Patients died, on average, on the 19th day. “Honestly, it’s the worst scenario that can happen to any patient. It is a nightmare to control,” said Los Altos geriatric specialist Dr. Mehrdad Ayati.

What’s happening? Think of your respiratory system as a tree. The branches are your bronchi and at the end of each small branch are leaves — clusters of 600 million tiny microscopic sacs, called alveoli. That’s where oxygen and carbon dioxide are exchanged. During the immune overreaction, called a “cytokine storm,” the alveoli drown in a gummy yellow fluid.

“The feeling that you can’t breathe that is one of the scariest things,” said Eileen Rubin of the ARDS Foundation, who nearly died at age 33 after the onset of non-COVID sepsis, then ARDS. Her kidneys failed, both lungs collapsed and she went into respiratory arrest, forcing her to be put in a medically induced coma for four of nine weeks of hospitalization. “You try to get a deep, clean breath of air, and you can’t,” she said. “You are constricted. You feel restrained. You can’t fix it. It causes this deep anxiety.” Normally caused by pneumonia or sepsis, ARDS is a well-studied disease that affects 200,000 people a year. Now, “almost every patient coming to the ICU because of COVID-19 meets criteria for ARDS,” said Dr. Angela Rogers, a pulmonary critical care physician at Stanford University and an expert in the syndrome.

But the features of the new viral illness don’t quite fit the classic ARDS pattern, she and a growing number of critical care physicians say. And that’s baffling. Many patients come to the hospital with blood oxygen levels so low they should be gasping for breath but instead they’re talking and texting on their phone, said Valley Med’s Saunders. Their lungs are relatively elastic. Mysteriously, their blood levels of carbon dioxide remain relatively low. Tragically, their disease progresses — and as in classic ARDS, the lungs become filled with protein-rich edema and fibrin debris, according to Dr. Michael Matthay, professor of medicine at UCSF who specializes in the care of patients with acute respiratory failure. But there are also unique cellular features of the COVID illness, with lymphocytes and mononuclear cells filling the lungs.

And, most worrisome: As the disease progresses, ventilators aren’t saving people. Despite our best efforts, COVID-19 illness is far more lethal than traditional ARDS, claiming not 40% of victims but 70% or even 80%. Even as hospitals and governors raise the alarm about ventilator shortages, a growing number of doctors say the equipment may offer little benefit to many and even harm patients. They question the old dogma, instead urging consideration of simpler and less aggressive alternatives, such as breathing masks and lying in a prone position, with the chest down and back up. Ventilation, which forces air into the lungs at a set rate and force, may be essential, they note. But it should be used differently; providing oxygen, not pressure. COVID-19 more closely resembles symptoms of high altitude sickness, rather than pneumonia, they say. If the air sacs of the lungs are so gummy that they can’t absorb oxygen, a ventilator’s high pressure could cause damage, according to an influential letter last week written by Italian and German ARDS experts in the American Journal of Respiratory and Critical Care Medicine.

Amid the fatigue and stress of trying to save patients, doctors are seeking to discover what’s going so wrong. “The way we are treating this right now isn’t working,” said Saunders. “This is either a very virulent and much more terrible disease — or, alternatively, we are treating the wrong disease, so we need to work in a different way. I deeply worry clinicians are incorrectly treating this disease as primarily an ARDS-related process when what we’re seeing suggests it’s not. “This is all new,” he said. “There may be something different about the disease, and we’re trying to understand what it is.” [Source: The Mercury News | Lisa M. Krieger | April 12, 2020 ++]

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## **Coronavirus**

### **Update 25: Robots Instrumental Role in Fighting the Pandemic**

They disinfect hospital corridors with ultraviolet light to eliminate traces of the novel coronavirus. They help nurses manage routine tasks so they can spend more time with sick patients. They deliver meals to people heeding public health orders to stay at home and help police deliver warnings to those who aren’t. As medical researchers rush to develop treatments and vaccines to deploy against the coronavirus, scientists and engineers are working on another type of weapon that could play an instrumental role in fighting the COVID-19 pandemic: robots.

“As epidemics escalate, the potential roles of robotics are becoming increasingly clear,” an international group of researchers wrote last month in the journal Science Robotics. And there’s much more robots could do if engineers concentrated their efforts on the greatest needs, researchers said. “At this time, we really need to ensure that we have

a global orchestrated sustainable approach to (robotics) research,” said Guang-Zhong Yang, dean of the Institute of Medical Robotics at Shanghai Jiao Tong University. Robots could play a larger role in the pandemic.

### **Robots on the front lines**

A big concern in any infectious disease outbreak is minimizing risk to the doctors, nurses and other healthcare workers who are in direct contact with sick patients. If those caregivers also become ill, it means less treatment for patients. “When health workers are at risk, we are all at risk,” said Tedros Adhanom Ghebreyesus, director-general of the World Health Organization. Robots could take their place in certain circumstances, such as administering tests to see whether people have been infected with the coronavirus, Yang said. That’s crucial because people who seem to be perfectly healthy may in fact be infected and could spread the disease to others.

“Silent infection is the biggest problem,” Yang said. It helps that robots don’t get sick, and — unless they run out of power — they don’t need to sleep. Russell Taylor, a roboticist at Johns Hopkins University whose work led to the development of Da Vinci surgical robots, said medical robots could be useful in intensive care units where risk of contamination was a major worry. For example, a health worker needing to tend to an Ebola patient might need to put on heavy personal protective equipment before entering a high-risk area, then remove and discard that equipment during the decontamination process at the end of their shift. That’s time-consuming, tiring and potentially dangerous. Sending a remotely operated robot to interact with the patient instead could dramatically reduce that risk, Taylor said. After all, robots are immune to biological pathogens and can be efficiently disinfected with harsh chemicals. Not so for human beings.

### **Robots behind the scenes**

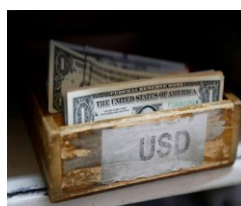
But doctors and health workers don’t necessarily want to stop having contact with their patients, even with the risks involved, said Bill Smart, a roboticist at Oregon State University. “The human contact part (of the job) is really important,” he said. Robotics is still a developing field, and patient care is complex. If robots remain in supporting rather than starring roles, Smart explained, “you’re not directly interacting with the patients where it could go really wrong if the robot breaks, and you’re also not denying the patient human contact.” That said, robots could still help minimize the risk for these front-line medical staffers by taking on more menial tasks in order to reduce the time a nurse or doctor has to spend in a dangerous environment. That could mean using drones to transport medicine to and within hospitals, or using robots to deliver meals. Round-the-clock disinfection by wandering robots — something akin to a Roomba on steroids — could also minimize contamination risk.

### **Robots in the past**

During the Ebola outbreak that began in 2014, the White House Office of Science and Technology Policy and the National Science Foundation organized workshops to identify ways in which robots could make a difference. But once the epidemic came under control, interest in (and funding for) the project dried up. “As a species we tend to be a bit ADD,” said Robin Murphy, a roboticist at Texas A&M University. This feast-or-famine approach to funding means scientists, engineers and medical emergency personnel aren’t likely to have robotic tools ready for when the next pandemic hits, scientists said.

[Source: Los Angeles Times | Amina Khan | April 12, 2020 ++]

**\* Finances \***





## **Coronavirus SITREP 4**

### **Q&A for Nontaxable Recovery Rebate**

**(Q) How do I get my rebate?**

For most Americans, no action is required. The IRS will use data from the most current tax returns or Social Security data to provide a rebate to Americans either via direct deposit (if such information is available) or through a paper check in the mail to the last address on file. U.S. Treasury Secretary Steven Mnuchin said he hopes to distribute rebates to taxpayers who e-filed with direct deposit banking information in three weeks. Taxpayers receiving rebate checks may have to wait six to eight weeks to receive a paper check in the mail. Treasury will be developing a web-based portal for individuals to provide their banking information to the IRS online. Taxpayers will be able to receive payments immediately as opposed to checks in the mail.

**(Q) Can I file taxes now for 2019 and have it applied for rebate eligibility?**

Yes. The IRS has recommended taxpayers to e-file as soon as possible if they think they will be owed a refund and has specifically advised taxpayers not to wait until July 15, the extended deadline from the usual April 15 date.

**(Q) Is there a way for me to get my check faster?**

The IRS has stated that those who filed their taxes electronically and provided direct deposit information will get their money the fastest. Treasury will be developing a web-based portal for individuals to provide their banking information to the IRS online. Taxpayers will be able to receive payments faster as opposed to waiting for checks in the mail.

**(Q) Is there any minimum income amount to qualify for the rebate and claim dependents?**

No, even filers with \$0 of income can file for the rebate. However, they must file a tax return to ensure the IRS can process the rebate. Additionally, they must have a Social Security Number and not be claimed as a dependent on another person's return.

**(Q) Which dependents qualify for a rebate?**

The CARES Act uses the Child Tax Credit (CTC) eligibility standards. All qualifying children who are under age 17 who have not provided for more than half of their own expenses and lived with the taxpayer for more than six months are eligible. This means that adult dependents, such as college students aged 17 and over, and elderly dependents do not qualify for the \$500 rebate. Adult dependents do not qualify for their own rebate either.

**(Q) How many dependents can I claim?**

The CARES Act does not provide a maximum number of children that can be claimed. However, for each dependent to qualify they must be claimed by the taxpayer on their tax return.

**(Q) What if I had a baby in 2019 or earlier this year and haven't filed a return?**

If a taxpayer has not already filed a 2019 return with the name and Social Security Number (SSN) of the eligible dependent being claimed, the filer will not receive credit for those dependents born after they filed their 2018 return. However, the taxpayer may claim a \$500 credit for each eligible child on their 2020 return.

**(Q) What if I am divorced? Does each parent receive a \$500 check for each of their dependents?**

Only the parental taxpayer claiming the child as a dependent will receive the \$500.

**(Q) Tax filing and payments for tax year 2019 have been delayed until July 15. What information will Treasury use to determine my rebate?**

Treasury will use tax year 2019 returns if available. If a taxpayer has not filed for tax year 2019, Treasury can fall back on 2018 return information. For those relying on Social Security and Veterans benefits but who have not filed in 2019 or 2018, the IRS requires they submit a simplified return to process the rebate (they will owe no tax when filing the simplified return).

**(Q) What if I have not filed my taxes for 2019, is there still an opportunity to get my money?**

Yes, the IRS will look at your 2018 tax return to check for rebate eligibility but has also advised all taxpayers expecting a refund to file their 2019 tax return as soon as possible.

**(Q) If I had high income in 2019 but lost my job, do I still qualify?**

If a taxpayer's high income in 2019 puts them above the threshold, they may be in the phaseout range and remain eligible for a partial refund. If their income is lower in 2020 when they file taxes, any remaining credit that they are eligible for will also be refunded or deducted from their tax liability when they file taxes for 2020.

**(Q) What if my income rises in 2020 and I received a higher rebate using my 2019 return?**

There is no penalty for receiving a rebate based on a lower income on 2019 or 2018 tax returns. If a filer's eligible rebate rises when using 2020 tax returns, that will be remedied on their 2020 return. If the filer is given too much, the IRS will not penalize them.

**(Q) If my rebate is too large due to dependent eligibility mistakes, will I have to pay it back? Will my rebate be considered part of my taxable income in 2020?**

No. Like all refundable tax credits (e.g., Child Tax Credit, Earned Income Tax Credit (EITC)), any part of the rebate, even in excess, is not considered as part of taxable income.

**(Q) If my income drops in 2020, can I get additional rebate if I got a lower rebate based on 2019 income?**

Yes, if a taxpayer's income drops in 2020, they will be eligible for any remaining rebate credit they were not able to claim using their 2019 or 2018 return.

**(Q) If I make more income in 2020, do I have to pay any amount back?**

No, if the amount of credit a taxpayer qualifies for in 2020 is less than it was based on their 2019 return, it does not have to be paid back and it is not considered taxable income.

**(Q) Will those receiving Social Security benefits still receive a rebate check?**

Yes, all taxpayers are eligible for the rebate, including those receiving Social Security benefits, subject to the same eligibility rules as other taxpayers. Individuals with Social Security benefits will have to submit a simplified return to the IRS, however.

**(Q) Do I still receive a check if I am on disability?**

Yes, although you may need to ensure you have filed a tax return for 2018 or 2019 (or a simplified return) even if you earned no income.

**(Q) What if I receive Supplemental Security Income but not Social Security benefits? Do I qualify for a rebate?**

Yes, taxpayers will qualify for the rebate as long as their Adjusted Gross Income is below the rebate thresholds depending on their filing status. If a taxpayer did not file for taxes in 2018 or 2019, the IRS recommends they do so as soon as possible to ensure they receive the rebate.

[Source: Tax foundation | April 1, 2020 ++]

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## **Coronavirus SITREP 5**

### **Q&A for Pandemic Unemployment Insurance**

**(Q) How did the law change one-week waiting periods before filing for unemployment insurance?**

The new law incentivizes states to end one-week waiting periods by providing 100 percent federal financing of the first week for states without one-week waiting periods. It will be up to each individual state to remove existing one-week waiting periods.

**(Q) Who qualifies for the expanded Pandemic Unemployment Insurance?**

Workers must meet these three qualifications:

- Ineligible for any other state or federal unemployment benefits;
- Unemployed, partially unemployed, or cannot work due to the COVID-19 public health emergency; and
- Cannot telework or receive paid leave. This includes workers like those who are self-employed, independent contractors, gig economy workers, and those who do not have sufficient work history to qualify for regular benefits.

These workers are now eligible for a temporary federal program called Pandemic Unemployment Assistance that provides 39 weeks of unemployment benefits.

**(Q) How are benefits calculated under these expansions?**

The Pandemic Unemployment Assistance benefit amount varies by state, is subject to a minimum, and is augmented by a new \$600 weekly boost called Federal Pandemic Unemployment Compensation. The length of benefits is 39 weeks, which reflects the regular 26 weeks provided under state programs plus the temporary 13-week expansion provided by the new federal law. Specifically, benefits are calculated under state law based on recent earnings, with a minimum benefit requirement that is equal to half of the state’s average weekly unemployment compensation amount.

**(Q) How does the \$600 weekly boost work?**

The new law that created the \$600 weekly boost is fully funded by the federal government to augment the regular unemployment benefit amount an unemployed worker receives. States are not authorized to reduce the amount or duration of their unemployment compensation during the time of the federal expansion.

**(Q) Can someone laid off before the new law was passed qualify for the new benefits?**

Yes. The \$600 weekly boost will be provided as a supplement to those who are already receiving unemployment compensation at the state level. Additionally, the newly created Pandemic Unemployment Assistance program provides benefits (including the \$600 boost) for unemployment, partial unemployment, or inability to work that began on or after January 27, 2020 and ends on or before December 31, 2020. These benefits can be paid retroactively to those who qualify.

**(Q) Is it true that people who were not laid off can also qualify?**

In some cases, yes. Individuals who can provide self-certification that they had to quit for a specific COVID-19-related reason and who do not have the ability to telework with pay, or access paid sick leave or other paid leave benefits, may qualify for Pandemic Unemployment Assistance. Some of the specific reasons workers could qualify without being laid off include otherwise being able to work except that they are unemployed, partially unemployed, or unavailable to work because of being diagnosed with COVID-19; a family member in their household has been diagnosed with COVID-19; they are caring for a family member with COVID-19; or they have to care for their child whose daycare or school is closed due to COVID-19.

**(Q) Who determines if I qualify for the benefits?**

State departments of labor will administer the expanded benefits as well as their existing benefit programs. Workers will need to file a claim with the unemployment insurance program in the state where they worked, and the states will determine whether workers qualify for benefits. The U.S. Department of Labor advises, “For now you should file for benefits as directed on your state’s website and look for information about how to receive future updates.” And has more information at

- <https://www.dol.gov/general/topic/unemployment-insurance>
- <https://www.careeronestop.org/LocalHelp/UnemploymentBenefits/find-unemployment-benefits.aspx>

**(Q) How long do these benefits last?**

The federal expansion provides 13 “extra” weeks of benefits, meaning that in total, workers can qualify for up to 39 weeks of unemployment benefits during the COVID-19 public health crisis (26 weeks under state programs, plus 13 additional weeks provided by the federal government). Federal expansions including the extra 13 weeks, the extra \$600, and the extension to workers who previously didn’t qualify will be in effect through December 31, 2020. Back to top

**(Q) Are the new benefits taxable?**

Yes. Regular unemployment insurance is counted as income and taxed on individual tax returns, and these expansions of unemployment insurance are likewise counted as income and taxable. Taxpayers will be required to disclose all of their unemployment insurance benefits when they file their taxes.

[Source: Tax foundation | April 1, 2020 ++]

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## **Coronavirus SITREP 6**

### **Catch 22 | Six States Could Tax Your Recovery Rebates**

Americans are receiving rebate checks as part of the federal government’s economic response to the COVID-19 crisis—but in a few states, at least some of those checks could be taxed. Designed as a refundable tax credit, they do not constitute taxable income at the federal or state level. But due to a quirk of some tax codes, they could increase your income tax liability in six states: **Alabama, Iowa, Louisiana, Missouri, Montana, and Oregon.**

The structure of the rebate has generated some confusion, so while entire FAQ was developed around this and other provisions of the CARES Act, a quick explanation is in order here. Technically, these rebates are a refundable tax credit for tax year 2020 (the tax return you file in April 2021). However, they are being paid out in advance based on your most recently filed tax returns (2018 or 2019 tax year) to get them to you immediately. It is not an advance on any existing credit, or on your 2020 tax refund; it’s a new credit, tied to 2020 taxes, being paid out in advance.

The credit phases out at higher incomes, so if someone’s income is lower in tax year 2020 than it was in the tax year on which their initial rebate was calculated (2018 or 2019) they can claim the residual amount on their 2020 tax return. Similarly, families grow: some people will have children to claim on their 2020 tax returns that weren’t around to be claimed previously, entitling them to a larger benefit. Here too, the difference can be claimed as a refundable credit in 2020. Importantly, no one has to return any of the money if it turns out they would have been eligible for less of a rebate using 2020 income than they were based on the 2018 or 2019 income with which their relief was calculated.

When you get a check this year, it doesn’t reduce your tax liability. It is best understood as completely separate from any tax calculations. If, however, you have an additional amount to claim next year, that residual amount comes in the form of a tax credit that reduces your income tax liability for the 2020 tax year. (If you have no tax liability, or less than the amount of your residual rebate, refundability means that you receive a check for the difference.) And that’s where it gets tricky in those six states.

Each of these states, to varying degrees, offers a deduction for federal taxes paid. When you calculate your taxable income for state income purposes, you subtract the amount you owe in federal taxes. This is already a peculiar policy, as it essentially turns state income taxes into the mirror image of the federal code: things that increase your tax liability at the federal level reduce your state income tax liability, and vice versa. Taking a federal child tax credit, for instance, means that you pay more in state taxes. (You still benefit overall; the federal savings are larger than your additional state tax burden.) And having more of your income fall in a higher federal income tax bracket lowers your effective rate at the state level.

All of these states would be better off raising the same amount of revenue with lower rates but no federal deduction, and both Iowa and Missouri have recently taken steps in that direction. Iowa’s deduction sunsets in a few years (paired with rate reductions) and Missouri’s is now phased out for higher income earners as part of last year’s rate reforms. But so long as they exist, in those states or the four others, they now have a new consequence: any residual amount of the rebate you claim on your 2020 taxes will, by virtue of reducing your federal income tax liability, increase the amount you pay to your state.

<b>State</b>	<b>Federal Deductibility Provisions</b>
Alabama	100% deductibility
Iowa	100% deductibility
Louisiana	100% deductibility
Missouri	\$5,000 deductibility cap with income phaseout
Montana	\$5,000 deductibility cap (\$10,000 joint filer)
Oregon	\$6,800 deductibility cap with income phaseout

It's doubtful that any of these states intend to tax your rebate. To prevent that from happening, though, lawmakers will have to exempt it. And, even if it's postponed for a later date, perhaps that can prompt a broader conversation of why federal deductibility still exists at all. [Source: Tax Foundation | Jared Walczak | April 8, 2020 ++]

The Treasury Department and IRS announced Friday that they have launched a web tool to help ensure that people who are not typically required to file tax returns receive their coronavirus relief payments.

The tool allows people who have low incomes or were otherwise not required to file tax returns for 2019 to provide the IRS with their name, address, Social Security number, bank account information and information about any dependents. The tool is free to use, and the IRS said it developed the tool in partnership with the tax-preparation companies in the Free File Alliance.

"People who don't have a return filing obligation can use this tool to give us basic information so they can receive their Economic Impact Payments as soon as possible," IRS Commissioner Charles Rettig said in a statement. "The IRS and Free File Alliance have been working around the clock to deliver this new tool to help people."

Under coronavirus relief legislation President Trump signed late last month, most Americans are eligible to receive one-time direct payments of up to \$1,200 per adult and \$500 per child. The IRS expects to start making payments next week.

People who have filed 2019 or 2018 tax returns, receive Social Security retirement and disability payments, or receive railroad retirement benefits will automatically receive their coronavirus payments from the IRS. The new tool is designed to allow others to provide their information to the IRS so that they can obtain their payments.

The IRS said that people who should consider using the tool include people whose incomes are too low to be required to file a tax return. Additionally, the IRS said that Social Security recipients with children could use the tool to claim their \$500 per child payment, since they will only automatically receive payments of \$1,200.

A number of lawmakers have been urging Treasury to allow recipients of Supplemental Security Income and Veterans Affairs benefits to also automatically receive their economic impact payments. The IRS said that it is looking to see if it can automatically make payments to that group of people and said that people who receive these benefits can either use the new IRS web tool or wait while the IRS continues to examine its automatic payment options.

The IRS also said that it expects to launch a second tool by April 17 called "Get My Payment" that will allow people to check on the status of their payments and provide the IRS with their direct-deposit information.

House Ways and Means Committee Chairman Richard Neal (D-Mass.) had sent a letter to the Free File Alliance last week urging the group to work with the IRS to provide a free, simplified tax form to non-filers, and on Friday he praised the alliance for doing so.

“By creating a simplified tax form for those who need to file to receive their economic impact payment, the Free File Alliance is helping vulnerable populations weather these uncertain times,” he said in a statement.

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## **Coronavirus SITREP 7**

### **Recovery Rebate Non-Tax Filer IRS Web Tool**

The Treasury Department and IRS announced 10 APR that they have launched a web tool to help ensure that people who are not typically required to file tax returns receive their coronavirus relief payments. The tool at <https://www.irs.gov/coronavirus/non-filers-enter-payment-info-here> allows people who have low incomes or were otherwise not required to file tax returns for 2019 to provide the IRS with their name, address, Social Security number, bank account information and information about any dependents. The tool is free to use, and the IRS said it developed the tool in partnership with the tax-preparation companies in the Free File Alliance.

"People who don't have a return filing obligation can use this tool to give us basic information so they can receive their Economic Impact Payments as soon as possible," IRS Commissioner Charles Rettig said in a statement. "The IRS and Free File Alliance have been working around the clock to deliver this new tool to help people." Under coronavirus relief legislation President Trump signed late last month, most Americans are eligible to receive one-time direct payments of up to \$1,200 per adult and \$500 per child. Do NOT continue here if:

- You receive Social Security, Railroad Retirement, or SSDI benefits. The IRS will automatically send you an Economic Impact Payment.
- You have already filed a 2019 federal income tax return.
- Your 2019 gross income exceeded \$12,200 (\$24,400 for a married couple) or other reasons require you to file a 2019 federal tax return.
- You were married at the end of 2019 and are not submitting information here with your spouse.
- You were not a U.S. citizen or U.S. permanent resident in 2019.

The IRS expects to start making payments next week. People who have filed 2019 or 2018 tax returns, receive Social Security retirement and disability payments, or receive railroad retirement benefits will automatically receive their coronavirus payments from the IRS. The new tool is designed to allow others to provide their information to the IRS so that they can obtain their payments.

The IRS said that people who should consider using the tool include people whose incomes are too low to be required to file a tax return. Additionally, the IRS said that Social Security recipients with children could use the tool to claim their \$500 per child payment, since they will only automatically receive payments of \$1,200. A number of lawmakers have been urging Treasury to allow recipients of Supplemental Security Income and Veterans Affairs benefits to also automatically receive their economic impact payments. The IRS said that it is looking to see if it can automatically make payments to that group of people and said that people who receive these benefits can either use the new IRS web tool or wait while the IRS continues to examine its automatic payment options.

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[Source: The Hill | Naomi Jagoda | April 10, 2020 ++]

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## Recession

### Update 01: Gallup | Americans Increasingly Expect One

In a little less than two weeks, the percentage of Americans who believe an economic recession is very likely to occur in the U.S. because of the COVID-19 virus has increased from 38% to 61%. From 16 MAR thru 22 MAR, there was a 23-point increase in the percentage of Americans expecting a U.S. recession. Another 31% currently believed a recession is somewhat likely to occur, while just 8% did not think it would happen. The results are based on Gallup's tracking of U.S. attitudes about the coronavirus situation. The polling is being conducted using online surveys with members of the Gallup Panel.

Since March 13-16, when Gallup's COVID-19 tracking survey began, increasing proportions of Americans in all income and political party groups have said a recession is very likely to occur. Democrats were originally more likely than Republicans to believe this, and they remain that way. In fact, barely more than one in three Republicans, versus about eight in 10 Democrats, said an economic recession is very likely. Another 46% of Republicans and 15% of Democrats said it is somewhat likely.

Expectations for an economic recession are generally similar by income, as they have been in recent weeks. Changes in Likelihood of an Economic Recession, by Political Party and Annual Household Income Figures are the percentage who think an economic recession is very likely to occur because of the coronavirus situation. Americans are less pessimistic about the potential effects of the novel coronavirus on their own financial situation. Eighteen percent of U.S. adults said it was very likely that their household will have "major financial struggles" because of the coronavirus. Another 34% said it is somewhat likely to happen, while 39% believed it is not too likely and 9% not likely at all.

The percentage of Americans saying their financial situation is very likely to suffer is up from 10% in March 13-16 polling. The combined percentage who think the coronavirus is either very or somewhat likely to harm their finances has increased from 40% to 52% in the same time frame. Predictions of financial struggles are higher among those residing in lower-income households than among those in middle- or upper-income households. Nearly three in 10 of those in lower-income households said it was very likely that their household would experience major financial struggles because of the coronavirus, compared with about one-seventh of those in middle- and upper-income households.

One of the immediate economic effects of the COVID-19 situation in the U.S. was the sharp decline in the U.S. stock market. Since then, stock values have been volatile, and they remain much lower than before the pandemic. Six percent of Americans who have money invested in stocks say they have taken money out of the stock market, and another 12% say they are considering doing so. That leaves 82% who are not considering reducing their stock market investments.

To the extent Americans have taken money out of the stock market during the coronavirus situation, they apparently have not taken all of their money out. A separate Gallup telephone survey, conducted March 13-22, found 55% of Americans indicating they own any amount of stock. This is the same rate of stock ownership that Gallup measured about a year ago. Stock ownership remains down from before the Great Recession -- 62% owned stock in 2007 -- suggesting a smaller proportion of Americans have been harmed by this latest plunge in stock prices than by the one that occurred in response to the 2008 financial crisis.

#### Implications

Widespread business closures and other efforts designed to halt the spread of COVID-19 have most economists predicting a significant economic recession. Americans tend to agree, with more than nine in 10 saying a recession is at least somewhat likely, including six in 10 who say it is very likely to occur. Democrats are largely convinced a recession is going to occur, while Republicans are more skeptical, presumably because of their trust in the leadership of President Donald Trump. The longer the coronavirus pandemic disrupts normal human work and social interactions in the U.S., the greater the harm it will do to the economy and Americans' own finances. These unknowns will

ultimately go a long way toward determining whether voters reelect the president this fall. [Source: Gallup | Jeffrey M. Jones | March 26, 2020 ++]

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## **Umbrella Insurance**

### **What It Is & Do You Need It**



Umbrella insurance does exactly what its name implies: It offers extra protection. It's an extra layer of liability insurance; something you buy in addition to the liability insurance you already have in your home and car insurance policies. And what does liability insurance do? It pays people you accidentally harm. So, if you think of a jacket as your existing liability insurance, an umbrella policy is there to give you even more protection. Most people don't need an umbrella policy because they're adequately insured by their home and car policies. So who does? In a word, rich people. The minimum umbrella policy is typically a million bucks, so unless you're high net worth, you probably don't need one.

Umbrella policies kick in after your other insurance, like your car or home coverage, is used up. They might also cover things your existing policies don't, like maybe libel or slander. Example: Say your Doberman bites one of your party guests, and they sue you for a \$1 million. You have a homeowner's policy, but your liability insurance tops out at \$500,000. In this case, your umbrella policy will pay the remaining \$500,000. Because umbrella coverage only kicks in after your regular policies give out, it's not very expensive. According to the Insurance Information Institute, the average cost for \$1 million of coverage is only \$150 to \$300 per year.

The companies pedaling these policies normally have minimum coverage limits. They won't let you reduce your existing liability coverage to bare minimum on existing policies in anticipation of the umbrella policy covering the difference in liability. To get umbrella insurance, you'll typically need a homeowners policy with a minimum of \$300,000 in liability coverage and a car policy with a similar minimum. Until you meet the minimums set by the umbrella insurance company for your car and home policies, you won't be able to get umbrella insurance. [Source: MoeyTalksNews | Stacy Johnson | March 30, 2020 ++]

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## **Coronavirus Financial Planning**

### **Update 04: Negative Interest Rates, What It Means for You**

Thanks to the coronavirus-related financial crisis, we've broken more records in U.S. financial markets: Interest rates on some government securities have now dropped below zero, with one hitting a new low. As of 25 MAR, three-month Treasury bills on the secondary market were paying **negative 0.036%** — a record low. One-month Treasury bill rates also went negative. This is the first time since 2015 that either rate has gone negative — meaning that instead of earning interest, investors will get back less money than they put into these government securities. How can this happen?

Because investors — especially the big, institutional kind — are so interested in safety and liquidity, they’ll even accept negative rates to achieve it. Since you’ll probably be seeing more of this strange phenomenon, following is a brief explanation, along with a video at [https://www.youtube.com/watch?v=pX3\\_3NMZa0k&feature=emb\\_rel\\_end](https://www.youtube.com/watch?v=pX3_3NMZa0k&feature=emb_rel_end).



### Why rates are so low in general

Low rates help the economy in several ways. For example:

- Low rates help the economy in several ways. For example:
- Both consumers and companies are more likely to spend if they can borrow money inexpensively. After all, the less interest we pay, the more money we have — and the more money we spend, the more the economy grows.
- Low rates cause a nation’s currency to weaken relative to that of other countries, which makes it cheaper for other countries to buy our stuff. This boosts exports, stimulating the economy.
- Low rates can help the stock market: Since businesses pay less interest, they’re more profitable. Also, when bank interest rates are terrible, investors seek out options with higher returns, like stocks.

So, although low rates aren’t good news for savers, they can get the economy moving. And that’s why we’re seeing such low rates today.

### Understanding negative rates

Negative rates, as the term implies, are the mirror image of typical rates. Normally, when you put money in the bank, the bank pays you interest. But when rates turn negative, you’re literally paying the bank to hold your money. We don’t have those kinds of negative rates. At least not yet. The negative rates that began in the Treasury market 24 MAR happened on the secondary market, the place where Treasuries are bought and sold after they’ve been issued.

Why would any investor accept negative rates? After all, certificates of deposit (CDs) and some savings accounts at the bank are paying close to 2%, and they’re insured. So, why don’t these big institutions just put their money in the bank? Remember that bank deposits generally are only insured to \$250,000 per depositor. Institutional investors are trying to protect hundreds of millions of dollars. The safest place on the planet to put money — the only truly risk-free investment — is U.S. Treasury securities. Since Uncle Sam can literally print money, he can’t default.

### Could consumers see negative rates?

It’s possible negative rates could flow through to the consumer. In other words, we could be forced to pay to keep money in a savings account. Or, on the other side of the coin, we could theoretically get a mortgage that pays us instead of us paying the lender. The latter has already happened in Scandinavia. Last year, a Danish bank started offering mortgages with 0% and negative rates. From *The Guardian*: “*Jyske Bank, Denmark’s third largest, has begun offering borrowers a 10-year deal at -0.5%, while another Danish bank, Nordea, says it will begin offering 20-year fixed-rate deals at 0% and a 30-year mortgage at 0.5%.*”

With a negative-rate mortgage, instead of paying interest, you’d literally pay back less than you borrowed. Pretty wild, isn’t it? But it’s not the norm. In countries with a negative-rate policy, it’s usually banks that are being charged to park their money in a central bank, not consumers. Nor, despite the example above, are consumers typically able to get paid to borrow.

### **What's a saver to do?**

For one, use certificates of deposit to lock in rates now, as we've suggested in multiple recent articles. It's simple to do. Just visit this page of our Solutions Center to see the best CD rates today, as well as the best savings rates. You can also consider other alternatives to traditional savings accounts. Learn more in articles like "[How to Earn More Money on Your Savings](#)." Bottom line? The coronavirus has turned this economy on its head. And it's starting to look more likely it will do the same to savings rates.

[Source: MoneyTalksNews | Stacy Johnson | March 25, 2020 ++]

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## **Coronavirus Financial Planning**

### **Update 05: Mortgage Payment Relief**

The coronavirus pandemic and the millions of jobs lost due to it are whipsawing American households. Once you've put food on the table, the next most pressing question is, "How do I hang onto my home?" If you're in a tight spot right now, you may qualify for mortgage relief. Following is a look at newly available types of relief for homeowners struggling during the pandemic.

#### **Contacting your mortgage servicer**

Pursuing any type of mortgage relief likely will involve contacting your mortgage servicer — the bank or other company that sends your monthly mortgage statement. How and when you contact your servicer depends on the severity of your financial hardship:

- If you can't pay the mortgage this month: Call your mortgage servicer right away and let it know the situation. With many people in the same boat, getting help could take time. Also, NPR reports, some homeowners are having difficulty getting help. Be prepared for waits, confusion and bureaucracy.
- If you can pay the mortgage now but worry you'll hit trouble later: Don't call yet. Check the servicer's website for instructions because phone lines may be jammed with people needing immediate help. Also, check the Consumer Financial Protection Bureau's guide to coronavirus mortgage relief options.
- To contact your servicer, check your monthly mortgage statement for contact information and your mortgage policy number. Failing that, use the lookup tools that the CFPB lists on its [website](#).

#### **Relief options for federally backed mortgages**

Congress recently passed the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, which includes provisions that help people with mortgages that are federally owned or otherwise backed by one of the following federal entities:

- U.S. Department of Housing and Urban Development
- U.S. Department of Agriculture
- Federal Housing Administration
- U.S. Department of Veterans Affairs
- Fannie Mae
- Freddie Mac

The CFPB's guide at <https://www.consumerfinance.gov/about-us/blog/guide-coronavirus-mortgage-relief-options> has consumer contacts for each entity. Homeowners with federally owned or backed mortgages are offered two types of aid under the CARES Act:

- Foreclosure moratorium: A 60-day moratorium started on March 18. You can't be evicted or charged a fee for a late payment during this time, USA.gov says. Also, mortgage lenders and servicers may not start foreclosing on you or finalize a foreclosure during the moratorium period, the CFPB says.
- Mortgage forbearance: Homeowners having trouble paying their mortgages because of financial hardship related to the coronavirus pandemic have the right to ask their mortgage servicers for a 180-day forbearance

— meaning a temporarily lower payment amount or a pause on payments. Such homeowners also can request one forbearance extension of another 180 days.

As the CFPB explains the forbearance request option: *“There will be no additional fees, penalties or additional interest (beyond scheduled amounts) added to your account. You do not need to submit additional documentation to qualify other than your claim to have a pandemic-related financial hardship.”* The CFPB guide also explains what to expect with forbearance and how to request forbearance.

### **Relief options for other mortgages**

If your mortgage isn't backed by the federal government, potential sources of help include your mortgage servicer and your state government. Contact your mortgage company to ask what relief it's offering. Companies ranging from Bank of America to Ally have extended relief options to borrowers who are struggling during the pandemic. As for help from state governments, check your state. Check back frequently for changes and new programs. Bankrate also has a list of state actions to help homeowners with mortgage trouble.

### **Refinancing is possibly another option**

Another possibility may be to refinance your current mortgage. It could be worthwhile if you can lower your payments by getting a lower interest rate or extending the term (the lifetime) or your loan.

[Source: MoneyTalksNews | Marilyn Lewis | April 10, 2020 ++]

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## **Social Security Taxation**

### **Update 15: How Your State Taxes SS**

Twenty-six states and D.C. either have no income tax (AK, FL, NV, SD, TX, WA, WY) or do not include Social Security benefits in their calculation for taxable income (AL, AR, CA, DC, HI, IN, IA, KY, LA, ME, MD, MI, MS, NH, NJ, NC, OR, PA, TN, WI). The remaining states taxation is follows:

- Twelve states (AZ, CO, DE, GA, ID, IL, MA, NY, OH, OK, SC, VA) exempt the portion of Social Security benefits that is included in federal taxable income.
- Several states reduce the level of taxation applied to Social Security benefits depending on things like age or income level:
- **Nebraska** and **Utah** tax Social Security benefits in the same way as the federal government. Under the federal tax code, the taxable portion of Social Security income depends on two factors: a taxpayer's filing status and the size of his "combined income" (adjusted gross income + nontaxable interest + half of Social Security benefits). In general, if a taxpayer has other sources of income and a combined income of at least \$25,000 (single filers) or \$32,000 (married filing jointly), Social Security benefits are treated as income for taxation purposes. It should be noted that Utah also provides a nonrefundable retirement tax credit (this does not apply to survivor or disability Social Security benefits).
- **Connecticut** excludes Social Security benefits from income calculations for any taxpayer with less than \$75,000 (single filers) or \$100,000 (filing jointly) in adjusted gross income (AGI).
- **Kansas** provides an exemption for such benefits for any taxpayer whose AGI is \$75,000, regardless of filing status.
- **Minnesota** provides a graduated system of Social Security subtractions which kick in if someone's provisional income is below \$81,180 (single filer) or \$103,930 (filing jointly).
- **Missouri** allows a 100 percent Social Security exemption as long as the taxpayer is 62 or older and has less than \$85,000 (single filer) or \$100,000 (filing jointly) in annual income.

- **North Dakota** allows taxpayers to deduct taxable Social Security benefits if their AGI is less than \$50,000 (single filer) or \$100,000 (filing jointly).
- **Rhode Island** allows a modification for taxpayers who have reached full retirement age as defined by the Social Security Administration and have a federal AGI of under \$81,900 (single filer) or \$102,400 (filing jointly).
- **Vermont** provides a graduated system of Social Security exemptions which kick in if a taxpayer's income is below \$34,000 (single filer) or \$44,000 (filing jointly).
- While Montana and West Virginia do not have age or income stipulations, their approaches to such taxes still warrant attention.
- In **Montana**, some Social Security benefits may be taxable, and the state advises taxpayers to fill out a worksheet to determine how the state taxable amount differs from the federally taxable amount.
- **West Virginia** passed a law in 2019 to begin phasing out taxes on Social Security. Beginning in tax year 2020, the state exempts 35 percent of benefits. In 2021, that amount increases to 65 percent, and in 2022, the benefits will be completely exempt.

[Source: MoneyTalksNews | Stacy Johnson | March 16, 2020 ++]

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## State Taxation

### Update 04: More on Income Tax Filing Date Revisions

As of April 1, every state plus Washington D.C. with an individual income tax has offered taxpayers some form of personal income tax extension. Most states, with a few exceptions, traditionally follow the federal government in holding Tax Day on April 15. As a result, when the Internal Revenue Service (IRS) moved this year's Tax Day to July 15, most states chose to follow suit, postponing their own filing and payment deadlines by three months with the following exceptions

- Colorado: The state has extended its deadline for paying taxes to July 15. The state has an automatic six-month extension for its deadline to file returns, giving taxpayers until Oct. 15 to file.
- Hawaii: July 20
- Idaho: June 15
- Iowa: July 31
- Mississippi: May 15
- New Hampshire: The state is offering extensions to qualifying taxpayers who are impacted by the coronavirus pandemic and are unable to pay their income taxes by April 15, according to the New Hampshire Department of Revenue Administration. For more information, contact the department's Taxpayer Services Division at (603) 230-5000 (select option 2) between 8 a.m. to 4:30 p.m. on weekdays.
- Virginia: The state will waive late penalties if taxes are paid by June 1, but taxpayers will still incur interest if they do not pay by the usual deadline of May 1. For filing returns, the state has an automatic six-month extension.

Several states have also announced tax filing and payment deadline extensions for taxes besides personal income taxes. In California, Gov. Gavin Newsom (D) has extended the filing and payment deadline to July 31 for a broad spectrum of business taxes. Specifically, businesses are eligible for the extension if they owe less than \$1 million. Florida, one of the states without an individual income tax, has extended the filing and payment deadlines for various sales, tourism, and excise taxes. Kansas is among the states giving taxpayers additional time to apply for a homestead refund and other forms of property tax relief. [Source: Tax foundation & MoneyTalksNews | Katherine Loughhead | April 2 & 6, 2020 ++]



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## Drug Price Gouging

### Update 07: Most Expensive Prescription Drugs in 2020

Drug price hikes began right away this year. By February, manufacturers had increased their prices for 639 prescription drugs — more than in each of the past two years. Still, some prescriptions remain far more expensive than others — with the most expensive drugs easily costing more than the typical household income in the U.S. (That’s a median of \$61,937 per year or \$5,161 per month as of 2018.) A recent analysis by drug price watchdog GoodRx shows that the 20 most expensive drugs of 2020 all cost five figures — for a one-month supply.

The analysis was based on list prices — the prices set by drug manufacturers — which often are higher than patients end up paying. However, list prices provide a way to track drug costs, measure changes and make apples-to-apples comparisons. As GoodRx explains: *“Few patients actually pay this price because they are typically shielded by their health insurance. But the list price is still a good proxy for the price of a drug. In essence, rising list prices lead to rising out-of-pocket costs for patients.”* Following is a closer look at the 12 most unaffordable medications of 2020 based on list price.

**12. H.P. Acthar.** List price: \$39,864 for a typical 30-day supply - Manufacturer: Mallinckrodt Pharmaceuticals  
[H.P. Acthar](#) (or “Acthar”) is a drug delivered by injection with multiple uses, including the treatment of:

- Infantile spasms in infants and children under age 2.
- Exacerbations of multiple sclerosis in adults.
- The following types of disorders and diseases: rheumatic, collagen, dermatologic, allergic states, ophthalmic, respiratory and edematous state

**11. Gattex.** List price: \$40,450 for a typical 30-day supply - Manufacturer: Takeda  
[Gattex](#) is a drug administered by injection for certain adults and children who have short bowel syndrome, a rare condition stemming from the loss of a portion of the small or large intestine or both, or from loss of the function of an intestine, which causes poor absorption of nutrients. Manufacturer Takeda offers the [OnePath program](#) that can help patients with the insurance process, financial assistance options and prescription delivery.

**10. Chenodal.** List price: \$42,570 for a typical 30-day supply - Manufacturer: Retrophin  
[Chenodal](#) was previously prescribed as a treatment for gallstones. Today, the tablets are used to treat cerebrotendinous xanthomatosis (CTX), which the drug manufacturer describes as a rare, progressive and underdiagnosed genetic disorder in which the body does not properly break down cholesterol. Chenodal is made by Retrophin, a drug company founded in 2011 by Martin Shkreli (pictured above), whose notoriety related to huge drug price hikes earned him the media nickname “Pharma Bro.” Retrophin subsequently ousted Shkreli, who now is serving a seven-year prison term for fraud, according to [Reuters](#).

**9. Cinryze.** List price: \$44,141 for a typical 30-day supply - Manufacturer: Takeda  
[Cinryze](#) is administered through intravenous injection. It is used to prevent episodes of angioedema — severe swelling — in people who have hereditary angioedema. [According to](#) the National Institutes of Health, this rare disease often begins in childhood or adolescence. The drug manufacturer offers copay assistance through the OnePath program to eligible Cinryze patients.

**8. Juxtapid.** List price: \$44,714 for a typical 30-day supply - Manufacturer: Amryt Pharma  
[Juxtapid](#) is taken orally in a capsule. Like Kynamro, mentioned earlier, it is used to treat patients with homozygous familial hypercholesterolemia, a condition involving extremely high levels of low-density lipoprotein cholesterol, aka “bad cholesterol,” that can lead to heart disease. Juxtapid’s current list price reflects a 9.9% increase at the start of this year, GoodRx reports.

**7. Daraprim.** List price: \$45,000 for a typical 30-day supply - Manufacturer: Vyera Pharmaceuticals  
[Daraprim](#) is used in the treatment of toxoplasmosis. The disease is caused by a parasite and, [according to](#) the Centers for Disease Control and Prevention, is a leading cause of death from foodborne illnesses in the United States. For pregnant women or people with a compromised immune system, toxoplasmosis can be particularly dangerous, the CDC says. In 2015, pharmaceutical company exec Martin Shkreli sparked outrage for hiking the price of Daraprim from \$13.50 per pill to about \$750 per pill in a matter of days.

**6. Takhzyro.** List price: \$45,464 for a typical 30-day supply - Manufacturer: Takeda  
[Takhzyro](#) is an injected drug used in preventing attacks of hereditary angioedema. This rare [inherited disorder](#) involves episodes of fluids accumulating outside of blood vessels, which can lead to an array of complications.

**5. Oxervate.** List price: \$48,498 for a typical 30-day supply - Manufacturer: Dompé  
[Oxervate](#) is a prescription eyedrop medicine for treating neurotrophic keratitis, a rare [disease](#) that causes reduced sensation in the cornea, the eye's clear, protective outer layer. Early this year, Oxervate's list price rose 2.7%, GoodRx reports.

**4. Actimmune.** List price: \$52,777 for a typical 30-day supply - Manufacturer: Horizon Therapeutics  
[Actimmune](#) is an injection with two uses:

- To slow disease progression in people who have severe malignant osteopetrosis, a rare bone [disease](#).
- To reduce the severity and frequency of serious infections related to chronic granulomatous disease, a rare [immune deficiency](#) disorder that affects certain white blood cells

The current list price of Actimmune reflects a 4.8% increase that took effect in January. But the manufacturer, Horizon Therapeutics, has a patient support [program](#) offering education and financial help for eligible patients.

**3. Mavenclad.** List price: \$53,730 for a typical 30-day supply - Manufacturer: EMD Serono  
[Mavenclad](#) is a tablet used in treating relapsing forms of multiple sclerosis, a potentially disabling disease of the brain and spinal cord.

**2. Ravicti.** List price: \$55,341 for a typical 30-day supply - Manufacturer: Horizon Therapeutics  
[Ravicti](#) is a liquid taken by mouth and used to manage urea cycle disorders in adults and children as young as 2 months. These rare genetic disorders affect the urea cycle, the process by which the waste product nitrogen is removed from the blood, according to a National Institutes of Health [report](#). The current list price for Ravicti reflects a 4% increase from last year, according to GoodRx. But the manufacturer of Ravicti, Horizon Therapeutics, has a patient support [program](#) offering education and financial help for eligible patients.

**1. Myalept.** List price: \$71,306 for a typical 30-day supply - Manufacturer: Amryt Pharma  
[Myalept](#) is an injected drug used to treat deficiencies of the hormone leptin in people with generalized lipodystrophy. According to the nonprofit [Mayo Clinic](#), generalized lipodystrophy is a rare disorder characterized by selective loss of the body's adipose (fat) tissue. The current list price of Myalept reflects a 9.9% increase in January.

[Source: MoneyTalksNews | Marilyn Lewis | April 9, 2020 ++]

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## **Social Media Quiz Scams**

### **Could Give Scammers your Personal Info**

With most of the US and Canada under orders to stay at home, many people are turning to social media for a fun distraction. Taking a Facebook quiz may seem like a harmless way to pass the time, but it could also give scammers your personal information.

#### **How the Scam Works:**

- You see a fun quiz on Facebook or another social media platform. What’s the harm, you figure? You answer a few questions and prove how well you know a friend. Or you take a short personality test to match with a character from your favorite TV show.
- These quizzes ask seemingly silly or meaningless questions, but scammers can use that information for nefarious purposes. For example, some quizzes collect personal information by asking questions like: “What is your mother's maiden name?” or “What is the name of the street you grew up on?” These are common security questions for banking and credit card accounts. Sharing this information can lead to your accounts being hacked, and your personal and financial information being stolen.
- Not all social media quizzes are a data collection scam, but BBB cautions users to be careful about what they share online. Social media data and quiz answers can be used to steal your identity or enable a scammer to impersonate you to your friends and family.

**Tips to Avoid Social Media Scams:**

- Be skeptical: Before you take a quiz, figure out who created it. Is it a brand you trust? Just because something appears to be fun and innocent, doesn’t mean there isn’t an inherent risk.
- Adjust privacy settings: Review your social media account’s privacy settings and be strict about what information you share and be mindful of who you are sharing it with.
- Remove personal details from your profile: Don’t share information like your phone number or home address on social media accounts.
- Don't give answers to common security questions: Be cautious if the questions in a quiz ask for things like your mother's maiden name, street you grew up on, or name of your high school.
- Monitor friend requests. Don't accept friend requests from people you don’t know. Also be wary of a second friend request from someone you are already connected with; the second profile may be an imposter trying to access your data and your Friends list.

**For More Information**

For more about social media scams, see this [this article](#) about Facebook Messenger cons and [this](#) about social media advertising. For more consumer tips regarding COVID-19, see [www.BBB.org/Coronavirus](http://www.BBB.org/Coronavirus). For more business tips, see [www.BBB.org/Covid](http://www.BBB.org/Covid). If you’ve spotted a scam (whether or not you’ve lost money), report it to [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). Your report can help others avoid falling victim to scams. [Source: BBB Scam Alert | April 10, 2020 ++]

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## **Tax Burden for Arkansas Retired Vets**

**As of APR 2020**

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 **Arkansas**.

**General Taxes**

**State Sales Taxes:** 6.50% (prescription drugs exempt). Counties and cities can charge an additional local sales tax of up to 5.5%, for a maximum possible combined sales tax of 12% Arkansas has 644 [special sales tax jurisdictions](#) with local sales taxes in addition to the state sales tax. Counties and cities in Arkansas are allowed to charge an additional local sales tax on top of the Arkansas state sales tax. The state capitol, Little Rock, charges a city sales tax of 0.5%. The sales tax on groceries has been reduced statewide several times since 2007, and was last cut from 2% to 1.5% in July of 2011. Arkansas recently raised the state sales tax from 6% to 6.5%.

**Gasoline Tax:** 39.9 cents/gallon (Includes all taxes - i.e. federal excise tax on gasoline is 18.4 cents per gallon)

**Diesel Fuel Tax:** 45.9 cents/gallon (Includes all taxes – i.e. federal excise tax on diesel is 24.4 cents per gallon)

**Use Tax:** None

**Excise Tax:** Cigarettes \$1.15 per pack, Gasoline 21.5 cents per gallon, Liquor \$6.57 per gallon, Wine \$1.42 per gallon, Beer \$0.34 per gallon, Vehicle registration fee and title fees on the sale or transfer of cars and motorcycles, Cellphone \$11.07 per service plan.

### **Personal Income Taxes**

**Tax Rate Range:** Low – 2.0%; High – 6.6%. Rates apply individuals earning more than \$3,999

**Income Brackets:** Four. Lowest \$0 thru \$3,999; Highest – \$38,300+. Bracket levels are adjusted for inflation each year. Release dates for tax bracket inflation adjustments vary by state and may fall after the end of the applicable tax year. Arkansas has “tax benefit recapture,” by which many high-income taxpayers pay their top tax rate on all income, not just on amounts above the benefit threshold.

**Personal Exemptions:** None. Tax credit of \$26 each for individuals and dependents listed plus an extra \$26 for those who are over 65, blind, or deaf.

**Standard Deduction:** None

**Itemized Deductions:** Same as on your federal return.

**Medical/Dental Deduction:** Same as Federal taxes

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Retirement income is taxable in Arkansas, even if the income source is from a different state. Conversely, taxpayers who receive an IRA distribution after reaching the age of 59½ do not need to pay tax on the first \$6,000 in distributions. Arkansas also does not tax income coming from Social Security, VA, workers’ compensation, Tier 1 and Tier 2 Railroad Retirement, unemployment compensation, and all related supplemental benefits, among others. Up to \$6,000 in military, civil service, state/local government, and private pensions are exempt. Out-of-state government pensions also qualify for exemption. Other exemptions include active duty military personnel (\$9,000), retired military personnel, and life insurance proceeds.

**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**

Arkansas property taxes are levied by counties, municipalities, and school districts. All households are eligible for a homestead tax credit of up to \$350 regardless of income or age. Political subdivisions collect taxes on real property (house and land) and personal property (motor vehicles, boats and motors, motorcycles and all-terrain vehicles). Assessment is based on 20 percent of the true market value. The taxable assessed value of homesteads will not increase more than 5% above the previous taxable assessed value except when new additions or substantial improvements are made to the property. However, the taxable value of the homestead will continue to increase each

year until it equals 20% of market value. The taxable assessed value of homesteads of residents aged 65 or older, or those who are disabled are capped at the previous year value unless improvements are made or the property is sold. For more information about real property taxes, [click here](#) and [here](#).

The median property tax in Arkansas is **\$532.00 per year** for a home worth the median value of \$102,900.00. Counties in Arkansas collect an average of **0.52%** of a property's assessed fair market value as property tax per year. The exact property tax levied depends on the county in Arkansas the property is located in which can be found on the county map at <http://www.tax-rates.org/arkansas/property-tax>.

In certain cases, disabled veterans are exempt from all state taxes on real and personal property. This tax exemption also is available to widow or widowers who do not remarry, as well as to dependent minor children of military personnel who were killed in action, died of service-related disabilities or who are missing in action. For additional information, go to <http://www.veterans.arkansas.gov>.

### **Inheritance and Estate Taxes**

There is no inheritance tax. In 2003 the estate tax was repealed for those deceased after January 1, 2005.

### **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>.
- Excise Taxes (i.e. gasoline, cigarettes, cellphones, automobiles, beer, wine, and liquor: <http://www.tax-rates.org/taxtables/excise-tax-by-state>.

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For further information, visit the [Arkansas Department of Finance and Administration](#) site or call 501-682-7751. For general tax information, [click here](#). For tax forms go to <https://www.dfa.arkansas.gov/income-tax/individual-income-tax/forms>. For a booklet on moving to Arkansas, [click here](#). [Source: <http://www.tax-rates.org> & <http://www.retirementliving.com/taxes-alabama-iowa> | April 2020 ++]

**\* General Interest \***



## **Census Bureau**

### **Update 01: Census Operational Adjustments Due to COVID-19**

The 2020 Census is underway and more households across America are responding every day. Over 70 million households have responded to date, representing over 48% of all households in America. In light of the COVID-19 outbreak, the U.S. Census Bureau is adjusting 2020 Census operations in order to:

- Protect the health and safety of the American public and Census Bureau employees.
- Implement guidance from federal, state and local authorities.
- Ensure a complete and accurate count of all communities.

The Census Bureau temporarily suspended 2020 Census field data collection activities in March. Steps are already being taken to reactivate field offices beginning June 1, 2020, in preparation for the resumption of field data collection operations as quickly as possible following 1 JUN. In-person activities, including all interaction with the public, enumeration, office work and processing activities, will incorporate the most current guidance to promote the health and safety of staff and the public. This will include recommended personal protective equipment (PPE) and social distancing practices.

Once 2020 Census data collection is complete, the Census Bureau begins a lengthy, thorough and scientifically rigorous process to produce the apportionment counts, redistricting information and other statistical data products that help guide hundreds of billions of dollars in public and private sector spending per year. In order to ensure the completeness and accuracy of the 2020 Census, the Census Bureau is seeking statutory relief from Congress of 120 additional calendar days to deliver final apportionment counts. Under this plan, the Census Bureau would extend the window for field data collection and self-response to October 31, 2020, which will allow for apportionment counts to be delivered to the President by April 30, 2021, and redistricting data to be delivered to the states no later than July 31, 2021.

**Note:** Anyone who has not already provided their Census data can do so online at [https://govtub.com/us-census.aspx?utm\\_source=bing&utm\\_medium=cpc&utm\\_term=government%20census&utm\\_campaign=GH+Census+DSK](https://govtub.com/us-census.aspx?utm_source=bing&utm_medium=cpc&utm_term=government%20census&utm_campaign=GH+Census+DSK).

[Source: U.S. Department of Commerce | Wilbur Ross & Steven Dillingham | April 14, 2020 ++]

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## Notes of Interest

April 01 thru 15, 2020

- **Coronavirus – Body Bags.** The Pentagon is seeking to provide as many as 100,000 military-style body bags for potential civilian use as the U.S. warns that deaths could soar in the coming weeks from the coronavirus pandemic.
- **Coronavirus – Hospital Ships.** The U.S. Navy generated glowing headlines and cheering crowds when deploying its hospital ships Mercy and Comfort to Los Angeles and New York City respectively. But the ships are both pushing 50 years old and need replacing, and what those replacements will look like is anything but certain.
- **Coronavirus – Making Money.** At <https://radiopublic.com/money-6rRgm9/s1!0c157> you can listen to a 27 min podcast on whether the stock market has bottomed, smart things to do with your coronavirus-related stimulus check and, if you're one of the millions of Americans now unemployed, how to make extra money from home.
- **Coronavirus – Fraudulent Products.** To deal with the surge in products falsely claimed to prevent or cure coronavirus products, the FDA has set up a special e-mailbox at [fda-covid-19-fraudulent-products@fda.hhs.gov](mailto:fda-covid-19-fraudulent-products@fda.hhs.gov)
- **Coronavirus – Army Retirees.** Some 25,000 retired personnel have volunteered to rejoin the Army to help with Coronavirus response, the Army has said. It reached out to around 800,000 retired and Individual Ready Reserve soldiers in late March and has heard back from a wide range of medical and non-medical respondents.
- **Coronavirus – VA Cases.** As of 7 APR over 3,000 vets and 1000 employees WWII Vets have tested positive. There have been 144 patients and 4 employees who have died from the illness. Officials said any veteran with symptoms such as fever, cough or shortness of breath should contact their local VA facility before visiting to determine their next steps.



- **Coronavirus – VA Vet Debts.** The U.S. Department of Veterans Affairs Debt Management Center said 10 APR it would suspend all action on veteran debts for 60 days. Also, the USDVA said it would suspend collection action or extending repayment terms on preexisting VA debts, as the veteran prefers. This affects all veteran debts under the Treasury Department’s jurisdiction.
- **Coronavirus – Afghan MWR.** U.S. and NATO dining facilities in Afghanistan are takeout only, with shortened hours for stores and restaurants run by the Army and Air Force Exchange Service. Morale, Welfare and Recreation facilities, where troops could play video games or call their families, have been closed.
- **CARES Act.** If you have fallen behind on child support payments and your state has reported that fact to the U.S. Treasury Department, your \$1200 recovery rebate will be offset by those back payments. Also, if you are a nonresident alien you are not considered eligible to receive a payment.
- **Vehicle Depreciation.** The average depreciation for all cars after 5 years is 49.6% of purchase price. For hybrid and all electric vehicles it is 56.7% and 67.1%. For more specific depreciation data on least and most refer to <https://www.iseecars.com/cars-that-hold-their-value-study#v=2019>.
- **CWO Rudy Shappee.** An enlisted man who “came up the hose pipe” to become Chief Warrant Officer aboard Midway tells his story at <https://www.midway.org/stories/rudy>.
- **USS Delaware (SSN-971).** Commissioned on 4 APR, the submarine is longer than a football field, weighs about 7,800 tons, can stay underwater for up to three months and can operate for more than 30 years without refueling. It is manned by 135 sailors. Video at <https://youtu.be/6M0EaQPZkqo>.
- **VA Appeals.** The U.S. Department of Veterans Affairs’ (VA) VA Board of Veterans’ Appeals (Board) hit a production milestone, April 1, at the fiscal year (FY) 2020 halfway point issuing more than 52,000 decisions which is approximately 15% more than the previous year. In FY 2017, the Board issued 52,661 total decisions, FY 2018, 85,288 decisions and FY 2019, 90,050. The Board’s mission is to conduct hearings and issue timely decisions for Veterans and other appellants in compliance with the law.
- **Absentee Voting.** Seventeen states require voters to provide an excuse for voting by absentee ballot, 28 states and the District of Columbia offer no-excuse absentee voting, and 5 states have elections that are held by mail-in ballot. Go to <https://www.vote.org/absentee-voting-rules> to learn the rules for your state and to order a ballot.

[Source: Various | April 15, 2020 ++]

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## **Mobile Phone Voting**

### **States Plan to Expand Voting, Despite Security Concerns**

Some states are planning to dramatically expand their use of mobile voting in response to the coronavirus pandemic — even as cybersecurity experts warn such systems are unproven and too vulnerable to hacking. Two states will soon announce that they'll offer voters who have disabilities the option to cast ballots using mobile phones in upcoming primary elections so they don't have to risk going into polling places, said Sheila Nix, president of Tusk Philanthropies, which is funding the efforts. The option will extend to voters in the military or state residents who are based overseas. "With coronavirus and the uncertainty about what the situation will be in November, a lot of states and jurisdictions are looking for a solution," Nix told me, but declined to name the states or the mobile voting vendor they'll be using, because memorandums of understanding aren't complete yet.

Those states will join West Virginia, which became the first to try statewide mobile voting for military and overseas voters in 2018 and has already announced it will expand to voters with disabilities during its upcoming primary 9 JUN. Nix said she's also talking with about half a dozen other states about potentially using mobile voting for some residents, which would be a significant expansion for a system that has otherwise been tried for just a handful of counties since 2018 and typically just for military and overseas voters.

As states scramble to expand voting-by-mail and early-voting days so voters don't have to risk their health by crowding into polling sites, mobile voting could be an additional solution. The states are offering mobile options to voters with disabilities partly because some conditions make it impossible for them to vote by mail without assistance, which would undermine the secrecy of their ballots. Voters who are blind or have advanced Parkinson's disease, for example, would be unable to fill in the ovals on a voting form.

But there have been dire warnings from cybersecurity experts that mobile voting lacks basic protections to ensure votes haven't been manipulated by hackers. This trade-off for access to voting during a pandemic could undermine the sense of security around the 2020 contest that officials have worked for years to achieve following Russian interference efforts in 2016. The critics' strongest objection is that, by definition, mobile voting doesn't produce a paper record that is verified by the voter and that auditors can use to ensure votes were tallied correctly. That's basically the same problem with the paperless voting machines that state and local election officials have been replacing across the nation since Russia's 2016 election interference operation.

There's also no way of ensuring a mobile vote was cast by the person that was supposed to cast it rather than a hacker that compromised the phone. And adding new technology to the voting process also creates other risks, such as that hackers from adversary nations will force mobile networks offline on Election Day or overwhelm them with traffic so voters get frustrated and give up. "There's a remarkable consensus among the scientific community that voting on mobile apps just cannot be made secure," Marian Schneider, president of the voting security group Verified Voting and a former state election official in Pennsylvania, told me. "Election officials are under enormous pressure right now to deliver an election where everyone can vote, but Internet voting is not the solution."

Sen. Ron Wyden (D-OR), a longtime voting security advocate who has been pushing for states to expand voting by mail during the pandemic, described mobile voting companies as "snake oil salesmen" in a statement and warned "it's not worth risking our democracy on unproven, insecure technology." Voatz, one of the main mobile voting vendors, has also been pummeled by researchers who say its app contains too many vulnerabilities, and the company has battled with researchers who say it isn't transparent enough about its security practices.

Even Nix and other mobile-voting supporters acknowledge the systems need to develop better security protections before they're deployed more broadly and say it will be several years before they're ready to be tried across an entire state's population. Tusk also funded security reviews of the major mobile voting vendors that it shared with states and localities and that pointed out some of the security problems with the Voatz system. The companies ShiftState Security and Trail of Bits also vetted the company Democracy Live, which will be used in the West Virginia primary.

But supporters also argue there could be massive benefits to mobile voting, including raising voter turnout and making it far easier for elderly and rural people and people with disabilities to vote — and to use in situations such as now, when in-person voting is difficult for everyone. "We still have a lot of work to do from the technology standpoint, but I think five to 10 years from now we'll be in a better place solving a lot of these issues," Jay Kaplan, a former National Security Agency technologist and co-founder of the cybersecurity testing company Synack, told me. "There are so many advantages in doing electronic voting that it's important the industry rallies behind this."

They're also urging other technologists and election officials to start working on ensuring the systems are secure rather than criticizing them from the sidelines. "This technology is going to exist no matter what, so it's important that we insert security best practices on the front end," Andre McGregor, a former FBI cyber special agent and chief security officer at ShiftState Security, told me. "[Cybersecurity experts] should be pushing down the door saying, 'We accept this is coming and we have to figure out how we create something that's secure.'"

West Virginia Republican Secretary of State Mac Warner, who's one of the strongest state-level advocates for mobile voting, also sent a letter 19 MAR to Defense Secretary Mark Esper urging that the department assist in developing a mobile voting system that could be used by troops stationed abroad and warning that situations similar to the coronavirus pandemic could one day make it impossible for those troops to vote by mail. "If soldiers can bank electronically, shop by internet, and rely on tele-medicine, they should be able to participate in the very democracy

they fight to defend by voting by mobile device," he told Esper, according to a copy of the letter that Nix shared with me.

Warner told me mobile voting is "an appropriate place for the federal government to be involved" and said he worried voting by mail is often too costly and burdensome for military voters overseas. "We should be using the power of today's technology to make sure democracy can run smoothly," he said. [Source: The Washington Post | Joseph Marks | April 2, 2020 ++]

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## **U.S. Embassy Manila**

### **Health Alerts 1, 3, 9, & 14 April**

#### **Face Masks Required in Enhanced Community Quarantine Areas:**

- On April 2, the Philippine Inter-Agency Task Force (IATF) for the Management of Emerging Infectious Diseases announced the mandatory wearing of face masks in areas placed under enhanced community quarantine (ECQ).
- Anyone in the ECQ leaving their home is required to wear a face mask.
- According to the IATF, face masks may be store-bought or improvised, such as a handkerchief or small towel covering the nose and mouth.

#### **Consider your plan to shelter in place:**

While the U.S. Embassy is exploring all options to address the current travel disruptions, we strongly encourage U.S. citizens to make necessary preparations if staying in the Philippines during the quarantine period. Please comply with local quarantine requirements and strictly follow local authorities.

#### **The Philippine Department of Health (DOH) Launches COVID-19 Hotline:**

- DOH is providing free telemedicine consultations for patients who need COVID-19 medical advice or other non-COVID-19 primary care consultations.
- National Capital Region residents can call the 24/7 hotline at (02) 8424-1724 or (02) 7789-8000 (free for Globe/TM users) to consult with a doctor.

#### **The Philippine Mental Health Association (PMHA) Services:**

- PMHA has established a virtual mental health support facility, which is designed to be a safe space where people dealing with mental health issues can consult with PMHA's mental health professionals and get online counseling sessions during the crisis.
- Services are free of charge during the Enhanced Community Quarantine.
- The service is available Mondays to Saturdays 8 AM to 5 PM through phone, email, Messenger chat or call, or Skype or Zoom video call.
  - Email: [pmhacds@gmail.com](mailto:pmhacds@gmail.com)
  - SMS: 0917-565-2036
  - Telephone: (02) 8921-4957 or 8921-4959
- The National Center for Mental Health also has "crisis hotline responders" who can provide psychological first aid and suicide first aid for those in distress 24/7.
  - Landline: 7989-USAP (8727)
  - Mobile: 0917-899-USAP (8727)

For more information on the PMHA hotline visit here: <https://www.google.com/amp/s/news.abs-cbn.com/amp/life/04/03/20/a-virtual-mental-health-clinic-in-the-time-of-covid-19>

#### **Quarantine Certificates:**

When purchasing airline tickets, airlines may ask travelers to provide a Quarantine Certificate. The Bureau of Quarantine issues this certificate in larger cities, e.g. Cebu and Davao. For other areas, travelers should inquire with the Provincial, City, or Municipal Health Office. The Health Office may require a certification letter from the barangay

stating the individual has stayed in their locality for at least 14 days. In some cases, individuals may be asked to submit additional medical documentation, such as a chest X-ray.

Check with your province, city, or municipality government website for more information on the Health Office in your area. Listed below are telephone numbers for some Bureau of Quarantine offices.

Location	Telephone
Cebu	+63-32-2385516
Davao	+63-82-3002378
Cagayan de Oro	+63-88-3273165
Bacolod	+63-34-7042273
Iloilo	+63-33-3273792 +63-33-3373904
Puerto Princesa	+63-48-4334162

#### **Travel Letters:**

The U.S. Embassy can provide travel letters to U.S. citizens planning to travel to an airport, which can be presented at checkpoints. To request a travel letter, U.S. citizens should contact the U.S. Embassy by email [ACSInfoManila@state.gov](mailto:ACSInfoManila@state.gov) or telephone: +(63)(2) 5301-2000.

#### **Hotel Information:**

On April 6, the Philippine Department of Tourism updated the list of operational hotels in the Manila Metro area. The list can be viewed on the Embassy's [COVID-19 Information](#) page, along with information on Philippine visas and the Bureau of Immigration, the Philippine

#### **Clark International Airport Announces Airport Closing Beginning April 3, 2020**

- Clark will suspend all commercial flights, effective April 3, 2020.
- Point-to-point (P2P) bus operations will also be temporarily suspended.
- Flights are expected to resume as the travel restriction eases.
- Clark will continue to service essential cargo flights.
- Please check the Clark International Airport website ([clarkinternationalairport.com](http://clarkinternationalairport.com)) for updates.

#### **According to the Philippine Bureau of Immigration (BI):**

- Temporary visitor visa holders who have stayed in the country for less than one year may secure their Emigration Clearance Certificates (ECCs) at the international airports.
- BI will temporarily allow foreign nationals with approved and implemented visas who are awaiting release of their Alien Certificate of Registration Identity Card (ACR I-Card) to depart the country. In lieu of the ACR I-Card Waiver Order, travelers will need to present the following items at the airport: passport with valid visa as indicated in the implementation stamp, official receipt of the ACR I-Card Waiver Application Fee, and ECC with Returning Permit (RP) or Special Resident Certificate (SRC), whichever is applicable. Departing foreign nationals must retain these documents as they will be required for reentry into the Philippines under their respective visa.
- All applications for visa extension are suspended during the Enhanced Community Quarantine, except for outbound passengers.
- Foreigners whose visas will expire during the duration of the Enhanced Community Quarantine will be allowed to file an extension without fines and penalties if they file their applications within 30 days from the lifting of the Enhanced Community Quarantine.
- All outbound passengers with a visa that expired during the period of the Enhanced Community Quarantine will be waived fines and penalties when applying for the visa update before departing the Philippines.

The U.S. Embassy encourages U.S. citizens to monitor the Philippine Bureau of Immigration's [website](#) for the most updated information.

**Actions to Take:**

- Contact the airlines directly for reservations and updated information.
- Check with your airlines, cruise lines, or travel operators regarding any updated information about your travel plans and/or restrictions.
- Monitor local news for updates.
- Consult the [CDC website](#) for the most up-to-date information.
- For the most recent information on what you can do to reduce your risk of contracting COVID-19, please see the [CDC’s latest recommendations](#).
- Visit the [COVID-19 crisis page on travel.state.gov](#) for the latest information.
- Visit our Embassy webpage on COVID-19 [here](#) for information on conditions in the Philippines.
- Visit the [Department of Homeland Security’s website](#) on the latest travel restrictions to the U.S.
- Consult resources below as necessary:
  - [Philippine Department of Health \(DOH\)](#)
  - [Philippine Department of Health \(FAQs\)](#)
  - [Philippine Bureau of Immigration \(BI\)](#)
  - [Manila International Airport Authority \(MIAA\)](#)
  - [Philippine Civil Aeronautics Board \(CAB\)](#)
  - [Philippine Maritime Industry Authority](#)
  - [Philippine Department of Foreign Affairs](#)
  - [Philippine Department Of Interior and Local Government](#)
  - [Philippine Department of Tourism](#)
  - [COVID-19 crisis page on travel.state.gov](#)
  - [CDC page on COVID-19](#)
  - [Philippines Travel Advisory](#)
  - [Philippines Country Information Page](#)

**Assistance:**

U.S. Embassy in the Philippines

1201 Roxas Boulevard

+63(2) 5301-2000, from 7:30 a.m. to 4:00 p.m. Monday through Friday

After-hours emergency number for U.S. citizens is +(63)(2) 5301-2000.

- State Department–Consular Affairs 888-407-4747 or 202-501-4444.
- State Department’s [travel website](#) for the Worldwide Caution, Travel Advisories, Alerts, and the [Philippines Country Specific Information](#).
- Enroll in the [Smart Traveler Enrollment Program](#) (STEP) to receive Alerts.
- Follow us on [Twitter](#) and [Facebook](#).

[Source: United States Embassy Manila, Philippines | April 1 thru 15, 2020 ++]

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## **Navy Deployments**

### **Capitol Ship Prior Announcement Tradition Changing**

The US Navy broke with its tradition of hyping up F-35 deployments when it sent the USS Essex jump-jet carrier into the Western Pacific with a deck full of the revolutionary fighter jets this week — and it could signal a big change in how the US deals with its toughest adversaries. When the USS Wasp became the first small-deck aircraft carrier to deploy with US Marine Corps F-35Bs in early 2018, the media was in on it. But the Essex's departure marks a change, as the Navy announced the deployment only after the ship departed, USNI News noted.

The Navy regularly deploys capital ships like small- and large-deck carriers for patrols around the world but has only twice deployed ones like these. The F-35 has become the most expensive weapons system in history and earned

its share of criticism along the way as costs ballooned and deadlines fell through. The Marine Corps' F-35B is designed to land vertically and take off from short runways, like an amphibious assault ship, and will replace the AV-8B Harrier in ground and air attack missions; the Navy's F-35C has a tailhook to snag an arresting cable and land on an aircraft carrier. Naturally, the US military would be keen to show off the jets, which it bills as a revolution in aerial combat because of their stealth design and advanced sensors and controls. But it seems it has opted to skip the public-relations coup for something a bit more operational.

The Navy wants to change the media's expectations regarding ship deployments to the Pacific, sources told USNI News. The US military usually prides itself on publicizing its ship deployments and often says its carrier deployments are drawn up apolitically and months ahead of time, but insisting on some level of secrecy betrays that. The US has major adversaries in the Pacific — namely China and, to a lesser extent, North Korea. It makes sense that with dialogue underway with North Korea, the US would want to quiet big deployments to the Western Pacific, and a high-profile deployment of next-generation stealth jets could seriously spook North Korea.

But it's China's navy that poses the biggest threat to the US, and it's possibly the reason the US is staying quiet. When the USS Ronald Reagan, the US's forward-deployed aircraft carrier in Japan, patrolled the South China Sea, which China unilaterally claims as its own in defiance of international law, the US said very little about it. Repeated requests for comment from Business Insider went ignored. The US uses its Navy to challenge what it calls excessive maritime claims of dozens of nations around the world in passages called "freedom of navigation" operations. Basically, if a country claims an excessive amount of maritime territory, the US usually sails a destroyer through to inform it that its claims are not recognized.

China views these patrols as a challenge to its sovereignty and makes a big deal out of them. For the US, it's better if the challenges to China's claims are the norm and not a news story. Some observers have speculated that the US wants to send a message to China's military leadership without the publicity that may compel them to escalate. By keeping quiet high-profile deployments to the Pacific, the US could be signaling that it's getting ready to put the ball back in China's court, with high-end military hardware checking it and disputes handled between navies rather than via press releases. [Source: Business Insider | Alex Lockie | July 13, 2018 ++]

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## Social Distancing

### 1941 Precedence



**Adolf Hitler and Rudolph Hess demonstrating a new kind of handshake during the Coronavirus pandemic, as the normal handshake isn't safe anymore**

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## Disinfectants

### 5 That will Kill COVID-19 Virus

In the U.S., there have now been more than 400,000 reported cases of and more than 13,000 deaths from COVID-19, the disease caused by the new coronavirus. And the news seems to grow grimmer with each passing day. It's not all bad news, though. Coronaviruses like the one currently circulating the world are enveloped viruses — that is, they have a protective coating. This makes them “one of the easiest types of viruses to kill with the appropriate disinfectant product,” says the U.S. Environmental Protection Agency. Following is a list of such disinfectants. Some might be hard to find in stores right now, but others you likely already have at home.

Just remember that you must use a disinfectant correctly for it to be effective. The EPA urges consumers to follow product directions, especially those regarding how long to let a disinfectant sit on a surface before wiping it away. The National Pesticide Information Center offers more detailed [guidance](#) for using disinfectants to control the new coronavirus.

#### Soap and water

That's right: Plain ol' soap and water is not only the best way to wash your hands but an effective way to disinfect surfaces. The friction that is created when you scrub with soap and water is enough to break the coronavirus' protective envelope, according to Consumer Reports. That means you must use some elbow grease along with the soap and water, though. Richard Sachleben, a chemist and member of the American Chemical Society, tells Consumer Reports: “*Scrub like you've got sticky stuff on the surface and you really need to get it off.*”

#### Bleach

Bleach is among the products that the CDC recommends for disinfecting surfaces in households with suspected or confirmed cases of COVID-19 — assuming the surface would not be damaged by bleach. Bleach is effective against coronaviruses if its expiration date has not passed and it's diluted with water using one of these two ratios:

- 5 tablespoons (1/3 cup) of bleach per gallon of water
- 4 teaspoons of bleach per quart of water

**Caution: Never mix bleach with other cleaners. Hazardous gases can be produced.**

#### Alcohol

The CDC also recommends rubbing alcohol that contains at least 70% alcohol. Note that we're talking about rubbing alcohol itself, not alcohol-based hand sanitizer. For cleansing your hands, a hand sanitizer with at least 60% alcohol is your next-best bet after soap and water. But to disinfect surfaces, you need rubbing alcohol itself and a higher percentage — at least 70% alcohol.

#### Certain Clorox products

The EPA recently released a list of EPA-registered disinfectant products that have qualified for use against the current coronavirus. Also known as List N, this resource is dominated by professional products like those intended for use in the health care industry, but it does include some products intended for consumers. Those consumer products include the following from Clorox:

- Clorox Disinfecting Wipes
- Clorox Clean-Up Cleaner + Bleach

These products might be out of stock at your local stores, and their availability appears to fluctuate even at online retailers. But if you keep an eye on Clorox's storefront on Amazon, you might luck out.

#### Certain Lysol products

The EPA's list of qualified coronavirus disinfectants also includes numerous consumer products from Lysol, such as:

- Lysol Disinfectant Spray

- Lysol Disinfectant Spray Max Cover Mist
- Lysol Multi-Surface Cleaner Pourable
- Lysol Multi-Purpose Cleaner with Hydrogen Peroxide
- Lysol Multi-Purpose Cleaner with Bleach
- Lysol Power Bathroom Cleaner
- Lysol Power Foam Bathroom Cleaner
- Lysol Power Toilet Bowl Cleaner
- Lysol Toilet Bowl Cleaner with Bleach

Again, monitor Lysol’s storefront on Amazon or call ahead to local stores to ask about their stock.

[Source: MoneyTalksNews | Karla Bowsher | March 21, 2020++]

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## Nursing Homes

### Update 19: Paramus, NJ Home had 37 Vets Die in Two Weeks



The elderly are especially vulnerable to the COVID-19 virus, making nursing homes particularly high-risk. One such home for veterans in Paramus, New Jersey has had 37 veterans die in two weeks, prompting a response from the National Guard. “We go to the side and we cry with each other. Who do we have to talk to? We are afraid we’re going to die with the residents,” a staff member at the New Jersey Veterans Home at Paramus told North Jersey, a local news outlet. So far, 10 of the 37 veterans who died have tested positive for COVID-19. The normal death rate at the veterans home is three per week, so jumping up from the average of six in two weeks to 37 is significant and more are expected to test positive for the virus. Staff members have also tested positive while others are awaiting test results.

Now, the National Guard is stepping in to help. “To cope with the crisis, a team of 36 medics from the Army National Guard is to be deployed to the facility this week for assistance with nursing duties,” a Veteran’s Affairs spokesperson confirmed to a local news affiliate. The staff member at the veterans home who spoke to local reporters said that they received no training in preparation for the pandemic and were told not to wear personal protective equipment, such as masks, because it would scare the residents. “Starting today up to 75 New Jersey Army National Guard combat medics will be assisting at the Paramus and Menlo Park homes to level out the staffing. These medics are not nurses, but are fully trained similar to a civilian EMT,” a Public Affairs Officer for the New Jersey National Guard told Connecting Vets. [Source: ConnectingVets.com | Jack Murphy | April 09, 2020 ++]

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## Tax Records

### Update 01: What to Keep & For How Long

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. That’s because the IRS typically can go back three years to audit returns. While it may seem that three years is the limit, there

are documents you'll want to have much longer. For example, if you own a house, if you sell it with a big profit, you might have to pay taxes on part of the gain. To reduce your tax liability, you'll need to show the money you've put into the house. So, keep all the receipts for improvements back to the first year you owned the house and continue holding that paperwork for another three years after you sell the house and report the sale on my tax return.

There are other exceptions to the three-year rule for tax returns and supporting documents. If you underreport your income by 25%, the statute of limitations is doubled to six years. If you filed a fraudulent return, the IRS can go back to the days the dinosaurs roamed the Earth. But if you're a typical taxpayer reporting your income and doing things the right way, three years is your answer.

You don't keep hard copies of your returns or other documents if you scan everything and safely store them digitally in a Cloud Storage service (IBM, Google, Amazon, etc.) and keep them forever free or for a very small charge. And why not? Digital copies don't take up any physical space. Digital copies are easy to find, and when you want to find something within them, they're easily searchable. Obviously, there are some documents that need to remain in paper form. For example, you need to hang on to car titles, things with raised seals and papers requiring original signatures, like a will. But the vast majority of the paper you're sitting on, including your tax returns, can be digitized.

The IRS is fine with digital documents. After all, if you're filing returns electronically — and most taxpayers do these days — the IRS is not getting paper copies of your return. Why should you keep paper copies? If you're not digitizing tax returns, start doing so. Just make sure you store digital files in a safe place that only you can access. Then, you won't have to worry about them burning up, getting lost, getting eaten by mice or anything else. And you won't have to worry about how long to keep stuff. [Source: MoneyTalksNews | Stacy Johnson | April 13, 2020 ++]

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## Household Tips

### Update 06: Some Simple Solutions for Life's Irritations

#### 1. Remove water stains with mayonnaise

- What happened: Someone ignored your fancy coasters and put a sweaty, icy glass of soda right smack on your best wooden table, leaving a nasty white ring on the wood surface.
- What to do: Glop a good-sized scoop of mayonnaise right onto that ring. There are warnings that you shouldn't leave it too long so try it for about 30 minutes before wiping it up. If it didn't work try it again for a little longer. When you wipe it off there should be no unsightly ring!

#### 2. Open a stuck jar using rubber bands

- What happened: That new jar of pickles just won't let you unscrew the top and get at the goodies inside.
- What to do: Get a fat rubber band and run it around the lid's edge, right where you're twisting it. It gives you a solid, nonslippy grip, and you can usually open the jar. If not, try soaking the lid in hot water.

#### 3. Unstick a zipper with a crayon or pencil

- What happened: The zipper on your brand-new boots is stuck and refusing to track correctly.
- What to do: Get a crayon in a color closest to the item, or a regular black graphite pencil, and rub it up and down both sides of the zipper. The zipper will come unstuck! Depending on the color and material, you might want to test this first to see if any goofs will show up. It's not a big deal on a pair of big black rain boots, but on a white satin dress, the fix could be worse than the original problem.

#### 4. Make a candle last longer by freezing or salting it

- What happened: Those fancy candles in Southern Cotton or Angel Food Cake scents seem to melt to a puddle of wax in the time it takes to relight a match.

- What to do: Store your candle in the freezer overnight. Then, take it out right before you burn it. After you light your candle, let it melt a small puddle of wax around the wick. Then, blow it out and sprinkle table salt into the liquid wax. Both techniques slow down the rate at which the wax melts. They can be used together, too, for better results.

#### **5. Remove rust from cast-iron pans with melted Crisco**

- What happened: Even though you love your jack-of-all-recipes cast-iron skillet, you left it wet for too long — and it rusted.
- What to do: Lodge Cast Iron says you should just treat the pan the way you normally would to season it:
  - ✓ Wash using steel wool. Soap is optional. Rinse and dry.
  - ✓ Melt some Crisco or any brand of vegetable shortening. Apply a thin, even coating.
  - ✓ Put foil on the bottom rack of your oven — not the oven floor — and set it to 350 degrees Fahrenheit.
  - ✓ Turn the pan upside-down and put it on the top rack. Bake for an hour.
  - ✓ Turn off the oven and let it cool before taking the pan out.

#### **6. Extend the life of razor blades with jeans**

- What happened: You're sick of constantly buying new packages of razor cartridges.
- What to do: Get an old pair of jeans, not your favorite designer pair. Don't put them on! Instead, lay them flat, and run a clean, dry used razor several times up the pants leg. Then, repeat, running it several times down the pants leg. Don't shave the jeans — be sure to hold the razor in the opposite direction you would to shave. The threads on the jeans sharpen the blades, sort of like using an old-fashioned razor strop. And done right, it can keep your blades sharp for months.

#### **7. Remove gum with peanut butter**

- What happened: Ugh, you stepped in someone's chewed and discarded gum.
- What to do: Pretend the sole of your shoe is an English muffin, and spread a decent amount of peanut butter around and on the gum. Let it sit for 10 minutes. The PB will break down the gum. Then, get a good scrub brush and scrub it off, with the aid of some cold water. Only Sherlock Holmes or Sam Spade should be called a gumshoe.

#### **8. Remove crayon from walls with toothpaste**

- What happened: Your preschool Picasso drew you a beautiful picture — on the wall.
- What to do: Get a glob of white toothpaste — and be sure that it is paste, not gel. Rub it on the crayon marks and keep rubbing. It may not work on all wall surfaces, but it's the best household remedy we've found. It probably prevents your wall from getting cavities, too.

#### **9. Soothe your sunburn with yogurt**

- What happened: You soaked up the sun, and now you suffer from your excess. Ow, ow, ow!
- What to do: Get a nice cold carton of the plainest yogurt you can find, and spread it thinly on your burn. After 10 minutes, gently wipe it off with a cold cloth. Ahh, ahh, ahh!

#### **10. Clean your grill with an onion**

- What happened: You forgot to clean your home grill after making those melty cheeseburgers last week. Or you're at a public beach and are wary of using a grill someone else cooked who-knows-what on.
- What to do: Spear half a peeled white onion with a barbecue fork, and once the grill is hot, rub it all over the grates. The raw onion cleans off residue and even a little rust, and seasons the grill while smelling delicious.

#### **11. Make your own buttermilk with milk and vinegar**

- What happened: That delicious biscuit recipe calls for buttermilk, but it's not a staple in your fridge, and you don't have time to buy any.
- What to do: Pour not quite a full cup of milk for every cup of buttermilk in the recipe. Sour the milk yourself by adding a tablespoon of white vinegar — lemon juice also works — per cup of milk. Wait 10

minutes, then use the mixture in place of the buttermilk in your recipe. Also, pro tip: You can now buy powdered buttermilk, which can sit in your pantry for a long time awaiting use.

[Source: MoneyTalksNews | Gael F. Cooper | May 19, 2019++]

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## Have You Heard?

### COVID-19 Humor | Q&A | Speeding Ticket

#### COVID-19 Humor

- In Germany everyone's panic buying sausages and cheese. It's the wirst kase scenario
- The man on the news said at the end of the day whats ging to keep you safe is common sense. Some of Y'all are in trouble.
- I used to spin that toilet paper roll like I was on the wheel of fortune. Now I turn it like I'm cracking a safe.
- Having a quarantine party and none of you are invited.
- Single man with Purell and Lysol seeing ingle women with toilet paper for some good clean fun.
- Maybe they should call this the squirrel flu cause everybody's nuts and hoarding everything
- Has anyone ever borrowed something from you and not returned it? Now would be the time to get it back. They should be home.
- Jut asked a six year old if he understands why there is no school. He said yes, because they are out of toilet paper.
- If you're not sure what "Lacking Common Sense" means, go shopping.
- How long is the social distancing supposed to last? My wife keeps trying to come into the house!
- Thoughts and prayers going out to all the married men who've spent months telling the wife, "I'll do that when I got Time".
- Just got gas for \$1.59. I ain't gonna tell you guys where cause I see how y'all did the toilet paper.
- I can't help but wonder when I see a mattress on top of a car, if the prostitutes are doing "Door Dash" now.
- Ladies. Time to start dating the older dudes. They can get you in the grocery store early.
- We should see a decline in home invasions. Everyone is home with a guns and enough bleach and paper towels to clean up the scene.
- You thought dogs were hard to train? Look at all the humans who can't sit and stay.
- They said a mask and gloves were enough to go to a grocery store. They lied, everybody else had clothes on.
- Some people are not shaking hands because of the coronavirus. I'm not shaking hands because everybody is out of toilet paper.
- Day 2 without sports. Found a lady sitting on my couch. Apparently she's my wife. She seems nice.
- Until further notice: No one can stop by unannounced. We ain't sick, we just don't trust you around our toilet paper.

- I see a baby boom in 9 months. They will be called the C-19 babies and the #1 name will be Charmin

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**Government Notice**

Due to the current situation caused by the Corona Virus in the economy, the Government has decided to implement a scheme to put workers of 50 years of age and above on early, mandatory retirement, thus creating jobs and reducing unemployment.

This scheme will be known as RAPE (Retire Aged People Early).

Persons selected to be RAPED can apply to the Government to be considered for the SHAFT program (Special Help After Forced Termination).

Persons who have been RAPED and SHAFTEED will be reviewed under the SCREW program (System Covering Retired-Early Workers).

A person may be RAPED once, SHAFTEED twice and SCREWED as many times as the Government deems appropriate.

Persons who have been RAPED could get AIDS (Additional Income for Dependents & Spouse) or HERPES (Half Earnings for Retired Personnel Early Severance).

Obviously persons who have AIDS or HERPES will not be SHAFTEED or SCREWED any further by the Government.

Persons who are not RAPED and are staying on will receive as much SHIT (Special High Intensity Training) as possible. The Government has always prided themselves on the amount of SHIT they give our citizens.

Should you feel that you do not receive enough SHIT, please bring this to the attention of your Congressman, who has been trained to give you all the SHIT you can handle.

Sincerely,

The Committee for Economic Value of Individual Lives (E.V.I.L.)

PS - Due to recent budget cuts as well as current market conditions, The Light at the End of the Tunnel has been turned off.

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**Then & Now 2**

1966: Long hair -- 2018: Longing for hair

1966: KEG -- 2018: EKG

1966: Acid rock -- 2018: Acid reflux

1966: Moving to California because it's cool -- 2018: Moving to Arizona because it's warm

1966: Trying to look like Marlon Brando or Liz Taylor -- 2018: Trying NOT to look like Marlon Brando or Liz Taylor

1966: Seeds and stems -- 2018: Roughage

1966: Hoping for a BMW -- 2018: Hoping for a BM

1966: Going to a new, hip joint -- 2018: Receiving a new hip joint

1966: Rolling Stones -- 2018: Kidney Stones

1966: Screw the system -- 2018: Upgrade the system

1966: Disco -- 2018: Costco

1966: Parents begging you to get your hair cut -- 2018: Children begging you to get their heads shaved

1966: Passing the drivers' test -- 2018: Passing the vision test

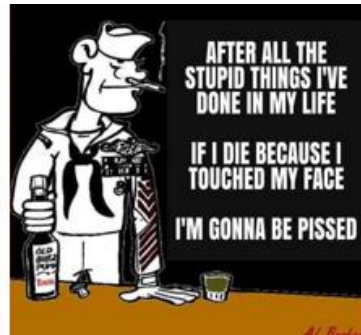


1966: Whatever -- 2018: Depends

Just in case you weren't feeling too old today, this will certainly change things. Each year the staff at Beloit College in Wisconsin puts together a list to try to give the faculty a sense of the mindset of this year's incoming freshmen. Here's this year's list:

- The people who are starting college this fall across the nation were born in 1998.
- They are too young to remember the space shuttle blowing up.
- Their lifetime has always included AIDS.
- Bottle caps have always been screw off and plastic.
- The CD was introduced 7 years before they were born.
- They have always had an answering machine.
- They have always had cable.
- They cannot fathom not having a remote control.
- Popcorn has always been cooked in the microwave.
- They never took a swim and thought about Jaws.
- They can't imagine what hard contact lenses are.
- They don't know who Mork was or where he was from.
- They never heard: "Where's the Beef?," "I'd walk a mile for a Camel," or "De plane, Boss, de plane."
- They do not care who shot J. R. and have no idea who J. R. even is.
- McDonald's never came in Styrofoam containers.
- They don't have a clue how to use a typewriter.

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### Thought of the Week

“Now this is not the end. It is not even the beginning of the end. But it is, perhaps, the end of the beginning”

— Winston Churchill

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