

RAO BULLETIN

15 August 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



NDAA 2022

What's In, What's Out (So Far), and What's Next

Key House and Senate committees have marked up their chamber's versions of the FY 2022 National Defense Authorization Act (NDAA), adding several MOAA-backed provisions early in the legislative process. While the Senate Armed Services Committee (SASC) had not published its bill text as of 3 AUG after completing its markup the week of July 19, the subcommittees of the House Armed Services Committee (HASC) have released their markup reports and associated bill texts after wrapping up work the week of July 26. The full HASC is scheduled to complete its markup 1 SEP, after Congress returns from the August recess. Here is what MOAA knows about the FY 2022 NDAA, and how you can help keep pressure on lawmakers to ensure key improvements remain in the legislation or are added in the coming weeks:

Active Component

IN: Basic Needs Allowance. Provisions of the Military Hunger Prevention Act, one of MOAA's three Advocacy in Action issues this year, appear in both the House and Senate versions of the NDAA. This legislation targets young military families with multiple dependents who are living within a band of the poverty line and have had to rely on food banks across military installations. The Congressional Budget Office (CBO) estimates around 10,200 servicemembers would benefit from the allowance – an estimate that came before the COVID-19 pandemic triggered a shortage of child care capacity and soaring military spouse unemployment.

The Military Hunger Prevention Act would authorize a Basic Needs Allowance (BNA) of about \$400 a month for military families that fall within a band of the poverty line and remove the stigma of having to ask for help or apply for the Supplemental Nutritional Assistance Program (SNAP, formerly known as food stamps). MOAA members engaged their senators and representatives to get us this far, and engagement is still important to ensure this legislation is not removed during the NDAA conference.

MOAA Board Member Rear Adm. Tom Jurkowsky, USN (Ret), laid out the importance of BNA as part of a recent commentary at CapitalGazette.com: "Food insecurity is clearly an injustice and one that the Military Officers Association of America has identified as one of its top advocacy issues this year. MOAA welcomes the Military Hunger Prevention Act as an important step in ensuring military families can meet their most basic needs. The bill should be prioritized for inclusion in the fiscal 2022 National Defense Authorization Act."

[TAKE ACTION: Ask Your Lawmaker to Help Young Military Families via <https://takeaction.moaa.org/moaa/app/write-a-letter?0&engagementId=511409>]

Reserve Component

IN: Parity of Special and Incentive Pays. The Senate bill summary includes the requirement for parity of special and incentive pays for servicemembers of the reserve and active components. This provision seeks to clarify and expand language from the FY 2021 NDAA allowing DoD to pay the reserve component at a monthly, but lower, rate than the active component.

The bill summary suggests this parity – a goal of MOAA and The Military Coalition, a group of associations representing more than 5.5 million members of the uniformed services community – could finally be considered, but without the language available, the exact scope of the incentive pays remains in question. Passage of this provision is far from certain as the House has not included a similar provision in their marks.

Health Care

IN: Stopping Medical Billet Cuts. MOAA’s ongoing work on the medical billet cuts issue succeeded in continued oversight efforts by the HASC. The markup by the committee’s military personnel (MilPers) subcommittee includes a provision that would further halt military medical billet cuts for another year following the enactment of the FY 2022 NDAA and require a Government Accountability Office (GAO) report on the analyses used to support any reduction or realignment of military medical manning.

IN: Stopping “China Rx.” MOAA has repeatedly raised concerns about U.S. reliance on overseas prescription drug manufacturing and active ingredient production. The HASC MilPers mark would require DoD to provide a congressional briefing on the production of critical active pharmaceutical ingredients including the development of a domestic production capability. For a better understanding of this issue refer to <https://www.moaa.org/content/publications-and-media/news-articles/2019-news-articles/Made-in-China--How-U-S--Dependence-on-Chinese-Medicines-and-Components-Could-Pose-a-Security-Threat>.

IN: Better Mental Health Care. Improving access to mental health care for military families was one of MOAA’s top priorities this year, and the HASC MilPers mark includes two reporting requirements addressing this issue: One directs DoD to assess the impact of TRICARE copay increases on utilization of mental health visits, while the other requires DoD to review options for improving recruitment and retention of mental health providers in the military health system.

OUT: Fixing TRICARE Gaps. Legislation addressing TRICARE parity gaps – for young adult dependents and National Guard and Reserve servicemembers – is not included in the draft bill. Expansions to TRICARE eligibility comes with a steep price tag, and finding a “pay for” is a challenge. While MOAA strongly supports addressing TRICARE parity issues, we will oppose any effort to fund these fixes by increasing out of pocket costs on beneficiaries or cutting other military/veterans programs. Military families and retirees should not be expected to fund parity fixes to the military health care benefit.

[TAKE ACTION]: Help MOAA Secure Health Care for Servicemembers in the Selected Reserve via <https://takeaction.moaa.org/moaa/app/write-a-letter?1&engagementId=511394>

Families

IN: Better BAH. MOAA has received feedback from currently serving families regarding difficulties finding acceptable, affordable housing following increases in the rental market nationwide. The HASC MilPers mark directs DoD to provide a report to assess current Basic Allowance for Housing (BAH) rates, particularly for rural areas where previous studies did not meet sample size requirements.

IN: Exceptional Family Member Program (EFMP) Advisory Council. The MilPers mark establishes guidelines to create an advisory council to provide feedback to DoD on ways to improve the EFMP. Council members will include servicemembers with an enrolled family member, spouses, an adult dependent, a representative from the Defense Health Agency, and others, according to the mark. MOAA supports this effort to keep the armed services' leadership informed by having military families with lived experience provide guidance on the best ways to provide high-quality and consistent support.

[TAKE ACTION: Ask Your House Member to Support a Needed Fix for Military Families via <https://takeaction.moaa.org/moaa/app/write-a-letter?2&engagementId=512138>]

IN: Servicemember Parental Support. MOAA recognizes the importance of legislation increasing flexibility and support to military families who choose to become parents and enhancing physical, mental, and psychological health and well-being during a stressful period. Providing parity in benefits with the civilian federal workforce is critical for military recruitment, readiness, and retention. The HASC MilPers mark expands parental leave to 12 weeks for qualified servicemembers, including the long-term placement of a foster child. Additionally, it updates regulations to allow continuation of approved parental leave upon the death of the child for whom the leave was taken.

IN: Military Child Care Improvements. Finding affordable, accessible child care continues to be a primary concern for military families. The MilPers mark allows for expansion of a pilot program providing financial assistance for in-home care. The subcommittee has also requested reports on in-home child care licenses – how many have been applied for and been granted, how long the process takes, and what can be done to improve the process – and the potential of expanding community relationships and partnerships to expand child care availability.

Lack of child care is one of the main barriers to military spouse employment, and MOAA supports efforts to expand current programs and create innovative solutions to the child care crisis.

Retirees

OUT: Concurrent Receipt Reform. It is very disappointing to see the Major Richard Star Act (S. 344/H.R. 1282) has so far not been included in this year's NDAA. This legislation would authorize receipt of VA compensation and medical retirement pay, without offset, for those injured in combat and forced to medically retire. With support from over 52 senators and 114 House members as of Aug. 3, this legislation has strong backing to make incremental progress on the enduring concurrent receipt problem.

The next step is a floor amendment to the NDAA. Increasing support for this legislation in the House is still necessary in order to waive the "pay for" rule to achieve the next win on concurrent receipt.

[TAKE ACTION: Ask Your Lawmakers to Support the Major Richard Star Act via <https://takeaction.moaa.org/app/write-a-letter?3&engagementId=510849>]

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To expedite TAKE Action items, MOAA has provided editable preformatted letters at the websites indicated for readers to forward to their legislators. If in doubt as to who your legislators are or their online 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 provide all legislators names and websites with contact info with which you can substitute you legislator’s name on the letter and then copy and paste it to your legislator’s medium for communicating with him/her. [Source: MOAA Newsletter | August 5, 2021 ++]

Afghan Withdrawal

Update 13: U.S. Troops Deploy To Secure Kabul Evacuations



Kabul U.S. Embassy

Three infantry battalions are on their way to the Kabul airport, the Defense Department announced 12 AUG as the State Department moves to evacuate civilians from its embassy there. At the same time, Pentagon spokesman John Kirby told reporters, another 1,000 troops are headed to Qatar to help process special immigrant visas for Afghan interpreters, while an entire infantry brigade combat team will set up in Kuwait as an on-call reaction force, as the Taliban advances its campaign to take provincial capitals around the country. “I want to stress that these forces are being deployed to support the orderly and safe reduction of personnel, at the request of the State Department, and to facilitate an accelerated process of working through SIV applicants,” Kirby said. “This is a temporary mission with a narrow focus.”

The battalions, two Marine and one Army, are expected to arrive at the Kabul airport within the next 24 to 48 hours, Kirby said. He would not provide details on which units or where they are based, only that they are already forward-deployed to CENTCOM. They will report to Rear Adm. Peter Vasely, who heads up U.S. Forces Afghanistan Forward, the follow-on mission after the end of Operation Resolute Support.

- Within days, 1,000 soldiers and airmen will arrive in Qatar, one of the proposed third-country partners for processing SIVs, to help with medical screenings and other steps in the process, in an effort to expedite the approval of thousands of applications.
- And within the next week, an 82nd Airborne Division brigade will head to Kuwait as a back-up force to protect the airport, Kirby added, though he declined to specify which one.

Forces would join with 650 troops still on the ground in Kabul, as part of a long-term security contingent for the U.S. embassy. Though U.S. Central Command has declined to specify how many troops are still in Afghanistan, the deadline to withdraw the last 2,500 train-advise-assist and counter-terror troops comes at the end of August. The emergency security mission is not expected to extend that deadline, Kirby said. The move, however, raises questions as to how a drawdown of 2,500 so quickly turned into a surge of at least 3,000. “Once this mission is over — I won’t get into specific numbers here — but we anticipate

having less than 1,000 troops on the ground to support the diplomatic mission in Kabul, which we all agree we still want to be able to have,” Kirby said.

The move suggests a lack of confidence by the Biden administration in the Afghan government’s ability to provide sufficient diplomatic security in the capital as the Taliban mount an offensive that has rapidly conquered key cities in recent days. Afghan government forces are collapsing even faster than U.S. military leaders thought possible just a few months ago when President Joe Biden ordered a full withdrawal. The Taliban, who ruled the country from 1996 until U.S. forces invaded after the 9/11 attacks, captured three more provincial capitals 11 AUG and another two the next day. The insurgents have taken territory in a weeklong sweep that has given them effective control of about two-thirds of the country. The insurgents have no air force and are outnumbered by U.S.-trained Afghan defense forces, but they have captured territory, including the country’s third-largest city, Herat, with stunning speed.

In a new warning to Americans in Afghanistan, the second it has issued since Saturday, the embassy in Kabul on 11 AUG again urged U.S. citizens to leave immediately. The advisory was released amid increasing discussions in Washington about further reducing already limited staff at the embassy. The U.S. continues to support the Afghan military with limited airstrikes, but those have not made a strategic difference thus far and are scheduled to end when the U.S. formally ends its role in the war on 31 AUG. Biden could continue airstrikes beyond that date, but given his firm stance on ending the war, that seems unlikely.

The most recent American military assessment, taking into account the Taliban’s latest gains, says Kabul could be under insurgent pressure by September and that the country could fall entirely to Taliban control within a couple of months, according to a defense official who discussed the internal analysis Wednesday on condition of anonymity. Military officials watching the deteriorating situation said that so far the Taliban haven’t taken steps to threaten Kabul. But it isn’t clear if the Taliban will wait until they have gained control of the bulk of the country before attempting to seize the capital.

The security of the U.S. diplomatic corps has been talked about for months, even before the Taliban’s battlefield blitz. The military has long had various planning options for evacuating personnel from Afghanistan. Those options would largely be determined by the White House and the State Department. A key component of the options would be whether the U.S. military would have unfettered access to the Kabul international airport, allowing personnel to be flown systematically out of the capital. In a grimmer environment, American forces might have to fight their way in and out if the Taliban have infiltrated the city. [Source: Associated Press | Meghann Myers, Robert Burns , Matthew Lee, & Ellen Knickmeyer | August 12, 2021 ++]

Coronavirus Vaccines

Update 37: Potential Military Vaccine Mandate Brings Distrust, Support

Since President Joe Biden asked the Pentagon in late JUL to look at adding the COVID-19 vaccine to the military’s mandatory shots, former Army lawyer Greg T. Rinckey has fielded a deluge of calls. His firm, Tully Rinckey, has heard from hundreds of soldiers, Marines and sailors wanting to know their rights and whether they could take any legal action if ordered to get inoculated for the coronavirus. “A lot of U.S. troops have reached out to us saying, ‘I don’t want a vaccine that’s untested, I’m not sure it’s safe, and I

don't trust the government's vaccine. What are my rights?" Rinkey said. Generally, their rights are limited since vaccines are widely seen as essential for the military to carry out its missions, given that service members often eat, sleep and work in close quarters.

Defense Secretary Lloyd Austin has said he is working expeditiously to make the COVID-19 vaccine mandatory for military personnel and is expected to ask Biden to waive a federal law that requires individuals be given a choice if the vaccine is not fully licensed. Biden has also directed that all federal workers be vaccinated or face frequent testing and travel restrictions. Lawyers say the waiver will put the military on firmer legal ground so it can avoid the court battles it faced when it mandated the anthrax vaccine for troops in the 1990s when it was not fully approved by the federal Food and Drug administration. The distrust among some service members is not only a reflection of the broader public's feelings about the COVID-19 vaccines, which were quickly authorized for emergency use, but stems in part from the anthrax program's troubles. Scores of troops refused to take that vaccine. Some left the service. Others were disciplined. Some were court martialed and kicked out of the military with other-than-honorable discharges.

In 2003, a federal judge agreed with service members who filed a lawsuit asserting the military could not administer a vaccine that had not been fully licensed without their consent, and stopped the program. The Pentagon started it back up in 2004 after the FDA issued an approval, but the judge stopped it again after ruling the FDA had not followed procedures. Eventually the FDA issued proper approvals for the vaccine, and the program was reinstated on a limited basis for troops in high-risk locations. Military experts say the legal battles over the anthrax vaccine could be why the Biden administration has been treading cautiously. Until now, the government has relied on encouraging troops rather than mandating the shots. Yet coronavirus cases in the military, like elsewhere, have been rising with the more contagious delta variant.

If the military makes the vaccine mandatory, most service members will have to get the shots unless they can argue to be among the few given an exemption for religious, health or other reasons. According to the Pentagon, more than 1 million service members are fully vaccinated, and more than 237,000 have gotten at least one shot. There are roughly 2 million active-duty, Guard and Reserve troops. Many see the COVID-19 vaccine as being necessary to avoid another major outbreak like the one last year that sidelined the aircraft carrier Theodore Roosevelt and resulted in more than 1,000 crewmember cases and one death.

An active-duty Army officer said he would welcome the vaccine among the military's mandatory shots. The soldier, who asked not to be named because he was not authorized to speak to the media, said he worries unvaccinated service members may be abusing the honor system and going to work without a mask. He recently rode in a car with others for work but didn't feel like he could ask if everyone was vaccinated because it's become such a political topic. Commanders have struggled to separate vaccinated and unvaccinated recruits during early portions of basic training across the services to prevent infections.

Accommodating unvaccinated troops would burden service members who are vaccinated since it would limit who is selected for deployment, according to active-duty troops and veterans. "The military travels to vulnerable populations all over the world to be able to best serve the U.S.," said former Air Force Staff Sgt. Tes Sabine, who works as a radiology technician in an emergency room in New York state. "We have to have healthy people in the military to carry out missions, and if the COVID-19 vaccine achieves that, that's a very positive thing." Dr. Shannon Stacy, who works at a hospital in a Los Angeles suburb, agreed. "As an emergency medicine physician and former flight surgeon for a Marine heavy helicopter squadron,

I can attest that COVID-19 has the potential to take a fully trained unit from mission ready to non-deployable status in a matter of days,” she said. The biggest challenge will be scheduling the shots around trainings, said Stacy, who left the Navy in 2011 and did pre-deployment, group immunizations.

Arnold Strong, who retired from the Army as a colonel in 2017, said he believes it’s not anything the U.S. military cannot overcome: Troops working in the farthest corners of the Earth have access to medical officers. Given that most people sign up to follow orders, he thinks this time will be no different. “I think the majority of service members are going to line up and get vaccinated as soon as it is a Department of Defense policy,” he said. Strong has lost five friends to the virus, three of whom were veterans. His hope is that the military can set the example for others to follow. “I would hope if people see the military step up and say, ‘Yes, let’s get shots in arms,’ it will set a standard for the rest of country,” he said. “But I don’t know because I think we face such a strong threat of disinformation being deployed daily.” [Source: The Associated Press | Julie Watson | August 6, 2021 ++]

GTMO Prison

Update 16: Biden Called On to Close It 'Once and For All



Dozens of House Democrats are pushing President Biden to “immediately” shrink the population being held at the Guantánamo Bay detention facility and “finally” shutter the prison. “We share your belief that after nearly two decades and tremendous expense, it is time to close the prison and seek prompt resolutions for the cases of the remaining detainees,” the 75 lawmakers wrote in a letter to Biden released 5 AUG. “We ask that as you take the steps necessary to finally close the prison, you act immediately to further reduce its population, ensure that the remaining detainees are treated humanely and increase the transparency of military commission proceedings at the Guantanamo detention facility,” they added.

The letter was organized by House Intelligence Committee Chairman Adam Schiff (D-CA) and Reps. David Price (D-NC) and Ilhan Omar (D-MN). Among the co-signers are several committee chairmen, including Foreign Affairs Chairman Gregory Meek (D-NY) Armed Services Chairman Adam Smith (D-WA) and Judiciary Chairman Jerry Nadler (D-NY). The Biden administration has said it intends to close the infamous facility, launching a National Security Council review earlier this year to examine ways to close it. But Biden faces the same major hurdle that stymied former President Obama’s efforts to close the prison: a ban passed by Congress on transferring Guantánamo detainees to U.S. soil.

The fiscal 2022 defense spending bill pending in the House would drop that ban. But the defense policy bill passed by the Senate Armed Services Committee last month would maintain it. Though Democrats control both chambers of Congress, slim majorities will make it difficult to end the ban. In the meantime, the Biden administration last month repatriated a detainee to Morocco and said it will look to transfer all

those who are eligible. Of the 39 detainees still at Guantánamo, 10 have been cleared for transfer, pending security agreements with the countries taking them in.

In their letter, the Democratic lawmakers urged Biden to “prioritize further reducing the prison’s population” by transferring out those 10 and reestablishing the office at the State Department that was in charge of negotiating transfers with other countries. “We recognize that closing the prison will take time, but we believe the time has come with your leadership,” they wrote. “We believe that some detainees can and should be tried in our federal courts, which have demonstrated they can effectively, fairly, and quickly try terrorism cases. Other detainees should be repatriated to their home countries or settled in third countries with appropriate conditions and assurances for both their treatment and U.S. security.”

The lawmakers also told Biden they “stand ready to work with you to remove impediments to closure.” “The prison at Guantanamo represents a fundamental betrayal of our values and our commitment as a country to the rule of law,” they wrote. “You have our full support in your efforts to close the prison once and for all.” [Source: The Hill | Rebecca Kheel | August 5, 2021 ++]

Contaminated DoD Installations

Mid-Atlantic Bases w/Toxic Levels of Cancer-Linked Chemicals

Hundreds of military installations show unsafe levels of toxic “forever chemicals” in their ground water, including a handful along the Chesapeake Bay, according to a study released 11 AUG by the Environmental Working Group. Using Defense Department records, researchers noted that there are eight bases with between 0.8 and 2.2 million parts per trillion of per- and polyfluoroalkyl substances, compared to the Environmental Protection Agency’s recommended limit of 70 parts per trillion. “The chemicals have seeped into the bay, affecting its wildlife, and potentially harming residents’ food supply and livelihoods,” according to the report. “The contamination underscores the need for swift DoD cleanup.”

Affected sites include Aberdeen Proving Ground, Naval Research Laboratory Blossom Point, Martin State Airport Air National Guard Base, Naval Air Station Patuxent River, the Naval Academy and Naval Research Laboratory Chesapeake Bay, Maryland, as well as Joint Base Langley-Eustis and Naval Weapons Station Yorktown, Virginia. Five of those installations show PFAS contamination above 70 parts per trillion. Langley, home to Air Force fighter squadrons, reported the highest contamination rate, at more than 2.2 million parts per trillion. PFAS contamination in the military is largely attributed to the used of aqueous film-forming foam, a flame retardant used to put out aircraft and vehicle fires.

All of the sites, save Aberdeen and Blossom Point, are in some stage of remediation, whether it’s investigations or assessments. “The records also show that PFAS may be present in the groundwater at several other bases near the Chesapeake Bay where DOD has not tested to confirm the presence of PFAS,” according to the report. Those include Joint Expeditionary Base Little Creek-Fort Story, Fort Monroe, Cheatham Annex and Naval Fuel Depot Craney Island, Virginia, as well as Weide Army Heliport, Navy Recreation Center Solomons and Naval Training Center Bainbridge, Maryland.

Despite DoD efforts to filter drinking water on bases, Chesapeake contamination offers another risk, according to the EWG: seafood. A 2020 study found PFAS, to the tune of thousands of parts per trillion, in rockfish, oysters and crabs caught in southern Maryland. The Food and Drug Administration does not have

a safe consumption limit for PFAS in food. Though DoD has known about contamination due to fire-fighting foam, efforts to clean it up have come in fits and starts. The services no longer use the foam in training, vastly cutting down exposure, but there have been no major efforts to clean up groundwater around bases beyond filtering what residents drink.

While advocates push for stronger EPA regulations, and legislation that would fund federal clean-up of military bases, a non-toxic firefighting foam still doesn't exist. "The rate of progress is defined primarily by the rules that govern our physical world. Physics, chemistry, science," Richard Kidd, the deputy assistant defense secretary for environment and energy resilience told the House Appropriations Committee in May. "Based on what we know today — and known technology — frankly, it will be years before we fully define the scope of the problem and with that definition can reflect it in our budget request, and after that, probably decades before cleanup is complete." [Source: ArmyTimes | Meghann Myers | August 11, 2021 ++]

POW/MIA Recoveries & Burials

Reported AUG 01 thru 15, 2021 | Eighteen

"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 1st Lt. Thomas J. Redgate, 24**, of Brighton, Massachusetts, was a member of Battery A, 48th Field Artillery Battalion, 7th Infantry Division. He was reported missing in action on Dec. 11, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. He will be buried on Sept. 17, 2021, in Bourne, Massachusetts. Read about Redgate at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2154302/soldier-accounted-for-from-korean-war-redgate-t>.

-- **Army Air Forces Capt. Nando A. Cavalieri, 24**, was assigned to 324th Bombardment Squadron, 91st Bombardment Group, 8th Air Force in the European Theater. On Feb. 3, 1945, the B-17G Flying Fortress bomber on which he was serving was flying a mission over Berlin when it was struck by enemy anti-aircraft fire. It was one of 21 bombers to be lost during the mission. Interment services are pending. [Read about Cavalieri](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2716072/airman-accounted-for-from-world-war-ii-cavalieri-n) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2716072/airman-accounted-for-from-world-war-ii-cavalieri-n>.

-- **Army Air Forces Tech. Sgt. Frank A. Norris, 23**, of Quinlan, Texas, was a pilot assigned to the 345th Bombardment Squadron, 98th Bombardment Group (Heavy), 9th Air Force. On Aug. 1, 1943, the B-24 Liberator aircraft on which Norris was serving crashed as a result of enemy anti-aircraft fire during Operation Tidal Wave, north of Bucharest, Romania. His remains were not identified following the war. Interment services are pending. [Read about Norris](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2479662/airman-accounted-for-from-world-war-ii-norris-f) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2479662/airman-accounted-for-from-world-war-ii-norris-f>.

-- **Army Cpl. Dale W. Wright, 19**, of Flint, Michigan, was a member of Company C, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 2, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Wright](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2165672/soldier-accounted-for-from-korean-war-wright-d) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2165672/soldier-accounted-for-from-korean-war-wright-d>.

-- **Army Pvt. Charles Andrews, 25**, of Rochester, New York, was assigned to Company K, 3rd Battalion, 28th Infantry Regiment, 8th Infantry Division. His unit was engaged in battle with German forces near Brandenburg, Germany, in the Hürtgen Forest, when he was declared missing in action on Dec. 4, 1944. Andrews could not be recovered because of the ongoing fighting, and his status was changed to killed in action on Jan. 29, 1945. He will be buried on Aug. 28, 2021, in his hometown. [Read about Andrews](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2181350/soldier-accounted-for-from-world-war-ii-andrews-c) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2181350/soldier-accounted-for-from-world-war-ii-andrews-c>.

-- **Army Pvt. Emmet W. Schwartz, 24**, was assigned to Company F, 2nd Battalion, 121st Infantry Regiment, 8th Infantry Division. His unit was part of an effort to capture Obermauch, Germany, near the town of Hürtgen, when he was reported killed in action by an artillery blast on Dec. 27, 1944. His body was unable to be recovered. Interment services are pending. [Read about Schwartz](#) at

<https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2714505/soldier-accounted-for-from-world-war-ii-schwartz-e>.

-- **Army Sgt. William E. Cavender, 20**, of Leslie, Michigan, was a member of Headquarters Company, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division. He was reported missing in action on Nov. 28, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Cavender](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2192973/soldier-accounted-for-from-korean-war-cavender-w) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2192973/soldier-accounted-for-from-korean-war-cavender-w>.

-- **Army Staff Sgt. Gerald R. Helms, 29**, was assigned to Company E, 325th Glider Infantry Regiment, 82nd Airborne Division. In 1944, he was reported missing in action near Katerbosch, Netherlands, during Operation Market Garden after he failed to return from a lone scouting mission. His body was never found by his unit, and there was no evidence he had ever been captured. A presumptive finding of death was issued Oct. 3, 1945. Interment services are pending. [Read about Helms](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2714492/soldier-accounted-for-from-world-war-ii-helms-g) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2714492/soldier-accounted-for-from-world-war-ii-helms-g>.

-- **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, 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. White died on the third day of battle, Nov. 22, 1943. Interment services are pending. [Read about White](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2683815/marine-accounted-for-from-world-war-ii-white-g) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2683815/marine-accounted-for-from-world-war-ii-white-g>.

-- **Marine Corps Pfc. Royal L. Waltz, 20**, of Cambria, California, was a member of Company A, 1st Battalion, 18th Marine Regiment, 2nd Marine Division, 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. Waltz died between the first and second day of the battle, Nov. 20-21, 1943. Interment services are pending. [Read about Waltz](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2074089/marine-accounted-for-from-world-war-ii-waltz-r) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2074089/marine-accounted-for-from-world-war-ii-waltz-r>.

-- **Marine Corps Reserve Pfc. Harold W. Hayden, 19**, of Norwood, Ohio, was a member of Company A, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Hayden died on the third day of battle, Nov. 22, 1943. Interment services are pending. [Read about Hayden](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2165622/marine-accounted-for-from-world-war-ii-hayden-h) at <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2165622/marine-accounted-for-from-world-war-ii-hayden-h>.

-- **Marine Corps Sgt. Fred Farris, 19**, of Hillsboro, Texas, was a member of Company I, 3rd Battalion, 2nd 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. Farris died on the first day of battle, Nov. 20, 1943. Interment services are pending. [Read about Farris at https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2154316/marine-accounted-for-from-world-war-ii-farris-f](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2154316/marine-accounted-for-from-world-war-ii-farris-f).

-- **Navy Fireman 1st Class Kenneth E. Doernenburg, 23**, of Antigo, Wisconsin, 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 Doernenburg. He will be buried on Sept. 25, 2021, in his hometown. Read about Doernenburg at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2579889/uss-oklahoma-sailor-accounted-for-from-world-war-ii-doernenburg-k>.

-- **Navy Fireman 2nd Class William K. Shafer, 20**, of Alhambra, California, 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 Shafer. He will be buried on Oct. 14, 2021, in Marana, Arizona. [Read about Shafer at https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2602893/uss-oklahoma-sailor-accounted-for-from-world-war-ii-shafer-w](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2602893/uss-oklahoma-sailor-accounted-for-from-world-war-ii-shafer-w).

-- **Navy Radioman 3rd Class Irvin F. Rice, 22**, of Detroit, 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 Rice. He will be buried on Oct. 2, 2021. Read about [Rice at https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2218011/uss-oklahoma-sailor-accounted-for-from-world-war-ii-rice-i](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2218011/uss-oklahoma-sailor-accounted-for-from-world-war-ii-rice-i).

-- **Navy Seaman 1st Class Biacio Casola, 26**, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Casola. Interment services are pending. [Read about Casola at https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2717101/uss-oklahoma-sailor-accounted-for-from-world-war-ii-casola-b](https://www.dpaa.mil/News-Stories/Recent-News-Stories/Article/2717101/uss-oklahoma-sailor-accounted-for-from-world-war-ii-casola-b).

-- **Navy Seaman 2nd Class Harold W. Lindsey, 26**, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Lindsey. Interment services are pending. Read about [Lindsey at https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2710279/uss-oklahoma-sailor-accounted-for-from-world-war-ii-lindsey-h](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2710279/uss-oklahoma-sailor-accounted-for-from-world-war-ii-lindsey-h).

-- **Army Tech. Sgt. Arthur W. Countryman, 37**, of Plainfield, Illinois, was assigned to Company F, 12th Infantry Regiment, 4th Infantry Division. His unit was engaged in battle with German forces near Hürtgen, Germany, when he was reported killed in action on Nov. 20, 1944. His body was not recovered. He will be buried on Aug. 6, 2021, in his hometown. Read about Countryman at <https://www.dpaa.mil/News->

[Stories/News-Releases/PressReleaseArticleView/Article/2662320/soldier-accounted-for-from-world-war-ii-countryman-a.](#)

Correction: DPAA's July 12 issue listed Navy Storekeeper 1st Class Harry E. Walker, 36, as a member of Company K, 3rd Battalion, 34th Infantry Regiment, 24th Infantry Division. On Dec. 7, 1941, Walker was assigned to the battleship USS Oklahoma. We apologize for the error.

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

* VA *



Burn Pit Toxic Exposure

Update 86: VA to Give Presumptive Disability Benefits for First Time

Veterans exposed to harmful burn pit smoke while serving in certain overseas war zones will for the first time get presumptive disability benefits status under a new announcement by the Department of Veterans Affairs on 2 AUG. The move comes after years of lobbying from veterans advocates and months of legislative pressure from Capitol Hill on the issue. In a statement, VA Secretary Denis McDonough called the move “the right decision” to recognize the sacrifice of veterans. Initially, the new move will cover only veterans suffering from three illnesses — asthma, rhinitis and sinusitis — and only if they manifested within 10 years of a veteran’s overseas service.



For now, the new presumptive benefits status does not include any rare cancers that numerous veterans groups have said have occurred in alarmingly high rates among veterans exposed to overseas burn pits. VA officials said more conditions may be added in the future. Presumptive benefits status allows veterans applying for disability benefits to forgo certain paperwork and medical exams used to prove their injuries and illnesses are directly connected to their time in the military. Similar status has been granted in the past for illnesses related to Agent Orange exposure during the Vietnam War, where widespread use of the chemical defoliant was well-known but difficult to prove in specific locations decades later. Areas and time periods covered include the Southwest Asia theater of operations.

An internal review by VA officials determined that “there was sufficient evidence to presume that veterans have been exposed to particulate matter” during service in those locations. In the past, Veterans Affairs officials have estimated more than 3.5 million troops were exposed to the toxic smoke from burn pits during overseas deployments over the last 20 years. But since few overseas combat sites routinely monitored air quality and chemical exposure of troops, directly linking those pits to health issues later in life has proven difficult.

Only about 241,000 veterans have signed up for the department’s Airborne Hazards and Open Burn Pit Registry, designed to track illnesses related to burn pit exposure and ease access to veterans benefits. Advocates have criticized VA frequently rejecting claims made by veterans suffering from rare respiratory illnesses and cancers believed related to burn pit smoke, insisting they could be more accommodating with those cases. But VA officials have insisted for years that any such move would require congressional action. Earlier this year, following the introduction of several high-profile measures to address the problem, McDonough said he would re-examine VA policies.

Officials did not say how much granting the new claims may cost, or when payouts will begin. The department will reach out to veterans and survivors potentially eligible for the new disability payouts. More information on the process is available on the VA web site. In a statement, House Veterans’ Affairs Committee Chairman Mark Takano (D-CA) praised VA’s move but added “there are still far too many veterans left behind who cannot afford to wait much longer. We need to pass comprehensive legislation now to ensure that all veterans can access the care and benefits they’ve earned.” Takano has sponsored a bill which would grant even broader presumptive benefits to burn pit victims and other veterans who faced toxic exposure contamination while in the military.

Senate Veterans’ Affairs Committee Chairman Jon Tester (D-MT) similarly praised the news. “VA Secretary McDonough has made clear he is committed to working with Congress on a comprehensive toxic exposure framework that is timely, grounded in science, transparent, and responsive to the needs of every man and woman impacted by the effects of toxic exposure,” he said in a statement. “I encourage every eligible veteran to apply for their earned benefits as quickly as possible.” [Source: NavyTimes | Leo Shane III | 2 August, 2021 ++]

Burn Pit Toxic Exposure

Update 87: VA to Start Processing Particulate Matter Disability Claims 2 AUG

The Department of Veterans Affairs will begin processing disability claims 2 AUG for **asthma, rhinitis and sinusitis** on a presumptive basis based on presumed particulate matter exposures during military service in Southwest Asia and certain other areas — if these conditions manifested within 10 years of a qualifying period of military service. VA conducted the first iteration of a newly formed internal VA process to review scientific evidence to support rulemaking, resulting in the recommendation to consider creation of new presumptions of service connection for respiratory conditions based on VA’s evaluation of a National Academies of Science, Engineering and Medicine report and other evidence.

The process concluded that particulate matter pollution is associated with chronic asthma, rhinitis and sinusitis for Veterans who served in the Southwest Asia theater of operations beginning Aug. 2, 1990 to the

present, or Afghanistan, Uzbekistan, Syria or Djibouti beginning Sept. 19, 2001 to the present. VA’s review also concluded that there was sufficient evidence to presume that these Veterans have been exposed to particulate matter. “I announced my intent to initiate rulemaking on 27 MAY to consider adding respiratory conditions to the list of chronic disabilities,” said Denis McDonough, Secretary of Veterans Affairs. “Through this process I determined that the evidence provided was sufficient to establish presumptions of service connection for these three respiratory conditions. This is the right decision, and VA will continue to use a holistic approach in determining toxic exposure presumptives moving forward.”

The Southwest Asia Theater of operations refers to Iraq, Kuwait, Saudi Arabia, the neutral zone between Iraq and Saudi Arabia, Bahrain, Qatar, the United Arab Emirates, Oman, the Gulf of Aden, the Gulf of Oman, the Persian Gulf, the Arabian Sea, the Red Sea and the airspace above these locations from Sept. 19, 2001 to the present. VA will conduct outreach to impacted Veterans and survivors to inform them about their eligibility and will provide information on how to apply. Veterans and survivors who believe they may be eligible for the newly established presumptive conditions are encouraged to apply. They should file a [VA Form 21-526EZ](#) if applying for the first time or a [VA Form 20-0995](#) if they are reapplying for these conditions.

For more information on the new presumptive conditions, visit VA’s website Airborne Hazards and Burn Pit Exposures at <https://www.publichealth.va.gov/exposures/burnpits/index.asp>. To apply for benefits, Veterans and survivors may visit <https://www.va.gov> or call toll-free at 800-827-1000. You can view the interim final rule at www.regulations.gov. [Source: <https://www.va.gov/opa/pressrel/pressrelease.cfm?id=5699> | August 2, 2021 ++]

VA Long Term Care

Update 02: Can Escalating Demand be Met?

More of our loved ones who are getting older or have special medical needs requiring basic health care assistance are getting the help they require at home instead of in a facility or institutional setting. The VA has been expanding long-term care (LTC) services to veterans in the home or in a community setting, as have other public health care systems, as more veterans and their families’ desire to age in place. This comes at a time when the country has contended with widespread COVID-19 outbreaks in LTC facilities such as nursing homes while also dealing with the rapidly growing elderly population — one study estimated the growth in LTC employment between 2010 and 2030 at 79%.

Veterans rely on VA LTC for everything from occasional help around the house to around-the-clock care. Eligibility is primarily based on the extent of a service-connected disability. To gain a better perspective of veterans’ access to home and community-based services, the House Veterans’ Affairs Subcommittee on Health conducted a hearing on 27 JUL to address what the chair, Rep. Julia Brownley (D-CA) refers to as a “silver tsunami” – a massive wave of Americans and veterans requiring LTC, the scale of which is too big to ignore.”

While VA delivers 14 different types of LTC programs in both institutional settings (like community living centers or nursing homes), and non-institutional settings (like a veteran’s home or through community adult day care services), purchasing or providing the care is placing increased demand on the department’s health care system. “VA’s various LTC programs provide a continuum of services to help

meet veterans' needs over time," Dr. Scotte Hartronft, VA's executive director for geriatrics and extended care (GEC) told lawmakers. "VA recognizes more needs to be done to accelerate home care. It is also critical to continue providing the funds needed for moving forward on these programs." From FY 2014 to FY 2018, demand for LTC increased 14% and VA's expected spending went up 33%. The VA projects demand will continue to grow, with spending set to double by 2037.

Know Your Care Options

Today, VA's LTC programs serve 439,970 veterans — 73% are 65 years and older and 20% are 85 years or older. About 85% of veterans in the program are receiving care at home. Two newer extended care programs are the Veteran-Directed Care Program (VDCP) and Medical Foster Homes

- *VDCP* (https://www.va.gov/GERIATRICS/pages/Veteran-Directed_Care.asp) is one of the more popular programs and garnered a lot of attention during the hearing as a potential model for delivery of other VA health care services. The program is for veterans of all ages enrolled in VA health care who meet the clinical need criteria for services. Veterans in VDCP are given a flexible budget from the VA to purchase services that they or a family caregiver can manage as they see fit – a unique approach among VA programs.
- *Medical Foster Homes* (https://www.va.gov/Geriatrics/pages/Medical_Foster_Homes.asp), on the other hand, are an alternative to a nursing home. Care is delivered to a small number of veterans and non-veterans in a private-home setting where trained caregivers provide care and supervision 24 hours a day, seven days a week. Most expenses for care fall on the veteran, their family, or a legal representative.

Barriers for Veterans Accessing LTC

Lawmakers focused extensively on a February 2020 Government Accountability Office (GAO) report (<https://www.gao.gov/assets/gao-20-284.pdf>) identifying three key challenges the VA faces in meeting the growing demand for LTC services. These issues aren't unique to the VA and are common in other health care systems nationwide:

- *Workforce shortages.* The VA continues to grapple with hiring and retaining geriatricians and palliative care providers, and with caregiving staff in other areas such as nursing assistant and health technician positions. Shortages contribute to growing wait lists for certain programs.
- *Geographic alignment of care.* The VA struggles to align its services to where veterans live because of demographic shifts in the veteran population. Providing care to veterans in rural areas is especially challenging because of the lack of adequate workforce and infrastructure to support the delivery of care.
- *Difficulty meeting veterans' needs for specialty care.* Finding appropriate LTC for veterans with dementia, behavioral health conditions, ventilator care, or other specialized needs is challenging and costly.

GAO noted the VA had yet to develop measurable goals to address these challenges. Brownley voiced concern during the hearing that the VA had not yet acted on GAO's recommendations, holding up a two-page document representing GEC's Elder Care Strategic Plan from last year. "A plan without a plan is a plan to fail," she said; "The committee needs sufficient detail to be able to oversee and ensure goals are being accomplished."

Like MOAA, the Elizabeth Dole Foundation (EDF) and the Paralyzed Veterans of America (PVA) support expanding LTC programs, including VDCP. Witnesses from these groups called attention to other barriers facing veterans and their caregivers and families at the hearing:

- *Difficulty in finding and managing caregivers or home care workers.* PVA gave one example of a quadriplegic veteran who had to interview more than 400 potential caregivers over a 10-year period. These workers are paid low wages. Agencies typically charge 20-25% above what a worker is paid, so if the VA authorizes \$20, the worker makes only \$12 or \$13 per hour.
- *Caregivers are not integrated into VA's LTC programs.* EDF talked about burnout of caregivers during the pandemic. VA's respite care is disjointed and needs to be easier to access. Caregivers help veterans stay in their homes, saving the VA from covering more expensive care in an institutional setting.
- *VA LTC programs are not aligned to veterans' needs.* Programs should put veterans and their caregivers at the center of health care like VDCP. That means building caregiving support around them, not a one-size-fits-all approach typical of the VA.

Subcommittee members were particularly baffled at why more VA medical centers have not adopted VDCP, especially as PVA testified that each medical center needs only a master level social worker to coordinate the program. VDCP is very popular and allows veterans and their families control over how benefit dollars will be spent. Hartronft told members LTC is available in all medical centers except for the two newer programs, VDCP and Medical Foster Care. "We really are trying to expand VDCP as quickly as possible and communicating awareness of the program," he said, adding that the VA "can never over communicate with veterans on how they can access these programs." Currently only 69 of the 171 medical centers administer the program.

What Can Veterans and Their Caregivers Expect?

The challenges and desire to improve VA LTC programs did not fall on deaf ears with subcommittee members. Brownley warned the subcommittee would be watching and making sure the department accelerates its efforts to expand VDCP and other LTC programs. She also suggested reforms for all VA LTC programs were needed to integrate caregiver support, respite care, mental health, and telehealth services more fully within the continuum of care. "I want to put together a package of LTC programs that works for veterans," she said. "It's about veterans having a one-stop-shop place to go to get the care they deserve."

[Source: MOAA Newsletter | René Campos | August 3, 2021 ++]

VA Malpractice Claims

Update 01: Some Tips on How to File/Win Yours

Every year, thousands of vets suffer from the poor medical treatment they receive at VA hospitals or medical facilities. From medication and diagnosis errors, to surgical errors and wrongful death, the consequences caused by the negligence of VA doctors or employees can have a drastic impact on a veteran's life well beyond their trip to the outpatient center. Many are under the assumption that filing a lawsuit against the federal government is impossible, but that is simply not true. If you or a loved one has suffered from the negligence of the Department of Veterans Affairs, you can file a claim under the Federal Torts

Claims Act (FTCA) to receive compensation for pain and suffering and economic loss. It is important that if you believe you have a claim against the VA, you know your rights so you can receive the compensation you deserve.

Understanding VA medical malpractice claims

The FTCA allows veterans and their families to file a medical malpractice claim against VA doctors and employees if their negligent care caused an injury. “Negligence” means the lack of ordinary care. “Medical malpractice” means negligence committed by a medical professional. It can be proven when an action is performed—or in some cases not performed—that would not be considered acceptable by the local medical community.

There are many different examples of medical errors that could cause a significant injury including surgical errors, medication errors, and anesthesia mistakes to name a few. Loved ones of family members who died because of medical errors can pursue a “wrongful death” claim on behalf the victim’s estate and beneficiaries. The potential recovery for “wrongful death” and other damages is governed by state law and will vary from state to state.

Victims of VA medical malpractice may also qualify to receive benefits from a Section 1151 disability claim as well. In contrast to an FTCA claim, a Section 1151 claim can only be filed for if the injury took place at the VA hospital, outpatient clinic, or during a medical examination/surgery. Typically, these require less evidence than what is required for an FTCA claim and cover less negligent acts than a FTCA claim would. A veteran can be awarded both an FTCA settlement and Section 1151 benefits, however, the VA will hold any disability payments until they have offset the total amount paid in a Federal Tort Claim settlement. Also, unlike disability compensation, any compensation received from your FTCA claim is paid in one lump sum rather than in monthly payments.

Filing a VA medical malpractice claim and lawsuit

The statute of limitations on filing a VA medical malpractice claim is two years from the date of the malpractice. A properly completed, signed “Form 95, Claim for Damages, Injury, or Death” must be received by the appropriate government office with those two years after the malpractice is committed. If the Claim is denied by the VA at the administrative level, you only have six months to file a suit in federal court. Critically, missing these deadlines will bar your claim outright, even if you claim has merit.

The first step is to file an administrative claim with the VA Regional Counsel where the malpractice took place. It is critical that the initial claim be prepared correctly. You should consider consult with an attorney to assist you with the initial claim paperwork avoid jeopardizing your legal rights. The Form 95 claim form provides an overview of your case, as well outline your injuries and the amount of compensation that you are seeking. The amount you are requesting must be detailed and thorough, as the federal courts cannot award you any more money than what you list in your administrative claim.

Along with your requested sum you must also provide evidence justifying the amount. You will be limited to the amount listed in your claim later in the legal proceeding. Other proof can also be submitted also with you claim. This includes:

- Any information on any future expected medical expenses,
- Proof of anticipated lost future income,
- An employer’s statement about missed work,
- A statement from your doctor/treating physician, and

- Relevant medical records.

In addition, an experienced FTCA lawyer will often include an opinion from an independent expert describing the malpractice and damages in detail as part of your initial claim. After the claim is initially submitted, lawyers for the VA will often request an in-person interview with the claimant, or in the case of a wrongful death claim, the estate representative. It is important that the claimant have their own attorney present for any interviews.

After the claim is fully submitted, the VA will have six months to issue a response to your administrative claim and will either, accept, offer to settle, or deny the claim. The VA’s written denial of your claim or failure to issue a response within six months—which is considered a “constructive denial”—will allow you to file a lawsuit in federal court, wherein a judge will hear and decide your case. After the lawsuit is started the case will undergo a mandatory settlement conference. Claims often resolve at this stage. Sometimes cases need to be tried to conclusion by presenting live witness and expert testimony in court.

Legal fees — How do I pay my lawyer?

Malpractice lawyers typically work on a “contingency basis”, meaning they only get paid if they win. VA malpractice attorneys are limited as to how much they can charge you in relation to your case. The fee for claims that settle at the administrative level is 20 percent, whereas the fee for cases that go to court is 25 percent. Your lawyer will also advance all expenses associated with the case only to be paid back at the end if the case is successful.

Conclusion

In sum, pursuing a medical malpractice claim against the VA is not as simple as just filing a claim. A claimant should hire an experienced VA malpractice lawyer to assist them early in the process. While it is ultimately a private decision on whether or not you choose to hire an attorney, cases of VA medical malpractice are difficult to win and can go on for years. The key is to retain expert counsel to assist you through the complex process of pursuing your VA malpractice claim to ensure you get the justice you deserve.

[Source: MilitaryTimes | Greg Rinkey & John Harwick | August 6, 2021 ++]

VA Sexual Trauma Claims

Update 01: VAOIG Report | Struggle with Processing Claims Continues



The teal ribbon is a national symbol of support for victims of sexual assault, and is used by the Army’s SHARP and Air Force’s SAPR Programs

The Department of Veterans Affairs continues to have difficulty with the “special challenge” of processing military sexual trauma-related claims, according to a report released 5 AUG by the VA Office of Inspector General. Errors during claim processing, and a failure to implement recommendations from a 2018 IG

report, resulted in the VA prematurely denying benefits to potentially thousands of veterans, the report found. Overall, the VA estimates roughly 57 percent of denied military sexual trauma claims were still not processed correctly, an increase from 49 percent during a similar review in 2018.

“The OIG concluded that VBA was not properly implementing recommended changes to assist veterans who had experienced military sexual trauma in obtaining the care and benefits to which they are entitled,” the review states in its findings. Thursday’s review by the VAOIG is a follow-up to an August 2018 report, which laid out six recommendations for improving the process of MST claims and reviewing previously denied claims to ensure their accuracy. Ultimately, investigators determined that the VBA did not effectively implement the recommendations, leading to continued deficiencies in claims processing. The review states that VBA took “steps” to implement the six recommendations laid out in the 2018 report. However, the VBA did not “monitor” the process “for compliance.” This led investigators to conclude that “inadequate governance” of the MST claims “undermined” what the VA calls a “special obligation” to help those claiming MST.

“VBA should have created controls to ensure this policy was enforced and to hold both offices and individuals accountable for deficiencies,” the report reads. While the VBA continues to struggle with processing MST claims, the report also details the hurdles veterans face in making such a claim in the first place. According to the report, the Defense Department estimates two-thirds of sexual assaults in the military go unreported. As a result, evidence of trauma necessary for a claim of Post-Traumatic Stress Disorder related to MST is often difficult to “produce or validate.” That’s resulted in what the OIG deems a “special challenge” for the VA.

VA officials say they’ve begun taking corrective action. “VA takes its responsibility extremely seriously in its mission to provide the necessary care and resources to individuals recovering from the devastating impact of MST. VA has already begun taking necessary action,” VA spokesman Terrence Hayes told Military Times in an email. While processing claims related to MST is complex for many reasons, the VAOIG recommended additional actions that the VA should take. These include establishing a procedure to correct previous errors on claims; developing and monitoring a plan to address identified deficiencies in the MST claim process; effectively implementing and promoting compliance as related to the 2018 report; and developing a written plan to strengthen communication, oversight, and accountability of military sexual trauma claims processing.

“Bottom line is that we will make all necessary steps to ensure those impacted by military sexual trauma have the absolute-best care VA can offer,” Hayes said. [Source: MilitaryTimes | James Webb | August 6, 2021 ++]

VA Prostate Cancer Program

Update 18: Congress Should Increase Access to Care for Veterans

Prostate cancer is the most common cancer diagnosis among U.S. veterans, who are twice as likely to be diagnosed as men in the general public. In fact, one in five U.S. veterans are at risk for developing prostate cancer in their lifetime. Historical access to care issues within the VA, exacerbated during the COVID-19 pandemic, have increased the impact of this disease among veterans, who are often not screened for prostate cancer until it’s too late. Even when cancer is identified, the Department of Veterans Affairs lacks an

adequate plan to protect veterans from this deadly disease. It is critical that Congress acts now by increasing access to preventative prostate cancer care and mandating the creation of a standardized clinical treatment pathway within the VA to help ensure that more veterans do not unnecessarily die from prostate cancer.

Veterans and active military servicemembers know the importance of having a clear plan of attack for defeating your enemies. For Col. Paul Taylor (Ret.) that became even more apparent when he was diagnosed with stage IV prostate cancer in 2012. At the time, he was only 41 years old, and was serving as a commander in the Army's 101st Airborne Division. After the initial shock of a cancer diagnosis, his military training kicked in, helping him figure out his next steps and his plan for fighting cancer. His treatment at that point had included hormone therapy, chemotherapy, surgery, and immunotherapy, which had helped him hold the disease in check.

By establishing a clinical pathway for prostate cancer through the VA, lawmakers could provide a clear plan of attack and support for veterans fighting prostate cancer. Legislation should address all stages of prostate cancer, from early detection to end-of-life care. Congressional action would also help draw attention to veterans who are at an elevated risk for the disease due to evidence-based risk factors, like race, ethnicity, socioeconomic status, and family history. A clinical pathway would also lead to the development of a suggested protocol for prostate screening, diagnosis, treatment, or care based on severity and stage of cancer to provide veterans with all-inclusive support for the disease.

Veterans are an extremely high-risk patient population for developing prostate cancer. The United States has an aging veteran population and many veterans have been exposed to herbicides, such as Agent Orange — two factors that further increase the risk for prostate cancer. Black men are 1.8 times more likely to be diagnosed with prostate cancer and 2.2 times more likely to die from prostate cancer, highlighting the disparate impact of prostate cancer on Black veterans, who are most at risk for the disease.

There are already nearly 489,000 prostate cancer patients in the VA health care system, and 16,000 of these patients have metastatic prostate cancer, meaning the cancer has spread to other parts of their bodies. With many men catching up on regular prostate check-ups now, the number of prostate cancer patients within the VA is expected to rise. Early detection of prostate cancer is critical for improving treatment and survival rates. Congress has the power to expand access to prostate cancer care and help protect veterans. As we appreciate the sacrifices our veterans make, let's honor them by improving health care services for veterans and passing crucial legislation to increase prostate cancer care in the VA. [Source: MilitaryTimes | Paul Taylor (Opinion) | August 6, 2021 ++]

VA Project Funding

Update 01: Major Medical Facility Authorization Act of 2021 Becomes Law

President Biden signed into law the **Major Medical Facility Authorization Act of 2021**. This change will authorize VA to carry out the below specific major medical facilities projects and also increase the amount of money that can be spent on each project. A total of \$2,083,941,000 has been authorized for the projects. The VFW applauds the passage of this legislation and calls on Congress and the Administration to continue rigorous oversight of VA's infrastructure needs. The VFW has testified numerous times on VA

infrastructure and the need for proper attention to aging VA facilities. This new law will be a step in the right direction.

The Secretary of Veterans Affairs may now carry out the following major medical facility projects in fiscal year 2021 at the locations specified and in an amount for each project not to exceed the amount specified for such location:

- 1) Construction of an outpatient clinic and national cemetery in Alameda, California, in an amount not to exceed \$266,200,000.
- 2) Construction of a new specialty care building 201 in American Lake, Washington, in an amount not to exceed \$110,600,000.
- 3) Construction of a community living center and renovation of domiciliary and outpatient facilities in Canandaigua, New York, in an amount not to exceed \$383,741,000.
- 4) Construction of a spinal cord injury center in Dallas, Texas, in an amount not to exceed \$249,000,000.
- 5) Realignment and closure of the Livermore Campus in Livermore, California, in an amount not to exceed \$455,000,000.
- 6) Seismic corrections to the mental health and community living center in Long Beach, California, in an amount not to exceed \$367,300,000.
- 7) Construction of a spinal cord injury building with a community living center, including a parking garage, in San Diego, California, in an amount not to exceed \$252,100,000.

[Source: VFW Action Corps Weekly | August 9, 2021 ++]

VA Covid-19 Vaccines

Update 07: VA Adds 245K Employees to COVID-19 Vaccine Mandate



VA Secretary Denis McDonough said more protections are needed with the Delta variant on the rise.

The Veterans Affairs Department will more than triple the number of employees who must receive the vaccine, bringing the total to 360,000. VA originally required just its frontline health care staff—those hired under Title 38 of the U.S. Code—to be inoculated, which amounted to about 115,000 workers. The mandate will now include Title Five employees within the Veterans Health Administration—such as housekeepers, engineers and administrative staff—and health care providers such as psychologists, pharmacists, physical therapists, nursing assistants and others in “Hybrid Title 38” positions.

“We’re now including most VHA employees and volunteers and contractors in the vaccine mandate because it remains the best way to keep veterans safe, especially as the Delta variant spreads across the

country,” Secretary Denis McDonough said. “This pandemic is not over and VA must do everything in our power to protect veterans from COVID-19. With this expanded mandate, we can once again make—and keep—that fundamental promise.” Employees impacted by the new mandate will have eight weeks to get the vaccine or prove they already have. The department has already sent notices to the first crop of employees in the initial mandate explaining the process, pointing to forms requiring either a doctor’s signature for medical exemptions or a supervisor’s signature for a “deeply held religious belief” that prevents workers from receiving a vaccine.

Employees who received a vaccine outside the VA system will require extra documentation demonstrating they have been inoculated. About 70% of the individuals in the original group of 115,000 were already vaccinated, though McDonough said on 12 AUG that number has ticked up since the mandate announcement. VA is aware of vaccinations for only about 55% of the new group, a spokesman said. That leaves nearly 150,000 total employees who must now get vaccinated or potentially face consequences. VA has not specified what exactly will happen to employees who decline the vaccine, saying only in a recent memorandum that anyone who fails to certify vaccination or an exemption “may face disciplinary action up to and including removal from federal service.”

Mark Ballestoros, a VA spokesman, said last month he could not specify an “exact process” for those workers. He explained only that “any possible disciplinary action will be undertaken with full transparency and complete due process.” Many VA employees who recently spoke to Government Executive expressed apprehension about the mandate, with some planning to seek exemptions or quit. Those workers begrudged VA for taking away their choice. Employees said tension has reached a boiling point between the vaccinated and unvaccinated, with some staff who already received their shots telling those who had not they should lose their jobs.

While VA's employee unions plan to bargain over the implementation of the policy, the department has already set the wheels in motion. Employees will have to complete a form in which they either check a box certifying they have been vaccinated or claiming an exemption. Those who claim “deeply held religious beliefs” that prevent them from receiving a vaccine will need a sign-off from their supervisor, though they do not have to disclose what those beliefs are. Medical exemptions must stem from the minimal list of valid reasons to avoid the vaccine pre-approved by the Centers for Disease Control and Prevention. Exempted employees will be required to wear masks at all times when at a VA facility.

Only the military has so far joined VA in requiring the COVID-19 vaccine. For the rest of government, employees must either attest that they have been vaccinated or submit to regular testing and constant mask wearing. The Biden administration has told employees that those who lie about their vaccination status could face firing and criminal prosecution. [Source: Government Executive | August 12, 2021 ++]

VA Manila OPC

Announcements & Reminders 8 AUG 2021

ECQ UPDATES WITHIN METRO MANILA – AUGUST 6 to AUGUST 20

As we near the end of our first weekend back under Enhanced Community Quarantine, I wanted to take a moment and share some quick updates. Throughout the remainder of the ECQ, VA Manila will remain open for scheduled appointments. We have been made aware of some limited delays that Air21 may

experience with limited domestic air services, but we do not expect significant impacts beyond a few days of delay. The Pharmacy has also been actively pulling requested refills early and processing those in near real time. In addition to scheduled medical appointments, VA Manila will also continue to provide COVID-19 vaccines on both a scheduled and a walk-in basis throughout ECQ. Veterans and Spouses are still eligible for COVID-19 vaccines and should reach out to VA if you would like to get vaccinated. Please consider taking advantage of this opportunity now while it is still available.

VA Manila is providing text confirmations to all Veterans for their scheduled appointments, and Veterans can also access appointment confirmations on MyHealthVet. We recommend carrying proof of appointment if you encounter checkpoints at provincial borders. According to Philippines Official Gazette, travel for medical and humanitarian reasons is a valid justification for travel between zones, and qualifies the individual as an authorized person outside of residence (reference Omnibus Guidelines at <https://www.officialgazette.gov.ph/downloads/2021/05may/20210520-OMNIBUS-RRD.pdf> on the Implementation of Community Quarantine in the Philippines:

Veterans who wish to cancel or change their appointment should contact the Clinic directly, either by telephone (+63-02-8550-3888, Option 2 or #MyVA) or by MyHealthVet. The Clinic is offering some flexibility with scheduling and offering the option to convert appointments to virtual care (either telephone or Veteran Video Connect). If you would like to switch to a virtual appointment, please ensure that any required laboratory work is completed locally ahead of your appointment. Your provider really needs this information to be able to provide you with the best medical care possible.

QUICK COVID-19 VACCINE UPDATES:

1. The US Food and Drug Administration recently extended the expiration date of VA Manila's current vaccine supply through September 21, 2021. As such, we will continue to provide scheduled and walk-in appointments on weekdays between now and Tuesday, September 21, 2021. The Clinic is also planning to have one more large weekend Clinic the weekend of September 11-12, 2021. Additional details on this will be forthcoming.
2. If you are a non-enrolled Veteran who has never been a patient at the Manila Outpatient Clinic, or a spouse of a Veteran, you can register for a vaccine by email. Please refer to previous clinic updates for a copy of the scheduling worksheet. Send completed worksheets to ManilaCOVIDVaccine@va.gov. A member of the VA Manila Staff will contact you.
3. VA Manila is still unable to provide COVID-19 vaccines to dependents and caregivers. We estimate there are many thousands of Veterans and spouses who are still waiting for a vaccine, and we must prioritize these groups first. We will continue to provide regular updates as our supply allows us to further expand. Thank you for your continued patience.
4. If you are an enrolled Veteran who has already received a COVID-19 vaccine from an outside source either here in the Philippines or the United States, please send a copy of your vaccine record card to your provider via MyHealthVet or take a photo of your vaccine card and send to ManilaCOVIDVaccine@va.gov. We would like to ensure we have an updated list of all Veteran patients at the Clinic who have received a vaccine.

Daily Walk-In Hours for COVID-19 Vaccinations starting Monday, August 9

VA Manila is trying to accommodate COVID-19 vaccines for as many Veterans, spouses, widows of Veterans, and CHAMPVA recipients as possible. To accomplish this goal, will be administering vaccines every weekday through September 21, 2021. Veterans and spouses can contact the Clinic to pre-register and get scheduled, which may assist with travel during the ECQ period. Walk-ins will also be accepted daily from 9AM to 11AM. This is a change to our walk-in hours, so please take note. In addition to weekday vaccine appointments, VA Manila is planning to have dedicated COVID-19 Mass Vaccine Clinics on the following Saturdays and Sundays:

Saturday, September 11, 2021 08:00 – 15:00 ** Walk-in Hours from 9A – 11A **
Sunday, September 12, 2021 08:00 – 15:00 ** Walk-in Hours from 9A – 11A **
(Tentatively scheduled and subject to change based on ECQ status)

How do I get scheduled for an appointment?

Getting an appointment for a COVID Vaccine is easy – follow one of these 3 steps!

1. A dedicated phone line has been set up at the VA Manila Clinic to accommodate the high demand to schedule vaccine appointments. Veterans can contact the Manila Outpatient Clinic at +63-02-8550-3888, Press Option 2 for the Outpatient Clinic, then press 3 for COVID-19 Vaccine Scheduling. Please understand that there may be extended hold times over the next several days as we try to schedule as many Veterans as possible. The Clinic's phone lines are open Monday to Friday from 8AM to 3PM, as well as on weekends during scheduled vaccine appointments.
2. If you would like to be scheduled on one of the upcoming Saturday or Sunday mass vaccination clinic days, you can send a Secure Message to your primary care team via MyHealthVet with your preferred date and time. One of our staff members will get back to you to confirm your appointment.
3. You can also send an email with your preferred date and time to ManilaCOVIDVaccine@va.gov. Please include your last name, last 4 of your SSN, and your current address and phone number in your email so that we can confirm the information on file. VA Manila will send you a text message to confirm your appointment time, or an email reply if no cellular phone is on file.

What vaccine is available?

VA Manila will be providing the Janssen Pharmaceutical Companies of Johnson and Johnson (Janssen) vaccine to Veterans. A link to the Janssen / Johnson and Johnson Vaccine information page from the US Centers of Disease Control and Prevention is provided here is available at <https://www.cdc.gov/vaccines/covid-19/info-by-product/janssen/index.html> This vaccine confers protection with just one-dose, rather than the two dose regimens required by the Pfizer or Moderna vaccine. Using the Janssen / Johnson and Johnson vaccine will allow VA Manila to vaccinate twice as many Veterans and save many Veterans the time and expense of traveling to the Clinic twice to receive their vaccinations.

This is the only vaccine that will be available during the upcoming vaccine campaign. There will not be a choice between other US FDA approved vaccines, and VA Manila does not know if future vaccine shipments will be made available and what type of vaccines may be sent to the Clinic in the future.

All three US FDA approved vaccines are safe and effective against COVID-19 virus, and are considered highly effective against severe illness, hospitalization, and death from the Coronavirus. While some vaccines report higher levels of protection, the three vaccines have not been studied head-to-head against one another, so it is not possible to make a comparison between the Pfizer, Moderna, and Johnson and Johnson vaccines. We strongly recommend all Veterans receive a COVID-19 vaccine as soon as possible.

OTHER VA MANILA OPC CLINIC UPDATES

1. Changes to MyHealthVet:

On September 1, 2021, the My HealthVet Advanced account type will be **discontinued**. If an Advanced account is not upgraded to Premium before September 2021, it will **revert** to the Basic account level. Basic account holders will not have access to the VA Pharmacy module. To upgrade to Premium account:

- **Option 1 - In Person (Face to face):** On your next visit, please bring one Valid ID (VHIC, VIC, US Passport, Military ID, Driver's License, etc.) present to Receptionist/Verifier.
- **Option 2 - Online (DS Logon):** Using sign-in Partner, please sign-in using your DS logon Premium account then click the button **Upgrade** – beside your name

- Option 3 - Online (Id.me): Using sign-in Partner, please sign-in using your [ID.me](#) account then click the button **Upgrade** – beside your name

Thank you.

2. UPCOMING HOLIDAYS AT VA MANILA

The U.S. Embassy, along with the VA Manila Regional Office and Outpatient Clinic, will be closed in recognition of the following upcoming public holidays:

<u>PH National Heroes Day</u>	<u>US Labor Day</u>
Monday, August 30, 2021	Monday, September 6, 2021
<u>US Columbus Day</u>	
Monday, October 11, 2021	

NOTE: Plan ahead and order your refills 10 workdays in advance of holiday closures. Air21 is also closed on these holidays so medications will be delayed if you fail to request refills 10 days in advance. If you run out of medications for a service-connected condition, you can buy the medicine from a community pharmacy and file a claim for reimbursement from the FMP.

Daniel Gutkoski, MHA

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VA Fraud, Waste & Abuse
Reported 01 thru 15 AUG 2021

Fayetteville, Ark.— A Lake Charles, La., physician pleaded guilty 30 JUL to one count of conspiracy to commit mail fraud, wire fraud, health care fraud, fraud to obtain federal employees’ compensation, and illegal remunerations (taking kickbacks), in connection with a scheme to defraud the U.S. government and private insurance companies by over-billing for unnecessary medications provided to workers’ compensation patients.

U.S. District Judge Timothy L. Brooks presided over the plea hearing, in which **Robert Dale Bernauer, Sr.**, 74, waived indictment by a grand jury and pleaded guilty to a criminal information charging him with conspiracy to violate five different federal statutes. According to court documents, Bernauer, an orthopedic surgeon and clinician who practiced in Louisiana, made more than \$1,000,000 off of the scheme, which ran from 2011 until 2017 and defrauded both federal and private workers’ compensation insurers.

Court documents allege that the basic premise of the scheme was that individuals associated with an Arkansas company recruited Bernauer to dispense pain creams and patches to his workers’ compensation patients by offering him a 50 percent split of the profits collected from successfully billing insurers. The company billed insurers at markups of anywhere from 1,500 to 2,000 percent—in other words, 15 to 20

times what the medications actually cost. The unnamed company acted as the billing agent for Bernauer, handling all of the paperwork and submitting the allegedly fraudulent claims to both the U.S. Department of Labor, Office of Workers' Compensation Programs, which covers all federal employees, and to private insurers as well.

Bernauer admitted that both he and his co-conspirators knew he did not have a license to dispense medications from his clinic, which was required under Louisiana law, but proceeded anyway to sign two contracts under which he agreed to buy topical medications from the Arkansas company at set rates, and dispense them exclusively to his workers' compensation patients. In turn, the contracts provided that Bernauer and the company would each get half of all amounts successfully collected from insurers. Although such profit-splitting arrangements violated both federal and Louisiana laws, in pleading guilty Bernauer admitted he joined the scheme knowing it was, in his words, "too good to be true." Bernauer further admitted he deliberately blinded himself to the illegality of the business arrangement, despite all the "red flags" he knew to be present. Bernauer's plea agreement states that while not offering any excuses for his conduct, he joined in the conspiracy because he needed the money, and continued to participate due to expenses associated with his wife's final illness.

Court documents indicate that Bernauer was not the only physician involved in this scheme, and the total financial harm to federal and private workers' compensation insurers is not listed. However, Bernauer alone accounted for a loss of approximately \$2,050,546, of which \$664,176.50 was suffered by the federal agencies whose employees were Bernauer's patients. In his plea agreement, Bernauer promised to immediately start making amends, by within 30 days paying \$664,176.30 directly to the Department of Labor, as restitution to the federal agencies that were primary targets of the fraudulent scheme, and a further \$361,096.70 to the court clerk's office, to be distributed to other insurers victimized by the conspiracy. Bernauer also acknowledged that he would be subject to an additional restitution order of approximately \$1,025,273, as a shared obligation with any of his co-conspirators who are later convicted.

As a result of his guilty plea to the single conspiracy count, Bernauer may be sentenced to a maximum of five years in prison. The court will determine his sentence at a later date, after reviewing a pre-sentence investigation report prepared by the U.S. Probation Office, and considering the U.S. Sentencing Guidelines and other statutory factors. [Source: DoJ Western District of Arkansas | U.S. Attorney's Office | July 30, 2021 ++]

-o-o-O-o-o-

Wichita, Kan — A husband and wife from Hutchinson, Kansas, have been sentenced for deceiving the federal government about a medical condition to receive benefit payments. **Addison Lewis**, 41, and **Brandi Lewis**, 38, each received five years of probation after pleading guilty to one count of Theft of Government Property. From 2013 to 2018, Addison Lewis misrepresented himself as having cortical visual blindness to the Department of Veterans Affairs (VA). In turn, the VA increased his benefits amount. Addison Lewis admitted misleading the VA by exaggerating symptoms and impairment attributed to cortical visual blindness. Brandi Lewis intentionally provided inaccurate information to the VA to support her husband's false claim. The court ordered the Lewises to pay \$111,510 in restitution to the Social Security Administration and \$131,972 in restitution to the VA. The Department of Veterans Affairs, Office of Inspector General (VA-OIG) Criminal Investigations Division and the Social Security Administration, Office of Inspector General investigated the case. [Source: DoJ District of Kansas | U.S. Attorney's Office | August 3, 2021 ++]

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Tacoma, WA — Sunrhys, LLC, a landlord and property management company headquartered in Tacoma, Washington, agreed to pay \$16,618 to resolve allegations that it violated the False Claims Act by overcharging a tenant and by fraudulently obtaining federal funds from a federal program designed to provide housing to homeless Veterans.

The United States Department of Housing and Urban Development (HUD) and United States Department for Veterans Affairs (VA) jointly administer the HUD-VA Support Housing (HUD-VASH) program. HUD provides rental assistance for Veterans experiencing homelessness, while VA support services assist homeless veterans in identifying, obtaining, and maintaining housing and other needed support services. At the end of Fiscal Year 2020, approximately 80,000 formerly homeless Veterans were receiving permanent housing through the HUD-VASH program.

Between July 2019 and April 2020, Sunrhys was a participating landlord in the HUD-VASH program with respect to a Sunrhys rental property in Walla Walla, Washington that Sunrhys rented to Daniel Avila, an eligible Veteran. Each month, Sunrhys collected a portion of the monthly rent for the Walla Walla property from Mr. Avila. Sunrhys then submitted a claim for federal rent support funds for the remainder of the total agreed-upon rent. Pursuant to the Housing Assistance Payment Agreement governing Sunrhys' participation in the program, Sunrhys was expressly prohibited from seeking or collecting additional rent from Mr. Avila in excess of the eligible amount. The United States alleged that Sunrhys violated the Agreement and the HUD-VASH program requirements by fraudulently overcharging Mr. Avila for monthly rent between July 2019 and April 2020.

This matter originated when Mr. Avila filed a whistleblower, or “qui tam” complaint in February 2021. When a relator files a qui tam complaint, the False Claims Act requires the United States to investigate the allegations and elect whether to intervene and take over the action or to decline to intervene and allow the relator to go forward with the litigation on behalf of the United States. The relator is generally able to then share in any recovery. Here, the United States intervened in the action contemporaneous with the settlement. Mr. Avila will receive \$4,154 of the settlement. Mr. Avila was represented by the Northwest Justice Project, Washington’s largest publicly funded legal aid program, which provides civil legal assistance and representation to low-income people in cases affecting basic human needs such as family safety and security, housing preservation, protection of income, access to health care, education and other basic needs.

“Under the False Claims Act, landlords that overcharge tenants under this program are liable not just to repay the amount that they overcharged their tenants, but for three times the total amount of federal funding that the landlord received in rent support payments plus additional penalties for each month, providing a powerful deterrent to fraud,” added Acting U.S. Attorney Harrington. The settlement was the result of a joint investigation conducted by the VA Office of Inspector General and the U.S. Attorney’s Office for the Eastern District of Washington, with support provided by HUD’s Office of General Counsel, Office of Program Enforcement and HUD’s Office of Inspector General. The claims resolved by the civil settlement are allegations only and there has been no determination of liability. The case is captioned United States ex rel. Avila v. Sunrhys, LLC, 4:21-cv-5013-TOR (E.D. Wash.). [Source: DoJ District of New Jersey | U.S. Attorney’s Office | July 21, 2021 ++]

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Rochester, NY — **Christopher A. Parris**, 41, formerly of Rochester, New York, and currently of Lawrenceville, Georgia, pleaded guilty 10 AUG to conspiracy to commit mail fraud related to a Ponzi scheme, as well as to wire fraud involving the fraudulent sale of purported N95 masks during the pandemic. He also pleaded guilty in a case originally charged in the U.S. District Court for the District of Columbia to defrauding the U.S. Department of Veterans' Affairs (VA), as well as at least eight other victim companies, in a scheme involving personal protection equipment (PPE).

Between February and April 10, 2020, Parris, as the owner and operator of Encore Health Group, a company based in Atlanta, that purported to broker medical equipment, offered to sell scarce PPE, including 3M-brand N95 respirator masks, to various medical supply companies and governmental entities. In these proposals, Parris knowingly misrepresented his access to, and ability to obtain and deliver on time, vast quantities of 3M N95 masks and other PPE. The defendant falsely represented that he was able to obtain 3M N95 masks directly from authorized sources in the United States, when in fact, he had no ready access to 3M factories or 3M N95 masks or other PPE, no proven source of supply, and no track record of procuring and delivering such items. For example, in March 2021, Parris offered to sell the VA 125 million 3M N95 masks at a cost of \$6.45 per mask. In this process, the defendant attempted to obtain an upfront payment of \$3.075 million from the VA, even though he knew at the time that he had no access to the promised masks or present ability to deliver the promised masks.

As part of his guilty plea, Parris admitted that, in addition to attempting to defraud the VA, he actually obtained upfront payments totaling approximately \$7.4 million from at least eight clients for 3M N95 masks that he knew he had no access to or present ability to obtain or deliver on time. Parris also admitted that the proceeds of the scheme totaled approximately \$6,218,525. In total, Parris sought orders in excess of \$65 million for the non-existent PPE equipment.

Parris is scheduled to be sentenced on 8 DEC before U.S. District Judge Frank P. Geraci Jr. He faces a maximum penalty of 20 years in prison for conspiracy regarding the Ponzi scheme, 30 years in prison for wire fraud in connection to a presidentially-declared emergency, and 10 years in prison for committing the offense originally charged in the District of Columbia while on release from the Western District of New York. [Source: Department of Justice | Office of Public Affairs | August 10, 2021 ++]

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NEWARK, N.J. — On 10 AUG a Bergen County man admitted his role in a scheme to steal prescription HIV medication from the Department of Veterans Affairs. **Wagner Checonolasco**, aka “Wanny,” 34, of Lyndhurst, New Jersey, pleaded guilty before U.S. District Judge Esther Salas in Newark federal court to an information charging him with conspiring to steal government property.

According to documents filed in this case and statements made in court: From August 2017 through Nov. 20, 2019, Checonolasco conspired with Lisa M. Hoffman and others to steal HIV medication belonging to the U.S. Department of Veterans Affairs. Hoffman allegedly stole the medication from the pharmacy of her employer, the Veterans Affairs Medical Center (VAMC) in East Orange, New Jersey, and then sold the stolen medication to Checonolasco for cash. Hoffman used her position as a procurement official at the VAMC to order large quantities of HIV prescription medications so that she could steal the excess medication and then sell it to Checonolasco, who then resold it for a profit. Checonolasco and Hoffman stole approximately \$8.2 million worth of HIV medication belonging to the VAMC.

The conspiracy charge is punishable by a maximum penalty of five years in prison and a fine of \$250,000, or twice the gross gain or loss from the offense, whichever is greatest. Sentencing is scheduled for Dec. 15, 2021. **Lisa Hoffman**, 48, of Orange, New Jersey, was previously charged in a three-count indictment with conspiracy, theft of government property, and theft of medical products. Those charges remain pending, and she is presumed innocent unless and until proven guilty. [Source: DoJ District of New Jersey | U.S. Attorney's Office | August 10, 2021 ++]

*** Vets ***



Vet Employment Opportunities

Listings from Companies Looking For Vets as of 31 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 the one 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.

AUG 13

Driver/Courier req71630

The Route Service Representative (RSR) is the face of Quest Diagnostics to the public, our customers and acts as an Ambassador for the company in everything he/she does. Everyday Excellence is a critical component in fulfilling this position requirement. This position performs day to day route operations by serving client needs with regard to properly tracking, sorting, storing and transporting patient specimens and other materials including but not limited to supplies and patient results. Positions are available in Pittsburg PA, Salem VA, and Baltimore MD.

- **Qualifications:**
 - High school diploma/GED strongly preferred, or commensurate work experience required.
 - 1 year of experience in a customer service, logistics, or delivery related job strongly preferred. General computer knowledge preferred. Experience with handheld scanner equipment preferred.
 - Valid Driver's license with a minimum of 1 year driving experience and documentation of a Motor Vehicle Record with < three moving violation convictions within the previous 36-month period.
- Quest Diagnostics, Corpus Christi, TX, United States

[Source: MilitaryTimes | Job Board | August 13, 2021 ++]

Vet Service Dogs

Update 29: Congress Unleashes Service Dogs for Veterans with PTSD



Former Rep. Steve Stivers greets Phoenix, a service dog, during a news conference in May highlighting the passage of the Puppies Assisting Wounded Servicemembers for Veterans Therapy Act.

After nearly a decade of bureaucratic slowdowns, advocacy efforts and stalled legislation, veterans may be getting increased access to one of the more effective treatments for combat-related mental health conditions: a service dog. On 5 AUG, the Senate passed on a voice vote a measure called the Puppies Assisting Wounded Servicemembers for Veterans Therapy Act, or **PAWS Act** for short. The House passed the bill in May, so now it awaits President Joe Biden's signature. The widely supported, bipartisan legislation would direct the Department of Veterans Affairs to carry out a pilot program on dog training therapy and would authorize the VA to provide service dogs to veterans with mental illnesses — rather than just mobility issues, as was previously the case.

The White House did not return a request for comment regarding if or when Biden might sign the legislation, introduced by former Rep. Steve Stivers (R-OH) and co-sponsored by 317 lawmakers in the House. "It's a big deal for veterans with post-traumatic stress disorder. I think it'll lower the suicide rate and give these veterans their lives back," Stivers, now the CEO of the Ohio Chamber of Commerce, told CQ Roll Call. Legislation directing the VA to offer service dogs to veterans more widely has been in the works since 2010, when former Sen. Al Franken (D-MN) introduced a bill that directed the VA to do a three-year pilot study on the benefits and feasibility of using service dogs to treat PTSD.

But that study was plagued by organizational and reporting problems and paused for two years, after which the VA reengineered and restarted the study. The results, finally released in March of this year, were conclusive: Veterans with PTSD stand to benefit tremendously from service dogs. In the meantime, other legislative efforts to pair veterans with service dogs stalled. The House passed the PAWS Act last Congress, but it never gained momentum in the Senate. Among the opponents was the VA, which cited the lack of scientific evidence to show that service dogs improve the mental health of veterans with PTSD.

This year, Stivers says Sens. Thom Tillis (R-NC) and Kyrsten Sinema (D-AZ) were instrumental in moving the bill forward. "I have made it a priority since being elected to the Senate to do everything possible to combat veteran suicide, and this legislation adds another tool in the toolbox for our men and women who served," Tillis said in a news release. The bill's passage comes as the situation surrounding veterans' mental health worsens. According to a 2016 report from the VA, an average of 20 veterans die by suicide each day. Today, more than 1.7 million veterans receive mental health care through the VA.

One of those people is Leslie Wohlfeld. Wohlfeld, now 57, was 17 years old when she enlisted in the military. By the time she took medical retirement, Wohlfeld had been deployed overseas during two

separate wars and returned home with a host of injuries — physical and mental. As a network administrator with the Army’s 82nd Airborne Division in 2003, Wohlfeld managed a network of hundreds of computers housed within Bagram Air Base, the U.S. military’s center of operations for two decades during the now-ending war in Afghanistan.

While Wohlfeld was there, Bagram was the target of rocket and mortar attacks and improvised mines. At the time, the base had not been fully cleared of the hidden explosives, she said, and servicemembers were told to never pick up anything they hadn’t dropped themselves. The reminders of the mines, sometimes in the form of children with missing limbs, could be seen on the base. The deployment left Wohlfeld permanently disabled and suffering from PTSD. On many days, her feelings of anxiety were so severe that Wohlfeld would not leave her Brooklyn apartment — that is, until she was paired with Lizzie in 2011. Lizzie, who died last month, was a purebred yellow Labrador and a service dog. “Lizzie’s main mission was mobility, helping me to get around,” Wohlfeld said 8 AUG in an interview, “but what she did to improve my quality of life, words cannot properly describe.”

Service dogs like Lizzie can sometimes help veterans with PTSD far more than standard treatment techniques, which employ a mix of therapy and medication. “Once they feel comfortable knowing the dog is there, the veterans can be freer. It helps to calm their minds,” said Lu Picard, co-founder of ECAD, an organization that trains and pairs service dogs with people who need them. “The dogs can wake them up from night terrors, pull them out of negative flashbacks. And they know that with the dog, they’re never alone or a burden to any other human being. That’s a big deal,” Picard said.

The dogs can also be a safeguard against the worst-case scenario for veterans with PTSD. “If a veteran has a gun in their mouth, and has lost hope, they can look at the dog and say, ‘Well, I can’t leave the dog,’” said Cole Lyle, a Marine Corps veteran who was paired with his service dog, a German Shepherd named Kaya, after his deployment to Afghanistan in 2011. Lyle said dogs give veterans struggling with PTSD a sense of purpose that can be taken away from them when they leave the military. “And there are no negative side effects of a dog — except for maybe an accident on the floor, which is extremely rare,” he said.

Lyle, a former military legislative assistant to Sen. Richard M. Burr (R-NC) helped craft the original version of the PAWS Act, which was introduced by former Rep. Ron DeSantis, currently the Republican governor of Florida, in 2016. Despite the delays in passing the PAWS Act, Lyle views the progress positively. “Any bill that passes that puts more dogs in the hands of veterans is a win for the veteran community,” he said. [Source: <https://www.rollcall.com/2021/08/09> | Mark Satter | August 9, 2021++]

GI Bill

Update 314: How Howard University Errors Cost Vet’s Benefits

Tiahna Pantovich, 26, sounded exhausted as she recounts the months of administrative bumbles at Howard University that forced her out of her home in the Washington, D.C., area. She spent the better part of four years as an Arabic and Spanish linguist at Fort Hood, Texas, earning the GI Bill benefits that would support a blossoming academic career. An associate's degree at the Defense Language Institute was followed by degrees from Central Texas College and the University of Michigan. Now, she's only nine months from completing her master's in social work at Howard University, a school she loves.

But in January, she says, Howard, a prestigious Washington, D.C. school, botched her certification to the Department of Veterans Affairs, misreporting her degree program. That meant she didn't get the housing stipend that goes along with the support she earned through her military service for two months. She received the withheld funds in March, but missing out on the critical housing allowances for that long put her on the verge of losing her home in the suburbs outside of D.C., where rent is sky high. That, on top of other issues Howard has had managing veteran benefits, led Pantovich to seek cheaper housing an hour away from campus. She'll soon be relocating to Baltimore to cut her rent nearly in half.

A school official recommended she go to a food bank for help. Fortunately, Women Veterans Interactive, an advocacy group, gave her a \$2,000 grant to help cover bills. "I am being displaced by my own school," Pantovich told Military.com. "I don't want a blanket and a bagged sandwich. I deserve much better than that, not to be displaced. I am having to pack up my home and leave because [Howard University] dropped the ball. An investigation by Military.com found a pattern of clerical errors impacting student veterans at Howard University. This history of mistakes culminated in the school receiving word on 5 APR that it would soon lose its GI Bill status for any new students. To read more about what else that investigation found refer to the attachment to this Bulletin titled **GI Bill Benefits @ Howard University**. [Source: Mil.com | Steve Beynon | August 11, 2021 ++]++]

Military Retirees & Veterans Events Schedule

As of AUG 15, 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](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).
- PDF: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf).
- Word: [http://www.hostmtb.org/RADs and Other Retiree-Veterans Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc).

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

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

Vet Hiring Fairs

Scheduled As of AUG 15, 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 | August 15, 2021 ++]

WWII Vets 268

James Jerry Ryals | U.S. Mustard Gas Victim



Note: Written by his son James T. Ryals based on what he was old by his Dad and what he found in his Dad's records.

It was 1945, the peak of World War II. James Jerry Ryals was a high school senior in a small southern Alabama town. The recruiters were all over his school, trying to sign up recruits. Dad signed up with the U.S. Navy, and he had to get his parents and the principal to sign off on his early graduation. Off he went

to the Great Lakes Naval Training Station for his basic training. He was 17 years old. Dad had been training there a few weeks with the men in his company, 581. On June 4, 1945, Dad's entire company was sent to an iron chamber where everyone was lined up and several recruits at a time were sent inside and exposed to an unknown gas. They were sealed in, masks off, breathing in the gas.

Everyone left gasping for air. Within an hour or two, everyone in 581 was admitted to the base hospital. Dad said a second company came in right behind them. They had just come out of that same chamber. There were no beds available. Men were stacked in the hallways, and they screamed and cried in agony for weeks. Dad's lips, mouth, throat, and lungs were blistered so bad he could hardly breathe. His eyes swelled shut, and he was blistered all the way from his face to in between his toes—and especially his groin area, so Dad's medical record says. He was there for three weeks. The medical report called it “pharyngitis”—which is basically a sore throat.

Dad went home on leave right out of the hospital, and as soon as he got there, his mom and dad drove him to Pensacola Naval Base because he was still so sick. He stayed there for another week. They called it “pharyngitis” again. But Dad went back to Great Lakes to complete his basic training. His company had been dispersed, abandoned. Company 581 no longer existed—Dad never graduated with Company 581 or with any company. No class pictures. No ceremony. The Navy then sent Dad to the Pacific theater. He was trained to load the anti-aircraft guns on the ships. They went up and down the China coast exploding tethered and floating mines they came across that the Japanese had set in place.

One day, the seas were so rough that Dad fell on deck and busted his knee up pretty bad. There was no doctor on board his ship. A medic taped it up, but didn't clean it and left trash in his knee, which you can see in my dad's most recent X-rays. That bothered him for the rest of his life, causing him to walk with a limp. Dad served well past the end of the war in the Pacific and got an honorable discharge in 1947 before he came home. A couple of months later, friends and family wanted pictures of my dad in his uniform. He put it on. He broke out from head to toe in blisters. His family took him back to Pensacola Naval Station. At least he didn't breathe in the fumes again, but the gas was still embedded in Dad's uniform. They sent him home with the same diagnosis, “pharyngitis.” A sore throat.

Dad filed a claim right after that based on the bogus pharyngitis diagnosis. The government denied Dad's claim. I knew nothing of any of this until about 15 years ago when I had to start looking after my parents. Dad had strokes in his early 50s that left him unable to drive or cook. The strokes changed everything. Mom's macular degeneration was getting bad—she was legally blind. She hadn't driven in years, depending on Dad. I sold my house and their house, and I bought one we could share. I started asking Dad about the old days and his days in the war, which I had never really asked him about before. Dad started telling me these stories about a month in the hospital: blistered face, lungs, and scrotum; a gas chamber; two entire companies.

I didn't know what to think. I just knew my dad did not lie—not even a small lie. Dad also told me he was told by the doctors to not ever speak of this. Mom was not too far from death at that point, so I guess Dad had been just protecting Mom by not speaking out before. Maybe that's why more people didn't speak out. There were quite a few who did file claims, I saw online. All denied. I started requesting all of Dad's military records, and they were all just like Dad told me. I searched the internet and found the Navy definitely did mustard gas testing at Great Lakes. I found an article that tells of an iron chamber that was sealable, built especially to test blistering agents on specifically the 1945 recruits at Great Lakes. The same

article states they made the mustard gases and blistering agents at the University of Chicago, just around the corner, underneath the bleachers of all places.

We tried fighting the VA by ourselves, at first, but were run around in circles, lied to, and not believed; we realized we needed a lawyer. Finally got one and after months of consulting, we had to insist on filing for mustard gas exposure. No one wanted to believe Dad, but we caused such a stink that they finally appointed a specific lawyer to work with us and filed for “full body exposure” from mustard gas. Our lawyer started to believe us, so she filed claims for Dad’s strokes, heart conditions, lungs, and left knee. Our lawyer tried everything because it looked like they were not even going to consider mustard gas exposure. VA kept trying to throw us off by acting like they didn’t have our paperwork. They said they lost all of Dad’s files at one point. Then they mixed them all up. At one point, we were getting calls from VA in Puerto Rico. We’re not in Puerto Rico.

Dad’s lawyer had to reconstruct Dad’s entire claims process chronologically. It took her a long time to get them straight and then submit them back to VA, to make sure their records were intact. Unbelievable! It felt like they were stalling until Dad was dead. VA finally hired a veteran medical doctor to examine Dad and look at his files to determine if he actually did have full-body exposure to a blistering agent or mustard gas. The doctor interviewed us for three hours. About a month went by and we hadn’t heard anything from the doctor’s interview yet, so we decided to hire another veteran medical doctor to interview Dad and review his records. He interviewed Dad and me for about three and a half hours. About a month later, we got the reports from both doctors. Both doctors stated that it is “more likely than not”—an official term used in benefits decisions—that Dad was exposed to a blistering agent or mustard gas between 1945 and 1947 while in the U.S. Navy.

They have to write it a certain way, the lawyer explained. We were thrilled: Finally this should be a slam dunk. Months turned into years, and we heard nothing from VA about the exposure. They gave him 20% for this, 10% for that. He was up to 50% when, all of a sudden, they gave him 100% and \$3,000 a month. VA finally admitted to Dad’s exposure to a blistering agent or mustard gas while in the U.S. Navy. Dad is the only veteran that had VA admitting to mustard gas exposure that I can find, although they admitted using mustard gas at Great Lakes. That’s all over the internet. Dad’s the only one who kept his uniform and exposed the “pharyngitis” cover-up.

Finally, that was something—a start. “What about the claim from 1947?” we asked. The lawyers said VA would never go for it. “Why not?” I asked. No real answer. We pushed to file anyway. The lawyers filed a claim for just 10% from 1947, just to try and get our foot in the door, so to speak. I am still waiting for an answer. Dad died in September 2020, about two years after VA admitted to this atrocity and started giving him the \$3,000 a month. They stalled long enough, it seems.

Our Journalism Depends on Your Support

The lawyers told me that when Dad died, his whole case died with him, and there was nothing more they could do. I asked for and received all of his records on discs. About a week after he died, VA sent him \$4,000 for his left knee, which they immediately took back out after they realized he was dead. They took James Jerry Ryals’ honor, his youth, and his life without any accountability. They admitted to Dad’s poisoning, but, just like schoolyard thugs and bullies, they essentially said, “So what if I did it, what are you going to do about it?” It took more than 75 years to prove the U.S. Navy did this to two entire companies of men—children really. No accountability. Thuggery. My Dad was the best. [Source: The War Horse || James T. Ryals | August 11, 2021 ++]

WWII Vets 269

Milton Stern | Shot Down Over the Netherlands



Milton W. Stern grew up in Rochester, New York, and attended school to become an Air Force cadet. Stern's started flying new airplanes from Nebraska across the ocean. In February 1944, Stern and his crew flew a northern route. This unusual route proved to be dangerous because the crew experienced heavy overcast and flew directly above the water. After crossing the Atlantic, the men attempted to land in Ireland, but instead landed in Scotland. In March 1944, they flew their first daylight mission over Berlin and were shot down over the Netherlands.

Dutch citizens aided Stern, taking him to a small town where others hid. Later, they moved to Belgium. There, he reunited with five of his crew members. When an airplane for England never arrived, the men had to stay in hiding. Stern and his radio man were separated from the others and continued on the move for three months to prevent reports of their location. On May 27, 1944, the Gestapo discovered them. Stern expected the Gestapo to kill the family hiding him immediately. Instead, a patrol car took them to the Gestapo headquarters where Stern reunited with the rest of his crew. Later, they discovered the Dutch leader turned them in.

In June 1944, because of the D-Day invasion, the prison camp transferred them to the Citadel. Captors placed Stern in solitary confinement. In July, 14 of his Belgium friends were shot one at a time while he was forced to watch. Stern remarked that he believed the Germans were using this tactic to gain a confession from them. The Germans sent Stern an officer's camp in northern Germany. He arrived in July 1944, but it wasn't until May 1945 that Russians finally liberated Stern. He kept detailed records of his experiences in Germany in his memoirs entitled *Kriegie Memoirs of 1944-1945*. We honor his service. More information on his story is available in a Veterans History Project 51 minute video at <http://memory.loc.gov/diglib/vhp-stories/loc.natlib.afc2001001.01348>. [Source: Vantage Point | Melissa L. Ter Burgh | June 19, 2021 ++]

State Veterans' Benefits

Maine 2021

The state of Maine 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 – ME**” 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 www.moaa.org/content/state-report-card/statereportcard & <http://www.maine.gov/dvem/bvs>:

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/maine-state-veterans-benefits.html> | August 2021 ++]

* Vet Legislation *



National Guard Tricare Coverage

Update 02: H.R. 3512 | Healthcare for Our Troops Act

Despite a disappointment in the early stages of the FY 2022 National Defense Authorization Act (NDAA) process, MOAA continues its work to secure zero out-of-pocket cost medical and dental care for National Guard and Reserve members – and we need your help. The House Armed Services Military Personnel Subcommittee’s NDAA draft, released last week, contains several provisions in support of servicemembers and their families, but no language addressing TRICARE parity issues, including National Guard and Reserve health care.

The **Healthcare for Our Troops Act**, would provide zero out-of-pocket cost medical and dental care for servicemembers eligible for TRICARE Reserve Select (TRS). Their family members would remain eligible to purchase premium-based TRS. While this legislation was not included in the early NDAA markup, MOAA continues to work with the bill’s sponsors to move it forward. Our nation relies heavily on the reserve component. Last year, more National Guard troops were mobilized than at any time since World War II. The National Guard

and Reserve played critical roles in the whole-of-nation response to COVID-19. They also responded to natural disasters, wildfires, and civil unrest, and were deployed overseas to support combatant commanders.

These servicemembers are obligated to maintain their medical and dental health so they are ready when our nation needs them, yet they do not receive a military health care benefit unless activated. Approximately 130,000 reserve component servicemembers don't have private health insurance, according to officials; H.R. 3512 would ensure these servicemembers have consistent access to affordable care to maintain their medical readiness. Budgetary concerns have caused similar legislation to be held up in the past and continue to be a barrier today. MOAA has urged Congress to consider that providing affordable health care for these servicemembers is not only essential to our national defense, but it should result in savings in other areas.

Mass medical events on drill weekends are currently necessary to conduct periodic medical assessments of reserve component servicemembers. H.R. 3512 includes a study to assess the feasibility of phasing out these events and replacing them with forms to be completed by civilian providers. Eliminating these events not only would reduce the direct costs associated with staffing screening sites with medical providers and administrative personnel, but it also would address reallocating precious time now spent on these events to mission-essential tasks. Providing a health care benefit to these servicemembers would also likely result in fewer servicemembers with routine medical issues preventing them from being activated, thus streamlining the call-up process and reducing associated costs.

MOAA realizes finding a "bill payer" is always a challenge. While we strongly support H.R. 3512, MOAA has made it clear we will oppose any attempts to pay for reserve component servicemember health care – not just a benefit, but primarily a readiness issue – by increasing TRICARE costs for other beneficiary segments or decreasing other earned benefits for the uniformed service community. Medical readiness of this group is crucial, but servicemembers and military retirees should not be tapped to pay for it. We are still in the early stages of the NDAA process and seek your help in building support for the Healthcare for Our Troops Act. Readers are requested to take action and ask their Representatives to Support the Healthcare for Our Troops Act.

To expedite this, at <https://takeaction.moaa.org/moaa/app/write-a-letter?0&engagementId=511917> MOAA has provided an editable preformatted letter for readers to forward to their legislators. If in doubt as to who your legislators are or their online 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 provide all legislators names and websites with contact info with which you can substitute you legislator's name on the letter and then copy and paste it to your legislator's medium for communicating with him/her. [Source: MOAA Newsletter | August 5, 2021 ++]

Navy SWOs

H.R.4935 | Surface Warfare Officer Leadership Enhancement Act

Two U.S. congressmen introduced a bill 3 AUG that, if it becomes law, would spark massive changes to the Navy's surface warfare officer community. Introduced by Rep. Rob Wittman (R-VA) and Rep. Mike Gallagher (R-WI) the Surface Warfare Officer Leadership Enhancement, or **SWOLE, Act**, would upend

the SWO world by establishing specialized career paths in the community for the first time, a move they hope would eliminate learning curves that come with changing billets while improving morale and retention.



In a recent Government Accountability Office report on SWO retention, 65 percent of SWOs surveyed supported career specialization as opposed to the current career path, where a SWO is expected to be a jack-of-all-trades. Under Wittman and Gallagher’s bill, any SWO commissioned after Jan. 1, 2023, would be assigned to an engineering or operations and combat systems career path. The Navy’s generalist SWO model has remained largely unchanged for more than a century. Part of the rationale for a generalist path is that a ship’s commanding officer needs to be knowledgeable on all parts of their ship, but according to the GAO, just 22 percent of surveyed SWOs wish to become commanding officers. Junior SWOs indicated to the GAO that they were more likely to stay in if they could be on a path “that does not provide the opportunity to command a ship.”

The SWOLE Act, which the congressmen are seeking to have included in the fiscal 2022 National Defense Authorization Act, would also provide funding to study the SWO retention issue, with a focus on why women leave the community. The GAO found earlier this year that just 33 percent of SWOs remain in the community following a decade of service, around their first major career milestone, compared to 45 percent of officers in other Navy communities. And while there are more women SWOs in that community than other Navy communities, just 12 percent of women remain in the community after that first career milestone, compared to 39 percent of men, the GAO reports. For those SWOs set on leaving the Navy, the SWOLE Act would also provide training, certification and watchstanding endorsement that would allow an officer to serve in the Merchant Marines.

The bill will be taken up and debated during the House of Representatives’ markup of the FY22 defense policy bill, currently scheduled to commence on 1 SEP. “Recent events and a Government Accountability Office report highlight the growing need to better develop talented Surface Warfare Officers through modernized career management practices, as well as to retain that talent through improved retention efforts,” Wittman said in a statement accompanying the bill’s announcement. Gallagher said in a statement that recruiting and retaining SWOs is a Navy readiness issue. “This bill takes important steps to reverse these trends to ensure the Navy has the officers it needs to fight and win in the 21st century,” he said.

While the bill could represent a sea change in the SWO world, such changes may be harder to implement than it seems, according to Bradley Martin, a retired SWO who spent two-thirds of his 30-year career at sea and now leads the National Security Supply Chain Institute at Rand Corp. “The specialization model works for other navies, and it works for the Merchant Marines, but for it to work in the Navy, lots of things in career paths will have to be changed, and I suspect those will turn out to be painful,” Martin told Navy Times.

Martin wondered what the path would look like for a SWO engineer at the command and post-command levels and noted that the bill doesn't address a lack of proficiency among junior officers. He also questioned whether studying the retention issues will have any impact on retention rates. "Getting someone to look at it is fine, but I think the reasons are likely to be relatively uncomplicated but very difficult to address," Martin said. [Source: NavyTimes | Geoff Ziezulewicz | August 11, 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 ***



MSAU

Quick Reaction Force Has Deployed Twice In 30 Days to Protect American Embassies

When U.S. Marine Security Guards at American embassies around the world need backup, they call on the Marine Security Augmentation Unit (MSAU). And in the past 30 days, the quick reaction force has responded to that call twice to protect embassies in Africa and the Caribbean. "Everywhere we have an embassy, we can reinforce it with what we call an MSAU team," Lt. Gen. Ronald Bailey said in a 2014 video. "It consists of about a squad size of Marines that can break down into teams and go out and reinforce an embassy all around the world."

- On 30 JUN, a team of 13 Marines deployed on short notice from Quantico, Virginia to the U.S. Embassy in Eswatini amid pro-democracy protests in the small African nation, as Haley Britzky reported. They provided backup to Marine security guards already on the scene after thousands of citizens flooded the streets to protest King Mswati III, who has lived in the lap of luxury as many of his citizens starve.
- On 16 JUL, a Marine security augmentation unit was sent to the U.S. Embassy in Port-Au-Prince, Haiti, "out of an abundance of caution" after the assassination of Haitian President Jovenel Moïse, officials said. The impoverished Caribbean nation also saw Marines deploy in 2018.

The Marine Security Augmentation Unit's latest deployment to Haiti marked its 107th mission since it was established in 2013. Their primary mission is to protect diplomatic and consular facilities facing an increased threat and they receive specialized training beyond their counterparts serving at embassies. Created in the wake of the 2012 attack on U.S. diplomatic facilities in Benghazi, Libya, that left a U.S. Ambassador and three other Americans dead, the MSAU currently consists of about 145 Marines from various military occupational specialties. They first go through training at Marine Security Guard School

in Quantico, Virginia for six weeks where they learn the ins and outs of embassy duty and qualify with the Glock 19 pistol, the short-barrelled MK18 carbine rifle, and M870 shotgun. They are typically assigned first as guards overseas before they are recommended for MSAU duty by region commanders.



Practice firing on stationary targets in Summit Point, W.Va. The training prepares members of MSAU for the protection and security of American Embassies and assets across the globe

“Marines assigned to duty at MSAU are screened by Marine Corps Embassy Security Group Headquarters for performance, decision making, and leadership and tactical skills,” said Capt. Andrew Wood, a Marine spokesman. “Once assigned to the unit, the MSAU staff assess each Marine’s ability and provide advanced training in MSG and Diplomatic Security skills.” Though Wood did not elaborate on the specifics of that training, he said MSAU Marines are armed with the M27 infantry automatic rifle and conduct “proficiency-fire” with many other U.S. and foreign weapons. They also practice room clearing and receive extra medical training, according to publicly-released photos. As soon as they join the ranks, they can expect to experience a high operational tempo, as the unit has been deployed on average every eight days since it was formed.

Aside from these latest deployments, officials noted that MSAU Marines were on the ground on the first anniversary of the Benghazi attack in 2013 and supported “multiple sites” including the ambassador’s residence in Bangkok, Thailand amid political instability in 2014. U.S. Ambassadors, chiefs of mission, or regional security officers can directly request their support, according to Marine Corps Times. Marines in Bangkok saw thousands protest in front of the facilities and “stood ready to repel intruders” if a breach occurred, according to Wood, though he said local police prevented this from happening. In 2016, about two dozen MSAU Marines relieved an Army battalion in reinforcing the embassy in Juba, South Sudan, amid deadly clashes between rival groups. “The situation on the ground, while still volatile, had settled to the point where the [Army troops] could depart,” Wood said. “MSAU remained in Juba for over six months.”

Although the unit often travels by air, MSAU had to improvise during “Yellow Vest” protests in Paris, France in 2017. After rioters forced international airports to shut down, the Marines were flown to a neighboring country and then driven to the Paris embassy, the oldest U.S. diplomatic outpost. [Source: Task & Purpose | Paul Szoldra | July 30, 2021 ++]

Military Leave Policy

Update 02: Accrual Doubled for USMC

The Marine Corps doubled the maximum amount of leave Marines and sailors with Marine units could accrue from 60 days to 120 days in the wake of the COVID-19 pandemic, according to a Marine

administrative message released on 2 AUG. And now, that expanded accrual will be extended. During the pandemic the Marine Corps restricted certain forms of leave, such as completely canceling the traditional 10-day boot camp leave block. Some Marines opted to not take leave while travel restrictions were in place. Troops now have until the end of the fiscal year of September 2024 to use fiscal year 2021 leave, per a memorandum from the secretary of the Navy, according to the message.

The extension was in response to Marines and sailors who have been unable to use their leave balances, according to Marine officials. When COVID-19 restrictions were first put into place the Corps allowed special leave accrual of up to 120 days for Marines who served from March 11, 2020, to Sept. 30, 2020. Any Marine or sailor who served more than 29 days on active duty between Oct. 1, 2020, and Sept. 20, 2021, is eligible for the extra 60 days of special leave, the new MARADMIN said.

“Marines and Commanders are encouraged to manage, request, and approve leave to provide respite from the work environment,” Maj. Jordan Cochran, a spokesman for Marine Corps Manpower and Reserve Affairs, said in a Monday email. “The purpose of annual leave is to provide Marines respite from the work environment in ways that shall contribute to their improved performance and increased motivation,” Cochran added. In late July the Navy, Air Force and Space Force all approved the same extended leave accrual plan. [Source: NavyTimes | Todd South | July 15, 2021 ++]

Basic Needs Allowance

New Pay for Low-Income Service Members under Consideration



A key House panel backed both a 2.7 percent pay raise for troops next year and the creation of a new basic needs allowance for low-income service members, signaling significant financial help in 2022 for some service members facing financial woes. Members of the House Armed Services Committee’s panel on personnel issues on 29 JUL advanced their draft of the annual defense authorization bill, which included both the annual pay raise and the new needs allowance program.

Although both measures still face long legislative roads before becoming law, the panel vote was significant because it signaled widespread support for both ideas among lawmakers, an indication that the proposals are likely to move through congressional negotiations later this fall with little or no opposition. “We have successfully assembled a series of provisions that prove our commitment to our military and to their well-being,” said Rep. Jackie Speier (D-CA) and chairwoman of the personnel panel, just before the draft passage on Tuesday.

The 2.7 percent pay raise has already received public backing from the White House. It represents a smaller boost that troops saw at the start of this year (a 3 percent raise went into effect in January) but matches the federal formula for the expected rise in private-sector salaries next year. Senate Armed Services

Committee members included the same raise in their draft of the annual authorization bill, and House appropriators have already approved language to codify the 2.7 percent mark. For junior enlisted troops, a 2.7 percent raise in 2022 would amount to roughly \$790 more a year in pay over 2021 levels. Advocates have noted that’s a critical financial boost for younger troops, whose base salaries (excluding housing allowances and other stipends) are typically less than \$30,000 a year.

The new basic needs allowance could prove even more important for financially strapped military families. The idea has been debated on Capitol Hill in recent years, but not included in the final authorization bills. White House officials did not include the stipend in their defense bill plan. The proposal would create a monthly allowance for military families who, as a household, have an income at or below 130 percent of the federal poverty rate. An E-3 with a family of four and a single military income for their household would qualify for the allowance. Payouts could total a few thousand dollars, depending on an individual’s specific situation.

In the past, qualifying families may have been eligible for food stamps or other state low-income assistance. But changes in recent years to the formulas for that benefit have counted other military payouts, creating complications in applying. Advocates have argued that makes the creation of the basic needs allowance all the more important, ensuring that low-paid troops aren’t left vulnerable to financial ruin. The next legislative hurdle for the basic needs allowance will come in September, when the full House Armed Services Committee debates the authorization bill. The entire \$700-billion plus policy measure is not expected to be finalized until late this fall. [Source: MilitaryTimes | Leo Shane III | July 29, 2021 ++]

Army Tweels

Airless Tires under Test



Forget what kind of rims are on your ride, the Army is testing a new kind of airless tire they’ve dubbed “Tweels.” The tires have tread on the outside like a standard off-road tire, but no air inside. Instead, they are hollow with rubber-like “spokes” connecting the hub to the tread. The spokes “flex,” helping the tread grip the terrain below. That’s important because soldiers are kicking the tires on this new option to find better ways to maneuver, especially in jungle areas. Though the major wars of the past generation have been mostly in sandy, desert areas, historically, that’s not always the case. The majority of conflicts have taken place in tropical areas in recent decades, according to an Army newsrelease on the new Tweels design.

The Army is trying to answer a simple question that hasn’t totally been solved, despite more than a century of jungle fighting: “Will muddy, biomass-laden jungle terrain destroy the integrity of wheels and

tires on a combat vehicle?” Evaluators at the Tropic Regions Test Center, headquartered out of Yuma Proving Ground, Arizona, but with experiments in tropic areas, replaced tires on the all-terrain Polaris MRZR with the Tweels and gave them a muddy spin. The Michelin-made Tweels can conform to multiple different terrain types, and last three times longer than standard tires, according to the release. A hopeful side benefit is reducing weight on vehicles and cutting tire repair items from the load list like spare tires, jacks or puncture-fixing gear, Carlos Mora, an official at the Tropic Regions Test Center, said in the release.

And the Tweels are designed to ride farther after damage than run-flat pneumatic tires. Testers damaged the Tweels with a drill to simulate a bullet strike, according to the release. The ride’s not super smooth, but early results look workable. “It is not as comfortable, but it is sturdier and heavier with a rolling cage,” Mora said. “It is more mission-oriented.” Testers drove the Tweel-sporting vehicles in Suriname, a tropic zone country on the northeast coast of South America. “All of these old mining roads and logging roads were the perfect scenario for the vehicle,” said Mora. But drivers didn’t just carve donuts into jungle mud. “We added a portion of savanna, which is a sandy terrain with small brushes,” said Mora. “It turned out to be very demanding.” [Source: ArmyTimes | Todd South| August 3, 2021 ++]

GPS Alternative

Update 02: Navigation Using the Earth’s Magnetic Fields under Study



Equipment (right) to measure whether a protein found in the European robin's eyes is sensitive to the Earth's magnetic field

U.S. military-funded research on how birds migrate in the winter could one day allow troops to navigate using the Earth’s magnetic fields. The findings, announced last week, could result in a future device for use in battle, when GPS and other navigation tools are incapacitated. Researchers analyzed the eyes of the European robin, a species that flies south from the U.K. and Russia to countries like Spain during the winter, an Army statement last week said. They re-created the protein cryptochrome 4, which is present in the eyes of the robins. Scientists wanted to know whether the protein allows the birds to sense the Earth’s magnetic fields for navigation.

“The research shows that the magnetic field modifies the cryptochrome protein in a measurable way,” Stephanie McElhinny, of the Army Research Laboratory, told Stars and Stripes in an email. It’s likely that other proteins are also involved in helping birds navigate, and those still need to be discovered, McElhinny said. The magnetic fields used in the labs were also much stronger than normal. Scientists at Oxford University and the University of Oldenburg in Germany conducted the research, which was published this summer in the journal Nature. The research is in an early stage, but future troops may benefit as the military looks to find ways to navigate where GPS may not be an option.

Simulated war games conducted by the U.S. military, which is heavily reliant on networked communications and information from GPS satellites, have shown instances where its forces could be jammed and blinded early in a battle. McElhinny envisions a future navigation device that uses cryptochrome proteins or a re-creation of them to measure the strength and direction of magnetic fields. Troops could check this information against existing magnetic field maps.

“This research provides an interesting possible alternative technology for navigation that would only rely on the magnetic field of Earth,” McElhinny said. Navigation based on magnetic fields would be more difficult to jam or spoof compared with the use of GPS satellite signals, she added. Funding for the project came from U.S. Army Combat Capabilities Development Command, the Army Research Laboratory, the Office of Naval Research Global and the Air Force Office of Scientific Research [Source: Stars & Stripes | J.P. Lawrence | August 3, 2021]

Army Tasers Most of Them Don't Work



A soldier from the 503rd Military Police Battalion being shocked with a taser during training at Fort Bragg, North Carolina.

The majority of the Army’s tasers are past their intended service life and are not operational, largely due to depleted batteries, according to a report the service submitted to a Senate panel last year. Army Times obtained the September 2020 report, which stated that 58.5 percent — 6,650 of 11,377 — of the service’s X-26E tasers are not operational. The failure rate is at 77 percent for non-deployable units organized under tables of distributions and allowances. These TDA units include installation Directorates of Emergency Services, which oversee law enforcement and physical security at Army posts. “Those systems have the highest operational (daily) use at Army installations,” the report said. “[They] were procured commercially more than 10 to 12 years ago on average...and are not currently eligible to be sustained under the Program of Record.”

The Army issues tasers to troops and civilians in both garrison and deployed environments. According to a National Guard Bureau fact sheet, less-lethal weapons such as tasers are also included in the specialized training received by the National Guard’s crowd control and civil disturbance response forces — known as National Guard Reaction Forces. The report attributes the failures primarily to dying batteries that the Army can’t replace, in addition to the age of the weapons. The vendor no longer produces this X26E battery type. Once inventory is depleted, there is no resupply available. Replacing the X-26E across the force with the newer X-26P model would cost \$27.5 million, the Army estimated in the report.

Although the report was submitted in response to a request from lawmakers in the fiscal 2021 defense bill asking that the Army explore replacing its tasers, the upgrade plan may fall victim to competing modernization priorities for the service. The Army had to make tough decisions in how it prioritized its projects in the 2022 budget request it sent to Congress. If enacted, the Biden administration's request would see the service take a \$3.6 billion funding cut overall. "We're balancing readiness, we're balancing modernization, so we are having to make some hard choices," Army Secretary Christine Wormuth told lawmakers in June. Despite the apparent shortage of working X-26E tasers, the Army did not include taser modernization funding in its fiscal 2022 budget request or its annual unfunded requirements list. [Source: ArmyTimes | Davis Winkie | August 11, 2021 ++]

USS Bonhomme Richard

Update 05: Sailor Accused Of Starting Fire Identified In Warrant



Seaman Apprentice Ryan Sawyer Mays identified as the sailor accused of setting fire to the amphibious assault ship on July 12, 2020

A federal search warrant affidavit unsealed this week has identified the sailor suspected of starting the 2020 fire aboard the amphibious assault ship Bonhomme Richard as Seaman Apprentice Ryan Sawyer Mays, a SEAL training washout who some shipmates said "hates" the Navy. The affidavit by Naval Criminal Investigative Service Agent Maya Kamat was filed 3 AUG to compel Google to grant access to Mays' Gmail account.

The Navy on 29 JUL announced arson and hazarding a vessel charges against a sailor for starting the multiday fire that began on July 12, 2020, as the ship was undergoing maintenance in San Diego. While the Navy declined to identify the sailor ahead of an Article 32 hearing that will help determine whether the case goes to trial, a motion filed Tuesday by government prosecutors asking to unseal the affidavit involving Mays states that "a sailor was arrested and charged" in connection to the investigation and that the affidavit should be made public so that it can be disclosed to that sailor's defense team. A defense official has confirmed to Navy Times that Mays is the sailor against whom the Navy has preferred charges.

The affidavit for the first time reveals information about the sailor accused of starting the fire and suggests that key firefighting stations may have been tampered with, hindering efforts to extinguish the inferno, which burned for four days and left dozens of military and civilians firefighters injured, according to the affidavit. That document also reveals that investigators found plastic bottles containing fuel near the fire's origin site. Mays, 20, told investigators he did not start the fire and was being "setup," according to the affidavit. A Kentucky native, Mays could not be reached for comment and began a new assignment with Amphibious Squadron 5 in April, according to his service record.

His civilian attorney, Gary Barthel, said his client remains on a regular duty status and is innocent of the charges. Barthel said Mays retained him in September 2020 and that his client was held in the brig for 56 days last year. "My client has always maintained his innocence and denies any wrongdoing with regard to the fire aboard the Bonhomme Richard," Barthel told Navy Times. According to the affidavit unsealed this week, Seaman Kenji Velasco reported that he was standing watch near the ramp down to the Lower V storage area of the ship at about 8 a.m. July 12, 2020, when he saw a sailor wearing coveralls and a mask carry a bucket down into the Lower V about five minutes before the first reports of smoke emerged, according to the affidavit.

Velasco later said, "he was 'fairly sure' and '90% sure'" that it was Mays, the affidavit states. "I love deck," the sailor "sarcastically stated" while passing Velasco, a phrase the sailor knew Mays to say, according to the affidavit. Velasco told investigators that Mays "'hates' the U.S. Navy and the Fleet," according to the affidavit. "Velasco further explained that after the fire on the BHR, he was attending a muster at the base theater, when he asked MAYS if he had gone to the Lower V before the fire started," the affidavit states. "According to Velasco, MAYS replied, 'yes.'"

In an interview with NCIS agents, Mays "repeatedly denied having started the fire on the BHR or having been in the Lower V on the day of the fire," the affidavit states. "He maintained his innocence as to being the cause of the fire throughout the entire interview," it continues. "At one point, after being told that he had been identified as having descended the ramp to the Lower V, before the fire started, Mays stated that he was being setup." About six days after the fire began, investigators determined that it originated in the Lower V. No one reported seeing any sailors come back up the ramp out of the Lower V after the sailor Velasco believed to be Mays went down there the morning of the fire, according to the affidavit. Other sailors surmised that Mays "could have went up the escape truck, went into the deck berthing area, and took his coveralls off while wearing his cammies underneath," the affidavit states.

While Mays initially told investigators that anyone in the Lower V during a fire would be "f*****" because the only way back to the Upper V was the ramp, he eventually admitted knowing about other exit points from the Lower V. "MAYS admitted he had traversed at least one of the two conflagration station ladders where he learned to 'skate off and hide' from work," the affidavit states. Mays joined the Navy in 2019 and started BUD/S training to become a SEAL in October 2019 but dropped out after five days, according to the affidavit. He was reassigned to Bonhomme Richard as an undesignated seaman. "According to Navy leadership, the morale and behavior of sailors who had aspired to become a SEAL, and then find themselves serving in a more traditional role on a Navy ship, are frequently very challenging," the affidavit states.

On 21 JUL, Command Master Chief Jose Hernandez "identified MAYS as a person who showed disdain towards authority and the U.S. Navy," according to the affidavit. The affidavit also cites a 14 JUN Instagram post of a shirtless Mays which stated, "I love the smell of napalm in the morning." Mays would later tell investigators it was a reference to the iconic line from the Vietnam War movie "Apocalypse Now," according to the affidavit. Navy Chief Lino Aguilarbarron told investigators on Aug. 12, 2020, that he had spoken with Mays on an unknown date after the fire, and that Mays said he had been in the Lower V that day to store some hoses. "Mays stated he did not see anything in the Lower V that would have ignited the fire by itself, more likely the fire was started by someone," Aguilarbarron told investigators, according to the affidavit.

During a 10-hour interview with NCIS agents on Aug. 20, 2020, Mays said “he was training for special operations and planned to reapply to become a member of the SEAL teams,” the affidavit states. He also said he mustered the day of the fire with the rest of his duty section on the flight deck at about 8 a.m. and was in the hangar bay when he became aware of the fire, according to the affidavit. During that interview, Mays recalled a conversation after the fire among deck department sailors in which they talked about seeing an individual in coveralls and a mask carrying a bucket into the Lower V before the blaze started. “Investigators had not previously mentioned during the course of the interview that the individual had been seen wearing a mask,” the affidavit states. “At one point MAYS told investigators the witness could not have identified him because, ‘I had a face mask on.’”

He was arrested after his interview and booked into the Navy brig aboard Marine Corps Air Station Miramar, California. During the booking process, two masters-at-arms “heard MAYS say (unmasked) that he was guilty, seemingly talking to himself,” the affidavit states. After learning this, NCIS agents brought Mays back in for requisitioning that same day, but “MAYS denied he was guilty and denied having said so,” the affidavit states. Mays asked to take a polygraph test and one was administered on Aug. 21, 2020. “When he was informed of the possible deception indications, MAYS became extremely upset and denied any involvement in starting the fire,” the affidavit states.

Investigators discovered plastic bottles near the fire’s origin that contained “heavy petroleum distillates,” which can include diesel, kerosene and jet fuel, according to the affidavit. That affidavit also contains insight from Bonhomme Richard officers suggesting that the Lower and Upper V firefighting stations had been tampered with before the fire. A few weeks after the fire, the ship’s damage control assistant, Lt. Cmdr. Felix Perez, walked through the Upper and Lower V compartments with investigators and stated that three of the four firefighting stations in those areas “were not in their normal configuration,” the affidavit states. “One station located on the port side of the Upper V did not have any hoses connected to the firefighting station,” the record states.

“Perez stated that, regardless of maintenance status, there should have been hoses on the racks with at least one hose connected to the fire station,” the affidavit states. Other Upper V hoses were found cut during initial firefighting efforts, and Perez reported that four months earlier at another ship location, “a fire hose was found cut,” according to the affidavit. Perez said his team walked the spaces for inspection on July 10, 2020, two days before the fire, and that while one station might have been overlooked, it was “nearly impossible for three of the four closest to and inside the Lower V to have been missed.” “Perez opined that three of the four fire stations aboard BHR appeared to have been purposely tampered with and/or disconnected,” the affidavit states.

Mays told investigators he broke off a relationship with a pregnant female sailor after he found out he was not the father, according to the affidavit. That woman told investigators she never became pregnant and “described MAYS as being volatile and ‘bipolar,’” it states. A few weeks before the fire, CMC Hernandez told investigators that Mays was caught sleeping in berthing during his duty day on July 5, 2020. He was awoken by a contractor and reacted by “verbally confronting the contractor in an aggressive way, causing the contractor to report the incident to Navy personnel,” according to the affidavit. Mays told a NCIS special agent that he had taken a picture of the fire with his phone, and that he felt “a small amount of adrenaline and anxiety,” when he learned about the fire, according to the affidavit.

The agent requested the affidavit be sealed when it was filed last fall because “MAYS is not aware of the full extent of the investigation,” and if he was, the agent feared he would seek to evade prosecution and destroy evidence. [Source: MilitaryTimes | Geoff Ziezulewicz | August 4, 2021 ++]

USS Gerald R. Ford

Update 19: Weapons Elevators Will Be Ready by End of Year despite Long Delay



Sailors assigned to USS Gerald R. Ford's weapons department receive MK-82 500-pound class inert bombs on one of Ford's Advanced Weapons Elevators, May 30, 2020.

After more than four years of delays, the Navy's newest -- and most expensive -- aircraft carrier finally is set to have all of its weapons elevators working by the end of this year. The Gerald R. Ford's 11 elevators move missiles and bombs from its weapon magazines up to the flight deck, so that they can be loaded onto aircraft. The lifts must be working before the ship can head out on a deployment scheduled for next year. The Ford's elevator systems use new technology -- high-powered magnets instead of cables -- to move ordnance. All 11 were supposed to be in working order when the ship was delivered to the Navy in May 2017, but none was operational. Since then, they have been coming slowly online.

Last summer, the service said it had six elevators working. At that time, Navy officials said the elevators would be ready by the time the ship went to shock trials. The service announced the ship completed the last of its three shock trials 8 AUG. Four of the elevators still were not installed. A congressional report on the carrier program noted, "The Navy has struggled since November 2018 to meet promises it has repeatedly made to the defense oversight committees to get the elevators completed, tested, and certified."

Alan Baribeau, a spokesman for Naval Sea Systems Command, told Military.com on 10 AUG that the ship has seven functioning elevators and the remaining four are set to be online by the end of the year. Two of the four elevators "have completed construction, commenced testing, and are on track to certify and turnover this summer," he added. The remaining two "are estimated to complete testing, certify, and turnover before the end of the calendar year."

The carrier now will head to a shipyard in Virginia for six months of modernization, maintenance and post-trial repairs. It is expected to come out of the yard in February 2022 and immediately begin workups for deployment that year, Baribeau said. The report noted that prior delays in getting the elevators installed and working already have pushed back the Ford's first deployment. Baribeau said that the functioning elevators have been working well "with more than 15,000 elevator cycles performed by the crew both in

port and at sea, including operations in high sea states." [Source: Military.com | Konstantin Toropin | August 10, 2021 ++]

Drone Defense

Update 04: Air Force Counters to Wipe Out Swarms



One of the biggest threats to U.S. troops abroad isn't a stealth fighter, a nuclear missile, or a massive cyber-attack. It's a swarm of cheap drones that can overwhelm the expensive defense systems troops have on hand now. "I'm talking about the [drone] you can go out and buy at Costco right now in the United States for a thousand dollars, four quad, rotorcraft or something like that that can be launched and flown," Marine Gen. Kenneth McKenzie, the head of U.S. Central Command said last summer. "And with very simple modifications, it can be made into something that can drop a weapon like a hand grenade or something else."

In sufficient numbers, those drones can spy on friendly bases, destroy infrastructure and attack personnel, explained the Air Force Research Laboratory in a recent video. How? Because machine guns don't have the range or accuracy to destroy the nimble fliers; anti-aircraft missiles are too expensive to use on the cheap devices; and most military bases don't have enough missiles to destroy an entire swarm. Enter Thor, the Norse god of Thunder, who serves as the namesake to one of the Air Force's newest weapons. While the Air Force's Tactical High Power Operational Responder (THOR) may not look like a hero, it could save the day for American troops if their far-flung combat outposts are ever attacked by hundreds of cheap kamikaze-style enemy drones.

THOR, video at <https://youtu.be/QjHGxKb6W1c>, isn't much to look at. The weapon consists of a big satellite dish mounted on top of a 20-foot long shipping crate. But simplicity is a virtue, as the weapon can be transported easily aboard a C-130 transport plane and set up within three hours by a crew of two, according to the Air Force Research laboratory, which is leading the development of THOR. Once THOR is set up, it can detect an incoming threat and silently shoot a beam of energy to knock out drones in a wide target area, exactly like what you might find in a drone swarm. The beam is a high-powered microwave that instantly triggers a counter-electronic effect in the targeted drone. AFRL boasted that the system took out hundreds of drones in real-world tests. That real world setting may have been somewhere in Africa, where the Air Force tested out THOR starting in December. "I've watched it in action and it's really quite impressive," said Air Force chief scientist Richard Joseph at the time. The Air Force has been testing THOR since at least 2019, and now the branch wants to make it even better.

Last week, the Air Force Research Laboratory announced that it wants to develop Mjolnir (pronounced mee-yol-neer), a weapon that will do the same thing as THOR but at a higher level. In Norse mythology,

Mjolnir is Thor's hammer, with which he slays many a great foe. "Because THOR was so successful, we wanted to keep the new system's name in the THOR family," said Amber Anderson, THOR program manager, in a press release about Mjolnir. Mjolnir will use the same technology, but will be more advanced in terms of "capability, reliability, and manufacturing readiness," the Air Force Research Laboratory explained in a recent press release. That last part, "manufacturing readiness," means the branch hopes private businesses will help the Air Force produce "large quantities" of the system. The Air Force lab hopes to deliver a prototype of Mjolnir by 2023, but the sooner the better, since top military thinkers are already ringing alarm bells over America's adversaries developing drone swarm technology.

"Small, fully autonomous GPS-programmable drones can be purchased online by anyone for a few hundred dollars," wrote the Center for New American Security in a recent press release. "Outfitted with small explosives, chemical or biological weapons, they could be converted into short-range precision weapons."

- Just two years ago, Houthi fighters in Yemen used drones to fly past Saudi Arabian missile defense systems and hit the oil processing facilities at Khurais and Abqaiq, the largest such facility in the world. The attack sent oil prices soaring and was a wake-up call for national security experts. "It was the first instance of a mass-drone attack and the highest number of drones that I believe we've seen non-state actors use simultaneously in a combat operation," Paul Scharre, vice president of the Center for New American Security and an expert on autonomous weapons, told the Guardian. In 2017, ISIS fighters also used small, commercially available drones to drop mortar rounds onto Iraqi security forces during the battle for Mosul.
- Last fall, drones also drew headlines for their role in the war between Armenia and Azerbaijan over the Nagorno-Karabakh region. "[Unmanned aerial vehicles] were operationally integrated with fires from manned aircraft and land-based artillery but also frequently used their own ordnance to destroy various high-value military assets," including Armenian T-72 tanks and S-300 air defenses, according to an analysis of the Nagorno-Karabakh conflict by the Center for Strategic & International Studies. The U.S., with its multi-billion dollar jets and ships, worries that its expensive platforms may suffer a similar fate.

"Although an individual low-cost drone may be powerless against a high-tech system like the F-35 stealth fighter, a swarm of such drones could potentially overwhelm high-tech systems, generating significant cost-savings and potentially rendering some current platforms obsolete," wrote the Congressional Research Service in a 2020 report. To counter such a threat, the military needs a weapon that can hit the target and won't run out of ammo as the swarm approaches.

Nets or shotguns might be promising options, but those methods are effective only within a range of a few dozen meters, researchers said in a recent report titled Directed Energy Futures 2060. THOR's range remains unclear, but researchers said in the report that counter-drone directed energy weapons have a range of about one kilometer. While THOR is a directed-energy weapon, it's not the same as a laser, Breaking Defense said. A laser can knock out one drone at a time, but THOR can swat down entire swarms in a single shot. "If anti-drone lasers are like sniper rifles, microwave weapons are like shotguns full of birdshot," the site wrote last year.

But there may be even crazier anti-drone energy weapons coming down the pike. The goal of a directed energy weapon system is to produce a counter-missile and counter-drone system that's so effective, fast and affordable that it basically acts like a force field against incoming threats, according to the Directed

Energy Futures 2060 report. It's not quite like the deflector shields in Star Wars, but if it stops threats from coming through, then what's the difference?

"We're painting with broad strokes, but we're diving into what missions of the future will look like," Jeremy Murray-Krezan, the directed energy deputy chief scientist for the Air Force Research Laboratory, according to Breaking Defense. "The technology is not quite Star Wars, but we're getting close." [Source: Task & Purpose | David Roza | August 5, 2021 ++]

USCG Seizures

Update 01: Coast Guard Offloads Record \$1.4 Billion Haul of Coke and Weed



The Coast Guard Cutter James brought in a record haul 5 AUG at Port Everglades, Florida, offloading nearly 60,000 pounds of cocaine and more than 1,400 pounds of marijuana. The drugs were worth more than \$1.4 billion, according to the Coast Guard. "It was the largest offload in Coast Guard history," officials said in a media release. Coast Guard officials credited the offload to its "strong international relationships, with key partners like Canada and the Netherlands, along with our specialized capabilities and unmatched authorities, allow for a unity of effort to disrupt transnational crime organizations, which threaten America and our partner nations.

"Today's offload is a result of our combined efforts of our inter-agency partners and a dedicated international coalition," said Vice Adm. Steven Poulin, Commander Atlantic Area, in the release, posted on the Coast Guard website. "The Canadian government and Canadian Defence Forces brings an incredible capability in defeating transnational organized crime, and I'm grateful to HMCS Shawinigan to showcase Canada's commitment. Together we will disrupt, defeat and degrade transnational organized crime. We will strengthen our efforts and continue to build collaboration and capability." The drugs were interdicted in international waters of the Eastern Pacific Ocean off the coasts of Mexico, Central and South America, and the Caribbean Sea, the Coast Guard said. They were seized and recovered during 27 interdictions of suspected drug smuggling vessels by 10 American, Dutch and Canadian ships.

During such interdictions, a suspect vessel is initially detected and monitored by allied, military or law enforcement personnel coordinated by Joint Interagency Task Force-South based in Key West, Florida, the Coast Guard said. The law enforcement phase of counter-smuggling operations in the Eastern Pacific is conducted under the authority of the Coast Guard 11th District, headquartered in Alameda, California. The interdictions, including the actual boardings, are led and conducted by members of the U.S. Coast Guard. [Source: MilitaryTimes | August 5, 2021 ++]

USAF Dress Standards

Update 02: Outdated Rules on Airmen's Looks Being Overhauled

Airmen will soon be allowed to stick their hands in their pockets without remorse, as the Air Force prepares to end a rule that has led to cold fingers for decades. “We trust our [officers and enlisted] airmen ... with incredible resources and significant responsibilities,” Lt. Gen. Brian Kelly, Air Force deputy chief of staff for manpower, personnel and services, said in a 10 AUG release. “We likewise trust they can figure out what it takes and means to maintain standards without specifying exact behavior in every situation.” Air Force leaders are green-lighting hands in pockets as part of a broad overhaul to dress and appearance rules that will go into effect in October. More than 30 recommendations from the Air Force Uniform Board will become enshrined in official guidance.

Rules that were once seen as a means for uniformity and professionalism have proven restrictive over time. For example, airmen who work in sub-zero winter temperatures at installations like Minot Air Force Base, North Dakota, risk frostbite or are slowed down by gloves — which can cut down on dexterity by as much as 80 percent, according to the Army. Another measure on its way out is the ban on using a cell phone or drinking water while walking in uniform. That will likewise be dropped from the revised Air Force instruction in October. In the same batch of rule changes, male airmen will be allowed to grow hair on top of their head out to 2.5 inches from their scalp. They're also authorized to use cosmetic tattooing on their scalp to create the appearance of hair using microscopic ink dots, in a procedure called micropigmentation.

Women can use 2-inch hair accessories, a move that can help airmen with thick hair on which smaller clips won't work. The Air Force is rescinding the requirement for female airmen to wear hosiery under a dress uniform as well. In a reversal of earlier policy, airmen can slap their favorite morale patches onto their operational camouflage pattern uniforms on Fridays or for special events – with their wing commander's approval. And clear piercing spacers, which keep earring holes open without wearing jewelry, are newly authorized.

Several other uniform updates are on tap as well, including a lightweight combat uniform for airmen in hot weather, women's mess dress pants, workout gear and more. Starting in October, airmen will get access to a thinner, more breathable version of the OCP uniform with “flame protection that does not melt or drip,” the service said. “It was designed to improve performance, survivability, lethality and safety in extreme hot- and wet-weather environments,” the Air Force said. On the other end of the spectrum, extreme cold-weather parkas will become available for personal purchase this winter. The Generation III Level 7 parkas insulate airmen against temperatures as low as -40 degrees Fahrenheit, and typically are only available for those working at bases with freezing conditions.

Women's mess dress slacks will debut in August 2022 to be worn with the current mess dress jacket, instead of relying on skirts or men's cut pants for formal events. For more regular wear, blue shirts and blouses in an updated cut and made from stain- and wrinkle-resistant fabric that wicks away sweat are coming out as well. New shirt styles will debut starting with a men's long-sleeve shirt this month. All styles are slated to be available by January 2022. They're accompanied by better-fitting blue pants for men and women that are due out in May 2022.

“The updated maternity blouse will include a redesigned neckline and collar for improved fit and comfort,” the service added. “The back pleat of the previously designed blouse was replaced with darts for better shape and fit. It has realigned buttons and a lengthened shirt body for accommodation through all trimesters.” A fresh line of more comfortable, antimicrobial physical training clothing will come out in October 2022, before becoming mandatory in 2026.

As for the Space Force, the newest military branch plans to put out its own grooming and uniform policies later this year. “Space Force guardians will follow the updates above except where Space Force-specific guidance already exists,” the Air Force said. “For example, ... USSF personnel are not authorized to wear morale patches.” Chief Master Sergeant of the Space Force Roger Towberman, its top enlisted leader, has said he hopes guardians will be clad in a brand-new dress uniform with their own insignia by the end of December. [Source: AirForceTimes | Diana Stancy Correll | August 10, 2021 ++]

Navy Terminology, Jargon & Slang

‘Tomachicken’ thru ‘Turd Herders’

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

Tomachicken – Tomahawk cruise missile.

Top Gun – Navy Fighter Weapons School, the Navy’s postgraduate fighter tactics course. Originally based at Miramar NAS in California, now located at Fallon NAS in Nevada.

Tot - (RN) A half-gill measure of Pussers Rum (approximately two fluid ounces). Used to be daily issue, served neat to Chiefs and Petty Officers; mixed with two parts water for other rates.

Toto Station – Patrol station in the North Red Sea during Operations Desert Shield and Desert Storm. The winner of a "name the station" contest: "Gee, Admiral, we’re not in Kansas any more." The inshore stations were promptly named "Wizard" and "Oz."

Touch and Go – While the term today refers to practice aircraft landings, the origin may have been when a ship touched ground (ran aground) briefly, then came clear by its inertia. In aviation, sometimes also called a "Crash and Dash."

Transfer – See ADVANCE AND TRANSFER.

Transient - (ASW) A sudden sound emitted from a sonar contact. May be anything from a dropped wrench to the sound of torpedo or missile tube outer doors opening. Tends to generate high PUCKER FACTOR in other subs or surface ships.

Trap - (1) Arrested landing aboard a carrier. "Night traps" are night landings. "Field traps" (arrested landings on a shore base) are an entirely different kettle of fish, being nowhere near as abrupt or unforgiving. (2) (RN) Toilet cubicle. (3) Trapping: (RN) Sexual activity with members of the opposite sex, probably derived from some obscure analog to tailhooks.

Trim – (1) The static (i.e. at-rest) tendency of a ship to lie with her decks not in a horizontal position, fore to aft. A ship that lies with her bow too low is said to "trim by the bow." (2) A mechanism or system of an aircraft or ship (especially submarines) which compensates for imbalances fore and aft or port and starboard, so as to maintain level attitude. Can be a noun (for the system or static tendency) or a verb, to use the system to change longitudinal (fore and aft) or lateral (side to side) balance. In aircraft, trim is usually accomplished by the adjustment of small surfaces ('tabs') on the flight control surfaces, although an entire control surface is moved on some types. In submarines, trim is usually accomplished by pumping fluids (water, usually) from one tank to another, or by moving weights such as stores from one compartment to another.

Trim Party – A prank often perpetrated on a newly-qualified Dive Officer or Chief of the Watch, where men and other weights are shifted fore and aft to affect the trim of the boat.

Tunnel (The) - Room either above or next to the reactor compartment (depending on the class of sub) that allows fore/aft travel past that space.

Turd Herders – Personnel assigned to the ship's sewage handling plant.

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

* Military History *



Japan Bombs West Coast Not Once But Twice on SEP 9, 1942

Most Americans probably believe that continental United States has never been bombed. The relative isolation of America, plus the defensive strengths of its Air Force and Navy, have supposedly eliminated such a threat. But is that really true? The answer is no—America has been bombed from the air, not once but twice. These little-publicized events took place in September 1942, and the attacker was an aircraft launched from a submarine of the Imperial Japanese Navy (IJN).

The IJN began experimenting with aircraft-carrying submarines in 1925. By the time of Pearl Harbor, 11 of its submarines were equipped to carry, launch, and recover one specially configured floatplane. Most of those early boats were classified as scouting submarines, B1 Type, of the I-15 class. They displaced 2,584 tons submerged and had a length of 356 feet. Powered by twin diesel engines and electric motors driving two propeller shafts, the B1 type boats had a cruising range of more than 14,000 miles. The crews

were comprised of 97 officers and enlisted men, including the pilot and crewman for the single floatplane. Although the B1 type submarines carried an aircraft for reconnaissance purposes, they were also formidable attack boats, armed with 17 torpedoes and a 5.5.-inch thick deck gun.

Aboard a B1 type submarine, the floatplane was housed in a streamlined, water-tight, hangar installed forward of the conning tower. Its wings, fins and floats were removed, and the horizontal tailplane folded upward in order for it to fit inside. Two launching rails extended forward from the hangar to the bow, from which the reassembled floatplane was catapulted aloft by compressed air. In order to recover the aircraft, the pilot had to make an open-ocean landing and taxi to the starboard side, where a retractable crane hoisted it back on board the submarine. It took a well-trained crew 20 to 30 minutes to launch or recover the aircraft, depending on sea conditions. These were risky and dangerous minutes for the surfaced parent submarine, which lay virtually defenseless against air attack during that period.

The aircraft universally used for this purpose was the Uokosuka E14Y1, called "Glen" by the Allies. It was powered by a 9-cylinder, 340-hp Haitachi Tempu 12 radial engine that provided a maximum speed of about 150 mph, and a normal cruising speed of 85 mph. Constructed of a metal and wood airframe, with fabric-covered wing and tail surfaces, the aircraft weighed just 3,500 pounds, including the twin floats. With a wingspan of 36 feet, the Glen could remain airborne nearly five hours, giving it approximately a 200-mile operating radius. Normally, the aircraft carried a crew of two, plus a load of 340 pounds in small bombs. As defensive armament, it possessed only one rear-mounted 7.7mm machine gun.

The idea of bombing America using a submarine float plane apparently originated in December 1941 with Warrant Flying Officer Nobuo Fujita, who was then stationed aboard IJN submarine I-25, the sixth boat of the I-15 class. I-25 had been built by Mitsubishi at Kobe and was completed only two months previously. Fujita's floatplane-equipped submarine had been stationed off Pearl Harbor during the surprise attack on December 7, 1941, but he was frustrated by his inability to survey battle conditions there because of damage to his aircraft. Fujita had been conscripted into the IJN in 1932 at the age of 21, and he began flight training the following year. In 1935, he served as a test pilot.

Because Fujita was recognized as an experienced pilot, his idea of using submarine floatplanes as bomber against shipping or shore bases was not dismissed. When Fujita's executive officer, Lieutenant Tasuo Tsukudo, was approached with the idea in December 1941, he advised, "You ought to put your ideas in writing, Fujita, and forward them to the High Command." Fujita did so, and his subsequent letter was endorsed favorably and forwarded by the commanding officer of I-25, Lt. Cmdr. Meiji Tagami. Fujita proposed that a B1 type submarine's floatplane could attack the Panama Canal, plus U.S. West Coast naval bases, aircraft industries and shipping. In the meantime, Fujita continued to fly. During February and March of 1942, he made reconnaissance flights over Sydney and Melbourne, Australia; Hobart, Tasmania; and Wellington and Auckland, New Zealand. I-25 later proceeded to a station off the American West Coast where, on the night of June 21, 1942, it shelled Fort Stevens, a coastal defense base in northwest Oregon. During this bombardment, I-25 fired 17 rounds, most of which exploded harmlessly on the shore. But the attack did alarm the American public when it was later reported on the front page of the June 23 issue of The New York Times.

Upon returning to Yokosuka the next month, I-25 received a message, "Warrant Officer Fujita is instructed to report to Imperial Naval Headquarters at once." Fujita proceeded as directed and was surprised to meet there Prince Takamatsu, the emperor's younger brother, who was also a commander in the IJN. In the presence of the prince, whom Fujita had met previously, the warrant officer was told by a submarine staff commander, "Fujita, we are going to have you bomb the American mainland." Another naval officer, a former Japanese vice consul in Seattle, who also had suggested that the American mainland might be bombed, gave further instructions: "You will bomb forests for us, right about here."

Glancing at the chart spread out before him, Fujita saw the “here” meant about 75 miles north of the California border, far from any large city. An explanation was soon forthcoming: “The northwestern United States is full of forests. Once a blaze gets started in the deep woods, it is difficult to stop. Sometimes whole towns are destroyed. If we were to bomb some of these forests, it would put the enemy to much trouble. It might even cause large-scale panic, once residents knew Japan could reach out and bomb their families and homes from 5,000 miles away.” Sworn to secrecy, Fujita left the meeting stunned but eager to do his duty.

I-25 soon departed on its mission. Leaving Yokosuka on 15 AUG, the submarine arrived off Cape Blanco in Oregon early in September. For several days, bad weather precluded launching the floatplane, but early on 9 SEP, conditions improved. Captain Tagami summoned Fujita to the conning tower, where he nodded to the periscope and ordered, “Take a look, Fujita, and tell me what you think.” Fujita did so and responded quickly, “Captain, it looks good. I think we can do it today.” Captain Tagami smiled and remarked: “Fine. In just a few more minutes you’ll make history. You will be the first person ever to bomb the United States of America! If all goes well, Fujita, you will not be the last!” Fujita donned his flight clothes while I-25 surfaced just before dawn. The pilot and his crewman, Petty Officer Shoji Okuda, seated themselves in the Glen floatplane, which had been assembled on deck. Mounted beneath each wing was a 170-pound thermite incendiary bomb intended to set huge fires in the Oregon coniferous forest. These specially designed bombs each contained 520 firing elements that would spread over an area more than 100 yards in diameter when the bomb exploded, and start to burn at 2,700 degrees.

The seaplane was catapulted into the air and headed northeast toward the Cape Blanco lighthouse on the Oregon coast just as the sun broke over the horizon. Fujita ordered Okuda to release the first bomb after flying southeast about 50 miles inland. After it burst with a brilliant white light, both Fujita and Okuda observed a scattering of flickering fires through the trees. The second bomb was released after Fujita flew about five or six more miles east, and it, too, exploded with a blinding white flash. Fujita then took his plane down very low, skimming the treetops and water en route to a successful rendezvous and a recovery with I-25.

Fire warden Howard Gardner was stationed in his lookout tower on Mount Emily in the southwest corner of Oregon on the morning of 9 SEP, when he heard a strange sound, like a Model A Ford backfiring. Scanning the sky, he observed a small airplane circling above the thin fog but could not identify it. At 6:24 a.m., Gardner reported the unidentified aircraft by radio to the Gold Beach ranger headquarters station 35 miles north of Brookings. Also working as a fire lookout in the rugged coastal mountain range of southwestern Oregon that morning was an 18-year-old University of Nebraska forestry student named Keith V. Johnson. He was clearing trails near the lookout tower at Bear Wallow, about seven miles east of Mount Emily, when he heard a plane through the usual low-lying fog. But he thought little of it. About noon that day, Gardner spotted a wisp of smoke to the southeast, and at 12:24 p.m. he radioed his headquarters at Gold Beach, which ordered him to proceed to the suspected fire. Headquarters then ordered Johnson to scan the southwest for smoke.

After a careful search, Johnson detected a wisp of smoke near Wheeler Ridge, which ran east and west between the Mount Emily and Bear Wallow lookouts. Johnson was also ordered to proceed to the suspected fire, where he joined Gardner. They discovered a broad circle of smoldering fire scattered over an area about 60 feet across, with a small crater near the center. Johnson notified his headquarters at 4:20 p.m. By 5:40 p.m., Johnson and Gardner had gathered fragments of a metal casing and thermite pellets were scattered in the vicinity of the fire.

Johnson remained at the scene overnight, where he was joined the next day by other forest rangers. Together they collected more than 65 pounds of bomb fragments, now identified by markings on the casing

as Japanese. These were delivered that night to the U.S. Army detachment at Brookings, where Army officers and an FBI agent eagerly awaited them for examination. The Army had previously been alerted to a possible bombing attack when a soldier coming off duty at an observation post on 9 SEP reported seeing an unidentified plane come in from seaward at 6 a.m. and heard one going out to sea about 6:30 a.m. Together the Army and the FBI concluded that Fujita's bomb could have caused serious fires had not the forest been wet with unreasonable rain and fog.

Fortunately, a strict U.S. ban on the broadcast of weather information along the Pacific coast may have averted a more serious fire by preventing this intelligence from reaching I-25 offshore. American government officials attempted to keep Fujita's 9 SEP bombing attack secret, but so many people knew or had heard about it that the effort proved futile. Newspaper and radio accounts of the attempted fire-bombing caused considerable public consternation and demands for more protection for the American Western states. As a result, four additional fighter aircraft were temporarily stationed near the Washington coast. In addition, the FBI conducted a fruitless search for Japanese floatplanes hidden on one or more of the numerous remote Northwest lakes. Finally, blackouts became more rigidly enforced all along the West Coast.

After returning to I-25, Fujita was more determined than ever to drop the four remaining incendiary bombs carried aboard the submarine. Captain Tagami shared his enthusiasm. He advised his pilot, "We'll make the next one a night attack, Fujita, for the Americans will be expecting another sunrise one." True to his word, Tagami surfaced I-25 after midnight on 29 SEP about 50 miles west of Cape Blanco. This time the entire west coast of Oregon, except for the Cape Blanco lighthouse, was blacked out. Fujita's floatplane was catapulted into the darkness, and the pilot flew east beyond the Cape Blanco lighthouse for about half an hour before dropping the two incendiary bombs. Again Fujita was satisfied with the attack, as he observed two explosions of red fire in the forest below. In order to avoid detection, Fujita cut the Glen's engine after passing the coastline and glided down to 1,000 feet before starting it again well out at sea, west of Cape Blanco. After some difficulty, Fujita located I-25 by an oil slick caused by a leak, and his plane was hoisted aboard.

Meanwhile, below in Oregon, a work crew of forest rangers was remodeling for winter occupation the Grassy Knob lookout station about seven miles east of Port Orford. At 5:22 a.m. they reported to ranger headquarters at Gold Beach the presence of an unidentified aircraft. Noise from the aircraft was described as like a "Model T with a rod out." A fire-fighting patrol was sent out from Grassy Knob after daylight on 29 SEP, but it found neither smoke nor any bomb debris during a fruitless two-day search. Neither of the incendiary bombs dropped by Fujita on his second attack has ever been found. Bad weather and heavy seas precluded a final bombing attack with the remaining two bombs. Captain Tagami canceled the third mission, having decided to spend the rest of his patrol time in attacks on shipping. On 11 OCT, I-25 fired her last torpedo and returned to Yokosuka, where Fujita discovered he was something of a national hero.

How significant were these two bombing attacks on Oregon, the only times in history that America has been bombed from the air? For the Japanese, they were clearly a major propaganda victory, one that made banner headlines on the home front and to some extent evened the score for the April 18, 1942, Jimmy Doolittle raid on Tokyo, itself a retaliatory raid in return for the Pearl Harbor attack. From a military standpoint, however, the bombing raids were virtually meaningless, because no serious fires were started or significant collateral damage inflicted. Likewise, although some public apprehension was caused by the attacks, no widespread panic developed on the U.S. West Coast, at least partially due to heavy press censorship. The raids were not repeated, because aircraft-carrying submarines gradually disappeared into the increasing category of obsolete weapons. Only one more Japanese submarine, I-12, operated off the

West Coast during the remainder of the war. I-25 was sunk less than a year later by USS Patterson (DD-392) off the New Hebrides Islands on September 3, 1943.

Warrant Flying Officer Fujita continued reconnaissance flying until 1944, when he returned to Japan to train kamikaze pilots. His crewman, Petty Officer Okuda, was later killed in the South Pacific. After the war, Fujita opened a successful metal products sales business in Japan. Forestry student Johnson later became a U.S. Navy Captain and on January 24, 1974, held a luncheon reunion with Fujita in Tokyo. Executive officer Tatsuo Tsukudo of I-25 retired from the IJN as a vice admiral. [Source: Aviation History Magazine | William H. Langenberg | November 1998 ++]

Operation Tidal Wave

WWII Low-Level Bombing of the Ploesti Oil Refineries



A B-24 Liberator called "Sandman" during a bomb run over the Ploesti Astra Română refinery during Operation Tidal Wave

Prior to World War II, the U.S. Army Air Corps (Army Air Forces as of June 20, 1941) developed a doctrine of high-altitude, precision, daylight, massed bombing of selected enemy military and industrial targets. Combined with the Royal Air Force's concentration on mass air attacks on industrial areas at night by 1943, this doctrine evolved into the Combined Bomber Offense featuring "around-the-clock" bombing of German targets.

Petroleum production and distribution systems were among the highest priority targets, and perhaps the most inviting of these was the concentration of oil refineries at Ploesti, Rumania, which according to Allied intelligence estimates, produced as much as one third of Germany's liquid fuel requirements. One of the most heavily defended targets in Europe, Ploesti lay outside the range of Allied bombers from England but could be reached by Consolidated B-24 Liberator bombers from the Middle East or North Africa.

Allied leaders determined to bomb Ploesti during the Casablanca Conference in January 1943 and Gen. Henry H. "Hap" Arnold delegated the problem to Col. Jacob Smart of his Advisory Council. Smart, the principle architect and planner for Operation TIDALWAVE, proposed, in complete antithesis of USAFF bombing policy, a low-level massed raid on the nine most important Ploesti refineries by five B-24 bomb groups, two from North Africa and three borrowed from Eighth Air Force in England. By July 1943, the five groups---the 44th, 93rd, and 389th Bombardment Groups from England had joined the 98th and 376th Bombardment Groups at Benghazi, Libya, where they made final preparations and conducted additional low-level training under the direction of Ninth Air Force.

Commanded by Brig. Gen. Uzal G. Ent, the force of 178 B-24s took off on the morning of 1 AUG, followed a route across the Mediterranean, passed the island of Corfu, crossed the Pindus Mountains into

Rumania, and approached Ploesti from the east. While over the Mediterranean the formation divided into two parts: the first led by Col. Keith K. (K.K.) Compton commander of the 376th, consisted of the 376th and 93rd Bomb Groups; the second led by Col. John R. (Killer) Kane, commander of the 98th, included the 98th, 44th, and 389th Bomb Groups. Mandated radio silence prevented the leaders from reassembling the formation. The goal of a single, mass attack disappeared.

Compton's formation reached Rumania well ahead of Kane's. It descended to low level and, in error, made its planned turn to the south at Targoviste, miles short of the correct Identification Point (IP). Compton led two bomb groups toward Bucharest. Col. Addison L. Baker, commanding the 93rd Bomb Group following Compton, saw Ploesti to his left, turned his group and led it into the target first. Meantime, Compton found that he was heading to Bucharest and turned, almost reversing course, and bombed Ploesti from the south. As the two groups emerged from Ploesti and escaped to the south, the 98th and 44th Bomb Groups led by Kane plunged into Ploesti where they found many of their targets in flames. They sought alternate targets of opportunity. Far to the north, the 389th Bomb Group successfully bombed its target, a separate refinery at Campina, as planned.

Survivors of the attack fled south alone or in small groups trailed by Axis fighters which took a toll of the weakened force. Bombers crashed in fields or disappeared into the water; some diverted to Allied bases in the region; others sought sanctuary in neutral Turkey. Some 88 B-24s, most badly damaged, managed to return to Benghazi. Personnel losses included 310 airmen killed, 108 captured, and 78 interned in Turkey. Five officers: Kane, Baker, Col. Leon W. Johnson, Maj. John L. Jerstad, and 2nd Lt. Lloyd H. Hughes, earned the Medal of Honor; Baker, Jerstad, and Hughes posthumously.

Despite the extreme heroism of the airmen and their determination to press the mission home, the results of Operation TIDAL WAVE were less than expected. TIDALWAVE targeted nine major refineries that produced some 8,595,000 tons of oil annually, about 90 percent of all Rumanian oil production, and the attack temporarily eliminated about 3,925,000 tons, roughly 46 percent of total annual production at Ploesti. Three refineries lost 100 percent of production. Unfortunately, these losses figures were temporary and reflected much less than the planners had hoped for. The Germans proved capable of repairing damage and restoring production quickly, and they had been operating the refineries at less than full capacity, anyway. Ploesti thus had the ability to recover rapidly.

The largest and most important target, Astro Romana, was back to full production within a few months while Concordia Vega was operating at 100 percent by mid-September. The U.S. Army Air Forces never again attempted a low level mission against German air defenses.

[Source: AFHSO.| Roger Miller | March 15, 2011 ++]

Karate & Gen. Douglas MacArthur **How He Helped Make It a Global Phenomenon**

The 2020 Tokyo Olympics featured six forms of martial arts competition. For one of them, karate, it was a significant homecoming. Japan's Ryo Kiyuna won the gold medal in the men's kata, a display of ability more akin to the gymnastics floor event than a one-on-one matchup. Kiyuna's win is historically significant

because he and karate were born on Okinawa. But karate itself might not have some 50 million practitioners worldwide if it weren't for Gen. Douglas MacArthur, the post-World War II commander of occupied Japan.



Karate training in front of Shuri Castle, Naha, Okinawa, 1938

Karate was first created in the Ryukyu Islands (of which Okinawa is the archipelago's largest island) and developed over the course of centuries. In 1609, the Ryukyu Islands were invaded by the daimyo of Satsuma, and the islanders were not allowed to carry weapons. But the Okinawans had a long history of not being allowed to carry weapons that dated back to the independent kingdoms of the 15th century. By the time samurai came to the Ryukyu Islands, the karate of Okinawa didn't require weapons. Instead, the striking of karate emphasized unarmed techniques. In 1879, the empire of Japan annexed the islands. It didn't take long before karate was introduced to the Japanese mainland. Okinawans migrated en masse to Japan, and by the 1920s, karate clubs were prevalent at Japanese universities. Gichin Funakoshi, founder of Shotokan karate, built his first dojo near Tokyo in 1936.

The mid-1930s saw the height of militaristic Japan's growing power. Since the first days of Okinawa's annexation by Japan, karate began to undergo a politically motivated evolution. In its early days, "karate" as written meant "Chinese hand," a nod to Chinese Kung Fu's influence on the art form. As Japan increasingly entered conflict with mainland China, the word started to be written differently. With the pronunciation of the word the same, it was changed from "Chinese hand" to "empty hand." After Japan's defeat and occupation in World War II, MacArthur banned military education and martial arts in Japan. Judo and kendo were banned specifically, considered by MacArthur to be overtly militant. Before he also could ban karate, MacArthur was approached by Nobuhide Ohama, a university professor and sponsor of the Waseda Karate Club.

Ohama didn't just ask MacArthur not to ban karate, he asked that it be taught at Japanese universities and that the American Occupational Force allow independent karate clubs. He told the U.S. Army that karate was a gentleman's sport, just like boxing, with some kicking added in. Karate was not banned by the Army and was allowed to spread. The United States occupied Okinawa until 1972 and still maintains a significant presence on the island. The years between the end of World War II and the end of the occupation saw hundreds of thousands of U.S. service members stationed there. Many of these service members either experienced karate in some way or took to learning the art itself and taking it home with them.

Since then, karate has become a global phenomenon, with an estimated 50 million people practicing the art worldwide. With so many adherents, it's no wonder that karate has earned a place in our worldwide global media lexicon, being featured in countless films, television shows and sporting events.

[Source: Military.com | Blake Stilwell| August 10, 2021 ++]

Medal of Honor Awardees

William Jones III | Vietnam



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

To

Col. William A. Jones III

Organization: U.S. Air Force, 602d Special Operations Squadron,
Nakon Phanom Royal Thai AFB Thailand

Place and date: September 1, 1968 at near Dong Hoi, North Vietnam

Entered service: Air Corps in 1945

Born: May 31, 1922 Norfolk, Virginia



Pain can often cloud your judgment, especially under extreme duress, but not for Air Force Col. William A. Jones III. As a pilot in Vietnam, he remained in control of his charred plane long enough to fly nearly 90 miles to relay information that would help save another pilot's life. For his valiant effort, despite his many injuries, he earned the Medal of Honor.

Jones was born May 31, 1922, in Norfolk, Virginia. He grew up in the town of Warsaw before his family moved to Charlottesville at age 7. Jones' mom was a teacher, his dad was an attorney and his grandfather, the senior William Jones, had been a U.S. representative who authored the bill that granted independence to the Philippines. Jones finished high school early and went to the University of Virginia, where he graduated at age 19 with a degree in Spanish. From there, he entered the U.S. Military Academy in 1942. At West Point, he was known to be determined, confident and a scholar who competed on the school's fencing team. Jones was commissioned into the Army Air Corps in 1945, eventually transitioning to the Air Force when it became its own service in 1947. Within the first few years of his piloting career, he met and married Lois McGregor, and they had three daughters.

Jones hopped duty stations for several years, including a stint in the Philippines in the late 1940s. He went to the Air War College in Alabama and received his master's degree in international affairs in 1965 before switching to an administrative role. But he longed to return to the air, so as a lieutenant colonel, he was sent to Vietnam to command the 602nd Special Operations Squadron. The air commandos were operating out of Nakhon Phanom Royal Thai Air Base in Thailand. On Sept. 1, 1968, Jones led a flight of four propeller-driven A-1H Skyraider aircraft to escort two helicopters sent to rescue Capt. Jack Wilson, the pilot of an F-4 Phantom that went down near Dong Hoi, North Vietnam. Wilson successfully ejected but landed near a well-defended enemy supply road.

During the rescue mission, Jones' aircraft was repeatedly hit by heavy anti-aircraft fire as he made low passes over the ground to search for Wilson. One hit filled his cockpit with smoke, but he kept looking for the downed pilot. Jones soon saw Wilson near a giant vertical rock formation. However, rescuers couldn't get to him because enemy gunners at the top of the rock were firing at Jones, who couldn't fire back for fear that he would hit Wilson. Once another crew told Wilson to move locations and had confirmation that he'd done so, Jones went back and fired on the enemy gunners with cannon and rocket fire. However, on his second pass, Jones' aircraft was hit several times.

One round struck the ejection mechanism right behind Jones' headrest, igniting the system's rocket that propels the pilot upward. Flames erupted in the plane's central fuselage and engulfed the cockpit. To survive, Jones set off the system to jettison the canopy. According to his Medal of Honor citation, "the influx of fresh air made the fire burn with greater intensity for a few moments, but since the rocket motor had already burned, the extraction system did not pull Col. Jones from the aircraft." A retelling of the incident in a 2014 edition of the Air Commando Journal said that Jones' oxygen mask was burned beyond use and that his helmet visor and the gauges and knobs on his instrument panel had melted. Jones himself suffered burns all over his body.

Miraculously, the plane was still able to fly. Even though Jones was in searing pain, he managed to get the aircraft to climb. He tried to let the other aircraft know where Wilson and the enemy gunners were, but his transmissions were blocked by the other pilots' calls to him to bail out. Quickly, most of Jones' transmitters stopped working. He was left with only one receiving channel and no way to communicate. Jones decided his best option was to fly the still-operable aircraft to his home base so he could pass on the vital information about Wilson's whereabouts. He used hand signals to let his wingman know what he was doing. That wingman then helped direct him back to their base about 40 minutes away. Once Jones landed the damaged aircraft, he refused medical help until he was able to relay the information about the downed pilot. Thanks to his courageous efforts, Wilson was rescued later that day.

Jones was transferred to Japan and then Brooks Army Hospital at Fort Sam Houston, Texas, where he received extensive treatment for his burns. When he fully recovered, he requested to return to his combat tour. While his flying status was returned to him, he was instead assigned command of the 1st Flying Training Squadron at Andrews Air Force Base, Maryland, where he was promoted to colonel in November 1969. Tragically – after surviving all of that – Jones died 15 days later on Nov. 15, 1969. According to the Danville, Virginia, newspaper called *The Bee*, Jones was flying his personal aircraft, a single-engine Piper Pacer, when it clipped a power line and crashed near the Woodbridge Airport in Virginia. A final cause of the crash was never determined, but investigators said they believed he suffered some sort of medical issue mid-air. Jones, who had flown 98 combat missions in Vietnam, was 47.

According to the Air Commando Journal, the approval for Jones' Medal of Honor came one day before his death and that he had been made aware of it. The West Point Association of Graduates later said Jones considered the award a tribute to all of the rescue pilots from his squadron. On Aug. 6, 1970, President Richard M. Nixon presented the medal to Jones' widow in front of his entire family during a White House ceremony. Jones' youngest daughter, Mary Lee, gave the president a copy of a book her dad had written called "Maxims for Men-at Arms: A Collection of Quotations by the Great and the Humble." The first copy had been delivered to Jones the day before his death. Jones was buried at St. John's Church Cemetery in his hometown, right next to his father and grandfather.

Several military facilities have been named in Jones' honor over the decades, including a new state-of-the-art Air Force facility that opened in 2011 at Joint Base Andrews. The West Point Association of Graduates may have summed up Jones life best: "A true patriot, his life stands as a model for those who would achieve success based on courage, integrity, dedication, and plain old diligence."

[Source: DOD News & <https://www.cmohs.org> | Katie Lange | May 24, 2021 ++]

Medal of Honor Awardees

Leonard Wood | Indian Wars



The President of the United States takes pride in presenting the

MEDAL OF HONOR

To

Maj. Gen. Leonard Wood

Organization: U.S. Army

Place and date: 1886 Arizona Territory, USA

Entered service: Summer 1885

Born: Oct. 9, 1860 Winchester, New Hampshire



As America expanded its influence across the world at the end of the 19th century, it began to grow its military prowess to match. Some of the expansion's success was thanks to Army, who earned the Medal of Honor at the very beginning of what became a very distinguished career.

Wood was born on Oct. 9, 1860, in Winchester, New Hampshire, but he and his brother and sister were raised in Massachusetts. According to the Mayflower Society, they were the descendants of four pilgrims. Wood's family was able to put him through private school as a child. He wanted to attend the Naval Academy, but he didn't get an appointment. Luckily for Wood, he met a philanthropist who decided to fund his Harvard Medical School education. Wood graduated from Harvard in 1884. He spent about a year practicing in Boston before the prospects of a medical career in the military attracted him, so he was contracted by the Army in the summer of 1885 to work as an assistant surgeon. On Jan. 5, 1886, a then 25-year-old Wood commissioned into the Army as a medical officer at Fort Huachuca, Arizona.

Wood earned his Medal of Honor that same year while under the command of Army Capt. Henry Lawton, whose units were tasked with capturing Geronimo, the prominent Apache leader who had been leading many of his followers on continued escapes off the reservations on which they were forced to live. As Army units chased Geronimo across the sweltering deserts of Arizona and Mexico, the Native Americans continually evaded them. On one such occasion, Wood was with Lawton in the railroad town of Calabasas, Arizona, when Geronimo and his followers escaped their grasp once again. Because of this, Lawton needed someone to travel immediately north to a telegraph station to wire his commanding officer, Army Gen. Nelson Miles, for their next orders. However, it was evening, and the locals refused to make the journey at night.

Wood, who had just finished marching 20 miles, volunteered to go on the treacherous journey through a region filled with hostile natives. He and another man started the journey on horseback at 4 p.m. Within a few hours, though, the second man couldn't continue, so Wood finished the journey alone. By the time Wood made it to the telegraph station, received his orders and gotten back to Lawton's camp, he had ridden 70 miles. The next day, Wood's horse was exhausted. But Lawton wanted to get an early start to follow Miles' orders, so Wood ended up marching 30 more miles by foot to their next destination. Wood eventually received the Medal of Honor for that exhausting mission, as well as for taking over command of an 8th Infantry detachment after all the officers were lost. That detachment didn't capture Geronimo during the weeks the Army pursued him, but it was part of the expedition that wore him down.

Geronimo eventually surrendered along the Arizona-New Mexico border. He was the last Native American warrior to give in to U.S. forces, which signaled the end of the so-called Indian Wars in the Southwest. According to a biography of Wood written by Jack McCallum, "some in the Army didn't think Wood was deserving of the honor because of his status as a medical officer. Many also didn't believe that chasing Geronimo across the desert counted as combat, which was a requirement for earning the medal. Furthermore, no other officers involved in the manhunt received similar honors." Their concerns, however, were dispelled. For his actions during the Indian Wars, Wood received the Medal of Honor on April 8, 1898, a few weeks before the Spanish-American War began.

Despite the controversy surrounding the high honor, the rest of Wood's career may have made up for it. By 1891, Wood had gotten married and been promoted to captain. The following year, he was assigned to Washington, D.C., where he became the personal physician to President Grover Cleveland and then President William McKinley. He also met and became close with future-President Teddy Roosevelt. During the Spanish-American War, Wood and Roosevelt — who at that time was the assistant secretary of

the Navy — organized and commanded the 1st U.S. Volunteer Cavalry Regiment, which famously became known as the Rough Riders. Roosevelt took over command of the regiment from Wood when Wood was promoted to be the military governor general of Cuba in December 1899.

Over the next two years, Wood transformed the troubled island, restoring order by establishing educational and political systems and instituting better sanitation to cut down on disease. In March 1902, Wood turned over the reins of Cuba's government to its first president. Wood was promoted to major general in August 1903 and served as a provincial governor of the Philippines before being named as the commander of the Army's Department of the East as it worked to quell rebellions by Filipino nationalists. By 1910, he was appointed as chief of staff of the Army. Over the course of the next four years, Wood went to great lengths to prepare the Army for the challenges of World War I. According to his obituary in the 1927 newspaper The Wilkes-Barre (Pennsylvania) Record, "Wood repeatedly risked censure from the War Department because of his untiring efforts to promote national defense and preparedness measures. It was his personal influence alone that resulted in the establishment of civilian training camps." The obituary continued, "Wood had the satisfaction of seeing more than 4,000,000 men trained under the theories first applied at his civilian camps, and he also accepted the responsibility of establishing some 30 divisional campsites throughout the country."

When the U.S. entered World War I, Wood continued to train troops at home. He was in the running to command the American Expeditionary Forces in Europe, but that honor was given to Army Gen. John Pershing. Wood unsuccessfully ran for the 1920 Republican presidential nomination and retired from the Army in 1921. That same year, the man who beat him for the nomination, President Warren G. Harding, appointed Wood as the governor general of the Philippines. Wood remained in that position until he died on Aug. 7, 1927, at a Boston hospital. Wood had traveled back to where he began his career to have surgery to remove a recurrent brain tumor. He was 67.

Wood is buried in Arlington National Cemetery near his fellow Rough Riders. As Army Col. Carmi A. Thompson said after Wood's death, "history will point to him as one of America's great soldiers and leading statesmen." About a decade after Wood's death, a crisis again started brewing in Europe, so the U.S. prepared for the inevitable by building up its forces once again. In 1940, the War Department broke ground on a new training center in south central Missouri. It opened in January 1941 and was named Fort Leonard Wood in his honor. Wood's Medal of Honor is currently held at the Army Engineer Museum on Fort Leonard Wood.

[Source: DOD News & <https://www.cmohs.org> | Katie Lange | June 21, 2021 ++]

Military History Anniversaries

16 thru 31 AUG

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 AUG**". [Source: This Day in History www.history.com/this-day-in-history | July 2021 ++]

WWII Bomber Nose Art

[80] Maid in the Shade



Every Picture Tells A Story

Open Cockpit Aircraft



If you have never flown in formation in an open cockpit aircraft, you have missed one of the great joys of aviation—wind buffeting your face, heat blasting back from the engine, its howl drowning out that of aircraft just feet away, the thrum of wires slicing the air, aircraft rising and falling like fish in a fast moving stream. It's all so dramatic and purposeful. Here we see a formation of Hawker Audax biplane fighters of 28 Squadron, Royal Air Force, based at RAF *Kohat*, India (now Pakistan) on their way to an outpost at Miramshah on the Waziristan Frontier. The Audax was a variant of the Hawker Hart light bomber used for army cooperation. Though the Audaxes were outdated by the beginning of the war, 28 Squadron would not get a replacement aircraft until September of 1941 when they received their first Lysanders—hardly the type of aircraft needed to fight the Japanese in Burma.

*** Health Care ***



Medicare Prescriptions

Update 01: Drug Costs to Increase in 2021

According to Bloomberg News, “Senior citizens can expect to see their monthly Medicare costs increase by nearly 5% for prescription drugs in 2022, under projections the federal government announced 29 JUL. The basic Medicare Part D premium is expected to reach roughly \$33 next year, marking a 4.9% increase from 2021’s rate of \$31.47, the Centers for Medicare & Medicaid Services said. Part D helps recipients pay both name-brand and prescription drug costs and is one of Medicare’s most utilized programs, the CMS said, noting over 48 million beneficiaries are enrolled. The agency said it’s “carefully” looking at changes for the program and working with stakeholders on “opportunities for improvements” like cutting costs. “Driving down prescription drug costs remains a priority for the Biden-Harris Administration,” the CMS said. The agency said it expects to release the final premium cost in mid- or late September of this year. [Source: The Senior Citizens League | Weekly Update | July 31, 2021 ++]

Health Care Cost

Update 03: Medicare Beneficiaries Anticipated Expenditures in 2021

According to TSCL’s 2021 study of typical retiree costs, the average Medicare recipient can expect to spend more than \$1,000 per month on healthcare costs this year. Considering that the average retiree benefit is just \$1,550 per month, that doesn’t leave much wiggle room for everything else in a year of spiraling inflation. Paying for food gasoline, or home and auto insurance is more challenging this year than it has been in 13 years. TSCL’s estimate of average Medicare costs includes:

- Premiums for Medicare Part B, as well as premiums for either a Medigap and Part D plan, or a Medicare Advantage plan.
- Out-of-pocket costs for deductibles, co-pays and co-insurance.
- Costs not covered by Medicare such as dental, vision and audio care.

Even so, this estimate is still not complete. It does not factor in the cost of long term care services, and, because it is an average, it may not match every household's situation. A \$1,000 per month budget for medical expenses is a staggering amount to consider. Retirees with the highest costs are not only those with multiple health conditions, but also frequently those who don't have access to employer – provided health insurance benefits. This group also includes those who don't have access to competitively priced Medicare Advantage Plans, and therefore pay higher premium costs for Medigap and Part D plans.

Over the past year, some of the most difficult emails that TSCL received came from those who described wrenching situations caused in large part by high healthcare costs and emergency needs that arose during the COVID-19 pandemic and the weather-related disasters of 2020. That has sometimes included taking in adult children and grandchildren, and often providing financial assistance from your own savings. These actions are what families do, but they are not without long term costs to retirement security. Some have reported going into debt, most often due to high medical costs. In fact, a Gallup poll in July of 2020 found that 15% of the adults contacted reported at least one person in their household had medical debt that will not be repaid either in full or in part within the next 12 months.

The stakes are high for retirees, who want Congressional action. Eighty eight percent of those who took TSCL's 2021 Senior Survey want Congress to reduce prescription drug costs by allowing Medicare to negotiate prices. Congressional inaction would cost all of us dearly, if lawmakers fail to take action to boost Social Security benefits and enact reforms that would strengthen Social Security's financing for decades to come. [Source: The Senior Citizens League | Advisor | August 2021 ++]

Medicare Trust Fund

Update 02: The “Medicare Tax” That Never Made It There

The last time the Medicare Part A Trust Fund (hospital insurance) was forecast to become insolvent was in 2009. At the time, the Part A Trust Fund was forecast to become insolvent by 2017. Lucky for us that never happened — in 2017 at least. Congress enacted the 2010 Affordable Care Act which changed Medicare taxes in two ways. It added a 0.9% surtax to the amount of Medicare payroll taxes paid by high earning individuals with wages over \$200,000 (\$250,000 if married). This was on top of the 1.45% that workers currently pay on their wages. A second provision affecting the more affluent, imposed a 3.8% tax on a portion of net investment income. Estates and trusts can also be subject to this tax.

Since the passage of the Affordable Care Act in 2010, many were under the understanding that the 3.8% tax on net investment income was intended to fund the Medicare Part A Trust Fund, in much the same way a portion of the taxes on Social Security benefits are earmarked for the Part A Trust Fund. But they were wrong. The 3.8% “Medicare” net investment tax has never been received by the Medicare Part A Trust Fund, but has wound up going straight into the U.S. General Fund. That means it could be appropriated for any government spending! According to the Federal Register "Amounts collected under section 1411 are not designated for the Medicare Trust Fund." The Joint Committee on Taxation in 2011 stated that's because “No provision is made for the transfer of the tax imposed by this provision from the General Fund of the United States Treasury to any Trust Fund.”

In fact, unlike the surtax on high earners, this 3.8% net investment tax was not even a specific provision of Affordable Care Act. It was a provision of a separate bill, the Health Care Education and Reconciliation Act of 2010 which was passed about two days after the Affordable Care Act. By setting up the revenues so that they would flow to the General Fund, Congress by-passed earmarking those revenues for the Medicare Part A or Part B Trust Fund. That also means that, when those revenues are used for other purposes, the Medicare Trust Funds are not earning any interest from the federal government for the use of those funds.

Now Medicare Part A is facing insolvency once again, this time around 2024. Health policy experts are now proposing that the revenues raised by the 3.8% net investment income tax should be “re-directed” to the Part A Trust Fund rather than the federal government’s general revenue. It’s about time. At the time of its passage, the Affordable Care Act, was labeled a “Medicare” tax and sold to the public that way. Now it is needed by the Medicare Part A Hospital Insurance Trust Fund. Part A is less than five years from insolvency and faces an estimated \$515 billion funding gap over the next ten years. The Joint Committee on Taxation (JCT) estimates that this tax will raise approximately \$27.5 billion in revenue in 2021 alone.

TSCL believes that Medicare healthcare costs already cause many beneficiaries to shoulder a heavy financial burden in retirement. Cutting Medicare benefits, while shifting more costs to beneficiaries, would be the wrong way to strengthen program financing. [Source: The Senior Citizens League | Mary Johnson (Opinion) | August 9, 2021 ++]

Water Storage

Is it Safe to Drink Old Water?



In a situation that might lead to a water shortage, you may feel like storing water is a good and safe way to tackle the issue. However, there are many problems associated with keeping this water stored for extended periods. Even if it is for a couple of days and the water is tightly packed, it can still be unfit to consume. If you keep a glass of water near you overnight, most likely, it will change its taste because it absorbs some of the carbon dioxides in the air. Even with the carbon dioxide, the water is safe to drink, but the water loses its potency when the chlorine wears off.

Other Considerations

- What the water is stored in – If you buy all your water bottles from a shop, then it would be safer than the tap water; however, these bottles have life and, when used beyond a point, can lead to

chemicals leaching into the water. You must be aware of the tank in which you store your water and also the water bottles.

- The temperature where it is stored– The high temperature will make it easier for bacteria to grow and multiply. Water stored in the warmer areas of your home will make it more likely to be unfit for drinking.
- How was the water purified before storage– Most of the water is purified before it even reaches you. This plays a crucial factor in determining how clean your water is. It is also important to know that your way of filtering the water is working well. If you have a filter at home, then make sure you service it and clean it regularly.

Can You Test Water for Safety?

You can spend money depending on your budget to buy a water testing kit. It could be as simple as a few strips that change color, or it could be a more advanced but small machine.

Some More Tips for Storing Water Longer

- Rotating your water frequently is a good way to keep the water fresh.
- Keeping that water in a cool dark area will be ideal so that no bacteria can grow in it because the bacteria can multiply faster in warmer areas.
- Having good quality pipes can also be crucial; if the quality is good, it is less likely to leak contaminants into the water.
- You can use water purifying drops too. If you do fill water into your own bottles, make sure you drink it preferably within a twenty-four-hour period. Beyond that, it is likely to get more bacteria growing in it even if it is closed properly.

Drinking Water From An open Container

Even closed containers can have harmful bacteria growing in them, but it is even worse when it is open for a long time. You have all kinds of dust, insects, etc., that can get into it and contaminate your water, which can make you very sick. If you do not have a cap to seal the bottle tight, then even a lid is a better option than simply leaving it open.

Drinking Water from the Bottle

As long as you are not keeping the water in that bottle for too long, it is quite safe to drink from it. When your mouth touches the bottle, then saliva and skin cells from your lips can get into the water. This can speed the process of the water becoming unfit for consumption. It is always safer if you drink water directly from a glass. Also, remember that the expiration date on the packaged water is usually for the bottle, so it is a good idea if you get rid of the bottle after that.

Boiling Water

According to many people, boiling water is still the best way to go because even though you have packaged water or RO systems, these may kill bacteria and remove many essential minerals present in the water. When you boil the water, it kills off bacteria, but it maintains the minerals in the water, which can give a lot of health benefits. RO systems are okay for some extreme situations but not for everyday use because RO systems wastewater after it is filtered off.

-o-o-O-o-o-

Your body demands a lot of water every day, but it is important to keep the tips mentioned above in mind and ensure that the water is safe to drink. Keep only as much water as you need outside, and avoid touching

your mouth to the bottle or leaving that bottle with water for long periods. Even though it is important to make sure the water you drink is clean, try not to waste it because many people do not get clean water to drink every day. Use the water you have wisely and be smart about storing it because it can have very lasting long-term health risks if you don't store it properly. [Source: The Outdoor Wear Team | June 25, 2021 ++]

Covid-19 Misinformation

Update 05: Ivermectin | Paper Promoting It as Therapy Retracted

The Research Square website <https://www.researchsquare.com/researchers/preprints>, which makes research papers available as “preprints” before they are peer-reviewed for publication in a journal, has withdrawn the 2020 paper “**Efficacy and safety of ivermectin for treatment and prophylaxis (i.e. prevention) of COVID-19 pandemic.**” The authors of the paper, which had been cited in more than 30 other papers, claimed it to be a randomized trial showing that patients treated with Ivermectin had huge reductions in infection and mortality rates compared to the control group. But various critics of the study noted that it:

- Had a **high risk of bias** due to deficiencies in its description of how the trial was conducted.
- **Was self-contradictory.**
- Had inconsistencies with a **separately uploaded data file that had multiple errors.**
- **Was not registered at a clinical trial registry before being posted.**
- **Appeared to have inappropriately duplicated data on some patients.**
- **Appeared to have significant plagiarized content.**
- **Included erroneous calculations.**
- Had **other errors** pointing to fabrication.

Ivermectin is an anti-parasitic drug widely used against COVID-19 in Latin America and India **against the advice** of the World Health Organization. Its promoters have cited meta-analytic reviews of the literature that included the now-retracted preprint. Meta-analyses, which combine the results from different studies, can be misleading if the data on which they are based are not trustworthy. The retracted study is so large and massively positive—showing a 90% reduction in mortality—that it skews the evidence in favor of ivermectin considerably. University of Wollongong epidemiologist Gideon Meyerowitz-Katz has noted that if you get rid of just this research, most meta-analyses that have found positive results would have their conclusions reversed. [Davey M. **Huge study supporting ivermectin as COVID treatment withdrawn over ethical concerns.** The Guardian, July 15, 2021]

The lead author of a recently published meta-analysis plans to re-run the analysis with the dubious data removed and data added from a more recent 500-patient randomized controlled trial, published in BMC Infectious Diseases, which found no effect for ivermectin in preventing hospitalization in patients with COVID-19. [Fiore K. **Large ivermectin study retracted—preprint publisher finds evidence of plagiarism, problems with raw data.** MedPage Today, July 20, 2021]. Another meta-analysis, which did not include data from the now-retracted preprint, was recently accepted for publication in an infectious disease journal. Its authors conclude that ivermectin is not a viable option for treating COVID-19 patients.

All authors of a recently published meta-analysis that included data from the now-retracted preprint and concluded that ivermectin is likely to have a significant global impact on the pandemic are associated with a British pro-ivermectin organization. The money supporting their study was raised by a Gofundme campaign headlined “Help us get a life-saving drug approved for COVID-19.” The Center for Inquiry’s Dubious COVID-19 Treatments and Preventives page at <https://centerforinquiry.org/coronavirus-cure-claims/> has additional information about ivermectin and lists organizations that recommend against using ivermectin to treat or prevent COVID-19 outside of clinical trials. [Source: Consumer Health Digest #21-30 | Stephen Barrett M.D. | August 1, 2021 ++]

Aphasia

Caused by Stroke or TBI | Frustrating and Little Known



Trauma patient CT scans help to determine the severity injuries. The CT scan process goes directly from the scanning machine to the computer, which allows doctors to diagnose medical problems faster.

June was Aphasia Awareness Month. This devastating condition results in the sudden loss of your ability to understand or express speech, caused by brain damage due to a stroke or a traumatic injury. It includes the inability to read and write, or understand gestures from another person. To add to the frustration of the disease (or in some cases, its saving grace), usually aphasia does not affect a person's intellectual ability. So, a person with aphasia can possibly think perfectly fine, but has no means to communicate those thoughts.

"Most the time people acquire aphasia because of a stroke," said Judy Mikola, a speech pathologist at the National Intrepid Center of Excellence (NICoE) at Walter Reed National Military Medical Center in Bethesda, Maryland. "Since strokes typically occur in elderly people because of cardiovascular problems, incidents of treating and evaluating people with aphasia would be higher in a veterans' hospital. But certainly, it can happen to young people." Traumatic brain injury, for instance, could be a cause if that language center of the brain was the main area hurt by the injury, Mikola added. If someone sustained a bullet through the brain and it went right through their language center and somehow that person survived, their language is going to be very impaired. For most people, the language center is located in the left frontal temporal region.

Mikola, who has a Ph.D. in speech pathology, said she's currently working with a service member in his mid-30s, who has aphasia due to a cardiovascular disease and an arterial problem. This means blood flow and oxygen to the brain is severely impacted. This particular patient was likely the victim of a hereditary problem, she noted. "It's a little different for him, but certainly there are a lot of military personnel who don't take as good care of themselves, and are overweight, and eat the wrong kinds of fatty foods that can cause narrowing of their arteries and could lead to heart attack as well as stroke," she said.

Cardiovascular disease, or overall heart health, may affect older people more generally, but outcomes like stroke aphasia occur because of a downturn in fitness much earlier in life, including time on active duty. This is part of the Military Health System's focus on "Total Force Fitness," to keep service members in top shape holistically throughout their military careers. Typically, aphasia is not seen as a result of blast injuries, Mikola said, though there are exceptions. Even with a car accident, if trauma occurs in that very localized language center of the brain, an aphasia can result. With a condition that causes, say, memory problems, there are multiple areas of the brain that are needed to remember things. With language and recognition of the written word, it's all in one spot.

There is no cure for aphasia, or available surgical options. But in some cases, there is hope. The National Institutes of Health (NIH) says there are two broad categories of aphasia: fluent (Wernicke's aphasia) and nonfluent (Broca's aphasia) affecting two spots in the language center of the brain. "Sometimes, when individuals have more of a mild aphasia as a result of stroke or even a car accident, their brain may just heal very well on its own, and some of the aphasia-related problems with speech and language really dissipate over time, especially if they participated in speech therapy," Mikola said. But in general, for those with severe cases, the prognosis is poor.

The ability to talk, listen, read and write can all be impaired differently, or to differing degrees, she said, and so it's vital for patients with aphasia to undergo a speech language evaluation as soon as possible. According to the NIH website <https://www.nidcd.nih.gov/health/aphasia>, "Research has shown that language and communication abilities can continue to improve for many years and are sometimes accompanied by new activity in brain tissue near the damaged area. Some of the factors that may influence the amount of improvement include the cause of the brain injury, the area of the brain that was damaged and its extent, and the age and health of the individual." The NIH says there are two broad categories of aphasia: fluent (Wernicke's aphasia) and nonfluent (Broca's aphasia), and there are several types within these groups, depending on post-stroke communications abilities.



This pamphlet (<https://www.qmo.amedd.army.mil/stroke/Aphasia.pdf>), called "Moving Forward After a Stroke For Persons with Aphasia," published by the Army Medical Department, spells out in general what aphasia patients must navigate, and recommends who can help. It includes rehabilitative services, but also more day-to-day practical matters, such as memory, intimacy, jobs, managing finances, and driving. Even adjusting to changes in swallowing, drinking and eating sometimes have to be re-learned. Other sources of information to help family members of the people that have aphasia are the American Speech-Language-Hearing Association, the National Aphasia Association and the American Stroke Association, a division of the American Heart Association that provides resources, strategies and tips on living with aphasia.

"It's a very, very frustrating disorder," Mikola said, to the victims as well as their families. But there are support groups for survivors of stroke or just aphasia. The above national association websites can provide where to find them. "There is a period of brain recovery, usually during that first year, where the brain can improve, on its own and more so with therapy, Mikola said. "So, there is hope for them. And there's a lot of research that is being done with people with aphasia, and there are promising studies that show that with

speech therapy, individuals that developed aphasia 10 years ago can still make some improvements with their language abilities, or whichever area they're working on." [Source: Health.mil | Thomas J. Walsh | June 29, 2021 ++]

Prescription Drug Costs

Update 73: How an Infrastructure Bill Could Affect Drug Prices



It seems strange that a bill that is supposed to deal with the nation’s infrastructure could affect prescription drug prices, but that’s the way Washington works. In order to get less popular items passed, Congressional members will seek to attach them to legislation that is popular and likely to pass so that even if other members of Congress don’t like a particular provision, they’ll still vote to pass a bill because of its over-all impact.

On top of that, America’s health care system is so complicated with so many working parts that making changes to it can be extremely difficult. It is often the case that certain changes will benefit one part of the system but hurt another part and there is so much money at stake that the part or parts of the system that might be hurt by a change fight ferociously to stop the change. That usually means spending hundreds of thousands or even millions of dollars in lobbying to prevent a change.

One of the parts of the U.S. health care system that very few people know about is the PBMs – the Pharmacy Benefit Managers. But they have a major impact on the prices of prescription drugs. According to the PBMs, “health care plans hire PBMs to secure lower costs for prescription drugs, passing the savings directly to patients. PBMs are your first line of defense against rising prescription drug costs. They work to ensure lower costs and better health outcomes through affordable access to medicines you need. “By negotiating with drug manufacturers and pharmacies to control drug spending, PBMs have a significant behind-the-scenes impact in determining total drug costs for insurers, shaping patients' access to medications, and determining how much pharmacies are paid.”

That’s what the PBMs say. However, critics of PBMs say this: “Pharmacy Benefit Managers are one of the most problematic, least regulated and least understood aspects of the healthcare delivery system. Over 80% of pharmaceuticals in the United States are purchased through PBM networks. PBMs serve as intermediaries between health plans, pharmaceutical manufacturers and pharmacies, and PBMs establish networks for consumers to receive reimbursement for drugs. Although the primary function of a PBM initially was simply to create networks and process pharmaceutical claims, these entities have exploited the lack of transparency and created conflicts of interest which have significantly distorted competition, reduced choices for consumers and ultimately increased the cost of drugs.”

According to an article in Kaiser Health News, PBMs “negotiate with drugmakers to get significant reductions on a drug’s list price. They pass the bulk of that savings along to Medicare and the insurers, who can pocket some of it and use it to lower overall premiums for customers who buy drug plans in Medicare Part D. “While customers benefit from a lower premium, it doesn’t mean they actually get a better price for their drugs, said Gerard Anderson, a professor of health policy at Johns Hopkins Bloomberg School of Public Health. “That’s because a patient’s price is not based on the rebate but on a share of the original list price of the drug. If a drug costs \$100, and a patient’s share is 25%, they pay \$25, regardless of how big a rebate the PBM got for the insurer.

“It thus serves the interest of the PBM for the drugmaker to raise prices. ‘When the list price goes up, your patient responsibility goes up, so the patient ends up paying more,’ Anderson said. ‘The PBM makes money because, when the list price goes up, the rebate is larger. But the patient loses, because their cost sharing is based often on the list price.’ “Since the PBM controls the formulary that says which drugs are covered in a given plan, Anderson and others point out, it is also in the interest of a drug company to raise list prices if it wants the PBM to give its drugs preferential treatment. “A wrinkle in federal law allows that to happen. Typically in federal contracting, if someone sets a high price to give the buyer a cut, it’s considered a bribe or a kickback, and it’s illegal. But the law that created the Part D drug program carved out what’s known as a safe harbor to allow such deals in the hope that negotiations would lower overall costs.”

However, a rule issued by the Trump administration would eliminate that “safe harbor” by taking it away from the PBMs and giving the rebate to customers at the pharmacy counter. The PBMs went to court to challenge the rule. In addition, the Congressional Budget Office predicted that, rather than save money, it would end up costing the federal government \$177 billion over 10 years because drugmakers would be less likely to provide as many discounts, causing a spike in Medicare drug coverage premiums. So, because of the way federal government budgeting works, if the Biden Administration delays the implementation of the rule until 2026, that \$177 billion is seen as a savings in government spending. Therefore, that money can be spent on something else until 2026 and is not counted as increasing the federal debt.

As a result, that projected savings will be used by Congress to, in part, pay for the new infrastructure bill. In addition, some of it will also be used to pay for some of the items in the budget resolution that the Democrats hope to pass without any Republican support. Yes, it’s all very confusing, but that’s how, in brief, the infrastructure bill could affect prescription drugs. If you would like a more detailed explanation you can go here: <https://www.benefitspro.com/2021/08/05/what-does-the-infrastructure-bill-have-to-do-with-medicare-drug-rebates>. [Source: TSCL | <https://seniorsleague.org/update-for-week-ending-august-7-2021> | August 9, 2021 ++]

Constipation

Update 02: Eleven Foods That Cause It

Constipation isn’t any fun. Our bowel movements are supposed to be easy, regular, and without much effort on our parts. In fact, when you’re eating right, it shouldn’t be a problem having regular bowel movements that pass effortlessly. You should be enjoying the time we get alone on the toilet, maybe reading a book or

doing a crossword puzzle. You shouldn't be straining and striving to get out a few little pieces. Your stool should be healthy-looking, come out quickly, and not cause any pain or harm when it's exciting.

So, how do you achieve this? You simply change your diet. You get out all the bad stuff that is making it hard to poop, and you replace those foods with real foods that make pooping regular, easy, and effortless. We're supposed to be eating plenty of fiber, drinking water, and exercising regularly. All these things help with bowel movements. But, if you're eating the wrong foods, you still might have trouble. Following are eleven of the 21 top foods that cause constipation. You should remove these from your diet as soon as you can so you can get back to enjoying your daily bathroom routine.

1. Bananas

Bananas are a food that many people know can cause bowel irregularities. You may be alright if you eat one banana, but for banana fanatics, it may be best to curb the habit. Many new mothers make the mistake of giving their babies bananas as a first food, but this may not be a good idea if the infant does not have diarrhea. Try mashed carrots instead of an avocado. Bananas may cause constipation when they are unripe, but when they are ripe, they can actually help get things moving.

2. White Rice

If you eat sushi because it is healthy, you may be getting plenty of protein, vitamins, and minerals from the fish, vegetables, and seaweed, but the white rice may be causing a problem for your bowels. However, not all rice causes constipation, but only white rice. This means that if you eat whole grain brown rice, you may not be causing irregularities, but can be encouraging healthy elimination. The husks of the rice are where many of the nutrients are, so eat rice in its natural form. There are many varieties of whole grain rice, and you can even use it to make sushi.

3. Gluten

Gluten isn't bad for everyone. However, for those with celiac disease or gluten sensitivity, the substance that exists in many grains can keep the bowels from moving properly. Constipation is one of the telltale signs of gluten sensitivity, and many people don't realize they have an allergy to gluten, but may feel that the issue is with their bowels. Consuming grains may be the cause of constipation, and this can be confirmed by going to a specialist who can pinpoint allergies. Fortunately, there are plenty of gluten-free products on the market.

4. Persimmons

If you enjoy persimmon pudding with a dollop of whipped cream or like to eat large persimmons raw and sliced, beware of eating too many because they can cause constipation. However, not all persimmons are created equal when it comes to bowel health. The soft, sweet persimmons, particularly the small variety, used for persimmon pulp for baking may be fine for the bowels. However, the less sweet, larger persimmons that are eating raw have tannins that may keep you from eliminating. Having a persimmon once in a while may not be problematic, but avoid eating too many of the less sweet ones.

5. Caffeinated Beverages

Most people know coffee and other caffeinated beverages are diuretics that can stimulate the urinary tract and bowels, so it might be surprising to learn they can also leave to constipation. In people who are already dehydrated, substances in coffee, black tea, and some sodas can worsen symptoms. If you are already dehydrated, coffee or tea can keep you from having a bowel movement, so drink plenty of water. Try having

iced tea in the summertime, which combines caffeine and water, but make sure you drink fresh water without tea as well.

6. Red Meat

Beef may be rich in protein, minerals, and iron, but beware of eating too much of it. There are several reasons why that juicy steak you had last night may be keeping you from having a bowel movement the morning after. The high iron content in meat can keep the bowels from moving and the high fat can slow down the digestion. In addition, the type of protein in meat is tough which can also make it hard to digest.

7. Alcohol

Many people like to have some beer, wine, or whiskey to relax, celebrate or simply to enhance a meal. However, alcohol can cause constipation or make it worse in some circumstances. Alcohol is a depressant, which means it slows down your system. This includes the digestive system, and alcohol may keep the food from moving through your digestive system efficiently. In addition, alcohol dehydrates the body, and dehydration is the main cause of constipation. If you are going to drink alcohol, make sure you stay hydrated with water or juice. This will not only prevent constipation but can keep you from having a hangover.

8. Gum

You may have heard the old wives tale that if you swallow a piece of gum it takes many years to digest. However, what is true is that if you consume gum, you are not doing your [digestive tract](#) any favors. Accidentally swallowing a piece of gum now and again may not hurt you, but if a child intentionally swallows multiple pieces of gum, they could experience severe constipation.

That is one good reason for not allowing the gum to very young children until you can be certain they will not swallow pieces.

9. Chocolate

The fact that chocolate can cause or aggravate constipation can be disappointing for many people since chocolate is a favorite food. Chocolate slows down the digestive system and can interfere with peristalsis, or the muscle movements that coax food through your system. Doctors often warn their patients with Irritable Bowel syndrome to avoid chocolate. If you don't have this condition but are concerned about avoiding constipation, you may not have to give up chocolate entirely but should cut down at least a bit.

10. Supplements

Taking supplements can make it easy to get the vitamins and minerals you need. However, there are a number of problems that can arise from relying on supplements. Large doses of calcium and iron can exacerbate or cause constipation. People at risk for osteoporosis, such as women over the age of 40 may need to take calcium supplements and those with anemia and pregnant women require extra iron. If this is the case, consume extra fiber or prunes to counteract the effects of the supplements on your bowels. You can take half a pill and get the rest of the nutrients from food.

11. White Flour

Grains don't have to be an issue for your bowels as long as you consume whole grains. The problem with white flour is that it strips wheat of most of its fiber, vitamins, and minerals that keep your digestive tract regular and can improve general health. There are many reasons it is a good idea to choose to eat whole grains whenever you can. Even if you do eat white flour from time to time, counteract the effect by consuming some whole bran or eating bran flakes for breakfast. Make sure the flour you use is genuine whole wheat.

Hepatitis

What to Know About This Liver Disease



A bad liver can be a potentially fatal problem. The liver's primary function is to filter out toxic substances from your blood and to produce the essential proteins that allow the body to function. But liver functions can be damaged or impaired - especially by unhealthy habits like excessive alcohol use, drug use or obesity. There are several varieties of the disease which can be caused by different factors, including:

- Alcoholic Hepatitis (caused by excessive alcohol consumption)
- Viral Hepatitis (caused by infection from viruses that target the liver)
- Drug-induced hepatitis (caused by certain medications like acetaminophen or dietary supplements)
- Steatohepatitis, or fatty-liver disease (caused by being overweight or obese)

All of the variants can be very dangerous. All viral hepatitis can cause abdominal pain and jaundice - the yellowing of the skin and buildup of bilirubin - in the acute stage. Hepatitis that persists can lead to acute liver failure, which can lead to rapid coma and death as the body loses the capacity to process toxic materials in the blood or produce necessary proteins, or chronic liver failure, where the body gradually loses the ability to process toxins and produce proteins, causing numerous medical complications and leading to eventual death due to liver failure. Liver failure can be either acute, meaning it is brought on suddenly by a specific event, or it can be chronic, which develops over time.

The types of hepatitis that lead to acute liver failure include drug-induced hepatitis - which can be caused by acetaminophen, also known as Tylenol - and certain types of infectious hepatitis, such as viral hepatitis caused by the hepatitis A virus (HAV)". Similarly, the types of hepatitis that lead to chronic liver failure include alcoholic hepatitis, fatty-liver disease, and certain types of viral hepatitis, such as those caused by the hepatitis B (HBV), and hepatitis C (HCV) viruses. Knowing the difference is important because it allows individuals to avoid death due to acute liver failure. Additionally, most of the types of hepatitis that cause chronic liver failure are due to lifestyle choices, such as excessive alcohol use and obesity, making this type of hepatitis largely avoidable through lifestyle modifications.

Infectious causes of hepatitis can be transmitted to other individuals by means of blood, sexual contact, and feces. Knowledge of these routes of transmission allow individuals to refrain from activities that could result in transmission or enact lifestyle modifications or public health measures that could reduce the risk or prevent transmission. "The multiple medical complications that come with chronic liver failure secondary to chronic hepatitis require significant medical care, numerous doctor visits, and hospitalizations to treat complications like excessive bleeding and excessive swelling."

It can also affect service members' readiness. "Service members with chronic liver failure secondary to chronic hepatitis are non-deployable as a result of these complications and the significant medical care they require," he said. "Additionally, service members with viral hepatitis that are not yet in liver failure put their fellow service members at risk of contracting the virus due to exposure to the infected individual's blood in the course of providing medical care to an injured, infected individual or receiving a battlefield blood transfusion from an infected individual." In the United States, the most common and severe types of viral hepatitis are those caused by HAV, HBV, and HCV.

Chronic hepatitis leading to liver failure is an almost entirely preventable disease. Maintaining a healthy weight, consuming alcohol in moderation, and avoiding high-risk activities like intravenous drug use and sharing injection needles can prevent the vast majority of chronic hepatitis. Additionally there are new medical therapies for hepatitis C that can effectively cure the disease. If an individual is at risk for having contracted hepatitis C, treatment with these drugs early in the course of infection can prevent the chronic liver inflammation that leads to liver failure. Symptoms can include jaundice, fever, fatigue, loss of appetite, nausea, vomiting, abdominal pain, joint pain, dark urine, clay-colored stool, and diarrhea (HAV only). Hepatitis A, B, and C transmission means and incubation periods are:

Hepatitis A:

- Transmitted through close person-to-person and sexual contact with an infected person as well as by ingesting contaminated food and/or water.
- Shed through infected feces – people who practice inadequate hygiene can contaminate prepared food with the virus and spread it to others.
- This is the type of viral hepatitis linked to large outbreaks at a single restaurant or in a home.
- Has an incubation period of 15-50 days, with an average of 28 days.

Hepatitis B:

- Primarily transmitted from infected mothers to their babies during childbirth, through sexual contact with an infected individual, and through contact with an infected individual's blood, such as by sharing infected needles, syringes, or other injection-drug equipment.
- Has an incubation period of 60-150 days, with an average of 90 days.

Hepatitis C:

- Primarily transmitted through contact with an infected individual's blood, such as by sharing needles, syringes, and other injection-drug equipment. Also transmissible through sexual contact and from mothers to babies during childbirth.
- Is much less common than the hepatitis B virus.
- For more than half of people who become infected with the hepatitis C virus, it becomes a long-term, chronic infection, which can result in serious, even life-threatening health problems like cirrhosis and liver cancer.
- People with chronic hepatitis C can often have no symptoms and don't feel sick.
- Incubation period of 14-182 days, with an average range of 14-84 days.

For more information, refer to <https://www.cdc.gov/hepatitis/abc/index.htm> and/or talk to your [MHS](#) provider. [Source: Health.mil | Claudia Sanchez-Bustamante & Dr. Brendan Graham | July 19, 2021 ++]

Hospital Charges

Update 04: A Costly Hotel for Patients Who Can't Leave

At the UC Davis Medical Center in Sacramento CA, most patients prefer not to stay in the hospital any longer than necessary. Families and friends also want to see loved ones get home rapidly. And the medical center's care teams always want their patients safely discharged as soon as possible, too. They need the beds for that constant flow of patients who require UC Davis Health's acute-care services, which include highly specialized tertiary and quaternary care. However, hospital patients in 'health care limbo' have nowhere to go.

Extreme length of hospital stay – defined as 100 days or more – is not unusual at an academic medical center like UC Davis. Extreme length of hospital stay is not unusual at an academic medical center like UC Davis. But some patients can't leave the hospital, even after being medically cleared for discharge. Their hospitalizations can be measured in months, and sometimes in years. These are patients with nowhere to go or no one who will accept them. "There's a perfect storm of factors that keep a number of patients housed in our hospital for extraordinary, unnecessary lengths of time," said J. Douglas Kirk, chief medical officer for UC Davis Health. "We have patients who no longer need our level of care, but don't have the family or the resources, or the mental or physical capacity, to be discharged on their own."

Kirk added that on any given day at the medical center, there might be as many as a dozen patients who've been hospitalized for more than three months without the need for specialty nursing care or the expertise of UC Davis' highly trained physicians. These patients are in health care limbo, stuck in costly hospital rooms because other care facilities – more appropriate to their needs – cannot or will not accept them. A year or more of unneeded hospitalization is not unusual. One UC Davis patient has been hospitalized nearly as long as a presidential term in office: four years.

Such patients typically have physical, cognitive, or mental health disabilities, sometimes all together. For these patients, living independently is impossible. They need a certain level of help and care, but not a hospital's level of care. Finding placement is difficult, and sometimes impossible. It's a task that takes case managers at UC Davis Health many months and, in some cases, years of work to find a viable option for placement. "These are the most complex patient discharge cases anyone can imagine," said Joleen Lonigan, an executive director in Patient Care Services at UC Davis Health. "They involve medical, legal, financial and practical issues that are incredibly difficult and time consuming. The usual paperwork, phone calls and governmental bureaucracies alone are hard enough to navigate on behalf of a patient. But frankly, these are also people who have fallen through the cracks of our health care and social systems and have nowhere to land or anyone who will take them."

As a result, the patients remain hospitalized and the hospital absorbs the costs of their unnecessary care day after day, month after month, year after year. And with the average daily inpatient cost in California being about \$3,700, a room at the medical center – for patients who need little or no acute care – essentially becomes the most expensive hotel room in the region. In a hospital that regularly runs at over 95% capacity, each occupied bed is one less available to another patient who needs it. "More important than the costs," added Kirk, UC Davis Health's chief medical officer, "is the simple fact that these patients would be much better off in a care setting that actually meets their needs. Other types of facilities offer group activities, interactions with other people, outdoor exercise, and even the fresh air of a walk outside. An academic medical center like UC Davis is not designed for any of that."

In efforts to support patient’s transitions of care to the community, UC Davis Medical Center bares the financial cost to fill the gaps of need that cannot be met by an existing entity – once financial need is identified. These costs include transportation, medications, housing, medical equipment and other supportive services such as legal for conservatorship and behavioral health aides to support facilities to accept and manage patient’s behavior. UC Davis Health has seen this financial burden drastically increase in the last 24 months. UC Davis Health officials point to a number of factors that need to be improved to benefit patients, staff, and the Sacramento community:

- Reduce the time it takes to get a court-appointed conservator assigned to patients without decisional capacity so health care decisions can be made quickly.
- Establish a special-case waiver to access benefits for adults with intellectual disabilities who were never enrolled in disability benefits as children.
- Improve and streamline access to assisted-living support services and resources for hospitalized patients who are medically cleared for discharge.
- Expand wrap-around services opportunities for individuals with extreme disabilities who no longer need to be hospitalized.
- Build more bed capacity in the Sacramento region for individuals suffering severe dementia or long-term psychiatric conditions.

[Source: [Becker’s Hospital Review](#) | Ayla Ellison | August 9, 2021 ++]

* Finances *



Retiree Finances

Update 02: Older Adults Carrying More Debt in Retirement Due To Medical Costs

Retirees are carrying more debt than ever before, and high medical costs are often to blame. The COVID - 19 pandemic appears to have added to the financial stress of many older households. Recently, Susan Garland of The New York Times reported that on average, retirees had doubled their non-mortgage debt in 2020 — to \$19,200. Driving this rising debt load are soaring medical costs, a steep decline in pensions, growing housing expenses, and low-interest rates earned by savings. Sound familiar?

Debt is a major obstacle for the financial security of many older adults. Unexpected costs, an unexpected hospitalization, or pricey new prescription drug can plunge older households into unmanageable debt. It’s hard to budget adequately for emergencies even when people are working, let alone when living on a fixed income. According to TSCL’s most recent Senior Survey, 25% of participants said they had to postpone filling one or more prescriptions in 2020 due to high cost.

The sluggish growth in Social Security benefits also plays a role in growing debt. While the annual cost-of-living adjustment (COLA) raised an average Social Security benefit of \$1,550 by a little more than \$20 per month, only 14% percent of participants in our Senior Survey reported that monthly household

expenses grew by \$20 or less last year. Eighty-six percent reported that monthly expenses grew by more than \$20 and, of that group — almost half, 40% of survey respondents, reported monthly expenses increased by more than \$120 per month.

TSCL is working to get legislation enacted that would boost Social Security benefits, pay a fairer and higher COLA, and to adjust income thresholds that subject Social Security benefits to taxation so that more retirees can keep more of their benefits. The legislation would pay for the boost and provide greater solvency for the program by requiring higher earning workers to pay their fair share of payroll taxes. If you are carrying debt, the National Council on Aging has a number of resources to help older households manage debt. Learn more at: www.NCOA.org. [Source: TSCL Advisor | Rick Delaney | August 9, 2021 **]

Internet Bills

How Internet & TV Providers Get Away With Jacking Up Your Bill

Geoffrey A. Fowler, the author of this article, recently moved and needed to sign up for internet and TV service. He chose a package that Comcast advertised would cost \$90 per month. When the first bill arrived, it totaled - surprise! - \$127.72. That's 42 percent more. As he learned, jacking up prices for service is perfectly legal. It's also maddeningly common. His murky Comcast bill exposes a much deeper problem. The coronavirus pandemic taught us that being online is as important as having electricity. But there's quite literally a price we pay as consumers for the way companies have cornered the market for internet access.

Across many American communities, one or two companies control how we get online - and treat us like captives. They obscure the truth on their bills. And when we don't know what we're paying for, we end up getting fleeced. About 200 million people live in parts of America with only one or two options for reliable, fast internet, according to a [recent report](#) from the White House. Fowler's plight is an example of one of these shotgun weddings: Comcast is the only company he could find serving his San Francisco neighborhood with the minimum 100 Mbps service he needed to support a family working and streaming from home. (Good grief, across [California](#), 59% of homes have only one option for minimally acceptable speeds.)

Internet service providers also get to sell service using techniques borrowed from used car salesmen. They bundle internet access with cable TV without telling you how much you're paying for each. They invent names like "Blast! Pro+" instead of disclosing typical speeds. They concoct arbitrary charges for using "too much" data. They lock whole apartment buildings into exclusive contracts. And most of all, they push us onto packages with limited-time pricing that rises dramatically if you don't remember to call up and threaten to quit.

Comcast says this is exactly what its customers want. It said it disclosed its copious additional fees to Fowler in various fine-print communications - though only after he entered his credit card number. "We conduct extensive consumer research and host focus groups and incorporate our findings into the way we present information to our customers, all in an effort to help ensure they have a positive experience and can easily understand the details of their service," said Jennifer Khoury, Comcast's chief communications officer. This isn't just a problem with Comcast, the nation's largest internet service provider. All over the

United States, local internet monopolies and duopolies rule, including AT&T, Charter's Spectrum and Verizon's Fios.

After Fowler wrote about the Emergency Broadband Benefit (EBB), a government program to knock \$50 off the price of internet for people hurt economically by the pandemic, he heard from thousands of irate Washington Post readers. Many reported their provider was making it difficult to access the benefit, or forcing them onto a new pricier plan before it would apply the government money to their bill. If internet access is important enough to warrant spending \$3.2 billion in taxpayer money, why are these companies allowed to sell it like it's some kind of luxury? To learn more about EBB click on: <https://www.aarp.org/home-family/personal-technology/info-2021/fcc-subsidy-helps-broadband-internet-access.html>.

We don't even know how much a "normal" internet bill costs, whether people are getting the speed they're paying for - or how much prices go up in areas without competition. To find out, the advocacy arm of Consumer Reports is launching a first-of-its-kind initiative called Broadband Together, where it's asking Americans to upload copies of their internet bills so it can gather raw data. It took Fowler less than seven minutes to join. You'll need a recent bill and an internet connection to test your speed, as well as to answer a few questions. If the government isn't going to hold these companies accountable, we have to try to do it ourselves. As Fowler learned, you can find many of their shenanigans hidden on your latest bill - but only if you know where to look.

How to read an internet bill

To help Fowler decode his Comcast bill, he called Consumer Reports senior counsel Jonathan Schwantes. Even if you use a different internet service provider, you can learn from Schwantes, who is running the automated systems analyzing bills for Broadband Together. He knows all the tricks. After Fowler determined Comcast was his only choice for fast internet, he started perusing the offers on its Xfinity website. He settled on an extra-fast option that bundled in some cable TV channels which, it appeared, didn't add too much to the price. That was his first mistake. Here's what he saw.

- Had he clicked on "Pricing & Other Info," it would have popped up this page full of small-print notices that only a lawyer could love.
- After he added the package to his online shopping cart, Comcast asked him if he wanted to rent one of its TV boxes for \$5 per month and he said yes.
- Then it asked if he wanted to rent one of its modem and WiFi routers for an additional \$14 per month and he said no. (Most people say yes, but he knew owning his equipment could save him money in the long run, and help him run the WiFi in his hard-to-network house.)

At this point, Comcast appeared to say my price was \$95 and asked for his information. Then how did my actual service come out to \$127.72? Here's an annotated version of the line-item details on his most-recent bill:

- Most of the price hike that he didn't expect was Comcast sneaking in additional "fees" - not taxes, just expenses related to Comcast's cost of doing business. He was paying \$27.05 on top of his bundle price for Comcast's cable service to carry local broadcast networks and pro sports games. "It's painful, and you can't opt out," Schwantes said. Yes, his Comcast bill, Schwantes said, isn't as bad as many others he has seen, which can include 12 or more line-item fees. Some companies, he added, try to make people think their fees are government taxes, but they're not.

- Another lesson: Beware of the bundle. Comcast pitched buying an internet-plus-TV package as a way to save money. But the bill makes it hard to see how much the TV service really costs, because it doesn't break out the price of each. (The company told him it's planning to list individual prices for internet and TV for all customers eventually.)
- Comcast says he missed several opportunities it offered him to cancel his order if he didn't like its price. "We provide multiple notifications for our customers about all the prices of our services, including a clear, detailed summary of the order, fees and taxes for customers to review so that they can proactively approve, change or cancel the order - well before they receive their first bill," Khoury said.

Fowler might have missed a detailed price breakdown that came after he handed over his credit card. (He didn't receive an email from Comcast with confirmation of his final price until two days after he placed his order.) But can you blame him - or any of us - for being confused by this sales process?

The information we really need

There's other important information missing from his monthly bill, and probably yours, too. Here's the right side of the detail page:

- What will his price be in two years' time? His current bill builds in promotional offers of varying length and nature that it thinks we have time to analyze like an SAT math question. The contract details Comcast emailed him say his \$90 per month plan becomes \$110 after two months, which might put his actual cost somewhere closer to \$147 per month.
- Comcast also tacks on variable costs can't easily be predicted, like \$10 for every 50 GB of data you use over 1.2 TB. These data caps prompted a major outcry when Comcast tried to impose these on customers during the height of pandemic work and school from home.
- Also missing from his Comcast statement: a clear description of what he's paying for. His bill says his download speeds are "as fast as 800 Mbps." (Some other carriers don't even offer that much guidance.) He has clocked downloads as fast as 940 Mbps, but he often see 450 Mbps during times his neighbors are also drawing on the network. Comcast says on average it delivers 117 percent of advertised speeds.

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So what if internet and cable companies had to just lay out all this critical information up front in a clear and consistent manner? You wouldn't buy a new car without a sticker in the window detailing what's included. Fowler is not the first person to propose this. In 2016, the Federal Communications Commission released a draft "Broadband Facts" label that would require internet service providers to be more transparent about all these basics, just like the labels on the back of packaged food. Alas, this idea has a tortured history. In 2017, the FCC scrapped the idea of stricter transparency rules under the leadership of then-Chairman Ajit Pai.

But on 30 JUL, the Biden White House issued an executive order asking the FCC to revive the idea of a "Broadband Nutrition Label," among other changes like limiting excessive early-termination fees. How the FCC, divided along party lines, will respond to the order is an open question. "This issue is a major concern for consumers - and one that the FCC acted upon in the past and needs to address again," said Jessica Rosenworcel, the acting chairwoman of the FCC.

In March, Rep. Angie Craig (D-MN) introduced a bill called the **Broadband Consumer Transparency Act (H.R. 1555)** that would write the standardized format into law. Craig said real transparency ought to be a baseline minimum. "It shows just how far some of these large companies will go to squeeze every dollar out of ordinary Americans," she said. "Republicans and Democrats alike have been fed up with their internet providers for a long time and have sought reforms and transparency and have encouraged more competition," Craig said.

Comcast didn't answer Fowler's questions about its view on the broadband nutrition label. Of course, many of us still have little ability to comparison shop. When Fowler asked Comcast if it charges more in areas where it doesn't have competition, it didn't offer a straight answer. "We operate in a competitive environment where customers can, and do, choose among different broadband providers. We offer a number of promotions and packages but also have everyday prices that are very consistent in each market," Khoury said in an email. If you need help lowering your bill, check out this guide with five tips on what to do: https://www.reddit.com/r/ArticlesTutorialsPlus/comments/onz07r/5_tips_to_lower_your_internet_bill

[Source: Washington Post | Geoffrey A. Fowler | August 2, 2021 ++]

VA Home Loan Lenders

Report Alleges Some Are Still Exploiting Troops and Veterans

A new report from the office of Rep. Katie Porter (D-CA) questions some lenders' VA home loan practices. Troops and veterans in some cases are being "grossly" overcharged and federal regulators need to suspend or ban alleged bad actors and strengthen their oversight over lenders. The report alleges that NewDay USA and The Federal Savings Bank continue to aggressively market cash-out refinancings with fees and interest rates that could cost borrowers tens of thousands of dollars more over the life of the loan compared to other lenders." "This report finds that grossly overpriced cash-out refinancings continue to scam veterans," Porter stated in an introduction to the report released 3 AUG.

The report noted that the [actions of Congress and federal regulators](#) in 2017 and 2018 decreased the incidence of predatory cash-out VA loan refinancing. But while the number of these loans decreased in those years, the problematic rates and fees continued, the report stated. The report's authors found that while the number of cash-out refinancings did decrease in 2020, it's on the rise again — up by 50 percent since July, 2020. "It is despicable that corporate executives would prey on veterans and military families to line their pockets," said Porter in an announcement of the report, titled "**AWOL: How watchdogs are failing to protect servicemembers from financial scams.**"

The report "calls out the lenders that are continuing to single out vulnerable military borrowers for overpriced, cash-out refi mortgages. The Administration has a duty to step in and prevent these scams from happening," Porter said. "Ginnie Mae should immediately suspend NewDay USA, The Federal Savings Bank, and any other lender with similar lending patterns from originating new cash-out loans," the report recommended. Ginnie Mae officials didn't comment on this recommendation, but in a statement to Military Times emphasized that the government agency "continues to be focused on maintaining the market predictability and integrity of Ginnie Mae securities, which leads to low-cost mortgage financing available to homeowners who use various government-insured mortgage products."

Active-duty members as well as veterans generally qualify for a VA loan. The Veterans Affairs Department doesn't make the loans. It guarantees them. This minimizes lenders' risks and reduces their losses in the event of a foreclosure. The lenders set the interest rate and some other costs. The Porter report recommended the VA and the Consumer Financial Protection Bureau take additional action to address the issue. In recent years, all these government agencies have taken steps to tighten rules and strengthen monitoring, in order to limit overpriced cash-out refinancings and loan "churning," where lenders convince borrowers to unnecessarily refinance their mortgages early to get new terms or take out cash, often costing borrowers more in the long run. "Churning VA loans hurts all veterans," said Andrew Pizor, a staff attorney at the National Consumer Law Center. While some steps have been taken, more are needed, he said.

As the report notes, not all cash-out refinancings are necessarily predatory. These loans take cash value out of homes, but some loans tend to have bad terms which could leave borrowers worse off after refinancing. Lenders market these loans often to veterans, enticing them to take thousands of dollars out of the equity in their home, to pay off debt, make home improvements, or other purposes. The cash-out loans can be used to refinance a non-VA loan into a VA loan. In contrast, a VA Interest Rate Reduction Refinance Loan, IRRRL, also known as the streamline refinance loan, is typically used to reduce the borrower's interest rate on an existing VA loan, or to convert an adjustable rate VA loan to a fixed rate mortgage.

The quantity of cash-out refinancings decreased in 2020, both at NewDay and across the VA home loan industry, but the nature of the loans remained the same, according to the analysts. In analyzing the top 10 originators of VA cash-out refinancings in 2020, the analysts found NewDay's customers were charged the highest average interest rate. If these borrowers had used the VA streamline refinance with NewDay instead of the cash-out refinance, the analysts found, they would have paid competitive market rates and less than half the up-front costs of a cash-out mortgage. "The disparity suggests that service members, veterans and military families looking for cash-out loans at NewDay may be specifically targeted and exploited for profit," the report stated.

NewDay USA defended their practices when reached for comment. "NewDay USA's mission is to serve our nation's veterans and we're proud of the work we do to help them achieve the dream of homeownership," NewDay officials said in a statement provided to Military Times. "We're committed to continuing to help veterans and their families gain financial security by providing them the best possible service." The vast majority of NewDay's 2020 total loan originations were streamline refinancings and other products; 13 percent were VA cash-out refinancings, according to NewDay officials, which they say is consistent with the rest of the mortgage market. These two types of refinancings should not be conflated, because they serve different purposes, officials noted.

"Cash-out loans offer veterans money in hand to pay off high-interest revolving credit lines, invest in home improvements, or cover other unexpected costs." Their data shows that customers saved a "weighted average" of \$617 per month with cash-out refinancing, officials said. By contrast, streamline refinancings are designed to lower the interest rate on the VA loan, or convert an adjustable-rate VA loan to a fixed-rate mortgage. In response to the higher fees or interest rates, NewDay noted that the majority of its customers are enlisted veterans, and that NewDay customers' average credit scores are lower than those of other top lenders. In 2020, the average FICO credit score of its cash-out refinancing customers was 694, which was 35 to 75 points lower than the average FICO score of other top lenders.

"As is common practice, lower credit scores indicate greater risk to the lender and require higher interest rates," NewDay officials stated. They provided statistics from Ginnie Mae showing NewDay's customers'

average credit score was 694; Navy Federal Credit Union’s customers’ average credit score was 729; USAA, 738; and PenFed, 769. Analysts in the Porter report acknowledged that “this situation might be partially explained by borrowers’ poor credit, but NewDay also had the second highest upfront costs, almost double what a borrower would pay for a cash-out loan from USAA.” The average total up-front cost of a cash-out refinance at NewDay was \$10,335 in 2019, compared to USAA’s average cost of \$5,590, according to the analysts. If the high interest rates were a function of poor credit, the report stated, “then NewDay USA was targeting the most vulnerable consumers with exorbitant fees.”

“If the high rates were arbitrary, it suggests that NewDay USA was charging service members, military families and veterans higher rates than their credit warranted,” the report added. However, there are other factors, NewDay officials said. In addition to lending to more consumers with lower credit scores, NewDay has a higher loan-to-value ratio than other top lenders, averaging 90.5 percent in 2020, NewDay officials said. This is the ratio of how much money is borrowed compared to the appraised value of the property. In lending, higher loan-to-value ratios indicate less collateral and more risk for lenders, who many charge higher fees or interest rates, NewDay officials said.

The report recommends that the Consumer Financial Protection Bureau require lenders to include customer credit scores in their required reporting of home loan details, to increase monitoring and transparency of potentially predatory lending. In 2018, the CFPB decided to exclude public reporting of credit scores because of privacy risks to individuals. Among other things, the Porter report recommended that the VA add the VA home loan funding fee to the list of closing costs that should be recouped through savings from refinancing. VA had not responded by press time to questions about whether those recommendations are being considered.

The CFPB has taken a number of actions related to VA refinancings, including settlements with nine mortgage companies to address deceptive loan advertisements; and action against NewDay USA in 2015 for alleged deceptive mortgage advertising. The Federal Savings Bank, also targeted in the report, offers competitive interest rates, but it has the “highest up-front costs and most discount points of any cash-out originator,” the report stated. For example, the average total loan cost in 2020 was \$10,791, compared to USAA’s average total loan cost of \$5,877. Officials from The Federal Savings Bank had not responded to questions before publication, stating they haven’t had an opportunity to read the entire report.

Advice to VA borrowers

Many home loan borrowers don’t know what most of their charges are in a mortgage closing, said Pizor, staff attorney for the National Consumer Law Center. “A lot of people don’t realize when they’re being overcharged,” he said. Most veterans do know what the VA funding fees are, which are one-time payments that the borrower pays on a VA-backed loan. For example, the funding fee for a VA cash-out refinancing loan is 2.3 percent of the loan amount for the first use; and after that, it’s 3.6 percent. A [VA home loan is one of the best loan products](#) out there, Pizor said. “But aside from that, you really have to shop around,” he said. That means get written loan estimates from more than one lender — three, if possible. “You’ll see the differences in price,” he said.

It’s not enough to talk with the loan officers, who are essentially salesmen, he said. You have to look at the numbers on the loan estimates. Some lenders may try to delay giving you these estimates, he said, but it’s worth insisting on. “Once you get it, certain rules apply about what changes are allowed.... Estimates are supposed to be pretty close.” He also suggested visiting the Consumer Financial Protection Bureau’s

web tool for exploring interest rates in your area. It quickly gives you a sense of what the interest rates are, and can be useful “because you’ll know if someone is giving you an estimate that’s way out of line,” he said. When shopping for a loan, it’s always wise to get your credit scores beforehand. The higher your credit score is, the better the terms you’ll get. But a lot of people assume they have bad credit, without checking their credit scores, Pizor said. [Source: MilitaryTimes | Karen Jowers | August 4, 2021 ++]

COLA FY 2021

Update 01: What Recent Figures Could Mean for Your TRICARE Costs



Each year, retirees and surviving spouses get a cost-of-living adjustment (COLA) to retired pay, survivor benefit plan annuity, Social Security, VA disability compensation, and Dependency and Indemnity Compensation (DIC). COLA is computed based upon the change in Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W) from one fiscal year to the next. The CPI-W is updated monthly; as of the July update – which reflects June figures – it has risen 5.1% this fiscal year. If that figure holds through the end of the fiscal year in September, it would represent the largest COLA increase since a 5.8% bump in 2008. Beneficiaries would see a \$51 increase on every \$1,000 of benefit. Great news, right?

Unfortunately, many recipients forget COLA also impacts what we pay for health care. TRICARE Prime/Select enrollment fees and co-pays are adjusted each year dependent upon COLA increases. If 5.1% holds true, you can expect a 2022 TRICARE Prime annual enrollment fee of \$637 (up from \$606 in 2021) and a 2022 TRICARE Select fee of \$315 (up from \$300). The actual increase to the TRICARE Prime enrollment fee over the past two years has been slightly less than COLA (TRICARE Select imposed an enrollment fee for the first time in 2021). For example, TRICARE Prime enrollment increased 1% from 2020 to 2021 instead of the 1.3% COLA and increased only 0.5% from 2019 to 2020 instead of 1.6%.

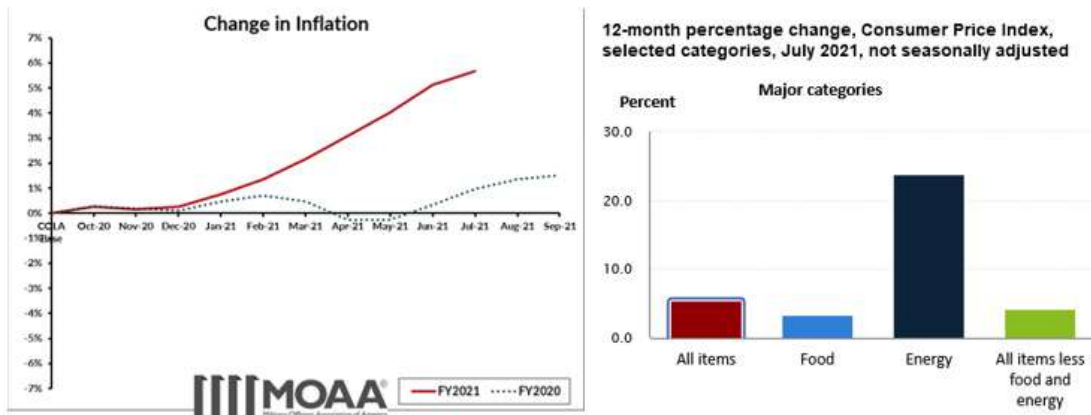
An educated guess, for planning purposes, would put the \$637 and \$315 enrollment fees cited above for Prime and Select in 2022 as the increase ceiling on those figures. Medicare Part B premiums, while not tied directly to CPI-W, do increase annually based on economic factors, including the cost of the Medicare program. These income-based premiums increased 2.9% for the lowest income bracket in 2021. No one is going to sneeze at a COLA increase larger than we may have seen in over 14 years – we will know our increases by mid-October. The unfortunate downside is that COLA also impacts our health care costs. At <https://www.moaa.org/content/take-action/cola-watch> you can follow COLA progress through MOAA’s COLA Watch.

[Source: MOAA Newsletter | August 5, 2021 ++]

COLA Watch

JUL 2021 CPI

The July 2021 CPI is 267.789, 5.7 percent above the FY 2021 COLA baseline. The Consumer Price Index for August is scheduled to be released Sept. 14. The CPI baseline for FY 2021 is 253.412.



The calculation is made by comparing the average CPI from July through September of the current fiscal year to the average for the same months of the year prior. Remember, active duty pay raises are calculated differently. This information is calculated from the non-seasonally adjusted Consumer Price Index for Urban Wage Earners and Clerical Workers (CPI-W). Calculation for monthly COLA change: (Monthly CPI-Yearly baseline CPI)/Yearly baseline CPI. Learn more about CPI [on the BLS web page](https://www.bls.gov/cpi) at <https://www.bls.gov/cpi>. [Source: MOAA Newsletter | August 12, 2021 ++]

American Forces Travel

Update 01: What to Do If There Is Trouble Accessing Your Discount

Are you having trouble getting access to the discounts on DoD's American Forces Travel site? An additional 16 million veterans are now eligible to use the Defense Department's discount travel site, under an expansion announced 16 JUL by DoD and Priceline, which operates the platform at no cost to DoD. Those eligible can find discounts of 40 to 60 percent off popular hotels, flights, car rentals, travel packages and cruise brands, according to DoD and Priceline officials. There are more than 1 million hotel deals at more than 71,000 destinations around the world, for example. All honorably discharged veterans are eligible to use the leisure travel site, which was launched in 2019 for active-duty, Reserve and Guard members, retired, and their family members, and certain others. This expansion increases the number of eligible people to about 22 million.

Some veterans have contacted Military Times to report they aren't able to access the website, and don't have options for further assistance. Here's what DoD and Priceline officials told Military Times in response to our questions. If you've entered your correct information at this website <https://www.americanforcetravel.com>, and you're not allowed access, here's what you do.

For veterans:

Are you an honorably discharged veteran? Have you been successfully authenticated through Vet Verify — received an email confirming your approval and/or successfully created an online account at one of the military exchanges? Those online exchanges are <https://www.mynavyexchange.com>; <https://www.mymcx.com>; <https://shopcgx.com>; and <https://www.shopmyexchange.com>. If you have been successfully verified through the online exchange, go to the American Forces Travel Facebook page: <https://www.facebook.com/AFTMWR> and send a private message for assistance.

If you haven't received an approval email from Vet Verify, or haven't been able to successfully create an account at one of the military exchanges in the past, go to <https://www.vetverify.org> and go through the authentication process at the site. While this verifies veterans for purposes of shopping at the online exchanges, it also will verify you for the purposes of the DoD discount travel site.

For active duty, Reserve and Guard members, civilians and disabled veterans:

Call the Defense Manpower Data Center at 800-727-3677, and ask to confirm your Social Security number, all characters of your last name, and date of birth. Ask to confirm that all your details have the MWR flag. If the information you provide to DMDC matches what is on file, and you still can't get authenticated, go to the American Forces Travel Facebook page: <https://www.facebook.com/AFTMWR> and send a private message for assistance.

Customers — veterans and others — with more questions should contact customer service at 800-727-3677, officials said. Be prepared to wait. This is the same phone number as the DMDC line. This reporter waited for 58 minutes on hold after calling at 4:09 p.m. Aug. 4. The automated system asked callers not to leave any personal identifiable information on a message or request for callback. But there was never an opportunity given to leave a message or request a callback.

[Source: MilitaryTimes | Karen Jowers | August 4, 2021 ++]

Surviving Spouses
Preparing for the Unpredictable



Many women — and men — are blindsided by the death of a spouse, because couples rarely talk about the inevitable. When you are at your most vulnerable, you must make choices that will have an enduring impact. Should the body be cremated or preserved? What type of service and where will it be held? Will he or she be buried in a hometown family plot or in a national cemetery many miles away? To be better prepared for these difficult decisions, take time to have that important conversation with your spouse and your children about death and what happens after death. This conversation is a gift of love that each member of a marriage or family makes to the other.

Resources are available on MOAA.org and other websites that will help you have those conversations and make planning for the unknown perhaps a little easier. Find out who your local veteran service officer is, get to know them before you really need them, and then make sure they are the first on your list to contact. Steps to take:

- Prepare and organize important documents (such as DD Form 214, wills, living will, durable power of attorney, insurance policies, birth/marriage certificates, passwords, bank account and investment information).
- Make sure utilities are in both names.
- Open a credit card account in your name.
- Establish eligibility for burial in a VA National Cemetery.
- Make a list of helpful resources, including MOAA, the VA, AARP.org, Military OneSource, MOAA Minnesota Chapter “The Day After Calls,” MOAA’s Surviving Spouse Virtual Chapter, and MOAA’s Surviving Spouses and Friends Facebook group.

As spouse and surviving spouse, it is important you think about yourself and your survivors and the things they will need to know. Be prepared! [Source: MOAA Newsletter | Gail Joyce | June 2020 ++]

Seniors Scams

FBI 2020 Elder Fraud Report



Fraud victims over 60 lost nearly \$1 billion to scams last year, according to a recent federal report, up nearly \$300 million from the previous year. The average victim over 60 lost nearly \$9,200, according to the FBI’s Internet Crime Complaint Center (IC3), which released in June its 2020 Elder Fraud Report at https://www.ic3.gov/Media/PDF/AnnualReport/2020_IC3ElderFraudReport.pdf. The largest jump came in tech-support scams, which rocketed past \$116 million in 2020 from less than \$38.5 million in 2019.

The report does not break out military- or veteran-specific fraud types. MOAA has outlined recent reports on increased activity in those sectors, to include veteran “pension poaching,” VA home loan scams, and service-connected COVID-related fraud. However, the IC3 report does offer a look at the most common types of scams faced by those 60 and over, as well as some basics to avoid them:

- Romance scams and “confidence fraud” did the most damage, accounting for more than \$281 million in losses in 2020 among those over 60. These include scammers who impersonate loved ones and seek money for family emergencies, among other techniques. Prevention tips: Go slow, ask a lot of questions, and be suspicious of individuals who offer excuses or ask you to ignore advice from friends or family.

- Investment fraud topped \$98 million in losses in 2020 for those over 60, up from \$79 million in 2019. Prevention tips: Don't be suckered in by fancy websites, research any special offers (especially unsolicited ones), and keep the old saying in mind: If it sounds too good to be true, it probably is.
- Government impersonation fraud cost over-60 victims nearly \$46 million in 2020. These scammers often pose as IRS or Social Security agents, claiming the victim is connected to a crime and seeking immediate payment to settle the matter. Prevention tips: Real government officials won't seek payments via a specific method (wire transfer, prepaid credit card, etc.), nor are they likely to contact you by phone or text unless you've initiated correspondence.

Other costly scam types for those over 60, per the report, include real estate and rental fraud (\$50 million in 2020), identity theft (\$39 million), and lottery or inheritance fraud (nearly \$39 million). Ransomware also saw a significant uptick, topping \$5 million in over-60 losses in 2020 compared with a little more than \$723,000 in 2019.

[Source: MOAA Newsletter | August 5, 2021 ++]

Renter Scams

Scammers Target Cash-Strapped Renters

The Biden Administration may have extended the eviction moratorium through 3 OCT, but that doesn't mean scammers have postponed their tricks. Con artists often take advantage of the confusion and stress surrounding major events. With millions in the United States behind on their rent, the moratorium's end is a perfect hook.

How the Scam Works

- As the eviction moratorium winds down, watch out for scammers offering loans, peddling credit repair services, or promoting government programs. These cons are a way to trick desperate people out of money they don't have.
- For example, during the COVID-19 pandemic, BBB Scam Tracker has seen numerous reports of phony "pandemic relief" grants or government programs that allegedly provide funding to people impacted by the pandemic. Once you "qualify for the grant," the scammer will ask you to pay a processing or delivery fee to receive your funds. Of course, the grant doesn't exist, and if you pay up front, you just gave money to scammers.
- Advance fee loans, debt relief, and credit repair scams work in a similar way. They promise a loan – or to repair your credit – for an upfront fee. No matter how much you may need it, don't be tempted by "guaranteed loans" or impossible services, such as removing late payments or a bankruptcy, from your credit report.
- This recent BBB Scam Tracker report describes a situation more people will likely encounter as the eviction moratorium nears. "I'd been in a desperate financial situation for a few weeks now, so I had been looking for loans and being denied left and right," the scam victim told BBB. The victim received a call from a loan provider, saying their loan application had finally been accepted. There

was just one catch: before the company could release the money, the borrower had to increase their credit score. Fortunately, this company had a way to help. “The way they would do that is they would send money to my account and then all I would have to do is send it back and that would boost my score.” Of course, the scammers never actually transferred the money. When the victim "sent back" the funds, they transferred \$1,000 into the hands of scammers and overdrafted their account.

How to protect yourself from this scam:

- Double check any government program before you sign up. If an organization is offering you a grant or relief funds, get to know them before you agree to anything. Take a close look at their website and read reviews. If you think you might be dealing with an impostor, find the official contact information and call the company to make sure the offer is legitimate.
- Be wary of out-of-the-blue calls, emails or text message claiming to be from the government. In general, the government will not contact you using these methods, unless you granted permission.
- Do not pay any money for a "free" government grant or program. It is not really free if there is a fee involved. A real government agency will not ask for an advanced processing fee. Instead, find out if the grant is legitimate by checking <https://www.grants.gov>.
- Advance fees are a concern. Not all businesses promising to help you repair bad credit are scams, but if you are asked to pay in advance, that's a big red flag. In both the U.S. and Canada, credit repair and debt relief companies can only collect their fee after they perform the services promised.
- Avoid guarantees and unusual payment methods. Real lenders never guarantee a loan in advance. They will check your credit score and other documents before providing an interest rate and/or loan amount and will not ask you to pay an upfront fee. Fees are never paid via gift cards, CashApp, or prepaid debit card. Unusual payment methods and payments to an individual are a big tip off.

For More Information

Get further insight by reading BBB's [tip on loans](#) and [credit repair services](#). Learn more about government impostor scams during COVID-19. If you've spotted a scam (whether or not you've lost money), report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report can help others avoid falling victim to scams. Find more information about scams and how to avoid them at [BBB.org/AvoidScams](https://www.bbb.org/AvoidScams).

[Source: BBB Scam Alerts | August 6, 2021 ++]

Genetic Testing Scams

Update 01: Cardiovascular On the Rise

Every time there's a medical advance, there's a scammer waiting around the corner to exploit it. When genetic testing first became an important medical service, scammers targeted cancer screenings and medication metabolism (called pharmacogenetics). The latest growing genetic testing fraud trend focuses on cardiovascular genetic testing. Scammers are offering Medicare beneficiaries genetic testing cheek swabs to obtain their Medicare information for fraudulent billing purposes or possibly medical identity theft.

“We’re hearing reports of scammers calling Medicare beneficiaries, claiming their cardiologist wants them to have this test and offering to send a kit. In reality, their cardiologist did not make any such request,” said Jennifer Salazar, program director with the Texas Senior Medicare Patrol. “Their goal is not to help the beneficiary; it’s to get their Medicare information, which scammers can use to bill Medicare for medically unnecessary genetic testing.” Here are several ways cardiovascular genetic testing is advertised:

- Cardio/cardiac genetic screening/test
- Cardiovascular genetic screening/test
- Comprehensive cardiovascular panel
- Comprehensive cardiomyopathy NSG
- Cardiovascular disease genetic kit
- Hereditary cardiovascular profile

“The repercussions of falling for a scam of this nature can be devastating. If Medicare denies a cardiovascular genetic test claim, a beneficiary might be responsible for the entire cost of the test: The average cost is \$9,000 to \$11,000,” said Salazar. Cardiovascular genetic testing is covered by Medicare when the test is medically reasonable and necessary, when it is ordered by a treating physician, and when a treating physician orders the test as a diagnostic service and uses the results to manage the patient’s condition.

To stop cardiovascular genetic testing fraud:

- Be sure your doctor has assessed your condition. Although Medicare covers many genetic tests to detect heart disease, these tests do not predict or screen for cardiovascular disease (aka the diseases that affect the heart or blood vessels).
- Do not give out your personal information to anyone who calls you and claims that your cardiologist has requested cardiovascular testing.
- Do not give out your personal information or accept screening services from anyone at a community event, local fair, farmers’ market, parking lot, or any other public event.
- Always read your Medicare Summary Notice (MSN) or Explanation of Benefits (EOB). The words “gene analysis,” “molecular pathology,” or “laboratory” may indicate questionable genetic testing has occurred.
- If you received a cardiovascular genetic testing kit or test that was not medically necessary, report your concerns about billing errors or possible fraud and abuse to your local SMP.

The Senior Medicare Patrol (SMP) is ready to provide you with the information you need to PROTECT yourself from Medicare fraud, errors, and abuse; DETECT potential fraud, errors, and abuse; and REPORT your concerns. SMPs help educate and empower Medicare beneficiaries in the fight against health care fraud. Your SMP can help you with your questions, concerns, or complaints about potential fraud and abuse issues. It also provides information and educational presentations. To locate the local Senior Medicare Patrol, contact the Texas Senior Medicare Patrol hotline at 888-341-6187.

[Source: Hays Free Press News Dispatch | Cyndy Barton | August 10, 2021 ++]

Homeowners Insurance

Update 18: Fraud | How Old Is Your Roof?



Those looking to renew their homeowners' insurance in Florida are being blindsided by significant premium increases, as the insurance situation in the state grows complicated. According to Dulce Suarez-Resnick, who has 30 years of insurance industry experience, Florida homeowners are, on average, seeing their insurance premiums surge between 25% and 60% at renewal. She also told NBC 6 that she herself is facing such premium spikes, due to insurers being increasingly wary of covering properties with old roofs. "I had a 40% rate increase and I couldn't go to any other insurance company because technically to them, my 20-year-old roof is too old," Suarez-Resnick said. "So I had to increase my deductibles and I had to look at my coverages, maybe make some adjustments there."

Suarez-Resnick added that the situation is made even more difficult thanks to the pandemic. "Last year, a lot of people weren't working ... their income may not have been the same for those who own homes and this is just another burden." Insurers' reluctance to cover for older roofs may have to do with the unchecked insurance fraud and litigation activity involving such claims. According to Federal Association for Insurance Reform president Paul Handerhan, insurers are less worried about whether an old roof can still function or not, and more about how old roofs attract roofing contractors looking to claim big on repairs by getting homeowners to sign away their benefits.

While some Florida homeowners are seeing their renewal rates increase, the more unfortunate ones are being flat-out denied coverage. Mark Friedlander of the Insurance Information Institute told NBC 6 that tens of thousands of Floridians recently received either a non-renewal or mid-term cancellation notice. "If you do get a notice, first thing we tell people – don't panic," Friedlander advised homeowners. "Call your insurance agent as soon as you can. Talk to them about what your options are." But Friedlander warned that those options could be limited, and would force many to turn to Florida's insurer of last resort, Citizens Property Insurance.

"They're averaging about 5,000 new customers a week," he said. "We're talking about 750,000 policies under Citizens by year-end 2021. They will be the largest writer of property insurance in the state and that's a very unhealthy situation for Florida." Although it has been nearly three years since a major storm devastated Florida, Friedlander said that private insurers reported \$1.7 billion in losses in 2020 – more than double their losses in 2019. These losses were attributed to increased litigation and insurance fraud, particularly fraudulent roofing claims. [Source: <https://www.insurancebusinessmag.com> | Lyle Adriano | August 09, 2021 ++]

Tax Burden on New Mexico Vets

As of AUG 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 Mexico in 2021.

Sales Taxes

The state sales tax rate is 5.13%, and the average NM sales tax after local surtaxes is 7.35% which is lower than 69.2% of states

- Groceries are exempt from the New Mexico sales tax
- Counties and cities can charge an additional [local sales tax](#) of up to 3.563%, for a maximum possible combined sales tax of 8.693%
- New Mexico has 419 [special sales tax jurisdictions](#) with local sales taxes in addition to the state sales tax
- While New Mexico does not have a statewide sales tax it does have a statewide "gross receipts tax", which is commonly passed on to the consumer by businesses just like a normal sales tax. All goods and services are taxed under New Mexico's law, excluding any kind of food sold for off-site consumption (such as groceries).
- New Mexico does allow municipalities and cities to levy additional local taxes on top of the statewide gross receipts tax. Because the sales tax in New Mexico has such a broad base and includes many more services than most states, New Mexico collects significantly more sales tax revenue with other states with comparable tax rates.
- New Mexico has four sales tax holidays, during which certain items can be purchased sales-tax free.

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 New Jersey state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. An excise tax is not the same thing as the New Mexico Sales Tax. The Sales Tax is collected as a percentage of the final purchase price of all qualifying sales, and is collected directly from the end consumer of the product. New Mexico's excise taxes, on the other hand, are flat per-unit taxes that must be paid directly to the New Jersey 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 \$347 in yearly excise taxes per capita is collected, one of the lowest 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: \$0.41 per gal | Wine: \$1.70 per gal | Liquor \$6.06 per gal. The excise tax on beer is higher than 74% of the other 50 states. New Mexico's beer excise tax is ranked #13 out of the 50 states. The excise tax on Wine one of the highest wine taxes in the country. New Mexico's excise tax on wine is ranked #5 out of the 50 states. The excise tax on liquor is higher then 56% of the other 50 states. New Mexico's excise tax on Spirits is ranked #22 out of the 50 states. All excise taxes are included in the price of the beverage when bought in New Mexico. Note that the IRS also collects a federal excise taxes on alcoholic beverages, which are included separately from New Mexico's alcohol taxes in the final purchase price.
- **Cannabis:** None
- **Cellphone:** The average tax collected on cell phone plans in New Jersey is \$10.52 per phone service plan, higher than 60% of the other 50 states. New Mexico's average cellphone tax is ranked #20 out of the 50 states. The New Jersey 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 New Jersey excise tax on cigarettes is \$1.66 per 20 cigarettes, higher than 60% of the other 50 states. New Mexico's excise tax on cigarettes is ranked #20 out of the 50 states. The New Jersey cigarette tax of \$2.70 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 New Mexico excise tax on gasoline is 17¢ per gallon, one of the lowest gas taxes in the country. New Mexico's excise tax on gasoline is ranked #44 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 Mexico 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 New Mexico Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

The average family pays \$768 in income taxes which is ranked 40th of all 51 states.

Tax Rate Range: Low – 1.7%; High – 4.9%

Income Brackets: Four. Single Lowest – \$0 to \$5,499; Highest – \$16,000 to +
Couple/HOH Lowest – \$0 to \$7,999; Highest – \$24,000 to +

Personal Exemptions: Deduction amounts for personal exemptions are suspended for tax years 2019 through 2025 by the Federal Tax Cuts and Jobs Act. A New Mexico income tax exemption is allowed for low- and middle-income taxpayers. All taxpayers, including residents, part-year residents, first-year residents, and non-residents may claim this exemption in full. The maximum is \$2,500 for each qualified household member reported on federal Form 1040 or 1040SR, and PIT-1, line 5 for income tax purposes.

The amount varies according to filing status and adjusted gross income. To claim the exemption, the amount on PIT-1, line 9 must be equal to or less than any of the following:

- \$36,667 (if single) or \$27,500 (if married filing separately)
- \$55,000 (if married filing jointly, qualified widow(er), or head of household)

Standard Deduction: If you did not itemize deductions on your 2020 federal return, enter the allowable federal standard deduction from federal Form 1040 or 1040SR, line 9.

Medical/Dental Deduction: If you file a New Mexico PIT-1, you may claim a deduction for medical care expenses paid during the tax year for medical care for you, your spouse, or a dependent.

Federal Income Tax Deduction: None

Retirement Income Taxes: New Mexico taxes Social Security benefits, pensions and retirement accounts. Taxpayers 65 years of age or older may be eligible for an income tax deduction of up to \$8,000, depending on income level. Adjusted gross income must not exceed \$51,000 for joint filers, \$28,500 for single taxpayers or \$25,500 for married couples filing separately. Residents who are at least 100 years of age and who are not dependents of other taxpayers do not pay New Mexico personal income tax.

Retired Military Pay: Retired pay and SBP taxable.

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

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

Website: <https://www.tax.newmexico.gov/businesses/forms-publications-2> New Mexico Taxation & Revenue Department

Tax Forms:

- <http://realfile.tax.newmexico.gov/2020pit-ez-ins.pdf> Tax Instruction Booklet QUICK REFERENCE INSTRUCTIONSPIT-EZ FOR 2020 PIT-1
- Form 220 PIT-1 Individual Income Tax Return
- All Tax forms

Late Penalty. If you file late and owe tax, or if you do not pay the tax on or before the date your return is due calculate the penalty by multiplying the unpaid amount due by 0.02 (2%). Then multiply this product by the number of months or partial months for which your return or payment is late. The result cannot exceed 20% of the tax due. If you do not pay the income tax due on or before the original due date of your return, even if you receive an extension of time to file, add interest. Multiply the tax due times daily interest rate for the quarter times number of days late. The annual and daily interest rate for each quarter is posted at <http://www.tax.newmexico.gov/Individuals/penalty-interest-rates.aspx>.

Property Taxes

The median property tax is \$880 per year for a home worth the median value of \$160,900. Counties collect an average of 0.55% of a property's assessed fair market value as property tax per year. New Mexico has one of the lowest median property tax rates in the United States, with only eight states collecting a lower median property tax than New Mexico. The state's median income is \$52,032 per year, so the median yearly property tax paid by residents amounts to approximately 1.69% of their yearly income making it 39th lowest of 50 states.

Bernalillo County collects the highest property tax in New Mexico, levying an average of \$1,530.00 (0.81% of median home value) yearly in property taxes, while Harding County has the lowest property tax in the state, collecting an average tax of \$255.00 (0.36% 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_mexico/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 New Mexico Property Tax Rebate is available for residents age 65 and older. This rebate is for homeowners and renters with a modified gross income of \$16,000 or less. Eligible married couples filing a joint return receive \$250, and others get \$125 rebate. Call (505) 827-0870 for details or see New Mexico property tax information from the Department of Taxation and Revenue.

Inheritance and Estate Taxes

There is no inheritance tax or estate tax in New Mexico.

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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Visit the New Mexico Taxation and Revenue Department website <http://www.tax.newmexico.gov> for further information. [Source: <https://www.retirementliving.com/taxes-kansas-new-mexico#NEWMEXICO> | August 2021 ++]

*** General Interest ***



Notes of Interest

AUG 01 thru 15, 2021

- **RP*US Relations.** Philippines retains pact allowing U.S. war exercises as China tensions mount. SecDef Austin thanked President Duterte for the decision, which he said would further bolster the two nations' 70-year treaty alliance.

- **Disney World.** Its long-awaited Galactic Starcruiser hotel is set to open in 2022. A two-night "voyage" for two guests will start at \$4,809. The same experience for four guests will be a cool \$5,999. Single nights are not available. Guests are encouraged to come dressed as Star Wars characters, and costumes will be available — for an extra fee, of course.
- **Military Covid-19 Shots.** The Pentagon announced that COVID-19 vaccination will be required for all US military members beginning in mid-September, and legal experts say challenges will face tough odds, especially once the vaccines gain full approval.
- **Defense Budgets.** The \$3.5 trillion budget blueprint supported by Senate Democrats would limit defense budgets to increases of 2% or 1% for the next decade, while proposing \$765.7 billion for defense in 2022.
- **Military Leave.** A panel of the 3rd US Circuit Court of Appeals ruled unanimously that paid leave is a "right and benefit" under the federal Uniformed Services Employment and Reemployment Rights Act and employers must grant it if they offer other forms of paid leave.
- **VA Claim Appeals.** The VA Secretary has appointed 20 new Veterans Law Judges to deliver more Veterans appeals decisions — bringing the total to 113 VLJs. Most of the new VLJs will arrive prior to the end of fiscal year 2021, with additional judges to be appointed in fiscal year 2022.
- **Medicare Prescriptions.** Typically, Medicare Part D plans must continue to cover a prescription medication that is dropped from the plan's formulary until the end of the year, for enrollees who are already taking the medication. Medicare does, however, allow Part D plans to replace brand-name prescription drugs with the generic equivalent if one becomes available mid-year. Plans are not required to notify enrollees in advance when such a change takes place.
- **Grandchild Social Security.** In order for children to qualify for a Social Security dependent benefit, that benefit would need to be based on an account of a parent who meets eligibility requirements for Social Security and is deceased, disabled, or retired. In order to receive a Social Security benefit, the grandparent would need to first adopt the child so that he/she qualifies for a benefit based on the grandparents account.
- **VAMC FL.** In alignment with other hospitals within our community, we are postponing elective surgeries and some procedures at our Malcom Randall VA Medical Center and our Lake City VA Medical Center effective Thursday, August 12, 2021. This will allow for us to combat the surge in hospitalizations due to COVID-19.

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

U.S. Taiwan Relations

Biden Administration Approves First Arms Sale

In a move sure to stoke Beijing's ire the State Department has approved selling Taiwan up to 40 BAE Systems-made M109 self-propelled howitzers and related equipment, including up to 1,698 kits to turn projectiles into precision-guided munitions, in a deal estimated to be worth \$750 million, according to a notice released 4 AUG. "This proposed sale serves U.S. national, economic and security interests by supporting the recipient's continuing efforts to modernize its armed forces and to maintain a credible

defensive capability,” the notice said. “The proposed sale will help improve the security of the recipient and assist in maintaining political stability, military balance, economic and progress in the region.”



The notice kicks off a 30-day congressional review period in which lawmakers could move to block the sale if they want. But arms sales to Taiwan have generally garnered strong bipartisan support. China, meanwhile, has frequently lashed out whenever the United States approves more arms for Taiwan, which it sees as a breakaway province. In November, China vowed a “proper and necessary response” after the Trump administration approved a \$600 million drone sale to Taiwan that Beijing said “brutally interferes in China’s internal affairs and seriously undermines China’s sovereignty and security interests.” China, which some U.S. military officials have warned could try to invade Taiwan sooner rather than later, has in recent months ramped up military drills near the island, including flanking it with warplanes and ships.

Last week, during a trip through the region, Defense Secretary Lloyd Austin referenced Taiwan as he said that “we will not flinch when our interests are threatened,” though he added “we do not seek confrontation” with China. “We’re working with Taiwan to increase its own capabilities and to increase its readiness to deter threats and coercion,” Austin said, “upholding our commitments under the Taiwan Relations Act and consistent with our one-China policy.” [Source: The Hill | Rebecca Kheel | August 4, 2021 ++]

DPRK-U.S. Relations

Update 04: South Korea Wants Biden to Get Serious About the North

The Biden administration hasn’t been devoting much effort to the North Korea issue, perhaps calculating that entering new negotiations with Kim Jong Un is a high-risk, low-reward gambit. But South Korea, America’s ally, can’t afford to overlook any opening for peace talks, no matter how dim the prospects for success. Right now, Seoul is trying to tell Washington there’s an opportunity that both governments should seize. But the Biden team doesn’t seem to be listening. President Moon Jae-in’s government, facing its last year in office, is sending public and private signals that the United States should do more to encourage Pyongyang to return to the negotiating table.

Pointing to small but symbolic signs from North Korea, including a recent flurry of letters between Moon and Kim and the restoration of communication lines, leaders in Seoul are trying to convince President Biden and his aides that now is the time to make moves to coax Kim into a new round of diplomacy. North Korea is in bad shape. A drought, food shortages, the pandemic and economic sanctions are all taking a toll on the already impoverished country. To test Washington’s appetite for joining a new diplomatic initiative, Moon’s political allies are floating a trial balloon. They want the Biden administration to drop its current stance of simply waiting for Kim to respond to its initial outreach, which is essentially an alibi for inaction.

Song Young-gil, the leader of the ruling Democratic Party, laid out Seoul's argument during his appearance 2 AUG at the Aspen Security Forum with this columnist. President Donald Trump, he said, achieved something through his audacious and ultimately failed diplomacy with Kim - a halt in North Korean nuclear and long-range missile tests. But this pause will not last. "North Korea is preparing for a further provocation," he said. "This is a big problem for the United States' security." Rather than wait for the provocation, which would force the United States to react in crisis mode, South Korea and Washington should do more to engage North Korea now, he said.

Song wants the United States to endorse the reopening of the Kaesong Industrial Complex, a manufacturing center inside North Korea where South Korean companies once employed North Korea workers. The complex was opened in 2004, but South Korea ended its involvement in 2016. Reopening it could help wean North Korea off its total economic dependence on China, he said. "Reopening the Kaesong Industrial Complex is a critical point for building trust between the United States, South Korea and North Korea," said Song. The United States and South Korea should also offer humanitarian, food and medical aid to North Korea, Song said. Somewhat contrary to expectations, however, he did not say the United States and South Korea should cancel or curtail their upcoming joint military exercises - even though Kim's sister and propaganda chief Kim Yo Jong has demanded that they be scuttled.

While Song pitched in public, another close associate of Moon came to Washington last week to make the same push in private. Kim Ki-jung, a former Moon adviser who is now president of the Institute for National Security Strategy, a government-funded think tank, told me in an interview that Biden must recognize there is an opening and act boldly. "When we consider what's happening on the Korean Peninsula, now is the right time to take actions toward engaging North Korea," he said. "They are reaching out to Washington through Seoul." The U.S. government should communicate more clearly to Pyongyang its vision for how diplomacy can result in North Korea getting some relief from its many woes, he said.

A senior Biden administration official said that while the U.S. government is encouraged by the recent thaw between South and North Korea, there are no plans to offer any specific incentives for a resumption of talks between Washington and Pyongyang. "Of course we are supportive of dialogue with DPRK, which is why we've reached out and have offered to meet anywhere, anytime without preconditions," the official said. "But at the end of the day, Pyongyang must choose to engage." There's a sense in Washington that the Moon and Biden camps are talking past each other. The Moon team may not realize that opening the Kaesong complex is seen in Washington as too drastic and too controversial for the Biden team to support as a first step. And the Biden team may not realize how its self-described "pragmatic" approach to North Korea is leaving Moon in a terrible position and undermining Biden's own goal of repairing U.S.-South Korea ties.

"For Moon, there's a sense of urgency. He is trying to salvage his political legacy," said Jenny Town, senior fellow at the Stimson Center. "With Biden, North Korea is not a high-priority issue, so he's not going to put his political capital there." Meanwhile, North Korea's pause in testing has provided a false sense of security, while Kim Jong Un continues to roll out new, more dangerous weapons that threaten the entire world. Ignoring the fact that the North Korean threat is growing is not pragmatic - it's dangerous. Engaging North Korea may be politically perilous, but it's a national security imperative. [Source: Washington Post | Josh Rogin (Opinion) | August 6, 2021 ++]

National Guard Protests

State Guard Units Can't Limit Troops' Off-Duty Protests



Army Capt. Alan Kennedy of the Colorado Army National Guard poses for a selfie where he was teargassed on May 30, 2020. He is suing his superiors for allegedly restricting his off-duty freedom of speech.

The National Guard Bureau has issued a memo instructing state Guard units to stop applying Defense Department restrictions on protest participation to Guard troops who are not on active federal orders, Army Times has learned. The 26 JUL memorandum, signed by Air Force Col. Kevin Mulcahy, NGB's deputy director for manpower and personnel, was filed as part of the government's response to a federal lawsuit by Army Capt. Alan Kennedy, a Colorado National Guard lawyer. Army Times obtained the memo through court records.

Army Capt. Alan Kennedy, a part-time JAG in the Colorado National Guard, is suing his superiors for giving him discipline and reprimands he claims limited his off-duty freedom of speech. The memo clarifies that Defense Department Instruction 1325.06, "Handling Dissident and Protest Activities Among Members of the Armed Forces," does not apply to National Guard troops who are not "in a Title 10 duty status under federal command and control." The memo effectively means that the National Guard can't restrict what protests its troops attend, save for specific and narrow circumstances.

National Guard troops most frequently serve in Title 32 or state active-duty statuses, in which they are under the command and control of their state or, when the Emergency Management Assistance Compact is activated, another state. Title 10 orders are only used for Guard troops in situations that require presidential command and control. This includes mobilizations and deployments ordered by the president, individual volunteer tours with active-duty units, overseas training and certain NGB assignments. The memorandum has significant ramifications in Kennedy's ongoing lawsuit, which began in March. The case could also have far-reaching effects on the more than 440,000 members of the National Guard across the country.

The Federal Lawsuit

In March 2021 Kennedy sued his chain of command, claiming it had unconstitutionally restricted his First Amendment rights when Colorado National Guard leaders issued him a pair of reprimands — one for his participation in a May 2020 Black Lives Matter protest, and a second for writing an opinion article in a local newspaper questioning his chain of command's decision to investigate his protest participation. He also says they filed a negative evaluation as a result. Kennedy was teargassed while participating in what

was otherwise a peaceful daytime protest in Denver at the height of the nationwide protest movement in the wake of George Floyd's death at the hands of police.

Kennedy's first reprimand was for violating the Defense Department instruction that NGB now says shouldn't have applied to him, because he was not in a Title 10 duty status during the protest. The DoDI bans even off-duty troops from participating in protests where "violence is likely to occur" — and Colorado National Guard leaders had faulted Kennedy under that premise. Initially, a Colorado National Guard investigation found Kennedy had not violated "any regulations, prohibitions, limitations, guidance, standards, policies or federal statute" by participating in the protest. But Col. Charles Beatty, the state's chief of staff who had ordered the investigation, modified the findings and added a recommendation that Kennedy receive a reprimand for participating in a protest where "violence was likely to occur."

An investigation ordered by the state's adjutant general, Army Brig. Gen. Laura Clellan, found that Beatty and Colorado Guard officials had a "good faith, yet mistaken understanding" of the protest rules in believing they applied to guardsmen not in a Title 10 duty status. "As a result it was improper to investigate or reprimand CPT Kennedy for violation of DoDI 1325.06," Clellan said in the investigation report, which Army Times obtained from court records. "The Department of Defense's determination ... was not available to the Colorado National Guard when the DoDI was applied to CPT Kennedy, so I find that command did not commit misconduct."

Although the state has now acknowledged Kennedy was correct that he shouldn't have been punished for participating in the protest, he is not satisfied with the result. And he is still fighting to have the second reprimand — which he received for protesting his chain of command's decision to investigate his protest participation — and to have the allegedly negative evaluation withdrawn. Lawyers from the Colorado Attorney General's Office and the U.S. Attorney's Office, representing the Guard and Army leaders, asked a federal judge to dismiss Kennedy's suit on Monday, according to court records.

The government's attorneys argue the court can't consider the issue because the Army hasn't finished considering Kennedy's administrative appeals of the second reprimand and the evaluation. Government attorneys also said in their motion — which Army Times obtained via court records — that the first reprimand is now moot because it was destroyed after one year, plus the new memorandum clarifying the DoDI's applicability means that it should not have been issued in the first place. "We're pleased that the military is conceding that my Black Lives Matter protest participation should never have been investigated or punished," Kennedy said Thursday in a phone interview with Army Times.

But he said he's trying to make a larger point: that all protest restrictions on off-duty troops are improper and unconstitutional. He pointed to the Federal Reserve components of the Army, Air Force, Navy and Marine Corps, whose members serve in a Title 10 duty status on a monthly basis. "Does this mean that they're prohibited from participating in Black Lives Matter protests simply because a general believes that 'violence is likely to result?'" he said. "I could be put on Title 10 orders tomorrow, or be transferred to the Army Reserve. At that point, am I prohibited from protesting racism or writing op-eds about it? That's why those are constitutional questions we need the court to decide."

Kennedy described the Guard's memo clarifying the applicability of the protest regulations as an "11th-hour memo." "It seems like the National Guard wants to make sure that the courts don't address the constitutional questions while still punishing me for exercising my First Amendment rights," he said. Kennedy — who served as a presidential elector for Joe Biden in the 2020 Electoral College vote and

unsuccessfully ran for the Colorado State Senate in 2018 — has seen his profile rise in recent months, partially due to the lawsuit.

The American Bar Association, a professional organization for attorneys, recognized Kennedy as one of the national group's "top 40 young lawyers" this year. The ABA described him as "an outspoken advocate for justice" who, through the suit, "defended the right to protest racism." "The bottom line is that I don't lose all of my constitutional rights, simply because I joined the military," Kennedy said.

[Source: ArmyTimes | Davis Winkie| Auguat 7, 2021 ++]

Coronavirus Vaccines

Update 38: Booster Shots

Pfizer said 28 JUL that a third dose of its COVID-19 shot "strongly boosts" the body's immune response against the delta variant of the coronavirus. In slides the drugmaker posted ahead of an earnings call, Pfizer showed data that antibody levels against the delta variant were five times higher in people aged 18 to 55 after a third dose and 11 times higher in 65- to 85-year-olds. Pfizer said 8 JUL that it plans to file for FDA authorization for a third dose of its vaccine. The same day, the CDC and FDA released a joint statement saying booster shots aren't currently necessary for those fully vaccinated against COVID-19. It's still unclear when and if booster shots will be necessary.

Moderna is developing a new form of its COVID-19 vaccine that could be used as a booster shot to specifically target a variant of the coronavirus first discovered in South Africa, The New York Times reported 25 JAN. The drugmaker said that its current vaccine is effective against both the variants discovered in the U.K. and South Africa, but it appears to be less effective against the South African variant in a preliminary study. The study included blood samples from eight people who were given the full two doses of Moderna's vaccine, as well as two monkeys that were vaccinated. The variant discovered in the U.K. had no effect on the level of antibodies found in the blood, but the variant discovered in South Africa showed a six fold reduction in antibodies, the Times reported. Moderna said even after the reduction, the antibody levels "remain above levels that are expected to be protective," and the booster shot is being developed as an "insurance policy," Tak Zaks, MD, PhD, Moderna's chief medical officer told the Times.

"In the event that this virus continues to mutate in this direction, and a year from now is still circulating in some way, we think it's prudent that we have tools like a booster vaccine to address that," Moderna's president, Stephen Hoge, MD, told the Journal. "We may have to begin thinking about this like influenza vaccines and start rolling out regular annual vaccinations" with modified vaccines that target different strains, Peter Hotez, MD, PhD, dean of the National School of Tropical Medicine at Baylor College of Medicine in Texas, told the Journal.

The CDC's Advisory Committee on Immunization Practices met 22 JUL to discuss the potential need for COVID-19 vaccine booster shots. The meeting was the first formal consideration of boosters for people who've already gotten the full dosage, the American Hospital Association said in a 14 JUL news release. The federal committee is a group of medical and public health experts who develop recommendations on how to use vaccines. The meeting agenda stated the group was to discuss clinical considerations for booster shots in immunocompromised people. The panel was also to discuss the risk of Guillain-Barré syndrome

from Johnson & Johnson's COVID-19 vaccines. The FDA issued a warning 12 JUL about a risk of the rare neurological disorder linked to the vaccine.

The CDC has estimated that 1.1 million people have received an unauthorized third dose of either Pfizer or Moderna's COVID-19 vaccine, according to an internal CDC document obtained by ABC News. The publication reported Aug. 10 that the number is likely an undercount because it only included people who received Moderna or Pfizer's shot and got a booster, not those who received Johnson & Johnson's. It's unclear if the people who got a booster shot did so under the direction of a physician. The FDA has not authorized booster shots, but there have been reports of some physicians encouraging severely immunocompromised people to get them, ABC reported. The FDA has said it expects to establish a national strategy on booster shots by early September. But the World Health Organization on 4 AUG called for a moratorium on booster shots until more low-income countries receive access to first doses.

The CDC said in a statement, "We do not comment on leaked documents." Florida is among the states reporting the highest number of people getting boosters, ABC reported, followed by Ohio, California, Illinois and Tennessee. Several people who got an unauthorized booster told Insider they did so out of fear over the delta variant, as well as the fear that Johnson & Johnson's vaccine isn't as effective as mRNA shots. Experts told The Hill that antibody levels aren't the only measure of protection against the virus, as there are other parts of the immune system that are activated against the virus. [Source: Becker's Hospital Review | Maria Anderson | JUL 15, 25, 28 & AUG 10, 2021 ++]

Healthcare Job Openings

Many More than People Seeking Work

A complicated labor market has employers trying to "buy back job applicants' COVID lifestyle," CNBC reports. The U.S. Department of Labor identified about 8.7 million people seeking work in its latest jobs numbers, CNBC reports. At the same time, jobs board Indeed.com estimated 9.8 million job vacancies as of 16 JUL, which was a few days after the department's timetable for its monthly numbers. "This is one of the most complex labor markets in recent memory," Scott Hamilton, global managing director for the human resources and compensation consulting practice at Gallagher, told CNBC. "One of the biggest factors is employers are essentially having to buy back job applicants' COVID lifestyle."

In healthcare, health systems are vying for critical talent with five-figure signing bonuses that are as much as \$30,000. The prevalence of the early incentive across industries is on the rise. Job posts advertising some type of hiring incentive have more than doubled since July 2020, and searches for terms such as "hiring bonus" also have doubled, according to an analysis from Indeed. Healthcare gained nearly 37,000 jobs in July, with 18,300 of those among hospitals, according to the U.S. Bureau of Labor Statistics. Overall, employment in healthcare is down by 502,000 since February 2020.

A few factors are likely driving labor churn and shortages in healthcare, including pandemic-fueled exhaustion, early retirements and people with financial cushions and in-demand skills opting to make career changes. These disruptions come in addition to projected shortages of nurses and physicians before the pandemic started. [Source: Becker's Hospital Review | Molly Gamble| August 9, 2021 ++]

Windows 11

Five Things to Know About Microsoft's New Operating System



Microsoft just moved your Windows Start button. But don't worry, you can move it back. The redesign of the iconic Windows menu, now in the center of the screen rather than the corner, is just one of a slew of changes that Microsoft announced 29 JUL for the next version of the software that runs your home PC or the laptop you've been assigned to use at work or school.

With Windows 11, which will arrive later this year, Microsoft is giving its old-faithful operating system a facelift and trying to make it more relevant to a post-pandemic world where we work and communicate differently. Microsoft's video chat service Teams is built right in - and, in a first, you'll also be able to use some of the Android apps previously just available on phones and tablets. This upgrade, the first new flagship version of Windows in six years, is a sign that Microsoft is on the defensive. It is still by far the most popular laptop and desktop computer software, with Windows 10 used by some 1.3 billion people. But in recent years, it lost market share to computers running Google's Internet-focused Chrome OS - particularly in schools - and even to Macs made by longtime rival Apple.

Windows 11 has been tweaked to work better on touch-screen computers that double as mobile tablets. And under the hood, Windows 11 will also run on computers with a kind of processor known as ARM, seen on mobile devices and used in Apple's latest computers, which are more power-efficient and get less hot. As much as Microsoft wants customers to love Windows, a large contingent likely isn't interested in new bells and whistles; they just don't want Microsoft to break what's already working. Microsoft squeezed a lot into a 45-minute online launch presentation filled with hyperbole about making Windows feel like "home" and partly derailed by streaming challenges. So we took a step back and picked the five most important things to know about Windows 11.

1. Move over Start menu.

It's the end of an era: The Start menu is no longer at the bottom left of your PC desktop. The new Start menu sits at the bottom middle and allows you to quickly see pinned apps, as well as a few recommended apps based on what you've used before. (Not to worry though - if you don't like it in the middle, there's a setting that lets you move it back to the corner.)

Windows 11 also comes with new, if basic, productivity shortcuts. If you tend to have multiple apps and windows going at once, you can hover over any window to reveal different options for organizing your screen. Maybe it's two windows side by side, or one big window with a few smaller ones floating next to it. Click on the configuration you want, and your windows will "snap" into that shape.

People who want to jump between entirely different desktops can do that, too. Not only can you have different desktops for home, school and work, but they'll also follow you around to whatever Windows 11 computer you're using. Your different computers can sync up over the cloud: Leave work, open your laptop at home, and your screen should be just how you left it - windows, tabs and all. The Start menu even saves your most recent files, so you don't have to click around to reopen them.

2. The Windows app store gets Android apps.

For the first time, you can get Android apps on your Windows PC, which is a big plus if your favorite apps have clunky Web versions like Instagram or no Web version at all, like Google Home. Now, Android apps will be downloadable in the Windows 11 app store, though you'll have to jump through a few hoops. The Android apps actually come through a partnership with the Amazon app store (used by Amazon's own Fire tablet devices), which you'll have to log into separately with an Amazon account.

It remains an open question how much people want Android apps on a PC. Past attempts to port Android apps into Windows have been technically tricky and largely unpopular. Partnering with Amazon to deliver Android apps could help — although Microsoft's last collaboration with Amazon, when it combined its Cortana voice assistant with Amazon's Alexa, was a flop. The security implications of Android apps on Windows 11 also aren't clear. Can Microsoft catch and stop any malware that might arrive hidden inside Android apps? Microsoft said it couldn't give any answers yet, since the companies are just beginning their partnership.

Microsoft is also trying to bolster its Windows app store by offering developers financial incentives not available on Apple's rival app store. [Apple has alienated developers](#) by taking large cuts of the revenue from in-app purchases; Microsoft announced it will give developers 100% of their earnings in many situations.

3. Windows gets live-updating widgets — and its own news feed.

Windows 11 also introduces a whole new screen of info. A panel of so-called widgets, which you access by swiping in from the left edge, makes Windows feel a bit more like a phone or tablet — and will offer up all sorts of new distractions. Widgets are like apps that include live updates, like weather, stocks and your calendar. You can pick the ones you want, and Microsoft says eventually it hopes to include more from content creators. (Longtime Windows PC owners may remember an earlier version of these called Microsoft Gadgets in the earlier, little-loved version called Windows Vista.)

The new widgets screen will also include its own feed of news articles, kind of like Facebook's algorithmically generated news feed. Microsoft says it will choose the news it presents using artificial intelligence that learns your preferences from what kinds of articles you interact with most often in the widget.

4. Teams is built in for video calls and chats.

For many of us, the must-have communication apps during the pandemic were Zoom and Slack. But Microsoft also made inroads with its Teams service, which combines video conferencing and chat into one. Now Microsoft is integrating Teams right inside Windows 11. You'll be able to contact and start chats with people directly from the Start menu. If those people aren't on Teams, you can message them over SMS instead, which sounds ... confusing? We'll reserve judgment until we see how it works.

It's a bold move for Microsoft. First, Teams might cause some confusion for people who have grown accustomed to Skype, a different video chat and communication app also owned (and promoted) by Microsoft. Second, Microsoft has also been [accused by Slack of using Teams for corporate bullying](#). Will Slack get the same ability as Teams to integrate directly into Windows 11? "We absolutely are going to run Slack great on Windows 11," Microsoft's corporate vice president, Yusuf Mehdi, told us.

5. You can download Windows 11 as a free update later this year.

Think of it as Santa's little upgrade. Microsoft was a little squishy on specifics, but a finished version of Windows 11 should be available around the 2021 holiday season. It will be a free update to owners of Windows 10 PCs — at least the newer ones that can run it. How will you know if your PC is fast enough? There are some hardware requirements, such as a newer processor, four gigabytes of RAM and at least 64 gigabytes of storage. Microsoft has a [PC-checker tool](#) you can use.

And the good news is Windows 11 is built on the same basic code base as Windows 10, so older apps and drivers mostly shouldn't break (like with the notorious Windows Vista). Finally, what happens if you don't upgrade? Microsoft says it will continue to support Windows 10 until Oct. 14, 2025.

[Source: The Washington Post |Geoffrey A. Fowler & Tatum Hunter | July 29, 2021 ++]

Frozen Foods

Those You Definitely Don't Want to Eat

Take a quick peek inside the average American's freezer and you're bound to find some sort of frozen food ranging from simple vegetables to elaborate meals. Frozen foods make cooking easier by eliminating the work of dicing and chopping, saving time when preparing dinner for the family. They also make for tasty alternatives to bringing lunch to work or school. But as you'll see, some kinds of frozen foods just can't hold a candle to freshly made and are best left at the store.

Leafy Greens

The best frozen foods are those that freeze quickly or have enough moisture to make up for that loss post-freeze. Leafy greens, such as kale, are too delicate. "The freezing process destroys the cell walls, leaving you with limp produce," says Jim Mumford, a chemical engineer who runs the website Jim Cooks Food Good. "Additionally, most greens are found chopped, which only works in certain applications. With the exception of spinach (used only for ravioli filling really), stick with fresh greens always."

Cucumbers, Onions, and Celery

Vegetables with a high water content, such as celery, also don't freeze well for much the same reason as leafy greens. Just thaw a bag of frozen chopped onions and compare the mushy, relatively flavorless result with a freshly chopped onion. "Freezing food is tricky business," Mumford says. "When you freeze something, the water turns to ice (obviously). This means in food, the water inside will expand and turn into a crystal. When you defrost, that crystal melts, often leaving behind damage from the ice itself."

Broccoli, Cauliflower, and Brussels Sprouts

Cruciferous vegetables such as these also are not fond of the freezer because of their relatively high water content. Thawed, these packaged veggies will be limp, not crisp and flavor will be less intense than fresh. Although you can't restore that good-as-fresh snap when cooking, proper preparation helps a lot. Brussels sprouts, for instance, should not be thawed before cooking; those melting ice crystals will destroy the sprouts' tender leaves. Instead, roast 'em in a preheated oven straight from the freezer.

Pasta

There are oodles of frozen pasta meals sold at the grocery store, from spaghetti and meatballs to lasagna. And pasta generally holds its shape and texture during the freezing process, especially if it's mixed with sauce. But if it wasn't prepared al dente before being frozen, odds are that pasta may be a bit mushier than you like. What's more, you can prepare a simple meal of spaghetti and jarred sauce in little more time than it would take to microwave the frozen equivalent.

Mayonnaise, Salad Dressings, and Cream Sauces

Dairy-based dressings and sauces tend to separate during the freezing and unfreezing process, according to the United States Department of Agriculture. The result doesn't just look gross; it also won't taste the same. Manufacturers get around this by adding emulsifiers and other ingredients to keep everything together. That doesn't make frozen foods with sauces and dressings inherently bad; just check the nutrition information before you buy.

Jams

This advice applies to home cooks. "Many people (including myself) love canning and processing fruit at the end of a season, and the freezer seems attractive to those applications as longer term storage," Mumford says. "Jams and the like are thickened with pectin, (akin to cornstarch in a gravy). Freezing alters the way pectin gels, and it never is the same again, resulting in watery, yet lumpy jam."

Tomatoes

Whatever you do, Mumford says, don't freeze raw tomatoes. "Cooked sauce is a great idea to store in the chill chest, but an uncooked sauce (called passata) should not even be chilled, let alone frozen. When tomatoes get below 41 degrees, a chemical change occurs within the tomato, turning off certain flavor compounds forever."

More Frozen Food Tips

- Check that expiration date: Most frozen foods can be stored safely in your freezer for up to three to four months, according to the United States Department of Agriculture.
- Never freeze canned food: Cans are liable to burst in the freezer because water (and anything that contains water) expands when it freezes. If you want to freeze canned food, remove it from the can and transfer it to a freeze-safe container.
- Make sure it's cooked: Those "sear marks" you see on some frozen chicken breasts, veggie burgers, and other foods don't necessarily mean those foods are fully cooked -- they may be little more than cosmetic. Check package labeling before consuming anything that you'd normally have to cook before eating.
- Freezer-burned food is okay to eat: Those leathery spots on that frozen pork chop indicate that air has penetrated the seal and dried out the food. Flavor may be affected, however.
- If you're going to buy frozen prepared foods, compare nutrition panels to buy items with as few ingredients as possible. An ingredient list should look like "Ingredients: organic spinach." Or this: "Ingredients: organic tomato sauce, vinegar, salt." Simple is good. "You should also know what you're putting into your body," says Wolbers, of Alexfergus.com. Check the fat and sodium content. "If you don't understand what you're eating, then don't buy the product."

[Source: Cheapism | Scott Nyerges | July 19, 2021 ++]

Hacks & Gadgets

Update 05: 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!



Pocket in Women's Underwear

Why do women have secret pockets sewn right into their underwear? Well, just because you can fit tampons and other small items into them doesn't make them secret pockets. They are actually called a panty gusset, it's simply extra fabric sewn in that most manufacturers don't bother to stitch it closed. To be fair, it's actually more comfortable without the extra seems. It also gives women that little pouch to use however they please.

Wooden Coat Hangers

Yes, wooden coat hangers are fancy and denote a touch of class, but that's not why they exist in the first place. Wooden coat hangers are designed specifically to help repel moths and various other creatures that may want to do damage to clothing. Heavy clothing, specifically coats and dresses made out of wool, can be vulnerable to various insects. The cedar wood used to make wooden hangers has a pleasing smell to it and is known to help repel moths and other bugs.

Detachable Headrest in Cars

As a kid, did you ever sit in the backseat on family road trips and play with the headrest of the person in the front seat? Come on, I'm not the only one, right? Anyway, you may have noticed that this headrest can completely come out of the seat. Is this a crazy flaw in car design? Nope. On the contrary, it's meant to be used in an emergency. If you're trapped in your car, you can pull out the headrest and use the long metal bars to break the window so you can get out. Yup, it's a life hack that could literally save your life someday.

Lines of Red Solo Cup

Okay, no judgment here, but we've all had way too much to drink out of those red solo cups at some point in our lives. Also, we've all probably been too busy to notice a series of horizontal lines on those cups. Guess what? Those ridged lines have a purpose; they tell us how much alcohol to put in the cup. The first line at the bottom measures one ounce, which is equivalent to one shot of hard liquor. The next line up is at five ounces, which is the perfect amount for a glass of one. The line at the top denotes 12 ounces, which

is the standard size of one beer. It turns out the red solo cup was trying to help you from drinking too much all along.

Use WD40 In Your Bathroom Faucets

Most people deal with hard water which over time can make things to become harder to do. For example, your shower or bath faucets, as hard water build-up, turning the hot water knob can become increasingly more difficult. Or the same can happen with the shower/bath diverter spout (that little thing you pull that will make the water come out of the faucet or showerhead). Instead of taking apart your faucet or paying a plumber to come to fix it, you can use WD40. Just take a can of WD40 (preferably one with a long flexible hose) and spray it inside of your faucet. The WD40 will loosen up the hard water and make the diverter work as smoothly as day 1. The same goes for a hard to turn shower knob, a spritz of WD40 and it will work like brand new.

Holes in Airplane Windows

Raise your hand if you freaked out a little the first time you had the window seat on an airplane and noticed a tiny hole in the window? There's no need to be ashamed; it's a little odd and disconcerting to see at first because you think it means the window is vulnerable to breaking mid-flight. However, there is an important reason why that hole is there. First of all, it's called the breather hole. When an airplane climbs, air pressure drops outside, but the cabin remains at a safe and comfortable level. The breather allows the two outer panes of the aircraft to deal with the pressure difference. Not to be alarmist, but if the outer pane becomes compromised, there would be a small air leak coming through the breather hole. However, this is a rare occurrence and the plane would still be able to cope with the pressure.

Flaps on Juice Boxes

Why do juice boxes have those heavy flaps toward the top? Well, look at the picture and you'll see why. This young fellow has figured out that those bulky flaps can be folded outward so that they're easier for children to hold. Remember, juice boxes are meant for those ages 2 to 10, and folding out the flaps makes it easier for small hands to hold the juice box without dropping it. If you didn't know that, don't worry about it because you're probably too old to be drinking from a juice box anyway.

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

Airline Logic

Food



Vocabulary

Some Words to Enhance Yours | 210815

Which word best matches these example sentences?

- (a) Mary made a homemade journal by binding a _____ with leather string.
(b) I collected a _____ of high-quality paper to create a scrapbook from our travels.
(c) *Haughty – Quire – Anthropomorphic – Alimentation*
- (a) No one can quite comprehend the _____ of time.
(b) Those experiencing homelessness may be slipping deeper into the _____ of despair.
(c) *Mitzvah – Plethora – Maudlin – Abyss*
- (a) When the new boss was hired, the team acted with _____ and compliance to her wishes.
(b) *Deference – Linchpin – Ebullient – Platitude*
- (a) The rattlesnake is an incredibly dangerous, _____ snake commonly found in the southern United States.
(b) *Virulent – Cretonne – Plethora – Meritorious*
- (a) Fortunately for those afraid of them, dinosaurs are no longer _____.
(b) *Pugnacious – Resplendent – Antiseptic – Extant*
- (a) After waking up at 1 a.m. to go Black Friday shopping, she was _____ed with shopping.
(b) *Accoutrements – Abysmal – Morass – Surfeit*
- (a) The friends engaged in _____ from time to time when they played cards.
(b) *Hearsay – Volitional – Noisome – Persiflage*
- (a) The community demanded an _____ of a condition in the home owners association bylaws.
(b) *Austere – Abrogation – Obelus – Troglodyte*
- (a) I used 'old wise tale' which is an _____ for 'old wives tale.'
(b) The editor caught an _____ in the article she was proofreading.
(c) *Eggcorn – Tomfoolery – Prosopopoeia – Cretonne*
- (a) All of the employees felt they could speak candidly with Joe, the avuncular CEO.
(b) Jack was filled with avuncular pride when he held his new niece for the first time.
(c) *Akimbo – Campanile – Malaise – Avuncular*

Answers

- Quire [k wī(ə)r] - 25 (formerly 24) sheets of paper; one twentieth of a ream.
- Abyss [uh-bis] - anything profoundly unfathomable or eternal.
- Deference [def-er-uhns] - respectful submission or yielding to the judgment, opinion, will, etc., of another,
- Virulent [vir-yuh-luhnt, vir-uh-] - actively poisonous; intensely noxious.
- Extant [ek-stuhnt] - in existence; still existing; not destroyed or lost.

6. Surfeit [sur-fit] - *noun*: excess; an excessive amount. - *verb*: to supply with anything to excess or satiety; satiate.
7. Persiflage [pur-suh-flahzh] - light and slightly contemptuous mockery or banter.
8. Abrogation [ab-ruh-gey-shuhn] - the repeal or abolition of a law, right, or agreement.
9. Eggcorn [eg-kawrn] - a word or phrase that is a seemingly logical alteration of another word or phrase that sounds similar and has been misheard or misinterpreted.
10. Avuncular [uh-vuhng-kyuh-ler] - acting like an uncle, as in being kind, patient, generous, etc., especially to younger people; of or relating to an uncle.

News of the Weird

AUG 01 thru 15, 2021

Happy Accident – Barrington, N.J., resident Louis Angelino III, 27, works at a liquor store, but lately he's been cleaning friends' houses to make some extra cash. One day in June, Angelino was scheduled to clean the home of his friend Mark, NJ.com reported. He showed up, found the key under the mat, and spent 2.5 hours making the townhome sparkle. That's when Mark called him to see if he'd been able to get the job done, and Angelino said, "I'm literally in your living room right now playing with your cats." But Mark replied: "Louis, I don't have any cats." Turns out Angelino had written down the wrong address and tidied up a neighbor's home instead. Mark left a note for Tom and Beth Motzel, explaining the mix-up. Tom arrived home before his wife and called her, saying, "You won't believe it. Someone broke into our house and cleaned the entire thing, Swiffer and all." Beth has dubbed Angelino the Cleaning Fairy, and his business is taking off. [Politico, 6/17/2021]

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Fixer-Upper – Sara Weaver and her husband found their dream farmhouse in Skippack, Pennsylvania, and bought it in December in a bit of a rush. They decided to forgo an inspection, but they did note that the seller's disclosure mentioned "bees in wall." It wasn't until the weather warmed, however, that the Weavers became aware of the extent of the bees. When Allan Lattanzi, a beekeeper in the area, came to remove them in late July, he eventually ended up with 450,000 bees, comprising three colonies. CNN reported that the Weavers paid \$12,000 for the removal, which involved taking slate tiles off the outside wall one by one. Lattanzi estimates the bees had been there for 35 years; he had been called to the residence once before but the owner at that time didn't want to pay for the removal. When the Weavers took ownership, the house "was so dirty," Weaver said, "and now that I'm thinking about it, I originally thought it was dirt on the windows that I cleaned but it was probably honey because there were drip marks." [CNN, 8/2/2021]

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Latest Religious Message – WXIX-TV reported that Charles Mullins, 65, was arrested on 3 AUG and charged with arson after a fire at his home in Boone County, Kentucky. According to police, firefighters were called to Mullins' home around 3:15 that morning. Mullins admitted that he started the fire by turning on the gas stove, pouring gasoline around the house and then lighting a piece of paper. Mullins said God had told him to start the fire and leave Kentucky, which he probably won't be doing for some time now. He was held on \$25,000 bond. [WXIX, 8/3/2021]

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Bad Behavior – Frontier Airlines flight attendants and passengers had to resort to duct tape on a flight from Philadelphia to Miami on 31 JUL, ABC6-TV reported. Maxwell Berry, 22, of Norwalk, Ohio, initially brushed his hand against a female flight attendant's backside, then spilled a drink on his shirt. He went to the restroom and emerged without his shirt, the police report said, and an attendant helped him get another shirt from his carry-on bag. Berry then walked around for about 15 minutes before groping the chests of female flight attendants. As a male flight attendant watched over him, Berry punched him in the face, at which point other passengers took matters into their own hands and restrained him in his seat with duct tape. He was taken into custody when the flight landed and charged with three counts of battery. [ABC6, 8/3/2021]

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Extreme Measures – In London, Ontario, a persnickety homeowner took matters into his own hands on 30 JUL when he ran his car into a neighbor who had been urinating on his lawn, BlogTO reported. The 38-year-old driver struck the victim, throwing him several meters and causing a gash on the back of his head. The driver was charged with dangerous operation of a vehicle causing bodily harm, which could get him 10 years in prison. [BlogTO, 8/4/2021]

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Sign of the Times – Jesse Jones of Raleigh, North Carolina, has adapted some of his infamous Halloween decorations for a different purpose: He has erected a 13-foot skeleton in his front yard with a sign attached that reads, "Not Vaccinated See You Soon Idiots!" WRAL-TV reported that Jones also set up some tombstones with messages directed at vaccine deniers. He lost his mother-in-law to COVID-19 and hopes his display will get people to focus on the recommendations coming from the CDC. [WRAL, 8/4/2021]

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Bright Idea – Toyota Motor Corp. publicly scolded the mayor of Nagoya, Japan, for "biting" an Olympic gold medal at an event celebrating medal-winner Miu Goto, a softball pitcher. On Aug. 4, Mayor Takashi Kawamura pulled down his mask and pretended to chomp on Goto's medal for photos, Reuters reported, but social media objected: Some suggested Goto get a replacement medal because of the germs transferred. Toyota was sterner: "It is unfortunate that he was unable to feel admiration and respect for the athlete. And it is extremely regrettable that he was unable to give consideration to infection prevention," a statement read. A chastened Kawamura made a televised apology, saying he would "reflect on" his actions. [Reuters, 8/5/2021]

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

Have You Heard or Seen?

Potpourri #3 | Little Johnny 3 | Think Toons

Potpourri #3

- A Polish immigrant went to the DMV to apply for a driver's license. First, of course, he had to take an eyesight test involving a card with the letters 'C Z W I X N O S T A C Z.' 'Can you read this?' the officer asked. 'Read it?' the Polish guy replied, 'I know the guy.'

- A wife was making a breakfast of fried eggs for her husband. Suddenly, her husband burst into the kitchen. 'Careful,' he said, 'CAREFUL! Put in some more butter! Oh my gosh! You're cooking too many at once. TOO MANY! Turn them! TURN THEM NOW! We need more butter. Oh my gosh! WHERE are we going to get MORE BUTTER? They're going to STICK! Careful. CAREFUL! I said be CAREFUL! You NEVER listen to me when you're cooking! Never! Turn them! Hurry up! Are you CRAZY? Have you LOST your mind? Don't forget to salt them. You know you always forget to salt them. Use the! salt. USE THE SALT! THE SALT!' The wife stared at him. 'What in the world is wrong with you? You think I don't know how to fry a couple of eggs?' The husband calmly replied, 'I just wanted to show you what it feels like when I'm driving.'
- Fifty-one years ago, Herman James, a North Carolina mountain man, was drafted by the Army. On his first day in basic training, the Army issued him a comb. That afternoon the Army barber sheared off all his hair. On his second day, the Army issued Herman a toothbrush. That afternoon the Army dentist yanked seven of his teeth. On the third day, the Army issued him a jock strap. The Army has been looking for Herman for 51 years.
- February 2017 calendar structure will not occur again in your life time. February 2017 has: 4 Sundays, Mondays, Tuesdays, Wednesdays, Thursdays, Fridays & Saturdays This happens once every 823 years
- A DEA officer stops at a ranch in Texas, and talks with the elderly rancher.
He tells the rancher, "I need to inspect your ranch for illegally grown drugs."
The rancher says, "Okay, but do not go in that field over there," as he points out the location.
The DEA officer verbally explodes saying, "Mister, I have the authority of the Federal Government with me."
Reaching into his rear pants pocket, he removes his badge and proudly displays it to the rancher.
"See this badge? This badge means I am allowed to go wherever I wish.... On any land.. No questions asked or answers given. Have I made myself clear? Do you understand? "
The rancher nods politely, apologizes, and goes about his chores.

A short time later, the elderly rancher hears loud screams and sees the DEA officer running for his life chased by the rancher's big Santa Gertrudis Bull..
With every step the bull is gaining ground on the officer, and it seems likely that he'll get gored before he reaches safety.
The officer is clearly terrified.
The rancher throws down his tools, runs to the fence and yells at the top of his lungs...
"Your badge... Show him your badge!"

Little Johnny 3

Little Johnny comes down to breakfast. Since they live on a farm his mother asks if he had don his chores Not Yet," says Little Johnny.

His mother tells him no breakfast until h does his chores. Well, he's a little passed off, so he goes to feed the chickens, and he kicks a chicken. Hoe goes to feed the cows, and he kicks a cow. He goes to feed the pigs, and he kicks a pig.

He goes back to breakfast and his mother gives him a bowl of dry cereal. "How come I don't get any eggs and bacon?" Why don't I have any milk in my cereal?" he asks.

“Well,” his mother says, “I saw you kick a chicken, so you don’t get any eggs for a week. I saw you kick the pig, so you don’t get any bacon for a week either. I also saw you kick the cow, so for a week you aren’t getting any milk.

Just then, his father come down for breakfast and kicks the cat halfway across the kitchen. Little Johnny looks up at his mother with a smile, and say: “Are you going to tell him, or should I?”

o-o-O-o-o-

Little Johnny sees his Daddy’s caree passing the playground and king into the wood. Curious, he follows the care and sees Daddy and Aunt Jane kissing.

Johnny finds this so exciting and can barely contain himself as he runs home and starts to tell mother excitedly. “MOMMY, MOMMEY, I Was At The Playground and ...”. Mommy tells him to slow down, but she wants to hear th story.

So, Johnny tells her. “I was at the payground and saw Daddy’s car go into the woodswith aunt Jane. I went to look nd Daddy wa giving Aunt Jane a big kiss, then he helped her tke off her shirt, hen Aun Jane helped Daddy take off his pants off, then Aunt Jane laid down in the seat, then Daddy ...”

At this point, Mommy cut him off and said, “Johnny, this is such an interesting story, suppose you save the rst of it for supper time. I want to see Daddy’s face when you tell it tonight.”

At the dinner table that night, Mommy ask Johnny to tell his story. He describe the car into the woods, the undressing, laying down on the seat, and, “Then Daddy and Aunt Jane did the same thing Mommy and Uncle Jeff used to do when Daddy was in the Army.”

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A teacher asks little Johnny a Question. “If I give you two cats, and another two cats, and another two cats, how many cats would you have?” Little Johnny: Seven!

Teacher, “No. Listen carefully. If I give you two cats, and another two cats, and another two cats, how many cats would you have?” Little Johnny: Seven!

Teacher, “Let me put it to you differently. If I give you two apples, and another two apples, and another two apples, how many apples would you have?” Little Johnny: Six!

Teacher, “Good. If I give you two cats, and another two cats, and another two cats, how many cats would you have?” Little Johnny: Seven!

Teacher, “Johnny, Where in the heck do you get seven from?”

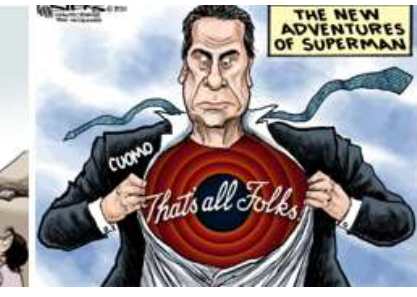
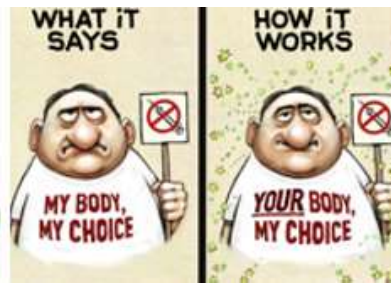
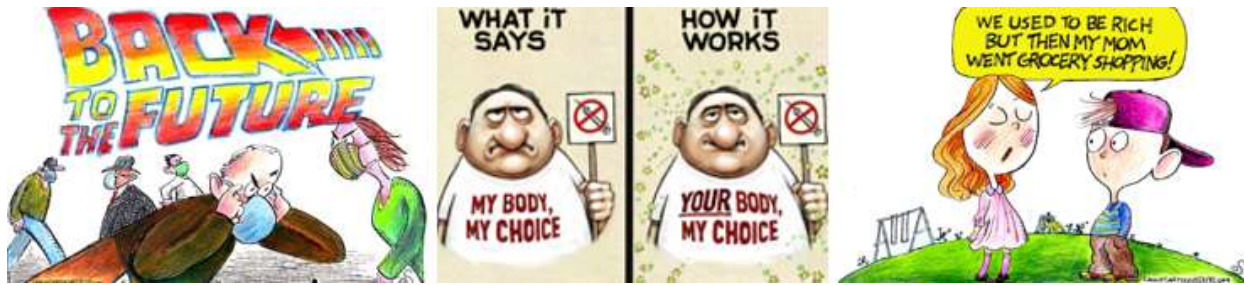
Little Johnny, “Because I already have a cat at home!”.

Thought of the Week

““The problem with internet quotes is that you can't always depend on their accuracy”

— **Abraham Lincoln, 1864**

Think Toons



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