

RAO BULLETIN

15 July 2020

PDF Edition



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

*** ATTACHMENTS ***

- Attachment – Delaware Veteran State Benefits
- Attachment - Military History Anniversaries 16 thru 31 JUL (Updated)



NDAA 2021

Update 03: Pentagon CMO Position Elimination Amendment

The House Armed Services Committee has approved a plan for the elimination of the Pentagon’s chief management officer, which was created three years ago to spearhead reforms within the department. Under the proposal, the defense secretary would decide how the No. 3 civilian job is replaced. The panel approved Ranking Member Mac Thornberry’s amendment during its markup of the 2021 National Defense Authorization Act on 1 JUL. It was approved by an unanimous voice vote as part of a package of amendments. “I have come to the conclusion that Congress is largely responsible for making this an impossible job, and we need to figure out something different,” Thornberry, of Texas, said on a conference call with reporters. The matter wasn’t discussed at the markup.

Under the HASC-approved plan, the defense secretary would transfer the duties of the CMO to an official he selects, so long as that person was not the chief management officer before that date. The Secretary would have to act within 30 days of the NDAA’s enactment. The House plan sets up a conflict with the Senate Armed Services Committee-approved plan, which would mandate the CMO office be broken up no later than Sept. 30, 2022. That bill, under floor consideration this week, is expected to be reconciled with the HASC bill after it passes the House. The Senate plan would transfer the majority of authorities to the deputy defense secretary, who would have a new, subordinate performance improvement officer to pick up some of the CMO’s duties.

A Defense Business Board task force formed to examine the position concluded it was “mostly ineffective” at taming the department’s bureaucracy and urged that it be scrapped. The board offered three options to replace it and a warning that the budget of Pentagon support functions is getting in the way of core war fighting functions as DoD competes with a rising China. In recent weeks, CMO Lisa Hershman has defended the CMO position and said that under her watch, DoD successfully identified \$5.7 billion to be reallocated from current support agencies towards new priorities such as hypersonic weapons and artificial intelligence. [Source: DefenseNews | Joe Gould | July 1, 2020 ++]

Military Troop Withdrawals

Trump's Proposal to Reduce U.S. Troops in Germany

A bipartisan group of senators is trying to place limits on President Trump's ability to remove troops from Germany unless the administration is able to meet a slew of requirements. The proposal, spearheaded by Sen. Mitt Romney (R-UT), would prohibit the administration from reducing the number of active-duty troops in Germany below 34,500 unless the Pentagon can certify to Congress that it is in the national security interest of the United States and would not negatively undermine European alliances or NATO. It would also require the Defense secretary to certify that the move would not impact the U.S. military's ability to "execute contingency plans," wouldn't negatively impact ongoing operations, won't impact military families and that the Pentagon has consulted with allies including NATO and Germany.

Sens. Lindsey Graham (R-SC), Marco Rubio (R-FL), Christopher Coons (D-DE), Tim Kaine (D-VA) and Jeanne Shaheen (D-NH) are co-sponsoring the proposal. The senators want to get it included in the National Defense Authorization Act (NDAA), a mammoth defense policy bill set to be debated by the Senate this week. Hundreds of amendments are filed to the NDAA every year but only a handful normally end up getting a roll-call vote on the floor. In addition to Romney's amendment, Graham filed a separate proposal throwing the Senate's support behind the U.S.-Germany relationship. "The presence of United States military forces in Germany is a strong deterrent against Russian aggression in Europe and strengthens the capability of NATO," Graham's resolution reads.

Trump confirmed earlier this month that he would cut the number of U.S. service members in Germany to 25,000, a decision that has been met with bipartisan scrutiny. "Germany's delinquent," Trump said at the time. "They've been delinquent for years, and they owe NATO billions of dollars, and they have to pay it. So we're protecting Germany, and they're delinquent. That doesn't make sense." Germany is not on track to meet NATO's goal of spending 2 percent of its gross domestic product on defense. But it is not "delinquent" to NATO as Trump describes because the spending is not a payment to NATO — it is spending on a country's own defense — and the goal does not have to be met until 2024. [Source: The Hill | Jordain Carney | June 29, 2020 ++]

Military Racial Disparities

Update 03: Cadets Say they Were Called the N-Word and 'Shunned'



Black cadets at the United States Military Academy at West Point say they were subjected to racially charged harassment and weren't taken seriously when they reported it to authorities at the renowned institution. Their testimonies were included in a 40-page policy proposal to address the institution's failings in "uprooting the racism that saturates its history" and to remove honors for Confederate soldiers, written by a group of US Army officers, all of them recent graduates and former student leaders at West Point.

Nine former West Point cadets, including 1st Lt. Simone Askew, a Rhodes Scholar and the first Black female to become West Point's First Captain; and 1st Lt. David Bindon, a First Captain and the class of 2019's valedictorian, submitted the 25 JUN letter to the academy, warning that it "has not taken the necessary strides" to build an inclusive environment, one that "ultimately fails to produce leaders of character equipped to lead diverse organizations." The officers wrote in the letter, "We encourage you to read this proposal in its entirety in order to understand the prevalence of racism at the Academy and our vision for its elimination. Though we are deeply disturbed, we hold fast to the hope that our Alma Mater will take the necessary steps to champion the values it espouses. Now is the time for action."

The former cadets outlined three core failings at West Point: the continued presence of "systemic racism;" and the absence of anti-racism education and "anti-racist space." The proposal offered a number of solutions to address the claimed failings, including hiring a full-time diversity chair; the creation of a mandatory class that teaches "the intersection between race, ethnicity, gender, and class;" launching an investigation of West Point's donors who may

have had ties to white supremacist organizations; and the removal of "all names, monuments, and art honoring or venerating Confederate figures." The military academy has several symbols honoring Confederate leaders — the cadet barracks is named after Confederate general Robert E. Lee, who also graduated from West Point and served as its superintendent. While efforts to rename the barracks were spearheaded by lawmakers since 2017, the campaign has gained momentum amid the Black Lives Matter movement throughout the country.

In the proposal, First Lt. Simone Askew, who graduated in 2018, recounted an incident two weeks after she was selected to become the First Captain, the senior leader representing her entire cadet class. Askew wrote she found a note under the door to her room that included a picture of me holding a rifle, photoshopped with a monkey's face. "Though I was aware of the historical precedence of portraying Black people as monkeys, I wondered if the depiction suggested something deeper about my leadership," she wrote. "Racing through my mind were all the presentations and conversations that I had given in the past 14 days as First Captain and whether I had made any mistakes. This self-interrogation fueled in me a paralyzing fear," she added. Askew developed a strategy to "perform flawlessly" during her tenure at West Point and remained "optimistic that I had finally done enough." Despite her efforts; however," Askew said that racist caricatures continued to spread online. "One of the popular images even depicted me as Satan himself," she wrote. "Am I an animal, am I a demon, or am I human?" I chose to attend this place because I thought that racism would be addressed'

The letter also included some testimonials from the cadets in 2020. Many of them said they were ignored or even retaliated against for reporting these incidents. We are "consistently silenced and shunned by our Chain of Command and peers when we speak out against racist behavior," one person said. "I was called a 'n----' during my freshman year at West Point," one person wrote. "I was told that I was going to rob someone because I was Black. A student made a noose and put it on his Black roommate's desk as a joke. I was called 'white' because I speak intelligently, which is built on the assumption that white people speak better than Black people. These are just a few of many examples."

A woman who identified herself as the only Black female in her company's class, recounted her experience with discussing the topic of race with her colleagues: "But one day I sat with a group of white males in my company during dinner. Martin Luther King Jr. Day was coming up. One of them mentioned how his teacher made him feel 'guilty' about being white because of the oppression their ancestors put upon minority Americans for hundreds of years. The Cadet explained how he should not feel guilty because he was not the one that caused the pain. "However, I mentioned how it is important to recognize the privilege young, white, straight, Christian males reap due to the power dynamic white men have created in American society. Once I said those words, I was suddenly being shouted at by every white male at that table. I was being told that I was 'crazy and racist,' that 'African Americans should do the same because of affirmative action,' and 'You're only saying that because you're Black.' I have learned that the 'respect for other races' at West Point is simply a coverup for the underlying racism that this institution tolerates. "This is especially saddening to me because I chose to attend this place because I thought that racism would be addressed."

One cadet who received high marks for some of West Point's training classes said he was taken aback by one of the grades. "Military performance has always been my strongest pillar. It therefore surprised me when my squad leader told me my force distributed grade for the detail. He said he would have graded me higher if I had done more to be part of the group. "As someone who made sure to integrate himself into the group by hanging out with them during free time and sharing personal stories, I found it hard to believe that I was not integrated well enough. When I asked for examples, he cited my lack of interest in country music or my failure to try dipping tobacco during summer training."

West Point's class of 2023 included 1,190 candidates, 400 of whom were minorities, according to a press release last year. Of the candidates, 180 are Black, 145 are Hispanic Americans, 99 are Asian-Americans, and 19 are Native Americans. [Source: Business Insider | David Choi | July 6, 2020 ++]

Gold Star Pins

Understanding Their Significance



More than 7,000 American service members have been killed in the wars in Afghanistan and Iraq alone since Sept. 11, 2001. More than 16,000 have died of other causes in that time. Gold Star families have borne the losses, and Defense Department officials want Americans – especially those serving in the department – to understand what the Gold Star lapel pin and Next of Kin lapel pins mean. The pins were created "to recognize the sacrifices of so many," said Deborah Skillman, the program director at the Military Community and Family Policy Office in the Pentagon. Skillman's office has created and posted an "eTutorial" on Military OneSource to educate people about the program.

Service members know what the Gold Star represents, and, unfortunately, in a time of conflict, many service members have lost friends. Still, the force has a large turnover of personnel, Skillman noted, and there may be some who do not understand the Gold Star program and what it represents. The eTutorial is for them, she said. The education effort is in response to input from family members who, because of a general lack of knowledge, sometimes get "unintentionally insensitive questions about the Gold Star lapel button and Next of Kin lapel button," Skillman said.

The Gold Star symbol began during World War I. At the start of the American involvement in 1917, families hung banners with blue stars representing family members in the services. If the service member died in combat, the family changed the blue star to gold. After the war, Gold Star mothers banded together. The group incorporated in 1928. This year's Gold Star Mothers Day is 27 SEP. There are still Gold Star families from World War I, and many thousands from World War II, the Korean War, the Vietnam War, Desert Shield/Desert Storm, and the Afghanistan and Iraq wars. For more information, go to <https://millifelearning.militaryonesource.mil>. [Source: DOD News July | Jim Garamone | July 2, 2020 ++]

Covid-19 Military Awards

Troops Who Responded to COVID-19 Crisis Eligible



Armed Forces Service Medal & Humanitarian Service Medals

Service members who built hospitals, ran Covid-19 test sites or participated in other missions tied to the ongoing global pandemic are now authorized to receive military awards for those operations. Defense Department officials in early July approved the Armed Forces Service Medal and Humanitarian Service Medal for troops who took part in Covid-19-related missions, officials announced on Wednesday. The medals are approved for both active-duty and Reserve troops -- including members of the National Guard -- who were tasked with responding to the coronavirus crisis. The eligibility window applies to anyone whose mission started on 31 JAN or later. There is no set end date, as pandemic-related missions continue.

Troops won't be eligible to receive both awards for same activities, deployment or period of service, according to a memo outlining the rules signed by Under Secretary of Defense for Personnel and Readiness Matthew Donovan. Tens of thousands of U.S. troops have been called on to respond to the coronavirus pandemic. Some have served on hospital ships dispatched to cities hard hit by the virus early on, while others were activated on state orders to support drive-through Covid-19 test sites and help process unemployment claims. National Guard officials said in April that it had nearly 45,000 soldiers operating in every state across the country. Donovan wrote in his memo that each military service will approve awards for their branches. Those whose missions didn't fall under federal orders will be approved by the National Guard, the memo adds.

The Armed Forces Service Medal was created to recognize troops who participate in operations deemed to be a significant activity by the Joint Chiefs of Staff and who encounter no hostile or foreign armed opposition. The Humanitarian Service Medal recognizes those who participate in significant military operations of a humanitarian nature. The Defense Department is waiving some of the criteria typically required to receive the Armed Forces Service Medal for Covid-19 missions.

The award will be authorized for those who completed 30 consecutive or nonconsecutive days of qualifying service, and troops don't need to have deployed to be eligible if they were reassigned from normal duties for coronavirus-related missions. Anyone who contracted Covid-19 while assigned to one of those missions is also eligible for the award, even if they didn't meet the 30-day requirement. "Due to the health risk posed by Covid-19, award of the Armed Forces Service Medal is authorized for one day of qualifying service if that service resulted in the member contracting the virus," Donovan's memo states. [Source: Military.com | Gina Harkins | July 2, 2020 ++]

POW/MIA Recoveries & Burials

Reported 01 thru 15 JUL 2020 | Three

“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 2nd Lt. William H. Melville**, 20, was a pilot assigned to the 36th Fighter Squadron, 8th Fighter Group. On Oct. 28, 1943, he was piloting a P-39Q Airacobra fighter on a combat mission over the island of New Guinea, Australian Territory of Papua (current day Papua New Guinea), when his aircraft and two others disappeared after encountering severe weather. Search and recovery efforts in the days following were unable to find any of the aircraft. Interment services are pending. [Read about Melville.](#)

-- **Army Cpl. Richard L. Henderson, Jr.**, 18, was a member of Headquarters Battery, 57th Field Artillery Battalion, 7th Infantry Division. He was reported missing in action on Dec. 6, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Henderson.](#)

-- **Army Cpl. Francis J. Rochon**, 21, was a member of Company C, 1st Battalion, 23rd Infantry Regiment, 2nd Infantry Division. He was reported missing in action on Sept. 1, 1950, near Changnyeong, South Korea. The Army officially declared Rochon deceased on Dec. 31, 1953, and declared his remains non-recoverable Jan. 16, 1956. Rochon will be buried July 25, 2020, in Foxboro, Wisconsin. [Read about Rochon.](#)

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

Arlington National Cemetery

Update 86: Some Military Funeral Restrictions Loosened

As of 29 JUN more people will be allowed to attend funerals at Arlington National Cemetery as the site moves to the next step of its phased reopening. Up to 50 people will be allowed at gravesites during military funerals, up from the 10-person limit that went into effect in March. The cemetery will also begin offering more honors at funerals – such as gun salutes, body bearers, buglers and drummers – after curtailing them for three months because of the coronavirus pandemic. “Arlington National Cemetery will continue to balance activities to protect our workforce, funeral attendees and family pass holders while we work to accomplish our most sacred mission in this [coronavirus] environment,” said Karen Durham-Aguilera, executive director of the cemetery.

The change was made because coronavirus cases in the Washington area are trending down, the cemetery said in a statement. In Washington, Maryland and Virginia, hospitalizations were trending down as of 26 JUN. Virginia is preparing to enter phase three of its reopening plan on 1 JUL. Arlington National Cemetery remains in phase two of its four-phase plan. Phase three is expected to include opening the cemetery to the public, with some restrictions in place. As of now, the cemetery will remain closed to anyone except family pass holders and funeral attendees, and those who enter are required to wear a face mask and maintain social distancing. Family pass holders and funeral attendees are allowed only to visit their loved one's grave, and then exit the cemetery when they're done. While the Washington Metropolitan Area Transit Authority reopened 15 train stations 29 JUN, the Arlington National Cemetery stop remained closed. [Source: Stars & Stripes | Nikki Wentling | June 29, 2020 ++]

Arlington National Cemetery

Update 87: Confederate Memorial Monument Removal Under Review



The frieze on the Confederate Memorial in Section 16 of Arlington National Cemetery depicts a "Mammy" cradling the infant of a rebel soldier and a slave following his master off to war. The inscription in Latin on the 32-foot high monument, one of the tallest on the cemetery's hallowed grounds, also pays homage to the "Lost Cause" of secession from the United States. Since it was dedicated in 1914 by President Woodrow Wilson, the monument's presence on the grounds of what had been the estate of Confederate Gen. Robert E. Lee and Mary Custis Lee has been the target of periodic calls for its removal, and now it could be again.

In a statement 7 JUL, the Army, which has jurisdiction over Arlington National Cemetery (ANC), confirmed that the service is working with the Defense Department "on guidance for display of divisive symbols. Any review would include this memorial." The Army's action, first reported by The Washington Post, made the monument in Arlington part of the national debate on Confederate symbols, statues and military base names that was fueled by the 25 MAY killing in Minneapolis of George Floyd in police custody and the following mostly peaceful protests for racial justice. Both the House and Senate Armed Services Committee recently passed amendments to the \$740 billion National Defense Authorization Act requiring the military to come up with new names for bases now honoring Confederate generals, such as Fort Bragg, North Carolina; Fort Benning, Georgia; and Fort Hood, Texas.

In addition, a pair of House Appropriations Committee bills would block funding for military construction projects at bases named after Confederate leaders unless a renaming process had begun, and would also provide \$1 million in funding for the Army to rename the bases. Sen. Kirsten Gillibrand (D-NY) with the backing of 35 other Democratic senators, has also put forward a stand-alone bill called the "The Removing Confederate Names and Symbols from Our Military Act." The bill would require the secretary of defense "to remove all names, symbols, displays, monuments, and paraphernalia that honor or commemorate the Confederate States of America, or any person who served voluntarily with the Confederate States of America, from all assets of the Department of Defense."

In a 30 JUN Twitter post, President Donald Trump threatened to veto the entire NDAA if provisions "which will lead to the renaming (plus other bad things!) of Fort Bragg, Fort Robert E. Lee, and many other Military Bases from which we won Two World Wars, is in the Bill!" Any steps to remove or replace the Confederate Memorial in Arlington would inevitably spark controversy and resurface the scars of history. Even the dead at Arlington were segregated until 1948, when President Harry Truman ordered the desegregation of the military.

The monument, topped by the figure of a woman representing "The South" and extending a laurel wreath from her left hand toward the south, is ringed by the gravestones of more than 400 Confederate troops arranged in concentric circles. The headstones are distinct, coming to a point at the top as opposed to the rounded headstones in the rest of the cemetery. After the Civil War, Arlington initially barred Confederate soldiers from burial there, but the ban eventually was lifted. A history of the monument posted on the cemetery's website notes that the Confederate Memorial "embodies the complex and contested legacy of the Civil War at Arlington National Cemetery, and in American culture generally."

In 1900, in the spirit of reconciliation, Congress authorized Confederate remains to be reinterred at ANC. Two years earlier, President William McKinley had kicked off his "Peace Jubilee" tour at the end of the Spanish-American war with a speech in Atlanta. "In the spirit of fraternity, we should share with you in the care of the graves of Confederate soldiers," he said. "Sectional feeling no longer holds back the love we feel for each other. The old flag again waves over us in peace with new glories." On June 7, 1903, the first Confederate Memorial Day ceremonies were held in Arlington's Confederate section. President Theodore Roosevelt sent a floral arrangement in tribute, beginning a tradition followed by nearly every succeeding president.

In 2009, President Barack Obama altered the tradition. He sent two wreaths -- one to the Confederate Memorial, the other to Washington, D.C.'s African American Civil War Memorial, a historical description on the Arlington website said. In 1906, President William Howard Taft gave approval to the United Daughters of the Confederacy to begin raising funds for the erection of a monument in the Confederate section. Moses Jacob Ezekiel, a sculptor and a Confederate veteran, was chosen as the designer. "The elaborately designed monument offers a nostalgic, mythologized vision of the Confederacy, including highly sanitized depictions of slavery," the ANC website states.

In 2017, descendants of Moses Jacob Ezekiel called for the removal of the Confederate Memorial from the cemetery. In a letter to The Washington Post, they said the monument "glorifies the fight to own human beings and, in its portrayal of African Americans, implies their collusion." "As proud as our family may be of Moses' artistic prowess, we -- some twenty Ezekiels -- say remove that statue. Take it out of its honored spot in Arlington National Cemetery and put it in a museum that makes clear its oppressive history," the letter said. [Source: Military.com | Richard Sisk | July 9, 2020 ++]

* VA *



VA Debt

Update 09: Debt Relief Extended to End of 2020

The U.S. Department of Veterans Affairs (VA) on 9 JUL announced its commitment to extend debt relief to Veterans adversely impacted by COVID-19 to the end of 2020 by suspending certain debt collection actions. The department

recognizes Veterans and beneficiaries are still being greatly impacted by the coronavirus prompting the extension of financial relief. “Veterans and their families should be focused on their health and safety during the pandemic,” said VA Secretary Robert Wilkie. “VA is taking action to give those with pending debts greater flexibility during these challenging times.” VA is suspending all actions on Veteran debts under the jurisdiction of the U.S. Treasury Department. This includes the suspension of collection action or extending repayment terms on preexisting VA debts, whichever the Veteran prefers. For benefit debts, Veterans should contact the VA Debt Management Center at 1-800-827-0648. For health care debts, Veterans should contact the Health Resource Center at 1-866-400-1238 or <https://www.pay.gov> for payments. [Source: VA News Release | July 9, 2020 ++]

VA Suicide Prevention

Update 63: White House/VA Launch REACH

The White House and Department of Veterans Affairs (VA) on 7 JUL launched the REACH national public health campaign aimed at empowering all Americans to play a critical role in preventing suicide. The goal of REACH, which was established by the President’s *Roadmap to Empower Veterans and End a National Tragedy of Suicide (PREVENTS)* is to change the conversation around suicide by urging people to recognize their own risk and protective factors — as well as the risk and protective factors of their loved ones.

VA Secretary Robert Wilkie said, “REACH will empower our nation’s Veterans to seek and receive help and it will encourage them to reach out to their brothers and sisters in need who may be vulnerable. The power of this campaign will change how we talk about mental health and suicide in our nation. It will ensure that those in need, especially the men and women who have served our great nation, will receive the care and support they deserve.” PREVENTS Executive Director Dr. Barbara Van Dahlen said, “The REACH campaign will inspire and educate all Americans — encouraging them to share their own struggles and to reach out to those who are hurting. It will engage our Veterans to help lead the way as we change how we think about, talk about and address suicide. I urge everyone to go to <https://www.wearewithinreach.net> and take the PREVENTS Pledge to REACH and be part of the solution. Together, we will prevent suicide.”

The website also includes information on factors that may protect against suicide, such as belonging to a faith-based community, healthy family relationships, having a purpose in life and strong problem-solving skills. REACH encourages everyone to intentionally strengthen their protective factors — to care for their emotional health and well-being just as they do their physical well-being.

Although suicide is preventable, the nation is facing an epidemic in deaths, with 132 Americans dying by suicide each day. In 2017 there were 47,173 suicide deaths and an estimated 1.4 million suicide attempts. For Veterans, the overall suicide rate is 1.5 times higher and the female Veteran suicide rate is 2.2 times higher than the general population after adjusting for age and/or gender. To that end, the REACH campaign website, we are within reach, provides information to help people recognize risk factors for suicide, including financial stress, chronic illness or pain, isolation and mental illness, in themselves and in their loved ones. It also links to resources that can provide assistance in avoiding the hopelessness that can lead to suicide. Campaign messages and imagery using the hashtag #REACHNow will be evident on a wide range of digital platforms immediately after the launch. The website will include a video public service announcement supported by a partnership with the PenFed Foundation and SoldierStrong and created by Tree Media. Media covering this issue can download VA’s Safe Messaging Best Practices fact sheet for important guidance on how to communicate about suicide. If you or someone you know are experiencing thoughts of suicide or are in crisis, please contact the National Suicide Prevention Lifeline for confidential support 24 hours a day at 800-273-8255. Veterans and service members, including National Guard and Reserve, who need immediate help should call the 1-800 number and press 1 to reach the Veterans Crisis Line, chat online at www.veteranscrisisline.net/get-help/chat-or-text 838255. [Source: VA News Release | July 7, 2020 ++]

VA AIDS Care

Update 09: Have You Taken the HIV Test?

June 27 was HIV testing day and this year the Department of Veterans Affairs marked the day by stressing the importance of testing to prevent the disease. Around 31,000 veterans receive treatment for HIV throughout the VA health care system, according to a blog post from the department. The VA and the Centers for Disease Control and Prevention recommend that everyone be tested at least once. In addition to HIV testing, you can ask about testing for other sexually transmitted infections. If you think you might be at risk, talk to your provider about how often you should be tested and about prevention methods, like:

- Using PrEP. Pre-Exposure prophylaxis (PrEP) is a daily medication (Truvada or Descovy) that is highly effective at preventing HIV. PrEP is available at VA. Make sure you get a test before you start and stay up to date on STI testing while on PrEP. Learn more about [PrEP](#).
- Practicing safer sex. Condoms are available via prescription at VA. Ask your provider for a condom prescription at your next appointment.
- Practicing safe injection drug use. If you need help to stop using drugs, please talk to your VA provider. If you inject drugs, make sure you use clean equipment every time.

VA is also part of the “Ending the HIV Epidemic: A Plan for America” federal initiative. The program aims to end the HIV epidemic in the United States by 2030 by leveraging critical scientific advances in prevention, diagnosis, treatment and care by coordinating the highly successful programs and infrastructure. To learn more click [here](#). [Source: ConnectingVets.com | Julia LeDoux | June 29, 2020 ++]

VA Abortion Services

Update 01: 30 Year Ban Gets Critical Look

The Department of Veteran Affairs’ nearly 30-year abortion ban received a critical look from lawmakers 30 JUN, some of whom argued it was a “harsh” inequity for a growing number of female veterans. A law passed by Congress in 1992 prohibits the VA from performing abortions or counseling women about them. On a VA webpage about women’s health services, the department states, “Please note that we cannot, by law, provide abortion services.” Rep. Julia Brownley (D-CA) juxtaposed the ban with the U.S. Supreme Court decision 29 JUN to strike down a controversial Louisiana abortion law that critics argued would’ve closed two of the state’s three abortion clinics. Brownley said the legal battle “highlighted how denying veterans health care within a system they rely on imposes prohibitive, geographic and financial barriers on women.”

“I call on Secretary Wilkie to prioritize reproductive care and expand medical care to include abortion and abortion counseling,” Brownley said. She introduced the **Reproductive Health Information for Veterans Act** earlier this year, which would require the VA to provide abortion services. Brownley, a member of the House Committee on Veterans’ Affairs, held a hearing 30 JUN to address gaps in reproductive health care for female veterans, including the ban on abortion services, limited access to infertility care and a policy that requires veterans to provide copayments for birth control.

Kayla Williams, a senior fellow at the Center for a New American Security and the former director of the Center for Women Veterans, said Congress would need to take action on all three issues, rather than relying on the VA to intercede. The VA “has neglected to take action for so long now that I believe they require congressional attention,” Williams said. Williams focused on the abortion ban, in particular, arguing it was an “appalling” inequity for veterans.

Women who benefit from other federal systems – including Medicare, Tricare, the Indian Health Service and the federal prison system – have more access to abortion services, Williams said. “However we feel about abortion, we should not deny it to women veterans just because they use the VA and take away their ability to make important decisions about their health and futures,” she said.

Rep. Phil Roe (R-TN), the ranking Republican on the House Committee on Veterans’ Affairs, opposed any effort to lift the ban. “I will oppose any effort the VA has to expand abortion,” Roe said. “I want to make that part of the record right now. I will oppose that with every effort in my body. I think we need to change hearts and minds. Life is a precious gift from God.” Sen. Brownley’s bill H.R. 5568 was introduced in the House 9 JAN 2020 and was subsequently referred to the Subcommittee on Health by the Committee on Veterans’ Affairs. No further action has been taken since. It presently has only 5 cosponsors. [Source: Stars & Stripes | Nikki Wentling | July 1, 2020 ++]

VA Canine Research

Affirmed Necessary by NASEM



A National Academies of Sciences, Engineering and Medicine (NASEM) [study](#) has affirmed the Department of Veterans Affairs’ (VA) position that canine research is “scientifically necessary” for certain areas of research that benefit seriously disabled Veterans. An independent committee assembled by NASEM to examine the issue determined that use of canines is necessary for VA research into spinal cord injury and heart disease and will need to continue for the foreseeable future. It also found that current VA animal research programs are meeting and exceeding all federal regulations and guidelines. The study was commissioned by VA to provide an independent, rigorous and unbiased look at how the ethics of research with animals, together with scientific principles, must inform the process of determining what research to conduct. The study will help ensure that the debate surrounding this issue is grounded in careful analysis, scientific consensus and facts. “This study confirms what we’ve said all along: at this point canine research is the only viable option for developing and testing certain treatments to improve the quality of life of some seriously disabled Veterans,” said VA Secretary Robert Wilkie.

VA canine research has led to the development of the cardiac pacemaker (1950s), liver transplantation (1960s), the use of ablation to treat cardiac arrhythmias (late 1990s-early 2000s) and improved techniques for hip replacement surgery (1990s). Most recently, canine research in Cleveland involving VA researchers led to the development of a device that allows paralyzed patients to breathe without a ventilator, cough independently and communicate with a stronger voice. This device gave Veterans increased independence and significantly reduced respiratory infections and hospitalizations.

VA has reduced its use of canines in research to the absolute minimum required at this time to fulfill its commitment to finding treatments for Veterans with life-threatening health conditions. But VA has supported this type of research for decades and continues to do so because it is absolutely necessary to better treat life-threatening health conditions in our Veterans. To see how canine research benefits Veterans, see [here](#). [Source: VA News Release | July 1, 2020 ++]

VA Transplant Program

Update 06: First VA Living-Donor Liver Transplant



Daughter & Father

The VA Pittsburgh Healthcare System and University of Pittsburgh Medical Center have partnered to perform the VA’s first living-donor liver transplant. It’s historic, and officials say they now truly have the ability to make a difference. Timothy Yablonski’s family says it’s an absolute miracle he is alive today. Thanks to his daughter Alyssa, he got a second chance at life. Yablonski received a portion of liver from his daughter when he underwent surgery back on 16 MAR. At age 49, the military veteran was diagnosed with nonalcoholic cirrhosis of the liver. Initially, he wasn’t sure where to turn or how much longer he could wait. Then everything seamlessly came together, through prayer, love from his family, and the support of the doctors here in Pittsburgh.

The VA Pittsburgh is the only VA medical center in the nation that now accepts living-donor liver transplants. It’s the first time any VA in the nation has participated in a living-donor transplant. “This is really special in the sense that it has allowed us to partner with our VA colleagues and really offer this life-saving procedure to a segment of the population that wasn’t having this available,” said Dr. Abhi Humar, chief of transplantation at UPMC. “God see me through. Got me here. Right in time. She literally saved my life. And I’m just so thankful to be here,” Yablonski said. The donor and recipient are both doing very well and will be spending some additional time here in Pittsburgh. The procedure actually happened right when COVID-19 hit. [Source: WPXI-TV | Mike Holden | June 25, 2020 ++]

VA PTSD Research

Update 30: Stamps Sales Have raised \$717,000+ for Funding



The Healing PTSD stamp, issued by the United States Postal Service last year, is having a big impact on the mental health of veterans. The Department of Veterans Affairs announced on 26 JUN that the VA National Center for PTSD will be able to fund additional research due to the sale of more than 7 million of the stamps from December of 2019 to

May of this year. According to a release, stamps sales have raised more than \$717,000, which has now been disbursed to the VA. The USPS's new fundraising stamp is dedicated to healing PTS. "Thanks to the millions of Americans who purchased the Healing PTSD stamp, VA will continue to study, create awareness, educate and develop policies which better the lives of veterans with PTSD," said VA Secretary Robert Wilkie. "The stamp not only raises awareness about PTSD but will provide funding for needed research and education about trauma and PTSD treatment."

Trump says he's 'marshaling every resource' to prevent veteran suicide in new plan. June was national Post Traumatic Stress Month and anyone who has seen or gone through a traumatic event, such as war, sexual assault or a serious accident, can develop PTSD. As a result, they may experience problems sleeping, trouble concentrating, recurrent dreams about the trauma, intense reactions to reminders of the trauma, disturbances in relationships and/or isolation. For more information about PTSD, refer to <https://www.ptsd.va.gov>. [Source: ConnectingVets.com | Abbie Bennett | June 26, 2020 ++]

VA Blind Rehabilitation Services

Update 04: Providing Access to Care in Alternative Formats



Blind Rehabilitation Services (BRS) continues to provide access to care in alternative formats. That includes VA Video Connect and third-party alternatives, such as FaceTime, Skype and Facebook Messenger video chat. BRS helps Veterans reconnect and reinforces healthy habits, recreation, and stress management. The collective goal is ensuring Veterans are safe and have continued access to BRS in alternative formats (virtual treatment modalities, telephone). Aimed at limiting COVID-19 exposure risk, VA implemented various safeguards to protect Veterans and employees. As a precautionary measure, putting safety first, Blind Rehabilitation Center Service chiefs work with their teams to discharge patients at home.

The BRS Wellness Check Initiative addresses Veterans' immediate safety concerns. The staff addresses Veterans' top emergency needs such as access to food and medication and self-care items, as well as travel issues. BRS staff continues to provide blind rehabilitation training at home and replacement prosthetics. After addressing critical and basic needs, the BRS staff identifies VA Video Connect (VVC) and technology needs. The staff also implements innovative care practices that include Healthy at Home sessions for Veterans. These checks help Veterans reconnect and reinforces healthy habits, recreation, and stress management. BY THE NUMBERS:

- 5,610 Veterans served by Blind Rehabilitation Centers (BRC) and Visual Impairment Service Outpatient Rehabilitation (VISOR)
- 4,741 completed wellness calls (85%)
- 162 wellness calls identifying emergent needs
- 870 wellness calls resulting in BRS training needs
- 420 wellness calls resulting in identification of VA Video Connect (VVC) training needs

For more information on Blind Rehabilitation Services available and locations where services can be obtained refer to <https://www.rehab.va.gov/blindrehab>. [Source: Vantage Point | Niki Sandlan | July 2, 2020++]

VA Loan Refinancing

Update 04: CARES Act Forbearance Effect on Eligibility

In Loan Guaranty [Circular 26-20-25](#), dated June 30, 2020, the U.S. Department of Veterans Affairs (VA) addresses the effect of a CARES Act forbearance, or some other COVID-19 credit relief, on the eligibility of a veteran for a VA purchase money or refinance loan. The guidance is effective immediately and applies to any loan closed on or after the date of the Circular, and will remain in place until further notice or when the Circular is rescinded. The VA advises that while lenders should continue to follow all applicable authorities regarding VA loans, the “VA is temporarily waiving certain regulatory and policy requirements in an effort to help Veterans and the private sector close essential housing loans.”

Purchase Money and Cash-Out Refinance Loans

The VA states that while lenders must continue to follow VA underwriting standards generally, “lenders should not use a CARES Act forbearance as a reason to deny a Veteran a VA-guaranteed loan.” However, when a Veteran has obtained a CARES Act forbearance, the Veteran, through the lender, must provide reasons for the loan deficiency and information to establish that the cause of the delinquency has been corrected. The VA will not consider a Veteran an unsatisfactory credit risk “based solely upon the fact that the Veteran received some type of credit forbearance or experienced some type of deferred payment during the COVID-19 national emergency.” The VA advises that while deferred payments may not be considered for credit risk purposes, the lender should consider the monthly obligation if the debt will remain active after the closing of the new VA loan.

Interest Rate Reduction Refinance Loan (IRRRL)

Although IRRRLs generally are not subject to standard VA underwriting requirements, if the loan being refinanced is more than 30 days past due, the Veteran must meet VA underwriting standards and the VA must provide prior approval for the IRRRL. The VA announces in the Circular that it will not require prior approval regardless of the delinquency status of the current loan if:

- The VA has already approved the lender to close loans on an automatic basis;
- The borrower has invoked a CARES Act forbearance relating to the loan being refinanced;
- The borrower has provided information to establish that the borrower is no longer experiencing a financial hardship caused by COVID-19; and
- The borrower qualifies for the IRRRL under specified VA credit standards (the standards set forth in 38 C.F.R. § 36.4340(c) through (j)).

When a borrower seeking an IRRRL has obtained a CARES Act forbearance on the loan being refinanced, for purposes of the maximum loan amount, the IRRRL may include the following:

- Any past due installment payments, including those a borrower deferred under a CARES Act forbearance;
- Allowable late charges, consistent with the note, the CARES Act, and all other applicable laws;
- The cost of any energy efficiency improvements;
- Allowable closing costs and discount points; and
- The VA funding fee.

With regard to the seasoning requirement for the current loan that applies when a Veteran is seeking an IRRRL, any periods of forbearance do not count toward the required seasoning. However, the mere fact that the current loan was subject to a CARES Act forbearance does not cause the loan to fail to meet the seasoning requirement. Pursuant to the Circular, a loan being refinanced is seasoned if both of the following conditions are met as of the date the borrower closes the refinance loan:

- The borrower has made at least six consecutive monthly payments on the loan being refinanced. For example, in a case where a borrower made five consecutive payments before invoking a CARES Act forbearance, such borrower would need to make six additional consecutive payments, post forbearance, in order to meet the seasoning requirement; and
- The date of closing for the refinance loan is 210 or more days after the first payment due date of the loan being refinanced.

With regard to the consideration of a Veteran for an IRRRL and the imposition of fees on the Veteran, the VA makes the following statement: “VA encourages lenders to carefully consider whether an IRRRL is in the best financial interest of a Veteran. VA strongly supports and encourages the fee waivers that many lenders have adopted, including the waiver of origination fees, discount points, and premium pricing offsets, for Veterans affected by COVID-19.” [Source: JD Supra | Ballard Spah | July 4, 2020 ++]

VA Presumptive AO Diseases

Update 33: Landmark Coverage Bill Will be in NDAA

U.S. Senator Jon Tester successfully secured his landmark [*Fair Care for Vietnam Veterans Act*](#) (S.3444) in the National Defense Authorization Act (NDAA) – a must-pass annual defense bill that the Senate will vote on later this month. Tester’s bill requires the U.S. Department of Veterans Affairs (VA) to provide benefits for veterans suffering from diseases associated with exposure to Agent Orange during the Vietnam War.

Currently, thousands of Vietnam veterans living with chronic health conditions developed as a result of their service are being denied critical benefits and health care from VA. Tester’s amendment would provide a presumption of service-connection—based on scientific review by the National Academy of Medicine (NAM)—for **Bladder Cancer, Hypothyroidism, and Parkinsonism**. Under a presumption of service-connection, veterans suffering from these three conditions would be eligible for essential benefits and care under VA. “Justice is long overdue for our aging veterans currently dying from conditions resulting from their exposure to Agent Orange chemicals in Vietnam,” said Tester, Ranking Member of the Senate Veterans’ Affairs Committee. “The reality is that taking care of our veterans is the cost of war—and it must be paid. By adding my bill to do that to the Senate’s must-pass annual defense bill, we are living up to the promises made to those who served by ensuring they get the care and benefits they’ve earned.”

In addition to the Fair Care for Vietnam Veterans Act, Tester also successfully included an amendment to allow veterans to access their toxic exposure records online from VA or the Department of Defense. For years, Tester has fought tirelessly in Congress to ensure Vietnam veterans get the treatment and benefits they have earned. In September 2017, Tester led a group of Senators in pressuring VA to make a decision on NAM’s recommendations regarding expanding the list of presumptive conditions. Tester continued his push in September 2018, urging the Department to take action by expanding its list of medical conditions associated with exposure to Agent Orange and repeated the call in March 2018. In April 2018, Tester urged the Office of Management and Budget to assist the VA in this effort.

In January, Tester led 42 Senators in blasting the Trump Administration for stonewalling critical benefits for more than 190,000 Vietnam veterans suffering from health conditions connected with their service. He also held a roundtable discussion last month with Senate Veterans’ Affairs Chairman Jerry Moran (R-Kans.), stakeholders, and veterans’ advocates to address longstanding issues associated with the effects of toxic exposures on our nation’s servicemembers and veterans. This bill is supported by The American Legion, Veterans of Foreign Wars (VFW), Disabled American Veterans (DAV), AMVETS, and Military Officers Association of America (MOAA). [Source: Press Release | Sen. Jon Tester | July 2, 2020 ++]

VA Budget FY 2021

Update 04: House Bill Includes \$104.8B in Discretionary Appropriations

Following is a summary of the allocations for the VA FY2021 budget submitted to the House Appropriations Committee for markup. The bill provides a total of \$104.8 billion in discretionary appropriations for VA, an increase of \$12.3 billion above the 2020 enacted level and \$35 million below the President's budget request. These resources will serve to expand access to services for Veterans and will boost oversight and accountability across the department. Of this amount, the bill includes:

- \$90.0 billion for Veterans Medical Care, an increase of \$9.8 billion above the 2020 enacted level and equal to the President's budget request. Of this amount:
 - \$10.3 billion for Mental Healthcare, an increase of \$865 million above the 2020 enacted level and \$40 million above the President's budget request, including \$313 million for suicide prevention outreach.
 - \$661 million for Gender-specific Care for Women, an increase of \$76 million above the 2020 enacted level and \$35 million above the President's budget request.
 - \$1.9 billion for Homeless Assistance Programs, an increase of \$81 million above the 2020 enacted level and \$40 million above the President's budget request.
 - \$504 million for Opioid Abuse Prevention, an increase of \$102 million above the 2020 enacted level and equal to the President's budget request.
 - \$300 million for Rural Health Initiatives, equal to the 2020 enacted level and \$30 million above the President's budget request.
 - \$84 million for Whole Health Initiatives, an increase of \$20 million above the 2020 enacted level and \$20 million above the President's budget request.
 - Additionally, the bill includes \$94.2 billion in advance fiscal year 2022 funding for Veterans' medical programs – equal to the President's budget request. This funding will provide for medical services, medical community care, medical support and compliance, and medical facilities, and ensure that our Veterans have continued, full access to their medical care needs.
- \$840 million for Medical and Prosthetic Research, an increase of \$40 million above the 2020 enacted level and \$53 million above the President's budget request.
- \$2.6 billion to continue implementation of the VA Electronic Health Record System, an increase of \$1.1 billion above the 2020 enacted level and equal to the President's budget request. The bill also continues GAO oversight of this program to ensure that the EHR system is implemented in a timely manner.
- \$1.8 billion for VA Construction, an increase of \$139 million above the 2020 enacted level and equal to the President's budget request. Within this amount, \$1.4 billion is for Major Construction and \$400 million is for Minor Construction.
- \$3.2 billion for operating expenses of the Veterans Benefit Administration, an increase of \$62 million above the 2020 enacted level, to ensure the prompt processing of disability claims. The bill also continues rigorous reporting requirements to track each regional office's performance on claims processing and appeals backlogs.
 - Additionally, the bill includes \$145.3 billion in advance mandatory funding for VA benefit programs, equal to the President's budget request.
- Within the total for the Department of Veterans Affairs, to respond to sharply rising costs in Veterans health care, the bill provides \$12.5 billion in emergency spending. This funding supports the following:
 - Medical Services
 - Medical Community Care
 - Medical Support and Compliance
 - Medical Facilities
 - Veterans Electronic Health Record
 - Information Technology Systems

To avoid conflicts with federal budget caps, the discretionary funding increases — which cover a host of medical, transition and ongoing support programs — are designated under the plan as emergency funding. The \$250.9 billion 2021 budget plan for the Department of Veterans Affairs makes VA the second-largest federal agency by budget, second only to the Pentagon. The new proposal continues a nearly two-decade streak of significant expansion of VA's budget, going even further than the president's original budget request released in February, which outlined a plan for a \$243.3 billion budget.

VA Secretary Robert Wilkie on 7 JUL praised the committee's actions following the 6 JUL vote advancing the bill but also noted that department officials do not expect the significant funding increases to continue indefinitely into the future. "We're experiencing all-time budget highs," he said. "As part of our comprehensive approach, we have to have a closer relationship with DOD ... to see how we can pool our resource." The full appropriations committee was expected to vote on the full federal budget proposal later in the week of 6 JUL. The plan, which echoes requested funding increases from the White House earlier this year, still must survive negotiations with the Senate later this year before it can become law. [Source: VVA Government Relations Department | July 7 & 9, 2020 ++]

VA Hiring

Update 18: More than 20,000 from 29 MAR to Mid-JUN

The VA has said it has been able to increase hiring during the pandemic due to internal procedural changes and use of alternative hiring authorities, although a union representing much of the department's workforce has questioned why the department—which long has had vacancies in the range of 50,000—hasn't been doing that all along. VA's Veterans Health Administration hired more than 20,000 employees between March 29 and mid-June, an official told a Senate Veterans Affairs Committee hearing, about 85 percent into permanent positions with the option to convert some of the rest to permanent positions. Even with attrition, the department has a net gain of employees during the current fiscal year of more than 8,000—2.2 percent—with an even larger gain in nursing occupations, where the VA has long-running high vacancy rates.

That was accomplished, he said, by steps including an expedited credentialing process for clinical hires, eliminating a review step for some hires and restructuring pre-employment requirements so that they can be completed after the initial onboarding occurs, allowing new hires to begin work very quickly. He also cited authorities granted from OPM such as expanded direct hire authority, temporary non-competitive appointment authorities and allowing retirees to return to work without a reduction in their annuities. "We now see that the VA is able to hire when it wants to, so Congress must act and insist that the agency continue to prioritize the filling of these positions . . . It is imperative that VA make the same effort to fill the remaining vacancies across the system with permanent, fulltime professionals.," the AFGE union said in a statement to the committee.

The union meanwhile challenged the broader use of direct hire authority, saying it often is "used to bypass veterans' preference and merit promotion consideration of current agency employees" and added that "sadly, we have heard from a number of retirees that VA dropped the ball and did not follow up when they expressed interest" in returning to work. [Source: Fed Week | Federal Manager's Daily Report | July 6, 2020 ++]

VA COVID-19 Preparations

Update 07: PPE Shortage Anticipated if Second Wave Hits

If a second wave of the coronavirus pandemic hit tomorrow, the Department of Veterans Affairs wouldn't have enough personal protective equipment stockpiled to adequately handle another surge. As the largest integrated health care

system in the country, VA has been competing for medical supplies just like everyone else during this pandemic. But many manufacturers haven't been able to keep up with global demand, and VA can't depend on these manufacturers and suppliers to keep shelves stocked during the health crisis, department officials said. VA currently has a 30-day supply of personal protective equipment, but it's not enough to safely support a resurgence of the virus down the road, Richard Stone, executive-in-charge of the Veterans Health Administration, told the Senate VA committee 7 JUL.

"We need to move to a 60-day supply," he said. "For a full second wave, we'll need an additional six months of supply. Either that can be supplied by the vendors or must be in our readiness centers." "So Dr. Stone, we're not where we need to be?" said Sen. Jon Tester (D-MT) the committee's ranking member. "That is correct," Stone said. To better prepare for whatever comes next with the pandemic, VA is planning to establish four "regional readiness centers" around the country where it can collect and store medical supplies, PPE and other equipment. "We are working with our partners at the Defense Department, FEMA and the Department of Health and Human Services and our commercial partners to get the material to build up and to sustain the operations that we currently have today," said Deborah Kramer, VHA's acting undersecretary for health for support services. "But what I need to share with you is that the **supply chain system is still broken**. There is still a tremendous demand [for] PPE, not just in the United States but worldwide. The manufacturing system has not caught up to the requirement."

At the height of the pandemic, VA consumed 250,000 N95 masks a day, Stone said. The department spent \$10 million per month on personal protective equipment (PPE) a month before the pandemic began. But during the current health crisis, VA is buying \$100 million in PPE each month. No facility at VA ever ran out of protective equipment, though the guidelines on how many masks employees should receive and how often they could reuse PPE changed throughout the course of the pandemic, Stone said. He dismissed the idea that VA's approach to PPE and testing have put employees in danger. To date, 34 employees have died due to complications from the virus, according to VA public data. "My number one responsibility is the safety of veterans and the safety of employees who have pledged their work lives to the VA.

It is impossible for any of us to understand how these employees got this disease," Stone said. "To suggest that somehow we have endangered our personnel is just not borne out by the facts." The department is evaluating every employee death, and the Occupational Safety and Health Administration is involved in those investigations as well, Stone added. VA last week admitted it "wasn't there yet" in its efforts to provide on-demand coronavirus testing for its employees, again, due to a lack of swabs, cartridges and other supplies needed to process those tests. VHA has tested 17% of its workforce to date, and it's testing 600-to-700 employees a day, Stone said.

With only a few manufacturers making swabs in the entire world, VA is turning to its own 3D printing network for help. The department has been making "a few thousand" swabs a week, but it has a plan in place to begin making "about 100,000" swabs a week by this fall, Stone said. Stone also clarified VA's relationship and coordination with FEMA for supplies. "At no time did FEMA take our supplies," he said. "There was a short period of time immediately after the activation of the Defense Production Act, that every vendor and supplier in this nation paused delivery of some materials to await further guidance. As a result, there was a single week where we simply were not receiving supply orders. Therefore we deployed measures to ensure our employees had the PPE needed to be safe." To better involvement and perhaps improve collaboration between the department and other federal agencies, both Tester and Sen. Jerry Moran (R-KS), the committee's chairman, are urging the president to include VA on the Defense Production Act committee. "The federal government must ensure that the VA can continue to provide this care, starting with providing the VA with the means to ensure its medical facilities are stocked, and staff is appropriately equipped," the senators wrote in a letter to president earlier this week.

Longstanding supply chain management challenges at VA are only complicating the department's efforts to manage medical supplies during the pandemic. Currently, VA supply technicians must switch back and forth between a few separate systems to view current inventory and then make purchases. "A large percentage of our purchases are done locally at medical centers using government purchase cards with literally billions of dollars traversing those government purchase cards," Stone said. "It's very difficult for us to track those, as well as to track the contracts that are being used

and to assure the validity and transparency of the system that you expect.” Local VA medical facilities often make purchases based on what’s best for them, not for the entire VHA enterprise, said Kurt Heyssel, a former VHA chief supply chain officer. “Often times the left hand doesn’t know what the right hand is doing,” he said. “VA corporate is not in control, as it must be, to achieve supply chain success.”

During the pandemic, VHA developed a makeshift, centralized system where all 170 medical centers could manually report on their supply. But senators were skeptical such a system could truly support such a large health care enterprise during a public health crisis. Adopting the Defense Medical Logistics Standard Support (DMLSS), which has been the plan, should resolve many of VA’s challenges. But implementation will take seven years, though the pandemic has proven VA needs to move faster, the department acknowledged. The initial DMLSS roll-out at a VA facility near Chicago is scheduled for August. Two other sites in the Pacific Northwest will go live in the fall, Kramer said.

“Five years is perhaps possible, but we have to talk to our Department of Defense colleagues,” she said. “They are on the critical path to getting this system fielded. We cannot do it without their support, and we need to understand what their constraints are before we can actually tell you what a realistic schedule will be.” Meantime, DoD is developing the next iteration of DMLSS, called LogiCole, which will move the current system to a cloud-based platform. LogiCole is supposed to be ready in 2022, Stone said. [Source: Federal News Network | Nicole Ogrysko | June 10, 2020 ++]

VA Fraud, Waste & Abuse

Reported 01 thru 15 JUL 2020

Bay Pines, Fla. -- U.S. District Judge Susan C. Bucklew On 24 JUN sentenced **Norman Nicholson** (57, Largo) to 24 months in federal prison for depriving an individual of his Fourth Amendment right to a reasonable search and seizure under color of law and one count of knowingly making false entries in a report with the intent to obstruct an investigation within the jurisdiction of a federal agency. Nicholson had pleaded guilty on March 24, 2020.

According to court documents, while employed as a police officer with Veterans Affairs in Bay Pines, Florida, Nicholson instructed an Army veteran to leave the premises, and the veteran complied. Nicholson then followed the veteran outside and arrested him. In doing so, Nicholson swung the veteran around, and placed both of the veteran’s hands behind his back. The veteran did not resist the arrest and moved his left arm behind his back on his own. After the veteran was already handcuffed and in custody, Nicholson rammed the veteran’s head on the fence. Nicholson then used his right hand to pull the veteran’s legs apart, causing the veteran to fall face first into the fence and then to the ground. Nicholson then forcefully grabbed the veteran from the ground, and lifted him up. While lifting him up, Nicholson used his right hand to grab the veteran from his face and nose.

Nicholson then authored two arrest affidavits and a police report in which he made numerous false statements regarding the incident. Specifically, Nicholson stated that the veteran “refused to leave the property...became resistant...pulled away...raised his hand in an aggressive posture...did not obey commands to stop resisting...resisted on the ground...and buckled his knees in an attempt to make himself dead weight.” Those statements were clearly false, and were made with the intent to impede, obstruct, or influence a matter that was within the jurisdiction of the United States Department of Veterans Affairs. As a result of this arrest, the veteran spent several days in custody at the Pinellas County jail.

“The right of individuals to be safe and secure against unreasonable searches and seizures is at the very cornerstone of our democracy,” said U.S. Attorney Maria Chapa Lopez. “Officers who violate their oath to uphold that Constitutional right, and falsify facts to impede or obstruct an investigation will be prosecuted to the fullest extent of the law.” David Spilker, Special Agent in Charge, VA-Office of Inspector General, stated, “Nicholson’s sentence today demonstrates VA-OIG’s commitment to ensuring that VA’s law enforcement officers are held to the highest standards

and that all veterans are afforded their constitutional rights. Veterans should never be subjected to excessive force and false statements by sworn law enforcement officers, whose mission is to safeguard veterans, VA employees and facilities.

Special Agent in Charge of the FBI Tampa Division Michael McPherson said, "Mr. Nicholson's actions not only violated the victim's civil rights, but created public distrust and doubt toward the law enforcement community. We are pleased with today's sentencing which illustrates the FBI's commitment to take all allegations of civil rights violations seriously" [Source: DoJ M. Dist. of FL | U.S. Attorney's Office | June 24, 2020 ++]

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Dover, Penn. -- The United States Attorney's Office for the Middle District of Pennsylvania announced that **Theodore Martin**, age 57, formerly of York County, Pennsylvania, was sentenced 30 JUN to 13 months' imprisonment to be followed by two years of supervised release by Chief United States District Court Judge John E. Jones III, for conspiring to commit mail fraud. The sentence represents a downward adjustment of approximately twenty-eight months to account for prison time that Martin has served for a related fraud scheme in Ohio.

According to United States Attorney David J. Freed, Martin, along with his wife Arminda Martin, owned and operated Suburban Memorial Gardens Cemetery in Dover, Pennsylvania. The Martins previously pleaded guilty to conspiring to defraud hundreds of their customers out of approximately \$500,000. The Martins admitted that instead of applying customer payments to cemetery services and products, they embezzled the money for their own personal gain, including for gambling. Arminda Martin is scheduled to be sentenced on July 28, 2020. The case was investigated by the United States Department of Veterans Affairs Office of Inspector General, the Federal Bureau of Investigation, and the Northern York County Regional Police Department. Assistant U.S. Attorneys Carlo D. Marchioli and Joseph J. Terz prosecuted the case. [Source: DoJ Middle Dist of Penn | U.S. Attorney's Office | June 30, 2020 ++]

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Beckley, W. VA. – **Julie M. Wheeler**, 43, of Beckley, was sentenced by Senior United States District Judge John T. Copenhaver, Jr. to 42 months in federal prison for federal health care fraud, announced United States Attorney Mike Stuart. After serving her prison sentence, she will be placed on supervised release for three years. She was further ordered to pay restitution in the amount of \$289,055.07, an amount calculated by the Veterans Administration (VA) and approved by the court.

In imposing a sentencing enhancement for obstruction, Judge Copenhaver found that Wheeler attempted to obstruct and impede the administration of justice by staging an "elaborate hoax" to fake her own death to avoid federal sentencing. On May 31, 2020, Wheeler and other family members staged her fall from the Grandview State Park overlook. Wheeler's family members then falsely reported to law enforcement her fall off of Grandview Ledges at the New River Gorge. This report led to an extensive search effort in the New River Gorge by state, federal and local authorities, assisted by numerous volunteers. The West Virginia State Police eventually located Wheeler at her own home, hiding in a closet. Wheeler and her husband are presently charged in Raleigh County Magistrate Court for numerous felony and misdemeanor offenses relating to the false reporting of an emergency. The court found that this scheme contributed to Wheeler's failure to accept responsibility for her criminal conduct and enhanced her federal sentence accordingly.

"Absolutely despicable. Wheeler's egregious fraud scheme denied much needed spina bifida care for her own sister while she fleeced the Veteran's Administration of almost \$300,000," said United States Attorney Mike Stuart. "Then she faked her own disappearance to evade sentencing, risking the lives and resources of first responders and emergency personnel. Outrageous. Terribly tragic case all around." Wheeler pled guilty on February 11, 2020, and admitted that she submitted fraudulent applications to the VA Spina Bifida Health Care Benefits Program where she overbilled for providing spina bifida care for a family member, K.L. Wheeler was the owner of a homecare services company, JRW Homecare Support Services. Wheeler was hired to provide services to K.L. due to K.L.'s spina bifida condition at the

VA approved rate of \$736 a day to provide eight hours of daily services. Wheeler’s care was supposed to include bathing, grooming, changing K.L.’s clothes and other issues associated with K.L.’s hygiene, food intake and lifestyle.

Wheeler did not provide K.L. the care for and during the time period described. Wheeler submitted claims to the VA stating that she provided care for K.L. eight hours a day, seven days a week, from October 2016 to April 2018 at the full daily rate of \$736 a day. Wheeler gave a statement to the VA and the FBI admitting that she greatly inflated the rate and quality of the care that she provided to K.L. This was corroborated by other witnesses who provided statements that Wheeler did not provide eight hours of daily care. Wheeler further admitted that her conduct defrauded the VA of hundreds of thousands of dollars and deprived the victim of services. The victim of the spina bifida diagnosis, K.L., has since passed away. [Source: DoJ, S. Dist of W. VA | U.S. Attorney’s Office | June 30, 2020 ++]

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Deltona Fla. – U.S. District Judge Paul G. Byron has sentenced **Bobby Morlen** (54, Deltona) to two years in federal prison for theft of government funds. As part of his sentence, the court also entered a money judgment of \$131,457.16, the amount of proceeds from the offense, and ordered Morlen to pay restitution. A federal jury had found Morlen guilty on January 22, 2020. According to evidence presented at trial, Morlen’s mother was receiving benefits from the Social Security Administration (SSA) and the Department of Veterans Affairs (VA). Morlen’s mother died on August 18, 2014. Her death was not reported to the SSA or the VA, and the agencies continued to make benefit payments into her bank account. Morlen was a joint account holder on the account into which his mother’s benefits were being deposited. He used the funds deposited after her death for his own personal expenses. In total, Morlen stole approximately \$131,457. This case was investigated by the Social Security Administration Office of the Inspector General and the Department of Veterans Affairs Office of Inspector General. [Source: DoJ Middle Dist of Fla | U.S. Attorney’s Office | July 2, 2020 ++]

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Tampa, Fla. – Pasco County resident **Samuel Friedman** (47) has pleaded guilty to conspiracy to commit health care fraud. He faces a maximum penalty of 10 years in federal prison. A sentencing date has not yet been set. According to the plea agreement, Friedman owned and operated a telemarketing operation known as SKF Enterprises, LLC. SKF targeted the Medicare-aged population to generate orders for durable medical equipment (“DME”) and cancer genetic (“CGx”) testing. SKF’s call center employees were trained to follow a script of triage questions designed to upsell DME and CGx testing to Medicare beneficiaries. SKF then packaged this information into the format of a prescription for doctors’ approval under the guise of “telemedicine,” but no proper telemedicine occurred. Rather, doctors’ signatures were secured in exchange for bribes and kickbacks. During the scheme, Friedman bribed numerous doctors, through fraudulent “telemedicine” companies, to sign and to approve thousands of DME and CGx-testing orders, regardless of medical necessity.

Once signed by doctors, Friedman sold the prescriptions to client-conspirators for submission to Medicare and the Civilian Health and Medical Program of the Department of Veterans Affairs. The conspirators attempted to conceal their illegal kickback relationships using sham boilerplate marketing agreements. For these illegal sales, conspirators paid SKF Enterprises more than \$3.4 million. [Source: DoJ, Middle Dist of Fla. | U.S. Attorney’s Office | July 2, 2020 ++]

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Helena, Mont. — A psychiatrist who admitted to unlawfully prescribing and abusing an opioid was sentenced 7 JUL to five years of probation and ordered to pay a fine of \$4,000, U.S. Attorney Kurt Alme said. In addition, as part of his sentence the psychiatrist cannot prescribe any controlled substance during his five years of probation. **Richard E. Mitchell**, 35, pleaded guilty in March to unlawful possession of a controlled substance.

In court documents filed in the case, the prosecution said that Mitchell is a physician who was previously employed as a psychiatrist at the VA Medical Center at Fort Harrison near Helena. On April 24, 2019, Mitchell wrote a prescription for Norco, which contains the opioid Hydrocodone and is a controlled substance, for a woman who was

not a patient of the VA Medical Center. Mitchell was with the woman at the pharmacy when she filled the prescription, where the pharmacist recognized Mitchell and noted his unusual behavior. After obtaining the prescription, Mitchell and the woman later crushed some of the opioid pills and snorted them. Law enforcement was notified by the pharmacist who filled the opioid prescription of Mitchell's erratic behavior while at the pharmacy. When questioned by law enforcement, Mitchell admitted that he was in a romantic relationship with the woman and that they had crushed and snorted some pills containing Hydrocodone. [Source: DoJ, Dist of Mont. | U.S. Attorney's Office | July 7, 2020 ++]

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Clarksburg, WV – A former nursing assistant pled guilty today in federal court here to murder and assault charges in the deaths of eight veterans at the Veterans Affairs Medical Center (VAMC) in Clarksburg, West Virginia, U.S. Attorney Bill Powell announced. **Reta Mays**, 46, of Harrison County, West Virginia, pled guilty 14 JUL to seven counts of second degree murder in the deaths of veterans Robert Edge, Sr., Robert Kozul, Archie Edgell, George Shaw, W.A.H., Felix McDermott, and Raymond Golden. She pled guilty to one count of assault with Intent to commit murder” involving the death of veteran R.R.P.

“In today’s plea agreement, the defendant has admitted to actions that ended the lives of several military veterans who served our country honorably. Our investigation never lost sight of each of these lives and the sacrifices these men made for their country. The investigative work and the time it took to do it was always done with an eye towards honoring these men. Though we can’t bring these men back because of her evil acts, we hope the conclusion of the investigation and guilty plea helps ease the pain of the victims’ families,” said Powell. “I want to thank the incredible work by the FBI, the VA-OIG, the West Virginia State Police, the Greater Harrison Drug & Violent Crimes Task Force and our prosecution team. I also want to especially thank Attorney General Barr, and the families of the victims who never wavered in their support of this investigation. We look forward to the conclusion of this matter at the sentencing, where we will be seeking the maximum penalty.”

Mays was employed as a nursing assistant at the VAMC, working the night shift during the same period of time veterans in her care died of hypoglycemia while being treated at the hospital. Nursing assistants at the VAMC are not qualified or authorized to administer any medication to patients, including insulin. Mays admitted to administering insulin to several patients with the intent to cause their deaths. “These cases are tragic and heart breaking,” said Veterans Affairs Inspector General Michael J. Missal. “I thank the VA OIG agents and our law enforcement partners who worked tirelessly to ensure justice was served and that the victims’ families have some measure of closure. They are in our thoughts and prayers as we work with VA to help prevent anything like this from ever happening again.”

“When you break the trust you’re given as a medical professional and break the law, there are consequences,” said FBI Special Agent in Charge Michael Christman. “This was a lengthy and thorough investigation with hundreds of interviews, extensive medical and administrative records to review and forensic testing that needed to be done. These eight Veterans deserved respect and honor. They served our country and we all owe them a debt of gratitude. They didn’t deserve to die at the hands of a nursing assistant who intentionally inflicted pain on them and their families. I commend the work of my agents and our law enforcement partners with the Veterans Affairs Office of Inspector General.”

Mays faces up to life in prison for each count of second-degree murder. Mays faces up to 20 years in prison for assault with intent to commit murder.” Under the Federal Sentencing Guidelines, the actual sentence imposed will be based upon the seriousness of the offenses and the prior criminal history, if any, of the defendant. [Source: DoJ, N. Dist. of WV | U.S. Attorney’s Office | July 14, 2020 ++]

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OIG Podcast May Highlights -- May was a busy month for the VA Office of Inspector General’s Office of Investigations. Significant actions included:

- Based on a hotline complaint, a VA OIG investigation resulted in charges that the defendants and 11 other individuals engaged in a bribery and kickback scheme involving multiple vendors and employees of the VA medical centers in West Palm Beach and Miami, Florida. The charges allege that VA employees placed supply orders in exchange for cash bribes and kickbacks from the vendors. In many instances, the prices of supplies were grossly inflated, or the orders were only partially fulfilled or not fulfilled at all. Since 2009, the vendors received millions of dollars from numerous VA medical centers throughout the country through purchase card orders and service and construction contracts.
- A former Beckley, West Virginia, VA medical center doctor was indicted in the Southern District of West Virginia on charges of deprivation of rights under the color of law and abusive sexual contact. An investigation resulted in charges alleging the defendant sexually molested six patients during examinations at the facility.
- Two veterans and at least 16 others were charged for allegedly submitting numerous policy claims for TSGLI that reflected fraudulent narratives of catastrophic injuries and exaggerated the loss of activities of daily living, generating payouts of \$25,000 to \$100,000 per claim. Three additional veterans were previously indicted in connection with this investigation in October 2019. One of the previously indicted veterans allegedly recruited a Navy command medical doctor and a Navy nurse to create false medical records and sign the claims. The loss to the TSGLI program is approximately \$2 million.

[Source: https://www.va.gov/oig/podcasts/transcripts/20200707-49_VA_OIG_May_2020_Highlights.pdf | July 2020 ++]

*** Vets ***



Vet Treatment Courts

Update 01: CAMO-RNO Graduate's 2nd Class

Veterans can endure many hardships when it comes time to transition back into civilian life. Often, service members use alcohol to support traditions or fill voids. Some find themselves addicted to legal and illegal substances. Some wind up on the wrong side of the law. That's where programs such as Courts Assisting Military Offenders-Reno (CAMO-RNO) step in. CAMO-RNO, known as Veterans Treatment Court, is a 12- to 18-month treatment option for high risk/high need Veteran offenders. The program models other courts that serve Veterans who struggle with substance use and/or mental health issues.

The road to CAMO-RNO begins with a question. The judge asks individuals who police accuse of a misdemeanor crime if they are Veterans. If they answer yes, the judge asks them if they would like to apply for CAMO-RNO. The court submits their case for approval to a multidisciplinary team of professionals. The team addresses the criminal conduct and ability to treat the existing behavioral health problems. If approved, the team asks the Veteran to appear before the Honorable Judge Shelly O'Neill. O'Neill has a reputation for being compassionate and fair, yet firm. Her approach resonates well for Veterans who spent years in an environment that expected adherence to standards and demanded accountability when failing to meet them.

O'Neil's team includes a judicial coordinator who holds everything together. Also, the team has a prosecutor who treats each Veteran with the utmost respect and a marshal known to shed a tear or two as a Veteran graduates from the program. In addition, VA provides two licensed clinical social workers, who are Veteran justice outreach

coordinators. These individuals provide resources and help keep Veterans on track with counseling appointments and treatments. Also, a mentor coordinator oversees a group of volunteer mentors, or battle buddies, who help Veterans meet demanding program requirements.

Program requirements include weekly — sometimes daily — appointments with therapists and counselors. It also may include self-help appointments, such as with Alcoholics or Narcotics Anonymous. It can prove a bit overwhelming for some. “It’s like drinking water from a fire hose,” O’Neill tells Veterans new to the program. Despite the rigorous requirements, most Veterans can “drink water from a fire hose” and successfully complete the program. Praised Veterans for having faith in themselves

Veterans Praised for having faith in themselves



On June 16, 2020, nine Veterans stood single file in a downtown Reno parking lot. They were surrounded by their closest peers — all socially distanced — as O’Neill conducted the second graduation ceremony from CAMO-RNO. “First, I would like to thank VA Sierra Nevada Health Care System director Lisa Howard and her staff,” she said. “The VA hospital and its staff are vital partners in the success of our treatment court.” The judge spoke directly to the graduating Veterans. She praised them for overcoming adversity and having enough faith in themselves and the program to make it to graduation day. Each Veteran accepted a plaque and a specially designed challenge coin. They spoke to the crowd, sharing their personal struggles and their takeaways from this experience.

Each Veteran’s road to Veterans Treatment Court is different, but most of them share the same result: gaining their life back. Some regained families. Others acquired a new one along the path to sobriety. Regardless, all said the court saved their lives and they would always consider the team family. One graduating Veteran will attend a local university to earn a degree in nursing, adding that because of the treatment and the caring of the court team, the Veteran would teach a child to grow up respecting law enforcement. O’Neill reminded each graduate that the crimes that had landed them before Veterans Treatment Court over a year ago were now expunged and their records sealed. They now had a clean slate, a true second chance. [Source: Vantage Point | Shane Whitecloud & Michael Brogan | June 30, 2020 ++]

GI Bill Schools

Update 20: VA Reapproves 5 For Profit Universities

The Department of Veterans Affairs announced 2 JUL that it will allow five for-profit schools to accept new GI Bill students, after issuing a warning to the schools in March that they could lose eligibility after targeting veterans with misleading tactics. Veterans advocates are claiming the move is illegal. New students using GI Bill benefits can enroll at the University of Phoenix, Colorado Technical University, American InterContinental University, Bellevue University and Temple University, a move worth over \$200 million a year total for the schools, which were found to have used questionable recruiting practices. Veterans Education Success, a veterans’ advocacy group in Washington, says the VA move violates a federal law that forbids the agency from approving the enrollment of GI Bill students at schools proven to use “advertising, sales, or enrollment practices of any type which are erroneous, deceptive or misleading either by actual statement, omission or intimation.”

“The only winners today are the schools that used their money and political influence to evade the law and harm veterans,” Carrie Wofford, president of Veterans Education Success, said in a statement. In 2018, a VA Inspector General warned the department could waste \$2.3 billion in payments to “ineligible colleges” over the next five academic years. In its report, the IG found 29 of the 35 ineligible or potentially ineligible programs were at for-profit schools. The report did not name any of the schools it investigated. In March, VA officials notified the five schools that the agency intended to suspend approvals of new GI Bill enrollments. The move came after officials found “sufficient evidence” that each school used “erroneous, deceptive, or misleading” enrollment and advertising practices to recruit veteran students, according to a letter sent to veteran advocacy groups and congressional lawmakers.

In a 7 MAY letter, the department required the schools to enact reforms to become eligible for GI Bill enrollees again. These reforms included changing staff associated with advertisements, hiring an independent third-party auditor to analyze marketing material, and refunding tuition with prohibited practices. Two weeks later, on 26 MAY, the department sent a follow-up letter to the schools, softening its approach and rescinding the previous guidance calling for reform, requiring only that schools cease prohibited practices and assure they are in compliance with the law. “I want to be clear that the University of Phoenix is required only to demonstrate how it satisfied these two requirements in order to avoid suspension of enrollment of new students,” Jason McClellan, director of Muskogee VA Benefits Office wrote to Peter Cohen, University of Phoenix’s president. McClellan wrote similar letters to each of the schools.

Christina Noel, a VA spokeswoman, said without specifics that after “careful review,” the department determined the schools have “taken adequate corrective actions to avoid suspension of new GI Bill student enrollments,” which include personnel changes, leadership changes, restitution to impacted students, renewed annual training for school employees and improved oversight. Veterans’ education advocates say the VA’s move to restore schools’ GI Bill eligibility comes at a time when there is a strong lobbying arm for the for-profit education business “Today’s news is disappointing at best, but not surprising given how much money and political power these schools have,” Veterans Education Success Vice President Tanya Ang said in a statement.

For-profit schools have been accused by lawmakers and advocates for practicing in shady business practices to target veterans, largely because of the so-called “90/10 loophole.” For a for-profit school to be eligible to receive federal student assistance, it must get at least 10% of its revenue from sources other than federal aid. However, the GI Bill does not count as federal aid, making veterans even more attractive to schools. Some for-profit schools have a long track record of targeting service members and veterans. In December, the Federal Trade Commission slapped a \$50 million fine on the University of Phoenix and ordered it to forgo \$141 million in student debt collection. Investigators said the school ran an advertising campaign targeting veterans featuring Microsoft, Adobe, and Yahoo, falsely implying the university worked with those companies to give students opportunities to work with them.

A spokesman with the University of Phoenix pushed back, saying the school has been vindicated. “The University has always respected that student veterans have earned the right to choose the institutions that best fit their needs, and this news vindicates that principle,” Matt House, a university spokesman said in a statement. House said the school complied with over 130 audits from the VA to include reviews of marketing materials in 2017 and 2019. The school says VA found no evidence of deceptive or misleading advertising, despite the settlement with the FTC. In a letter 2 JUL, McClellan told the University of Phoenix that the school’s new marketing practices, staff and training practices put it back in VA’s good graces. McClellan wrote to each school 2 JUL informing them that, based on changes, they were now able to accept new GI Bill enrollees.

- **Bellevue University** says threats from the VA on its GI eligibility were largely based on an isolated incident involving a few student complaints on their nursing school accreditation over a year ago. “I’m so relieved [with VA’s decision]. I’m so concerned we would be perceived as bad toward the veterans. We serve veterans with the highest integrity,” Mary Hawkins, president of Bellevue, said in an interview with Stars and Stripes. After a complaint filed by nine students, Nebraska’s Attorney General sued Bellevue, a nonprofit school, last year, alleging the school made deceptive or misleading statements to prospective and current students. The school is contesting the complaint.

- Perdoceo Education Corp., which owns *Colorado Technical University* and *American InterContinental University*, was alleged to have used “illegal and deceptive” telemarketing schemes to lure customers, according to a letter to the school from Mitzi Marsh, director of the St. Louis VA Regional Office. This included “harassing” people on the National Do Not Call Registry. The Iowa Attorney General followed complaints and a report by the U.S. Senate and found the company used “emotionally charged language” to pressure students into enrolling. VA said the schools under Perdoceo have ended the predatory behavior.
- Pennsylvania Attorney General Josh Shapiro announced a settlement with *Temple University* regarding false reporting by its Fox Business School to garner a No. 1 ranking for its online MBA program. The AG’s office said Temple’s false reporting was done “intentionally and knowingly.” The settlement included \$250,000 in new scholarships for students. VA says Temple has taken corrective actions that have been endorsed by the state AG.

The VA’s move and years of controversy regarding mostly for-profit schools have drawn the attention of Capitol Hill. Rep. Phil Roe (R-TN) said he supports the department’s decision and that the schools have allowed thousands of veterans to earn their degrees, but he is building a measure to stomp out bad actors in education. “While I support this result, getting here wasn’t easy,” Roe said in a statement. “I am working on legislation to better protect students from bad schools and protect good schools from government overreach by creating an objective, transparent and timely process to uncover abusive or misleading marketing and recruiting practices and ensure accountability.”

If VA permanently banned these universities, it could have had serious financial consequences for each school. No school receives more GI Bill money than the University of Phoenix with 22,780 GI Bill recipients enrolled in 2018, from which the school took in \$150,565,041 in revenue, according to the most recent VA data. In the same year, Colorado Technical University enrolled 5,535 GI Bill students, which generated \$45,559,236 in revenue. American InterContinental University’s GI Bill enrollment was 2,025 and its GI Bill revenue was \$14,712,534. Bellevue has 1,595 enrollees, which amounted to \$7,359,984. Temple University, which has 986 GI Bill students and garners \$12,174,441 in revenue, had only three formal complaints from veterans, compared to the University of Phoenix, which has more than 500. [Source: Stars & Stripes | Steve Beynon | July 2, 2020 ++]

Civil War Vets

Sgt. Frederick Fuger | Union Cannoneer

The Battle of Gettysburg is remembered as one of the most pivotal encounters of the Civil War, a conflict that led to more than 1,500 men earning the newly created Medal of Honor. One of those recipients, Army 1st Sgt. Frederick Fuger, wasn't even a U.S. citizen when he held the Union position during Confederate Maj. Gen. George Pickett's famous charge. Fuger was born in Goppingen, Germany, on June 18, 1836. He was a teenager when he immigrated to the United States, boarding a ship in France and arriving in New York City on April 3, 1854. After acclimating to his new home, Fuger enlisted in the Union Army in August 1856. He was assigned to the 4th U.S. Artillery, Battery A, and served all over the country.

In 1861, his five years of service were about to end when civil war broke out. So, Fuger reenlisted and was promoted to first sergeant of Battery A, which was under the command of 1st Lt. Alonzo Cushing. Fuger fought in many skirmishes leading up to the Battle of Gettysburg, and it was then that his dedication proved he was worthy of the Medal of Honor. On July 3, 1863 — the third day of the famous battle — Battery A was positioned near some trees in an area called "The Angle" on Gettysburg's Cemetery Ridge. It was the precise point of the Union line where Confederate Gen. Robert E. Lee was determined to break through in what became known as Pickett's Charge.

First, the rebels launched artillery that tore apart Battery A. There were so many casualties that only Cushing, Fuger and a few other soldiers remained standing. Of those few, many of them were injured, including Cushing, who refused to disband the unit. Next, about 15,000 Confederate soldiers charged, hoping to pierce through the Union line right

where the 4th Artillery was positioned. Battery A continued to fire on them relentlessly, even as some rebels broke through some of the forward infantry lines. Fuger, literally, propped up an injured Cushing so he could give orders as the rebels got closer. Unfortunately, the young commander was shot and killed just as the rebel's leader fell within feet of their guns.

Fuger took over command of the battery and ordered his cannons to fight as infantrymen while he continued to shoot the last of the six cannons that still worked. Finally, the Confederate soldiers began to retreat. Under Fuger's leadership, the battery held its position, and the Union line remained intact. The outcome at Gettysburg was the straw that broke the camel's back for the South and proved to be the pivotal battle of the Civil War. Fuger earned his commission as second lieutenant later that year and went on to command the battery for the rest of the war. He stayed in the Army for several more decades and became a naturalized U.S. citizen in February 1888.

In 1897, Fuger was awarded the Medal of Honor, which had been first authorized for soldiers during the war in which he'd earned it. Fuger retired from the Army in 1900 as a lieutenant colonel. He died Oct. 13, 1913. Nearly 150 years after that fateful day in battle, Cushing, Fuger's fallen commander, was also awarded the Medal of Honor. Both men have been memorialized in a life-sized diorama at the National Civil War Museum in Harrisburg, Pennsylvania. [Source: DOD News | Katie Lange | June 29, 2020 ++]

Vet Unemployment

Update 22: June Rate Decreased 0.4%

The unemployment rate (<https://www.bls.gov/news.release/empsit.t05.htm>) among veterans fell for the second consecutive month in June but still sits at more than double the number of jobless veterans reported in March, according to data released 2 JUL from the Bureau of Labor Statistics. About 30,000 fewer veterans applied for unemployment benefits last month as compared to May, pushing the jobless rate from 9 percent to 8.6 percent. That figure translates into about 776,000 veterans nationwide struggling to find work. In March, before the coronavirus pandemic forced the closure of businesses across the country, the veterans unemployment rate was 4.1 percent. It has been as low as 2.3 percent in recent years, routinely outpacing the national unemployment rate.

BLS officials announced that the national rate decreased from 13.3 percent in May to 11.1 percent in June, still nearly three times higher than the rate seen at the end of 2019. Younger veterans did not see the same positive employment trend last month as their older peers, according to Department of Labor researchers. The jobless rate for veterans of the Iraq and Afghanistan War era group held steady at 10.3 percent. That group represents about 40 percent of all veterans in the American workforce today. Veterans of the first Gulf War era — who make up about a quarter of all working veterans — had a jobless rate of just 6 percent.

Boosting veteran employment has been a priority for lawmakers in recent years. However, employment experts have said that most of the recent troubles with veterans employment are tied to the country's overall economic downturn, and can't be fully reversed until those underlying national problems are addressed. A large portion of the improvement in the national unemployment rate came from workers who had been temporarily laid off from their jobs because of the fast-spreading illness. BLS officials said that total dropped by 4.8 million people in June alone, and now sits at about 10.6 million.

However, in the week ending 3 JUN 1.3 million workers filed first-time claims for unemployment insurance, the Labor Department said 9 JUL. That latest round of applications means roughly 50 million Americans have made initial jobless benefits claims in 16 weeks. Initial jobless claims are the nation's most reliable gauge of layoffs, and there has been progress. About 1.43 million sought such aid the previous week, and the latest number marks the 14th week in a row that initial claims have declined. But it's also the 16th week in a row that first-time applications for unemployment insurance hovered above 1 million. The high number of jobless claims punctures the positive news last week that the

U.S. economy added a record number of jobs in June as states allowed more businesses to reopen and a growing number of Americans returned to work. The economy has suffered a net loss of 14.7 million jobs during the downturn sparked by the pandemic, and the data for the most recent monthly jobs report was collected in mid-June before a spike in virus cases in dozens of states.

More layoffs loom. United Airlines warned this week that it may lay off 36,000 employees in the USA, including flight attendants and customer service agents, if travel doesn't rebound. Retailers could shed even more jobs if stores such as Bed, Bath & Beyond continue to shutter locations. The number of those receiving benefits for consecutive weeks is dropping, sliding by 698,000 to 18.06 million for the week that ended June 27, which confirms "that some rehiring continues to occur," Oxford Economics said in an investors note. "Still, the number of individuals collecting regular state benefits is nearly three times the Great Recession peak," the note continued. "A full recovery in the labor market is going to be a multi-year process, and it is thought that the resurgence in COVID-19 infections raises the risk that there will be a pause in the progress." [Source: MilitaryTimes/USA Today | Leo Shane III/ Charisse Jones | July 2 & 9, 2020 ++]

WWII Vets 218

Leroy Foster | Stalag VII-A Inmate



Leroy Foster began his military service in December 1943 when he enlisted in the Army in Richmond, Virginia. He completed basic training at Camp Blanding in Florida. He then served with the 60th Regiment, Ninth Infantry Division as a rifleman. Foster arrived in France at Omaha Beach and fought his way along the frontlines through France and Belgium, participating in battles such as the Battle of the Bulge.

On the night of Sept. 24, 1944, German soldiers captured Foster and 12 others while behind enemy lines in Belgium. The Germans took the prisoners to Stalag VII-A, Germany's largest POW camp. Foster signed on for a work detail at a brick factory in Munich and lived in a farmhouse with about 18 other prisoners. On Christmas night, Foster and two others escaped from their guards. For seven nights, they ran between 20 to 30 miles a night before the Germans caught them. The Germans took them back to Munich, where they were sentenced to 21 days of isolation.

At the end of the war, the Germans released Foster after eight months as a POW. He went back home to Virginia and discharged from the Army Nov. 21, 1945. During his service, he received a Prisoner of War Medal, an Army Good Conduct Medal, a European-African-Middle Eastern Campaign Medal and a World War II Victory Medal. Within two weeks after Foster returned home, he married his wife, Iris Mae. He worked for a Coca Cola factory for nine years and for Newport News Shipbuilding for 30 years. Foster passed away in 2006. We honor his service. [Source: Vantage Point | Annaleigh Cummings | July 5, 2020 ++]

Vietnam Vets [42]

Ervin Paul Martin



Ervin Paul Martin was born on Jan. 12, 1947 and was raised in Portland, Oregon. He served as a second lieutenant during the Vietnam War. While serving as a platoon commander with Company D, First Battalion, Fifth Marines, First Marine Division, Martin received a Silver Star for his efforts in the operations in Vietnam. His platoon attacked a North Vietnamese Army force in Quang Nam Province, when they came under the attack of small arms and antitank rocket fire, sustaining numerous casualties. Martin spotted two injured men across the rice paddy and exposed himself to enemy fire in order to bring them to safety. He then maneuvered his platoon out of the line of attack and put them in a defensive position for the night. Subsequently, he led a search party to recover remaining soldiers on the battlefield without sustaining any further casualties.

During his service, he also receive a Purple Heart, Combat Action Ribbon and Presidential Unit Citation. Known fondly as “Rock,” Martin went on to become a U.S. Marshal in San Francisco, where he met his late wife Janice Brown. He later acted as the Director of Emergency Services for the state of Alaska and headed clean-up efforts for the oil spill of 1989. Martin moved to Mississippi in 1995, where he received his doctorate in Philosophy of Human and Organizational Systems from the Fielding Institute of Santa Barbara, California. He later became a professor at Belhaven University in the business department. Martin passed away in Key Largo, Florida, March 28, 2019, at the age of 72. We honor his service. [Source: Vantage Point | Harshini Ravi | July 2, 2020 ++]

Afghan Vets 14

Michael Strange



Navy Veteran, Michael Strange was born in 1986 and raised in Philadelphia. Growing up, he was known to be incredibly active and destined for a career in the military. Before finishing high school, Strange decided he would serve his country. Two months after graduating North Catholic High School in 2004, he enlisted in the U.S. Navy. Following basic training, Strange reported to the Center for Information Dominance in Pensacola, Florida. In April 2005, he reported to the Navy Information Operations Command in Kunia, Hawaii. He spent the next four years in Hawaii until

2009, when he joined a Navy SEAL team based in Virginia Beach. Strange's served as a cryptologist technician petty officer first class. He provided critical intelligence directly to the SEAL team on the battlefield.

On Aug. 6, 2011, Strange died of wounds caused from when the CH-47 Chinook helicopter he was aboard crashed in Wardak Province, Afghanistan. Over the course of his career, Strange deployed three times to Afghanistan in support of Operation Enduring Freedom. During his service, Strange received two Joint Service Commendation Medals (one with 'V' device for valor), a Joint Service Achievement Medal and a Combat Action Ribbon. We honor his service. [Source: Vantage Point | Wilson Miles | June 25, 2020 ++]

Military Retirees & Veterans Events Schedule

As of 15 JUL 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\vetterans related websites and resources.

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

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

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\vetterans related events to the Events Schedule Manager, Milton.Bell126@gmail.com [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | July 15, 2020 ++]

Vet Hiring Fairs

Scheduled As of 15 JUL 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. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown on the Hiring Our Heroes website <https://www.hiringourheroes.org> for the next month. For details of each you should click on the city next to the date

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 some 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 | July 15, 2020 ++]

Veteran State Benefits

Delaware 2020

The state of Delaware provides several benefits to veterans as indicated below. To obtain information on these, refer to the attachment to this Bulletin titled, “**Vet State Benefits – DE**” for an overview of the below benefits. They are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://veteransaffairs.delaware.gov>.

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

[Source: <http://www.military.com/benefits/veteran-state-benefits/state-veterans-benefits-directory.html?comp=7000022835803&rank=1> | July 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>.

VA CARE Program

Update 02: S.123 | Ensuring Quality Care for Our Veterans Act

Iowa veteran Anthony French needed surgery to remove a brain tumor in 2017. The Veterans Health Administration neurosurgeon who conducted his procedure had a revoked medical license and was embroiled in malpractice lawsuits at the time he performed French's surgery. After the surgery, French told his surgeon he was still experiencing symptoms, but the surgeon allegedly put him off, telling him he would improve over time. But French did not improve and another doctor discovered that the surgeon had not removed French's brain tumor.

Backed by photos of family in uniform and other military memorabilia in her sunlit Senate office, Sen. Joni Ernst, R-Iowa, an Army National Guard veteran and the first woman combat veteran elected to the Senate, told French's story. "Now he's gone all this time without proper treatment," Ernst told Connecting Vets in an exclusive interview 30 JUN. French's plight inspired Ernst to introduce the **Ensuring Quality Care for Our Veterans Act** on 15 JAN 2019 which passed the Senate on 30 JUN and has been forwarded to the House. "What we want to achieve now is that any veteran treated by a physician with a revoked license, there would be a third-party review of those record to ensure that proper treatment was given to the patients," she said. "There is not a large cost to go back and see if anything has been missed, but we think that's imperative. We have promised these veterans that they would receive proper care at our VAs and we need to follow up on that."

Ernst said she also hopes, if the legislation passes, it will make Veterans Administration hiring practices more accountable. "Bringing it to light that they are not supposed to hire people with revoked licenses and they need to further scrutinize their hiring practices," she said. "I know we are short physicians and nurses across the VA, but that doesn't mean we start allowing substandard care." The bill requires the VA to enter into a contract with a third party to review all care providers in the VHA who had a license terminated for cause by a state licensing board for care or services at non-VA hospitals. Any veteran treated by those providers (doctors, nurses or other employees) would be notified if the third party reviewer finds any below-standard care in the provider's records, according to the bill.

Committee hearings have been held on the bill, but there has not yet been a vote to move it to the floor. Ernst said she's hopeful to see it pass this year and doesn't expect opposition. "It's a message to those patients that we do truly care about you," she said. "You have earned care at the VA and we want to make sure you are receiving that care. Because the VA has failed you in hiring a physician that should not be there, we're going to go back ... and make sure if you did not receive the care you should have ... that you get the care you deserve." [Source: ConnectingVets.com | Abbie Bennett | July 1, 2020 ++]

VA Caregiver Program

Update 63: S.2216 | TEAM Veteran Caregivers Act

A bill introduced by U.S. Senators Gary C. Peters (D-MI) and Marsha Blackburn (R-TN) on 23 JUL 2019 would strengthen the Department of Veterans Affairs' caregiver program. However, it was referred to the Committee on Veterans' Affairs a year ago and has only gained 18 cosponsors and no amendments to date. The VA provides stipends and support to caregivers for wounded veterans. To be eligible, veterans must have sustained or aggravated a serious injury in the line of duty on or after Sept. 11, 2001; caregivers can include family members or other members of the veteran's support group. Caregivers and veterans have reported being dropped from the program, often with little

explanation or time to appeal the decision, Hassan said. The **Transparency and Effective Accountability Measures for (TEAM) Veteran Caregivers Act** would ensure all caregivers are included in veterans' medical records; require the VA to provide more context and explanation leading to a downgrade or termination decisions; and extend benefits for at least 90 days after a termination letter is sent for cases when a veteran is deemed "no longer clinically eligible" for the program. [Source: Associated Press | July 5, 2020 ++]

VA Health Care Eligibility

Update 04: H.R.7469 | Modernizing Veterans' Healthcare Eligibility Act

On 1 JUL, Rep. Phil Roe, M.D. (R-TN), the Ranking Member of the House Committee on Veterans' Affairs, released the following statement after introducing The Modernizing Veterans' Healthcare Eligibility Act to create a bipartisan commission to assess veterans' eligibility for care within the Department of Veterans Affairs (VA) and make recommendations for how to revise and simplify it for the first time since 1996:

"Today's diverse veteran population deserves a healthcare system that was designed with them – not their grandparents – in mind. In the quarter century since Congress created VA's healthcare eligibility system, the military, the VA, the healthcare industry, the economy, and the world have changed. The VA healthcare system must change too or risk leaving the heroes it was created for behind. Well-intended but piecemeal changes to provide limited eligibility for care to one group of veterans or another has only added confusion and red tape to an already bureaucratic system. The Modernizing Veterans' Healthcare Eligibility Act would fulfill a recommendation from the bipartisan Commission on Care to create a panel of veterans and healthcare industry experts to conduct a comprehensive examination of veteran eligibility for care and recommended changes to bring it into the 21st century."

Note: A veteran's eligibility to enroll in the VA healthcare system today is governed by eight enrollment priority groups that were created by Congress in the Veterans' Health Care Eligibility Reform Act of 1996. However, there have been no comprehensive changes to VA healthcare eligibility since then. To learn more about The Modernizing Veterans' Healthcare Eligibility Act, click [here](#). [Source: HVAC Press Release | July 1, 2020 ++]

VA Disability Claim Review

Update 01: HR.7443/S.3761 | Veterans Claim Transparency Act

Congressman Colin Allred (D-TX-32), a member of the House Committee on Veterans' Affairs, introduced the bipartisan Veterans Claim Transparency Act on 1 JUL which has been referred to the House Committee on Veterans' Affairs. The bill reinstates and codifies "the 48-hour rule" which allows a veteran's representative to review VA's preliminary determination of a veteran's benefits 48 hours before finalizing the benefit determination. The VA moved to end the rule earlier this year. The bill is cosponsored by Congressman Jim Hagedorn (R-MN-01). "After all they've done to serve our nation, our veterans deserve to receive accurate benefits in a timely manner," said Allred. "This bill is a common-sense fix and puts back in place an important review period that will help ensure transparency and accountability so all our veterans get the benefits they are owed."

The bill will help a veteran's representative, like a Veteran Service Organization, correct errors, mistakes and help ensure veterans get their correct benefits the first time and do not have to file a cumbersome appeal at a later date. The bill is supported by the Disabled American Veteran sand the Veterans of Foreign Wars. "The 48-hour review period is an essential feature of the VA claims process," stated Matthew Doyle, Deputy Director, Veterans of Foreign Wars. "It functions as an independent quality review check on claims decisions before final ratings are sent to veterans. The VFW thanks Representative Allred for introducing this important legislation, which would rightfully reinstate the

48-hour review policy.” S.3761 which was introduced on 19 MAY by Jon Tester (D-MT) presently has 6 cosponsors.
[Source: VFW Action Corps Weekly | July 10, 2020++]

*** Military ***



Alaskan Air Defense ID Zone

Six Russian Incursions in June



Russian Tu-142

U.S. fighters intercepted four Russian military aircraft near Alaska 27 JUN, marking the sixth time this month Russian planes have been intercepted in the area in June. US Air Force F-22 Raptors were scrambled in response to the presence of four Russian Tu-142 reconnaissance aircraft inside the Alaskan Air Defense Identification Zone (ADIZ) North American Aerospace Defense Command (NORAD) said in a statement. The approaching Russian aircraft came within 65 miles of Alaskan territory and loitered in the ADIZ for about eight hours. The incident was the sixth time the US fifth-generation stealth fighters have intercepted Russian military aircraft near Alaska this month and the tenth time this year.

"This year alone, NORAD forces have identified and intercepted Russian military aircraft including bombers, fighters, and maritime patrol aircraft on ten separate occasions when they have flown into the ADIZ," Gen. Terrence O'Shaughnessy, NORAD commander, said in a statement Saturday. As for intercepts this month, NORAD fighters carried out two intercepts of two Russian bomber formations on 10 JUN, two intercepts of another pair of bomber formations on 17 JUN, and one intercept of a Russian IL-38 maritime patrol aircraft on 24 JUN While the Russian aircraft stayed farther out during the most recent flight, in one earlier incident, Russian bombers came within 32 nautical miles of Alaskan shores.

None of the Russian planes have ever entered US sovereign airspace, which extends 12 nautical miles from US shores. The ADIZ extends 200 nautical miles from the coastline. Russian long-range air patrol flights near the US appear to be occurring more frequently. In a statement last year, NORAD stated that it has intercepted an average of six to seven Russian sorties entering a NORAD ADIZ since Russia restarted the patrols in 2007. Russia has now carried out that many flights in one month. NORAD said that it uses radar, satellites, and fighter aircraft to identify

potential threats to the US and Canada and respond accordingly. [Source: Business Insider | Ryan Pickrell | June 27, 2020 ++]

Navy Religious Services

Indoor Ones Banned

The Navy is banning service members from attending indoor religious services due to the coronavirus and troops could be court-martialed as punishment, a religious freedom law firm tells Fox News. Major Daniel Schultz, USAF, currently assigned to a Navy command, is requesting a religious accommodation to attend the church where he leads worship after the Navy issued an order on 24 JUN stating "service members are prohibited from visiting, patronizing, or engaging in . . . indoor religious services." Mike Berry, the First Liberty Institute general counsel who sent a letter on behalf of Shultz on 29 JUN, called the order "unlawful and immoral" and is calling on President Trump to immediately demand its removal.

The order in question permits in-residence social gatherings of any size, protests, and other activities, First Liberty said. "President Trump recently declared churches as essential to America. In open defiance of the Commander in Chief, the U.S. Navy has now threatened to court-martial service members if they go to church," Berry told Fox News. "It is absolutely outrageous that our troops can't go to church, but they can host house parties of any size." Chaplains, whose job it is to ensure service members can exercise their First Amendment rights, slammed the order. "We are stunned that the Navy would issue this unlawful order," said Chaplain Col. Ron Crews, US Army Ret., executive director of the Chaplain Alliance for Religious Liberty, which represents more than half of all active-duty chaplains serving the Armed Forces.

"Our chaplains have fought, bled, and even died for the right of every service member to enjoy religious freedom wherever they are, at home and abroad," Crews added. "For the Navy to strip away that freedom in this manner is unconscionable." Bishop Derek Jones, chairman of the National Conference on Ministry to the Armed Forces, called on the Navy to rescind the "unlawful order immediately." "As the peer organization for nearly every chaplain endorser to the US Armed Forces, the National Conference on Ministry to the Armed Forces (NCMAF) is gravely concerned with this order, which we understand was not vetted by the Navy's senior chaplain leadership," Jones said. "This order affects millions of service members who are willing to risk their lives for the very freedom that has been taken away from them."

In addition to Schultz, First Liberty said other service members across the states have contacted them regarding the order and will be sending out letters on behalf of each client. The Navy did not immediately respond to Fox News' request for comment. [Source: Fox News | Caleb Parke | June 29, 2020 ++]

Military Aviation

Mishaps & Deaths Recent Year's Trend Reversing

The military services saw an overall decline in the total number of serious aviation mishaps and aviation-related fatalities in 2019, reversing a trend in recent years that saw record-high numbers of serious aviation mishaps and deaths in recent years. Across the force, the total number of major mishaps — defined as those categorized as Class A through Class C, depending on the extent of damage or injury the individual mishaps caused — dropped slightly last year. The Pentagon reported 1,005 major mishaps in 2019, down from 1,036 in 2018, according to a Military Times analysis of Defense Department data. Specifically, for the individual services, the mishap data showed:

- The Air Force saw a 7 percent drop in overall mishaps.

- The Navy's numbers for Class A through Class C mishaps plummeted 20 percent.
- The Army reported a more than 30 percent decline.
- The Marine Corps was the only service to see a spike in the number total number of Class A through Class C mishaps, as the total rose to 30 percent.

The latest information comes as the Pentagon and top military leaders continue to prioritize the need to reduce the rate of serious aviation mishaps and crashes involving aircraft across the force. For aviation fatalities, the Pentagon reported a sharp decline across the services in 2019. Last year, a total of 13 service members died in mishaps, compared with the previous year's 39 — which had marked a 10-year high. The Marine Corps suffered the worst streak of fatalities, reporting eight Marines who died in aircraft accidents, including a late 2018 aerial refueling collision that killed six aircrew between the tanker and fighter jet involved.

Despite the broad decline in mishaps, trouble spots remain: the latest data shows that three of the four services reported a rise in the most dangerous type of crashes, the Class A mishaps — defined as those that involve death or permanent disability, and/or more than \$2.5 million in damage. Among the Class A mishaps, the Corps reported an increase from six in fiscal year 2018 to eight in fiscal year 2019, including a late 2018 aerial refueling collision that killed six aircrew between the tanker and fighter jet involved. The Defense Department's fiscal year starts on 1 OCT. Representatives of the services safety centers, when contacted by Military Times, stressed that each service is committed to training their forces and investigating mishaps, but didn't offer any insights on why they believed their numbers had gone up or down.

Several factors are at play when it comes to mishap rates. Aircraft maintenance errors are often cited in safety investigation reports as the cause of a mishap, as is pilot or aircrew error — which can be caused by anything from a lack of sleep to a mistake while flying in inclement weather. Another is flight hours, which can affect the frequency of serious incidents in both directions. While more flight hours can mean more opportunities for mishaps, reductions in flight hours come at the cost of the experience and repetition so vital to keeping pilots and crew at the top of their game, creating a dangerous mix when they do get in the air. For example, according to the investigation into the December 2018 crash involving a Marine Corps KC-130J refueler and F/A-18 Hornet, the pilot was unqualified for the nighttime refueling exercise, with only 13 of required 60 flight hours to qualify under his belt.

But overall, flight hours did not fluctuate enough to explain the differences in mishap rates between 2018 and 2019, as the Navy and Marine Corps' total flight hours dropped by about 3,000 for each service. In the Army, flight hours jumped by more than 30,000 in 2019, while they declined by the same number in the Air Force — despite an increase in Class As for the Army and an overall drop in mishaps for the Air Force. Following the 2018 reporting by Military Times about record-high mishap rates, the congressional armed services committees held hearings and demanded answers from Pentagon officials. At the time, aviation mishaps had spiked by 40 percent in the previous five years. A record 133 service members died in aviation accidents during that period. Experts placed the blame on the budget cuts known as “sequestration” that began in 2013. Those budget cuts forced the aviation community to significantly cut back on training hours and also led to an exodus of many of the most experienced maintainers in the senior noncommissioned officer corps.

By late 2018, the House Armed Services Committee announced it would form an independent commission of eight aviation experts from military and industry backgrounds, to survey aviation units across the military and report back their findings. Two years later, progress has been made, but preventable deaths and dozens of destroyed aircraft a year — at tens of millions of dollars each — still plague the services.

Air Force mishaps

The Air Force had 667 total major incidents in 2019, down from 716 total in 2018, a reduction of about 7 percent. The service saw the most progress in fatalities, however, dropping from 17 in 2018 to two in 2019, while overall Class A mishaps dropped from 30 to 22. “When the numbers go down the next year, you're not going to necessarily take a victory lap,” Maj. Gen. John Rauch, head of the Air Force Safety Center, told Air Force Times in February. “If they return more towards normal, or even a little below normal, you're gonna say, ‘We need to continue doing those

proactive things.’ It’s not like one year is going to wash that away.” For the Air Force, which by its nature has the most aviation mishaps of any of the services, incidents related to ground operations and those that happen in flight are mostly evenly distributed. However, the Air Force has seen an uptick in Class A mishaps within its fighter and attack communities. Fighters saw the most increases in mishaps, with the F-15, F-16, F-22 and F-35 communities spiking from 190 incidents in 2018 to 243 in 2019.

Navy mishaps

The Navy, home to military aviation’s second largest community, saw more than a 20 percent drop in its overall serious aviation incidents from 2018 to 2019. The service almost halved its Class As, down to 8 in 2019. The service’s total flight hours dropped by about 3,000 year over year, showing not only a reduction in incidents but an improvement in the mishap rate, as well. “At this time, it is difficult to definitively identify the specific actions or combination of actions that have resulted in a difference between the FY18 and FY19 aviation mishaps,” according to Stephanie Slater, spokeswoman for the Naval Safety Center, which oversees Marine Corps aviation. “The Navy and Marine Corps continually evaluate their programs, looking at lessons learned and best practices from a safety perspective to help ensure we maintain and preserve our war fighting capability.” Navy aviation’s one fatality came late last July, when a Naval Air Station Lemoore, California-based F/A-18E Super Hornet crashed during a training flight over Death Valley, injuring seven tourists and killing its pilot, 33-year-old Lt. Charles Walker.

Marine Corps mishaps

While the other services saw an overall reduction in serious mishaps, the Marine Corps’ numbers spiked in 2019, up to 97 from 74 the previous year. Six of eight fatalities in FY19 came from the tanker-fighter crash in late 2018, four more aviation deaths than the service reported the previous year. “As the service’s safety advocate, the Naval Safety Center remains committed to identifying hazards and reducing risks to our people and resources,” Slater said. “We will continue to provide advanced data analytics as well as in-depth studies, trends and sophisticated modeling data that can be used to help prevent mishaps.” Throughout naval aviation, which includes both Navy Department services, fighters had by far the most mishaps, clocking in at 97 incidents for F/A-18s and F-35s, or about 35 percent of A, B and C mishaps. Five of those were Class A accidents.

Army mishaps

Like the Air Force and Navy, the Army reduced overall mishaps, down from 85 in 2018 to 65 in 2019. But its Class As did rise, with 12 in 2019, versus 11 in 2018. “While the Army has seen a relatively steady drop in aviation accident rates over the past decade, anytime the Army encounters an aviation accident, we carefully consider the potential for accident trends and quickly institute measures to mitigate contributing factors,” Army spokesman Jason Waggoner told Military Times. As in past years, the UH-60 Black Hawk continued to be the deadliest — as well as the most numerous — Army airframe with 17 mishaps, two of which were Class As resulting in a death on board. One of them was a medevac flight at Fort Pork, Louisiana, to recover a soldier with heat stroke out on a range. The crash killed the pilot, Maj. Trevor Joseph, but three more aircrew on board survived.

Aviation safety commission

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As all four of the services have touted their efforts to improve their aviation communities’ maintenance capacity and safety culture, the National Commission on Military Aviation Safety opened up a system on its website last year, for service members to report safety concerns in their units. “I have a fixed opinion that the difference between a Class C and a Class A is inches and luck,” NCMAS chairman retired Army Gen. Dick Cody, a former vice chief of staff, career helicopter pilot and aviation maintenance officer, told reporters in last fall. “We’ve got the attitude that the absence of an accident doesn’t mean the presence of safety. I think we’re going to learn as much from the Cs and the As.” The commission’s report, originally due in March, has been pushed back to December. [Source: MilitaryTimes | Meghann Myers | June 30, 2020 ++]

Confederate Flag Controversy

Update 01: HASC Plan to Prohibit at all Military Locations

A week after Army officials announced they would not ban Confederate flags from service installations, a House panel approved plans to prohibit the symbol at all military locations. On 1 JUL, as part of the House Armed Services Committee's debate over the annual defense authorization bill, lawmakers passed without objection language that would "prohibit the public display of the Confederate battle flag at all Department of Defense property." The proposal, introduced by Iraq War veteran Rep. Anthony (D-MD) includes exceptions for museum exhibits, state-approved license plates and grave sites of Confederate soldiers. But the ban would encompass military work spaces, break rooms, living quarters, bumper stickers and personal apparel. Individuals could face punishment for disobeying the order.

The move comes amid debate over public debate over lingering symbols from the Confederacy, and whether their continued use represents racial intolerance or historic respect. In the last month, both the Navy and Marine Corps have banned all public displays of the Confederate battle flag, saying the move was made to "ensure unit cohesion, preserve good order and discipline, and uphold the Navy's core values of honor, courage and commitment." Officials at U.S. Forces Korea followed suit a few days later. Commander Army Gen. Robert Abrams said in a statement that even though "some might view it as a symbol of regional pride, many others in our force see it as a painful reminder of hate, bigotry, treason and a devaluation of humanity ... we cannot have that division among us."

Army officials said they are reviewing the issue, but have not yet moved to fully ban the symbol. Air Force officials have not made any changes on the issue in recent weeks. If the new congressional proposal becomes law, it would force those services and all Defense Department personnel to dump the symbol. But the authorization bill still faces a long legislative road before it is finalized. The flag provision must survive upcoming bill negotiations with Senate leaders in coming weeks, and be approved by both the full House and Senate before heading to the president to be signed into law.

On 1 JUL, Trump threatened to veto the authorization bill — which contains hundreds of provisions on military pay, equipment purchase priorities and department reforms — if lawmakers included language mandating changing the names of military bases honoring Confederate leaders, such as Fort Bragg in North Carolina and Fort Hood in Texas. Senate lawmakers included the name change proposal in their early draft of the legislation, but they as well as House Armed Services Committee members are expected to debate the idea on the full chamber floor in coming days. [Source: DefenseNews | Leo Shane III | July 1, 2020 ++]

Confederate Flag Controversy

Update 02: Pressure Increases on Coast Guard to Ban

In early March, a Black female cadet at the Coast Guard Academy stood up in front of a packed auditorium and asked the head of the service about a statement he'd made about banning the Confederate flag. "I respectfully request to know why the use of the Confederate flag would not offend someone, knowing its history, and if the use of such a derogatory object does not offend someone, especially here, shouldn't we be worried about their ability to effectively lead and understand people of all different backgrounds and ethnicities? If we want to maintain and create more diversity in the Coast Guard, why wouldn't we move to ban such a thing?" the cadet, who did not give her name, asked.

Her question followed a wide-ranging discussion at the academy between Adm. Karl Schultz, the head of the Coast Guard, and former CNN Homeland Security correspondent Jeanne Meserve, who'd asked Schultz whether the Coast

Guard was considering banning the Confederate flag, as the Marine Corps recently had done. Schultz responded by saying the Coast Guard hadn't banned the flag but changed its policy in 2019 to give commanders discretion as to how to handle such imagery, "if it's revealed and it's offensive to somebody." He added that the Coast Guard was watching the Marines' decision. "This will butt up, I think, against constitutionality, First Amendment rights, so we're intrigued by what the Marine Corps is doing," Schultz said. "Every situation on a Coast Guard facility that involves a Confederate flag or any hate symbol will be investigated. It will be immediately removed."

Since that 4 MAR conversation, much has happened in the world, including the continuation of a global health pandemic that has disproportionately impacted people of color and mass demonstrations protesting police brutality and racial injustice following the killing of George Floyd, a Black man in Minneapolis, by a white police officer. These events have led many to renew their calls to ban the Confederate flag, including by military services such as the Coast Guard. Asked this week whether Schultz had changed his position in light of recent events, Coast Guard spokesman Lt. Cmdr. Scott McBride pointed to the service's recently released diversity and inclusion plan and said in an emailed statement: "As we build the most inclusive, safe, and respectful environment for the entire Coast Guard community, the service continues conversations on significant issues impacting diversity and inclusion within the Coast Guard workforce."

Some members of Congress have waded into the debate, speaking out and drafting legislation, such as a recent House proposal that would ban the display of the Confederate flag at all Department of Defense sites. In a 8 JUN letter to Schultz, Sen. Tammy Duckworth (D-IL), a former U.S. Army lieutenant colonel, said the Coast Guard "should demonstrate moral leadership in swiftly moving to prohibit the public display of the Confederate Battle Flag, rather than waiting on Congress to force such action." On 3 JUL, U.S. Rep. Bennie Thompson, a Democrat representing Mississippi and chairman of the Committee on Homeland Security, which has oversight of the Department of Homeland Security and thus the Coast Guard, urged the Coast Guard to ban the flag and "ensure discipline for military members or civilian employees who disobey such a ban." The New London chapter of the NAACP called upon Thompson's committee in a 30 JUN letter "to move with all deliberate speed to ban the brandishing of the confederate symbol from all facilities."

Some in the Coast Guard question why pressure from Congress is needed to institute change. "It is truly a disgrace that we need external pressure from Congress to ban a racist hate symbol used to harass Black people in the Coast Guard. We have already pushed for its removal, unsuccessfully, as Coast Guard affinity group members," said Lt. Junior Grade Caleb Tvrdy, a 2017 Coast Guard Academy graduate and co-founder of the Coast Guard's first anti-racist queer affinity group, called CG Spectrum. Internally, many in the Coast Guard have talked about the need to ban the flag, including the service's Affinity Group Council. The council represents all affinity groups -- groups that are created around shared interests and identities and that promote inclusive and diverse work environments -- in the Coast Guard, encompassing hundreds of people.

The Affinity Group Council council recommended to Schultz last year that the service prohibit the display of the Confederate flag in any iteration on all U.S. Coast Guard installations and government-owned housing. Lt. Cmdr. Kimberly Young-McLear, a member of the council, said the policy giving commanding officers the discretion to handle instances of the Confederate flag being displayed "puts the onus on the person who perceives it as harassment to file a complaint that is then subjected to the interpretation of the investigation." Young-McLear has spoken out about bullying and harassment she faced while a member of the faculty at the academy, including at a congressional hearing in December 2019 that Rep. Thompson helped spearhead following an 18-month investigation by Congress into how the Coast Guard handles such complaints. An inspector general's report found Young-McLear received low marks on a performance evaluation after she reported bullying and harassment by her superiors, a violation of the Military Whistleblower Protection Act.

A draft policy being circulated by Pentagon leaders would ban the display of the Confederate flag in Defense Department workplaces or public areas by service members and civilian personnel. The policy, which has not yet been finalized or signed by Defense Secretary Mark Esper, comes as President Donald Trump earlier in the day criticized

NASCAR's decision to ban the flag at its races and venues. The Associated Press obtained a copy of the draft. If approved, the draft Pentagon policy would bring the other military services in line with the Marine Corps, which banned Confederate displays on its bases in early June. Other military services had been poised to make similar decisions, but they were stalled when Esper said he wanted a review of the matter that would come up with a consistent department policy. According to officials, the draft was sent out to service leaders for their input and response last week. According to the draft, a ban would preserve "the morale of our personnel, good order and discipline within the military ranks and unit cohesion." It notes that a "significant" population of service members and their families are minorities and "it is beyond doubt" that many "take grave offense at such a display." The Pentagon draft says the ban applies to public displays of the flag on installations and facilities that are under department control, and would not apply to things like license plates or monuments not governed by the Pentagon.

Some have argued that banning the Confederate flag is largely symbolic and that more needs to be done to institute systemic change and hold those accountable who use hate symbols as a means of oppressing others. "Banning the Confederate Flag is just the tip of the iceberg for eradicating racism. I've intervened numerous times not only because of the Confederate flag but also other patterns of unlawful systemic racism which harmed Black cadets and faculty at the Coast Guard Academy. This includes a complete lack of justice and accountability in the two recent DHS OIG reports," said Cmdr. Royce James, a member of the permanent faculty at the academy and co-founder of CG Spectrum.

A report by the Department of Homeland Security's Office of Inspector General released publicly last month found that the academy fell short in its handling of race-based harassment allegations involving cadets and, at times, did not take disciplinary action even when allegations were substantiated. One of the cases, which happened in April 2017, involved a picture of two cadets who posed in front of a Confederate flag, which one of them posted on his social media account. The academy investigated but did not involve civil rights staff, as required, and the command ultimately found the post did not constitute an act of hate and did not punish the cadet involved, despite the investigator in the case concluding he should be disciplined. Additionally, the command did not determine whether the posting constituted harassment, which is required even if the allegation of hate is not substantiated, the report said.

The descendant of a founder of the Confederacy also has asked Schultz to ban the Confederate flag. Denise Rucker Krepp, who served in the Coast Guard from 1998 to 2002, is the great-great-great-granddaughter of Howell Cobb, who was the secretary of the Revenue Cutter Service, an antecedent agency of the Coast Guard. One of the last acts he took as secretary was to advise Georgians to secede from the Union, Krepp said. "Allowing the Confederate flag to be flown on Coast Guard facilities implies that the service endorses my grandfather's racism and prejudice and I can't support that," Krepp said in a June 17 letter to Schultz. "I can't support bigotry and hatred." [Source: The Day, New London, CT / AP | Julia Bergman / Lolita C. Baldor | July 3 & 6, 2020 ++]

Military Coronavirus Impact

Update 03: Cases Nearly Doubled Since 3 JUN

The number of coronavirus cases in the military has nearly doubled in the past month and the Army's cases have now surpassed the Navy in the total number of infected personnel, according to Pentagon data. The Pentagon reported 3 JUN that the military had 6,864 cases of the virus. By 1 JUL, the number had risen to 12,521. The Navy, which suffered outbreaks on two ships at sea, had the highest number of cases among the services for several weeks. The Army recently surpassed the Navy in cases with 3,836 as of 1 JUL to the Navy's 3,662 cases. Three service members have died since the pandemic began. As of 2 JUL, the United States has had more than 2.7 million confirmed cases of the coronavirus and more than 128,000 Americans have died, according to Johns Hopkins University.

The Defense Department is seeing increases in military cases in locations where there has been a rise in civilian cases, Thomas McCaffery, assistant secretary of defense for health affairs, told reporters 3 JUL at the Pentagon. "In Florida, Texas, and Arizona, some parts of California, so that wouldn't be a surprise that we're a part of the community

and so where there are some upticks, we're seeing that as well," he said. McCaffery also said the military has increased testing including testing of personnel who are asymptomatic. "So that information is something that the installation commanders have," he said. "They use that information to make decisions based upon their local circumstance, their local mission."

As of 1 JUL, 47 states and the District of Columbia have met the Defense Department's criteria to be a "green location," which allows for lifting restrictions. Six host nations as well as Guam and Puerto Rico have also made the list. Only Michigan, California, and Florida were not on the list. Included in that "green location" list were Arizona and Texas, where cases of the coronavirus have risen in recent weeks after the states rolled back restrictions. States that have rising cases will not be taken off the "green locations" list because once a state reaches the criteria to lift travel restrictions, the decisions on how to proceed move to the installation commanders, Lernes Hebert, deputy assistant secretary of defense for military personnel policy, told reporters.

For example, in Texas, the severity of the outbreak in rural areas is different than in metropolitan areas, Herbert said. "Because we don't want to do wholesale closing down and lifting of travel restrictions, we're going to do it installation by installation," he said. Only 70 out of 231 major military installations have met the criteria to lift travel restrictions put in place by the Pentagon due to the coronavirus pandemic, or 30% of major installations, according to a Pentagon document published 2 JUL. The list includes installations in the United States and in host nations, with the Air Force having the most installations that have lifted travel restrictions at 35 as of Monday. The Army has 14 installations, the Navy has 13 and the Marine Corps has eight that have lifted restrictions. Eleven of the 70 installations are in host nations. "What we're seeing is that [service members are] continuing to maintain very high standards with regard to the safety. So the health protection conditions for the majority of the installations out there are still ramped up fairly high," Herbert said. [Source: Stars & Stripes | Caitlin M. Kenney | July 2, 2020 ++]

Retiree Court Martialing

Update 03: CAAF to Consider Whether Retiree's Can Be

The case of a retired sailor who was court-martialed after leaving the Navy has reached the military's highest appeals court, potentially setting the stage for a U.S. Supreme Court battle on the matter. Stephen Begani, a retired Navy chief petty officer who was court-martialed after being picked up by federal agents about a month after leaving active duty, has taken his case to the U.S. Court of Appeals for the Armed Forces. Begani filed a petition late last month for the top military appellate court to hear his case after a naval appeals court in January determined the retired sailor had been rightfully court-martialed. That was after the Navy-Marine Corps Court of Criminal Appeals issued a 2019 opinion that court-martialing military retirees is unconstitutional.

The U.S. Court of Appeals for the Armed Forces, known as CAAF, is the last stop before military appeals battles make it to the Supreme Court. Begani's attorney did not respond to a request for comment about the petition for the CAAF to consider the case. The retired chief petty officer's request calls on the court to consider whether his court-martial was unfair since some retired troops are subject to the Uniform Code of Military Justice after leaving the military and others aren't. Sailors and Marines who leave active duty with more than 20 years in uniform but less than 30 who want to collect retiree pay move into the Fleet Reserve or Fleet Marine Corps Reserve. In that status, they essentially receive retainer pay and can be brought back onto active duty without consent in extreme circumstances, leaving them subject to the UCMJ. It's not until retired Marines and sailors hit the 30-year mark of active or inactive service when they're moved to the Regular Retired List, under which they're no longer subject to the UCMJ.

Those same rules don't apply to retired reservists, though, which has left some considering Begani's case unconstitutional. In 2019, Navy Lt. Daniel Rosinski, who represented Begani, argued that there's no difference between a retiree who leaves active duty versus one who leaves the Reserve. They're all out of uniform, aren't subject to military duties on a day-to-day basis, and can all be recalled to active duty, he said. Unlike Begani, though, who

was tried in a military courtroom, Reserve retirees are tried as civilians. Begani's case dates back to 2017, when he was arrested by Naval Criminal Investigative Service agents after he'd left active duty and was transferred to the Fleet Reserve. He was working as a contractor at Marine Corps Air Station Iwakuni in Japan when he showed up at a residence where he believed a 15-year-old girl with whom he'd been communicating lived. Begani had actually been communicating with an undercover NCIS agent. He received a bad-conduct discharge and was sentenced to 18 months' confinement.

The military's top appeals court is made up of a group of civilian judges. They review only the cases they select, meaning a small percentage of the cases presented by appellants is considered by the court. Whether the court will grant review of the case can take months, according to the Air Force Judge Advocate General's Corps. If the petition for grant of review is denied, the appeal of the case concludes and there is no further action. That includes not being able to petition the U.S. Supreme Court to consider the case. If the CAAF does grant the petition, the court will eventually issue an opinion on a case, reversing or affirming the case in part or total. If the conviction is affirmed, according to the JAG Corps, there are 90 days to petition the U.S. Supreme Court.

The Supreme Court has previously upheld the Defense Department's authority to try retirees. In 2019, the court opted against hearing the case of a retired Marine who was court-martialed for a sexual assault he committed a few months after leaving the military. By opting against hearing that case, the status quo was upheld, leaving some military retirees subject to the UCMJ. [Source: Military.com | Gina Harkins | July 7, 2020 ++]

Army Food

Should Deep-Fryers be Removed from Army Chow Halls



The sergeant major of the Army said 9 JUL that eating right may be more important for soldier fitness than the new Army Combat Fitness Test. But don't look for him to ban Burger King franchises on base. "Nutrition is to me, it's like the most important thing. ... You can ruin a good workout in one sitting, you know, with a meal," Sergeant Major of the Army Michael Grinston said during a Facebook Live event hosted by the Army and Air Force Exchange Service (AAFES). Grinston has been preaching the importance of the ACFT, which is scheduled to replace the Army Physical Fitness Test as the Army's new fitness standard 1 OCT. But the ACFT is only part of the fitness equation, he said, stressing his other initiative -- the Army Commitment to Overall Nutrition, or ACTION.

"Holistic health and fitness and the healthy food initiative is equally as important -- or more -- than changing to the Army Combat Fitness Test," Grinston said. But that doesn't mean he is against fast food joints on post. "A lot of people ask me, 'Sergeant Major, why don't we just get rid of all the Burger Kings?'" he said. "I actually don't agree with that; my theory is we've got to make the right choices, and it's not about me taking away that choice. You have to make that decision. "My goal is that you make the right decision. Sometimes, you want a burger," he said. "It's OK. I'm not here to take away all this stuff and you go off the base." When talking to young leaders, Grinston said he asks them what they do about soldiers who have weight problems. "They say, 'Well, I'm going to have them exercise twice a day,'"

Grinston said. "What happens when they lose the weight and then they stop that second set of exercise -- they gain the weight right back because we never change the diet." Grinston added that it's more important "that you would go with them to breakfast, lunch and dinner."

The Army has been pushing to make dining facilities healthier by "taking out the deep fat fryers and putting in air fryers," he said. "We were trying to do a pilot before [COVID-19] kicked off, where soldiers could get money and they could get the healthy food on their meal cards when they go to the commissary and get a healthy sandwich," Grinston said. "That was a little bit delayed because of the global pandemic." The Army is currently working with AAFES to put additional healthy food options in food courts as well, he said. "If you don't get the nutrition right, we are not going to be as fit as we could be because the diet and exercise ... go hand in hand," Grinston said. [Source: Military.com | Matthew Cox | July 10, 2020++]

USS Gerald R. Ford

Update 18: Navy Shakes Up Ford Program after Latest Setback



A T-45 Goshawk lands aboard USS Gerald R. Ford's (CVN 78) flight deck & former Program Manager Capt. Ron Rutan

The officer overseeing the deployment of the carrier Gerald R. Ford was fired 8 JUL, the latest jolt to the trouble program that has been operating under a microscope as technical problems with nearly two dozen new technologies bundled into the lead ship have piled up. Capt. Ron Rutan was removed by Assistant Secretary of the Navy for Research, Development and Acquisition James Geurts last Wednesday in connection with his "performance over time" in the role as program manager for the ship. News of Rutan's removal was first reported by USNI News.

According to a statement from Naval Sea Systems Command spokesman Rory O'Connor, "Based on the recommendation of PEO Aircraft Carriers [Rear Adm. James Downey] due to performance over time, ASN RDA Geurts reassigned CVN 78 (PMS 378) Program Manager Capt. Ron Rutan to Naval Sea Systems Command (NAVSEA) staff, and selected Capt. Brian Metcalf, previously LPD 17 program manager and Executive Assistant to COMNAVSEA, as his relief, effective 1 July," The Navy said the change was made to get "fresh eyes" on the effort to get the new aircraft carrier through its post-delivery test and trial period, which will go on through the rest of this year before the ship heads into full-ship shock trials, where live explosives are set off next the ship to see how it handles battle damage.

"While there is no perfect time for leadership transitions, it is prudent to bring in renewed energy now to lead the CVN 78 team through the challenges ahead," the statement reads. "Capt. Metcalf's proven program management acumen and extensive waterfront experience will be a tremendous asset to the CVN 78 team in the months ahead." The Ford has had a witches' brew of technical problems and accompanying delays and setbacks since construction of the ship began in 2005. Much of the trouble is the result of trying to pack too much new stuff in a single new hull, and Rutan's firing shows the problems are still vexatious, said Jerry Hendrix, a retired Navy captain and analyst with the Telemus Group. "Obviously the problems on the Ford are still beyond the managers' ability to control them," Hendrix

said. “And while this may be a blow to Capt. Rutan’s career, it sounds like they just needed to move on to someone who will take a different approach and brought a different perspective. It may be more about getting to the next guy as it is removing the current guy.

“Look, I don’t think it’s possible to overstate the complexity of the Ford program.” The ship, conceived in an era when the Defense Department was looking to make giant steps forward in military technology while it had no direct peer competitors, packed at least 23 new technologies into the lead ship. Those included a complete redesign of the systems used to arm, launch and recover the ship’s aircraft. All those systems have, in their turn, caused delays in getting the Navy’s most expensive-ever warship to the fleet, which was originally to have deployed in 2018, but now will likely not deploy until 2023. The Ford cost the Navy roughly \$13.3 billion, according to the latest Congressional Research Service report.

The latest hiccup came in the form of a fault in the power supply system to the electromagnetic aircraft launch system, which is replacing the old steam catapult system on the Nimitz-class carriers. The fault curtailed flight operations on the ship for several days while the crew and contractors tried to identify the issue. Prior to the latest EMALS issue, the Advanced Weapons Elevators – which are designed to reduce the time it takes to get bombs armed and to the flight deck for mounting on aircraft – became the center of a firestorm and contributed to former Secretary of the Navy Richard Spencer’s firing last year. In January 2019, Spencer announced he’d told the President that if the weapons elevators aren’t functioning by mid-summer, then he should fire him. But within months Spencer had to admit that the weapons elevators would not be finished until the end of 2021 or maybe 2022, which he blamed on Huntington Ingalls Industries for not communicating adequately.

Making the Ford deployment ready was a focus of former acting Navy Secretary Thomas Modly, who likened the ship to an albatross around the Navy’s neck. “The Ford is something the president cares a lot about, it’s something he talks a lot about, and I think his concerns are justified,” Modly said. “It’s very, very expensive, and it needs to work. “And there is a trail of tears that explains why we are where we are, but right now we need to fix that ship and make sure it works. There is nothing worse than having a ship like that, our most expensive asset, being out there as a metaphor for why the Navy can’t do anything right.” [Source: DefenseNews | David B. Larter | July 8, 2020 ++]

Military Fraud & Abuse

Update 01: Civilian Lies about Service and Medal Receipt

U.S. Attorney James P. Kennedy, Jr. announced on 2 JUL, that **Marcos D. Guzman**, 36, of Rochester, NY, pleaded guilty to making fraudulent representations about the receipt of military medals before U.S. District Judge Elizabeth A. Wolford. The charge carries a maximum penalty of one year in prison and a \$100,000 fine. Assistant U.S. Attorney Brett A. Harvey, who is handling the case, stated that Guzman lied to the U.S. Probation Office about his military service and being awarded two Purple Hearts in order to try to get a lower sentence on two pending firearms offenses. Specifically, the defendant lied about serving in the United States National Guard, being deployed to Iraq for 18 months, and receiving two Purple Hearts for saving another soldier on the battlefield in Iraq. Guzman provided photographs to the U.S. Probation Office that purported to show the two Purple Heart certificates. The Purple Heart certificates were fake. In April 2019, Guzman was convicted of theft of firearms from a Federal Firearms Licensee and possession of firearms by a convicted felon, after stealing approximately 87 firearms from Chinappi’s Firearms & Supplies, a gun store on West Ridge Road in Spencerport, NY. Co-defendants Dakota Sarfaty and Luis D. Marcano-Agosto have also been convicted. Many of the firearms were sold on the streets of Rochester. [Source: VA OIG Bulletin | July 10, 2020 ++]

Navy Terminology, Jargon & Slang

'List' thru 'Makee-Learnee'

Every profession has its own jargon and the Navy is no exception. Since days of yore the military in general, and sailors in particular, have often had a rather pithy (dare say 'tasteless'?) manner of speech. That may be changing somewhat in these politically correct times, but to Bowdlerize the sailor's language represented here would be to deny its rich history. The traditions and origins remain. While it attempted to present things with a bit of humor, if you are easily offended this may not be for you. You have been warned.

Note: 'RN' denotes Royal Navy usage. Similarly, RCN = Royal Canadian Navy, RAN = Royal Australian Navy, RM = Royal Marines, RNZN = Royal New Zealand Navy, UK = general usage in militaries of the former British Empire

List – The static (at rest) tendency of a ship to lie with her decks not level in beamwise (side to side) aspect, due to imbalances in her loadout or perhaps due to flooding. See also ROLL.

Loadtoad – (1) (aviation) See REDSHIRT. (2) (surface) A small ceramic frog used as a talisman to prevent loss of the load (see LOSE THE LOAD). Similar to the chicken bones used by other rates to ward off evil spirits.

Log Room - An engineering space used for engineering admin purposes, often used as the office for the engineering dept.

Lose the Bubble - Originally, to assume such an extreme up- or down-angle in a submarine that the bubble of the inclinometer is no longer visible. In common usage, to lose SITUATIONAL AWARENESS. See BRAIN FART.

Lose the load – To lose electrical power. Also seen as 'Drop the load.'

LoPac - LOw Pressure Air Compressor. Also seen as LPAC, pronounced "ell-pack."

Loud Lever – (Aviation) Throttle.

Lower Deck Lawyer – (UK) A know-it-all sailor. The US version is a SEA LAWYER.

LPAC – See LoPac.

LSO - Landing Signals Officer. Aka 'Paddles'. A specially-qualified pilot who observes landing approaches aboard a carrier. A pilot's 'passes' (approaches) are critiqued and graded as follows: OK ('okay underline pass') is the elusive perfect pass, and counts as 4 points. OK ('okay pass') counts 3 points. A 'no grade pass' is worth 2 points; A 'bolter pass' (which grade can be assigned whether the aircraft traps successfully or not) is worth 1 point. A 'cut pass' counts zero points and is considered to have put ship, plane, and pilot in danger.

Lubber's Line – The vertical mark on a compass bowl to mark the ship's heading. To 'chase the lubber's line' is to be unable to hold a steady course.

Lucky bag - A compartment maintained by the Chief Master at Arms where gear adrift is stored. Personnel can retrieve gear adrift items by working off EMI. If after a period of time the items are not claimed, they are sold with the funds going to the Rec Fund. Also scran-bag (RN).

MAD - (1) Magnetic Anomaly Detector; as in MAD boom, MAD bird. (2) Marine Aviation Detachment.

MADMAN - The call of the MAD operator when his gear detects an undersea object (ostensibly a submarine).

Mail Buoy Watch - A practical joke pulled on inexperienced crewmembers and midshipmen which revolves around convincing the victim that mail is delivered to a ship at sea via a buoy.

Main Control - The engineering space from which the operations of the engineering spaces are controlled. Watchstation of the EOOW.

Main Space - Engine room or fire room or, collectively, both/all.

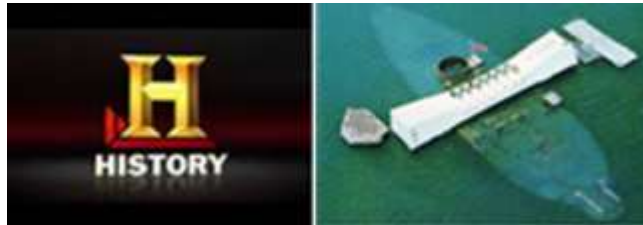
Make and Mend – Originally, a half-day off from normal ship’s work to make and/or mend clothing.

Make a play for the deck - A maneuver guaranteed to attract the ire of the LSO and the BOSS, where the pilot tries to salvage a non-excellent approach with a dive for the deck and the arresting wires. Can result in damage to the aircraft, even a RAMPSTRIKE. Improves the BOARDING RATE but costs at the GREENIE BOARD.

Makee-Learnee – Also seen as make-ye learnnee. A term for on-the-job training.

[Source: <http://hazegray.org/faq/slang1.htm> | July 15, 2020 ++]

*** Military History ***



MOH Awards

Update 19: Wounded Knee Awards Face Revocation

An amendment to the massive defense policy bill offered by prominent Massachusetts Democratic Sen. Elizabeth Warren would revoke Medals of Honors awarded to troops of the U.S Army's 7th Cavalry Regiment in what has come to be known as the "Wounded Knee Massacre." The fate of the amendment will likely be decided in early JUL as the Senate moves to pass the National Defense Authorization Act before the July 4 holiday. The amendment is similar to the "Remove the Stain Act" introduced in the House and Senate last November. It would revoke Medals of Honor granted to 20 troops in the Dec. 29, 1890 action, a Senate aide said on background.

Some estimates put the number of Lakota tribe members killed at Wounded Knee on the Pine River Reservation in what was then the new state of South Dakota at 300, most of them women and children. "The horrifying acts of violence against hundreds of Lakota men, women, and children at Wounded Knee should be condemned, not celebrated with Medals of Honor," Warren said in a statement in November. The bill had the backing of numerous Indian organizations, including the Cheyenne River Sioux Tribe, the Oglala Sioux Tribe, the Rosebud Sioux Tribe, the Shakopee Mdewakanton Sioux Community, the National Congress of American Indians and others.

The proposed legislation was "an important step in beginning to correct our country's past wrongdoings and in charting a new path forward based on mutual understanding and respect," Tribal Chairman Charles R. Vig of the Shakopee Mdewakanton Sioux Community wrote in backing the bill. "It is shameful to honor soldiers for massacring defenseless men, women and children," Vig said. Native American issues have at times been controversial for Warren, who has repeatedly been mocked by President Donald Trump as "Pochahontas" for claiming Native American heritage in the past. In October of last year, Warren released results of a DNA test that she said showed she had at least one Native American ancestor, but later apologized for taking the test. [Source: Military.com | Richard Sisk | June 30, 2020 ++]

WWII Photos

Dutch Mobilization winter 1939/1940



Dutch soldiers place explosive charges in a bridge pillar on the Twente Canal near Goor, Netherlands. In order to delay the German advance the Dutch army blew up several bridges in May, 1940 including this one.

Confederate Veteran Status

Fact Check on 1958 U.S. Public Law 85-425

Posts shared hundreds of times on Facebook claim that a 1958 law “gave Confederate veterans the same legal status as U.S. Veterans,” citing U.S. Public Law 85-425, Section 410. The posts allege that “all Confederate graves were declared those of U.S. war dead.” This claim is false. The 1958 legislation cited – Public Law 85-425 – says nothing of Confederate veteran legal status, graves, or monuments. Instead, it covers government pensions. Viewable [here](#), the purpose of the act was “to increase the monthly rates of pension payable to widows and former widows of deceased veterans of the Spanish-American War, Civil War, Indian War, and Mexican War, and to provide pensions to widows of veterans who served in the military or naval forces of the Confederate States of America during the Civil War.”

Section 410 stipulates that the U.S. government “shall pay to each person who served in the military or naval forces of the Confederate States of America during the Civil War a monthly pension in the same amounts and subject to the same conditions” as those who fought for the Union Army during the Civil War. The posts on Facebook go on to say that “those desecrating Confederate graves and Confederate monuments are defiling United States veterans, same as WWI, WWII, Korean, Vietnam, or Middle East vets.” While this statement is subject to interpretation, a key difference between Confederate veterans and U.S. veterans is that the Confederacy consisted of 11 states that seceded from and warred against the U.S. during the Civil War ([here](#)).

David Blight, a Yale University professor who specializes in Civil War & Reconstruction era history, African American history, and American cultural & intellectual history ([here](#)), told Reuters via email that “Confederate veterans were never fully recognized as US soldiers.” Blight explained that the “1958 law comes very close. The one about pensions. Of course by then there were no Confederate vets left. There were widows, however.” A U.S. Department of Veterans’ Affairs (VA) spokesperson provided Reuters with the following statement via email: “Per federal law, for VA purposes, the term ‘Veteran’ does not apply to those who served in the Confederate armed forces.” The spokesperson explained that “while federal law authorizes some benefits for former Confederates, such as the marking of unmarked graves of Confederate service members outside V.A. national cemeteries, this does not confer U.S. Veteran status for other VA benefits to those affected.”

Legal recognition of Civil War vets and their monuments

In 1868, three years after the end of the Civil War, President Andrew Johnson pardoned Confederate veterans, but he did not grant them U.S. veteran status ([here](#)). To this day, no federal law has officially given former Confederate soldiers the status of U.S. veterans. According to the National Cemetery Administration, part of the U.S. Department of Veterans' Affairs, U.S. President William McKinley suggested in an 1898 speech that it was the responsibility of the federal government to mark and preserve Confederate graves, in light of national sentiment following the Spanish-American War ([here](#)).

In 1906, Congress passed Public Act No. 38 ([here](#)), "to provide for the appropriate marking of the graves of the soldiers and sailors of the Confederate army and navy who died in Northern prisons and were buried near the prisons where they died, and for other purposes" ([here](#)). The law did not define a person who fought for the Confederacy as a U.S. veteran, but rather a "Civil War veteran" ([here](#)). The National Cemeteries Act of 1973 ([here](#)) shifted responsibility for headstones from the Department of War to the Department of Veterans' Affairs (V.A.), establishing a National Cemetery System within the V.A. that would provide headstones for many veteran categories, including "Soldiers of the Union and Confederate Armies of the Civil War" ([here](#)).

As reported by Smithsonian Magazine in 2018, the federal government is still following through on this commitment, with U.S. taxpayers directing at least \$40 million to Confederate monuments and Confederate heritage organizations over the past ten years ([here](#)). Laws on cemetery and memorial desecration in the U.S. vary. The law in Alabama, a former Confederate state, specifies different types of vandalism as Class A misdemeanor and others as a Class C felony ([here](#)). The law does not distinguish between Confederate and non-Confederate graves and memorials. In New York State, which remained part of the U.S. during the Civil War, penal law classifies cemetery desecration into the first and second degree, as well as aggravated cemetery desecration in the first and second degree ([here](#)).

Current context

Following the death of George Floyd, ongoing nationwide protests against police brutality and white supremacy have included the toppling of Confederate monuments by citizens as well as demands that local authorities remove them ([here](#), [here](#)). From Decatur, Georgia, to Frankfort, Kentucky, anti-racism protesters see the monuments as pro-slavery markers of hate while others see them as public documents of history and heritage. Many of these monuments were erected during the era of Jim Crow segregation, between the 1890s and 1950s, and, according to the Smithsonian, "were actively opposed at the time, often by African-Americans, as instruments of white power" ([here](#), [here](#)). The Southern Poverty Law Center, which tracks hate and extremist groups, reported on 24 JUN that nearly 1,800 Confederate symbols are still publicly present in the U.S. ([here](#)).

VERDICT: *The claim that a 1958 law "gave Confederate veterans the same legal status as U.S. Veterans is Partly false.* U.S. Public Law 85-425, Section 410, gave Confederate veterans the same legal status as U.S. Veterans in terms of pension rights. It does not mention their graves or memorials.

[Source: Reuters | Fact Check team | June 26, 2020 ++]

Military History Anniversaries

16 thru 31 JUL

Significant events in U. S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 thru 31 JUL**". [Source: This Day in History www.history.com/this-day-in-history | July 2020 ++]

WWII Bomber Nose Art

[55] Shoo Shoo Shoo Baby



Medal of Honor Citations

Edward Gomez | Korea



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

To

Edward Gomez

Rank and organization: PFC U.S. Marine Corps Co E, 2nd Bn, 1st Marines, 1st Mar Division

Place and date: Hill 749, Korea 14 September 1951

Entered service: Omaha Nebraska

Born: 10 August 1932 Omaha Nebraska

Citation

For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty while serving as an ammunition bearer in Company E, in action against enemy aggressor forces. Bolding advancing with his squad in support of a group of riflemen assaulting a series of strongly fortified and bitterly defended hostile positions on Hill 749, Pfc. Gomez consistently exposed himself to the withering barrage to keep his machine gun supplied with ammunition during the drive forward to seize the objective. As his squad deployed to meet an imminent counterattack, he voluntarily moved down an abandoned trench to search for a new location for the gun and, when a hostile grenade landed between himself and his weapon, shouted a warning to those around him as he grasped the activated charge in his hand. Determined to save his comrades, he unhesitatingly chose to sacrifice himself and, diving into the ditch with the deadly missile, absorbed the shattering violence of the explosion in his body. By his stouthearted courage, incomparable valor, and decisive spirit of self-sacrifice, Pfc. Gomez inspired the others to heroic efforts in subsequently

repelling the outnumbering foe, and his valiant conduct throughout sustained and enhanced the finest traditions of the U.S. Naval Service. He gallantly gave his life for his country.



Gomez attended Omaha High School before enlisting in the Marine Corps Reserve on August 11, 1949, at the age of 17. After recruit training at MCRD San Diego, California, he trained at Camp Pendleton, California, and went to Korea with the 7th Replacement Draft.

The United States' highest decoration for valor was awarded to Gomez for extraordinary heroism at Kajon-ni, during the Battle of the Punchbowl when he smothered a hand grenade with his own body to prevent destruction of his Marine machine gun 4 man team. In addition to the Medal of Honor, PFC Gomez was awarded the Purple Heart with a Gold Star in lieu of a second award, the Korean Service Medal with bronze star, and the United Nations Service Medal (a light blue ribbon with five white five pointed stars).

[Source: <http://www.cmozs.org/recipient-detail/3117/gomez-edward.php> | July 2020 ++]

* Health Care *



Emergency Planning

Earth, Wind, and Fire | Plan for Health Needs

The COVID-19 pandemic has kept people close to home so they can avoid the contagious virus. But the National Oceanic and Atmospheric Administration predicts a more active than normal hurricane season. It is also wildfire season for those living in the Western half of the United States. So now's the best time to prepare for health care needs if an emergency requires leaving home to seek safe shelter elsewhere.

The Atlantic hurricane season typically starts in June and goes through the end of November. The Eastern Pacific hurricane season usually runs from mid-May to the end of November. Already, there have been three named storms, including Cristobal. NOAA predicts 13 to 19 named storms bringing heavy rain and wind. Six to 10 could become hurricanes, according to NOAA, including three to six major hurricanes. "Major" is defined as category 3, 4, or 5, with winds of at least 111 miles per hour. For those living in the Rocky Mountains, Texas, and the West Coast, wildfires are

of particular concern. Peak season is from May through October. More wildfires occur in eastern and central states, according to the National Interagency Fire Center, or NIFC. Wildfires in the West are larger and burn more acreage, the NIFC said. California's 2018 wildfire season was the most destructive on record, according to the Centers for Disease Control and Prevention, citing data from the California Department of Forestry and Fire Protection. In California alone, more than 7,500 fires burned nearly 1.7 million acres of land, damaged or destroyed over 23,000 structures, and caused 93 deaths.

To prepare for emergencies, TRICARE experts recommend first signing up for disaster alerts which can be done at <https://public.govdelivery.com/accounts/USMHSTMA/subscriber/new>. The alerts are sent via text and email. TRICARE will give updated information from federal agencies and departments, state and local governments, and the news and other media. TRICARE also will announce procedures for accessing emergency prescription refills, and the dates during which these procedures apply. Recent events that led to disaster alerts included flooding in Michigan, in May; severe storms in Louisiana, Mississippi, and Arkansas, in January; and wildfires in California, in October.

The TRICARE disaster information resource webpage <https://www.tricare.mil/Resources/DisasterInfo> offers additional advice for preparing for possible evacuation. Here are some tips:

- *Plan your exit.* Identify a safe escape route as well as a place to shelter outside of the evacuation area. Make sure you share your plan with someone who lives outside of the affected area.
- *Make a list.* This list should include your health care providers' names and contact information, medications with dosage and frequency, and type and model number of any medical devices you use.
- *Get it together.* Gather immunization records, insurance paperwork, and medical documents in a waterproof container that's easy to carry. Put together a basic first-aid kit, and make sure you have enough medication to cover your time away.
- *Be mindful of special needs.* Those with chronic health conditions or issues with vision, hearing, or mobility should get medical alert tags or bracelets, and identify how they will arrange to get disaster warnings and find assistance to safety.

For those with pets, the U.S. Army Public Health Center publication [Vet Connections](#) recommends gathering an emergency kit that includes a two-week supply of pet food, water, and any medications. Make sure you have copies of vaccination and medical records as well. Some emergency shelters will accept only service animals, the APHC notes, so it's a good idea to identify pet-friendly housing options outside of the evacuation area. Make sure your pet's ID tags include your current contact information. You also may want to ask your veterinarian about getting your pet microchipped, the APHC says, in case you become separated during the emergency.

Another resource is the Federal Emergency Management Agency guide "Are You Ready." The 200-page, in-depth guide available at https://www.fema.gov/pdf/areyouready/areyouready_full.pdf offers information for people to protect themselves and their families in case of weather emergencies, wildfires, and other hazards. [Source: Health.mil | July 7, 2020 ++]

Covid-19 Pharmacy

Update 04: Gilead Sets Price for Remdesivir Prescriptions

The drugmaker Gilead has set the price for its coronavirus treatment remdesivir at \$390 per vial for the U.S. government and developed countries. That puts the price of a five-day treatment course at \$2,340 per patient for people enrolled in federal health programs like Medicare and Medicaid — but private insurers will pay \$520 per vial, or \$3,120 for five days of treatment, the company said 29 JUN. The U.S. is the only country for which has set tiered pricing. A senior HHS official said during a background briefing that the Department of Veterans Affairs helped to negotiate the lower price for government programs.

The federal government has secured enough of the antiviral drug to treat more than 500,000 patients in hospitals through September, HHS said. That amounts to Gilead's entire planned production run for July and 90 percent of its production in August and September. The government has also reserved additional doses for use in clinical trials, HHS said. The health department and states will manage how the drug is allocated to U.S. hospitals through September. That extends the distribution system the federal government put in place when Gilead donated hundreds of thousands of doses of the drug earlier this year. Under the plan, HHS will allocate remdesivir doses to state health departments based on need, and states will then allocate doses to hospitals. Those facilities will then be able to purchase the drug through Gilead's distributor, AmerisourceBergen.

The company argues that, at the price it will charge, the drug could save hospitals about \$12,000 per patient in treatment costs. "Even just considering these immediate savings to the healthcare system alone, we can see the potential value that remdesivir provides," Gilead CEO Daniel O'Day said. "This is before we factor in the direct benefit to those patients who may have a shorter stay in the hospital." The initial prices for government and private insurers are in line with what many analysts had suggested. The Institute for Clinical and Economic Review, an independent research organization that analyzes drug prices, has said that remdesivir should cost about \$4,500 per patient for ten days of treatment — if it reduced deaths, which it has not yet been shown to do. The group suggested a price of \$310 for a ten-day treatment course if the drug did not decrease mortality. "Gilead made a responsible pricing decision based on the evidence we have today," ICER president Steve Pearson said.

Gilead is expected to make about \$1.3 billion from the drug in 2020, RBC Capital Markets analyst Brian Abrahams said. The drugmaker has said it spent about \$1 billion to develop remdesivir. It's unclear how Gilead's actions will play with Congress. Months before Gilead announced a price for remdesivir, Democrats started raising questions about the drug's potential cost — in part because Gilead received about \$70 million in taxpayer dollars and assistance from the National Institutes of Health to run clinical trials. [Source: Politico | Zachary Brennan | June 29, 2020 ++]

Pharmaceutical Fraud

\$678 Million Settlement of U.S. Lawsuit against Novartis

DoD/VA -- U.S. Department of Defense - Office of Inspector General's Defense Criminal Investigative Service ("DCIS"), and Christopher Algieri, Special Agent in Charge the Department of Veterans Affairs, Office of Inspector General, Northeast Field Office ("VA OIG"), announced 1 JUL that the United States has settled a civil fraud lawsuit against Novartis Pharmaceuticals Corporation ("NOVARTIS"), part of Swiss drug manufacturer Novartis International AG, alleging that NOVARTIS violated the federal False Claims Act and Anti-Kickback Statute by providing doctors with cash payments, recreational outings, lavish meals, and expensive alcohol to induce them to prescribe NOVARTIS cardiovascular and diabetes drugs reimbursed by federal healthcare programs.

Specifically, the Government alleged that NOVARTIS organized tens of thousands of sham educational events at high-end restaurants and other venues, paid exorbitant speaker fees to doctors who gave no meaningful presentations, and provided expensive meals and alcohol to doctor attendees and their guests. When those doctors then prescribed NOVARTIS's cardiovascular and diabetes drugs, federal healthcare programs paid hundreds of millions of dollars in reimbursements for these tainted prescriptions. As part of the settlement, approved today by U.S. District Judge Paul G. Gardephe, NOVARTIS will pay the United States and various States a total of \$678 million. NOVARTIS also made extensive factual admissions in the settlement and agreed to strict limitations on any future speaker programs, including reductions to the amount it may spend on such programs. Refer to <https://www.justice.gov/usao-sdny/pr/acting-manhattan-us-attorney-announces-678-million-settlement-fraud-lawsuit-against> for a complete listing of the allegations NOVARTIS admitted to.

Under the settlement, NOVARTIS will pay a total of \$678,000,000, of which \$591,442,008.92 will be paid to the United States as False Claims Act damages, \$38,406,717.42 will be forfeited to the United States as proceeds of

violations of the Anti-Kickback Statute; and \$48,151,273.66 will be paid to various States. [Source: DoJ So. Dist of New York | U.S. Attorney's Office | July 1, 2020 ++]

Dental Implants

Things to Consider



Implant screw and Dental Crown Tooth

Dental implants as we know them today were invented in 1952 by a Swedish orthopedic surgeon named Per-Ingvar Brånemark. Today, they are considered the standard of care for prosthetic replacement of missing teeth in dentistry. A dental implant is a surgical fixture that is placed into the jawbone and allowed to fuse with the bone over the span of a few months. The dental implant acts as a replacement for the root of a missing tooth. In turn, this "artificial tooth root" serves to hold a replacement tooth or bridge. Having a dental implant fused to the jawbone is the closest thing to mimicking a natural tooth because it stands on its own without affecting the nearby teeth and has great stability. The process of fusion between the dental implant and jawbone is called "osseointegration." Most dental implants are made of titanium, which allows them to integrate with bone without being recognized as a foreign object in our body. Over time, technology and science have progressed to greatly improve the outcomes of dental implant placement. Today, the success rate for dental implants is close to 98%.

When we hear "dental implants", usually patients only think about a "post" or "screw" inside the bone to support a dental implant ceramic crown or an all on four zirconia bridge. But it is very important to know that there is more to it than a "Screw" or a "Post before you visit your dentist. So here are the 5 main things you need to know about your dental implant:

Brand & Model -- As for cars, phones and clothing, there is also numerous brands of dental implants, and each one has their distinct anatomy and design. As Toyota has their "Tacoma", they also have their "Tundra"; the same goes with dental implants. Normally, dental implant brands will have 2 or more models of implants which have different design and are indicated for different cases. The parts of the implants are often not compatible, so it is very important to know what company they used for your dental implants.

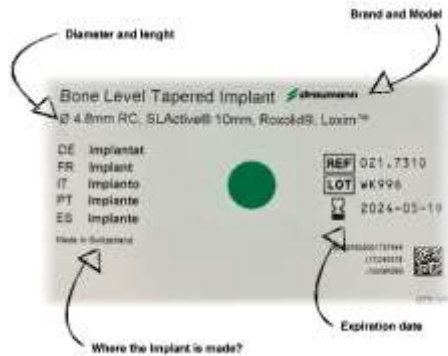
Measurements -- As there are different designs of dental implants, same thing goes with their measurements. There are different diameters, as well as lengths when it comes to dental implants, and which will be used is based on the height, with and gross of the bone structure where it will be placed.

Lifespan -- While different literatures have multiple lifespans going from 10-15 years, others go up to 30 years. Both of them are right, and still there can be cases below or above that rate, but it's important to understand that one of the key factors to have a longer lifespan is your oral care.

Care -- Patients who have or will be having dental implants must realize and fully understand that dental implants are not natural teeth. Like natural teeth, dental implants may fail, that is why you must take good care of them by being careful on what you eat and proper hygiene of your mouth. Dental implants are one of the best options to replacing a missing tooth, but we must understand that this is a foreign body in our bone that under poor conditions, our body may end up rejecting the implant.

Maintenance -- There is no difference on maintenance timeframes as of cleanings. You must visit your dentist every 6 months for your dental cleaning and, if the doctor sees the need, he will be removing your implant crown to clean both dental implant and crown, and placing it back on. (This in case of “Screw-In Crowns”).

Stickers -- Implants, as other dental materials, have expiration dates, and this information comes in stickers inside the same package where the implant comes in. So, it is important to ask your dentist to provide you with one of these stickers in order for you to have the Lot, Brand, Model, Size (Diameter) and Expiration Date of your implant. Take the below sticker as the complete information from the manufacturer.



The cost of a single dental implant can vary depending on the region and who is performing the procedure. A conservative cost estimate for a single dental implant in the states is \$3,000-\$4,500. This cost includes the surgery for placement of an implant, all the components, and the implant crown. Dental insurance typically does not pay for dental implant placement. Some dental insurances may help pay for the implant crown portion. Unfortunately, in many cases, dental insurance considers dental implants to be an elective procedure even though dental implants have become the standard of care for replacement of missing teeth. For more info on what is involved in the transplant procedure refer to https://www.medicinenet.com/dental_implants/article.htm. [Source: Advanced Smiles Dentistry | July 6, 2020 ++]

Corneal Abrasion

Result of Small Object in Eye

There are plenty of situations where small objects can easily enter your eye – for instance, while riding a bike, gardening or playing on the beach. If an object gets into your eye it can damage the surface of the cornea. This is known as “corneal abrasion” or “corneal erosion.” It’s not always visible. If you have a corneal abrasion it can feel like there’s still something in your eye – even if the object has been removed. Corneal abrasions usually heal completely within two or three days. But they can sometimes lead to complications, so it may be better to see a doctor.

Causes & Symptoms

Normally, our eyelashes, eyelids and tears work together to stop objects from entering our eyes, or to quickly flush them out if they do get in. The firm and elastic cornea helps to protect the highly sensitive eyeball from injury. Minor injuries to the cornea are still quite common, though. The most common cause is when something gets stuck under the eyelid or a contact lens. A lot of different things could harm our eyes: a little twig that gets blown into your face while running in the woods, the fingernail of a toddler who unexpectedly stretches their hand out, or a poorly placed contact lens. Foreign objects may also get into your eye during home improvements or as a work-related injury, for instance when using a milling machine or welding

The transparent cornea of the eye contains many fine nerve fibers, which react very sensitively to touch and injury. That’s why it’s so uncomfortable when a foreign object like a grain of sand or a small insect enters the space between your eyeball and your eyelid, or gets under your contact lens. Your eye starts to hurt and it waters. If the cornea is

scratched, it will feel as though something is stuck in your eye. Other possible symptoms include sensitivity to light and blurry vision

Superficial corneal abrasions usually heal within a few hours or days. If symptoms return after a couple of weeks or months, you might have recurrent corneal erosion (RCE). Here the [cornea](#) can't heal because the new cells don't attach properly. Symptoms may include pain after waking up, sensitivity to light, watery eyes, cramps in the eyelid and blurry vision. Recurrent corneal erosion is quite rare: It occurs in less than 1 out of 100 people who have a minor eye injury.

Prevention & Diagnosis

A lot of work-related eye injuries can be prevented by wearing safety glasses. At dangerous workplaces there are normally safety regulations to protect your eyes from hazards such as sanding, drilling, welding and exposure to acids. But it is just as important to protect your eyes at home when doing DIY or gardening. Safety glasses that completely cover the eyes are particularly recommended when doing work above your head with your head tilted back so you can look up, and when using a hammer and chisel or sanding something. If small particles and bits of metal break off they can hit the eye at a high speed and become deeply lodged. It's important to take care while gardening too: Activities like re-potting plants with prickly leaves or thorns can lead to corneal injuries.

If the symptoms stop after a couple of hours and your eye hasn't changed noticeably, you probably have a minor eye injury such as a scratched cornea. The following symptoms may be signs of a more severe injury that needs medical attention:

- You have something stuck up high under your eyelid and it will not come out
- If you have contact lenses: Your eye is red or uncomfortable
- Your eye hurts a lot
- Your eye has changed noticeably
- Your eye is bleeding or oozing a sticky fluid

If you think you have a more severe eye injury, it's best to have it checked by an eye doctor. If your eye hurts, it's important to describe exactly where it hurts – e.g. on the surface of the eye, inside the eye or only when you move your eye. The doctor will test your vision and the reactions of your pupil too.

Treatment

Your eye tries to flush away foreign objects by watering and blinking. If that doesn't work, you can try to get it out yourself or ask someone else to help you.

- If the object is on the lower eyelid you can carefully try to get it out with an unused tissue. It's important not to start rubbing your eye, even though that's often the natural reflex. Rubbing can damage the cornea, especially if the object in your eye is hard or has sharp edges. If possible, you should avoid touching the cornea when trying to remove the foreign object.
- If you get chemicals in your eye, the first thing you should do is try to wash your eye as thoroughly as possible with plenty of clean water.
- If you are unable to remove a foreign object yourself, you will need help from an eye doctor. Doctors can carefully lift your eyelid and quickly remove any foreign matter. Eye drops with a local anesthetic can be used to numb the eye beforehand if necessary.
- A superficial corneal injury can be treated with an ointment. Some eye ointments contain muscle-relaxants or antibiotics. Eye-muscle-relaxants make the pupil dilate a lot, causing the eye to become temporarily more sensitive to light and blurring your vision.
- You can use a painkiller like ibuprofen to relieve any pain in your eye. Painkillers are available as eye drops or tablets.
- Eye patches usually aren't used for minor eye injuries. Studies have shown that they don't speed up the healing process, and could in fact slow it down. Only being able to see through one eye isn't only frustrating, it can

also increase the risk of further accidents. You need both eyes to be able to judge how close or far away things are.

If you think you might have a serious eye injury, it's important to seek medical attention quickly. It's then a good idea to carefully cover the eye and have somebody take you to an eye doctor or hospital, preferably an eye clinic. You could cover it with a cupped hand, for instance. Above all, do not touch or rub your eye, no matter how much it might itch or burn.

[Source: www.informedhealth.org | July 2, 2020 ++]

Heart Disease

Update 06: Statins Can Still Benefit those 75 or Older

People 75 and older who were free of heart disease and prescribed a statin wound up with a 25% lower risk of death from any cause and a 20% lower risk of heart-related death, researchers reported 7 JUL in the Journal of the American Medical Association. "Based on these data, age is not a reason to not prescribe statins," said lead researcher Dr. Ariela Orkaby, a physician-scientist at the VA Boston Healthcare System and associate epidemiologist with Brigham and Women's Hospital in Boston. Statins are drugs used to prevent buildup of plaques that can narrow or block arteries, leading to heart attack and stroke.

Until recently, guidelines recommended halting statin therapy at age 75, said Dr. Mary Ann McLaughlin, medical director of the Cardiac Health Program at Mount Sinai Hospital in New York City. "In 2018, the guidelines changed to say statins are a reasonable choice for those older than 75 without a life-limiting disease" like cancer or organ failure, she said. This new study provides evidence that changing the guidelines to allow statin therapy to continue was the right move, said McLaughlin, who wasn't part of the research. "This age group is one of the fastest-growing groups," she said. "The over-75 cohort is living even longer, and the first evidence of atherosclerotic disease or cardiovascular disease can be sudden death. There are many patients who are living very active and full lives into their late 80s and 90s these days."

For this study, Orkaby's team analyzed data from more than 300,000 veterans 75 or older who used VA health care services between 2002 and 2012. None had experienced a heart attack, stroke or other heart problem. Of those vets, more than 57,000 started taking statins during that period. Researchers compared those who used statins against those who did not, and found that their risk of heart-related death was significantly lower. The benefits remained for veterans at advanced ages, including those 90 or older, and also were strong among vets with dementia, results showed. Patients on statins also had a lower risk of heart attacks and strokes, researchers said. Because the study relied on VA data, the patients involved were overwhelmingly male (97%) and white (91%), McLaughlin noted. But randomized clinical trials now underway will provide additional evidence about statin use in a broader mix of older people, Orkaby and McLaughlin said.

There's been an age bias in statin clinical trials, because older folks tend to have more medical problems and including them can confuse the results, Orkaby said. "Older adults usually have more than one thing going on," she said. "It's much easier to study people in their 50s who may just have high blood pressure or just have diabetes. When you're running a big trial, you may not want to include people who are going to get hospitalized for some other issue -- for example, because they fell." As a result, "almost all the data that exists right now for statins is in younger people, even though it's really older adults who have the highest risk of having a heart attack or a stroke," Orkaby said.

These new results indicate it's time to stop discriminating based on age alone and saying there is no data to support statin use in older folks, she said. "We have some reasonably good data to suggest that statins could save lives," Orkaby said. "If you got to 75 and you weren't yet put on a statin, you may actually be a healthier older adult who's

likely to live another 10 or 15 years. Those people may be the ones who would benefit the most from that, long-term."
[Source: U.S. News & World Report | Dennis Thompson | July 7, 2020 ++]

Covid-19 Blood Pressure Impact

High Pressure Concerns

The severity of COVID-19 mainly depends on people's age and whether they already have other medical conditions. Based on what is currently known, coronavirus infections are also usually mild in people who have high blood pressure. There is currently no evidence that COVID-19 is more severe in people who have high blood pressure than in those who have normal blood pressure. But some people who have high blood pressure also have other medical problems that can make the infection more severe. More research is needed in order to determine whether the degree of high blood pressure (e.g. only slightly high or very high) plays a role.

People who have high blood pressure or other cardiovascular diseases (affecting their heart and/or blood vessels) should continue to take their medication as agreed with their doctor. This is also true for ACE inhibitors and sartans (angiotensin receptor blockers, or ARBs). The European Medicines Agency (EMA) and the medical societies in Europe and the U.S. have issued recommendations about this. They advise people taking ACE inhibitors or sartans to do the following:

- Continue with the treatment as discussed with your doctor.
- Always talk to your doctor before adjusting your treatment or starting other treatments.
- Keep your blood pressure under control.
- If you have any questions, phone the doctor's office.
- Continue to go for important check-ups.

ACE inhibitors and sartans are prescribed for the treatment of various cardiovascular diseases. As well as high blood pressure, these include coronary artery disease and heart failure. Many studies have shown that they work: They can prevent heart attacks, strokes and kidney damage. A few studies on rats led to the concern that coronavirus infections might be more severe in people who take ACE inhibitors or sartans. But other animal experiments have suggested that these medications could have a protective effect instead. You can't draw reliable conclusions on the effects in humans based on animal experiments alone, though. What's more, the doses used in the animals were far higher than the doses typically used in humans. A current analysis of several studies done in humans shows that people who take ACE inhibitors or sartans did not have an increased risk of becoming infected with the coronavirus. They also were not at greater risk of having more severe cases of the infection.

People who have high blood pressure can do a lot of things for their own health. Possible ways to lower your blood pressure include:

- Eating less salt.
- Getting more exercise – for instance, going on a 30-minute walk every day.
- Losing a bit of weight – even a few kilos can reduce your blood pressure.
- It's also a good idea to limit the amount of alcohol you drink. Drinking too much alcohol can increase the risk of heart problems such as atrial fibrillation (an irregular heartbeat). Quitting smoking can improve the health of a smoker's heart.

People who have high blood pressure can protect themselves from the virus by following the same hygiene rules as everyone else. There is no evidence to suggest that having high blood pressure increases your risk of catching COVID-19. Even during the coronavirus crisis, it's important to take medical emergencies seriously. The necessary health care services are still available to everyone. If you suspect that someone is having a heart attack, stroke or other serious complications, you should immediately call the emergency services (911 in the U.S.) – just as you always would.
[Source: <https://www.informedhealth.org> | July 2, 2020 ++]

COVID-19 Vulnerability

Update 02: Where You are Most Likely to Catch It



We would all like to know where we are most likely to catch the coronavirus. Armed with such knowledge, we could simply make sure we never go there. Now, doctors are describing the places and activities that leave you most vulnerable to catching the virus that causes the COVID-19 disease. Recently, the Texas Medical Association's COVID-19 Task Force and its Committee on Infectious Diseases asked member physicians to rank places and activities based on how risky they are for transmission of the coronavirus. The doctors used a scale of 1 to 10 to rate the level of risk, with a rating of "1" indicating the lowest level of risk and "10" indicating the highest level. Some activities only rated a "1" or "2" — such as opening the mail or getting restaurant takeout, respectively. But others were considerably more dangerous. While no activity rate a "10," eight activities rated a "9" or "8" on the scale. They are:

- Going to a bar: 9
- Attending a religious service with 500-plus worshippers: 9
- Going to a sports stadium: 9
- Attending a large music concert: 9
- Going to a movie theater: 8
- Going to an amusement park: 8
- Working out at a gym: 8
- Eating at a buffet: 8

In addition, seven other activities rated a "7" on the 10-point scale. They are:

- Going to a hair salon or barbershop
- Eating in a restaurant (inside)
- Attending a wedding or funeral
- Traveling by plane
- Playing basketball
- Playing football
- Hugging or shaking hands when greeting a friend

The task force notes that these risk levels apply to people who are "following currently recommended safety protocols when possible." So, don't think you can engage in these activities safely if you simply exercise a little extra caution. COVID-19 poses a serious threat to all of us. But there are things we all can do to keep the coronavirus from wreaking havoc. Understanding your own personal risk level is a crucial starting place. Younger, healthier people have less to fear than those with underlying health issues. And seniors are especially vulnerable. Regardless of your risk level, there are things all of us should do to help lower our risk of infection. Some are obvious — such as washing your hands regularly and practicing social distancing. Others are more involved such as sanitizing everything. [Source: MoneyTalksNews | Chris Kissell | July 9, 2020 ++]

COVID-19 Vulnerability

Update 03: Flu Impact | Get Vaccinated

With many states seeing increasing coronavirus infections, it's clear that covid-19 is not leaving the U.S. anytime soon. That's a problem now, and it stands to become an even bigger one this fall, when a return to school and other indoor activities and the onset of flu season threaten to intensify outbreaks. One essential strategy to minimize covid-19's potential second wave and keep the economy going as much as possible until there is a covid-19 vaccine is to boost the rate of flu vaccination in the U.S. This can help build the infrastructure and experience that will be needed to inoculate millions of people against the coronavirus, once those vaccines become available. More important, it can enable the U.S. health care system to continue focusing on patients with covid-19.

Seasonal flu, after all, is one infectious disease that doctors are able to minimize through vaccination. Note that in a typical season, hundreds of thousands of people are hospitalized with the flu, and 12,000 to 61,000 die. It's always important to minimize this toll - but this fall, more than ever. The nightmare scenario would be an exceptionally severe flu season arriving along with covid-19. Normally, the U.S. fails to meet public health goals for flu vaccination. During the 2018-19 season, only 45.3% of adults got a flu shot. That is above average but below the 70% target set by the Department of Health and Human Services for 2020.

The CDC's immunization advisory committee recommends universal flu vaccination to cut individual and population risk, and sees 70% in the general population as an "ambitious but achievable" goal. Children and older adults are more likely than young adults to be vaccinated, but the U.S. misses its targets in those populations, too. Rates are also lower among black and Hispanic Americans - populations that have been hit especially hard by covid-19. Fortunately for public health, all the hand-washing, mask-wearing and social distancing that people are practicing to prevent covid-19 will help reduce flu infections, too. Boosting the flu vaccination rate would improve the picture much more.

As always, some people will worry that there are risks in getting the flu vaccine. Or they will say it doesn't work, so why bother? It's true that the vaccine is never perfectly protective - and its efficacy varies year to year - but it consistently reduces the severity of flu infections, and thus hospitalizations. And side effects beyond a fleeting headache or soreness around the injection site are extremely rare. An enduring misconception is that the flu vaccine causes influenza. It doesn't. Efforts to communicate the value of vaccination - especially for health care workers - should be made broadly, starting now. This year, the case for vaccination is stronger than ever, and Americans need to hear it from the CDC, state and local public health authorities, and political leaders.

Vaccines are especially important in risky environments such as classrooms. School districts should require children to be vaccinated against seasonal flu this year, just as they are required to be vaccinated against measles. Employers, too, should institute vaccine mandates especially for those working in dense, high-contact environments. Yes, some people would object, but a certain amount of controversy may be the price of protection. People also need to be assured that they can be inoculated in places where they are safe from contracting covid-19. State and local governments should open dedicated vaccination sites, perhaps coexisting with covid-19 testing tents and drive-through centers, and advertise their existence via TV, radio, the internet, direct mail and telephone. This would help accommodate people who have no primary care doctor or easy access to vaccination at a workplace or college campus. This infrastructure could be repurposed for the rapid distribution of covid-19 vaccines when they exist.

Who will pay for all these shots? Federal law requires health insurers to pick up the cost of annual flu vaccination, as Medicare does. But Medicaid vaccine coverage varies by state. And as unemployment has shot up during the pandemic, millions have lost employer-based health insurance. This year especially, it's important for states and the federal government to work together to make shots free or at least very inexpensive for the uninsured. (Given the urgency, it might even make sense to provide cash incentives for vaccination in some neighborhoods.) The government

should also contract with vaccine manufacturers for additional supplies to meet extraordinarily high demand. There are many ways to prepare for an autumn surge in covid-19 - from strengthening public health efforts to track outbreaks to stocking up on personal protective equipment for health care workers. No strategy should be overlooked, especially not a tried-and-true approach to minimizing seasonal flu. [Source: Bloomberg | Jared Bilski | July 13, 2020 ++]

COVID-19 Airway Management

Update 03: New CAMIC Protects Care Workers & Patients



If necessity and innovation are the driving forces behind invention, then the “COVID-19 Airway Management Isolation Chamber,” or CAMIC, is the perfect creation. The device, conceived, designed, built and tested by Military Health System and the Army’s Telemedicine and Advanced Technology Research Center (TATRC) personnel, may be the answer to protecting health care workers from COVID-19 and other viruses during patient care. CAMIC, which recently received approval from the FDA for emergency use, is currently the first and only FDA-approved adjunct personal protective equipment (PPE) of its kind with a negative pressure vacuum validated to be effective in containing and reducing aerosols and airborne particles.

The idea for the device came from Army Maj. (Dr.) Steven Hong, an assistant professor of Surgery at the Uniformed Services University (USU) and chief of Head and Neck Surgical Oncology and Reconstructive Surgery at Walter Reed National Military Medical Center (WRNMMC). Although it is intended to keep aerosol particulate isolated inside the chamber, surgeons can still use the device while performing procedures. Holes in the side of the chamber provide access to the patient. These holes are easily sealed with tape if access is no longer needed, and testing suggests that they are able to contain and evaluate droplet and aerosol particulate in a very efficient manner. The CAMIC has a drawstring to close over the chest for an adequate seal, and while it was designed to decrease risk to the team and OR staff, it does not decrease the need for full PPE.

Even though the CAMIC was approved for emergency use by the FDA, the device will still need to go through a regular approval process in the future. In the meantime, the U.S. Army Medical Research and Development Command is seeking manufacturing partners through its technology transfer program as a long-term solution, Hong said. [Source: Health.mil | Sharon Holland | July 9, 2020 ++]

COVID-19 Sanitation

Update 06: FDA Hand Sanitizer Methanol Warning

The Food and Drug Administration has expanded the number of hand sanitizers to avoid because they may contain methanol, a toxic substance when absorbed through skin or ingested. The FDA now lists on a chart 59 varieties of hand sanitizer that should be avoided, some which have already been recalled, and other products being recommended for recalls as they may contain the potentially fatal ingredient. All of the products in the FDA's latest methanol update

appear to have been produced in Mexico. The FDA says it has "seen a sharp increase in hand sanitizer products that are labeled to contain ethanol (also known as ethyl alcohol) but that have tested positive for methanol contamination."

In June, the FDA warned consumers not to use nine kinds of hand sanitizers because they may contain methanol, and added to the list in early July. "Methanol is not an acceptable active ingredient for hand sanitizers and must not be used due to its toxic effects," the FDA said, noting its investigation of methanol in certain hand sanitizers is ongoing. Methanol is used industrially as a solvent, pesticide and alternative fuel source, according to the Centers for Disease Control and Prevention. Exposure to it can cause nausea, vomiting, headache, blurred vision, permanent blindness, seizures, coma, permanent damage to the nervous system and death. The FDA is warning people not to use certain hand sanitizer products due to the presence of a toxic and potentially deadly substance called methanol.

The CDC says hand-washing with soap and water for at least 20 seconds is the best way to clean your hands, but when that's not an option, the agency recommends using an alcohol-based hand sanitizer with at least 60% alcohol. Children who accidentally ingest hand sanitizer and young people who drink hand sanitizer as an alcohol substitute are at an increased risk for methanol poisoning, the FDA said. Hand sanitizer has been a popular product to combat the coronavirus since February, and many new types have entered the market after shortages of brands including Purell. The FDA is advising consumers not to use the following hand sanitizers because tests found them to contain methanol or that they were "purportedly made at the same facility as products in which FDA has tested and confirmed methanol contamination." The FDA also says to avoid sanitizers from the companies.

- *4E Global's Blumen Clear Advanced Hand Sanitizer with 70% Alcohol*
- *4E Global's Blumen Advanced Instant Hand Sanitizer Clear Ethyl Alcohol 70%*
- *4E Global's BLUMEN Advanced Instant Hand Sanitizer Clear*
- *4E Global's KLAR AND DANVER Instant Hand Sanitizer (labeled with Greenbrier International Inc.)*
- *4E Global's MODESA Instant Hand Sanitizer Moisturizers and Vitamin E*
- *4E Global's BLUMEN Advanced Hand Sanitizer*
- *4E Global's BLUMEN Advanced Hand Sanitizer Aloe*
- *4E Global's BLUMEN Advanced Instant Hand Sanitizer Lavender*
- *4E Global's BLUMEN Clear LEAR Advanced Hand Sanitizer*
- *4E Global's BLUMEN Clear Advanced Hand Sanitizer*
- *4E Global's The Honeykeeper Hand Sanitizer*
- *4E Global's BLUMEN Advanced Hand Sanitizer Clear*
- *4E Global's BLUMEN Clear Advanced Instant Hand Sanitizer*
- *4E Global's BLUMEN Clear Advanced Instant Hand Sanitizer Aloe*
- *4E Global's BLUMEN Clear Advanced Instant Hand Sanitizer Lavender*
- *4E Global's BLUMEN Aloe Advanced Hand Sanitizer, with 70 Alcohol*
- *4E Global's Blumen Advanced Hand Sanitizer Lavender, with 70% alcohol*
- *4E Global's Blumen Advanced Hand Sanitizer Aloe, with 70% alcohol*
- *4E Global's Blumen Antibacterial Fresh Citrus Hand Sanitizer*
- *4E Global's Blumen Hand Sanitizer Fresh Citrus*
- *4E Global's KLAR and DANVER INSTANT HAND SANTIZER*
- *4E Global's Hello Kitty by Sanrio Hand Sanitizer*
- *4E Global's Assured Instant Hand Sanitizer (Vitamin E and Aloe)*
- *4E Global's Assured Instant Hand Sanitizer (Aloe and Moisturizers)*
- *4E Global's Assured Instant Hand Sanitizer Vitamin E and Aloe*
- *4E Global's Assured Instant Hand Sanitizer Aloe and Moisturizers*
- *4E Global's BLUMEN Instant Hand Sanitizer Fragrance Free*
- *4E Global's BLUMEN Instant Hand Sanitizer Aloe Vera*
- *4E Global's Assured Aloe*
- *AAA Cosmetics's bio aaa Advance Hand Sanitizer*
- *AAA Cosmetics's LumiSkin Advance Hand Sanitizer 4 oz*

- AAA Cosmetica's LumiSkin Advance Hand Sanitizer 16 oz
- AAA Cosmetica's QualitaMed Hand Sanitizer
- DDI Multinacional's Earths Amenities Instant Unscented Hand Sanitizer with Aloe Vera Advanced
- DDI Multinacional's Hand Sanitizer Agavespa Skincare
- DDI Multinacional's Vidanos Easy Cleaning Rentals Hand Sanitizer Agavespa Skincare
- Eskbiochem's All-Clean Hand Sanitizer
- Eskbiochem's Esk Biochem Hand Sanitizer
- Eskbiochem's Lavar 70 Gel Hand Sanitizer
- Eskbiochem's The Good Gel Antibacterial Gel Hand Sanitizer
- Eskbiochem's CleanCare NoGerm Advanced Hand Sanitizer 80% Alcohol
- Eskbiochem's CleanCare NoGerm Advanced Hand Sanitizer 75% Alcohol
- Eskbiochem's CleanCare NoGerm Advanced Hand Sanitizer 80% Alcohol
- Eskbiochem's Saniderm Advanced Hand Sanitizer
- Grupo Insoma's Hand sanitizer Gel Unscented 70% Alcohol
- Limpo Quimicos' Andy's Best
- Limpo Quimicos' Andy's
- Limpo Quimicos' Gelclor
- Limpo Quimicos' NeoNatural
- Limpo Quimicos' Plus Advanced
- Liqesa Exportacion or Liq-E-S.A.'s Optimus Lubricants Instant Hand Sanitizer
- Maquiladora Miniara's Shine and Clean Hand Sanitizer
- Maquiladora Miniara's Selecto Hand Sanitizer
- Mystic International's Mystic Shield Protection hand sanitizer
- Soluciones Cosméticas' Bersih Hand Sanitizer Gel Fragrance Free
- Soluciones Cosméticas' Antiseptic Alcohol 70% Topical Solution hand sanitizer
- Soluciones Cosméticas' Hand sanitizer (labeled with Wet Look Janitorial and Gardening Corp.)
- Tropicosméticos' Britz Hand Sanitizer Ethyl Alcohol 70%
- Yara Elena De La Garza Perez Nieto's DAESI hand sanitizer

At <https://www.fda.gov/drugs/drug-safety-and-availability/fda-updates-hand-sanitizers-methanol> you can find more information, including the product code where available. [Source: USA TODAY | Kelly Tyko | July 11, 2020 ++]

COVID-19 Social Distancing

Update 01: Why it Might Not Protect You



Scientists worry that health experts are largely overlooking a big risk for contracting COVID-19. Simply maintaining a “safe” social distance of 6 feet may not be enough to prevent infection with the coronavirus, according to a group of

239 scientists from 32 different countries. The scientists are concerned that health experts are not adequately addressing the danger of airborne spread of the new coronavirus, which causes the COVID-19 disease, news reports say. The New York Times reported 4 JUL that the scientists would publish an open letter to the World Health Organization urging the body to update its recommendations for the coronavirus. The letter appeared in the medical journal [Clinical Infectious Diseases](#) 6 JUL.

Up to now, health experts like the WHO generally have recommended keeping a social distance of 6 feet from other people. This is based on the belief that the coronavirus primarily is transmitted person to person via large respiratory droplets. And once a person expels this type of droplet — such as through a cough, sneeze or even talking — it quickly drops to the ground instead of remaining in the air. But the scientists writing the open letter to the WHO maintain that smaller particles also can infect people. Such particles might linger in indoor air and travel up to several meters. The letter explains: *“There is significant potential for inhalation exposure to viruses in microscopic respiratory droplets (microdroplets) at short to medium distances (up to several meters, or room scale), and we are advocating for the use of preventive measures to mitigate this route of airborne transmission.”*

If the scientists are right, it would have profound implications for how the coronavirus is contained, particularly in crowded spaces with poor ventilation. The New York Times reports: “Masks may be needed indoors, even in socially-distant settings. Health care workers may need N95 masks that filter out even the smallest respiratory droplets as they care for coronavirus patients.” The newspaper says other changes likely would be necessary if the theory is correct. They include:

- Ventilation systems in schools, nursing homes, residences and businesses would need to be tweaked to avoid recirculating air. New and more powerful filters also likely would be required.
- Buildings might need to install ultraviolet lights that kill viral particles within droplets.

Recent outbreaks tied to people gathering in restaurants, bars, casinos and markets may lend support to the scientists’ theory, according to the NYT. However, the NYT also reported that Dr. Benedetta Allegranzi, WHO technical lead on infection control, acknowledged that there is “strong debate” about whether airborne transmission is possible. [Source: MoneyTalksNews | Chris Kissell | July 6, 2020 ++]

* Finances *



IRAs

Update 06: Cares Act Impact

As the number of COVID-19 cases began to skyrocket in March 2020, Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act. The legislation may make it easier for Americans to access money in their retirement plans, temporarily waiving the 10% early-withdrawal penalty and increasing the amount they could borrow. Understanding these new guidelines and the other rules for loans and early withdrawals may help you determine if they are appropriate options during a financial crisis. (Remember that tapping retirement savings now could risk your financial situation in the future.)

Penalty-Free Withdrawals

The newest exception to the 10% early-withdrawal penalty allows IRA account holders and retirement plan participants to take distributions of up to \$100,000 in 2020 for a "coronavirus-related" reason. (Employers do not have to adopt the new withdrawal provisions). These situations include a diagnosis of COVID-19 for account owners and certain family members; a financial setback due to a quarantine, furlough, layoff, or reduced work hours, and in the case of business owners, due to closures or reduced hours; or an inability to work due to lack of child care as a result of the virus. This temporary exception augments the other circumstances for which a penalty-free distribution is typically allowed:

- Death or disability of the account owner
- Unreimbursed medical expenses exceeding 7.5% of adjusted gross income (increases to 10% in 2021)
- A series of "substantially equal periodic payments" over your life expectancy or the joint life expectancy of you and your spouse
- Birth or adoption of a child, up to \$5,000 per account owner
- Certain cases when military reservists are called to active duty

In addition, IRAs (but not work-based plans) allow penalty-free withdrawals for a first-time home purchase (\$10,000 lifetime limit), qualified higher-education expenses, and payments of health insurance premiums in the event of a layoff. Work-based plans allow exceptions for those who separate from service after age 55 (50 in the case of qualified public safety employees) and distributions as part of a qualified domestic relations order.

Tax Consequences -- Penalty-free does not mean tax-free, however. In most cases, when you take a penalty-free distribution, you must report the full amount of the distribution on your income tax return for that year. However, the income associated with a coronavirus-related distribution can be spread over three years for tax purposes, with up to three years to reinvest the money. Amounts reinvested may reduce your tax obligation on the distributions; however, due to the timing of distributions and required tax filings, you may have to file an amended return to seek a refund on any taxes previously paid on withdrawn amounts.

Retirement Plan Loans -- If your work-based retirement plan allows loans, you typically can borrow up to the lesser of 50% of your vested balance or \$50,000. Most loans must be repaid within five years, but if the money is used to purchase a primary residence, the repayment period may be longer. The CARES Act permits employers to increase this amount to the lesser of 100% of the vested balance or \$100,000 for loans to coronavirus-affected individuals made between March 27, 2020, and September 22, 2020. (Employers do not have to adopt the new loan provisions). Affected participants who have outstanding loans on or after March 27, 2020, will be able to delay any payments due in 2020 by one year. The original five-year repayment period will be extended for the delay, but interest will continue to accrue.

Hardship Withdrawals -- Many work-based retirement plans also permit hardship withdrawals in certain circumstances. Although these distributions are not exempt from the 10% early-withdrawal penalty, they can be a lifeline for people who need money in an emergency. (Employers do not have to adopt the new withdrawal provisions).

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For more information about your options, contact your IRA or retirement plan administrator. [Source: Plan Sponsor Council of America | NFCU David Hammond | July 2020 ++]

Prescription Drug Costs

Update 59: Drug Prices Steadily Rise Amid Pandemic

Drugmakers raised the price of hundreds of medicines during the coronavirus pandemic, even in the face of Trump administration vows to crack down on surging drug costs and efforts to tack price controls on Covid-19 relief packages. Pharmaceutical companies logged more than 800 price increases this year, and adjusted the cost of 42 medicines upward by an average of 3.3 percent so far in July according to GoodRx, a marketer of prescription discount cards which tracks

the prices consumers pay at pharmacies. While the size of that increase is not out of line with past years, the number of branded drugs seeing hikes this month was higher than last year.

Three treatments for patients with respiratory illnesses but not specifically the coronavirus — Bevespi Aerosphere, Daliresp and Tyvaso — saw hikes of 5 percent, 6 percent and 4.5 percent respectively. Tyvaso’s increases over the year total 12.8 percent and bring its list price to \$18,111.22. “Business as usual is a problem in a pandemic. These price increases contribute nothing to innovation, but greatly to suffering. These aren’t new drugs,” said Peter Maybarduk, director of the Global Access to Medicines Program at consumer advocacy group Public Citizen. Significant hikes this month also include AstraZeneca’s six percent increase on heartburn medicine Nexium — to \$265.84 for a month’s supply — despite the product being on the market for years and having several generic rivals. Two medicines for childhood ADHD with no generic competitors also saw increases of up to 10 percent.

Drugmakers generally raise prices twice a year, in January and at mid-year. But some have delayed or staggered increases amid increased scrutiny and the fear of catching President Donald Trump’s eye. White House chief of staff Mark Meadows has signaled the president could issue an executive order as soon as mid-JUL that will include measures aimed at high prescription drug costs. Trump campaigned on a pledge to slash high prescription drug costs, saying days ahead of his inauguration that pharmaceutical companies were “getting away with murder.” He later publicly blasted Pfizer for raising prices on 41 medicines in July 2018. Pfizer said at the time it would delay those hikes for six months or until the president implemented parts of his sweeping drug pricing blueprint. The drugmaker took those expected hikes the next January. The Trump administration meanwhile has struggled to push some of its drug pricing agenda. A court killed one rule that required drugmaker television ads to include prices. Another rule to eliminate the rebates drugmakers give to payers — which manufacturers blame for rising costs — stalled last year over concerns it would raise seniors’ insurance premiums. A third plan to benchmark U.S. prices for certain medicines to lower prices paid abroad drew flak from conservatives who likened it to price controls.

GoodRx’s analysis doesn’t include physician-administered medicines — such as pricey infusions for cancer and arthritis — so there were likely other cost increases that weren’t reflected in the data. Drugmakers are likely to make other price changes throughout this month, as well. Industry lobby PhRMA, who represents the country’s leading biopharmaceutical research companies and supports the search for new treatments and cures, said that GoodRx’s data presents a false narrative “by focusing solely on list prices and ignoring the dynamics of the biopharmaceutical market that control medicine spending.” List prices, or the sticker cost of a medicine, do not incorporate rebates, discounts and other concessions that pharmaceutical companies give to payers to ensure preferential coverage of products. Those concessions totaled \$175 billion in 2019 according to SSR Health, but also typically ensured that drugs would be covered and sometimes given preference over rivals in their category. PhRMA spokesperson Katie Koziara said that research from health data company IQVIA shows that overall price increases are below annual inflation. “However, it often doesn’t feel that way for patients,” Koziara said in a statement. “We need to fix the health care system so it works better for patients by making sure rebates and discounts are shared with patients at the pharmacy counter and making insurance work like insurance again.”

The Trump administration last year abandoned a plan to eliminate manufacturer rebates and shift to an option of passing discounts to patients due to concerns the change would raise seniors’ premiums in Medicare Part D. Several outspoken critics of the rebate rule, such as former White House domestic policy adviser Joe Grogan and former chief of staff Mick Mulvaney, have since left the administration. The biggest price hikes logged so far this month (JUL 2020) have been for the ADHD medicine Adzenys XR and the so-called female Viagra known as Addyi.

- Neos Therapeutics, maker of the chewable sweet-flavored **Adzenys**, raised its price by 10 percent. The drug’s average cash price is \$439 for a month’s supply, according to GoodRx.
- Ironshore Pharmaceuticals also made a 6.1 percent increase to the price for ADHD medicine **Jornay PM**.
- **Addyi** manufacturer Sprout Pharmaceuticals raised the pill’s price by 9.3 percent to a new list price of \$478 for a month’s supply. Though FDA approved Addyi in 2015, it has struggled to gain popularity and the drugmaker halved its price to \$400 in 2018.

- Biogen bumped the price of multiple sclerosis medicine **Tysabri** by 3.5 percent this month, the same margin by which it raised the medicine twice in 2019.
- Dynavax raised the price for its adult hepatitis B vaccine, **Heplisav-B**, by 4.7 percent to \$120.

Some increases are just the latest in years of steady hikes such as Tysabri and Heplisav-B above. “In general, drugs that increase in price are specialty drugs that few people take. But the majority of them were already expensive and only continue to increase in price,” wrote Tori Marsh, GoodRx's health insights analyst. The company will continue to track price changes throughout the month. Critics have been quick to blast the recent bout of price hikes. The industry “is sticking with the industry’s business-as-usual, price-hiking playbook,” said Campaign for Sustainable Rx Pricing Executive Director Lauren Aronson in a statement. “Engaging in price hikes during a pandemic, while receiving billions of dollars from taxpayers to help develop COVID-19 treatments, demonstrates why policymakers must act,” she added.

Four House Democrats and a Republican recently introduced a pair of bills addressing drug prices and pricing transparency, but in both cases they target Covid-19 treatments and vaccines, not the industry as a whole. The MMAPPP Act, sponsored by Rep. Jan Schakowsky (D-Ill.), would bar market exclusivity for taxpayer-funded Covid-19 drugs and require the federal government to assure affordable prices; the TRACK Act, sponsored by Rep. Lloyd Doggett (D-TX) would create a database of federally funded research for Covid-19 treatments, including the terms of agreements with manufacturers. Manufacturers have received more than a billion dollars from the U.S. government to develop coronavirus vaccines and treatments.

A broader legislative effort in the Senate Finance Committee sponsored by Chair Chuck Grassley (R-IA) faltered recently after Grassley accused Democrats of walking away from what was once a bipartisan measure. The bill would have fined drugmakers that increased prices above inflation, but many Senate Republicans balked at applying that measure to Medicare Part D medicines — or those doled out at a pharmacy. [Source: POLITICO | Sarah Owerhohle | July 7, 2020 ++]

Rentals

Update 02: Places You Must Work Overtime to Pay It

In some places, a mere 40 hours won't do — even for a one-bedroom rental. If you live near a coast, it's getting tougher to pay the rent. Across the nation, rent increases have slightly exceeded wage growth over the past 10 years, according to a report by financial technology company Self. The website says data from Zillow and the U.S. Bureau of Labor Statistics show that between 2010 and 2019, the median monthly rent for a one-bedroom home rose by 20.5%, while the median hourly wage grew 17.6%. But the situation is much tougher along the coasts. [According to Self](#), the gap between wages and rents has “skyrocketed” in a few places:

“Overall, coastal states are the least affordable for renters. In Hawaii, California, New York, and Massachusetts, someone earning the median hourly wage would need to work between 50 and 60 hours a week to afford a one-bedroom rental without being considered cost-burdened.” In the following metropolitan areas, all with populations of at least 100,000, you must work more than 50 hours a week at the local median wage simply to afford a one-bedroom place without spending more than 28% of your gross income on rent:

- Santa Maria-Santa Barbara, California: 82.8 hours per week
- Santa Cruz-Watsonville, California: 78.8 hours
- San Jose-Sunnyvale-Santa Clara, California: 68.0 hours
- Salinas, California: 67.5 hours
- San Francisco-Oakland-Hayward, California: 65.5 hours
- Oxnard-Thousand Oaks-Ventura, California: 63.6 hours
- Urban Honolulu, Hawaii: 61.2 hours
- Los Angeles-Long Beach-Anaheim, California: 60.9 hours

- San Diego-Carlsbad, California: 59.6 hours
- Boston-Cambridge-Nashua, Massachusetts-New Hampshire: 59.5 hours
- Santa Rosa, California: 58.8 hours
- Miami-Fort Lauderdale-West Palm Beach, Florida: 57.7 hours
- San Luis Obispo-Paso Robles-Arroyo Grande, California: 56.9 hours
- New York-Newark-Jersey City, New York-New Jersey-Pennsylvania: 56.6 hours
- Kahului-Wailuku-Lahaina, Hawaii: 56.6 hours
- Napa, California: 55.4 hours
- Orlando-Kissimmee-Sanford, Florida: 53.1 hours
- Naples-Immokalee-Marco Island, Florida: 52.9 hours
- Danbury, Connecticut: 52.5 hours
- Vallejo-Fairfield, California: 51.2 hours
- Seattle-Tacoma-Bellevue, Washington: 51.1 hours
- Asheville, North Carolina: 51.1 hours
- Myrtle Beach-Conway-North Myrtle Beach, South Carolina-North Carolina: 51.0 hours
- Flagstaff, Arizona: 50.9 hours

If those numbers look intimidating, they suggest you move to the Midwest or South. Self says states in those regions have the most affordable housing. In fact, workers in metro areas in states such as Iowa, Ohio and Kentucky can log fewer than 30 hours a week on the job and still afford a one-bedroom rental. Despite the rising cost of rent in some places, there are many areas where you can get a better deal renting than you would if you bought a home. For more, check out “[13 Cities Where Renting Is Cheaper Than Owning a Home.](#)” [Source: MoneyTalksNews | Chris Kissell | July 8, 2020 ++]

Shopping On Line

Do’s and Don’ts

In this age of social distancing, more and more of our favorite stores now offer ways to score great deals online. Even as shops around the country open their doors again, buying online is still a great, useful tool for people to enjoy. Day by day, more and more people are shopping online. It’s convenient, and you can bring a world of choices to your computer, phone or tablet. If you are one of the millions of people looking to buy something online there are steps you can take to avoid hassles, get the right product at the right price, and protect your financial information.

- First, plan ahead by setting a budget. Ask yourself, “How much do I want to spend?” Be sure to include delivery costs in your budget.
- Second, determine what’s most important to you about the item you’re thinking about buying. What are the “must-have” product features? Are there features that would be nice to have, but you can live without? This will help you choose the product that meets your needs.
- Take a few minutes to compare products. Type the name into a search engine along with words like “review,” “complaint” or “scam.”
- Read online reviews from other people who bought the item or from product experts. Look for feedback about how well the product works and its overall quality.
- If you’ve never heard of the company selling the product, look for reviews about their reputation and customer service. Read a few reviews so you’re not relying on just one source.
- Of course, you’ll also want to know the total cost of the product. Check shopping comparison sites to compare the price of the product at different websites. Remember, shipping costs and other “add-ons” may not be

included in these prices. Look for online coupon codes. Search the store's name with terms like "coupons," "discounts," or "free shipping."

- Before you decide where to buy, check out the terms of the deal. When will you get your order? The law requires sellers to ship items within 30 days of the sale. If you have to return the item, can you get a refund? Who pays for return shipping? Is there a restocking fee?
- Before you click "Place Order," watch this three minute FTC video at <https://youtu.be/3w4t1dYCayM> to learn some useful tips on how to keep your data secure and save money as you shop

Paying by credit card gives you some protections that other methods of payment may not. Even better, use a Virtual Credit Card which some credit card companies and banks offer. If there's a problem, the law gives you the right to dispute charges and temporarily withhold payment while your dispute is investigated. If someone uses your credit card without your permission, some companies will cap your liability at \$50. Others will waive the charges entirely. Before you enter your credit card or other financial information online, check if the website address starts with "https". The "s" stands for "secure" and means that your information is encrypted before it's transmitted.

Now, you should be ready to enjoy whatever you've bought online. If you have a problem with an online purchase or charge, try to work it out with the seller first. If you can't resolve the problem, file a complaint with the nation's consumer protection agency at <https://www.ftccomplaintassistant.gov/#crnt&panel1-1>. By planning, comparing products and costs, and making sure you check out securely, you can make your online shopping experience safer—and more enjoyable. Remember: it's easy to find trusted information about online security. Just visit <https://www.consumer.ftc.gov/features/feature-0038-onguardonline>, the federal government's site to help you be safe, secure and responsible online. [Source: <https://www.consumer.ftc.gov/media/video-0082-online-shopping-tips> | July 2020 ++]

Credit Card E-Scimming

Scammers Move Credit Card Theft Online

For years, scammers have used a small device on ATMs, gas pumps, and other terminals, to harvest credit card information. But as technology improves, this "skimming" has become less effective. However, scammers aren't deterred! Now, they use a technique called "e-skimming" to steal credit card data from online shoppers instead.

How the Scam Works:

- You are shopping online on a reputable website. You put an item in your cart and proceed to check out. You enter your credit or debit card number and your billing address to make your purchase. Everything seems totally normal.
- But what you can't see is that cybercriminals have hacked into the company's server and planted malware on the site. This harvests your personal information, including your credit or debit card numbers, as soon as you make a purchase. You won't be aware your information was stolen until the company discovers the breach and alerts its customers. In other cases, you'll only find out after scammers use your credit card and fraudulent purchases appear on your statement.

Tips to Protect Yourself for E-skimming

- Keep a close eye on your statements. Check your bank and credit card statements regularly to confirm all charges. If you notice any suspicious activity call your bank or credit card company immediately to report it. Use the customer service number found on the back of your card or on your monthly statement to make sure you are speaking with the real company.

- Make online purchases with a credit card. Use your credit card instead of your debit card to make online purchases. It is much easier to dispute charges made with your credit card, plus getting money returned to your debit card can take time.
- Consider using a virtual credit card. Some credit card companies and banks offer virtual cards to their clients. These provide a unique credit card number to use when shopping online that links to your normal account. If any unusual transactions are made or the number is compromised, other charges are immediately declined.

For More Information

Read more about eskimming in this [CNBC story](#). For more information on skimming and “shimming” see this [BBB article](#). Get advice on protecting yourself online by reading the BBB Tip: [Smart Online Shopping](#). If you’ve been the victim of a scam after making an online purchase, be sure to report it at [BBB.org/ScamTracker](#). Your report can help expose scammers and protect other consumers. [Source: BBB Scam Alerts | July 10, 2020 ++]

Utility Company Scam

Update 01: Shutoff Spiking During Pandemic

As the world reels from the COVID-19 pandemic, in addition to the threat to public health, the virus is also wreaking unprecedented economic havoc. Tens of millions of Americans are out of work, and many are wondering how we are going to keep the lights on. Unfortunately, scammers are aware of this, too. NCL has recently seen a spike in consumer complaints about scammers posing as local power company representatives threatening to shut off fearful consumers. The anatomy of the scam is highly consistent: a consumer receives a call from someone claiming to be with the electric utility company. The caller warns the consumer that their power is about to be shut off over an unpaid bill. The only way to avoid this is to pay up immediately, typically via wire transfer, gift card, or some other difficult-to-stop payment method.

Such a call can be very scary—particularly for those who may need electricity to power medical devices or run their small business. Unfortunately, due to the COVID-19 pandemic, many consumers are having trouble keeping up with their bills, which may make them even more vulnerable to this scam. And even for consumers who are confident they’ve paid their bill, the impending threat of a shut-off at the height of summer heat can cause a panic. The following story received recently from a consumer in Detroit, Michigan is typical of these scams. She writes:

“I was called by [someone] claiming to be a manager for DTE stating that my bill had not been paid and my services were going to be shut off and would not be turned back on for another week if I didn’t pay him in 40 minutes. I was told to drive to a Speedway where I loaded \$400 on to one card and \$387.63 on the second card. I immediately gave the man the 14-digit code on the back and he advised me that services would not be shut off.”

Tips for Spotting a Utility Scam

To spot the red flags of these scams, and avoid becoming a victim, here are some tips that you can use:

- **Don’t panic.** According to the National Association of Regulatory Utility Commissioners, electric utilities in all 50 states have placed moratoriums on disconnections during the COVID-19 crisis, either voluntarily or in response to government orders. If someone contacts you claiming that they’re about to shut-off your electricity, it’s a scam.
- **Worried? Contact the power company.** A utility will never initiate a disconnection without contacting you via the mail first. If you received a call from someone claiming they’re about to turn off your power, hang up and contact your electric company. Their toll-free phone number and website address is typically listed on your electric bill.

- **Beware of unusual payment methods.** Anyone who asks you to pay an overdue electric or other utility bill via wire transfer, gift card, bank-to-bank transfer, bitcoin, or any other unusual payment method is almost certainly trying to scam you.
- **Do not give out personal information.** Utility imposters may offer to connect their victims to federal assistance programs or payment plans to help pay their overdue bills. They just need to “verify” the victim’s information. In reality, these scammers are trying to gather the information they need to steal your identity. If you suspect something is amiss, hang up and call your utility company directly.

If you suspect that you have become a victim, report it immediately. You can file a complaint at Fraud.org via our secure [online complaint form](#). We’ll share your complaint with our network of law enforcement and consumer protection agency partners who can investigate and help put fraudsters behind bars. [Source: Fraud!Org | July 1, 2020 ++]

Face Mask Scam

Update 01: Don't Fall for Fraudulent Flyers



The United States Department of Justice issued a warning about cards and flyers stating that the owner is exempt from wearing a face mask. The information was not issued or endorsed by the DOJ. Be wary of claims otherwise.

How the Scam Works:

- A card circulating online by group calling themselves the Freedom to Breathe Agency, claims that the holder is lawfully exempt from wearing a mask endorsed by the American with Disabilities Act. These cards are simply not valid. Be wary of any attempt to use or sell these cards.
- The information on the card also claims that the Americans with Disabilities Act forbids asking about the cardholder's health condition aggravated by wearing a mask. The card threatens that if questions are asked, financial penalties of up to \$75,000 or higher can be levied. However, an official alert from the Department of Justice and the American With Disabilities Act states that they are not the distributors nor endorse the information on these cards that are being distributed by the group. Health experts and the DOJ are also urging the public not to believe the claim that wearing a mask will incur mental or physical risk.

For More Information

The Centers for Disease Control and Prevention recommends wearing a face mask when going out in public as a way to slow the spread of COVID-19, along with social distancing and hand washing. Click [here](#) to see more CDC tips to stay healthy. [Source: BBB Scam Alert | July 3, 2020 ++]

Moving Scams

BBB Study | Cause Financial and Emotional Nightmares

Allowing someone you don't know to drive away with your belongings is among the many stressful aspects of a long-distance move -- especially if that move is complicated or maybe prompted by the coronavirus (COVID-19) pandemic. Unfortunately, some consumers find their stress compounded by fraudulent movers who charge them many times the amount quoted, subject them to unreasonably long delivery windows, hold their items hostage for additional undisclosed fees and leave them with damaged goods. An in-depth investigative study by Better Business Bureau (BBB) finds that scams are widespread in the moving industry, particularly when it comes to interstate moves. BBB receives an average of 13,000 complaints and negative reviews about movers each year, with many complaints describing how experiences with dishonest moving companies have turned into financial and emotional nightmares.

The investigative study -- [Know Your Mover: BBB Study Reveals Scammers Price Gouge, Taking Belongings Hostage and Destroy Goods](#) -- highlights the risk to consumers who do not do careful research before hiring a mover. According to the study, a fraudulent moving company initially may be helpful on the phone and may have a well-designed website boasting of its many years of experience, well-trained workers, satisfied customers and appropriate licensing. However, the red flags begin when the company claims to be unable to make an in-person inspection and estimate; while it may claim to be local, in reality, it is based out of state and paying for a local post office box address. An initial low-ball quote soon balloons as the company claims -- often based on improper calculations -- you have more belongings than originally estimated.

The bad actor may demand additional fees after loading and unloading the truck, and it may not deliver your goods until days or even weeks after you move in. In fact, the company you originally paid may not even be the company conducting your move -- it may have hired local temporary workers who rented a truck, or it may have acted as a broker with another company. Most people only move a few times in their lives, so hiring a mover may be an unfamiliar process that leaves them vulnerable to scams. The good news is that there are plenty of reputable movers. Unfortunately, they are competing against some movers that just don't care about ethics. This puts the burden on consumers to do thorough research to avoid excessive expense and heartache. The U.S. Federal Motor Carrier Safety Administration (FMCSA), a branch of the U.S. Department of Transportation, regulates interstate and international moves. Of the 4,780 complaints FMCSA received in 2019, 57% involved overcharging. It is believed that fewer than 10% of victims report fraud to BBB or enforcement agencies, according to the Federal Trade Commission (FTC), so the actual size and severity of this problem is likely much larger and more severe than statistics reflect.

A man relocating his family to Springfield, Missouri, for a job opportunity found himself ensnared in a moving scam in the fall of 2019. He obtained a quote of \$5,000 from a moving company that had good online reviews, but a week later, a man claiming to be an "expert estimator" for the company called him with a revised estimate of nearly \$10,000. On moving day, when most of his family's belongings had already been loaded, the man was given a final price of more than \$20,000 -- and movers demanded an additional \$100 in cash when they arrived with his family's items nearly a month later. While the man's employer had agreed to reimburse his move, he was required to repay them the additional \$10,000 he had been charged over the revised estimate.

Consumers who find their goods held hostage by a fraudulent mover can contact [MoveRescue](#) for assistance. This group was created by moving companies Mayflower and United Van Lines to provide free help to victims of moving scams. The organization asks victims to provide copies of their moving contracts so they can immediately reach out to the moving company, negotiating with the mover to locate goods and have them delivered. MoveRescue also works to track moving scammers and report situations to FMCSA so the agency can take action. Enforcement action against moving scams can be difficult. In Canada, movers are regulated only at the provincial level. In the U.S., while FMCSA does not have law enforcement power, it is able to send demand letters to bad actors, levy fines and revoke operating authority, and it partners with some state agencies to take legal action. The U.S. Department of Transportation Inspector General prioritizes moving fraud and, along with FMCSA, has supported state and federal law enforcement agencies

in prosecuting moving fraud and related offenses. Many moving scams involve Israeli nationals operating from Florida, where the state attorney general has been active in bringing lawsuits against such enterprises.

The best way to avoid such a scam, BBB's study states, is to do careful research before hiring a moving company. Specifically, the report advises looking up a mover's license number on FMCSA's website <https://safer.fmcsa.dot.gov> and its BBB Business Profile at <https://www.bbb.org>. In addition to telling consumers how to recognize and avoid moving scams, the report recommends:

- Given the size of this problem, FMCSA may need more resources and additional enforcement authority.
- More educational efforts are needed to inform the public about the dangers of moving scams and ways to find a legitimate mover.
- Additional criminal law enforcement efforts are needed in both the U.S. and Canada.
- Although the FTC has not traditionally brought cases against movers, its legal authority and experience may fit into this area. They should consider enforcement efforts against crooked operations.
- BBB should continue to do its part to provide information about company practices, complaints and reviews at BBB.org.

What to do if you are the victim of a moving scam:

- File a report with local police.
- Contact MoveRescue at moverescue.com or (800) 832-1773.
- Go to BBB.org to file a complaint or report a scam on Scam Tracker.
- File an online complaint with the U.S. Federal Motor Carrier Safety Administration or call 1-888-DOT-SAFT (1-888-368-7238). While the regulator typically does not represent individual victims, it does track complaints and will request the mover's license number.
- File a claim with the insurer listed in your moving contract.

[Source: Better Business Bureau | June 30, 2020 ++]

Moving

Update 02: The Real Cost



Every move can set a military family back about \$5,000. That's money they'll never be reimbursed for and will never recover. And military families move, on average, every two to three years. The *Military Family Advisory Network* (MFAN) has collected data from military families over the past four years that shows that financial stress is a primary burden during the permanent change of station (PCS) process. Families have to pay for some of their own moving expenses, absorb the costs of loss and damage to belongings, and struggle with finding spouse employment to replace lost incomes. This PCS season, with the still-unknown effects of the confusion created by the PCS halt and existing financial strife due to COVID-19, promises to be even worse. "We had to borrow money just to get by and now we're paying them back for a year. We're in more debt than ever before but this move was from stateside to overseas, and we were told it would be more expensive," said the spouse of a Navy active duty member living OCONUS.

Data Shows the Financial Impact of Moving

MFAN released data in June 2020 that uncovers more about the impact frequent moving has on military families. Eighty-four percent of active duty family members who responded to their 2019 Military Family Support Programming Survey said that they had moved within the past two years. Thirty-six percent of respondents said they had moved within the past 12 months. Respondents reported that, on average, their unreimbursed, out-of-pocket expenses during a move were almost \$2,000 and that their average financial loss over and above claims for lost and damaged items during the move was almost \$3,000. And, 68% of respondents said that their possessions—furniture, keepsakes, and other items—were damaged during the move, and some of those items could not be replaced. “Movers lost one leg of a table and reimbursement tried to just pay us the value of that leg, which is silly. It rendered the table unusable,” said the spouse of an Army active duty member in Washington.

Moving creates hardships for military families. Lives are uprooted. Jobs are left. Friends are left behind. Some of this is an unavoidable aspect of military life. But there’s a financial hit that accompanies moving, too, and it creates a situation that makes it hard for military families to save money and prepare for their futures. That’s a problem that has solutions. MFAN suggests that military families be provided with more information about the actual costs of moving and the steps families can take to prepare for a PCS. Additionally, efforts should be made to improve the reimbursement process so that families are fairly compensated for lost and damaged items and so that reimbursement payments are made in a timely fashion and with less paperwork. Finally, as the PCS process shifts to one centralized moving company, oversight, transparency, and performance metrics that recognize families’ experiences during their moves should be incorporated.

Seeing more of the country and the world can be a tremendously positive experience for many military families, but the financial costs associated with moving every few years can prevent military families from saving money and making smart financial decisions. “It is a substantial setback. It usually takes us three to four months to ‘reset’ after moving due to security deposits, cleaning the old house, pet deposits at the new place, setting up electric, buying pantry supplies, etc.,” said the spouse of a National Guard / Reserve member in Minnesota. [Source: MFAN | Rebekah Sanderlin | June 17, 2020 ++]

IRS Deadline Dates

Ones to Know for Your Next Tax Return

Uncle Sam gave us [three extra months to file and pay our 2019 taxes](#), pushing Tax Day back to July 15, due to the coronavirus pandemic. But now that we’re more than halfway through the 2020 tax year, we also have a new set of federal income tax deadlines to worry about. Following is a heads-up on deadlines for the 2020 tax year — the one for which your return is due by April 2021. Mark the deadlines that apply to you on your calendar now so you don’t forget later.

July 15, 2020 -- This is the deadline to:

- **Pay the first installment of 2020 estimated taxes.** This deadline, which the [IRS bumped back](#) from April 15, applies to the self-employed, who use [Form 1040-ES](#) to pay this tax.
- **Pay the second installment of 2020 estimated taxes.** This deadline, which the IRS recently bumped back from June 15, applies to the self-employed, who use Form 1040-ES to pay this tax.

Sept. 15, 2020 --This is the deadline to:

- **Pay the third installment of 2020 estimated taxes.** This deadline applies to the self-employed, who use Form 1040-ES to pay this tax.

Dec. 31, 2020 -- This is the deadline to:

- **Make 2020 tax-deductible charitable donations.** Note that the Coronavirus Aid, Relief, and Economic Security Act, or [CARES Act, allows taxpayers to write off up to \\$300 in monetary donations](#) on their 2020 returns, even if they do not itemize their deductions.
- **Make 2020 contributions to most employer-sponsored retirement accounts.** These include 401(k) accounts.
- **Spend money in health flexible spending accounts.** This deadline generally applies if the 2020 health insurance plan year ends Dec. 31. Employers are allowed — but not required — to [offer a limited extension](#).
- **Take 2020 [required minimum distributions](#) (RMDs) if you were 72 or older going into 2020, or if you turned 70 before July 1, 2019** — assuming you wish to take an RMD for 2020. [The CARES Act waived RMDs for 2020](#), so this deadline is optional for 2020.

Jan. 15, 2021 -- This is the deadline to:

- **Pay the fourth installment of 2020 estimated taxes.** This deadline applies to the self-employed, who use [Form 1040-ES](#) to pay this tax.

April 1, 2021 -- This is the deadline to:

- **Take 2020 [required minimum distributions](#) (RMDs) if you turned 72 during 2020** — assuming you wish to take an RMD for 2020. [The CARES Act waived RMDs for 2020](#), so this deadline is optional for 2020.

April 15, 2021 -- While the IRS has yet to announce the official date for Tax Day 2021, it's safe to assume it will fall on Thursday, April 15. That would mean this is also the deadline to:

- **Make 2020 contributions to individual retirement accounts (IRAs).** For the contribution limits, see "[These Retirement Account Limits Just Increased](#)."
- **Make 2020 contributions to health savings accounts (HSAs).** For contribution limits, see "[Limits for This Tax-Free Account Will Increase in 2021](#)."
- **Request an automatic extension for your 2020 income tax return.** Use [Form 4868](#) to request this extension if you can't file your return on time. Also, note that the extension applies only to *filing*: You still must *pay* any taxes you owe by Tax Day to avoid interest charges or penalties.

[Source: MoneyTalksNews | Karla Bowsher | July 9, 2020 ++]

Tax Burden for District of Columbia Retired Vets

As of JUL 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 the District of Columbia.

Sales Taxes

The District of Columbia sales tax rate is 5.75%.

- Groceries, prescription drugs and non-prescription drugs are exempt from the DC sales tax. Some items may not be eligible for these reduced sales tax rates, such as expensive clothing, unhealthy food or drinks like soda, and certain non-essential pharmaceuticals. For sales tax purposes, DC treats candy as a grocery, and does treat soda as a grocery.

- Other items including gasoline, alcohol, and cigarettes are subject to various District of Columbia excise taxes in addition to the sales tax.
- The DC's sales tax is imposed on all sales of tangible property as well as on certain services. There is an additional sales tax of 9% on liquor and alcohol, 12% on parking fees, 10% on restaurant meals and rental cars, and 14% on hotel fees.
- The DC sales tax is applicable to the sale of cars, boats, and real estate sales which may also vary by jurisdiction.

Counties and cities are not allowed to collect local sales taxes. DC has no special sales tax jurisdictions with local sales taxes in addition to the sales tax. There is one yearly "tax holiday" during the winter holiday season, during which no sales taxes are collected on any purchases. DC has a higher sales tax than 78.8% of states do.

Excise Taxes

An **excise tax** is a tax directly levied on certain goods by a state or federal government. The most prominent excise taxes collected by the District of Columbia state government are the **fuel tax** on gasoline and the so-called "**sin tax**" collected on cigarettes and alcoholic beverages. District of Columbia collects an average of \$843 in yearly excise taxes per capita, one of the highest average per capita excise taxes in the country.

- DC's Sales Tax is collected as a percentage of the final purchase price of all qualifying sales, and is collected directly from the end consumer of the product. DC's excise taxes, on the other hand, are flat per-unit taxes that must be paid directly to the District of Columbia government by the merchant before the goods can be sold. Merchants may be required to attach tax stamps to taxable merchandise to show that the excise tax was paid.
- Even though excise taxes are collected from businesses, virtually all DC merchants pass on the excise tax to the customer through higher prices for the taxed goods.

Alcohol: Liquor \$5.37 per gal | Wine: 1.61¢ per gal | Beer: 58¢ per gal. Note that the IRS also collects a federal excise taxes on alcoholic beverages, which are included separately from Connecticut's alcohol taxes in the final purchase price.

Cannabis Tax: N/A

Cellphone: The average tax collected on cell phone plans in DC is \$11.58 per phone service plan, higher than 70% of the 50 states ranked #15 of 50. The DC cellphone tax is already included in the service plan price you pay to your service provider, and may be listed as "Misc. taxes and Fees" or "Other" on your monthly bill.

Cigarettes: \$2.50/pack of 20. Higher than 78% of the 50 states ranked #32 out of the 50.

Diesel Fuel: 23.5 cents/gallon (plus federal excise tax on diesel @ 24.4 cents per gallon)

Gasoline: 23.5 cents/gallon (plus federal excise tax on gasoline @ 18.4 cents per gallon)

Vehicle: DC collects a registration fee and a title fee on the sale or transfer of cars and motorcycles, which are essentially renamed excise taxes. Unlike standard excise taxes, however, the end consumer must pay the tax directly to the DC Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

Forms: Available at <https://otr.cfo.dc.gov/node/1450376>

Tax Bracket Rates: Four. Lowest – 4.0% on up to \$9,999 income; Highest – \$28,250 plus 8.95% of the excess income over \$350,000. The average family pays \$2,158.00 in District of Columbia income taxes. DC is ranked as the 10th of 51 highest taxed locations to reside in.

Note: It appears that the exclusions of Social Security income and maximum \$3,000 on military retired pay, pension income, or annuity income from DC or federal government has been rescinded as they are no longer mentioned in the Individual Tax form D-40 and Instruction booklet (2019). Nor does it appear that the former personal exemptions of Single – \$1,775; Married filing joint return – \$3,550 - Dependents – \$1,775 are still applicable.

Standard Exemption: Single – \$12,200; Married or Registered – \$24,200; Head of Household - \$18,350; Over 65 or blind \$1300 each or \$1650 if single or head of household; Qualified Children – 40% of federal credit each.

Medical/Dental Deduction: Same as Federal taxes

Federal Income Tax Deduction: None

Social Security: Taxable

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

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

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

Penalties & Interest:

- A one-time fee to cover internal collection efforts on any unpaid balance. The collection fee assessed is 10% of the tax balance due after 90 days.
- Interest of 10% per year, compounded daily, on a late payment
- A penalty of 5% per month if you fail to file a return or pay any tax due on time.
- A 20% penalty on the portion of an underpayment of taxes if attributable to negligence.
- A civil fraud penalty of 75% of the underpayment which is attributable to fraud

Property Taxes

Property is assessed at 100% of market value. The tax rate is \$0.85 per \$100 assessed. The median property tax in DC is \$2,057 per year for a home (47th of 51) worth the median value of \$443,700 (4th of 50). DC collects an average of 0.46% (20th of 50) of a property's assessed fair market value as property tax per year. DC's median income is \$98,620 per year, so the median yearly property tax paid by DC residents amounts to approximately 2.1% of their yearly income. Upon application homeowners are provided opportunities to reduce their overall property payments.

- **Homestead Deduction** - This benefit reduces your real property's assessed value by \$75,700 prior to computing the yearly tax liability. If approved the reduction is reflected in the tax bill you receive.
- **Individual Income Property Tax Credit** – This reduces the DC individual income tax liability of eligible homeowners and renters by up to \$750. If your household's total income is \$20,000 or less, you may be eligible.
- **The Assessment Cap** - This currently provides that a property may not be taxed on more than a 10 percent increase in the property's assessed value each year. This credit does not reduce the assessed value of your property on the tax roll or the assessment notice, but it will appear as an automatic credit against your real property tax bill.

Go to <https://otr.cfo.dc.gov/page/real-property-tax-relief-and-tax-credits> to determine if any other credits may be applicable to you.

Inheritance and Estate Taxes

Refer to <https://otr.cfo.dc.gov/page/dc-estate-inheritance-and-fiduciary-tax-returns>:

- Every beneficiary of assets with a taxable situs in DC and with a value in excess of \$1,000 must file an Inheritance Tax Return (Form FR-19) showing what the decedent owned, and Inheritance Tax Return Distribution Schedule (Form FR-19A) showing to whom such net assets are distributable within 15 months after death.
- A DC Estate Tax Return (Form D-76 or Form D-76 EZ) must be filed where the gross estate is:
 - \$675,000 or more for individuals dying on or after January 1, 2001, even if the Federal Estate Tax Return (IRS Form 706, for decedents dying in 2002 and thereafter) is not required to be filed.

- For a decedent whose death occurs on or after January 1, 2003, the unified credit is \$345,800 and an estate tax return is not required to be filed if the decedent's gross estate does not exceed \$1,000,000.

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 <http://cfo.dc.gov> or contact the Office of the Chief Financial Officer at 1350 Pennsylvania Avenue, NW, Suite 203, Washington, DC 20004 Tel: 202-727-2476/1643F TTY: 711 Email: ocfo@dc.gov. [Source: <https://www.retirementliving.com/taxes-alabama-iowa#DISTRICTOFCOLUMBIA> | July 2020 ++]

* General Interest *



Notes of Interest

July 01 thru 15, 2020

- **Statues.** The White House vowed federal charges and prison time for people who destroy our historical monuments. It's having an upsetting effect on wildlife. Throughout parks in America pigeons are marching around together in protest wearing little signs around their neck that read 'Save Our Statues'.
- **Blue Water Vets.** One year after Congress and the president passed into law a measure to grant Veterans Affairs benefits to sailors who served on ships off the coast of Vietnam, VA has granted about 17,400 claims. The Blue Water Navy Vietnam Veterans Act required the Department of Veterans Affairs to provide disability benefits to veterans who served in the waters off of Vietnam.
- **Walmart Vets.** Since 2013 Walmart has hired 265,000 veterans as part of its Veterans Welcome Home Commitment program, with more than 44,000 promoted to roles with higher pay and greater responsibility.
- **Women Draft.** A bipartisan group of House members expressed support 2 JUL for a measure that would require women to register with selective service, but the proposal to include it in the chamber's national defense bill was withdrawn for procedural reasons.
- **Military Reenlistment.** The \$740.5 billion defense policy bill approved by the House Armed Services Committee late 2 JUL contains a provision that would allow the military services to grant one-time reenlistment waivers to former troops who admit using marijuana.
- **Women in Combat.** Boeing Co's communications chief Niel Golightly has resigned his position, the company said on 2 JUL, following an employee's complaint over an article the former U.S. military pilot wrote 33 years ago arguing women should not serve in combat.
- **God Bless the USA.** At <https://youtu.be/SrMftm6Km3g> check out the new version in which Lee Greenwood joins with Air Force singers.
- **Immigration.** Thirty-four percent of Americans, up from 27% a year ago, would prefer to see immigration to the U.S. increased. This is the highest support for expanding immigration Gallup has found in its trend since 1965. Meanwhile, the percentage favoring decreased immigration has fallen to a new low of 28%, while 36% think it

should stay at the present level. This marks the first time in Gallup's trend that the percentage wanting increased immigration has exceeded the percentage who want decreased immigration.

- **Abortion.** Gallup reports Americans' general views of abortion remain mostly steady, so too are their opinions of whether it is a key voting issue for them. Nearly half of U.S. adults (47%) polled in May, before the recent Supreme Court decision on abortion, say the issue will be just one of many important factors in their vote for a candidate for a major office; 25% do not consider it a major issue. At the same time, the 24% of U.S. adults who say they will vote only for a candidate who shares their views on the issue is, along with last year, significantly higher than most other years in the trend.
- **Death Penalty.** A record-low 54% of Americans consider the death penalty to be morally acceptable, marking a six-percentage-point decrease since last year. This finding, from Gallup's May 1-13 Values and Beliefs poll, is in line with polling last fall that showed decreased public support for the death penalty and a record-high preference for life imprisonment over the death penalty as a better punishment for murder.
- **Afghan War.** Afghanistan's Taliban has dismissed as "illogical" escalating domestic and foreign calls for the insurgent group to cease hostilities before the commencement of intra-Afghan peace negotiations.
- **Russian Bounties.** Russia's top diplomat on 10 JUL dismissed U.S. intelligence information alleging that Moscow offered bounties to the Taliban for killing American troops as a product of election year politics in Washington.
- **USS Bonhomme Richard fire.** A fire suppression system aboard the USS Bonhomme Richard was under maintenance and not operational when the devastating fire, believed to have originated in the cargo hold of the ship, broke out Sunday morning, a senior Navy officer said Monday.

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

Flag Presentation

Update 09: Ordered Removed from Worksite in Minneapolis



Construction workers erecting a new office building for Virginia lawmakers unfurled an enormous American flag on the structure, just in time for the Fourth of July. But hours after the flag went up, state officials ordered it removed, calling the banner a "safety risk" and potential "target" for demonstrators. Protesters have taken to the city's streets - including the Capitol Square corner where the 15-story future General Assembly building is rising - to decry police brutality and racial injustice since the killing of George Floyd in Minneapolis police custody in late May.

While largely peaceful, the marches have turned violent at times, with protesters tearing down tall metal fencing at that corner and injuring Capitol Police with bottles and other objects. "Over the past month we've seen buildings and structures around Capitol Square vandalized and flags, dumpsters, a bus and other items set ablaze during demonstrations around the city," Dena Potter, spokeswoman for the Department of General Services, said in an email 3 JUL. "When we saw the flag, we were concerned that it could become a target so we told the contractor to remove it."

The move infuriated a subcontractor, whose fireproofing company used tarps to make the supersized Old Glory - about as tall as a full story on the building, part of a \$300 million project that also includes a parking garage. "Since

when is this flag, on this weekend, IN THIS COUNTRY, a Target!!" wrote Eric Winston of American Coatings Corp. in a Facebook posting. "Let me guess, if I had a black lives matter flag it would be 'ok!'?"

Winston and other company officials did not respond to messages seeking comment. Winston wrote that the flag initially went up with the blessing of the project's general contractor, Gilbane Building Company. But Gilbane soon got a call from the state, and it had to come down. Officials with Gilbane's Richmond office did not respond to messages seeking comment. "The American Flag is a symbol of Freedom!" Winston wrote. "I'm all for the freedoms and liberty's we have in this country, Protest, sure. Take a knee during the national anthem, whatever floats your boat. Marry who you want, absolutely! That's what this flag represents! It's bull [expletive] that you made us take it down."

Potter noted that the state has had no objections to the standard-sized flag still flying over high above the project on a crane. But she said the larger one, which hung just a few stories up from the ground, would have been easier to reach. She complimented Gilbane for complying with the order. "They were very responsive when we asked them to remove it," she said in an email. "Of course the safety of the workers on the job and the public is our No. 1 concern, but we also did not want to see the flag damaged in any way." [Source: Washington Post | Laura Vozzella The Washington Post | July 6, 2020 ++]

IRS Non-Payment Ramifications

Things That Can Happen If You Don't Pay

Pull out your shoebox of receipts and clear your calendar. After being postponed from April due to the coronavirus pandemic, Tax Day was here 15 JUL. But what happens if you don't file your taxes? Will the IRS even notice? Um, yes. Even if you don't file, your boss, mortgage company and bank are reporting to the IRS with forms that contain your name and Social Security number. Once the IRS catches up, the consequences can range from mildly annoying to your-life-will-never-be-the-same-again. Following is a look at exactly what could happen if you fail to pay your taxes.

1. You could get hit with penalties.

If you don't pay your taxes, you generally will be assessed a financial penalty that gets worse the longer you wait to meet the obligation. The exact amount you might owe depends on the nature of your error, and it can be a little complicated. To get the precise breakdown, check out [IRS Topic 653](#).

2. You could forfeit your refund.

If you have a refund coming but don't get around to filing, your refund can disappear. For you to receive a refund, the IRS generally requires you to file the corresponding return within three years of its due date.

3. The government could put a tax lien on your property.

Once the IRS is done playing nice, the agency could start to do things that really make life difficult. For example, it might assess a [federal tax lien](#) on your property. A tax lien is like the government claiming dibs on something of value you own. According to the IRS: "If the lien is in place, you may find it difficult to sell or borrow against your property. The tax lien would also appear on your credit report — which may harm your credit rating — and your creditors would also be publicly notified that the IRS has priority to seize your property."

4. The government can garnish your income.

It isn't just your current assets the IRS can seize. It can institute a wage levy, taking part of your paycheck. According to H&R Block: "You'll get to keep a certain amount of your paycheck. The IRS determines your exempt amount using your filing status, pay period and number of dependents. For example, if you're single with no dependents and make \$1,000 every two weeks, the IRS can take up to \$538 of your check each pay period. IRS Publication 1484 explains how to figure out the exempt amount."

5. Anyone can find out about your debt.

It’s bad enough to be in debt; it’s worse when other people know. And a tax lien is a public record — meaning that not only can lenders find it, but potential landlords and employers can, too.

6. The IRS will summon you.

At some point after sending you notices, including an Information Document Request, the IRS may issue a summons to obtain information from you or compel your testimony to help with their investigation, according to Brager Tax Law Group, a law firm in the Los Angeles area. If you get an IRS summons, get an excellent tax attorney to accompany you to the meeting and do most of the talking.

7. You might have to file for bankruptcy.

Let’s take this to its logical end. You didn’t or couldn’t pay your taxes, so you were charged penalties and interest. The government swooped in and collected your assets. Then they started garnishing your checks. Now, you don’t have enough left over each week to pay the bills. Where does this end for you? In bankruptcy court. However, this might not be the end, as filing for bankruptcy protection does not remove most prior tax liens, says legal website Nolo. You have to meet a host of conditions to wipe out tax debt as part of a Chapter 7 bankruptcy.

8. You could go to jail.

What is the most awful thing that can happen if you don’t pay your taxes? You could go to jail. Now, granted, you have to be really trying hard to get sentenced for tax evasion. The IRS doesn’t lock up folks who are simply having trouble paying their bill. But if you actively try to defraud the government, look out!

[Source: MoneyTalksNews | Maryalene LaPonsie | July 7, 2020 ++]

Trump Border Wall

Update 06: Funding Bill would Prevent Using Military Construction Money



House lawmakers are trying to prevent the wall along the U.S.-Mexico border from being funded with military construction money after billions have already been taken from Pentagon accounts, according to a new funding bill. The legislation would prevent any funds for a military construction project from the fiscal years 2016 through 2021 budgets be used for projects related to the southern border wall, according to a provision in the fiscal year 2021 appropriations bill from the Military Construction, Veterans Affairs and Related Agencies subpanel of the House Appropriations Committee. Projects including the construction of “a wall, barrier, fence or road along the southern border” or roads to access a wall or fence along the U.S.-Mexico border. The funding bill was approved by the House subpanel 6 JUL and will now be presented to the entire House Appropriations Committee.

In February 2019, President Donald Trump declared a national emergency at the U.S.-Mexico border and directed the use of military construction funds as well as counter-narcotic funding to pay for border-wall construction. The declaration diverted \$6.1 billion from military construction and counter-drug funds. Up to \$3.6 billion in military construction funds were authorized to be used for the border wall and have been directed toward 11 barrier projects totaling 175 miles of fencing to be built in Texas, Arizona and California. The Pentagon diverted the money from 127 planned construction projects worldwide.

The appropriations bill would also prevent military construction funds going towards those construction projects that had appropriated funds but were cancelled or postponed because of the national emergency declaration. A provision in the Senate Armed Services Committee’s version of the fiscal year 2021 National Defense Authorization Act authorizes the reimbursement of the \$3.6 billion in military construction funding taken for the border. However, the House bill would not allow for this money to be appropriated. Because the two bills are in conflict, the Senate and House Armed Services Committees as well as the chambers’ appropriations committees will have to negotiate the differences, according to a Senate Armed Services Committee spokesperson. [Source: Stars & Stripes | Caitlin M. Kenney | July 7, 2020 ++]

Vietnam~China Dispute

Update 02: China Shuts Down Sea Traffic in the South China Sea



The Chinese government warned ships away from the Paracel Islands in the South China Sea on 29 JUN as the PLA Navy prepares to conduct four days of military exercises there, making the announcement one day after the US Navy sent two aircraft carriers into the Philippine Sea, and regional governments criticized Beijing’s island grab. It’s not clear what the size of the Chinese exercise will be, but the government said from July 1 to 5, “no vessel shall be allowed to navigate” near the islands, “and all vessels have to follow the guidance of the commanding ship on site.”

The Chinese have no legal claim to the area they are warning other nations from since a UN tribunal ruled that China’s claims are without legal merit and violate international law. China has long laid claim to the islands off the coast of Vietnam. Over the past several years, Beijing has constructed 20 outposts in the Paracels, complete with man-made protected harbors, helipads, and, on Woody Island they’ve built an airstrip, hangars, and HQ-9 surface-to-air missile batteries. The warning came as Southeast Asian leaders repudiate Beijing for laying claim to areas of the South China Sea outside recognized international law. Countries in the region usually avoid drawing the ire of Beijing, which as the economic superpower in the region, is capable of hurting the smaller economies in the Pacific area.

But on 28 JUN, regional leaders backed up complaints by Vietnam that China has encroached on areas within its influence, issuing a statement saying they “reaffirmed that the 1982 [United Nations Convention for the Law of the Sea] is the basis for determining maritime entitlements, sovereign rights, jurisdiction and legitimate interests over maritime zones,” an ASEAN statement said. No proposed action came along with the statement, but from a group who normally remains mum on such topics, the decision to speak up can be seen as significant in itself. As the Chinese bullied their neighbors on the other side of the Luzon Strait, two American aircraft carriers arrived in the Philippine Sea for the first time since 2018, kicking off days of joint operations in the waterway.

The USS Nimitz and USS Ronald Reagan Carrier Strike Groups came together over the weekend of 27 JUN in show of American firepower, following months of increasing naval activity in the region, including several FONOPS which sent American destroyers through the Taiwan Strait between Taiwan and mainland China. Rear Adm. George Wikoff, commander of Carrier Strike Group 5, said in a statement that the “dual carrier operations demonstrate our commitment

to regional allies, our ability to rapidly mass combat power in the Indo-Pacific, and our readiness to confront all those who challenge international norms that support regional stability.”

The USS Roosevelt, back at sea after a COVID-19 outbreak confined it to port in Guam for two months also conducted dual-carrier operations with the Nimitz in the area last week, and remains in the region. The three carriers gives Washington a significant boost in presence and firepower in the region after going months without a carrier presence in the western Pacific. China has also stepped up its game, with the Chinese Air Force sending warplanes near Taiwan at least nine times in recent weeks, including two bombers on Sunday. [Source: Breaking Defense | Paul McLeary | June 29, 2020 ++]

DPRK Nuclear Diplomacy

Update 01: Talks Rejected as U.S. Envoy Arrives in Seoul



Kwon Jong Gun

Stephen Biegun

Choe Sun Hui

Kim Jong Un

North Korea on 7 JUL said it has no immediate intent to resume a dialogue with the United States as U.S. Deputy Secretary of State Stephen Biegun arrived in South Korea for discussions on stalled nuclear diplomacy. In a statement released through the North’s official Korean Central News Agency, senior North Korean foreign ministry official Kwon Jong Gun also ridiculed “nonsensical” calls by South Korea for revived negotiations between the U.S. and North Korea, saying it has lost its relevance as a mediator.

The State Department said Biegun, who is also President Donald Trump’s special representative for North Korea, will discuss cooperation on a range of issues in meetings this week with officials in South Korea and Japan, including the “final, fully verified denuclearization” of North Korea. Kwon’s statement came hours before Biegun arrived at a U.S. air base near Seoul. The U.S. Embassy said Biegun, members of his delegation and the military air crew were being tested for COVID-19 at the base and would proceed to Seoul after confirmation that all had negative test results. Trump and North Korean leader Kim Jong Un have met three times since embarking on high-stakes nuclear diplomacy in 2018. But negotiations have faltered since their second summit in February last year in Vietnam, where the Americans rejected North Korean demands for major sanctions relief in exchange for a partial surrender of its nuclear capability.

Amid the stalemate in talks, North Korea has repeatedly said in recent months that it would no longer give Trump the gift of high-profile meetings he could boast of as foreign policy achievements unless it gets something substantial in return. North Korea has also been dialing up pressure on the South, cutting off virtually all cooperation and blowing up an inter-Korean liaison office in its territory last month, following months of frustration over Seoul’s unwillingness to defy U.S.-led sanctions and restart joint economic projects that would help the North’s broken economy. “Explicitly speaking once again, we have no intention to sit face-to-face with U.S.,” Kwon said in the statement.

Some analysts believe North Korea will avoid serious talks with the Americans for now and instead focus on pressuring the South in a bid to increase its bargaining power before an eventual return to negotiations after the U.S. presidential election in November. They say North Korea likely doesn’t want to make any major commitments or

concessions when there is a chance U.S. leadership could change. But Leif-Eric Easley, a professor at Ewha University in Seoul, said the prospects of a fourth Trump-Kim meeting shouldn't be ruled out. "Normally a U.S. president wouldn't take such a gambit ahead of an election, but down in the polls, Trump has incentive to go ever further off script," he said. Kim may also see a closing window of opportunity if Trump is expected to leave office and could possibly attempt to exchange reversible denuclearization steps for sanctions relief and South Korean investment, Easley said.

Kwon's statement came days after North Korean First Vice Foreign Minister Choe Sun Hui, whom Biegun has described as his potential counterpart when talks resume, insisted the North won't resume negotiations unless Washington discards what it describes as "hostile" policies. She criticized the Trump administration for considering diplomacy with the North as "nothing more than a tool for grappling its political crisis." Without naming him outright, Kwon also took a jab at Moon, who in a video conference with European leaders last week expressed hope that Trump and Kim would meet again before the U.S. elections. "(Choe's) statement also mentioned the meddlesome man who had again indicated his intention to arbitrate between the DPRK and the U.S.," Kwon said, referring to North Korea by its formal name, the Democratic People's Republic of Korea. "We feel sorry to see (the South) trying so hard to become the 'mediator' but it may try as much as it wants if it cherishes so strong wish to try it to the end. Time will show whether its efforts will succeed or it will only suffer a loss and ridicule." [Source: AP | Kim Tong-Hyung | July 8, 2020 ++]

Afghan Russian Involvement

Update 01: White House Denies being Briefed on Bounty Issue

The White House said 29 JUN that President Donald Trump wasn't briefed on U.S. intelligence assessments earlier this year that Russia secretly offered bounties to Taliban-linked militants for killing American troops in Afghanistan because the information had not been "verified." Press Secretary Kayleigh McEnany asserted that intelligence "would not be elevated to the president until it was verified." However, it is rare for intelligence to be confirmed without a shadow of doubt before it is presented to senior government decision-makers. McEnany added that a House briefing for select members of Congress was being held 29 JUN, but she said that even then, Trump still had not been briefed on the intelligence. Eight Republican lawmakers were in the briefing, an official said, adding Democrats were invited but chose not to attend. McEnany declined to say why a different standard applied to briefing lawmakers than the president.

"There is no consensus within the intelligence community on these allegations and in effect there are dissenting opinions from some in the intelligence community with regards to the veracity of what's being reported and the veracity of the underlying allegations continue to be evaluated," McEnany said. The intelligence assessments came amid Trump's push to withdraw the U.S. from Afghanistan and suggested Russia was making overtures to militants as the U.S. and the Taliban held talks to end the long-running war. The assessment was first reported by The New York Times, then confirmed to The Associated Press by American intelligence officials and two others with knowledge of the matter.

While Russian meddling in Afghanistan isn't new, officials said Russian operatives became more aggressive in their desire to contract with the Taliban and members of the Haqqani Network, a militant group aligned with the Taliban in Afghanistan and designated a foreign terrorist organization in 2012. Russian operatives are said to have met with Taliban leaders in Doha, Qatar, and Afghanistan; however, it's unknown if the meetings were to discuss bounties. The officials the AP spoke to said the intelligence community has been investigating an April 2019 attack on an American convoy that killed three U.S. Marines after a car rigged with explosives detonated near their armored vehicles as they traveled back to Bagram Airfield, the largest U.S. military installation in Afghanistan.

Three other U.S. service members were wounded in the attack, along with an Afghan contractor. The Taliban claimed responsibility for the attack on Twitter. The officials the AP spoke to also said they were looking closely at insider attacks — sometimes called "green-on-blue" incidents — from 2019 to determine if they are also linked to Russian bounties. In early 2020, members of the elite Naval Special Warfare Development Group, known to the public

as SEAL Team Six, raided a Taliban outpost and recovered roughly \$500,000. The recovered funds further solidified the suspicions of the American intelligence community that the Russians had offered money to Taliban militants and linked associations. One official said the administration discussed several potential responses, but the White House has yet to authorize any step.

The intelligence officials told the AP that Trump was briefed on the bounty matter earlier this year; Trump denied that, tweeting 28 JUN neither he nor Vice President Mike Pence had been briefed. Trump tweeted that night he was just told intelligence officials didn't report the information to him because they didn't find it credible. The intelligence officials and others with knowledge of the matter insisted on anonymity to discuss the highly sensitive matter. The White House National Security Council wouldn't confirm the assessments but said the U.S. receives thousands of intelligence reports daily that are subject to strict scrutiny.

Sen. Lindsey Graham (R-SC) tweeted its "Imperative Congress get to the bottom of recent media reports that Russian GRU units in Afghanistan have offered to pay the Taliban to kill American soldiers with the goal of pushing America out of the region." GRU is a reference to the Russian military intelligence agency. Rep. Liz Cheney of Wyoming, the No. 3 Republican in the House, called for the White House to share more information with Congress, saying, if true, lawmakers need to know "Who did know and when?" and, referring to Russian leader Vladimir Putin, "What has been done in response to protect our forces & hold Putin accountable?" Democratic presumptive presidential nominee Joe Biden said reports Trump was aware of the Russian bounties would be a "truly shocking revelation" about the commander in chief and his failure to protect U.S. troops in Afghanistan and stand up to Russia.

Russia called the report 'nonsense'. "This unsophisticated plant clearly illustrates the low intellectual abilities of the propagandists of American intelligence, who instead of inventing something more plausible have to make up this nonsense," the Russian Foreign Ministry said. Kremlin spokesman Dmitry Peskov said he regretted "the biggest, respectful and high-class international media organizations **have not been above publishing absolute hoaxes in recent years.**" A Taliban spokesman said the militants "strongly reject this allegation" and aren't "indebted to the beneficence of any intelligence organ or foreign country."

John Bolton, an ex-national security adviser who was forced out by Trump last September and has written a tell-all book about his White House tenure, said 29 JUN it's "pretty remarkable the president's going out of his way to say he hasn't heard anything about it. One asks, why would he do something like that?" Bolton told NBC's "Meet the Press" he thinks the answer "may be precisely because active Russian aggression like that against the American service members is a very, very serious matter and nothing's been done about it, if it's true, for these past four or five months, so it may look like he was negligent. But, of course, he can disown everything if nobody ever told him about it."

House Speaker Nancy Pelosi, one of the few congressional leaders typically briefed on sensitive intelligence matters, told ABC's "This Week" she hadn't been informed about the reported bounties and requested a report to Congress on the matter. "This is as bad as it gets, and yet the president will not confront the Russians on this score, denies being briefed. Whether he is or not, his administration knows and our allies — some of our allies who work with us in Afghanistan had been briefed and accept this report," she said. Pelosi called for a briefing to all members of Congress on the intelligence. [Source: The Associated Press | Zeke Miller/James LaPorta/Deb Riechmann | June 28, 2020 ++]

Afghan Russian Involvement

Update 02: Pentagon Report on Russia Working with the Taliban

The Pentagon said in a report released 1 JUL that Russia is working with the Taliban, Afghan government and others with interests in Afghanistan to hasten a U.S. military withdrawal from the country. The semiannual report to Congress said, "Russia very likely continues to support U.S.-Taliban reconciliation efforts in the hope that reconciliation will prevent a long-term U.S. military presence. As of February, the Russian government was working with the central

government, regional countries and the Taliban to gain increased influence in Afghanistan, expedite a U.S. military withdrawal, and address security challenges that might arise from a withdrawal,” the report added.

The Pentagon has previously accused Russia of supporting the Taliban by providing the insurgents weapons and other materials in the semiannual reports and other statements. But the latest report is being issued amid a firestorm in Washington over reports on intelligence that a Russian intelligence unit offered bounties to Taliban-linked militants to kill U.S. and coalition troops in Afghanistan, a newly revealed form of Russian support to the Taliban some lawmakers say represents an egregious escalation. Democrats have blasted Trump’s response to the issue, saying he either knew or should have known and, even if he was unaware before, should now be focused on protecting troops rather than lashing out at the reports.

Republicans, however, have largely focused on an alleged split within the intelligence community about the credibility of the intelligence. Still, some GOP lawmakers have continued to express concern after being briefed. The bounty controversy is also arising as the Trump administration seeks to keep its withdrawal agreement with the Taliban alive despite high levels of violence in Afghanistan. The U.S. military has drawn down to 8,600 troops, as agreed to. The agreement calls for a full U.S. withdrawal next year if the Taliban meets counterterrorism commitments.

The 1 JUL report from the Pentagon said Kremlin officials expressed support for the U.S.-Taliban deal in late February and offered to facilitate peace negotiations between the Taliban and the Afghan government that Moscow believes is “the best path towards forming an interim government.” The report also said Russia “has politically supported the Taliban to cultivate influence with the group, limit the Western military presence, and encourage counter ISIS operations, although Russia publicly denies their involvement.” The Pentagon’s top civilian and top uniformed official spoke publicly for the first time 9 JUL about the reports and both said that those intelligence reports are uncorroborated. Defense Secretary Mark Esper said that he had never been specifically briefed on the proposition of Russia offering bounties to Taliban fighters. “It is the opinion of a number of intelligence entities, agencies, that could not corroborate the report,” he told the House Armed Services Committee.

Both Esper and Army Gen. Mark Milley, the Joint Chiefs chairman, answered multiple questions about the report, first published in late June by The New York Times, which stated that U.S. intelligence officials had briefed President Trump about the bounties in March, but that the administration had taken no action against Russia. The White House and has since launched an investigation into who might have leaked information about such a briefing to the press. Esper testified that he has initiated a similar DoD-wide investigation. For his part, Milley said that while the Defense Department has been aware of Russian cooperation with the Taliban, his office has not been working on the assumption that the bounties are real.

“There’s a big distinction between arming and directing. We don’t have — in the case of the Russians — we do not have concrete, corroborating evidence, intelligence, to show directing,” he said. “And that’s a big difference. And if we did, it would be a different response. We’re not done looking. We’re going to get to the bottom of this bounty thing.” Both Esper and Milley stressed that U.S. Central Command is aware of threats to U.S. troops operating in Afghanistan and is operating at the highest levels of force protection, but had not made any specific changes following a February intelligence report on potential bounties.

“I found it very worrisome,” Marine Gen. Frank McKenzie, CENTCOM’s boss, told reporters 8 JUL, according to the Associated Press. “I didn’t find that there was a causative link [to troop deaths] there.” Still, he added, the organization is cognizant of Russia’s influence in Afghanistan. “We should always remember, the Russians are not our friends,” McKenzie said. “They are not our friends in Afghanistan. And they do not wish us well, and we just need to remember that at all times when we evaluate that intelligence.” [Source: The Hill / Military Times | Rebecca Kheel / Meghann Myers | July 1& 10, 2020 ++]

Coronavirus Vaccine

Update 04: How it Could Cost Americans Dearly



Yes, of course, Americans' health is priceless, and reining in a deadly virus that has trashed the economy would be invaluable. But a COVID-19 vaccine will have an actual price tag. And given the prevailing business-centric model of American drug pricing, it could well be budget breaking, perhaps making it unavailable to many. The last vaccine to quell a global viral scourge was the polio inoculation, which ended outbreaks that killed thousands and paralyzed tens of thousands each year in the United States. The March of Dimes Foundation covered the nominal drug cost for a free national vaccination program. It came in the mid-1950s, before health insurance for outpatient care was common, before new drugs were protected by multiple patents, before medical research was regarded as a way to become rich. It was not patented because it was not considered patentable under the standards at the time.

Now we are looking for viral deliverance when drug development is one of the world's most lucrative businesses, ownership of drug patents is disputed in endless court battles, and monopoly power often lets manufacturers set any price, no matter how extraordinary. A new cancer treatment can cost a half-million dollars, and old staples like insulin have risen manifold in price to thousands of dollars annually. And the American government has no effective way to fight back. Recent vaccines targeting more limited populations, such as a meningitis B vaccine for college students and the shingles vaccine for older adults, have a retail cost of \$300 to \$400 for a full course. If a COVID-19 vaccine yields a price of, say, \$500 a course, vaccinating the entire population would bring a company over \$150 billion, almost all of it profit.

Dr. Kevin Schulman, a physician-economist at the Stanford Graduate School of Business, called that amount "staggering." But Katherine Baicker, dean of the University of Chicago Harris School of Public Policy, said that from society's perspective "\$150 billion might not be an unreasonable sum" to pay to tame an epidemic that has left millions unemployed and cost the economy trillions. Every other developed country has evolved schemes to set or negotiate prices, while balancing cost, efficacy and social good. The United States instead has let business calculations drive drug price tags, forcing us to accept and absorb ever higher costs. That feels particularly galling for treatments and vaccines against COVID-19, whose development and production is being subsidized and incentivized with billions in federal investment.

When AZT, the first effective drug for combating the virus that causes AIDS, was introduced in 1992, it was priced at up to \$10,000 a year or about \$800 a month. It was the most expensive prescription drug in history, at that time. The price was widely denounced as "inhuman." Today that price gets you some drugs for toenail fungus. Investors already smell big money for a COVID-19 vaccine. The market cap of Moderna, a small Boston-area company that has partnered with the National Institutes of Health in the vaccine race, has tripled since 20 FEB 2020, to \$23 billion from \$7 billion, turning its chief executive into an overnight billionaire. While Moderna's vaccine is regarded as a strong contender, the company has never brought a successful drug to market.

Manufacturers have traditionally claimed that only the lure of windfall profits would encourage them to take the necessary risks, since drug development is expensive and there's no way of knowing whether they're putting their money on a horse that will finish first, or scratch. More recently they have justified high prices by comparing them with the costs they would prevent. Expensive hepatitis C drugs, they say, avoid the need for a \$1 million liver transplant. No matter that the comparison being made is to the highly inflated costs of treating disease in American hospitals. Such

logic would be disastrous if it were applied to a successful COVID vaccine. COVID-19 has shut down countless businesses, creating record-high unemployment. And the medical consequences of severe COVID-19 mean weeks of highly expensive intensive care.

“Maybe the economic value of the COVID vaccine is a trillion — and even if the expense to the company was a billion, that’s 1,000 times return on investment,” said Schulman. “No economic theory would support that.” In 2015, the Senate Finance Committee came up with a simpler explanation for high drug prices. After reviewing 20,000 pages of company documents, it found that Gilead Sciences had what the committee’s ranking Democratic member, Ron Wyden of Oregon, called “a calculated scheme for pricing and marketing its hepatitis C drug based on one primary goal, maximizing revenue.”

In setting prices, drugmakers rarely acknowledge the considerable federal funding and research that have helped develop their products; they have not offered taxpayer-investors financial payback. The Biomedical Advanced Research and Development Authority, a federal agency known as BARDA, is giving Moderna up to \$483 million for late-stage development of its vaccine. The basic science that has allowed the small company to move so rapidly was developed with a huge prior infusion of federal money to come up with a treatment for diseases like Zika. Francis Collins, the head of the National Institutes of Health, has said the government has some intellectual property rights. Moderna seems to dispute that view, saying it is “not aware of any I.P. that would prevent us from commercializing” a COVID-19 vaccine. Likewise, AstraZeneca, a top competitor, has received a BARDA promise of up to \$1.2 billion for commercializing a product derived from research at the University of Oxford.

There is no simple, direct mechanism for regulators or legislators to control pricing. Our laws, in fact, favor business: Medicare is not allowed to engage in price negotiations for medicines covered by its Part D drug plan. The Food and Drug Administration, which will have to approve the manufacturer’s vaccine for use as “safe and effective,” is not allowed to consider proposed cost. The panels that recommend approval of new drugs generally have no idea how they will be priced. “The idea that we would allow ourselves to be held hostage in an emergency is mind-boggling,” said David Mitchell, head of Patients for Affordable Drugs, an advocacy group.

That’s why a bipartisan coalition in the House recently proposed two new bills to prevent “price gouging” for “taxpayer funded COVID-19 drugs” to ensure affordable pricing. The exact mechanisms for enacting the provisions therein — such as requiring manufacturers to reveal their development costs — remain unclear. The industry has previously protected development data as a trade secret. The bills would also require “reasonable pricing clauses” be included in agreements between drug companies and agencies funding their work. They propose waiving exclusive licenses for COVID-19 drugs, allowing competitors to sell the same products as long as they pay the patent holder royalties.

Other countries, such as Britain, take a more head-on approach: a national body does a cost-benefit analysis regarding the price at which a new drug is worth being made available to its citizens. Health authorities then use that information to negotiate with a drugmaker on price and to develop a national reimbursement plan. We could, too, but would need to consider mechanisms outside of our current box — at least for this national emergency. The federal government could, for example, invoke a never-before-used power called “march-in rights,” through which it can override a patent holder’s rights if it doesn’t make its medicines “available to the public on reasonable terms.” (Unfortunately, in already-signed agreements with BARDA, some drugmakers have explicitly watered down or eliminated that proviso.) We could, alternatively, allow Medicare to negotiate drug prices — a proposal that has been raised by politicians and beaten back by industry again and again. We would then need to restrict markup for a COVID-19 vaccine for the private market. Otherwise, we’d get the kinds of results emerging from the COVID testing industry, where Medicare pays \$100 for the test but some labs charge insurers over \$2,000.

There is already reason to worry that our deliverance from the coronavirus will cost us plenty. BARDA paid AstraZeneca up to \$1.2 billion toward development, production and delivery of its candidate vaccine, in order to secure

300 million doses in October. Britain paid the equivalent of \$80 million to secure 100 million doses in September — one-fifth of what the United States government agreed to pay per dose.

Baicker, the public policy school dean, thinks public scrutiny will prevent outrageous pricing. The industry has made various pledges, trying to balance corporate citizenship against making eager investors happy: Astra Zeneca has promised 1 billion doses for low- and middle-income countries. Johnson & Johnson says it would make the COVID-19 vaccine available on a “not for profit basis” at \$10 for “emergency pandemic use.” We’ve heard such offers before. Pharmaceutical companies routinely provide coupons to cover patient copayments for expensive drugs so that we don’t squawk when they charge our insurance company tens of thousands for the medicine, driving up premiums year after year. A naloxone injector to reverse heroin overdoses is given free to some clinics, but priced at thousands for the rest. And it won’t feel like a bargain if we get free or cheap vaccines during a pandemic but pay dearly for annual COVID-19 shots thereafter.

Drug companies deserve a reasonable profit for taking on this urgent task of creating a COVID-19 vaccine. But we deserve a return, too. So before these invaluable vaccines hit the market, we should talk about an actual price. Otherwise, we will be stuck paying dearly for shots that the rest of the world will get for much less. [Source: Kaiser Health News | Elisabeth Rosenthal(Opinion) | July 8, 2020 ++]

Statue Posing

How to Do it Properly



Have You Heard?

Born 1925-1955? | Word Play | Why I Like Retirement

Born 1925-1955?

TO ALL THE KIDS WHO SURVIVED THE 1930's, 40's and 50's!!

- First, we survived being born to mothers who may have smoked and/or drank - While they were pregnant. They took aspirin, ate blue cheese dressing, tuna from a can, and didn't get tested for diabetes. Then, after that trauma, we were put to sleep on our tummies in baby cribs covered with bright colored lead-based paints.
- We had no childproof lids on medicine bottles, locks on doors or cabinets, and, when we rode our bikes, we had baseball caps, not helmets, on our heads.
- As infants and children, we would ride in cars with no car seats, no booster seats, no seat belts, no air bags, bald tires and sometimes no brakes. Riding in the back of a pick- up truck on a warm day was always a special treat.
- We drank water from the garden hose and not from a bottle.

- We shared one soft drink with four friends, from one bottle, and no one actually died from this.
- We ate cupcakes, white bread, real butter and bacon. We drank Kool-Aid made with real white sugar. And we weren't overweight. WHY? Because we were always outside playing...that's why!
- We would leave home in the morning and play all day, as long as we were back when the streetlights came on.
- No one was able to reach us all day.... and we were OKAY.
- We would spend hours building our go-carts out of scraps and then ride them down the hill, only to find out that we forgot about brakes. After running into the bushes a few times, we learned to solve the problem.
- We did not have Play Stations, Nintendo and X-boxes. There were no video games, No 150 channels on cable, No video movies Or DVDs, No surround-sound or CDs, No cell phones, No personal computers, No Internet and No chat rooms. WE HAD FRIENDS. - And we went Outside. We rode bikes or walked to a friend's house and knocked on the door or rang the bell, or just walked in and talked to them.
- Little League had tryouts; And not everyone made the team. Those who didn't had to learn to deal with Disappointment. Imagine that!!
- The idea of a parent bailing us out if we broke the law was unheard of... They actually sided with the law!

These generations have produced some of the best risk-takers, problem solvers, and inventors ever. The past 60 to 85 years have seen an explosion of innovation and new ideas. We had freedom, failure, success and responsibility, and we learned how to deal with it all. If you are one of those born between 1925 & 1955, CONGRATULATIONS! You might want to share this with others who have had the luck to grow up as kids before the lawyers and the government regulated so much of our lives for our own good. While you are at it, forward this to your kids so they will know how brave and lucky their parents were. Kind of makes you want to run through the house with scissors, doesn't it?

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Word Play

- Evidence has been found that William Tell and his family were avid bowlers. However, all the Swiss league records were unfortunately destroyed in a fire, and we'll never know for whom the Tells bowled.
- King Ozymandias of Assyria was running low on cash after years of war with the Hittites. His last great possession was the Star of the Euphrates, the most valuable diamond in the ancient world. Desperate, he went to Croesus, the pawnbroker, to ask for a loan. Croesus said, 'I'll give you 100,000 dinars for it.' 'But I paid a million dinars for it,' the King protested. 'Don't you know who I am? I am the king!' Croesus replied, 'When you wish to pawn a Star, makes no difference who you are.'
- A man rushed into a busy doctor's office and shouted 'Doctor! I think I'm shrinking!!' The doctor calmly responded, 'Now, settle down. You'll just have to be a little patient.'
- A marine biologist developed a race of genetically engineered dolphins that could live forever if they were fed a steady diet of seagulls. One day, his supply of the birds ran out so he had to go out and trap some more. On the way back, he spied two lions asleep on the road. Afraid to wake them, he gingerly stepped over them. Immediately, he was arrested and charged with transporting gulls across sedate lions for immortal porpoises.
- Back in the 1800s the Tates Watch Company of Massachusetts wanted to produce other products and, since they already made the cases for watches, they used them to produce compasses. The new compasses were so bad that people often ended up in Canada or Mexico rather than California. This, of course, is the origin of the expression, 'He who has a Tates is lost!'
- A thief broke into the local police station and stole all the toilets and urinals, leaving no clues. A spokesperson was quoted as saying, 'We have absolutely nothing to go on.'

- An Indian chief was feeling very sick, so he summoned the medicine man. After a brief examination, the medicine man took out a long, thin strip of elk rawhide and gave it to the chief, telling him to ! bite off, chew, and swallow one inch of the leather every day. After a month, the medicine man returned to see how the chief was feeling. The chief shrugged and said, 'The thong is ended, but the malady lingers on.'
- A famous Viking explorer returned home from a voyage and found his name missing from the town register. His wife insisted on complaining to the local civic official who apologized profusely saying, 'I must have taken Leif off my census.'
- There were three Indian squaws. One slept on a deer skin, one slept on an elk skin, and the third slept on a hippopotamus skin. All three became pregnant, and the first two each had a baby boy. The one who slept on the hippopotamus skin had twin boys. This goes to prove that the squaw of the hippopotamus is equal to the sons of the squaws of the other two hides.
- A skeptical anthropologist was cataloging South American folk remedies with the assistance of a tribal brujo who indicated that the leaves of a particular fern were a sure cure for any case of constipation. When the anthropologist expressed his doubts, the brujo looked him in the eye and said, 'Let me tell you, with fronds like these, who needs enemas?'

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Why I Like Retirement

- Number of days in a week: 6 Saturdays, 1 Sunday
- Bedtime: Three hours after falling asleep on the couch.
- Biggest gripe: There is not enough time to get everything done.
- Benefit of being called a senior: The term comes with a 10% discount.
- What is considered formal attire: Tied shoes.
- Why do retirees count pennies: They are the only ones who have the time.
- Common term for someone who enjoys work and refuses to retire: NUTS!
- Reason retirees are so slow to clean out the basement, attic or garage: They know that as soon as they do, one of their adult kids will want to store stuff there.
- What retirees call a long lunch: Normal.
- Best way to describe retirement: The never ending Coffee Break.
- Biggest advantage of going back to school: If you cut classes, no one calls your parents.
- What do retirees do all week: Monday through Friday, NOTHING. Saturday & Sunday they rest.
- Why doing nothing is hard work: You never know when you're done





Thought of the Week

"With hurricanes, tornadoes, fires out of control, mud slides, flooding, severe thunderstorms tearing up the country from one end to another, and with the threat of Coronavirus, terrorist attacks, are we sure this is a good time to take God out of the Pledge of Allegiance?"

--- Jay Leno

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RAO Bulletin Editor/Publisher:

Lt. James (EMO) Tichacek, USN (Ret) Tel: (858) 842-1111 Email: raoemo@sbcglobal.net
Bulletin Web Access: <http://www.nhc-ul.org/rao.html>, <http://www.veteransresources.org>, <http://frabr245.org>,
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RAO Baguio Director:

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

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