

RAO BULLETIN

15 October 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 – Tennessee Veteran State Benefits
- Attachment - Military History Anniversaries 16 thru 31 OCT (Updated)
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DoD Germany Policy

Chief Changes in U.S. Defense Posture

Dr. James Anderson testified on 30 SEP before the House Armed Services committee about proposed changes to U.S. defense postures in Germany and the European theater. "One important initiative to advance the NDS and to ensure a focus on these priorities is the ongoing comprehensive review of all combatant commands as part of the U.S. European Command review," he noted. A goal is to develop options for posturing base forces to compete more effectively and respond to contingencies both within Europe and globally, he said. To that end, the acting undersecretary said Defense Secretary Dr. Mark T. Esper's five core principles will guide those options by:

- Enhancing deterrence of Russia;
- Strengthening NATO;
- Reassuring allies for improving U.S. strategic flexibility and Eucom's operational flexibility; and
- Taking care of service members and their families.

Anderson said Esper announced in July an update on the status of the U.S. European Command's force posture review following a decision by the White House to limit the number of assigned, active-duty service members in Germany to 25,000 and the DOD's concept to reposition some U.S. forces within Europe and the U.S. to be better situated for great-power competition.

The review, he noted, yielded a concept for nearly 12,000 military service members to be restationed from Germany, with almost 5,600 restationed in other NATO countries, and about 6,400 returning to the United States. "The realignment concept includes consolidating headquarters to strengthen operational agility, repositioning some forces in the United States to focus on readiness, and to prepare for rotational deployments and deploying rotational forces to the Black Sea region, NATO's southeastern flank, to improve deterrence," Anderson said. The acting undersecretary outlined the concept's four pillars:

- The consolidation of various U.S. headquarters in Europe outside Germany, including in some cases co-locating headquarters at the same locations as their NATO counterparts in Belgium and Italy. That would help strengthen NATO and improve operational efficiency and readiness with more than 2,000 service members in these headquarters.
- The nearly 4,500 members of the 2nd Cavalry Regiment would return to the United States, as other Stryker units begin rotations further east in the Black Sea region, giving DOD the more enduring presence to enhance deterrence and reassure allies along NATO's Southeastern flank.
- Some 2,500 airmen based in the United Kingdom, who are responsible for aerial refueling and special operations and who had been scheduled to rebase to Germany, would remain in the U.K., ensuring the uninterrupted readiness and responsiveness of those units.
- A fighter squadron and elements of a fighter wing would be repositioned to Italy, moving them closer to the Black Sea region and rendering them more capable to conduct dynamic force employment and rotational deployments to NATO's Southeastern flank.

"This concept to reposition our forces in Europe constitutes a major strategic shift, wholly aligned with the NDS and consistent with other adjustments the [United States] has previously made with NATO," Anderson said. "Over NATO's 71-year history, the size, composition and disposition of U.S. forces in Europe has changed many times. As our planning for the current realignment matures, we will be sure to communicate frequently with Congress and with our NATO allies to maintain visibility and foster cooperation," he said.

As DOD continues to put the NDS in place, the efforts at enhancing its European posture beyond the Eucom combatant command review have shown recent successes, the undersecretary said, including the signing of the Enhanced Defense Cooperation Agreement with Poland in August, which will enable an increased, enduring U.S. rotational presence in that country of about 1,000 U.S. military personnel. These elements are in addition to the 4,500

U.S. military service members already on rotation in Poland and include infrastructure and logistical support provided by Poland, he said.

"Our continued efforts to streamline operations across Europe — including through modernized and new agreements with NATO allies, especially on the Eastern flank — directly support our NDS principles by improving operational flexibility and enhancing deterrence," Anderson told the committee. "The department is confident that these continuing efforts will help us adapt the force and optimize our force posture in Europe as we seek to deter malign actors." [Source: DOD News | Terri Moon Cronk | October 2, 2020 ++]

Military Censorship

OPSEC from Civil War to Today

The War Office has the unique ability to censor letters, media reports and controls the flow of information from forward-deployed units to the general public. While most military members know this inherently, it might surprise you to understand how censorship got its legs in America and what it looks like today. With all likelihood, there was probably some censorship happening during the Civil War, but because so many service personnel were illiterate, it's hard to know exact numbers. But there had to be some censorship since often letters crossed into enemy territory. But the real start to military censorship started during WWI and the Espionage Act of 1917.

This act allowed the government to fine citizens for interference with recruiting troops or the refusal to perform military duties. The charge came with a fine of \$10,000 and 20 years in prison. Within six months of the act being signed, there were over 1,000 people imprisoned. The Sedition Act of 1918 meant that it [became a crime to criticize the government, the Constitution, the flag, or the uniform of men in military service](#). This applied to both speeches and writing. Under the two laws, thousands of people were imprisoned for acts of nonviolent protest against the war. Additionally, at least 75 newspapers lost mailing privileges and were under governmental pressure to change their outward-facing editorial attitudes. President Wilson went so far as to create a Committee on Public Information. This committee created a "voluntary censorship code" with newspaper journalists. The committee released a sanitized version of the news to over 6,000 newspapers every single day.

By WWII, censors were on the lookout for anything a soldier might say that would be of value to the enemy or anything that would contradict the official Committee on Public Information reports. The formal establishment of the Office of Censorship in 1941 gave e formal power to censor all communication between the US and foreign countries and prevented news organizations from publishing information that might inadvertently aid the enemy. By 1942, the Office of War Information took over the flow of information into and out of the government to pass on "approved" versions of news events to news organizations. The OWI prevented any pictures of graphic photos from being released. It also severely limited the letters that it allowed to get through from forward-deployed service members to their families. Letters sent in foreign languages were intercepted, and since most censors didn't understand what was written, the letter simply wasn't delivered.

The Vietnam conflict saw the introduction of "5 O'Clock Follies" where press and military officials would gather to receive information about battles ahead of time. Then, the press would wait to report on them until after the battle started. Service member's letters were heavily censored during this time as well. During the Gulf War, censorship was not only blatantly accepted by all media outlets, but it was also expected. News reports were submitted to a security review before being released, and a press pool was established to allow one reported to accompany soldiers to combat areas. Letters from service members continued to be intercepted, and information relating to operational security was removed.

Our current conflicts in the War on Terror are still heavily censored, both in what's allowed to be known ahead of time (like re-deployment dates and precise locations) and in the access the press has to battles. Most often, journalists

are no longer allowed to embed in units, and the government has purchased the exclusive rights for commercial satellite imagery of Afghanistan. Now more than ever, OPSEC is important, since we all have smart devices that we carry with us. Imagery is shared in our modern world in ways it has never been in the past, making it even more important to keep up situational awareness and not give up secrets. For military members and this community, it's not as much about free speech as it is protecting and defending the ones we love. [Source: We Are*The Mighty | Jessica Evans | September 30, 2020 ++]

DoD Training

CONPLAN 8888 | Counter Zombie Dominance Plan



So if a zombie were to come lumbering up your block right now, what would you do? Reach for your weapon? Bolt the doors and windows and stay inside? Rush to your nearest gun shop? Maybe try to make it on post? If you've watched even one episode of *The Walking Dead*, or if you're a fan of any of the jokey zombie movies that have come out in the last few years, you and your buddies have probably spent at least one evening over beers talking about what you would do if zombies suddenly decided to rush you. It turns out that you're not the only one thinking about these plans. In fact, the DoD has been considering what the military should do if a zombie apocalypse were to take place.

"This plan was not actually designed as a joke." So starts out [CONPLAN 8888](#), better known as the Counter Zombie Dominance Plan (CZDP), unveiled by the Joint Combined Warfighting School back in 2009. It's easy to make fun of, for sure, but [there might be some real training gems nestled inside this strange idea](#). The plan's overall purpose isn't to actually train and prepare for zombies, but what the military should do to "preserve non-zombie humans" from the very significant threats posed by a zombie horde. It's also endearing that the DoD is thinking outside the box when it comes to training. Even more comforting is knowing that even if an army of the undead were to attack civilization, there's no chance they'd win. Here's why.

- **Aircraft** -- No matter if we get attacked by fast or slow zombies, they're no match for modern aircraft. Fighter jets have serious destructive potential, and they're incredibly accurate. And since we're pretty sure zombies never got the training on how to shelter in place, they'd probably just stand out in the open with fighter jets zipping overhead.
- **Body Armor** -- This goes without saying but putting on your gear will definitely help prevent you and your buddies from being bitten by zombies. In most zombie scenarios, they're limited to human strength, so we're pretty sure they can't chew through your IOTV.
- **Landmines** -- Landmines are nothing to mess with, but fortunately, most humans know to stay away from minefields once the first device is detonated. We're counting on zombies not being so smart and would expect them to continue navigating the field, even while the mines exploded all around them. And since zombies are fairly easy to predict, herding them into minefields could be an effective way to deal with them.
- **Machine Guns** -- Mass charges are all zombies really do. They overrun their target and bite them until they become zombies too. Machine gun fire would put a stop to that quickly.

- **Tanks --** This one is pretty obvious, but so often overlooked in a takeover of the undead scenario. The truth is that the explosive firepower of tanks means that very few zombies could survive an attack. Even if ammo was low, tanks could easily just run over swarms of zombies, fixing the problem.

Training against fake nations and fake enemies is nothing new

CZDP explores what would happen after a political fallout, a broken chain of command, and a target-rich environment, as would happen if zombies were to suddenly take over the earth. It's just like when the military issues training guides to combat fictional nations like the "Pineladians" or the "Krasnovians," both fictional countries the military trains to fight against. Fictional countries the military trains to fight aren't new. In fact, it's a standard part of lots of military training. Zombies aside, the military does this by design – in part to ensure that they don't set off any political red flags by having our service members train against nation-states, and because it helps things stay light in the face of what could be some really dark scenarios.

Of course, the Pentagon doesn't actually believe that a zombie takeover is likely, but the training for battling the undead is remarkably useful for other training events. And, since the training manual is so absurd, students at the Joint Warfighters College actually paid attention, were engaged in the lesson, and explored the basic concepts of planning and order development – all very important things for the future leaders of the military. [Source: We Are The Mighty | Jessica Evans | October 07, 2020 ++]

War Crimes

8 Things You Can't Do to Your Enemies



All is fair in love and war? Not so. A war crime is a violation of international humanitarian law committed during armed conflict, in which the perpetrator can be held responsible for their actions. Until World War II, war crimes were not considered incidents worthy of prosecution. Historically, they were seen as inevitable consequences, resulting in wars that were unnecessarily gruesome and destructive. Spurred on by the horrors of the Holocaust, the Geneva Conventions of 1949 established that war criminals can and must be held accountable. So what does someone have to do to commit a war crime? According to the UN, these eight crimes are as bad as it gets.

1. Willful killing

You can't just kill for the hell of it. While death is an unfortunate reality of war, lives should never be taken without good cause. "Black Christmas" was a horrifying example of this. On December 25th, 1941, when the British surrendered Hong Kong to the Japanese. Japanese soldiers blatantly disregarded the rules of peaceful surrender by looting, terrorizing, and murdering residents, and raping an estimated 10,000 women.

2. Torture or inhuman treatment, including biological experiments

It's terrifying that this needs to be said, but history has proven that it does. During WWII, many German concentration camps conducted biological experiments on its prisoners in the pursuit of developing different treatments or testing different medical theories. Nazi doctors performed as many as 30 different types of nonconsensual experiments on inmates.

3. Willfully causing great suffering, or serious injury to body or health

One might find this confusing since shooting down an enemy plane would by definition cause them serious injury or death. The difference lies in the intent of the attack- which should never be to cause more pain or suffering than necessary, particularly when the battle is over. The Bataan Death March of 1942 demonstrated the horrendous mistreatment of prisoners of war when approximately 75,000 Filipino and US soldiers surrendered to Japanese troops under General Masaharu Homma. The surrendering forces outnumbered their Japanese captors and were already emaciated and malnourished. The day after surrendering, POWs were forced to march 62 miles to the prison, Camp O'Donnell. Many prisoners were randomly beaten and starved. Those who could no longer bear the trek were shot, bayoneted, or beheaded.

4. Extensive destruction and appropriation of property, not justified by military necessity and carried out unlawfully and wantonly

When is pillaging towns and destroying civilian homes and shops ever necessary for military purposes? The Rape of Belgium defied the 1907 Hague Convention of Land Warfare. During World War I, in an effort to flush out Belgian resistance fighters, German occupiers committed a plethora of war crimes against civilians in Belgium, including mass looting and destruction of public and private property.

5. Compelling a prisoner of war or other protected person to serve in the forces of a hostile Power.

In other words, if you're taken captive, you can't be forced to fight against your own country. If you're a child, you also can't legally be forced into battle. During the Iran-Iraq War in the 1980s, Iran used child soldiers under the age of 15 (which in itself is a war crime) as forces. Children fought in highly dangerous situations and did so with limited training.

6. Willfully depriving a prisoner of war or other protected person of the rights of fair and regular trial

Say you captured some really terrible people. I mean, they tried to kill you, and they would have done it had they got the chance. Now, however, they're your prisoners. You can't just kill them. Like all humans, they deserve a fair trial. "The Bleiburg Massacre" of 1945 occurred when Yugoslav Nazi-backed troops, compiled of ethnic Serbs, Slovenians, and Croats were executed without trial. It was done in vengeance for the pro-Axis genocide that had occurred during the war. Although this event remains controversial, victims were still held and executed without trial.

7. Unlawful deportation or transfer or unlawful confinement

You can't kick people out of their country because it's convenient for you, and you can't capture people without good cause. In both 1941 and 1949, The People's Commissariat for Internal Affairs, or NKVD, committed mass deportation of Baltic intelligentsia, landholders, and their families during the invasion of Lithuania, Estonia, and Latvia. Additionally, another example includes the enslavement of thousands of Korean and Chinese women during the Second Sino-Japanese War. Imperial Japanese troops pillaged villages within China and Korea, murdering civilians and capturing up to 200,000 women. They were forced to work in military brothels, where they became known as "comfort women."

8. Taking of hostages

During both World War I and World War II, Germany repeatedly took hostages of those they suspected of conspiring against them. In World War II, the Nazi SS ruthlessly took civilians hostage in an effort to end the resistance. Most of these hostages were executed.

[Source: We Are*The Mighty | Brittany Sulc | September 28, 2020++]

Navy Covid-19 Defense

Basic Measures Prove Effective for Stemming Aboard Warships



Isolating sailors before they board, keeping warships at sea for extended periods, canceling port visits and other measures have curbed the rate of coronavirus infection aboard Navy vessels, the service announced 30 SEP in updated operational guidance. Since the pandemic began, more than 190 ships have had at least one onboard case of coronavirus, but safety measures prevented most from affecting operations, according to the guidance. “In the majority of those cases, aggressive early action to isolate, quarantine, contact trace and continue strict health-protection mitigation measures has contained the incidence rate onboard to well less than 5%, allowing those ships to fight through and remain on mission,” the guidance said.

The reduced spread rate is significant when compared to the March coronavirus outbreak aboard the aircraft carrier USS Theodore Roosevelt, during which more than 1,150 sailors, about 25% of the crew, tested positive. The ship diverted to Guam for a month during its spring patrol as crews were isolated and the ship was sanitized. The Navy used “fleet lessons from operating in a COVID-19 environment” to develop the updates, the guidance said, referring to the disease the coronavirus causes. The updated guidance listed personal protective equipment, aggressive sanitization and cleaning, social distancing and reducing the use of confined spaces such as gyms and smoke pits as key precautions that help reduce the virus’ spread.

It also laid out best practices for pre-deployment sequestration of sailors to ensure Navy ships get underway without positive cases aboard. For example, all sailors should be tested when they begin and end a pre-deployment restriction-of-movement period, which should last 14 days and take place off the ship. “We have experienced cases where shifting to ROM-sequester onboard prior to receiving the 14-period ROM test result contributed to outbreaks that impacted planned operations,” the guidance said, referring to the official term the Navy uses for pre-deployment sequestrations. The Navy has also canceled most port visits, keeping ships at sea for a longer time to avoid potential coronavirus exposure. The guided-missile destroyer USS Stout on 26 SEP, with 208 days at sea, beat the previous Navy record.

As proof of the precautions’ effectiveness, Deputy Chief of Naval Operations for Operations, Plans and Strategy Vice Adm. Phil Sawyer during a press call 2 OCT referenced a Stars and Stripes report from September that revealed a “small number” of USS Ronald Reagan sailors had tested positive for coronavirus while the aircraft carrier was at sea, U.S. Naval Institute News reported. “You saw not too long ago a press report where [the Reagan] had some COVID positives onboard, and our procedures, our mitigation, our process changes, everything we’ve learned since [the Roosevelt outbreak] allowed Reagan to contain that number of COVID people positive onboard to a handful of people. And they continued operations,” Sawyer said, according to the USNI News report 2 OCT.

“My point about that is that what we have learned about COVID and have made into operational guidance for our units works. It’s not easy, but it works,” he said in the report. Sawyer acknowledged the extra burdens the precautions cause sailors and families as sequestrations and extended underway periods add time away from loved ones, according to USNI News. “It’s a challenge, there’s no way around it,” he said in the report. “To protect our people, to make them

as safe as possible and to conduct the mission that the nation expects of the Navy, we have had to put that additional time away from families onto our sailors.” [Source: Stars & Stripes | Caitlin Doornbos | October 6, 2020 ++]

DoD 3M Earplug Lawsuit

Some Military Members/Vets May Be Eligible for Compensation



Have you experienced hearing damage due to your military service from 2003 – 2015? If you used the Combat Arms Earplugs™, Version 2 (CAEv2) during this period, you may be eligible to participate in the 3M earplug lawsuit to receive compensation. The CAEv2 was a defective hearing protection device that was issued by the military from 2003-2015. The CAEv2 earplugs were designed by Aearo Technologies in 2000. The 3M Company later acquired Aearo Technologies. The Department of Justice alleges the manufacturer was aware of a design defect that could cause the earplugs to have an improper seal, potentially causing hearing damage. It is recommended you do additional research before proceeding with any legal actions. Here are some additional resources you may find helpful:

- 3M Company Agrees to Pay \$9.1 Million to Resolve Allegations That it Supplied the United States With Defective Dual-Ended Combat Arms Earplugs ([Department of Justice](#)).
- Impact of noise on hearing in the military (National Institute of Health).
- Hearing loss associated with US military combat deployment ([National Institute of Health](#)).

Instead of correcting the issue, the lawsuit alleges that 3M knowingly sold the defective dual-ended combat arms earplugs to the Department of Defense, which issued them to military personnel between 2003 and 2015. In 2018, the 3M Company (3M) settled a lawsuit with the Department of Justice that alleged they knowingly sold the defective Combat Arms Earplugs™, Version 2 (CAEv2) to the United States military without disclosing defects that hampered their effectiveness. While 3M did not admit to wrongdoing, they did agree to a \$9.1 million settlement to resolve the lawsuit filed by the Justice Department under the False Claims Act. However, that does not resolve issues for individuals who were impacted by the defective hearing protection devices.

As a result, thousands of military men and women have filed lawsuits against 3M and Aearo Technologies. Many of these lawsuits have been combined into a mass lawsuit in a federal court. As of August 2019, there were over 1,220 combat earplug lawsuits pending against 3M from a Florida law firm. In addition, several Texas law firms have also filed hundreds of lawsuits.

Potential Symptoms of Hearing Loss

Many service men and women have experienced hearing damage, such as hearing loss or tinnitus, as a result of faulty hearing protection. According to the U.S. Department of Veteran Affairs, tinnitus and hearing loss are the leading causes of service-related disabilities among military veterans. Over 2.1 million veterans have a disability rating for tinnitus, and over 1.3 million veterans have a disability rating for military hearing loss. The military provides hearing protection for military members. However, faulty products may not provide the intended protection. Those with hearing loss or tinnitus may experience some of the following symptoms:

- Hearing loss or impairment
- Tinnitus (ringing or buzzing in ears)
- Difficulty hearing or understanding conversations, even in close proximity

- Feeling of stuffiness or fullness after exposure to loud sounds
- Auditory processing disorder (APD)
- And more.

What You Should Do if You Experience Symptoms

The first thing you should do is to consult your medical provider to obtain the treatment you need. If you are still in the military, contact your Primary Care Manager (PCM) and set up a consultation or referral. Tricare Prime and Tricare Select cover hearing-related conditions. Retirees and veterans should use their respective medical providers. Military retirees may be eligible for Tricare Prime, Tricare Select, or Tricare for Life. Depending on which health care plan you are using, you may be required to set up a referral through your PCM, or you may be able to schedule an appointment directly with a specialist. Veterans can use the VA health care system if they are eligible for VA health care. Otherwise, they can use their private health care provider. You should also be able to schedule an exam directly with the VA if you are filing a VA service-connected disability claim. Your medical provider may be able to provide treatment to help your conditions.

Qualification for a Lawsuit

Aero Technologies and the 3M Company sold the defective earplugs to the Department of Defense, which issued them to all branches of the military. So if you used the defective CAEv2 earplugs in the line of duty, you may have a case. Most law firms are screening potential claims to ensure the servicemember(s) meet certain criteria. You may have a case if you:

- Served in the military between 2003 to 2015, regardless of branch of service
- Used military-issued CAEv2 earplugs during your service
- Were exposed to loud noise during your military service
- Have been diagnosed with hearing damage, such as hearing loss or tinnitus

Should You File a Lawsuit?

If you believe you may be covered under the group of individuals who were provided potentially faulty earplugs, then you may wish to discuss your case with a legal representative to learn more about your options. Many lawyers specialize in different fields of law. So you may wish to call around to find a lawyer or law group to help you. And as you might expect, there are some lawyers that specialize in this topic. Some firms will even provide a free consultation and legal review. Be sure to inquire about how the law firm is compensated. Most firms work on a contingency basis, meaning they will only get paid if they win your case for you.

You can use legal directories to find law firms near you. However, many legal firms specialize in certain types of cases. So you may have better results by contacting a group that is specializing in this situation. Before hiring legal representation, be sure to ask if they offer a free consultation and ask how they are compensated. For cases such as this, most law firms will provide a free consultation and will work on a contingency basis. You can also learn more on this website: <https://out.themilitarywallet.com/lawsuit-winning-web?s2=%2F3m-earplug-lawsuit%2F>. **Note:** By submitting your information, you may receive phone calls, texts, or emails.

[Source: The Military Wallet | Ryan Guina | October 13, 2020++]

POW/MIA Recoveries & Burials

Reported 01 thru 15 OCT 2020 | Eleven

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i. e. VN-1,246, Laos-288,

Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

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

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

Call: Phone: (703) 699-1420

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



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

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

LOOK FOR

-- **Air Force Maj. Paul A. Avolese**, 35, was a radar navigator assigned to the 4133rd Bombardment Wing. That day, he was part of the crew of a B-52D Stratofortress bomber conducting a bombing mission from Andersen Air Force Base, Guam, to a target in Vietnam. During a maneuver over the South China Sea, Avolese's bomber collided with another B-52, causing both aircraft to fall into the sea. Four of the crew members from his aircraft were rescued, but Avolese was never recovered. He was declared dead on July 24, 1967. Interment services are pending. [Read about Avolese.](#)

-- **Army Cpl. Robert C. Agard, Jr.**, 19, was a member of 2nd Platoon, 24th Reconnaissance Company, 24th Infantry Division. He was reported missing in action on July 19, 1950, while conducting a night recon patrol with his unit near Taejon, South Korea. He was never found, nor were any remains recovered that could be identified as Agard. He was declared non-recoverable in January 1956. Interment services are pending. [Read about Agard.](#)

-- **Army Sgt. Jesse "Johnnie" D. Hill**, 20, of Highland Park, Michigan, was a member of Company C, 1st Battalion,

32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 2, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Hill will be buried in Holly, Michigan. The date has yet to be determined. [Read about Hill.](#)

-- **Marine Corps Cpl. Elmer E. Drefahl**, 22, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Drefahl. Interment services are pending. [Read about Drefahl.](#)

-- **Marine Corps Reserve Pfc. John P. Langan**, 18, of Columbus, Nebraska, was a member of Company C, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Langan died on the third day of battle, Nov. 22, 1943. Langan will be buried in Platte Center, Nebraska. The date has yet to be determined. [Read about Langan.](#)

-- **Marine Corps Reserve Pvt. Howard E. Miller**, 22, of San Mateo, California, was a member of Company A, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Miller died on the third day of battle, Nov. 22, 1943. Miller will be buried Nov. 6, 2020, in his hometown. [Read about Miller.](#)

-- **Marine Corps Reserve Pvt. Jacob Cruz**, 18, of Los Angeles, was a member of Company D, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Cruz died on the third day of battle, Nov. 22, 1943. Cruz will be buried Nov. 13, 2020, in his hometown. [Read about Cruz.](#)

-- **Marine Pfc. Henry E. Ellis**, 22, was a member of Headquarters Company, 1st Service Battalion, 1st Marine Division. He was killed in action on Nov. 30, 1950, while defending the convoy of which he was a member near Koto-ri, North Korea. His body was not immediately recovered, though many deceased Marines were later recovered and buried in the United Nations Cemetery at Koto-ri as UN forces withdrew from the area. Interment services are pending. [Read about Ellis.](#)

-- **Navy Electrician's Mate 3rd Class Alton W. Whitson**, 22, of Seattle, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Whitson. Whitson will be buried at Arlington National Cemetery in Arlington, Virginia, in October 2021. [Read about Whitson.](#)

-- **Navy Fireman 1st Class Louis J. Tushla**, 25, of Atkinson, Nebraska, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Tushla. He will be buried July 17, 2021, in his hometown. [Read about Tushla.](#)

-- **Navy Hospital Apprentice 1st Class John M. Mulick**, 21, of Elma, Iowa, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Mulick. The date and location for Mulick's burial have yet to be decided by the family. [Read about Mulick.](#)

[Source: <http://www.dpaa.mil> | October 2020 ++]



VA Community Care

Update 09: Program Lacking Wait Time Goal

The Department of Veterans Affairs never established a maximum amount of time veterans should have to wait to see private-sector doctors through the agency’s new community care program, an independent watchdog reported this week. The lack of standards for the program meant that veterans had to wait an indefinite amount of time for care, the Government Accountability Office wrote in a new report. Without a wait-time goal, the success of the program is impossible to measure. “Without implementing an achievable wait-time performance measure for receiving community care, VA cannot determine whether the [program] has helped to achieve its goal of reducing veterans’ wait times for receiving care,” the report reads.

The Veterans Community Care Program was created in 2018 under the VA Mission Act — a measure President Donald Trump commonly refers to as “veterans’ choice.” The new program went into effect in 2019, replacing the previous VA Choice Program. VA Choice was established in response to the 2014 VA wait-time scandal, when it was discovered more than 200 veterans died while waiting for appointments. The intent of the Choice program was to lessen veterans’ wait for health care by sending them to private-sector doctors when they live far from a VA facility or can’t get an appointment. The new Veterans Community Care Program aimed to expand on VA Choice. However, it’s unsure whether it’s working, the GAO reported.

The GAO first recommended the VA develop a wait-time standard in 2013 for the agency’s previous community care programs. It made the recommendation again in 2018. Citing a lack of action by the VA to follow through on the recommendation, the GAO called on Congress this week to develop the wait-time goal for the agency. “Given the VA’s lack of action over the prior [seven] years implementing wait-time goals for various community care programs, congressional action is warranted to help achieve timely health care for veterans,” the report reads. In response to the report, VA officials said that creating a maximum allowable wait time “would not be appropriate” because wait times are based on clinical needs. Veterans in urgent need of care are being referred to private doctors in under two days, officials said.

Sen. Jon Tester, D-Mont., introduced legislation last year that would require the VA to send regular reports about how long it takes veterans to receive care from private-sector doctors. The measure — the Accountability in VA Scheduling and Consult Management Act — hasn’t yet been considered. Tester said this week that Trump’s administration has “bungled” the Veterans Community Care Program. “If VA cannot get its house in order, Congress will take action to better ensure that veterans from the Big Apple to Big Sandy can access their earned care in a timely manner,” Tester said in a statement. The report was scheduled to be part of a hearing 30 SEP of the House Committee on Veterans’ Affairs. The GAO, as well as veterans organizations and VA officials, were scheduled to testify.

In its review, the GAO looked at referrals for community care in White River Junction, Vt.; Bath, N.Y.; Bronx, N.Y.; Philadelphia; and Washington, D.C. Veterans at those facilities waited from one to 130 days to get an appointment with a private-sector doctor, according to the report. The GAO also found that few private-sector providers are using a software system the VA created to exchange documents and information. “Limited participation in the use of this

system has resulted in manual exchange of documentation with VAMCs, which could result in additional delays in scheduling veterans' appointments, lost documentation, or scanning backlogs," the report reads. In addition, there was a shortage of schedulers on staff in the community care offices at all five VA facilities the GAO reviewed. The VA agreed to two GAO recommendations, including one that asks the agency to recruit more schedulers. Refer to www.youtube.com/watch?v=XsdKCN4nSkQ to watch the House Committee on Veterans' Affairs 2 Hr. hearing on community care wait times [Source: Stars & Stripes | Nikki Wentling | September 29, 2020 ++]

VA Benefits Handbooks 2020

Now Available Online



VA's new website landing page makes it easier for Veterans and family members to access VA benefits and services information. The website, www.va.gov/getstarted, provides two newly updated booklets on information about VA benefits and services, as well as how to apply for them.

The first booklet is the 2020 **Federal Benefits Handbook for Veterans, Dependents and Survivors**. The handbook contains a comprehensive listing of VA benefits and services with direct links to contact benefits and services representatives. In fact, an index located on the inside cover lists both phone numbers and websites for easy reference. Importantly, the handbook provides a legal overview on eligibility requirements to include the definition of a Veteran. Additionally, as VA serves many generations of Veterans, there are specific qualification guidelines for distinct periods of service to clarify eligibility during both peacetime and wartime environments.

The handbook aligns with benefits information and services for VA's three administrations: Veterans Health Administration; Veterans Benefits Administration; and Veterans Cemetery Administration. Also, a section of the handbook discusses non-healthcare services, such as homelessness, survivor assistance, women and minority Veterans, and many other programs. The handbook is a one-stop resource for Veterans, family members and survivors. Limited printed copies may be available at medical centers or VBA regional offices. The website allows Veterans to access VA benefits and services information.

The second resource booklet, the **VA Welcome Kit**, complements the handbook with easy-to-understand words and graphics to better navigate VA's many benefits. This booklet is structured on the idea that no two Veterans are the same, and not all experience major life events and moments in the same order. Based on where a Veteran is in his or her life, VA serves Veterans in different ways. This resource includes a journey map to help explore how VA supports Veterans both now and in the future. This resource also reviews VA benefits and services. This includes a useful check list to help Veterans learn and organize important documents needed for application purposes. In addition, Veterans can also learn eligibility periods for certain benefits, such as education or life insurance. The best part is that one can simply crosswalk a search by benefit, how it can help, documents required and VA points of contact.

Want to apply for health care, education, compensation, assistance for care givers, or memorial benefits? These are just a few of the resources in this booklet that can save Veterans time, increase their awareness and understanding of how to apply. VA is working to take the complexity out of navigating its myriad benefits and services. Visit www.va.gov/getstarted to learn more about the VA benefits Veterans have earned with their service. [Source: Vantage Point | September 23, 2020 ++]

VA Cemeteries

Update 23: Wyoming Cheyenne National Cemetery Dedicated



The VA on 8 OCT dedicated a new national cemetery in Laramie County, Wyoming. VA Secretary Robert Wilkie unveiled the dedication plaque for [Cheyenne National Cemetery](#), the first national cemetery in the state. "Together, all of you, and so many others, have enabled this ground to serve as a national shrine dedicated to the memories of the men and women to whom we all owe a great debt," said Wilkie. "Wyoming has been blessed with an abundance of such men and women — whose collective courage and commitment allow us to flourish as a nation and as a people united."

Construction of the first phase of the cemetery provides space for more than 1,600 interments including caskets, in-ground burial of cremains, columbaria space for cremains and a memorial wall. At full capacity the cemetery will be able to accommodate just over 7,000 interments. Until now, the closest burial option was Fort Logan National Cemetery located 114 miles away in Denver, Colorado. The only in-state Veterans cemetery is Oregon Trail State Veterans Cemetery, run by the State of Wyoming, located 176 miles away in Evansville.

Cheyenne National Cemetery is the sixth to open under the VA's Rural Initiative program, which provides burial access for Veterans in rural areas not currently served by a national cemetery within the state or VA grant-funded state cemetery. Since 2014, VA has dedicated rural cemeteries in Idaho, Maine, Montana, North Dakota, Wisconsin and now Wyoming, with cemeteries in Nevada and Utah currently, under construction or planned. The 5.02-acre cemetery is expected to serve a population of more than 55,000 Veterans, their spouses and eligible children within a 75-mile radius of Cheyenne. This number includes over 15,000 Wyoming Veterans who will now be served with a VA burial option for the first time.

Cheyenne National Cemetery is supervised by Fort Logan National Cemetery in Denver, Colorado. For more information, contact Fort Logan National Cemetery director Kevin Johnson at (303) 761-0117. For information on VA burial benefits, or to apply for burial benefits in advance of need, visit VA's [National Cemetery Administration](#) or call (800) 535-1117. Photos and video of the dedication can be found on the [National Cemetery Administration's Facebook](#). [Source: VA News Release | October 8, 2020 ++]

VA Caregiver Program

Update 69: Expansion to Caregivers of Eligible Veterans of Earlier Eras Begins

The VA announced 1 OCT implementation of a new information technology (IT) system marking the official launch of the first phase of expansion of the Program of Comprehensive Assistance for Family Caregivers ([PCAFC](#)) to caregivers of eligible Veterans of earlier eras. The Caregiver Records Management Application (CARMA) automates manual processes and integrates with other VA systems, resulting in increased efficiencies and effectiveness for VA staff. The expansion rolls out in two phases. Effective 1 OCT, the first phase includes eligible Veterans who incurred or aggravated a serious injury in the line of duty on or before May 7, 1975. Effective Oct. 1, 2022, the second phase will include eligible Veterans who incurred or aggravated a serious injury in the line of duty between May 7, 1975 and Sept. 11, 2001.

Through CARMA, with a click of a button, an electronic health record will be created for a family caregiver where Caregiver Support Coordinators will document their clinical interactions. CARMA will also help guide consistency by systematically adjusting VA's stipend payment calculations, as appropriate, and alerting VA users when annual reassessments of PCAFC participants are due, among other key functionalities. In addition, this program expansion also includes a new digital version of the application which allows individuals to apply for the PCAFC online. "Caregivers provide stability and security to our most vulnerable Veterans, allowing them to stay in their homes with their loved ones for as long as possible," said VA Secretary Robert Wilkie. "Today begins the first phase of expansion of the Program of Comprehensive Assistance for Family Caregivers. Through this expansion, VA is able to give more family caregivers access to essential resources so we can support them as they care for Veterans of earlier eras."

Since publishing the final regulation 31 JUL, to improve and expand PCAFC — VA also expedited hiring key staff who bring the clinical qualifications and organizational skill sets to ensure consistent eligibility decision making across the enterprise, support program needs and provide strong infrastructure for consistent and standardized application processing and adjudication. This past year, the Caregiver Support Program expanded to approximately 1,100 staff and will grow to approximately 1,800 staff within the next six months. These changes ensure Veterans and caregivers receive timely, accurate assessments and eligibility determinations, as well as an improved customer experience.

Previously, only available for eligible Veterans who incurred or aggravated a serious injury in the line of duty on or after Sept. 11, 2001, PCAFC provides education, support, a monthly stipend, health care coverage and certain beneficiary travel to qualifying family caregivers of eligible Veterans. VA's Caregiver Support Program offers a wide variety of support services for caregivers of Veterans. Partnerships continue to be created or enhanced to broaden services and supports for caregivers. Learn more by visiting the Caregiver Support Program website or by calling the Caregiver Support Line at 855-260-3274 for more information. [Source: VA News Release | October 1, 2020 ++]

VA Long Term Care

Update 01: Options for Veterans

Veterans have many options for long term care services and supports – for a short stay or for the rest of their lives. To check them out click on those of the following you may be interested in:

Nursing Homes

- [Community Living Centers](#) (CLCs or VA Nursing Homes) provide nursing home level of care 24 hours a day, 7 days a week.

- [Community Nursing Homes](#) provide skilled nursing care 24 hours a day, 7 days a week near a Veteran’s home and family. These non-VA nursing homes are an option in many places where a VA Community Living Center may not be available.
- [State Veterans Homes](#) provide a mix of nursing home care, domiciliary care or adult day health care. They are in all 50 states and Puerto Rico and are owned and managed by state governments that set the rules about which Veterans or Veteran’s family members are eligible.

VA Residential Settings

- [Community Residential Care](#) (CRC) is a VA program for Veterans who do not need hospital or nursing home care, but cannot live alone because of medical or psychiatric conditions. This is a private-pay option.
- [Medical Foster Homes](#) (MFH) are private homes and provide an alternative to a long-stay nursing home. This type of care may be an option for Veterans who have medical conditions that require 24/7 care and supervision.

Non-VA Residential Settings

- [Adult Family Homes](#) have a trained caregiver on duty 24/7 to help with activities such as bathing and getting dressed. This is a private-pay option.
- [Assisted Living Facilities](#) are like Adult Family Homes except that your room is in a larger building that is not a private home. This is also a private-pay option.

-o-o-O-o-o-

Note that some of the services listed under [Home and Community Services](#), such as [Hospice Care](#), and [Palliative Care](#) can also be provided in Residential Settings and Nursing Homes. To learn more about options and resources for Veterans visit www.va.gov/Geriatrics. [Source: VA Geriatrics Monthly Bulletin | Stephanie Colombini | September 23, 2020 ++]

VA Medical Marijuana

Update 70: IAVA Amicus Brief Filed



The Department of Veterans Affairs has long used marijuana's position on the federal controlled substances list as a reason not to incorporate it into veterans' care. That includes allowing its doctors to prescribe it, even in states where it is legal, and stymied research held up by arduous bureaucracy. For years, VA leaders have used marijuana's status as a Schedule I drug as a reason VA cannot prescribe it for medical use, even in states where it is legal, and why research on the drug's usefulness for veterans has been stymied. But the lack of progress has continued to frustrate advocates and veterans who say it can help some, and more research could provide further effectiveness to treat a variety of veteran health concerns.

Recently, Iraq and Afghanistan Veterans of America refiled an amicus brief with the U.S. Court of Appeals for the Ninth Circuit stating its support to remove marijuana from the Schedule I list. The drug remaining on that list inhibits further study "that could show the plant's potential in treatment of PTSD," according to IAVA. "Iraq and Afghanistan

Veterans of America's (IAVA) members have made it clear that they support research done on the use of cannabis as a treatment option," said Travis Horr, director of government affairs for IAVA. "Our most recent survey showed 88% support for additional research into cannabis, and 84% believe that VA should drive that research. It is for these reasons that IAVA believes it is crucial to remove cannabis as a schedule 1 drug, to allow this research to be done and potentially provide much-needed relief for veterans."

In IAVA's most recent annual survey, about 22% of members who responded said they were already using marijuana for medical purposes. In its amicus brief, IAVA presents anecdotal evidence of veterans and doctors using marijuana to treat post-traumatic stress disorder in states where the drug is legal, and cites scientific research showing marijuana may be a "safe and effective treatment for PTSD" for some veterans. But because the drug is on the Schedule I list, VA is not allowed to conduct the "necessary research on its therapeutic efficacy," according to the amicus brief. The brief was filed by Dr. Suzanne Sisley, of the Scottsdale Research Institute and Battlefield Foundation, among others. Sisley is one of the researchers aiming to conduct clinical trials on medical marijuana for PTSD with the goal of decreasing veteran suicide deaths, but she's unable to so long as the drug remains so restricted at the federal level.

"Scientists seeking to conduct research on cannabis must submit to an arduous application process that may last years," according to the brief. "The research requires approval from multiple government agencies, including some with stated opposition to any therapeutic uses of cannabis." Then, once the application process is complete, all cannabis used for research has to be purchased through one national provider, but the levels from that provider are much lower than the THC potency levels used by patients nationwide, hindering research efforts.

In late August, the House was poised to vote on legislation that would remove marijuana from the Controlled Substances Act, effectively ending marijuana prohibition at the federal level -- though states would still get to rule on it for themselves. At the time, House Majority Whip James Clyburn (D-SC) announced that the House planned to bring the bill to the floor after nine months of silence, and "will be voting soon" on H.R. 3884, the Marijuana Opportunity Reinvestment and Expungement (MORE) Act. But now it's been nearly a month and a half, and no such vote has taken place. The legislation, though unlikely to pass the current Senate, is one of the most significant steps from Congress so far in changing federal marijuana policy. The vote in the House would be historic, even if the bill is all but dead on arrival in the Senate.

VA senior leaders, including Secretary Robert Wilkie, told Veterans Affairs lawmakers that it would take an act of Congress for them to be willing to sign off on doctors recommending the drug to vets in states where it was already legal. Past attempts by Congress -- even those with some bipartisan support -- have been met with opposition from VA leaders. In the Senate, some of those measures have been met with opposition from Republican leadership. The bill itself contains a provision specifically for veterans -- allowing VA doctors, or contracted doctors, to make recommendations to qualifying veterans who live in states where use of the drug is legal for medical purposes. In November last year, the House Judiciary Committee took the first vote in Congress to remove marijuana from the Controlled Substances Act. The committee voted 24-10 to advance the bill, and it has not made it to the House floor until now.

Some veterans fear their use or potential use of marijuana could jeopardize their VA benefits and lawmakers have even introduced bills to prevent exactly that. But VA says on its website that "veterans will not be denied VA benefits because of marijuana use." A few bills have been filed to codify that and ensure that VA could not take benefits from veterans for their marijuana use. None have passed so far. Dr. Ben Kligler of the Veterans Health Administration recently told Connecting Vets that veterans can talk to their VA doctors about cannabis use and ensure use will not interact negatively with existing medications, but VA doctors cannot prescribe or recommend its use to veterans, or replace existing medication with medical marijuana.

Marijuana use for veterans has gained some traction among lawmakers in Congress, but none of the legislation has made significant progress, and some of it has been shut out entirely, especially in the Senate. While some veterans have, anecdotally, shared that marijuana has benefitted them, including in some cases helping to prevent suicide, many

lawmakers remain unconvinced, calling for more evidence-based conclusions before a decision can be made. But lawmakers also have supported other alternative treatments and therapies for vets that, in some cases, have questionable efficacy for veterans' health concerns. One thing both Republicans and Democrats seem able to agree on is the need for VA to study marijuana's potential uses for veterans, though some have expressed frustration with the timeline for that research. [Source: ConnectingVets.com | Abbie Bennett | October 12, 2020 ++]

VA COVID-19 Cases

Update 07: 49% More Active Cases than This Time Last Month



Active COVID-19 cases at the Department of Veterans Affairs rose close to 4,000 on 8 & 9 OCT for the first time since August as the number of patients and VA staff sick because of the fast-spreading virus spike again. Active cases of the coronavirus at VA, which varied between about 3,800 to just under 4,000 on Thursday and Friday, had been trending down for weeks in late August and in September. But, in late September, a definite trend in more active cases began, and now VA has about 49% more active cases than it did this time last month. The increase doesn't appear as dramatic as the spike this summer, beginning in late June through July and into August which would become VA's deadliest month for patients sick from the virus. Since Oct. 1, VA has recorded a nearly 24% increase in active COVID-19 cases.

"Trends in new cases generally reflect what is going on in the country and local communities," VA Press Secretary Christina Noel said. In August, VA Secretary Robert Wilkie said what Veterans Health Administration leaders had been saying for months, the department was preparing for a potential second wave, or "boomerang" of the virus this fall and winter, stocking supplies and preparing for some patients who may have long recovery times. The VA Healthcare systems with the most active cases as of 9 OCT included Milwaukee, Wisconsin (110); Nebraska-Western Iowa (91); Columbia, Missouri (86); North Chicago (82); Minneapolis (74); Orlando, Florida (72), Atlanta (69); Columbia, South Carolina (69); and Gainesville, Florida (69).

The department has recorded nearly 65,000 total cases of the virus among its patients and staff since the pandemic began, adding nearly 3,700 cases so far in October, a 6% increase. About 57,300 of those total cases are considered convalescent, which means the patients either recovered or it's been at least 14 days since they tested positive. VA's rate of recovery for patients and staff is about 89%. VA recorded an additional 149 deaths in the first nine days of October, a more than 4% increase. VA officials have recorded a total of 3,585 patient deaths during the pandemic -- a mortality rate of about 5.5%, down slightly from previous months but still well above the overall 2.8% mortality rate among all Americans, according to the Centers for Disease Control and Prevention.

The VA Healthcare systems with the most deaths as of 9 OCT remained primarily those hit hardest in the early stages of the pandemic, such as New Jersey (121), New York Harbor (116), Boston (97), Texas Valley Coastal Bend (94), Bronx (93), Phoenix (78), San Antonio (77), Cleveland (75) and New Orleans (70). But while VA inches toward more grim milestones during the pandemic, a hopeful trend continues -- hospitalization rates continue to fall. "The best measure of how COVID-19 is affecting VA patients is the rate of hospitalizations, which are decreasing and at their lowest point of the pandemic," VA Press Secretary Christina Noel told Connecting Vets this week.

In March, 38% of VA COVID-19 patients required hospitalization. The hospitalization rate has continued to fall steadily through the summer into fall, reaching 15% in September and 13% as of 5 OCT. The number of cases among VA staff is also increasing, reaching nearly 5,700 cumulative cases as of Friday and, for the first time since 16 SEP, VA recorded two more staff deaths, for a total of 58 during the pandemic so far. VA continues to administer thousands of COVID-19 tests to patients and staff, reaching more than 771,000 tests administered nationwide as of Friday, an about 20% increase from this time last month. That total number of tests does not reflect how many individual people have been tested at VA, but rather how many tests have been administered -- some people may receive multiple tests. In September, VA averaged about 4,790 COVID-19 tests per day. VA serves more than 9 million veterans and has hundreds of thousands of staff members across the department.

Results of a VA study of more than a quarter of a million veterans released late last month showed that Black and Hispanic veterans are twice as likely as white veterans to test positive for the coronavirus at VA, indicating an "urgent need to proactively tailor strategies to contain and prevent further outbreaks in racial and ethnic minority communities," researchers said. Department data provided to Connecting Vets in July showed that Black and Hispanic veterans made up nearly half of all VA patients who had tested positive for the coronavirus, though they only comprise about 23% of all VA patients. [Source: ConnectingVets.com | Abbie Bennett | October 09, 2020 ++]

VA Fraud, Waste & Abuse

Reported 01 thru 15 OCT 2020



NEWARK, N.J. – Six individuals have been charged in New Jersey for their roles in a massive nationwide prescription medication and durable medical equipment telemedicine scheme, and three others admitted their roles in three other health care fraud cases. The announcements are part of a federal law enforcement effort to crack down on health care fraud nationwide.

- **Andrew McCubbins**, 39, of Draper, Utah, the owner of a telemedicine company, pleaded guilty by videoconference on Sept. 24, 2020, before U.S. District Judge Kevin McNulty to an information charging him with one count each of conspiring to commit wire fraud, conspiracy to commit health care fraud, and conspiring to defraud the United States in connection with a scheme to violate the Anti-Kickback Statute.
- **Christian Mohases**, 38, of Santa Ana, California, pleaded guilty by videoconference on Sept. 24, 2020, before U.S. District Judge Kevin McNulty to an information charging him with one count of conspiring to commit health care fraud and one count of conspiring to defraud the United States in connection with a scheme to violate the Anti-Kickback Statute.
- **Luis Roa**, 51, of Santiago, Chile, pleaded guilty by videoconference on Sept. 24, 2020, before U.S. District Judge Kevin McNulty to an information charging him with one count of conspiring to commit health care fraud and one count of conspiring to defraud the United States in connection with a scheme to violate the Anti-Kickback Statute.

The announcements are part of a nationwide federal law enforcement effort to combat telemedicine fraud, prescription fraud and durable medical equipment fraud. As part of this effort, the Department of Justice is announcing today the **largest amount of alleged fraud loss ever charged – \$4.5 billion** in allegedly false and fraudulent claims

submitted by more than 86 criminal defendants in 19 judicial districts around the country – related to nationwide schemes involving telemedicine: the use of telecommunications technology to provide health care services remotely.

Beginning in January 2016 and continuing for more than three years, the six defendants exchanged kickbacks and bribes with each other and others. **Belter**, who owned and operated a marketing company in Ohio called Health Pain Solutions (www.ohiohealth.com), identified Medicare beneficiaries and targeted them for specific prescription medications or durable medical equipment (DME) like braces. He then sent the beneficiaries' information to **Laughlin** and **Luke**, who owned RediDoc (<https://www.redidoc.com>). Belter paid Laughlin and Luke kickbacks for each signed prescription and doctor's order for those beneficiaries that Laughlin and Luke collected from doctors under contract with RediDoc. Laughlin and Luke in turn paid those doctors kickbacks for each prescription and doctor's order they signed. Laughlin and Luke transmitted the prescriptions to Apogee (www.mailmyprescriptions.com & www.healthwarehouse.com), a pharmacy owned and run by **Ethan Welwart**, **William Welwart**, and **Yaish**, and doctor's orders to DME providers, who submitted claims for reimbursement to Medicare and other insurers. Ethan Welwart, William Welwart, and Yaish at Apogee subsequently paid Belter kickbacks from the reimbursements they received, in exchange for Belter's actions in originating the beneficiaries' claims.

After identifying target beneficiaries, Belter or his employees telephoned them, purportedly to obtain their medical history and consent to receive medications or DME. The purpose of these calls was so that Belter could record the conversations with the beneficiaries and convince them to try certain medications or DME. Belter had no medical licenses or training. Belter purposely did not tell the beneficiaries what doctor would prescribe the medication or DME. The conspirators believed that the beneficiaries may not consent to receive medication or DME from an unknown doctor. In an email to William Welwart and another Apogee employee on Jan. 15, 2018, Belter wrote that, when he called beneficiaries, he did not provide specifics: "I think you might lose some people [beneficiaries] when you mention a Doctor name they have never heard of."

After obtaining the beneficiary's medical history and purported consent, Belter transmitted a beneficiary intake form, the recorded call, and a pre-filled prescription for medication or DME order to Laughlin and Luke at RediDoc. Under a contract, Belter paid Laughlin and Luke a fee of approximately \$95 for each prescription that RediDoc obtained from one of its contracted doctors; \$100 for each DME order; and \$115 for a prescription and a DME order.

RediDoc recruited and contracted with doctors around the country to sign prescriptions and DME orders. RediDoc paid its contracted doctors anywhere from \$7 to \$30 per "consultation," depending on whether they prescribed medication, DME, or both. For example, according to one RediDoc contract, RediDoc agreed to pay a doctor \$15 per "consultation" by telephone with no prescription; \$20 per "consultation" resulting in a medication prescription or DME order; and \$30 per "consultation" resulting in a medication prescription and DME order. RediDoc had similar contracts with doctors across the country and paid them over \$5.5 million during the scheme. The defendants and other conspirators caused the submission of false and fraudulent claims to health care benefit programs, including Medicare, in excess of \$100 million for prescription medication and DME.

The charge of conspiracy to violate the Anti-Kickback Statute is punishable by a potential penalty of five years in prison and a fine of \$250,000 fine, or twice the gross gain or loss from the offense, whichever is greater. The charges and allegations contained in the complaints are merely accusations, and the defendants are presumed innocent unless and until proven guilty.

McCubbins owned and operated a telemedicine company based in Utah that purported to provide health care services through health care professionals to Medicare beneficiaries. McCubbins and others paid kickbacks and bribes to various parties in exchange for referrals and orders for medically unnecessary genetic cancer screening tests (CGX Tests) for Medicare beneficiaries, ultimately leading to approximately \$89 million in Medicare payments.

In order to generate referrals of Medicare beneficiaries to the telemedicine company, McCubbins and others paid kickbacks and bribes to individuals operating call centers targeting Medicare beneficiaries for CGX Tests. Once the telemedicine company received the referrals, health care professionals acting on its behalf wrote medically unnecessary

orders for CGX Tests for the Medicare beneficiaries. McCubbins bribed medical doctors, nurse practitioners, and physician assistants to prescribe the CGX Tests for Medicare beneficiaries. These health care professionals wrote medically unnecessary orders for CGX Tests without performing legitimate medical consultations and after only cursory telephonic interactions with the Medicare beneficiaries. In addition, the Telemedicine Company also bribed doctors to purportedly “supervise” nurses and other health care professionals in order to legitimize the their prescriptions for CGX Tests. In reality, however, the supervising physicians had no legitimate clinical or collaborative relationship with the health care professionals they claimed to supervise.

Mohases and his conspirators owned and operated multiple call centers through which they obtained doctors’ orders for DME, namely orthotic braces, and patient referrals for genetic CGX tests for Medicare beneficiaries. Mohases and his conspirators provided these orders and referrals in exchange for bribes from certain companies that provided the braces and performed the CGX Tests, ultimately leading to approximately \$8.5 million in Medicare payments for medically unnecessary DME and CGX Tests.

Mohases and his conspirators obtained the DME orders and CGX Test referrals through the use of marketing call centers and telemedicine companies. Mohases used telemedicine companies to generate DME orders that were medically unnecessary because they were generated without any legitimate physician-patient relationship and without complying Medicare’s telemedicine requirements. In order to conceal the kickback arrangements, Mohases and his conspirators entered into sham contracts that made it appear that they were providing legitimate services. Mohases generated false invoices to match the sham contracts and to conceal the kickback scheme.

Roa and his conspirators owned and operated multiple call centers through which they obtained doctors’ orders for DME, namely braces, and patient referrals for CGX tests for Medicare beneficiaries. Roa and his conspirators provided these orders and referrals in exchange for bribes from certain companies that provided the braces and performed the CGX tests, ultimately leading to approximately \$6.9 million in Medicare payments for medically unnecessary DME and CGX tests.

Roa and his conspirators obtained the DME orders and CGX test referrals through the use of marketing call centers and telemedicine companies. Roa used telemedicine companies to generate DME orders that were medically unnecessary because they were generated without any legitimate physician-patient relationship and without complying with Medicare’s telemedicine requirements. In order to conceal the kickback arrangements, Roa and his conspirators entered into sham contracts that made it appear that they were providing legitimate services. Roa generated false invoices to match the sham contracts and to conceal the kickback scheme.

The charge of conspiracy to commit wire fraud is punishable by a maximum potential penalty of 20 years in prison and a fine of \$250,000, or twice the gross profit or loss caused by the offense, whichever is greater. The charge of conspiracy to commit health care fraud is punishable by a maximum potential penalty of 10 years in prison and a fine of \$250,000, or twice the gross profit or loss caused by the offense, whichever is greater. The charge of conspiracy to violate the federal Anti-Kickback Statute is punishable by a maximum potential penalty of five years in prison and a fine of \$250,000, or twice the gross profit or loss caused by the offense, whichever is greater.

As of Sept. 30, 86 individuals were involved in the scheme to use telecommunications technology to provide remote healthcare and CMS Center for Program Integrity revoked Medicare billing privileges of 256 medical professionals involved in telemedicine schemes. Altogether, the Justice Department issued charges against 345 individuals allegedly responsible for \$6 billion in alleged fraud to Medicare, Medicaid, Tricare and private insurance companies for treatments that were unnecessary and often never provided. Included are medical professionals accused of distributing more than 30 million doses of opioids and other prescription narcotics. [Source: DoJ Dist. of New Jersey | U.S. Attorney’s Office | September 30, 2020 ++]

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Lorena, Texas -- A Texas woman was sentenced to 18 months in prison today for her role in a \$5.5 million scheme to overbill the U.S. Department of Labor Office of Workers’ Compensation Program for physical therapy and other

services. **Melissa Sumerour**, 49, of Lorena, Texas, was sentenced by U.S. District Judge Karen Gren Scholer of the Northern District of Texas to 18 months in prison followed by three years of supervised release. After a trial in December 2019, Sumerour was convicted of six counts of health care fraud.

According to evidence presented at trial, from approximately January 2011 to March 2017, Sumerour engaged in a scheme to defraud the DOL's Office of Workers' Compensation Program by overbilling for physical therapy. The evidence established that the fraud, in which Sumerour billed for more physical therapy than was provided, cost the Office of Workers' Compensation Program in excess of \$5.5 million. One other defendant has been charged in this matter. Latosha Morgan, 42, of Grand Prairie, Texas, pleaded guilty and is awaiting sentencing.

The Fraud Section leads the Medicare Fraud Strike Force. Since its inception in March 2007, the Medicare Fraud Strike Force, which maintains 15 strike forces operating in 24 districts, has charged more than 4,200 defendants who have collectively billed the Medicare program for nearly \$19 billion. In addition, the HHS Centers for Medicare & Medicaid Services, working in conjunction with the HHS-OIG, are taking steps to increase accountability and decrease the presence of fraudulent providers. [Source: DoJ | Office of Public Affairs | September 22, 2020 ++]

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Los Angeles, Calif. – The owner of a San Fernando Valley trucking school was sentenced 5 OCT to 48 months for leading a sophisticated scheme to defraud the United States Department of Veterans Affairs out of more than \$4 million in education benefits involving over 100 veterans who did not attend classes. **Emmit Marshall**, 53, of Woodland Hills, was sentenced by United States District Judge Stephen V. Wilson, who also ordered him to pay \$4.1 million in restitution. Marshall pleaded guilty in July 2019 to five counts of wire fraud. At the hearing, Judge Wilson stated that this “was a very serious fraud on the government,” which involved “calculated, criminal acts that cannot be condoned.”

Marshall is the owner and president of the Chatsworth-based Alliance School of Trucking (AST). Marshall and a co-defendant, AST Vice President **Robert Waggoner**, 57, of Canyon Country, recruited eligible veterans to take trucking classes paid under the Post-9/11 GI Bill. AST was certified to offer classes under the Post-9/11 GI Bill, including a 160-hour Tractor Trailer & Safety class and a 600-hour Select Driver Development Program. Under the Post-9/11 GI Bill, the VA paid tuition and fees directly to the school at which veterans were enrolled. The VA also paid a housing allowance to veterans enrolled full-time in an approved program, and, in some cases, the VA paid for books and supplies for veterans' benefit.

From July 2011 to April 2015, Marshall and Waggoner convinced more than 100 veterans to participate by telling them they were entitled to VA education benefits, even if they did not attend classes. Despite not taking classes, the veterans who agreed to join the scheme accepted education benefits for housing while AST collected the benefits for tuition, resulting in a total loss to the VA of at least \$4.1 million. In addition, Marshall resorted to occasionally using veterans' personal information to sign them up for benefits, forging signatures, sometimes without the veterans' permission. Finally, in an attempt to obfuscate the overall scheme and the forgeries of student enrollment paperwork, Marshall directed the veteran-students to lie to VA investigators and ordered the destruction of AST paperwork by co-schemers.

“[Marshall] profited most from this conduct, pocketing nearly \$1 million himself, which he used for jewelry, a cruise, a trip to Hawaii, property taxes on his Woodland Hills residence, purchase of a Ford F-150 and purchase of semi-tractor trailers for a new business,” prosecutors wrote in their sentencing memorandum. Waggoner pleaded guilty on February 24 to five counts of wire fraud. His sentencing hearing is scheduled for March 15, 2021, at which time he will face a statutory maximum sentence of 100 years in federal prison. [Source: DoJ Cental Dist. of CA | U.S. Attorney's Office | October 5, 2020 ++]

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Newark, N.J. -- A Bergen County, New Jersey, man was charged for his role in stealing prescription HIV medication from the pharmacy of the East Orange VA Medical Center. **Wagner Checonolasco**, a/k/a “Wanny,” 33, of Lyndhurst, New Jersey was charged by criminal complaint with conspiracy to steal government property, specifically HIV medication. Checonolasco had his initial appearance by videoconference before U.S. Magistrate Judge Cathy L. Waldor and was released on \$250,000 unsecured appearance bond.

According to documents filed in this case and statements made in court: From January 2018 through November 2019, Checonolasco conspired with another person to steal prescription HIV medication from the Veterans Affairs Medical Center (VAMC) in East Orange, New Jersey. The conspirator, who was employed as a pharmacy procurement technician at the VAMC pharmacy, placed large orders for HIV medication, purportedly on behalf of VAMC. After the medication was delivered, the conspirator stole it. Checonolasco and the conspirator met, frequently at the conspirator’s residence, so that Checonolasco could purchase the stolen HIV medication, which he then sold. Checonolasco and the conspirator conspired to steal \$7.85 million worth of HIV medications. The charge of conspiracy to steal government property is punishable by a potential penalty of five years in prison and fine of a \$250,000, or twice the gross gain or loss from the offense, whichever is greater. The charge and allegations contained in the complaint are merely accusations, and the defendant is presumed innocent unless and until proven guilty. [Source: DoJ Southern Dist. W. Virg. | U.S. Attorney’s Office | October 7, 2020 ++]

-o-o-O-o-o-

Rochester, N.Y. – U.S. Attorney James P. Kennedy, Jr. announced 9 OCT that **Marcos D. Guzman**, 36, of Rochester, NY, who was convicted of theft of firearms from a Federal Firearms Licensee, possession of firearms by a convicted felon, and [fraudulent representations about the receipt of military medals](#), was sentenced to serve 20 years in prison by U.S. District Judge Elizabeth A. Wolford. Guzman was also ordered to pay \$41,500 in restitution to August Chinappi, former owner of Chinappi’s Firearms & Supplies.

“Guzman is the opposite of a hero,” stated U.S. Attorney Kennedy. “The heartless crimes that he and his co-conspirators committed continue to bring harm and wreak havoc in our community as the guns that they stole and sold on our streets almost inevitably end-up in the hands of those who acquire them for criminal purposes. The crimes they committed are acts of treason against the safety and well-being of our community.” Assistant U.S. Attorney Brett A. Harvey, who handled the case, stated that the defendant, along with co-defendants Dakota Sarfaty and Luis D. Marcano-Agosto, broke into Chinappi’s Firearms & Supplies, a gun store on West Ridge Road in Spencerport, NY, in the early morning hours of August 16, 2018. Defendant Sarfaty entered the basement through a hole in the wall and, together with Guzman and Marcano-Agosto, stole approximately 87 firearms, most of which were handguns. Many of the firearms were sold on the streets of Rochester.

In April 2019, Guzman pleaded guilty for his role in the gun store burglary. The defendant then 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 his pending firearms offenses. Specifically, Guzman 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. The defendant provided photographs to the U.S. Probation Office that purported to show the two Purple Heart certificates. The Purple Heart certificates were fake. Co-defendants **Dakota Sarfaty** and **Luis D. Marcano-Agosto** were previously convicted for their roles in the gun store burglary. Sarfaty was sentenced to serve 175 months in prison, while Marcano-Agosto is awaiting sentencing. [Source: DoJ Western Dist. Of N.Y. | U.S. Attorney’s Office | October 7, 2020 ++]

-o-o-O-o-o-

Seattle, Wash. –A respiratory therapist at the Veterans Affairs Medical Center in Seattle pleaded guilty 5 OCT in U.S. District Court in Seattle to theft of government property. **Gene Wamsley**, 41, of Bonney Lake, Washington, admits stealing a ventilator and other respiratory medical equipment in the midst of the COVID-19 pandemic and

selling it for his own gain. Wamsley faces up to ten years in prison when sentenced by U.S. District Judge James L. Robart on January 11, 2021.

According to records filed in the case, the investigation began in January 2020 when VAMC reported two bronchoscopes, used for examining a patient's airway, went missing from the hospital. A third bronchoscope was reported missing in April 2020. In all, Wamsley admits stealing and selling three bronchoscopes worth over \$100,000 for just \$15,750. Wamsley sold the scopes to a Florida resident via eBay. When Wamsley's home was searched in June, law enforcement seized a fourth bronchoscope and a \$6,000 sleep apnea device called a WatchPat that had been stolen from the VA Medical Center. Further investigation revealed that in April 2020, Wamsley also stole a \$9,950 respirator and sold it via eBay to an Ohio man for just \$6,000. The total loss to the United States from the thefts is \$132,291. [Source: DoJ Western Dist. of WA | U.S. Attorney's Office | October 5, 2020 ++]

-o-o-O-o-o-

Los Angeles, CA – An Orange County man who falsely held himself out to be a United States Marine Corps combat veteran and two-time Purple Heart recipient to fraudulently obtain veterans' health care and housing benefits was sentenced today to 16 months in federal prison. **James Stiles**, 43, of Orange, was sentenced by United States District Judge John A. Kronstadt, who also ordered him to pay \$167,234 in restitution. Stiles pleaded guilty on June 18 to one count of health care fraud.

In November 2012, Stiles applied for health care benefits through the United States Department of Veterans Affairs (VA) by submitting and signing a fraudulent application. On the form, Stiles falsely claimed that he had served in the Marine Corps from 1995 to 2005, and that he was awarded the Purple Heart after being wounded in combat. Once he was enrolled in the VA's health care benefit program, Stiles scheduled medical appointments at will. From December 2012 to March 2016, Stiles received 692 outpatient treatments, primarily at the Tibor Rubin VA Medical Center in Long Beach.

Stiles admitted in his plea agreement that in December 2015 he also applied for housing benefits intended for homeless veterans, and he submitted forms where he falsely claims to be the recipient of two Purple Hearts. As a result of this application, Stiles was accepted into the HUD-Veterans Affairs Supporting Housing program. The Orange County Housing Authority, HUD's local housing partner in Orange County automatically provided his landlord with vouchers on Stiles's behalf each month beginning in February 2016. Also, in February 2016, Stiles submitted a form to the VA for the purpose of obtaining disability benefits in which he falsely claimed that he was a veteran. Stiles's scheme to defraud ended in April 2016 when the VA confronted him, and he admitted he had never served in the U.S. military and was not entitled to receive VA benefits.

The total loss in this case was \$167,234, with a loss of \$162,900 to the Veterans Health Administration and a \$4,334 loss to the Orange County Housing Authority. In a sentencing memorandum, prosecutors cited a March 2016 audio recording where Stiles falsely told a religious outreach group for veterans "that he was a captain in the Marine Corps, that he served for 10 years, that he was simultaneously shot in the head by a 5-year-old 'kid' and in the back by a sniper, that he was subsequently in a coma for approximately two years, and that he still lives with the bullet in his head." His comments have no basis in the truth," prosecutors wrote. "[Stiles's] statements are deeply offensive to those that have actually served in the United States military." [Source: DoJ Central Dist. of CA | U.S. Attorney's Office | October 8, 2020 ++]

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Newport News, VA – On 9 OCT, the Department of Justice said a federal grand jury returned an indictment charging a Portsmouth woman with wire fraud and aggravated identity theft in connection with a scheme to defraud veterans. 59-year-old **Rita Copeland** allegedly operated an organization known as, "Veteran Services of the Commonwealth," the Department of Justice said. According to the indictment, Copeland purported to provide caregiving, contracting, and rental assistance services to various veterans from 2016 through 2019. Documents said Copeland allegedly caused

a number of victims to apply for Home Improvements and Structural Alterations (HISA) grants through the Department of Veterans Affairs. Copeland is charged with eight counts of wire fraud and one count of aggravated identity theft.

The grant payments are to be used for certain designated improvements to the residences of veterans. Copeland allegedly failed to perform all of the promised work and used a portion of these payments to her own benefit, contrary to the designated purposes of the funds. In addition, the DOJ said Copeland also allegedly diverted the income and retirement fund payments of another veteran to a bank account that she had opened. Copeland allegedly fraudulently obtained and diverted loan funds and used the credit and debit cards of this elderly victim. Finally, Copeland also allegedly engaged in a rental fraud scheme, purporting to link veterans with landlords, but then diverting rental and security deposit payments to her own benefit, the DOJ said in a press release.

If convicted the DOJ said, Copeland faces a maximum penalty of 20 years on the wire fraud charges and a mandatory consecutive term of two years on the aggravated identity theft charge. Combatting elder abuse and financial fraud targeted at seniors is a key priority of the Department of Justice. The DOJ said, “elder abuse is an intentional or negligent act by any person that causes harm or a serious risk of harm to an older adult.” Elder abuse is a term used to describe five subtypes of elder abuse: physical abuse, financial fraud, scams and exploitation, caregiver neglect and abandonment, psychological abuse, and sexual abuse. According to statistics elder abuse affects at least 10 percent of older Americans every year. [Source: 10WAVY.com | Kaylynn Stephens | October 10, 2020 ++]

* Vets *



Vet Podcast

“My Life, My Story”

Imagine that you’re a patient in the hospital, maybe recovering from a knee surgery or pneumonia. You’re lying in bed, watching something boring on TV when you hear a knock at the door. “Come in,” you say, and a stranger walks into your room. The person is carrying a notepad and pen, and they ask if you’d like to be interviewed about your life. This happens every day at VA hospitals around the country. The strangers walking into the rooms are writers. The patients who choose to tell their stories are America’s Veterans. The program is called, “My Life, My Story” which can be listened to at <https://www.blogs.va.gov/VAntage/78619/welcome-life-story-podcast>

In the seven years since the program started, over 5,000 Veterans have been interviewed at over 50 VA hospitals. Veterans as young as 22 years old and as old as 108. Most of the interviews last about an hour. After that, we write up a story that’s about 1,000 words long. When we’re done, we read the story back to the Veteran and, once they’re happy with it, we put it in their medical record so that their doctors and nurses can read the stories, too. The goal is to make health care a little more personal, to help staff get to know their patients better. But one thing we’ve noticed about these stories: while it’s nice to read them on the page, they’re even better read aloud.

For Season One, we've selected a dozen of our favorites. In a few cases, the Veterans themselves will read their stories. For the others, we found voice actors or VA staff to read for us. Any or all of the following stories can be listened to at <https://www.blogs.va.gov/VAntage/78619/welcome-life-story-podcast> unless otherwise indicated:

- Carl: Losing a Friend 09:28
- Zack: The Gambler 08:19
- Simon: When Work Is Your Hobby 09:26
- Harry: A Guard, a Donkey, and a Cart 08:48
- Bibiana: A Teenage Soldier 11:25
- George: A Voice To Be Heard 20:11
- Steve: Mein Freund 09:39
- Toby: We Knew What Love Was 10:28
- Hank: Getting Focused 09:52
- Tom: The Doctor Is In 08:01
- Jess: Talking About Trauma 10:36
- Charlie: I Don't Want Notoriety 08:20
- Robert: Captured 07.27 <https://vimeo.com/457792789>
- Brian: "My Life as a Foreign Country" 27:16 <https://youtu.be/GBALTWXIMFs>

[Source: Vantage Point | September 25, 2020 ++]

Vet Jobs

Update 267: Five supply chain jobs perfect for Veterans



Whether you're transitioning back to civilian life or just looking to change your career path, a great place to look is the supply chain industry. The global supply chain has experienced unprecedented stress in recent months because of COVID-19. Nevertheless, this pressure has also uncovered many new opportunities by highlighting shortcomings in the existing supply chain structure. What this means for you is more opportunities for work in a variety of different capacities. Even better is that, as a Veteran, you are uniquely qualified for many of these positions because of the skills and discipline you've gained through your service. With that said, let's cover five excellent supply chain jobs you may want to consider in your career search.

Logistics Specialist

To paraphrase legendary military theorist Carl von Clausewitz, the work of the armed forces boils down to getting soldiers to the right place, at the right time, and with the right equipment. This is logistics in a nutshell, and it shows why this career is a perfect fit for Veterans. As a logistics specialist, you'll be responsible for the movement of products

and materials throughout their lifecycle. You'll work with vendors, distributors, and transportation carriers to ensure those items depart and arrive at the right place, and at the right time. You'll be rewarded well for this work, too. The Bureau of Labor Statistics reports that logisticians earn an average of \$74,750 per year, with a 5% job growth through 2028.

Forklift Technician

Among the tens of thousands of pieces of equipment the military uses daily, a sizable portion of them are forklifts. For everything from handling missiles to food supplies, forklifts play an integral role in military operations. The good news for Veterans is that mechanical experience is transferable to civilian forklift repair. That includes experience working on automobiles, diesel technology, and even electronics, given the rising popularity of electric lift trucks. You can count on being in high demand as a forklift technician – especially considering that the industry is experiencing a critical shortage, due in large part to a retiring workforce.

Truck Driver

Despite a reprieve due to the effects of COVID-19, the trucking industry is facing an acute deficit of truck drivers. Estimates from the American Trucking Association predict a shortfall of perhaps 160,000 drivers by 2028. Though not a perfect fit for everyone, the life of a long-haul truck driver will have its appeal to some. In fact, many Veterans' non-tangible skills translate well to driving, including:

- Situational awareness
- Ability to work independently
- Ability to work long hours and unusual shifts

And there's another incentive to consider for this occupation: Driver scarcity has caused desperate trucking lines to increase wages as high as 18% over 2019's rates.

Forklift Operator

The job of a forklift operator involves many of the same skills and attributes as that of a truck driver. But instead of requiring a commercial driver's license (CDL), which can take weeks to acquire, you can get your forklift license after just a few hours of training. Despite a shift toward automation, the job outlook for forklift operators is still growing as fast as the average for other jobs. And with surging demand from e-commerce, there's little doubt more forklift drivers will be needed to work in warehouses and fulfillment centers. The most recent estimate indicates that lift truck operators make \$17.54 per hour on average, which can be a great boost for those Veterans coming from lower-paying work sectors.

IT Professional

Supply chains – military or civilian – depend heavily on technology to keep up the pace. Moreover, many companies are involved in developing innovative technologies to improve warehouse efficiency, equipment uptime, and out-the-door times. This means there are excellent opportunities for those with information technology (IT) skills. Some of the most exciting developments are in the industrial internet of things (IIoT), along with robotics and autonomous vehicles. And working with these technologies means having a chance to help build the “warehouse of the future,” giving IT professionals an extra level of job satisfaction. Those with IT experience can earn an excellent living too, with salary ranges from \$54,760 to \$122,840 per year.

Closing Thoughts

Overall, the supply chain is an excellent place to look for jobs if you're a Veteran. The range of occupations spans many different experience levels and specializations. And you can make a great living to boot. So, take a few moments to consider your background and everything you bring to the table. You might just find a great fit in this industry.

[Source: Vantage Point | Alex Hilke | September 30, 2020 ++]

Vet Unemployment

Update 25: Largely Unchanged in SEP

Veterans unemployment remained largely unchanged in September even as the national jobless rate dropped from the previous month, according to data released by the Bureau of Labor Statistics on 2 OCT. The overall veterans unemployment rate remained at 6.4 percent in September, the same level reported by the agency in August. The rate for veterans from the Iraq and Afghanistan wars era rose slightly over that time frame, from 7 percent in August to 7.5 percent in September. The figures translate into about 570,000 veterans looking for work last month, up almost 300,000 individuals from one year ago.

The veterans statistics still remain below the national unemployment rate. That figure dropped from 8.4 percent in August to 7.9 percent in September, the fifth consecutive month of declines since the jobless number peaked at 14.7 percent in April. All of the jobs report figures sit well above rates compiled in early 2020, before the ongoing coronavirus pandemic prompted business closures and home quarantine restrictions across America. BLS officials said notable job gains in September occurred in industries focused on leisure and hospitality, retail trade, health care and business services. The numbers of state government and local education jobs declined, as many of those services remain partially or fully closed.

In a statement, House Majority Leader Steny Hoyer (D-MD) said the latest jobs report showed the economic recovery of the last few months has “slowed” and that more work needs to be done to address the ongoing pandemic to reverse the job losses. “The key to bringing our economy back is to make it safe for businesses to reopen and for millions to go back to work,” he said. Lawmakers have been discussing a new economic stimulus package related to the ongoing coronavirus concerns, to include new job training programs for veterans left unemployed by the pandemic. However, talks between the White House and congressional leaders have stalled in recent days. [Source: MilitaryTimes | Leo Shane III | October 2, 2020 ++]

WWI Vets 13

Smedley Butler | Double Medal of Honor Recipient



Smedley Butler may be the best-known double Medal of Honor recipient and one of the most popular military Generals in U.S. history. Butler served 33 years in the Marine Corps and had a role in the Spanish-American War in Cuba, the Philippine-American War in Manila, the Boxer Rebellion in China, the Banana Wars in the Caribbean, the Mexican Revolution, and World War I. Butler's first Medal of Honor was earned during the Mexican Revolution when the then-major fought block to block in the streets of Vera Cruz to rid the city of the resistance. His second award occurred a year later in 1915 when his Marines engaged in hand-to-hand combat with the Caicos resistance, a lower society of miscreants who formed a gang to wreak havoc in Haiti.

His wartime heroics became legendary, and he is one of the most recognized Marines of all time. Butler also introduced the Marine Corps' first unofficial mascot, a bulldog named Jiggs, in 1922. It birthed a tradition, with all following mascots being awarded a service contract of "life" with duties of "sit, stay, and lie down." "The Fighting Quaker," which was a nickname for the Pennsylvania native, wasn't afraid to speak his mind, and Butler wrote several short stories in "War is a Racket," discussing how those in power profit from war.

Although he only served as the director of public safety in Philadelphia for one year, his impact helped establish police reform in the city, which was full of corrupt public officials. He was labeled as being "incorruptible" and formed his own ragtag group of bandit-chasing police. The squads patrolled in armored cars with radios and carried sawed-off shotguns. The 1920s were fret with speakeasies, organized crime, and untrustworthy politicians. Butler later said, "Cleaning up Philadelphia's vice is worse than any battle I was ever in." He died in 1940 as one of the most revered military Generals of all time. More on this vet can be seen in the videos at https://youtu.be/7_Tb5xRTmg?t=82, https://youtu.be/91FuhCG_Z2s?t=7, and <https://youtu.be/blhHuX1KSGw>. [Source: Together We Served | September 20, 2020 ++]

SOP Vets

Randall Shughart | Black Hawk Down Ranger



Randall Shughart was born in 1958 in Lincoln, Nebraska. His father served in the Air Force. After his father left the Air Force, the family moved to Newville, Pennsylvania, where they lived and worked on a dairy farm. Shughart attended Big Spring High School and during his senior year, he enlisted in the Army. After graduating high school, he attended basic training. After completion, he attended Advanced Infantry Training, Airborne School, and Ranger training. He served with the 2nd Ranger Battalion, 75th Ranger Regiment at Fort Lewis, Washington. Shughart left active duty in 1980 and transferred to the Army Reserve. In 1983, he returned to active duty and later attended Special Forces school in 1984. Randall then served with the 1st Special Forces Operational Detachment-Delta, also known as Delta Force.

In 1993 he deployed to Mogadishu, Somalia, as part of Task Force Ranger. The task force deployed in response to warlord Mohamed Farah Aidid's attack on the United Nations Operation in Somalia (UNOSOM II) force. On Oct. 3, 1993, he was on a mission to capture key advisors to Mohamed Farah Aidid in downtown Mogadishu. During the mission, a Blackhawk helicopter was shot down. Shughart and Gary Gordon, who provided sniper cover from a helicopter, requested insertion to defend the downed Blackhawk from hostile force. Their requests were twice denied by commanders due to the dangerous situation. Finally, commanders granted their requests.

Shughart and Gordon were inserted approximately 330 ft from the crash site, armed with their sniper rifles and sidearms, and made their way to the downed Blackhawk. Chief Warrant Officer Mike Durant was already defending the aircraft with an MP-5 but was unable to move from his chair due to a crushed vertebra in his back and a compound fracture of his left femur. When they reached Super Six-Four, they extracted Durant and the crew members from the crash and defended the aircraft. It is believed that Gordon was first to be shot by the mob, which had surrounded the

crash site. Shughart retrieved Gordon's CAR-15 rifle and gave it to Durant to use. Shortly after, Shughart was killed, the site was overrun and Durant was taken hostage. According to Michael Durant's book *In the Company of Heroes*, the Somalis counted 25 of their militia dead after the firefight.

Shughart's body was eventually recovered and is buried in Westminster Cemetery, Carlisle, Pennsylvania. Shughart posthumously received a Medal of Honor for his actions during the Battle of Mogadishu from president Bill Clinton in May 1994. During his service, Shughart also received a Purple Heart, Meritorious Service Medal and several other medals. In 1997, the Navy named roll-on/roll-off ship USNS Shughart (T-AKR-295) in a ceremony at the National Steel and Shipbuilding Company, San Diego. The ship was the first "Large Medium Speed Roll On/Roll Off (LMSR) ship" to undergo conversion from a commercial container vessel to a sealift cargo ship.[12] Shughart's actions were dramatized in the film "Black Hawk Down." [Source: DOD News | Katie Lange | September 14, 2020 ++]

WWII Vets 234

Bob Teichgraeber | Former POW Turns 100



Bob Teichgraeber grew up under the dark shadow of the Great Depression. When World War II came to America, he signed up for the Army Air Corps to earn a better living and serve his country. He never dreamed he'd end up a prisoner of war. Assigned to a B-24 within the 445th Bomb Group as a Gunner, Teichgraeber found himself stationed outside of London, England. It was February 24, 1944, when he and his crew joined 25 other planes headed for Germany. Their mission: bombing a factory responsible for building Messerschmitt fighters. Unfortunately, Teichgraeber's group missed the meet up with a large wing of 200 planes. Rather than wait, their group leader pushed to continue on without fighter protection.

The Germans shot down 12 of their 25 planes down before they ever hit the target. "They were all around us like bees shooting," Teichgraeber explained. Despite the constant barrage of bullets, their plane managed to drop their bomb on the factory. They also shot down enemy fighters in the process. Not long after that, they were attacked head on by an enemy fighter plane. "They hit our oxygen system in the bomb bay and the plane caught on fire and went down," Teichgraeber shared. Although he broke his foot and ankle in the crash, a well-timed jump saved him from being torn in two by the horizontal stabilizer. When he looked around, he realized only six of them had made it through the crash.

As they exited the plane, the Germans were waiting for them. "We were captured and brought to a prison camp in East Prussia, which is Lithuania now. They handcuffed us to each other and made us run up a hill with German police dogs at our heels and throw our Red Cross parcels away," Teichgraeber said. It was so dark that he was soon separated from his crew. "It was the end of February of '44 and we tried to wait patiently for D-Day, which we knew was coming." Some of the men were unable to cope with the waiting, though. "Some of us tried but we really didn't have the ability to help these guys," he said sadly. They were taken away and he never saw many of them again.

A few months after being captured, he heard the Russian guns coming closer to their prison camp. The threat of the Russians forced the Germans to evacuate the prison camp and move everyone up the Baltic Sea on a coal ship. "We

were put down in the bottom of the hull -- it was darker than an ace of spades and we didn't see anything for three days," Teichgraeber said. The Germans unloaded them in Poland, but the prisoners weren't there long... soon, they could hear the Russian guns getting closer once again.

It was winter and hovering around 15 degrees and the only scarce food available was bread and potatoes, but not all the time. After that first night of marching away from the Russians, Teichgraeber and the other prisoners (mostly airmen) were forced to sleep on the frozen ground. He shared that they all dreamt about those Red Cross parcels they were forced to throw away, which were filled with things like spam, candy bars and soap – a feast they'd give anything to have right then. The marching didn't stop, even in the snow. "Sometimes all you could see was the guy marching in front of you, it was so white out," Teichgraeber said. He described the horrific scenes of constant frostbite, diarrhea and starvation. Sometimes they'd get lucky and find barns to sleep in, instead of the ground. But those were filled with lice and fleas. "Guys began dropping out," he admitted.

After a couple of months, the marching finally stopped. Their group arrived at another prisoner of war camp, this one much more crowded. Teichgraeber and a friend found a barracks building and slept on the floor, trying to recuperate. Five days later, the entire camp was forced to evacuate and march once again. This time, to avoid the British. "They would do a headcount every morning and we were close to a barn. Our guard got distracted so once they did the headcount, my buddy and I went back into the barn," Teichgraeber said. They hid, trying not to make a sound as they waited, praying they wouldn't be found. Eventually, they heard the sounds of the camp moving and marching again. Soon there were no sounds at all.

"The next day, the British came through and rescued us," he said with a smile. Teichgraeber and his fellow airman were given new clothes, which was a relief after wearing the same ragged clothes for months. "They got us cleaned up and in one of their uniforms – which was very unusual as you'd normally never see an American service member in another country's uniform, but it was clean." Normally around 135 pounds, Teichgraeber found himself hovering at 90 pounds after his rescue. He shared that they were all so hungry that after chow was served, he and the other airman went back and raided the garbage cans for food. "An officer found us and told us we didn't have to do that anymore," he said. "But we were so used to it at that point."

After a few weeks, he and the others rescued were put back into American hands and sent home. Although faced with torture and other unimaginable horrors while he was a prisoner of war, Teichgraeber said he never lost hope. When he returned to his hometown in Illinois, he went back to work at his old job and met his wife, Rose, not long after. They've been married for 68 years. On August 22, 2020, the former prisoner of war turned 100. When Teichgraeber was asked the secret to his longevity, he got a twinkle in his eye and said with a laugh, "Just don't die." He still loves to sit in his riding lawn mower and take care of his own grass. Sometimes he even drives if he's feeling up to it, although there is a caregiver who comes to help with errand running these days. After surviving 421 days a prisoner of war, he said his life has been continually filled with beauty and joy. And he's not done yet. [Source: We Are the Mighty | Jessica Manfre | September 07, 2020 ++]

Retiree Life Expectancy

Update 01: Reasons to Work for as Long as You Live

While countless workers dream of retirement, millions more have decided to work full time or part time after age 65:

- The U.S. Bureau of Labor Statistics predicts that by 2024, there will be about 13 million working Americans age 65 and older.
- A 2017 Gallup poll found that 74% of working Americans planned to work past retirement age.

Working longer might be your best option. Here are several reasons why. A significant one could be living longer. One analysis of a long-term public health study showed that Americans retiring at age 66 had an 11% lower rate of mortality than those working until 65, Oregon State University doctoral student Chenkai Wu told the Harvard Business Review in 2016. Even unhealthy people in the survey had a lower risk of death when delaying retirement by a year. The research in this area is interesting but not conclusive, Wu said. A connection between working and a lower mortality risk doesn't prove one causes the other. These benefits might make you think twice about retirement.

1. Increased financial security

If you're worried about outliving your savings, working longer is the answer. It can let you:

- Wait to collect Social Security. Delaying benefits until age 70 earns you payments much larger than if you had started claiming benefits at or before your full retirement age.
- Keep adding to your retirement savings.
- Leave your nest egg untouched longer. This means having more money to use later and give your savings more time to grow and compound.

Last year, MarketWatch cited these findings from the National Bureau of Economic Research: "The longer you work, the longer you can add to your retirement savings, the more time they have to grow, and the less you will need when you eventually retire. Throw in the boost to Social Security as well, and 'delaying retirement by one year is roughly 3.5 times as impactful as saving an additional 1% of wages for 30 years,' calculated financial researchers recently."

2. Staying sharp

A job gives you projects to complete, tasks to perform, deadlines to meet and co-workers to team up with. If all that vanishes in retirement, you may risk losing some mental acuity. One researcher found that people reduced their risk of dementia by 3.2% for each additional year they worked. Another researcher found that folks who didn't fully retire and kept working — whether through self-employment, part-time work or a temporary job — enjoyed better mental and physical well-being than those who retired completely. One analysis of a long-term public health study showed that Americans retiring at age 66 had an 11% lower rate of mortality than those working until 65, Oregon State University doctoral student Chenkai Wu told the Harvard Business Review in 2016. Even unhealthy people in the survey had a lower risk of death when delaying retirement by a year.

3. Feeling relevant

Like it or not, it's not uncommon to measure ourselves and others by career status and achievement. Leaving work forever can provoke an identity crisis for some. But there are many alternatives to withdrawing from work completely. For example, workers may transition to an "encore career" in their profession or elsewhere to use their skills in a new way. Several [websites](#) can help older workers find encore careers and deploy skills they spent decades acquiring and perfecting.

4. Retaining social networks

After decades of employment, co-workers may be among your closest friends. Leaving that world can be a shock to the system, and 43% of people over 60 reported feeling lonely on a regular basis, says U.S. News & World Report, citing a study from the University of California at San Francisco. The lesson: Working helps retain vital connections. If you retire, take steps to build new social networks through church, neighborhood, classes, clubs and elsewhere.

[Source: MoneyTalksNews | Alex Valdes | October 8, 2020 ++]

Military Retirees & Veterans Events Schedule

As of 15 OCT 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 | October 15, 2020 ++]

Vet Hiring Fairs

Scheduled As of 15 OCT 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 | October 15, 2020 ++]

Veteran State Benefits

Tennessee 2020

The state of Tennessee provides several benefits to veterans as indicated below categories. To obtain information on these, refer to the attachment to this Bulletin titled, “**Vet State Benefits – TN**” for an overview of those listed. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://www.tn.gov/veteran>:

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

[Source: <http://www.tn.gov/veteran> and <http://www.military.com/benefits/content/veteran-state-benefits/tennessee-state-veterans-benefits.html> | October 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 Mental Health Care

Update 42: H.R.2359 | Whole Health Veteran Act

Legislation to enhance the Whole Health Program at the Veterans Administration (VA), which passed the U.S. Senate unanimously, now heads to the president's desk to be signed. This legislation increases the holistic mental health resources available to veterans. This bipartisan bill, "Whole Veteran Act" (H.R. 2359), was crafted by Reps. Lamb (D-PA), Tim Ryan (D-OH), and Brian Fitzpatrick (R-PA), as part of a larger effort to prevent veteran suicides and provide holistic mental healthcare to servicemen and women. According to the VA, the Whole Health program is an individualized approach to care that supports the overall health and well-being of each veteran. The Whole Health approach focuses "around what matters to you, not what is the matter with you."

The Whole Veteran Act will advance efforts to ensure critical Whole Health programs including whole health group services, meditation, yoga, massage, chiropractic, acupuncture, guided imagery, and hypnosis are accessible at every VA facility with the ultimate goal of preventing veteran suicides. According to the VA's National Veteran Suicide Prevention Annual Report for 2019, out of the 45,390 American adults who committed suicide in 2017, 6,139 were U.S. Veterans. "Many doctors have looked at how our system is too expensive and reliant on dangerous drugs," said Lamb in a written statement. "This bipartisan bill will help reform VA healthcare and give veterans a real choice and greater power to manage their own healthcare."

According to VA statistics, 27 percent of veterans that have post-traumatic stress disorder (PTSD) also have substance abuse disorder (SUD). In addition, In the Iraq and Afghanistan wars, approximately 1 in 10 returning Veterans seen in VA have a problem with alcohol or other drugs. As an example, in the Gulf War (Desert Storm) the VA estimates "about 12 out of every 100 Gulf War Veterans (or 12%) have PTSD in a given year." Chairman of the House Committee on Veterans' Affairs Mark Takano (D-Calif.) praised mental health legislation for its potential to help veterans. "It's also clear that early interventions in mental healthcare can prevent veterans from falling into crisis," said Takano. "With Congressman Lamb's legislation, we can begin to break this cycle and provide ample opportunities for these crucial early interventions."

Lamb's bill will also require the VA to provide Congress with an analysis of the accessibility and health outcomes of each of the services in order to improve these services in the future. The Trump administration has been a strong advocate for veterans. In 2018, President Trump signed an Executive Order directing federal agencies to collaborate to ensure veterans get the mental health services they need in a timely manner. The executive order directs the VA, the Department of Defense, and the Department of Homeland Security (DHS) to work in tandem to provide, "to the extent consistent with law, seamless access to mental health care and suicide prevention resources for Veterans, with a focus on the first year after separation from military service," stated a VA press statement. [Source: The Epoch Times| Debra Tash | October 5, 2020++]

VA Survivor's Benefits

Update 03: H.R.8484/S.4166 | Ensuring Survivors Benefits during COVID-19 Act

A House bill introduced 1 OCT would ensure that any veteran who dies from coronavirus in the care of the Department of Veterans Affairs would have service-connected disabilities noted in the cause of death to protect survivor benefits. If an autopsy of a veteran now states the cause of death is coronavirus instead of a service-connected disability, it has the potential to jeopardize survivor benefits, which are typically awarded to families of veterans who died from an injury or illness related to their military service.

The Ensuring Survivors Benefits during COVID-19 Act, introduced by Rep. Warren Davidson (R-OH) would require VA to account for service-related disabilities that might have exacerbated the virus and contributed to the

death of a veteran. “Presently, the cause of death rulings threatens benefits veterans have earned,” Davidson, a former Army infantry officer, said in a statement. “Congress must act to ensure that the VA accurately deals with the cause of death while accounting for service-related injuries in order to properly care for all surviving family members.”

Vietnam veterans exposed to Agent Orange could contract multiple dangerous health complications, including several types of cancer, diabetes, respiratory issues, and a weakened immune system, according to VA. Any of those health problems could put those patients in a much higher risk pool if they are infected with the coronavirus. “Veterans with long-term medical challenges shouldn’t have to worry that contracting [the coronavirus] will endanger the benefits they earned while serving our country,” Davidson said. The VA has admitted 62,757 veterans infected with the coronavirus to department facilities, and 3,469 have died, according to the latest data from the department.

But it is not just the Vietnam veterans at risk. Veteran advocates and lawmakers have raised the alarm of the estimated 3.5 million post-9/11 veterans exposed to burn pits overseas. Veterans contracting cancers, respiratory issues and lung diseases at young ages largely have blamed exposure to toxic fumes for the illnesses. All of those health issues would make someone more susceptible to the worst impacts of coronavirus, including death, according to the World Health Organization. In April, Sens. Amy Klobuchar (D-MN) and Mike Rounds (R-SD) wrote a letter to VA Secretary Robert Wilkie urging his agency to be more proactive with caring for younger veterans with respiratory issues which might have come from exposure to toxic fumes from burning garbage, paint, jet fuel and human waste.

"The VA estimates that over 3.5 million veterans have been exposed to burn pits, and over 200,000 veterans and service members have signed up for the Airborne Hazards and Open Burn Pit Registry to date," the senators wrote. "Given the significant number of at-risk veterans, it is critical that the VA prioritizes efforts to ensure that these brave men and women are able to safely receive care during the current public health crisis." However, the VA has contended there is not sufficient evidence to support claims that can get seriously ill from long-term exposure to burning waste. The department has denied about 78% of the 12,582 disability claims related to burn pits since 2007.

A similar bill to Davidson’s was introduced in the Senate in July by Sens. Kyrsten Sinema (D-AZ) and Thom Tillis, (R-NC). “We must help family members grieving the loss of their veterans receive their rightful benefits by requiring investigations into whether service-related disabilities contribute to veterans’ coronavirus-related deaths,” Sinema said at the time in a statement. Davidson’s bill is co-sponsored by Reps. Richard Hudson and Mark Walker, both (R-NC). The measure is also backed by Democratic Reps. Lori Trahan of Massachusetts, Tom O’Halleran of Arizona, and Tulsi Gabbard of Hawaii. [Source: Stars & Stripes | Steve Beynon | October 5, 2020 ++]

*** Military ***



Shipboard Fires

Fourth Navy Warship since Mid-July

Yet another fire aboard a Navy warship has left more than a dozen crew members injured in the fourth blaze to strike Navy warship in just over two months. A "small fire" in the engineering space aboard the cruiser USS Antietam resulted in 13 crew members receiving minor injuries while the ship was in the Philippine Sea, U.S. 7th Fleet

spokeswoman Cmdr. Reann Mommsen told Military.com. The crew quickly extinguished the blaze and the cruiser remains "fully operational," according to Mommsen. The cause of the fire is now under investigation.



As Military.com notes, the Antietam fire is the latest in a string of conflagrations to strike Navy warships since 12 JUL, when an inferno aboard the amphibious assault ship USS Bonhomme Richard left the vessel all but crippled at a pier in San Diego, California. Just days after the Bonhomme Richard blaze was extinguished, Navy personnel responded to a "small" fire aboard the amphibious assault ship USS Kearsarge while it was undergoing maintenance at General Dynamics' National Steel and Shipbuilding Company shipyard in Norfolk, Virginia. A few days after that, Huntington Ingalls Industries responded to a "minor" fire aboard the aircraft carrier John F. Kennedy at Newport News Shipbuilding in Newport News, Virginia. Both the Kearsarge and Kennedy fires were quickly extinguished by Navy and shipyard personnel, as Task & Purpose previously reported.

The Navy isn't the only service forced to deal with shipboard fires in recent months: the Coast Guard has suffered two blazes on ships underway in the last several weeks. In late August, a major fire broke out aboard the Coast Guard icebreaker Healy that forced the vessel to cut short a research mission to the Arctic and travel to Washington state to repair damage to its propulsion system, as USNI News reported. Then, in late September, a fire broke out aboard Coast Guard Cutter Waesche while the ship was underway in the U.S. 7th Fleet area of operations, as Navy Times reported. Quick action on the part of the Waesche's crew managed to save the ship from a potentially disastrous blaze. [Source: Task & Purpose | Jared Keller | September 30, 2020 ++]

Army Deployable Troops

58,000 Soldiers on Temporary & Permanent Medical Profiles

A surprising number of soldiers are on temporary and permanent medical profiles, preventing them from fully performing their duties. But a new health and fitness program, which will begin arriving to 28 brigades in fiscal 2021, is intended to curb those numbers over the long-term. As of April, more than 58,000 soldiers — the equivalent of 13 brigade combat teams — were non-deployable, with 16,500 soldiers on temporary profile and 15,000 soldiers on permanent profile, according to a concept paper for the [Holistic Health and Fitness](#) system, or H2F, shared with Army Times.

H2F looks to tackle chronic problems among soldiers, including poor sleep habits, obesity and overuse injuries. The concept paper argues that even a 10 percent reduction in annual musculoskeletal injuries would add a full brigade combat team of personnel back to the deployable force. Some elements of H2F will be familiar to soldiers, even those who didn't participate in the pilot program that began in 2018. For each brigade-sized unit, there are expected to be dietitians, cognitive performance experts, occupational therapists and athletic trainers, as well as 40,000 square feet of dedicated space to train troops and treat injuries. Some of those resources already exist on post, but currently they're "stovepiped" on each installation, according to Maj. Gen. Lonnie G. Hibbard, commanding general of the Army's Center for Initial Military Training.

"What we're trying to do with H2F is bring all that under a single governance," Hibbard said during a telephone interview 29 SEP. "Really, all of it under a brigade commander so he has his slice, so he can now integrate the five components of fitness onto the training schedule, just like we do for a piece of equipment." Those components are:

body composition, flexibility, muscular strength, muscular endurance, and cardiorespiratory endurance. Hibbard, whose command is the proponent for H2F, framed the program as one that prioritizes physical and mental fitness in the same way the Army prioritizes gear maintenance. “Right now, we spend a lot of time on our schedule synchronizing maintenance and training,” Hibbard added. “Now we can synchronize, at the brigade level, personal readiness and health with training.”

Twenty-eight brigades in the operational force will be the first to receive H2F resources. And though it starts in 2021, it will take time to hire the necessary professionals. “The goal is, by the end of the fiscal year, all 28 brigades will have their professionals that are necessary,” Hibbard said. “Then next year, we hire 18 brigades-worth and then we start including the training base from fiscal 2022 to fiscal 2026.” The initiative does call for some investment in resources, including the construction of more than 100 facilities over the next four years, according to federal contracts. The standard for a brigade-sized unit will be a 40,000-square-foot space that will serve as the unit-owned, “brick-and-mortar” hub for H2F, according to the concept paper. Inside the facility, treatment, teaching and counseling spaces will be open all day and staffed by certified professionals.

“The ultimate vision for H2F is to provide each brigade an H2F campus: [Soldier Performance Readiness Center], standardized obstacle course, Army Combat Fitness Test (ACFT) field and track, terrain running course, sheltered strength training racks, containerized strength equipment, and PRT fields with climbing pods,” the concept paper reads. Company-sized units will rotate into the facilities “throughout the day, several times per week” for group classes, strength training and coaching, the concept paper adds. H2F aims to implement a “culture change” for the Army, Hibbard noted, one that incorporates the best science and practices available, and constantly updates both.

Musculoskeletal injuries, for instance, are a “significant contributor” to the Army’s healthcare burden, according to the concept paper. Those injuries account for roughly \$557 million in acute patient care, plus all the costs associated with lost duty days, non-availability for deployment and disability payments. About 71 percent of new musculoskeletal injuries in 2018 were from “overuse,” which are typically preventable. The concept paper also highlighted problems with obesity within the Army. The service’s 2019 Health of the Force report categorized 17 percent of active component soldiers as obese. In one brigade deployed to Afghanistan, obese soldiers had a 40 percent greater chance of injury than their counterparts who were at a healthy weight.

The H2F concept paper promises to proactively identify soldiers at risk of those injuries and poor fitness levels, and get them the required help, whether that be better nutritional advice, lifting instruction, sleep practices or something else entirely. “The ultimate goal is to improve soldier health and fitness,” Hibbard said. “The big change with H2F is it’s an enterprise-wide readiness system that combines all aspects, not only the physical, but the non-physical, under a single governance.” [Source: ArmyTimes | Kyle Rempfer | September 30, 2020 ++]

USS Bonhomme Richard

Update 02: Navy Has No Good Options for the Fire-Ravaged Ship



In deciding how to move forward with the warped and carbonized hulk of the amphibious assault ship Bonhomme Richard, U.S. Navy leaders face a series of choices and all of them are bad. The Navy has not yet produced an estimate to repair the damage to the ship, which burned for five days in July. Assessing the full extent of the five-day fire that gutted much of the upper decks and levels of the ship will take some time yet. But no matter what the Navy decides, it will be painful. The bottom line? The Navy can either:

- Fix Bonhomme Richard at enormous cost;
- Replace her with a new LHA, a class of ship that Congressional Research Service says is running about \$3.8 billion per hull, further constricting an already squeezed shipbuilding budget;
- Try to pull an old big-deck out of mothballs and overhaul it for a few years of service; or
- Cut bait entirely and lose the capacity all together.

The service is facing a budget crunch, with the Columbia-class ballistic missile submarine slated to have an outsized impact on the service's budget for years. That means replacing the older Wasp-class amphibious assault ship (LHA) with a more capable and much more expensive America-class LHA would be challenging without a congressional largess. Officials who spoke on background said that the Navy's working assumption is that the repairs could cost as much as, or even exceed, \$1.5 billion, though that number is subject to change based on a full assessment of the hull that has not been completed yet. If the repair cost \$1.5 billion or thereabouts, it would roughly equal the original cost of construction. But that would still be significantly less than the cost of building a new big deck to replace the Bonhomme Richard.

In a phone call with Defense News, a Navy official who spoke on background said there were four ongoing investigations regarding the July Bonhomme Richard fire. Naval Sea Systems Command is conducting an investigation and a failure review board, geared toward safety and lessons learned. A command investigation delves into how the ship's chain of command handled the situation both prior to and during the catastrophe. And finally, a Naval Criminal Investigative Service investigation joined by the Bureau of Alcohol, Tobacco and Firearms is also on scene. On top of everything else, the damage assessment team has to "take a back seat" to the criminal investigation while it is ongoing, the official said.

All the teams are trying to stay out of each other's way, but some spaces that a damage assessment team might need to access are inaccessible because the criminal investigators might be using them, for example, the official said. This has hampered progress toward getting a fuller picture of what needs to be done and how much it will all cost to repair, the official said. All four investigations feed into one another and the official explained the best guess now is that the results may not be available until the end of the year, either in November or December. In all, the Navy believes it's possible to repair Bonhomme Richard, but the decision will ultimately be "a strategic one," the official said. He added that on the San Diego waterfront, which teamed up to fight the nearly week-long fire, sailors are hopeful that the ship will be repaired.

Options

The consensus among Navy analysts who have seen the damage to Bonhomme Richard in pictures and heard it described by the chief of naval operations in a July memo obtained by Defense News, is that large sections of the ship will need to be re-fabricated entirely. "You may have to just cut it off and rebuild it above the hangar deck," said Jerry Hendrix, a retired Navy captain and analyst with the Telemus Group. "Put her into dry dock and rebuild her from the hangar deck on up."

Industry officials who spoke on background said It may be possible to build sections of the ship at Huntington Ingalls Industries' shipyard in Pascagoula, Mississippi, where the ship was built and float them through the Panama Canal to assemble on the West Coast. But it's unclear if Ingalls has the capacity to accommodate that kind of an interruption to the already jam-packed schedule with more than a dozen amphibious assault ships, dock landing ships, destroyers and Coast Guard National Security Cutters already either under construction or in the planning process,

according to an Ingalls Shipyard fact sheet. It's also unclear if the West Coast's limited dry dock infrastructure, already strained to keep up with maintenance jobs and new ship construction, would be able to support a plan like that.

Likewise, the ship may be able to be towed through the Panama Canal to Ingalls Shipbuilding but the same capacity question arises, said Bryan Clark, a retired submarine officer and now a senior fellow at Hudson Institute. If the repair requires "Bonhomme Richard to go back to Ingalls, it is unclear if they have the space and manpower to support the job without significant growth in the workforce," Clark said. Repairing, versus procuring a new America-class ship would have the added benefit of pulling money from a different pot of money than the already accounted-for shipbuilding budget. Instead, the money would come from the operations and maintenance fund. But that approach isn't exactly a panacea for the Navy's Bonhomme Richard problem, Clark said. "Additional O&M funds for BHR would come from existing O&M accounts that are already pressurized," he said. "If the Navy doesn't get additional funding from Congress, the repair may not be feasible."

An alternative to a full repair would be to try a partial repair to return the ship to some usefulness, Clark said. "Wasp was used as a tech demonstration and concept development ship for several years in the last decade because it needed various upgrades," he said. "Wasp is now back in full service, of course. BHR could, however, be returned to partial service, for example as a F-35 carrier, but the well deck could be left unrepaired if it is too hard to fix."

Structural integrity

But even that option may not be feasible, and the ship may be much more damaged than we know yet, said Sal Mercogliano, a former civilian mariner and maritime historian with Campbell University who studies the maritime industry closely. "I think Bonhomme Richard is a total constructive loss and they're just not admitting it yet," Mercogliano said. "The amount of damage done to her is difficult to assess because she burned and held all that heat for so long. "Even in a building that catches on fire, you immediately start worrying about the integrity of the structure. That's magnified on a ship because you have all that steel that conducts all that heat throughout the structure. You would have to analyze every centimeter to see where the weaknesses in the steel are, let alone getting her underway and putting all those stresses on the hull. "She was cooked for six days. In the commercial industry, we'd write it off and get the insurance money."

If the damage assessment team finds that the hull is too damaged to be salvaged, Hendrix suggests looking at one of the older classes of big-deck amphib, such as the Tarawa-class ships. Both Peleliu and Nassau are in the reserve fleet. "I don't know what that would cost, but I'm betting it would be less than what we'd spend on a Bonhomme Richard rebuild," he said. The issue is that the old LHA class is likely incompatible with the F-35, said Mercogliano. "Even if you broke one of the Tarawas out, they still can't do the F-35," he said. "It doesn't have the flight deck for it and it's an open question as to whether the elevators could handle it."

The Navy has cut bait entirely on a fire-damaged ship in the recent past. When a 2012 arson devastated the Los Angeles-class attack sub Miami, the Navy opted to decommission the ship after the repair bill rose to \$700 million. That was, however, at a time when the Navy was taking a huge financial hit from across-the-board budget cuts. The Navy took more than a year to decide to scrap Miami. For Mercogliano, if the Navy doesn't want to lose the capacity, it may just have to bite the bullet and buy a new one from the shipbuilding fund. "You'd be better off spending the money to get a brand-new ship and getting 30- to 40 years out of it," he said. [Source: DefenseNews | David B. Larter | September 30, 2020 ++]

USAF Grooming

Dress & Appearance Hair Regulations Change

The Air Force just made it a little easier for you to let your hair down. In a 15 SEP update to dress and appearance regulations, the Air Force outlined four changes to the rules governing how airmen wear their hair. Two of those

changes will allow airmen to have a little more bulk in their hair. Men, whose hair previously could be no more than 1¼ inches from their scalp, can now have a hair bulk of 2 inches. Women’s hair bulk standard also increased from 3½ inches to 4 inches.

In a 30 SEP release, the Air Force said that the changes take effect immediately, and are part of the service’s effort to create a more inclusive and diverse environment. The service previously lengthened the medical shaving waivers, primarily used by Black men, from one year to five years, and revised the dress and appearance regulations to remove subjective language such as “faddish” and references to complexion, among other changes. The latest changes also clarify that all airmen, regardless of their natural hair color, are authorized to dye their hair to another natural hair color. Natural hair colors are brown, blonde, brunette, natural red, black or gray. Men can now also cut, clip or shave a straight-line part into their hair on either side of their head, the Air Force said. The part must be above the temple, cannot be curved or slanted, and cannot exceed 4 inches in length or a quarter-inch in width.

These changes resulted from the Air Force’s second review of grooming and appearance rules, which was conducted by a diverse group of airmen from across the service, the release said. The Air Force has focused on improving the lives of minority airmen in recent months, since the death of George Floyd prompted a nationwide reckoning with race. The Air Force also was heavily criticized for racial disparities in its justice system, as outlined by a May report from Protect Our Defenders. [Source: AirForceTimes | Stephen Losey | September 30, 2020 ++]

Military Cocktails

5 With Military Origins

It's Sweater Weather! And with that comes time for indoor cocktails that warm the bones and keep your inner fire glowing. As we lead into winter, there's no better time to dust off the old cocktail shaker and explore some old-school mixed drinks. Sure, summer is all about beer and barbecues, and we're sad to see it go, but autumn is all about crafted cocktails. You might not be able to gather with your colleagues after work, but that doesn't mean Happy Hour has to die. Not sure where to start? Here's a list of five cocktails that all have military origins – with recipes included!



1. Army-Navy

Historical records are a little lacking when it comes to uncovering just how this cocktail came to be, but it's thought to have made its first appearance in "The Fine Art of Mixing Drinks." No matter where it came from, it's the most popular cocktail for celebrating the annual Army-Navy football game. Recipe

- 2 parts gin
- 1/2 part lemon juice
- 1/4 part [Orgeat almond syrup](#) (If orgeat is unavailable, you can sub in amaretto)

Instructions: Fill a shaker with ice cubes. Add all ingredients. Shake and strain into a chilled cocktail glass.

2. Army Ranger

While not as strong as Ball-level Grogg, this cocktail is definitely going to light a fire under you. Apparently, it was crafted out of necessity by the good folks at the 2nd Ranger Battalion during a cold-weather FTX. We can't be sure, of course, but it seems like just the thing a Ranger Batt would put together. Recipe

- 1/2 oz Bacardi 151 Rum
- 1 8 oz can Red Bull
- 1 oz Jagermeister

Instructions: Mix Jagermeister, Bacardi 151 rum, and a can of Red Bull in a mug or tall glass. Place a slice of both lime and lemon on top and serve.

3. Bald Eagle Martini

Nothing says America like the eagle. This cocktail's origins are unclear, but it's been found in mixology books dating back to the early 1900s. This cocktail is perfect for summer, but it's equally delicious in cooler months when you want to remember what it's like to feel the sun on your face and the sand at your feet. Recipe

- 2 oz tequila
- 1 oz pink grapefruit juice
- 1/2 oz cranberry juice
- 1/2 oz lime juice
- 1/2 oz lemon juice
- Salt to rim

Instructions: Rim a martini glass with salt. Then shake all ingredients with ice. Strain into the prepared glass and serve.

4. The Light Infantry

This is the perfect cocktail to sip while singing "The Army Goes Rolling Along," if you're into that kind of thing. You don't really have to sing, but we highly recommend this decadent combo of whiskey, vermouth, and Lillet. Perfect for November evenings that are chilly and crisp. Recipe

- 2 oz. rye whiskey
- 1 oz. Lillet (just use more vermouth if you can't find Lillet)
- 1/2 oz. Cocchi Vermouth de Torino
- 4 dashes orange bitters
- 1 large, thick orange peel, for garnish

Instructions: Place rye, Lillet, vermouth, and bitters in a shaker with ice and stir. Rub the orange peel around the rim of a chilled martini glass; strain the drink into a glass. Twist orange peel over the drink to release its oils and add to glass. Garnish with a cherry, if you like.

5. Uncle Sam

Okay, this one doesn't have some war-time history behind it, but it's all out America with its patriotic color, and we're pretty sure given the amount of alcohol, it's sure to keep you warm on cold weather nights. Recipe

- 1 oz Avalanche Cinnamon Schnapps
- 1 oz Avalanche Peppermint
- 1 oz Rurplemintz

Instructions: Pour each ingredient in slowly to layer them in a glass. Don't stir — the color is what makes this drink patriotic.

-o-o-O-o-o-

In June 1913, the crew of the USS Arkansas started referring to their social gatherings as Happy Hours, which included everything from boxing and wrestling matches to dancing, music and movies. By the end of WWI, Happy Hours had spread from the crew of the Arkansas to the rest of the navy. That didn't last long, though, because General Order 99, issued in 1914, prohibited the use of alcohol on ships. Despite its stops and starts, Happy Hours eventually found their way into other branches of the military and in civilian social circles as well. Thanks, Navy! [Source: We Are*The Mighty | Jessica Evans | September 22, 2020 ++]

Military Ghost Stories

5 Spooky Ones



If war wasn't scary enough already, living enemies might not be the only ones you have to worry about. You see, where there's war, there's death, and where there's death, there are ghosts...or ghost stories, at least! There are dozens, if not hundreds, of unique, ghostly experiences from veterans and bases all over the world. These creepy stories might leave you checking over your shoulder twice when you walk down the hall at night!

Ghost Planes

During and after World War II, fighter planes were seen patrolling the sky appearing and disappearing in and out of the clouds. One such sighting happened a year after Pearl Harbor. When the United States Army radar traced the signal of an incoming plane, pilots were dispatched to investigate. An American P-40 was spotted, riddled with bullet holes, its landing gear, mangled, and its blood drenched pilot slumped in his harness. Suddenly, the aircraft fell from the sky spiraling out of control and crashing down. When scouts went to investigate, the P-40 was found, but the pilot had disappeared.

Diplomat Hotel

Nights at the Diplomat Hotel are often pierced with shrill screams and banging. Located in the Philippines, it is a hot spot for paranormal investigation. The hotel's terror is believed to have stemmed from the Japanese invasion of the Philippines. Originally a monastery, invading soldiers beheaded all nuns and clergymen, leaving a trail of blood in their wake. For the remainder of the war, it served as a sanitarium, only to reopen again as the Diplomat Hotel, where guests often see black figures and women clothed in white.

The Battle of the Alamo

The 1836 Battle of the Alamo was the climatic point of Texans' fight for independence from Mexican control. Today, the San Antonio historic landmark now serves as a cemetery for the remains of fallen soldiers, many of whose bodies were dismembered and dumped into the San Antonio River. Just days after the battle, though, paranormal activity was reported. When Mexican General Juan Jose Andrade ordered the burning of what remains still lay on the field of battle to prevent the spread of disease, the men came running back, fearful of what they'd witnessed. On the river, the men had spotted six diablos or "devils," guarding the front of the Alamo mission. Over the years, visitors have seen young boys running along the mission plaza and then disappearing, hearing the clacking of horse hooves on the streets, and even seeing a man and small boy fall from the roof of the mission.

The Jefferson Barracks

On October 23, 1826, the Jefferson Barracks were opened in honor of President Thomas Jefferson who had passed earlier that year. It's been used as a hospital, cemetery, and also for military staging, but on the barracks headquarters, soldiers have reported an aggressive sentry confronting them. He's said to approach with a bloody bullet hole through his head. Supposedly, the sentry had been killed in a munitions raid and as he believes he's still on duty, confronts those he suspects as the enemy.

Missing Children

Though Switzerland tried to stay neutral during WW2, the country was repeatedly swayed by both Allied and Axis powers. When Germany instigated, the UK retaliated, sending one British unit to a secluded village within the Swiss Alps. However, just a few weeks after their arrival, scraps of food supplies started disappearing and goods were stolen. Not long after, children went missing from the village, including one Private Reginald from the British troop. These disappearances led to the story that a monster resided in the mountains. One night, soldiers on patrol saw a figure through the window of a house. The figure gave chase all the way to the outskirts of the village where the figure jumped into a man-made cave. Shots were fired from either side and after a resounding silence, soldiers entered the cave where they found Reginald with a bullet hole through his heart and surrounded by the missing children's half-eaten bodies.

[Source: We Are The Mighty | Brittany Sulc | October 01, 2020++]

USSF Motto & Logo

How They Came About



Space Force quietly released its motto back in July without much frill or fanfare. *Semper Supra* means Always Above, and it's one of those mottos with a neat origin story (more on that later!), but it feels like it's not exactly perfect for the newest branch of our military. Maybe it could have been worse? We're not entirely sure. Space Force also finally issued its logo to help with brand awareness and hopefully encourage the American public to take the newest military branch seriously. The branch even unveiled a flag, so it's pretty clear that Space Force isn't going anywhere. Let's unpack the motto, the logo and the flag because there's a lot to understand about these branding efforts.

Semper Supra is supposed to represent the branch's role in establishing, maintaining and preserving US interests and freedom operations in space. The logo was designed by the same agency who works on Air Force branding and like with all military insignia, the details are important. The delta symbol was first used in 1961 and was selected to honor the Air Force and Space command's heritage. But contrary to what we're all thinking, the Space Force logo is apparently not an homage to Star Trek. The colors black and silver represent the environmental boundaries between Earth and space. The delta's outer border is silver and signifies protection against all adversaries and threats in the space domain. The black portion on the inside signifies the vast darkness of deep space. Inside the delta are two spires that represent the action of a rocket launching in the atmosphere. In the center of the delta is a visual representation of Polaris, the North Star. This symbolizes how the core values guide the Space Force mission. Finally, there are four beveled elements inside the delta representing the other four branches of the military. Apparently, the logo creators didn't think to include the Coast Guard in their nod to the other military branches.

Space Force Chief Gen. Jay Raymond recently tweeted, "We are building a new Service to secure the space domain – the ultimate high ground. Our strategic imperative is to ensure that our space capabilities [and] the advantages they provide the nation [and] our Joint and Coalition partners are always there." So who had the final say in the Space Force motto? It was Airman First Class Daniel Sanchez, 86th Airlift Wing Public Affairs broadcast journalist. The junior Airman enlisted in the Air Force when he was 33 after unsuccessfully trying to find his footing in the civilian world. While preparing to go to basic training, Sanchez would listen to service songs, which is where he said he got

the earliest ideas of the Space Force motto. It was while listening to the Coast Guard's service song, Semper Paratus, that inspiration struck. Then Sanchez started thinking about the Marine Corps motto – Semper Fidelis – and the unofficial Navy motto – Semper Fortis. The translation, Always Faithful and Always Courageous, struck a chord.

Then, while training to become an Air Force broadcast journalist at Fort Meade, Sanchez and some of his colleagues started greeting one another with the motto he created – Semper Supra. Sanchez says that he liked the alliterative sound of the motto. Six months after joining the Air Force, the Space Force became an official branch of the military. Sanchez shared his idea for the motto with his leadership command, who encouraged him to make a formal proposal. Chief Gen. Raymond spoke with Sanchez and told him that the motto was a perfect fit. Sanchez says the entire selection process still feels unreal. He hopes to eventually transfer to the Space Force and complete OCS. Always above, Airman First Class Sanchez. [Source: We Are The Mighty | Jessica Evans | October 05, 2020 ++]

Navy Terminology, Jargon & Slang

'Pack thru 'Pig Palace

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

Pack (the) - Aircraft ranged (parked) about the deck of an aircraft carrier, especially forward of the landing area.

Padeye - (1) A recessed tie-down point on a flight deck or a flight line. (2) Almost any anchor point on a bulkhead or deck.

Paint - To track or detect an object with radar.

Papa Hotel - Phonetic pronunciation of the flag signal 'P-H'. Acronym for "all hands return to ship".

Parrot - IFF transponder

Passageway – A hallway aboard ship.

Paybob (RN) - Supply officer, especially one responsible for accounts.

Paygrade - Alphanumeric designation corresponding to rank (officer) or rating (enlisted). Used to denote pay level or as an analog to rank/rating. For example, O-1 is an Ensign (USN/USCG) or 2nd Lieutenant (USA/USMC/USAF); an E-1 is a Seaman Recruit (USN) or Basic Airman (USAF).

PCD (or PCOD) – Pussy Cut-Off Date. The last date during a deployment in which a servicemember can have sex (and catch a sexually-transmitted disease) and still have it cured prior to his return home. A less-easily determined date since AIDS and Hepatitis-C entered the picture.

Peak and Tweak – An activity intended to bring electronics, avionics, or other systems to optimum operating condition. Something the TWIDGETS do.

Peeping Tom - An F-14 Tomcat fitted with the TARPs pod. Reconnaissance Tomcat.

Pecker Checker – Navy doctor or Corpsman. Aka Dick Doc, Chancre Mechanic.

Pelican Hook – A quick-release shackle which can be knocked free with a hammer. Often used to release the anchor when dropping the hook.

Pelorus – A stanchion topped with a gyrocompass, used to shoot bearings to an object for navigation purposes.

Penis Machinist – Hospital Corpsman.

PFM – Pure Fucking Magic. A nontechnical explanation for why something works. "Hell, I dunno how it works. It's PFM."

Pigeons, Pigeon Steer - Heading and distance to homeplate. "Your pigeons 285 for 125 miles."

Pigging, pigged - The use of a prepared, expendable ship (manned but with no crew below decks) to run over a mined area repeatedly to trigger influence-type mines. The ship is a 'guinea pig'. An area cleared of mines is said to be "pigged".

Pig of the Port - The least attractive member of the opposite sex brought aboard during a port visit. Awards and honors are often granted, though seldom sought after.

Pig Palace - A bar populated with ugly women, watered booze, etc.

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

*** Military History ***



WWII POW Diary

Found in Personal Effects of Late Air Force Officer from Bellevue

Capt. Clay Ferguson kept a diary while he was a POW in Nazi-occupied Romania during WWII. Ferguson was taken prisoner during one of the biggest and most spectacular air raids of World War II, Operation Tidal Wave on Aug. 1, 1943. In the diary — discovered in Bellevue two years ago among the possessions of a retired Air Force colonel who died at 101 — Ferguson tells of the poor food and clothing received by the POWs, the boredom and the cold. He mentions failed escape attempts by other prisoners, and prisoners he believes acted badly. Touchingly, he describes his longing for his wife, Polly, and baby daughter back home in Texas — although he would split with his wife not long after the war. Jennifer Ricou found the diary when she was sorting through a large collection of military memorabilia belonging to her late father, Col. John Watters, an officer with the Offutt-based Strategic Air Command. He and his English-born wife, Jean, had retired in Bellevue in 1970. They died two months apart in 2018. She shared it with her brother, Robin, a retired Navy rear admiral who lives in Rhode Island. "I said, 'Holy cow, how did he get this?' I can't figure it out," Robin Watters said. For more on the diary contents refer to the attachment to this Bulletin titled, "**WWII POW Diary**". [Source: Omaha World-Herald | Steve Liewer | August 30, 2020 ++]

WWII Netherlands Resistance

Lassies Who Seduced German Soldiers Then Shot Them



When the Nazis steamrolled into the Netherlands in May of 1940, Jannetje Johanna "Hannie" Schaft and Truus and Freddie Oversteegen were just 19, 16, and 14 years old, respectively. As for the Oversteegen sisters, their mother, Trijn, had left their father years before. Freddie states of this, "She was just fed up one day - we lived on a large ship in Haarlem, but my father never made any money and didn't pay anything for the barge. But it wasn't an ugly divorce or anything - he sang a French farewell song from the bow of the ship when we left. He loved us, but I didn't see him that often anymore after that."

Immediately after the Nazis came to town, despite the risks, Freddie goes on, "During the war, we had a Jewish couple living with us, which is why my sister and I knew a lot about what was going on..." At the same time, their mother also had her daughters join in with her in the rather dangerous task of posting and distributing anti-Nazi and communist literature around town. Given their brazen activities, word soon got around to the resistance that the girls might be open to joining, with one Frans van der Wiel coming calling in 1941. Freddie states, "A man wearing a hat came to the door and asked my mother if he could ask us [to join the resistance]. And he did, she was OK with it."

She also states her mother simply requested of them that no matter what the resistance asked them to do, to "always stay human." Needless to say, they were all for it, though not quite realizing at that point everything they'd be asked to do. She states, "I thought we would be starting a kind of secret army. The man that came to our door said that we would get military training, and they did teach us a thing or two. Someone taught us to shoot, and we learned to march in the woods. There were about seven of us then - Hannie wasn't a part of the group yet, and we were the only girls."

Indeed, in the beginning, because of their age and gender, the authorities paid little attention to them. Thus, they were natural message runners between resistance members, as well as ideally suited for smuggling and stealing identity papers to help various Jewish people escape; they also occasionally were tasked with transporting weapons and even helping escort Jews to hiding places- generally, Jewish children as they blended in with the girls well and the authorities on the whole weren't suspicious of the young girls walking along with kids. Also, thanks to Freddie's ultra-youthful look, particularly when she did her hair up in pigtails, she was often used for reconnaissance missions, as nobody paid attention to her. Things escalated from these sorts of tasks, however, with assignments such as helping to burn down various enemy installations. In these cases, the girls were sometimes tasked with flirting with any guards while other resistance members slipped in and set the fires.

In 1943, the sisters were joined by a third female member of their resistance cell, Hannie Schaft- a woman who would go on to be one of the most famous Dutch resistance members in all of WWII, with her activities seeing her marked for death by Hitler himself. When the Nazis invaded, the then 19-year-old Hannie was studying international law, and particularly human-rights law, at the University of Amsterdam. Unfortunately for her, she would soon be given the boot from university owing to refusing to sign a declaration of allegiance to Germany- a requirement to remain a student and something over 3/4 of the rest of the students did. As you might imagine even if you knew nothing

else about her but her choosing to study human-rights law at school and given the activities the Axis were getting up to in the country, she almost immediately joined the resistance.

In the interim since the start of the war and being assigned to the same resistance cell as Truus and Freddie, Hannie had worked with the resistance in various capacities and countless missions, even learning German to aid in her activities. Naturally, the three girls became fast friends and frequently teamed up for the remainder of the war, with their missions having been expanded to something few women in the resistance were tasked with directly -- eliminating enemy targets. Their big advantage over their male compatriots was their age and gender allowed them to get close to enemy soldiers without garnering any suspicion. Thus, the girls were eventually trained with weapons and set to, as Freddie put it, "liquidating" the enemy. As for the number of people they killed - a question they were frequently asked - they never disclosed, with the sisters' stock answer to that question being, "You never ask a soldier how many people he's killed."

Perhaps their most famous method was flirting and convincing a mark to join one of them for a stroll. For example, in one instance, their target was an SS soldier who they scouted and, once he entered a restaurant to eat, a slightly drunk acting Truus entered and struck up a conversation. At a certain point, she then suggestively asked if he'd like to go for a walk in the woods with her- a prospect he apparently eagerly accepted. Beyond luring unsuspecting enemy soldiers and Dutch collaborators to their deaths, sometimes they just killed them outright. As Truus once said after watching horrified as a Dutch SS soldier grabbed a baby from the child's family "and hit it against the wall. The father and sister had to watch. They were obviously hysterical. The child was dead... I pulled out a gun and shot him dead. Right there and then. This wasn't an assignment. But I don't regret it."

Sometimes they would simply ride along on their bike - Truus on the front, and Freddie on the back with a hidden gun. As they passed their mark, if no one was around, Freddie would pull out the gun and shoot him. After this, Truus would peddle off as fast as she could; once out of sight, they were once again to all the world just a couple of young girls out for a bike ride. Other times they'd follow the mark home and then come a-knocking, again with their young, innocent look helping to ensure their "targets" guard would be down when they'd kill him.

Beyond this, the trio also took part in bombings and other sabotage efforts, reportedly only refusing one mission in which they were asked to kidnap the three children of Riech Commissioner and former Chancellor of Austria Arthur Seyss-Inquart. The children were then to be used to get the commissioner to release certain prisoners in exchange for their safe return. If he refused, the children would be killed. Said Truus of their refusal of this mission, "Resistance fighters do not kill children."

As for Hannie, while the two young girls often went overlooked, she was not so lucky, with her bright red hair and the many missions she took part in helping her stand out. The authorities soon caught on and she was initially marked as the "the girl with the red hair." As the heat turned up on her and Hitler himself ordered efforts towards her capture ramped up, she began dying her hair black and changed her name. Unfortunately, her real name was accidentally revealed to an undercover Nazi operative working as a nurse. What followed from this was her family being detained; though eventually when it became clear they didn't know where she was or anything about her activities, they were let go.

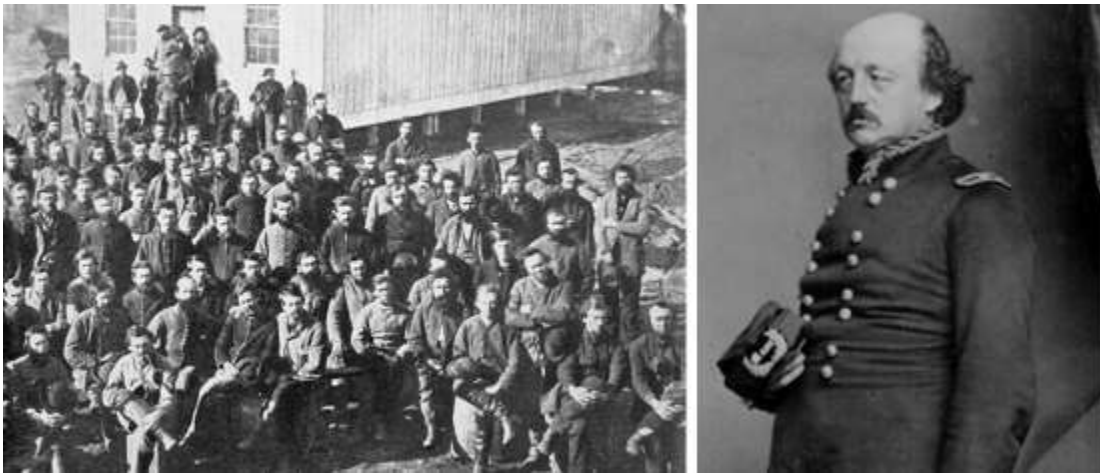
The Axis got her in the end, however, when she was picked up at a random military checkpoint on March 21, 1945, having been caught with copies of the communist newspaper *de Waarheid*. She was subsequently tortured for a few weeks, but apparently never broke. Given the war was in its final stages, she may have survived if not for her bright red hair giving her away as it grew and with no dye to keep the roots black. Once the Germans figured out who she was because of this, the then 24 year-old Hannie was slated to be immediately executed- a sentence carried out on April 17, 1945, a mere 18 days before the Germans withdrew from the Netherlands. Apparently defiant to the end, it is reported that when the two soldiers tasked with killing her shot her, she fell, but both had missed their mark for a killing shot. Her last words were reported to be mocking the soldiers, allegedly stating after the first volley, "Idiots! I shoot better!"

As for the sisters, they survived the war, but suffered from post-traumatic stress disorder, with Truss burying herself in art and Freddie stating she quickly got married and started a family as her way to cope. Her son, Remi, would state of this, "She shot... people... but she hated it, and she hated herself for doing it." Freddie would also state, "I've shot [them] myself and I've seen them fall. And what is inside us at such a moment? You want to help them get up." Truss added, "It was tragic and very difficult, and we cried about it afterwards. We did not feel it suited us... I wasn't born to kill. Do you know what that does to your soul? ...One loses everything. It poisons the beautiful things in life."

In the end, both sisters lived to the ripe old age of 92, with Truss dying in June of 2016 and Freddie following her in September of 2018, the day before her 93rd birthday. [Source: Together We Served | September 2020 ++]

Galvanized Yankees

Confederates Who Joined the US Army



Camp Douglas, Ill. (left) where 17 percent of inmates never returned & Gen. Benjamin Butler (right) raised two regiments of Confederate POWs to invade Bermuda, but it never came to be.

Being a POW was not a great way to spend your enlistment in the Civil War, no matter which side you fought on. Depending on which POW camp you ended up locked into, your chances of survival were only slightly better. And if you did die, you probably died of some terrible disease. So it makes a little sense why some Confederate troops had no problem turning around and joining the U.S. Army. They were called "Galvanized Yankees."

By 1863, Union lines were becoming stricken by desertions. Coupled with the death rate and the number of wounded and missing men, the U.S. Army in 1863 needed a solution for this coming manpower shortage in a hurry. But with draft riots already happening and enlistments drying up, where could the Union Army find a source of able-bodied men who could fight but were just sitting around, waiting? In the POW camps. And it wasn't just the Army fighting the Civil War who needed the help. Troops fighting Indian bands in the West needed augmentees as well. So the Union formed the 1st Volunteer Infantry Regiment; former Confederate soldiers who had been captured, taken the oath of loyalty to the United States, and enlisted in the U.S. Army. It sure beat dying of dysentery or exposure at Camp Douglas.

Starting in 1863, the former Confederates stared down the Sioux tribe in Missouri while the war back home raged on. But they weren't the only ones who were needed. Ultimately four regiments of Confederate volunteers were formed for the Union. When the Confederates heard of this, they dubbed the POWs who took the deal "Galvanized Yankees," covering themselves and their deeds in the blue of the Union, the way a metal object is galvanized with a coating of zinc. For most Southern troops, the choice wasn't all that hard – and it wasn't just about the conditions in POW camps. Many average Southern men weren't too keen on the strict Confederate class distinctions in the South, where poor

whites were little more regarded than slaves. Add on the desire for the war to end, and the terrible conditions for Confederate troops, and the choice becomes more and more clear.

The Galvanized Yankees were sent to the American Plains, the Dakotas, Minnesota, and Missouri. The winters were not kind to the Southerners, who suffered from frostbite, scurvy, and other forms of malnutrition. To make matters worse, on top of enduring temperatures as cold as minus 29 degrees, the Lakota suddenly attacked on Nov. 27, 1863. The natives killed and wounded the new Army members throughout the winter and into the Spring of 1864. They would be able to hold out until the war's end, however. In 1865, the men had held their soldiers' discipline, followed orders, and remained true to their oaths. Even after constant Indian attacks, brutal winters, and poor food, the Galvanized Yankees stayed at their posts. After two years, however, they were at their wits' end. The war was over, and so was their enlistment. They demanded to be mustered out. Two years after arriving in the Missouri region, they finally were. [Source: We Are*The Mighty | Blake Stilwell | September 28, 2020 ++]

Military Executions

Update 01: Those Who Were Upon Capture



War is brutal. It makes people do harsh things. Then, it makes the other side retaliate against those harsh things. But war is also a fight with rules and when sides don't play by those rules, tempers flare, emotions run high, and that's when the sh*t really starts to fly. Now, the third Geneva Convention governs the treatment of POWs. No POW can be tried for fighting in war, though they can be tried for war crimes — but they certainly aren't supposed to be executed immediately. Unfortunately, not everyone follows the laws of armed conflict like they should. The following 7 troop types would be executed immediately after capture.

1. Anyone with a trench gun.

During WWI, American troops used what came to be known as a "trench broom," a Winchester model 1897, modified for trench warfare. The shotgun fired buckshot pellets and could be slamfired, meaning if the user holds the trigger as he pumps a new round in the chamber, the round will fire automatically. Needless to say, the trench broom killed a lot of Germans. The Germans lodged a formal protest against the use of the weapon, saying it was illegal under the 1907 Hague Convention definition of any "arms, projections, or materials calculated to cause unnecessary suffering." When the American continued using it, the German High Command threatened that any POW found with a trench gun or trench gun shells would be shot on site.

2. Germans with flamethrowers.

General John Pershing didn't get to be the highest-ranking military officer for life because he took sh*t from people that were trying to kill him. When Germany issued the aforementioned decree, Pershing declared that any German with a flamethrower or saw-bladed bayonet would be shot. No one on either side was shot for these reasons. Pershing 1, Germans 0. A tradition that would continue into the subsequent World War.

3. WWII-era special operations commandos.

Hitler was so pissed after he heard the German commandos on the island of Sark were found with their hands tied up and shot that he ordered any commando caught by the Nazis to be interrogated and then immediately executed. He specifically mentioned that it didn't matter if they were armed, in uniform, military, or civilian — their lives would all end the same way: with a bullet. Which is how Hitler would meet his end.

4. Soviet commissars.

This one's another Hitler order. The man was not a fan of Communism and so issued the "Commissar Order," which stated that Soviet political officers captured on the Eastern Front would be separated from their units and executed. He believed their sole purpose was to spread "Judeo-Bolshevism" and that they needed to be eradicated. Except the Russians really blazed new trails in murdering Jewish people, too. The order extended to anyone in the Soviet service who either bought into Bolshevism or was there to spread the ideology.

5. Mercenaries.

Countries don't like it when soldiers only fight for money. You at least need to have a flag to which you pledge your allegiance. It doesn't matter if you're an American — if you're not fighting with the American army, you better not get captured. In 1976, four mercenaries — including one American Vietnam veteran who was recruited in *Soldier of Fortune Magazine* — were captured fighting against the government in Angola's civil war. When captured, then-President Agostinho Neto ordered their execution, ignoring clemency pleas from the Pope, Queen Elizabeth, and Henry Kissinger. A lot of paid mercenaries fought in Africa in the 1970s from all over the world. The Confederate Army in the U.S. Civil War would also execute civilians caught fighting in Civil War battles, whether they were paid or not.

6. Pretty much anyone with a flamethrower.

Yeah, it's on here twice. The flamethrower was a nasty weapon. If I were a troop where facing a flamethrower was a possibility, I'd be scared sh*tless, too. But the flamethrower guy didn't ask to be given the flamethrower. I mean, I assume... who's going to ask to carry around a very shootable tank full of explosively flammable liquid that only gives you about six or seven seconds of firepower? There's no "stop drop and roll" when you're covered in napalm. So, it was pretty well-known that every side hated you so much they would shoot you just for being the guy with the flamethrower. For the Nazis, this extended to flamethrower tank crews.

7. The Waffen SS.

It was not an official order, but among the Allied ground troops, there is a ton of anecdotal evidence that captured Waffen SS members were usually "shot while trying to escape." The Russians hated them because they found many of their Eastern Front POWs in concentration camps, shot or slowly worked to death. The Canadians hated the SS for the Ardennes Abbey Massacre. The SS slaughtered American POWs at Malmedy during the Battle of the Bulge. British and French POWs were massacred numerous times by Waffen SS troops.

[Source: We Are*The Mighty | Blake Stilwell | January 31, 2018 ++]

Military History Anniversaries

16 thru 31 OCT

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 OCT**". [Source: This Day in History www.history.com/this-day-in-history | September 2020 ++]

WWII Bomber Nose Art [61] In The Mood



Every Picture Tells A Story Hiding Airfields



In addition to camouflaging aircraft, the RAF tried to hide entire airfields amidst the clutter of surrounding farm land. Here the large grass airfield (no runways meant aircraft could always take off and land into wind) at RAF *Feltwell* in East Anglia, England can be seen “painted” with a mimicked farm pattern. While many airfield perimeters encompassed actual functioning farmlands, it was never in the actual flying area. We can see the dispersal pads or perhaps munitions magazines at lower right. Feltwell was home to medium and heavy bomber squadrons throughout the war and was near more famous airfields such as Mildenhall, Bury St Edmunds and Lakenheath. Today, you can still see the field via Google Maps, but it is now home to the Feltwell Golf Club.

Medal of Honor Citations

Steven L. Bennett | Vietnam



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

Capt. Steven L. Bennett

Organization: 20th Tactical Air Support Squadron, Da Nang Air Base, Vietnam

Place and date: Quang Tri Province, Republic of Vietnam, June 29, 1972

Entered service: USAF 1968 at age 22

Born: April 22, 1946, Palestine, Anderson County, TX



Citation

Capt. Bennett was the pilot of a light aircraft flying an artillery adjustment mission along a heavily defended segment of route structure. A large concentration of enemy troops were massing for an attack on a friendly unit. Capt. Bennett requested tactical air support but was advised that none was available. He also requested artillery support, but this too was denied due to the close proximity of friendly troops to the target. Capt. Bennett was determined to aid the endangered unit and elected to strafe the hostile positions. After four such passes, the enemy forces began to retreat. Capt. Bennett continued the attack, but, as he completed his fifth strafing pass, his aircraft was struck by a surface-to-air missile which severely damaged the left engine and the left main landing gear. As fire spread in the left engine, Capt. Bennett realized that recovery at a friendly airfield was impossible. He instructed his observer to prepare for ejection, but was informed by the observer that his parachute had been shredded by the force of the impacting missile. Although Capt. Bennett had a good parachute, he knew that if he ejected, the observer would have no chance of survival. With complete disregard for his own life, Capt. Bennett elected to ditch the aircraft into the Gulf of Tonkin, even though he realized that a pilot of this type aircraft had never survived a ditching. The ensuing impact upon the water caused the aircraft to cartwheel and severely damage the front cockpit, making escape for Capt. Bennett impossible. The observer successfully made his way out of the aircraft and was rescued. Capt. Bennett's unparalleled concern for his

companion, extraordinary heroism, and intrepidity above and beyond the call of duty, at the cost of his life, were in keeping with the highest traditions of the military service and reflect great credit upon himself and the U.S. Air Force.

(signed) GERALD R. FORD

-o-o-O-o-o-

In addition to the Medal of Honor Capt. Bennet was the recipient of four Air Medal, two Purple Hearts, National Defense Service Medal, Vietnam Service Medal, Republic of Vietnam Campaign Medal, and the Cheney Award. He is buried in the Lafayette Memorial Cemetery, Lafayette, Louisiana.

Bennett studied at the University of Southwestern Louisiana (USL) from 1964 to 1968, prior to commissioning into the US Air Force in 1968. He then attended Pilot Training at Webb Air Force Base in Big Spring, Texas. He and Linda Leveque married in September 1968. The Bennetts had one child, Angela Bennett Engele, who lives in the Dallas–Fort Worth area and is the current president of the OV-10 Association located in Fort Worth and the Volunteer Administrator (a volunteer position) for the Fort Worth Aviation Museum. On Aug. 8, 1974, Vice President Gerald R. Ford presented the Medal of Honor to Bennett's widow and daughter.

He is the namesake of the ship MV Capt. Steven L. Bennett (T-AK-4296) and his name is engraved on the Vietnam Memorial at Panel 01W - Row 051. There have been numerous other dedications held in his honor. They range from streets being named after him to buildings, including a gymnasium and a cafeteria, a sports arena and VFW posts, and many monuments. He has been mentioned in several military history books. Captain Bennett has a public park named in his honor in Palestine, Texas.

[Source: <https://www.cmoahs.org/recipients/steven-l-bennett> & https://en.wikipedia.org/wiki/Steven_L._Bennett | October 2020 ++]

* Health Care *



Heart Disease

Update 07: Learn the Top Signs

Heart disease is no joke, and the sooner that you learn the signs of heart disease, the better off you will be. Heart failure and cardiovascular disease kills 647,000 people annually in the United States. Learn these top warning signs of heart disease and put yourself on a better track to taking good care of your health. If you suffer from any of these health concerns, don't think twice and go see the doctor right away!

1. Chest Pain

Chest discomfort is one of the most common symptoms of heart disease. Suffering from chest pain or tightness is often due to blocked arteries. In some cases, the feeling may last unusually longer, leading to a heart attack. That said, if the pain occurs only in one specific spot when you touch or press it, it's probably not a heart problem. To be on the safe side, you should still call 911 and get it checked by a doctor immediately.

2. Nausea, Vomiting, Indigestion, or Abdominal Pain

These are the symptoms of a heart attack and are more common among women than men. You may suffer from stomach pain or nausea for many other reasons as well. It could probably be because you ate something wrong. But it's important for you to know that these symptoms can occur before or during a heart attack and you should consult a doctor as soon as possible.

3. Left Arm Pain

This is another classic symptom of heart disease. When the pain shoots from your chest and creeps down to the left side of your arm, it may turn out to be a heart attack. In some cases, arm pain may also occur due to a "pinched nerve" or weak muscles. In either case, you should see your doctor to know the exact reason for left arm pain.

4. Dizziness or Lightheadedness

This often happens when your heart fails to carry enough blood to your brain. As a result, you may suffer from extremely low blood pressure and feel off balance. If you often feel dizzy or faint for brief moments, you probably suffering from heart problems.

5. Fatigue

If you easily get exhausted by doing tasks that you never used to in the past, such as climbing flights of stairs in one go or carrying heavy grocery bags from the car, you should get an appointment with your doctor at your latest convenience.

[Source: Aging Healthy Today | September 23, 2020 ++]

Dental Care

Update 04: 10 Ways to Save Money on Braces

Kids fear braces because their peers can be judgmental. Parents fear braces because they're expensive. Insurers rarely foot the bill, even though treatment is often needed for health reasons in addition to aesthetics. But that's no reason to shy away from necessary dental work. Following are ways to cut the costs of this work — in some cases, by a substantial amount.

1. Check programs for low-income families

[Smiles Change Lives](#) is a national program that pairs low-income families with charitable orthodontists. Qualifying for the program depends on your family income, number of people in your household and where you live — and can be determined through this short questionnaire. Also, check out the [American Association of Orthodontists' Donated Orthodontic Services](#) program, which provides orthodontic care to underserved children who don't have insurance coverage or can't qualify for other assistance. [The Dental Lifeline Network's](#) national Donated Dental Services program gives free, comprehensive dental treatment to people who have a disability, are elderly or are medically fragile. Braces may be included.

2. Evaluate your insurance

If you have dental insurance, check your policy and see if orthodontic treatment is covered, partially or at all. In rare cases, the insurer may pay up to half the cost.

3. Consider dental savings plans

If you have a lousy policy or none at all, consider a dental savings plan. By paying an annual fee, you can get a price break at participating orthodontists. Make sure you understand the policy's limitations — read the fine print — and that your orthodontist or dentist participates in the network.

4. Try dental schools

Many dental schools offer services similar to private practices, and some do it for significantly less than what local orthodontists charge. While students are not the most experienced of dental professionals, they do have extensive

training. (Orthodontics is a specialty that requires years of training beyond dental school.) Professional orthodontists supervise the students. The AAO has a list of [accredited orthodontic programs](#) in each state

5. Negotiate

Sometimes rates for orthodontic treatment are fixed. But you won't know until you ask, and you may find an orthodontist who's more flexible than you expected, especially if you can detail your financial difficulties.

6. Ask about payment plans

While some orthodontists are inflexible on price, they may be flexible on time. Ask about payment plans — monthly payment options are common. Be sure to get the plan in writing upfront.

7. Shop around

Braces are expensive, but prices vary among providers. Ask for recommendations from family and friends, but don't jump on the first offer you hear.

8. Inquire about cash discounts

If you don't need a payment plan, go in the other direction and ask about a discount for paying cash up front.

9. Ask about procedures or charges that might be unnecessary

Orthodontists sometimes recommend work that will produce the best results fast. But such treatment might be beyond what you want, need or can afford. Be firm in asking what's really necessary in your case.

10. Be wary of third-party payment plans

Your dentist may offer the option of a third-party payment plan, but these often charge big interest fees compared with arrangements made directly with the dental office. If your dentist doesn't accept payment arrangements, visit a bank or credit union to discuss loans and compare the costs of borrowing.

[Source: MoneyTalksNews | Brandon Ballenger | September 23, 2019 ++]

Diabetes

Update 25: One in 10 Americans Has Diabetes, But There is Hope!



According to the Centers for Disease Control and Prevention, just over one in 10 Americans has diabetes, and one in three has prediabetes. If you have diabetes or prediabetes, you are at a higher risk for heart disease, stroke and other health problems that can lead to serious complications if not properly treated. Diabetes affects your body in many ways:

- High blood sugar can damage artery walls, preventing blood from flowing properly through the arteries. High blood sugar levels also put you at increased risk for high blood pressure and high cholesterol.
- People with diabetes are prone to developing eye problems. Retinopathy, a complication of diabetes, causes tiny hemorrhages in the back of the eye, which can lead to blindness if left untreated.
- Foot care is an important part of diabetes self-care. Over a period of time, elevated blood sugars can lead to poor circulation and can cause a loss of feeling in the feet. Sores or injuries may not be felt right away and can quickly become infected.
- Gum disease is also common among people with diabetes. Tell your dentist you have been diagnosed with diabetes so he or she can monitor and provide appropriate care.

The good news is complications from diabetes can be delayed or even prevented with good self-care skills.

- Have regular blood pressure, cholesterol and foot checks, a yearly dilated eye exam, and visit your dentist at least twice a year.
- Maintain or reach a healthy weight, practice good nutrition and exercise regularly.
- Keep regular doctor visits and follow recommended treatment plans to help you live a healthy life with diabetes.

We offer no-cost teleclasses on diabetes and heart health. For more information about diabetes, Health Net Federal Services (HNFS) [Essentials of Diabetes Management](#) teleclass teaches the four cornerstones of diabetes self-management: monitoring, medication, nutrition, and physical activity. Their [Heart Healthy Living](#) teleclass focuses on reducing risk factors for heart disease, strategies for weight control and managing stress, along with heart healthy eating tips. You can find these teleclasses and more, along with their other online programs, in their [Learning Center](#) at https://www.tricare-west.com/content/hnfs/home/tw/bene/wellness/wellness_programs.html.

If you would like individualized education, support and coaching from a diabetes management specialist, consider HNFS’s Chronic Care/Disease Management program. Call 1-844-732-2436 from 8 a.m.–6 p.m. local time, M-F, or use the self-nomination form located at the bottom of the Disease Management Program Information and Nomination page <https://www.tricare-west.com/go/DMFAQ>. [Source: HNFS | September 30, 2020 ++]

Acupuncture

Update 02: Vets Have Less Pain when Used Before Surgery



Veterans who have acupuncture before surgery reported less need for opioids for pain, a pilot study presented 5 OCT at the ANESTHESIOLOGY 2020 meeting shows. "Six percent of patients given opioids after surgery become dependent on them, and veterans are twice as likely to die from accidental overdoses as civilians," said study lead author Dr. Brinda Krish. "Clearly it is crucial to have multiple options for treating pain, and acupuncture is an excellent alternative. It is safe, cost effective and it works," said Krish, an anesthesiology resident at Detroit Medical Center.

Researchers analyzed two groups of patients treated at John D. VA Medical Center in Detroit. The study's principal investigator, physician anesthesiologist Dr. Padmavathi Patel, provided the acupuncture. The first group included 21 patients who had traditional acupuncture, which involves the insertion of very thin needles at specific trigger points around the body to relieve pain, and 21 patients who did not. The second group included 28 patients who received battlefield acupuncture, which a U.S. Air Force doctor developed to reduce pain without use of opioids on the front lines, and 36 patients in control group. In both acupuncture groups, veterans reported significant reduction in post-operative pain and post-operative opioid use compared to control patients undergoing surgery without acupuncture.

"Some patients were open to trying acupuncture right away, and others became more interested when they learned more about the risk of opioid use," Krish said. "It's easy, patients love it, it's not just another medicine and it's very safe."

Because battlefield acupuncture was developed by an armed services doctor, veterans also were more willing to participate." [Source: UPI | Sommer Brokaw | October 5, 2020 ++]

Senior Vaccines

Over 50? The CDC Says You Need These 4



With summer now behind us, it's time to prepare for what could be a difficult fall and winter. With the coronavirus pandemic still raging and flu season underway, staying healthy will be more challenging than in most years. If you are 50 or older, you are especially vulnerable to such health threats. That makes it extra important to consider scheduling vaccinations that can keep you healthy — and even save your life. The aging process weakens our immune systems, putting us at greater risk for several types of disease, according to the U.S. Centers for Disease Control and Prevention. For this reason, the CDC recommends adults 50 or older schedule the following vaccines. Just talk to your doctor before getting any vaccine, as there are some exceptions to CDC recommendations.

Flu shot

The CDC recommends that all adults get a flu shot, but this is particularly important for older adults and those with chronic health conditions such as diabetes, asthma and heart disease. These people have a greater risk of developing serious complications if they catch influenza. While the flu might seem like a minor nuisance, it can be deadly. As the CDC reminds us: "Every year in the United States, millions of people are sickened, hundreds of thousands are hospitalized and thousands or tens of thousands of people die from the flu." And this year, getting the flu shot is even more important.

Shingles vaccine

Around 1 in 3 Americans will develop shingles at some point, and the risk of getting the painful rash grows with age, according to the CDC. This painful condition can cause symptoms that last months or years. It can even cause permanent blindness, as we report in "[This Cause of Blindness Is Soaring Among Seniors](#)." A newer vaccine, called Shingrix, is more than 90% effective in preventing shingles in older people, according to the CDC. But the vaccine has been running short for years. So, call your health care provider now to set up an appointment for the two-dose vaccine. Or, use the CDC's [Vaccine Finder](#) tool or the [Shingrix locator](#) tool from GSK, the vaccine's manufacturer.

Tdap or Td vaccine

The Tdap vaccine protects you against tetanus, diphtheria and pertussis. Chances are good that you have had this vaccine in the past. But if you haven't, the CDC urges you to get it. The Td vaccine only protects against tetanus and diphtheria, and requires a booster every 10 years.

Pneumococcal vaccines

Pneumococcal vaccines help protect against pneumococcal disease, meaning infections caused by the *Streptococcus pneumoniae* bacteria. The CDC recommends all adults age 65 or older get both types of pneumococcal vaccines that are available in the U.S.: pneumococcal conjugate and pneumococcal polysaccharide.

Coldness

10 Possible Reason Why You are Always Cold



Feeling chilly when the AC is blasting is one thing. But if you're always shivering, or your hands and feet feel like blocks of ice while everyone else nearby says the temperature feels toasty, then it's time to investigate. It's common for women to report feeling cold, partly as a result of physiology and also a greater susceptibility to conditions that can contribute to coldness, said Dr. Holly Phillips, medical contributor for CBS2 News and author of "The Exhaustion Breakthrough."

1. You're Too Thin

Low body weight—defined as a BMI hovering around 18.5 or under—can chill you out for a couple of reasons. First, when you're underweight, you lack an adequate level of body fat to insulate you from cold temperatures, explained Maggie Moon, RD, a Los Angeles-based nutritionist. The other thing is, to maintain that low BMI, you have to reduce your food intake so you likely aren't eating very much at all. Skimping on calories puts the brakes on your metabolism, so you don't create enough body heat. Consider putting on a few pounds by loading up on whole, healthy foods that contain lots of protein, fat, and complex carbohydrates.

2. Your Thyroid Is Out Of Whack

Add cold intolerance to the long list of health issues you can blame on the butterfly-shaped gland in your neck. "Always being cold is a telltale sign of hypothyroidism, which means your thyroid doesn't secrete enough thyroid hormone," Phillips said. Without the right level of this hormone, your metabolism slows, preventing your body's engine from producing adequate heat. Other signs of hypothyroidism are thinning hair, dry skin, and fatigue. Approximately 4.5 percent of Americans have this condition, and rates are higher in women who have recently been pregnant or are over age 60.

3. You Don't Get Enough Iron

Low iron levels are one of the most common reasons for chronic coldness. Here's why: Iron is a key mineral that helps your red blood cells carry oxygen throughout your body, bringing heat and other nutrients to every cell in your system, explained Phillips. Without enough iron, red blood cells can't effectively do their job, and you shiver. Iron is also crucial because a deficiency can make your thyroid lethargic, leading to hypothyroidism, which further leaves you freezing, Moon said. Iron supplements can help, but the best way to boost your iron intake is through healthy food: meat, eggs, leafy greens like spinach, and seafood are the best options, Moon said.

4. You Have Poor Circulation

If your hands and feet are always like ice but the rest of your body feels comfortable, then a circulation problem that keeps blood from flowing to your extremities might be to blame. Cardiovascular disease can be one cause; it's a sign that your heart is not pumping blood effectively, or a blockage of the arteries prevents blood from getting to your fingers

and toes, explained Dr. Margarita Rohr, internist at NYU Langone Medical Center in New York City. Smoking can also bring on circulation issues, since lighting up constricts blood vessels, says Dr. Phillips. Another possibility is a condition called Raynaud's disease, which prompts blood vessels in your hands and feet to temporarily narrow when your body senses cold, Rohr said. Reynaud's disease can be treated with meds, but you need to check in with your doctor for a diagnosis first.

5. You Don't Get Enough Sleep

"Sleep deprivation can wreck havoc on your nervous system, throwing off regulatory mechanisms in the brain that affect body temperature," Phillips said. It's not clear why this happens; studies suggest that in response to the stress of not getting quality snooze time, there's a reduction in activity in the hypothalamus, the control panel of the brain where body temperature is regulated. A study from the European Journal of Applied Physiology appears to back this up: researchers documented a drop in body temperature in 20 sleep-deprived young adults. Metabolism may be a culprit here as well. When you're fatigued from a restless night, your metabolism works at a more sluggish pace, Phillips said, producing less heat and slower circulation.

6. You're Dehydrated

"Up to 60 percent of the adult human body is water, and water helps regulate body temperature," Moon said. "If you're adequately hydrated, water will trap heat and release it slowly, keeping your body temperature in a comfortable zone. With less water, your body is more sensitive to extreme temperatures." Water warms you up another way as well. It helps power your metabolism, and a sluggish metabolism translates into less overall body heat. Aim for the requisite eight glasses a day at a minimum, recommended Moon, but always drink more before and after workouts.

7. You Don't Consume Enough Vitamin B12

This nutrient found only in animal products plays big role in preventing big chills. "The body needs vitamin B12 to make red blood cells, which carry oxygen through your system," Moon said. "Not having enough can lead to B12-deficiency anemia, or a low red blood cell count, resulting in chronic coldness." Vitamin B12 deficiency can be caused by a poor diet, so aim to get more lean meat, fish, and dairy into your meals. But sometimes low levels are triggered by an absorption issue.

8. You Have Diabetes

Diabetes that's not kept in check can lead to a condition called peripheral neuropathy, a constant attack on the nerves that provide sensation to your hands and feet, Rohr said. "When this develops, you experience numbness and sometimes pain in the hands and feet, and since these nerves are also responsible for sending message to the brain regarding temperature sensation, your hands and feet may feel cold," she said. Diabetic neuropathy develops gradually, so you may not realize you have it. But if you are diabetic or have symptoms of the disease (frequent urination, feeling tired, and having increased thirst are three classic signs) see your doctor.

9. You Need To Bulk Up Your Muscle Mass

Muscle helps maintain body temperature by producing heat, Rohr said, so not having enough muscle tone contributes to feeling frosty. Also, having more muscle mass fires up your metabolism, which fights the perma-freeze feeling. Hitting the weight room at the gym or investing in free weights will help build the muscle that powers your furnace and functions like an internal blanket so you can throw off that wool one wrapped around your shivering shoulders.

10. You're A Woman

Find yourself in a constant battle with your spouse or male officemates for control of the thermostat? Turns out that feeling cold really is a gendered condition. "In general, women are better at conserving heat than men," Rohr said. "In order to do this, women's bodies are programmed to maintain blood flow to vital organs such as the brain and heart." This directs blood flow toward these organs and away from less vital organs like hands and feet, Rohr said, which leaves these body parts chronically cold. Science bears this out: a University of Utah study found that though women had a slightly higher core body temperature than men, their hands came in at an average of 2.8 degrees cooler.

[Source: TheOutdoor | October 13, 2020 ++]

Covid-19 Fake Cures

Update 04: Homeopathy

Many people believe that homeopathy is simply a fancy term for natural or herbal medicine. It is actually a superstitious, spiritual approach to medicine based on the notion that diseases can be effectively treated with substances that would, if given to healthy people, cause the disease symptoms. Proponents of homeopathy believe that the substances become increasingly potent as remedies through a process involving successive dilutions and vigorous shaking called succussion. Some homeopaths falsely claim that “nosodes” (products made from pathological organs or tissues; causative agents such as bacteria, fungi, ova, parasites, virus particles and yeast; disease products; or excretions) are as effective as vaccines for disease prevention. No currently marketed drug products labeled as homeopathic have been approved by the FDA for any use.

The U.S. Attorney’s Office for the Northern District of Texas has obtained a temporary [restraining order](#) to stop Ray L. Nannis, D.C., d/b/a Optimal Wellness Solutions from advertising that his sublingual homeopathic products can prevent and treat COVID-19 infections. The Federal Trade Commission and/or the U.S. Food and Drug Administration (FDA) have warned these marketers to stop making unsupported claims that their homeopathic and related products can effectively prevent or treat COVID-19:

- [Abundant Life Wellness Center](#) (Lake Worth, Texas)
- [Acupuncture & Natural Health Solutions](#) (Naples, Florida)
- [Alternative Health Experts LLC DBA Immunization Alternatives](#) (United States)
- [Arizona Natural Medicine Physicians PLLC](#) (Chandler, Arizona)
- [Dr. Dale’s Wellness Center](#) (Oxnard, California)
- [Butterfly Expressions, LLC](#) (Clifton, Idaho)
- [Dr. Dhole’s Sushanti Homeopathy Clinic](#) (Aurangabad 431003, India)
- [Homeomart Indibuy](#) (Belgaum, Karnataka India)
- [Musthavemom.com](#) (United States)
- [Naturopathic Health Care](#) (Enfield, Connecticut)
- [Premilife](#) (Israel) (Tel Aviv, Israel)
- [Post Falls Naturopathic Clinic](#) (Post Falls, Idaho)
- [Renaissance Heath Centre](#) (Las Vegas, Nevada)
- [Savvy Holistic Health dba Holistic Healthy Pet](#) (Charlotte, North Carolina)
- [Vital Source Natural Medicine](#) (Bellingham, Washington)
- [Viva Healthy Life-Philadelphia Holistic/Homeopathic Clinic](#) (Philadelphia, Pennsylvania)

For more information:

- [Homeowatch: Your Skeptical Guide to Homeopathic History, Theories, and Current Practices](#) (website).
- Wheeler TJ. [Homeopathy, Naturopathy, Energy Medicine, and Other “Holistic” Approaches. Part 1: Homeopathy](#). A Scientific Look at Alternative Medicine. Kentucky Council Against Health Fraud. Revised in 2020.

[Source: Center for Inquiry | William M. London | July 1, 2020 ++]

Covid-19 Misinformation

Update 01: Miracle Cures Found to be Most Common

The Cornell Alliance for Science has released a [media analysis](#) identifying the hot topics and major players in the misinformation "infodemic" that has accompanied the global COVID-19 pandemic. The [study](#) evaluated 38 million articles published by English-language, traditional media worldwide using Cision's Next Generation Communications Cloud platform which aggregates online news, blogs, podcasts, TV, and radio. The study identified over 1.1 million news articles that disseminated, amplified or reported on misinformation related to the pandemic, which represented 2.9% of the media conversation about COVID-19. The misinformation conversation was dominated by 11 primary topics, ranging from conspiracy theories to attacks against Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, but "miracle cures" (particularly hydroxychloroquine, chloroquine, and bleach) was by far the most common misinformation topic. The study noted:

It is apparent from the data that mentions of President Trump within the context of COVID-19 misinformation comprise by far the largest single component of the infodemic. Trump mentions comprised 37.9% of the overall infodemic, well ahead of "miracle cures," which comprised 26.4%. However, a substantial proportion — possibly even the majority — of the "miracle cures" topic was also driven by the president's comments, so a substantial overlap can be expected between these topics. We conclude therefore that the President of the United States was likely the largest driver of the COVID-19 misinformation "infodemic". Only 16.4% of the misinformation conversation was "fact-checking" in nature, suggesting that the majority of COVID misinformation is conveyed by the media without question or correction.

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Arkansas's attorney general has accused the Arkansas Regenerative Medical Center LTD (ARMC), the firm's medical director Sarah Knife Chief, M.D., and chiropractor Serge Francois, D.C. of marketing fraudulent COVID-19 treatments. [Rutledge sues Fayetteville health center over COVID-19 immunity boost scams. Arkansas Attorney General news release, Sept 30, 2020]. The [lawsuit](#) alleges:

- In early 2020, ARMC, Chief, and Francois used a popular Hispanic radio station and employed the station's DJ in an effort to reach Latino consumers, who were being disproportionately affected by the coronavirus.
- ARMC advertised on its website and Facebook page stem cell treatments and ozone therapy, claiming that they were "very effective" against COVID-19 and would allow employees to return to work more quickly.
- Consumers were charged upwards of \$3,000 for the useless treatments.

[Source: Consumer Health Digest #20-39 | Stephen Barrett, M.D | October 4, 2020 ++]

Covid-19 Vulnerability

Update 10: Study Points to Race, Ethnicity as Risk Factors



A team led by VA researchers Dr. Amy Justice and Dr. Christopher Rentsch found that race and ethnicity is associated with a greater risk of testing positive for COVID-19, but not death within a 30-day period after hospital discharge.

Justice is a clinical epidemiologist at the West Haven VA Medical Center in Connecticut and Yale University. The study was published in PLOS Medicine on 22 SEP. The investigators analyzed the electronic health records of 5.8 million Veterans in VA care. Within that group, 254,595 people were tested for COVID-19 between Feb. 8 and July 22, 2020; of those, 16,317 tested positive and 1,057 died.

The team found a substantial excess burden of COVID-19 infection in minority communities. They identified an urgent need to develop state- and local-level strategies to reduce COVID-19 spread in minority groups. "Black and Hispanic individuals were twice as likely to test positive for COVID-19, even after accounting for underlying health conditions, other demographics, and geographic location," said lead author Dr. Christopher Rentsch, who is also an assistant professor at the London School of Hygiene and Tropical Medicine in the United Kingdom. Using data analytics to identify health disparities

The study is the first to look at patterns of testing for SARS-CoV-2, wrote the authors, rather than focus just on patients who had tested positive for COVID-19 or were hospitalized because of the novel coronavirus. The research team was composed of investigators from VA Connecticut Healthcare System, VA Palo Alto Health Care System, VA Puget Sound Health Care System, VA Tennessee Valley Healthcare System, and several other research institutions. They found that Black and Hispanic Veterans were twice as likely to test positive for COVID-19, compared with their white counterparts. The finding held true even after the researchers accounted for underlying health conditions geographic location, and other demographic factors. However, 30-day mortality (death) rates among infected patients did not differ by race or ethnicity.

More than 250,000 individuals were tested for COVID-19 during the study period; of those, 4.4% of white Veterans were positive for COVID-19, 10.2% of Blacks were positive, and 11.4% of Hispanics were positive. The racial breakdown of study participants who tested positive was 43.9% white, 40.4% Black, and 15.7% Hispanic. The researchers also found that Black Veterans were more likely to be tested for SARS-CoV-2 than Hispanic or white Veterans. The reason for the increased testing rate among Black Veterans was not clear.

Reasons for disparities not clear

The team was not fully able to explain the reasons behind racial disparities in COVID-19 infection. While 66% of all individuals in the study population lived in urban areas, 87% of those who tested positive were urban residents. Previous studies have found that members of minority groups are more likely to live in high-density cities or multigenerational households where the risk of COVID-19 infection is greater. They are also more likely to work in essential industries, such as public transportation, where the chance of contact with the public is increased.

The researchers also found regional differences in disease incidence between Black and white Veterans. COVID-19 disparities for positive test rates in Black Veterans were highest in the Midwest region and lowest in the West. Disparities between the two groups decreased slightly over the study period. The disparity between Hispanic and white Veterans who tested positive was consistent across time, region, and outbreak patterns. The VA study results partially replicate findings from other investigators. A retrospective cohort study in the U.S. analyzed data from an integrated health system in Louisiana. Researchers found that 76.9% of patients who were hospitalized with COVID-19 were Black, despite comprising only 31% of the patient population.

While the PLOS Medicine study found no disparity in 30-day mortality rates among those infected, for Black and Hispanic Veterans the substantial increased risk in testing positive translates to an overall excess burden of COVID-19 deaths in these minority communities. Previous research led by the London School of Hygiene and Tropical Medicine, published in Nature, found that U.K. residents from minority backgrounds had a substantially higher risk of death from COVID-19. This U.K. study was unable to assess disparities among infected individuals due to limitations in COVID-19 testing data. "Understanding what is driving these health disparities is vital so that strategies can be tailored to curb the disproportionate epidemics in minority communities," notes Rentsch. "Going forward, we will explore whether racial and ethnic disparities exist at other key stages in the clinical course of COVID-19." [Source: VA Research Currents | Erica Sprey | September 23, 2020 ++]



SSA COLA 2021

Update 01: Medicare B Users Could Effectively See Little to No Increase

Social Security recipients hoping for more cash to spend in 2021 are sure to be disappointed by the 13 OCT announcement from the Social Security Administration. One year after receiving a measly increase in their benefits, recipients now face an even smaller 1.3% cost-of-living adjustment, or COLA, for 2021, the federal agency announced. It is the smallest COLA in four years. As a result, the average retiree payment of \$1,523 per month in Social Security benefits will be \$1,543 after the COLA takes effect next year, according to federal estimates. That's an extra \$20 each month.

The average retired couple's collective payment of \$2,563 per month would be \$2,596. That's an extra \$33 monthly — for two people. The COLA will take effect in January for more than 64 million recipients of Social Security retirement benefits. It will take effect on Dec. 31 for more than 8 million recipients of Supplemental Security Income, or SSI, benefits — income supplements for people who are elderly, blind or disabled and who have little to no income. COLAs for the past several years were:

- 2020 — 1.6%
- 2019 — 2.8%
- 2018 — 2%
- 2017 — 0.3%
- 2016 — 0% (no adjustment)
- 2015 — 1.7%
- 2014 — 1.5%
- 2013 — 1.7%
- 2012 — 3.6%

When Social Security recipients also have Medicare health insurance, their Medicare Part B premium is automatically deducted from their Social Security payments. So, if a small COLA coincides with a big jump in the Part B premium, the premium increase essentially could cancel out part or all of the COLA. The Medicare Part B premium amount for 2021 has yet to be announced officially. But the Senior Citizens League's research shows that this premium is the second-fastest growing cost for retirees, as we detailed in "10 Common Expenses That Have Skyrocketed for Seniors." The average monthly Part B premium has risen from \$45.50 in 2000 to \$144.60 in 2019 — an increase of 218%.

In December, the government will notify Social Security recipients of the exact amount of their 2021 COLA after Part B premiums are deducted. The agency will mail the notice and also post it to the online Message Center that beneficiaries can access through their Social Security account. [Sourc: MoneyTalksNews | Chris Kissell & Karla Bowsheer | October 13, 2020 ++]

Coronavirus Financial Planning

Update 22: New Relief Bill Calls for a Second Round of Checks



Democrats in the House of Representatives on 30 SEP unveiled a new \$2.2 trillion stimulus proposal. The bill would include a second round of aid to individuals and would allow even more Americans to qualify for the stimulus checks this time around. A new round of aid could help get money to the people who need it, as the COVID-19 pandemic continues to slow the economic recovery. In a bid to gain support from Republicans, the new bill slims down the Democrats' prior spending proposal, though it's still called the Heroes Act. But the large level of stimulus and a key provision in the bill expanding who is able to receive a stimulus check may make it a non-starter for some Republicans.

Here's who would be eligible

As with the CARES Act from earlier this year, the legislation still offers a \$1,200 check per person, or \$2,400 per married couple, and \$500 for eligible dependents. However, it expands availability for the \$500 payments to full-time students under age 24 and adult dependents. Previously, only children under age 17 were eligible for the dependent payment. The Democrats are also seeking to have the payments go to those with taxpayer identification numbers, not only those with Social Security numbers. That means the stimulus payments could go to certain nonresident and resident aliens in addition to citizens and permanent residents.

Plus, the proposed payments could not be reduced for overdue child support, a change from the first round of stimulus checks. Democrats also want to make the payments exempt from garnishment by creditors, meaning that the full payment would go to the intended recipient. The new stimulus bill also seeks to tighten some of the issues surrounding getting the payments to their beneficiaries, a problem that plagued the first, hastily deployed stimulus effort. New checks would be based on 2018 or 2019 tax returns, and those who receive payments from the federal government, such as Social Security recipients, would receive their payments even if they didn't file a tax return during those years. According to the proposal, the Treasury Department would be obligated to contact those who do not normally file returns in order to inform them that they are eligible for a stimulus check if they file to receive it.

The Democrats' latest proposal follows a \$1.5 trillion plan drafted two weeks ago by a bipartisan group of 50 House legislators calling themselves the Problem Solvers Caucus. Seeking to break the impasse in Congress, that plan also offered up \$1,200 and \$500 stimulus checks and was called the March to Common Ground.

Bottom line

It's unclear whether this legislation as proposed will make it through the legislative process. Whatever the outcome, it appears that both political parties want to issue stimulus checks, but the exact amount remains the subject of intense debate.

[MoneyTalksNews | Bankrate.com | October 1, 2020 ++]

VITA/TCE Program

Retirees | Free Tax Help, Prep is Available

While tax season hasn't yet begun, an early start might not be a bad idea. The IRS's Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs offer free basic tax return preparation to qualified individuals. The VITA program has operated for over 50 years, offering free tax help to people who generally make \$56,000 or less, persons with disabilities and limited English-speaking taxpayers who need assistance in preparing their own tax returns. In addition to VITA, the TCE program offers free tax help, particularly for those who are 60 years of age and older, specializing in questions about pensions and retirement-related issues unique to seniors.

While the IRS manages the VITA and TCE programs, the VITA/TCE sites are managed by IRS partners and staffed by volunteers who want to make a difference in their communities. These IRS-certified volunteers who provide tax counseling are often retired individuals associated with non-profit organizations which receive grants from the IRS. The VITA/TCE services are not only free, they are also a reliable and trusted source for preparing tax returns. All program volunteers who prepare returns must take and pass tax law training that meets or exceeds IRS standards. This includes maintaining the privacy and confidentiality of all taxpayer information. In addition to requiring volunteers to certify their knowledge of the tax laws, the IRS requires a quality review check for every return prepared at a VITA/TCE site prior to filing.

Each filing season, tens of thousands of dedicated VITA/TCE volunteers prepare millions of federal and state returns. They also assist taxpayers with the preparation of thousands of Facilitated Self-Assistance returns. Before going to a VITA or TCE site, see Publication 3676-B (<https://www.irs.gov/pub/irs-pdf/p3676bsp.pdf>) for services provided and check out the What to Bring page to ensure you have all the required documents and information our volunteers will need to help you. *Note: available services can vary at each site due to the availability of volunteers certified with the tax law expertise required for your return. Find a VITA or TCE Site Near You The VITA and TCE sites are generally located at community and neighborhood centers, libraries, schools, shopping malls and other convenient locations across the country. To locate the nearest VITA or TCE site near you, use the VITA Locator Tool at <https://irs.treasury.gov/freetaxprep> and enter your zip code or call (800) 906-9887 (anticipate a 15 to 30 minute wait time for calls).

When looking for a TCE site keep in mind that a majority of the TCE sites are operated by the AARP Foundation's Tax Aide program. To locate the nearest AARP TCE Tax-Aide site between January and April use the AARP Site Locator Tool at https://secure.aarp.org/applications/VMISLocator/searchTaxAideLocations.action?cmp=RDRCT-FNDTX_DEC23_010 or call (888) 227-7669. At select tax sites, taxpayers also have an option to prepare their own basic federal and state tax return for free using Web-based tax preparation software with an IRS-certified volunteer to help guide you through the process. This option is only available at locations that list "Self-Prep" in the site listing [Source: Shift Colors | Fall-Winter 2020 ++]

Biden vs. Trump

Update 02: Income Taxes

Presidential candidates tend to focus on issues that are near and dear to us, from shoring up Social Security to stamping out the coronavirus. But perhaps none is as near and dear to our pocketbooks as the topic of income taxes. To help you better understand the stance of the challenger, former Vice President Joe Biden, MoneyTalksNews dissected his individual income tax-related proposals as detailed in his official platform. They did the same for the incumbent, President Donald Trump, although he gives voters less information to work with in terms of a formal platform. Note that the following details income tax-related proposals only and not payroll taxes.

1. Higher top income tax rate

Biden's plan: "*Raising the top individual income rate back to 39.6 percent.*" The Tax Cuts and Jobs Act of 2017 lowered the top individual income tax rate from 39.6% to 37%. So, Biden's proposal — described as part of a broader effort to "ask wealthy Americans and big corporations to pay their fair share" — effectively would reinstate the prior top tax rate. As of 2020, the top individual tax rate applies to people whose taxable income is more than:

- \$311,025 if their tax filing status is married filing separately
- \$518,400 if their status is single (unmarried) or head of household
- \$622,050 if their status is married filing jointly or surviving spouse

2. Higher capital gains tax rate for 'the super wealthy'

Biden's plan: "*Asking those making more than \$1 million to pay the same rate on investment income that they do on their wages.*" Biden's health care platform explains this proposal further: "The Biden Plan will make health care a right by getting rid of capital gains tax loopholes for the super wealthy. Today, the very wealthy pay a tax rate of just 20% on long-term capital gains. ... Biden's capital gains reform will close the loopholes that allow the super wealthy to avoid taxes on capital gains altogether. The Biden plan will assure those making over \$1 million will pay the top rate on capital gains, doubling the capital gains tax rate on the super wealthy." Capital gains are earnings from the sale of capital assets, such as stocks and bonds. Net capital gains are taxed at different rates than ordinary income like wages. Currently, 20% is generally the highest tax rate for net capital gains.

3. Expanded tax credits for ACA health insurance

Biden's plan: "*Increasing the value of tax credits to lower premiums and extend coverage to more working Americans.*" Biden's platform states that he "will ensure that no family spends more than 8.5% of their income on health insurance by expanding access to refundable health premium tax credits." This includes:

- A premium tax credit for "middle-class families" who buy health insurance through an Affordable Care Act (ACA) exchange. Biden's campaign site gives an example with a family of four and an income of \$110,000 per year: That family would save "an estimated \$750 per month" on insurance under Biden's health care platform.
- Calculating premium tax credits differently "to help more families afford better coverage with lower deductibles." These credits would be calculated based on the price of a "gold" ACA health insurance plan rather than a plan in the "silver" category.

How would a Biden administration make up for the loss of federal revenue that would result from expanding premium tax credits? That is not entirely clear: His health care platform suggests that he expects the first two tax hikes mentioned in this article would cover it, but his campaign did not respond to requests for answers to that question and other questions about his income tax plans.

4. Expanded Child Tax Credit

Biden's plan: "*Expand the Child Tax Credit to help families through the crisis.*" Biden's platform calls for increasing the value of the existing child tax credit, which is currently worth a maximum of \$2,000 per child. "Specifically, Biden will increase the CTC to \$3,000 per child for children ages 6 to 17 and \$3,600 for children under 6," his campaign site states. Biden also would make the credit fully refundable and enable families to receive it in the form of "monthly payments if they choose." Currently, the credit is partially refundable, and taxpayers who qualify for it receive the credit when they pay their federal income taxes. It's unclear how a Biden administration would make up for the loss of federal revenue that would result from expanding this credit, too. His platform does not explicitly explain, and his campaign did not respond to inquiries.

5. New tax credits for housing

Biden's plan: "*Provide financial assistance to help hard-working Americans buy or rent quality housing.*" This housing platform includes the creation of:

- "... a new refundable, advanceable tax credit of up to \$15,000" for first-time homebuyers. As Biden's campaign site describes it: "... this tax credit will be permanent and advanceable, meaning that homebuyers

receive the tax credit when they make the purchase instead of waiting to receive the assistance when they file taxes the following year.”

- “... a new renter’s tax credit to help more low-income families.” As Biden’s site explains it, this credit is “designed to reduce rent and utilities to 30% of income for low-income individuals and families who may make too much money to qualify for a Section 8 voucher but still struggle to pay their rent. He will allocate \$5 billion in federal funding for the tax credit every year.”

Biden would cover the cost of these tax credits “by making sure corporations pay their fair share,” according to his housing platform — which includes many more measures than these two tax credits. The platform continues: “Biden’s \$640 billion investment in America’s housing is paid for by raising taxes on corporations and large financial institutions. Specifically, approximately \$300 billion of the housing plan is devoted to new construction and is encompassed in the \$1.3 trillion infrastructure plan. The remaining portion is paid for by instituting a financial fee on certain liabilities of firms with over \$50 billion in assets.”

6. Restored ‘green’ tax credits

Biden’s plan: “*Reinstate multiple green tax credits.*” Biden’s infrastructure platform states that as part of efforts to “speed the transition to low- and no-carbon vehicles” and “make our buildings more energy-efficient,” he would:

- “... restore the full electric-vehicle tax credit ...”
- “... reinstate tax credits for residential energy efficiency.”
- “... reinstate the solar Investment Tax Credit (ITC), slated to expire in two years ...”

As for how Biden would pay for these tax cuts and his many other infrastructure initiatives, his campaign site explains: “Every cent of Joe Biden’s \$1.3 trillion investment in our nation’s infrastructure will be paid for by making sure the super-wealthy and corporations pay their fair share. Specifically, this investment will be offset by revenue raised through reversing the excesses of the Trump tax cuts for corporations; reducing incentives for tax havens, evasion, and outsourcing; ensuring corporations pay their fair share; closing other loopholes in our tax code that reward wealth, not work; and ending subsidies for fossil fuels.”

7. Expanded child care tax credit

Biden’s plan: “*Offer low-income and middle-class families an up to \$8,000 tax credit to help pay for child care.*” As Biden’s campaign site explains this tax credit: “Families will get back as a tax credit as much as half of their spending on child care for children under age 13, up to a total of \$8,000 for one child or \$16,000 for two or more children. The tax credit will be refundable, meaning that families who don’t owe a lot in taxes will still benefit, and Biden will actively work with child care experts to explore ways to make it advanced, so cash-strapped families can immediately benefit from the credit. The full 50% reimbursement will be available to families making less than \$125,000 a year. And, all families making between \$125,000 and \$400,000 will receive a partial credit ensuring that in no case will they get less under the Biden plan than they are eligible for today.”

This proposal is more generous than the current child and dependent care credit, which is worth a maximum of \$3,000 for a household with one qualifying dependent and \$6,000 for a household with two or more qualifying dependents. Biden’s platform states that he would cover the cost of this expanded tax credit and related measures “by rolling back unproductive and unequal tax breaks for real estate investors with incomes over \$400,000 and taking steps to increase tax compliance for high-income earners.”

What about Trump’s tax plans?

President Donald Trump’s official agenda for his second term does not appear to contain any mention of proposals that would directly affect individual income taxes, and his campaign did not respond to a request for more information about any such proposals Trump might have. As Trump is the incumbent candidate, though, you can judge him by his first term. Perhaps most notably, Trump lobbied for the overhaul of the federal tax code that Congress delivered on — the Tax Cuts and Jobs Act of 2017. You should only have to look as far as your past few federal income tax returns to determine whether that change left your finances better or worse off.

Earlier this year, Trump signed the Coronavirus Aid, Relief, and Economic Security Act into law. The CARES Act contained multiple income tax-related provisions designed to help Americans weather the current recession, from waivers for required minimum distributions and early retirement account withdrawals to a small tax deduction intended to encourage monetary donations to charities. Of course, as with the Tax Cuts and Jobs Act, Trump's role in the CARES Act was limited to supporting and signing the legislation. Congress, as the legislative branch of the federal government, does the heavy lifting on all federal lawmaking.

That goes for income taxes, too: The federal income tax system as we know it is dictated by the federal tax code — i.e., federal law. In other words, no president has the power to change income taxes unless Congress is willing to pass laws to that effect. So, don't let Trump's or Biden's individual income tax proposals preoccupy you to such an extent that you forget to research where your candidates for the U.S. Senate and U.S. House of Representatives stand on the topic.

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For a more informative summary of how the Trump Biden tax proposals could impact on you listen to the 30 min podcast at <https://www.moneytalksnews.com/podcasts>. [Source: MoneyTalksNews | Karla Bowsher | September 28, 2020 ++]

Biden vs. Trump

Update 03: Tax & Economic Policies

Though the COVID-19 pandemic has eaten up most of the political headlines this general election season, the contest of Joe Biden vs. Donald Trump does feature a number of deep differences in other areas beyond the public health crisis, including on tax and economic policies. The actual distinctions between the presidential candidates on issues of taxes and finance can be difficult to parse for the average voter, so this guide will go through some of the major issues related to the subject and explain exactly where the two candidates stand.

Biden vs. Trump: Tax brackets

One of the major victories for the Trump administration over the past four years is the tax plan that passed Congress and was signed by the president in 2017. This was a major overhaul of the tax system and established new tax brackets for 2020 (filed in April 2021). This plan was actually not as radical as the plan the Republicans originally proposed, which would have reduced the total number of brackets to just four. And, of course, it isn't the flat tax that many tax hawks dream of. Still, it was generally seen as a win for high-income earners, who saw their tax rate lowered.

Biden has not released an official plan for sweeping changes to the tax system, but he is calling for the highest tax bracket rate to be restored to 39.6%, where it stood before the 2017 bill. Biden has said he will not raise taxes on anyone earning less than \$400,000, so the other brackets rates seem unlikely to be touched by his administration. Discover more specifics on Joe Biden's tax plan.

Biden vs. Trump: Corporate tax rate

This is another area where Biden looks to reverse changes the Trump administration (along with Republicans in Congress) made through the 2017 Tax Cuts and Jobs Act. That law lowered the corporate income tax rate from 35% to 21%. Trump hasn't brought up lowering it any further, and it seems unlikely that he would given that his party just made major changes to the tax code. Biden, meanwhile, is calling for the corporate income tax rate to be raised — though not to the level it was before 2017. Instead, he wants to settle in the middle with a new corporate tax rate of 28%. Biden has two other major points in terms of corporate tax policies: He wants to establish a minimum 15% tax for corporations, meaning that regardless of any tax breaks or other loopholes, every corporation pays at least 15% income tax on all revenue reported to investors. Biden also plans to tax foreign profits of American corporations at 21%, while Trump's bill placed this rate at 10.5%.

Biden vs. Trump: Tax deductions

Deductions are used on a person's tax return to lower the income on which they have to pay federal income tax. In Trump's 2017 bill, the standard deduction for a single filer was increased from \$6,350 to \$12,200. Biden, meanwhile, focuses on people who choose to itemize their deductions — which generally means the wealthy. He plans to cap the benefit of an itemized deduction to 28% of the value, which will limit the ability of wealthy people and families to cut their tax liability through things like charitable contributions.

Biden vs. Trump: Capital gains taxes

Here is one tax issue where Trump is floating further changes. Capital gains refers to money investors make they sell an asset — for instance, a stock or bond — for more than they bought it for. Currently, these gains are taxed at a rate of up to 20%. Trump recently floated the notion of lowering this tax as part of what he calls a plan to lower overall middle-class tax burdens. Biden, meanwhile, wants to stop treating capital gains differently from all other income. The plan Biden put out is to wrap capital gains up with all other income for the year and tax it at the same rate as income earned through wages and bonuses. For those who earn a lot of money through all income streams each year, this could be a big change. For instance, if a person's income places him in the top tax bracket already, any additional money he earns through capital gains would now be taxed at 39.6% under Biden's plan, instead of at 20% under the current system (or perhaps even lower if Trump gets his way).

Biden vs. Trump: Financial transactions tax

A financial transaction tax is just what it sounds like — a levy for making certain transactions on financial markets. It is a favorite of economic progressives, as it would raise more money from the capitalist class that does not directly produce anything but instead moves around currency as a way of increasing wealth. During the Democratic primaries, it was a particular favorite policy of Sen. Elizabeth Warren. Even Mike Bloomberg, hardly an economic progressive, thought a financial transactions tax could be of benefit. Biden has expressed support for a financial transactions tax, but it is not part of the tax plan he has published. Trump has not issued any major public statements on a financial transactions tax, but given his general friendliness to the wealthy and the Republican Party's ideological aversion to any new taxes, it seems reasonable to assume he does not support it.

Biden vs. Trump: Trade

Trade may not impact individual consumers as directly as issues like tax rates and deductions, but the nation's trade policies do end up impacting everyone at the end of the day. As such, it is worthwhile for the average voter to consider how each candidate approaches trade. Beneath all of the tweets, congressional exchanges and other scandalous dirty laundry aired each evening on the news, trade has been one of the areas of public policy where the Trump administration has done the most in the past four years. Trump dropped out of the Trans-Pacific Partnership (TPP), renegotiated the North American Free Trade Agreement (NAFTA), renaming it the United States-Mexico-Canada Agreement, and engaged in what many call a "trade war" with China. Trade is complicated, but generally speaking, Trump has vied to orchestrate trade deals that he determines are best for American companies and workers while forgoing a more cooperative approach.

Biden, on the other hand, is a more traditional liberal free trader. He wants to work with American allies to combat the rise of China as an economic superpower rather than attempt to do it alone as Trump has done. Biden has said he would renegotiate the TPP, potentially clearing the way for the U.S. to get back into the pact. That, of course, might upset some of the economic populists who are already wary of the former vice president.

Biden vs. Trump: Economic winners and losers

Though it's hard to look ahead and accurately predict exactly who will win and lose economically in a potential presidential administration, the policies laid out above do give us the ability to make some generalizations about who will do better under each potential president. If Trump is reelected, corporations and the wealthy can expect to keep doing well. The president has cut taxes for both and shows no signs of wanting to reverse any of that. A Biden administration, meanwhile, would likely hit corporations and the wealthy in the pocketbook — though not as hard as a

Bernie Sanders or Elizabeth Warren administration might have. Furthermore, with Trump not raising revenue, any expansion of social programs seems unlikely. Biden, meanwhile, plans to raise revenue that could potentially be used to expand on a number of social programs, including possibly creating a public option as part of the Affordable Care Act, which was his compromise position to expand access to health care while not creating a true single-payer health care system.

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The two candidates for the highest office in the U.S. have some stark differences on trade and economic issues. Generally, Trump's approach is more beneficial to corporations and high earners, while Biden seeks to make these entities and people pay a bigger share of their wealth to support government programs. [Source: MoneyTalksNews (Smart Asset) | Ben Geier | October 1, 2020 ++]

Biden vs. Trump

Update 04: Retirement Planning



For many Americans who have yet to retire, the golden years seem further off these days. Around 68 million workers have reconsidered their retirement timing due to the coronavirus pandemic, with about one-third of them now thinking about delaying retirement, according to a recent Edward Jones report. Folks who are already retired might feel their golden years have lost some gleam amid the double whammy of the pandemic and ensuing recession. These realities make retirement-related topics all the more important this presidential election cycle.

To help you better understand the stance of the challenger, former Vice President Joe Biden, MoneyTalksNews dissected proposals detailed in his official platform that could affect retirement accounts or retirees. (They intended to do the same for the incumbent, President Donald Trump, but he gives voters less information to work with in terms of a formal platform and his campaign did not respond to requests for more detail.) Note that this article will detail Biden's proposals that affect saving for and living in retirement, excluding his plans for Social Security.

1. 'Equalize' retirement tax breaks

Biden's plan: "*Equalizing the tax benefits of retirement plans.*" This proposal appears to call for revamping the tax benefits of contributions to tax-deferred retirement accounts like traditional 401(k) plans. But exactly how it would do so is unclear. It is among Biden's more vaguely described proposals, and his campaign did not respond to requests for more details about it or other proposals covered in this article.

Currently, when you put money in a tax-deferred retirement account — that is, a traditional account, rather than a Roth retirement account — you generally get a tax deduction. The value of the deduction is relative to your income tax rate. "For example, a taxpayer in the top marginal tax bracket receives a \$37 tax benefit for every \$100 contributed into a retirement account," as the Tax Foundation explains, "while a taxpayer in the bottom bracket would only get a \$10 tax benefit for the same \$100 contribution." Biden's plan to "equalize" that tax break "across the income scale" presumably would result in taxpayers getting a more similar tax break, regardless of their income.

Biden has not specified what the percentage of the tax break would be, but a February report by the Urban-Brookings Tax Policy Center noted that giving all taxpayers a tax credit rate of 26% for retirement contributions would be “roughly revenue-neutral over the long run.” Of course, we already have a tax credit designed to encourage lower-income households to save for retirement — the saver’s credit — as we reported in “[Most Workers Don’t Know This Retirement Tax Credit Exists](#).” When Biden ran for the Democratic presidential nomination in 2008, his retirement platform included expanding the saver’s credit, although there’s no mention of such a proposal on his current campaign site. To see everything his site says about “equalizing the tax benefits of retirement plans,” [here it is](#) here it is on a PDF.

2. Encourage more workplace retirement plans

Biden’s plan: “*Giving small businesses a tax break for starting a retirement plan and giving workers the chance to save at work.*” This proposal also is part of Biden’s broader effort to “equalize saving incentives for middle-class workers.” Here’s how his campaign site explains it: “As proposed by the Obama-Biden Administration, the Biden Plan will call for widespread adoption of workplace savings plans and offer tax credits to small businesses to offset much of the costs. Under Biden’s plan, almost all workers without a pension or 401(k)-type plan will have access to an ‘automatic 401(k),’ which provides the opportunity to easily save for retirement at work – putting millions of middle-class families in the path to a secure retirement.”

3. Expand the earned income tax credit

Biden’s plan: “*Expand the Earned Income Tax Credit (EITC) to older workers.*” The earned income tax credit is a refundable tax credit for lower-income taxpayers who have earned income, meaning wages, as opposed to investment income. We break it down further in “Limits for These 2 Tax Credits Rise for 2020.” Currently, though, the EITC is available only to taxpayers who are at least 25 years old and younger than 65 at the end of the applicable tax year. Biden would “allow low-wage older workers to claim the tax credit” as part of an effort to “provide help for older workers who want to keep working.” His platform does not specify what ages he means by “older workers,” though. So, it’s unclear whether Biden would broaden the qualifying age range or remove the age requisite entirely. Also unclear is how a Biden administration would make up for the decrease in federal revenue that would result from expanding this tax credit or the tax credits on the next page of this article.

4. Expand tax credits for long-term care

Biden’s plan: “*Provide tax relief to help solve the long-term care challenge.*” Long-term care can cost from \$50,000 to \$100,000 a year, depending on the type of care, as we report in “This Is the Best Age to Buy Long-Term Care Insurance.” What’s more, long-term care is among the expenses that Medicare generally does not cover. Biden’s plans to help Americans with this cost include:

- “... increase the generosity of tax benefits for older Americans who choose to buy long-term care insurance and pay for it using their savings for retirement.”
- “... creating a \$5,000 tax credit for informal caregivers, modeled off of legislation supported by AARP.”

To learn about other tax credits for individuals that Biden plans to expand or create, check out ““[7 Ways Your Taxes Could Change Under Biden](#).”

5. Establish ‘workplace safeguards’ for older Americans

Biden’s plan: “*Protect older Americans against harmful age discrimination.*” Like the expansion of the earned income tax credit, this proposal is part of an effort to “provide help for older workers who want to keep working.” Here’s how Biden’s platform for older Americans explains it: “As president, Biden will back bipartisan legislation protecting older workers from being discriminated against in the workforce. According to an AARP survey, this practice is widespread – with more than 60% of older workers reporting discrimination because of their age. The Biden Plan will put in place workplace safeguards making it easier for older workers to prove that they were treated unfairly at work.” The Biden campaign did not respond to requests for more information about this legislation or safeguards.

[Source: MoneyTalksNews | Karla Bowsler | October 1, 2020 ++]

Biden vs. Trump

Update 05: Housing Market

It's a wild understatement to say there's a lot at stake in the nation's highly contentious, upcoming presidential election: the future handling of COVID-19, the battered economy, race relations, immigration, climate change—oh, and let's not forget the composition of the U.S. Supreme Court. One key issue that's received considerably less attention in this knock-down, drag-out season is housing. But make no mistake: At a time when the U.S. is in the throes of a historic shortage of affordably priced rentals and homes for sale, the manner in which each candidate would approach America's housing crisis could affect the country for many years to come. And the candidates couldn't be further apart on how to address the housing challenges.

President Donald Trump made news recently for issuing a controversial eviction moratorium to prevent renters from losing their homes during the coronavirus pandemic, and also scrapping a law that required suburbs to address racial discrimination in housing. He also hopes to privatize Fannie Mae and Freddie Mac, which could affect generations of future home buyers. Meanwhile his challenger, former Vice President Joe Biden, has outlined an ambitious plan that would help first-time buyers scrape together down payments to purchase their own homes. The presidential contender would also take steps to ameliorate racial disparities in the housing market and provide more rental assistance for the poorest Americans.

“When voters make a decision in November, the choices are largely preserving the status quo in the housing market versus expanding opportunities for minorities, low-income and lower middle-class households,” says realtor.com chief economist, Danielle Hale. So which candidate should get your vote when it comes to real estate? Let's go to the virtual debate stage and check out the housing highlights from each contender!

How would President Donald Trump affect the housing market if he's reelected?

The leader of the free world and former real estate mogul hasn't released a specific housing plan. However, Trump has amassed a housing record during his nearly four years in office that provides clues to what his future actions could be. "In the last four years the homeownership rate has been going up, finally," says John Weicher, director of the Center for Housing and Financial Markets at the Hudson Institute, a conservative-leaning think tank in Washington, DC. Trump has "recognized the importance of housing. It's part of his strategy to rebuild the economy in the aftermath of the Great Recession, and it's paid off." However, the president's recent executive order extending the eviction moratorium was widely panned as toothless. The order came after stimulus talks fell apart in Congress. The problem is it doesn't seem to actually prevent evictions for the roughly quarter of tenants who would be protected by it. Instead, it instructs the U.S. Department of Health and Human Services and the Centers for Disease Control and Prevention to consider whether pausing them is needed to curb the pandemic.

When it comes to homeownership, one of the Trump's administration's boldest plans is its proposal to privatize Fannie Mae and Freddie Mac, which could affect generations of future home buyers. Fannie and Freddie, which back about half of the nation's mortgages, were moved under federal conservatorship to prevent them from going belly up after the housing bust of the late aughts. In the ensuing years, there's been a big push to privatize them. Critics fear the move could endanger the popular 30-year fixed-rate mortgage—a claim the Trump administration has dismissed. But mortgage interest rates and fees could rise as a result of the change.

Another controversial move was the Trump administration's ending a rule that required many suburban communities to diversify. The President Barack Obama-era regulation forced communities receiving federal housing money to assess and address housing discrimination. The Affirmatively Furthering Fair Housing rule was designed to encourage communities to allow more affordable housing, apartment and condo buildings, and smaller, more affordable single-family houses to go up. Many wealthier towns and suburbs had fought these requirements fearing they could result in lower property values. "The rule was one of the main achievements of his predecessor," says Edward Goetz, an urban

policy professor at the University of Minnesota in Minneapolis. "The end result could be that local governments don't take fair housing as seriously."

Trump made some big changes toward the beginning of his presidency to the tax code. He created "opportunity zones" to encourage new development and investment in poorer, struggling neighborhoods. Investments, like affordable rental complexes and retail centers, can receive tax incentives as a way to spur development. The commander in chief also capped property, income, and sales tax deductions at up to \$10,000 in total at the end of 2017. This worked out well for many Americans, especially in some Southern and Midwestern states. But it was an unpopular move for homeowners who lost out in the Northeast and other tax-happy states where property taxes alone are often well above the cap.

Trump also lowered the mortgage interest deduction that homeowners take off of their taxes that same year. Homeowners can write off only up to \$750,000 of their combined primary and vacation homes. The previous limit was \$1 million. While this didn't affect the majority of homeowners, it hurt the bank balances of those in pricey, coastal areas, such as in New York City and the San Francisco Bay Area, where a modest starter home can cost more than \$1 million. "While many saw their tax bills drop, some, especially upper middle-class homeowners living in high-cost areas, saw their tax bills rise," says realtor.com's Hale. "At the time, we saw increased interest in low-tax states like Florida for home shoppers from high-tax states like New York and New Jersey."

How would Joe Biden make his mark on housing?

The nation's Democratic hopeful released a detailed housing plan in February. While much of it may be wishful thinking at best—and empty promises at worst—the plan lays out his priorities and how he hopes to make his mark on the housing market. "With the pandemic and the economic crisis, the affordable housing problems are only going to get worse," says Goetz. Recessionary conditions could make it tougher to find the money to enact these plans as local and state governments are scrambling for funding. "The question is how much of this Biden can get through Congress—and how much of it can get funded," says Goetz.

One of Biden's most popular planks is to provide first-time home buyers with a down payment tax credit of up to \$15,000 they could use to help fund the deal. As home prices have soared in recent years, this could be a big help to many cash-strapped buyers. However, some worry this proposal could be mistimed. "His idea of a down payment tax credit is great, but that might not be [the right] proposal for this market," says Hale. The housing market's biggest problem today is the dearth of affordably priced homes. "Right now we have too many buyers and not enough homes for sale." Meanwhile, teachers, first responders, and other public and national service workers would also be eligible for down payment assistance and lower home prices. However, they would need to buy and move into homes in either struggling, lower-income neighborhoods or pricier communities that don't offer much more reasonably priced housing. Biden wants to take on racial discrimination in housing

If elected, Biden has pledged to help fight the racial housing gap that has resulted in lower homeownership rates (and therefore lower household wealth) for communities of color. He's proposed creating a national standard for appraising homes to make sure properties in communities of colors wouldn't be assessed at less than similar homes in comparable white neighborhoods. "It's intriguing and would likely help equalize the playing field," says Hale. In addition, he's proposed creating a public credit agency that would help raise the scores of minority home buyers by considering things like rental payment histories and utility bills paid on time. This could help more buyers qualify for mortgages with lower fees and rates. Biden says he would also attempt to cut the carbon footprint of the country's buildings in half by 2035. Developers would be eligible for incentives to retrofit homes to become more energy-efficient and create their own clean power.

When it comes to renters struggling to make ends meet, the former vice president would fully fund Section 8 vouchers so that every low-income American who qualifies for the program would receive the assistance. Currently, about a quarter of households eligible for the vouchers don't receive them because there aren't enough to go around.

Along similar lines, Biden would offer low-income renters a tax credit designed so they pay only up to 30% of their income on housing and utilities. Paying no more than a third of their income on housing has "been shown to be effective in keeping people in housing," Goetz says of the 30% cap. That housing stability has translated into greater job retention as well as students doing better in school.

"Biden is looking at how to increase opportunities for homeownership and affordable rentals," adds Hale. "[His plan] is targeted at the people who need the most help."

[Source: Relator.com | Clare Trapasso | August 17, 2020 ++]

Biden vs. Trump

Update 06: Stock Investments

Recent stock market highs and lows have investors already bracing themselves for one more looming uncertainty: the presidential election. If you're like most investors, you're already anticipating that the outcome of this year's race for the White House will have an impact on your money. The vast majority of investors — 93% — believe the presidential race will affect the stock market, according to a recent survey from Hartford Funds, an asset manager. Moreover, 84% said they expect that will impact their investing habits. While 45% of investors surveyed said they plan to make changes before the election, 62% indicated they will likely make changes in the 12 months after Nov. 3, Hartford Funds' survey found.

The anticipation has already prompted financial advisors to urge clients to remain calm. "We're definitely seeing heightened emotions and a lot of passion coming out of this election," Julia Carlson, founder and CEO of Financial Freedom Wealth Management Group in Newport, Oregon, said during a 10 SEP webcast. Carlson said she has urged clients to separate their emotions from their investing decisions. "Whichever way this election goes, it's not going to break the nation," she said. Though the first Tuesday in November may feel like a high-stakes turning point for the markets, history shows that might not necessarily be the case.

Dating back to 1933, a Democratic president typically presides over a higher U.S. equity market than a Republican president, said Brian Kraus, head of investment consulting at Hartford Funds. And if you strip away some outliers, such as the boom years under President Bill Clinton or the dips prompted by the dot com bust, there's practically zero difference in equity market returns, he said. "There is a perception that party affiliations of presidents are going to impact stock market returns much more than actually has played out in the numbers," Kraus said. Investors who take a long-term view and buy and hold will likely be rewarded. If you put \$10,000 in the market around Election Day, 10 years later it will have gained value, said Stephanie Link, chief investment strategist and portfolio manager at Hightower, a wealth management firm. "Short-term, the market never likes uncertainty," Link said. "We have this uncertainty and we don't know who's going to win." Exactly how the election affects the markets would likely change based on three different potential outcomes, Link said.

What could happen if Trump is re-elected

The first scenario is the status quo, where President Donald Trump is re-elected and Congress remains split between Republican and Democrat leadership. "I think the market would like that," Link said. "It would know who was in there." Small companies would likely rally on the news, she said, while other sectors including traditional energy, financials and technology would also be poised to do well. "What wouldn't work is China, because the rhetoric on China will actually tick higher," Link said.

What may happen if Biden and Democrats win

The second scenario is if Democratic presidential nominee Joe Biden wins and there is a Democratic sweep of Congress. "The market will probably sell off, maybe at 2% to 4% and I think because of the tax proposals that he has," Link said. Covid-19 will make it difficult for Biden to hike taxes on companies. So, unless there is a vaccine, those levies will likely get deferred, Link said. "Initially the market might sell off," Link said. "I think buy that dip, quite

frankly.” Infrastructure, clean energy and health-care services companies would be poised to do well, she said. Pharmaceutical companies and FAANG stocks (Facebook, Amazon, Apple, Netflix and Alphabet) could dip.

What a Biden win and split Congress would mean

The third scenario would be if Biden wins and Congress stays split between Republican and Democrat control. “I think that the market likes that the best, because probably not much gets done,” Link said. “Therefore, I think equities will rally.” While Hartford Funds’ survey found many people believe Republican control leads to better market returns, history shows better performance tends to happen under a divided government, Kraus said. “People just don’t expect that,” he said.

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While it may be tempting to make bold moves in anticipation of a political shake up on Nov. 3, financial experts say you should still take a long-term approach to your goals. Moves you may want to consider include rebalancing portfolios or taking profits from stocks that have done really well, said Carin Leong Pai, director of equity management at Fiduciary Trust International, a wealth management firm. Rather than focusing on the November election, take a step back and ask whether your investment allocation matches your specific circumstances, UBS recently advised. “The election outcome is still uncertain and positioning a portfolio right now for a specific outcome leaves it vulnerable to the good chance that another outcome, with different market consequences, materializes,” UBS wrote. [Source: CNBC | Lorie Konish | September 11, 2020 ++]

Dental Cost

Update 3: Alternatives to Dental Insurance

You need medical insurance, if only to protect against the cost of an accident or illness so expensive that you could be ruined financially. But do you really need dental insurance? About 77 percent of Americans had dental insurance at the end of 2016, according to the National Association of Dental Plans. Two-thirds — about 164 million people — had private coverage. Nearly 84 million got coverage through a publicly funded program, such as Medicaid, the Children’s Health Insurance Program and Tricare. Dental insurance undoubtedly is a blessing for millions of Americans. Still, it might not always be worth the cost. It depends on your plan, your needs and the cost of the services available. If the cost of your plan is too high — or if you don’t like your coverage options — here are some other ways to cut dental costs:

1. Preventive care

In many cases, the best way to save on dentistry is to take excellent care of your teeth and gums, and to learn and deploy healthy dental routines. For example, fruit juices, carbonated drinks and acidic foods can help wear away your tooth enamel. So brushing — and reducing intake of such foods — can be a big help. The American Dental Association tells you [how to brush correctly](#) and [how to floss](#) effectively.

2. Cut back to one cleaning a year

[Studies have shown](#) that for many folks, visiting the dentist twice a year does not deliver notable benefits compared with one exam a year. If you don’t have serious dental issues, you can probably get by with one cleaning annually. But don’t skip that one annual cleaning and exam. Seeing the dentist annually can save you from costly and serious problems.

3. Discount dental plans

Discount plans charge an annual fee in exchange for discounted services from network providers. Before you buy into a plan, look over its list of covered procedures to see if they are ones you are likely to use. [PolicyGenius](#), an independent insurance broker, says: If you know you’re going to be spending some time in the dentist’s chair soon — and especially if you require an expensive dental procedure immediately — the right discount plan could save you hundreds of dollars.

4. Request a Discount

Some dentists will take 10 percent off the cost of a visit or procedure if you pay at the time of the visit. Others offer a discount for cash. Others will offer a military discount. If your dentist doesn't provide a discount, ask if he or she can do so. Or, shop around for a dentist, gathering recommendations from friends and then phoning those offices to find out if they offer a discount.

5. Charitable clinics

Look for low-cost or free dental clinics offered in your community and staffed by dentist volunteers.

Find [opportunities in your area](#) through America's Dentists Care Foundation. Another charitable organization with volunteer dental professionals is [Dentistry From the Heart](#), a global nonprofit organization. Or ask [your state's dental association](#) about low-cost care.

6. Dental schools

Dental schools at many colleges and universities around the U.S. often offer free or reduced-cost care. Accredited schools are listed by state at the [ADA website](#). Select some of the schools in your area and use the contact data provided to determine if you can obtain dental care and at what cost at their location.

7. Federally qualified health centers

Private health centers offering dental services exist in cities and counties across the country. They receive some government funding and charge according to what you can afford. [Use the clinic locator](#) at the federal Health Resources and Services Administration website.

8. Consider dental tourism

Dental tourism — traveling to other countries to get treatment, often at a fraction of the U.S. cost — is a huge business. Among the top countries that have a thriving dental industry catering to foreigners are:

- Mexico
- Thailand
- Spain
- Turkey
- Czech Republic
- Costa Rica
- Poland
- Philippines
- Hungary

Do plenty of research to ensure you are getting safe and high-quality care. [The American Dental Association has](#) information and cautions about dentistry outside the U.S. OSAP, the [Organization for Safety, Asepsis and Prevention](#), tells how to assess infection-control practices in a dentist's office and gives a checklist for obtaining safe dental care abroad. It cautions: The decision to visit another country for dental care should go beyond simply comparing prices or even evaluating the dentists' expertise. Countries differ in their standards for infection control and safety. The use of fresh gloves, sterile instruments and safe water are not standard practice in all countries. Without these precautions, patients could be infected with diseases such as hepatitis B.

9. Try a rural dentist

Dentist fees in rural counties typically are lower than in urban areas. Comparison shop for the procedure you need by phoning offices of American Dental Association member dentists outside your metro area and asking about fees. Click here to [locate an ADA member dentist](#).

[Source: MoneyTalksNews | Marilyn Lewis | August 27, 2018++]

Car Insurance

Update 25: Mileage Impact

Did you recently start working from home or are driving a lot less this year? Good news -- your car insurance rates should go down. The converse is true if you spend a lot of hours and miles on the road due to a long commute,

chauffeur kids around or other reasons – you’ll pay more for auto insurance. The more you’re on the road, the higher the chance you’ll get into an accident. That means car insurance companies consider you a higher risk and so your rates will reflect this. In a nutshell, insurance companies reward those who pose less risk, so drivers who drive less receive low mileage car insurance discounts.

Why you are asked for your annual mileage?

Estimated annual mileage is a rating factor, so insurers ask how many miles you drive each year on your insurance application. Wonder how car insurance companies know how many miles you drive? Simple, they ask you. Don’t fib on the number to get a discount. Some insurance companies will request mileage checks during the year if you submit a lower than average number. If you are driving less, because you’re working from home, recently retired or some other reason, make sure you put in an accurate guess on your “new” annual mileage. Don’t just keep the amount that you’ve entered in the past or a default amount the company may have on its form. There are other ways, too, for car insurance companies to determine your annual mileage. Rather than have you tell them, they can monitor your driving performance and mileage if you sign up for one of their “pay-as-you-drive” or “usage-based” insurance plans. We will explain more about those options, and how to earn extra discounts, in a bit.

What are commuting miles and how do they affect your car insurance rates?

Commuting miles are how many miles you drive to work and back. Insurance companies will want to know how many miles you commute and how many days per week. This can help the car insurance provider check that it matches with the annual mileage you entered, but also it may help them determine again how much of a risk you pose. For example, if you live in a suburb of a larger metro area, such as Los Angeles, the base insurance rates tend to be better. But if you commute 40 miles each way for work, this may cause your rates to rise because the insurance company can infer that you are commuting into the busy, traffic-packed metro area for work, which, of course, makes you more of a risk to be in an accident than if you were driving five miles to work in your local area with less traffic. In general, if you drive more than 20 miles each way to work your car insurance rates will be higher.

What is considered low mileage for car insurance?

It will depend on state laws as well as your car insurance company’s own guidelines. For the most part, insurance companies consider 12,000 miles a year to be lower than average. Some insurers, however, find that under 10,000 miles is low mileage and wait to hand out bigger discounts if you’re under that number of annual miles. To get the best low-mileage discounts you typically must drive under 7,000 or 5,000 miles annually. Insurance companies tend to have car insurance mileage brackets and your rates can be higher or lower based on where your annual mileage falls.

Mileage brackets for car insurance are simply the internal tier system that car insurance companies use to determine if motorists drive an average amount, or more or less. They are based on each car insurance company’s unique algorithms and on any state laws surrounding this topic. Brackets vary but here are some common ones we rate rates for to show how rates increase as annual mileage goes up. We ran rates for a driver with full coverage located in Los Angeles, California and found the rates increased based on these common mileage brackets:

- 5,000 miles or under had best rates
- 7,500: Up average of 10% from 5,000
- 10,000: Up average of 7% from 7,500
- 12,000: Up average of 4% from 10,000
- 20,000: Up average of 25% from 12,000

Mileage above 20,000 stayed the same, 0% increase. Thus, in this example, annual mileage over 20,000 was not rated any worse than if you were driving just 20,000 miles a year. The cost of a car insurance policy with 20,000 miles or more driven annually was found to be 36% more expensive than if you drove 5,000 miles or less a year. In our example, the driver with less than 5,000 miles would save around \$750 compare to the driver that was on the road for 20,000 miles or more. According to the most recent data (2018) from the Federal Highway Administration (FHWA), 13,746 miles are driven on average in the United States by drivers. Following are the average annual miles per driver by age group:

Age	Male	Female	Total
16-19	8,206	6,873	7,624
20-34	17,976	12,004	15,098
35-54	18,858	11,464	15,291
55-64	15,859	7,780	11,972
65+	10,304	4,785	7,646
Average	16,550	10,142	13,476

Low mileage discounts

Low-mileage discounts vary. Auto insurance providers speak of offering up to 20% for a low-mileage discount, however, Insured.com's data studies show many drivers get 5% or under on average nationally. California is one state that gets better mileage discounts than others due to its unique laws regarding what and how insurance companies can use rating factors. California drivers get around an 11% low-mileage discount, on average. Under state law, mileage is one of the three primary factors insurance companies can use, the other two being a driver's safety record and years of driving experience. So, if you drive fewer miles in California, the discount is larger, but also if you have high mileage your rates spike upwards.

[Source: Insured.com | Penny Gusner| Posted on June 26, 2020 ++]

Imposter Scams

Update 01: Expected to Increase as Election nears

Scammers are opportunists who take advantage of whatever is in the news or being chatted about on social media. It's common around this time of year to receive phone calls from political pollsters asking questions about who you plan to vote for, and scammers mimic those legitimate calls. The Better Business Bureau is warning consumers that the upcoming presidential election is likely to generate loads of scammers pretending to be pollsters, campaign volunteers, fundraisers, and even candidates. Here are some common political scams and frauds to watch out for:

Fundraising: You get a call from someone claiming to represent a political candidate, raising money to support the campaign. They may be collecting funds for a specific cause, such as healthcare reform, or on behalf of a group of people, such as veterans. Targets report that callers are typically pushy and demand immediate action. Even if the caller is not a scammer, some groups may be poorly managed and not actually spend the money the way they describe on the phone. You can check [Give.org](https://www.give.org) to see if the charity is Accredited.

Polling: The call is from someone claiming to be conducting a political survey. The pollster wants to ask you questions about the upcoming election. In exchange for a few minutes of your time and your opinions, you will get a gift card or other reward. After asking several legitimate-sounding survey questions, the caller typically then asks you to provide your credit card number to pay for the shipping and taxes of the "prize" you've won. Legitimate polling companies rarely offer prizes for participating in a survey, and none would ask for a credit card number.

Impersonation: You get a call that sounds like one of the candidates, or perhaps even the president, asking you to make a special contribution. This scam uses real audio clips of politicians' voices, likely lifted from speeches or media interviews. Digital technology has made these recordings sound very realistic. At some point, the politician will ask for a donation and request that you push a button to be redirected to an agent, who will then collect your credit card information. Since real politicians use pre-recorded calls, it's challenging to tell which ones are fake.

In all of these cases, sharing your personally identifiable information (PII) and/or credit card number can open you up to the risk of fraudulent charges and even future identity theft. Although these examples are primarily telephone

scams, fraudsters can use other methods to reach you: mail, email, social media, text, even showing up at your front door.

Here are some BBB tips to avoid political scams:

- Donate directly to the campaign office: Donations made over the phone can be valid, but to be sure you are donating directly to the campaign, donors should give either through the candidate's official website or at a local campaign office.
- Watch for spoofed calls: Your Caller ID may say that someone from Washington DC or from a campaign office is contacting you, but scammers can fake this using phone number spoofing technology.
- Beware of prize offers: Just hang up on any political pollster who claims that you can win a prize for participating in a survey. Political survey companies rarely use prizes, so that is a red flag (especially if they ask you to pay for shipping or taxes in order to claim it).
- Don't give out personal or banking information: Political pollsters may ask for information about your vote or political affiliation, and even demographic information such as your age or race, but they don't need your Social Security number or credit card information.
- Research fundraising organizations before donating: Be especially cautious of links that come to you through email or social media, and don't click through. Instead, go directly to an organization's website by typing the URL in your browser or using a search engine.

To research companies, go to BBB.org. To read more scams, go to the BBB Scam News Feed. If you've been targeted by this scam, help others avoid the same problem by reporting your experience at BBB.org/ScamTracker. [Source: Better Business Bureau | September 18, 2020 ++]

Amazon Support Scam

Con Artists are Posing as Amazon Employees

The COVID-19 pandemic has more people than ever ordering from Amazon. And, of course, scammers are finding ways to cash in on the trend. Con artists are posing as Amazon employees, calling people, and claiming to need information about their account. And if that wasn't tricky enough, scammers are spoofing BBB's phone number to do it!

How the Scam Works

- You answer the phone, and it is a recorded message claiming to be from Amazon stating there is a problem with your Amazon account. The message ranges from a fraudulent charge on your Prime card to a lost or damaged package to an unfulfilled order for an iPhone 10. But no matter what the recording is, these scammers have the same goal: getting your personal information. The con artists will either outright ask for credit card and account login details. Or, they will request remote access to your computer under the guise of "helping" to solve the issue.
- Also look out for a confusing twist on this scam. The con artists are spoofing other organizations' phone numbers to help disguise their calls and lend them credibility - including BBB's number! That means they probably using other phone numbers too, so watch out.

How to Spot this Scam:

- Be skeptical of email and unsolicited calls. Some departments at Amazon will call customers, but Amazon will never ask you to disclose or verify sensitive personal information or offer you a refund you do not expect. Amazon will never ask you to make a payment outside of their website and will never ask you for remote access to your device.

- Ignore unsolicited messages that ask for personal information. Amazon will also never send you an unsolicited message that asks you to provide sensitive personal information, such as your tax ID, bank account number or credit card information.
- Ignore calls for immediate action. Scammers try to get you to act before you think by creating a sense of urgency. Don't fall for it.
- Beware of requests to pay via wire transfer, CashApp, or prepaid debit card (such as MoneyPak, iTunes or similar cards). These are almost always a sign of fraud.
- Report it to Amazon. Any customer that receives a questionable email or call from a person impersonating an Amazon employee report them to Amazon customer service. Amazon investigates these complaints and will take action, if warranted.

For More Information

Learn more about phishing scams at www.BBB.org/PhishingScam. Learn more about how to identify whether a call or message is really from Amazon. Be sure to report it at www.BBB.org/ScamTracker if you've been a victim of this scam. Your report can help others to spot a scam before it's too late. [Source: BBB Scam Alerts | October 9, 2020 ++]

Vehicle Shipper Escrow Scam

Growing as Demand Increases for Online Vehicle Purchases

Social distancing guidelines during the COVID-19 pandemic have fueled an unprecedented shift to online shopping for consumer goods of all kinds, including vehicles, with particularly high demand for recreational vehicles (RVs). Many online platforms list cars, trucks, vans and RVs for very low prices, with sellers offering to make third-party delivery arrangements if the buyer pays via escrow. In reality, neither the automobile nor the escrow company exists -- leaving the buyer without their money or their vehicle.

An in-depth investigative study by Better Business Bureau (BBB) finds that thousands of consumers have fallen victim to this scam, with losses totaling millions of dollars. The study -- Virtual Vehicle Vendor Scams: BBB Study Reveals a Growing Scam Using Fake Cars and Escrow Companies to Steal from Unwitting Consumers -- points to a heightened risk from this scam as demand increases for online vehicle purchases. [Read the full study](#). According to the study, websites such as Craigslist are rife with advertisements for low-price vehicles, with seemingly eager sellers often claiming that the reduced price is because of an upcoming military deployment overseas, a divorce, or the death of a family member to whom the vehicle belonged. Victims are directed to pay a supposedly independent third party, typically by wire transfer, to hold money in escrow and ship the vehicle. However, no vehicle is ever delivered.

Buying a vehicle online from a reputable seller can be a safe and convenient way to shop during COVID-19, but as with any high-profile situation, scammers are finding ways to take advantage of unwitting buyers. Consumers should use extreme caution so as not to let a low price and a sad story lure them into paying for a vehicle that does not exist. Scammers sometimes claim that the transaction is protected by the eBay vehicle protection program. In other cases, they invent bogus websites connected to shipping escrow companies with addresses in towns across the U.S., particularly the Midwest. Those sometimes use the names and addresses of real businesses or car dealerships.

Available data suggests that fake online vehicle sales are increasing, but the scope of this fraud can be difficult to gauge because many law enforcement agencies do not track it as a separate complaint category. The Internet Crime Complaint Center has reported receiving tens of thousands of vehicle escrow scam reports, with losses in the tens of millions. Criminal cases likewise reflect millions of dollars in losses. BBB receives hundreds of BBB Scam Tracker reports annually about fake vehicle shippers and escrow companies, with 41% of victims reporting they lost money.

A Branson, Missouri, man found an RV advertised in a local free newspaper in May 2018. After calling the number in the ad and leaving a message, he received a text message telling him to communicate with the seller's aunt, who

could not talk by phone. The “aunt,” who claimed to have received the vehicle in a divorce settlement, sent a link with interior photos and invoiced the man by email. She said he could not inspect the RV in person before buying, but told him Missouri Auto Shippers in Springfield, Missouri, would handle the transaction, holding his payment in escrow for seven days so he could return the RV if he wasn’t happy. The invoice instructed the man to send the money within two hours. When he went to the bank to wire payment, his banker informed him the money appeared to be going to California. The man called Missouri Auto Shippers to point out the wiring discrepancy, upon which the “shipper” hung up on him.

Major investigations and prosecutions in New York, Kentucky and Europe have connected this fraud to Romanian nationals and others living in the U.S., Romania and elsewhere in Europe. In the most recent U.S. case, the Secret Service and the Kentucky State Police led an organized crime prosecution that charged 20 people, with a reported \$1.8 million in victim funds converted to bitcoin and transferred to Romania. Fifteen defendants have pleaded guilty, three are fugitives, and two others are scheduled to go to trial in fall 2020. Romanian law enforcement provided key support in the case.

In addition to telling consumers how to recognize and avoid vehicle escrow scams, the report recommends:

- BBB recommends that law enforcement efforts to battle this fraud continue or increase. Coordination and training in this fraud throughout the law enforcement community could prove useful.
- International cooperation between law enforcement agencies should be a priority.
- BBB should continue to share information with law enforcement and educate the public about red flags for this fraud.
- The platforms that scammers use should consider ways they can improve efforts to screen out deceptive ads and educate users on how to avoid them.

Who to contact if you are the victim of a vehicle escrow scam:

- Better Business Bureau - file a complaint with your [local BBB](#) if you lost money or report a scam online at [BBB Scam Tracker](#).
- Federal Trade Commission (FTC) - file a complaint online at [ftc.gov](#) or call 877-FTC-Help.
- FBI Internet Crime Complaint Center (IC3) - file a complaint online at [ic3.gov/complaint](#).
- Canadian Anti Fraud Centre - file a report online at [antifraudcentre-centreantifraude.ca](#) or call 1-888-495-8501.
- The platform where you saw a suspected bad ad such as:
 - Craigslist - [craigslist.org/contact](#)
 - Kijiji - [kijiji.ca/helpdesk/safety/how-do-i-report-an-ad](#)
 - Facebook Marketplace - [Facebook.com/help](#)
 - eBay - Forward suspicious emails to [spoof@ebay.com](#)

[Source: [Better Business Bureau](#) | October 5, 2020 ++]

TRICARE Select

Update 07: How to Pay New Enrollment Fees

Effective Jan. 1, 2021, most retirees and their family members enrolled in TRICARE Select who are Group A will begin paying enrollment fees. You are considered Group A if you or your sponsor enlisted or was appointed prior to Jan. 1, 2018. Medically retired, their family members and survivors are excluded from this change. This change does not impact TRICARE For Life.

Take action now

Health.net can now accept monthly automatic payment set-up requests for 2021 enrollment fees. You do not need to wait for [TRICARE Open Season](#) to begin. Payments must be made by allotment, when feasible. An allotment allows you to have your TRICARE enrollment fees automatically deducted from your military retirement pay. If you are unable to pay by allotment, you must set up automatic payments via a bank account or credit/debit card. Take action by Nov. 20, 2020 to start automatic payments in January 2021. If you wait until after Nov. 20, you may need to pay fees up front until automatic payments start. TRICARE beneficiaries who do not pay required enrollment fees are subject to disenrollment.

To set up allotment payments go online or use the telephone self-service option.

- Online: Click on [Manage My Payment](#) tool.
- Telephone self-service: Call 1-844-866-WEST (9378). After entering your sponsor information, select 'Enrollment' and then option 4 for Select allotments.

Note: Coast Guard/Public Health Services (PHS) retirees: Allotment is not yet available through Coast Guard/PHS. You can set up automatic payments via a bank account or credit/debit card.

Go to www.tricare-west.com/go/allotments and www.tricare.mil/selectenrollmentfees to learn more. [Source: [Source: Health Net Federal Services | October 9, 2020 ++]

Vantage Score **Similar to FICO Credit Score**

Imagine a world in which every time you applied for credit, someone with expertise had to personally go through your entire credit history and make a subjective judgment about whether you deserve a car loan or credit card. Cumbersome, huh? Well, that's the way the credit world worked until the 1950s. That's when a couple of guys, Bill Fair and Earl Isaac, came up with a new idea: Use an automated formula to distill all that credit information into a single, simple number. Voila! Now, you don't need expertise or experience to determine credit worthiness. Run the formula, and a chimpanzee can grant credit.

Bill and Earl took their idea, created a company called Fair Isaac, and started selling their new system, called FICO scoring, to lenders. It took a couple of decades to gain widespread acceptance, but eventually their credit score simplified the business of lending. And their patience was richly rewarded, because they created a near monopoly on credit scoring. Even today, FICO clients include 95 of the 100 largest financial institutions in the U.S., and all the 100 largest U.S. credit card issuers. Annual revenue for Fair Isaac in 2019 was well over \$1 billion. Knowing how lucrative credit scoring is, it should come as no surprise that other companies want in on the action. In 2006, the three major credit-reporting agencies — Equifax, Experian and TransUnion — got together and launched the VantageScore (<https://your.vantagescore.com/free>). They began providing their new score to websites like **Credit Karma**, **Credit Sesame** (www.creditsesame.com) and **Nerd Wallet** (<https://www.nerdwallet.com/l/free-credit-score>), and those sites began giving it away free to attract subscribers.

So, what's the difference between these scores? They measure the same thing: your ability to repay a loan. And they do it in essentially the same way; by examining things like your payment history, level of debt, the type of credit you have and how much of it you're using. Both of their most recent models yield a range from a low of 300 to a perfect 850. But there is one major difference: The FICO score is used by way more lenders than any other score. Despite the fact that VantageScore has now been around for a while, the FICO score is still by far the most widely used credit score. So, if you want to see the score that your lender is most likely to actually use, you want to see your FICO score.

In the past, free FICO scores were much harder to find. The law does require lenders to furnish a FICO score if you're turned down for credit, or in certain other situations. But until relatively recently, if you wanted to see your

FICO score, you had to pay for it. These days, however, finding a free FICO score is simple. Lots of banks and credit card companies offer them free — sometimes even when you're not a customer. Call yours and see if they will provide it. If you can't find a free FICO score, go to <https://www.moneytalksnews.com/19-card-companies-offer-free-credit-score-info> and <https://www.moneytalksnews.com/8-ways-get-your-fico-score-for-free>. Bottom line, the real difference is that the FICO score is the one most lenders use. Just keeping an eye on your credit? The VantageScore is fine. But if you're about to borrow big, recommend tracking your FICO score. [Source: MoneyTalksNews | Stacy Johnson | April 6, 2020 ++]

Tax Burden for Illinois Retired Vets

As of October 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 Illinois:

Sales Taxes

The Illinois state sales tax rate is **6.25%**, and the average IL sales tax after local surtaxes is **8.19%**. Counties and cities can charge an additional [local sales tax](#) of up to 3.5%, for a maximum possible combined sales tax of 9.75% Illinois has 1018 [special sales tax jurisdictions](#) with local sales taxes in addition to the state sales tax Illinois has a **lower state sales tax** than 80.8% of states.

- Illinois has one of the most complicated sales tax codes in the country. There are four major divisions of the Illinois sales tax - Retailers' Occupation Tax, Use Tax, Service Occupation Tax and the Service Use Tax. The Retailers' Occupation Tax and Use Tax are charged to the business and the customer respectively, and make up the main "sales tax" in Illinois. The Service Occupation Tax and the Service Use Tax apply to any tangible property exchanged in a service transaction (such as paint used by a painter on his client's house), but not directly on the service itself.
- Special sales tax rates apply to groceries (1%), non-prescription Drugs (1%), prescription drugs (1%), clothing (6.25%), prepared food (8.25%) under Illinois law. In most states, necessities such as groceries, clothes, and drugs are exempted from the sales tax or charged at a lower sales tax rate.
- Newspapers, magazines, and any legal tender (like gold) are completely exempt from the sales tax. Certain items like food and drugs are subject to a special state sales tax of 1%, plus any local sales taxes.
- The IL sales tax applicable to the sale of cars, boats, and real estate sales may also vary by jurisdiction.
- Localities in Illinois are allowed to collect a local option sales tax. With the compounding of different special business district taxes, purchases in certain areas like Cook County may be subject to a sales tax of up to 11.50%. **Chicago's** base sales tax is 9.5%, the highest of any major U.S. city.

- Effective October 1, 2018, Illinois became one of a number of states that has enacted regulations that allow the state to collect sales tax from online retailers who sell to Illinois customers, regardless of whether the seller has a physical presence in the state. These regulations were made possible after the Supreme Court's decision in *South Dakota v. Wayfair Inc.*, overturning a long established rule that states could only require retailers with a physical presence in the state to collect sales tax from sales to customers located in their state.

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 Illinois state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. An excise tax is not the same thing as the Illinois Sales Tax. The Illinois 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. Illinois' excise taxes, on the other hand, are flat per-unit taxes that must be paid directly to the Illinois 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. Illinois collects an average of \$696 in yearly excise taxes per capita, one of the highest average per capita excise taxes in the country. Unlike the Illinois Sales Tax, excise taxes are not generally deductible on Illinois income tax returns or on your federal tax return. However, the IRS occasionally allows certain excise taxes to be deducted for certain tax years.

- **Alcohol:** Liquor \$8.55 per gal | Wine: \$1.39 per gal | Beer: \$0.23 per gal. All are already added to their purchase prices. The liquor tax is higher than 72% of the other 50 states. Illinois' excise tax on Spirits is ranked #14 out of the 50 states. The Idaho liquor tax applies to all hard alcohol (alcoholic beverages other than beer and wine). The wine tax is higher than 78% of the other 50 states. Illinois' excise tax on wine is ranked #11 out of the 50 states. The beer tax is lower than 52% of the other 50 states. Illinois' beer excise tax is ranked #26 out of the 50 states.
- **Cannabis Tax:** Applicable to cultivators and distributors only.
- **Cellphone:** The average tax collected on cell phone plans in Illinois is \$15.85 per phone service plan, one of the highest cellphone taxes in the country. Illinois' average cellphone tax is ranked #5 out of the 50 states. The Illinois 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
- **Cigarettes:** The Illinois excise tax on cigarettes is \$1.98 per 20 cigarettes, higher than 68% of the other 50 states. Illinois' excise tax on cigarettes is ranked #16 out of the 50 states. The Illinois cigarette tax of \$1.98 is applied to every 20 cigarettes sold (the size of an average pack of cigarettes). If a pack contains more than 20 cigarettes, a higher excise tax will be collected.
- **Fuel:** The Illinois excise tax on gasoline is 19.00¢ per gallon, higher than 70% of the other 50 states. Illinois' excise tax on gasoline is ranked #15 out of the 50 states. The gas tax is included in the pump price at all gas stations in Illinois. This is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel.
- **Vehicle:** Illinois 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 Illinois Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

Tax Rate Range: Flat rate of 4.95 percent of federal taxable income.

Personal Exemptions: The state allows you to take a \$2,275 deduction for each exemption you claimed on your federal tax return. You'll also receive an additional \$1000 exemption if you or your spouse is age 65 or older, legally blind or both. Income thresholds can change periodically to keep pace with inflation. Your total exemption amount is then deducted from your base income to arrive at your net income, and the 4.95% tax rate is applied to your net income.

Beginning June 1, 2017, taxpayers cannot claim the personal exemption if their adjusted gross income exceeds \$250,000, or \$500,000 for those filing jointly.

Standard Deduction: None

Medical/Dental Deduction: None

Federal Income Tax Deduction: None

Retirement Income Taxes: Illinois does not tax distributions received from qualified employee benefit plans, including 401(K) plans; an Individual Retirement Account, (IRA) or a self-employee retirement plan; a traditional IRA that has been converted to a Roth IRA; the redemption of U.S. retirement bonds; state and local government deferred compensation plans; a government retirement or government disability plan, including military plans; railroad retirement income; retirement payments to retired partners; a lump sum distribution of appreciated employer securities; and the federally taxed portion of Social Security benefits. **Retired Military Pay:** Not taxed. (Note: Illinois considers all forms of retirement pay tax exempt).

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

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

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

Website: Illinois Department of Revenue <https://mytax.illinois.gov/>

Tax Forms: <https://www2.illinois.gov/rev/forms/incometax/Documents/currentyear/individual/IL-1040-Instr.pdf> & <https://www2.illinois.gov/rev/programs/mytax/Pages/il-1040.aspx>

Property Taxes

- The median property tax in Illinois is \$3,507.00 per year for a home worth the median value of \$202,200.00. Counties in Illinois collect an average of 1.73% of a property's assessed fair market value as property tax per year.
- Illinois has one of the highest average property tax rates in the country, with only six states levying higher property taxes.
- Illinois's median income is \$68,578 per year, so the median yearly property tax paid by Illinois residents amounts to approximately 5.1% of their yearly income. Illinois is ranked 5th of the 50 states for property taxes as a percentage of median income.
- The exact property tax levied depends on the county in Illinois the property is located in. Lake County collects the highest property tax in Illinois, levying an average of \$6,285.00 (2.19% of median home value) yearly in property taxes, while Hardin County has the lowest property tax in the state, collecting an average tax of \$447.00 (0.71% of median home value) per year.
- For more localized property tax rates, find your county in the county list at <http://www.tax-rates.org/illinois/property-tax#Counties>.

Property Tax Relief - Homestead Exemptions

- **General Homestead** -- Exemption is available annually for owner-occupied residential property. The amount of exemption is the increase in the current year's equalized assessed value (EAV), above the 1977 EAV, up to a maximum of \$10,000 in Cook County and \$6,000 in all other counties.
- **Senior Citizens Assessment Freeze Homestead** -- A person qualifies for this exemption if the person is at least 65 years old; has a total household income of \$65,000 or less; and meets certain other qualifications. This exemption "freezes" the senior citizen's property's equalized assessed value the year that the senior citizen qualifies for the exemption. The property's equalized assessed value does not increase as long as qualification

for the exemption continues. The tax bill may still increase if any tax rates are increased or if improvements are added that increase the value of the property.

- **Homestead Improvement** -- This exemption is limited to the fair cash value, up to an annual maximum of \$75,000 (or \$25,000 in assessed value, which is 33 1/3 percent of fair cash value), that was added to homestead property by any new improvement (e.g., remodeling, adding a new room) or rebuilding after a catastrophic event, and continues for four years from the date the improvement or rebuilding is completed and occupied.
- **Senior Citizens Homestead** -- A person qualifies for this exemption if the person is at least 65 years old; has a total household income of \$65,000 or less; and meets certain other qualifications. This exemption "freezes" the senior citizen's property's equalized assessed value the year that the senior citizen qualifies for the exemption. The property's equalized assessed value does not increase as long as qualification for the exemption continues. The tax bill may still increase if any tax rates are increased or if improvements are added that increase the value of the property.
- **Disabled Veterans' Homestead** -- On property with a total \$250,000 EAV or less exemption of \$2,500 EAV exemption is available to a veteran with a service-connected disability of at least 30% but less than 50%; a \$5,000 EAV Homestead Exemption is available to a veteran with a service-connected disability of at least 50% but less than 70%; veterans with a service-connected disability of at least 70% are exempt from paying property taxes on their primary residence. This exemption is available to the unmarried surviving spouse of a service-connected veteran provided that the veteran was in receipt of the exemption prior to his/her death.
- **Senior Citizens Real Estate Tax Deferral Program** -- This program allows persons 65 years of age and older to defer all or part of the real estate taxes and special assessments (up to a maximum of \$5,000) on their principal residences. The deferral is similar to a loan against the property's market value. A lien is filed on the property in order to ensure repayment of the deferral. The state pays the property taxes and then recovers the money, plus 6 percent annual interest, when the property is sold or transferred. The deferral must be repaid within one year of the taxpayer's death or 90 days after the property ceases to qualify for this program. The maximum amount that can be deferred, including interest and lien fees, is 80 percent of the taxpayer's equity interest in the property.
- **Disabled Persons' Homestead** -- Exemption provides a \$2,000 reduction in a property's equalized assessed value to a qualifying property owned by a disable person. An application must be filed annually for this exemption.

Inheritance and Estate Taxes

Estates valued under \$4 million do not need to file estate taxes in Illinois. For estates over \$4 million, the tax rate is graduated with the upper level (\$10.04 million and up) at 16 percent. To easily calculate your tax, Illinois provides an [online estate tax calculator](#). It is important to note that the Illinois exemption is not portable between spouses. The exemption is still \$4 million, even if both people die. Therefore, it is essential that your estate planning is prepared properly prior to the death of the first spouse. Refer to <https://ag.state.il.us/publications/estatetax.html> for further information.

Other State Tax Rates

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

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

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Information on the state's Circuit Breaker and Pharmaceutical Assistance programs can be found at <https://q1medicare.com/PartD-SPAPIllinoisProgsElderlyDisabled.php>. For information on taxes call the Illinois Department of Revenue site at 800-732-8866 or visit their website <http://www.revenue.state.il.us/#&panel1-1>. [Source: <http://www.retirementliving.com/taxes-alabama-iowa#ILLINOIS> & <http://www.tax-rates.org> | October 2020 ++]



Notes of Interest

October 01 thru 15, 2020

- **Covid-19.** US Surgeon General Jerome Adams said, "It doesn't matter who you are, and I hope everyone sees that now, this virus can affect you, and will infect you". Adams pointed out that what the Trumps are now going through is isolation and not quarantine. People who contract COVID-19 are put in isolation to keep the virus from spreading.
- **Covid-19 Masks.** New York City Mayor Bill de Blasio said 29 SEP that anyone who is not wearing a face mask will be offered one, and that anyone who refuses to comply will be fined.
- **North Korea.** The country gave no indication 30 SEP that it has moved any closer to denuclearization in its statement during the final day of the U.N. General Assembly.
- **Russia.** A bipartisan congressional task force is recommending the extension of a nuclear arms treaty between the United States and Russia that is set to expire in February.
- **USMC.** Marines who deployed or were assigned for at least 30-days on COVID-19 relief missions will be eligible for the Armed Forces Service Medal, according to a Marine Corps administrative message released 29 SEP.
- **Military First.** A supercarrier now on the drawing boards will be christened the USS Doris Miller, an African American sailor.
- **Marijuana.** New research indicates a growing number of middle-aged women are turning to marijuana to help soothe symptoms of menopause.
- **Blue Water Navy.** About 14 months 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 22,500 (34%) of those claims.
- **Military traditions.** Check out <https://youtu.be/qy3SIRuUyMw> (10 min) for the 10 weirdest. Took me eleven years before I was able to cross the equator and become eligible to qualify as a shellback.
- **Absentee Ballots.** All Americans overseas who are registered as absentee voters for the Nov. 3 election can mail their ballots from a military post office, regardless of whether they have base access, officials said.
- **VA Copays Due.** While VA suspended copays for some veterans during the pandemic, those copays weren't waived — they were only deferred until early next year. That means veterans will likely receive a bill from VA in January, if they haven't already, which will outline the unpaid copays for medical care or prescriptions that will then be due in full.
- **China.** The U.S. national security adviser warned China on 7 OCT against any attempt to take Taiwan by force, saying amphibious landings were notoriously difficult and there was a lot of ambiguity about how the United States would respond.
- **Exercise.** At https://www.youtube.com/results?search_query=%23GerofitExercise check out VA's 35-minute full-body low impact exercise routine designed for low to moderate intensity for individuals of all abilities.

- **Iraq.** Iraqi militias backed by Iran have agreed to a temporary halt on attacks targeting the American presence in Iraq on the condition that U.S.-led coalition troops withdraw from the country in line with a parliamentary resolution, three of the militia officials said 11 OCT.
- **Trump’s Lose Lose Situation.** Check out ‘As Far As I Can See’ at https://youtu.be/SYdH7u22_pc and, regardless of your politics, hear what an outsider is saying but what is going on in America today. Very disturbing whether truth or perception.

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

Estate Planning

Update 05: What Happens to Your Email and Social Media After You Die?



<https://youtu.be/nbz9KAcuapI>

Have a Last Will and Testament ready to go today in the case of an emergency. However estate planning has gotten a bit more complicated than it used to be. Not only do you need a will and durable power of attorney, but today you need to make post-death plans for digital stuff, such as photos, email, a Facebook page and a Twitter account. It makes sense to name someone — your legal executor or another trusted person — to be your “digital executor” to manage your online accounts and digital property after your death. The responsibility, as outlined by online estate- planning site Everplans, may include:

- Archiving personal files, photos, videos and other content you’ve created.
- Deleting files from your computer or other devices, or erasing devices’ hard drives.
- Maintaining certain online accounts, which may include paying for services to continue (such as web hosting services).
- Closing certain online accounts, such as social media accounts, subscription services or any accounts that are paid for (such as Amazon Prime).
- Transferring any transferable accounts to heirs.
- Collecting and transferring any money or usable credits to your heirs.
- Transferring any income-generating items (websites, blogs, affiliate accounts, etc.) to your heirs.
- Informing any online communities or online friends of your death.

Record your passwords

If you do nothing else, record all passwords so your executor or someone else you designate can manage or close your accounts after your death. Store the list in a mutually agreed on and secure place. Don’t put passwords in your will, though, because that becomes a public document. Passing on your passwords is essential. With many digital assets, privacy policies will prevent survivors from accessing your accounts without them. Spell out how you want each of your accounts handled. Do you want them destroyed? Do you want some photos, communication, creative material or business correspondence left to a member of the family?

Make plans for email and social media accounts

In general, you need to read the terms and conditions of each site you deal with to find out what can be done with your online presence after you die. Some sites — such as Google — allow you to designate someone who can access your data in the event that your account goes inactive. According to Google: “Contacts will only receive notification once your account has been inactive for the specified amount of time — they will not receive any notification during setup.” Policies vary, so you need to check company by company. For more information, check out the following:

- [Facebook](#)
- [Instagram](#)
- [Twitter](#)
- [Google](#)
- [Yahoo](#)
- [Microsoft](#)

There’s a lively competition among online services that can help you prepare your estate and manage digital assets. Depending on the complexity and value of your online assets, it may be wise to pay a fee for the expert help. For example, [Everplans](#) offers a “secure digital archive of everything loved ones will need” if you are incapacitated or die. [Source: MoneyTalksNews | Karen Datko | September 22, 2020 ++]

HeroRATs

Trained to Detect Landmines



Unless their name is Remy and they're adept at preparing French cuisine in an animated Disney movie, rats are often viewed negatively by humans. Despite this, rats have served humans as medical and scientific test subjects including cancer research and space travel. However, one rat has gone above and beyond in his service to the human race. Magawa is a seven-year-old male African giant pouched rat working in Cambodia where he employs a very special skill. Trained by the Belgian-registered APOPO charity, Magawa has the ability to detect landmines and alert his human handlers to their presence. APOPO specializes in training rats to detect both landmines in the earth and tuberculosis in human sputum samples. The rats are referred to as HeroRATs and are certified for their specialized task after a year of training.

The HeroRATs are trained to detect specific chemical compounds found in explosives. This means that they are not distracted or confused by scrap metal and are more efficient at locating buried landmines. When they do find a landmine, the rats are trained to scratch the earth in order to alert their human handlers. The HeroRATs "significantly speed up land mine detection using their amazing sense of smell and excellent memory," said APOPO's chief executive Christophe Cox. "This not only saves lives, but returns much-needed safe land back to the communities as quickly and cost-effectively as possible." According to the HALO Trust, the world's largest landmine clearance charity, landmines and other unexploded ordnance in Cambodia have resulted in over 64,000 injuries and 25,000 recorded amputations since 1979.

Magawa was born and raised in Tanzania, weighs 2.6 pounds and measures 28 inches long. Though he and his African giant pouched rat brethren are significantly larger than other species of rat, they are small and light enough to step on the landmines that they are seeking without detonating them. Magawa is capable of clearing a tennis court-sized field in just 20 minutes. APOPO says that the same field would require up to four days for a human to clear with

a traditional metal detector. Magawa has sniffed out 39 landmines and 28 unexploded munitions and cleared over 1.5 million square feet of land in his four-year career.

For his incredible accomplishments and service, Magawa was recognized by the People's Dispensary for Sick Animals, a British animal charity founded in 1917 during WWI. The PDSA presented Magawa with their Gold Medal on September 25, 2020. The medal bears the inscription "For animal gallantry or devotion to duty" and has been awarded to 30 animals, of which Magawa is the first rat. "Magawa's work directly saves and changes the lives of men, women, and children who are impacted by these landmines," said PDSA Director General Jan McLoughlin. "Every discovery he makes reduces the risk of injury or death for local people."

Although he is the most successful mine-detecting HeroRAT, Magawa works just one half hour in the mornings. "He is very quick and decisive," said Malen, Magawa's main handler, "but he is also the first one to take a nap during a break." Malen's last name has been withheld for privacy. In his downtime, Magawa enjoys running on his wheel and is partial to snacks of bananas, peanuts, and watermelons. "He is very special to me," Malen said of Magawa. The two have been working together for four years.

As HeroRATs generally have a field career of four to five years, Magawa is nearing retirement. APOPO says that once they enter retirement, they are given plenty of play and exercise. In the meantime, a PDSA spokesperson expects that Magawa will receive a more practical reward in addition to his medal. "I hear he's partial to bananas and peanuts," Emily Malcolm said, "so I'm sure he will be getting a few extra treats." [Source: We Are*The Mighty | Miguel Ortiz September 27, 2020 ++]

Cable/TV Packages

Update 01: Cutting the Cord Can Be Confusing



Streaming versus cable: It's an ongoing, ever-changing battle. And your hard-earned dollars hang in the balance. With prices in flux and providers increasingly trying to emulate their competition, navigating the conflict can be a messy endeavor. It can be deceptively difficult to figure out whether switching to a streaming TV service or sticking with a traditional paid-TV provider would be cheaper for you. Here's how to navigate the growing number of viewing options without tripping on a land mine that will blow your budget:

Don't forget the internet

The cost of streaming TV is more than just the amount you pay to a streaming service like Netflix or Hulu every month. To stream video, you need an internet connection. And that means you'll be bowing before the likes of Comcast and AT&T, which could really cost you if you want high-speed internet access. As there are different internet packages and speeds, you may be asking which one is right for you. For this answer, you'll have to consult the streaming services you want to subscribe to and consider what stream quality you want to pay for.

Netflix, for example, recommends that you have an internet download speed of 5 megabits per second (Mbps) per stream for HD quality video, and 25 Mbps per stream for Ultra HD quality. If you want to stream on multiple devices simultaneously, you'll need even more megabits per second. For example, you'd need 10 Mbps to stream HD quality Netflix video on two devices at the same time. Once you determine how much speed you need, check with your local

service providers to see who's offering it for the best price. For more tips to save money on internet service, check out ["8 Ways to Cut Your Internet Costs Every Month."](#)

Beware the real cost of a la carte options

Can you truly replace cable with streaming, channel for a channel? Technically, it's possible. But if you must have an array of channels, you will likely have to subscribe to multiple streaming services. This means that if you can get by with only the internet and Netflix, you will likely save money by ditching cable. But households with diverse tastes may find cable to be cheaper than subscribing to multiple streaming services. Let's take a look at what a full streaming lifestyle could cost a hypothetical family:

- Dad wants his sports through Hulu's Live TV subscription plan. It runs \$54.99 a month.
- Mom wants Amazon originals, Showtime and HBO dramas. To access Amazon originals, she will need a Prime membership, which costs at least \$119 a year (about \$9.92 a month). For Showtime and HBO, Mom can add individual channel subscriptions to her Prime membership or to Dad's Hulu Live TV subscription. Either way, it will cost an extra \$10.99 and \$14.99 a month, respectively. That brings Mom's monthly total to \$35.90.
- The kids want to stream cartoons. Dad's Hulu Live TV subscription includes access to channels like Cartoon Network, so the family doesn't necessarily have to pay extra for the kids' cartoons.
- The whole family wants "Star Trek: Picard," which is available on CBS All Access, the network's own streaming service. A subscription costs \$5.99 a month for the limited-commercial plan or \$9.99 for the commercial-free plan.

The brings the total cost of streaming entertainment to \$95.88 or \$99.88 a month for our hypothetical family — not counting the cost of their internet service. So, clearly, choosing streaming services a la carte could add up fast for some households

Learn all your options

To determine whether streaming TV services could truly replace your current cable or satellite TV package — and how much it would cost you — you must first decide which shows and channels you cannot live without. Make a list. Then, find out which streaming services offer those shows or channels and how much they cost.

- Consult free online resources like The Streamable's [channel comparison tool](#) for help.
- Here's another tip: Many streaming services don't have contracts, meaning you can cancel a subscription at any time. So, you could try out one service at a time at minimal cost. For example, watch Hulu originals for a month or two. Then, cancel it and try out Netflix.
- Another no-contract option: Forget streaming altogether. Instead, check out [DVD Netflix](#), a DVD-by-mail rental service owned by Netflix.
- If you're a Blu-ray binge-watcher, you could subscribe to DVD Netflix's \$14.99-per-month [Premier plan](#) and get unlimited rentals with the ability to check out two discs at a time. One caveat: You need patience, as it can take a while for movie releases to come to DVD.

The bottom line

Walking away from cable can save you hundreds of dollars a year, if not more. But walking away from the prerecorded laugh tracks and the background roars of game-day crowds can be tough. The right choice for you depends on your preferences, priorities and budget. So, you need to take the time to explore the options, compare prices and consider what's most important to you. Oh, and unless you give up TV entirely, you also need to stay on top of bill changes and new specials being offered.

[Source: MoneyTalksNews | Adrian Chase Freeman | March 4, 2020++]

Home Remedies

Simple Solutions for Life's Irritations

1. Remove water stains with mayonnaise

What happened: Someone ignored your fancy coasters and put a sweaty, icy glass of soda right smack on your best wooden table, leaving a nasty white ring on the wood surface.

What to do: Glop a good-sized scoop of mayonnaise right onto that ring. I've seen warnings that you shouldn't leave it too long, but when I tried wiping it up in less than 10 minutes, it didn't work and I had to reapply. I forgot about it for more than a half-hour, and when I went to wipe it off, no unsightly ring!

2. Open a stuck jar using rubber bands

What happened: That new jar of pickles just won't let you unscrew the top and get at the goodies inside.

What to do: Here's the trick: Get a fat rubber band and run it around the lid's edge, right where you're twisting it. It gives you a solid, nonslippy grip, and you can usually open the jar. If not, try soaking the lid in hot water.

3. Unstick a zipper with a crayon or pencil

What happened: The zipper on your brand-new boots is stuck and refusing to track correctly.

What to do: Get a crayon in a color closest to the item, or a regular black graphite pencil, and rub it up and down both sides of the zipper. The zipper will come unstuck! Depending on the color and material, you might want to test this first to see if any goofs will show up. It's not a big deal on a pair of big black rain boots, but on a white satin dress, the fix could be worse than the original problem. I've seen soap, candle wax and even Windex also recommended. But so far, crayons have worked best for me.

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

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

What to do: Two odd tips that actually work. Both techniques slow down the rate at which the wax melts. They can be used together, too, for better results:

- Store your candle in the freezer overnight. Then, take it out right before you burn it.
- After you light your candle, let it melt a small puddle of wax around the wick. Then, blow it out and sprinkle table salt into the liquid wax.

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

What happened: Even though you love your jack-of-all-recipes cast-iron skillet, you left it wet for too long — and it rusted.

What to do: Believe it or not, Lodge Cast Iron says you should just treat the pan the way you normally would to season it:

- Wash using steel wool. Soap is optional. Rinse and dry.
- Melt some Crisco or any brand of vegetable shortening. Apply a thin, even coating.
- Put foil on the bottom rack of your oven — not the oven floor — and set it to 350 degrees Fahrenheit.
- Turn the pan upside-down and put it on the top rack. Bake for an hour.
- Turn off the oven and let it cool before taking the pan out.

6. Extend the life of razor blades with jeans

What happened: You're sick of constantly buying new packages of razor cartridges.

What to do: This one sounds weird, but multiple sources, including Gizmodo, swear by it.

- Get an old pair of jeans, not your favorite designer pair. Don't put them on! Instead, lay them flat, and run a clean, dry used razor several times up the pants leg. Then, repeat, running it several times down the pants leg.

- Don't shave the jeans — be sure to hold the razor in the opposite direction you would to shave. The threads on the jeans sharpen the blades, sort of like using an old-fashioned razor strop. And done right, it can keep your blades sharp for months.

7. Remove gum with peanut butter

What happened: Ugh, you stepped in someone's chewed and discarded gum.

What to do: Only Sherlock Holmes or Sam Spade should be called a gumshoe, so:

- Pretend the sole of your shoe is an English muffin, and spread a decent amount of peanut butter around and on the gum. Let it sit for 10 minutes. The PB will break down the gum.
- Then, get a good scrub brush and scrub it off, with the aid of some cold water.

8. Remove crayon from walls with toothpaste

What happened: Your preschool Picasso drew you a beautiful picture — on the wall.

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

9. Soothe your sunburn with yogurt

What happened: You soaked up the sun, and now you suffer from your excess. Ow, ow, ow!

What to do: Get a nice cold carton of the plainest yogurt you can find, and spread it thinly on your burn. After 10 minutes, gently wipe it off with a cold cloth.

10. Clean your grill with an onion

What happened: You forgot to clean your home grill after making those melty cheeseburgers last week. Or you're at a public beach and are wary of using a grill someone else cooked who-knows-what on.

What to do: Spear half a peeled white onion with a barbecue fork, and once the grill is hot, rub it all over the grates. The raw onion cleans off residue and even a little rust, and seasons the grill while smelling delicious.

11. Make your own buttermilk with milk and vinegar

What happened: That delicious biscuit recipe calls for buttermilk, but it's not a staple in your fridge, and you don't have time to buy any.

What to do:

- Pour not quite a full cup of milk for every cup of buttermilk in the recipe.
- Sour the milk yourself by adding a tablespoon of white vinegar — lemon juice also works — per cup of milk. Wait 10 minutes, then use the mixture in place of the buttermilk in your recipe. Also, pro tip: You can now buy powdered buttermilk, which can sit in your pantry for a long time awaiting use.

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

Divorce

Update 05: 10 Common but False Beliefs about Divorce and Money

When people end their marriages, they often discover that many of their beliefs about divorce and how it affects your finances are not correct. Divorce attorneys often must help clients separate the myths from the realities. The costs of divorce and dividing marital assets can be considerable. If you decide to end your marriage, it's important to have a realistic view of how it will affect your bank account. We're here to dispel the following myths so you don't get caught by surprise.



1. Keeping cash in a separate account protects it from your spouse

Although many people believe this to be true, it's definitely not. "This is an old wives' tale," Florida divorce attorney Eric N. Klein tells Money Talks News. When going through a divorce, you have to complete a financial affidavit, swearing that all of the information is accurate, he explains. All assets accumulated during the marriage are subject to an equitable distribution. That means money that either spouse has saved must be disclosed at the time of final judgment.

2. Women automatically win custody of kids

The notion that women automatically win custody of children in a divorce simply isn't true, says Klein. "There was a point in time where that may have been the case, but no longer," he says. Custody issues are important, and they can affect your future financial commitment. According to The New York Times: The 'tender-years doctrine,' a court presumption that mothers are the more suitable parents for children under 7, was abolished in most states in 1994." That means men, in theory, have an equal chance of winning child custody in a divorce suit. Despite equality under the law, a disproportionate share of women end up winning child custody. According to a U.S. Census Bureau report issued in 2013, only 1 of every 6 custodial parents are fathers.

3. You don't have to worry about your spouse's credit card debts

If a credit card is in your name as well as your spouse's, both of you are on the hook for repayment, Asheville, North Carolina-based financial planner Jean Marie Dillon tells Money Talks News. "If cards are held jointly, the spouses are jointly responsible for the debt," she says. "Prior to a divorce, it is not uncommon for the spouse of lesser means to go on a spending spree and leave the other spouse holding the debtor's bag. If the debt goes unpaid or delinquent, then both spouses take a hit on their credit scores, and that hit will remain after the divorce."

4. Women never pay alimony

While men once were the principal breadwinners in marriages, the nature of the American family and its finances has changed. In many relationships, the woman now is the top earner. "If the wife is the breadwinner and the husband has a lower-paying job and/or is the custodial parent of the children, it's quite common for women to pay alimony," Justin Wood, a mediator and arbitrator in Oklahoma City, tells Money Talks News.

5. You can judge the quality of divorce attorneys by their fees

While people tend to get what they pay for when it comes divorce attorneys, the difference in hourly rates isn't a good indicator of the quality of their work, Denver-based attorney, arbitrator and mediator James Cordes tells Money Talks News. He recommends that you look for a divorce attorney you can relate to who will work to get you the best result without overcharging.

6. It will help your case to show your spouse cheated

You may feel outraged if your spouse commits adultery, but moral indignation likely won't help when you divide assets. Most states have some type of "no fault" divorce law, says Ken McRae, a family law and divorce attorney in Overland Park, Kansas. McRae tells Money Talks News that this means the court doesn't concern itself with who caused the breakup. "As a result, an affair will not usually impact the division of assets or debts," he says.

7. The house is the biggest asset at stake

Sometimes the value of vacation homes, individual retirement accounts and businesses exceed the value of primary residences. “It all depends on the people and how they spent, saved or invested their money,” says Wood. “Nothing should ever be taken for granted, and questions should always be asked and evaluations made.”

8. You have plenty of time to remove your ex from a life insurance policy

People who delay removing an ex-spouse as the beneficiary of a life insurance policy following a divorce are making a big mistake. No one knows when their life will end. If you die before you change the policy, your ex likely will receive life insurance benefits, even if you have remarried since the divorce. After a divorce, you should review your life insurance policy and any account where you have named a beneficiary, says McRae. “Often, people will make a beneficiary designation and forget about it,” he says. “You may have forgotten to add your younger children, or you may still have ex-spouses listed as beneficiaries.”

9. If your ex doesn’t pay child support, you don’t have to allow visitation

Two wrongs don’t make a right. While it may not seem fair, courts typically enforce child visitation rights, even if there is a dispute over child support. For example, the Colorado Department of Human Services states that a parent’s right to visitation exists independently of the payment of child support. Your ex may be a deadbeat, but he or she still has the right to see their child.

10. It’s best if you delay divorce until your children are grown

Many people put off a divorce for the sake of their children, but Klein thinks that’s a “big mistake.” “Do you really want to raise children in a house where there is no love and affection between the parents in addition to the animosity, anger and arguing?” Klein asks. “In my personal opinion, it’s better to divorce so that the children are not conditioned to believe that constant arguing is a way of life as part of a marriage.”

[Source: MoneyTalksNews | Emmet Pierce | September 22, 2020 ++]

China U.S. Relations

Update 01: China Fires Back at US over Environment, South China Sea

U.S.-China friction flared again 29 SEP, with Beijing firing back at accusations by Washington that it is a leading cause of global environmental damage and has reneged on its promise not to militarize the South China Sea. A document issued last week by the State Department cited China’s record on issues from greenhouse gas emissions to air and water and soil pollution, illegal logging and wildlife trafficking. “While the Chinese people have suffered the worst environmental impacts of its actions, Beijing also threatens the global economy and global health by unsustainably exploiting natural resources and exporting its willful disregard for the environment,” the document said.

Department spokesperson Morgan Ortagus followed that with a statement 27 SEP saying China has “pursued a reckless and provocative militarization” of disputed outposts in the South China Sea’s Spratly Islands, adding that China’s ruling Communist Party “does not honor its words or commitments.” The Trump administration escalated its actions against China on 29 SEP by stepping squarely into one of the most sensitive regional issues dividing them and rejecting outright nearly all of Beijing’s significant maritime claims in the South China Sea. Foreign ministry spokesperson Wang Wenbin responded 29 SEP by asking why the United States was withdrawing from the Paris agreement on climate change, calling the U.S. the “biggest destroyer of international environmental cooperation.” Wang also said U.S. military actions have made it “the biggest threat to the peace and stability of the South China Sea.”

The trading of accusations comes amid disputes over trade, technology, Hong Kong and Taiwan, spying accusations against Chinese diplomats and Beijing’s assertions of territorial claims in the South China Sea and elsewhere that have driven the bilateral relationship to its lowest point in decades.

The State Department's attack on China's environmental record follows China's announcement to the United Nations General Assembly last week that it aims to have carbon dioxide emissions peak before 2030 and achieve carbon neutrality by 2060, a pledge that won applause from environmentalists. The State Department cited China as "the largest emitter of greenhouse gases; the largest source of marine debris; the worst perpetrators of illegal, unreported, and unregulated fishing; and the world's largest consumer of trafficked wildlife and timber products."

It singled out leader Xi Jinping's signature "Belt and Road" global infrastructure building initiative as lacking "clear environmental guidelines, safety standards, and worker protections," and said China is saddling host countries with environmental burdens and leading them away from sustainable development. "Tragically, the Chinese Communist Party represses civil society and a free press, slowing changes that would benefit its citizens and people all over the world," the State Department document said. Wang defended China's record on reducing pollution, touting China's promotion of new energy vehicles and creation of new forest cover. The U.S. is the "greatest danger to the global environment," Wang told reporters at a daily briefing. "We advise the U.S. side to stop political manipulation and malicious slander, and to do more practical work and less trouble for the global environment."

In her statement, Ortagus cited Xi's pledge during a 2015 visit to the White House that "China does not intend to pursue militarization" of the Spratly Islands. China's deployment of anti-ship cruise missiles and advanced surveillance capabilities on the islands, some of them man-made, and the construction of fighter jet hangars and runways showed that it is using such outposts as "platforms of coercion to assert control over waters to which Beijing has no lawful maritime claim," Ortagus said. China claims virtually the entire South China Sea for itself and Wang said it was entitled to proceed as it saw fit on the islands, especially when it came to exercising its right to self-defense. Infrastructure on the islands also benefits the world, he said. "The international community and regional countries must be highly vigilant and resolutely oppose the sinister plot of some U.S. warmongers to sow chaos in the South China Sea and East Asia," Wang said. [Source: Associated Press | September 29, 2020 ++]

Russian Military

More Capable than At Any Time since the End of the Cold War



The Russian military is more capable than at any time since the end of the Cold War, the result of an effort to produce a more agile force, a new study found. "Though significantly smaller than their Soviet predecessors, these forces are better equipped, with professional personnel increasingly prevalent," the International Institute for Strategic Studies said in its latest assessment of the Russian military. The report, released 30 SEP, described a military that has rebounded from the neglect of the 1990s, when Russia was in disarray after the collapse of the Soviet Union.

Moscow also has benefited from lessons learned during its brief war with Georgia in 2008, which exposed command and control and logistical shortcomings, the IISS report said. While the Russians easily defeated the much smaller Georgian force, Moscow's "New Look" reform program was launched to make improvements "in the wake of the

armed forces' poor performance," the report said. Those reforms laid the foundations for the current Russian military, which is being used to extend Moscow's influence beyond its borders. "Russia's annexation of Crimea, its involvement in the war in eastern Ukraine and its decisive intervention in the Syrian civil war exemplify growing military confidence and capability," the report said.

Russia's ground forces have modernized by fielding the Iskander short-range ballistic-missile system and new self-propelled artillery. Combined with new command-and-control networks and drones, Russia's forces can "find, fix and strike adversary formations at greater range than before," the report said. Russia has also upgraded its Navy, including with more modern submarines, the report said. While smaller than during the Soviet era, the air force has advanced since the first and second wars in Chechnya and in the short Georgia campaign, which exposed gaps in equipment and training. In 2015, air power improvements were on display in Syria with modernized fighters, the report said. However, it's unclear if Russia's armed forces can maintain their progress, given budget constraints. "Nonetheless, when combined with Moscow's more assertive foreign policy, Russia's armed forces in 2020 constitute a capability that should not be ignored," the IISS report said.

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Russian President Vladimir Putin on 7 OCT hailed the successful test launch of a new Zircon hypersonic cruise missile as a "big event" for the country. Speaking to Putin via a video call, Russian General Staff chief Valery Gerasimov said the test launch took place Tuesday from the Admiral Groshkov frigate located in the White Sea, in the north of Russia. The missile successfully hit a target in the Barents Sea, he added. "Equipping our armed forces — the army and the navy — with the latest, truly unparalleled weapon systems will certainly ensure the defense capability of our country in the long term," said Putin, who was celebrating his 68th birthday 7 OCT. In 2019, Putin had said the Zircon would be capable of flying at nine times the speed of sound and have a range of 620 miles. [Source: Stars & Stripes and AP | John Vandiver | October 1 & 7, 2020 ++]

Algeria U.S. Relations

Pentagon Eyes Partnership amid Competition with Russia, China

Defense Secretary Mark Esper met with Algerian President Abdelmadjid Tebboune 1 OCT in the first visit of a Pentagon chief to the North African country since 2006. It was also the highest-level US diplomatic meeting with the new Algerian president since longtime ruler Abdelaziz Bouteflika was ousted amid popular protests last year. The meeting came a day after Esper signed a 10-year road map for defense cooperation agreement with Tunisia's defense minister and one day before an expected stop in Morocco. The trip is the latest sign that the United States sees strategic opportunity in bolstering its partnerships in North Africa amid concerns in Washington over Russia's and China's growing influence in the region.

"Today, our strategic competitors China and Russia continue to intimidate and coerce their neighbors while expanding their authoritarian influence worldwide, including on this continent," Esper said during a ceremony in Carthage on 30 SEP. "At the same time, violent extremists continue to pose a threat not only to regional stability, but also to our homelands. The United States' enduring partnership with like-minded countries — including here in North Africa — is key to addressing these challenges. As the global partner of choice, the United States will continue to deepen our alliances and partnerships across the continent, including with Tunisia, where your democratic government and sovereignty have made much of our work in this region possible. We look forward to expanding this relationship to help Tunisia protect its maritime ports and land borders, to deter terrorism and to keep the corrosive efforts of autocratic regimes out of your country," he said.

Esper's visit to Algeria came a week after the head of the US Africa Command, Gen. Stephen Townsend, met with Tebboune in Algiers to discuss increased military cooperation. Townsend also sat down with Defense Minister Lt.

Gen. Said Chanegriha and Foreign Minister Sabri Boukadoum after having paid a similar visit to Tunis earlier this month. Why it matters: The ouster of the Bouteflika government has presented the United States with an opportunity. Situated on the Mediterranean between war-torn Libya and increasingly unstable Sahel countries such as Mali, Algeria has relied on Russian military hardware for decades, and far outpaces its neighbors in military spending — even Egypt, which has more than double its population. If approved in a referendum scheduled for November, proposed changes to Algeria’s constitution could permit the country’s forces to be deployed outside its borders, allowing it to partake in multinational missions and training.

Last year Esper suggested the Pentagon was looking at cutting AFRICOM’s already relatively slim resources to focus on deterring Russia and China. The Pentagon now says it is looking to build up its partnerships in North Africa amid concerns about Russia’s growing military footprint on the Mediterranean. Townsend appealed to Congress in January, arguing that the Trump administration’s new strategic priority of countering Russia and China must be dealt with on a global stage and at the local level, particularly in Africa, where both Beijing and Moscow have shown signs of strategic interests. Earlier this year, Russia deployed mobile radar systems and fighter aircraft to support its Wagner mercenaries in Libya, developments that AFRICOM has publicized in detail. [Source: AL-Monitor | Jared Szuba| October 1, 2020 ++]

Morocco U.S. Relations

Esper Signs 10-Year US Military Cooperation Deal

The United States and Morocco on 2 OCT signed an accord that aims to strengthen military cooperation and the North African kingdom’s military readiness over the next decade. U.S. Defense Secretary Mark Esper signed the 10-year agreement during a two-day visit to Morocco, his last stop on a tour of three North African nations, which began this week in Tunisia, where a military accord also was signed. Morocco is a major non-NATO ally of the United States. The military agreement “serves as a road map for defense cooperation and aims to strengthen the strategic partnership between the two countries and support shared security goals,” according to a statement issued by the Moroccan Foreign Ministry.

The agreement centers on “consolidating common security objectives, especially improving the degree of military readiness,” a statement from the General Command of the Moroccan Royal Armed Forces said. Esper also met with the deputy minister under the prime minister, charged with national defense, Abdeltif Loudiyi. The two officials expressed their “satisfaction with the durability, distinction, continuity and dynamism of the bilateral cooperation,” the statement from the General Command said. Esper also met with the Inspector General of the Morocco Royal Armed Forces, Gen. Abdelfettah Louarak. The military deal is expected to further bolster cooperation between the two countries. Washington is Morocco’s largest supplier of arms. Morocco hosts the annual U.S. military exercise called “African Lion” — canceled this year because of the COVID-19 pandemic. [Source: The Associated Press | October 4, 2020 ++]

Car Insurance

Update 26: Coverage You Most Likely Didn’t Know You had

Your auto insurer will pay for a lot more than fender benders. Just as your homeowners insurance may cover unexpected costs, so too your car insurance could have hidden benefits. From pesky rodents to falling branches, auto insurance can pay claims for surprising reasons. Of course, policy details vary by insurer, and you’ll need

comprehensive coverage to get most of these benefits. However, here is a look at some surprising losses your car insurance may cover. How many of these covered costs did you know about?

1. Volcanic eruptions

When the Kilauea volcano in Hawaii erupted in 2018, it sent lava through residential areas, destroying everything in its wake. Fortunately, anyone who lost a car to the lava flow was likely reimbursed by their auto insurance, assuming they had comprehensive coverage. In fact, comprehensive coverage will pay for damages from a wide variety of natural disasters, from wildfires and earthquakes to windstorms.

2. Riots

If your vehicle was in the wrong place at the wrong time and destroyed by rioters, your insurer could step up and pay for the damage. Riots are among the events covered by most comprehensive auto insurance policies.

3. Vandalism

Of course, it doesn't have to be people rioting that damages your car in order for you to be covered. Vandalism for any reason can trigger an insurance claim. That could include slashed tires, a keyed door or graffiti spray-painted on the side. However, you'll need comprehensive coverage to file a claim, and don't forget that your deductible will apply.

4. Animal damage

Car-deer collisions are a major hazard in parts of the country, and hitting a deer can cause significant damage to your vehicle. Fortunately, insurance policies typically pay for the repairs so long as you have comprehensive coverage. Having a comprehensive policy can also come in handy for other damage caused by animals, such as rodents making a home under the hood and chewing up wires.

5. Missiles

We hopefully don't have to worry about missiles hitting our cars, but this is 2020, so it seems like anything is possible. Missile strikes are covered by comprehensive coverage as are more common falling hazards such as branches and ice.

6. Pothole-related damage

Poorly maintained roads are a problem across the nation, but your collision insurance has you covered if hitting a pothole causes damage to your vehicle. A collision policy will also pay claims should you roll your car or hit a tree.

7. Damage from uninsured motorists

Most states have at-fault insurance laws, which means the insurer of the person who caused the damage pays for the repairs or any associated medical costs. However, there may be situations in which the at-fault person is uninsured or underinsured. In those cases, your policy will pay your costs so long as you have uninsured motorist coverage.

8. Injured pets

If Fido is riding with you and gets injured in a car accident, your collision coverage could pay for his vet bill. However, there could be limitations on how much your insurer will cover in veterinary bills for pet injuries.

9. Lost wages

Most people know the personal injury protection (PIP) portion of car insurance will cover medical bills. However, you may not realize that this coverage will also cover lost wages should you have to take time off work because of an injury sustained in a car accident.

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



U.S. Embassy Manila

Submit Your Ballots Now! Voter Assistance Events in October

Calling all U.S. citizen voters – Election Day is November 3! Submit or mail in your signed, voted ballot as soon as possible. Check www.FVAP.gov for information about ballot submission procedures and deadlines for your state. If you are mailing your ballot via the U.S. Embassy in Manila, we recommend you drop it off or send it to us before October 15 to be sure it reaches your local election officials by your state’s ballot submission deadline. We will accept ballots through Election Day.

Drop-off:

- -U.S. Embassy Manila’s public entrance from 8:00 a.m. to 3:30 p.m., Monday through Friday, except for U.S. and local holidays. We are closed October 12 for a U.S. holiday.
- -Veterans Affairs Manila Regional Office from 7:30 a.m. to 3:00 p.m., Monday - Friday, except for U.S. and local holidays. We are closed October 12 for a U.S. holiday.

Mail-in:

American Citizen Services Unit (Consular)
ATTN: Voter Information
U.S. Embassy Manila
1201 Roxas Boulevard
Ermita, Manila, Philippines 1000

Voter Assistance Events

Do you need assistance printing a ballot or envelope? The U.S. Embassy in Manila will hold in-person [overseas voter](#) assistance events on October 14, 16, 19, 23, 26 and 30, from 1:00 p.m. to 3:00 p.m. These events are open **only** to U.S. citizens who need assistance to print the [Federal Write-in Absentee Ballot](#) and/or a postage-paid envelope in which to mail a voted ballot to the United States. To meet social distancing requirements designed to help prevent the spread of COVID-19, attendance will be strictly limited at each event.

You must register in advance for one of the events. Registration will be confirmed on a first-come, first-served basis. Click [here](#) to register by October 13, 2020. We will send you an email confirming your registration; you must present this confirmation email (on your phone or printed copy) to be granted access to the Embassy. You must wear a mask and face shield to enter the Embassy; hand sanitizer will be available for your use in the waiting room. Please come prepared with the following information to help complete your voting materials:

- 1) Your [voting residence address](#); and
- 2) Your Social Security number or your U.S. state driver’s license or ID number.

Embassy staff will be available to help you print [ballot return and FWAB postage-paid return envelopes](#), and will accept your voted ballots – as long as they are signed and in sealed envelopes – for mailing to the United States. For more information voting from overseas, please see our [website](#) and the [Federal Voting Assistance Program website](#).

For further information

- See the State Department's [travel website](#) for the Worldwide Caution, Travel Advisories, Alerts, and the [Philippines Country Specific Information](#).

- Enroll in the [Smart Traveler Enrollment Program](#) (STEP) to receive Alerts and make it easier to locate you in an emergency.
- Contact the U.S. Embassy in Manila, Philippines, located at 1201 Roxas Boulevard, at +(63) (2) 5301-2000, from 7:30 a.m. to 4:00 p.m. Monday through Friday. After-hours emergency number for U.S. citizens is +(63) (2) 5301-2000.
- Call 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).
- Follow us on [Twitter](#) and [Facebook](#).

[Source: Message for U.S. Citizens | U.S. Embassy Manila | October 9, 2020 ++]

Cars That Never Made It

Oldsmobile ROCKET F88, Ford X-2000, and Cadillac GHIA COUPE

They were pure fantasy on wheels, machines designed to make the heart race and the mind ask, "What if?" These 1950s concept cars were automotive art built to attract public attention, test wild engineering ideas and give motorist a fleeting glimpse down the highway of tomorrow.



1954 OLDSMOBILE ROCKET F88



958 FORD X-2000



1953 CADILLAC GHIA COUPE

Have You Heard or Seen?

Keep Gray Cells Active | Different Strokes | Latest Satirical Cartoons

Keep Those Grey Cells Active (02)

Ten (10) Things that are known about you.

- 1) You are reading this.
- 2) You are human.
- 3) You can't say the letter "P" without separating your lips.
- 4) You just attempted to do it.
- 6) You are laughing at yourself.
- 7) You have a smile on your face and you skipped No. 5.
- 8) You just checked to see if there is a No. 5.
- 9) You laugh at this because you are a fun loving person & everyone does it, too.
- 10) You are probably going to send this to see who else falls for it.

-o-o-O-o-o-

See if you can figure out what these seven words all have in common?

1. Banana
2. Dresser
3. Grammar
4. Potato

5. Revive
6. Uneven
7. Assess

Give it another try..

Look at each word carefully. You'll kick yourself when you discover the answer.

No, it is not that they all have at least 2 double letters.... Look below IMPOSSIBILITIES IN THE WORLD for the answer.

-o-o-O-o-o-

IMPOSSIBILITIES IN THE WORLD

- 1) You can't count your hair.
- 2) You can't wash your eyes with soap.
- 3) You can't breathe through your nose when your tongue is out. Put your tongue back in your mouth, you silly person

Answer: In all of the words listed, if you take the first letter, place it at the end of the word, and then spell the word backwards, it will be the same word.

Different Strokes for Different Folks

You may have heard on the news about a Southern California man who was put under 72-hour psychiatric observation when it was found he owned 100 guns and allegedly had 100,000 rounds of ammunition stored in his home. The house also featured a secret escape tunnel. By Southern California standards, someone owning 100,000 rounds is considered "mentally unstable.

BUT...

In Michigan, he'd be called "the last white guy still living in Detroit.

In Arizona, he'd be called "an avid gun collector.

In Arkansas, he'd be called "a novice gun collector.

In Utah, he'd be called "moderately well prepared," but they'd probably reserve judgment until they made sure that he had a corresponding quantity of stored food.

In Kansas, he'd be "A guy down the road you would want to have for a friend.

In Montana, he'd be called "The neighborhood 'Go-To' guy.

In Idaho, he'd be called "a likely gubernatorial candidate.

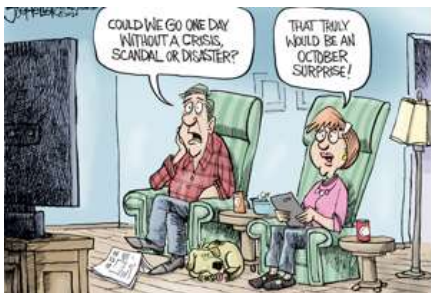
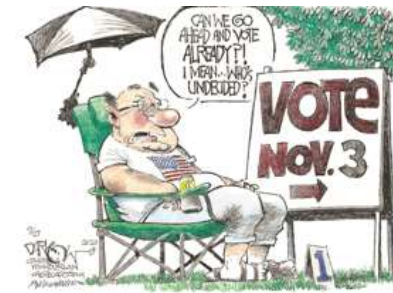
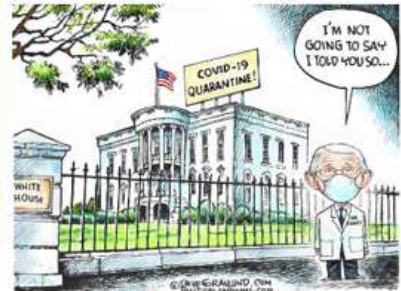
In Georgia, he'd be called "an eligible bachelor.

In North Carolina, Virginia, WV, Mississippi, Tennessee, Kentucky, South Carolina and Minnesota he would be called "a deer hunting buddy.

AND,OF COURSE,

In Alabama he'd just be "Bubba; who's a little short on Ammo."

Latest Satirical Cartoons



Thought of the Week

“The U. S. Constitution doesn't guarantee happiness, only the pursuit of it. You have to catch up with it yourself.”
– Benjamin Franklin

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

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