

# RAO BULLETIN

## 14 February 2021

### PDF Edition



THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES

Pg	Article	Subject
* DOD *		

- 04 == U.S. Russia START Treaty [01] ---- (Extended to February 5, 2026)
- 05 == Covid-19 Headgear [15] ---- (SECDEF Orders Mask Wearing on All Military Installations)
- 05 == NPRC Military Records [07] ---- (Request Backlog Has Grown To an Estimated 445,000)
- 07 == Strategic Deterrence ---- (Air Force Deploys Four B-52 Bombers to Guam)
- 08 == Commissary Knowledge ---- (Some Things You Might Not Know)
- 09 == Selective Service System [30] ---- (Supreme Court Asked to Declare Military Draft Unconstitutional)
- 11 == POW/MIA [126] ---- (Release of 55 Cases of Remains in 2018 Leads to 70 American IDs)
- 12 == POW/MIA Recoveries & Burials ---- (Reported 01 thru 14 FEB 2021 | Eight)

* VA *		
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- 14 == VA Secretary [96] ---- (Number Eleven Sworn In)
- 15 == VA Medical Providers ---- (GAO Review Finds Dismissed Physicians May be Treating Vets)
- 16 == VA Covid-19 Response [01] ---- (One Million Vaccine Doses Administered in 1st Six Weeks)
- 17 == GI Bill Schools [21] ---- (College For-Profit' Rules Major Change in COVID Relief Bill)
- 18 == VA Lawsuit | Fire Ant Death ---- (Nursing Home Vet Succumbs to Over 100 Bites)
- 20 == VA Million Veteran Program [10] ---- (New Genomic Tool Advances Minority Vet Medical Research)
- 21 == VA Fraud, Waste & Abuse ---- (Reported 01 thru 14 FEB 2021)
- 25 == Fisher House Expansion [25] ---- (Twelve New Sites Approved)

* VETS *		
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- 26 == Covid-19 Vet Impact [02] ---- (Vets, Military, Families Get Answers to Questions)
- 28 == U.S. Capitol Riot [02] ---- (Ohio Town Reckons With Vets Charged In Capitol Riot)
- 30 == U.S. Capitol Riot [03] ---- (Vet Member of Proud Boys Indicted)
- 31 == U.S. Capitol Riot [04] ---- (Accused Vet Had Top-Secret Clearance and Worked for the FBI)
- 33 == Dementia [10] ---- (Increased Risk Tied to AO Exposed Vietnam Vets)
- 34 == Vet Unemployment [28] ---- (Worsened Slightly in January)
- 35 == Vet Fraud & Abuse ---- (Reported 01 thru 14 FEB 2021)
- 36 == WWII Vets [247] ---- (James Chapman | 100 Year Old Recalls Hacksaw Ridge)
- 38 == WWII Vets [248] ---- (Edith Reynolds | Code Girl and Activist)
- 40 == Korean War Vets ---- (Jesse L. Brown | First African American to Earn Navy Wings)
- 41 == Military Retirees & Veterans Events Schedule ---- (As of 15 FEB 2021)
- 41 == Vet Hiring Fairs ---- (Scheduled as of 15 FEB 2021)
- 42 == State Veteran's Benefits ---- (West Virginia 2021)

#### \* VET LEGISLATION \*

- 43 == TRICARE Young Adult Plan [01] ---- (H.R. 475 | Health Care Fairness for Military Families Act of 2021)
- 44 == Vet Unemployment [29] ---- (H.R. 637/S.134: The Veterans Economic Recovery Act of 2021)
- 44 == Medicare Dental Coverage [02] ---- (H.R.502/S.97: Medicare Program Dental Services)

#### \* MILITARY\*

- 45 == Military Coronavirus Impact [04] ---- (Everywhere Mandatory On-Base Mask Wearing Initiated)
- 46 == Basic Allowance for Housing [07] ---- (What the Reduction in BAH is Costing Troops)
- 48 == Military Base Names [02] ---- (Renaming Commission)
- 50 == Navy Black Sea Ops ---- (Mission to Reassure Allies & Ensure Security and Stability)
- 51 == Military Retirement Pay Taxation [04] ---- (News on 5 State's Efforts to Exempt from State Tax)
- 53 == Harlem Hellfighters ---- (Army Makes Nickname Official after More Than a Century)
- 55 == Military Insignia ---- (Knowing and Addressing Rank)
- 56 == Wake Island Airfield ---- (Inundation Study Underway)
- 57 == Navy Terminology, Jargon & Slang ---- ('Scram thru 'Sea Daddy')

#### \* MILITARY HISTORY \*

- 58 == WWII Operation Colossus ---- (British Tragino Aqueduct Raid)
- 59 == Operation Big Buzz ---- (Impact on Covid-19 Vaccine Acceptance by Black Americans)
- 62 == Civil War Escapee ---- (U.S. Navy First Class Boy William Benjamin)
- 64 == WWII German Navy ---- (Heavy Cruiser Admiral Hipper)
- 65 == WWII Bombing of Balikpapan ---- (Japanese Refineries in Borneo)
- 67 == Military History Anniversaries ---- (15 thru 29 FEB)
- 67 == Every Picture Tells A Story ---- (Civil War Union Surgeons)
- 68 == Medal of Honor Awardees ---- (Isadore Jachman | WWII)
- 69 == WWII Bomber Nose Art [69] ---- (Mission Completed)

#### \* HEALTH CARE \*

- 70 == TRICARE Pharmacy Program [01] ---- (How to Locate One to Fill Your Needs)
- 71 == TRICARE Coverage [10] ---- (When You Can Get the COVID-19 Vaccine)
- 72 == COPD [01] ---- (Study Shows Hyaluronan Effective in Treating Chronic Lung Disease)
- 74 == Heart Defibrillators & Pacemakers ---- (Apple's iPhone 12 Impact)
- 75 == Chocolate ---- (Health Claims | Sweet Truth or Bitter Reality?)

- 76 == Coronavirus Vaccines [25] ---- (Which COVID-19 Vaccine Should You Take?)  
 77 == Coronavirus Vaccines [26] ---- (Numerous Pharmacy Chains Ready to Give)  
 78 == Coronavirus Vaccines [27] ---- (Impact of Ibuprofen or Acetaminophen on Effectiveness)  
 79 == Coronavirus Vaccines [28] ---- (Second Shot Side Effects)  
 80 == Covid-19 Victims [04] ---- (Day To Day Breakdown of the Infection)  
 82 == Covid-19 Headgear [16] ---- (Mask Humidity Level Impact on Disease Severity)

#### \* FINANCES \*

- 83 == Car Purchasing [01] ---- (Financing | Do Not Exceed 10% Rule)  
 84 == PCS Moves [14] ---- (Filing Damage Claims)  
 86 == Student Loan Debt [07] ---- (Ways to Avoid Drowning in It if You Drop Out of College)  
 88 == Commissary Knowledge [01] ---- (Money Hacks to Save More)  
 90 == Military Overseas Taxation ---- (Germany Imposed Income Taxes on U.S. Military Families)  
 91 == COLA FY 2021 ---- (January CPI)  
 91 == IRS Tax Forms Update 03: 1040 | Five Change's for Tax Year 2020  
 93 == Unemployment Insurance Scam [01] ---- (Spot the Signs of Unemployment Fraud)  
 94 == Valentine's Day Scam ---- (Happy Valentine's Day! Watch Out for this One)  
 95 == Tax Burden for Maine Retired Vets ---- (As of FEB 2021)

#### \* GENERAL INTEREST \*

- 100 == Notes of Interest ---- (FEB 01 thru 14, 2021)  
 101 == Map Comparisons ---- (U.S. Population Density vs. Size)  
 101 == Korea Unification ---- (Recent Survey Results)  
 102 == Marijuana [04] ---- (The 15 Most Stoned States in America)  
 103 == China's Territorial Claims [09] ---- (Coast Guard Authorized to Fire on Foreign Vessels)  
 104 == Philippines Travel Advisory ---- (Level 3 Reconsider travel, February 01, 2021)  
 105 == Obit | George Schultz ---- (A Man Who Made the World A Better Place)  
 108 == Commissary Use ---- (Some Think You Might Have Also Experienced)  
 109 == Junk Mail Elimination [01] ---- (More Tips on How to Reduce It)  
 111 == News of the Weird ---- (FEB 01 thru 14, 2021)  
 113 == Have You Heard or Seen? ---- (Satirical Cartoons | Military Humor 16 | |Navy Life 2)

#### NOTE

1. The page number on which an article can be found is provided to the left of each article's title
2. To read the articles open the website and slew to the page number of the article you are interested in.
3. Numbers contained within brackets [ ] indicate the number of articles written on the subject. To obtain previous articles send a request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) 'or' [raoemo77@gmail.com](mailto:raoemo77@gmail.com)
4. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin are articles to other vets or veteran organizations

#### \* ATTACHMENTS \*

- Attachment – West Virginia State Veteran's Benefits  
 Attachment – Military History Anniversaries 15 thru 29 FEB (Updated)

\* DoD \*



## **U.S. Russia START Treaty**

### **Update 01: Extended to February 5, 2026**

The United States and the Russian Federation have agreed to extend the New Strategic Arms Reduction Treaty for five years, U.S. officials announced. The treaty was due to 5 FEB. "Extending the New START Treaty ensures we have verifiable limits on Russian ICBMs, SLBMs, and heavy bombers until February 5, 2026," Secretary of State Anthony J. Blinken said 3 FEB. "The New START Treaty's verification regime enables us to monitor Russian compliance with the treaty and provides us with greater insight into Russia's nuclear posture, including through data exchanges and onsite inspections that allow U.S. inspectors to have eyes on Russian nuclear forces and facilities."



**B-52 Stratofortress bombers are dismantled in accordance with the Strategic Arms Reduction Treaty at the 309th Aerospace Maintenance and Regeneration Group's Aircraft and Missile Storage and Maintenance Facility on Davis-Monthan Air Force Base, Ariz., in 2017. Each of the 365 B-52s were flown to the AMARG facility in the early 90s and cut into five pieces in accordance with the treaty**

Pentagon Press Secretary John F. Kirby said the extension of the treaty requires no changes in the Defense Department as the United States is in compliance with all its treaty obligations. "President Biden's decision to seek a five-year extension of New START advances the nation's defense," Kirby said during a January briefing. "Russia's compliance with the treaty has served our national security interests well, and Americans are much safer with New START intact and extended."

The treaty went into effect in 2011 and put in place intrusive inspection and notification tools for both nations. "Extending the treaty's limitations on stockpiles of strategic nuclear weapons until 2026 allows time and space for our two nations to explore new, verifiable arms control arrangements that could further reduce risks to Americans," Kirby said. "And the department stands ready to support our colleagues in the State Department as they effect this extension and explore those new arrangements."

NATO welcomes the extension. In a statement from the North Atlantic Council, officials said the NATO allies believe "the New START Treaty contributes to international stability, and allies again express their strong support for its continued implementation and for early and active dialogue on ways to improve strategic stability." U.S. officials stressed they will continue to explore ways to reduce nuclear dangers to the world, but they will be "clear-eyed" in dealings with the Russian Federation. Russia's adversarial actions in Crimea, eastern Ukraine, Georgia and the Middle East must be countered. Still, the United States and its allies will engage when it makes sense and the results can be verified.

NATO allies agree and say they will work in close consultation to address Russia's aggressive actions, which constitute a threat to Euro-Atlantic security. Specifically the treaty places caps on both nations' strategic nuclear arsenals. It also requires the United States and Russia to provide regularly updated details of their arsenal. Finally, it provides regular, on-the-ground access to U.S. and Russian military bases with nuclear weapons. [Source: DOD News | Jim Garamone | February. 4, 2021 ++]

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## **Covid-19 Headgear**

### **Update 15: SECDEF Orders Mask Wearing on All Military Installations**

On 4 FEB, Secretary of Defense Lloyd J. Austin III signed a memo that, effective immediately, directs all individuals on military installations and all individuals performing official duties on behalf of the Department from any location other than the individual's home, including outdoor shared spaces, to wear masks in accordance with the most current Centers for Disease Control and Prevention (CDC) guidelines. Individuals must wear masks continuously while on military installations except:

- (1) When an individual is alone in an office with floor-to-ceiling walls with a closed door;
- (2) For brief periods of time when eating and drinking while maintaining distancing in accordance with CDC guidelines and instructions from commanders and supervisors;
- (3) When the mask is required to be lowered briefly for identification or security purposes; and
- (4) When necessary to reasonably accommodate an individual with a disability.

Individuals must consistently wear a mask that covers the nose and mouth and that comports with all current guidance from the CDC and the occupational safety and health administration. Categorical or case-by-case exceptions to these requirements for Service members and their families in environments other than office spaces that are necessary for military readiness, that are related to living on a military installation, or that are related to mask wearing by children (so long as such exceptions are consistent with CDC guidelines for mask wearing by children) may be granted in writing by Department of Defense (DOD) Component heads and should include appropriate alternative safeguards whenever feasible, such as additional physical distancing measures or additional testing consistent with DOD testing protocols.

DOD Components will comply with applicable labor relations obligations to the extent such obligations do not conflict with the agency's ability to conduct operations during this emergency. [Source: DOD News | Leo Shane III and Joe Gould | February 9, 2021 ++]

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## **NPRC Military Records**

### **Update 07: Request Backlog Has Grown To an Estimated 445,000**

Charlene Fyfe got stuck in a bureaucratic maze for more than a year, trying just to get a federal employee on the telephone as she searched for the military records of her father, Norman Levesque. The Milford woman credits Sen. Maggie Hassan (D-NH) and staff with pulling the strings necessary to get those documents to Fyfe a few weeks ago. They didn't come until after Levesque died 12 DEC at age 77 in a local nursing home, four days after he had gotten COVID-19. But hers is one of thousands of stories that

cry out for reform of the National Personnel Records Center in St. Louis, Mo. where 60 million paper records of veterans are stored.

By the end of 2020, the backlog had grown to an estimated 445,000 requests for these records, according to Hassan. Levesque would have been eligible to be buried in the New Hampshire Veterans Center in Boscawen. Without the forms, Charlene's family paid out of pocket to bury Levesque in town. "What about somebody who did not have the funds to bury their loved one? That's the sad thing," Fyfe said during a telephone interview. "They've got to do something about this system. Even with COVID, there's no excuse for being told over and over again, 'Well, there is no one answering the telephone.' " Hassan agreed. That's why last week she wrote a strong-worded letter to Director David Ferriero, seeking accountability, especially since the latest COVID-19 relief package contains \$50 million in additional grants for this program.

"I urge you to quickly use this emergency funding provided by Congress to safely resume the processing of all military personnel records requests by veterans," wrote Hassan, a member of the Senate Homeland Security and Government Affairs Committee. Hassan called on the director to explain by 22 FEB why the program can't set up a remote call center, and when it will move to use the additional dollars to digitize all the older records. "I have heard from numerous Granite State veterans about how these operational changes have led to delays in receiving the benefits they deserve and have earned," Hassan said in a statement. "These delays in benefits can cause potentially irreparable harm to veterans' health and financial well-being."



Norman Levesque

Fyfe said she became focused on these records when her father went out one night in September 2019 and didn't come back. "I ended up finding out four days later he had been out, wound up in a local hospital and then was sent by med-flight to a Boston hospital," Fyfe recalled. "He was in the intensive care unit with a broken neck, cracked skull, paralyzed vocal chords and had a stroke after falling down a flight of stairs." That's when family members urged her to get records of his three-year service in the U.S. Army, which included a stint in Germany during the Vietnam War. The records may have qualified Levesque for enhanced government benefits, even after he was sent to live in a nursing home.

"I tried the VA in Manchester, in Jamaica Plain (Mass.), faxed the request for that form a dozen times. Nothing worked until my family said you need to reach out to the senators," Fyfe added. "They accomplished what I was trying to accomplish for a year in much sooner time. I am very grateful to them." The records in hand meant government benefits will probably pay for the headstone bearing her father's name. It will be placed at his burial plot this spring. "I think he would have liked that I kept pursuing this and at least got that done," Fyfe said. [Source: The New Hampshire Union Leader | Kevin Landrigan | February 1, 2021 ++]



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## **Strategic Deterrence**

### **Air Force Deploys Four B-52 Bombers to Guam**



**B-52 Stratofortress**

A task force of four B-52H Stratofortress bombers arrived 28 JAN at Andersen Air Force Base, Guam, part of an ongoing demonstration by the Air Force of its ability to move strategic assets around the globe. The B-52s, from the 96th Bomb Squadron at Barksdale Air Force Base, La., were sent to “reinforce the rules-based international order in the Indo-Pacific region” through “strategic deterrence,” according to an Air Force statement 29 JAN. Guam, at the eastern edge of the Philippine Sea, is within easy range of the South China Sea, where the United States and China are engaged in a global rivalry.

The 96th Bomb Squadron last deployed a task force there in December 2018, the Air Force said. A bomber task force last deployed to Guam in October with 200 airmen from the 9th Expeditionary Bomb Squadron out of Dyess Air Force Base, Texas. Task force missions help “maintain global stability and security while enabling units to become familiar with operations in different regions,” according to the Air Force. The task force will train with and support other U.S. forces in the region, as well as those of allies and partners, according to the Air Force. It did not specify how long the squadron would remain on Guam. “Deploying as a Bomber Task Force exercises our ability to produce agile, combat power in any location we are needed,” squadron commander Lt. Col. Christopher Duff said in the statement. “We remain ready to deploy to reach anywhere in the world at any time,” he added.

The Air Force last year ended its 15-year practice of keeping a continuous bomber presence on Guam in favor of a less-predictable deployment system using bomber task forces. The change aligned with the 2018 National Defense Strategy’s call for strategic unpredictability. Bomber task forces based in the U.S. deploy cyclically to Guam. Adversaries “watch us come and go,” said Pacific Air Forces commander Gen. Kenneth Wilsbach in a Sept. 9 call with reporters. Last year, the Air Force rotated B-52s, B-1 Lancers and B-2 Spirit bombers through Guam, putting them to work on exercises with the Navy and the Japan Air Self-Defense Force.

Bombers in the Indo-Pacific project U.S. airpower in a region ripe with tension. To the west, U.S. and Chinese forces crisscross the South China Sea, conducting exercises and demonstrating resolve – on the U.S. part to maintain open seas, by China to defend territorial claims, or test those of Japan and Taiwan. The State Department in July formally rejected China’s claims to islands and reefs in the South China Sea, claims that China just as forcefully maintains as historic rights. “Strategic bomber missions validate the credibility of our forces to address a diverse and complex global security environment,” the Air Force said in its statement. [Source: Stars & Stripes | Caitlin Doornbos | February 1, 2021 | ++]

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## **Commissary Knowledge**

### **Some Things You Might Not Know**

1. **One Long Line is Better.** Have you ever wondered why there is one long queue of a line at the commissary versus multiple lines (like in a civilian grocery store). What better answer than straight from the horse’s mouth? Ahem, from a commissary media representative, “All commissaries use single queue lines. It’s actually much faster than individual register lines. For the patron, you never get stuck in the “slow line.” The store associate or line manager spots which line is free or moving and directs patrons there accordingly. The free-for-all approach you mention has been proven on average to be longer — in some cases two to three times longer. The single-queue line system was popularized by Whole Foods in 2001 and many major retailers, such as Trader Joes, have embraced it. Our dedicated store associates are key to the success of this system as they monitor the flow of people waiting to check out and direct them to the nearest available cash register.” There you have it.
2. **They’re Not in Control of their Own Parking Lot.** Too many spots for officers?! No dice here. That’s a command issue. The commissary is technically a “tenant” and therefore the commander is the one to authorize the parking facilities and designate reserved parking spaces.
3. **They Don’t Do Direct Mailings.** For budget reasons and because they can’t have their prices advertised to non-Commissary users. This explains why you don’t get those circulars from the commissary like you do civilian grocery stores. In order to know the deals, you just have to be a frequent shopper or visit their online sales flyer often.
4. **You Can Know Your Exact Savings.** By visiting the sales and events page of the website (Savings Aisle), entering in your commissary (excluding Alaska, Hawaii and Puerto rico), you can see exactly how much is marked off the item you want, and the price it is selling for. Great to comparison shop before you head out.
5. **Absolutely No Profit.** Defense Commissary Agency or DeCA is a billion dollar business. But by law, they cannot build any profit into their sale prices. Because of the stringent controls on their budget, this is why they can’t do civilian grocery store practices like doubling coupons, offering rebates, or donating to certain causes.



6. **It's ok to Scan your ID.** Your information is not collected and given to a third party. It is still collected and analyzed by DeCA to confirm information in DEERS as well as to provide products and services directly related to the entire patron base. The info does not reflect you, the individual. It also allows more accurate reporting on commissary usage to the military services.

7. **They Can Ban You for Shelf-Clearing.** You can get booted from buying too much of one item as it may be perceived as “privilege abuse”. As a matter of DeCA policy, sales restrictions limiting amount per purchase may be activated by DeCA Headquarters due to product alerts generated by the Federal Food and Drug Administration, the Department of Defense, or command channels.

8. **They Take Special Orders.** If you shop at a small commissary in Europe and desire a product which is carried at a larger commissary in Europe, that item may be delivered direct to your store. To find out about special order availability and procedures at your commissary, contact commissary management during a commissary visit, or by e-mail or phone

9. **They Cannot Sell “Loss Leaders”.** Here’s why some items are cheaper at civilian stores. A “Loss Leader” is when stores price an item below their cost prices to attract customers who they hope will buy other high profit items during their shopping trip. DeCA is prohibited from doing this practice by law.

10. **No Receipt Needed.** They only require receipts on returns/exchanges for tobacco and baby formula. If you’re going to do a return without a receipt, they give you your money back in Commissary gift cards and cash. You can also return items from one commissary to another commissary.

11. **They Give Out Scholarships for Military Children.** A minimum of one \$2,000 scholarship will be awarded at every commissary location where qualified applications are received. An applicant must be a dependent, unmarried child, younger than 21 – or 23, if enrolled as a full-time student at a college or university – of a service member on active duty, Reserve or Guard member, retiree or survivor of a military member who died while on active duty, or survivor of a retiree. The scholarship program is administered by the Fisher House Foundation. The scholarship money comes from Commissary partners and the general public donate money to the program; every dollar donated goes directly to funding the scholarships.

[Source: Semi-Delicate Balance || February 2021 ++]

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## **Selective Service System**

### **Update 30: Supreme Court Asked to Declare Military Draft Unconstitutional**

The former National Security Agency director and nine prominent retired general and flag officers have signed on to legal brief asking that the U.S. Supreme Court rule that the military draft is unconstitutional.

Their filing is in support of a petition that argues the Selective Service System is unconstitutional because it applies only to men ages 18 to 26 and not women. Former Director of the National Security Agency Michael Hayden, a retired Air Force four-star and retired Army Gen. Stanley McChrystal top the list of

supporters on the legal brief. The group's attorneys filed their brief 10 FEB to support the petition filed by the National Coalition for Men, represented by the American Civil Liberties Union against the Selective Service System on 8 JAN.

The original claim argues that the high court should overturn a ruling it made in 1981 when the same challenge was made. At the time the justices ruled that the draft was constitutional because its primary function was to ensure combat ready forces for defense of the nation. At the time, women were excluded from combat roles. But that's changed. The Pentagon announced it would lift the ban on women in combat jobs in 2013. Over the following six years the services opened up all jobs previously closed to women. By continuing to make Selective Service registration and draft eligibility apply only to men, the Coalition for Men argues that the system is violating constitutional rights of men by sex discrimination.

The original lawsuit was filed in 2013 after the defense department announced an end to the ban on women in combat jobs. The federal Southern District of Texas court agreed that men-only registration was unconstitutional, but the Fifth Circuit reversed that ruling, which sent it for review by the Supreme Court. Should the high court overturn the previous ruling, that wouldn't automatically open the draft to women. It would likely go back to Congress, which wrote the law. That is hinted at in the filings, in which authors list options for Congress, from extending selective service registration to women, eliminating the registration requirement, basically abolishing the draft or coming up with a new system for ensuring military readiness.

Legislative proposals in recent years, including part of the 2016 defense spending bill, regarding registration of women have stalled out in Congress, over worries over traditional family roles for women and the viability of the Selective Service System itself. The system costs about \$23 million a year and studies been critical as to whether it would be effective if officials needed it to conduct a draft. There hasn't been a draft more than 45 years, and Pentagon officials roundly say they prefer the all-volunteer force over conscription.

Men between the ages of 18 and 25 who don't register for the draft face fines and even jail time. They could also be made ineligible for benefits such as student loans. But a group that strongly supports a return to the draft, the All-Volunteer Force Forum, and its head, retired Army Maj. Gen. Dennis Laich, told Military Times that while they support adding women to the Selective Service registration, having the courts decide the matter is a "slippery slope." "If the Supreme Court were to rule it is unconstitutional for men only to register, then the remedy falls to Congress to either do away with Selective Service altogether or require women to register," Laich said.

At a number of AVF Forum events since its 2013 founding, Laich said that attendees have voiced that specific concern — "no way are you going to draft my daughter." That sentiment could sway elected leaders, Laich said. "Can you predict what's going to happen with this Congress on anything, especially National Security issues?" Laich said. "I think it's a risk that needs to be identified." Laich said he'd rather see Congress take up the issue itself but past experience doesn't support that move. In March 2020, the National Commission on Military, National and Public Service recommended in its report to Congress making women eligible for the draft.

"This is a necessary and fair step, making it possible to draw on the talent of a unified nation in a time of national emergency," according to the report. Hayden, McChrystal and others on the supporting brief cite similar reasoning for their argument that not including women unfairly discriminates against both men

and women and hurts military readiness in case of a draft. The report authors noted a 2016 Pentagon assessment that showed only about 30 percent of those aged 17 to 24 would be eligible to serve. Half of those eligible were women. “If the United States enters a war that requires mobilization of the draft, women will be necessary to meet the military’s needs,” according to the brief. The brief reviews the history, especially recent gains, of women in the military. Those include a 1990s end to the ban on women serving aboard Navy ships, the service of women in combat zones during recent wars, graduation and completion of rigorous, elite training such as the Army Ranger School, Special Forces selection, Navy SEAL officer assessment and selection and Marine Infantry Officers Course.

The Selective Service System was granted an extension to file its response until March 15. Should the Supreme Court take up the case it would likely be in the fall term, which begins in October. The other named retired general and flag officers who signed on supporting the petition include: Army Lt. Gen. Claudia Kennedy, Army Maj. Gen. Randy Manner, Army Maj. Gen. Gale Pollock, Marine Corps Brig. Gen. Stephen Cheney, Air Force Brig. Gen. Carlos E. Martinez, Army Brig. Gen. Marianne Watson, Navy Rear Adm. John Hutson and Navy Rear Adm. Harold L. Robinson. [Source: MilitaryTimes | Todd South | February 12, 2021 ++]

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## **POW/MIA**

### **Update 126: Release of 55 Cases of Remains in 2018 Leads to 70 American IDs**



Seventy U.S. service members who died in the Korean War have been identified out of a group of remains North Korean authorities released in 2018. The identifications were made with DNA by experts at a lab at Nebraska's Offutt Air Force Base and another one in Hawaii. The effort is part of the U.S. Defense Department's POW/MIA Accounting Agency's Korea Project that is cataloging and identifying bones from the Korean War and returning them to families. Experts believe the 55 cases North Korea released in 2018 contained remains from at least 250 people, the Omaha World-Herald reported. About 170 of those are Americans.

Most of those remains are from the brutal Chosin Reservoir battle that took place in frigid weather over two weeks in late 1950. The United Nations force involved in the battle lost 8,500 during the battle and another 7,500 to frostbite. Forensic anthropologist Jennie Jin, who is overseeing the effort to identify remains, said a significant amount of work still needs to be done to identify all the remains. And in some cases, scientists have difficulty obtaining DNA from a sample. At the end of the war, more than 8,300 Americans were unaccounted for. That number has been reduced to about 7,500 through various efforts to identify remains over the years. [Source: Associated Press | January 31, 2021 ++]

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## POW/MIA Recoveries & Burials

Reported 01 thru 14 FEB 2021 | Eight

“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> for a listing and details of the 141 accounted for in 2005. 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**

-- **U.S. Navy Water Tender 1st Class Oliver K. Burger, 26**, 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 Burger. Interment services are pending. [Read about Burger.](#)

-- **U.S. Navy Fireman 1st Class Wesley J. Brown, 25**, 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 Brown. Interment services are pending. [Read about Brown.](#)

-- **U.S. Navy Fireman 1st Class Beoin H. Corzatt, 24**, 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 Corzatt. Interment services are pending. [Read about Corzatt.](#)

-- **U.S. Navy Seaman 1st Class Gerald J. Bailey, 24**, 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 Bailey. Interment services are pending. [Read about Bailey.](#)

-- **U.S. Navy Shipfitter 3rd Class Robert E. Bailey, 21**, 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 Bailey. Interment services are pending. [Read about Bailey.](#)

-- **U.S. Navy Radioman 3rd Class Earl M. Ellis, 23**, 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 Ellis. Interment services are pending. [Read about Ellis.](#)

-- **U.S. Navy Radioman 3rd Class Thomas E. Griffith, 20**, of Dayton, Ohio, 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 Griffith. Griffith will be buried May 22, 2021, at Arlington National Cemetery in Arlington, Virginia. [Read about Griffith.](#)

-- **U.S. Navy Seaman 2nd Class Howard S. Magers, 18**, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Magers. Interment services are pending. [Read about Magers.](#)

[Source: <http://www.dpaa.mil> | February 2021 ++]



## VA Secretary

### Update 96: Number Eleven Sworn In

Denis McDonough was sworn in as secretary of the Department of Veterans Affairs on 9 FEB in a ceremony conducted by Vice President Kamala Harris. McDonough, former President Barack Obama's onetime chief of staff, became the 11th VA secretary. He's taking over the department as it faces the massive challenge of treating coronavirus patients and vaccinating millions of veterans and employees. In his first statement as secretary, McDonough, 51, said it was the "honor of my lifetime to join the VA workforce in serving veterans." "At this moment when our country must come together, caring for you, our country's veterans and your families, is a mission that can unite us all," he said in a written message to veterans and VA workers.

He went on to say that he was committed to a diverse workforce and that he wanted to "provide a safe, inclusive" environment for veterans and VA employees. He vowed to make more of an effort to treat veterans who are survivors of military sexual trauma. The Senate confirmed McDonough late Monday with a vote of 87-7. Those who voted in opposition, all Republicans, didn't voice their reasons for doing so. McDonough is only the second VA secretary to face opposition in their Senate confirmation. The first was former Secretary Robert Wilkie, who received nine opposition votes in 2018.

McDonough is also only the second VA secretary to not have served in the military. President Joe Biden touted McDonough's extensive government experience as qualifying him for the job. McDonough served as the principal deputy national security adviser under Obama before becoming his chief of staff. Before working in the White House, McDonough held staff positions in the House and Senate. McDonough has said he can use his knowledge of the federal government to "unstuck" problems inside the VA's sprawling bureaucracy.

Many national veterans organizations expressed confidence in McDonough's ability to tackle challenges at the VA – and offered their own lists of priorities on which they think he should focus. "Denis McDonough has the know-how and relationships to move the entire federal government, if needed, to help veterans," said Joe Chenelly, national executive director for AMVETS. "That is an ability other VA secretaries have not had in the past." AMVETS suggested McDonough focus on providing mental health care, serving veteran in rural areas and making VA campuses more welcoming to female veterans. In addition to those issues, Iraq and Afghanistan Veterans of America asked that McDonough defend veterans' education benefits and help veterans suffering from toxic exposures, including burn pits.

Another challenge facing McDonough is the implementation of the VA Mission Act, a bipartisan measure intended to expand veterans' access to private doctors. Congress passed the bill in 2019, and the VA is still implementing it. Under questioning at his confirmation hearing, McDonough said private-sector



care was an important part of veterans' health care, but that he did not support "privatization" of the department. Concerned Veterans for America, a conservative advocacy group, urged McDonough not to roll back the expanded private-sector care included in the Mission Act.

All of the groups asked McDonough for transparency and a close working relationship. Alma Lee, president of the National VA Council of the American Federation for Government Employees, which represents 265,000 VA workers, stressed mutual respect between the VA and the union, which she asserted was "nonexistent" under former President Donald Trump's administration. "VA workers have high hopes and expectations for Secretary McDonough and the Biden administration," Lee said in a statement. "Our members welcome the new administration's effort to turn the VA into a workplace that provides dignity, fairness and respect – the opposite of the previous administration." McDonough said in his statement 9 FEB that he was impressed by VA employees and intended to be a "true partner" with them.

In addition to the VA's core missions to provide health care, benefits and burial for veterans, McDonough said he would help veterans through the pandemic and create a welcoming environment at VA facilities for everyone, including women, minorities and LGBTQ veterans. He also intends to focus on helping transitioning service members build civilian lives, eliminating veteran homelessness and reducing veteran suicide, he said. "President Biden gave me a clear mission — to be a fierce, staunch advocate for veterans and their families," McDonough said. "His marching order to me is clear — fight like hell for Veterans. And we are going to fight like hell to give our veterans and their families the benefits, services, respect, and dignity they deserve. I fully embrace this mission, and I know the VA workforce does, too." [Source: Stars & Stripes | Nikki Wentling | February 9, 2021 ++]

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## **VA Medical Providers**

### **GAO Review Finds Dismissed Physicians May be Treating Vets**

Up to 227 medical providers dismissed from the Department of Veterans Affairs over poor-quality care may be treating veterans through the VA's networks of private physicians, a Government Accountability Office review has found. As a requirement of the VA Mission Act, the department began tracking providers in May 2019 to make sure they were eligible to care for veterans. Disqualifiers included being dismissed from the VA for providing poor care or having lost their medical licenses. But the monitoring did not address providers removed from the VA before that date, leaving up to 227 providers who had been fired by the department eligible to care for veterans under community care programs, according to a GAO report released 1 FEB.

The reasons clinicians may be removed from practice range from quality-of-care concerns such as deficiencies in clinical performance or patient abuse, the GAO noted. Since the VA began tracking community care providers, it has barred 136 clinicians from participating in the program. But VA officials told the GAO they had no plans to review the additional providers identified by the watchdog agency, adding that they are eligible to participate in the program because they were fired by the VA before the Mission Act went into effect.

The VA contracts with two companies, Optum and TriWest, to manage its community care provider networks under the Mission Act. The contractors are required to ensure that their physicians meet quality-

of-care standards, but GAO analysts said they lack adequate systems for ensuring eligibility is met under the law. The companies' contracts don't require them to verify providers' license histories, including revocation, although TriWest does verify its providers' license history in the state in which they practice medicine, according to the report, "Immediate Actions Needed to Ensure Health Providers Associated with Poor Quality Care Are Excluded."

Neither contractor has a process in place for continuously monitoring health care providers in their networks, the report noted. "There is a continued risk that former VA providers associated with quality of care concerns are participating in the [community care program]," the report states. The GAO made several recommendations, including that the VA require contractors to institute credentialing and monitoring policies or improve the ones they have. It also recommended that the department assess the risk to veterans when former VA providers who generated quality concerns continue to provide care as network doctors.

In the response to the findings, VA officials said they largely agree with the GAO's recommendations and plan to implement them. VA spokesman Randy Noller said the department is "committed to ensuring our nation's heroes receive safe and appropriate health care from qualified community providers." He added that the contractors are required to notify the VA within 15 days if they learn that a provider's licensing has been revoked and the provider is excluded from providing care under the community program. In addition, he added, the VA conducts monthly audits of the contractor network to ensure that it meets Mission Act requirements. "VA also reviews a list of former Veterans Health Administration providers on a biweekly basis to ensure any new additions to the list who do not meet standards for participation in the Veterans Community Care Program are excluded," he said.

In response to the GAO report, VA officials said they would implement the recommendations by April 2021. They added that they had reviewed a list of 56 providers furnished by the GAO and have taken action to ensure that they meet Mission Act requirements. [Source: Military.com | Patricia Kime | February 2, 2021 ++]

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## **VA Covid-19 Response**

### **Update 01: One Million Vaccine Doses Administered in 1st Six Weeks**

The U.S. Department of Veterans Affairs (VA) reached a milestone in just a month and a half's time administering 1 million doses of the COVID-19 vaccine to Veterans and VA health care workers. As of 2 FEB VA has dispensed at least one dose of either the Pfizer-BioNTech or Moderna vaccine to more than 582,000 Veterans and has fully vaccinated over 44,000, totaling more than 626,000 doses. This is in addition to administering more than 401,000 doses to VA employees, and more than 1,200 vaccine doses to federal partners.

"In addition to administering 1 million doses of the COVID-19 vaccine, VA has begun publishing the number of Veterans who have received Pfizer BioNTech or Moderna vaccines at each facility across its enterprise," said Acting VA Secretary Dat Tran. "The number of doses administered to Veterans at each facility will be updated daily on the VA COVID-19 National Summary [website](#)." VA employees across the country are working diligently to vaccinate the department's health care personnel and the most

vulnerable Veterans as quickly as possible. Making the data about vaccine doses administered to Veterans available publicly, VA is taking another step toward being as transparent as possible during the pandemic.

VA is currently providing vaccines at more than 215 sites nationally with plans to expand to additional sites as vaccine supplies increase. As with states distributing vaccines, VA is currently in the limited supply phase, anticipating an increase in weekly vaccine doses in March. Until VA receives an increase in vaccines, many facilities may temporarily run out of vaccines for short periods of time. VA will continue to follow current Centers for Disease Control and Prevention (CDC) guidance and the VA COVID-19 Vaccination Distribution Plan until new CDC guidance is available. The distribution plan lays out VA's overarching intent but implementation of vaccination on a large scale requires agility and flexibility in order to meet the daily threats posed by the COVID-19 pandemic.

The federal government will continue to work with states and the private sector to effectively execute an aggressive vaccination strategy, focusing on the immediate actions necessary to convert vaccines into vaccinations. VA is reaching out to Veterans who are eligible for vaccination. Veterans who would like additional information can visit the [VA COVID-19 vaccines](#) webpage, visit their [local facility's website](#) or contact their care team. [Source: VA News Release | February 2, 2021 ++]

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## **GI Bill Schools**

### **Update 21: College For-Profit' Rules Major Change in COVID Relief Bill**

Included in congressional Democrats' massive pandemic relief plan are rules that could upend for-profit colleges' ability to recruit and enroll veterans in degree programs by limiting how administrators count GI Bill dollars in their finances. Advocates have long pushed for the move as a way to ensure that veterans aren't taken advantage of by schools with questionable credentials and poor employment results. But industry officials say the move will unfairly limit veterans choices in favor of traditional, inflexible collegiate courses.

At issue is the so-called 90/10 rule, which requires colleges and universities to have at least 10 percent of their revenues derived from non-federal sources. The idea behind the regulation is to ensure that for-profit institutions aren't funded solely by federal monies, but instead also include significant investment by students interested in furthering their education. However, under a loophole in existing rules, GI Bill benefits and Defense Department Tuition Assistance programs are not counted as federal dollars, despite being taxpayer-funded benefits. Advocates have said that incentivizes schools to recruit veterans to plus-up the amount of steady, government dollars they can receive.

"Predatory for-profit colleges have taken advantage of the '90-10 loophole' to cheat veterans and servicemembers out of their education benefits while providing them with a low-quality education, useless degrees, and burdening them with student loan debt," said House Veterans' Affairs Committee Chairman Rep. Mark Takano, D-Calif., in a statement 9 FEB. "The 90-10 rule was put in place to prevent waste, fraud, and abuse of federal education dollars, but for-profits have exploited the loophole to earn millions in profits." Industry officials dispute that characterization. They insist that changing the rules will lead to more complications in who they can enroll and force student veterans into colleges that may not fit their schedules or lifestyles.

“Thousands of American veterans have chosen to pursue their job training and career education goals at proprietary schools, said Jason Altmire, president of Career Education Colleges and Universities. “These brave men and women have earned the right to decide what schools and careers are best for them, and the proposed modifications to the 90/10 rule strip them of that choice.”

The fight over the 90/10 rule has dragged through Congress for several decades, with significant debate but no change. However, congressional Democrats now believe they can change the rule as part of their pending coronavirus relief package, estimated at nearly \$1.9 trillion. The package, being passed through both chambers through a budget reconciliation process, also includes a \$15-per-hour minimum wage mandate and numerous new programs aimed at providing financial assistance to families and businesses hurt by the ongoing pandemic. The House Education and Labor Committee included the 90/10 rule provision in its section of the legislation on Tuesday. The House Veterans’ Affairs Committee is expected to insert additional provisions during a mark-up session on Thursday.

Whether the 90/10 rule survives the process remains to be seen. Democrats need only a majority to pass the final bill, but the change could run afoul of congressional rules regarding budget relevancy. Still, advocates who have been pushing for the change called the action long overdue. “We are relieved and hopeful that this will finally remove the target from the backs of servicemembers, veterans, and military families,” said Carrie Wofford, president of Veterans Education Success, in a statement.

The rule change is potentially the second major adjustment that for-profit colleges will have to face regarding GI Bill benefits in recent months. In December, Congress finalized a sweeping veterans policy bill that would limit advertising practices aimed at student veterans and penalize schools found violating those rules. It also guaranteed that when schools close due to financial issues or lose eligibility because of federal rule violations, student veterans would see their GI Bill benefits fully restored, in an effort to keep institution mistakes from punishing student veterans. [Source: MilitaryTimes | Leo Shane III | February 10, 2021 ++]

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## **VA Lawsuit | Fire Ant Death**

### **Nursing Home Vet Succumbs to Over 100 Bites**



The family of an Air Force veteran who died after suffering fire ant bites at a Department of Veterans Affairs long-term care facility near Atlanta is suing the U.S. government and a pest control company. The lawsuit, filed 2 FEB in Atlanta federal court, claims that **Joel Marrable**, 74, died in September 2019 as the result of more than 100 fire ant bites while a resident at the Eagles Nest Community Living Center, a long-

term residence facility for veterans near Atlanta. Officials from the VA and Orkin and its parent company Rollins Inc. “failed to respond appropriately or reasonably to the fire ant infestation in Mr. Marrable’s room,” according to the lawsuit.

Marrable was “bitten over one hundred times despite” the defendants “being aware of prior ant infestation issues at Eagle Nest CLC, the ineffectiveness of prior investigative efforts into the origins of the infestations, the failure of prior treatment or remediation efforts, the improper and inadequate use of certain chemicals, inadequate training and the risks, hazards and foreseeable harm from fire ant bites to patients, including Mr. Marrable” according to the lawsuit. The suit was filed by Marrable’s children Laquna Ross, Jamal Ratchford and Raquel Reed. The plaintiffs are seeking \$10 million in compensatory damages against both the U.S. government and Orkin and an unspecified amount of punitive damages against both.

Marrable served in the Air Force from December 1962 until his honorable discharge in July 1968. According to the lawsuit: Eagles Nest officials were aware of fire ant infestations as early as February 2019 and that “multiple” residents had been suffering fire ant bites or infestations by June 2019. Marrable was bitten by fire ants on Sept. 2, 2019, and was washed off and moved to another room. After returning to his room, Marrable on 5 SEP “was again attacked by another wave of fire ants, which again crawled across his room, into his bed and over and across his body, where again he was bitten dozens and dozens of times.” Before the ant bites, Marrable was “lucid and alert” and “planning to live out his remaining months in peace, surrounded by loving friends and family.” But after the bites, things changed.

The Sept. 2, 2019, “ant bite attack significantly weakened Mr. Marrable’s resolve and caused extreme pain, suffering, discomfort and anxiety. The second wave of fire ants that bit Mr. Marrable again over his arms, legs, trunk and groin proved too much for his weakened body and spirit to bear. Due to the effects of over a hundred insidious fire ant bites on his already cancer-weakened body, Mr. Marrable passed away prematurely on Sept. 7, 2019.” Eagle Nest staff were negligent in failing to: prevent the fire ant infestation; remove insect-attracting food from patient rooms; and keep the rooms clean. Orkin officials were negligent in failing to provide “appropriate and adequate pest control services” at the time.

VA officials declined comment on the lawsuit. “The Atlanta VA Health Care System continues to mourn the loss of Joel Marrable,” said Gregory Kendall, a spokesman, in an email to Military Times. “We send our deepest condolences to his family and friends. However, we do not comment on pending litigation.” Orkin officials say they are reviewing the issues raised in the lawsuit. “We only became aware of this lawsuit yesterday afternoon, and we are reviewing the case,” said an Orkin spokesperson in an email to Military Times. “Based upon our initial review, our records indicate we were only hired to perform limited exterior pest control services for some of the campus during 2019 and were not hired to perform interior pest control services. We will continue our review, and most importantly, our thoughts remain with this Veteran’s family.”

After the incident first became public, lawmakers expressed concerns and major changes were made by VA officials. Then-Senate Veterans’ Affairs Committee Chairman Johnny Isakson (R-GA) said he was “shocked, horrified and downright maddened” by reports that one dying veteran was bitten more than 100 times by the insects and at least two other patients also suffered ant bites before staff at the Eagle’s Nest Community Living Center made any changes. “This patient, at the end of his life, was clearly not being monitored closely enough,” Isakson said at the time. “I am so sad for his family who had to discover his insect-infested conditions before anything was reportedly done.”

In the wake of Marrable's death, Veterans Health Administration Executive in Charge Dr. Richard Stone announced several actions VA took in response to recent events at Eagles' Nest Community Living Center and ongoing issues at other VA facilities in that region. Among other actions, the director of the regional network was placed on immediate administrative leave, a new director was named and all personnel involved in reporting urgent issues were retrained. In addition, VA officials decided to knock down the Eagles Nest CLC facility and move patients to another one, the Atlanta Journal-Constitution reported last year.

VA officials announced the permanent closing of the building housing the Eagles' Nest Community Living Center (CLC) "after determining the building is no longer suitable for residential patient care," according to a media release issued in December. "The Atlanta VA Health Care System is making plans to rebuild a state-of-the art facility in the metro-Atlanta area and increase long-term care beds at the Atlanta VA's Trinka-Davis Veterans Village." "There is no excuse for what happened to this veteran," said Brewster S. Rawls, an Army veteran and one of the attorneys representing the plaintiffs. "Not only was his life — and his family's time with him shortened, but the misery of his last days is beyond description." [Source: MilitaryTimes | Howard Altman | February 3, 2021 ++]

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## **VA Million Veteran Program**

### **Update 10: New Genomic Tool Advances Minority Vet Medical Research**

The Department of Veterans Affairs (VA) launched a new genomic research tool designed to help VA researchers learn more about how conditions such as cancer, diabetes and heart disease affect Veterans from minority backgrounds. Debuting in January, the laboratory tool, known as the **Ethnic Focused genotyping array** or DNA chip, will test more than 750,000 genetic variants, including over 300,000 that are more common in minority populations.

The tool was custom-built for VA's Million Veteran Program (MVP) which studies how genes affect health. "This is potentially a game changer in medical research for Black and Hispanic Veterans and other members of minority ethnic and racial groups," said Acting VA Under Secretary for Health Richard A. Stone, M.D. "Thanks to MVP, VA is leading the way in health research that will benefit communities that have traditionally been underserved by the health care system and underrepresented in medical research."

A genotyping chip is a piece of glass about the size of postage stamp containing hundreds of thousands of tiny bits of synthetic DNA. These DNA probes allow researchers to identify genetic variants in the DNA of research volunteers. The probes also associate certain health traits — like increased risk for a disease or unfavorable reactions to a drug with specific genetic patterns. This can lead to new treatment approaches for patients with those gene profiles. With more than 830,000 Veteran volunteers currently enrolled, MVP is one of the largest health and genetic databases in the world and has generated dozens of influential scientific publications. Currently, over 30 ongoing studies based on MVP data are examining conditions ranging from heart disease and diabetes to post-traumatic stress disorder, schizophrenia and suicide risk. In recent months, researchers have begun using MVP data to study the impacts of COVID-19 on Veterans.

MVP is also one of the world's most diverse genomic databases, with about a quarter of enrollees belonging to minority groups. MVP has been successful in engaging Veterans from minority communities



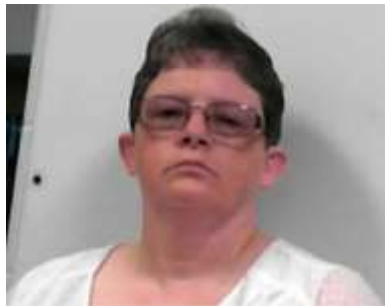
in part thanks to VA's Center for Minority Veterans. The two plan to collaborate this year and beyond ,o further boost the involvement of Black, Hispanic and other minority Veterans in the landmark genomic research program. Refer to <https://www.mvp.va.gov/webapp/mvp-web-participant/#/public> to learn more about MVP. [Source: VA News Releases| February 5, 2021 ++]

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## **VA Fraud, Waste & Abuse**

### **Reported 01 thru 14 FEB 2021**

**Clarksburg, W.V.** – Sentencing has been delayed for a former staffer at a veterans hospital in West Virginia who pleaded guilty to intentionally killing seven patients with fatal doses of insulin. A federal judge on 29 JAN granted a motion by attorneys for **Reta Mays** to push back her sentencing. It now will be held May 11-12. It had been scheduled for Feb. 18-19. Prosecutors had opposed the request as unreasonable.



Mays, a former nursing assistant at the Louis A. Johnson VA Medical Center in Clarksburg, was charged with seven counts of second-degree murder and one count of assault with the intent to commit murder of an eighth person. She admitted in July to purposely killing the veterans, injecting them with unprescribed insulin while she worked overnight shifts at the hospital in northern West Virginia between 2017 and 2018. She faces life sentences in each death. Defense attorneys said the coronavirus pandemic has limited travel and the ability to meet with Mays in jail. In addition, the defense said it needs to obtain Mays' records from the federal government and secure an expert on post-traumatic stress disorder prior to sentencing. [Source: Associated Press | January 31, 2021 ++]

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**Alexandria, VA.** — An Arlington businessman pleaded guilty 3 FEB to making false statements to multiple federal agencies in order to fraudulently obtain multimillion-dollar government contracts, COVID-19 emergency relief loans, and undeserved military service benefits. According to court documents, **Robert S. Stewart, Jr.**, 35, was the owner and president of Federal Government Experts (FGE) LLC, an Arlington-based company that purported to provide various services to the U.S. government. In this capacity, Stewart made false statements to the Federal Emergency Management Agency (FEMA) and the Department of Veterans Affairs (VA) in order to obtain lucrative contracts to provide COVID-19 personal protective equipment (PPE). In addition, Stewart fraudulently obtained loans under the federal Paycheck Protection Program and the Economic Injury Disaster Loan Program, and he also defrauded the VA by falsely claiming to be entitled to veteran's benefits for serving in the U.S. Marine Corps when, in fact, he never served in the Marines.

As part of his PPE scheme, Stewart falsely stated to procurement officials from FEMA and the VA that he was in possession of large quantities of PPE, including N95 masks. Based on Stewart's false statements, the VA and FEMA awarded FGE contracts valued at \$35,000,000 and \$3,510,000, respectively. The VA intended to use the PPE purchased from FGE to protect employees and patients at various Veterans Health Administration facilities, which serve the medical needs of over nine million veterans each year. FGE failed to supply any PPE to the VA and FEMA. The U.S. government suffered no financial loss because the contract called for payment upon delivery and inspection of the goods.

Stewart also applied for various loans on behalf of FGE under the federal Paycheck Protection Program and the Economic Injury Disaster Loan Program. These programs were designed to provide emergency financial assistance to the millions of people suffering the economic effects of the COVID-19 pandemic. The loan applications submitted by Stewart falsely overstated the number of FGE employees and the amount of FGE's payroll, two factors that were important in determining loan eligibility and the proper amount of the loan. In addition, Stewart used some of the loan proceeds for personal expenditures rather than to pay employees or for other appropriate business expenses. The loss to the U.S. government from this fraud is approximately \$261,500.

In a separate fraudulent scheme, Stewart, an Air Force veteran, submitted an application for benefits to the VA. The application was fraudulent in that Stewart falsely claimed that he also served in the U.S. Marine Corps. Stewart created fraudulent documents that stated he attained the rank of Corporal in the Marine Corps and was honorably discharged after receiving several awards and commendations, including the Rifle Expert Badge, Pistol Expert Badge, Meritorious Mast, National Defense Service Medal, Sea Service Deployment Ribbon, Southwest Asia Service Medal, Certificate of Appreciation, and the Kuwaiti Liberation Medal. Stewart, in fact, never served in the Marines. Based on his fraudulent application, he received excess benefits in the amount of \$73,722.45.

Stewart pleaded guilty to making false statements, wire fraud, and theft of government funds and is scheduled to be sentenced on June 16, 2021. He faces a maximum penalty of 35 years in prison. Actual sentences for federal crimes are typically less than the maximum penalties. A federal district court judge will determine any sentence after taking into account the U.S. Sentencing Guidelines and other statutory factors. [Source: Veterans Affairs Office of Inspector General | U.S. Attorney's Office | February 3, 2021 ++]

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**Charleston, W.Va.** — U.S. Attorney Mike Stuart announced that **Julie M. Wheeler** received a sentence of 12 months and one day for her role in a federal conspiracy to obstruct justice. Wheeler's sentence was ordered to be served consecutively to her 42 month sentence previously imposed for her federal health care fraud conviction. The consecutive sentence increases Julie Wheeler's total sentence of incarceration to 54 months of federal incarceration. In a separate criminal hearing last month, Rodney Wheeler pled guilty to the federal felony offense of conspiracy to obstruct justice. Rodney Wheeler faces up to five years of incarceration, a \$250,000 fine, and three years of supervised release when he is sentenced on April 5, 2021.

In a case that garnered national media attention, Rodney and Julie Wheeler conspired to fake her death at the New River Gorge to avoid her federal court sentencing for health care fraud. To fake her death, Rodney Wheeler and another family member placed a 911 call on May 31, 2020, claiming Julie Wheeler had fallen from the Grandview Overlook in the New River Gorge in West Virginia. The overlook is a steep cliff with a series of ledges leading down to the New River. This 911 call prompted a massive search and

rescue operation with hundreds of volunteers, law enforcement, and professional search and rescue personnel looking for Julie Wheeler at the base of the overlook and the surrounding area. Helicopters, rescue dogs, and repelling experts also scoured the area looking for her. Additional false statements were given to state and federal investigators by Rodney Wheeler as part of the conspiracy, including statements to National Park Service officers and the United States Probation Office. The purpose of these statements was to continue the Wheelers' ruse that she had fallen and was missing. In reality, she was hiding in her own home and planning to go into permanent hiding with her husband.

After two days of searching, the West Virginia State Police located Julie Wheeler hiding in a closet inside her home. Once removed from her closet, Rodney and Julie Wheeler were both taken into custody. In statements to state and federal investigators, Rodney Wheeler and Julie Wheeler admitted they conspired to fake her disappearance to avoid Julie Wheeler's pending federal sentencing in a health care fraud case. Instead of avoiding her federal sentencing hearing for health care fraud, Julie Wheeler was incarcerated and subsequently sentenced on June 30, 2020, to 42 months in prison and three years of supervised release for health care fraud relating to her overbilling a VA program for spina bifida care. She was also ordered to pay restitution in the amount of \$289,055.07 for the overbilling scheme. [Source: DoJ Southern District of West Virginia | U.S. Attorney's Office | February 3, 2021 ++]

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**Tampa, FL** – United States Attorney Maria Chapa Lopez announces that **Kelly Wolfe** (49, Indian Rocks Beach) has pleaded guilty to conspiracy to commit health care fraud and filing a false tax return. She faces a maximum penalty of 13 years in federal prison. A sentencing date has not yet been set. In addition to her criminal charges, Wolfe and her company, Regency, Inc. ("Regency") have agreed to pay up to \$20,332,516, to resolve allegations that Wolfe and Regency violated the False Claims Act in a number of ways, including falsifying documentation in order to fraudulently establish durable medical equipment ("DME") corporations to bill for medically unnecessary DME equipment, and engaging in improper marketing practices that violate the Anti-Kickback Statute. The civil settlement amount is based on Wolfe and Regency's ability to pay.

According to court documents, Wolfe and her conspirators used Regency to establish dozens of DME supply companies—or, rather, DME fronts—using trickery and deception. The scheme involved placing the DME fronts in the names of straw owners. By concealing the true ownership of the fronts, Wolfe's conspirators secretly gained control of multiple companies. With such control, they collectively submitted well over \$400 million in illegal DME claims to Medicare and CHAMPVA (i.e., the Civilian Health and Medical Program of the Department of Veterans). The conspirators relied on the guise of "telemedicine" to explain the unusually high volume of claims, when, in fact, they had simply bribed doctors to approve them. Almost always, the doctors had no interaction, including telehealth interaction, with the beneficiaries. Wolfe further admitted that, for tax year 2017, she had purchased numerous personal items and services using Regency's funds. Rather than properly report this as income to the Internal Revenue Service, Wolfe falsely classified her personal spending as purported business expenditures.

This prosecution, arising out of the nationwide "Operation Brace Yourself" takedown, involves one of the largest health care fraud schemes in United States history. The Middle District of Florida is playing a significant role in these historic and nationwide enforcement actions. Collaborative efforts among federal, state, and local partners have resulted in criminal charges against 12 defendants in the MDFL. The civil settlement includes the resolution of claims brought under the qui tam or whistleblower provisions of the

False Claims Act against Wolfe and Regency by Condra Albright, a former Regency employee. As a result of the settlement, Albright will receive 23% of the civil recovery as her statutory reward. Under the qui tam provisions of the False Claims Act, a private party can file an action on behalf of the United States and receive a portion of the settlement if the government takes over the case and reaches a monetary agreement with the defendant. The claims resolved by the settlement are allegations only, and there has been no determination of liability. [Source: DoJ Middle District of Florida | U.S. Attorney's Office | February 4, 2021 ++]

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**Chicago, IL** — A procurement supervisor at the Jesse Brown Veterans Affairs Medical Center in Chicago pocketed kickbacks from the president of a medical supply company to steer the company at least \$1.7 million in product orders, many of which were never fulfilled, according to an indictment returned in federal court in Chicago.

The indictment accuses **Thomas E. Duncan**, a supervisor in the medical center's Central Supply department, of receiving approximately \$36,250 in kickbacks paid by checks, as well as an additional amount in cash, from **Daniel Dingle**, the president of a medical supply company based in south suburban Dolton. The checks were made payable to Helping Hands Properties LLC – a third-party entity managed by Duncan – and contained false and misleading memo entries in order to conceal and disguise the existence and purpose of the kickbacks, the indictment states. In exchange for the kickbacks, Duncan used his official position at the VA to fraudulently initiate and approve purchases of products from Dingle's company, knowing that many of the products would not be delivered to the VA, the indictment states.

The alleged fraud scheme began in 2012 and continued until 2019. In late 2018 and early 2019, while the Veterans Affairs Inspector General's Office was investigating the matter, Duncan told Dingle to falsely tell investigators that the payments Duncan received from Dingle's company were for work performed by Helping Hands Properties, the indictment states. The indictment was returned 4 FEB in U.S. District Court in Chicago. It charges Duncan, 37, of Chicago, with five counts of wire fraud, one count of witness tampering, and one count of falsifying records. Dingle, 50, of Riverdale, is charged with four counts of wire fraud. Arraignments in federal court in Chicago have not yet been scheduled.

The public is reminded that an indictment is not evidence of guilt. The defendants are presumed innocent and entitled to a fair trial at which the government has the burden of proving guilt beyond a reasonable doubt. Each count in the indictment is punishable by up to 20 years in federal prison. If convicted, the Court must impose reasonable sentences under federal statutes and the advisory U.S. Sentencing Guidelines. [Source: DoJ Northern District of Illinois | U.S. Attorney's Office | February 8, 2021 ++]

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**Asheville, N.C.** — U.S. Attorney Andrew Murray announced 5 FEB that Asheville-based Southeastern Physical Therapy (SEPT) and owner **Darren Cady** have agreed to resolve allegations that Cady received illegal kickbacks and violated the False Claims Act by submitting claims for reimbursement for certain durable medical equipment to the Veterans Affairs (VA) while participating in the VA "Choice Provider" program.

The Veterans Access, Choice, and Accountability Act of 2014 provided veterans with expanded access to third-party providers outside the VA system. In 2018, the program was replaced by the VA Maintaining

Internal Systems and Strengthening Integrated Outside Networks Act of 2018 (“Mission Act”). The Mission Act provided for the same access to third-party providers. Under the 2014 Act and the Mission Act, veterans could use third-party providers like SEPT for certain services. Provider participation in the program was memorialized in contracts with third-party administrators. The contracts required providers to comply with applicable local, State, and federal laws, rules, regulations and institutional and professional standards of care.

The United States alleges that, among other things, SEPT and Cady made materially false, fictitious, and fraudulent statements and representations, or material omissions, regarding the medical necessity of a medical device and received illegal kickbacks from the device manufacturer for prescribing the devices to VA patients. The United States alleges that Cady entered into a contract with the device manufacturer, which paid Cady for prescribing the devices. The United States also alleges that Cady gave a copy of his signature to a medical device salesperson, who used Cady’s signature to complete at least some medical necessity forms for VA patients, which forms accompanied invoices to the United States for payment for the devices. The United States alleges that Cady did not examine or personally treat the VA patients for whom he prescribed the devices, and further alleges that the patients were not instructed on how to safely or effectively use the product.

“Prescribing devices to VA patients that are not medically necessary is dangerous and wastes important resources intended to help our nation’s veterans,” said U.S. Attorney Murray. “My office will vigorously pursue providers and other actors that seek to take advantage of VA benefits through the submission of false claims that promote fraud and abuse in these critical government programs.” This settlement resolves allegations investigated by the government under the False Claims Act. The claims resolved in this settlement are allegations only and there has been no determination of liability against SEPT, Cady, or any other entity. [Source: DoJ Western District of N.C. | U.S. Attorney’s Office | February 5, 2021 ++]

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## **Fisher House Expansion**

### **Update 25: Twelve New Sites Approved**

The U.S. Department of Veterans Affairs (VA) approved 12 VA medical centers as new priority sites for future [Fisher Houses](#) to keep Veterans’ loved ones together during medical care. These homes provide short-term accommodations for families and caregivers of hospitalized active-duty or retired military members and Veterans who do not live within commuting distance of a hospital.

“Fisher Houses help enhance VA’s services and resources, providing Veterans, their families and caregivers a comforting space to reside during potentially stressful times of recovery and rehabilitation,” said Acting VA Secretary Dat Tran. “The new priority sites will expand the VA Fisher House footprint to 76 homes. These homes sit on VA hospital campuses and are free to our Veterans, families and caregivers.” Newly approved sites located in the U.S. include:

- Atlanta VA Health Care System.
- Carl Vinson VA Medical Center.
- Central Arkansas Veterans Health Care System.
- Durham VA Health Care System.
- Fargo VA Health Care System.

- Fayetteville Coastal Health Care System.
- Iowa City VA Health Care System.
- Memphis VA Healthcare System.
- Oklahoma City VA Health Care System.
- Phoenix VA Health Care System.
- VA Palo Alto Health Care System.
- William S. Middleton Memorial Veterans Hospital.

In addition to 15 houses in various stages of construction planning, the Fisher House Foundation has donated and built 49 Fisher Houses for VA and 42 for the Department of Defense (DOD). Upon completion of a Fisher House, VA and DOD assume responsibility for their operation, maintenance, upkeep and staffing. In 2019 and 2020, [VA Fisher Houses](#) accommodated more than 47,401 families, saving guests more than \$32 million in lodging expenses. Individuals may request Fisher House accommodations by contacting the Fisher House directly or their assigned VA social worker. [Source: VA News Release | January 25, 2021 ++]

**\* Vets \***



## **Covid-19 Vet Impact**

### **Update 02: Vets, Military, Families Get Answers to Questions**

Veterans and military members received answers to COVID-19 vaccine questions from senior medical and military leaders during a virtual session 4 FEB. The forum covered a wide variety of questions about the vaccine, including the effectiveness, availability and length of protection. Dr. Anthony Fauci, director of the National Institute of Allergy and Infectious Diseases, started the panel by addressing the sobering statistics. He said COVID-19, which has killed more than 430,000 Americans, is still killing more than 3,000 Americans a day. “That is the sobering and sad news,” Fauci said. “But, the light at the end of the tunnel is the extraordinary success that we’ve had with the vaccine development program.”

#### **Effectiveness**

Fauci said Americans have received more than 32 million vaccines from the two approved, with four more under development. While millions already received the vaccine, he said some still have questions whether to get the vaccine. He noted that the two vaccines from Moderna and Pfizer-BioNTech had more than 74,000 trials. Fauci cited the “extraordinary” 94-95% effective rate, then added that there were no cut corners or safety issues – two facts independently verified by scientists. “That’s the reason why many of you hear me, every day in the media, saying when your turn comes up, please get vaccinated both for your own safety, for that of your family and that for the American community in general,” he said. Fauci also answered a question about the length of effectiveness. Because vaccinations are still in the early stages,



medical leaders are still gathering data on the effective length. “We hope it’s longer than a year,” Fauci said.

### **Additional questions**

- The doctor also said that those with autoimmune disease often ask if they should receive the vaccine. He said that that’s even “more reason” to receive a vaccine – to prevent serious complications or death.
- Fauci then addressed a question about how the messenger RNA vaccine works. Other vaccines put a weakened or inactivated germ into a person’s body. Messenger RNA vaccines teach human cells how to make a protein that triggers an immune response. That immune response produces antibodies. The RNA decays after a few days and does not enter a person’s DNA. The technology, he said, dates back over a decade.
- Air Force Chief Master Sgt. Ramón “CZ” Colón-López said he recently received his second dose of the vaccine. “I’m glad to say that I had a sore arm that subsided within a day as the only side effect,” said the senior enlisted advisor to the chairman of the Joint Chiefs of Staff. “I credit much of that with staying healthy and fit.”

### **Veterans receiving vaccine**

Dr. Richard Stone, the acting under secretary for health at the Veterans Health Administration, said receiving a COVID-19 vaccine was a “personal decision.” He advised Veterans to talk to their medical provider at their VA facility. Stone said the immunocompromised are at a greater risk for COVID-19, including severe complications. He said VA is focusing on high-risk Veterans first. “We’re prioritizing based on risk,” Stone said. He added that vaccine companies are ramping up production, which will greatly increase the number of Veterans who can receive the vaccine. He said the faster Veterans get vaccines, the faster Veterans can resume normal lives. “None of us are going to be able to resume our lives and be able to get out and do the things we want to do until we get to the point of 60 or 70% of the American population immunized,” he said.

Stone also highlighted VA’s efforts, which includes administering over one million doses of the COVID-19 vaccine to Veterans and VA health care workers. He also said designated family caregivers of Veterans participating in the Program of Comprehensive Assistance for Family Caregivers can receive COVID-19 testing and vaccinations.

### **More information**

- At <https://blogs.va.gov/VAntage/84122/new-tool-notifies-vets-vaccine> read about a new rollout tool that notifies high-risk Vets when to expect their vaccine.
- Visit <https://www.va.gov/health-care/covid-19-vaccine> to get the latest updates and sign up to stay informed about COVID-19 vaccines.
- At <https://www.publichealth.va.gov/docs/n-coronavirus/VHA-COVID-Vaccine-Plan-14Dec2020.pdf> view the VA COVID-19 Vaccination Distribution Plan.
- Veterans who would like additional information can visit the [VA COVID-19 vaccines](#) webpage, visit their local facility’s [website](#) or contact their care team.

[Source: Vantage Point Blog | February 5, 2021 ++]

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## U.S. Capitol Riot

### Update 02: Ohio Town Reckons With Vets Charged In Capitol Riot

In this don't blink-or-you'll-miss-it, one-stoplight town, dozens of residents still fly "Trump 2020" and "Make America Great Again" flags. But it's a now-shuttered bar that brought the FBI and other investigators to Woodstock, Ohio, around 40 miles (65 kilometers) northwest of Columbus, this month. Bedsheets and drapes cover the windows of The Jolly Roger Bar and Grill, except for a sliver where an "OPEN" sign flickers in red, white and blue. It is here, federal authorities allege, that Army veteran **Jessica Watkins** tended bar and recruited members for a local militia group she has said in social media posts she founded in 2019. She affiliated it with the Oath Keepers, an extremist, militaristic group believed to have thousands of members nationally, authorities say.



In a criminal complaint filed 19 JAN and a federal indictment 27 JAN, Watkins and a member of her militia, Marine veteran **Donovan Ray Crowl**, are charged, along with a Virginia man, with helping to plan and coordinate the 6 JAN attack on the U.S. Capitol. While many of the initial images from the Capitol assault included colorful characters such as the horns-wearing self-proclaimed "QAnon Shaman," other, more disturbing images emerged, showing military-like formations of rioters dressed in olive drab, wearing helmets, goggles and items ready for an assault. "We have a good group," federal authorities say Watkins transmitted that day. "We have about 30-40 of us. We are sticking together and sticking to the plan."

A couple blocks from the Jolly Roger, congregants at the Free Will Baptist Church have been trying to wrap their heads around it, said Keith Pack, a church deacon. "Just shocked that it would be in the small town of Woodstock," said Pack, who lives near the town of fewer than 300 people. Freddy Cruz, a Southern Poverty Law Center research analyst, agreed "it's shocking" that people from a place such as Woodstock would emerge into the spotlight through a bold insurrection that claimed five lives while hoping to overturn Republican Donald Trump's election loss. While shocking, Cruz added, it shouldn't have been. "It's quite concerning. I think the general media and the federal institutions have dropped the ball in taking these groups seriously," Cruz said. He said many anti-government groups have been very active for years, carrying out military-like training for a second Civil War in apocalyptic fantasies fueled by conspiracy narratives that Trump did little to discourage.

In November, Watkins sent a text message to several people interested in joining her local militia group, encouraging them to participate in "a week-long basic Basic Training class," in early January, according to court records. The classes were to be held an hour north of Columbus, Watkins said, presumably in

Woodstock, or a nearby town. “I need you fighting fit by inauguration,” the 38-year-old told another interested member. “It’s a military style basic, here in Ohio, with a Marine Drill Sergeant running it.”

In the indictment 27 JAN that includes charges of conspiracy and obstructing Congress that carry up to 20 years in prison with conviction, federal authorities cite social media comments and photos allegedly from Watkins that crowed about the “Historical Events we created today.” Another voice is heard exhorting her: “Get it, Jess ... everything we (expletive) trained for.” Records show Watkins served honorably in the Army under a different name, including duty in Afghanistan from 2001 to 2003. Court records in Rochester, New York, showed she changed her name to Jessica Marie Watkins in 2004. She also lived in Fayetteville, North Carolina, serving as a first responder with emergency medical training, before settling in Woodstock about three years ago. She and her boyfriend Montana Siniff owned the two-story building where they lived and started the Jolly Roger. A Facebook page for the Jerry Morgan & Certified Outlaw Band indicates they played the Jolly Roger in 2019. The Jolly Roger’s own Facebook page has been suspended.

Phil Garland, president of Woodstock’s village council and a resident for some 20 years, was blindsided by the news. “It’s a small town, but if you weren’t necessarily born and raised there, there is a lot going on and you’re not going to know about it,” Garland said. The Champaign County village, settled by New Englanders in the early 19th century and named after Woodstock, Vermont, used to be dominated by mostly retired, lifelong residents. But around 10 years ago, things began to change as elders died off and younger people moved in for affordability and convenience to Columbus and Dayton. Census figures show it’s nearly 98 percent white, and a solidly conservative town where putting out a lawn sign for a Democratic candidate could result in it being stolen or destroyed. But Garland said the village is friendly “for the most part.”

Pack, the church deacon, said there is a lot of speculation about Watkins and Crawl, but to him, it’s mainly rumors and he didn’t want to repeat rumors. Watkins’ boyfriend didn’t return a call for comment this week. Her militia group is believed to be small. At least three members peacefully protested the presidential election outside Ohio’s Statehouse in November. “While we were made aware of this group, we are unaware of any criminal allegations or investigations regarding their activity while at the Ohio Statehouse,” said Kristen Castle, a spokesperson for the Ohio Department of Public Safety. She said she couldn’t comment about any ongoing investigation or intelligence gathering.

Rick Campbell, who served in the Vietnam War, has had a hard time processing what took place some 15 miles (24 kilometers) away from their Marysville, Ohio, Veterans of Foreign Wars post. “This isn’t patriotism, what they did,” Campbell, 73, said. “Those radicals don’t represent what I represented in the military.” The FBI said a search of Watkins’ home found personal protection equipment and communication devices, homemade weapons and instructions for making plastic explosives. U.S. Magistrate Sharon Ovington in Dayton denied bail for Crawl, 50, citing information that he wanted to go to a home with nine firearms and said she didn’t see a way to ensure public safety with him at large. Crawl’s court-appointed attorney didn’t respond to two messages for comment.

Both remain jailed in Dayton. No attorney for Watkins was listed in court filings. The Dayton Daily News reported that when asked in her initial court appearance whether she understood the charges against her, Watkins replied: “I understand them but I don’t understand how I got them. Just five days before the Capitol riot, Watkins posted on social media photos of herself in the Jolly Roger, complaining it was empty on a Saturday and, referring to Ohio Republican Gov. Mike DeWine’s anti-pandemic restrictions on bars,

said “Thanks for nothing DeWine.” She added: “Guess I am going to pack for DC. See you there.”  
[Source: Associated Press| Farnoush Amiri & Dan Sewell \ | January 31, 2021 ++]

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## **U.S. Capitol Riot**

### **Update 03: Vet Member of Proud Boys Indicted**



**Dominic Pezzola**

Two men identified as members of the Proud Boys have been indicted on federal conspiracy and other charges in the Capitol riot as prosecutors raise the stakes in some of the slew of cases stemming from the 6 JAN insurrection. **Dominic Pezzola**, a former Marine who authorities say was seen on video smashing a Capitol window with a stolen Capitol Police riot shield, and William Pepe, who authorities said was photographed inside the building, were arrested earlier in the month on federal charges that included illegally entering a restricted building. The two, both from New York state, have now been indicted in Washington on charges that newly include conspiracy.

“The object of the conspiracy was to obstruct, influence, impede and interfere with law enforcement officers engaged in their official duties in protecting the U.S. Capitol and its grounds,” the indictment says, accusing Pezzola, Pepe and unnamed others of leading a group of Proud Boys and others to the Capitol and moving police barricades there. Pezzola went on to snatch an officer’s shield and use it to break the window, according to the indictment, which was filed in court 29 JAN. Pezzola’s lawyer Michael Scibetta said 30 JAN he was researching the charges but hadn’t been able yet to discuss the indictment with his client, who is being held without bail. A lawyer for Pepe, Shelli Peterson, declined to comment.

Three self-described members of a paramilitary group were charged with conspiracy this month and accused of plotting the attack on the Capitol. But the new charges against Pezzola and Pepe appear to be the first conspiracy cases involving alleged members of the Proud Boys, a far-right group of self-described “Western chauvinists.” Michael Sherwin, the acting U.S. attorney for Washington, said in a court filing 29 JAN that Pezzola “showed perseverance, determination, and coordination in being at the front lines every step along the way before breaking into the Capitol,” and that his actions in shattering the window and allowing an initial group of rioters to stream through “cannot be overstated.”

Pezzola was later seen on video inside the Capitol with a cigar, having what he called a “victory smoke,” and boasting that he “knew we could take this” over, Sherwin wrote. He argued the remarks showed Pezzola “invested a significant personal effort to take over the Capitol and that he did so in coordination with others.” An unidentified witness told the FBI that Pezzola was with a group at the

Capitol whose members said they would have killed anyone they got hold of, including House Speaker Nancy Pelosi and then-Vice President Mike Pence, according to prosecutors. The witness added that people in the group said they'd return on the "20th" and kill everyone they could. The presidential inauguration was 20 JAN.

In a search of Pezzola's home in Rochester, New York, FBI agents found a computer thumb drive with hundreds of files detailing how to make firearms, poisons or explosives, Sherwin wrote in arguing that Pezzola should continue to be held without bail. Pezzola, 43, served six years stateside in the Marines as an infantryman and was discharged in 2005 at the rank of corporal, service records show. His lawyer has said his client is self-employed and a family man.

Pepe, 31, was photographed inside the Capitol and later identified as a Metro-North Railroad train yard laborer who had called in sick to go to Washington for a Jan. 6 protest by supporters of then-President Donald Trump, according to a 11 JAN criminal court complaint. Pepe, who lives in Beacon in New York's Hudson Valley, has since been suspended without pay from his job at the New York City-area commuter railroad.

Thousands of the protesters streamed to the Capitol. Some then stormed it, temporarily disrupting Congress' certification of Democratic President Joe Biden's victory over the Republican Trump in the November election. Overall, federal authorities have charged more than 150 people in the Capitol siege. The Justice Department said both Pepe and Pezzola have gone to Proud Boys gatherings and have tactical vests emblazoned with the group's logo. The group is known for violent confrontations with antifascists and other ideological opponents at protests. In a notable moment on the campaign trail last year, Trump told the group to "stand back and stand by" when asked at a September debate whether he would condemn white supremacist and militia groups that showed up at some protests last summer.

Shortly before the Capitol riot, the Proud Boys' leader, Henry "Enrique" Tarrio, was arrested in Washington and ordered to stay out of the city after being accused of vandalizing a Black Lives Matter banner at a historic Black church in December. [Source: The Associated Press | Jennifer Peltz, | January 31, 2021 ++]

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## **U.S. Capitol Riot**

### **Update 04: Accused Vet Had Top-Secret Clearance and Worked for the FBI**



Navy veteran **Thomas Edward Caldwell** led a band of the Oath Keepers extremist group to Washington on Jan. 6 to storm the U.S. Capitol, federal prosecutors allege, helping to mastermind a violent plot to stop

lawmakers from certifying Joe Biden's presidential victory. But Caldwell's attorney, Thomas Plofchan, says he isn't just a retired lieutenant commander. Caldwell also had a top-secret security clearance and served as a section chief for the FBI after leaving the armed forces in 2009, Plofchan said.

Those details were revealed in a motion filed 8 FEB asking a judge to release Caldwell from custody, citing his long military career and ability to pass vetting for the high-security clearance. His attorney also said that Caldwell has disabilities from his military service that would have prevented him from storming the Capitol. The FBI did not immediately return an inquiry late Monday about Caldwell's past employment status. Caldwell's filing, which says he was paid as a GS-12, does not explain how he could have served as an FBI section chief while also being classified at a significantly lower federal pay scale than typically comes with such a position. The claims about Caldwell's high-security clearance and FBI service add to concerns about extremism in the military and law enforcement.

The indictments against numerous alleged rioters with military and police connections have led local agencies to open investigations and the Pentagon to order each military branch to dedicate time to addressing the problem in the coming months. "The presence of law enforcement officers in the riot reinforces and substantiates the greatest fears many in the public had in the nature of law enforcement in the United States," Michael German, a former FBI special agent and fellow with the Brennan Center for Justice's Liberty and National Security Program, told The Washington Post. "It's incumbent on the Justice Department, if it wants to restore that confidence, to act quickly" to hold the most violent Capitol rioters accountable, he added.

Caldwell lives in Berryville, Va., and had been involved in local GOP politics. He was arrested on 19 JAN in Virginia on charges of conspiracy, destruction of government property, obstruction of an official proceeding, and violent entry or disorderly conduct. The government alleges that Caldwell, whom an FBI agent identified as having "a leadership role in the Oath Keepers," sent Facebook messages coordinating with members of the self-styled militia and sharing video from within the Capitol. "Us storming the castle," Caldwell allegedly said in one message that accompanied a video that showed a crowd inside the Capitol, according to the criminal complaint. "Please share. Sharon was right with me! I am such an instigator!"

His case is one of several that prosecutors are building against the Oath Keepers and the Proud Boys, a far-right group with a history of violence, to make the case that the assault on Congress was premeditated and organized by extremists. Federal prosecutors are considering whether to file sedition charges against some of the accused rioters, the Associated Press reported. In Monday's motion for bond, Plofchan denied that his client is a member of the Oath Keepers. "Caldwell is not a member of the organization, nor has he ever been a member of the organization, and if he were, such membership would be protected activity under the First Amendment," Plofchan wrote. The motion also questioned whether the Facebook messages Caldwell allegedly posted prove his involvement in the 6 JAN riot, arguing that he was "merely relaying news that was circulating through the crowd that some people were inside."

Caldwell served as an intelligence officer in the Navy Reserve for 19 years and retired in 1995, according to his service record. It is unclear from the records if his retirement before the typical 20-year mark was due to medical issues. Plofchan said Caldwell worked as a section chief in the FBI from 2009 to 2010 after retiring from military service. His attorney listed multiple service awards Caldwell earned and also said he has had a "top-secret security clearance" since 1979. After leaving the FBI, Caldwell founded a consulting firm that has done business with the Drug Enforcement Administration, the



Department of Housing and Urban Development, the Coast Guard and the Army Personnel Command, the motion said.

Caldwell has several service-related injuries and other disabilities, his attorney said, including injuries to his shoulders, degenerative lumbar disc disease and chronic knee pain. He underwent spinal fusion surgery in 2010 that failed, the filing said, and has post-traumatic stress disorder. "Moving, sitting for extended periods of time, lifting, carrying, and other physical activities are extremely painful and Caldwell is limited in his ability to engage in them," the motion said. His attorney also said that witnesses "will testify that (Caldwell) never entered the U.S. Capitol Building and that his physical limitations would have prevented him from forcibly entering any building or storming past any barrier."

Plofchan noted that prosecutors did not include photos of Caldwell in the criminal complaint, although two co-defendants in the case are shown in photos. "The Government has not identified any photo or video that shows Caldwell in the U.S. Capitol Building, on the grounds after overcoming any barrier," the motion said. [Source: The Washington Post | Katie Shepherd | February 9, 2021 ++]

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## **Dementia**

### **Update 10: Increased Risk Tied to AO Exposed Vietnam Vets**

Exposure to the herbicide Agent Orange has been tied to a significantly increased risk for dementia in Vietnam War veterans, new research shows. Investigators at the University of California, San Francisco, found that veterans who had been exposed to Agent Orange had nearly a twofold increased risk of developing dementia compared to veterans who had not been exposed. "This is important because the risk of dementia increases with age, and Vietnam veterans are now getting old enough to start developing dementia," study investigator Deborah Barnes, PhD, MPH, University of California, San Francisco, and the San Francisco VA Health Care System, told Medscape Medical News. The study was published [online](#) January 25 in JAMA Neurology.

Agent Orange is a powerful herbicide that contains the toxin dioxin. It was used during the Vietnam War by US forces to defoliate trees, shrubs, and crops that provided cover and food to opposition forces. Exposure has previously been linked to neurologic disorders, including Parkinson's disease, and metabolic disorders, including type 2 diabetes and systemic amyloidosis. The investigators note that the link between Agent Orange exposure and incident dementia diagnosis is unclear. To investigate, the researchers analyzed Veterans Health Administration data on 316,351 veterans (mean age, 62 years), including 38,121 (12.1%) who were presumed to have been exposed to Agent Orange. The prevalence of most conditions, including Parkinson's disease, diabetes, and amyloidosis, was similar at baseline among veterans with and those without Agent Orange exposure.

After adjusting for demographic variables and comorbid conditions, veterans who had been exposed to the defoliant were nearly twice as likely as unexposed peers to be diagnosed with dementia during follow-up (5.0% vs 2.5%), with an adjusted hazard ratio of 1.68 (95% CI, 1.59 – 1.77). In addition, veterans who were exposed to Agent Orange were about 15 months younger when they were diagnosed with dementia than unexposed veterans (mean age at dementia onset, 67.5 years vs 68.8 years). Previous reports have found that Agent Orange exposure may be associated with increased risk for a variety of medical conditions,

including some cancers, Parkinson disease, hypertension, and diabetes mellitus, Barnes said. "This study does not show that the cause of dementia is related to Agent Orange, but further research should continue," she told Medscape Medical News.

Commenting on the findings for Medscape Medical News, Paul Rosenberg, MD, Division of Geriatric Psychiatry and Neuropsychiatry, John Hopkins University School of Medicine, Baltimore, Maryland, said, "The methods are robust, and the study is very large," and it does show a "meaningful increase" in dementia risk associated with Agent Orange exposure. However, Rosenberg also noted that dementia risk is "notably affected by healthy lifestyle factors, including exercise, diet, stress management, involvement in cognitively stimulating activities, and sleep. None of these can be well assessed by these databases, and it is possible that veterans exposed to Agent Orange also have less healthy habits later in life.

"The mechanisms by which Agent Orange might affect dementia risk are really interesting," Rosenberg said. They include long-lasting stores of dioxin in fat, affecting diabetes risk; direct effects on pituitary hormones and neurotransmitters, including dopamine; and enhancement of oxidative stress. "The authors did an excellent job outlining these possibilities," he added. The association with Agent Orange is "particularly interesting because, in general, there aren't many environmental exposures associated with any dementia except Parkinson's," Rosenberg said. The take-home lesson, he said, is that veterans who were exposed to Agent Orange "should be extra vigilant about early signs of cognitive impairment" and should see their primary care clinician if they think they have them.

Also weighing in on the study for Medscape Medical News, Heather Snyder, PhD, vice president of medical and scientific operations for the Alzheimer's Association, noted that earlier data reported by Barnes and her colleagues at the 2019 Alzheimer's Association International Conference found similar associations, "but a notably lesser effect size." "In that report, veterans with Agent Orange exposure documented in their health records were found to be 20% more likely to be diagnosed with dementia," Snyder said.

Snyder said one limitation of the current study is that Agent Orange exposure is treated as a "yes/no consideration, whereas exposure level would have varied between individuals, depending on location, duties, and duration in Vietnam. "It's also important to note that the study population was 98% men, and all were Vietnam-era veterans. Therefore, these data aren't generalizable to the general public and may only have implications for veterans who served in Vietnam and were exposed to Agent Orange," said Snyder. Medscape | Megan Brooks | February 1, 2021 ++]

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## **Vet Unemployment**

### **Update 28: Worsened Slightly in January**

The unemployment rate for veterans worsened slightly in January — especially for younger veterans — even as the national rate continued to improve after last year's historic job market upheaval. According to estimates released 5 FEB by the Bureau of Labor Statistics, the veterans unemployment rate rose from 5.3 percent in December to 5.5 percent in January. That was the second time in the last four months the figure has increased, even as other sectors of the U.S. economy show consistent signs of recovery. Veterans from the recent wars saw their unemployment rate rise even higher, from 5.1 percent in December to 6.3 percent in January.

Economic experts have cautioned against relying too much on a single month's employment data as an assessment for the country's jobs situation, especially in the winter, when seasonal employment opportunities can lead to larger swings in monthly figures. Still, the stepback in veterans unemployment is noteworthy because it ran counter to the national unemployment rate, which fell from 6.7 percent in December to 6.3 percent in January. Veterans employment rates have routinely outpaced the general public in recent years. Only once in the last four years has the general population's unemployment rate been lower than the overall veterans figure.

All of the job estimates are close to double what they were in January 2020, before the global coronavirus pandemic forced the temporary and permanent closing of businesses across the country. BLS officials said they saw significant job gains in January among companies in technical consulting services, education work and local government posts. However, that positive news was offset by continued job losses in the hospitality and recreation industry — a major employer of veterans — as well as the food service industry. The January jobs report covers the final few weeks of President Donald Trump's term in office as well as the first few days of President Joe Biden's new administration. [Source: MilitaryTimes | Leo Shane III | February 5, 2021 ++]

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## **Vet Fraud & Abuse**

### **Reported 01 thru 14 FEB 2021**

**Fresno, CA** -- A California couple used their status with the U.S. Navy to access the personal information of more than 9,000 people that they sold to be used in identity thefts, federal prosecutors alleged 2 FEB. **Marquis Asaad Hooper**, 30, was stationed in Japan as a chief petty officer with the Navy's Seventh Fleet until October 2018, when he left the Navy after 10 years. His wife, **Natasha Renee Chalk**, 37, was a naval reservist stationed at Naval Air Station Lemoore in California. The couple, who now live in Fresno County, were indicted by a federal grand jury in Fresno last week on charges of conspiracy to commit wire fraud, wire fraud, and aggravated identity theft.

In August 2018, Hooper contacted a company that stores personal information on millions of people, falsely claiming that the Seventh Fleet needed access to its database to conduct background checks on Navy personnel, according to the indictment announced 2 FEB in a statement by prosecutors. Instead, prosecutors said he added his wife and other unnamed people to the database account run by the company, which was not named in the indictment. Over the next two and a half months, the couple searched for tens of thousands of people and obtained information on more than 9,000 people, the prosecutors said.

They sold that personal information to others in exchange for bitcoin payments of at least \$160,000, according to the indictment. The recipients of the information then used it to commit identity theft, according to the charges. Attorney Michael McKneely, who represents Hooper, said the couple accessed the database "clearly as part of the scope of their work." "The government's allegations ... are obscuring the fact that basically they are alleging these two people, Hooper and Ms Chalk, accessed commercially available databases that are used by people like you and me everyday," McKneely said. McKneely added that "the government never met with my client to attempt to determine what that basis was" for the couple gaining access, though investigators served a search warrant in 2018. But prosecutors said in one instance

in November 2018, a man in Gilbert, Arizona, tried to withdraw money from a bank account using a fake driver's license made with information Hooper found in the database.

Three months after the company shut down their access in December 2018, prosecutors said, the couple tried to get access again, this time using a contact who was a petty officer aboard the USS George Washington, which was docked in Newport News, Virginia. The contact falsely told the database company that another member of the Navy was a supply officer. The couple then sent the contact an agreement to use the database, a fake driver's license for the bogus supply officer, and a fake letter from the contact's commanding officer, all with forged signatures, prosecutors alleged in the indictment. The other two members of the Navy are not charged and are referred to in the indictment by their initials.

Chalk was arrested 1 FEB and Hooper surrendered 2 FWB. They face maximum penalties of 20 years in prison. Federal prosecutors have recommended Saul Eady spend 65 months behind bars for his role in a fraud scheme that targeted a defense contractor and two other firms. (Carl Ballou/Stock) Assistant Federal Defender Benjamin Gerson, who appeared on Chalk's behalf, did not immediately return a telephone message seeking comment. Jeff Houston, a spokesman for the Naval Criminal Investigative Service that helped investigate the case with the Federal Bureau of Investigation and Homeland Security investigations, deferred to the Justice Department and the FBI for any comment. [Source: The Associated Press | Don Thompson | February 3, 2021 ++]

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## **WWII Vets [247]**

### **James Chapman | 100 Year Old Recalls Hacksaw Ridge**



James Chapman witnessed events of world importance during his 100 years. Chapman, who was to mark his centennial on Sunday with a small group of relatives at his home, was born in Chapman, near Louisa in Lawrence County. His parents were Joseph and Nora Chapman. The centenarian said he dropped out of Louisa High School to voluntarily serve in World War II. Chapman served in the infantry in the South Pacific. As a staff sergeant, he was wounded twice and received two Purple Hearts.

Chapman describes that he was "halfway" drafted. He explained he received a draft notice from the Army and went to the recruiters' office. On Oct. 20, 1942, recruiters were loading other young men on the

bus to take them to Huntington for an exam. “They all got on the bus but me and (the recruiter) said, ‘We can’t take you,’” Chapman said. “I said ‘Nah, I’m here. I’m going.’ And I got on the bus.” “He didn’t have to go because his brothers were drafted, but he said he wanted to go,” said Lisa Hutchinson, his granddaughter.

After basic training in Georgia, Chapman went to the west coast to further train before heading to the Pacific War, or the fight across the Pacific toward mainland Japan. “I went to the Hawaiian islands and I took jungle training over there for about a month,” Chapman said. Chapman said his unit trained for an invasion of Yap Island, an invasion that never came. Yap Island was leapfrogged during the island-hopping campaign of the Pacific theater. “They said they had a bigger project for our company,” Chapman said. “We went and hit the Philippine islands.” That was where Chapman earned the first of his two Purple Hearts. “I got shot in the left shoulder in Okinawa,” he recalled. “I got blown out of a hole with an artillery shell in the Philippines. I couldn’t hear for weeks.”

That injury is responsible for much of his hearing loss now. Chapman was then ordered to Okinawa. His company hit on April 1, 1945, Easter Sunday morning. “What all I saw was pretty rough. Okinawa was something else. They say it was one of the bloodiest islands in World War II,” Chapman said. “I got shot twice on there, but one time it was just marks.” Chapman’s unit fought on Hacksaw Ridge. He explained the Japanese had dug into the island and had tunnels and passages connecting underground. “They had a rock crest hollowed out and they could climb up there with field glasses and see the whole island, where everyone was,” Chapman said. “That island was honeycombed; there were caves all over it.”

Chapman said the Japanese used these caves to be able to hit troops from behind. It was these dug-in locations where Chapman was shot, earning him his second purple heart. “I went too far, I was out ahead of my men,” said Chapman, who was a staff sergeant at the time. “I was out ahead when I got shot.” Chapman said he went over the hill and up a holler where the Japanese had machine guns slightly buried into the ridge about 200 yards in front of him. “I got in behind a rock. Every time I’d move they’d turn those machine guns on me,” Chapman said. “My BAR gunner ... I heard something and here he came a crawlin’ down the hill to me. He’d been hit and blood was running down his face and this, that and the other. He wiped it off and he got a towel out of his backpack and he bandaged me up.

“He said ‘What are we going to do? We can’t get out of here, every time we move they turn them machine guns loose on us.’ I said, ‘We’ll just work it out ‘til it gets dark.’” Chapman said once it got dark, the two managed to get back over the hill and headed toward the command post. The post had moved, but the pair was picked up by a jeep. After the vehicle transported him to the aid station and then the field hospital, Chapman was put on a ship and taken to Saipan, where he underwent surgery to remove the bullets. “It healed up on the outside but didn’t heal up on the inside,” Chapman said. “I had to go back and have another operation and they found one stuck in behind the shoulder blade. It still gives me problems.”

After the operation, Chapman returned to his unit in preparation for the next stage of the war. “We went back to the Philippines after Okinawa and were getting all new equipment, loading the ships, we were going to hit Japan,” Chapman said. “We were all real happy it was over. “I just thank the Lord that I got through,” Chapman added. “You had to lean a whole lot on (your faith while deployed).” He said any holiday free or any chance he got, he would go to church while overseas. In 1945, the two major Christian holidays — Easter and Christmas — played pivotal roles in Chapman’s life; Easter was the day he landed on Okinawa and Christmas was the day he got out of the Army.

He returned to Lawrence County where he grew up with the woman he would marry — Katherine Robinette — and with whom he'd have five children: June Roberts, of Mount Sterling; Alberta Baldrige, who is deceased; Curt Chapman, of Raceland; Mark Chapman, who is deceased; and Sharon Tackett, of Willard, Ohio. He also has nine grandchildren; 26 great-grandchildren; and seven great-great-grandchildren. Mrs. Chapman died in 2003 after 61 years of marriage. Chapman's civilian career consisted mostly of work for the U.S. Corps of Engineers. He worked at the dam in Catlettsburg until it was razed, and then at the Lloyd dam until it was razed. Finally, he spent 35 years at the Greenup Locks and Dams, from where he retired. He worked odd jobs until he was in his 70s.

His daughter Sharon recalled joking about their life as a "dam" family. She said the Corps provided housing for the operator and his family. "I told my teacher my dad works at the dam and my teacher would say, 'Where do you live?' and I'd say 'the dam house,'" she said, noting while living in Catlettsburg, the family experienced the 1957 flood. Daughter Sharon Tackett remembers it: "We had to take a boat to the front door and push it to the steps to get upstairs." As keeper of the dam, his duties sometimes required diving for sunken boats or to make repairs. The most difficult task of his career was to dive in search of the Floyd County school bus that veered off the road in Prestonsburg and sank in the Big Sandy River in 1958, killing 26 students and the bus driver. It was the third deadliest bus accident in the country. "He said it was worse than being in the war," Hutchinson said.

Now, life is less complicated. Chapman enjoys watching television and won't miss a ball game, especially UK basketball. He attended the opening of the World War II Memorial in Washington, D.C., in 2004 with his caretaker granddaughter and her daughter. He also likes to cook, two of his favorites being biscuits and gravy and brown beans, fried potatoes and cornbread. Despite life's tragedies, from the loss of his spouse and two children to serving in the military to bus accident recovery efforts, his granddaughter said he has a positive attitude. "After everything he's been through, he doesn't have PTSD," she said. "He's not scared of anything." [Source: MilitaryTimes | Lee Ward & Matt Jones | January 31, 2021 ++]

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## WWII Vets 248

**Edith Reynolds | Code Girl and Activist**



Edith Reynolds White was born in Passaic, New Jersey, in 1923. Growing up, she attended a small private school where there was "good literature, good foreign language... a marvelous education in depth," but one that lacked any real teaching in science. White had always valued education. When her father passed away, many of White's relatives suggested she stay home and care for her mother. However, White had other ideas. She skipped two grades and received a scholarship to Vassar College at 16. Working her way



through school, White sent money back home to her family. She ran the student self-help bureau and worked for college shops during the summers. While White attended college, the United States entered World War II. "Many of my best friends were being killed," she said. When a Navy captain visited her campus and summoned those with the necessary math and language skills to use in Naval Intelligence, she felt compelled to sign up to save her country.

White began taking secret courses in code-breaking and cryptography. When she graduated from college at 20, the Women Accepted for Volunteer Emergency Service (WAVES) commissioned her. The WAVES unit worked to crack Japanese codes and earned commendations twice for breaking codes that eventually led to American victories in the South Pacific. They worked "around the clock and often didn't know whether to eat breakfast or dinner when they finished a shift. White served as a shift commander in the unit. When not working to break Japanese codes, the women went to USO dances and bars together. "One group agreed that if anybody ordered a vodka Collins when they were out at a bar together, that would be their signal that a stranger was showing too much curiosity about their work, and they were all to disperse to the ladies' room and then flee."

After her service in the WAVES unit, White went to work in a tuberculosis hospital in New York. At the time, a cure for tuberculosis had yet to be developed and many young men were returning home with active TB contracted from the South Pacific. White assisted the patients with job and college training along with post-recovery life planning.

At the TB hospital, she met Dr. Forrest White, who was finishing his medical internship. Edith was to receive a unit citation for breaking Japanese codes. The hospital never had WAVES officers before and decided to hold a ceremony to decorate them. For the occasion, Edith needed to borrow someone's ribbons: she borrowed those of Dr. Forrest White, and the two married that following fall, 1946. The Whites had two children, Hap and Holly. They moved back to Dr. Forrest White's hometown of Norfolk, Virginia. The family found the first year of transition tough because Forrest suffered from polio. Meanwhile, Edith was occupied by the campaign for Francis Pickens Miller for the U.S. Senate. When Forrest recovered from polio, the two spent a lot of time rebuilding his strength by playing tennis together.

Edith was enthusiastic about civil rights and worked to bridge the racial gap between black and white communities as a member of the Women's Interracial Council. She began fighting for better facilities at Booker T. Washington High School, which was for black students only. Together, the White family helped found and lead the Norfolk Committee for Public Schools, which was against Virginia's Massive Resistance, a movement to block desegregation. The committee won a lawsuit that resulted in the desegregation of six Norfolk schools. Edith's work spurred hatred from their neighbors and friends. Many women stopped playing tennis with her. Burning crosses began appearing on their doorstep, and the family received many threatening phone calls. However, she did not give up. Instead, she kept fighting for racial equality and women's rights. White played an instrumental role in organizing the League of Women Voters in Norfolk and actively encouraged women to register and vote independently.

Edith's family never knew of her secret military service until a limousine arrived outside her son's house in Norfolk's Algonquin Park neighborhood in Virginia. A naval officer stepped out looking for Lt. Reynolds, a name which her son only then realized was his mom's. Edith met up with the officer and they reminisced about the last time they spoke, which was during the war. Particularly, they recalled when he had traveled to Washington with a soaked Japanese codebook that was rescued from a sinking submarine,

and Edith, alongside the other WAVES officers, strung the book on a clothesline and cracked the code. Her efforts contributed to the Battles of Leyte Gulf and the Philippine Sea.

In addition to her activism, White loved art and literature. She served as the first female board member of the Virginia Symphony Orchestra. She also endowed Old Dominion University's Literary Festival, was an avid watercolor painter, wrote book reviews for The Virginian-Pilot, traveled to local schools as a storyteller, and was an active member of the Larchmont United Methodist Church. Edith White died on June 6, 2020 from surgical complications in Williamsburg, Virginia. She was 96. We honor her service. [Source: Vantage Point | Calvin Wong & Aubrey Hutson | November 5, 2020 ++]

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## **Korean War Vets**

### **Jesse L. Brown | First African American to Earn Navy Wings**



Jesse L. Brown was born in October 1926 in Hattiesburg, Mississippi. When he was six years old, his father took him to an air show, which was the impetus for his interest in becoming a pilot. While at college, Brown learned of the Naval Aviation College Program, a flight-training initiative. A recruiter told him he would not pass the qualifying exams and even if he did, the Navy did not have African American pilots. Despite all odds, Brown passed the exams and joined the program. The Navy then offered monthly compensation that allowed Brown to quit his other jobs.

As an aviation midshipman, he attended a series of flight training courses. The last one was at flight school in Pensacola, Florida. While there, he secretly married his high school sweetheart. Marriage for men in the training program was prohibited until after graduation, and, if found out, Brown could have been discharged from the program. In October 1948, he graduated from flight school and became the first African American to earn his Navy wings. As Brown broke the color barrier, his achievement grabbed the media's attention and his picture was in "Life" magazine. Brown was assigned to Fighter Squadron 32 and was aboard the USS Wright before his unit transferred to the USS Leyte. At the start of the Korean War in 1950, the USS Leyte was called for duty.

On Dec. 4, 1950, Brown, as squadron leader, was on a strike mission to the Chosin Reservoir in North Korea. About an hour into the mission, one of the pilots saw what looked like fuel leaking from Brown's plane, apparently hit by gunfire. According to HistoryNet.com, Brown radioed, "This is Iroquois One-Three. I'm losing power. I have to put it down. Mayday. Mayday." Brown crash-landed on the side of a mountain. His wingman, Lt. Thomas Hudner Jr., saw that Brown did not emerge from his plane. Hudner Jr. then crash-landed next to Brown's wreckage. In doing so, he risked his own life, a court-martial and

capture by the enemy. Hudner Jr. was unable to free Brown, who was injured and trapped by the crushed instrument panel. Even when help arrived, the men were unable to free him. Before he died, Brown asked Hudner Jr. to tell his wife he loved her. He was 24 years old.

Brown earned various medals and honors, including a Distinguished Flying Cross, a Purple Heart and an Air Medal. In addition, the Navy commissioned a frigate in his honor, naming it USS Jesse L. Brown. We honor his service. [Source: Vantage Point| Michael Veronda | February 2, 2021 ++]

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## **Military Retirees & Veterans Events Schedule**

**As of 15 FEB 2021**

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

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

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

Note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date\time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and\or other military retiree\veterans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com) [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | February 14, 2021 ++]

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## **Vet Hiring Fairs**

**Scheduled As of 15 FEB 2021**



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 | February 14, 2021 ++]

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## **State Veteran's Benefits**

### **West Virginia 2021**

The state of West Virginia provides a number of services and benefits to its veterans. To obtain information on these refer to the attachment to this Bulletin titled, "**State Veteran's Benefits – WV**" for an overview of those in the below categories. They are available to veterans who are residents of the state. For a more detailed explanation of each of the below plus the star's current position on veteran issues refer to <http://dva.state.wi.us> & <https://www.moaa.org/content/state-report-card/statereportcard>.

- Housing
- Financial
- Employment
- Education
- Recreation
- Burial
- Driver and Vehicle Licensing

[Source: <http://www.military.com/benefits/veteran-state-benefits/wisconsin-state-veterans-benefits.html> | Feb 2021 ++]

**\* Vet Legislation \***



## **TRICARE Young Adult Plan**

### **Update 01: H.R. 475 | Health Care Fairness for Military Families Act of 2021**

A bipartisan bill would expand TRICARE eligibility to young adult dependents up to age 26, fixing an eligibility gap between TRICARE and commercial plans that has existed for a decade. **The Health Care Fairness for Military Families Act** of 2021 (H.R. 475), introduced by Reps. Elaine Luria (D-VA and Michael Waltz (R-FL.), would correct this concern at a critical time – COVID-19 has underscored the need for young adult health care coverage as the pandemic has upended higher education plans and made it more difficult for young adults to find jobs.

Commercial plans are required by law to make coverage available until adult children turn 26. For military families, TRICARE coverage ends at age 21, or age 23 if the child is a full-time college student. After they lose coverage under TRICARE, dependents can purchase TRICARE Young Adult (TYA), a premium-based plan. Monthly premiums for 2021 are \$459 for TYA Prime and \$257 for TYA Select, up 22% and 13% respectively since last year. At the end of FY 2019, there were approximately 37,000 young adults enrolled in TYA; most were the children of military retirees.

Since its inception in 2012, TYA premiums have increased dramatically, leading to lower enrollment and a beneficiary pool skewed toward those with chronic medical conditions. TYA Prime premiums are up 160% since 2012 (an average annual increase of 14%) while the cost of TYA Select has grown 69% (up 7% per year, on average). These increases call the future viability of this premium-based plan into question. The members of Congress behind this bill are very familiar with the health care concerns of the uniformed services community: Rep. Luria is a retired Navy commander, and Rep. Waltz has served more than 20 years in the Army and is currently a colonel in the Army National Guard. In a press release announcing the bill, they explained the importance of this legislative fix.

“Our service members have risked everything to protect our nation and preserve our freedoms,” Waltz said. “They should not have to worry about the health and welfare of their families while serving our country. That’s why I’m proud to support this legislation to support our military families, provide an additional retention-incentive for our service members, and ensure the children of our troops have the same, equal access to health care as their civilian counterparts.” Luria, who introduced a similar bill last year, cited a sense of urgency given the COVID-19 pandemic: “During this public health emergency, it is more important than ever to provide our servicemembers and their families with affordable and accessible health care.” [Source: Military Officers Association of America | Karen Ruedisueli | February 03, 2021 ++]

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## **Vet Unemployment**

### **Update 29: H.R. 637/S.134: The Veterans Economic Recovery Act of 2021**

Congress has perhaps no greater calling than the calling to help those who have served live their version of the American dream once they hang up their uniforms and to put the numerous skills and talents that veterans developed in service to use in their civilian lives. In 2019, the veteran unemployment rate was just 3.1%, the lowest in 19 years. However, due to the economic impact of the ongoing COVID-19 pandemic, the veteran unemployment rate rose to 5.3% as of December 2020. More than 81% of the over 462,000 veterans unemployed at the start of 2021 are in their prime working years between the ages of 22 and 66. Helping these veterans affected by the pandemic get back on their feet should be one of Congress' highest priorities.

On 8 FEB, Rep. Mike Bost (R-IL) introduced VFW-supported H.R. 637. A few days prior, Sens. Tester (D-MT) and Moran (R-KS) introduced the senate version S.134 of this legislation. This important legislation would provide 12 months of retraining benefits to certain veterans who became unemployed as a result of the COVID-19 pandemic. Eligibility criteria for obtaining this retraining benefit includes:

- Being between the ages of 22 and 66
- Having an honorable or other than dishonorable discharge;
- Non-eligibility eligible for any other VA education benefits.
- Non-enrolment in another Federal or State job training program,
- Not receiving disability compensation for reasons that have led to unemployability, or in receipt of any unemployment benefit when they begin training under this program.

Members of the National Guard or Reserve who were called up on Federal orders to assist states with the COVID-19 response would also be eligible for the rapid retraining program as long as they meet the other age, unemployment, and discharge requirements. [Source: VFW Action Corps Weekly | February 8, 2021 ++]

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## **Medicare Dental Coverage**

### **Update 02: H.R.502/S.97: Medicare Program Dental Services**

Two bills that would provide for coverage of dental services under the Medicare program were introduced in Congress last week. H.R.502, authored by Rep. Nanette Diaz Barragan (D-CA) has been introduced in the House of Representatives, while S.97, authored by Sen. Ben Cardin (D-Md.) has been introduced in the Senate. As of 12 FEB the text has of either bill not published and been received by either branch's Committee on Finance. [Source: TSCL | February 1, 2021 ++]

**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>.





## **Military Coronavirus Impact**

### **Update 04: Everywhere Mandatory On-Base Mask Wearing Initiated**

Defense Secretary Lloyd Austin has ordered new, stricter rules for masks on military installations, requiring virtually everyone to wear a mask even if social distancing, and whether it's indoors or outdoors. The memo, issued 4 FEB, was effective immediately. Austin specifically mentions outdoor shared spaces in the requirements, and specifically mentions practicing social distancing in combination with other preventive actions against COVID-19, including wearing the mask.

Those new rules replace a similar memo issued April 5, 2020, by then-Secretary of Defense Mark Esper. Those previous rules required everyone to wear a mask when they couldn't maintain six feet of social distance; and it didn't specifically mention outdoor requirements. "COVID-19 is one of the deadliest threats our nation has ever faced. As we have done throughout our history, the military will rise to this challenge," Austin stated in his memo. "It is imperative that we do all we can to ensure the health and safety of our force, our families, and our communities so we can prevail in this fight." The primary exception for the mask-wearing is an individual's home. Others are:

- When an individual is alone in an office with floor-to-ceiling walls with a closed door;
- Brief periods of time when eating and drinking while maintain social distancing;
- When a mask must be lowered briefly for identification or security purposes, such as at the installation gate; and
- When it's necessary to reasonably accommodate an individual with a disability.

Heads of DoD components may grant categorical or case-by-case exceptions in writing for service members and their families in environments other than military office spaces, that are related to living on a military installation, or that are related to children's mask requirements, as long as the exceptions are consistent with guidelines for the Centers for Disease Control for mask wearing by children. According to the CDC, generally children older than 2 should wear a mask.

For other situations outside of office settings when temporary unmasking is necessary for mission requirements, only high-ranking officials have authority to grant exceptions: a general/flag officer of at least O7 grade; a senior executive service member; or an O6 installation commander when the installation doesn't have officials at those higher levels. The masks must cover the nose and mouth, and meet the guidance from the Centers for Disease Control and the Occupational Safety and Health Administration. [Source: MilitaryTimes | Karen Jowers | February 5, 2021 ++]

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## Basic Allowance for Housing

### Update 07: What the Reduction in BAH is Costing Troops



Most troops paid at least \$1,000 a year out of pocket in 2020 because of reductions in the Basic Allowance for Housing, according to an analysis by government auditors. “The fact that DoD has been reducing the Basic Allowance for Housing has not gotten a whole lot of attention, so it may be a surprise to some service members and their families,” Elizabeth Field, director of the Government Accountability Office’s Defense Capabilities and Management team, told Military Times. “For military families living off base in housing they find in the local economy, the reduction means that they’ve had to share more of the cost of housing than they have in the past.”

To GAO’s knowledge, this is the first time an analysis has been conducted of the actual BAH reductions and what they mean to service members, Field said. Their chart shows how much extra a service member would get each month and over a year’s time, if the 5 percent reduction weren’t required. For example, E1s to E4s with dependents missed out on \$84 a month in 2020, according to the 26 JAN GAO report.

Starting in 2015, DoD reduced the BAH rates gradually by 5 percent, so that service members are required to pay a share of their housing costs out of pocket. Instead of the previous goal that BAH would cover 100 percent of housing costs, the rate was reduced to 95 percent. “For those who would never intend to live on base, the 5 percent out of pocket cost means some choose to live at the 95 percent standard, which can be significant in some locations,” according to Dan Merry, vice president of government relations for the Military Officers Association of America. It can be especially difficult for junior troops in some areas.

The BAH reductions were fully phased in by fiscal year 2019. The auditors note that defense officials asked for the change in law so they could divert some of the money paid in BAH into the force for training and readiness. DoD spent about \$20 billion in fiscal 2019 on BAH, one of the largest parts of military pay, according to auditors. BAH rates are calculated each year for each of the 301 separate military housing areas — based on pay grade, and whether the service member has dependents. While on the average and as a whole BAH rates have increased since 2014, individual rates can increase or decrease for a given pay grade, dependency status, and geographic location. A service member may choose to rent or buy a dwelling in the civilian community that costs less than the monthly BAH, and can pocket the extra money. If they choose to rent or buy a dwelling that costs more than BAH, that extra comes out of pocket, too. For those living in privatized housing, the rent is set at the BAH rate.

The 5 percent reduction is calculated after DoD determines the BAH rates for the individual locations. They calculate a weighted national average of those local rates, and use the weighted national average rates to determine the dollar amount of reduction for each BAH rate to equal a 5 percent reduction. The BAH rates are reduced by a set dollar amount, regardless of where the service member is stationed. DoD contends calculating the reductions in this way is more equitable, the GAO auditors stated, because it ensures the amount coming out of pocket for the service member is the same across any given pay grade and dependency status, regardless of where in the U.S. a service member is stationed.

That does mean that the percentage of the actual reduction varies by location. Service members in more expensive areas where the BAH was greater than the national average see a lower percentage of decrease in their BAH than those living in lower cost areas. Using GAO's examples, the \$102 per month reduction equals a 2-percent BAH reduction for the E6 with dependents in San Francisco; and about a 10 percent BAH reduction for an E6 with dependents living Johnstown, Pa.

**Examples of how much the BAH reduction cost troops in 2020:**

	With Dependents	Without dependents
E1-E4	\$84 per month/\$1,008 per year	\$69 per month/\$828 per year
E6	\$102 per month/\$1,224 per year	\$87 per month/\$1,044 per year
E7	\$104 per month/\$1,248 per year	\$89 per month/\$1,068 per year
O2	\$96 per month/\$1,152 per year	\$87 per month/\$1,044 per year
O4	\$127 per month/\$1,524 per year	\$112 per month/\$1,344 per year
O6	\$143 per month/\$1,716 per year	\$127 per month/\$1,524 per year
O7-O10:	\$148 per month/\$1,776 per year	\$132 per year/\$1,584 per year

Meanwhile, concerns were raised about how these reductions in BAH would affect the financial viability of privatized housing projects, which rely on service members' rent as their primary source of income. In fiscal years 2018, 2019, and 2020, Congress required the military to make payments to the privatized housing projects to offset the BAH reductions. "The fact that subsidy payments are paid to [privatized housing projects] to offset the BAH reduction .... I don't think that's well-known" among troops and families, said Sarah Kline, an Army wife and housing advocate for the Military Housing Advocacy Network. "It doesn't feel fair to the service members living off base in the civilian community, forced to deal with the reduced [BAH] rates."

About two-thirds of families live off base, either by choice, or because on-base housing isn't available. "Military families who do not have a choice to live on installation may find the BAH reduction and investment in [the privatized housing projects to offset BAH reductions] unfair," MOAA's Merry said. "Long waiting lists on installations where housing demand exceeds supply often results in expensive out-of-pocket options off base."

In their 26 JAN report, auditors found problems with the congressionally-mandated method for calculating the payments to the projects. Because the payments to the projects are based on the local BAH rate, and the BAH reductions are based on a national weighted average BAH rate, it causes a "distortion" that gives some privatized housing projects more money or less money than Congress intended, auditors stated. Auditors found that six privatized housing projects received more than \$1 million greater than the estimated amount of BAH reductions of the service members in their communities. Yet six other projects

received more than \$1 million less than the estimated amount of BAH reductions. GAO hasn't released information on the specific projects.

“For those living on base in privatized housing, the impacts of the reduction have been mixed,” Field said. “As we found, there have been some instances in which DoD did not provide enough funds to privatized housing developments to make up for the reduction in BAH. In these cases, that meant less funding available to help maintain quality housing, a concern that Congress and others have been focused on in recent years. “We also found instances in which DoD provided more funds than needed.” Auditors recommended that Congress take steps to fix this methodology. Kline said she is concerned about locations where the military privatized housing landlords were undercompensated for the BAH reduction, and how it affects military families living in those housing areas.

In 2019, DoD's reduction in BAH for troops specifically living in privatized housing saved DoD about \$193 million. That same year, DoD made congressionally mandated payments to private housing landlords of \$198 million to offset the losses. Overall, the Army's and Air Force's payments to privatized housing projects on their installations were \$3.4 million and \$3.5 million less, respectively, than the total BAH reduction, indicating underpayments to some projects. The Navy's and Marine Corps' overall payments to projects were greater than the BAH reduction, by \$9 million and \$2.7 million. [Source: MilitaryTimes | Karen Jowers | February 1, 2021 ++]

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## **Military Base Names**

### **Update 02: Renaming Commission**



The commission to rename military bases honoring Confederate leaders will include three retired generals, a retired admiral, a former drill sergeant, a civilian defense policy expert, a congressman and the secretary of the Smithsonian, Pentagon and congressional leaders announced 12 FEB. The commission is expected to begin work next month to build a plan to rename 10 Army installations carrying the names of Confederate generals and to remove other names and symbols from Defense Department properties and assets honoring those who served the Confederate States of America, officials said. The group was created by the fiscal year 2021 National Defense Authorization Act, which became law Jan. 1 after the Senate and House voted to override then-President Donald Trump's veto of the annual policy and spending bill.

Defense Secretary Lloйд Austin on 12 FEB named to the commission retired Navy Adm. Michelle Howard, retired Marine Gen. Bob Neller, retired Army Brig. Gen. Ty Seidule, and Kori Schake, a civilian defense policy expert. “Each of these individuals possesses unique and relevant experience, in and out of government, that I know will inform this important effort,” Austin said in a statement. “I am enormously grateful for their willingness to serve the nation again, and I thank them in advance for the wise counsel I am confident they will provide.” The four will join four members named by the chairmen and ranking members of the House and Senate Armed Services Committees. They are retired Army Lt. Gen. Thomas Bostick; Lonnie G. Bunch II, the secretary of the Smithsonian; Jerry Buchanan, a Tulsa, Okla., businessman, and Rep. Austin Scott (R-GA)

Congress mandated the commission as Army and Pentagon leaders during Trump’s administration began looking at stripping bases of Confederate-linked names amid a nationwide racial reckoning after the Memorial Day killing of George Floyd by Minneapolis police. But Trump rejected calls to rename the posts, and ultimately vetoed the NDAA, in part, over that objection. The bases in question, all in former Confederate states, were named during the 1910s and 1940s amid the south’s Jim Crow era. They are Camp Beauregard and Fort Polk in Louisiana, Fort Benning and Fort Gordon in Georgia, Fort Bragg in North Carolina, Fort A.P. Hill, Fort Lee and Fort Pickett in Virginia, Fort Rucker in Alabama, and Fort Hood in Texas.

Congress charged the commission with working with local communities to establish new names for these installations. The panel is to provide its findings and recommendations to Congress by October 2022 and the Pentagon must implement the changes by Jan. 1, 2024, according to the law. The Army has the power to unilaterally change the names of its installations, however Austin’s chief spokesman, John Kirby, told Stars and Stripes that the defense secretary intends to allow the commission to lead the effort.

- **Howard** retired from the Navy in 2017 after commanding U.S. naval forces in Europe and Africa. She was the first Black female four-star officer in the U.S. military history. She was also the Navy’s first Black woman to command a ship, the USS Rushmore dock landing ship in 1999, and the first to lead a Navy battle group, commanding Expeditionary Strike Group Two in the Indian Ocean in 2009.
- **Neller** retired as the Marine Corps commandant in 2019 after 44 years in the service. Since his retirement, Neller has been outspoken about race issues, penning a public letter in the wake of Floyd’s death that read, in part: “To the racists in America ... You are on the wrong side of history. I pity you.”
- **Schake** is the director of foreign and defense policy studies at the right-leaning Washington think tank American Enterprise Institute. She is also a former Pentagon and State Department official, and she has written extensively about defense issues, including civil-military relations.
- **Seidule** retired from the Army in 2020 and led the history department at the U.S. Military Academy at West Point for about 20 years, according to his biography. In January, he published a book entitled “Robert E. Lee and Me,” which is described as a look at his changing understanding of Lee and the Confederacy, which he had revered growing up as a southerner.
- **Bostick** was chosen by Senate Armed Services Committee Chairman Jack Reed, D-R.I. Bostick retired from the Army in 2016 after leading the Army Corps of Engineers. A 1978 graduate of

West Point, Bostick also served as the director of Army Human Resources, commanded its Recruiting Command and taught at his alma mater.

- **Bunch** was chosen by House Armed Services Committee Chairman Adam Smith, D-Wash. A historian, teacher and author, he has led the Smithsonian since 2019, according to his official biography.
- **Buchanan** was selected by Sen. James Inhofe, R-Okla., the ranking member on the Senate Armed Services Committee. Buchanan is “a private business owner and civic leader” in Tulsa, according to Inhofe’s office. He served in the Army, including as a drill sergeant, and was assigned to Fort Dix, N.J., and Fort Polk.
- **Scott** was selected by Rep. Mike Rogers, R-Ala., the House Armed Services Committee’s ranking member. Scott has served in Congress since 2010, representing Georgia’s 8th congressional district, which includes Robins Air Force Base in the state’s center and Moody Air Force Base near its southern border.

Rep. Anthony Brown (D-MD) applauded the selections announced Friday. Brown, an Army veteran and member of House Armed Services Committee who championed efforts to strip bases of Confederate names, said those chosen had the proper backgrounds to make sound choices in renaming the posts “that every American can be proud of.” “Men who fought to preserve the institution of slavery and betrayed our country to defend white supremacy do not deserve to be honored by our military,” Brown said. “This commission is tasked with a serious mandate, to recommend redesignations that honor Americans who embody the values to which we aspire and reflect our nation’s diversity.” [Source: Stars & Stripes | Corey Dickstein | February 12, 2021 ++]

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## **Navy Black Sea Ops**

### **Mission to Reassure Allies & Ensure Security and Stability**



**Russian jet flies low past USS Donald Cook in Black Sea**

A Russian warplane conducted a low pass near the USS Donald Cook on 31 JAN in the Black Sea, where the Navy has dispatched three ships for exercises. The Sukhoi Su-24 fighter-bomber screeched past the U.S. destroyer while it was operating in international waters, the U.S. Navy’s 6th Fleet said in a statement.



The Navy said it operates in the Black Sea to reassure allies in the region and “ensure security and stability.”

The event occurred while the USS Donald Cook was operating alongside the destroyer USS Porter and USNS Laramie, which was refueling the warships during operations. Refueling at sea is fundamental for the Navy, but doing it in the Black Sea is “a new operational model in a new year,” said Cmdr. Matt Curnen, USS Donald Cook’s commander. “Taking fuel at sea is the most concrete way for us to sustain independent operations.” Also was taking part in drills with the vessels in recent days were 4A Navy P-8A aircraft. But more Navy ships and planes in the Black Sea can also mean additional attention from Russian forces, who routinely track their movements

The arrival of three Navy ships in the Black Sea could signal that the service intends to bolster its presence there this year. NATO has emphasized maintaining a presence in the region, which includes the Crimean Peninsula, annexed by force by Russia in 2014. But the time key allies operated there last year declined compared to 2019, a security analyst with the Heritage Foundation, a Washington think tank, said last week. The Navy didn’t immediately lodge any formal public complaints against the Russians for the Su-24’s low pass, though the service has criticized some Russian actions in the region in recent years.

In August, a U.S. B-52 bomber’s maneuvers above the Black Sea were restricted by two Russian fighter planes that flew in an “unsafe and unprofessional manner” when they crossed within 100 feet of the Air Force’s long-range bomber, the military said at the time. In April and May, the U.S. accused Russia of multiple unsafe intercepts involving fighters flying as close as 25 feet from a Navy P-8A Poseidon reconnaissance aircraft over the eastern Mediterranean. Russia has also lodged complaints about U.S. operations near its borders. [Source: Stars & Stripes | John Vandiver | February 1, 2021 ++]

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## **Military Retirement Pay Taxation**

### **Update 04: News on 5 State’s Efforts to Exempt from State Tax**



**Maryland.** MOAA members in Maryland are working vigorously to pass exemptions on the taxation of military retirement pay in their state. Senate [Bill 574](#) and accompanying House [Bill 734](#), both introduced 26 JAN would grant a partial state tax exemption for military retirement in the 2021 tax year -- either \$15,000 or 50% of the military retirement income, whichever is greater. For the 2022 tax year and beyond, the exemption would extend to all military retirement income received. MOAA’s Maryland Council of Chapters is part of the Maryland Military Coalition (on Twitter: @MDMilCoalition), a group of 17 organizations that’s fighting to secure the exemption, said Col. Bob Norton, USA (Ret), council president.

Members of that group “strongly support Gov. Larry]Hogan’s bill to phase out state income tax on military retired pay as 31 other states have done,” Norton said. “This bill is a workforce development measure that will help attract and retain highly skilled and experienced military retirees to live and work in Maryland,” he added. “This will be the Maryland Military Coalition’s top priority.” Simultaneously, the coalition is pushing for three other bills that would offer at least partial exemptions for state income tax on military retirement pay. The Maryland Council of Chapters has been advocating for tax exemptions for military retirement pay for at least two decades, Norton said:

- House [Bill 166](#) would exempt many retirement plans, including military retirement as well as Roth Individual Retirement Accounts (IRAs), from state income tax over three years.
- Senate [Bill 370](#) targets the uniformed services population more directly: Retirees of the uniformed services under age 55 would be able to subtract the first \$5,000 of their retirement income from tax calculations, and retirees older than 55 could subtract their first \$20,000. However, retirees over 65 years old who are receiving a Social Security benefit would be required to pay a tax on that pay.
- House [Bill 864](#) would allow a subtraction modification to the Maryland income tax for the first \$30,000 of military retirement income for veterans who have a VA service-connected disability rating of 100%.

Norton said securing legislative passage will be an uphill battle this year as Maryland, like the rest of the nation, grapples with economic losses due to the COVID-19 pandemic. “We’ve already been at the elimination issue in Maryland for over 20 years,” Norton said. “We’re not newbies to this long, drawn-out struggle.” Exemptions could entice more servicemembers to live in Maryland, boosting the local economy. Norton said he knows servicemembers who work in Maryland but choose to live in neighboring Pennsylvania and New Jersey because they’re eligible for tax exemptions in those states.

“These officers and retired NCOs have lots of choices,” Norton said. “They’re in great demand around the country. If they can go to a state like Pennsylvania that doesn’t tax military retirement pay, why not? They have choices and they will travel. Our argument is the state is denying itself income through homeownership, second careers, skills and security clearances that should make Maryland want to change its laws.” The coalition already has drafted testimony regarding proposed legislation and has several MOAA members in mind to call upon, Norton said. “We will continue to raise the voices of the military retiree community,” he added.

### **Montana Tax Exemption Re-Introduced**

Legislation to partially exempt retired military service pension from Montana’s state income tax was swiftly introduced in that state’s 2021 House session. Montana Rep. John Fuller introduced [H.B. 111](#) on 5 JAN; the bill would provide a 50% exemption on military pensions and income received as survivor benefits for military service. “Fifty years ago this December, I returned home from a long, extended tour in Vietnam to an ungrateful nation,” said Fuller, an Army veteran, to the state’s tax committee. “As times change, the country changed our new veterans – especially those since 2001 – are deserving of better. Montana needs to join the other 42 states that recognize (retired servicemembers) have made incredible sacrifices on behalf and that their coming home means we will walk among heroes.”

Fuller introduced similar legislation that died in committee in April 2020. The new legislation is being reviewed by the state’s Taxation Committee. The legislation covers armed branches, but does not cover the U.S. Public Health Service Commissioned Corps or the NOAA Commissioned Corps. If passed, the legislation would go into effective immediately and be retroactive to military retirement or pension income

or survivor benefits after Dec. 31, 2020. The legislation has struggled to gain traction in Montana, so Fuller marketed it as a “workforce development plan,” he said. He has emphasized how attracting retired military members to Montana will strengthen the state’s workforce and economic viability.

“I believe that it is a workforce development incentive designed to attract more (retired servicemembers) to the state and consequently increase state revenue, stimulate the Montana economy and welcome home those military personnel who dedicated their lives to the defense of all of us,” Fuller said. Several states surrounding Montana offer at least partial exemptions for military retirees, Fuller said. This legislation would level the playing field, he said.

### Other State Updates

- *South Carolina*: A bill to exempt all military retiree income tax in South Carolina has been referred to the chamber’s Committee on Ways and Means. The bill is sponsored by Bobby Cox, a MOAA member and lieutenant colonel in the Army Reserve.
- *Kentucky*: Andy Beshear proposed a full tax exemption on military pensions during his State of the Commonwealth’s Budget address. The move, he said, would recognize “the service of our men and women in uniform and what it means to our country.”
- *Georgia*: Bill Hitchens introduced legislation that would grant a full exemption on military retirement pay, telling the Savannah Morning News the state should “incentivize military retirees to stay in the state so Georgia can benefit from their skills and expertise.”

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Is your state still fully taxing retirement pay? MOAA National serves in an advisory capacity for state-specific issues such as income tax exemption. [Contact](#) your local MOAA council as state legislation must originate at the state level. Also, if you want to see where else your state currently treats vets issues through legislation and taxation refer to [MOAA's Military State Report Card and Tax Guide](#). Here color-coded maps assess each state on the taxability of military retired pay and survivor benefits and whether states have enacted legislation addressing servicemember and military family issues tracked by the Defense State Liaison Office. [Source: Military Officers Association of America | Amanda Dolasinski | February 03, 2021++]

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## Harlem Hellfighters

Army Makes Nickname Official after More Than a Century



They called themselves the “Black Rattlers” and the French dubbed them “Men of Bronze,” but the Army now officially recognizes a historic Harlem unit by what the enemy called them in World War I — the “Hellfighters.” The “Harlem Hellfighters” is now the official special designation for the 369th Sustainment Brigade, the New York National Guard said 29 JAN. The unit traces its lineage to the all-Black 369th Infantry Regiment, which earned the moniker over a century ago in fierce fighting that’s been credited with helping to break down racial barriers.

The regiment was the first unit of the American Expeditionary Force in World War I that allowed Blacks to serve. But they were denied a send-off parade with the 42nd Infantry Division, known as the “Rainbow Division,” after their commander was told they couldn’t participate because “black is not a color in the rainbow.” The soldiers fought under the French army because white American troops refused to fight alongside them. They proved themselves in 191 days of continuous combat, suffering 1,500 dead and wounded. They outpaced their French counterparts by 7 miles in at least one offensive, and were the first French, British or American soldiers to reach the Rhine River at the end of the war.

On their return home, the unit’s 3,000 soldiers were honored by throngs of New Yorkers who turned up for a victory parade up 5th Avenue in February 1919. “Racial lines were for the time displaced,” the New York Tribune wrote. “The color of their skin had nothing to do with the occasion. The blood they shed in France was as red as any other.” Headquartered in the Manhattan neighborhood of Harlem, the regiment had earned 11 French citations and a unit Croix de Guerre, France’s highest military honor, which was also awarded to some 170 Hellfighters for individual acts of gallantry.

One of them was Pvt. Henry Johnson, a 5-foot-4-inch soldier weighing 130 pounds, who fought off some 20 Germans near his unit’s trench line one night in May 1918. He was wounded 21 times, but denied a Purple Heart and disability allowance after the war. Hailed by former President Theodore Roosevelt as one of the war’s five bravest soldiers, he died destitute in 1929. It would take another 86 years for the U.S. to recognize his bravery with a Medal of Honor in 2015.

A few years later, while working on a display at the newly renovated Harlem Armory in 2019, New York State Military Museum director Courtney Burns discovered the unit’s nickname had never been officially recognized. “That was such a glaring error,” the statement quoted Burns as saying. He notified Col. Seth Morgulas, the 369th Sustainment Brigade’s commander, who called the omission “crazy” and noted that Harlem River Drive, which runs by the armory, had been renamed “Harlem Hellfighters Drive” in 2003. Over about a year, officials gathered materials needed to seek the designation, for which the Army requires a battalion or brigade to show its nickname has been in use for at least 30 years, or 50 years for company-level designation, the Guard said.

It wasn’t hard to verify the unit’s claim, said Joseph Seymour, a historian at the Army Center of Military History at Fort McNair in Washington. It’s just that nobody had ever done so officially. “They are a very famous unit,” Seymour said in the statement. “It is one of those things that everybody knew about, but because everybody knew about it, they never submitted a request for distinctive designation.” The request was approved in September, memorializing the regiment’s historical nickname, said the statement released days before the start of Black History Month. The regiment joins over 700 units in the Army, some no longer active, which have official special designations, including 13 in the New York National Guard. [Source: Defense News | David B. Larter | January 19, 2021 ++]

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## **Military Insignia**

### **Knowing and Addressing Rank**

#### **What Are Those Stripes and Bars?**

The stripes and bars on a military uniform signify rank. If you're new to the military, you know enough to understand that rank matters. While it may take time to figure out what everything means, a working knowledge out of the gate can help you feel more at home in the military. Here are some terms you'll need to know:

- **Rank:** Think of rank as the military's organizational structure. The higher the rank, the more responsibility.
- **Insignia:** Insignia on service members' uniforms denote rank and include various emblems including chevrons, bars, oak leaves or stars. These are typically worn on the shoulder or collar of a service member's uniform.
- **Pay grade:** These are administrative classifications designed to equalize pay across the military service branches. Each pay grade is represented by a letter and a number. For instance, an officer at the first pay grade level would be referred to as an O-1.

#### **Who Wears What and Why**

Here's a breakdown of the insignia:

- **Chevrons:** Most enlisted personnel in every military service branch wear chevrons, or v-shaped stripes.
- **Bars:** These are worn by officers in the lower pay grades. Officers at the O-1 pay grade wear one gold bar, O-2 wear one silver bar, O-3 wear two silver bars and warrant officers wear striped bars.
- **Oak leaves:** Officers at the O-4 pay grade wear a gold oak leaf and officers at the O-5 pay grade wear a silver oak leaf.
- **Eagles:** Officers at the O-6 pay grade wear a silver eagle.
- **Stars:** Officers at the O-7 through O-10 pay grades wear one, two, three or four stars, respectively.

#### **Rank categories**

There are four hierarchical categories:

- **Junior enlisted personnel:** This refers to service members at the entry pay-grades. Each service branch has a different name for their junior enlisted personnel. The level at which service members are no longer considered junior enlisted personnel also varies. For instance, an E-1 in the Army and Marine Corps is called a private, in the Air Force an airman basic, and in the Navy an E-1 is called a seaman re-cruit.
- **Non-commissioned officers:** Enlisted service members in pay grades E-5 through E-9, plus E-4 Army and Marine Corps corporals and Navy petty officers, are considered non-commissioned officers.
- **Warrant officers:** Service members in pay grades W-1 through W-5 of the Army and Marine Corps are warrant officers. The Navy's warrant officers hold pay grades W-2 through W-4.
- **Commissioned officers:** Military commissioned officers hold the highest military ranks in the pay grades of O-1 through O-10.

**How to greet each rank** -- Here's a quick cheat sheet for how to address each rank in person:

- **Commissioned officers:** rank (General, Lieutenant, Colonel) + last name

- Warrant officers: Mr./Ms. + last name

It gets a little trickier with enlisted soldiers and non-commissioned officers:

- Privates (E1 and E2) and privates first class (E3): Private + last name
- Specialists: Specialist + last name
- Sergeants, staff sergeants, sergeants first class and master sergeants: Sergeant + last name
- First sergeants: First Sergeant + last name

. [Source: MilitaryOneSource | Stephen Losey | January 29, 2021 ++]

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## **Wake Island Airfield**

### **Inundation Study Underway**



The Air Force is spending \$1.75 million to gauge the effects of future sea-level rise at Wake Island Airfield, located on a remote Pacific atoll that is a key asset in America’s missile defense system. The “inundation study” was contracted out by the Pacific Air Forces Regional Support Center in September and is slated for completion in March 2022, Pacific Air Forces said in a statement provided 10 FEB to Stars and Stripes. “The purpose of contracting this study is to gather data and better prepare for future military construction projects,” the statement said. Jupiter, a climate analytics firm based in San Mateo, Calif., has been subcontracted to conduct the comprehensive study that will “anticipate future sea-level rise and flooding” on the airfield in Micronesia, the company said in an announcement last week.

Wake Island is about 1,500 miles east of Guam and 2,300 miles west of the Hawaiian Islands. The remote airfield “holds great significance to the Air Force because it serves as a trans-Pacific refueling depot for military missions in addition to being a military training and missile testing location,” the Air Force said in a news release in October. The 9,800-foot runway – described in the news release as “the longest in the Pacific Islands” – has deteriorated after many years of use. Roughly 500-600 aircraft use the airfield each year, the Air Force said. Radar on Wake Island is routinely used in tests of America’s ballistic missile defense system.

“Having the data that this project will yield will enable the Air Force with strategic asset planning,” Jupiter said in its announcement. “With these data, the Air Force will be able to prepare for and mitigate anticipated consequences of severe weather events.” Those steps could include “hardening” airfield



facilities to withstand flooding or relocating them, Jupiter said. The commencement of the sea-level study comes after the Air Force has already spent millions on upgrades on the airfield. In the October news release, the Air Force said the airfield was undergoing \$87 million worth of “critical airfield construction” that began in March 2020 and was expected to be completed by this spring.

The Defense Department has been aware for years that coral reef atolls in the Pacific are threatened by sea-level rise due to climate change. A Pentagon-backed study by the U.S. Geological Survey completed in 2017 analyzed risks of rising sea level to the Marshall Islands, which are home to the Ronald Reagan Ballistic Missile Defense Test Site. The study concluded that in the near term, those islands would be dealing with larger waves that crash farther inland. In the longer term, some islands could be permanently inundated. The study said that further analysis was needed on effects of rising sea level on Wake Island, which is roughly 600 miles north of the Marshall Islands, because it has a different coral reef ecosystem.

“The data and analyses from this effort would be crucial for future base and infrastructure planning, and also make it possible to better project how sea-level rise and climate change will impact smaller atoll systems, which characterize the majority of US and US-Affiliated atolls,” the 2017 study said. [Source: Stars & Stripes | Wyatt Olson | February 10, 2021 ++]

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## Navy Terminology, Jargon & Slang

### ‘Scram thru ‘Sea Daddy’

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

**Scram** – Emergency shutdown of a nuclear reactor.

**Scrambled Eggs** – The gold braid found on the cap brim of a senior officer.

**Scran** - (RN) General term for food.

**Scratch** - (RN) The Captain's secretary.

**Screaming Alpha** (Fire) – A burning human. See CLASS ALPHA FIRE for more detail.

**Screw the Pooch** – To make a mistake, especially a serious one.

**Scrounge** – (1) A sailor who is not current on his hygiene quals. (2) The procurement of a needed item through irregular (i.e. usually illegal) means.

**Scrubber** – (USN Submarines) On a submarine, removes or “scrubs” CO2 out of the air.

**Scrubber Load** – (USN Submarines) A non-watchstanding crewmember whose only contribution appears to be exhaling CO2 for the scrubbers to work on.

**Scullery Slut** - (RCN) Junior hands assigned to work in the mess decks (enlisted eating area) to clean dishes, serve the Chiefs, make coffee, etc. Similar to USN 'MESSCRANK.'

**Scuttle** - (1) A water-tight opening set in a hatch or bulkhead. (2) To intentionally sink a ship or object. (3) To punch a hole in something.

**Scuttlebutt** - (1) Drinking fountain; Originally, a BUTT which had been SCUTTLED, used to hold drinking water for crew access in sailing ships. (2) Gossip or rumors. Originated from the habit of crewmembers of talking while at the scuttlebutt.

**Sea Bat** - A practical joke akin to a snipe hunt. If he bites on the joke, the victim usually gets batted on the butt with a broom.

**Sea Chest** - The cavity inside a SEA SUCTION from which pumps draw seawater, often for cooling purposes.

**Sea Chicken** – Derisive term for NATO Sea Sparrow. Not the same as 'CHICKEN OF THE SEA' (q.v.).

**Sea Daddy** - Someone who takes a less-experienced crewmember under his or her wing and expert tutelage. Often, and traditionally, when a CPO takes care of and educates a boot ensign.

[Source: <http://hazegray.org/faq/slang1.htm> | February 14, 2021 ++]

### \* Military History \*



## WWII Operation Colossus British Tragino Aqueduct Raid

Towards the end of 1940 at a meeting in London, a decision was taken based on information from a civil engineering firm (George Kent and Sons), that if an aqueduct in Italy could be destroyed it would severely damage the Italian war effort. The contractor had originally built this aqueduct near a place called Tragino near Naples in southern Italy. The water supply for three major ports crossed a valley here. Various options were looked at and finally a request to help went to Britain's only parachute unit. This was the 11th Special Air Service Battalion who had been formed from No 2 Commando in the middle of 1940.

Volunteers were called for and the whole unit stepped forward. Command of the operation (later known as Colossus) was given to Major T Pritchard. After much training in the UK the volunteers, known as X Troop, moved to an advanced operating base in Malta. As well as the men from 11th SAS Battalion, two others went on the operation as interpreters. One was an RAF officer Flight lieutenant Lucky and other an Italian national Fortunato Picchi, although he was briefed as a Free French soldier by the name of Dupont.

The RAF had provided eight Whitleys for the operation, six carrying six paratroopers each and two to carry out a diversionary raid on Foggia. As it turned out, one man in one of the six troop-carrying aircraft went sick on the runway and was off-loaded, so 35 men took part in the operation.

The six aircraft eventually all made it to the general area of the target, but not all the stores were dropped and one aircraft dropped its stick in the wrong valley and they never made it to the objective. However, enough explosives were collected to blow up the aqueduct although the damage was repaired within a few days. The men of X Troop were now meant to walk a distance of around 60 miles to meet a submarine, HMS Triumph, which would take them back to Malta. Regretfully the submarine was recalled but there was no way of getting this information to the men in Italy. Travelling in four separate groups they were all recaptured over the course of the next few days.

News reached England of the success of the raid through reports in Italian newspapers and the US Military Attaché who visited the captured men in prison camp in Italy. On Palm Sunday 1941 Fortunato Picchi was executed for his part in the operation, becoming the only casualty of Colossus. Whilst a strategic failure the raid showed in dark days that Britain was prepared to strike back and diverted Italian soldiers to guard dams, power stations and bridges the length and breadth of Italy, when they could have been better employed at the front. The operation did create a certain amount of alarm in the Italian population and caused stringent new air raid precautions to be introduced by the Italian government, which were still in place when Italy surrendered in 1943.

The operation also gave valuable lessons in the planning and execution of an airborne operation. In terms of technical experience, it was found that the containers used to drop equipment for the troop were manufactured from a soft-skinned material, which sagged during flight and blocked the bomb bay doors from opening; future containers were constructed from metal to ensure this did not occur. All of the surviving members of X Troop would remain as prisoners of war until they were repatriated with the Italian surrender, with the exceptions of; Lieutenant Anthony Deane-Drummond and Corporal Alfred Parker.

Lieutenant Drummond who managed to escape after being captured eventually returned to England in 1942, joining the newly formed 1st Airborne Division. Alfred Parker escaped from the Sulmona POW camp but was later recaptured by the Germans. After witnessing the execution by the Germans of a fellow escapee and a number of Italians (later recognized as a war atrocity), he again escaped and eventually made his way back to the UK after hitching a ride to North Africa on a US forces Dakota aircraft. When the airborne establishment was expanded, No. 11 Special Air Service Battalion was renamed 1st Parachute Battalion, and eventually formed the nucleus of 1st Parachute Brigade when it was created in September 1941. [Source: Airborne Assault ParaData | February 10, 2021 ++]

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## **Operation Big Buzz**

### **Impact on Covid-19 Vaccine Acceptance by Black Americans**

Swarms of mosquitoes, the type notorious for transmitting yellow fever, were released in Georgia and Florida in the 1950s by the Army to see if the insects could be used as biological warfare weapons, documents show. However, none of the mosquitoes, specially bred by the Army Chemical Corps, was

infected when released in Savannah, Ga., in 1956 and at Avon Park, Fla., in 1956 and 1958, according to declassified documents made available Tuesday. The Church of Scientology, which is involved in a long-running legal battle with the federal government, obtained the 1960 Army Chemical Corps documents under the Freedom of Information Act and made them available to reporters.



The mosquitoes, specially bred for the tests, were of the *Aedes Aegypti* type. The female of that species, when infected, is notorious as a carrier for yellow and dengue fever in humans and a number of animal ailments. From April to November 1956, the Corps released an undisclosed number of uninfected female mosquitoes in a residential area of Savannah, and then, with cooperation of neighborhood residents, estimated how many mosquitoes entered houses and bit people, the documents said. Meanwhile, Savannah was trying to control a mosquito problem during the summer of 1956.

Also in 1956, the Corps released 600,000 uninfected mosquitoes from a plane at Avon Park Bombing Range in Florida, the report said 'Within a day, the mosquitoes had spread a distance of between 1 and 2 miles and had bitten many people,' it said In 1958, further tests at Avon Park showed that mosquitoes could easily be disseminated from helicopters, would spread more than a mile in each direction, and would enter all types of buildings, the report said.

In assessing the mosquito as a weapon, the report noted, 'Yellow fever is a highly dangerous disease. A person begins to show symptoms of the fever from two to 10 days after he has been bitten. ... Of the clinical cases since 1900, one-third of the patients have died.' Further, yellow fever 'has never occurred in some areas, including Asia, and therefore it is quite probable that the population of the U.S.S.R. would be quite susceptible to the disease. The report said that, in 1960, the Army's Biological Warfare Laboratories at Fort Detrick, Md., 'were capable of producing a half million mosquitoes a month, and the Engineering Command designed a plant capable of producing 130 million mosquitoes a month.

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The above is from a United Press International newspaper article report by Daniel F. Gilmor on October 29, 1980 about Operation Buzz when the documents were declassified.. Black Americans are more hesitant than whites to take the COVID vaccine and the above is reportedly one of the reasons for that. "They didn't tell anybody, and it happened," said Georgia's Chatham County Commission Chairman Chester Ellis. "And so that leaves some apprehension, especially when you have residents of that area who've been there since the '50s. And so my job as neighborhood president, and also as chairman of the County Commission, is to kind of calm the storm down to let them know that this vaccination is not like that."

The Kaiser Family Foundation, which has been tracking attitudes about the vaccine for months, indicates 43% of Black adults in the U.S. are taking a "wait and see" approach to the vaccine, according to results of

a poll completed Jan. 18. That compares to 26% of white adults in the same poll who say that when an FDA approved vaccine for COVID-19 is available to them for free, they would wait and see how it is working for other people.

Caution is a rational approach to centuries of structural racism, said Savannah resident and activist Natavia Sanders. “This has been the only system of America that American descendants of slaves know, and therefore there are automatic cautions to survival,” Sanders said. It only makes sense for Blacks to question vaccines and studies, she said, after “countless times of being the study (subject) for things without their consent or knowledge.” Some Savannahians, including Chatham County Commission Chairman Chester Ellis, have their doubts about whether the Operation Buzz test mosquitoes were infected. He and others investigated the issue while applying for historic designation for the neighborhood. “And I know some people will say, ‘Well, there were mosquitoes, but they weren’t infected,’” he said. “But they were.”

Ellis recalled the infection as malaria. The Army Chemical Corps document indicates the research centered on yellow fever. The secrecy around the project created mistrust in those who found out about it decades after the fact. Sanders wrote about “Big Buzz” in connection to a Change.org petition advocating against locating a city maintenance facility in Carver Village last year. She’s too young to qualify for the vaccine yet, but is gathering information for when she is eligible.

“I’m reading everything and I am taking precautions,” she said. “I did talk to a friend recently who just recovered and was in the hospital fighting for his life. And I said, ‘Well, are you going to take the vaccine now?’ And he explained to me about the antibodies that he said he formed from already having the virus. And his opinion was even though he was eligible for it, he said he was going to wait for a little bit more of study being done. He wants to see (the vaccine) be in existence for at least a year.”

The concern for many with taking a wait and see attitude is that the virus is not doing the same. COVID has hit the Black community disproportionately hard in Georgia and Chatham County. While Blacks make up 32.6% of the state’s population, they account for 36% of all COVID-19 deaths and make up the majority of deaths in those under age 60, according to an analysis of Georgia Department of Public Health data by The Augusta Chronicle earlier this month. Those data hold true in Chatham County, too. As of Wednesday, 46% of the 298 COVID deaths in Chatham were Blacks and 51% whites. The county is 41% Black and 48% white, according to the U.S. Census Bureau. Of the 15 COVID-related deaths in Chatham residents age 45 or younger, all but two were in Blacks or Latinos.

The attitudes of younger county residents can be seen in health care workers, who were offered the vaccine first. Many didn’t take it, especially early on. At St. Joseph’s/Candler the administration has taken a respectful but persistent approach to the healthcare workers who initially declined the vaccine. “If you weren’t taking it, we just wanted to know why,” said Paul Hinchey, president and CEO of St. Joseph’s/Candler. “So we could talk in a respectful manner, and see if we could get through it.” With a work force that includes many women of childbearing age, how the vaccine could affect pregnancy and fertility were often the concern. “It’s pregnancy, breastfeeding, fertility,” Hinchey said, listing common vaccine concerns.

The COVID vaccine wasn’t tested on pregnant women, so their concern makes sense to Dr. Stephen Thacker, associate chief medical officer and pediatric infectious disease specialist at Memorial Health. But he would counsel pregnant women toward vaccination because getting COVID late in pregnancy especially can be life threatening. The CDC includes pregnancy among the conditions that put people with Covid-19

at increased risk of developing severe illness, including an increased risk of death. On 1 FEB Dr. Anthony Fauci, the nation's leading infectious disease expert, said that about 10,000 pregnant women in the U.S. have been vaccinated since the Food and Drug Administration authorized two vaccines, and so far there have been "no red flags" [Source: Savannah Morning News | Mary Landers | February 6, 2021 ++]

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## **Civil War Escapee**

### **U.S. Navy First Class Boy William Benjamin**



William Benjamin Gould (left) and later with his six sons (right), all in their military uniforms in December 1917

William Benjamin Gould likely held his breath as he stepped into a boat on the night of Sept. 21, 1862 and took his first step toward freedom. In front of him was 28 miles of danger, as he and 21 other enslaved men used the cover of night and an ongoing epidemic of yellow fever to escape from Wilmington and rendezvous with the Union Navy off the coast of the Cape Fear. All they had to do was make it by boat from downtown Wilmington all the way down river to the ocean — without being spotted. Everything rode on their discretion and these men certainly knew it. They had one chance and this was it.

Gould was born into slavery in Wilmington on Nov. 18, 1837 to Elizabeth Moore, a slave owned to Nicholas Nixon, who ran a peanut plantation on the outskirts of Wilmington. His father, Alexander Gould, was a white Englishman who migrated to the United States after the War of 1812 and initially settled in Granville County. Nixon's plantation was near the Pender County line today, but he also owned a home downtown on Chestnut Street, where Gould lived in the slave quarters. Unlike many of those in his position, Gould was educated and literate, even though it's unclear how he managed to do so in a time when Black people weren't allowed such a luxury. More consequently for his owner Nixon, he was also a skilled plasterer, whom Nixon would farm out for a considerable profit.

He would notably make significant contributions to the beloved plaster work that's defined the antebellum grandeur of the Bellamy Mansion, although it wouldn't be discovered until the 1990's when his initials were found covertly carved into his work. Sometimes, slave owners would let their workers keep a portion of their earnings, maybe even enough to save up and buy their freedom. But it was not something that many slaves could bet on. No matter how much respect he got for his work or self-satisfaction he got from his almost-certainly-secret studies, Gould was still a slave and he was eager to break free.

He and his fellow conspirators saw their opportunity when Wilmington was plunged into one of the worst health crises it has ever faced in the fall of 1862 — the yellow fever epidemic. More than half of the city's population had fled in fear of contracting the disease that would claim 654 souls. Those who couldn't leave or stayed behind barely left their homes, making it possible for slaves to move about town without



calling too much attention to themselves. On the night of Sept. 21, Gould and the group of enslaved men tested that theory by convening at the foot of Orange Street and making a break for it. One of those men was George Price, who would go on to represent New Hanover County in the state House of Representatives and Senate during Reconstruction.

They made the journey down river slowly and as silently as possible. The loudest noise was probably their hearts beating as they inched closer to freedom. They took turns at the oars as they hugged the shoreline and hoped they could move fast enough to reach the ocean before their owners noticed they were gone. For Gould and all of these men, they were running from something but they were also heading toward something. A better future. The most precious privilege of freedom they weren't allowed to have until they decided to take it. The men made it safely to the blockade set up by President Abraham Lincoln at the outset of the war. Awaiting them were the USS Cambridge and the USS State of Georgia, which spotted the two boats just after 8 a.m.

Initially, the men would be considered contraband, a designation that Gould's great-grandson, William Benjamin Gould IV, would later co-opt as the title of his book on his ancestor, "Diary of a Contraband: The Civil War Passage of a Black Sailor." As the title suggests, Gould didn't just seek refuge with the Union Navy boats just outside the reach of the Confederacy and, therefore, his now-former owner. He and several of the other men he fled with joined the Navy, and he almost immediately began keeping a diary of his experience. To enlist, he had to take what he referred to in his writings as the "Oath of Allegiance to the Government of Uncle Samuel" — what he called Uncle Sam.

His diary is an essential text for Civil War and African-American historians because it is considered to be the only known naval diary written by a former slave. The entries in his diary range from simple location updates as he began his service to combat the very institution that had oppressed him his entire life, to the various battles and scuffles engaged in by the USS Cambridge and later the USS Niagara, on which he served. He wrote about his daily duties, the captured Confederates his ship transported and often the weather. On board, he was given the rank of First Class Boy, and later promoted to Landsman and Ward Room Steward. He was a low-ranking member of his ships, but he served with dedication. He believed in the cause the Union was fighting for and he wanted to support it any way he could.

In his diary, he wrote that it was the "holiest of causes, Liberty and Union." Gould served for three years until he was formally and honorably discharged from the Charleston Naval Shipyard in Massachusetts. Gould's diaries wouldn't be discovered for decades after his death, in old boxes given to William Benjamin Gould III. The diaries cover his entire three-year service, save for two periods when he was hospitalized for the measles in 1863, and a time between Sept. 1864 and Feb. 1865 when they have not found any writing. Now out of the service and with his full freedom, Gould would waste no time to marry his beloved Cornelia Williams Read inside the African Baptist Church on Nantucket Island, Massachusetts. The two likely met in Wilmington before she was bought out of slavery and moved to Nantucket in 1858.

Gould briefly reunited with Cornelia on his first leave in the spring of 1863 in Boston. During the war, the two exchanged at least 60 letters. The Goulds finally settled in Dedham, Mass. in 1871, where they would have two daughters and six sons. All six of his and Cornelia's sons would serve in wars. The oldest, William Benjamin Gould II, fought in the Spanish-American War in 1898, while the other five all fought in World War I. A now-famous picture of Gould surrounded by his six sons, all in their military uniforms, ran in *The Crisis*, the NAACP's first magazine in December 1917.

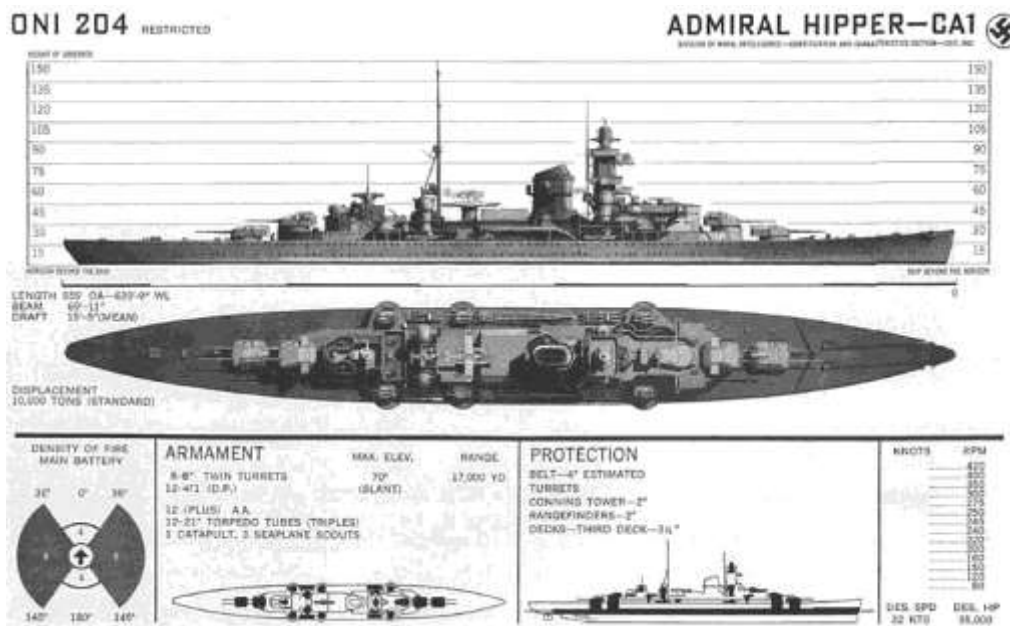
Gould continued to pursue his own work later in his life. The plastering skills he learned in Wilmington brought him acclaim and recognition in Dedham, most notably restoring St. Mary's Catholic Church. He was a founding member of the Episcopal Church of the Good Shepherd and served in the GAR, the Grand Army of the Republic on veteran's matters, even ascending to the title of commander of Post 144 in 1900 and 1901. He died at the age of 85 on May 23, 1923. It was announced recently that Dedham is exploring its options for erecting a monument to Gould. He is already acknowledged on a North Carolina State Highway Historic marker outside the Bellamy Mansion, a small and necessary gesture of gratitude for his immense contribution to our knowledge of what life was like for a former slave who joined the fight.

Even when he was still with the Union Navy, Gould began corresponding with the Anglo-African, a black abolitionist paper that provided reporting for the black soldiers and sailors serving in the war. He would begin contributing articles to the publication under the nom de plume, Oley. One of those articles detailed one of Gould's few return trips to Wilmington after his escape. He had returned in 1865 to find his birthplace to be a different city. The slave auction block that once stood near Market Street was gone and the bell that once rang to inform slaves of their 9 p.m. curfew was silent. He saw black citizens actively involved with trade and commerce, and they filled the schoolrooms they were previously not allowed to be in.

The aftermath of the Civil War would not be a time of immediate or widespread acceptance for the African-American community. But what Gould saw was the beginning, something as a child in Wilmington he probably feared may never come. "On the whole, Wilmington is changed," he wrote. [Source: Star-News, Wilmington, N.C. | Hunter Ingram | February 1, 2021 ++]

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## WWII German Navy Heavy Cruiser Admiral Hipper



Warfare recognition drawing of German cruiser Admiral Hipper, produced by US Office of Naval Intelligence in 1942.

Admiral Hipper, the first of five ships of her class, was the lead ship of the Admiral Hipper class of heavy cruisers which served with Nazi Germany's Kriegsmarine during World War II. The ship was laid down at the Blohm & Voss shipyard in Hamburg in July 1935 and launched February 1937; Admiral Hipper entered service shortly before the outbreak of war, in April 1939. The ship was named after Admiral Franz von Hipper, commander of the German battlecruiser squadron during the Battle of Jutland in 1916 and later commander-in-chief of the German High Seas Fleet. She was armed with a main battery of eight 20.3 cm (8.0 in) guns and, although nominally under the 10,000-long-ton limit set by the Anglo-German Naval Agreement, actually displaced over 16,000 long tons. She had a complement of 42 officers and 1,340 enlisted.

Admiral Hipper saw a significant amount of action during the war, notably present during the Battle of the Atlantic. She led the assault on Trondheim during Operation Weserübung; while en route to her objective, she sank the British destroyer HMS Glowworm. In December 1940, she broke out into the Atlantic Ocean to operate against Allied merchant shipping, though this operation ended without significant success. In February 1941, Admiral Hipper sortied again, sinking several merchant vessels before eventually returning to Germany via the Denmark Strait. The ship was then transferred to northern Norway to participate in operations against convoys to the Soviet Union, culminating in the Battle of the Barents Sea on 31 December 1942, where she sank the destroyer Achates and the minesweeper Bramble but was in turn damaged and forced to withdraw by the light cruisers HMS Sheffield and HMS Jamaica.

Disappointed by the failure to sink merchant ships in that battle, Adolf Hitler ordered the majority of the surface warships scrapped, though Admiral Karl Dönitz was able to persuade Hitler to retain the surface fleet. As a result, Admiral Hipper was returned to Germany and decommissioned for repairs. The ship was never restored to operational status, however, and on 3 May 1945, Royal Air Force bombers severely damaged her while she was in Kiel. Her crew scuttled the ship at her moorings, and in July 1945, she was raised and towed to Heikendorfer Bay. She was ultimately broken up for scrap in 1948–1952 and her bell is currently on display at the Laboe Naval Memorial.

[Source: [https://en.wikipedia.org/wiki/German\\_cruiser\\_Admiral\\_Hipper](https://en.wikipedia.org/wiki/German_cruiser_Admiral_Hipper) | Sarah's Blog | February 1, 2021  
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## **WWII Bombing of Balikpapan**

### **Japanese Refineries in Borneo**

In the early morning hours of August 13, 1943, twelve US B-24 Liberators from the 380th Bombardment Group (also known as the Flying Circus), began a low approach over the harbor of Balikpapan, Borneo. They were about to break records for the longest bombing run in history. Their 17-hour non-stop flight would take the Japanese completely by surprise and result in destruction in Balikpapan. Intelligence had suggested that Balikpapan refineries were producing half of Japan's WWII aviation fuel. Under the command of Lt. Col. William A. Miller, a risky plan was conceived for a bombing run to Balikpapan. Pilots would need to cover 2600 miles - roughly the distance between Los Angeles and New York City.



The planes and crews were readied at the Royal Australian Air Force Base Darwin in Northern Australia. Each plane was loaded with six 500-pound bombs, 3500 gallons of fuel, and weighed nearly 66,000 pounds. The runway at Darwin was especially short and ground crews watched nervously as the planes, including one piloted by Lt. Col. Miller, took off. They cleared the tree line by just inches. Approaching the harbor, the first plane dropped its load without encountering any resistance. A massive explosion ensued. The next 11 planes encountered flak but managed to successfully drop their bombs on refineries and ships. The harbor exploded into a ball of flame. Burning oil ran down the hillsides. Lt. Col. Miller found the heat so intense that he was forced to drop his load from 7,000 feet.

After the successful run came the challenge of returning to Darwin. The planes headed back to Australia but as they crossed over a Japanese base on Timor, a B-24 piloted by Capt. Doug Craig was engaged by enemy fighters. Craig was forced to take evasive maneuvers all the way back to the coast of Australia. He was short on gas and 100-miles off course when he touched down on a stretch of sand. As they deplaned, they found themselves surrounded by a large group of Aborigines. Craig tried to communicate using exaggerated sign language but was surprised when the Aboriginal leader asked him, "What are you trying to say?" The Aborigines protected the crew until a rescue party arrived.

Days later, the 380th participated in a risky daylight flight to Balikpapan to assess the damage. Another Liberator performed a high elevation photo run of the harbor before dropping his load. The element of surprise was gone, and the Japanese scrambled to engage the B-24. Though riddled with bullets and running on fumes, the plane successfully returned to Darwin. Photos revealed more ships in the harbor and a third bombing run was planned for August 18th. The Liberators successfully bombed the harbor again. They were under heavy attack that resulted in bullet-riddled planes and wounds but managed to return to Australia. The Flying Circus received a Distinguished Unit Citation. [Source: Together We Served Newsletter | Battlefield Chronicles | January 2021 ++]

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## Military History Anniversaries

15 thru 28 FEB

Significant events in U. S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 15 thru 28 FEB**”. [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | February 2021 ++]

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## Every Picture Tells A Story

Civil War Union Surgeons



Surgeons of the 4th Division, 9th Corps of the Union Army at Broadway Landing in Virginia in July 1864. Wartime surgery is already tricky, even today, but in the Civil War it was a nightmare trying to save lives. Military surgeons had to amputated limbs and pull off procedures in the middle of conflict. With the outbreak of the war, few surgeons were prepared for the mental and physical strains of what was to come. There were an insane amount of casualties on both sides of the war, with deaths upon deaths at each battle, and thousands of injuries a day. The silver lining here is that doctors working during the war were able to hone their skills and save lives as the war went on. Unfortunately, this opportunity at expertise gave untrained medical novices an excuse to amputate

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## Medal of Honor Awardees

Isadore Jachman | WWII



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

**MEDAL OF HONOR**

*To*

**Sgt. Isadore Jachman**

**Organization:** U.S. Army, Company B, 513th Parachute Infantry Regiment, 17th Airborne Division

**Place and date:** Flamierge, Belgium January 4, 1945

**Entered service:** November 1942

**Born:** December 14, 1922, Berlin, Germany



Thousands of American soldiers who volunteered to fight the Nazis had plenty of reasons to partake in one of the most perilous missions ever fought. But perhaps few had more than Army Staff Sgt. Isadore Jachman — one of three Jewish men to receive the Medal of Honor for actions during World War II.

Jachman was born on Dec. 14, 1922, in Berlin. His parents immigrated to Baltimore when he was 2 and expanded their family further, having another boy and a girl. Jachman graduated from Baltimore City College High School in 1939. According to a September 1950 article in the Texas Jewish Post, he spent a year studying physical education at the University of Baltimore before the United States' entrance into World War II changed the trajectory of his life. In November 1942, he paused his studies and volunteered for the Army. As a German Jew, Jachman still had plenty of family in Europe, so there was no question where his loyalties lay — with his adopted home, not with the Nazi party that had taken over his native country. According to U.S. Citizenship and Immigration Services, at least six of Jachman's aunts and uncles were killed during the Holocaust.

After basic training, Jachman was posted stateside, but he eventually volunteered to serve as a paratrooper so he could fight the Nazis. After the appropriate training, he was sent to Europe to fight with the 513th Parachute Infantry Regiment of the 17th Airborne Division. Jachman's unit was part of the massive force fighting back the Nazis during the Battle of the Bulge over the frigid winter of 1944-1945. If



it hadn't been for his bravery toward the end of that long and bloody battle, his company might have been completely wiped out.

On Jan. 4, 1945, Jachman was with Company B in Flamierge, Belgium, when they were suddenly pinned down by heavy fire, including artillery, mortar and a barrage of fire from two enemy tanks that quickly inflicted casualties on his unit. Jachman saw his comrades were in desperate need of something that would help them. Instead of staying where he had taken cover, he jumped up and ran across open ground, despite the gunfire. He grabbed a bazooka from a fallen soldier and moved toward the tanks, which had begun concentrating their fire on him. Jachman managed to fire the bazooka, damaging one of the armored vehicles before both tanks turned away from the fight. His bold move disrupted the enemy's attack, which saved Company B from complete decimation. Unfortunately, Jachman was fatally wounded during the attack. He was 22 years old.

According to the Texas Jewish Post, Jachman was initially awarded the Distinguished Service Cross, which was later upgraded to the Medal of Honor. In June 1950, it was presented to his parents by Army Lt. Gen. Leonard Gerow, the commander of the 2nd Army, during a ceremony at Fort Meade, Maryland. Jachman was buried at Adath Israel Anshe SFard Cemetery outside of Baltimore. Currently, the 326th Army Maintenance Battalion's armory in Owings Mills, Maryland, carries on his name. His Medal of Honor is being cared for at the National Museum of American Jewish Military History in Washington, D.C.

Jachman's heroic story lives on in the small town of Flamierge, too. After the war, villagers put up a statue that depicted an unknown American soldier who bravely stood and fought for their village. Army records later established that the immortalized soldier was Jachman. His name was eventually added to the statue. [Source: DOD News & <https://www.cmoahs.org> | Katie Lange | January 4, 2021 ++]

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## **WWII Bomber Nose Art**

### **[69] Mission Completed**





## TRICARE Pharmacy Program

### Update 01: How to Locate One to Fill Your Needs

More than 56,000 pharmacy locations are in the TRICARE retail pharmacy network, including national chains, grocery chains and independent pharmacies. You can click on <https://www.express-scripts.com/medco/consumer/mybenefits/medPPOEntry.jsp?memtype=tricare&accessLink=TRICARE> and enter your zip code to locate one nearest to. There you can also locate those in Guam, the U.S. Virgin Islands and the Northern Mariana Island.

### Find a Pharmacy that Offers Vaccines

Vaccines administered at your retail pharmacy usually don't require an appointment and use the same effective medications as your physician's office.

- Some pharmacies on the list may have an on-site clinic that offers flu vaccines. Be sure to get your vaccine from the pharmacist, not from a health provider, to avoid possible out-of-pocket costs.
- Before you visit the pharmacy, call them to verify their current vaccination schedule, availability and any age restrictions. Phone numbers are available through Tricare's Pharmacy locator website above.
- At [https://xforce-tricare-prod.s3.amazonaws.com/s3fs-public/2021-01/Vaccine\\_List1.7.2021.pdf](https://xforce-tricare-prod.s3.amazonaws.com/s3fs-public/2021-01/Vaccine_List1.7.2021.pdf) you can review TRICARE's list of covered vaccines refer to
- Be sure to present your military ID at the time of service.

### Find a Specialty Pharmacy

There are a variety of convenient pharmacy choices to fill your specialty medications.

- *Military Pharmacies*  
Visit [tricare.mil/mtf](https://tricare.mil/mtf) to find a military pharmacy near you. Call your military pharmacy, where there is no cost to fill your specialty prescriptions, and ask whether your drug is available ahead of time.
- *TRICARE Home Delivery Pharmacy Program*  
Fill your specialty prescriptions through [home delivery](#). Along with your military pharmacy, home delivery from Express Scripts Pharmacy® is the best option for specialty medications and may save you money.
- *Retail Pharmacies*  
Use the below find pharmacies near you for filling your specialty prescriptions:
  - Walmart 1-800-Wal-Mart <http://www.walmart.com/store/finder>
  - Sam's 1-800-Wal-Mart <http://www.samsclub.com/clublocator>

- Walgreens 1-800-walgreens <https://www.walgreens.com/storelocator/find.jsp>
- Kroger 1-800-576-4377 <https://www.kroger.com/stores/search>
- Rite Aid 1-800-748-3243 <http://www.riteaid.com/pharmacy>

[Source: <https://militaryrx.express-scripts.com/find-pharmacy> | February 6, 2021 ++]

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## **TRICARE Coverage**

### **Update 10: When You Can Get the COVID-19 Vaccine**

The big question on the mind of many TRICARE beneficiaries is, “When can I get the COVID-19 vaccine?” The Department of Defense (DoD) is offering the COVID-19 vaccine to service members, retirees, and their families through different phases of the schema. “Right now, the initial supply of the COVID-19 vaccine is limited, and availability varies by location,” said Dr. John Kugler, chief of the Clinical Support Division at the Defense Health Agency. “Vaccine supplies will increase over time and be available to all TRICARE beneficiaries. Get vaccinated as soon as you can to protect your health, family, and community.”

#### **What are the DoD COVID-19 vaccination phases?**

The DoD COVID-19 vaccination plan is based on the Centers for Disease Control and Prevention (CDC) COVID-19 recommendations. It’s composed of 4 phases as follow. For a complete list of who is included in each phase, go to the [TRICARE COVID Vaccine](#) page.

- *Phase 1A.* This phase is already underway at many military hospitals, clinics, and DoD installations. This phase includes vaccinating health care workers, first responders, and residents of Armed Forces Retirement Homes. As military hospitals and clinics complete this phase, they’ll move to the following phases.
- *Phase 1B.* This phase includes select defense forces and [beneficiaries](#) age 75 years old and older. This phase also includes frontline essential workers, such as teachers, child care staff, and those who are involved in postal service, public transportation, as well as commissary and food service.
- *Phase 1C.* This phase includes eligible beneficiaries age 65-74 and those ages 16-64 with increased risk for [severe illness](#) from COVID-19, as defined by the CDC. This phase also includes some additional select military populations.
- *Phase 2.* This phase includes any TRICARE beneficiaries not otherwise mentioned in the above phases.

#### **Get Informed and Get Ready for Your COVID-19 Vaccine**

Where can you get the vaccine when it becomes available to you? If you’re eligible for TRICARE, you can get a COVID-19 vaccine at any military hospital or clinic that offers the vaccine, whether or not you get your routine care there. Keep in mind that military hospitals and clinics around the world may be in different phases of vaccine administration. The best way to know when a military hospital or clinic has vaccine available for you is by checking with them directly. Visit your military hospital or clinic [website](#) for information or contacts. Many also have hotline numbers you can call for vaccine updates. All TRICARE beneficiaries are also able to get the COVID-19 vaccine at:

- Local or state health department COVID-19 vaccination sites

- Your civilian provider
- Pharmacies participating in the Federal Retail Pharmacy Program (this may include TRICARE network pharmacies, non-network pharmacies, and non-network providers)

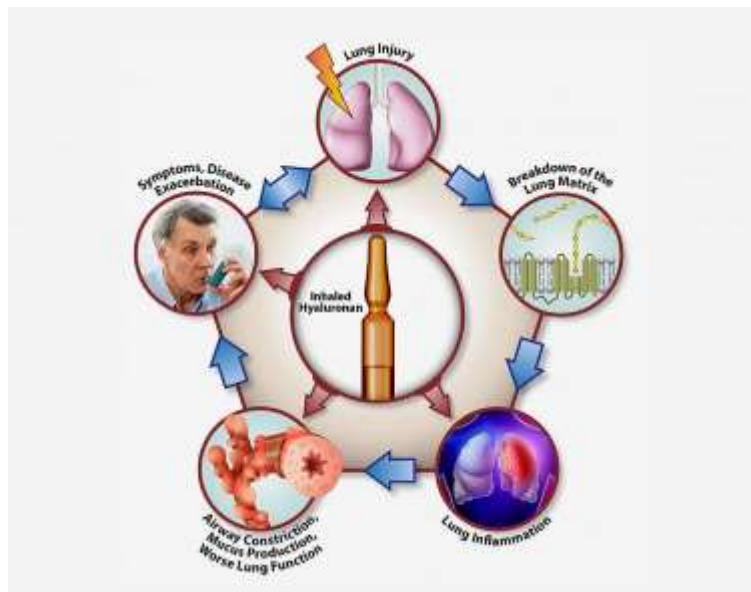
As of 8 FEB, retail pharmacies will begin receiving the COVID-19 vaccine. You can see which pharmacies in your state will have vaccine available on the [CDC website](#). There will be no charge for TRICARE beneficiaries who get their COVID-19 vaccination at any of these pharmacies. However, there may be a cost based on your health plan for an office visit with a provider, or if you require follow-on care. If you have questions, you can contact your [TRICARE contractor](#). TRICARE is committed to supporting you and your health. Stay up to date on the vaccine and its availability through the TRICARE and Military Health System websites. You can also check with your local health department and talk to your health care provider about when you may qualify to receive the vaccine as well as your options for getting vaccinated.

TRICARE will host a Chat with TRICARE to answer your questions about the COVID-19 vaccine. Join the [TRICARE Facebook](#) page on Feb. 18 at 2 p.m. ET to participate. Sign up for [email alerts](#), and keep up with TRICARE and COVID-19 [updates](#). Learn more about pharmacies participating in the Federal Retail Pharmacy Program at [www.cdc.gov/vaccines/covid-19/retail-pharmacy-program/participating-pharmacies.html](http://www.cdc.gov/vaccines/covid-19/retail-pharmacy-program/participating-pharmacies.html). At the time of posting, this information is current. Visit [www.cdc.gov](http://www.cdc.gov) or the TRICARE [FAQs](#) for the most current COVID-19 information. [Source: TRICARE Communication | February 11, 2021 ++]

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## COPD

### Update 01: Study Shows Hyaluronan Effective in Treating Chronic Lung Disease



Research shows that inhaling hyaluronan interferes at almost every step of the COPD cycle

Naturally produced by the body, hyaluronan represents a new class of biologic that significantly improves lung health in patients with severe COPD. Researchers at the National Institutes of Health and their

collaborators found that inhaling unfragmented hyaluronan improves lung function in patients suffering from severe exacerbation of chronic obstructive pulmonary disease (COPD). Hyaluronan, a sugar secreted by living tissue that acts as a scaffold for cells, is also used in cosmetics as a skin moisturizer and as a nasal spray to moisturize lung airways. Utilized as a treatment, hyaluronan shortened the amount of time COPD patients in intensive care needed breathing support, decreased their number of days in the hospital, and saved money by reducing their hospital stay.

The study, published online in *Respiratory Research*, is a good example of how examining the impacts of environmental pollution on the lungs can lead to viable treatments. Several years ago, co-senior author Stavros Garantziotis, M.D., medical director of the Clinical Research Unit at the National Institute of Environmental Health Sciences (NIEHS), part of NIH, showed that exposure to pollution causes hyaluronan in the lungs to break down into smaller fragments. These fragments irritate lung tissue and activate the immune system, leading to constriction and inflammation of the airways. He determined that inhalation of healthy, unfragmented hyaluronan reduces inflammation by outcompeting the smaller hyaluronan fragments.

Garantziotis offered an analogy for how the inflammation occurs. He said hyaluronan surrounds cells like mortar surrounds bricks. Introducing pollution causes cracks in the mortar, breaking it into smaller chunks. "These smaller chunks irritate the body and activate the immune system, leading to inflammation," Garantziotis said. "Reintroducing the full-length hyaluronan, like a fresh coat of mortar, means it is less irritating and reduces the amount of inflammation."

Since hyaluronan was approved in Italy for airway moisturization, Garantziotis worked with colleagues in Rome to see if inhalation of full-size hyaluronan could improve lung function in critically ill COPD patients. He explained that the patients were using a breathing apparatus similar to a continuous positive airway pressure (CPAP) machine to treat their acute exacerbation of COPD. This apparatus provided breathing support by blowing air into the airways through a mask. "Inhaled hyaluronan qualifies as a stimulating aid for patients with exacerbated COPD, as it is safe and easy to administer," said co-senior author Raffaele Incalzi, M.D., Department of Medicine, Campus Bio-Medico University and Teaching Hospital, Rome. "Furthermore, it acts locally, only in the bronchial tree, and, thus, cannot interfere with any systemic drug."

Garantziotis also wanted to know what was producing airway constriction in the lungs of COPD patients. He theorized that thick mucus may be involved. Collaborating with scientists at the University of Alabama at Birmingham (UAB), they grew airway cells from emphysema patients in culture and looked at how mucus moved in the cells. They saw that mucus flowed more easily after administering hyaluronan. Co-author Steven Rowe, M.D., director of the Gregory Fleming James Cystic Fibrosis Research Center at UAB, said if patients with severe COPD took hyaluronan, the treatment would improve mucus transport and aid their recovery.

Current treatments for lung disease include inhaled steroids, antibiotics, and bronchodilators, so using a molecule that is already found in the body is a new concept. The goal now for Garantziotis is to study this treatment in more patients in the U.S., so he can understand the optimal conditions and dosing that will produce the most benefit. [Source: NIH News Release | February 1, 2021 ++]

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## Heart Defibrillators & Pacemakers

### Apple's iPhone 12 Impact



In electrophysiology we treat heart rhythm problems, such as when the heart becomes irregular, when it gets fast or when it gets slow. There are various ways to treat heart rhythm problems. If the heart rhythm gets very slow and it is not treatable with changes in medications then a pacemaker is needed. What a pacemaker does is keep the heart beating at the proper rate and from beating too slow. It also will only activate if it is needed, it is not shocking people all the time.

An implanted defibrillator is a bigger device. It is there to prevent death from a cardiac arrest. The device shocks the heart if it needs to be shocked, because of a life-threatening rhythm disturbance from the lower chambers of the heart. It can correct this rhythm. Because it has a pacemaker built into it, a defibrillator also has the capability of stimulating the heart like a pacemaker, to help stop fast rhythms, at times, and to prevent the heart from getting too slow. At any time, electrical fields or strong magnetic fields can influence the devices. People who work in power plants, or near alternators of cars, can be affected because they are exposed to heavy magnetic fields. People with pacemakers and defibrillators who use arc welding devices and other kinds of heavy energy that involve magnetism or electricity tend to have problems.

Cardiologists at Henry Ford Health System in Detroit say they discovered that the iPhone 12 has the ability to deactivate implantable cardiac devices when held too close to a person's chest. Apple's iPhone 12 series features a strong magnet to help maximize charging, which can cause issues with cardiac devices, according to a press release from Henry Ford. The health system says the phone's magnet can turn off heart defibrillators and can cause a pacemaker to deliver electrical impulses that could drive heartbeats out of sync. More than 300,000 people in the U.S. get one of these devices implanted every year, according to Henry Ford.

Cardiologists with the health system tested out their theory by holding an iPhone 12 close to a patient's chest. "When we brought the iPhone close to the patient's chest the defibrillator was deactivated," said Dr. Gurjit Singh, Henry Ford Heart & Vascular Institute cardiologist, in a press release. "We saw on the external defibrillator programmer that the functions of the device were suspended and remained suspended. When we took the phone away from the patient's chest, the defibrillator immediately returned to its normal function." Their findings were published in the medical journal *HeartRhythm* in January and drew the attention of the FDA, the Association for the Advancement of Medical Instrumentation and Apple. Apple followed up by publishing the following warning on its website:

iPhone contains magnets as well as components and radios that emit electromagnetic fields. All MagSafe accessories (each sold separately) also contain magnets—and MagSafe Charger and MagSafe Duo Charger contain radios. These magnets and electromagnetic fields might interfere with medical devices.



Though all iPhone 12 models contain more magnets than prior iPhone models, they're not expected to pose a greater risk of magnetic interference to medical devices than prior iPhone models.

Medical devices such as implanted pacemakers and defibrillators might contain sensors that respond to magnets and radios when in close contact. To avoid any potential interactions with these devices, keep your iPhone and MagSafe accessories a safe distance away from your device (more than 6 inches / 15 cm apart or more than 12 inches / 30 cm apart if wirelessly charging). But consult with your physician and your device manufacturer for specific guidelines.

Consult your physician and medical device manufacturer for information specific to your medical device and whether you need to maintain a safe distance of separation between your medical device and iPhone or any MagSafe accessories. Manufacturers often provide recommendations on the safe use of their devices around wireless or magnetic products to prevent possible interference. If you suspect iPhone or any MagSafe accessories are interfering with your medical device, stop using your iPhone or MagSafe accessories.

We provide more information on safety at [Important safety information for iPhone](#) in the iPhone User Guide.

Henry Ford says Singh and his coworkers plan to do a more comprehensive study of various brands of defibrillators and pacemakers and testing them against the magnet in the iPhone 12 and other devices. Singh and Henry Ford Health System advises that anyone who has an iPhone 12 or phones with magnetic cases or devices containing magnets should keep it at least 6 inches away from their chest at all times. [Source: ABC 10 News | WXYZ Staff | February 5, 2021 ++]

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## Chocolate

### Health Claims | Sweet Truth or Bitter Reality?

Love chocolate? Most of us do. It's a delicious treat. Or a quick pick-me-up after a long day. You may have heard that dark chocolate has health benefits. But is that true or just wishful thinking? Small studies suggest that cocoa, an ingredient in chocolate, may have health benefits. It's possible that certain nutrients in cocoa could improve heart health and boost brain function, especially in older adults. Researchers think this may be due to compounds called flavanols. Cocoa beans contain high levels of flavanols. The beans are dried and roasted to make the cocoa powder used in chocolate. Dark chocolate contains more cocoa and flavanols than other types of chocolate. Flavanols are also found in tea, red wine, apples, and berries.

The evidence linking cocoa beans and heart health has interesting origins. Much of it is based on studies of the Kuna people, who live on islands off the coast of Panama. They consume a lot of cocoa. "They pull cocoa beans off the tree, they grind them up, and they basically make a hot chocolate," explains Dr. Laura Baker, an expert in aging at Wake Forest University. "And they treat that like their water, drinking many, many cups per day." Scientists discovered that the Kuna people had much lower rates of heart disease, even compared to people in the same region. This sparked interest in the health properties of cocoa beans.

Today, researchers are studying whether concentrated doses of cocoa flavanols can improve health. Thousands of participants are involved in studies of how cocoa supplements affect everything from eye disease to heart health, cancer risk, and cognitive abilities. Cocoa flavanols are believed to improve heart function and blood flow, so scientists think they may also benefit the tiny blood vessels in the brain. Baker is studying whether cocoa supplements can prevent cognitive decline in older adults. She's examining their impacts on short-term memory, focus, and overall brain function. More than 2,000 older adults have participated in the three-year study. But it's too soon to tell whether cocoa supplements are beneficial for brain health. The study is still ongoing.

"If it works, there are no side effects for cocoa flavanols," Baker notes. "So imagine, if this works for both heart health and cognition—or just one—this would be a very simple supplement that people could add to their diet." But you won't get nearly the same amount of cocoa flavanols in that chocolate bar—even if it is dark chocolate. "The cocoa supplements are way more potent than the darkest of the dark chocolate bars," Baker says. Eating chocolate just isn't the same, she explains. And there's more bitter news. Because of the added sugar and cocoa butter, chocolate contains a lot of calories and saturated fat. So it's best to enjoy those Valentine's Day chocolates in small amounts, as part of a balanced diet. [Source: NIH News in Health | February 1, 2021 ++]

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## **Coronavirus Vaccines**

### **Update 25: Which COVID-19 Vaccine Should You Take?**

Consumers in the U.S. are used to have many choices when it comes to the products we buy. Usually that is a good thing. But sometimes it creates a dilemma in deciding which is the right one to get. It turns out that the problem of choice is creating concerns about which of the vaccines against the coronavirus we should take. Currently, the two vaccines available are produced by Moderna and Pfizer. However, a vaccine from Johnson and Johnson could become available within the next few days. And there could be one or two more available in a few more weeks. So, which one should you take?

According to an article last week in StatNews, a newsletter that covers health and medical issues, the answer seems to be "whichever one is available to you first." "In the event that you have the choice to get vaccinated, I'd encourage you to take the vaccine that you're given," John Brooks, the chief medical officer of the Centers for Disease Control and Prevention's Covid-19 response, said at a briefing 29 JAN. Studies show the vaccines made by Pfizer and Moderna, the only two approved by the U.S. so far, are fully effective at one to two weeks after the second dose, depending on the vaccine; while they prevent disease, it is not clear whether they prevent asymptomatic infection. But as the StatNews article said, "... some people might remember the headlines of Moderna's and Pfizer's product offering greater than 90% effectiveness against Covid-19 and question J&J's announcement of 66% effectiveness.

"Public health officials were quick to tout J&J's data as a strong result, particularly given that regulators initially said a vaccine would only have to be 50% effective to be authorized. A vaccine that is 66% effective is an incredibly powerful tool in fighting respiratory viruses, they stressed. 'We would be celebrating a seasonal influenza vaccine with 60% efficacy,' Jay Butler, the deputy director for infectious diseases at the CDC, told reporters.

“In the U.S. arm of the clinical trial, J&J’s vaccine was 72% effective, which, in the absence of the mRNA data, ‘one would have said this was an absolutely spectacular result,’ Anthony Fauci, the head of the National Institute of Allergy and Infectious Diseases, said at a separate White House briefing. What is more, the immunization was 85% effective at preventing severe disease and, in the trial, all hospitalizations and deaths occurred among people who got the placebo. None of the vaccinated people diagnosed with Covid-19 got sick enough to need hospital care. ‘If it comes to getting my family members vaccinated, and all that’s available is J&J or Novavax, I’d tell them to take it,’ said Robert Hancock, president of the Texas College of Emergency Physicians.” [Source: The Senior Citizens League | February 01, 2021 ++]

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## **Coronavirus Vaccines**

### **Update 26: Numerous Pharmacy Chains Ready to Give**

After a miserable year in the dark night of a pandemic, a new day is about to dawn. Millions of Americans have received the vaccine against COVID-19, the disease caused by the coronavirus. And the rest of us will have our opportunity soon. If you can’t wait to get the shot — and to return to normal life — you’ll want to bookmark this story. Following is a list of pharmacies participating in the Federal Retail Pharmacy Program for COVID-19 Vaccination.

The [program](#) is a collaboration that includes the federal government, states and territories, and 21 national pharmacy partners and independent pharmacy networks. Right now, the program is slowly rolling out to select pharmacy locations that are vaccinating eligible individuals. Eventually, more than 40,000 pharmacies will administer the vaccine to everyone who wants it.

#### **Walmart and Sam’s Club**

Both the retail giant and its affiliated warehouse club are ready to begin vaccinating Americans. On 2 FEB, [Walmart](#) said select pharmacies at retailer locations in 22 states would begin administering the vaccine once doses are available late next week. According to Walmart: “Once our locations have received the vaccines, eligible customers and members can reserve a convenient vaccine appointment directly via a scheduling tool on the Walmart and Sam’s Club websites, while allocation lasts. In addition to appointments, the scheduler will provide a digital reminder when it’s time to return for the second dose of the vaccine in order for the vaccine to be fully effective.”

Walmart already is vaccinating patients in states where it has agreements with local governments. The states in which Walmart will be a federal pharmacy partner are Alabama, Alaska, Arkansas, Colorado, Florida, Georgia, Idaho, Indiana, Kansas, Louisiana, Maine, Minnesota, Mississippi, Missouri, Nebraska, Nevada, Oklahoma, South Dakota, Tennessee, Texas, Utah and Wyoming. For more information: Visit Walmart’s [COVID-19 vaccine page](#).

#### **Walgreens**

[Walgreens](#) will begin its vaccination efforts as part of the Federal Retail Pharmacy Program for COVID-19 Vaccination on 12 FEB. Initially, 15 states and jurisdictions will participate: Chicago, Connecticut, Delaware, Illinois, Kentucky, Maryland, New Hampshire, New Mexico, New York, New York City, North Carolina, Puerto Rico, Vermont, Wisconsin and West Virginia. The pharmacy chain already has been vaccinating people in states where it has reached agreements with local governments. For more information: Visit Walgreens’ [COVID-19 vaccine page](#).

## CVS

On 11 FEB, certain CVS locations in 11 states will begin giving the vaccine to eligible populations. CVS expects the initial supply to be about 250,000 total doses. According to [CVS](#): “More than 90,000 health care professionals including pharmacists, licensed pharmacy technicians, and nurses will participate in the vaccination effort, giving CVS Pharmacy the capacity to administer 20-25 million shots per month.” States where CVS will roll out its vaccination efforts are California, Connecticut, Hawaii, Maryland, Massachusetts, New Jersey, New York, Rhode Island, South Carolina, Texas and Virginia. CVS is also working directly with Indiana and Ohio to provide some vaccinations. For more information: Visit CVS’ [COVID-19 resource center](#).

## Kroger and related pharmacies

The Kroger Co. [announced](#) in late December that it would partner with federal and state governments to offer the COVID-19 vaccine across its 2,200 pharmacies and 220 clinics. (The company’s other chains include Fred Meyer, Harris Teeter and Ralphs, among others.) In January, Kroger said pharmacies at its Ralphs grocery stores had begun giving the vaccine to health care personnel in Southern California. As of 3 FEB, pharmacies that are part of the Kroger family had received “a limited supply of the COVID-19 vaccine in select areas,” Kroger said, and the company will update its “[COVID-19 Vaccine Availability](#)” webpage regularly. For more information: Visit Kroger’s COVID-19 [vaccinations page](#).

## Publix

Publix already has rolled out vaccinations in locations in Florida, Georgia and South Carolina. There is no word yet on when or how Publix plans to expand its vaccination efforts in the near future. For more information: Visit Publix’s [COVID-19 vaccine page](#).

## Costco

The warehouse club giant issued an [announcement](#) in late January that simply says it will begin offering the vaccine at its pharmacies “as soon as they are available, in accordance with CDC and state guidelines.” Costco urges you not to contact your local Costco pharmacy, as such locations will not be able to schedule an appointment at this time. For more information: Costco’s announcement directs people to visit the Centers for Disease Control and Prevention [website](#) or their state department of health website to learn more about vaccine availability in their area and their eligibility for the vaccine.

## Others

Many other pharmacies — from Rite Aid to much smaller pharmacy chains — are participating in the Federal Retail Pharmacy Program for COVID-19 Vaccination. There are 21 chains in all. For a full list, visit the [website](#) of the Centers for Disease Control and Prevention.

[Source: MoneyTalksNews | Chris Kissell | February 5, 2021 ++]

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## Coronavirus Vaccines

### Update 27: Impact of Ibuprofen or Acetaminophen on Effectiveness

It’s a known fact that the COVID-19 vaccine can cause some people to experience flu-like symptoms, a sore arm or other side effects. To ward off such discomfort, you might be tempted to take a pain reliever prior to getting your shot. However, experts say that is a mistake. Dr. Gregory Poland, an infectious disease

expert and director of the Vaccine Research Group at the Mayo Clinic in Rochester, Minnesota, told AARP that taking an over-the-counter medicine such as ibuprofen or acetaminophen can reduce the effectiveness of the vaccine. Poland is not alone. The Centers for Disease Control and Prevention also warns against taking such medications prior to vaccination.

Why the worry? Poland says some studies indicate a link between taking these medications prior to vaccination and a decreased immune system response. That could mean that your body will have a harder time both recognizing COVID-19 infection in the future and fighting it off if it occurs. For its part, the CDC simply warns that “routine prophylactic administration of these medications for the purpose of preventing post-vaccination symptoms is not currently recommended” because it’s currently unknown how the practice affects vaccine-induced antibody responses.

However, both Poland and the CDC say it is fine to take such medications after you have received the vaccine if it helps ward off side effects such as fever or pain at the injection site. Also, the evidence linking pre-vaccination medication use to a weakened immune response is not conclusive. So, if you take a pain reliever to combat something like intense arthritis pain, talk to your physician before receiving the vaccination, Poland says. In that case, it might make sense to take the medicine. [Source: MoneyTalksNews | Chris Kissell | February 11, 2021 ++]

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## **Coronavirus Vaccines**

### **Update 28: Second Shot Side Effects**

#### **Why side effects are more common with 2nd COVID-19 shot**

Side effects appear to be more common after the second dose for both Pfizer-BioNTech and Moderna COVID-19 vaccines. Both vaccines have received FDA emergency use authorization, and both companies' clinical trials recorded participants experiencing side effects. But why is the second dose more likely to be tied to more side effects? Both Pfizer and Moderna vaccines are mRNA vaccines, which means they use a copy of a natural chemical — messenger RNA — to produce an immune response. There are spike proteins on the surface of SARS-CoV-2, the virus that causes COVID-19, which help the virus bind to other cells and replicate. mRNA vaccines work to induce an immune response against the spike protein, primarily through antibodies, so when a virus is detected in the future, it can be fought off more swiftly, according to The Atlantic.

#### **Why some individuals experience side effects after receiving the vaccine**

Side effects from the vaccine are normal signs the body is building protection against COVID-19, according to the CDC. Sometimes after vaccination, the process of building immunity can cause symptoms, though all side effects should go away within a few days. Inflammation as an immune response can result in redness, swelling and tenderness at the injection site, along with broader systemic responses, such as fever, headache, muscle aches, joint pain or fatigue, reports Fox's WNYW.

"A number of things happen with regard to inflammation, but it's really a sign that our immune system is recognizing that there's a foreign protein in our body and is preparing to fight it and get rid of it," William Moss, MD, epidemiologist and executive director of the International Vaccine Access Center at Baltimore-based Johns Hopkins University, told WNYW. The mRNA itself may provoke a reaction from the immune

system. "All of a sudden, you have a lot of new RNA that the cell didn't make," Donna Farber, PhD, an immunologist at New York City-based Columbia University, told The Atlantic.

### **Why some people experience more severe side effects after the second dose**

The Moderna and Pfizer vaccines are administered in two doses, spaced apart by about 28 and 21 days, respectively. More users of V-safe, the CDC's tool to report vaccine side effects, reported side effects within a week of getting their second shot compared to the first, according to a Jan. 27 CDC update. "By the second vaccine, it's already amped up and ready to go," Jasmine Marcelin, MD, an infectious disease physician at Omaha-based University of Nebraska Medical Center, told The Atlantic. Cells that make antibodies need several days to study the spike's features before they can respond. But by the second dose, adaptive cells are faster to react. "Basically, that second dose is saying, 'Hey, I know a month ago you saw this spike protein. I'm going to remind you once more what it looks like so that you're really ready to attack it,'" Dr. Moss told WNYW.

### **Why the second COVID-19 dose is important**

While there is some protection from a single COVID-19 vaccine dose, protection may be shorter, though it remains unclear. Extending the length of time between doses or skipping the second shot would be "premature and not rooted solidly in the available evidence," the FDA said Jan. 4. The agency emphasized the importance of continuing the two-dose regimen at the studied intervals. People shouldn't be concerned by a lack of vaccine side effects, either. "People who don't have moderate or severe side effects from the vaccine can still have a very protective immune response. They just didn't have, for various reasons, that intense inflammatory response," Dr. Moss told WNYW, citing a combination of genetics and prior history of exposure.

[Source: Becker's Hospital Review | Gabrielle Masson | February 9th, 2021 ++]

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## **Covid-19 Victims**

### **Update 04: Day To Day Breakdown of the Infection**

As the coronavirus infection rate appears not to be slowing down, doctors are observing a few patterns as it relates to how the common symptoms of the virus progress as each day passes. More than forty percent of the cases of COVID-19 are asymptomatic, according to the Centers for Disease Control and Prevention. It further stated that only approximately twenty percent of cases get to the stage of critical or severe.

For persons that display signs, the symptoms are normally a cough and a fever that are the first to arrive. Following close behind would be a sore throat, muscle aches, and pains, nausea, headaches, and diarrhea, although in the case is severe enough, issues with the gastrointestinal tract usually manifest much earlier during the course of the infection. Severe infections also tend to develop one of the trademarks for the coronavirus, namely, breathing difficulties, this occurs within five days following the initial symptoms first appeared.

However, the symptoms do not typically appear immediately after the individual has been infected. The average period for incubation of the virus is between four to five days, as stated by the Centers for Disease Control and Prevention. Within this incubation period, an infected person would not realize that they are sick, however, they will still be able to transmit the virus to others during this time. As stated,



prior, during the observation of the millions of cases, doctors have been able to identify a pattern of symptoms for the coronavirus patients:

**Day One:** Symptoms are mild, to begin with; infected individuals normally experience a fever followed closely by a cough and feeling tired. A few of the persons infected with the virus may have had nausea or diarrhea a couple of days prior to the fever and cough, when this happens it is usually a sign that the infection could be more severe.

**Day Two:** The tired feeling and the fever would persist during this time, as well as the cough, usually a dry cough.

**Day Three:** On average, this is the length of time it took infected persons to be admitted to the hospitals after the first display of symptoms. A study that was conducted on over five hundred hospitals discovered that patients that were hospitalized displayed signs of pneumonia on this day during their illness.

**Day Five:** Difficulty in breathing normally commences around day five, as symptoms begin to get worse, particularly in more severe cases and especially if the infected person has a preexisting health condition or elderly.

**Day Six:** Fever, cough, and difficulty breathing continue during this day. Some of the infected persons reported having feelings of tightening of the chest or described it as a feeling that a band was around their chest.

**Day Seven:** Persons that exhibited persistent chest pressure or pain, shortness of breath, and lips and face appeared to have a bluish color, were admitted to the hospitals. Others that were infected but had less severe symptoms normally saw an improvement with their symptoms.

**Day Eight:** According to the Centers for Disease Control and Prevention, most infected individuals experience shortness of breath and pneumonia. Approximately fifteen percent of persons diagnosed with COVID-19 will at some point develop symptoms of ARDS or Acute Respiratory Distress Syndrome, a medical condition that is said to be the buildup of fluid in the small, elastic air sacs in the lungs, known as the alveoli. This buildup of fluid limits the amount of air that the lungs can carry, resulting in a reduced amount of oxygen being transported through the bloodstream, depriving the rest of the body, including the vital organs of receiving the all-important oxygen they require to function efficiently, this illness that could require the patient being intubated. Acute Respiratory Distress Syndrome is often fatal.

**Day Nine:** On this day, patients at this stage could develop sepsis, which is an infection that is caused by an immune system response that is quite aggressive. Sepsis is a potentially life-threatening condition that occurs when the body's response to an infection damages its own tissues. When the infection-fighting processes turn on the body, they cause organs to function poorly and abnormally. Sepsis may progress to septic shock. This is a dramatic drop in blood pressure that can lead to severe organ problems and death.



**Day Ten:** It is on this day that infected persons see symptoms beginning to worsen, like difficulty breathing getting more severe. At this stage of the virus infection, persons are highly likely to be admitted to the Intensive Care Unit or ICU. As compared to the milder cases of the infection, these patients tend to have a reduction in appetite and but an increase in abdominal pain.

**Day Twelve:** For some patients, they do not develop Acute Respiratory Distress Syndrome until almost two weeks into the infection. A study actually revealed that on average it took some patients twelve days to be admitted to the Intensive Care Unit. For some, their fever subsided during this time, but the cough normally remained.

**Day Thirteen & Fourteen:** For individuals that would survive the virus, the issues with breathing would generally subside during this time.

**Day Sixteen:** Usually on this day patients would normally get relief from the cough.

**Day Seventeen To Twenty-One:** During this period, persons either recovered from the virus and got discharged from the hospitals or they passed away just after about three weeks of contracting the virus.

**Day Twenty-Seven:** There are some persons that required a longer stay in the hospitals, on average twenty-seven days was the length of stay for infected persons.

[Source: The Outdoor Wear Team | January 20, 2021 ++]

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## **Covid-19 Headgear**

### **Update 16: Mask Humidity Level Impact on Disease Severity**

Masks help protect the people wearing them from getting or spreading SARS-CoV-2, the virus that causes COVID-19, but now researchers from the National Institutes of Health have added evidence for yet another potential benefit for wearers: The humidity created inside the mask may help combat respiratory diseases such as COVID-19.

The study, led by researchers in the NIH's National Institute of Diabetes and Digestive and Kidney Diseases (NIDDK), found that face masks substantially increase the humidity in the air that the mask-wearer breathes in. This higher level of humidity in inhaled air, the researchers suggest, could help explain why wearing masks has been linked to lower disease severity in people infected with SARS-CoV-2, because hydration of the respiratory tract is known to benefit the immune system. The study is published in the Biophysical Journal at [https://www.cell.com/biophysj/fulltext/S0006-3495\(21\)00116-8](https://www.cell.com/biophysj/fulltext/S0006-3495(21)00116-8)

“We found that face masks strongly increase the humidity in inhaled air and propose that the resulting hydration of the respiratory tract could be responsible for the documented finding that links lower COVID-19 disease severity to wearing a mask,” said the study’s lead author, Adriaan Bax, Ph.D., NIH Distinguished Investigator. “High levels of humidity have been shown to mitigate severity of the flu, and it may be applicable to severity of COVID-19 through a similar mechanism.”  
Researcher sits in his lab

High levels of humidity can limit the spread of a virus to the lungs by promoting mucociliary clearance (MCC), a defense mechanism that removes mucus – and potentially harmful particles within the mucus –

from the lungs. High levels of humidity can also bolster the immune system by producing special proteins, called interferons, that fight against viruses – a process known as the interferon response. Low levels of humidity have been shown to impair both MCC and the interferon response, which may be one reason why people are likelier to get respiratory infections in cold weather.

The study tested four common types of masks: an N95 mask, a three-ply disposable surgical mask, a two-ply cotton-polyester mask, and a heavy cotton mask. The researchers measured the level of humidity by having a volunteer breathe into a sealed steel box. When the person wore no mask, the water vapor of the exhaled breath filled the box, leading to a rapid increase in humidity inside the box. When the person wore a mask, the buildup of humidity inside the box greatly decreased, due to most of the water vapor remaining in the mask, becoming condensed, and being re-inhaled. To ensure no leakage, the masks were tightly fitted against the volunteer's face using high-density foam rubber. Measurements were taken at three different air temperatures, ranging from about 46 to 98 degrees Fahrenheit.

The results showed that all four masks increased the level of humidity of inhaled air, but to varying degrees. At lower temperatures, the humidifying effects of all masks greatly increased. At all temperatures, the thick cotton mask led to the most increased level of humidity. “The increased level of humidity is something most mask-wearers probably felt without being able to recognize, and without realizing that this humidity might actually be good for them,” Bax said.

The researchers did not look at which masks are most effective against inhalation or transmission of the virus and defer to the CDC for [guidance](#) on choosing a mask. Earlier studies from Bax and his colleagues showed that any cloth mask can help block the thousands of saliva droplets that [people release](#) through simple speech(link is external) – droplets that, if released, can [remain](#) in the air for many minutes(link is external). While the current study did not examine respiratory droplets, it does offer more evidence as to why masks are essential to battling COVID-19. “Even as more people nationwide begin to get vaccinated, we must remain vigilant about doing our part to prevent the spread of the coronavirus that causes COVID-19,” said NIDDK Director Dr. Griffin P. Rodgers. “This research supports the importance of mask-wearing as a simple, yet effective, way to protect the people around us and to protect ourselves from respiratory infection, especially during these winter months when susceptibility to these viruses increases.” [Source: NIH News Release | February 12, 2021 ++]

## \* Finances \*



## Car Purchasing

### Update 01: Financing | Do Not Exceed 10% Rule

With COVID-19 still at high numbers throughout the United States, now might be the best time to get a car. With most vacation put on pause or relegated to nearby places to avoid air travel, people are in their cars looking for something to get them out of the house. Sean Worthy, assistant vice president for corporate

and business development at PenFed Credit Union says consumers spend an average of 90 days deciding what they want in a car once they are in the market for one. That includes options like leather or fabric seats, four-wheel or two-wheel drive and what color the exterior will be.

But, when it comes to actually paying for a car, consumers aren't always as savvy. "Consumers typically omit the need to research how they're going to finance the car if they want to lease the car or whatever that that debt is," Worthy said as part of Smart Auto Shopping and Financing sponsored by PenFed. "You've got to spend time researching financing. A lot of that's going to depend on things like are you buying a new car? Are you buying a used car? Are you going to lease? Each of those has their own pros and cons." So what should prospective buyers be looking for when financing their car?

Worthy said there are a lot of podcasts and tools online that can help you figure out how you want to pay for your new car. "What I would say is consider what your tolerance is for that monthly payment," Worthy said. "A good rule of thumb in the industry is 10% of your net income per month. If you make \$4,000 a month in net income, then you could you should be looking at a payment around \$300 to \$400, that 10% rule is really an all-in factor."

One financing mistake people make is they go in to buy a car not taking into account many of the extra fees involved. "You need to factor in some of the other things like title, taxes, tags, delivery fees and generally, they can run as little as \$1,000 if you're buying a used vehicle under \$10,000, but they can also run several thousand if you're buying a luxury SUV worth over \$40,000. Factor in for an average purchase of a car running \$25,000 that you're going to actually pay probably close to \$2,000 in taxes, titles, fees, etc. Once you have all that then you can say, 'Okay, well, what can I afford?'"

Consumers should look at their debt-to-income ratio. Generally, you don't want to go over 45% in total debts if you want to get a prime or super prime rate. Car buyers should pay attention to the total cost of ownership. It's the mistake that people do with cars and homes, a lot of times they look at and say 'Well, I can afford that several hundred thousand dollar home when it comes to the monthly payments.' But, there's also an electricity bill and a lawn bill and a ton of other things that go in there with total cost of ownership. The same thing applies to a vehicle. Most people figure with their first car that it's just the car payment. Well it's also insurance, gas, you've got a ton of other things that that go into it. [Source: Federal Insights | Scott Maucion | February 8, 2021 ++]

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## **PCS Moves**

### **Update 14: Filing Damage Claims**

If you're a new spouse and have just survived your first PCS, congratulations! You've made it through your first military move. Chances are you learned a lot more than you ever thought you'd need to know about moving – all good knowledge that will come in handy later during other moves. But, chances are also very great that you have some items that were broken or damaged in transit and you might not know what to do. To help make it easier for you, The Military Wallet assembled this guide with frequently asked questions about everything you need to know about how to file for damage claim after a PCS.

For times when movers damage or lose items in your household goods (HHG) shipment or your unaccompanied baggage (UAB) shipment, you are entitled to file a damage claim to get the full or partial

replacement value of whatever is broken or missing. Here are the basics you need to know about how to file a claim.

### **Submit a Notification of Loss or Damage**

So your HHG has arrived, and several items are broken. The first thing you need to do is photograph each item from several different angles. Keep a running list of anything that's damaged or broken and then set them aside.

Your movers will likely have a sheet that you can fill out at the delivery time that notes anything that has been broken or damaged in transit. If you immediately recognize something that's broken, some moving companies offer you a "quick claim" payout of up to \$500. Payment is usually made within five calendar days of your delivery date. Keep in mind you can only accept compensation for an item one time, so you won't be able to file another claim if you choose the quick claim payment option. Damage also includes damage to your home itself related to transportation furniture, including scuffs to walls or door frames that require repair.

Once you've opened all your crates and have a clear picture of what's broken, missing, or damaged, you'll need to submit a *Loss or Damage Report*. This is different from filing a claim with the [Defense Personal Property System](#) (DPS). This report simply notifies the moving company that you intend to file a claim. This is an optional step, but most seasoned service members and spouses will tell you that it's a good step to take, as it might encourage the moving company to settle damages and disputes sooner.

From the time you take delivery of your HHG and UAB, you have 75 days to file a Loss or Damage report and up to nine months after delivery to submit an itemized claim for anything that's lost or broken. Due to COVID-19 DPS has extended this deadline to 180 days for household goods shipments picked up May 15, 2020, and after. Once you've filed a Loss or Damage Report, then you'll need to file officially with DPS. The movers have up to 60 days to pay, deny or make a counteroffer on your damage claim. It's extremely important not to skip that voluntary first Loss or Damage Report. If you don't submit it, you only have 75 days to submit itemized claims. Review the current [DoD complete regulation](#) for specific guidelines.

### **Damage Claim for Lost and Broken Items**

Lost or broken items are eligible to be fully or partially replaced. You can receive a full replacement value of your item if your claim is filed with your transportation service provider (TSP) within nine months of accepting your delivery. The TSP will either pay to repair your items or provide an amount to replace them with the same make/model or one of comparable quality. The military claims office is instrumental in helping you resolve disagreements between you and your TSP.

When you file your claim, it's good to have on hand the photographs you took from the delivery day and any information about the items, including purchase date, purchase price, and a description of the damage. It is even better to attempt to get "before" pictures of heirlooms and other valuables in order to have a point of comparison should you be questioned about your claim. The information you provide on your Loss or Damage Report will transfer to your claim without you having to reenter information twice. Then, you're able to follow up with the claim using the DPS system to see where it is in the process of reimbursement.

### **Full Replacement Value**

The reality is that no moving company is ever going to offer you full replacement value for an item unless you can prove you purchased it immediately before PCSing. This is also frustrating when they break one glass out of a set of four, but only pay for one glass. Most moving companies will cite the depreciation of items when they come back with counterclaims.

Don't be afraid to push back if you feel like the amount they offer is much too low. Most of the time, moving companies will offer a percentage based on an item's current retail value rather than the full value. If you feel like your moving company is incorrectly processing your damage claim, you should reach out to your [Military Claim Office](#) or check with the [Relocation Assistance Program](#) for more guidance.

[Source: The Military Wallet | Jennifer Barnhill | February 5, 2021++]

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## Student Loan Debt

### Update 07: Ways to Avoid Drowning in It if You Drop Out of College



Why you're leaving school determines how you should handle your student loan debt.

You've read the stories about college dropouts who ended up becoming wildly successful people — you know, people like Bill Gates and Mark Zuckerberg. All that cramming for the latest exam might have you thinking about dropping out of college yourself, and you probably aren't the only one in your class. Of the approximately 2 million people who start college each year in the United States, one-third have not earned a formal credential and aren't enrolled eight years later, according to the National Student Clearinghouse. But even if you've decided that a college degree is nothing more than a piece of paper, there's the small — or not so small — matter of how much you owe.

If you took out student loans to finance your college education, dropping out could have severe financial consequences. Borrowers who don't complete their degree are three times more [likely to default](#) on their loans than those who graduated, according to the U.S. Department of Education. If you're considering ditching the confines of higher education, you'll have a better chance of succeeding after you drop out if you know why you want to quit. That way, you can formulate an appropriate plan for taking care of student loans so you don't end up spending the next decade paying off debt for a degree you didn't get. Following are ways to avoid drowning in student loan debt after leaving college.

#### 1. If You're Failing Classes

If you're failing one class, you might need a tutor. If you're failing every class, it may be tempting to drop out altogether. But if the transition from high school to a four-year college was more difficult than



anticipated, consider transferring to a [community college](#) — also known as a reverse transfer. Why bother transferring instead of dropping out? By continuing your education as a full-time or at least half-time student, lenders will typically allow you to defer your student loans. You could save \$193.13 per credit hour by going to a community college instead of a four-year school, according to a Penny Hoarder analysis of National Center for Education statistics.

That's important because, during deferment, you don't need to start paying back your student loans right away — and if you have subsidized federal student loans, the U.S. Department of Education will cover the accruing interest during deferment. By transferring to a community college, you can get more personalized attention in your college courses, which could help you finish with an associate's degree. And if you're feeling more prepared at that point, you can always head back to a four-year college to complete your bachelor's degree.

## **2. If You're Out of Money**

If you're struggling to pay your bills while you're in college, you may think you're better off quitting now and making money out in the real world. That could be a short-term solution with long-term financial consequences. Those with a bachelor's degree earned an estimated \$17,774 more per year than those who had some college or an associate's degree in 2018. And over a 40-year career, those who had some college earned \$721,000 less than those with a bachelor's degree, according to the Georgetown University Center on Education and the Workforce.

So before you decide college really is worth it, assess your financial situation — here's our [cheat sheet](#) for creating a college budget. Taking a hard look at where the money is going could show you how you could stay in school. Don't be afraid to reach out to the financial aid office, either. Although funds are typically distributed before the school year begins, there are students who decline or lose their financial aid award during the academic year, which could free up money for those who ask. The unique circumstances of 2020, when many Americans' financial situations changed, brought up additional [options](#) for financing college to consider. And after all that, if you're still coming up short, consider switching to half-time status and getting a part-time or full-time job to make additional money without taking on additional student debt. By maintaining half-time status, you can continue deferring your student loans.

## **3. If You're Not Learning What You Need for Your Career Goals**

Your first year of college may involve a lot of coursework you don't think is related to your major. The truth is that developing a solid foundation is considered part of the college experience. However, if you're well into a program and you don't think that you are developing the skill set you need for your career goals, it may be time to look outside the campus quad.

Trade schools can offer specific training for occupations like welding or massage therapy. You could complete a certificate program in less time than it would take to earn a bachelor's degree. If you still value your college education but want to get real-life work experience, consider applying for an internship. It's a great way to gain hands-on, practical skills and experience in your field of study. Ready to apply for an internship but need a little help putting together your resume to highlight your achievements? Check out this [guide](#) for how to write a resume.

And if you want more specialized training but also need money to pay back student loans, consider applying for an apprenticeship program within your field. Previously used almost exclusively by the building trades in the United States, apprenticeships now offer an entrance into tech and healthcare

industries that face a shortage of skilled workers. That earn-as-you-learn model can help you pay off student loans while concentrating on your field of interest.

#### **4. If You Have a Job Opportunity**

Congratulations! Although a job offer sounds like the ticket out of college you've been dreaming of, understand that once you leave school, it's unlikely you'll return. Of the 29 million former college students who left school in 2013, only 13% returned to postsecondary education as of 2019. If the job offer is too far away to continue your education on campus, ask your admissions office about online courses that you could take to finish college and earn your degree. Particularly given the current circumstances, more colleges are offering online classes. If finishing the degree isn't an option, you'll need to find out how much you owe in student loans and set up a repayment plan before you drop out. Contact your college adviser and the financial aid office to determine what steps you need to take.

#### **5. If You Hate College**

If it's your freshman year and you're feeling homesick, that's fairly common and there's a good chance you'll feel more at home after giving yourself a few weeks to adjust. On the other hand, if you're stuck at home due to classes moving online, you may be experiencing a different kind of misery because you can't be on campus. This feeling will likely pass, too, especially if you chose your school for academic reasons rather than social ones. Either way, you have the right to feel sad or upset — check out these [ways](#) to take care of your mental health to help you through. But if you're in your senior year and you're only a couple of credits away from graduation, suck it up and finish the degree — finishing that last semester and getting your bachelor's degree is worth the aggravation. Even if it's online.

However, if you truly feel that college is not a good fit for you, it is possible to withdraw. Contact the financial aid office to find out if you're eligible for a refund — every college generally has its own refund policy. If you can't repay your federal student loans due to a temporary financial hardship, you can apply for deferment or forbearance, which allows you to reduce or postpone payments for a period of time. A word of warning: Do not simply stop attending classes or take a gap year without contacting your financial aid office and your academic adviser. Some institutions will allow you to re-enroll after a leave of absence, but you may have to go through the enrollment process again.

But regardless of why you leave, as soon as you quit school, the deferment clock and your six-month grace period begins, after which point you'll begin owing on your student loans. Make sure you enroll in an income-driven repayment if your income won't cover the monthly payments for your student loans under the standard repayment plan. There are [jobs](#) that don't require a college degree so you can start making money to pay back those loans sooner rather than later. Being a college graduate isn't a requirement for getting the life you want, but having a plan for what to do if you want to drop out can certainly help put you on the road to financial success. [Source: MoneyTalksNews | Tiffany Connors | February 11, 2021++]

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## **Commissary Knowledge**

### **Update 01: Money Hacks to Save More**

There are a lot of misconceptions about Commissaries, especially when it comes to the variety of products and the price of them. It's true, shoppers at Commissaries are able to save money, but they shouldn't think that the savings are unbelievable. By law, Commissaries must sell their products at cost. Commissaries are

also tax-free. But... there is a small percentage that is assessed instead to help with the upkeep of Commissaries. If you're driving a great distance to your Commissary, your savings might be negligible when all is said and done. Especially if you are not shopping for a large number of things and driving a 20 mpg car with gas at \$3.50 a gallon.

Still, on average, it is possible to save about 30% depending on what you buy, what's on sale, and what coupons you have. If you want to push your pennies at the Commissary a little further, here are some other ways to do that:

### **1. Look for Extra Savings**

There are a lot of ways to save at the Commissary. One of my favorite ways (because it makes it feel like Christmas) is to look for coupons in the store. They might be printed on bright paper and taped to individual items, or they might be in tear-off packs or dispensers. These coupons are special and specific to the Commissary. When you see them, make use of them!

### **2. Download Ibotta**

Do you [Ibotta](#)? If you don't, you should download it and get started. Ibotta is a phone app that alerts you to extra rebates that you can redeem from grocery store, movie theater, restaurant, and pet store purchases. That's *on top* of any savings or coupons at the store. Seriously. It's like extra free money. You just scan your bought items and take a photo of your receipt in order to redeem the extra cash. You cash out with your PayPal account, so you don't have to worry about a credit or debit card. And Ibotta works at Commissaries. No lie. It's pretty great. (If you haven't signed up for Ibotta, please use my [referral link](#)!

### **3. Plan Ahead**

Check out the Commissary's [Savings Center](#) at <https://commissaries.com/rewards-and-savings/savings-center>. Once you choose your Commissary, you can see what's on sale and how much of a discount you're getting from the retail price. If you log in, you can also see the price that is specific to your locale. Use this in conjunction with couponing and creating your grocery list to make sure you're getting the lowest price possible.

### **4. Ask for Gift Cards**

Even though the Commissary is only available for military members and their dependents, anyone can buy gift cards online. If you're stuck trying to figure out what you want for Christmas or your birthday, you could always go practical and just ask for [Commissary gift cards](#).

### **5. Use Third Party Sites**

There are a bunch of military-specific savings sites that will alert you to specials, coupons, and price reductions such as [My Military Mommy](#), [Military Wives Saving](#), and [My Military Savings](#). Most of these sites, like My Military Savings, will announce Commissary-specific coupons and sales that are happening at the commissary. My Military Mommy does the work for you and will give you the link to coupons along with how to use them (what order to stack them in, if you need to use a rewards card, etc.) and the ultimate price of the item. It takes a lot of the pain out of couponing. If you're new to military life (or just shopping at the Commissary), you'll want to read all about [the basics of shopping](#)— what to wear, who to tip, and where to park, among other things. You might also be interested in how to [stretch your BAS \(Basic Allowance for Subsistence\)](#) so you can make the most out of your grocery budget!

### **6. Purchase Generic**

Like most grocery stores, the Commissary offers their own brand of products that come at a cheaper price than most brand-name items. While some folks are averse to purchasing “off-brand” products, there are savings to be had if you’re willing to try something new.

[Source: Jo, My Gosh | February 2021 ++]

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## **Military Overseas Taxation**

### **Germany Imposed Income Taxes on U.S. Military Families**

The treaty that allows U.S. forces to operate in Germany protects them from having to pay German income taxes, the Federal Finance Ministry said this week, in a statement that puts localities imposing huge tax penalties on military families at odds with Berlin. “The Federal Government takes the view that, in a uniform interpretation and application of the relevant provisions of the agreement between the parties to the NATO Status of Forces treaty ... there will be no double taxation,” the Finance Ministry said in a statement. The ministry did not elaborate on what, if any, steps it was prepared to take to bring local tax offices into compliance on an issue that the U.S. government says violates Germany’s collective defense obligations.

The Finance Ministry also stopped short of rendering an opinion on pending cases in regions where U.S. troops have faced hardball tactics from tax collectors, resulting in six-figure tax bills for some military families. “Going forward, the matter will continue to be examined in consultation with the U.S. Embassy,” the Finance Ministry said, declining to put a timeline on when action could be taken. In December, U.S. officials met with their counterparts in Berlin to lodge an official complaint with Germany’s Foreign Office, which directed federal finance officials to look into the issue. The move came after Stars and Stripes highlighted the difficulties faced by military families who have been forced into lengthy legal battles or been pressured to pay hefty tax penalties.

Some German tax authorities have claimed that income tax exemptions spelled out in the SOFA treaty are void if a military member has motivations for being in Germany beyond solely their job. German authorities have built hundreds of tax liability cases against troops, Defense Department civilians and contractors around circumstances such as being married to a German, extending tours, owning property or sending children to German schools. To avoid taxes, a person must prove “a willingness to return” to the U.S., even though tax authorities have continued to pursue cases against some people after they returned stateside. The policy also puts German tax clerks in the position of guessing the intentions and future lifestyle decisions of troops, which critics have said is arbitrary and legally problematic.

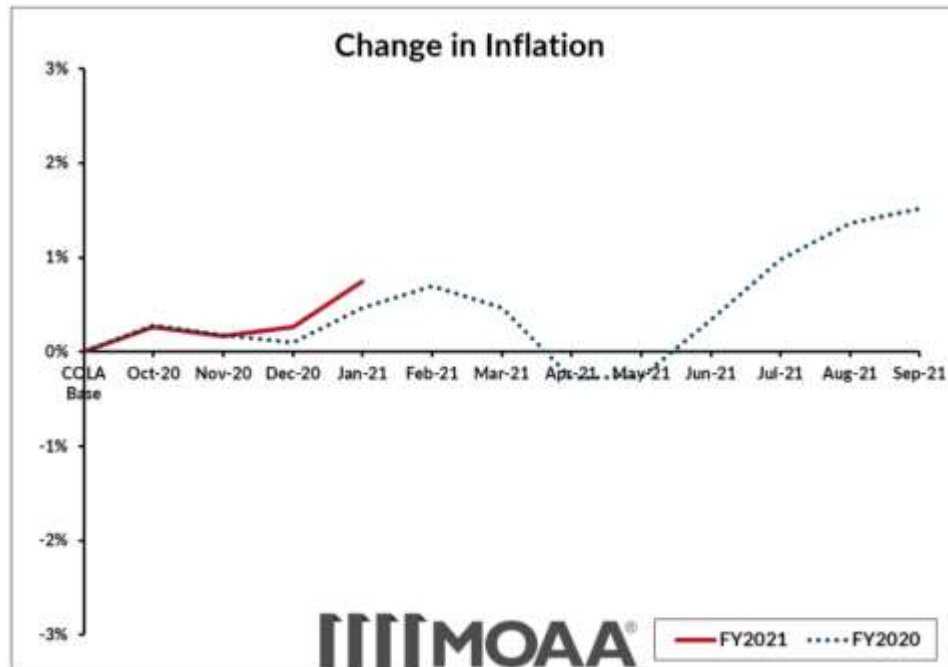
The majority of cases are connected to military members in the Landstuhl-Kusel area, near Ramstein Air Base, but cases have also been reported in Kaiserslautern, Stuttgart and Wiesbaden. The issue has gotten the attention of some lawmakers in the U.S., who raised concerns with the Pentagon. Former Acting Defense Secretary Christopher Miller said in a 7 JAN letter to Pennsylvania Republican Rep. Mike Kelly that the U.S. government was working to ensure the “appropriate tax exemptions for U.S. personnel covered under the SOFA and its supplementary agreements.” [Source: Stars & Stripes | John Vandiver | February 11, 2021 ++]

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## COLA FY 2021

### January CPI

The January 2021 CPI is 255.296, 0.7 percent above the FY 2021 COLA baseline. The Consumer Price Index for February is scheduled to be released March 10. The CPI baseline for FY 2021 is 253.412.



The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. Remember, active duty pay raises are calculated differently. This information is calculated from the non-seasonally adjusted Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Calculation for monthly COLA change: (Monthly CPI-Yearly baseline CPI)/Yearly baseline CPI. Learn more about CPI on the BLS web page at <https://www.bls.gov/cpi>. [Source: MOAA Newsletter | February 11, 2021 ++]

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## IRS Tax Forms

### Update 03: 1040 | Five Change's for Tax Year 2020

Last year, the Form 1040 tax return got a bit of a makeover. This tax season, the changes to the return for 2020 are less noticeable but at least as important for the average taxpayer. They include a new tax deduction and a new tax credit, for example, thanks to coronavirus pandemic relief laws. So, even if you never set eyes on your Form 1040 because a software program or professional handles it for you, these changes stand to affect the amount of your tax refund or your tax bill. Here's a close-up look at how the Form 1040 for 2020 — the one for this tax season — differs from the one before it.

## 1. A cryptocurrency question for all



The Form 1040 for 2019 was the first to explicitly ask about [virtual currency](#) such as Bitcoin, but the question appeared on Schedule 1, which is an attachment to the 1040 that not all taxpayers are required to use. This tax season, the question is front and center on the first page of the [1040](#), right after the section for your name and address: “At any time during 2020, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency?” The real question here, though, is: Why is the IRS getting nosier about Americans’ virtual currency use? The answer, in short, is that Uncle Sam wants to know if you owe him a cut.

Virtual currency transactions have tax consequences just as transactions involving other types of property do, at least as far as the IRS is concerned. So, if you sell or exchange virtual currency, use it to pay for goods or services, or hold it as an investment, you could owe taxes on those transactions. As IRS Commissioner Chuck Rettig said of virtual currency last tax season:

*“This emerging area is a priority for the IRS, and we want to help taxpayers understand their obligations involving virtual currency. We will also take steps to ensure fair enforcement of the tax laws for those who don’t follow the rules involving virtual currency.”*

## 2. Easier to read

If you read the Form 1040 for 2020, as opposed to trusting it to your tax software or tax pro, you might notice it’s easier on the eyes than the 2019 version. Some sections of the return, and all three schedules in particular, have larger font sizes or more space between lines, if not both. The IRS did not formally acknowledge this particular change, but it’s in line with a larger trend: The 1040 has been expanding since the [2018 edition](#) — which was super compact because some lawmakers had claimed that the federal tax code overhaul of 2017 would enable us to file our taxes on a postcard.

## 3. More lines

Perhaps the most glaring difference between the Form 1040s for 2019 and 2020 is that the latter is longer. For the most part, though, this is an optical illusion, stemming in part from the increased font and line spacing. Additionally, the meat of the 1040 — where Uncle Sam gets into the nitty-gritty of your income — is broken up into more lines. For example, the contents of Lines 25, 25a and 25b occupied a single line (17) on the 2019 return. These changes make sense — or at least make the 1040 easier to navigate — considering that the IRS no longer has to pretend to aim for that postcard-size return. A couple of the lines on the 2020 return are indeed new, though, as we’ll get to next.

## 4. A new ‘charitable contributions’ line

Line 10b of the Form 1040 for 2020 reads, “Charitable contributions if you take the standard deduction.” This is where you likely can deduct up to \$300 in monetary donations you made in 2020 to nonprofit



organizations that the IRS has classified as tax-exempt. Normally, you must itemize your tax deductions, rather than take the flat [standard deduction](#), to write off donations. But the Coronavirus Aid, Relief, and Economic Security (CARES) Act, which was signed into law last March, created this exception for 2020. By the way, this deduction has since been expanded and extended, as we report in ““[5 Tax Breaks Extended for 2021 — If Not Longer](#)”

### **5. A new ‘Recovery rebate credit’ line**

Line 30 of the Form 1040 for 2020 reads, “Recovery rebate credit.” If you received the full amount for the first and second rounds of coronavirus stimulus payments that were authorized last year, you can skip this line. The recovery rebate credit is not for you because your stimulus checks were an advance payment of this tax credit. But if you didn’t receive the full amount for either payment, you can claim the rest by claiming the recovery rebate credit, assuming you’re eligible. Note that this means you must file a return for 2020 to claim the remainder of your payments even if you would not otherwise be required to file.

If you happen to do your taxes by hand, you must use the IRS’ Recovery Rebate Credit [Worksheet](#) to determine what amount to put on Line 30 of your return. Otherwise, your tax software program or tax pro likely will handle the math for you. To learn more about the credit, visit the IRS website’s “[Recovery Rebate Credit](#)” page or read the Line 30 instructions for the Form 1040. (The IRS tends to refer to stimulus payments as “Economic Impact Payments,” by the way — don’t let that confuse you.)

[Source: MoneyTalksNews | Karla Bowsher | February 12, 2021++]

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## **Unemployment Insurance Scam**

### **Update 01: Spot the Signs of Unemployment Fraud**

It’s another unwelcome byproduct of the pandemic: crooks are taking advantage of increased unemployment to collect benefits in the names of unsuspecting victims. This unemployment fraud is costing the United States government billions of dollars. Be sure to guard your personal information and report suspicious activities.

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

Thieves typically get the personal information they need for fake unemployment claims by purchasing it online. One con artist told USA Today that he compiles lists of real people. Then, he pays \$2 in cryptocurrency to match each name with a Social Security number and date of birth. This is often all the information he needs to file a phony claim. Other times, scammers get personal information for fake claims through phishing techniques.

Most victims don’t know their identity has been used for unemployment fraud until they are contacted about an unemployment claim they never made. According to BBB Scam Tracker, here are some common ways victims became aware of the fraud:

- A notification from an unemployment office “confirming” the date of their last day of work – even though they are still employed.
- A letter from the state unemployment office or department of labor informing them that their unemployment benefits were denied – even though they made no such claim.

- Their employer is notified that they filed for unemployment benefits, even though they still work for the company.
- A 1099 tax form reporting 2020 income from unemployment benefits that they never applied for or received.

### **How to protect yourself:**

- Haven't applied for unemployment? Report suspicious notifications. If you receive a letter, email, or any other notification about an unemployment claim that you never made, be sure to report it. Check this list from the Department of Labor for your state's contact number.
- Check your credit report. An unemployment claim in your name means that scammers have your personal information. Be sure to check your credit report at [AnnualCreditReport.com](https://AnnualCreditReport.com) for unauthorized inquiries and accounts. This is the only free crediting reporting service authorized by the Federal Trade Commission.
- Consider freezing your credit. This keeps anyone from seeing your credit report without proof of identity. Contact the three major credit reporting agencies (Equifax, Experian and TransUnion) to do this.
- Set up transaction alerts with your bank or credit union. This ensures notification of any withdrawal above a dollar amount which you determine.

### **For More Information**

Learn more about protecting yourself against [identity theft on BBB.org](https://www.bbb.org) or at [IdentityTheft.gov](https://www.identitytheft.gov). Read more about how scammers commit unemployment fraud in [this USA Today investigation](https://www.usatoday.com/story/news/nation/2021/02/05/unemployment-fraud-scams/7248484002/). If you've spotted a scam (whether or not you've lost money), report it to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). Your report can help others avoid falling victim to scams. Find more information about scams and how to avoid them at [BBB.org/AvoidScams](https://www.bbb.org/avoidscams). [Source: BBB Scam Alerts | February 5, 2021 ++]

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## **Valentine's Day Scam**

### **Happy Valentine's Day! Watch Out for this One**

As if dating wasn't difficult enough already! New cryptocurrency scams are targeting people on popular dating sites and apps, such as Tinder. Don't let your quest for love blind you to red flags.

### **How the Scam Works**

- You "swipe right" on an attractive man or woman on a dating app, and the app instantly matches you. After starting up a conversation, the alleged mate quickly takes the conversation off the platform and to a texting app, such as WhatsApp or WeChat.
- Once on the texting app, the scammer starts talking about how they have a family member who is a successful cryptocurrency investor. This person has inside trading information that could make you rich! Your new love interest encourages you to take advantage of this "exclusive opportunity." All you need to do is deposit money in a cryptocurrency trading platform. But once you make a deposit, the money is gone forever. Your new "love" blocks you on all platforms and stops replying to your messages.

- One victim reported to BBB Scam Tracker that after talking to a woman on Tinder, she persuaded him to invest on a fake trading cryptocurrency platform. When he tried to withdraw his money, the funds were automatically reversed back into his account. The feature was supposedly a "system security" to help prevent money laundering. Allegedly, the account needed a minimum balance of \$3,000 before he could withdraw funds. Of course, that was a lie too! After trying several times, the victim was unable to recoup his money.

#### **How to protect yourself:**

- Never send money or personal information to someone you've never met in person. If they continue to pressure you to invest on a crypto trading platform, research the investment platform first.
- Communicate on the dating app. If a love interest appears to be in a hurry to get off the dating app to an unsecure chat app, that is a red flag.
- Ask specific questions about details given in a profile. A scammer may stumble over remembering details or making a story fit.
- Research the dating profile. Many scammers steal photos from the web to use in their profiles. Conduct a reverse image lookup using a website like tineye.com or images.google.com to see if the photos on a profile are stolen from somewhere else. Search online for a profile name, email, or phone number to see what adds up and what doesn't. Report what you find to the dating app.

#### **For More Information**

Learn about money mule scams on the Federal Bureau of Investigations [website](#). Also, read about a new romance scam that involves tricking [victims into sending CARES Act money](#). If you've spotted a scam (whether or not you've lost money), report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report can help others avoid falling victim to scams. Find more information about scams and how to avoid them at [BBB.org/AvoidScams](https://www.bbb.org/AvoidScams). [Source: BBB Scam Alerts | February 12, 2021 ++]

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## **Tax Burden for Maine Retired Vets**

**As of FEB 2021**

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 other ways including sales taxes, excise taxes, license taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in the state of Maine:

### **Sales Taxes**

The Maine state sales tax rate is **5.5%** which is higher than 80.8% of states.

- Groceries and prescription drugs are exempt from the Maine sales tax
- Counties and cities are not allowed to collect local sales taxes

- Maine has no special sales tax jurisdictions with local sales taxes in addition to the state sales tax.
- Maine has a "General, service provider, and use tax", which is for all intents and purposes very similar to the "sales tax" found in other states. There are special tax rates of 10% collected on auto rentals, and 7% on lodging (such as hotels), prepared food and restaurant meals.
- Some items may not be eligible for these reduced sales tax rates, such as expensive clothing, unhealthy food or drinks like soda, and certain non-essential pharmaceuticals. Maine does not treat candy or soda as groceries, which means they are not subject to reduced grocery sales tax rates. Other items including gasoline, alcohol, and cigarettes are subject to various Maine excise taxes in addition to the sales tax.

### **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 Maryland 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 Maine Sales Tax which 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. Maine's excise taxes, on the other hand, are flat per-unit taxes that must be paid directly to the state government by the merchant before the goods can be sold. Merchants may be required to attach tax stamps to taxable merchandise to show that the excise tax was paid. Even though excise taxes are collected from businesses, virtually all merchants pass on the excise tax to the customer through higher prices for the taxed goods. Maine collects an average of \$476 in yearly excise taxes per capita, higher than 56% of the other 50 states.

- **Alcohol:** Liquor \$5.79 per gal | Wine: \$0.60per gal | Beer: \$0.35 per gal. Maines's excise tax on Spirits is higher than 64% of the other states and is ranked #24 out of the 50 states. The excise tax on wine is lower than 62% of the other 50 states and is ranked #13 out of the 50 states. The excise tax on beer is higher than 66% of the other states and is ranked #17 out of the 50 states.
- **Cannabis Tax:** none
- **Cellphone:** The average tax collected on cell phone plans in Maine is **\$7.16 per phone service plan**, one of the lowest cellphone taxes in the country. Maine's average cellphone tax is ranked #40 out of the 50 states. The Maine cellphone tax is already included in the service plan price you pay to your service provider, and may be listed as "Misc. taxes and Fees" or "Other" on your monthly bill.
- **Cigarettes:** The Maine excise tax on cigarettes is \$2.00 per 20 cigarettes, higher then 78% of the other 50 states. Maine's excise tax on cigarettes is ranked #11 out of the 50 states. The Maine cigarette tax of \$2.00 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 Maine excise tax on gasoline is 30.00¢ per gallon, higher than 64% of the other 50 states. Maine's excise tax on gasoline is ranked #18 out of the 50 states. The Maine gas tax is included in the pump price at all gas stations in Maine and is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel. For all state and federal taxes by type of fuel refer to <https://www.salestaxhandbook.com/maine/gasoline-fuel>

- **Vehicle:** Maine 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 Maine Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

### **Personal Income Taxes**

The average family pays \$1,279 in Maine income taxes and is ranked 30 out of the 51 states

**Tax Rate Range:** Low – 5.8%; High – 7.15%

**Income Brackets:** Three. Lowest – \$0 to \$22,199; Highest – \$52,600 to \$105,200+

**Personal Exemptions:** \$4,300 each if married. None for kids.

**Standard Deduction:** \$12,400 single or married filing separately • \$18,650 head of household; • \$24,800 married filing jointly or qualifying widow(er).

#### **Credits:**

- Property Tax Fairness Credit maximum income limitation: \$42,000 if single; \$67,000 if head of household or married filing jointly or qualifying widow(er).
- Sales Tax Fairness Credit maximum income limitation: \$27,100 single; \$42,900 head of household; or, \$53,200 married filing jointly or qualifying widow(er).
- Child and dependent care credit is refundable for Maine residents and part-year residents, up to \$500.
- Adult dependent care credit is refundable for Maine residents and part-year residents, up to \$500.

**Itemized Deductions:** Limited to \$30,050, except medical expenses are not subject to the limit. Use Form 1040ME, Schedule 2 to claim Maine itemized deductions

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Social Security income is not taxable. You are generally allowed to deduct up to \$10,000 in pension and retirement income, including income from IRAs and similar accounts, from your Maine income and effectively not pay tax on it. One catch is that you must first subtract the amount of Social Security benefits you receive from this \$10,000 limit. Therefore, if you make too much in Social Security, you may not be able to claim the pension deduction at all. If you are married and filing jointly, each spouse may claim the \$10,000 for a total maximum deduction of \$20,000.

**Retired Military Pay:** For tax years beginning on or after January 1, 2016, benefits received under a military retirement plan, including survivor benefits, are fully exempt from Maine income tax.

**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 if not mentioned specifically on their website

**Delinquent Fee:** If you owe tax and do not file before the April deadline, the total failure to file penalty is usually 5% of the tax owed for each month, or part of a month that your return is late, but not more than 25%. If your return is over 60 days late, the minimum penalty for late filing is the lesser of \$435 (after

1/1/2020) or 100% of the tax owed. You may be able to file an extension, Form 4868, to avoid a late filing fee if you were to file your return after the April deadline.

**Website:** Maine Revenue Service <https://www.maine.gov/revenue>

#### **Tax Forms:**

- Form1040ME General Instructions (Form 1040ME, Schedule 1A, Schedule 1S, Schedule A, tax tables) (PDF) [https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/20\\_1040me\\_gen\\_instr.pdf](https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/20_1040me_gen_instr.pdf)
- Form 1040ME Individual Income Tax [https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/20\\_1040me\\_dwnldff.pdf](https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/20_1040me_dwnldff.pdf)
- All Tax forms <https://www.maine.gov/revenue/tax-return-forms/individual-income-tax-2020>

#### **Property Taxes**

The median property tax in Maine is **\$1,936.00 per year** for a home worth the median value of \$177,500.00. Counties in Maine collect an average of **1.09%** of a property's assessed fair market value as property tax per year. Maine is ranked number twenty out of the fifty states, in order of the average amount of property taxes collected. Maine's median income is \$55,130 per year, so the median yearly property tax paid by Maine residents amounts to approximately 3.5% of their yearly income. Maine is ranked 17th of the 50 states for property taxes as a percentage of median income.

The exact property tax levied depends on the county in Maine the property is located in. Cumberland County collects the highest property tax in Maine, levying an average of \$2,973.00 (1.2% of median home value) yearly in property taxes, while Washington County has the lowest property tax in the state, collecting an average tax of \$1,065.00 (1.04% of median home value) per year.

Property taxes are collected on a county level, and each county in Maine has its own method of assessing and collecting taxes. As a result, it's not possible to provide a single property tax rate that applies uniformly to all properties in Maine. For more localized property tax rates refer to the county list at <http://www.tax-rates.org/maine/property-tax#Counties>

Homestead, Veteran's, and Renewable Energy Investment Exemptions administered by the state, are available to reduce property taxes for those who qualify and apply. Applicant's need only apply once unless their situation changes.

- The **Homestead Exemption** program provides a measure of property tax relief for certain individuals that have owned homestead property in Maine for at least 12 months and make the property they occupy their permanent residence. Property owners receive an exemption of \$25,000 on the assessed value of their home. For frequently asked questions and application go to:
  - <https://www.maine.gov/revenue/faq/homestead-exemption-program>
  - <https://www.maine.gov/revenue/faq/homestead-exemption-program#q5>
- A **Veteran exemption** of \$6,000 is available to those who served during a recognized war period, are 62 years or older, are receiving 100% disability as a veteran or became 100% disabled while serving. Paraplegic veterans who received a federal grant for a specially adapted housing unit may receive a \$50,000 exemption Submit applications at:
  - <https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/veteranapp.pdf>
  - <https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/veteranapp.pdf>



- A **Blind Exemption** of \$4,000 is available to those who are legally blind. Obtain application at [https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/blindapp\\_0.pdf](https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/blindapp_0.pdf)
- The Renewable Energy Investment program exempts renewable energy equipment, such as solar panels, from property tax beginning April 1, 2020. Taxpayers must apply for the credit by April 1 of the first year the exemption is requested using the application at [https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/solar\\_exempt\\_app.pdf](https://www.maine.gov/revenue/sites/maine.gov.revenue/files/inline-files/solar_exempt_app.pdf)
- A **Property Tax Fairness Credit (PTFC)** program for residents who pay property tax or rent. The maximum refund is \$1,600. The benefit is based on any property tax amount that is more than 6% of a resident's adjusted gross income, and the credit is 50% of that amount. To qualify for the program, a Maine resident must own a home or pay rent, be a Maine resident during any part of the tax year, and have a household adjusted gross income that is not more than: \$33,333 a year for a household of 1 (filing as single individual), \$43,333 for a household of 2 (filing jointly or as head of household with 2 personal exemptions), or \$53,333 for a household of 3 or more (filing jointly or as head of household with 3 or more personal exemptions). For additional information, [click here](#).

### **Inheritance and Estate Taxes**

Maine charges its own estate tax but has no inheritance tax. Heirs won't have to file a state estate tax return if the value of the estate is worth less than \$4 million, because the estate tax threshold for Maine is \$5.6 million. That means if you die and your total estate is worth less than \$5.6 million, Maine won't collect any tax. However, if the estate is worth more than \$5.6 million, there is a progressive estate tax rate, which ranges from 8% to 12%, that applies to every dollar above \$5.6 million. The exemption is not portable between spouses, so when both individuals in a married couple die the exemption is still \$5.6 million. As for the federal estate tax, it only kicks in when estates are worth \$11.18 million or more. For additional information refer to <https://www.maine.gov/revenue/taxes/income-estate-tax/estate-tax-706me>.

### **Other State Tax Rates**

To compare the above sales, excise, 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>.
- Excise Taxes (i.e. gasoline, cigarettes, cellphones, automobiles, beer, wine, and liquor: <http://www.tax-rates.org/taxtables/excise-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>.
- Income Tax: <https://taxfoundation.org/state-individual-income-tax-rates-brackets-2019>
- State Tax Comparisons <https://www.moaa.org/content/state-report-card/statereportcard>

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Through the Maine BMV at <https://www.maine.gov/sos/bmv> a variety of online services are offered in addition to its branch office locations. At <https://www.maine.gov/portal/residents/moving.html> is available a guide for new residents. For additional information regarding your state income tax liability, visit the Maine Revenue Services website <https://www.maine.gov/revenue>.

\* General Interest \*



## Notes of Interest

February 01 thru 14, 2021

- **Wisconsin badger.** Wisconsin's beloved badger statue will stay at least two more years outside the governor's state Capitol office after the Navy announced 1 FEB it has paused plans to move it to an East Coast museum. Cmdr. Alana Garas, a spokeswoman for the Naval Academy, confirmed in an email that the academy agreed to the extension "after further discussion."
- **Army Beards.** After the Army made huge changes to its grooming standards last week, some soldiers want more change. An [online petition](#) to give soldiers the option to wear a beard has garnered more than 82,000 signatures in less than a week. Many soldiers were expecting the Army to relax standards on beards last week. Currently soldiers can only wear a beard for religious reasons or if they have sensitive skin that is susceptible to razor bumps and other ailments.
- **Military Honors.** A federal grand jury has indicted seven former Army reservists for charging the government for military honors at funeral services that never actually happened. Two of the defendants are police officers for the City of New Orleans. Federal prosecutors said they stole more than \$100,000 by claiming Army reimbursement for performing military honors at funerals for soldiers, retirees and veterans. But the U.S. Attorney's Office said those funerals never took place. New Orleans police said the two officers involved have been administratively reassigned while that department conducts its own internal investigation. All seven former reservists were assigned to the 377th Theater Sustainment Command in New Orleans.
- **VA Community Care Program.** The Department of Veterans Affairs isn't doing the best job weeding out the bad apples from its signature community care program. VA excludes its own former physicians who provided poor care from later serving in its community care program. But providers who were removed before 2019 might still be part of the program. The Government Accountability Office identified over 200 former VA providers who may have fallen through the cracks. GAO said VA should ensure its contractors are constantly checking into their providers and their credentials.
- **Cardiac Surgery.** The COVID-19 pandemic has caused cardiac surgery volumes to fall drastically nationwide, according to early research presented Jan. 30 at the Society of Thoracic Surgeons' virtual annual meeting. Researchers at the University of California San Francisco analyzed data on 717,103 adult patients who underwent cardiac surgery between Jan. 1, 2018, and June 30, 2020. They also examined data on 20 million COVID-19 patients using data from Baltimore-based Johns Hopkins University to assess how the pandemic has affected surgery levels. Adult cardiac surgery volume fell 53 percent nationwide in 2020 compared to 2019 volume. There were also 65 percent fewer elective cardiac cases and 40 percent fewer nonelective cases than in 2019.

- **Young Adults Residence.** In 2020, a record number of 18- to 29-year-olds for all demographic groups and regions of the country lived at home with their parents. In July, 52% of young adults were living at home, surpassing the previous high of 48% recorded in 1940 at the end of the Great Depression. This record return to the family home has been driven by the coronavirus pandemic and exacerbated by the overall economic downturn, record-low housing inventory along with a shortage of affordable entry-level homes, and high levels of student debt.
- **Capitol Riot after Cost.** National Guard deployment to secure DC will cost nearly \$500 million. Officials said the nearly \$500 million includes the costs of transporting Guard troops from their states to Washington, their salaries and benefits, as well as housing and other essentials.

[Source: Various | February 14, 2021 ++]

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## Map Comparisons

### U.S. Population Density vs. Size



**The Red and Orange Sections Have Equal Populations.**

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## Korea Unification

### Recent Survey Results

Six out of 10 South Korean schoolchildren think unification with North Korea is necessary, according to a recent survey. The November poll of 68,750 elementary, middle and high school students by South Korea's education and unification ministries shows 62.3% think unification is needed, a 6.9 percentage point jump from a year earlier, Yonhap news agency reported 9 FEB. Students cited a reduced threat of war and common ethnic roots as reasons for unification, according to the report. However, a growing

number of students think unification is unnecessary - up to 24.2% from 13.7 percent in 2018 and 19.4 percent in 2019. Those students cited potential economic and social problems, Yonhap reported.

Just over half, 54.7%, of those surveyed think North Korea is a partner for cooperation, up 10.9 percentage points year-on-year, while under a quarter, 24.2%, think of North Korea as a nation to watch out for, according to the report. Over a third of the students, 35.2%, rate Seoul-Pyongyang relations as "not peaceful," rising for the second straight year, the agency reported. Relations between the two Koreas have improved in recent years with North Koreans participating in the 2018 Winter Olympics in the South and twin summits between former President Donald Trump and North Korean leader Kim Jong Un. The pair failed to make a deal that would end sanctions and denuclearize the Korean Peninsula but there has been a lull in North Korean missile and nuclear tests.

Kim's summit with South Korean President Moon Jae-In in September 2018 may have influenced people's thinking, according to Kim Hyun-wook, an American studies professor at Korea National Diplomatic Academy in Seoul. "The summit meeting would have made Korean people think that two Koreas are one national identity," he said in an email. South Korea's government is promoting the idea of a single national identity and trying to spread that idea to people in North Korea. However, the effort hasn't had much success, he said.

"[It's] not very successful, because Kim Jong Un is not comfortable with North Korean people mingled with South Koreans," he said. The North Korean leader aware of how the reunification of Germany, the communist east and the democratic west, played out in the 1990s, he said. East Germany's last leader, Erich Honecker, stood trial for human rights abuses and died in exile in Chile in 1994. "Kim Jong Un is the major barrier," Kim Hyun-wook said. "He only wants to accept economic support but blocks contacts with South Koreans and information inflow into North Korea." [Source: Stars & Stripes | Seth Robson | February 9, 2021 ++]

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## **Marijuana**

### **Update 04: The 15 Most Stoned States in America**

Although it has been a steady progression over some decades, the gradual shift of the use of cannabis, albeit for medicinal or even recreational purposes, from counterculture to mainstream appears to have accelerated just overnight. The fact of the matter is that as soon as the election results for 2020 were proclaimed in early November, the use of marijuana for recreational purposes is currently legal in fifteen of the fifty states. What is more, is that there are now only three states in America, that it is not legal for recreational use or for medicinal purposes.

On December 4, 2020, there was even more news when the United States House of Representatives passed a bill that decriminalized marijuana; this was a landmark on the federal level. The Marijuana Opportunity Reinvestment and Expungement or **MORE Act** as it is being commonly referred to would in essence, among many other things, abolish criminal punishments for anyone that was caught manufacturing, distributing, or in possession of marijuana. It would also aim at removing any previous marijuana-related convictions and invest the tax dollars into job training and some other programs that seek to aid those who were convicted of those crimes. With that said and the business of cannabis booming,

alongside the House of Representatives passing the MORE Act, we have determined to ascertain which state in America is the most stoned.

Based on the official state laws, the information on the legality of cannabis both recreationally and medicinally as of November 4, 2020, the percentage of adults in every state that have used marijuana in the last year as documented by Statista, plus the most current data on the population from the United States Census Bureau to then calculate the number of users of cannabis per 100,000 residents in every state. Lastly, the National Cannabis Industry Association's sales projections for 2022 were examined for both medicinal and recreational cannabis markets, using recent data on financial analytics. Following are the fifteen top states and their projected 2022 sales on the stone index.

<u>State</u>	<u>Adults Users per 100,000</u>	<u>Projected \$ Sales</u>		<u>Stone Index</u>
		<u>Med</u>	<u>Rec</u>	
NH**	20,890	36M	2.7M	30.79
NM**	18,900	275M	13.1M	37.26
AZ	17,200	948M	243.0M	44.78
MI	18,910	698M	663.0M	46.16
RI**	21,210	69M	122.0M	48.18
MT	20,070	148M	13.1M	49.34
CA	18,890	133M	7.6B	52.52
MA	20,870	113M	1.1B	55.51
AK	24,520	3M	119.0M	63.61
NV	22,610	38M	616.0M	63.70
WA	24,180	0	1.5B	66.06
ME	25,530	28M	237.0M	66.96
VT	25,710	44M	64.0M	67.36
OR	25,560	59M	848.0M	79.10
CO	27,707	360M	2.1B	99.97

\*\* Medicinal sales only are legal

[Source: <https://theoutdoorwear.com> | December 9, 2020 ++]

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## **China's Territorial Claims**

### **Update 09: Coast Guard Authorized to Fire on Foreign Vessels**

As its neighbors and the United States grapple with the coronavirus, China is taking advantage of its improved strength to up the ante the South China Sea, a maritime security expert says. The only major country to grow its economy during the pandemic, Beijing on 29 JAN authorized its coast guard to fire on foreign vessels and destroy "illegal structures" in waters where Chinese territorial claims are disputed by neighbors and, in one case, rejected by an international court.

Philippines Foreign Secretary Teodoro Locsin Jr. characterized the move, in a 27 JAN tweet, as "a verbal threat of war to any country that defies the law." China won't likely attempt overt military action in the

maritime territorial disputes, but it may employ more aggressive tactics short of that, according to Ian Chong, an associate professor of political science at the National University of Singapore. “The Chinese might feel they are in a stronger position now relative to the other claimants and the U.S. so they might as well try to move the needle,” he said in a telephone interview 1 FEB.

The South China Sea and its vast natural resources are the subject of territorial disputes involving China, Taiwan, the Philippines, Vietnam, Brunei, Malaysia and Indonesia. China also has overlapping claims with Japan and Taiwan in the East China Sea. “It’s interesting that there hasn’t been a stronger reaction from Vietnam or Indonesia,” Chong said. Many governments are focused on fighting the coronavirus and don’t have the resources to open other fronts, he said. “The economic pressure means they are not looking for a fight right now,” he said.

The Chinese law might be a negotiating tactic amid stalled negotiations by South China Sea claimants on a code of conduct for the disputed waters, Chong said. “It might be the Chinese trying to put forward a negotiating position that gets people back to the status quo that already benefited them,” he said. The new law is “a smack in the face” of Philippines President Rodrigo Duterte, who thought he could negotiate to keep Chinese ships out of his country’s waters, according to Paul Buchanan, an American security analyst based in Auckland, New Zealand. “That has now been proven to be a naive hope,” he said in a telephone interview Monday.

Duterte, who has ordered the Philippine navy not to join in freedom of navigation patrols conducted by U.S. warships in the South China Sea, will have to “put up or shut up” when it comes to Chinese incursions, Buchanan said. “If he does not respond it will likely cause a rift between him and his navy commanders, if not the military as a whole,” Buchanan said. The latest Chinese move is “lawfare” said Carlyle Thayer, an emeritus professor at the University of New South Wales and lecturer at the Australian Defence Force Academy. “They keep moving goalposts to justify their indisputable sovereignty over the South China Sea,” he said in a telephone interview Monday.

China has moved away from the “nine-dash line” – based on an old map used to justify sea territory claims since the 1940s - and now promotes a “four-sha” claim to the Pratas Islands, Paracel Islands, Spratly Islands, and the Macclesfield Bank area, he said, of the features whose Chinese names all end in “sha.” “They have done it by drawing straight base lines around all these disputed features,” Thayer said. “They claim all the water inside as territorial waters.” The vast majority of those features are occupied by Vietnam, which has installed structures that China could seek to remove under its new law, he said. “They have been trying to establish in the public mindset that this is Chinese,” Thayer said of the sea territory claims. [Source: Stars & Stripes | Seth Robson | February 1, 2021 ++]

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### **Philippines Travel Advisory**

#### **Level 3 Reconsider travel, February 01, 2021**

Reconsider travel to the Philippines due to **COVID-19**. Additionally, exercise increased caution due to **crime, terrorism, civil unrest, and kidnapping**. Some areas have increased risk. Read the entire Travel Advisor and the Department of States [COVID-19 page](#) before you plan any international travel. The Centers for Disease Control and Prevention (CDC) has issued a Level 3 Travel Health



Notice for the Philippines due to COVID-19. Philippines has resumed most transportation options, (including airport operations and re-opening of borders) and business operations (including day cares and schools). Other improved conditions have been reported within the Philippines. Visit the Embassy's [COVID-19 page](#) for more information on COVID-19 in the Philippines. Do Not Travel to:

- The Sulu Archipelago, including the southern Sulu Sea, due to crime, terrorism, civil unrest, and kidnapping.
- Marawi City in Mindanao due to terrorism and civil unrest.
- Reconsider Travel to:
- Other areas of Mindanao due to crime, terrorism, civil unrest, and kidnapping.

Terrorist and armed groups continue plotting possible kidnappings, bombings, and other attacks in the Philippines. Terrorist and armed groups may attack with little or no warning, targeting tourist locations, markets/shopping malls, and local government facilities. The Philippine government has declared a State of National Emergency on Account of Lawless Violence in Mindanao. Refer to the country information page at <https://travel.state.gov/content/travel/en/international-travel/International-Travel-Country-Information-Pages/Philippines.html>. If you decide to travel to the Philippines:

- See the [U.S. Embassy's webpage](#) regarding COVID-19.
- Visit the CDC's webpage on [Travel and COVID-19](#).
- Monitor local media for breaking events and adjust your plans based on new information.
- Avoid demonstrations.
- Enroll in the [Smart Traveler Enrollment Program \(STEP\)](#) to receive Alerts and make it easier to locate you in an emergency.
- Follow the Department of State on [Facebook](#) and [Twitter](#).
- Review the [Crime and Safety Report](#) for the Philippines.
- U.S. citizens who travel abroad should always have a contingency plan for emergency situations. Review the [Traveler's Checklist](#).

### **The Sulu Archipelago and Sulu Sea | Do Not Travel**

Terrorist and armed groups continue to conduct kidnappings on land and at sea for ransom, bombings, and other attacks targeting U.S. citizens, foreigners, civilians, local government institutions, and security forces. The U.S. government has limited ability to provide emergency services to U.S. citizens in the Sulu Archipelago and Sulu Sea as U.S. government employees must obtain special authorization to travel to those areas. Visit our website for [Travel to High-Risk Areas](#).

### **Marawi City in Mindanao | Do Not Travel**

Civilians are at risk of death or injury due to conflict between remnants of terrorist groups and Philippine security forces in Marawi. The U.S. government has limited ability to provide emergency services to U.S. citizens in Mindanao as U.S. government employees must obtain special authorization to travel there. Visit website for [Travel to High-Risk Areas](#).

### **Mindanao | Reconsider Travel**

The Philippine government maintains a state of emergency and greater police presence in the Cotabato City area, and in the Maguindanao, North Cotabato, and Sultan Kudarat provinces. Terrorist and armed groups continue to conduct kidnappings, bombings, and other attacks targeting U.S. citizens, foreigners, civilians, local government institutions, and security forces. The U.S. government has limited ability to provide

emergency services to U.S. citizens in Mindanao as U.S. government employees must obtain special authorization to travel there. Visit website for [Travel to High-Risk Areas](#).

[Source: <https://travel.state.gov> | February 1, 2021 ++]

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## **Obit | George Schultz**

### **A Man Who Made the World A Better Place**



Former Secretary of State George P. Shultz, a titan of American academia, business and diplomacy who spent most of the 1980s trying to improve Cold War relations with the Soviet Union and forging a course for peace in the Middle East, has died. He was 100. Shultz died 6 FEB at his home on the campus of Stanford University, where he was a distinguished fellow at the Hoover Institution, a think tank, and professor emeritus at Stanford's Graduate School of Business. The Hoover Institution announced Shultz's death on 7 FEB. A cause of death was not provided.

A lifelong Republican, Shultz held three major Cabinet positions in GOP administrations during a lengthy career of public service. He was labor secretary, treasury secretary and director of the Office of Management and Budget under President Richard M. Nixon before spending more than six years as President Ronald Reagan's secretary of state. Shultz was the second-longest serving secretary of state since World War II and had been the oldest surviving former Cabinet member of any administration. Condoleezza Rice, also a former secretary of state and current director of the Hoover Institution, said in a statement that Shultz "will be remembered in history as a man who made the world a better place."

Shultz had largely stayed out of politics since his retirement but had been an advocate for an increased focus on climate change. He marked his 100th birthday in December by extolling the virtues of trust and bipartisanship in politics and other endeavors in a piece he wrote for The Washington Post. Coming amid the acrimony that followed the November presidential election, Shultz's call for decency and respect for opposing views struck many as an appeal for the country to shun the political vitriol of the Trump years. "Trust is the coin of the realm," Shultz wrote. "When trust was in the room, whatever room that was — the family room, the schoolroom, the locker room, the office room, the government room or the military room — good things happened. When trust was not in the room, good things did not happen. Everything else is details."

Over his lifetime, Shultz succeeded in the worlds of academia, public service and corporate America and was widely respected by his peers from both political parties. After the October 1983 bombing of the

Marine barracks in Beirut that killed 241 soldiers, Shultz worked tirelessly to end Lebanon's brutal civil war in the 1980s. He spent countless hours of shuttle diplomacy between Mideast capitals trying to secure the withdrawal of Israeli forces there. The experience led him to believe that stability in the region could only be assured with a settlement to the Israeli-Palestinian conflict, and he set about on an ambitious but ultimately unsuccessful mission to bring the parties to the negotiating table.

Although Shultz fell short of his goal to put the Palestine Liberation Organization and Israel on a course to a peace agreement, he shaped the path for future administrations' Mideast efforts by legitimizing the Palestinians as a people with valid aspirations and a valid stake in determining their future. As the nation's chief diplomat, Shultz negotiated the first treaty to reduce the size of the Soviet Union's ground-based nuclear arsenals despite fierce objections from Soviet leader Mikhail Gorbachev to Reagan's "Strategic Defense Initiative" or Star Wars. The 1987 Intermediate Range Nuclear Forces Treaty was a historic attempt to begin to reverse the nuclear arms race, a goal he never abandoned in private life. "Now that we know so much about these weapons and their power," Shultz said in an interview in 2008, "they're almost weapons that we wouldn't use, so I think we would be better off without them."

Former Secretary of State Henry A. Kissinger, reflecting in his memoirs on the "highly analytic, calm and unselfish Shultz," paid Shultz an exceptional compliment in his diary: "If I could choose one American to whom I would entrust the nation's fate in a crisis, it would be George Shultz." George Pratt Shultz was born Dec. 13, 1920, in New York City and raised in Englewood, N.J. He studied economics and public and international affairs at Princeton University, graduating in 1942. His affinity for Princeton prompted him to have the school's mascot, a tiger, tattooed on his posterior, a fact confirmed to reporters decades later by his wife aboard a plane taking them to China. At Shultz's 90th birthday party, his successor as secretary of state, James Baker, joked that he would do anything for Shultz "except kiss the tiger." After Princeton, Shultz joined the Marine Corps and rose to the rank of captain as an artillery officer during World War II.

He earned a Ph.D. in economics at MIT in 1949 and taught at MIT and at the University of Chicago, where he was dean of the business school. His administration experience included a stint as a senior staff economist with President Dwight D. Eisenhower's Council of Economic Advisers and as Nixon's OMB director. Shultz was president of the construction and engineering company Bechtel Group from 1975-1982 and taught part time at Stanford University before joining the Reagan administration in 1982, replacing Alexander Haig, who resigned after frequent clashes with other members of the administration. A rare public disagreement between Reagan and Shultz came in 1985 when the president ordered thousands of government employees with access to highly classified information to take a "lie detector" test as a way to plug leaks of information. Shultz told reporters, "The minute in this government that I am not trusted is the day that I leave." The administration soon backed off the demand.

A more serious disagreement was over the secret arms sales to Iran in 1985 in hopes of securing the release of American hostages held in Lebanon by Hezbollah militants. Although Shultz objected, Reagan went ahead with the deal and millions of dollars from Iran went to right-wing Contra guerrillas in Nicaragua. The ensuing Iran-Contra scandal swamped the administration, to Shultz's dismay. After Reagan left office, Shultz returned to Bechtel, having been the longest-serving secretary of state since Cordell Hull under President Franklin D. Roosevelt. He retired from Bechtel's board in 2006 and returned to Stanford and the Hoover Institution. In 2000, he became an early supporter of the presidential candidacy of George W. Bush, whose father had been vice president while Shultz was secretary of state. Shultz served as an informal adviser to the campaign.

Shultz remained an ardent arms control advocate in his later years but retained an iconoclastic streak, speaking out against several mainstream Republican policy positions. He created some controversy by calling the war on recreational drugs, championed by Reagan, a failure and raised eyebrows by decrying the longstanding U.S. embargo on Cuba as "insane." He was also a prominent proponent of efforts to fight the effects of climate change, warning that ignoring the risks was suicidal. A pragmatist, Shultz, along with Kissinger, made headlines during the 2016 presidential campaign when he declined to endorse Republican nominee Donald Trump after being quoted as saying "God help us" when asked about the possibility of Trump in the White House.

Shultz was married to Helena "Obie" O'Brien, an Army nurse he met in the Pacific in World War II, and they had five children. After her death, in 1995, he married Charlotte Maillard, San Francisco's protocol chief, in 1997. Shultz was awarded the nation's highest civilian honor, the Presidential Medal of Freedom, in 1989. Survivors include his wife, five children, 11 grandchildren and nine great-grandchildren. Funeral arrangements were not immediately announced. [Source: Matthew Lee | Associated Press | February 7, 2021 ++]

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## Commissary Use

Some Think You Might Have Also Experienced



Here's a take on what it's like for a military spouse / military family to shop at the commissary! You know you're at the commissary when....

- ...you get the stink eye from a retiree just because you said excuse me. Look Stan, I'm sorry if you're confused about what salad dressing you want, but I need to get the Italian dressing right in front of you. I said excuse me. I smiled. What more do you want?
- ...you hear the same music playing whenever you enter the store. I've heard Moves Like Jagger, Africa, and Maniac Monday more times than I care to. Is there a Commissary Soundtrack?
- ...you encounter some cranky baggers. At the commissary you tip the baggers who bring your groceries to the car. Once I handed four dollars to the woman and she gave me the dirtiest look. I felt four dollars was fair because I only had about seven bags. Another time

I tried to help the bagger load the bags into my trunk and she slapped my hand! This is why I don't help with the bags anymore—I don't want another hand slap. That startled me. I will say, that I've also met some polite baggers who are fantastic.

- ...the lines are long on payday. Or around payday. And there's only four cashiers working.
- ...the person in front of you is always writing a check when you're in a hurry. It never fails.
- ...you've nearly died in the parking lot because people are speeding through it. Or elderly people are backing up and not looking first. Or young people are texting and backing up and not looking first.
- ...oh look, it's payday and the prices have increased! It happens. The week before cereal was \$2.50. Payday? It jumped up to nearly \$4.
- ...you realize you forgot your ID card and the cashier will not let you check out without your ID even though you're all, "Ma'am, I'm here every week. Remember? I'm the one who buys all the chocolate." (She still says she cannot check you out. So you have to leave all your items, rush home, and return.)
- ...when you really need chicken, there are signs that say, "Sorry. Delivery running late. No chicken today."
- ...you feel slightly guilty when you pick plastic when the cashier asks what kind of bag you want. You vow to buy more of those cloth re-usable bags for next week but then forget. (But at least you re-use the plastic bags for cleaning the cat box so you aren't ruining the planet TOO much)
- ...the hair/health care aisle is always packed. People take forever to pick up vitamins and shampoo. It's like an obstacle course getting your cart past everyone.
- ...you've been whacked with one of those car carts for children at least once but you don't judge, because those things are tough to turn.
- ...you think you've lucked out getting a front row spot...and then realize the spot is reserved for the base commander. Or that it's Monday and oops, the commissary is closed.

[Source: The Military Wife & Mom | Amber Myers | February 10, 2021 ++]

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## **Junk Mail Elimination**

### **Update 01: More Tips on How to Reduce It**

You might think junk mail would be a thing of the past by now. Alas, the volume of unsolicited mail still seems downright 20th century. The good news is that there are steps you can take to stem its flow to your mailbox. There is no single action you can take to halt all junk mail forever, but taking the following steps can drastically decrease the amount of unwanted mail that reaches your mailbox.

#### **1. Stop prescreened offers**

If you receive but don't want preapproved offers for credit cards or insurance — also known as prescreened offers — visit [OptOutPrescreen.com](https://www.optoutprescreen.com) and opt out of these offers. The website is maintained by major credit-

reporting companies. The Fair Credit Reporting Act allows credit-reporting companies to share your information with lenders and insurers for the purpose of prescreened offers. But this federal law also gives you the right to opt out of prescreened offers, as is detailed in “[How to Stop Unsolicited Credit Card Offers for Good](#).”

## **2. Opt out with your financial institutions**

Federal law also allows financial companies like banks to share their customers’ information with certain third parties for specific purposes. The Federal Deposit Insurance Corp. (FDIC) details this on its “[Privacy Choices](#)” webpage. Privacy notices that you should receive from your financial institutions at least annually also detail the institutions’ information-sharing practices as well as opt-out instructions. Federal privacy laws give you the right to opt out of some but not all sharing of your information by financial companies, meaning you can limit the extent of that sharing.

The FDIC explains: “These laws balance your right to privacy with financial companies’ need to provide information for normal business purposes. ... [Y]ou cannot opt out and completely stop the flow of all your personal financial information.” If you receive a privacy notice from a financial company, follow the opt-out directions on the notice. Otherwise, the FDIC notes that you can contact an institution and ask for instructions on how to opt out.

## **3. Fine-tune your direct mail**

The Data & Marketing Association (DMA), a trade group formerly known as the Direct Marketing Association, maintains a consumer website called [DMAchoice.org](#) to help consumers manage the direct mail they receive. According to the site, direct mail includes:

- Credit offers
- Catalogs
- Magazine offers
- Other mail offers

“You can request to start or stop receiving mail from individual companies within each category — or from an entire category at once,” the website says. Registering with DMAchoice.org is not free, though. It entails a \$2 processing fee. Alternatively, you can register by mail, but you will have fewer options for customizing your direct mail and it’ll cost you \$3.

## **4. Sign up with CatalogChoice**

[CatalogChoice](#) is a nonprofit organization dedicated to reducing paper junk mail. It’s not affiliated with the mail marketing industry, according to its [website](#). To take advantage of CatalogChoice’s services, you have to register with its website, but the nonprofit aims to make the rest of the process easy. As its website explains: “Gather the unwanted catalogs and other junk mail that clutter your home or office. Search for the sender, and submit the opt-out request. We’ll take it from there, acting on your behalf to complete your opt-outs while protecting your consumer rights.” You can even go through CatalogChoice to cancel junk mail that’s being sent to previous occupants of your home.

## **5. Shield student education records**

If you or anyone in your household is in school, request that the institution not disclose what’s known as “directory” information about you or the student in your household. This information includes a student’s name, address and phone number, among other personal information. And federal law — specifically, the Family Educational Rights and Privacy Act (FERPA) — allows schools to disclose it without the student’s



consent unless the student requests otherwise. Note that FERPA applies to all schools that receive funds under certain U.S. Department of Education programs, according to the [department](#). That can include colleges; I filled out a do-not-disclose form under FERPA the last time I took courses at a local university.

So, whatever institution you or anyone in your household attends, ask about its procedure for protecting the student's directory information under FERPA. It can vary from one school to another. The Education Department notes: "[S]chools must tell parents and eligible students about directory information and allow parents and eligible students a reasonable amount of time to request that the school not disclose directory information about them. Schools must notify parents and eligible students annually of their rights under FERPA. The actual means of notification (special letter, inclusion in a PTA bulletin, student handbook, or newspaper article) is left to the discretion of each school."

[Source: MoneyTalksNews | Karla Bowsher | March 5, 2020++]

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## News of the Weird

FEB 01 thru 14, 2021

**AI Dog Collar** – The South Korean startup Petpuls Lab has announced it developed an AI dog collar that can help owners discern what emotions their pets are feeling based on how they bark. "This device gives a dog a voice so that humans can understand," the company's director of global marketing, Andrew Gil, told Reuters. The collar detects five emotions, and owners can find out through a smartphone app if their pets are happy, relaxed, anxious, angry or sad. Seoul National University tested the device and declared it has a 90% average accuracy rate. The collar sells for \$99. [Reuters, 1/12/2021]

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**People and their Pets** – A couple in Sherbrooke, Quebec, were each fined \$1,500 on Jan. 9, when police spotted the pair walking outside about an hour after the city's 8 p.m. curfew, with the husband wearing a leash, CTV News reported. The city's curfew allows for dog-walking after 8 p.m., but police rejected the couple's claim they were following the rules. It was the first weekend under new province-wide restrictions imposed by Premier Francois Legault, and officers throughout Quebec handed out more than 750 tickets. [CTV News, 1/12/2021]

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**Ex-Wife Harassment** – Romney Christopher Ellis, 57, of Indianapolis, was sentenced to four years and 10 months in prison on 5 JAN by a federal court in Tampa, Florida, after waging a four-year-long campaign to harass and threaten his ex-wife, including at one point sending a package with a dead rat and a black rose to her home, according to court records. Ellis also threatened to decapitate her and set her on fire. Postal inspectors searched Ellis' home in February, reported the Associate Press, uncovering evidence, and he pleaded guilty in April. [Associated Press via WKMG, 1/6/2021]

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**New Food** – The European Food Safety Agency on 13 JAN approved yellow grubs, aka mealworms, as its first insect "novel food," to be used whole and dried in curries and as flour to make pastas and breads, Reuters reported. Mealworms are rich in protein, fat and fiber, according to agency food scientist Ermolaos

Ververis, and "there is great interest ... in the edible insect sector." But sociologists point out that "the so-called 'yuck factor' (may) make the thought of eating insects repellent to many Europeans," said consumer researcher Giovanni Sogari of the University of Parma in Italy. "With time and exposure, such attitudes can change," he added. [Reuters, 1/13/2021]

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**In Plane Sight** – On 16 JAN at Chicago's O'Hare International Airport, two employees of United Airlines approached a man and asked for his ID. Aditya Singh, 36, of Orange, California, produced an employee badge, but it was not his: Another employee had reported it missing on Oct. 26, the Chicago Tribune reported. Authorities said Singh had arrived at O'Hare on 19 OCT from Los Angeles and was too afraid to fly back home because of COVID-19, so he hid in a secured area of the airport for three months, living off food given to him by strangers. Singh is unemployed but has a master's degree in hospitality and doesn't have a criminal background. He was charged with felony criminal trespass. [Chicago Tribune, 1/17/2021]

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**Least Competent Criminals** – On 27 JAN Edner Flores, 34, entered a PNC Bank branch in Chicago's Humboldt Park neighborhood and allegedly tried to rob it by handing a teller a note stating that he wanted \$10,000, with "no die packs," and that he was armed, according to a federal criminal complaint. The teller activated a silent alarm and asked the man to fill out a blue withdrawal slip, which he did, then asked for his ATM card. The helpful Flores instead produced a temporary Illinois state ID card, authorities said. WMAQ-TV reported police arrived while Flores was still at the window, arrested him and found a knife in his jacket, according to a police report. [NBC Chicago, 1/28/2021]

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**Weird Science** – Researchers have solved the mystery of how bare-nosed wombats, native to southeastern Australia, produce poop in cubes, reports the International Business Times. Wildlife ecologist Scott Carver of the University of Tasmania is lead author on a study, published 28 JAN in the journal Soft Matter, that details the particular inner workings of the wombat's digestive tract that produce the square-shaped dung. "This ability ... is unique in the animal kingdom," Carver said. "Our research found that ... you really can fit a square peg through a round hole." [International Business Times, 1/29/2021]

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**Lost and Found** – Retired Navy meteorologist Paul Grisham, 91, of San Carlos, California, was reunited on 30 JAN with the leather wallet he lost 53 years ago when his 13-month tour in Antarctica ended and he returned home without it. The wallet had been found behind a locker during renovations at McMurdo Station and made its way back to him through the weeks-long efforts of a group of amateur detectives working to track him down. "I was just blown away," Grisham told The San Diego Union-Tribune. The billfold still contained Grisham's Navy ID, driver's license and an assortment of other items, including a recipe for homemade Kahlua, money order receipts from his poker winnings and a set of instructions on what to do in case of an attack. It did not contain any money because there had been nothing to buy at the station. [San Diego Union Tribune, 2/4/2021]

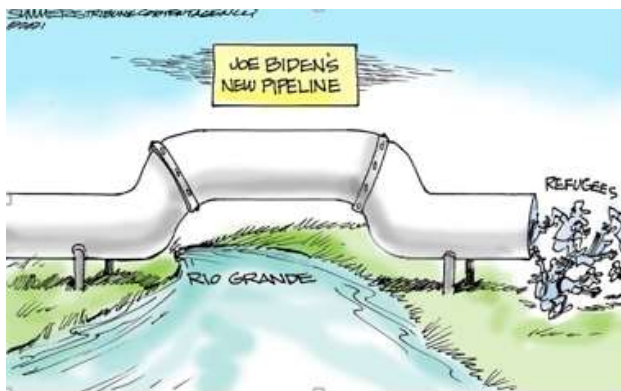
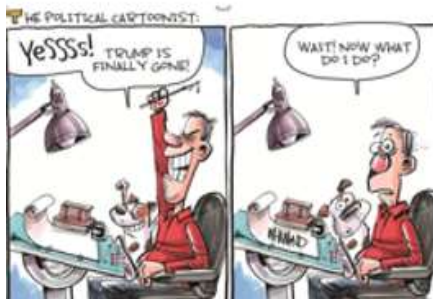
[Source: <https://www.uexpress.com/news-of-the-weird> | February 14, 2021 ++]

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## Have You Heard or Seen?

### Satirical Cartoons | Military Humor 16 | Navy Life 2

#### Satirical Cartoons





### **Military Humor 16**

1. A basic trainee realizes he made an awful mistake and goes to the DI.  
 “You can’t keep me here because one of my legs is shorter than the other. I’ll be useless.”  
 The DI smirks, “No one is useless. See that guy down the hill pumping water into a bucket?  
 When the trainee nods, the DI continues, “Run down there and tell him when the bucket is full. He’s blind.”
2. If God had meant for us to be in the Army, we would have been born with baggy green skin.
3. Two PFCs are walking down the street.  
 “Look, a dead bird.”  
 The Second PFC looks up to the sky, “Where? I don’t see it!”
4. Two most important rules in the Army.  
 Your commanding officer is always right.  
 In case your commanding officer is wrong, remember rule number one.
5. Why doesn’t the Army Football team have ice on the sidelines?  
 The guy with the recipe finally graduated.
6. Overheard at the VFW:  
 “When I was in the Army, I got both my arms shot off.”  
 “I shouldered on, anyway.”
7. Two Army 2nd Lts in North Carolina were going into the Training Area at night and were arguing about distances.  
 One said, “OK, Smarty, which is closer, Florida or the Moon?”  
 The second one said, “DUH? The moon is closer. You can’t see Florida!”
8. A private asks a sergeant, “Is it true that man descended from monkeys?”  
 “Privates, probably. But, definitely not sergeants.”
9. A Platoon Sergeant and his Platoon Leader are bunked down in the field for the night.  
 The Platoon Sergeant looks up and says, “When you see all the stars in the sky, what do you think, sir?”  
 The LT replies, “Well, I think of how insignificant we really are in the universe and I can’t help but wonder if what we do truly means anything or makes any difference.  
 What do you think of, Sergeant?”

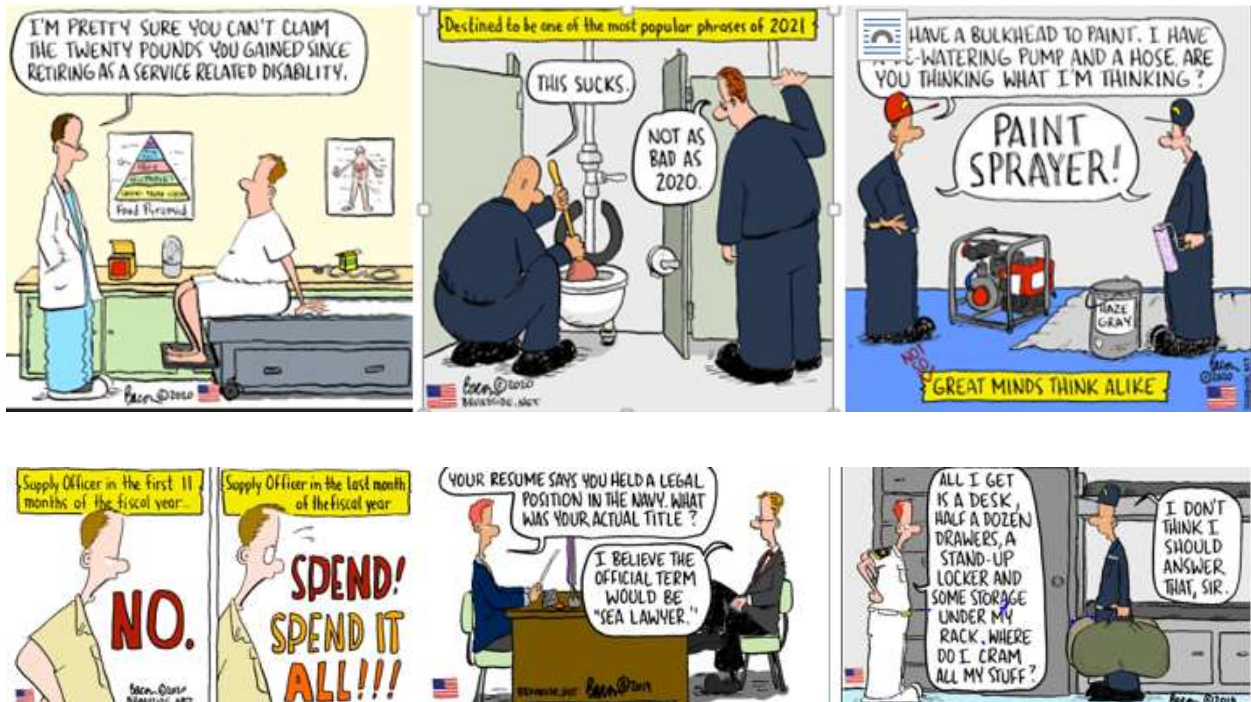


“I think somebody stole the damn tent.”

10. What’s the difference between the Boy Scouts and the Army?  
The Boy Scouts have adult supervision.

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## Navy Life 2



## Thought of the Week

“Don’t count the days, make the days count.”

--- Muhammad Ali

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7. Articles within the Bulletin are editorialized information obtained from over 100 sources. At the end of each article is provided the primary source from which it was obtained. The ++ indicates that that the information was reformatted from the original source and/or editorialized from more than one source. Because of the number of articles contained in each Bulletin there is no way that I can attest to their validity other than they have all been taken from previously reliable sources. Also, just because an article appears in the Bulletin it does not necessarily mean I support its content. If an article is based on the author's opinion vice a government entity I try to note that after the author's name. Readers who question the validity of any article's content are encouraged to go to the source provided to have their questions answered or express their opinions. I am always open to comments but, as a policy, shy away from anything political. Too controversial and time consuming.

8. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin or its articles to other vets or veteran organizations. This Bulletin Availability notice was sent to the 18,364 subscribers.

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