

RAO BULLETIN

15 JUL 2021

PDF Edition



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1. The page number on which an article can be found is provided to the left of each article's title
2. 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 'or' raoemo77@gmail.com

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

* DoD *



DoD Fund Transfers

After Uncertain Year Caused By Pandemic Many Large Ones Are Needed

The Defense Department is lobbying Congress for permission to move \$4.3 billion of previously appropriated money into new accounts to pay for emergency COVID-19 requirements and fill in readiness and pay needs. The request comes after the military spent more than expected on the southwest border and for coronavirus relief and protection, according to documents obtained by Federal News Network and signed by DoD Comptroller Michael McCord on 16 JUN. About half of the money would go to the Air Force.

- Nearly a billion dollars of the funds proposed for the Air Force would go to operations and maintenance. For example, \$128 million would be used for the safe movement of personnel to support COVID-19 requirements. Those funds would accommodate social distancing and pay for increased cleaning of facilities.
- About \$200 million would go toward personnel costs for childcare, youth programs, and other moral, welfare and recreation activities through 2021. “Additional funding is required to avoid the furlough or reductions of hours of up to 19,000 employees throughout the DoD,” the document reads. “Many of the employees are family members of our service members serving around the world and their paychecks are essential to our military families’ financial security. The accounts continue to be impacted by lowered demand, COVID-19 closures, reduced operating hours or other social-distancing measures that suppress revenue-generating activities.”
- All of the services want to fund new research or procurement programs with the money. The Army wants to move about \$66.5 million to fulfill a Defense secretary-directed program to centralize R&D efforts around countering small drone threats.
- The Navy is requesting \$41 million to pay for support cost increases on the Moored Training Ship 711, which is undergoing conversion at the Norfolk Naval Shipyard in Virginia. The moored seacraft are nuclear submarines that are used to train future nuclear personnel. “Cost increases resulted from the conversion work taking longer than expected due to labor shortages associated with COVID-19, expected learning cost avoidance from the previous conversion of Moored Training Ship 701 not occurring, unplanned work executed during the conversion due to poorer than expected material conditions for the fleet unit entering a conversion availability,” the document reads.

- The Space Force is asking for \$5 million for Wideband Gapfiller Satellites for 2024 and the Air Force is hoping to get \$35 million to fund microelectronics supplies.
- Other requests allow the military to fund its regular duties after spending money on other missions. The Army, in one case, is asking for \$147 million to restore funding used for the DoD southwest border support mission. “The Army requires this funding to meet training and unit readiness requirements. The border support mission costs include, but are not limited to, travel, transportation, supplies, aviation support, life sustainment support and equipment,” the document reads. “Without restored funding, there will be direct impacts to home station, decisive action training and operational requirements. The restored funds will ensure training for Army formations to achieve a sustainable readiness level. Funding for the soldier support and sustainment cost in 2021 cannot be delayed to 2022, as the cost supports the 2021 missions.”
- The Navy said it needs about \$117 million to pay for mobilizing Navy Reserve Surge Maintenance reservists to augment lost days at four public shipyards to keep ship maintenance on schedule during the pandemic.
- For DoD as a whole, the department is requesting more than \$650 million dollars for the Defense Health Program for ongoing COVID response, which includes personal protective equipment, vaccine distribution and medical supplies.
- About \$20 million will be used to renovate the White House Situation Room with updated security and technology. The last renovation was in 2006. To pay for the reprogramming, DoD is sprinkling cuts and savings throughout the services and the Pentagon.
- The Army is taking \$22 million from its Holistic Health and Fitness program, for example. Other funds are due to production delays with contractors on certain programs, excess ammunition and delays in permanent changes of station.
- The Navy is offering up \$1 billion of its funds, some of which come from savings in aircraft procurement, and the cancellation of things like the Virginia class submarine acoustic superiority program.
- The Air Force is offering to move about \$2 billion. Some of those funds come from minor construction deferrals, changes in aircraft procurement and changes in strategy for buying spare parts.

[Source: Federal News Network | Scott Maucione | July 7, 2021 ++]

Military Sexual Harassment/Assault

Update 11: Commanders Will No Longer Prosecute Sexual Assaults

Secretary of Defense Lloyd J. Austin III accepted all of the recommendations of an independent review commission that stood up in March and which delivered its findings just last week. The commission recommended an array of changes in how the defense department and the services that fall under it will handle sexual assaults.

"On my first full day as secretary of defense, I committed that we must do more as a department to counter the scourge of sexual assault and sexual harassment in our military," wrote Austin in a memorandum published today. "As I stated then — this is a leadership issue and we will lead." Austin reviewed recommendations made by the IRC and said he agrees with everything submitted. Chief among the recommendations Austin has agreed with is who will be charged with prosecuting those suspected of committing sexual assault in the ranks. Until now, it's been the domain of commanders to decide how to move forward when made aware of a sexual assault. That is no longer the case. Based on recommendations from the IRC, Austin has directed that the department will work with the Congress to make changes to the Uniform Code of Military Justice in such a way as to shift responsibility from military commanders for prosecuting sexual assaults and related crimes, as well as domestic violence offences, child abuse and retaliation.

With commanders no longer handling the prosecution of sexual assaults, the department plans to create dedicated offices within each military service to take over the role. As recommended by the IRC, the secretary is also seeking to have sexual harassment added to the list of offenses spelled out in the UCMJ. Sexual assault is already detailed there as an offense. Making those changes to the UCMJ, which is part of federal law, requires congressional approval. But non-judicial punishments are within the purview of the military services. The secretary has directed each service to standardize, across the force, non-judicial punishments and to establish a separation process for service members against whom are substantiated claims of sexual harassment. The secretary has also directed the military services to create professional career paths within their respective legal communities for both lawyers and investigators to specialize in the handling of sexual assault cases.

The IRC began its 90-day review of sexual assault in the U.S. military 24 MAR. The commission's director, Lynn Rosenthal, said in conducting their work, her team met with over 600 individuals in the U.S. military, including survivors, researchers, current and former service members, commanders, junior and senior enlisted members and advocates. During a briefing 2 JUL at the Pentagon, she laid out exactly why the commission was asked to conduct their review and make recommendations. "Twenty thousand service members experience sexual assault every year," she said. "Less than 8,000 report those sexual assaults, less than 5,000 of those are unrestricted reports — meaning the victim has said that he or she wants a full investigation — and only a tiny fraction of those end up with any kind of action at all in the military justice system. So that's the chasm that we're talking about."

Rosenthal said the recommendation that sexual assaults be prosecuted outside the chain of the command is in part because commanders themselves are not equipped to handle the complexity of a sexual assault scenario. The military justice system itself is also not ready for that, she said. "These crimes are interpersonal in nature and have the potential to be re-traumatizing for victims as their cases move forward, so they need specialized care and handling," she said. When it comes to caring for victims, Rosenthal said, victims' advocates are largely collateral duty roles — they have another job in the military besides taking care of sexual assault victims. The IRC recommended changes there as well.

"Those recommendations include shifting sexual assault coordinators and victim advocates out of the command structure — largely eliminating collateral duty victim advocates — although you might need them in isolated deployed environments or on ships," she said. "This kind of independent advocacy, where someone is 100% focused on the victim and reporting outside of the command structure, is a best practice. It's what victims need — somebody 100% on their side."

Austin said he's directed Deputy Secretary of Defense Kathleen H. Hicks to prepare a roadmap to implement recommendations from the IRC. Following his approval of that roadmap, he said, it will be the role of the undersecretary of defense for personnel and readiness to oversee the implementation of recommendations. "Our most critical asset as a department is our people, and our people and readiness are inextricably linked," Austin said. "We will remain the preeminent fighting force in the world because we strive to take care of our people. Our values and expectations remain at the core of addressing this problem and I have every confidence that our force will get this right." [Source: DoD Daily Digest Bulletin | C. Todd Lopez | July 2, 2021 ++]

China's Power Projection

Update 02: U.S. Military Urges Washington to Heed Warnings on China

A top U.S. military intelligence official is voicing concern that key policymakers and lawmakers may not be taking the threat posed by China seriously enough. For much of this year, officials with U.S. Indo-Pacific Command, the Pentagon and U.S. intelligence agencies have repeatedly warned about the threat from a rising China, from its growing military might to what they describe as Beijing's ever bolder forays into cyberspace and brazen espionage campaigns. Navy Rear Admiral Michael Studeman, Indo-Pacific Command's director for intelligence, worries it has not been enough.



"I'm wondering in Washington how many folks are truly persuaded," Studeman told a webinar 7 JUL hosted by the nonpartisan Intelligence and National Security Alliance (INSA). "Frankly, it's hard to get a lot of attention to certain kinds of scenarios." Studeman said part of the difficulty is that while many in the United States see war as unlikely, countries like China view it as a more organic part of their struggle. And Beijing under the leadership of President Xi Jinping, in particular, is prepared to go to great lengths to surpass the United States as a preeminent global power. "Xi Jinping is very Machiavellian. The end justifies the means," Studeman said. "The dream justifies achieving that dream at almost any cost."

This is not the first time Studeman has warned about a rising China. During a virtual conference this past March, Studeman said the world was already getting "a taste of what it means to be led by China," predicting that Chinese military leadership would soon be in position to send troops to wherever it feels its interests are being threatened. And Studeman is not alone. The former commander of U.S. forces in the Indo-Pacific, retired Admiral Philip Davidson, told lawmakers earlier this year that China appeared to be "accelerating their ambitions" to supplant the U.S. on the world stage. Administration officials have insisted they are taking the threat seriously.

U.S. Defense Secretary Lloyd Austin has also repeatedly described China as the Pentagon's "pacing challenge," while Director of National Intelligence Avril Haines has said China is "an unparalleled priority for the intelligence community." At least one recent report suggests such concerns are well-founded. U.S. researchers said last week that new satellite imagery shows China quickly expanding the number of silos for intercontinental ballistic missiles in part of the northwestern province of Gansu. The report seems to back assertions made earlier this year by the U.S. intelligence community that further warned China's nuclear forces were "on higher alert" than they have been in the past.

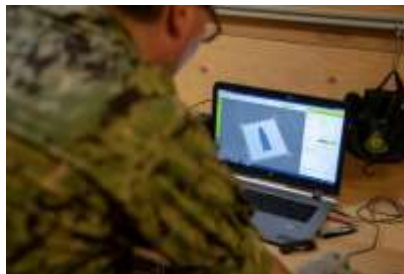
"It is concerning. It raises questions about the PRC's [People Republic of China's] intent," U.S. State Department spokesperson Ned Price said when asked about the report. "These reports and other developments suggest that the PRC's nuclear arsenal will grow more quickly and to a higher level than perhaps previously anticipated," he added. Yet as dangerous and as capable as China is, some military officials have suggested fears of imminent Chinese military action, such as an invasion of Taiwan, may be overblown.

"China has a ways to go to develop the actual no-kidding capability to conduct military operations to seize thru military means the entire island of Taiwan, if they wanted to do that," Gen. Mark Milley, the chairman of the Joint Chiefs of Staff, told lawmakers last month. "I think that there's little intent right now or motivation to do it militarily," he said, though he cautioned, "it is a core – c-o-r-e – national interest of China to unite Taiwan." Some researchers also caution China is facing some critical obstacles on their road to dominance. "The more strongly China tries to use its clout to force outcomes in other countries, the greater the backlash it foments and the more those countries reject its influence," concluded a recent report by the U.S.-based non-profit RAND Corporation.

A survey released by Pew Research last month likewise found that Beijing was failing to win over people in advanced economies, with many raising concerns about the Chinese government's approach to personal freedoms. "Some of their tactics really are starting to turn off a lot of nations out there," Indo-Pacific Command's Studeman said Wednesday, though he doubted that will be enough to change Beijing's approach in places like Hong Kong, or elsewhere. "I think they can crack down a lot more," he said of Hong Kong. "This is a foreshadowing of what Chinese effective control will look like in other places." [Source: Voice of America | Jeff Seldin | July 7, 2021 ++]

Cybersecurity

Update 01: Military Must Do More to Tackle Cyber Threats to 3D Printing



A Pentagon watchdog report warns that the military is not doing enough to secure its 3D printing technology -- an area that the Defense Department and several military branches have touted as "game-changing technology." The Department of Defense Inspector General's report, released 1 JUL, says that service members are miscategorizing the military's 3D printing programs, formally known as additive manufacturing, or AM, and leaving them vulnerable to cyberattacks. "Users considered the AM systems as 'tools' to generate supply parts instead of information technology systems that required cybersecurity controls," the report states. It warned that unless the Defense Department properly protects the confidentiality and integrity of its 3D printing systems, hackers "could compromise AM systems to steal the design data or gain access" to DoD networks.

3D printing is starting to be used in major military programs. Early in 2019, an Air Force unit used a printed part to maintain an F-22 Raptor. Around the same time, Marines printed a concrete footbridge. More recently, both the Air Force and Marine Corps touted tools created by service members that have the potential to save money and time across both branches. The Defense Department's own strategy document on additive manufacturing says the technology will help the military "build a more lethal and ready force" and notes that a key goal is to integrate it into its regular manufacturing. However, unless properly secured, the new technology could not only be crippled by foreign hackers, it may also give adversaries advantages they didn't have before, according to Peter Singer, a senior fellow at the think tank New America and an expert on cybersecurity and cyberwar.

One issue would be "a foreign attacker stealing your IP [intellectual property], such as a design," Singer told Military.com in an email. "So, they get your hard work and innovation for free and catch up faster -- a specialty of the PLA [China's armed forces]." There is also the risk that hackers "could alter the information ... such as subtly altering the design or manufacture, so as to compromise it in some way," he added. Another key problem identified in the report is the ongoing failure to update computer operating systems. "The need to update operating systems is critical to protecting the AM computers and the printers connected to them," it noted. The report cited a 2019 incident in which Microsoft issued more than 197 operating system vulnerability fixes. One closed a vulnerability "that allowed attackers to gain unauthorized access to a single computer and then use that access to log into other computers," it said.

The report's authors credited the military for generally making changes following auditor visits, and Singer agreed that the military is doing some things right. "It is better, by a wide margin, than almost all of the private sector," he said. "But, obviously it is nowhere near where it needs to be, which Pentagon leaders themselves would say." Outside groups have noted for years that the Pentagon fails to prioritize cybersecurity up front in the acquisition process. The Inspector General report's recommendations largely focus on ensuring that commands that own 3D printing technology treat it as any other Defense Department information technology system.

Despite disagreement from the Pentagon's chief information officer, or CIO, the commands that were audited -- five in total -- largely agreed with the changes suggested in the report. The CIO argued that the existing policies are adequate; commands simply need to be told that additive manufacturing systems must fall under the existing rules. Singer said that reports on cybersecurity vulnerabilities will be an ongoing issue. "Alas, this [report] isn't the first, nor will it be the last," he said.

[Source: Military.com | Konstantin Toropin | 10 Jul 2021 ++]

DoD Fraud, Waste, & Abuse

Reported JUL 01 thru 15, 2021



An Army sergeant assigned to Fort Bragg, North Carolina, has been convicted of conspiracy to commit marriage fraud over his involvement in a ring that arranged marriages between troops and immigrants for legal residency, benefits and cash. Sgt. **Samuel Manu Agyapong**, of the 2nd Security Force Assistance Brigade, was found guilty July 2 on charges that included harboring an alien, visa fraud, theft of government property and an attempt to obstruct witness testimony, according to a release 6 JUL from the U.S. Attorney's Office for the Eastern District of North Carolina.

Agyapong, a naturalized U.S. citizen originally from Ghana, was married to Barbara Oppong, an immigrant from Ghana illegally residing in New York City at the time of their marriage, according to court documents. In the arrangement between the couple, which began in January 2015, Agyapong collected a higher level of Basic Allowance for Housing, or BAH, based on his marriage, while Oppong received her permanent resident card and filed for U.S. citizenship, the documents state. According to the release, the couple "seldom, if ever, travelled to see each other nor had they engaged in an actual marital union." Oppong continued to live in New York while Agyapong bought a home near his duty station at Fort Bragg. Oppong also had two children with another person.

Agyapong's conviction is the latest in a string of indictments and sentences for soldiers involved in the ring. In 2018, Pvt. **Endasia East**, also of Fort Bragg, told Army criminal investigators that she was having a romantic relationship with another soldier, even though she was married. Concerned that she was committing adultery -- a violation of the Uniform Code of Military Justice -- investigators looked into the circumstances of her arrangement and learned her marriage to Sulemana Ibrahim, a Ghanaian citizen living in New York, was a sham, according to the Justice Department and a report in the Raleigh News & Observer in 2019. The arrangements were made by former Army Sgt. **Edward Anguah**, a soldier assigned to 3rd Expeditionary Command at Bragg. Anguah arranged meetings, cash payments for soldiers and the purchases of wedding rings and dresses, and also served as witness to the weddings at the Cumberland County Courthouse, according to the report. He was convicted in 2019.

Last year, investigators uncovered another alleged marriage scam involving individuals from Ghana, Nigeria and the United Kingdom and troops at Fort Bragg. In that case, a Ghanaian citizen, Joshua Kwame Asane, 45, and Army Sgt. **Lawrence Oppong Kyekyeku** were indicted on multiple charges that included marriage fraud, according to the Justice Department. Fraudulent marriages aren't new in the U.S. military, and the Defense Department frequently conducts audits of Basic Allowance for Housing payments to determine whether service members qualify for the amount they receive based on location and marital status.

More than 30 sailors were ensnared in a sham marriage ring designed to increase their benefits in 2008, according to the Justice Department; in 2014, the Army investigated a rising number of Craigslist ads seeking marriage arrangements for cash and benefits. At least 10 other people have been implicated in the scheme that involved Agyapong. The sergeant, convicted on nine of 11 charges, faces up to 25 years in prison and a \$250,000 fine. He will be sentenced Oct. 5. In May, former Army Sgt. **Ebenezer Yeboah Asane** was sentenced to 44 months in prison for his role in arranging the marriages. [Source: MilitaryTimes | Patricia Kime | July 9, 2021 ++]

POW/MIA Recoveries & Burials

Reported JUL 01 thru 15, 2021 | Fourteen

“Keeping the Promise“, “Fulfill their Trust” and “No one left behind” are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century as of FEB 2019 are: World War II 73,025 of which over 41,000 are presumed to be lost at sea, Korean War 7665, Vietnam War 1589 (i. e. VN-1,246, Laos-288, Cambodia-48, & Peoples Republic of China territorial waters-7), Cold War 111, Iraq and other conflicts 5. Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on ‘Our Missing’. Refer to <https://www.dpaa.mil/News-Stories/Recent-News-Stories> 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

-- **Army Cpl. Pete Conley, 19**, of Chapmanville, West Virginia, was a member of Company K, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 12, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Conley will be buried in Pecks Hill, West Virginia. The date has yet to be determined. [Read about Conley.](#)

-- **Army Cpl. Walter A. Smead, 24**, was a member of Battery A, 57th Field Artillery Battalion, 7th Infantry Division. He was reported missing in action on Dec. 6, 1950, after his unit was attacked by enemy forces as they attempted to withdraw near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Smead.](#)

-- **Army Pfc. Louis N. Crosby, 18**, of Orangeburg, South Carolina. was a member of Company A, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 1, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Crosby will be buried Aug. 18, 2021, in his hometown. [Read about Crosby.](#)

-- **Army Pfc. Morris E. Swackhammer, 20**, was assigned to Company C, 1st Battalion, 143rd Infantry Regiment, 36th Infantry Division. In August, his unit landed on the southern coast of France as part of Operation DRAGOON. After securing the coastal ports, the 36th ID drove north, meeting with the D-Day invasion force before turning toward Germany. On Nov. 22, 1944, Swackhammer's unit engaged in a heavy firefight with enemy troops in a wooded area northwest of Fraize. Interment services are pending. [Read about Swackhammer.](#)

-- **Marine Corps Pfc. Glenn F. White, 19**, was a member of Company A, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. White died on the third day of battle. Interment services are pending. [Read about White.](#)

-- **Marine Corps Reserve Pfc. J.L. Hancock, 21**, was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Hancock died on the third day of battle, Nov. 22, 1943. Interment services are pending. [Read about Hancock.](#)

-- **Marine Corps Sgt. Donald D. Stoddard, 22**, of Boulder, Colorado, was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated.

Stoddard died on the third day of battle, Nov. 22, 1943. He was buried June 26, 2021, in his hometown. [Read about Stoddard.](#)

-- **Marine Pfc. Henry E. Ellis, 22**, of Roanoke, Virginia, was a member of Headquarters Company, 1st Service Battalion, 1st Marine Division. He was killed in action on Nov. 30, 1950, while defending the convoy of which he was a member near Koto-ri, North Korea. Ellis will be buried Aug. 23, 2021, in Salisbury, North Carolina. [Read about Ellis.](#)

-- **Navy Electrician's Mate 3rd Class Alphard S. Owsley, 23**, of Paris, Kentucky, 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 Owsley. He will be buried Aug. 5, 2021, in his hometown. [Read about Owsley.](#)

-- **Navy Electrician's Mate 3rd Class George M. Gooch, 22**, of Laclede, Missouri, 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, 2021. 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 Gooch. He will be buried Oct. 9, 2021, in his hometown. [Read about Gooch.](#)

-- **Navy Fireman 2nd Class Ralph C. Battles, 25**, of Boaz, Alabama, 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 Battles. He will be buried on Aug. 28, 2021, in his hometown. [Read about Battles.](#)

-- **Navy Pharmacist's Mate 3rd Class George L. Paradis, 23**, of Yelm, Washington, 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 Paradis. He will be buried on Oct. 7, 2021, at the National Memorial Cemetery of the Pacific. [Read about Paradis.](#)

-- **Navy Seaman 2nd Class Arthur R. Thinnes, 17**, 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 Thinnes. Interment services are pending. [Read about Thinnes.](#)

-- **Navy Storekeeper 1st Class Harry E. Walker, 36**, was a member of Company K, 3rd Battalion, 34th Infantry Regiment, 24th Infantry Division. He 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 Walker. Interment services are pending. [Read about Walker.](#)

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

Military Lending Act

Update 03: Why the Government Restarted MLA Exams



The Consumer Financial Protection Bureau (CFPB) codified its stance on weeding out predatory lenders with the release last month of an [interpretive rule](#) on its enforcement of the Military Lending Act (MLA) via lender examinations. The rule “affirms the CFPB’s ongoing commitment to the financial protection of our servicemembers and their families,” Jim Rice, assistant director for the CFPB’s Office of Servicemember Affairs said in a 16 JUN [press release](#). CFPB Acting Director Dave Uejio [announced in January a policy change](#) by the CFPB to “supervise lenders with regard to the Military Lending Act.”

Two dozen military and veterans service organizations wrote to President Joe Biden in January seeking a return to these supervisory examinations as a way to strengthen the MLA, which saves millions of dollars a year and improves readiness, per DoD estimates, by preventing currently serving members from leaving service because of financial distress. (Click to [read the MSO/VSO letter](#)). The MLA prevents lenders from charging an annual percentage rate of more than 36% on loans to military borrowers, prohibits lenders from requiring arbitration, and prevents them from charging penalties to military borrowers who pay a loan back ahead of schedule, among other protections. The supervisory exams not only protect the borrowers, but may also sound alarms for loan providers before those businesses rack up steep fines.

The Military Officers Association of America and other groups began advocating for a return to tighter MLA supervision shortly after the CFPB decided in 2018 to stop supervising lenders related to these loans, relying instead on after-the-fact complaints from servicemembers and their dependents. Per the interpretive rule, “the Bureau is no longer persuaded by counterarguments that it does not have the relevant authority” to examine these lenders. [Source: MOAA Newsletter | Kevin Lilley | June 29, 2021 ++]

* VA *



VA Appeals Backlog

Update 11: VA Will Miss Its Original 2022 Deadline for Resolving Legacy Appeals

The Department of Veterans Affairs will no longer meet its initial goal of resolving all legacy appeals by 2022 after the pandemic slowed its progress, officials told Congress 13 JUL. There’s no doubt VA has

made progress in recent years. The department reduced the legacy backlog from a high of 472,000 appeals in November 2017 to fewer than 135,000 today, VA said. VA promised Congress it would resolve all legacy cases by 2022 when it worked with lawmakers to modernize the appeals program back in 2017, which gave veterans more options.

But the pandemic slowed portions of the disability claims process, making it more difficult for the Veterans Benefits Administration and the Board of Veterans Appeals to collect data and evidence needed to review an appeal. VA hopes it can resolve the legacy backlog sometime in 2023. “We don’t have the timeline yet. We’re working to set that,” Cheryl Mason, chairman of the Board of Veterans Appeals, told the House VA Committee Tuesday. “The delay in exams and records is impacting the VA’s ability to complete legacy remands and return those to the board. Currently, the board has approximately 102,000 legacy appeals that we are working through.”

VA’s previous appeals process was confusing, complicated and time-consuming for veterans. Veterans in 2015 waited an average of five years or longer for a decision on their appeals. The board infamously spent at least 25 years and 27 separate times adjudicating one appeal. Today, veterans have three options for pursuing an appeal. They can submit their appeals to an experienced adjudicator, who will take a fresh look at their case, or they can file with a VA regional office, which will review and assist with developing new evidence to support the claim. Veterans can expect to receive a decision within 68 and 82 days for the first or second appeal options, respectively. Veterans can pursue a third option by appealing directly to the Board of Veterans Appeals. The board takes less than two years to issue a decision through this avenue.

These changes stemmed from conversations that began back in 2016, when VA convened a group of veterans service organizations, legislative staff and other advocacy groups to design a new, streamlined appeals process for the future. Congress used that feedback to write new legislation in 2017, known as VA Appeals Improvement and Modernization Act. The department implemented those changes back in 2019, and VA is learning more about what veterans prefer. Nearly 60% of veterans are choosing to appeal to the board through the new process, said Rep. Elaine Luria (D-Va.), chairman of the House Veterans Affairs Subcommittee on Disability Assistance and Memorial Affairs. “It seems that a higher-than-anticipated number of people are actually choosing the hearing option than when this was originally put in place,” she said.

Veterans have told the board they see hearings as their only chance to be truly heard within VA. “We completely understand that,” Mason said. “I’ve been a judge for a long time, so I understand that.” Still, that’s creating pressure on the board, which is trying to meet the demand for hearings and juggle both the legacy appeals and claims through the new VA process. The board schedules about 1,000 hearings each week, the majority of which are virtual, Mason said. But just 60% of veterans actually show up for those hearings, and that presents another challenge for the board. Mason said she wants to gather VA officials, veterans service organizations and members of Congress for another summit to discuss those challenges, similar to the conversations the group initially held back in 2016.

The board held 15,669 virtual tele-hearings and adjudicated a record 102,663 appeals decisions in fiscal 2020. Still, the board today has a backlog of 91,000 pending hearings. The board hopes it can bring on more judges and support staff next year, if Congress approves additional resources. The White House recently approved the addition of 20 new judges for the board, which should also help alleviate workload pressures, Mason said. In her testimony, Mason said she set a stretch goal for the board to hold 50,000 hearings in 2021.

In addition, lawmakers, auditors at the Government Accountability Office and veterans services organizations are all concerned the department doesn't have a definitive plan just yet for tackling the legacy appeals backlog. VA recently announced plans to automatically review claims from veterans who previously filed and were denied benefits for one of three presumptive conditions associated with Agent Orange, which include bladder cancer, hypothyroidism and Parkinsonism. Those claims will generate new appeals and more work for VBA and the board, and lawmakers are worried VA isn't prepared to handle sudden "shockwaves" to the system.

"If the board and VBA doesn't have a plan put in place to address the issue now, we're going to see a backlog that will continue to grow over time," Shane Liermann, deputy national legislative director for Disabled American Veterans, told the subcommittee. "Three years from now we may be looking at a 150,000 hearings backlog." [Source: Federal News Network | Nicole Ogrysko | July 14, 2021 ++]

VA Manila OPC

Announcements & Reminders 7 JUL 2021

OPC Manila is reaching out to those Philippine resident veterans who previously registered with the VA Keep Me Informed Tool at www.va.gov to ensure they are aware that VA Manila is offering COVID-19 vaccines at this time to enrolled Veterans, and will begin scheduling vaccine appointments for non-enrolled Veterans July 7, 2021. They still have a lot of available appointments, especially on their mass vaccine clinic days on upcoming Saturdays and Sunday, including:

- Saturday, July 17, 2021 12:00 – 15:00
- Sunday, July 18, 2021 08:00 – 15:00
- Saturday, July 24, 2021 08:00 – 15:00
- Saturday, July 31, 2021 08:00 – 15:00
- Sunday, August 1, 2021 08:00 – 15:00
- Saturday, August 7, 2021 08:00 – 15:00

OPC is requesting you consider scheduling your vaccine appointment on one of these weekend appointment days so they can fully utilize our staff, and so we can save weekday appointments for those who will already be coming to the clinic for another healthcare appointment. Traffic is also much better on the weekends, especially if you are traveling from central/northern Luzon. If you'd like to receive a COVID-19 vaccine from VA Manila, you can schedule an appointment one of three ways:

- Call the VA Manila Outpatient Clinic between 8AM and 3PM. Our Phone Number is: +63 (02) 8550-3888, Press Option 2 for the Outpatient Clinic, then press Option 3 for COVID-19 vaccine scheduling. You can also call VA Manila toll free by dialing #MyVA (#6982) from any Smart, Sun, or Globe mobile phone.
- Send an email with your preferred date and time to ManilaCOVIDVaccine@va.gov. Please include your full name, last 4 SSN, address, cell phone number, and your preferred date and time. A member of our staff will book your appointment and confirm via email.
- Use MyHealtheVet and send a SecureMessage to your care team. Please include your full name, last 4 SSN, address, cell phone number, and your preferred date and time. A member of our staff

will book your appointment and confirm via email. Once your appointment is booked, you will be able to see it as an upcoming appointment in MyHealthVet.

At this time, VA Manila is only scheduling Veterans for vaccine appointments. They are not yet able to offer a vaccine appointment to spouses and caregivers. The SAVES LIVES Act requires that VA prioritize vaccinating Veterans ahead of other covered individuals. We appreciate your understanding and patience. If you have further questions on COVID-19 vaccines, please contact VA Manila by email at ManilaCOVIDVaccine@va.gov.

Daniel Gutkoski, MHA Clinic Manager
VA Manila Outpatient Clinic
US Embassy to the Philippines, Seafront Compound
1501 Roxas Boulevard, 1302 Pasay City, Metro Manila
+63 (02) 8396-3735 – Direct Dial
#MyVA (#6982) – Toll Free

VA EHR

Update 29: Changes to \$16B Overhaul of Electronic Health Record System Coming

The Department of Veterans Affairs completed a review of its \$16 billion project to overhaul its electronic health record system after hearing concerns from staff in Spokane, Wash., where the new system first went live. Staff at the Mann-Grandstaff VA Medical Center in Spokane complained about technical issues with the new system that were affecting patient care and employee morale. When he took office, VA Secretary Denis McDonough announced a 12-week pause of the rollout to review the issues. The review has ended, and McDonough is expected to announce changes to the rollout process within the next week.

“The strategic review is complete and has already been instrumental in charting a path forward,” McDonough said during a news conference June 30. “We’re very close to finalizing the next steps, including changes to the deployment effort.” The VA started the process in 2017 of overhauling its electronic health record system. It awarded a contract to Cerner Corp., a technology company in Kansas City, Mo. The new system is supposed to be capable of sharing patient data seamlessly with the Defense Department, which could limit problems when a service member transitions out of the military.

The new system went live in Spokane in October. A bipartisan group of lawmakers wrote to McDonough in February, saying that they had heard from employees there about “significant technical and organizational challenges” that were affecting productivity and patient care, among other issues. They asked McDonough to delay the rollout until the problems were solved. The department was supposed to deploy the new system at a second site in Columbus, Ohio, but it’s uncertain when the rollout will continue. “What I can say is, we will be in a position to take some initial additional next steps in Columbus and elsewhere, but I want to get through the entirety of the strategic review before we take any steps to go live,” McDonough said. “We need to make sure to test and refine our technology further if we have to before going live.”

McDonough said that during the review, the VA dug into the technical problems “very aggressively.” He committed during last week’s news conference to sticking with Cerner’s technology. Going forward,

McDonough wants to ensure that the contractors working on the new system listen to VA health care providers and are quick to respond to their concerns. Lawmakers applauded the end of the strategic review and asked the VA to be transparent with its findings. “Transparency around the findings of the strategic review and accountability within the VA will be vital for righting the ship,” said Rep. Cathy McMorris Rodgers (R-WA) whose district includes the Spokane VA hospital.

During the news conference, McDonough criticized the Senate for their delay in confirming President Joe Biden’s nominee for the VA deputy secretary. Congress dictated that the deputy secretary was supposed to lead the electronic health record project. Biden nominated Donald Remy, chief operating officer and chief legal officer of the National Collegiate Athletic Association, to take the position. Sen. Marsha Blackburn, R-Tenn., is blocking Remy’s confirmation. She said on the Senate floor in June that she would hold up the confirmation process for Remy and other VA nominees until McDonough responds to her requests for information about a piece of legislation.

McDonough said he’s in regular contact with Blackburn, and she has indicated that she plans to maintain the hold on the confirmation process. “I can’t help but note this process is supposed to be led by the Senate-confirmed deputy secretary,” McDonough said of the electronic health record project. “Congress has directed the deputy secretary to oversee the budget in this process, so I think it reasonable that the Senate confirm him.” [Source: Stars & Stripes | Nikki Wentling | July 6, 2021 ++]

VA Lawsuit | Racial Disparity

Black Veterans Group Sues for Data

The Department of Veterans Affairs is being sued by two veterans groups for failing to provide data on racial disparities in disability compensation benefits and healthcare services, according to a joint statement from the plaintiffs. “Following a widely known history of long-standing benefit obstruction and anti-black racism and discrimination by the Department of Veterans Affairs, Black Veterans Project seeks to compel transparency and accountability,” said Richard Brookshire, who co-founded BVP. BVP and the National Veterans Council for Legal Redress sought the records using the Freedom of Information Act.

The two groups asked three VA units for the data and requested that it be broken down by race and gender. They also requested records relevant to any internal reviews of racial bias, according to the groups. While the plaintiffs did receive some data in 2018 showing that Black veterans receive disability compensation at a “significantly lower rate” than the overall rate of compensation, they said this data was not sufficient given the extent of the requests. VA spokesperson Gina Jackson declined to comment on the pending litigation when reached by Military Times on 8 JUL

Garry Monk, executive director of the NVCLR, said in a statement that Black service members have fought and died for the country since its founding. “Yet, Black veterans have long faced racial discrimination from the VA, the very agency that is tasked with serving them,” he said. NVCLR director Conley Monk said there must be a “complete and honest accounting of the discrimination taking place.” Conley Monk said this is the only way that the issue can be fully addressed moving forward. Both organizations are being represented by the Veterans Legal Services Clinic at Yale Law School.

Melanie McGruder, a law student intern there, said the delayed responses “frustrates the purpose of the Freedom of Information Act.” “The Board of Veterans Appeals, for instance, one of the three VA units from which BVP and NVCLR sought records, has completely ignored the request, in plain violation of FOIA,” she said. The Veterans Benefits Administration and the Veterans Health Administration are also named in the suit.

[Source: MilitaryTimes | Adam Morey | July 8, 2021 ++]

VA Lawsuit | Genital Exams

U.S. Government Has Agreed To Pay Nearly \$7 Million to Settle Claims

The U.S. government has agreed to pay nearly \$7 million to settle claims from eight veterans that they were sexually abused by a [former physician assistant](#) at a Veterans Affairs hospital in Kansas. The veterans, who served in Iraq or Afghanistan, alleged they were subjected to unnecessary genital exams and other procedures by Mark Wisner while he was a physician assistant at the Dwight Eisenhower VA Medical Center in Leavenworth between 2008 and 2014.

About 100 veterans have sued Wisner. More than 80 veterans settled their lawsuits against the government over Wisner’s abuse for \$6.7 million in 2019, KCUR reported. Wisner was convicted of aggravated sexual battery and related charges in 2017 and sentenced to nearly 16 years in prison. He surrendered his license to the Kansas Board of Healing Arts in February 2015. “The Department of Justice fought these cases tooth and nail for years. They treated these veterans like dirt,” said attorney Danny Thomas, who represented the veterans in the latest cases. “They accused them of lying, they attacked their character in court and in pleadings. And we just weren’t going to stand for it.”

The eight veterans will receive amounts ranging from \$706,250 to \$1.4 million, Thomas said. The latest settlements came after three of the veterans took their cases to trial. As part of the settlement, the government agreed to drop its appeals in those cases, Thomas said. In those cases, U.S. District Judge Daniel Crabtree awarded one veteran \$538,000, another veteran \$1.5 million and the third veteran more than \$1 million. The government didn’t dispute that Wisner sexually molested the veterans, but it argued it was not liable because his conduct occurred outside the scope of his employment.

Thomas, who has represented veterans in the cases for more than four years, criticized U.S. Sen. Jerry Moran, a Republican from Kansas, accusing him of “not lifting a finger” for the veterans. He said Moran, the ranking member of the Veterans’ Affairs Committee, never sought an investigation of what happened at the Leavenworth VA or inquired about the veterans’ well-being. Moran’s office responded that the senator had raised concerns about the allegations against Wisner with then-VA Secretary Robert McDonald in 2016 and later publicly questioned him about them. He also introduced the Accountability to Safeguard Veterans from Violent Crimes Act of 2016 to reduce pensions earned by certain VA hospital employees convicted of violent crimes, his office said.

[Source: MilitaryTimes & Associated Press | July 8 2021 ++]

VA Lawsuit | GI Bill

Additional Year of Education for Millions if Rudisill vs. McDonough Ruling Stands



Millions of veterans could be eligible for an additional year of education benefits starting next semester thanks to another federal court ruling rejecting the Department of Veterans Affairs prohibition on collecting both Post-9/11 GI Bill benefits and Montgomery GI Bill payouts. The decision, rendered by the U.S. Court of Appeals for the Federal Circuit late last week, leaves federal officials with only a few long-shot options to support their arguments and overturn a pair of precedential decisions by judges. In a statement, VA officials said they are still assessing the latest court decision but “remain committed to providing veterans the benefits they have earned and deserve.”

The case, *Rudisill vs. McDonough*, has been pending in federal courts for nearly six years. At its center is department officials’ assertion that veterans can use either the Post-9/11 GI Bill program or the Montgomery GI Bill program, but not both. Jim Rudisill, an Army veteran wounded in a roadside bomb attack in Iraq in 2005, challenged that policy, saying it was based on a misreading of the law by department officials. The federal circuit court was the latest in a series of courts to back his case, agreeing that Rudisill should not have been forced to give up eligibility in either program, and should be entitled to 48 months of education benefits (the existing cap on total government higher education payouts under federal statute.) The ruling leaves in place lower court decisions that say eligible veterans can start using the benefits as early as next semester.

“Congress doesn’t try to trip up veterans with their benefits. They want to protect them and take better care of them,” said Tim McHugh, an Army veteran and associate at the Hunton Andrews Kurth law firm who was the lead attorney on the case. “To hear another federal appellate court agree with that is vindicating.” Under the Post-9/11 GI Bill education benefits program, eligible veterans receive 36 months of tuition payouts, housing stipends and other financial assistance. The Montgomery GI Bill benefits program offers far less money, but still has several thousands of dollars annually to offer veterans for tuition costs if they paid into the program at the start of their military service. It is expected to be completely phased out in the next decade.

Given the choice between the two programs, most veterans would opt for the more financially generous Post-9/11 GI Bill program. But the court decisions now open the door for the possibility of another year of lesser education stipend payouts for veterans who can’t complete their degrees in 36 months. Rudisill is attending seminary school using his additional education benefits, after a lower court order allowed him to start collecting the money even as the case was appealed. The court ruling is focused just on his benefits, and was not a class action suit that would apply directly to all veterans in a similar situation. But judges on

the federal circuit court opted to make their decision precedential, meaning it could be used by other veterans to support their own eligibility for additional payouts.

An estimated 1.7 million veterans who have already attended college classes have some Montgomery GI Bill eligibility left, according to Rudisill's lawyers. The department has not released any estimates on how much a change in policy may cost. It's also unclear whether veterans need to have a break in service to qualify for the extra benefits. Rudisill served from 2000 to 2002, left the service to take some college classes under the Montgomery GI Bill, then returned again in 2004 for a year and in 2007 for four more years. The judges said that constituted separate periods of service qualifying him for separate periods of benefits eligibility. But they also argued against the VA opt-out policy.

Officials from Student Veterans of America noted that VA officials also have not publicly announced how many of those may be eligible and whether they plan on informing veterans about how to petition for that money. VA officials could still attempt to appeal the ruling to the Supreme Court, but such a bid is considered unlikely to succeed given the strong statements against their position from the lower court. The Solicitor General could also petition the federal circuit to expand the panel hearing the case and re-examine the arguments, in hope of a different decision. That is also unlikely to produce a different reaction, although Circuit Judge Timothy Dyk did offer a partial dissent to the latest ruling. Administration officials have until mid-August to start those moves, or allow the court orders to stay in place. [Source: AirForceTimes | Leo Shane III | July 12, 2021 ++]

VA Fraud, Waste & Abuse **Reported JUL 01 thru 15, 2021**

Montgomery, Ala —On June 30, 2021, **Mende Leone**, also known as Shirl Lee Cook, 37, pleaded guilty to misappropriation of a federal benefit by a fiduciary, announced Acting United States Attorney Sandra J. Stewart. Leone resided in Phenix City, Alabama at the time of the crime.

This case involves the fraudulent misapplication by a fiduciary of funds provided by the U.S. Department of Veterans Affairs (VA) intended for the sole benefit of a veteran. The VA's mission is to provide and care for United States military veterans. Among its many programs, the VA administers a fiduciary program designed to protect certain VA beneficiaries who, as a result of injury, disease, or infirmities of advanced age, or by reason of being less than the age of majority, cannot manage their VA benefits. Under this program, the VA may appoint a relative or some other fiduciary to receive payments of benefits on behalf of the beneficiary for the use and benefit of the veteran.

According to court records, Mende Leone was the niece of a veteran living in Phenix City who was receiving benefits from the VA and was eventually appointed to serve as his fiduciary. In late 2014, the VA notified Leone that a large retroactive payment of benefits would be made on behalf of her uncle. A short time after these payments, the VA received a tip that large transfers had been made from the veteran's bank account where his funds were being held. When looking into the matter, the VA discovered that from March-May of 2015, Leone wrote several checks from the veteran's fiduciary account made payable to her mother, Shirley Ann Moreman, who is also the veteran's sister. Moreman either cashed or deposited the checks into her personal account and then almost immediately withdrew most of the money.

Moreman and Leone then used the money for their personal use and not for the benefit of the veteran. The investigation revealed that Leone and Moreman misappropriated at least \$151,000.00 of VA benefits intended for the veteran.

Both Leone and Moreman were indicted by a federal grand jury in March 2020 for their roles in the scheme. However, Moreman passed away in February 2021 before her case could be adjudicated. At some date in the coming months, Leone will be scheduled for a sentencing hearing where she faces a maximum sentence of five years in prison, as well as monetary penalties and restitution. [Source: DoJ Middle District of Alabama | U.S. Attorney's Office | July 1, 2021 ++]

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Newark, NJ — A former pharmacy procurement technician was indicted today for stealing prescription HIV medications from the pharmacy of the Veterans Affairs Medical Center (VAMC) in East Orange, New Jersey. **Lisa M. Hoffman**, 48, of Orange, New Jersey, is charged by indictment with one count each of conspiracy, theft of government property, and theft of medical products. According to documents filed in this case and statements made in court:

- From October 2015 through November 2019, Hoffman was a procurement officer at the VAMC, who used her authority to order large quantities of HIV prescription medications so that she could steal the excess. After the medications arrived, Hoffman waited until co-workers were out of sight and then removed them from the VAMC.
- Once Hoffman stole the medications, she met her associate, **Wagner Checonolasco**, aka “Wanny,” generally at Hoffman’s residence, so that Hoffman could provide the stolen HIV medications to Checonolasco in exchange for cash. Hoffman and Checonolasco used an encrypted messaging application to plan and execute their thefts and sales of the stolen HIV medications, including arranging for the medications-for-cash exchanges. After obtaining the stolen HIV medications from Hoffman, Checonolasco sold them. Hoffman and Checonolasco stole approximately \$10 million worth of HIV medications belonging to the VAMC during the conspiracy.
- Checonolasco, 33, of Lyndhurst, New Jersey, was previously charged with conspiracy to steal government property, and those charges remain pending.

The conspiracy charge is punishable by a maximum penalty of five years in prison. The theft of government property charge is punishable by a maximum penalty of 10 years in prison. The charge of theft of medical products is punishable by a maximum penalty of 20 years in prison. Each charge also is punishable by a maximum fine of \$250,000, or twice the gross pecuniary gain derived from the offense, or twice the gross pecuniary loss sustained by any victims of the offense, whichever is greatest. The theft of medical products charge also carries a civil penalty of \$1 million, or three times the economic loss attributable to the offense. The charges and allegations against the defendants are merely accusations, and they are presumed innocent unless and until proven guilty. [Source: DoJ District of New Jersey| U.S. Attorney's Office | July 6, 2021 ++]

-o-o-O-o-o-

Boston, MA — The former owner of the now-defunct New England Compounding Center (NECC) was resentenced 7 JUL in federal court in Boston in connection with the 2012 nationwide fungal meningitis outbreak. The defendant was resentenced after the First Circuit Court of Appeals affirmed his criminal

convictions but vacated his sentence and forfeiture order. **Barry Cadden**, 54, previously of Wrentham, was sentenced by U.S. District Court Judge Richard G. Stearns to 174 months in prison. Cadden was also ordered to pay forfeiture of \$1.4 million and restitution of \$82 million.

Cadden was originally sentenced in June 2017 by Judge Stearns to nine years in prison, three years of supervised release and forfeiture in the amount of \$7.5 million after being convicted by a federal jury in March 2017 of racketeering, racketeering conspiracy, mail fraud and introduction of misbranded drugs into interstate commerce with the intent to defraud and mislead. Co-defendant **Glenn Chin**, NECC's former supervisory pharmacist, is scheduled to be resentenced tomorrow by Judge Stearns. Chin was sentenced in January 2018 to eight years in prison, two years of supervised release and ordered to pay forfeiture of \$175,000 and restitution in an amount to be determined. In October 2017, Chin was convicted by a federal jury of all 77 counts, including racketeering, racketeering conspiracy, mail fraud and introduction of misbranded drugs into interstate commerce with the intent to defraud and mislead.

In 2017, the government appealed the defendants' sentences. In July 2020, the First Circuit Court of Appeals vacated the defendants' sentences, finding that the Court failed to impose applicable sentencing enhancements and erred in its forfeiture rulings. Significantly, the First Circuit held that the patients who were injected with NECC's contaminated preservative-free methylprednisolone acetate (MPA) may be considered victims of the fraud. According to court documents, more than 100 patients died and approximately 800 patients were sickened as a result of contaminated MPA injections. As a result of the First Circuit's decision, the defendants' convictions were affirmed, and their sentences and forfeiture orders were vacated and remanded to the District Court for resentencing.

In 2012, 753 patients in 20 states were diagnosed with a fungal infection after receiving injections of MPA manufactured by NECC, and more than 100 patients died as a result. The outbreak was the largest public health crisis ever caused by a contaminated pharmaceutical drug.

Cadden was responsible for directing and authorizing shipments of contaminated MPA to NECC customers nationwide. In addition, he authorized the shipping of drugs before test results confirming their sterility were returned, never notified customers of nonsterile results and compounded drugs with expired ingredients. Furthermore, certain batches of drugs were manufactured, in part, by an unlicensed pharmacy technician at NECC. Cadden also repeatedly took steps to shield NECC's operations from regulatory oversight by the FDA by claiming to be a pharmacy dispensing drugs pursuant to valid, patient-specific prescriptions. In fact, NECC routinely dispensed drugs in bulk without valid prescriptions. NECC even used fictional and celebrity names on fake prescriptions to dispense drugs, such as "Michael Jackson," "Freddie Mae" and "Diana Ross." [Source: DoJ District of Massachusetts | U.S. Attorney's Office | July 7, 2021 ++]

-o-o-O-o-o-

Albany, NY — **Robert Seifert**, age 63, of Utica, New York, pled guilty on 8 JUL to making telephonic threats to employees of the Albany Stratton Veterans Affairs Medical Center. Seifert, who has been convicted twice before of threatening VA employees, admitted that on January 14, 2021, he made three successive calls to employees at the Albany Stratton VA with no legitimate purpose other than to harass and threaten them, and left threatening voicemails in which he used demeaning and offensive language that caused each of the employees to fear for their own safety and property.

United States Magistrate Judge Daniel J. Stewart is scheduled to sentence Seifert on October 6, 2021, at which time Seifert faces a maximum term of imprisonment of 364 days and a maximum fine of up to \$1,000 for each of the three counts, and a term of supervised release of up to 1 year. A defendant's sentence is imposed by a judge based on the particular statute the defendant is charged with violating, the U.S. Sentencing Guidelines, and other factors. [Source: DoJ Northern District of New York| U.S. Attorney's Office | July 8, 2021 ++]

* Vets *



Vet Employment

Update 14: Jobless Rate Saw a Big Jump as Summer Began

Veterans unemployment rose sharply in June even amid encouraging news for the rest of the country's job market, according to data released by the Bureau of Labor Statistics on 2 JUL. The jobless rate for all American veterans last month was 4.8 percent, up from 4.1 percent the previous month. Similarly, the rate for veterans who served during the Iraq and Afghanistan wars era rose from 4.0 percent in May to 5.2 percent in June. Nationally, payroll employment grew by 850,000 jobs last month, but the country's unemployment rate also saw a slight increase from May to June, from 5.8 percent to 5.9 percent.

Economic experts have warned that month-to-month unemployment figures can fluctuate based on sampling sizes. Even with the increase, the June unemployment numbers for veterans remain below the national rate and represent the second-best monthly estimate since the start of the pandemic 15 months ago. The 4.8 percent figure translates into about 440,000 veterans across America looking for work last month. That number was more than 775,000 in June 2020. About two of every five veterans working today served during the Iraq and Afghanistan wars era, BLS officials said.

Last month, Veterans Affairs Secretary Denis McDonough said his department is focused on expanding current veterans jobs assistance programs rather than pushing for new initiatives to help unemployed veterans. "[Veterans employment] continues to be a priority for the president, and I think we'll be in a position through the generation of additional data to make [our programs] more effective," he said. BLS officials also reported a decrease in the number of individuals who worked from home in the last month, from 16.6 percent in May to 14.4 percent in June. That figure reflects the loosening of pandemic restrictions across the country as vaccine distribution continues. [Source: MilitaryTimes| Leo Shane III | July 2, 2021 ++]

Vet Jobs

Update 274: Five Unexpectedly High-Paying Jobs for Separating Veterans

With the benefits and allowances that come with military service, some veterans will find it difficult to match their current lifestyle once they separate. This is especially true for one-term enlistees who will start from the bottom of the civilian world. But that doesn't mean there aren't opportunities out there for veterans to make good money as a civilian, even if they have to work their way up once more. With a little training or education, excellent salaries are out there for those who are looking. Here are just a few that are well above the median national income of \$31,133 as of May 2020.

1. Air Traffic Controllers

This is a job the military will pay you to learn and do, with all the certifications and education necessary to work the busiest airfields in the world. Even if this isn't your military specialty, it's a career field worth looking into, as the median salary is roughly \$134,000 per year, [according to the Bureau of Labor Statistics](#). Be advised, however, ATC is not a career for the faint of heart or for those who can't work under pressure. Air traffic controllers earn every penny of that six-figure salary, but it's a job you can get into with just an associate's degree and the right certifications.

2. Civilian Engineers - Military Sealift Command

Engineers for the Military Sealift Command are civil service mariners. Like the name implies, they are responsible for maintaining and operating equipment aboard military and civilian ships, sometimes working alongside military personnel. They also are tasked with monitoring drydock workers and others who work on the ships. The average annual salary for just a third assistant engineer [working in the Military Sealift Command is \\$96,341](#). Applicants are required to be engineers, however. They also must have all the credentials of an international mariner, but Navy, Coast Guard and Merchant Marine credentials are accepted.

3. High School Teachers

The days of the underpaid teacher quickly are becoming a thing of the past. Although the requirements for teaching at a high school level vary by state, as does the median salary by locality, the national median income for high school teachers was [\\$62,870, as of May 2020](#). Statewide average annual wages for high school teachers vary widely, with a gap of more than \$40,000 between the highest- and lowest-paying states. The highest average salary can be found in Alaska; the lowest is in Oklahoma. All are well above the median national income.

4. Golf Ball Divers

Laugh all you want, these guys are laughing all the way to the bank. Every time someone shanks a golf ball into a water hazard, someone has to go fish it out -- and those fishermen are making a killing. Golfers lose [an estimated 300 million balls](#) per year, and a cadre of scuba-trained entrepreneurs built an industry around retrieving and recycling them. Divers face all sorts of hazards in that line of work, even though many of those bodies of water are man-made. Gators, snakes and other dangerous animals still call them home. Those willing to hazard the hazards can make \$50,000 to \$100,000 every year.

5. Transmission Tower Climbers

Whether making repairs or just switching a light bulb, someone eventually has to climb those high towers that make our modern-day communications so much easier and faster. These skilled climbers have a dangerous job, but their risks are rewarded. According to the Bureau of Labor Statistics, the average annual

salary for one of these daredevils is more than \$62,000. The best news for this kind of work is that the basic entry requirement for the job is a high school diploma or equivalent. Most employers requiring the services of a climber will take the time to train their climbers in their roles.

[Source: Military.com | Blake Stilwell | July 6, 2021 ++]

Vet Jobs

Update 275: Amazon Promises To Hire 100,000 Veterans and Spouses by 2024

If you are a veteran or veteran's spouse, Amazon has big news for you. On 13 JUL, Amazon pledged to hire 100,000 US veterans and veterans' spouses by the year 2024. Over 40,000 veterans and military spouses are currently employed by Amazon, from operations to Alexa to sustainability to Amazon Web Services (AWS), company officials say. "Amazon is focused on recruiting and developing military talent with training programs specifically designed to help veterans transition into roles in the private sector," said John Quintas, Amazon's director of Global Military Affairs. Vice president at the US Chamber of Commerce, Eric Eversole, spoke highly on behalf of the company's goal, according to a statement from Amazon.

"Amazon recognizes the diverse backgrounds and experiences veterans and military spouses bring and how they strengthen the workforce, through their commitment to provide upskilling and employment opportunities in high demand careers, Amazon is equalizing opportunity for veterans and military spouses," said Eversole. The company will continue to offer opportunities to help transitioning veterans and their spouses to find a career within their preferred interest. "This includes access to company-funder skills training in high-demand areas, such as cloud computing, through initiatives like the [Amazon Technical Apprenticeship Program](#) and [AWS re/Start](#)," a statement from amazon said. Free exclusive opportunities will be available for military members to gain new technical skills to move into higher paying jobs. Programs include [Career Choice](#) and [Amazon Technical Academy](#).

Amazon's goal is to hire 16,000 military spouses. [Military Spouse programs](#) are available for military spouses to apply for jobs that best fit their skills. Amazon is also offering classes, and a mentorship program. "Amazon truly, truly, values what military spouses bring to the work force." Beth Conlin, program manager of Military Spouse Programs at Amazon told Military Times. An affinity group known as Warriors@amazon, with a community of over 10,000 former service members spouses and allies across the company is also available for those looking for fellowship and support. Amazon has more than 35,000 positions in the US open. To apply and learn more about career opportunities visit [Amazon.Jobs](#). [Source: MilitaryTimes | Andie Lopez | July 13, 2021 ++]

Vet Employment Opportunities

Listings from Companies Looking For Vets as of 15 JUL

Military Times has listings from companies looking for vets to hire which is updated daily. Anyone interested can check them out by clicking on <https://jobboard.militarytimes.com> which will open a daily

listing by job title such as posted below. Clicking on the job title will reveal the company and location offering the position, the job summary and description, its core responsibilities, what employees are expected to do, plus prerequisite education and relevant work experience requirements. Also a tab to click on to apply for the job. Following is just one of the jobs currently listed.

JUL 14

- [Accounts Payable](#)
- **Responsibilities:**
 - Process high volume of invoices using 2 and 3-way matching
 - Reconcile and post credit card payments to vendor accounts
 - Process employee expense report.
 - Process vendor credit applications
 - Assist in researching vendor returns and processing vendor credits
 - Reconcile vendor statements, and assist vendors with any issues or payment questions
 - Research and reconcile discrepancies in Accounts Payable
 - Act as back-up for other A/P responsibilities
 - Assist with other special projects as assigned
- Ledgent Finance & Accounting Portland, OR

[Source: MilitaryTimes | Job Board | July 15, 2021 ++]

Honor Flights

Update 14: Set to Restart Trips for WWII, Korean War Vets to Nation's Capital



More than a year after the pandemic forced the Honor Flight Network to halt trips to Washington, D.C., the group is ready to once again fly veterans to the nation's capital to visit memorials and share their stories with fellow vets. The organization announced it will resume full operations 16 AUG. Participants must be fully vaccinated against COVID-19 or provide negative test results taken within 72 hours of departure, according to Honor Flight spokeswoman Carol Harlow.

With no trips taking place, Honor Flight had to get creative over the last year to honor veterans across the country through their local chapters. Athletes, journalists, actors and even World War II veteran and former Sen. Bob Dole issued video messages of support through what the organization calls "Operation Reassurance" to vets who were awaiting their turn to fly to D.C. but were instead stuck at home. Honor Flight began drive-by celebration parades for veterans' birthdays; hosted drive-through "salute to veterans" events; and even sponsored a skydiving outing for a vet who turned 100 years old earlier this year.

For Military Appreciation Month this past May, T-Mobile and Helium, a virtual human performance channel, partnered to issue virtual reality goggles and headsets so vets could tour each war memorial and the National Mall from the comfort of their own homes. "It's been kind of a continuous effort throughout the country to try to do something, to continue to say, "Thank you,"" said David Smith, chairman of Honor Flight's board of directors, in a recent interview. The Honor Flight Network has more than 125 independent hubs across the country.

"We're working with all the hubs to make sure they understand what the guidelines are," said Smith, who founded the San Diego, California, chapter in 2010. Participants also include "guardians," who travel with veterans to make sure they get safely from place to place. Local hubs have been asked not to take any flights on their own for health and safety reasons. As the program restarts, the organization predicts demand from vets will be higher than before because of the long delay. In 2020, only one flight from St. Louis made it to D.C. in March for a three-day trip before the country began shutting down. During 2019, 22,764 veterans and 18,072 guardians made the trip, with another 42,355 on the waitlist. The majority of them were Vietnam War vets, according to statistics provided by the organization.

World War II vets are usually bumped to the top of the travel list, Smith said. However, they tend to make up 20% or less of each Honor Flight. In 2019, fewer than 2,000 WWII vets made it the trip, compared to 6,135 Korean War vets and 12,880 Vietnam vets. Trips can take anywhere from five to 200 vets at a time. "That population is shrinking, [and] our effort has always been to honor our most senior veterans," Smith said. One of the longstanding struggles has been to find eligible veterans, he added. The program currently serves veterans from the WWII, Korean War and Vietnam War eras, and terminally ill vets who served in any conflict.

"All our hubs are chomping at the bit to get up and get flying," Smith said, "but one of our biggest issues is ... letting more people know about our flight mission and to find veterans." Even as group organizers try to find more WWII vets to bring along, Smith said COVID-19 has given Honor Flight a new perspective. "Safety is always No. 1," he said. "If we're going to honor somebody, we want it to be safe." [Source: Mil.com | Oriana Pawlyk | June 25, 2021 ++]

Obit: Donald Rumsfeld

June 30, 2021 | Former Defense Secretary



Donald Rumsfeld, the two-time defense secretary and one-time presidential candidate whose reputation as a skilled bureaucrat and visionary of a modern U.S. military was unraveled by the long and costly Iraq war, died 30 JUN. He was 88. In a statement Wednesday, Rumsfeld's family said he "was surrounded by family in his beloved Taos, New Mexico."

Regarded by former colleagues as equally smart and combative, patriotic and politically cunning, Rumsfeld had a storied career in government under four presidents and nearly a quarter century in corporate America. After retiring in 2008 he headed the Rumsfeld Foundation to promote public service and to work with charities that provide services and support for military families and wounded veterans. "Rummy," as he was often called, was ambitious, witty, energetic, engaging and capable of great personal warmth. But he irritated many with his confrontational style. An accomplished wrestler in college, Rumsfeld relished verbal sparring and elevated it to an art form; a biting humor was a favorite weapon.

Still, he built a network of loyalists who admired his work ethic, intelligence and impatience with all who failed to share his sense of urgency. Rumsfeld is the only person to serve twice as Pentagon chief. The first time, in 1975-77, he was the youngest ever. The next time, in 2001-06, he was the oldest. He made a brief run for the 1988 Republican presidential nomination, a spectacular flop that he once described as humbling for a man used to success at the highest levels of the government, including stints as White House chief of staff, U.S. ambassador and member of Congress.

For all Rumsfeld's achievements, it was the setbacks in Iraq in the twilight of his career that will likely etch the most vivid features of his legacy. Nine months into his second tour as defense secretary, on Sept. 11, 2001, suicide hijackers attacked the World Trade Center in New York and the Pentagon, thrusting the nation into wars for which the military was ill-prepared. Rumsfeld oversaw the U.S. invasion of Afghanistan and toppling of the Taliban regime. Frequently presiding at televised briefings on the war, Rumsfeld became something of a TV star, applauded for his blunt talk and uncompromising style. By 2002 the Bush administration's attention shifted to Iraq, which played no role in the Sept. 11 attacks. The war effort in Afghanistan took a back seat to Iraq, opening the way for the Taliban to make a comeback and prevent the U.S. from sealing the success of its initial invasion.

The U.S.-led invasion of Iraq was launched in March 2003. Baghdad fell quickly, but U.S. and allied forces soon became consumed with a violent insurgency. Critics faulted Rumsfeld for dismissing the pre-invasion assessment of the Army's top general, Eric Shinseki, that several hundred thousand allied troops would be needed to stabilize Iraq. Rumsfeld twice offered his resignation to President George W. Bush in 2004 amid disclosures that U.S. troops had abused detainees at Iraq's Abu Ghraib prison — an episode he later referred to as his darkest hour as defense secretary. Not until November 2006, after Democrats gained control of Congress by riding a wave of antiwar sentiment, did Bush finally decide Rumsfeld had to go. He left office in December, replaced by Robert Gates. Rumsfeld is survived by his wife, Joyce, three children and seven grandchildren. [Source: The Associated Press | Robert Burns | June 30, 2021 ++]

Vet Deportations

Update 29: Effort to Provide Benefits

The Departments of Homeland Security and Veterans Affairs launched a joint effort to find deported veterans. The two departments said they'll work together to identify deported veterans and give them the

VA benefits they're entitled to. DHS subcomponents will review cases to make sure non-citizen veterans and their families can remain in or return to the United States. The two departments will also create a resource center for former service members and will eliminate barriers to naturalization for these veterans. [Source: Federal News Network | Eric White | July 6, 2021 ++]

WWII Vets 265

Frank DeVita | Omaha Beach Veteran



Frank DeVita served in World War II on USS Samuel Chase (AP-24) and was involved in the storming of Omaha Beach and later the Pacific Theater in Japan. Frank DeVita was born and raised in Brooklyn, New York, during the Great Depression. As early as 1941, 16-year-old DeVita was anxious to join the Armed Forces following the attack Pearl Harbor. Taking the advice of his mother, DeVita waited until he graduated high school before he enlisted in the U.S. Coast Guard at the age of 18. DeVita chose the Coast Guard while his brothers joined the Marines and Army because it was the branch that would send him out to defend his country the fastest.

By 19, DeVita found himself on the attack transport USS Samuel Chase on the shores of France, preparing to send elements of the 1st Army Division onto Omaha Beach. As a gunner's mate third class, DeVita participated in the invasions of North Africa, Sicily and Salerno before turning toward France for the invasion of Normandy. DeVita was usually in charge of manning one of the four 30mm machine guns, but just before the invasion, USS Samuel Chase received orders to remove the machine guns for fear of friendly fire, and DeVita was reassigned to drop and raise the ramp of the Higgins ship. The Higgins ship was a small transport that would take troops, usually around 30-32 men, from USS Samuel Chase to the beach.

On June 6, 1944, after weather had delayed the invasion, DeVita set off toward Omaha Beach for the beginning of an 18-hour long battle that involved 15 trips to the beach. DeVita recalled hearing the German machine gun fire rain on the metal ramp that separated those on the ship from death, and then receiving orders to drop the ramp. As soon as he lowered the ramp, 14 soldiers died immediately, and DeVita was introduced to the bloodbath that would occupy his life for the next 18 hours. In 15 waves, DeVita and his crew pulled 308 bodies out of the water back to USS Samuel Chase, and saw countless more die on the beaches. Men died or were mortally wounded standing right next to DeVita, most of them boys no more than 20 years old.

DeVita returned to Marseilles in August for the second invasion, where his ship lost no men. His service ended in Yokohama, Japan, when DeVita was honorably discharged in 1946. He returned to Brooklyn and married his childhood sweetheart, Dorothy. They had three children together. Frank J. DeVita, a age 91 passed away peacefully at home surrounded by family on July 27, 2016.

Like many other men from his generation, DeVita never talked about the war. It wasn't until the 70th anniversary of the storming of Omaha Beach, after receiving the French Legion of Honor medal, that DeVita finally opened up in an interview with NBC's Tom Brokaw. He told his story so that people remember the lengths to which others sacrificed for their country. You can listen to Farnk tell his story in the 26 minute video at <https://youtu.be/5Zx3X08saO8>. DeVita often visited a cemetery overlooking Omaha Beach where 9,400 white marble tombstones that mark the fallen soldiers who died in service of their country. We honor his service. [Source: Vantage Point | Nathan Wong | June 6, 2021 ++]

Korean War Vets

Hiroshi Miyamura | POW & Medal of Honor Recipient



When the United States entered World War II, Hiroshi “Hershey” Miyamura was eager to join the military, but he was denied, following Japan’s attack on Pearl Harbor. Born in Gallup, New Mexico, to Japanese immigrants, Miyamura was deemed ineligible to serve and given a 4C “enemy alien” status because of his ancestry. It was only in 1945 that the exclusionary policy placed on Japanese Americans was lifted. Immediately, Miyamura volunteered for the 442nd Infantry Regiment, which was composed entirely of second-generation Japanese Americans. However, five days before he was due to arrive in Italy, the war ended.

Miyamura returned home and married his sweetheart in June 1948, just before his enlistment in the U.S Army Reserve was to end. He decided to continue serving his country and was recalled to active duty following the start of the Korean War. Miyamura served as a machine gun squad leader with Company H, 2nd Battalion, 7th Infantry Regiment, 3rd Infantry Division. Between April 24 and April 25, 1951, near Taejon-ni, Korea, Miyamura’s life would forever change.

Miyamura and his team were attacked by Chinese communist soldiers who threatened to overrun their position. Aware of the imminent danger he and his men were in, Miyamura jumped out of his position and wielded his bayonet in close hand-to-hand combat, killing 10 enemy soldiers. After returning to his shelter, he helped to administer first aid and evacuate the wounded and remaining soldiers. When another assault was directed at his squad, Miyamura again jumped out and manned his machine gun to push the enemy

back. Ordering his men to withdraw, he continued to open fire on enemy troops until his ammunition was gone. He then bayoneted his way to a second machine gun to continue protecting the withdrawing soldiers until ammunition ran out.

Severely wounded, Miyamura crawled to safety, engaging only in hand-to-hand combat when necessary. By dawn, as hundreds of Chinese communist soldiers walked by, he hoped that he could avoid capture by playing dead. It didn't work. Miyamura was captured by a Chinese officer and sent to a prisoner-of-war (POW) camp, never to see his men again. Miyamura struggled to survive in the North Korean POW camp and he watched many of his fellow soldiers die both at the hands of their captors and due to the poor conditions at the camp. He was subjected to torture and, since he was Japanese American, the North Korean soldiers tormented him even more. By the end, Miyamura had lost a little over 50 pounds due to dysentery.

Finally, on Aug. 23, 1953, after more than two years in the Chinese communist camp, Miyamura and 19 other POWs were released at Panmunjom and taken to the nearby Freedom Village. Clutching a canteen of ice cream and filled with nerves, Miyamura heard his name being announced. Gen. Ralph Osborne informed him that he had been awarded the Medal of Honor for his actions on the night of his capture.

While Miyamura was at the POW camp, no one in the United States knew what had happened to him because the Chinese forces did not immediately release his name. When they did, the U.S. government knew that the Medal of Honor citation they had placed under his name would have to be classified as top secret; if it had not, Gen. Ralph Osborne explained to the thin and shaken Miyamura, "You might not be here, alive today." If Miyamura's captors had found out about his citation and his actions before he was captured, he would not have made it out of the camp alive.

Two months later, on Oct. 27, 1953, Army Sgt. Miyamura received his Medal of Honor from President Dwight D. Eisenhower at the White House. At age 94, Miyamura continues to share his story. Currently, he lives in Arizona with his daughter and has been occupying himself with his hobbies to get through the COVID-19 pandemic. We honor his courageous service. [Source: Vantage Point Blog | May 27, 2021 ++]

Afghan Vets 18

Pedro Mnoz | KIA During Offensive Combat Operations



Pedro Munoz was born in June 1957 and grew up in Quebradillas, Puerto Rico, a small community on the northwestern portion of the island. His father served during the Korean War, and Munoz grew up wanting to follow in his father's footsteps and join the service.

In 1986, he enlisted in the Army and trained to become an automated logistical specialist. He later attended the Special Forces Qualification Course and graduated in 1990. Munoz then served as a Green Beret with the 3rd Special Forces Group (Airborne) at Fort Bragg, North Carolina. Shortly after joining the Green Berets, he deployed to the Gulf War in support of Operation Desert Shield and Operation Desert Storm. In the mid-1990s, Munoz went to Haiti in support of Operation Uphold Democracy, an initiative to restore democracy to Haitian elections. He also did a tour in Colombia.

In 1999, Munoz, now in his early 40s, earned a slot on the Army Parachute Team, the Golden Knights. He remained with the Golden Knights for several years until the terrorist attacks on Sept. 11, 2001. In 2002, Munoz returned to Fort Bragg's Special Forces; this time, he served with 1st Battalion, 7th Special Forces, as an operations and intelligence sergeant.

In 2004, Munoz deployed to Afghanistan in support of Operation Enduring Freedom. It was late in the evening on Jan. 1, 2005, when Munoz and his unit were on a mission to track down a Taliban commander thought to be inside a compound. As Munoz cleared the building, he entered one of the rooms and was struck by gunfire and wounded. The shooter was a Taliban fighter, hiding in a room among women and children.

Col. Mark Gorton, deputy commander of 7th Special Forces Group, recalled the incident in a "Tip of the Spear" article and stated, "Sergeant First Class Munoz continued to support his detachment, firing selectively, engaging only armed combatants without harming any non-combatants. His dedication and his courage are evident through his actions: protecting innocent life, staying in the fight without thought for himself while supporting his teammates, allowing them to successfully accomplish their mission."

Munoz killed his attacker. His team evacuated him, but he succumbed to his wounds enroute to the hospital early the following day. The 47 year old sergeant first class earned numerous awards and medals including the Bronze Star with Valor device, the Bronze Star Medal, the Purple Heart, the Meritorious Service Medal, the Army Commendation Medal, the Army Achievement Medal, the Good Conduct Medal, the Joint Meritorious Unit Award, the Armed Forces Expeditionary Medal, the Southwest Asia Service Medal, the Global War on Terrorism Expeditionary Medal, the Global War on Terrorism Service Medal, the Armed Forces Service Medal, the Humanitarian Service Medal, the Noncommissioned Officer Professional Development Ribbon, the Army Service Ribbon, the Overseas Service the Kuwait Liberation Medal, the Combat Infantryman Badge with 2nd Award Star, the Master Parachutist Badge, the Master Military Free Fall Badge and the Special Forces Tab.

He was posthumously awarded the Silver Star for conspicuous Gallantry in Action in Afghanistan on Jan. 2, 2005. Munoz is survived by his wife, Gisela, and his daughter, Dalia. We honor his service. [Source: Vantage Point | Michael Veronda | June 26, 2021 ++]

Vet Best Retirement States

Top 5 According to WalletHub

After retiring, many veterans are left with the question of where to live next without the need to adhere to station change. When choosing, veterans should consider benefits available in state, healthcare options,

tax exemptions and many other factors when looking for their next home. Here is a list of the 5 best states for veterans to retire, according to [WalletHub](#).

1. Virginia

- WalletHub ranked Virginia the number one ranked state for military retirees. The [Virginia Department of Veterans Services](#) offers many advantages for retired veterans through 26 benefit service offices. The services are provided free of charge and help connect veterans with information on current federal, state and local programs throughout Virginia.
- When it comes to looking for a post-service career, veterans can join the [Virginia Transition Assistance Program](#). VTAP helps transitioning service members and their spouses seeking employment, education and entrepreneurship opportunities. In addition, veterans eyeing state employment can receive a five percent addition to their test scores, and disabled veterans can receive a 10 percent addition.
- Virginia also offers a free lifetime hunting and fishing license and a discounted saltwater license for residents who are permanently and service-connected disabled. Veterans with at least 70 percent disability can get the licenses for a discounted rate. Veterans with a 100 percent VA disability rating get free admission and parking at Virginia state parks as well.

2. South Carolina

- In [South Carolina](#), veterans can utilize [SC Works](#) centers to help find employment. These provide career coaching, referrals, resumé workshops and other services. Another program, [Operation Palmetto Employment](#) help veterans find careers, education and training. Veterans who have received an honorable discharge will receive hiring preference for state positions, if they meet the knowledge and skills requirements. Veterans who retire from state employment can use up to six years towards an increase in retirement benefits.
- South Carolina offers three veteran nursing homes available for veterans meeting residency requirements, were discharged under general or honorable conditions and require skilled nursing care. Veterans who have lost the use of their lower extremities or have paralysis of one half of their body resulting from injury are exempt from state, county and municipal taxes on their residences.
- Additionally, disabled veterans are eligible to receive a free hunting and fishing license. Any South Carolina resident who is 100% disabled may enter any state park at a reduced rate.

3. Florida

- The [Florida Veterans Foundation](#) works with 67 county veteran service offices to assist them in finding employment, housing, transportation, benefits assistance among other things.
- The Department of Financial Services offers two financial education programs for veterans: Financial Frontlines and Serve Save Succeed. [Financial Frontlines](#) is an online program that provides information to help families fight financial frauds and debt. The program covers topics including identity theft, credit scoring, budgeting and more. [Serve Save Succeed](#) is a financial literacy resource that covers saving, budgeting, frauds and scams.
- [Florida](#) is home to 1.5 million veterans, 162,000 being women, many of whom don't know they are eligible for the full range of federal and state benefits, according to the [Florida Department of Veterans' Affairs](#). Each year the Florida Department of Veterans' Affairs hosts an annual women veterans conference to help connect them to various benefits and services.

- Florida veterans can also access the [Military and Veterans Assistance Program](#), which helps educate service members and veterans about scams that may target their communities.

4. South Dakota

- [South Dakota](#) has numerous options, particularly when it comes to education benefits. Honorably discharged residents who served after August 1, 1990, and received a campaign, expeditionary or service medal have access to free tuition at state colleges, according to Military.com.
- Dependents of those killed in action or died of other causes while on active duty may be eligible for free tuition at a state supported school as well. National Guard members are eligible for a 50 percent reduction in undergraduate tuition at state schools for up to 128 undergraduate credits or 32 graduate credits.
- Just like the previous states, South Dakota veterans have access to several recreational benefits. Resident veterans that receive VA Special Monthly Compensation, are former POWs, get Social Security Disability or get at least 40 percent VA disability can receive hunting and fishing licenses for a small fee, free admissions to state parks and half off camping fees.

5. Alaska

- According to WalletHub, Alaska has the most veterans per capita and is ranked number one for its economic environment. [Alaska](#) offers many benefits for tuition waivers for veterans, as well as their spouses or dependents. In order to qualify for financial benefits while attending school in the University of Alaska system, applicants must be an active duty, National Guard, or veteran eligible for VA education benefits. Students who qualify must move to and live in Alaska throughout their school years.
- Veterans and their spouses may also qualify for priority services through the Alaska Department of Labor and Workforce Development. These services include job workshops, priority job referral, special programs, resumé assistance and job development.
- The [Alaska Housing Finance Corporation](#) offers two programs to assist qualified veterans purchasing a home. One of the programs, the Veterans Mortgage Program, offers special financing to veterans, including lower interest rates, quick processing times and little to no down payments. Another program, the Veterans Interest Rate Preference program, offers reduced mortgage loan interest rates.

[Source: MilitaryTimes | Abi Pepin| July 8, 2021 ++]

Vet Fraud & Abuse **Reported July 01 thru 15, 2021**

An Air Force veteran in Portsmouth, Va., has pleaded guilty in federal court to charges of wire fraud and aggravated identity theft in connection with various schemes to scam veterans, according to Department of Justice officials. **Rita Copeland**, 59, operated an organization called “*Veteran Services of the Commonwealth*,” claiming to provide caregiving, contracting, and rental assistance services to veterans from 2016 through 2020, according to a court document filed with the U.S. District Court for the Eastern District of Virginia. She also at times operated a contracting business.

Copeland is an Air Force veteran, according to court documents and the Department of Veterans Affairs Office of Inspector General, which was involved in the investigation. According to the National Guard Bureau, her last period of service was from August, 1990 to October, 1996, when she was a teletype operator in the Air National Guard. She served briefly in the Air Force Reserve from February to August, 1990. Before that, she was on active duty from 1984 to 1990, serving in a communications squadron. She's accused of convincing a number of veterans to apply for grants through the Department of Veterans Affairs that are supposed to be used for designated improvements to the veterans' residences, then failing to complete some of the work and failing to return the funds. The court document states she used expired or falsified contractor's licenses in order to entice victims to hire her for home improvements.

Copeland, who is scheduled to be sentenced on 27 AUG, faces a maximum sentence of 20 years for wire fraud; and a mandatory consecutive term of two years for aggravated identity theft, according to Justice officials. "This defendant has been brought to justice for orchestrating numerous fraudulent schemes against veterans who honorably served their country," said Raj Parekh, acting U.S. Attorney for the Eastern District of Virginia, in a statement announcing the guilty plea. "For those who steal, misappropriate, and divert funds that belong to our country's veterans, this case sends a strong message that you will be prosecuted and held accountable for your inexcusable conduct."

Parekh, the FBI's Norfolk Field Office and the VA Inspector General made the announcement after Senior U.S. District Judge Henry E. Hudson accepted the plea. In one case, according to the court document: Copeland began a "purported caregiver relationship" with a veteran and moved in to a residence with the veteran. She convinced the veteran, described only as "B.E." to apply for a Home Improvements and Structural Alterations grant from the VA, and it was approved. Copeland used some of the grant money for her own benefit, contrary to the designated purpose. She also diverted some of B.E.'s income and retirement payments to her checking account, and applied for and received a \$10,000 loan in B.E.'s name, without permission.

In another case, according to the court document: A married couple paid Copeland about \$95,938 in checks, and she fraudulently got other money from the couple, including payments for travel, credit card purchases and bank account transfers. The veteran applied for grant money from the VA and received \$3,400, and signed a contract with Copeland to do the work. She received the money but failed to complete all the work, and didn't return any money.

Copeland, according to court documents, offered to help veterans find housing; and veterans paid rent and deposits to Copeland, who agreed to act as intermediary with owners. However, Copeland used the money for herself, and this resulted in eviction of various tenants. In some cases, she gave landlords checks for rent or other payments, and then stopped payment on the checks. Copeland "used or purported to use actual, perceived or fabricated programs of the Department of Veterans Affairs in order to entice victims to provide the defendant with funds," the court document stated. A search of Charity Navigator and the Better Business Bureau website found no references to Veteran Services of the Commonwealth. [Source: AirForceTimes | Karen Jowers | April 28, 2021 ++]

Military Retirees & Veterans Events Schedule

As of 15 JUL 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\vetterans related websites and resources.

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

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

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

[Source: Retiree\Veterans Events Schedule Manager | Milton Bell | July 15, 2021 ++]

Vet Hiring Fairs

Scheduled As of 15 JUL 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>

[Source: Recruit Military, USCC, and American Legion | July 15, 2021 ++]

State Veterans' Benefits Massachusetts 2021

The Commonwealth of Massachusetts 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 – MA**” for an overview of those in the below areas. They are available to veterans who are residents of the state. For a more detailed explanation of each of the below plus the state’s current position on veteran issues refer to MOAA’s <https://www.mass.gov/orgs/massachusetts-department-of-veterans-services> & www.moaa.org/content/state-report-card/statereportcard.

- Housing
- Financial Assistance
- Employment
- Education
- Recreation
- Driver and Vehicle Licensing
- Burial
- Taxation
- Women Veterans
- Other

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

* Vet Legislation *



National Park Fees

Update 03: H.R.4300 | Veterans in Parks (VIP) Act

On 1 JUL, House Committee on Natural Resources Ranking Member Bruce Westerman (R-AR.) joined Committee Chairman Raul Grijalva (D-AZ), House Minority Leader Kevin McCarthy (R-CA), House Minority Whip Steve Scalise (R-LA), U.S. Rep. Mariannette Miller-Meeks (R-IA), U.S. Rep. Ruben Gallego (D-AZ) and 129 other members in introducing the bipartisan **Veterans in Parks (VIP) Act**, which would give veterans and Gold Star families free lifetime access to public lands, and active-duty military free annual passes.

- *"We can never fully repay our veterans for their service and sacrifice, but we want to show our gratitude by giving them lifetime access to America's most beautiful natural landscapes," Westerman said. "The VIP Act is also a testament to bipartisanship in action and proof that party lines don't need to interfere with our ability to honor American heroes who sacrificed so much to keep us free. I thank Congresswoman Miller-Meeks for her leadership on this bill and look forward to working with Chairman Grijalva to move it quickly through our committee."*
- *"Veterans and active duty service members find solace, refuge and connection in our national parks and public lands," Grijalva said. "These treasured landscapes, monuments and memorials are healing spaces and iconic symbols that unite our nation and represent the best of what it means to be American. Providing the military community with free access is appropriate, and recognizing how public lands help our veterans heal is a good reminder that our parks and public lands deserve attention, investment and care. I look forward to working with my colleagues to increase public lands access and interest in conserving our shared heritage for future generations."*
- *"As we celebrate our country's freedom this weekend, it is important to remember the immense sacrifices that our veterans, active-duty servicemembers, and military families make every single day for the betterment of our nation," McCarthy said. "I applaud Rep. Miller-Meeks for her efforts to ensure that the law reflects our gratitude for our heroes and their families."*
- *"While we can never fully repay our veterans for the enormous sacrifices they have made serving our country and protecting our way of life, it's essential that Republicans and Democrats do everything we can to help veterans and their families," Scalise said. "Ahead of Independence Day, I'm proud to support the VIP Act because it gives veterans, Gold Star families, and those actively serving our country a cost-free way to explore and enjoy public lands. This bipartisan legislation gives the American people an opportunity to say thank you to the brave men and women who defend our freedoms."*
- *"As a 24-year Army veteran, I understand the sacrifices made by our military and their loved ones," Miller-Meeks said. "We owe so much to our amazing servicemembers, veterans, and their families; the Veterans In Parks Act is the least we can do. Our legislation would give servicemembers, veterans, and our Gold Star families free passes to all of our beautiful national parks and federal lands for life. I am proud to work with such a great bipartisan group of members on this commonsense issue to support those who sacrifice so much for our freedoms."*
- *As a veteran, I know firsthand the importance of national parks as a place of connection and healing when dealing with the visible and invisible wounds of war," Gallego said. "The VIP Act is*

an important step in ensuring that veterans, service members, and Gold Star families have access to the public lands they and their loved ones fought to protect. I am proud to co-lead this bill and I will continue to fight for veteran accessibility and support on our nation's public lands."



The America the Beautiful Pass provides access to more than 2,000 federal recreation areas, including national parks, national forests and wildlife refuges. This includes some of the country's most iconic natural treasures, ranging from Acadia National Park to the Redwood National Forest. The VIP Act would allow all veterans, active-duty service members and Gold Star Families to visit national parks and public lands free of charge.

In 2020, the Trump administration made the America the Beautiful annual pass free for veterans and Gold Star Families. However, this benefit for veterans has never been put into law and could be undone by a future administration. The VIP Act would turn these free annual passes into lifetime passes, as well as codify the annual passes for current service members. These can then be converted into lifetime passes once they leave the military. At the time of introduction, 135 Republican and Democrat members cosponsored the VIP Act and 55 organizations supported the legislation. Read the full bill [here](#) and a legislative summary [here](#). [Source House Committee on Natural Resources | Bruce Westerman | July 1, 2021 ++]

Veterans Crisis Hotline

Update 37: S.2283 | REACH Act



Two lawmakers introduced a bill 30 JUN in response to multiple watchdog reports of deaths after calls were mishandled by the Veterans Crisis Line. The bill, titled the **Revising and Expediting Actions for the Crisis Hotline (REACH) for Veterans Act**, would require an independent agency to evaluate the training for Veterans Crisis Line responders. It would also require responders to be retrained on how to handle high-risk callers, and it aims to increase oversight of calls. The leaders of the Senate Veterans' Affairs Committee, Sen. Jon Tester (D-MT) and Sen. Jerry Moran (R-KS) introduced the legislation. "We've got to do more to make sure no veteran who reaches out for lifesaving assistance through the Veterans Crisis Line falls through the cracks," Tester said.

The VA Office of Inspector General released two reports within the last year that found fault with how the Veterans Crisis Line handled high-risk callers. One report focused on a veteran who died July 4, 2018, after speaking to two crisis line responders. The responders failed to consider his or her risk for overdose and didn't contact local authorities. In the other case, a Montana veteran shot and killed a family member after speaking to a responder with the Veterans Crisis Line in 2019. In its report this April, the IG said the responder "failed to take action" to contact authorities. "While Congress has made substantial improvements to the Veterans Crisis Line in recent years, deficiencies remain that must be addressed to ensure every veteran receives the care they deserve when in crisis," Moran said in a statement.

In addition to retraining responders and increasing oversight, the bill aims to help the Veterans Crisis Line transition to 9-8-8 as the new national suicide prevention hotline. Congress passed a measure last year that establishes 9-8-8 as the universal number for mental health crises and suicide prevention. The number is expected to go into effect in July 2022. Tester and Moran's bill requires the VA secretary to seek input from veterans' service organizations about how to best transition to the new 9-8-8 number to avoid confusion among veterans and service members. [Source: Stars & Stripes | Nikki Wentling | June 30, 2021 ++]

Vet Deportations

Update 29: H.R.0000 | Repatriate Our Patriots Act



Just days after administration officials vowed to provide more support and benefits to deported veterans, a pair of congressmen are pushing instead for a new pathway to citizenship for those individuals to better honor their military service. On 12 JUL, Reps. Don Young (R-AK) and Vicente Gonzalez (D-TX) introduced the **Repatriate Our Patriots Act**, which would allow U.S. military veterans deported for nonviolent crimes to receive expedited consideration for permanent citizenship. It would also prohibit the deportation of military veterans for any reason except serious, violent crimes.

It follows similar legislation introduced last week by Sen. Tammy Duckworth (D-IL) that would mandate a new visa program for the veterans to once again become legal permanent residents of the United States. "If you are willing to put your life on the line to defend this great nation and our values, you should be able to become a U.S. citizen," Young said in a statement. "It is inexcusable that service members who risked it all to protect us would be put through the deportation process." The legislation is expected to apply to only a few hundred individuals, but supporters say the symbolism of American officials deporting honorably discharged veterans for minor crimes undermines public faith in the military and the country.

Defense officials have said about 5,000 non-American citizens enlist in the military each year. Those individuals must be legal permanent residents of the United States and cannot have a criminal record. While

in the service, those immigrants are eligible for expedited naturalization for themselves and their family members, but advocates have complained the process is often confusing and unnecessarily complicated. In some cases, immigrants have left the service believing they fulfilled their obligations to become citizens, only to learn later they did not. In those cases, even nonviolent crimes — including drug and alcohol offenses that may stem from post-traumatic stress and other service injuries — can result in deportation.

Earlier this month, VA Secretary Denis McDonough and Department of Homeland Security Secretary Alejandro Mayorkas announced new initiatives to reach out to those veterans and their families. They include better identification and communication with those individuals abroad, making information on veterans benefits available to them, and providing access to coronavirus vaccines to them. “It’s our responsibility to serve all veterans as well as they have served us, no matter who they are, where they are from, or the status of their citizenship,” McDonough said in a statement. “Keeping that promise means ensuring that noncitizen service members, veterans, and their families are guaranteed a place in the country they swore an oath — and in many cases fought — to defend.” But lawmakers said that doesn’t go far enough.

Under the new bill, individuals who were honorably discharged and were not convicted of serious crimes — things such as murder, rape, child abuse and terrorism — could go through the naturalization while living abroad. The Department of Homeland Security would be required to better track them and their families, and provide information on the citizenship process to them. It would also mandate the U.S. Attorney General “cancel or rescind a removal order that affects any eligible veteran, and subsequently change his or her status to legal permanent resident,” provided they did not commit a violent crime.

“As we work to reform our immigration system, we must include bringing our veterans who have served our country back home,” Gonzalez said in a statement. “It is inexcusable that the United States deported its veterans instead of working with them to get the help they needed.” No timetable has been set for when lawmakers may consider the new bill or Duckworth’s legislation. [Source: MilitaryTimes | Leo Shane III | July 12, 2021 ++]

VA Mental Health Care

Update 43: S.1468 | Sgt. Ketchum Rural Veterans Mental Health Act of 2021



On 30 JUN, the president signed into law S.1468, the Sgt. Ketchum Rural Veterans Mental Health Act of 2021. Sgt. Brandon Ketchum served in the Marine Corps, completing tours in both Afghanistan and Iraq. In his first tour alone, he cleared 92 roadside bombs in 7 months – service that earned him a Combat Action Ribbon. In 2016, Sgt. Ketchum died by suicide after he was denied access to mental health services at a VA facility in Iowa, related to his battle with post-traumatic stress disorder. This law will require VA to

report an assessment of health needs for rural and highly rural veterans and provide an account of VA's outpatient mental health care, residential programs, and VA's Rural Access Network for Growth Enhancement (RANGE) program cost savings. [Source: VFW Action Corps Weekly | July 6, 2021 ++]

Military Sexual Harassment/Assault

Update 12: H.R.2724 | VA Peer Support Enhancement for MST Survivors Act

H.R. 2724, the **VA Peer Support Enhancement for MST Survivors Act** would ensure that veterans who file claims related to military sexual assault would be assigned a peer support specialist throughout the duration of the claims process. Filing claims for conditions related to military sexual trauma can, in itself, be retraumatizing for survivors. It is important for these individuals to have access to specialized services they need as they work to recover from the physical and emotional trauma they have endured. Peer support specialists could help create a more welcoming and personalized claims experience for veterans in these circumstances. These individuals would be trained victim advocates who would provide support to the claimant, help to answer their VA claims-related questions, prepare them for next steps and provide clarity about the process.

DAV supports the VA Peer Support Enhancement for MST Survivors Act based on DAV Resolution 92, which calls for enhanced treatment for survivors of military sexual trauma. They are calling on all DAV members and supporters to contact their Representatives and urge them to co-sponsor this legislation to provide better support for MST survivors. To expedite this, DAV has provided an editable preformatted letter at <https://dav.quorum.us/campaign/34212> for readers to forward to their legislators. If in doubt as to who your legislator is or their contact info click on:

- <https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%7D> -- House
- <https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%2C%22chamber%22%3A%22Senate%22%7D> -- Senate

The above sites will provide each legislator's website with contact info through which you can copy and paste the letter. [Source: DAV National Commander | Stephen Whitehead | July 13, 2021 ++]

Note: To check status on any veteran related legislation go to <https://www.congress.gov/bill/117th-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 ***



Military Coronavirus Treatment

Update 02: Army Tells Commands Prepare for SEP Mandatory Vaccines

The Army has directed commands to prepare to administer mandatory COVID-19 vaccines as early as Sept. 1, pending full Food and Drug Administration licensure, Army Times has learned. The directive came from an execute order sent to the force by Department of the Army Headquarters. Army Times obtained a portion of a recent update to HQDA EXORD 225-21, COVID-19 Steady State Operations.

“Commanders will continue COVID-19 vaccination operations and prepare for a directive to mandate COVID-19 vaccination for service members [on or around] 01 September 2021, pending full FDA licensure,” the order said. “Commands will be prepared to provide a back brief on servicemember vaccination status and way ahead for completion once the vaccine is mandated.”

EXORDS are utilized when the president directs the defense secretary to execute a military operation. “As a matter of policy we do not comment on leaked documents. The vaccine continues to be voluntary,” said Maj. Jackie Wren, an Army spokesperson. “If we are directed by DoD to change our posture, we are prepared to do so. The Pentagon has not put out any guidance to the services to prepare for a mandatory vaccine roll-out in September, a defense official separately told Army Times. It was not immediately clear whether the vaccines would even be approved in time for a 1 SEP 1 mandatory rollout. And an FDA spokesperson did not have an exact timeline available.

The “timelines for vaccine approval may vary depending on a number of factors, but as Pfizer and Moderna announced, they have initiated rolling submissions of their biologics license applications for their COVID-19 vaccines,” said Alison Hunt, an FDA spokesperson. “As a general matter, FDA cannot comment on particular applications.” Once the companies finish collecting biologics license application data on their vaccines, the FDA will take 60 days to review the applications for full approval, in accordance with the agency’s guidelines for priority review.

The Army currently has around 70 percent of its force vaccinated against the coronavirus, according to Army Lt. Gen. Ronald Place, director of the Defense Health Agency. However, demand for the vaccine has fallen off in recent months across the military, roughly following a similar drop in demand among the American people. The Veterans Affairs administration is currently weighing a plan to require all VA staffers to receive the vaccine, amid growing worry worldwide about the more severe Delta variant of the virus. The Navy also recently told sailors to expect a mandatory vaccination program despite having the highest vaccine acceptance rate thus far. [Source: MilitaryTimes | Davis Winkie | July 1, 2021 ++]

Military Student Loan Debt

Ways Troops & Vets Can Cut Their Debt

Hundreds of thousands of veterans, service members and their families have student loans. But most of us have no idea how much help is available to get those loans reduced or even eliminated entirely. Surveys have shown that more than one-third of service members and half of junior enlisted service members have student loans. Even with their military education benefits, one-quarter of veterans using the Post-9/11 GI Bill have federal student loan debt when they graduate. Today, approximately 200,000 active duty members

owe a collective \$2.9 billion in student loan debt. All told, student loan issues are quickly becoming a crisis in America. But there's good news. You probably didn't know that you can get your loans reduced simply if you are not making enough money to pay your loans.

While you're enlisted

Your first chance at reducing or eliminating student loan debt is when you join the U.S. armed forces. There are service-branch-specific programs to help alleviate student loan debt before you join the military. Even if you can't take advantage of these programs, it helps to spread awareness of them to others. And be sure to ask your recruiter about them!

For anyone on active duty, and that includes National Guard and reserve members ordered to active duty, you have significant legal rights, as well. No lender — private or federal — can charge you more than a 6 percent interest rate while you're on active duty, and they must charge a 0 percent interest rate if you're serving in a hostile area. This is ironclad, protected by federal statute, and often overlooked by many service members; don't be one of them. Make sure your lender isn't charging you more than 6 percent while on active duty. If you decide you don't want to repay your loans on active duty then you're entitled to postpone your loan payments. In addition, branches have specific programs to help with student loans: For example:

- The Army Student Loan Repayment [Program](#) offers repayment assistance to people who hadn't enlisted previously.
- If you're in a qualifying Military Occupational Specialty, you could get assistance through the Army Reserve College Loan Repayment [Program](#).
- The Health Professions Loan Repayment [Program](#) for those joining the Army or Navy helps doctors, dentists, and other healthcare professionals on active duty or in the Army Reserve.
- If you join the [Air Force](#) Judge Advocate General's Corps, you could get up to \$65,000 in student loan repayment assistance.
- If you're in the [Navy](#), you could receive up to \$65,000 in student loan repayment assistance.

Finally, Federal Perkins Loan [holders](#) who serve in the U.S. armed forces in a hostile fire or imminent danger pay area for a period longer than a year qualify for up to 50 percent loan forgiveness if their active-duty service ended before Aug. 14, 2008, or up to 100 percent if their active duty service includes or began on or after Aug. 14, 2008.

After you leave the military

The opportunity to lower or forgive your student loan debt doesn't end after you separate from the military. First off, anyone with student loan debt who isn't making much money can apply to get into "income-based repayment" programs at the U.S. Education Department. They have [four programs](#) to lower your monthly payments if the monthly payments are too burdensome in light of your income. Most students don't know about it! Only a small fraction of Americans even apply, and many more are eligible. We can help you with the paperwork. You may have extra rights to loan forgiveness:

- If you are 100 percent disabled or individually unemployable, you have a lot of rights. We can help make sure your rights are honored. The Education Department is supposed to give you complete forgiveness of your loans, but we can help you make sure they honor your rights. If you're in default on your loans, call us right away because that means the Education Department is violating your legal rights and our free lawyers can make them stop.

- If you're working in a public interest job, like at a nonprofit, government or civilian military position, then you may be eligible for loan forgiveness under the Public Service Loan Forgiveness [program](#).
- If you [teach](#) for five consecutive years in a low-income school or educational service agency then you may have up to \$17,500 in student loan debt forgiven.

You also have rights if your school violated your legal rights. Free lawyers at Veterans Education Success (www.vetsedsuccess.org) can help you get your rights honored. For example, you have rights and options to reduce or eliminate your loans if a school took out loans in your name without your permission, defrauded or deceived you or wrongly enrolled you in a program you couldn't benefit from. Also, of course, you have lots of rights to get your loans erased and some of your GI Bill back if your school closed. A word of caution though: beware of scams. Apply only through the programs and websites associated with the Education Department, the U.S. armed forces, and approved loan servicers here.

Veterans Education Success is available to protect you on the path towards prosperity and want every service member and veteran to know they have got their backs when it comes to understanding their rights! Their lawyers can help you figure out your rights and help you with the paperwork. Email them at help@veteranseducationSuccess.org . One final tip -- For good tips on how to get out of debt, check out USAA Educational Foundation's [Destroy Debt videos](#). [Source: MilitaryTimes Reboot Camp | Mike Saunders | February 19, 2019 ++]

Air Force Fitness

Update 01: Why Airmen Will Be Allowed to Walk vice Run on Their Fitness Tests



A swarm of keyboard warriors took to the field this week to rag on the Air Force for announcing it would allow airmen to walk instead of run for the aerobic portion of their annual fitness test, which the service will try out for six months starting in January 2022. Plenty of the critics accused airmen of being soft, lazy, or a national security risk. But as it turns out, the walking option is based on years of research and feedback from airmen which shows that walking works just fine for testing fitness, especially for the goals of the Air Force. After all, not many airmen are expected to serve on the front lines in a combat situation, and those that do often have, or are developing, their own fitness tests tailored to their specific job.

Which is to say: If you're an airman in a physically demanding job, like special operations, you are most definitely running your ass off during morning PT. "This initiative is the result of Airmen providing feedback to Air Force leaders through the physical fitness working group in conjunction with looking at the way other services complete their physical fitness programs," Maj. Leah Brading, a spokesperson for the

Air Force told Task & Purpose. “From the data collected, the Air Force fitness working group conducted research and testing on the health benefits of the current fitness components and various other components to come up with the alternative options.”

Making the service work better for individual airmen seems to be the main goal of the PT changes, according to its top military leader, Chief of Staff Gen. Charles “CQ” Brown, Jr. “We are moving away from a one-size-fits-all model,” Brown said during an announcement of PT changes in May. “More testing options will put flexibility in the hands of our Airmen – where it belongs. We know not all Airmen maintain their fitness the same way and may excel in different areas. Alternate components provide choices while still providing a mechanism to determine overall fitness.”

Earlier this week, the Air Force announced it would also allow airmen to choose between planks, cross-leg reverse crunch and sit-ups for the core strength measure of its fitness test. For the final portion of the test, airmen would be allowed to choose between push-ups and raised-hand push-ups, which allow airmen to alternate lifting their hands up while in the push-up ready position. The test will still score participants on a 100 point scale, with the aerobic portion being worth 60 points and the other two worth 20 points each. The finalized scoring charts will be broken down by gender and age, the Air Force explained in a statement on Friday.

Beyond this once-a-year test, 10 career fields in the Air Force will establish their own job-specific fitness test over the next two years, Air Force Times reported last January. Some of those jobs include firefighters, explosive ordnance technicians, security forces and special operations. Airmen in jobs with an approved Tier 2 test will not have to take the Tier 1 test that everyone else does, according to service regulations. Of course, simply getting into certain fields like combat control or pararescue involves a ton of arduous physical training. But the Tier 2 tests, as they will be known, are supposed to mimic the specific tasks which airmen in those jobs have to perform often.

For airmen taking the Tier 1 test, the walking portion will be one mile long, as opposed to the run, which is 1.5 miles. In a statement on 2 JUL, the Air Force explained that the test will also take into account the airmen’s age, weight, heart rate. While the scoring charts and time limit for the test are not yet available, previous research shows that walking is still a good measure of an airman’s aerobic capability. Previously, airmen could walk instead of run only if they had a medical waiver to do so. Starting in January, airmen will be able to choose between walking, running and sprinting to carry out the aerobic portion of the test.

“The one-mile walk was found to be a reliable alternative cardiovascular fitness test to the 1.5-mile run in moderate to high fit airmen; therefore a majority of airmen can expect to earn equivalent scores,” wrote the journal *Military Medicine* in a 2011 study, which was cited in a 2021 RAND review of the Air Force fitness program. The one-mile walk was first implemented “as an alternative cardiovascular fitness test for injured Airmen who are medically exempt from running,” wrote *Military Medicine*. RAND also found that most airmen they spoke to never found themselves running while on a deployment. “More than 50 percent of the tasks described involved some degree of lifting, carrying, bending, or walking,” RAND wrote. “And 25 percent to 49 percent of the tasks included some degree of squatting, core rotation, or pulling.”

In the past, the walking test has been useful not only for airmen recovering from injuries but also for airmen with bad allergies who are stationed at bases with poor air quality. One such airman said she never had any issues with running until she came to Cannon Air Force Base, New Mexico, where she developed bad allergies due to the air quality. That, combined with the high altitude, led her primary care manager to

put the airman on a walking profile. “The walk wasn’t bad. It just burned my shins,” the airman said. “It was easy for me because I’m a fast walker regularly, but you really have to book it for the walk test. It was like a 1.2 mile test and you had to walk it in under 17 minutes and some seconds.”

Lt. Gen. Brian Kelly, deputy chief of staff for Manpower, Personnel, and Services, said in a statement on Friday that the walking test is harder than you might think. “The ‘walk’ is not a stroll in the park and both the pace required and method for computing aerobic fitness make it 100% equivalent to the run,” he said. “In fact, I think we’ll find fewer people will prefer that option over the more traditional mile-and-half run.” Several other airmen who performed walking tests in the past seemed to agree.

- “With a few months of rigorous training 3 times a week it was easy,” one said on Reddit. “That said, when I first started training for it my shins hated me and I wished I could run instead. F””k the walk test lol.”
- Another commenter, this one responding to a recent Task & Purpose story on the proposed fitness test, said that, in her experience, job ability took priority over physical fitness in the Air Force. “Back in my day we had the 1.5 mile run or three mile walk. My commander would start the stopwatch two minutes after the last runner left the starting line,” she said. “As he said.... I don’t care if you can run, I care if you can fix aircraft and keep people safe.”

[Source: Task & Purpose | David Roza | July 02, 2021 ++]

First Baptist Church Massacre Judge Rules Air Force 60 Percent Responsible



Devin Patrick Kelley, the gunman in the 2017 mass shooting at a Texas church

A federal judge has ruled that the U.S. Air Force is mostly responsible for a former airman killing more than two dozen people at a Texas church in 2017 because it failed to submit his criminal history into a database, which should have prevented him from purchasing firearms. U.S. District Judge Xavier Rodriguez in San Antonio wrote in a ruling signed 7 JUL that the Air Force was “60 percent responsible” for the massacre at First Baptist Church in the small town of Sutherland Springs, where Devin Kelley opened fire during a Sunday service. Authorities put the official death toll at 26 because one of the 25 people killed was pregnant.

The attack remains the worst mass shooting in Texas history. “The trial conclusively established that no other individual — not even Kelley’s own parents or partners — knew as much as the United States about the violence that Devin Kelley had threatened to commit and was capable of committing,” Rodriguez wrote. Kelley had served nearly five years in the Air Force before being discharged in 2014 for bad conduct, after he was convicted of assaulting a former wife and stepson, cracking the child’s skull. The Air Force has publicly acknowledged that the felony conviction for domestic violence, had it been put into the FBI database, could have prevented Kelley from buying guns from licensed firearms dealers, and also from possessing body armor.

The Air Force could have prevented a former airman from buying a weapon and committing a mass shooting last year had investigators followed proper protocol. Now the Pentagon is reviewing other service's compliance with the law. Rodriguez said that had the government done its job and entered Kelley’s history into the database, “it is more likely than not that Kelley would have been deterred from carrying out the Church shooting.” An Air Force spokeswoman did not immediately return a request seeking comment.

Authorities said Kelley fired at least 450 rounds at helpless worshippers who tried taking cover in the pews. As he left the small wood-frame church, Kelley was confronted by an armed resident who had grabbed his own rifle and exchanged fire with him. Kelley fled as two Sutherland Springs residents gave chase, and died of an apparent self-inflicted gunshot wound after losing control of his vehicle and crashing.

Last month, the Texas Supreme Court ruled that survivors and relatives can’t sue a sporting goods chain where Kelley purchased an AR-556 semi-automatic rifle used in shooting. Academy Sports and Outdoors had appealed after two lower courts declined to dismiss lawsuits. The lawsuit against the federal government was brought by family members of the victims. Rodriguez ordered a later trial to assess damages owed to the families. [Source: Stars & Stripes | Chad Garland | June 28, 2021 ++]

Base Housing

Update 21: Lendlease to Spend \$72M Upgrading Communities at 5 Air Force Bases



One of the major companies participating in the Defense Department’s beleaguered privatized military housing program announced 6 JUL that it will spend \$72 million over five years for improvements at five Air Force installations. Work should begin this year at properties overseen by Lendlease in Hawaii,

California, Colorado, Arizona and New Mexico. “The planned improvements at each installation are designed with residents in mind, to not only enhance the look and feel of the communities, but also ensure that housing is supporting today’s service members and their families, as well as future generations of military families,” Jerry Schmitz, senior vice president for Lendlease Communities, who oversees the Air Force properties, said in a news release.

The bases receiving the upgrades are Hickam Communities at Joint Base Pearl Harbor-Hickam, Hawaii; Tierra Vista Communities at Los Angeles Air Force Base, San Pedro, Calif.; Tierra Vista at Peterson-Schriever Air Force Base, Colo.; Soaring Heights Community at Davis-Monthan Air Force Base, Ariz.; and Soaring Heights at Holloman Air Force Base, N.M.

Private companies involved in the housing program have been under fire by service members and Congress since a 2018 Reuters investigation found widespread and systemic deficiencies by those firms, including falsified maintenance reports, mold, pest infestation, poor infrastructure and retaliation against those who complained. Congress passed the Military Housing Privatization Initiative in 1996, legislation that was itself driven by problems with maintenance and capitalization of Defense Department housing.

During a March hearing of the House Subcommittees on Readiness and Military Personnel Joint Hearing, Chairman John Garamendi said that lawmakers would continue to demand more out of the private firms operating the housing. “Military families deserve quality housing, and they deserve responsive property management, and this committee will continue use all of the tools at our disposal to make sure that those families get both quality housing and responsive answers to whatever concerns they may have,” he said.

The Australia-based Lendlease maintains its U.S. military housing business from headquarters in Nashville. It oversees more than 40,000 single-family rental homes at 28 installations in 12 states, according to written testimony submitted by the company to the House subcommittee. The company’s announcement made no mention of the Reuters report or congressional scrutiny. Proposed spending plans by base are:

- Los Angeles Air Force Base will see improvements of \$19.2 million for electrical infrastructure upgrades, exterior repainting and wood repairs at more than 500 homes, the news release said. There will also be improvements to playgrounds, irrigation and perimeter fencing.
- An investment of \$16.8 million at Peterson-Schriever Air Force Base will be used for new privacy fences at more than 800 homes, 90 new heating/air conditioning systems, exterior painting and repairs for more than 90 homes.
- Davis-Monthan Air Force Base is slated for \$11.7 million for replacement of flooring, countertops, appliances and lighting in more than 300 homes, among other improvements, the news release said.
- Holloman Air Force Base will get 135 interior home renovations, exterior painting of more than 400 homes, replacement of more than 940 vinyl fences, more than 325 new heating/air conditioning systems, street repairs and other improvements at a cost of \$13.6 million, the news release said.
- Roughly \$10.9 million will go to Hickam Communities in Hawaii for repainting historic homes, tree removal, sidewalk repair, and replacement of windows and air conditioning systems, the news release said.

[Source: Stars & Stripes | Wyatt Olson | July 7, 2021 ++]

Tokyo Summer Olympics

AAFES and NBCUniversal will Offer the Military Free Streaming



Military members, veterans and their families will be able to watch more than 5,500 streaming hours of the Summer Olympics in Tokyo for free, including all 41 sports and 339 medal events, through a partnership between the Army and Air Force Exchange Service and Comcast NBCUniversal. The access will be available to those authorized to shop at military exchanges, including the honorably discharged veterans who are authorized to shop online at exchanges. The Games of the XXXII Olympiad are scheduled for July 23 through Aug. 8. The free offer also extends to the Paralympic Games, which will be held from Aug. 24 through Sept. 5, with about 1,000 hours of streaming.

According to AAFES officials, those eligible can access the NBCUniversal coverage from their computers or personal devices by visiting NBCOlympics.com or the NBC Sports app, clicking on the event you want to watch, and choosing “Exchange” as their service provider when the screen appears. (AAFES refers to itself as “Exchange.”) Because of content rights restrictions, authorized customers must have an active ShopMyExchange.com account, which you can establish by going to that website and being verified as eligible. Viewers will have access to streaming coverage of the opening and closing ceremonies, medal ceremonies, the NBC primetime show, and feeds from all competition sessions.

Viewers outside the continental U.S. must be physically located on an installation and subscribe to an internet service through an authorized service provider, to gain access to the free streaming. These internet service providers have worked with AAFES on the technical solutions allowing streaming viewership on U.S. military installations overseas, according to AAFES spokesman Chris Ward. There are authorized providers in OCONUS that do serve other branches of service, Ward said. Authorized overseas internet service providers include:

- 101 GLOBAL - Bulgaria, Iraq
- Allied Telesis - Japan
- Americable - Japan
- Babel - Qatar
- Basefix - Turkey
- Boingo - Korea, Okinawa
- DHI - Iraq, Romania
- DSN - Kosovo
- LG Uplus - Korea

- Mediatti Broadband - Japan
- Solutions by STC - Kuwait
- Telecom Italia - Italy
- TKS - Germany
- US Wicom - Iraq

This year's games will look a bit different. Officials in Tokyo announced that spectators will not be allowed at Olympic venues in Tokyo or any other areas of the country that are under restrictions to combat a rise in COVID-19 cases. In April, officials announced spectators from overseas wouldn't be allowed to attend the Olympics. The Summer Olympics were canceled last year because of COVID-19, but the International Olympic Committee decided to keep the "2020" in the name for the games being held in 2021. This is the third time AAFES has worked with NBCUniversal to offer free streaming of the Olympics, in partnership with local cable, satellite, telecommunications and other providers. [Source: MilitaryTimes | Karen Jowers | July 12, 2021 ++]

Army Night Vision

Update 02: What It Looks Like Through New ENVG-B Goggles



A comparison picture above of what is seen through new night vision goggles, left, and the older night vision system, right shared online shows what a Sikorsky UH-60 Black Hawk looks like through the U.S. Army's newest night vision goggles, known as Enhanced Night Vision Goggle-Binoculars, or ENVG-Bs. The image shows the helicopter as viewed through a pair of ENVG-Bs in the so-called "outline" mode, which has brightly illuminated the edges on every surface of the aircraft. This setting is designed to make it easier for troops to quickly identify objects and highlights the revolutionary nature of these optics, which offer capabilities that previously seemed to be more in the realm of science fiction or video games.

The image was posted to Twitter by the 2nd Brigade Combat Team, 2nd Infantry Division, more commonly referred to as simply "Lancer Brigade," which is based at Joint Base Lewis-McChord, or JBLM, in Washington State. The Tweet says the UH-60 belongs to the 16th Combat Aviation Brigade, another unit at JBLM. The Lancer Brigade had also previously shared footage of exercises conducted over Seattle with the 16th Combat Aviation Brigade, demonstrating the goggles' ability to clearly and brightly outline objects against dark backgrounds.

The ENVG-Bs, which the Army first began fielding in 2019 and evolved from the earlier ENVG III, offer impressive new capabilities over older night vision goggles that allow for greater optical fidelity and the ability to see through obscurants like dust or smoke. The ENVG-B accomplishes this through an improved image intensifier, the view through which can also be fused with that from a thermal sensor. [Source: The Drive | Brett Tingley | July 8, 2021 ++]

National Guard Deployment

States Gear Up for Fight to Keep their Guard Out of War

At least 31 states have legislation on the table that aims to deny the president's authority to deploy National Guardsmen to combat zones without a declaration of war, and supporters of the effort are eager for a Supreme Court battle to define who has ultimate control of state troops.

Dan McKnight, a veteran who heads the lobbying effort for the legislation through his Bring Our Troops Home organization, argues that Congress has been asleep at the wheel in its authority to declare war, ceding its powers to the White House. He said he is not against National Guard troops seeing combat, but thinks members of Congress should not be able to duck the decision. He's trying to change that by tapping state lawmakers to assert authority over troop deployments, a back door into a dilemma in which the U.S. has waged decades of war without a formal declaration since the 1950s. However, experts say that a grappling match with the Pentagon about its authority over troops is an uphill battle, and the effort faces steep odds in federal court.

"We'll go and fight any war you ask us to do," McKnight told Military.com. "All we ask is, if we raise our hand and swear an oath, you send us to a war declared by Congress." The Guard makes up about 33% of the Army's total force. Being unable to deploy Guardsmen abroad could undermine the president's ability to wage war, in theory ratcheting up pressure to formally declare war. Gen. Stanley McChrystal, an Obama-era commander of American troops in Afghanistan, said during that war's peak in 2009 that the National Guard would be the "key" to the war effort. At the time, the National Guard made up 15% of the 67,000 troops in Afghanistan and 7% of the 144,000 in Iraq.

State efforts to seize authority over the Guard have been a relatively obscure issue until this year. No laws have passed yet. Because of legislative schedules, most of the 31 states haven't held votes or hearings on the proposal. McKnight believes 2022 will be the big year for the issue and is aiming to have a bill on the table in every state. "This year, we got it introduced in 31 states. Next year, we'll have all 50 states," he said. "I think we're going to get it passed in Texas, Florida, Idaho and South Dakota. Maybe even Wyoming."

But Dwight Stirling, CEO of the Center for Law and Military Policy, told Military.com that the state bills would be toothless. Even if they're passed, it wouldn't matter, he said. "The [legislation effort] reflects a misunderstanding of how the National Guard is constructed," Stirling said. "There is nothing a governor or state legislature can do to prevent or restrict the President's call-up authority. Any state law purporting to place caveats on the President's authority to federalize state guard troops is null and void, representing feckless words on a piece of paper. McKnight ran with the idea after seeing the effort started in West

Virginia, where Delegate Pat McGeehan, a Republican, has proposed the measure for the past seven years in a row. In 2019, it was defeated with a tied vote in the House.

McGeehan told Military.com he sees the issue as a vehicle to impact foreign policy, a rare topic in state legislatures. "State legislators never really thought they could have influence over foreign policy," he said. "If enough states follow through, you remove a lot of Pentagon power. It's a matter of which state gets this through first." The issue has achieved momentum in dozens of state legislatures this year, mostly after lobbying efforts by McKnight. While it hasn't passed yet in Texas, which has the largest National Guard contingent among the states, preventing Guardsmen from deploying to combat without a war declaration is part of the Texas Republican Party's platform, which sets the agenda for the party in the state.

Texas state Rep. Bryan Slaton, a Republican, told Military.com the state can't control how the entire military deploys, but is hoping to play at least a small role in forcing Congress to flex its war power. "We can protect at least some of our citizens from deploying [to an undeclared war]," he said. But National Guard troops ultimately fall under the president. Even if the legislation makes it into law, it would likely be outmatched by the federal government's superseding authority to deploy troops. McGeehan said the law would "certainly" be challenged in the courts. A hypothetical showdown between a governor and the president might be moot if troops are activated under federal orders; it's unlikely they would be in a position to disobey the president. Since those missions are also funded by the federal government, states might not have any tools to cling to their troops.

"We pray for a Supreme Court battle," McKnight said. The issue hinges on overturning a 1990 Supreme Court decision in *Perpich v. Department of Defense*. In that case, then-Minnesota Gov. Rudy Perpich fought the federal government over activating the state's National Guard for a training mission in Central America. He lost. McKnight and other supporters of overturning the court's decision argue that the ruling specified training events, not combat deployments. An unclassified Defense Department report detailing what is known as the "Ohio Incident" shows there is precedent for governors refusing to relinquish their Guard forces to the federal government; it almost caused the Ohio National Guard to effectively be disbanded.

In the late 1980s, Ohio Gov. Richard Celeste refused to let his 16th Engineer Brigade deploy to Honduras for a roadbuilding project. The chief of the National Guard Bureau moved against Celeste, threatening to withdraw the Ohio National Guard from the state, according to the report. There was "a real threat of losing virtually all the Ohio National Guard if he didn't comply," the DoD report added. California and Maine also balked at deployments, and other governors made public comments saying they would refuse to let their Guard go if asked. Celeste eventually backed down, but the 420th Engineer Brigade from Texas was deployed instead. [Source: Military.com | Steve Beynon | 11 Jul 2021 ++]

Military Fraud & Abuse

Update 04: Army Chaplain Facing Court Martial on 12+ Sexual Charges

An Army chaplain is expected to plead guilty at a court martial hearing next week after being charged with over a dozen counts of rape and child sexual assault. Capt. **Jeremy Dunn**, assigned to the 3rd Chemical Brigade at Fort Leonard Wood, Missouri, is being court-martialed on 14 JUL. Dunn was the chaplain for the brigade's 1st Battalion, 48th Infantry Regiment at the time he was charged. He was charged with six

counts of child sexual assault, four counts of rape, and three counts of sexual assault, according to his charge sheet. He was notified of the charges in April. Army Times first reported the charges.

Dunn was “originally charged with 22 specifications among five charges,” and is pleading guilty on July 14 to four specifications on two charges — rape of a child, sexual act on a child, rape by force, and sexual assault without consent, according to Dunn’s attorney, Joe Flees. The plea agreement allows for sentencing between 10 and 18 years, according to Flees, who anticipates the government will seek an 18-year sentence. “The military judge will determine his punishment within that range and we will respect whatever decision she makes,” Flees said. Dunn’s alleged sexual assaults span years — the earliest assault specified in his charge sheet happened in 2015, the latest in 2019 — and occurred at or near Fort Leonard Wood and Fort Belvoir, Virginia. Wood confirmed that the alleged assaults were all against one victim.

Dunn’s charges come just months after a former Army National Guard soldier, 1st Sgt. David McKay who served as the director of youth ministry at Fort Leonard Wood, pleaded guilty to four counts of sexually abusing a minor, and one count of transporting a minor to engage in criminal sexual activity. McKay admitted in April to sexually abusing four victims, ages 11 to 17, “on dozens of occasions” between 2010 and 2017, according to a Justice Department press release. The abuse happened at Fort Leonard Wood, as well as in Colorado on the youth group’s ski trip, and on camping trips. McKay faces a mandatory minimum sentence of 10 years in federal prison, up to a sentence of life in prison without parole. [Source: Task & Purpose | Haley Britzky | July 09, 2021 ++]

Navy Terminology, Jargon & Slang **‘TACTAS’ thru ‘Three Sheets to the Wind’**

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

TACTAS – Tactical Towed Array Sonar.

Tactical Diameter – The diameter of the circle first described by a ship’s turn. Tactical diameter is larger than FINAL DIAMETER due to the momentum of the ship, which drives the ship outside of the arc of its turn at first. See also ADVANCE AND TRANSFER.

TAD - Temporary Additional Duty, as when attending a school. Generally less than 6 months. Facetiously, 'Traveling Around Drunk.' See also TDY.

Tail – Towed sonar array.

Tallyho - Call signifying visual contact.

Target - Submarine usage: a surface vessel.

TARPS - Tactical Air Reconnaissance Pod. Installation of one turns an F-14 into a 'Peeping Tom.'

Tattletale - See "AGI."

TAU - Twin Agent Unit. On an aircraft carrier, a tractor that has been modified or purpose-built for firefighting. It has two nozzles: one sprays PKP, the other sprays AFFF.

TDU - Trash Disposal Unit. Essentially, a vertically-oriented torpedo tube used to dispose of trash aboard a submarine.

TDY – Temporary Duty. See also TAD.

Teakettle - The nuclear engineering plant.

Teardrop – A streamlined depth charge. See also ASHCAN.

TER – Triple Ejector Rack. A stores rack used to get more usage out of the limited number of hardpoints found on tactical aircraft. Allows up to three bombs (for example) to be hung on a single set of shackles, depending on weight and space limitations.

Test Depth – The maximum depth to which a submarine can go routinely without damage.

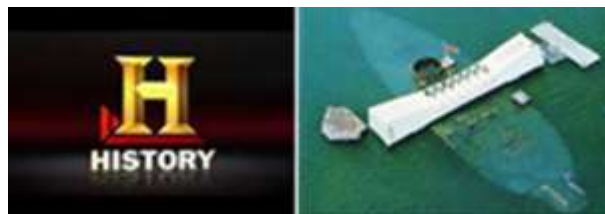
Texaco - Airborne tanker.

TFOA – Things Falling Off Aircraft. An unintentional event. Highly embarrassing, and thereby something to be avoided! Can be ordnance but also can be other important pieces such as landing gear doors, control surfaces, ejector racks, fuel tanks, etc.

Three Sheets to the Wind – Drunk. Literally, when the lines to the sails (sheets) have come adrift and fly in the wind.

[Source: <http://hazegray.org/faq/slang1.htm> | July 15, 2021 ++]

* Military History *



WWII Operation Rype

Fallen U.S. Bombardier's Bracelet Tells Story

RYPE was an OSS operation which had as its goal to delay the movement of 150,000 German troops from Norway to Germany, thus preventing them from participating in the final battles in Germany. The British

Navy made a sea transport impossible. The roads were virtually impassable due to snow. This left rail transport as the best option for the Germans and an obvious strategic target for the Allies.

The slightly dented bracelet of a RYPE participant found at the back of a chest of drawers in a Norwegian attic bore testimony to the epic tale of daring secret missions behind Nazi lines to free Europe of Hitler's Germany. Seventy-five years, its return to the family of its owner would be a saga all its own. The bracelet, inscribed on the facing with the name of its owner, "Lt. Richard A. Bosch 0-783238," was discovered by Jorn Loite, who found it while cleaning out the attic of his grandparents' home in Drangedal, Norway. An inscription on the underside, possibly from a girlfriend, said "Ever with me, Jo." As first reported by NRK TV, Loite immediately knew he had a mission: to find out who Bosch was and find a way to send the bracelet back where it belonged.

Bosch, then 25, had been killed with 11 others in the crash of their specially-rigged B-24 Liberator bomber into the snowy face of Plukktjønnfjell mountain, Norway on the night of April 7, 1945. The dangerous mission for the B-24 crew on that foggy and bitter cold night was to parachute supplies and four Norwegian-Americans to reinforce the small team of Office of Strategic Services (OSS) saboteurs led by then-Army Maj. William Colby, who would become CIA director in the 1970s. Colby would later describe the top-secret task of disrupting and blowing up the Nordland railway as "the first and only combined ski-parachute operation ever mounted by the U.S. Army." He had previously jumped into occupied France with a unit known as the "Jedburghs," whose motto was "Surprise, Kill and Vanish." Colby would take that plan with him for the sabotage missions in Norway.

In a memoir written after the war, Colby recalled the first jump into Norway: "This is it," Colby told the pilot as the B-24 neared the drop zone. "I told the men, and they began to buckle on their white equipment. The pilot veered left and angled earthward. Paulsen and Aanonsen pulled up the trap door, and I went through into the awful quiet that closes in when the engines recede. "Then there was the cold and the wonder if there are friends below -- and above. Dimly, I counted the others slipping into the air -- one, two, three -- formation perfect, five seconds apart. Then my chute opened, now the others." Loite found all this out from the Carpetbagger Aviation Museum in Harrington, England. The museum was founded in 1993 for the 50th anniversary reunion of the U.S. Army Air Force's 801st/492nd Bomb Group, known as the "Carpetbaggers."

Museum director Roy Tebbutt confirmed that Lt. Bosch was a bombardier with the Carpetbaggers, known for flying all-black B-24 Liberators on low-level night missions to drop supplies and agents from the OSS, the CIA's predecessor, into France and later Norway to bolster the resistance. According to the museum's website, the Carpetbaggers had 208 aircrew killed in action while dropping 556 agents and 4,511 tons of supplies into enemy territory on a total of more than 3,000 missions, including 21 night bombing runs. But that was all the museum could offer on Bosch. Enter 94-year-old former Sgt. Bill Becker, who flew with the Carpetbaggers as a top turret gunner out of Harrington.

Becker, treasurer and reunion director for the 801st/492nd Bomb Group, did not know Bosch personally, but was able to put Loite and NRK TV in touch with Linda Bosch Odess, the bombardier's niece, in Dunellen, Florida. That began a long and stilted effort by the Norwegians to get past COVID-19 restrictions and make a formal presentation of the bracelet to Linda. Bosch was the type of guy who somehow found time away from his secret flying missions out of England to shop for a christening dress for the soon-to-be born niece he would never know and mail it home, Odess, 75, told Military.com. She was born a month after Bosch's plane went down, on May 7, 1945 -- the same day Germany surrendered.

Family lore had it that Bosch was a talented musician and "he left home at 16 to play trumpet with a swing band," Odess said. He joined the Army in 1941, and one of Odess's prized possessions was a photo of her uncle with other members of the Army band taken at Pearl Harbor just before the Japanese attack. Trumpet playing was no longer an option and Bosch wanted to fly, leading to his assignment to the Carpetbaggers in England. "We knew he wanted to be in the air, not slogging with the infantry," Odess said. Until the discovery of the bracelet, and the story behind it, the family never knew that his plane had crashed into the mountain. "We thought he'd been shot down by the Germans," Odess said. "The only story I heard as a child was that the Germans shot him down, but it was foggy and their plane clipped the mountain."

Odess's memory as a toddler of the return of her uncle's remains for burial at Forest Hills Cemetery in Huntingdon Valley, Pennsylvania, is still vivid. She recalled running around the cemetery, hearing a trumpet play Taps and being frightened by the gun salute that followed. "Oh, I hated that," she said. "I was old enough to be running around but not old enough to understand. Everybody was crying." Linda was vague on who the "Jo" inscribed on the underside of the bracelet might have been, but said Bosch was "what we used to call a 'ladies' man.' There was no doubt about that." To Linda, the discovery of the bracelet was "beyond anything I would have prayed for, a full-blown miracle. To me, this is unbelievable."



The Norwegians had planned for a formal presentation of the bracelet to Linda by Norwegian-American veterans in Florida. But those plans fell through because of COVID-19 restrictions. Instead, they mailed the bracelet to Linda. By way of a substitute for the presentation, NRK TV arranged a Skype call for Linda with Jorn Loite. "This is an answer to my prayers. I thank you from the bottom of my heart," she told Loite. "It was the biggest gift anyone could give me." Her "Uncle Dick" was a proud soldier who "loved to fly. He loved his country. He loved helping others," Linda told Loite. Retired Col. Ebbe Deraas, a former commander in the Norwegian Home Guard who helped Loite in the search to find Linda, said he has arranged with Linda to donate the bracelet, the Purple Heart and other belongings of her uncle to a museum on the Norwegian resistance and the American contributions to that effort he was setting up in Snasa, Norway. Linda said it was now on her "bucket list" to visit the museum when it is scheduled to open this September.

Bill Becker, who still cranks out a periodic newsletter called the "Carpetbagger" for the 801st/492nd Bomb Group, said he never knew the names of the quiet guys who sat in the belly of his B-24 waiting to parachute into Norway. The crews just called them all "Joe." He also never knew where his plane might be going -- the pilot and navigator kept that to themselves. The belly turret guns of the B-24s had been ripped out and replaced with a lid that would open up to let the soldiers assigned to the OSS make their jumps. The crews called it the "Joe Hole." "I never knew the agents that we might be dropping," Becker

said. All he knew was that, from time to time, a black Chevrolet would pull up next to his plane and several paratroopers would step out, just before takeoff. "They got on at the last minute," he said.

The crews were all sworn to secrecy and for years after the war never spoke of their experiences -- not to their families or anyone else, Becker said. The "Joes" were mostly Norwegians and Norwegian-Americans specially recruited for the 99th Infantry Battalion (Separate), known as the "Viking Battalion," said Erik Brun, a retired Army National Guard lieutenant colonel whose father, Christian Brun, served in the 99th. They trained in alpine warfare at Camp Ripley and Fort Snelling in Minnesota, and at Camp Hale in Colorado, with other troops who would later form the Army's 10th Mountain Division. Troops from the 99th would participate in Operation Rype, the Norwegian word for "Grouse," in the effort to liberate Norway from the Nazis. They'd later form the honor guard for the return of King Haakon VII to Norway in June 1945.

In an official report to the Army on the crash of Bosch's plane into the mountain, Colby, the major who later became CIA director, wrote that members of his unit thought they heard the sound of a crash on April 7, 1945. A patrol was sent to investigate but found nothing and had to turn back in bad weather. A local reindeer herder later informed the Colby unit of the approximate location of the crash, and on 22 APR, a second patrol found the site. Colby wrote that the plane appeared to have hit the mountain and then bounced down the craggy slope. "It is also believed from the conditions and positions of the bodies that all were killed instantly," Colby wrote. The plane itself was shattered in pieces, but all 12 bodies were identifiable from their dog tags.

"The bodies were removed from the wreck and wrapped in parachutes found in the area," and "they were buried in a rock cavern on a slight knoll overlooking the site," Colby wrote. "A brief ceremony was held at the site and an American flag was placed over the grave." All 12 bodies were recovered after the war and the remains were returned to their families. [Source: Military.com | Richard Sisk| July 5, 2021 ++]

WWII Ghost Army

Update 02: How They Tricked the Enemy With Theater Tricks



During World War II, the Army had a unit of Special Forces known as the "Ghost Army." Officially called the 23rd Headquarters Special Troops, the unit used theatrical and deceptive techniques to fool the enemy. It was soldiers putting on a show with special effects like speakers, inflatable tanks, fake radio transmissions and more. Made up of 1,100 soldiers, the team used these illusion methods to deceive Axis intelligence—specifically, creating false targets, and faking a much larger force than was actually present.

The Ghost Army's mission was clear: to impersonate Allied Army units. They remained near the front lines of the war, hiding in plain sight, creating fake battle scenes and camps. They did this by remaining unseen until they wanted to be, and only letting Germans see what they wanted them to see. Inflatable tanks, planes, Jeeps and trucks were all used, courtesy of the 603rd Camouflage Engineers. Inflating the items with an air compressor, the soldiers would hide the fake vehicles — poorly — with branches and trees, so they could still be seen from far away. They also created false airfields and bivouacs — the latter had laundry drying in plain sight. Motor pools and tank formations were also formed, all of which could be done within a few hours of work. Their “show” was a well-choreographed routine.

It's worth noting that soldiers in the 603rd were mostly artists and recruited from schools in the Northeast. After the war, many of its former members went on to become known for their artwork. In addition to visual deceptions, the Ghost Army used sound and light effects. With the help of sound engineers, they played recordings from real Army units. They would adjust the recording based on the current scene they were created, played with high-tech equipment and amplifiers. The sounds were so projected that they could be heard as far as 15 miles away. False radio transmissions were also played, known as “spoof radio.” By pretending to be soldiers from real units, they employed different communication styles to even further mislead the enemy.

Finally, when the unit did receive real vehicles, they used tactics that they called atmosphere. For instance, driving a few tanks in a circle to create the appearance of a convoy. They would also place dummy Military Police, and painting various insignia on false headquarters to make the scene even more realistic. ...But did the Army miss a golden opportunity to make the Germans think we had created super soldiers? (National Archives)

The Ghost Army came to be after a similar tactic was used by the British military just a few years prior. Soldiers were recruited for their talents in creativity, artistry, and theatrics. In addition to recruiting from art schools, the Army found members at ad agencies, engineering and architecture firms, and they heavily recruited actors. Together, the efforts of 1,100 were able to create the false presence of two units with more than 30,000 soldiers. Their efforts are credited for moving German forces away from actual Allied units in more than 20 locations. Their mission was classified until 1996, when the records were finally unsealed. Refer to <https://www.pbs.org/show/ghost-arm> & <https://www.pbs.org/video/ghost-army-preview> for a PBS documentary, The Ghost Army, released in 2013. [Source: We Are The Mighty | Bethaney Phillips | July 1 2021 ++]

Saigon Departure

Evacuation Flight Line Air Force Staff Sgt's First Hand Account

Air Force Staff Sgt. Miguel "Mike" Lechuga witnessed the chaos on April 29, 1975, the day before Saigon fell. After watching bombs fall on Tan Son Nhut Air Base on April 28, he and the rest of the 10-member aircraft maintenance crew awaited further orders at their building near the flightline. The avionics instrument specialist belonged to the 604th Military Airlift Support Squadron, which was under the Military Airlift Command. They were told that C-130s would arrive in three-ship formations starting around 3 a.m. on 29 APR to continue the U.S. evacuation. But a rocket attack destroyed the second C-130 and canceled that plan, ultimately leading to reliance on Marine Corps helicopters.



Lechuga saw South Vietnamese aircraft take off about 7 a.m. in a final effort to defend the perimeter of their air base. He saw an AC-119 gunship hit by enemy fire and go down in flames. "Some brave South Vietnamese air force pilots were still flying missions in defense of their country," said Lechuga, a retired chief master sergeant in Wichita Falls, Texas. "And I salute that." Lechuga watched as the natives frantically scurried from one South Vietnamese C-130 to another, piling into anything that could take off for their escape. A South Vietnamese F-5 was taxiing out for a mission when the pilot suddenly left the cockpit and ran to one of the departing C-130s so he could leave with them. A woman who was trying to climb into a C-130 fell under the aircraft and was crushed by its wheels. An overloaded C-130 departed with its crew entry door open and people hanging onto the adjacent cable. As the plane gained altitude, three to four people lost their grip and fell to their deaths.

"We witnessed it. We saw it. I can still see it right now," Lechuga said. "To see them fall to their deaths, it's something I'll never forget." About 2 p.m., the maintenance crew members received word they were to leave the flightline and report to the defense attache office for evacuation by Marine Corps helicopters. "Now we know there's a little bit of hope," Lechuga said. They boarded the vehicles for the short ride to the office, but they were initially followed by a forklift with South Vietnamese soldiers who wanted to know where they were going.

There was plenty of activity in the hallways of the defense attache office. The Americans put their weapons into cardboard amnesty boxes and formed into departure lines. They started hearing the rotors of helicopters outside. At 6 p.m. on April 29, Lechuga's line came up, and he and the other passengers ran to their awaiting helicopter. They crowded aboard with two door gunners on each side. "The helicopter took off. We're kind of looking out the window," Lechuga said. "Saigon is getting smaller. Soon we see the ocean. We know we're safe. "We evacuated thousands of people under chaotic conditions. Regrettably, we knew we were leaving many, many people behind. To know as you're flying out to safety there are so many people behind that are left, that is one thing that weighs heavy on me."

They landed aboard the USS Denver in the South China Sea. One of Lechuga's fellow Air Force passengers got down and kissed the ship's deck. The Denver departed 1 MAY and arrived about two days later at Subic Bay Naval Base in the Philippines. They processed out of the ship to Cubi Point Naval Air Station, and Lechuga returned to Clark Air Base in the Philippines.

The East Los Angeles native retired from the Air Force in 1998 as a chief master sergeant at Sheppard Air Force Base in Wichita Falls, Texas. He settled in Wichita Falls and served as an outreach minister for Edgemere Church of Christ until 2016. Lechuga and his wife of 48 years, Madeline, had six children and 14 grandchildren. She died from Parkinson's disease on Dec. 15, 2019. Both of their sons served in the

Army. Miguel, the oldest, works at Landstuhl Regional Medical Center in Germany. Marco, the second oldest, is a helicopter crew chief and sergeant first class with the Army National Guard in San Tan Valley, Arizona; he served three tours in Iraq. Lechuga's other children — all girls — stayed close to home. [Source: DoD Daily Digest Bulletin | Skip Vaughn | July 7, 2021 ++]

B-17 Combat Debut

July 9, 1941 | Was A Fiasco



The iconic Boeing B-17 Flying Fortress, the aircraft best known for spearheading the U.S. Army Air Forces' daylight bombing campaign in World War II, first flew into combat 80 years ago today. The bomber's first operational mission was in British hands and, as the combat report reveals, it was an inauspicious debut. Nevertheless, the U.K. Royal Air Force's early experiences with the B-17 in the European theater led to various improvements to the aircraft and its tactics and, when the U.S. Army returned the aircraft to action, it would be altogether more successful.

Although the B-17 had first flown in 1935, there had only been limited production of the aircraft before the December 1941 attack on Pearl Harbor and the United States' entry into the war. However, by the spring of 1940, the United Kingdom had been stretched to capacity in its fight with Nazi Germany and the Royal Air Force (RAF) still didn't have an in-service heavy bomber capable of carrying a significant payload into the Reich. At this time, Boeing was building the B-17C model, which had a defensive armament of seven machine guns, a mix of .30 and .50 caliber types, including twin guns mounted in a "bathtub turret" below the fuselage. The definitive B-17G, by contrast, carried no fewer than 13 .50 caliber guns, but, for its time, the B-17C was considered well defended. Self-sealing fuel tanks and defensive armor added to the C-model's survivability.

To help plug its bomber gap, the United Kingdom reached an agreement with the U.S. government in March 1940 to acquire 20 B-17Cs. In return, the British promised to provide the United States with detailed reports of how the bomber fared in combat. The aircraft, which the British designated as Fortress Mk Is, began to arrive in the United Kingdom in early 1941 and were assigned to No. 90 Squadron, based at West Raynham in the east of England. By the time of the B-17's combat debut, on July 9, 1941, the RAF's No. 90 Squadron had moved to an airfield at nearby Polebrook. Their first target was Wilhelmshaven, on the German coast, home to an extensive base belonging to the Kriegsmarine, or German Navy, in what the British media at the time described as a "stratosphere raid," due to the high altitude at which it was flown.

The daylight raid was to be flown by three aircraft — referred to as C, G, and H — which would take off at 3:00 PM to attack their primary target of Wilhelmshaven from high altitude. The squadron's official account of the mission explains what happened next:

- *Aircraft G and C attacked the primary target between 1650 and 1700 hours from 28,000 and 30,000 feet respectively. Aircraft G dropped 4 x 1,100-pound demolition bombs and aircraft C had 2 x 1,100-pound bombs hang up and only two were released. (Bombs 'hanging up' referred to the weapons remaining suspended in the weapons bay, meaning they would have to be carried back to base.)*
- *Two bursts were observed on the target and a stick of four bombs was seen with the first bomb 250 yards west of the Bauhafen [the harbor where warships were constructed] and the others at 150-yard intervals to the southeast. Electrical failure of both cameras prevented photographs from being taken. There was more trouble to come, however, when the Plexiglas "astrodome," used for celestial navigation, froze up in aircraft G at an altitude of 18,000 feet. The official report says that "fire control" was made "impossible," as a result, though it's not clear exactly how the navigation-focused astrodome's functionality factored into this. With that in mind, this bomber, in particular, seems to have had a lucky escape, since two enemy aircraft, believed to be Luftwaffe Messerschmitt Bf 109 fighters were spotted around 2,000 feet below the Fortresses, close to the German-occupied Dutch island of Terschelling.*
- *[The fighters] climbed and approached on the starboard beam closing to about 600-800 yards when one of them appeared to go into an involuntary spin and was seen still spinning about 600 feet below. The second aircraft broke off the attack and followed the first one down. No fire was exchanged.*
- *As for the third Fortress, aircraft H, it also experienced a technical problem, when it began to lose oil at 28,000 feet and abandoned the primary target, and instead headed for another North Sea island, Nordeney, where it dropped four 1,100-pound bombs from this same height at 4:45 PM. "Bursts were seen on the sand about 500 yards from the town," but photographs taken of the island failed to show any damage. Aircraft H's woes were not quite over, however, the combat report explains: *Lateral flutter due to oil freezing on the tailplane and building up to about 7 inches thick, and consequent vibration was experienced after bombing. This was eventually overcome by losing height to 15,000 feet at which height the oil thawed and cleared the tailplane. All four airscrews [propellers] were feathered in succession, but this had no apparent effect non the vibration.**

Despite the ill-starred combat debut, the squadron launched another mission before the end of the month, with another three aircraft flying all the way to Berlin on July 23. Their planned high-altitude attack was frustrated by heavy cloud cover, as well as a thunderstorm and the aircraft were forced to return to base without dropping their bombs. A total of 26 RAF Fortress raids were launched by September 1941, involving 51 individual aircraft sorties, but half of them were aborted, with no weapons delivered. As well as the problems experienced on the first mission, the aircrew encountered problems with the Sperry bombsight and with their defensive guns freezing up. Seven aircraft were lost.

The RAF's initial experience of the Fortress was not a happy one, but the aircraft had, importantly, shown that it had the range to strike the German capital. The British soon decided that the B-17 was not the aircraft for the job of flying daytime bombing missions over Europe, but this had more to do with their own tactics than any major shortcoming in the aircraft itself. The Royal Air Force's tactics called for the bombers

to operate individually or in small groups, instead of the huge formations of aircraft providing mutual defensive fire, as proposed by the U.S. Army Air Forces (USAAF).

The higher altitudes involved in the RAF bombing missions were intended to improve survivability but actually failed to evade the Luftwaffe's fighters. The high-level sorties also reduced accuracy, especially since the Sperry bombsight was inferior compared to the more sophisticated Norden system used in U.S. bombers. Flying higher also meant the aircraft — and crews — suffered in the extreme cold. The British subsequently tried out the Fortress in combat in North Africa, briefly, then switched the aircraft over to the long-range anti-submarine patrol mission, a role in which it was much more successful. Other examples were used for what was, at that time, termed radio countermeasures work, helping pioneer aerial electronic warfare jamming against the German air defense network, but their tenure as bombers over Europe had, for the time being, come to an end.

In British hands, later models of the Fortress were successful as a maritime reconnaissance aircraft, and the type was also credited with sinking 11 U-boats. In the meantime, however, Boeing had been working to improve the bomber's basic design, as well as its survivability against fighter opposition. Powered turrets were now added, each with two .50 caliber machine guns, behind the cockpit and in the bottom of the fuselage, plus a barbette in the tail with another pair of .50 caliber guns.

In this upgraded B-17E form, the Flying Fortress returned to combat in the European theater, with the USAAF, on August 17, 1942, as the United States built up its strength in the war against Germany. On that day, a formation of a dozen of these bombers attacked a railroad marshaling road at Rouen, northern France, without loss. The raid had been launched from Polebrook in England, the same base from where the B-17 had first gone into combat a little more than a year before. The subsequent success of the B-17 in the Eighth Air Force's daylight precision bombing campaign is well known and, within the space of a year, the USAAF had over 300 B-17s stationed in England. By spring 1944, the Eighth Air Force's Flying Fortresses were marauding as far as Berlin, with fighter escort, demonstrating the ultimate ascendancy of the bomber offensive against a beleaguered Luftwaffe.

So successful, in fact, was the B-17's later career, that it's little wonder that the type's unfortunate combat debut is now barely remembered. [Source: The Drive | Thomas Newdick | July 8, 2019 ++]

WWII Kiska Invasion

Invasion of the Deserted Island Written Off As a "Training Exercise"



Three PV-1 Ventura planes (left) fly by cloud-capped Kiska Volcano during the Allied invasion and A Japanese flag on Kiska (right) captured by members of the Royal Canadian Fusiliers.

On June 7, 1942, the Japanese invaded the Aleutian island of Kiska. The island's sole inhabitants were the crew of the U.S. Aerological Detail who fled to the hills; most were captured after a few days. Senior Petty Officer William C. House managed to remain at large for 50 days eating only plants and earthworms until, weighing a mere 80 pounds, he was forced to choose between capture and starvation and surrendered to the Japanese.

In the following year, the 11th Army Air Force and Navy Patrol Wing 4 dropped seven million pounds of bombs on the Japanese on Kiska. The pilots, many of whom were fresh out of flight school, had to contend with both Japanese anti-aircraft fire and the unpredictable Aleutian weather. Fog, hurricane-force winds, and freezing temperatures were responsible for scores of deaths. The relentless bombing, coordinated with an Allied blockade, strangled the Japanese supply line to Kiska and Attu and prepared the way for an Allied (American and Canadian) invasion in August, 1943.

On July 29, 1943, the Japanese forces on Kiska executed a daring escape plan. They wired "Kiska City" with demolition charges and destroyed supplies, ammunition, and buildings. During the night, the US battleships that circled Kiska were diverted by radar blips that they mistakenly interpreted as a Japanese evacuation fleet. In their absence, the real evacuation fleet of eight warships steamed into Kiska Harbor. In 55 minutes the entire Japanese force of over 5,000 men boarded the vessels and drifted off silently under the cover of darkness.

Nearly 35,000 Allied troops landed on Kiska on August 15, 1943. The original plan was to invade Kiska in the spring, before Attu, but the invasion was postponed to allow the Allies time to gather the resources they needed for a major attack. Allied troops expected to meet a Japanese force several times the size of the one on Attu, and they were prepared for heavy casualties. The men were greeted instead by half a dozen dogs, among them "Explosion," who originally belonged to the captured Kiska Aerological Detail and who the Japanese had cared for during the occupation.

Allied commanders refused to believe that the Japanese could have completely evacuated Kiska. For eight days, troops searched the island, firing into the dense fog and sometimes accidentally shooting their comrades. 24 Allied soldiers were killed by friendly fire, four by Japanese booby traps, and a further 71 died when the ship Abner Read struck a floating mine. 168 Allied soldiers were wounded or fell ill on Kiska. The bombardment and invasion of the deserted island was written off as a "training exercise," and the Aleutian Campaign officially ended after 439 days of warfare. [Source: <https://www.nps.gov/articles/the-invasion-of-kiska.htm> | July 10, 2021

Medal of Honor Awardees

Gary Littrell | Vietnam



The President of the United States takes pride in presenting the

MEDAL OF HONOR

To

Sergeant First Class Gary L. Littrell

Organization: U.S. Army, Advisory Team 21, II Corps Advisory Group, U.S. Military Assistance Command

Place and date: April 4 - 8, 1970 at Kontum Province, Republic of Vietnam

Entered service: October 27, 1961 Henderson, Kentucky

Born: Oct. 26, 1944, in Henderson, Kentucky



Army Command Sgt. Maj. Gary Littrell's more than two decades in service can likely be summed up by his leadership during a precarious situation in Vietnam, where he earned the Medal of Honor. The skilled Ranger was advising a small battalion of soldiers when they got trapped on a hillside by an enemy 10 times their size.

Littrell was born Oct. 26, 1944, in Henderson, Kentucky. His mother died when he was 5, and his dad wasn't around, so he ended up moving in with his grandparents on their farm. When he was 9, Littrell's uncle drove him about 90 miles to Fort Campbell, Kentucky, to watch as soldiers demonstrated parachute jumps. Then and there, the young Kentuckian decided he wanted to be one of them. So, in 1961, one day after his 17th birthday, he joined the Army. Littrell was deployed in 1962 to Okinawa to join the newly converted 173rd Airborne Brigade. While he was there, he married a local woman named Mitsue. They had two boys.

In 1965, Littrell was reassigned to the 82nd Airborne and sent back to the U.S. two days before the 173rd was ordered to Vietnam. Instead, he deployed with the 82nd to the Dominican Republic before returning home to attend Ranger School, graduating in 1966. Littrell remained an instructor there until 1969, when his orders to Vietnam came through. About eight months into deployment, then-Sgt. 1st Class Littrell was working as an adviser to the 23rd Vietnamese Ranger Battalion at Dak Seang, a base camp in central Vietnam near the Laotian border.

On April 4, 1970, the unit moved south toward the Cambodian border to search out enemy fighters and call in airstrikes against them. That night, when they reached the top of a hill, they realized they were

surrounded by about 5,000 North Vietnamese troops. Littrell's unit, made up of 473 South Vietnamese and three other American advisers, was vastly outnumbered. As soon as they set up a defensive perimeter, the enemy released a barrage of mortar fire that killed the unit's South Vietnamese commander and one American adviser. The other two advisers were seriously injured. Littrell, 25, was the only American left to fight. Thankfully, he'd learned to speak Vietnamese at the Defense Language Institute before deployment, so he was able to communicate with the remaining men.

Over the next four days, Littrell and the 23rd Battalion fought for their lives. According to his Medal of Honor citation, he showed "near superhuman strength" by repeatedly going into the line of fire to direct artillery and call in air support during the day. At night, he did the same to mark the unit's location. His bravery, leadership and will to keep pushing inspired the men with him to continue to resist. "My primary job was just command and control, trying to get the Vietnamese to stand and fight, but I was on the radio probably more than anything," Littrell said in a Veterans History Project interview.

The battalion pushed back assault after assault as Littrell continued to move to the most perilous points to redistribute ammunition, strengthen some of the lines that were faltering, care for the wounded and continue encouraging his men to keep fighting. Littrell said the ordeal and lack of sleep was so exhausting that much of what happened to him was hazy for a long time. "When ... our missions were declassified, a young historian went to the Pentagon and got the actual operations report and some of the witness statements for my award," Littrell said. "I started reading them, and it came back: 'Oh my God, I do remember that happening.' It was, of course, some interesting reading, but ... you get so fatigued that you just, you don't remember everything that went on. You just remember you had your hands full."

On their last day stuck on the hill, Littrell's commander radioed to say troops had cleared a small path for the trapped battalion to try to escape. The journey led them through several ambushes that they managed to stave off with the help of helicopter gunships protecting their flanks. Littrell repeatedly kept order amid the chaos and directed airstrikes on the enemy, some of which came within 50 meters of his own position. Five treacherous miles later, they made it back to friendly forces. Littrell later learned that, of the 476 men he started the mission with, only 41 came back alive. However, thanks to his courage and leadership, many lives were saved.

Not long after the ordeal, Littrell said he was told his name had been put in for consideration for the Medal of Honor. But when several months went by and no update came, he forgot about it. More than three years later, Littrell was called into the office of the 101st Airborne's commanding general. "Back then, I was a little wild and pulled some crazy things every now and then," Littrell said. "[So] the first thing that went through my mind was, 'Oh, my God, what the hell did I do now?'" He'd done nothing wrong. The general wanted to pass on the news that his Medal of Honor nomination had been approved. On Oct. 15, 1973, Littrell received the nation's highest honor from President Richard M. Nixon during a White House ceremony.

Littrell has always maintained he's only a conduit for the medal's true owners. "I'm wearing this medal for the 400 and some people that died those four days," he said during an interview. "I'm their representative. They won this medal. I was selected to wear it for them." Littrell continued his career in the military until retiring from service in October 1983. He even deployed a second time to Vietnam in 1974. His service there, though, was something he rarely talked about even to his own kids, who went on to serve in the Air Force. Littrell moved to Florida in 1987 and worked for many years counseling veterans at the Department of Veterans Affairs. In 1993, he was inducted into the Army Ranger Hall of Fame.

It took Littrell about two decades to talk more about his experiences, which he has often done with schoolchildren and groups in his community. In the early 2000's, Littrell and fellow Medal of Honor recipient Robert Howard, a retired colonel who also served in Vietnam, traveled several times to Camp Liberty in Iraq to support deployed soldiers. During that time, Littrell also served as the president of the Congressional Medal of Honor Society. As of October 2019, Littrell and his wife live in St. Pete Beach, Florida. In 2015, a bridge in the city was renamed and dedicated in his honor. [Source: DOD News & <https://www.cmoohs.org> | Katie Lange | March 29, 2021 ++]

Every Picture Tells A Story

Contrails



Contrails forming off the tips of propellers are a common yet always fascinating visual display of physics and meteorology. Here, a Fleet Air Arm Corsair aboard the carrier HMS *Formidable* begins its takeoff roll at sea in July of 1944, spinning a tidy spiral of vapor from her prop that wraps around the pilot in his cockpit and disappears behind. Despite it being at the height of summer, deck crew and pilot wear warm clothing—suitable for the cold waters near the Arctic Circle where *Formidable* was taking part in yet another operation (Operation MASCOT) against the German battleship *Tirpitz*.

WWII Bomber Nose Art

[78] Kentucky Virgin



Military History Anniversaries

16 thru 31 JUL

Significant events in U. S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 thru 31 JUL**". [Source: This Day in History www.history.com/this-day-in-history | June 2021 ++]

* Health Care *



Covid-19 Treatment

Update 09: Monoclonal Antibodies Available to Treat Eligible High-Risk Patients



There's a lot of information available about how to prevent COVID-19: get the vaccine, maintain social distancing, wear a mask, and wash your hands. But what can you do if you test positive for COVID-19? You may be eligible for treatment with monoclonal antibodies. This will depend on your age, health history, and how long you've had your COVID-19 symptoms. The Food and Drug Administration (FDA) authorizes monoclonal antibody treatment for emergency use for patients who are eligible. Keep in mind that monoclonal antibodies aren't a cure. If you have a mild or moderate case of the COVID-19 virus, then monoclonal antibodies can help keep you from becoming sicker and ending up in the hospital. In clinical trials, treatment with monoclonal antibodies reduced the risk of COVID-19 hospitalizations and deaths by at least 70% in people who showed mild or moderate symptoms.

- **Monoclonal antibodies may help you if you:**
 - Have a positive COVID-19 test
 - Have recent onset of mild or moderate COVID-19 symptoms
 - Are at high risk of getting more serious symptoms
 - Are 12 years old or older and weigh at least 88 pounds
- **You aren't eligible for monoclonal antibody treatment if you:**
 - Are hospitalized due to COVID-19
 - Require oxygen treatment due to COVID-19
 - Are younger than 12 years old or weigh less than 88 pounds

Antibodies are part of the body's immune system. They defend against viruses and bacteria. According to the FDA, "Monoclonal antibodies are laboratory-produced molecules that act as substitute antibodies that can restore, enhance or mimic the immune system's attack on cells." These antibodies may prevent the COVID-19 virus from attaching to human cells. This will make it harder for the virus to reproduce and cause you harm. Monoclonal antibody treatment usually happens at an infusion center. This is because the treatment is given through an intravenous (IV) infusion. The whole process takes about 2 to 3 hours. Here's what you can expect in four simple steps:

- The medical staff conducts a screening.
- They start an IV, which delivers the monoclonal antibodies to your body. This takes just over an hour.

- You stay at the infusion center for another hour, so the staff can monitor you for an allergic reaction or other side effects. Reactions are rare, but the staff must observe you for this hour.
- You can go home.

The FDA also authorizes the administration of certain monoclonal antibodies by injection under the skin. This option can be used if an IV infusion isn't possible and would lead to a treatment delay. The federal government is distributing monoclonal antibodies for free. TRICARE covers the administration of the treatment. Keep in mind that your normal deductibles and cost-shares will apply for the treatment administration. These costs will vary depending on your beneficiary category and where you go to get the treatment.

The Military Health System has monoclonal antibodies ready for those who are eligible for this COVID-19 treatment. If you test positive for COVID-19 or have symptoms, then contact your health care provider right away. Your provider may recommend you get this treatment. Remember, you must receive treatment as soon as possible. If you have questions or want to learn more about [treatments used for COVID-19](#), be sure to reach out to your provider. If you haven't gotten the COVID-19 vaccine, make sure you do. You can visit the [TRICARE website](#) for vaccine, testing, and more helpful information. [Source: TRICARE Newsroom | TRICARE Communications | July 6, 2021 ++]

PTSD

Update 01: Seeking Out Mental Health Care Is the First Step to Wellness



Service members, family members and veterans who suffer from posttraumatic stress disorder (PTSD) may repeatedly re-experience their ordeal as nightmares, flashbacks or frightening thoughts, especially when exposed to events that remind them of their original trauma, according to the Centers for Disease Control and Prevention. They also may experience overanxious watchfulness or a tendency to withdraw or avoid situations and people that remind them of their traumatic experience, CDC said.

About 93,346 service members received care for PTSD in the MHS between fiscal year 2016 and fiscal year 2020, according to the Military Health System (MHS) Management Analysis and Reporting Tool (M2). "Of that group, 19,114 were diagnosed prior to any deployment, and 74,232 were diagnosed during or following deployment," said Holly O'Reilly, a clinical psychologist and acting section chief for Implementation Clinical Care at the Psychological Health Center of Excellence in Silver Spring, Maryland. Data available from the MHS Data Repository show that in 2019, approximately 1.8% of active-duty service members had a PTSD diagnosis, O'Reilly said.

The Department of Defense patient-centered medical home (PCMH) initiative includes mandatory annual screening for PTSD (among other mental health conditions) for all beneficiaries of the MHS. "Recognizing that you may have symptoms of PTSD and reaching out for treatment is a sign of strength," O'Reilly said. Medical providers and family members should be alert to the following symptoms that require attention:

- Pronounced desire to avoid other people that continues for weeks or months
- Increased jitteriness or jumpiness that does not go away after an initial transition home
- Unsettling memories or flashbacks to wartime events that do not resolve after the transition home
- Chronic headaches, unexplained personality or cognitive changes that could indicate a Traumatic Brain Injury
- A pervasive sense of sadness, guilt or failure that does not improve
- Angry outbursts, irritability, escalating family arguments or physical fighting that is uncharacteristic or prolonged
- Changes in alcohol use
- Risk-taking behaviors
- Thoughts of death or a death wish (Call 9-1-1 immediately)

The DOD has been at the forefront of developing effective, evidence-based treatments for PTSD that reduce the severity and duration of PTSD symptoms. "Improvement of symptoms can be seen relatively quickly," O'Reilly explained, with "many people noting a significant improvement after 5-6 sessions depending on the type of treatment and type of trauma." "To relieve symptoms of PTSD, it's important to process the trauma and/or learn to think differently about the traumatic event," O'Reilly said. "Evidence-based trauma-focused treatments can help you navigate through the traumatic memories and lead you to symptom improvement." Some of these first-line treatments include: prolonged exposure, cognitive processing therapy, eye movement desensitization and reprocessing, brief psychotherapy, narrative exposure therapy and written narrative exposure, O'Reilly said.

- First-line treatments for PTSD "typically lead to symptom reduction or resolution with 8-16 sessions using various combinations of exposure or cognitive restructuring."
- Second-line treatment recommendations include drug treatment, or individual non-trauma-focused psychotherapy, such as stress inoculation training, present-centered therapy, and interpersonal psychotherapy, she

The COVID-19 pandemic also may have had a negative impact on those with PTSD symptoms, O'Reilly said. "Many service members have been social distancing and complying with stay-at-home orders. The social isolation may contribute to feelings of alienation and disconnection," O'Reilly said. "For some, feeling disconnected or alienated may contribute to PTSD symptoms through loss of social support or lead to a negative interpretation of other's behavior." O'Reilly also said that for other people with symptoms of PTSD, "they might feel more anxious than usual. COVID-19 has serious health consequences and for many the stressors of the pandemic have been unpredictable and at times overwhelming."

When the pandemic began last year, many DOD mental health clinics quickly pivoted to provide telehealth treatment, she said. Now, "as the pandemic restrictions are beginning to lift, some have returned to face-to-face treatment. Please reach out to your local clinic to see if telehealth options are available," O'Reilly suggested.

Air Force Capt. Felicia Keith, a staff psychologist in the mental health clinic at the Spangdahlem Air Base, Germany, said that the stigma of mental health care has had an impact on getting PTSD sufferers into treatment. "Often times, the concern about how mental health care can negatively impact their career keeps them from self-referring to the mental health clinic," she said. "Anecdotally, I have noticed that **the older population within active duty is more hesitant to seek care,**" she said, "while I believe for younger (populations) it seems more socially acceptable to be in therapy." In her experience, "it is usually the older population that believes that they don't need therapy, or they can "tough it out." The younger generation seems to be more willing to come for help. "However," Keith added: "That does seem to depend on the younger (service member's) cultural and familial background in that younger service members who come from families who do not "believe" in mental health treatment tend to struggle to ask for or accept treatment when needed."

"If you have PTSD, there is hope," O'Reilly stressed. "First-line treatments can lead to symptom reduction even if treatment begins years after the traumatic event. Please don't hesitate - seek help, and talk to a mental health provider if you have symptoms of PTSD." [Source: Health.mil | Janet A. Aker | June 28, 2021 ++]

Heat Exhaustion & Stroke

Update 01: What You Probably Don't Know But Should

As extreme summertime heat becomes more common and lasts longer, the risk of heat-related deaths and illnesses increases. There's a new twist during the COVID-19 pandemic, too: Wearing a face mask can make it feel even hotter. While a variety of serious health impacts, including heart attack, can result from excessive temperatures, heat exhaustion and heat stroke are among the most common. Here are some of the most important things to understand about heat stroke (and its precursor, heat exhaustion) as well the primary symptoms.



It's Not Just Toddlers and the Elderly at Risk

Those most at risk when temperatures rise include the very young — under 4 years old — and the elderly, said Dr. William Hauptman, a gastroenterology specialist in Pennsylvania. "The central nervous system is involved in regulating body temperature, and when you're young or older it may not work as well," Hauptman explained. Those with chronic illnesses such as diabetes, or who take medications for health conditions such as high blood pressure, are also vulnerable.

Heat Stroke Isn't What You Should Worry About First

Heat stroke begins with heat exhaustion, making it critical to first understand the signs of heat exhaustion. "The way to think about it is there's this continuum," Hauptman said. "Heat stroke is what we would see at

the end of that continuum if people aren't tuned into recognizing the early signs. So the really important discussion is what are the signs of heat exhaustion, so that it doesn't progress to heat stroke, which can be life threatening."

Heat Exhaustion Can Develop Slowly

Among the red flags for heat exhaustion are excessive sweating and muscle cramps, as well as dizziness, fainting, fatigue, headache, nausea, and vomiting. The signs and symptoms may develop suddenly or over time, particularly with prolonged periods of exercise or work in hot weather.

Heat Exhaustion Happens at Lower Temperatures Than You Think

Don't be fooled into thinking it has to be 90-plus degrees for heat exhaustion or heat stroke to occur. "In the mid-80s, with very high humidity, in patients who are predisposed to heat exhaustion, you can begin to see the symptoms," Hauptman said. "You see it more frequently when temperatures are in the 90s, but people should realize you can see in the 80s as well."

There Are Four Steps to Safety

To stop heat exhaustion from progressing, Hauptman recommends four actions he refers to as "move, loosen, cool, and drink." The first step to take is to move out of the hot sun to someplace cool. "If you're outdoors, move into the shade," he said. "Even better, move into an air-conditioned environment."

Tight Clothing Can Be Dangerous

The next step to alleviate heat exhaustion is to loosen your clothing. "If you're wearing tight clothing, it's going to increase the progression of symptoms," Hauptman said. So loosen your belt, roll up your pants, and unbutton your shirt to help alleviate the symptoms.

Going for a Swim to Cool Down Can Be Deadly

Jumping into a pool or a lake to cool down when signs of heat exhaustion are present is not necessarily a good idea. Yes, it will cool the body's temperature, but given that the other signs of heat exhaustion are fatigue and dizziness, swimming is not safe, Hauptman said. Instead, cool the skin by spraying it gently with water or immersing in a cold bath or shower. Cool sponges can also be used, or the person suffering from the symptoms can be wrapped in a cool sheet.

Water, Not Soda, Is the Way to Deal with Heat Exhaustion

Drink fluids to help counteract the symptoms of heat exhaustion — but don't run out to buy a soda or anything that might have caffeine, which could be dehydrating. It's important to stick to water or sports drinks. As a general rule, those who have to be outdoors during high temperatures should drink 8 ounces of water every 15 to 20 minutes, Hauptman said.

It Can Take Days to Go from Heat Exhaustion to Heat Stroke

Heat exhaustion symptoms can worsen over the course of several days. "If someone is shut in an apartment, doesn't have ready access to fluids, and is unable to take the necessary measures, the symptoms can evolve," Hauptman said. "And if you don't take the appropriate measures, it can cause heat stroke — and that's when your body's cooling mechanism totally fails." Heat stroke is the most serious type of heat injury, and is a medical emergency.

The Lack of Sweat Is a Big Warning Sign, but Only One

While heat exhaustion is characterized by excessive sweating, one of the primary indicators that someone has shifted to heat stroke is a sudden lack of sweat, Hauptman said. "Instead of sweating you have dry, hot, flushed skin," he said. A body temperature of between 102 and 104 degrees is another indicator of heat

stroke, as is red, hot, and dry skin. Heat stroke victims may also have a change in mental status, including confusion, decreased coordination, or unconsciousness.

If It's Heat Stroke, Drinking Can Be Harmful

Heat stroke is life-threatening. If it occurs, call 911 — though if it's possible to rush someone with heat stroke to a hospital more quickly on your own, that's an option, Hauptman said. What you should not do, however, is now treat it with a drink. "If someone has progressed to heat stroke, they may not be able to drink," Hauptman said. "Giving them a drink could do more harm than good. Do all of the other things you would do when someone has heat exhaustion: Move them to a cool environment, loosen their clothing, and cool their skin, but do not give someone who may have heat stroke a drink."

Heat Stroke Can Act Very Quickly

While heat exhaustion may progress over the course of days, heat stroke can have a severe impact in a matter of minutes, Hauptman said. "It can evolve over 15 minutes," he said. "If you don't take care of the initial symptoms of heat exhaustion and the body temperature rises to really dangerous temperatures — and we've seen body temperatures of 106 degrees — then it's life-threatening because it affects the brain, kidneys, and heart."

Using a Fan Will Likely Do More Harm than Good

Often, during heat waves, those who cannot afford air conditioning go out and buy fans to cool themselves instead, which is a very bad idea, Hauptman said. "Using a fan does more harm than good," he explained. "It's almost like a convection oven. It can worsen the situation. It just moves the hot air around. If people don't have access to air conditioning, they should get to a mall, a library, or a shelter. We have people dying all the time during heat waves who have a fan on."

[Source: Cheapism | Mia Taylor | June 29, 2021 ++]

House Health

Ways Your House Might Be Making You Sick

Most of us understand that asbestos and lead are quite harmful substances that could end up in the homes of many individuals, however, they may not understand that there are other chemicals that could be in the house, that are man-made and naturally occurring, which could cause illnesses. The substances could pollute food, water, air, and maybe even the cleaning products that are used in the home. Symptoms of sick building syndrome could include irritated skin, throat, nose, or eyes, confusion, fatigue, and breathing difficulties; illnesses associated with the building might include long-term conditions such as allergies and asthma. Plus, there are chemicals that disturb hormones and kickstart cancer. Below highlights some things that individuals could do in order to create a healthier home and decrease the risks.

Toxic Dust

The dust that has settled on top of the furniture or is in hard-to-reach places could cause more harm than simply a sneezing fit, it could actually be toxic to individuals. Scientists from the George Washington University examined samples of dust data from all over the United States and discovered forty-five potentially toxic chemicals that were hiding inside, ten of these chemicals turned up in ninety percent of the samples. A repeat culprit was TDCIPP, which is a flame retardant regularly located in furniture and

various other household items which are considered to be the source of cancer; phenols, which are frequently used in products for cleaning, as well as phthalates, which are normally found in vinyl flooring and toys, were found in high quantities as well. Reducing the dust by vacuuming regularly and frequently wiping down surfaces.

Air Fresheners

Some people are absolutely fixated on keeping a house smelling fresh, this obsession could be impacting their health. Scented sprays, plugin fresheners, oil diffusers, and scented candles might consist of phthalates, chemicals that might disturb the endocrine system by disrupting the hormones. Phthalates could play the role of a synthetic hormone in the body. When humans have synthetic chemicals, which disrupt the natural processes, they begin to worry about health-related issues. Individuals can freshen their homes safely by simply opening windows, purchasing flowers, or by using natural essential oils.

Bleaching Your Shower

When you clean your bathroom with bleach, it leaves the surfaces clean and sparkling, however, if there is mold using bleach could actually worsen the situation. In tile grout, bleach can actually get rid of the mold, however, as bleach has a very caustic property, while grout is quite permeable, the bleach can eat away at the grout as time passes and create in it tiny holes for the mold to grow in. Attempt using solutions of water and hydrogen peroxide in order to fight against mold spores, ensure that the bathroom has adequate ventilation in order to reduce the humidity that allows mold to thrive, plus use a sponge to wipe down the walls in the shower in order to eliminate excess water remaining after bathing.

There Is Wall To Wall Carpeting

If not properly taken care of, wall-to-wall carpeting could be a huge issue as it becomes a home for all types of contaminants. Pet dander and dust could settle into the fibers and lead to allergic reactions. Plus, if shoes are not removed at the door prior to walking through the house, contaminants, such as heavy metals, pesticides, dirt and the list go on, could be tracked into the home from outside. Then the pets or children could get it all over them. Carpets and rugs should be frequently vacuumed and washed.

Upholstery That Is Ancient

Many people hold on to certain furniture for sentimental reasons and if this is the case, take a look at the white tag and see if it says TB117, if this is the case, then individuals could be in serious trouble. Carcinogens which are flame retardants, and generally found in the upholstery of furniture, were mandated under TB117 of the California law. During the year 2013, California passed the law which no longer required the use of flame-retardant chemicals, therefore, products that have been manufactured after that date states TB117-2013 on the white tags. Individuals ought to confirm that the labels on their furniture says TB117-2013, and that it clearly states that no flame retardants were used in the manufacturing of the furniture.

Pantry Is Loaded With Canned Goods

Canned goods could make for an inexpensive meal, but a serving of toxins could also be on the menu. Several canned foods are lined with a compound that consists of BPA, and this chemical has the capacity to transfer onto foods, specifically the foods which were hot or acidic as they were being packaged. Cans like these are substantial sources of exposure to BPA, yet they are staples in the homes of practically every household. Many manufacturing companies vow not to use dangerous chemicals in the manufacturing process of their products and several of them have started packaging these foods such as tomatoes, soups, and beans in boxes.

Too Much Plastic in the Kitchen

Harmful chemicals such as BPA are often placed in plastic storage containers, this could attach itself to the food as it is being reheated or by placing hot leftovers into the containers. Polycarbonate plastic products, which are hard and promoted as shatter-resistant, such as beverage jugs, drinking cups, and water bottles often consist of BPA, which has the potential of interfering with the hormones in the body and possibly increase the chance of developing diabetes and cancer. Also, do not allow BOA-free on labels to outwit you, several manufactures simply substitute the BPA with another chemical with a similar molecular structure, which could be just as horrible. Plastic should be stayed clear as much as possible, instead utilize stainless steel water bottles and storage containers made from glass.



There Are Houseplants

Brightening your home is not all that houseplants could do as they could also decrease the amount of air pollution in the home. Scientists have discovered that plants such as Chinese Evergreen, Bamboo Palm, Gerbera Daisy, and English Ivy are very effective at removing and absorbing dangerous pollutants such as carbon monoxide from out of the air.

[Source: The Outdoor Wear Team | May 18, 2021 ++]

COVID-19 Sanitation

Update 09: What Physicians Say About Risk of Overuse Hand Sanitizers

Amid the pandemic, hand sanitizer has become a fixture in Americans' daily lives, but it's not without risk, two physicians told The Boston Globe. Overall, the near-ubiquitous nature of hand sanitizer is a good thing, the physicians said. "The great benefit is the ease of use, and the demonstrated efficacy of killing viruses, bacteria, etc.," said Gregory Poland, MD, infectious diseases physician at Rochester, Minn.-based Mayo Clinic. However, there are several risks associated with hand sanitizer overuse. Below are five possible risks:

1. The vapors of hand sanitizer, when used in excess, may irritate people with hyperreactive airway disease, Dr. Poland said.
2. The high concentration of alcohol in sanitizer can also damage the skin's outer layer, said Abigail Waldman, MD, a dermatologist at Boston-based Brigham and Women's Hospital. The damage causes dry skin prone to itching and cracking, thereby increasing the risk of bacterial infections. Healthcare providers accustomed to frequent use of hand sanitizer compensate with Vaseline and Aquaphor, Dr. Waldman said.

3. People who regularly use hand sanitizer may develop a resistance to the sanitizer being used, though resistance is more common with antimicrobial agents, Dr. Waldman said.
4. Hand sanitizers may also disrupt the microbiome. They wipe out bad bacteria and viruses, but also wipe out good bacteria and viruses, Dr. Waldman said. "We just don't know what the implications of that are. More and more, we're realizing that your normal skin flora actually maybe has some purpose in protecting you."
5. Ethanol and isopropanol are safe and effective sanitizer ingredients, though methanol — a hand sanitizer ingredient used in many countries — is not. It's banned in the U.S. but allowed in certain countries that sell the product online, prompting several FDA warnings last year. Ingesting methanol may lead to blindness and death, according to the CDC, which reported 15 cases in two states last summer.

Bottom line "What's clear is that sanitizer is inferior to soap and water, which allows for a more thorough wash," Dr. Poland said, noting that hand sanitizer can't penetrate mucus, dirt, blood or other solid particles. However, when soap and water isn't available, hand sanitizer is the next best option. Dr. Poland told the Globe, "I think the benefits far outweigh the risks when it's an approved hand sanitizer, used properly, and soap and water isn't available or not a feasible option". [Source: Becker's Hospital Review | Gabrielle Masson | July 6th, 2021 ++]

Diabetes

Update 27: Publishing Giant Agora Accused Of Deception

[TruthInAdvertising.org](https://truthinadvertising.org) ([TINA.org](https://tina.org)) has charged that Agora has continued to engage in deceptive advertising practices despite enforcement action by the U.S. Federal Trade Commission (FTC). In February 2021, Agora Financial LLC and several of its affiliates [agreed to pay more than \\$2 million to settle FTC charges](#) that they tricked seniors into purchasing publications by using deceptive diabetes-cure and income representations. [[Agora still using deception & dark patterns to ensnare seniors. TINA.org](#), June 21, 2021] In June, TINA [complained to the FTC](#) that Agora was violating the [settlement order](#) agreement. [[Agora's 'Coronavirus Vaccine Survival Guide'. TINA.org](#), June 22, 2021] According to [TINA.org](https://tina.org):

- Agora's monetary settlement amounted to only 0.4% of its annual revenue.
- More than 300 videos, transcripts, web posts, order pages, and print materials marketed by companies under the Agora umbrella use deceptive marketing to trick seniors into purchasing products and programs.
- These companies employed a multitude of dark patterns (tricks used to make you do things such as buying or signing up for something) to amplify their deceptive tactics and take advantage of their consumer base.
- A "free" book called "*The Secrets of Underground Medicine*" that could be obtained by purchasing a subscription to Natural Health Today (a Health Sense Media publication) does not contain any secret disease treatment or preventions supported by competent and reliable evidence.
- Videos published by Agora entities still promote remedies for "better" or "healthier" blood sugar, reduced insulin resistance with "zero" changes to diet and exercise habits, and lowered fasting blood sugar.

- A video, “*One big vaccine fact you need to know*” from the Institute of Natural Healing (an OmniVista Health publication, which, in turn, is an M&C company) promotes a “book called the *Coronavirus Vaccine Survival Guide*.” It was said to be “in limited supply” and contains information about “safe, alternative solutions [to the coronavirus vaccine] you simply will not hear about from Big Pharma or mainstream medicine” and “breakthrough treatments you won’t hear about in the headline news such as the A-V Virus Shield to prevent viruses from entering the body, or the 3-Step Wash-away technique to fight them once they’re there.”
- The “Coronavirus Vaccine Survival Guide” book: (a) is promoted as “free” but can be obtained only with a \$74 subscription to Independent Healing, (b) suggests that taking zinc and performing nasal irrigation can help prevent COVID-19 but also admits that neither treatment is scientifically substantiated, and (c) speaks glowingly of the coronavirus vaccine and “mainstream medical organizations” despite the hype for “alternative solutions” in the video promoting the book.

[Source: Consumer Health Digest #21-27 | Stephen Barrett, M.D. | July 11, 2021 ++]

Hospital Charges

Update 02: Still Near Impossible to Know What You Will Charged Ahead of Time

In 2019 the Trump Administration issued a federal price transparency rule that took effect this year. The rule was supposed to give patients, employers and insurers a clearer picture of the true cost of hospital care. However well intended the rule was, it has not enabled patients to learn about the prices that hospitals charge for their services. Kaiser Health News has published an article about the attempts of one of their health care reporters to understand hospital prices and he decided it was futile. Here is an excerpt of his report:

- “I set out to test that statement by comparing prices in two major California hospital systems. I am sorry to report that, at least for now, that status quo — the tangled web that long has cloaked hospital pricing — is alive and well.
- “After three months of glazed eyes and headaches from banging my head against walls of numbers, I am throwing in the towel. It was a fool’s errand. My efforts ultimately yielded just one helpful piece of advice: Don’t try this at home.”

A critical part of the free-market system as it operates in this country is that we know how much the goods and services we want to buy will cost us so that we, as consumers, can decide whether, for instance, we will buy bread and milk from grocery store A or grocery store B. If we do not know what they cost we cannot determine which we can afford. That is why President Biden issued the order Kaiser reported on above. Competition is being stifled and consumers have less and less of the information they need to make informed decisions about what they buy.

This is especially true in health care. And while TSCL does not believe the free market can or should be the sole determining factor in much of health care, TSCL does believe it can, in many areas, reduce the costs of health care if patients know what they will have to pay. That is why TSCL is supportive of the President’s order and why they believe further action is needed to force hospitals and other health care providers to be transparent about the prices they charge. If you wish to read the entire Kaiser Health News

article you can go to https://khn.org/news/article/effort-to-decipher-hospital-prices-yields-key-finding-dont-try-it-at-home/?utm_campaign=KHN%3A%20Daily%20Health%20Policy%20Report&utm_medium=email&_hsenc=p2ANqtz-9eWgMLh1YR_n0enWYwjn5hhDLPSymZP9EB9oYQRik2OVIqBYOPOZ3otKivlJy2Lv7WEicbrzG6l9W8B5CkjG4w3L05rQ&utm_content=139249407&utm_source=hs_email. [Source: TSCL Weekly Update & KHN | Bernard J. Wolfson | July 9, 2021 ++]

TRICARE & Marriage

What to Do When Getting Married



It's a big moment when you say "I do." It's also important for your family health coverage. Spouses of service members are eligible for TRICARE coverage. And [getting married](#) is a TRICARE [Qualifying Life Event](#) (QLE). So, what does this mean and what steps do you need to take?

"Getting married gives you an opportunity to look at your current health coverage, add a newly eligible family member, or make a change to existing coverage, if you choose," said Valerie Palmer, management and program analyst with the Policy and Programs Section of the TRICARE Health Plan at the Defense Health Agency. "With TRICARE, you have several excellent plan options to choose from depending on which TRICARE plan best meets your family's health care needs."

How is getting married a QLE?

Getting married is one of TRICARE's QLEs, like giving birth, moving, or retiring. These life changes may mean different [health plans](#) are available to you and your family. And they allow you to make eligible enrollment changes outside of [TRICARE Open Season](#). As outlined in the [TRICARE Qualifying Life Events Fact Sheet](#), you can stay in the same plan, change plans, or enroll in a plan after a QLE. These rules apply to [TRICARE Prime](#) and [TRICARE Select](#). If you use [TRICARE For Life](#), marriage would be a QLE for your spouse if they're under age 65. And keep in mind that premium-based plans ([TRICARE Reserve Select](#), [TRICARE Retired Reserve](#), [TRICARE Young Adult](#), and the [Continued Health Care Benefit Program](#)) offer continuous open enrollment throughout the year. You can read the [TRICARE Plans Overview](#) or use the [TRICARE Plan Finder](#) to learn about your family's plan eligibility and options. Remember that different family members may be eligible for different plans.

What actions do I need to take after getting married?

After getting married, your spouse's options will depend on your military status and where you live. [Eligible children](#) may also gain TRICARE coverage. First, register your new spouse in the [Defense Enrollment Eligibility Reporting System](#) (DEERS), so they're eligible to get TRICARE benefits. You must update

DEERS before contacting your [TRICARE contractor](#) to make any changes to your or your family member's health care coverage. To add your spouse to DEERS, you'll need to visit an [ID card office](#). Bring the original or certified copies of the [following documents](#):

- Marriage certificate
- Spouse's birth certificate
- Spouse's Social Security card
- Spouse's photo ID

You may also register [eligible children as dependents](#) until age 21 (or up to age 23 if in college) the same way. This includes unmarried biological children, stepchildren, and adopted or court-placed children. At age 21 or 23, they may qualify to purchase [TRICARE Young Adult](#). Bring [their documents](#) to your appointment as well:

- Birth certificate
- Social Security card
- Marriage certificate (for stepchild)

Finally, follow the steps to [enroll in a plan](#). You can do this online, by phone, or by mail. If you have questions, call your [regional contractor](#). Remember that the effective date of coverage will be the date of your QLE. In this case, this will be the date of the marriage. Your health plan coverage will continue unless you lose eligibility or disenroll from the plan.

Do QLEs impact other eligibility?

When you gain access to TRICARE health coverage, you gain access to TRICARE [pharmacy](#) and [vision](#) benefits. The [TRICARE Dental Program](#) is offered to family members of active duty service members and National Guard and Reserve members. Some TRICARE beneficiaries can also enroll in dental and vision plans through the [Federal Employees Dental and Vision Insurance Program](#).

How long does a new spouse have to enroll in TRICARE?

You have 90 days from the date of your marriage to change health plans or enroll any new eligible family members, if you choose. If you miss this window of opportunity that the [marriage QLE](#) provides, you'll have to wait until open season or another QLE to seek coverage. Once you're back from your honeymoon, act quickly. Learn more about your TRICARE health plan options after you [get married](#), and take command of your health with TRICARE.

[Source: Tricare Newsroom | July 13, 2021 ++]

*** Finances ***



COLA vs. Pay Raise

Update 01: COLA Spike Could Put Retirees' 2022 Pay Adjustment at Risk

Visitors to [MOAA's COLA Watch](#), one of the most-viewed pages at MOAA.org and the RAO Bulletin, have seen a skyrocketing graph the last few months. It points to the potential for a large cost-of-living adjustment in future retiree pay, but it also presents an unwelcome opportunity for the erosion of your earned benefits.

First, the graph: The May monthly figure for the Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W), released in June, was 4% above the FY 2021 baseline. That's the largest increase above the baseline since MOAA began its current method of tracking the index in 2016 – we even had to change the graph's axis to accommodate the size of the spike. If that number continues its upward climb to the end of the fiscal year, it could join 2008 (5.8%) and easily surpass 2005 (4.1%) as the largest increases since 1990. And it would mean a significant boost to retiree pay and other benefits indexed to the CPI-W (Social Security, most notably) – but there's a catch.

Military Officers Association of America has fought an ongoing battle to prevent Congress from altering this equation by either de-linking the retired-pay increase from CPI-W entirely or using some other calculation, such as "[Chained CPI](#)." A significant increase like the one projected would provide a tempting target. Why? Any changes this year could be masked by the increase itself. If the CPI-W dictates a 5% increase, for example, Congress could cut that to 3% and proclaim, accurately, that it had provided the largest retiree pay bump since 2011. That may seem significant to those outside the uniformed services community, but retirees would see an immediate erosion in their earned benefit – their retired pay would not keep pace with rising prices, and their quality of life could suffer.

It falls to veterans advocacy groups and veterans supporting such groups to remind Congress of the impact these decisions make immediately on individuals ... and the even more pronounced impact they have when compounded over time. While shaving 2 percentage points may not seem significant, especially as lawmakers deal with other budget issues and a rising debt, it could mean hundreds or thousands of dollars per year less than a military retiree had budgeted – and had earned through service. MOAA continues its work on the Hill to drive this point home with lawmakers and their staffs. In addition to monthly updates at [MOAA.org/colawatch](#), visit MOAA's [Advocacy News page](#) for any news on this and other issues critical to your benefits. [Source: MOAA Newsletter | Kevin Lilley | June 30, 2021 ++]

Military Discounts

Update 01: Good Reason to Get a Driver's License w/Vet Designation on It

Most states offer a free veteran's designation on their driver's licenses, and if you want to get your full benefits as a veteran, you will want to make sure you get yours. Having your driver's license updated with your veteran status ensures you easily can get special veteran's-only discounts and other benefits that are offered by private businesses as well as state and local governments.



Kinds of Discounts Veterans Are Eligible For

You may have visited Military.com's [discounts](#) section and have seen the hundreds of discounts that businesses offer to veterans. These discounts cover almost every type of business you can imagine: from golf courses to drugstores to theme parks. However it can be cumbersome to carry your [DD-214](#) with you all the time in order to get these discounts, and that really isn't something you should be doing. To make it easy to get these discounts, you can apply for a veteran's [ID card](#) from the Department of Veterans Affairs, but the VA only gives this card to honorably discharged veterans, and having to carry an extra ID card with you can be a hassle. That's why it's always good to get that veteran's designation on your driver's license.

Either your VA ID card or your state-issued ID or license with a veteran designation is usually all you need to take advantage of the many discounts listed in our discounts section as well as other discounts. These "other" discounts can be extremely beneficial if you take advantage of them.

Other Discounts and Freebies Available to Vets Are

Besides the usual discounts that national retailers and other businesses offer, many local companies offer veterans discounts. While most of these discounts are usually around 10% on goods and services, they can be worth a lot of money depending on the company. Sure, a 10% discount on breakfast isn't necessarily something that will make a big difference in your life, but if you are purchasing a big-ticket item, that discount can be a game changer. Buying a new refrigerator? That 10% discount can be over \$200. Just found out you need a new \$10,000 furnace? That 10% discount is \$1,000. How about home improvement? Many contractors offer 5% or 10% discounts on construction services like siding or a new roof. Those savings can add up very quickly.

All things being equal, you always should seek out the business that offers a veterans discount if you want to save money. It never hurts to ask whether the business offers a veterans discount when you are shopping around for services. Also, many states offer a ton of discounts and other benefits for veterans that you may not be aware of, and having an easily accessible veteran's ID card can make it much simpler for you and your family to receive them. For example, most states offer veterans some type of discount for admission to state parks or state fairs; others offer free or discounted hunting and fishing licenses. One thing you may not know is that many states offer these discounts to non-resident veterans.

If you're planning a vacation this summer, or staying in and doing some home-improvement, you may be able to save hundreds of dollars just by using your veteran's discount. [Source: Military.com | Jim Absher | June 25, 2021 ++]

Online Scam Tipoffs

Signs You're Getting Scammed While Shopping Online

While legitimate retailers are eager to get you to spend, so are scammers. The coronavirus pandemic has added another dimension to the problem, with offers of miracle cures and other related fraud. An odd-looking site or too-good-to-be-true deal might be the work of scammer rather than an e-commerce amateur. These 11 signs can help shoppers distinguish between the two.



Lack of Contact Information

Even businesses that don't have storefronts must be based somewhere. Look for contact information or an "about" page to learn something about the business. The absence of an address or contact phone number could indicate trouble.

Unsecure Site

Secure websites — indicated by "https" rather than "http" at the beginning of a URL — encrypt data such as payment information. Do not submit personal or financial data to unsecured sites. Web browsers also help shoppers notice when a site is, or isn't, secure. Look for a closed lock, often in green, in the address bar. An open lock and red background indicate the site isn't using the secure protocol to send and receive data (though hackers have also been known to fake this icon).

Fake Trust Seals

Trust seals, such as those from McAfee and Truste, can indicate a site is monitored or is known to use security measures to protect users' data. Don't take the image as proof, however — anyone can copy and paste one onto a website despite copyright restrictions. The seal should be clickable, leading either to the seal provider's website or a pop-up that signals its validity. The lack of a seal doesn't necessarily mean a site is unsafe, but a seal that isn't clickable could be a worrying sign.

Scareware

On a supposed e-commerce website, a pop-up may appear warning that the site isn't safe and directing shoppers to download a browser update or anti-virus software. Watch out! The download may actually be the virus. Fake warnings can appear almost identical to legitimate warnings, but the real ones don't tell you to download anything.

Unnecessary Checkout Info

Online sellers must gather buyers' payment information and shipping addresses. Some retailers may ask buyers to sign up for an email newsletter and to provide extra personal information, such as shopping preferences or annual income. The data can help them better understand their customers and target emails.

But a trustworthy site won't ask for unnecessary personal data, such as Social Security number or mother's pre-marriage name.

Terrible Site Reviews

When you're unfamiliar with a shopping site, spend a few minutes looking for reviews or complaints. Search the website's name alongside "review" or "scam" and read a few of the top results. Don't be too quick to conclude anything from an aggregate negative rating. The site may not be a scam, but the products it sells may be deficient or customer service may be lacking. Of course, those are also reasons to reconsider a purchase.

Negative Seller Reviews

Scammers are known to set up accounts on legitimate sites such as Amazon and eBay to lure victims. Check feedback on individual sellers before buying or bidding on a product. Common scams include selling a picture of a product rather than the product itself (read the listing carefully) or selling counterfeit goods (eBay does have a guarantee that helps protect buyers who never get what they paid for, or get a subpar or counterfeit product).

Unprotected Payment Methods

When buying a product online, look for well-known payment methods, such as major credit cards. Cards from the major issuers have zero-liability policies, which can protect cardholders if their information is used to make unauthorized purchases. PayPal is a common and trustworthy way to make purchases because it adds a layer of security: Shoppers input only their PayPal account information, not debit or credit card details. (Still, there are many scams that involve PayPal-lookalike websites or emails, so proceed with caution.) If a seller or online retailer asks for a wire transfer or personal check, that's likely a sign to back off. Once a check has been sent to an unscrupulous vendor, there might not be anything you can do to get the money back.

Upfront Payment Requests

As the old adage goes, if it sounds too good to be true, it probably is. Some scammers list products on Craigslist and other classified sites at remarkably low prices. Often the scammers claim they are traveling or unavailable when potential buyers express interest. They'll try to get the buyer to submit payment up front, with an empty promise to deliver the goods as soon as they can.

Coupon Giveaways

Looking for coupon or discount codes before checking out can lead to savings. But watch out for coupon scams. Scammers often use Facebook and other social media outlets to post and give away fake coupons in exchange for personal information that they use or sell later.

Ads for COVID Test Kits or Vaccines

Most test kits advertised online have not been approved by the Food and Drug Administration, and any at-home test promising rapid results is not authorized, according to the Federal Trade Commission. Online sales of COVID-19 vaccines are another textbook example of fraud: The approved vaccines are free of charge and cannot be purchased online, the FTC reminds consumers.

[Source: Cheapism | Louis DeNicola | July 05, 2021 ++]

Driving Habits

Ones That Wreck Your Vehicle & Wallet



The longer an individual owns a vehicle, the more driving habits are acquired. Regrettably, not all of the acquired habits are good ones. What is more, the greater experience in driving the individual has, the more difficult it is to break the habits. Below are a few of the bad driving behaviors that lead to unnecessary expenses. The article is intended to assist in curbing bad habits and allowing individuals to avoid harmful situations.

Maintaining Your Foot on The Brake While Driving Downhill

Several drivers have a tendency of keeping their foot on the brake pedal as they are driving downhill. In an effort to be ready to break in the event of any worthwhile situation. This results in the brake system overheating and wearing out the brake discs and pads. The correct thing to do is to place the vehicle into a lower gear causing the engine braking to be initiated.

Running A Cold Engine At High Revs

The majority of modern vehicles do not require warming up. However, individuals should still keep their eye on the temperature gauge. Until that gauge shows that it has reached operating temperature, the engine should not run in excess of 2,000 RPMs. During freezing conditions, it is advisable to maintain the engine running for about one to two minutes prior to driving away.

Neglecting To Utilize the Emergency Brake

When an individual parks a vehicle that has automatic transmission on an incline, they should use the emergency brake. The reason being is that the total burden rests on the lock gear of the output shaft of the gearbox. In order to successfully park on a slope, press the foot brake and plane the vehicle in park. Then engage the emergency brake, then and only then slowly release the brake.

Ignoring Suspicious Noises

Malfunctions could be indicated by creaking noises that are ever so slight. They can also be signals by other unusual sounds. Several drivers have a tendency to completely ignore these sounds. This could lead to the vehicle breaking down in the middle of the road. In the event, your vehicle begins to emit unnatural noises, make sure to have a diagnostic check completed as soon as possible. This should identify the issue and it could be dealt with in time.

Frequent Braking

Maintain your distance from other vehicles, and merge with the traffic. This is the technique that they teach everyone during driving school. However, if an individual continually brakes unnecessarily, they better put aside some additional cash for the replacement of brake pads. In order to avoid unpleasant accidents, keep in mind the regular changing of brake hoses. Also, remember to monitor the brake fluid level regularly.

Filling Up Only When the Gas Tank Is Practically Empty

When a vehicle is not being used, mechanical impurities build up in the gas tank and residue settles to the base. The dirt gets into the filters and the fuel pump, resulting in some damage. During the winter season,

be certain that the gas tank is always left at a minimum half filled with fuel. This is to ensure that you avoid the development of huge quantities of condensate. During freezing temperatures, the presence of water in the gas tank could result in warping of the tank and other issues.

Resting Your Hand on the Gear Stick

Several individuals have the habit of resting their hands on the gear stick as they [drive](#). This practice should be avoided for many reasons. The most apparent of them all is that individuals should have both hands on the steering for optimum control. Another harmful impact is that such tiny, nevertheless consistent; the strain on the gearbox transforms it into something that resembles a cocktail shaker. This leads to the dislodgement of gears and synchronizers. This in turn results in issues with changing gears.

[Source: The Outdoor Wear Team | July 1, 2021 ++]

Thrift Savings Plan 2021

Contributors, Check Your Contribution Amounts

This article is directed at current contributors to the Thrift Savings Plan (TSP) for whom the Defense Finance and Accounting Service (DFAS) is your pay administrator. Due to a mistake in a software update, some members under age 50 may accidentally contribute too much to their TSP if they are trying to max out the plan at the \$19,500 contribution limit. Contributions from regular pay are limited to \$19,500 for members below age 50 and \$26,000 for members aged 50 and over. Typically, DFAS cuts off contributions at the annual contribution limit. However, this year the limit amount for contributors age 50 and up, \$26,000, is also being used for members below age 50 — that's the software mistake.

If you are younger than 50 and contributing to the \$19,500 max, you could accidentally contribute over the limit. The pay system will not cut you off at \$19,500 as it normally would. Get a jump on the issue. Check your payroll deductions to the TSP. Adjust to ensure by the end of December you won't go over the \$19,500 limit. Also adjust to ensure your contributions will receive the max-matching contributions if you are under the Blended Retirement System. Get with your finance office if you run into any problems or have questions. DFAS is monitoring the situation and claims it will return excess contributions to impacted members. A permanent fix is expected in October. [Source: The MOAA Newsletter | Shane Ostrom | July 07, 2021++]

Social Media Scams

Phony Instagram Influencers Sell Fake Wigs

Social media is [rife with misleading ads](#), but sometimes con artists go a step further. They create social media accounts, build (or buy) a following, and con consumers into paying big bucks for [products](#) or [services](#) they never plan to deliver. Recently, [BBB Scam Tracker](#) has seen an increase in reports of social media scammers selling (allegedly) high-end wigs.

How the Scam Works

- You find a social media account, typically on Instagram, that features professional looking photos and gorgeous wigs. The "influencer" claims to be a professional stylist who works with celebrities and seems to have a substantial following. You contact the seller and they offer you a deal on the wig you showed interest in. When you accept, they ask for payment through a [digital wallet app](#). After you've sent the money, the seller promises to deliver the wig by a certain date. The scammer may ask for extra money to make your wig just right.
- When your wig arrives, it looks nothing like the one in the photos! Or you might never receive any wig at all. When you try to contact the seller to find out what happened, they claim they will deliver it soon, or they simply deny the sale ever happened. Either way, if you press for a refund the seller will block you and disappear.
- One victim told BBB Scam Tracker that she spent \$900 on a wig that never arrived. After trying to get a refund, the Instagram influencer she purchased from blocked her—as well as posted her home address. “She told me she’s blocking me permanently and she’ll be in touch via her attorney. Never did I hear anything from any law practice. And never did I get my money back,” the victim reported. “To make the situation worse, the lady started posting my private HOME address on her public Instagram account for everyone to see. I trusted her with my sensitive information and she publicly leaked it!”

Spot a social media sales scam:

- Take a closer look at the seller’s social media profile. Legitimate sellers will post frequently, respond quickly, and clearly display and describe the services they provide. Fake social media accounts lack original content, only give generic introductions, and don’t have much genuine engagement.
- Read their post comments. If a seller is less than reputable, you may find comments that point out poor customer service or outright scams. Keep in mind though that sellers can delete or hide bad comments, so a lack of negative comments doesn’t always mean a business is in good standing.
- Check for clear sales protocols. Reputable businesses will have a clearly laid out process for making a sale and delivering a product. In addition, sellers should give you written confirmation of your purchase and detailed instructions on what to do if you need to cancel your order or request a refund. If a seller’s information on payment or delivery is vague or if they can’t offer you a receipt for your purchase, shop somewhere else.
- Use safe payment methods. It’s always best to pay for products and services with your credit card. That way, if anything goes awry, you can contest the charges. If a seller insists you pay via a digital app, especially if they are adamant that you should label the money as a payment made to friends or family, think twice. Circumventing normal payment methods is a common tactic scammers use to get away with your money.

For More Information

Learn more about avoiding [scam social media ads](#) when shopping online. Read about how to spot a [phony social media account](#). If you’ve spotted a scam (whether or not you’ve lost money), report it to [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](#). [Source: BBB Scam Alerts | June 4, 2021 ++]

Child Tax Credit Scams

Credits Are Coming, And So Are The Scammers!

From July 15 through December 2021, if you qualify for payments through the American Rescue Plan Act, the Internal Revenue Service (IRS) announced it is sending monthly payments direct deposit, paper check or through debit cards. These payments are an advance on the child tax credit, which means eligible people will get up to half of their child tax credit in these monthly payments and the other half when they file their 2021 taxes. You can go to [IRS.gov](https://www.irs.gov) to see who qualifies, how much you may receive, and how to address any problems. You will also have the option of unenrolling from the Advance payments program.

According to the [Federal Trade Commission](https://www.ftc.gov), when it comes to government being in the news, the scammers will likely use their standard playbook, meaning [impostor scams](#) may appear, with con artists pretending to "help" you get your payments earlier, get more money, or commit identity theft.

BBB and the FTC share these tips:

- [Avoid Impostor scams](#) - Government agencies like the IRS or Social Security Administration will not call, text, DM, or email you.
- Do not give out any personal information, like social security numbers, bank account information, or credit/debit card numbers.
- Eligibility requirements and payment disbursements are monitored by the IRS only.
- When someone is requiring payments by gift card, wire transfers, or cryptocurrency, it is likely a scam.

For More Information:

Learn more tips on how to avoid scams by reading [10 Steps to avoid scams](#). If you have been the victim of this or another scam, make others aware by filing a report on [BBB.org/ScamTracker](https://www.bbb.org/scamtracker).

You can also report scams to the FTC at [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov).

For BBB Information:

Visit [BBB.org](https://www.bbb.org) to look up a business, file a complaint, write a customer review, read tips, follow us on social media, and more. [Source: BBB | Better Business Bureau Serving Acadiana | June 23, 2021 ++]

Romance Scams

Update 02: New One Where Everything Is Fake

You've probably heard about [romance scams](#) where con artists trick unsuspecting victims into falling in love – and parting with their money. Lately, [BBB Scam Tracker](#) is getting reports of a new type of romance scam. In this con, it's the entire dating website that's a sham.

How the Scam Works

- You sign up for a dating service that seems legitimate. The site asks you to fill out a profile with your personal information. This includes your credit card number, which is used to pay for your membership.
- However, when you start browsing other users' profiles, you notice red flags. Other members who contact you have incomplete profiles that lack photos and other basic information. The site may encourage you to connect with people who don't match your dating profile. For example, they may live in a different city or be outside your preferred age range. You may also notice that profiles frequently vanish from the site—even after you've chatted with them.
- It turns out that these other daters aren't real! The site is filled with phony profiles make you think that the site has many members. Once you figure out the hoax, you try to cancel your membership. But the site [keeps billing you](#).
- In some cases, the scam dating site requires you to pay to contact other "daters." One victim reported joining a dating service where she bought "coins" in order to chat with other members. "I was bombarded with messages from nearly 200 different users in only a few days and without even fully filling out a personal profile," she told [BBB Scam Tracker](#). "I paid for coins three times and was double charged each time. This site hires operators to steal photos, assume fake identities, and then bombards users with messages to entice them into buying coins to conversate by lying and leading people on."

How to spot fake dating websites:

- Do your research before you sign up. Do an internet search of the dating website's name along with the words "reviews" and "scams." Keep a close eye out for any negative reports or past users who suspect the website is fake.
- Make sure you understand how the website works. It's not entirely unusual to have to pay a monthly fee or small fees for individual connections to dating services but be sure the website is up front about how their payment system works. If their payment system isn't well documented or you find it confusing, choose another dating service instead.
- If it's too good to be true, don't believe it! For example, if you haven't even completed your personal profile and people are lining up to meet you, it's probably a scam. The same goes for individuals who make unrealistic claims about their love and devotion for you – especially if you just met online.
- Use your credit card to pay for online services and memberships. When you pay with your credit card, you can dispute any unauthorized charges or charges made for fake services. The same may not be true if you use your debit card or if you give a company your banking information, such as your account number and your bank's routing number.
- Never give money or personal information to a stranger. Some con artists will ask you for money so they can buy a flight to come visit you or for some other "noble" reason. If someone you've never met in person starts asking you for information like credit card, bank, or government ID numbers, cut off contact immediately.

For More Information

Read the [BBB Study on romance scams](#) and [these romance scam tips](#) to learn more and avoid falling victim. If you've spotted a scam (whether or not you've lost money), report it to 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 | July 9, 2021 ++]

Tax Burden on New Hampshire Vets

As of JUL 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 ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you move to New Hampshire in 2021.

Sales Taxes

New Hampshire is one of the few states with no statewide sales tax. There are, however, several specific taxes levied on particular services or products. These excises include a 9% tax on restaurants and prepared food consumed on-premises, a 9% tax on room and car rentals, a tax of \$0.00055 cents per megawatt-hour on electricity, and a 7% tax on telecommunications services.

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 state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. New Hampshire's excise taxes 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. An average of \$630 in yearly excise taxes per capita is collected, one of the highest average per capita excise taxes in the country. Unlike the Sales Tax, excise taxes are not generally deductible on state income tax returns or on your federal tax return. However, the IRS occasionally allows certain excise taxes to be deducted for certain tax years

- **Alcohol:** Beer: \$0.30 per gal | Wine: \$3.40 per gal | Liquor \$13.50 per gal. The excise tax on beer is higher than 58% of the other 50 states and is ranked #21 out of all states. New Hampshire is an "Alcoholic beverage control state", in which the sale of liquor and spirits are state-controlled. Liquor sales are only permitted in state alcohol stores, also called "ABC Stores". The state earns revenue by selling alcoholic beverages, so there is no need to apply an additional excise tax on liquor. The price of all alcohol sold in New Hampshire also includes Federal alcohol excise taxes, which are collected from the brewer / distiller by the Alcohol and Tobacco Tax and Trade Bureau and generally passed on to the consumer in the beverage's price.
- **Cannabis:** None In 2018, the New Hampshire legislature voted to legalize the possession and growing of marijuana, but sales are not permitted.

- **Cellphone:** The average tax collected on cell phone plans is \$8.18 per phone service plan, lower than 64% of the other 50 states. New Hampshire's average cellphone tax is ranked #32 out of the 50 states. The 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 excise tax on cigarettes is \$1.78 per 20 cigarettes, higher than 66% of the other 50 states. New Hampshire's excise tax on cigarettes is ranked #17 out of the 50 states. The cigarette tax 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 excise tax on gasoline is 22.20¢ per gallon, lower than 62% of the other 50 states. New Hampshire's excise tax on gasoline is ranked #31 out of the 50 states. The gas tax is included in the pump price at all gas stations in the state and is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel. The federal tax was last raised in OCT 1993 and is not indexed to inflation, which has increased a total of 77% from 1993 to 2020. Refer to <https://www.salestaxhandbook.com/maine/gasoline-fuel> for all state and federal taxes by type of fuel
- **Vehicle:** New Hampshire 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 Nebraska Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

New Hampshire has a state income tax, but it only applies to certain dividend and interest income. Wages are not taxed. The state is ranked 43rd of all 51 states. New Hampshire's individual tax rates apply to interest and dividend income only. Income tax is not levied on wages. You only have to file a New Hampshire Income Tax Return if you have earned over \$2,400 annually (\$4,800 for joint filers) in taxable dividend and interest income. Additional exemptions exist for seniors or disabled individuals:

- \$1,200 exemption is available for residents who are 65 years of age or older
- \$1,200 exemption is available for residents who are blind regardless of their age
- \$1,200 exemption is available to disabled individuals under age 65 who are unable to work

If you have any questions about what income is taxable, or need to ask questions about your tax account, you can call the New Hampshire Taxpayer Services department at (603) 230-5920. Recent taxes on gambling income and inheritances were repealed in 2011 and 2003, respectively. Overall, New Hampshire has a relatively low tax burden compared to most other states.

Website: New Hampshire Department of Revenue Administration <https://www.revenue.nh.gov>

Tax Forms:

- http://www.tax-rates.org/forms/new_hampshire/income_tax_instructions Tax Instruction Booklet
- http://www.tax-rates.org/forms/new_hampshire/form_dp-10 Interest and Dividends Tax Return
- <https://www.revenue.nh.gov/forms/index.htm> All Tax forms

Property Taxes

The median property tax is \$4,636 per year for a home worth the median value of \$249,700. Counties collect an average of 1.86% of a property's assessed fair market value as property tax per year. New Hampshire has one of the highest average property tax rates in the country, with only two

states levying higher property taxes. The state's median income is \$73,159 per year, so the median yearly property tax paid by residents amounts to approximately 6.34% of their yearly income..

Rockingham County collects the highest property tax in New Hampshire, levying an average of \$5,344.00 (1.74% of median home value) yearly in property taxes, while Carroll County has the lowest property tax in the state, collecting an average tax of \$2,582.00 (1.07% of median home value) per year.

Property taxes are collected on a county level, and each county 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 the state. For more localized property tax rates refer to the county list at http://www.tax-rates.org/new_hampshire/property-tax#Counties. Your county's property tax assessor will send you a bill detailing the exact amount of property tax you owe every year.

The state offers exemptions for individuals who are blind, deaf, have disabilities are 65 years old on April 1 of the tax year. The Elderly Exemption program for seniors requires New Hampshire residency for at least five years. Net income must be \$13,400 or lower if single and \$20,400 or less if married, although this may vary by county. Local governments set other eligibility rules, and the state requires a minimum \$5,000 exemption off assessed home value.

New Hampshire's property tax deferral program is available to taxpayers aged 65 and older. Disabled individuals receiving benefits under Social Security Title II or Title XVI also qualify. The deferral is granted annually to those who prove financial hardship. Total deferred taxes and the 5% interest can't exceed 85% of the owner's equity. The tax lien is due within nine months of the property owner's death New Hampshire offers the Low and Moderate Income Homeowner's Property Tax Relief program to those who own a home subject to the state education property tax. Total household income to qualify is \$20,000 or less, or \$40,000 or less if married or head of a household.

Visit New Hampshire Property Exemptions & Tax Credits for more information or call (603) 271-2687 for details on property taxes.

Inheritance and Estate Taxes

New Hampshire levies no inheritance or estate tax. For questions call Audit Division at (603) 230-5030 or write to the NH DRA, Estate & Legacy Bureau, Audit Division, PO Box 457, Concord, NH 03302-0457.

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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For further information visit the New Hampshire Department of Revenue Administration website <https://www.revenue.nh.gov>. [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#NEWHampshire> | July 2021 ++]

* General Interest *



Notes of Interest

JUL 01 thru 15, 2021

- **Covid Vaccine.** Almost 15 million people have missed their second COVID-19 vaccine dose, according to CDC data cited by The Washington Post. That number means nearly 11 percent of people who had sufficient time to get their second dose missed the ideal window, the Post reported 2 JUL. That is an increase from 8 percent earlier in the year, which a CDC spokesperson told the Post was "not unexpected."
- **Post-Secondary Military Students.** For updated info on federal and state laws and regulations regarding the readmission of military personnel at colleges and the like who have had their studies interrupted due to being mobilized or transferred by the military, Reserve, or Guard go to <https://cdn.ymaws.com/www.roa.org/resource/resmgr/lawreviews/2021/21038-LR.pdf>. Note that the list of states with their own laws has grown from 21 to 31.
- **Ohio Athletes.** Ohio's two-year budget was signed 1 JUL. The \$74.1 billion spending package gave college athletes permission to earn money off their name, image and likeness.
- **Arizona Taxes.** Military retirees in Arizona scored a victory 30 JU when Gov. Doug Ducey signed the state's budget legislation into law, totally exempting military retirement from state income tax retroactive to 1 JAN.
- **Nebraska Taxes.** Military retirees in Nebraska will receive a total tax exemption of military retirement pay from state income tax beginning in 2022. The bill, which Gov. Pete Ricketts signed in May 2021, follows a partial exemption signed by the governor last year.
- **Louisiana Taxes.** Gov. John Bel Edwards signed House Bill 200 in June. The bill exempts the military survivor benefit plan from state income tax payments and is retroactive to Jan. 1, 2021.
- **Hackers.** The top lawyer for U.S. Cyber Command is calling for the United States to push back against transnational criminal hackers with military cyber operations. The disruptions caused by recent events "have demonstrated that what initially may be categorized as crime may be better thought of as a national security threat," and the United States must use its own cyber strength if the threats are to be defeated, Marine Lt. Col. Kurt Sanger argued.
- **Vet Legislation.** To review the current list of pending VFW supported vet legislation by bill number and title refer to <https://votervoice.net/VFW/bills>.
- **China's South China Sea Claims.** The Biden administration on 11 JUL upheld a Trump-era rejection of nearly all of China's significant maritime claims in the South China Sea. The

administration also warned China that any attack on the Philippines in the flashpoint region would draw a U.S. response under a mutual defense treaty.

[Source: Various | July 15, 2021 ++]

U.S. Embassy Manila

Current U.S. Passport Policy



The U.S. Embassy in Manila and Consular Agency in Cebu encourage all eligible, adult U.S. citizens in the Philippines to [renew their passports by mail](#) as in-person appointments remain limited.

U.S. citizens in the Philippines who are eligible to apply by [mail using the DS-82 form](#) can pay the passport application fee exclusively online via the U.S. government's secure website, [Pay.Gov](#). The website accepts payment by credit card, debit card and PayPal. U.S. dollar demand drafts will be discontinued as of July 12, 2021. U.S. dollar demand drafts dated before July 12, 2021 will still be accepted with the accompanying passport application, but applications with enclosed demand drafts purchased after that date will be returned without being processed.

As a reminder, online fee payment is only available for mail-in passport book renewals at this time. If you wish to renew or apply for a passport card, you must make an appointment to apply in person at the U.S. Embassy in Manila or the Consular Agency in Cebu. In-person appointments are also required for first-time adult [passports](#), child passports, or to replace lost or stolen passports.

For further information:

- See the State Department's [travel website](#) for the Worldwide Caution, Travel Advisories, Alerts, and the [Philippines Country Specific Information](#).
- Enroll in the [Smart Traveler Enrollment Program](#) (STEP) to receive Alerts and make it easier to locate you in an emergency.
- Call 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).
- Follow us on [Twitter](#) and [Facebook](#).

[Source: U.S. Embassy in the Philippines | July 9, 2021 ++]

U.S. Embassy Manila

Extension of Expired Philippine Visas for Foreign Nationals



The U.S. Embassy in Manila and Consular Agency in Cebu remind U.S. citizens in the Philippines with expired Philippine visas of the Bureau of Immigration's (BI) policy on extension of expired Philippine visas due to the COVID-19 pandemic. The BI has authorized grace periods for foreign nationals whose visas have expired during the pandemic:

1. Foreigners whose converted visas (work, student, or resident visas) expired from March 16, 2020 up to July 4, 2021, are given up to November 30, 2021 to file for visa renewal or amendment; and
2. Foreigners with expiring visas were also given a non-extendable grace period of six months from the expiration of their visas to file their applications for visa renewal or extension.

Only foreign nationals who have not left the Philippines since the pandemic began are eligible for extension. Foreigners who fail to file their applications before November 30, 2021 could be subjected to deportation proceedings for illegally staying in the country. This policy does not apply to travelers who hold Philippine tourist visas. Those with a Philippine visa which expired while they are outside of the Philippines should reapply for a new visa at a Philippine Consulate or Embassy.

For further information and assistance:

- Philippine Bureau of Immigration [website](#)
- U.S. Embassy in the Philippines: +63(2) 5301-2000 or ACSIInfoManila@state.gov
- State Department – Consular Affairs: 888-407-4747 or 202-501-4444
- [Philippines Country Information](#)
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[Source: U.S. Embassy in the Philippines | July 9, 2021 ++]

Iraq War Legacy

Update 01: Among Iraqis, the Name Rumsfeld Evokes Nation's Destruction

When he heard on the news that Donald Rumsfeld had died, Ali Ridha al-Tamimi and his wife sat down with their four children and told them: "**This is the person who ruined our country.**" "He destroyed many families. And did it under the cover of liberation," Tamimi later told The Associated Press. "I will never forgive him for the pain he caused us." The heated emotions are shared by many in Iraq, where the name Rumsfeld is synonymous with the 2003 U.S.-led invasion that toppled dictator Saddam Hussein — and deaths, arrests and torture that followed. The dark chapter in Iraq's history still echoes in the daily lives of Iraqis today.



Secretary of Defense Donald Rumsfeld talks with Maj. Richard Gray, Commander of C Company, 135th General Support Aviation Battalion, at Logistical Support Area Anaconda, during his farewell visit of Iraq Dec. 9, 2006.

Rumsfeld, the defense secretary for President George W. Bush, was one of the architects of the invasion that ousted Saddam on what turned out to be baseless accusations he was hiding weapons of mass destruction. Americans and their allies failed to plan much for what came next, and disbanded Iraqi security forces as one of their first steps — leading Iraqis to hold Rumsfeld and other American leaders responsible for years of unremitting sectarian bloodletting, extremist attacks and endless car bombings. Secretary of Defense Donald Rumsfeld, President George W. Bush and Vice President Dick Cheney look over the program for Rumsfeld's retirement ceremony at the Pentagon in 2006.

Rumsfeld is also linked to the abuse and torture of detainees in U.S. custody in the infamous Abu Ghraib prison west of Baghdad — an episode Rumsfeld later referred to as his darkest hour as defense secretary. The prison was known during Saddam's rule as one of the main facilities for jailing and executing his opponents. After Saddam, Abu Ghraib became notorious once again, for the 2004 scandal over shocking abuses of detainees by American guards. When news broke of Rumsfeld's death in the United States on Wednesday at 88, many Iraqis took to social media to express lingering anger and bitterness. They aired memories of the dark era in Iraq that Bush and Rumsfeld represent. Some tweeted: "Rot in Hell." Others described Rumsfeld as a war criminal.

Al-Tamimi said he holds Rumsfeld personally responsible for his own detention in 2006, on suspicion of undertaking in anti-U.S. activities, including, he said, allegations of inciting against the U.S. presence in Iraq. Speaking to the AP over the phone on Thursday, he would not elaborate. He was held in Camp Bucca prison in southern Iraq for two years without a conviction. His son was just over a month old when he was detained. "He killed me while I was alive," al-Tamimi said of Rumsfeld. Al-Tamimi's son was growing up for those two years "not knowing he had a father or where he was," he said. Al-Tamimi was later found innocent by an Iraqi court and freed in 2008.

On social media, Iraqis shared stories of what Americans called a war of liberation gone horribly wrong for their country. Muntader al-Zaidi, an Iraqi journalist known for throwing his shoes at Bush during a 2008 news conference to vent his outrage at the U.S.-led invasion, tweeted: "He is gone and Baghdad remains." In Washington, Rumsfeld's former colleagues remembered him as simultaneously smart and combative, patriotic and politically cunning, with a career under four presidents that was tainted by the disastrous invasion of Iraq, for which Rumsfeld served as one of the most visible and vocal supporters. Bush on 30 JUN hailed Rumsfeld's "steady service as a wartime secretary of defense — a duty he carried out with strength, skill, and honor."

But the memories of those whose lives and nation were changed by the U.S. administration's actions could not have been more different. "Rumsfeld was a black mark on the history of Iraq. He brought the corrupt politicians that now control Iraq," said Ihsan Alshamary, an Iraqi researcher in political affairs. He said Rumsfeld is responsible not just for the U.S. occupation of Iraq, but for decisions that had calamitous effects on Iraq's future. "As an Iraqi, I am relieved that one of the people responsible for the deaths of thousands, if not tens of thousands of Iraqis, is now dead. He will face his maker and have to answer for his transgressions in this life," said Jawad al-Tai, a 45-year-old living in Baghdad. "He didn't liberate us. This is a myth. He killed us and told us to thank him for it," al-Tai said.

In the wake of the invasion, many Iraqis were grateful to have Saddam removed by the Americans, and initially hopeful for their country's future. But that changed as it became clear that the Americans were unsure how to proceed after gutting the Iraqi government and security forces — or how to deal with the violent Sunni extremist groups, militants and and Shiite militias, some backed by neighboring Iran, that sprang up in the resulting security vacuum.

Sajad al-Rikabi, a 38-year-old Iraqi activist who participated in mass protests against government corruption in 2019, said he holds the U.S. responsible for the broken country that is Iraq today, and the post-war political class that now rules the land. "The only way I will say "Rest in Peace" for him, is if the U.S. comes in and dismantles the system he created," al-Rikabi said of Rumsfeld. "All that we are protesting now came because of his policies." [Source: The Associated Press| Qassim Abdul-Zahra | July 1, 2021 ++]

DPRK*China Relations

Leaders of North Korea, China Vow to Strengthen Ties



The North Korean and Chinese leaders expressed their desire Sunday to further strengthen their ties as they exchanged messages marking the 60th anniversary of their countries' defense treaty. In a message to Chinese President Xi Jinping, North Korean leader Kim Jong Un said it is "the fixed stand" of his government to "ceaselessly develop the friendly and cooperative relations" between the countries, the official Korean Central News Agency said. Xi said in his message that "he is willing to provide greater happiness to the two countries ... by strengthening the strategic communication with (Kim) to properly control the direction of the advance of the China-(North Korea) relations and by steadily leading the relations of friendship and cooperation between the two countries to a new stage," KCNA said.

North Korea has been expected to seek greater support from China, its major ally and aid benefactor, as it grapples with economic hardship exacerbated by the coronavirus pandemic and crippling U.S.-led sanctions over its nuclear weapons program. China, for its part, sees preventing a North Korean collapse as crucial to its security interests and would need to boost ties with North Korea and other traditional allies amid fierce rivalry with the United States, some experts say. Kim said in his message that the bilateral treaty "is displaying its stronger vitality in defending and propelling the socialist cause of the two countries ... now that the hostile forces become more desperate in their challenge and obstructive moves." Under the 1961 treaty, North Korea and China are committed to offering one another immediate military and other aid in the event of an attack.

North Korea-China ties go back to the 1930s, when Kim Il Sung, the grandfather of Kim Jong Un, led Korean guerrillas as they fought alongside Chinese soldiers against Japanese colonizers in northeastern China. The two countries established diplomatic relations in 1949, one year before North Korea launched a surprise attack on South Korea and started a three-year war that killed hundreds of thousands of people. China fought alongside North Korea during the 1950-53 Korean War, while U.S.-led U.N. forces supported South Korea. About 28,500 U.S. soldiers are still stationed in South Korea to deter potential aggression from North Korea. China doesn't deploy troops in North Korea. [Source: Associated Press | Hyung-Jin Kim | July 11, 2021 ++]

China's Territorial Claims

Update 10: China Says It Chased US Warship Out of Disputed Sea; US Rejects Claim



The guided-missile destroyer USS Benfold (DDG-65)

China's military said it chased a U.S. warship out of a disputed area of the South China Sea on 12 JUL after Washington warned an attack on the Philippines might activate a mutual defense treaty. Beijing affirmed its claims to portions of the sea that also are claimed by Southeast Asia governments. It rejected the Biden administration's declaration of support 11 JUL for an international tribunal ruling in favor of the Philippines that threw out most of them. China is increasingly assertive about pressing its territorial claims, which are fueling tension with neighbors including Japan, India, Vietnam and the Philippines.

The People's Liberation Army said it sent ships and planes after the USS Benfold entered waters claimed by Beijing around the Paracel Islands. Chinese forces "warned them and drove them away," the military said on its social media account. The islands are "China's inherent territory," the PLA said. "The actions of the U.S. military have seriously violated China's sovereignty and security." The U.S. Navy, in a statement by the 7th Fleet Public Affairs office, rejected the Chinese statement as false but gave no

details of a possible encounter with PLA forces. The Benfold carried out the operation “in accordance with international law and then continued on to conduct normal operations in international waters,” the statement said.

The Chinese statement was “the latest in a long string of PRC actions to misrepresent lawful U.S. maritime operations and assert its excessive and illegitimate maritime claims,” the Navy statement said. On 11 JUL, the Biden administration affirmed its support for the 2016 tribunal ruling that rejected China’s claims outside it’s internationally recognize territorial waters. Secretary of State Antony Blinken accused Beijing of intimidating its Southeast Asian neighbors and threatening navigation through an important global waterway. Blinken warned that an attack on Philippine vessels or aircraft “would invoke U.S. mutual defense commitments.” A 1951 treaty obligates Washington and Manila to come to each other’s aid in case of an attack.

The panel’s ruling was “a political farce,” said a Foreign Ministry spokesperson, Zhao Lijian. He said China’s territorial claims have “sufficient historical and legal basis.” “China firmly deplores and rejects the wrongdoings of the United States,” Zhao said at a regular news briefing. A U.S.-based expert said 12 JUL that swarms of Chinese vessels anchored in a disputed area of the South China Sea have dumped human waste and wastewater for years, causing algae blooms that have damaged coral reefs and threatened fish in an unfolding catastrophe. Satellite images over the last five years show how human waste, sewage and wastewater have accumulated and caused algae in the atoll, internationally known as Union Banks, said Liz Derr, who heads Similarity Inc., a software company creating artificial intelligence technologies for satellite imagery analysis.

At least 236 ships were spotted in the atoll on 17 JUN alone, she said at a Philippine online news forum on China’s actions in the South China Sea. Chinese officials did not immediately react to Derr’s assessment of the environmental damage, but have said in the past that they have taken steps to protect the fisheries stock and the environment in the South China Sea. [Source: Associated Press | July 12, 2021 |++]

China’s Carrier Program

Update 01: J-35 Carrier Fighter Appears; Step To ‘Most Powerful Navy’?



F-35C

China’s Navy has taken another step toward eliminating the last advantages that the US Navy enjoys, in the form of the new, stealthy carrier fighter aircraft known as the J-35. What has caught the attention of US

defense policy makers is the J-35's appearance at the aircraft carrier building in Wuhan, Hubei Province that performs research for PLAN naval aviation operations. The photo is the latest of images taken of the Wuhan facility over the years by Chinese aviation enthusiasts and then posted anonymously on various PRC-based websites. Many times these photos are deleted as they constitute violations of Beijing's pathologically secretive and pervasive military security guidelines.

"The J-35 may well represent another significant milestone in the Chinese long-term pursuit of a blue-water carrier based naval aviation capability", said retired US naval intelligence officer, Capt. James Fanell. Looking back over a long career as the most-senior retired analyst in charge of PLAN assessments, he says "we are seeing the goals of [now retired] Admiral Wu Shengli coming to fruition as the PLAN continues its transformation into the most powerful navy on the planet."

The Shenyang Aircraft Corporation aircraft has existed as an actual flying platform since 2011, after which it progressed through three major design iterations and several designators (F-60/J-31/FC-31), until appearing as the J-35 aircraft with a re-configured wing and an elongated fuselage optimized for a lower radar cross section (RCS). The J-35's first public appearance was as the J-31 at the 2014 Air Show China expo. This model was fitted with two underpowered Russian-made engines originally developed for the Mikoyan MiG-29. But even this earlier configuration already appeared to be a twin-engine adaptation of the US Lockheed Martin F-35's design.

The J-35's emergence is not just a major step in the Chinese industry's march to create a modern carrier force, but is a two-generation leap beyond the PLAN's initial choice for a carrier-capable fighter aircraft, another SAC-built aircraft, the J-15. The J-15 was not an indigenous Chinese development but a reverse-engineered copy of the Russian Sukhoi Su-33 carrier fighter. It also draws on an early pre-production Su-27K prototype that SAC acquired from a naval aviation research center in then-Ukraine controlled Crimea, which was used to develop many detailed aspects of the Chinese variant. As a 1980s design made almost entirely of conventional metal alloys, the J-15 also suffers from being the heaviest carrier-based fighter in the world. (The weight factor was one reason the Russians declared their Su-33 design obsolete in 2015.) With an unassisted, non-catapult take-off, with a full fuel load, it is limited to only two tonnes of its 12-tonnes weapon capacity — two CASIC YJ-83K ASMs and two older-generation PL-8 infrared-guided AAMs.

A PLA military source who spoke on condition of anonymity said the J-15 is so overweight that, "even the US Navy's new generation C13-2 steam catapult launch engines that are installed on Nimitz-class aircraft carriers, would struggle to launch the aircraft efficiently." This has prompted SAC to pour significant resources into the J-35, which is 22,000 lbs. lighter and carries its missiles in an internal weapons bay to maintain the aircraft's stealth signature. [Source: Breaking Defense | Reuben Johnson | July 01, 2021 ++]

Afghan Withdrawal

Update 10: American Legion Deeply Disappointed w/Biden's Allies Plan

Calling the Taliban "the enemy of all human rights," American Legion National Commander James W. "Bill" Oxford expressed his organization's "deep disappointment" that the White House isn't offering a

better plan to evacuate interpreters, family members and other Afghan allies who closely assisted U.S. military troops during the war.

“We welcome an end to ‘forever wars,’ but withdrawal must be conducted in an orderly and honorable manner. This falls short on both counts. Abandonment of those who assisted us is literally an issue of life or death,” Oxford said. “Any veteran who has worked with Afghan interpreters will tell you how valuable these brave heroes were to our mission there. It is precisely because of their dedication to our cause that they are primary targets for barbaric retribution by Taliban terrorists. Their families are also targets. They have already undergone extensive security screening and further processing can occur in Guam or other region safely out of harm’s way. It is a moral imperative that we offer them immediate and safe passage away from the enemy and to the United States. If we abandon such friends, how could we expect any assistance by potential allies in future missions?”

“The president said today that his administration has approved 2,500 Special Immigrant Visas (SIVs) for Afghan nationals since January 20,” Oxford said. “Yet estimates of the backlog run as high as 18,000. If you include close family members, the administration should be prepared to quickly evacuate as many as 70,000. We saved many more lives when we left Vietnam, and even that wasn’t enough when you consider how many were left behind and slaughtered after our departure. A great nation such as the United States does not abandon its friends.”

Oxford also lamented that time is running out, in spite of the letters that he sent to President Biden and Secretary of State Antony Blinken in April which raised alarms about the dangers faced. “The American Legion passed a national resolution in 2018 asking the president and Congress to prioritize SIVs for our Afghan and Iraqi allies,” Oxford said. “This is not a new or recent issue. The American Legion is calling on the White House to immediately institute a better plan and evacuate our friends now. Delay means death for many of these brave people.” [Source: American Legion | National Commander, Bill Oxford. | | July 9, 2021 ++]

Cybersecurity

Biden Tells Putin Russia Must Crack Down On Cybercriminals

President Joe Biden told Russian President Vladimir Putin in a 9 JUL phone call that he must "take action" against cybercriminals acting in his country and that the U.S. reserves the right to "defend its people and its critical infrastructure" from future attacks the White House said. The warning to Putin was largely a repetition of the tough rhetoric Biden had used during their meeting in Geneva last month, when he warned that there would be consequences for continuing cyberattacks emanating from Russia. Since then, a new ransomware attack linked to the Russia-based REvil hacking group has caused widespread disruption, placing Biden under growing pressure to this time marry the warning with actions — though none were immediately announced.

"I made it very clear to him that the United States expects when a ransomware operation is coming from his soil even though it's not sponsored by the state, we expect them to act if we give them enough information to act on who that is," Biden said, speaking to reporters at an event on economic

competitiveness. Asked whether there will be consequences, he said, "Yes." The call with Putin underscored the extent to which the ransomware threat from criminal hacker gangs has mushroomed into an urgent national security challenge for the White House, and it suggested a possible concession by the administration that earlier warnings to the Russian leader had failed to curb a criminal activity that has taken aim at businesses across the globe.

A White House statement announcing the hour-long call also highlighted a U.S.-Russian agreement that will allow humanitarian aid to flow into Syria. The dual prongs of the agenda show how even as Biden pledges to get tough on Russia over hacking, there's an inherent desire to avoid aggravating tensions as the administration looks for Russia to cooperate, or at least not interfere, with U.S. actions in other areas, including Syria, the Afghanistan withdrawal and climate change. In his call with Putin, besides reiterating the need for Russia to take action and that the U.S. stands ready to act in response, Biden also "emphasized that he is committed to continued engagement on the broader threat posed by ransomware," the White House said.

Biden told reporters that the U.S. and Russia have "set up a means of communication now on a regular basis to be able to communicate with one another when each of us thinks something is happening in another country that affects the home country. And so it went well. I'm optimistic." In its own summary of the call, the Kremlin said "Putin noted that despite the Russian side's readiness to jointly stop criminal activities in the information sphere, U.S. agencies haven't made any requests during the past month." The Kremlin said the two leaders emphasized the need for cooperation on cybersecurity, which it said "must be permanent, professional and non-politicized and should be conducted via special communication channels ... and with respect to international law." The Kremlin statement also noted that Biden and Putin touched on the situation in Syria "with a special emphasis on humanitarian aspects" and "gave a positive assessment of coordination of Russian and U.S. efforts on the issue, including in the U.N. Security Council."

The White House declined to discuss the tone of Biden's call, though press secretary Jen Psaki said it did focus significantly on the latest breach, which cybersecurity researchers have said infected victims in at least 17 countries, largely through firms that remotely manage IT infrastructure for multiple customers. Though Biden had previously said the attack had caused "minimal damage," and it did not appear to target vital infrastructure, the sheer global scale and the fact that it occurred so soon after the Geneva meeting put immediate pressure on the administration to have some sort of response. Officials did not immediately announce any specific actions they were taking or would consider taking. There are few easy options to resolve the threat without risking a conflict that could spiral out of control beyond the cybersecurity realm.

The Biden administration took office on the heels of a massive cyberespionage campaign known as SolarWinds that U.S. officials have linked to Russian intelligence operatives. But ransomware attacks, perpetrated generally by criminal hacker gangs rather than state-sponsored hackers, appear to have eclipsed old-fashioned spying as a potent threat. A May attack on a pipeline that supplies roughly half the fuel consumed on the East Coast caused the company to temporarily halt operations. Colonial Pipeline paid roughly \$4.4 million in ransom, although U.S. authorities were able to claw back a large portion of that sum in a law enforcement operation last month. Hackers also recently extorted an \$11 million ransom payment from JBS SA, the world's largest meat processor. [Source: Associated Press | Zeke Miller & Eric Tucker | July 9, 2021 ++]

Death | Loss of a Spouse

Ways to Prepare for It



The death of a spouse is a traumatic event. Whether it's [due to illness](#) or injury and whether it's anticipated or unexpected — it doesn't matter. Preparing for death is something we often put off. The reality is that even though death may be awkward to discuss, it's better to be prepared and have [a financial plan](#). The conversation may be difficult to have, but you'll be glad you sat down with your partner to deal with the issues today, because later, during the grieving process, they will be the last thing you will want to worry about.

Put a Team in Place

Assemble a great team to help you prepare for the worst. You will need an estate attorney, an accountant, and a financial adviser. There are also support organizations that can help. [InCharge Debt Solutions](#) provides information on organizations that can help widows with financial relief, and the [American Widow Project](#) specifically aims to help military widows. If you or your spouse is a veteran or in the military, check out some of [these many survivor support organizations](#). Make a list of them for when the time comes.

Call Upon Friends to Help

Have a couple of friends you can call on in an emergency. When a spouse passes, you will be overwhelmed with many things. You will be dealing with funeral arrangements, friends and relatives calling, breaking the news to children, or collecting a vehicle if your spouse died while at work. If you have someone who can help you with these tasks, it will be a lot easier. If you have a pet, make sure you have someone who can take care of it if you have to travel or be away from your house for extended periods of time.

Set Up a Will

It can take less than an hour to draft a will at [LegalZoom](#) — a nationally recognized discount legal firm. A will enables you to designate your assets and property and takes the burden off your spouse in the event of your demise. If you have children, you can designate who will be responsible for their care.

Make Sure You Are an Ira Beneficiary

Remember, it's the designated beneficiary who receives the assets from an individual retirement account (IRA). (The exception to this rule is if the IRA contributor resides in a [community-property state](#) and the spouse did not approve the designation of beneficiary. In that case, the spouse may be entitled to only a portion of the IRA.) [Naming your spouse as the primary beneficiary](#) is advantageous as it enables your

spouse to roll the IRA over into their own IRA — and then name children as beneficiaries as needed. The best way to deal with the complexities of retirement accounts is to work with an estate-planning attorney who can help navigate the nuances of these deals.

Make Funeral Arrangements In Advance

It may sound morbid, but it is so much easier if arrangements and burial wishes are set up before anything bad happens. Does your spouse want a cemetery plot or a burial niche? Have you selected a funeral home? You will need to meet with a funeral director. Talk it over and find out how to make things easier for all involved.

Apply For Life Insurance

If you haven't thought about it, now is the time. Some plans are as inexpensive as \$15 a month. Life insurance can help you cover funeral costs, medical bills, car payments, rent or mortgage and even offset childcare costs. It's a worthwhile investment.

Examine Long-Term Expenses

Perhaps you've bought a house, and you have mortgage payments. If you have children, maybe they attend private school, or perhaps you and your spouse have been saving for college tuition. The loss of your spouse could mean drastic lifestyle changes for you and your family. Examine these expenses with your mate in advance, and, as a team, explore your options for going forward in the event of a death. Options to consider may include refinancing your mortgage or selling the family home and downsizing to a smaller place.

Plan To File For Work-Related Benefits

If your spouse is employed at the time of their death, you may be eligible for group life or accident insurance benefits, depending on the cause of death. In addition, there may be retiree life insurance in force. You may also be entitled to a lump-sum or monthly payment from the company pension plan or other savings plans. Surviving spouses should contact previous employers if there could be accrued pensions that were never paid out. Beforehand, maintain a list of company names, phone numbers, and dates of service.

Contact Insurance Companies

Ahead of time, gather information on any life insurance policies, and find out what documentation the insurers will need in the event your spouse dies. This will make it easier when the time comes to make a claim. Proceeds are usually disbursed within 30 days after all requested materials have been received.

Social Security — Investigate Spousal Benefits

If your spouse passes before you do, know that you are entitled to receive half of their Social Security benefits upon your retirement. For example: A widow or widower of full retirement age is entitled to 100 percent of the deceased's benefit amount. If the survivor is between 60 and full retirement age, that amount could be 71.5 percent to 99 percent depending on age and other circumstances. The age ranges change for those who are disabled or rearing children. The more that's been paid into Social Security, the higher the payout will be. It's wise to contact your Social Security office and go over such details ahead of time.

Social Security — Know the Remarriage Rules

If you remarry after you reach age 60 (or 50 if disabled), you will continue to qualify for benefits on your deceased spouse's Social Security record. If you remarry before you turn 60, you forfeit this benefit.

Plan To Seek the Special Lump-Sum Payment

When a spouse dies, Social Security gives a special lump-sum death payment of \$255. This is a one-time payment, and there are specific qualifications for receiving this money. Generally, this lump-sum is paid to

the surviving spouse who was living in the same household as the deceased when they died. If they were living apart, the surviving spouse can still receive the lump-sum provided that, during the month the person died, they were either already receiving benefits on the deceased's record or became eligible for benefits upon the person's death.

Explore Tax Implications

Did you know that the date of a spouse's passing determines the amount of income and deductions that will be reported on a person's tax return? Marital status is determined on the last day of the tax year (Dec. 31), but when a married taxpayer dies, different rules apply. The married-filing-jointly status is often permitted even if the death occurred on Jan. 1. Bottom line, when it comes to taxes and the death of a spouse, there are many rules that come into play, and they are as complex as they are varied. Best suggestion: Consult with a tax attorney or accountant for optimal advice.

Investigate Access to Accounts

You don't want to be locked out of your savings simply because your spouse passes away. You will continue to have access to joint bank accounts. Any account in your spouse's name alone typically will not be accessible to the executor (who may be you) until the will is probated. But if there's money in your spouse's account, the bank will likely advance funds to pay for the funeral if you present a bill. And again, plan to have a death certificate for the bank. They may require an original. It's also a good idea to make a plan for your [social media and other online accounts](#), so that your spouse can access, deactivate or delete those accounts when needed.

Plan For Your Estate

Depending on the circumstances surrounding a spouse's passing, survivors may have issues that require estate planning. Remember, estate planning isn't strictly for the wealthy. For example, if your spouse died in an accident, you might receive insurance money and suddenly you find yourself with \$50,000. You might want to set those funds aside through asset-protection planning — which an estate planner can do. Perhaps it's been a few years since your spouse's passing and you're ready to remarry, but you have children and money from your first marriage. Your goals may include: providing for your children from that prior marriage after your death, setting up a tax shelter for your existing property, or providing for family members that may have special needs. Estate planning can be complex and it requires special knowledge, so it's best to [consult with a professional](#).

Know How to Handle Credit Card Debt

If a card is solely in your spouse's name (and your spouse had no estate and no will), you can probably skate by [without paying off this debt](#). Credit card companies will try to scare consumers into paying off any remaining debt, but the reality is: If it's not in your name, you don't need to worry about it. Plan to send a copy of the death certificate and a letter informing the company that your spouse died intestate. If it's a joint account or there's an estate, plan to consult with your attorney on whether you are responsible for the outstanding debt.

Investigate Flexible Spending Accounts

It's important to understand your spouse's health care plan and its benefits, such as flexible spending accounts that allow employees to set aside tax-deferred money for health expenses. Some FSAs allow for participants' beneficiaries or the representative of the estate to submit claims for expenses or benefits for the remainder of a plan year or until the plan's funds allocated to each specific benefit are exhausted. Participants may designate a specific beneficiary for this purpose. If no such beneficiary is specified, the

plan's administrator may be the one deciding if the spouse, a dependent, or a representative from the estate is eligible to continue coverage throughout the year. Some plans specify that coverage ceases when a participant dies. The best solution is to contact your spouse's health plan administrator and discuss the options. A good question to ask: Are you and your family eligible for COBRA should benefits cease?

Plan To Obtain Death Certificates

After the death of a spouse, the surviving partner will need copies of the deceased's death certificate. Plan to get at least three or four certified copies of your spouse's death certificate. You will need certified, government-issued originals for claiming life insurance, pension benefits, Medicaid benefits, and other services. Some companies, such as credit card companies will require only a photocopy. You can obtain copies and original documents for the many types of transactions associated with your spouse's death from your county recorder's office. Your funeral director can assist in this process.

Check On the Paycheck

Chances are your spouse has a few weeks of back pay, vacation pay or sick pay that may have accrued. By law, if you are the beneficiary, or even if you're not, and simply live in a state with community-property laws, you should be eligible to receive your spouse's last paycheck. Plan to get in touch with the human resources department at your spouse's employer. They will be able to direct you to someone who can discuss payment in detail.

Don't Be Afraid To Seek Support

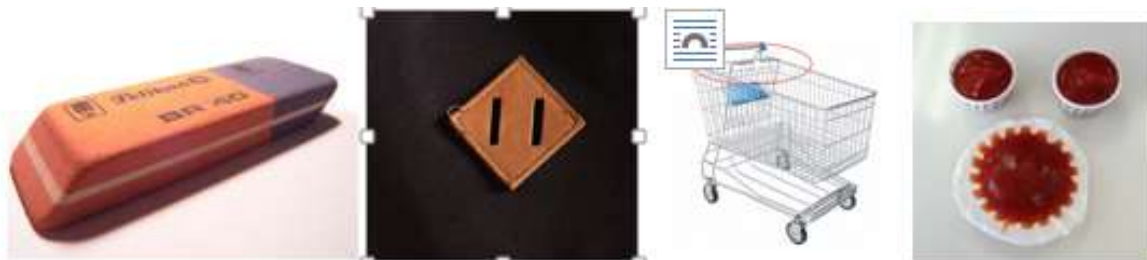
If your spouse dies, go easy on yourself. This is a time of great change. You will feel as if you're on an emotional roller coaster. The non-profit group Mental Health America acknowledges that "the loss of a loved one is life's most stressful event." They [advise seeking out friends and relatives](#) who can understand your feelings of loss.

[Source: Cheapism | Taylor Van Arsdale | October 12, 2018 ++]

Hacks & Gadgets

Update 03: Items that Can Save You Time/Money with Hidden Purposes

There are very common household items, prevalent throughout our everyday lives hiding some very neat tricks and secrets. These items can solve LOADS of pesky little issues around the house when repurposed correctly. After all, most of us are spending plenty of time around the house right about now — so might as well make the most of it! Here are 8 common items, hacks and gadgets that can save you time, money and surprise you with a cool hidden purpose (or re-purposing) you never knew!



Blue Part of Eraser

Why would an eraser possibly need two different colors? It's one of the great grade school mysteries. Growing up, there were always rumors that the blue part of an eraser could pen ink. Well, that's not exactly true. The truth is that the blue part of the eraser is designed to be used on types of paper that are thicker and stronger than common loose-leaf or notebook paper. The kind of paper used by artists tend to be more sensitive to friction, which is why they need a special type of eraser different from the pink one us non-artistic types use.

Tab on Rearview Mirror

Hopefully, all of us look in our rearview mirror regularly when we drive, but you can drive for years without noticing the tab at the bottom of the mirror. Even if you notice its presence, you may not realize that it has a purpose. Honestly, I didn't know what it did until my late 20s when someone explained that it allows you to change the position of the mirror so you're not blinded by the headlights of the car behind you. It deflects light without preventing you from being able to see that there's a car behind you. It's very much an overlooked safety feature in cars.

Square Patch on Backpacks

Do the square patches on the back of your backpack look cool? Sure, but they also have a purpose. The lashing square or pig snout is there so you can carry extra gear on your backpack. Various cords and strings can go through the lash tabs so you can hang extra stuff on the back part of your bag. If you ever go camping and need to carry a lot of extra supplies, this will come in handy.

Color-Coded Ice Cream Scoops

Admittedly, I worked in an ice cream stand for several years and never understood why ice cream scoops all have different colors. It's only later that I learned what most people still don't know, which is that each color represents a different size of scoop. Ice cream scoops come in over a dozen different sizes based on how many scoops go in a cup and how many scoops are needed to fill a 32-ounce container. Sure, the colors on the handles look nice, but they also serve a purpose.

Loops on Grocery Carts

Yes, you can fit a lot of stuff in your grocery cart, but most people don't realize that there are loops that help to frame the fold-out section of carts to help protect the items in your cart. With these loops, you can hang plastic bags that are carrying vulnerable items like eggs and bread that you don't want to get squished by heavier items. Clearly, whoever designed grocery carts was well ahead of their time. In fact, even check out people who bag your groceries and put them in your cart may not even be aware of this neat function.

Margins on Lined Paper

Have you ever asked yourself why notebook paper has margins? Also, why do the margins change when you get to college so you have more space on the page? Well, the answer to the second question is because colleges are cruel. The answer to the first question, meanwhile, is far more interesting. Many years ago, back in the days when rats would frequently take up residence in a person's home, they would chew on paper. With margins on the paper, a rat could eat the edges of the paper without ruining anyone's work or accidentally eating important information. Obviously, we don't need this feature so much anymore, but they do help protect what's written from general wear and tear that happens on the edges of notebook paper.

Paper Condiment Cups

Why do we always have to fill six of these tiny paper condiment cups with ketchup every time we order fries? These things are so tiny, if we order chicken fingers, we can't even dip them in the special sauce. Alas, we've missed the boat on these tiny cups. The purpose of these is to unfold them so that they become a little plate upon which you put your ketchup and various other condiments. If you do this, all of your dipping needs will be met without a hassle.

Three Handles on Jerry Can

If you love traveling and camping, you've surely seen a Jerry can before. While you may know it can hold up to five gallons of fuel, you may be confused as to why there are three handles across the top. These are there to make sure the fuel inside is evenly distributed while you're carrying the can, especially if two people are carrying it. With two people, they should each grab the two outside handles. But if you're strong enough to carry it along, you should grab the middle handle.

[Source: <https://wpa.livestly.com> | Amanda Wagner | November 17, 2020 ++]

Vocabulary

Some Words to Enhance Yours | 210715

- **Amalgam** [uh-mal-guhm] a blend or mixture.
- **Aqueous** [ey-kwee-uhs] of, like, or containing water.
- **Biblioklept** [bib-lee-uh-klept] a person who steals books.
- **Cacophony** [kuh-kof-uh-nee] a harsh discordant mixture of sounds
- **Chutzpah** [hutz-pah] informal shameless audacity; impudence.
- **Convalesce** [kon-vuh-les] to recover health and strength after illness; make progress toward recovery of health.
- **Facetious** [fuh-see-shuhs] joking or jesting often inappropriately.
- **Impugn** [im-pyoon] to challenge as false (another's statements, motives, etc.); cast doubt upon.
- **Jejune** [ji-joon] naive, simplistic, and superficial.
- **Impetuous** [im-pech-oo-uhs] moving forcefully or rapidly.
- **Millefleur** [meel-flur] having a background sprinkled with representations of flowers, as certain tapestries or pieces of glasswork.
- **Mitzvah** [meets-vah; mits-vuh] a precept or commandment.
- **Phyllo** [fee-loh] flaky, tissue-thin layers of pastry used in baked desserts and appetizers,

- **Ragamuffin** [rag-uh-muhf-in] a person, typically a child, in ragged, dirty clothes.
- **Scunner** [skuhn-er] an irrational dislike; loathing
- **Teutonic** [too-ton-ik] noting or pertaining to the northern European stock that includes the German, Dutch, Scandinavian, British, and related peoples.

Census 1790 vs. 2020

Happy 245th Birthday America



State Population Original 13 Colonies

[Source: U.S. Census Bureau | July 4, 2021 ++]

Airline Logic

Passenger Information



News of the Weird

JUL 01 thru 15, 2021

Right Under Your Nose – A woman known only as Sajitha from Kerala, India, disappeared in 2010, when she was just 18 years old, reported Newsweek. But about three months ago, the mystery of her disappearance began to come to light. Sajitha had left her home 11 years ago and walked just 1,600 feet to the home of her neighbor, Alinchuvattil Rahman, who at the time was 24 years old. Reportedly, the couple believed their romantic relationship was threatened by their differing religions, so Rahman settled her in a locked spare bedroom in his parents' home, where she spent the next decade watching a small TV using headphones. Rahman's brother, Basheer, said Rahman was intensely secretive about the room and kept it locked at all times; his bad temper discouraged his family from asking about what was going on. "During the day, as everyone was at work, Rahman and Sajitha would have the house to themselves," Basheer said. The room had no bathroom; Sajitha would crawl out a window at night to relieve herself.

This spring, Sajitha left the home and Rahman followed shortly after; his family reported him missing, but Basheer soon "spotted Rahman by chance" in another village, where he and his beloved have set up their new home. [Newsweek, 6/10/2021]

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If You Can't Beat 'Em ... Eat 'Em – What to do with all those 17-year cicadas blanketing the eastern half of the country? Sarah Dwyer of Chouquette Chocolates in Bethesda, Maryland, is coating them in chocolate and selling them as exotic treats, Reuters reported. She calls them delicious. "When you combine the chocolate, the cinnamon and the nuttiness of the bugs, it really gives you that holiday feeling of when you're walking around a big city and they're roasting nuts on the sidewalk, that cinnamon smell, it's really what it tastes like," Dwyer said. She and her employees gather the bugs from trees behind the business and put them in paper bags, which they place in the freezer. Then the cicadas are boiled and crisped in an air fryer. "I did go to pastry school in Paris to learn my dipping technique," Dwyer said. "I'm pretty sure no one thought I'd be using it on cicadas." [Reuters, 6/9/2021]

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The Entrepreneurial Spirit – Small businesses have had to be creative in the wake of the COVID-19 pandemic, as demonstrated by Club Pro Adult Entertainment in Toronto, Ontario. The Toronto Sun reported that shutdowns nearly destroyed the strip club -- until owner Teresa Marciano and her staff came up with another idea. "Since we couldn't operate as a restaurant, the only thing we wanted to do was something outdoors," Marciano said. "Most of our staff and managers love golf, so we tried to marry both industries together." The new venture, Stiff Shafts, turns the former club's parking lot into a driving range where golfers can aim their shots at caricatures of prominent politicians. Bartenders and waitstaff will return to provide food and drink to customers, and the dancers will be caddies. [Toronto Sun, 6/4/2021]

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Undignified Death – On 3 JUL, Andover Township (New Jersey) police received a call about a dead body found under a deck in the town. "The detective and officers began to check the area under the deck when they did indeed confirm a deceased (human) body was contained within the doghouse," police said,

according to Law & Crime. Two days later, Brian Cheda-Hackembruch, 25, and Matthew R. Thomas, 27, were arrested for disturbing or desecrating human remains -- but not with murder. It appears the deceased was a resident of Hopatcong, New Jersey, who died from a "medical emergency." Cheda-Hackembruch and Thomas placed the body in the trunk of a car belonging to the victim, then called a towing company to have the car moved to Andover. Then, the two allegedly moved the body to the doghouse belonging to an unsuspecting family. Police didn't clarify the relationship of the victim to the suspects or any motive for their elaborate plan. [Law & Crime, 7/8/2021]

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Drunk Buffalo – The RTE reported on 7 JUL that three farmers in the Gujarat state of India were arrested for selling alcohol, and their buffalo gave them away. Police official Dilipsinh Baldev said the animals were acting "strangely and their mouths started frothing," so one of the men called the veterinarian. The vet took a look at the water trough where the buffalo had been drinking and noticed the water was colored and had a "strange smell." Turns out the farmers had hidden their moonshine bottles at the bottom of the trough, but some had broken. The buffalo were drunk. The vet informed police, who raided the farm and confiscated 100 bottles of alcohol. [RTE, 7/7/2021]

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Wait, What? – William Ben Darby, a former Huntsville, Alabama, police officer, was convicted two months ago of murder for fatally shooting a man who was threatening suicide. But, AL.com reported, the city is still paying his salary as he awaits sentencing on Aug. 20, as he is technically on family and medical leave. In fact, the city has allegedly asked other police officers to donate their accrued sick leave to Darby, identifying him as an unnamed employee with a medical condition. "We have an employee who would like to receive donated leave but has elected to leave their name and medical condition off the request," read an email from Chief Mark McMurray. McMurray denies sending the email and said his assistant might have forwarded it from human resources. [AL.com, 7/8/2021]

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The Passing Parade – Deer are not native to Australia, which might explain why two nude sunbathers in Royal National Park, south of Sydney, ran into the bush when a deer startled them on a nudist beach on June 27. The two men, 30 and 49 years old, became lost and called for help, summoning a police rescue helicopter to pluck them from the forest, Reuters reported. Unfortunately for them, they were found to be breaching a COVID-19 lockdown instated in response to the delta variant, and both were charged with fines. [Reuters, 6/28/2021]

[Source: <https://www.uexpress.com/news-of-the-weird> | July 15, 2021 ++]

Have You Heard or Seen?

Comebacks 2 | Riddles 1 | Think Toons

Comebacks 2

1. "I'd agree with you but then we'd both be wrong."

2. "If you ran like your mouth you'd be in good shape."
3. "I bet your brain feels as good as new, seeing as how you've never used it."
4. "When guys say 'suck it,' I always reply with, 'Sorry, small objects are a choking hazard.'"
5. "They say opposites attract. I hope you meet someone who is good-looking, intelligent, and cultured."
6. "Mirrors don't lie, and lucky for you, they don't laugh."
7. "I'm trying my absolute hardest to see things from your perspective, but I just can't get my head that far up my ass."
8. "Listen, moron. If you're going to try and insult me, at least be grammatically correct. I'm too busy mentally correcting your errors to be offended."
9. "What to say to a fake friend: 'I hope that bus you threw me under swerves and hits you on the sidewalk.'"
10. "I was going to give you a nasty look, but I see you already have one."
11. "If you're going to be two-faced, at least make sure one of them is pretty."
12. "When someone calls you stupid, say, 'Yeah, you're rubbing off on me.'"
13. "If you can't be a good example, then you'll have to be a terrible warning." — Catherine the Great
14. "Yes, I walked away mid-conversation. You were boring me to death and my survival instincts kicked in."
15. "Why don't you check eBay and see if they have a life for sale?"
16. "The trash gets picked up tomorrow. Be ready."
17. "When people call you short tell them, 'Dynamite comes in small packages.'"
18. "There are two sides to every story, but you're a douche in both of them."
19. "I've found puddles deeper than you."
20. "Methink'st thou art a general offence and every man should be thee."

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Riddles 2

- 01) Q: What do Henry the English and Kermit the frog have in common?
- 02) Q: Feed me and I will live, but give me a drink and I will die. What am I?
- 03) Q: What has four fingers and one thumb, but isn't alive?
- 04) Q: What can you keep after giving it to someone?
- 05) Q: What can never be put in a saucepan?
- 06) Q: I live in my little house all alone. There are no windows or doors, and if I want to go out I have to break through the wall. What am I?
- 07) Q: The more that there is of this, the less you see. What is it?

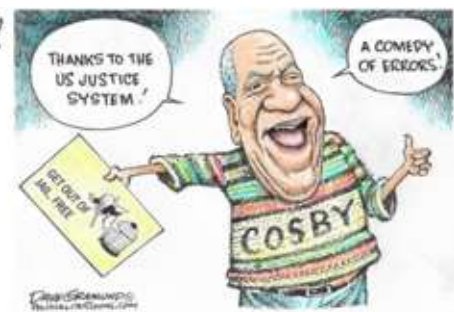
- 08) Q: I am a box that holds keys without locks, yet my keys can unlock your deepest senses. What am I?
- 09) Q: It belongs to you, but other people use it more than you do. What is it?
- 10) Q: Two fathers and two sons are in a car, yet there are only three people in the car. How is this possible?
- 11) Q: What has one eye but cannot see?
- 12) Q: Take away my first letter, then take away my second letter. Then take away the rest of my letters, yet I remain the same. What am I?

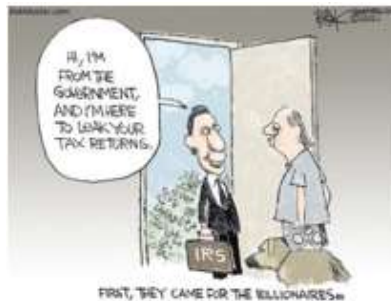
Answers

- 12) A: The postman
- 11) A: Needle
- 10) A: They are grandfather, father and son.
- 09) A: Your name
- 08) A: Piano
- 07) A: Darkness
- 06) A: A chick in its egg.
- 05) A: Its lid
- 04) A: Your word
- 03) A: A glove
- 02) A: A fire.
- 01) A: The word "the"

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Think Toons





Thought of the Week

“I didn’t fail the test. I just found 100 ways to do it wrong.”

— Benjamin Franklin

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RAO Bulletin Editor/Publisher:

Lt. James "EMO" Tichacek, USN (Ret) Tel: (858) 842-1111 Email: raoemo@sbcglobal.net or raoemo77@gmail.com

RAO Baguio Director:

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

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

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