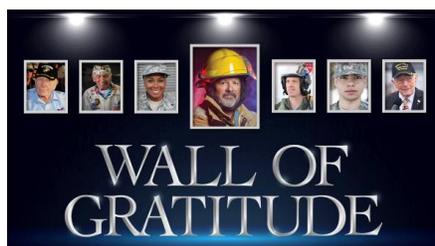


RAO

BULLETIN

1 December 2018



PDF Edition

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1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.

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*** DoD ***



DoD Audits Update 03 ► First Ever Audit Results

The first-ever audit of the of the \$2.7 trillion enterprise that is the Defense Department identified widespread problems in cybersecurity, but found little in the way of savings that could offset potential budget cuts next year, according to Pentagon and Congressional officials. Without going into detail, Defense Secretary Jim Mattis, in a

statement on the report, said the audit identified "multiple material weaknesses" across the department but also provided "invaluable information that will help us target and prioritize corrective actions."

David Norquist, the Pentagon's comptroller and prime mover behind the audit, said no glaring instances of fraud were found but the Army, Navy, Air Force, Marines, Special Operations and the Transportation Command all received failing grades. "We didn't pass. That's the blunt and bottom line. We have issues and we're going to fix them," Norquist said. That was to be expected in a first-time audit, Norquist told defense reporters in a Pentagon news conference shortly before the audit's release Thursday night. "If you're not fixing it, the auditors will come back in exactly a year and find you didn't fix it," Norquist said before the report's release. "And they're going to come the next year, and the next year until you fix it, so each year I'll be able to tell you how many findings we closed."

Occasionally, the auditors turned up problems that turned out not to be problems, Norquist said, which is what happened when they went looking at Hill Air Force Base in Utah. The Hill database listed \$53 million-worth of missile motors as broken and in need of repair. When the auditors went to look at them, the motors were found to be in working order -- it was a problem in labeling, the audit report said. One of the "material weaknesses," as Mattis put it, was in the area of cybersecurity throughout the department, Norquist said. "Our single largest number of findings is IT security around our businesses," Norquist said, and it "reflects the challenges that the department faces in IT security."

One area of concern was in security clearances for personnel and "terminating user access when they depart," Norquist said. The department also had to do a better job of "monitoring sensitive users, people who have special authorities, making sure there is careful monitoring to that," Norquist said. "Our single largest number of findings is IT security around our business systems. We thought this was likely."

Mattis has been pushing DoD managers to find efficiencies and savings on contracts and operations to fund improvements in the lethality and readiness of the force, and also to guard against potential budget cuts in the new Congress. President Donald Trump has already warned that he could ask for five percent budget cuts next year across all government departments. In a statement on the audit, Rep. Mac Thornberry (R-TX), the outgoing chairman of the House Armed Services Committee, urged against using the audit as an excuse to cut military funding. The audit should be used to make the military "more efficient and agile," Thornberry said, and "it should not be used as an excuse for arbitrary cuts that reverse the progress we have begun on rebuilding our strength and readiness."

Deputy Defense Secretary Patrick Shanahan, who has called DoD a "\$2.7 trillion enterprise" when all the ships, planes, tanks, missiles, salaries and buildings are counted on top of the budget, agreed with Norquist that failures uncovered by the audit were to be expected in the first attempt. "We never thought we were going to pass an audit, right? Everyone was betting against us that we wouldn't even do the audit," Shanahan told defense reporters 15 NOV. [Source: Military.com | By Richard Sisk | November 16, 2018 ++]

PTSD Update 249 ► Judge Allows Class-Action Lawsuit Over Discharges

Thousands of Navy and Marine Corps veterans of Iraq and Afghanistan who developed post-traumatic stress disorder but were denied Veterans Affairs health benefits have been given a green light to sue the military, under a ruling by a federal judge in Connecticut. Senior U.S. District Judge Charles Haight Jr. in New Haven on 22 NOV certified a class-action lawsuit against Navy Secretary Richard Spencer by veterans who say they were unfairly given less-than-honorable discharges for minor infractions linked to their untreated mental health problems. The discharge designation prevents them from getting VA benefits including mental health treatment.

"This decision is a victory for the tens of thousands of military veterans suffering from service-connected PTSD and TBI (traumatic brain injury)," lead plaintiff and Marine veteran Tyson Manker, of Jacksonville, Illinois, said in a statement 23 NOV. "The fact that the Court has now recognized this class of veterans is further evidence of the

Department of Defense's disgraceful violation of the legal rights of the men and women who have served their country."

Manker developed PTSD after serving in the 2003 invasion of Iraq and received an other-than-honorable discharge for a single incident of self-medicating himself with an illegal drug, according to the lawsuit. The Naval Discharge Review Board rejected his request for a discharge upgrade, as it has done with similar applications by thousands of other veterans. Navy officials did not immediately return messages seeking comment Friday. The Connecticut U.S. Attorney's Office, which is defending the Navy against the lawsuit, declined to comment.

In a court filing, a federal prosecutor listed several reasons why a class-action lawsuit should be rejected, including that the plaintiffs could reapply for discharge upgrades under new rules put in place last year that call for more leniency for veterans with mental health problems. Yale Law School students are representing the veterans and have filed a similar lawsuit against the Army. They say nearly a third of the more than 2 million Americans who served in Iraq or Afghanistan suffer from PTSD and related mental health conditions and the military is issuing less-than-honorable discharges at historically high rates, often for minor infractions attributable to undiagnosed mental illness.

Last year, the discharge review boards for the Army and Air Force granted about 51 percent of discharge upgrade applications involving PTSD, while the Navy board granted only 16 percent. Haight called the discrepancy "stark." Another plaintiff in the Navy lawsuit, which was filed in March, is the Connecticut-based National Veterans Council for Legal Redress, a group of veterans with less-than-honorable discharges. "We filed this lawsuit to make sure that the Iraq and Afghanistan veterans with service-connected PTSD do not suffer the same injustices as the Vietnam generation," said Garry Monk, executive director of the veterans group. "We are thrilled with the court's decision and look forward to creating a world where it doesn't take years of wading through unlawful procedures for these veterans to get relief." [Source: The Associated Press | Dave Collins | November 16, 2018 ++]

Arlington National Cemetery Update 79 ► Xmas Wreaths | Volunteers Needed

With the holiday season in full force, volunteers are needed to place wreaths at Arlington National Cemetery for an annual event held every December to honor our nation's fallen veterans. The organization Wreaths Across America is looking for people to join them on National Wreaths Across America Day to place 246,700 wreaths on all headstones and markers at the Arlington, Virginia cemetery. This year, it will be held on Saturday, 15 DEC. A convoy of tractor trailers carrying more than 250,000 balsam wreaths will be leaving from Maine on 8 DEC for the weeklong voyage to Virginia.

The Wreaths Across America annual escort of handmade, balsam wreaths has become known as the country's longest veterans' parade. Marshal – National President of American Gold Star Mothers Inc., Becky Christmas – will lead the caravan as it travels down the East Coast stopping at schools, memorials and other locations along the way to spread the mission to REMEMBER, HONOR and TEACH. The escort is scheduled to make stops in Maine, New Hampshire, Massachusetts, Connecticut, New Jersey, Delaware, Maryland and Washington D.C. before arriving at Arlington National Cemetery on the morning of Saturday, 15 DEC. Chevrolet, who has generously sponsored the escort vehicles transporting participating Gold Star families and veterans for the last four years, will again provide 12 wrapped vehicles in addition to sponsoring 4,000 wreaths for Arlington. Click [View The Schedule](#) to see times and stop locations of the convoy.

More than 75,000 volunteers gathered at Arlington National Cemetery to take part in last year's event. In total, more than 1.5 million remembrance wreaths were placed at more than 1,400 other locations across the country last December. This will be the 27th year that wreaths will be placed at Arlington National Cemetery – a tradition that dates back to 1992. It began when Maine wreath maker Morrill Worcester donated 5,000 wreaths to Arlington

National Cemetery. “We understand we have Veterans Day in the fall and Memorial Day in the spring, but our service members sacrifice their time and safety every single day of the year to preserve our freedoms,” Wreaths Across America wrote on its website. “In many homes, there is an empty seat for one who is serving or one who made the ultimate sacrifice for our country. There is no better time to express our appreciation than during the hustle and bustle of the holiday season. Hopefully you will join them at any of the more than 1,400 participating locations to show our veterans and their families that we will not forget. We will never forget.”



In addition to volunteering, the non-profit group also seeks donors to help raise money for the wreaths. The cost to sponsor a veteran’s wreath is \$15. For more information on how to volunteer or donate, go to www.wreathscrossamerica.org. [Source: FOX5DC | November 26, 2018 ++]

Transgender Lawsuits Update 11 ► Trump Again Asks Supreme Court To Intervene

The Trump administration on 23 NOV once again asked the Supreme Court to bypass the usual legal process to take on another controversial issue: President Trump’s decision to ban transgender people from military service. Solicitor General Noel J. Francisco asked the justices to consolidate the challenges to the ban — which so far have been successful in lower courts — and rule on the issue in its current term. Civil rights groups and gay rights organizations are fighting the president’s order that would prohibit transgender men and women from enlisting, possibly subjecting current service members to discharge and denying them certain medical care.

Trump announced in a July 2017 tweet that he was reversing an Obama administration policy allowing transgender men and women to serve openly and to receive funding for sex-reassignment surgery. Trump’s message that “the United States Government will not accept or allow transgender individuals to serve in any capacity in the U.S. Military” surprised military leaders and members of Congress. Trump said he was “doing the military a great favor” by “coming out and just saying it.” In July 2017, a federal judge blocked enforcement of President Trump’s three-month-old directive barring transgender troops from serving in the military.

Trump issued a memorandum ordering Secretary of Defense Jim Mattis to submit “a plan for implementing” the ban. The Mattis plan was submitted earlier this year. But it has not satisfied judges in lower courts, who have issued injunctions to keep the current policy in place. “The decisions imposing those injunctions are wrong, and they warrant this Court’s immediate review,” Francisco wrote Friday. Challengers have cited Trump’s statements to argue that the directive is the result of discrimination, rather than a study of how allowing transgender personnel affects the military. Lower court judges have largely agreed. “There is absolutely no support for the claim that the ongoing service of transgender people would have any negative effect on the military at all. In fact, there is considerable evidence that it is the discharge and banning of such individuals that would have such effects,” U.S. District Judge Colleen Kollar-Kotelly wrote last spring in a case filed in D.C.

The U.S. Court of Appeals for the 9th Circuit has heard arguments on the merits of the case but has not yet issued an opinion. The U.S. Court of Appeals for the D.C. Circuit is scheduled to hear an appeal of the ruling next month. Normally, the Supreme Court waits to take action until regional appeals courts have ruled. But Francisco told the Supreme Court the administration cannot afford to wait for those circuits to decide, and that the justices should accept the cases now so they can be heard in the current term. “The military has been forced to maintain [its] prior policy for nearly a year,” Francisco wrote. “And absent this court’s prompt intervention, it is unlikely that the military will be able to implement its new policy any time soon.” Francisco added that “Secretary Mattis and a panel of senior military leaders and other experts determined that the prior policy . . . posed too great a risk to military effectiveness and lethality.”

Lawyers for those challenging the policy change said there is no reason for the court to abandon its usual policy. “There is no urgency here and no reason for the court to weigh in at this juncture,” said Jennifer Levi, transgender rights project director for the gay rights group GLAAD. “The injunctions preserve the status quo of the open service policy that was thoroughly vetted by the military itself and has been in place now for more than two years. This is simply one more attempt by a reckless Trump administration to push through a discriminatory policy.” Added Lambda Legal Counsel Peter Renn: “Yet again, the Trump administration flouts established norms and procedures. There is no valid reason to jump the line now and seek U.S. Supreme Court review before the appellate courts have even ruled on the preliminary issues before them.”

The Trump administration has taken an aggressive posture when lower courts have ruled against it on important issues. It has asked the Supreme Court — with varying degrees of success — to accept the cases before they have run through the normal appeals process. The administration argues that such cases can only be settled by the high court. The effort has drawn criticism from those who say such requests puts the Supreme Court in position to be seen as doing the administration’s bidding. “Under Trump, the Justice Department has shown little respect to judges who rule against it — or who don’t rule for it quickly enough,” Joshua Matz, a lawyer who filed an amicus brief on behalf of the challengers of the transgender ban, wrote in a recent op-ed in *The Washington Post*. “Trump’s lawyers fail to understand that the government is not entitled to play leapfrog whenever it loses in federal court.” [Source: *The Washington Post* | Robert Barnes | November 23, 2018 ++]

China’s Island Building Update 03 ► Great Wall of SAMS Now Exists

By turning reefs and atolls in the disputed South China Sea into fortified artificial islands, complete with anti-aircraft Surface-to-Air Missiles, China has transformed “what was a great wall of sand just three years ago [into] a great wall of SAMs,” the US commander in the Pacific said 17 NOV. The militarization of the vital waterway for commercial shipping has been a major concern of Washington and its Asian neighbors for the past several years. But China’s increasingly aggressive challenges of American naval vessels operating in what the US and its allies consider international waters — including a near collision of two ships in September — raises the specter of a deadly accident that might escalate into war. And if a war breaks out, the island bases become a strategic southward extension of China’s land-based defense against US ships and planes, known in the trade as Anti-Access/Area Denial (A2/AD).

As China builds more warships for its navy and continues to militarize its coast guard, Beijing has already dwarfed the fleet the United States can commit to the region, at least if you’re counting the number of hulls in the water. (Many of the Chinese ships are smaller, shorter-range coastal vessels, however). So, after the chief of Indo-Pacific Command (INDOPACOM), Adm. Philip Davidson, spoke to the annual Halifax Security Conference here, he was asked how he plans to keep up. “We need a bigger Navy,” he said, noting how Navy leaders have repeatedly called for growing the fleet from 286 ships today to a 355-ship fleet. As the Chinese fleet continues to grow, he told me, “the capacity concern is going to become a greater concern in years to come.”

One way to free up more ships to counter China across the Pacific, Navy leadership says, is to shift the ballistic missile defense mission from Aegis cruisers and destroyers at sea to Aegis Ashore batteries and other systems on land. That’s something both the current Chief of Naval Operations, Adm. John Richardson, and his predecessor, Adm. Jonathan Greenert, have advocated for years. (It’s also taking a page from the Chinese playbook of emplacing long-range missile batteries on islands, even if you have to build the island first. China’s extensive arsenal of land-based missiles was one of the major factors driving the Trump Administration to withdraw from the 1987 INF Treaty with Russia so the US could build its own).

Davidson said his boss “wants to restore maneuverability back to the Navy” by shifting ballistic missile defense onshore. That would the Aegis cruisers and destroyers load their multi-purpose Vertical Launch Systems with other kinds of missiles — say, Tomahawk cruise missiles or LRASM anti-ship missiles, instead of a preponderance of SM-3 anti-ballistic missile interceptors — and range freely across the vast Pacific, instead of plowing the waves back and forth near the cities they’re protecting.

The Aegis system was originally created to defend the fleet against large-scale Soviet air and missile attack: The rise of the Chinese military has brought this threat back to life, so the Navy wants to get its Aegis ships back to their original mission. “Those systems still have plenty of utility at sea defending against anti-ship ballistic missiles in the future, [including] ballistic missiles in space,” Davidson said. “We’ll need that against future threats that will threaten sea-based forces.” Japan has already agreed to buy two Aegis Ashore systems, which will provide “essentially national missile defense for Japan,” Davidson said. Earlier this year, they issued a \$2 billion request for two ground-based Aegis Ashore radar missile tracking stations built by Lockheed Martin. The Japanese navy already operates the ship-borne version of the system, while Romania and Poland are the only other countries to have built the ground-based system. According to current plans, the Aegis Ashore units won’t be operational until 2025. When active, they will be able to link up with the ship-based systems to provide a deeper defense against North Korean missiles.



China’s new airstrip built over Fiery Cross Reef in the South China Sea (left) and An Aegis Ashore command center, as shown (right), is essentially an Aegis warship’s bridge transplanted to land.

While China is building new ships, aircraft carriers and submarines at breakneck pace (year, the Chinese navy became the world’s largest) Davidson also has his eye on Russian moves in the region. “While most of Russia’s malign activity occurs in other areas of the world, Russia is indeed increasingly active in the Pacific and it often seeks to block and disrupt the diplomatic efforts of others” in the region, he said, noting that Moscow has deployed three of its newest ballistic missile submarines to the Pacific over the past several years. Russian capabilities in the Pacific are relatively modest, however, and Moscow has no plans to try to challenge the US or China for dominance of the seas in the region. [Source: Breaking Defense | Paul McLeary | November 17, 2018 ++]

China’s Pacific Expansion ► U.S./Australia Counter at Manus Island

The United States has said it will join Australia in the development of a naval base on Papua New Guinea’s Manus Island to “protect the freedom of the seas,” in a move apparently aimed at curbing China’s presence in the Pacific. Australia, a staunch U.S. ally in the Pacific, had already set its sights on Papua New Guinea’s Lombrum Naval Base

on Manus Island earlier in November, seeking to build a deep-water facility for its navy. Now, Washington apparently has also decided to join the effort, in a move clearly aimed at sending a signal to Beijing, which is already locked in a trade war with Washington and in disputes over the South China Sea.

“We will work with these nations to protect the sovereignty and maritime rights of Pacific islands as well,” U.S. Vice President Mike Pence said on 17 NOV referring to Australia and Papua New Guinea, as he spoke about U.S. plans on the Lombrum base. “And you can be confident, the U.S. will continue to uphold the freedom of the seas and the skies,” he added, in a thinly veiled jab at China as he appeared to draw parallels with the South China, where the U.S. claims it seeks to protect “the freedom of navigation” as well.



he Chinese aircraft carrier Liaoning is accompanied by frigates and submarines, conducting exercises in the South China Sea last April.

It is no surprise that the U.S. decision apparently came on the heels of rumors that China might also emerge as the eventual developer of the deep-water base. Some other reports suggested that China approached another Pacific island nation, Vanuatu, seeking to open a military base there. Apart from that, the U.S. also seems to be concerned that Beijing might use its growing influence over the Pacific island nations to get access to some military infrastructure in the vicinity of major maritime routes in the region. Pence even engaged in an indirect verbal duel with China’s President Xi Jinping at the APEC summit, where the two apparently fought for the attention of the smaller Pacific nations. "Do not accept debt that could compromise your sovereignty. Protect your interests," Pence called on the island nations, referring to China’s active policy of giving loans to the Pacific states, which might turn it into a major bilateral lender to island economies. [Source: Qatar Tribune | 18 Nov 2018 ++]

DoD Lawsuit | Bad Paper Discharges Update 01 ► Federal Court Ruling | Proceed

Veterans forced from the Navy and Marine Corps for what they say were undiagnosed mental health problems will be able move ahead with a class-action lawsuit against the military asking for denied benefits, a federal court ruled 15 NOV. The move could affect thousands of so-called “bad paper” veterans who allege Defense Department officials unjustly ended their careers rather than deal with their military-related injuries. “This decision is a victory for the tens of thousands of military veterans suffering from service-connected PTSD and TBI who are denied the support of VA resources because of an unfair discharge status,” Tyson Manker, an Iraq War veteran and plaintiff in the case, said in a statement 16 NOV.

He called the court’s favorable ruling “further evidence of the Department of Defense’s disgraceful violation of the legal rights of the men and women who have served their country.” The issue of improper military dismissals has grown in prominence in recent years as studies show that veterans with limited access to military benefits face greater rates of homelessness and suicide. Veterans covered in the new lawsuit’s class would have little or no access to Veterans Affairs health care services, education benefits or other support resources because of their less-than-

honorable discharge status. However, many of those veterans argue that the infractions that led to the end of their military careers were linked to undiagnosed post-traumatic stress, traumatic brain injury, or other service-related mental health problems. They have argued that if supervisors properly treated those issues, they may still be serving today.

Between 20 and 30 percent of troops who served in the Iraq and Afghanistan wars have dealt with post-traumatic stress, according to Defense Department estimates. The new ruling will allow veterans advocates an easier path in demanding relief from the Navy, the service’s review boards and other related agencies. Last year, Pentagon officials ordered that those review boards use more discretion in evaluating veterans’ discharge status appeals when those cases involved “conditions resulting from post-traumatic stress disorder, traumatic brain injury, sexual assault or sexual harassment.” Officials have said the goal is to make sure missed medical problems don’t result in lost benefits or support services. But advocates for those veterans say those corrections remain slow and erratic.

The [National Veterans Council for Legal Redress](#), which is party to the lawsuit, said that in 2017, while more than half of cases to come before the Army and Air Force review boards were granted discharge upgrades, only 16 percent of cases before the Navy board received the same consideration. That has raised concerns from both advocates and the federal court that authorized the class action. More information on the lawsuit is available through the [Yale Law School Veterans Legal Services Clinic](#), which is also involved in the suit. [Source: MilitaryTimes | Leo Shane III | November 16, 2018 ++]

U.S. Space Force Update 06 ► Air Force Clarifies Their Cost Estimate Figures

Since a U.S. Air Force estimate emerged in September, putting the cost of President Donald Trump’s desired Space Force at \$13 billion, Pentagon officials have been pledging that the “official” cost estimate from the department will be much smaller. Now we know by how much. Speaking to reporters 15 NOV, Deputy Secretary of Defense Patrick Shanahan said his team’s initial estimate for the Space Force will be in the “single digits” of billions of dollars, and “could be” lower than \$5 billion. The difference in cost is significant, not just for the dollar value but as part of the broader fight over the future of the Pentagon’s space architecture. The \$13 billion figure sent waves of sticker shock through the defense community and led to accusations that the Air Force — which has been reluctant to embrace the idea of a Space Force — was hyping up costs to kill the idea.

During the Defense One conference on 15 NOV, Air Force Secretary Heather Wilson was asked about Shanahan’s estimate and pointedly defended the figure put forward by the Air Force, saying that the \$13 billion sum is needed to realize the scope of Trump’s direction to the Pentagon. “Whatever is put forward needs to implement the president’s proposal. What we put forward was in the cost estimates to implement a standalone department,” she said.

“The president is going to be making some decisions to put forward a proposal in concert with his fiscal year 20 budget proposal that will go to the Congress in February. So the cost will be really based on what are the elements in the model in that proposal, and our cost estimate that we gave to a lot of people in the Pentagon in September was the cost of a fully-fledged standalone department and also a unified combatant command.” In an exclusive interview with Defense News last month, Shanahan pledged that his cost would be “less” than the Air Force figure. “The goal here is not to create a lot of incremental cost,” he had said. “In this department, you know with this secretary and this Congress, people in the White House, they’re not going to let us just go throw money at that.” [Source: DefenseNews | Aaron Mehta & Valerie Insinna | November 15, 2018 ++]

U.S. Space Force Update 07 ► More On Air Force Cost Estimate

The Pentagon hasn't released its official cost estimate to stand up a brand-new space service, but a top defense budget analyst has crunched the numbers and believes it may cost \$550 million more per year for a Space Force — at most. In order to add the headquarters staffing needed to run a Space Force, the Defense Department would need anywhere from an additional \$300 million to \$550 million per year on top of the money it already budgets for space personnel, operations and procurement, according to a new report by Todd Harrison of the Center for Strategic and International Studies. All told, that amounts to a boost of \$1.5 billion to a total of \$2.7 billion over a five-year period.

That figure is roughly in line with Deputy Defense Secretary Patrick Shanahan's public statements last week that the initial costs of a Space Force could be as low as \$5 billion and definitely within the "single digits" of billions of dollars. And it's a rebuke of the Air Force's own estimate, signed off by Air Force Secretary Heather Wilson, which predicted almost \$13 billion in additional cost over the first five years of the Space Force's creation.

The Air Force's estimate initially sent a wave of panic among members of Congress, but Harrison decried the Air Force figures as "malicious compliance" meant to kill the Space Force plan by overinflating its costs — a characterization he stands by. "They were not asked to produce that cost estimate, and they did it with the largest possible scope, without sufficient caveats to let people know that that was much more than the cost of the Space Force," he told reporters in a Nov. 19 briefing. "And they previously made it known that they don't like this idea."

Wilson, for her part, defended the Air Force's cost estimate last week, saying it was scoped appropriately to reflect the wishes of President Donald Trump to create a completely independent space force. "Whatever is put forward needs to implement the president's proposal. What we put forward was in the cost estimates to implement a standalone department," she said 15 NOV. "Our estimate that we gave to a lot of people in the Pentagon in September was the cost of a fully-fledged stand-alone department and also a unified combatant command." Wilson's choice to include the new combatant command — U.S. Space Command — and new procurement organization, called the Space Development Agency, in its proposal is an important distinction from Harrison's estimates, which include neither.

Nor does Harrison's assessment include a near-term bill for creating a Space Force, though he believes that the costs for one-time items like designing a uniform, emblem and flag would be incidental. "Most of this is just a simple matter of organization and whether or not you think that is needed. The added cost is, you know, a handful of F-35s, or less than the [Defense Department] audit" he joked. "I don't think cost actually should be that big of a factor in their decisions. I think the bigger factor is whether or not people think it's needed. That's what the debate should be about." To create his cost estimate, Harrison put forth three different options of how a space service could be organized.

- The first, a Space Corps, would function independently but fall under the Department of the Air Force, similar to the Marine Corps' placement under the Department of the Navy. The Space Corps would be comprised of the entirety of the Air Force's space units, known at the 14th Air Force. Harrison estimates a total cost of \$11.3 billion per year for that option, with only \$300 million in new funds needed per year.
- The second option, termed "Space Force Lite," includes all of the Air Force's space units as well as the space functions of the Navy and Army: the Army's 1st Space Brigade, the Navy's Program Executive Office Space Systems and the Navy Satellite Operations Center at Naval Air Station Point Magu. For that concept, an additional \$400 million would be needed for a total of \$13.4 billion annually.
- Finally, a "Space Force Heavy" would add in some functions from the Army and the U.S. Missile Defense Agency used for space situational awareness and midcourse missile intercept capabilities. That would cost \$21.5 billion total per year, with \$500 million in new funding necessary.

So where do the new costs come from? New headquarters staff, and for the Space Force options, staffing for the secretary of the Space Force, Harrison said. To arrive at those numbers, he set a baseline of 500 personnel for

headquarters staff and added 5 percent of the services' anticipated workforce size — coincidentally, about the same ratio of Coast Guard personnel to its own headquarters staffing, Harrison said. Much of the cost growth cited in the Air Force's own estimate is linked to an increase of about 13,000 personnel for new headquarters staff, direct reporting units and forward-operating activities, a "Space Force element," and more staff for U.S. Space Command.

Harrison criticized the service's proposal as being unclear on the role those new billets would perform. "The Air Force was either adding new activities — things that aren't being done today — which is a separate question from creating a new service, so they should not have included them; or they are not transferring over all of the people who do space-related jobs in the air forces," Harrison said. "They could be assuming that they're going to keep some of those people and not move them over." If that's the case, it could rack up the Defense Department budget. Increasing the headquarters staff of the Space Force or U.S. Space Command is another potential way to increase costs, Harrison said, but Congress has some power to limit that by putting staffing limits in place.

Whether the Space Force becomes a reality will be up to Congress, which is the only part of government able to create a new military service. With the Democrats controlling the House, successful passage is a "coin toss" that will be dependent on the specific proposal put forward in Trump's fiscal 2020 budget, and how much support it seemingly has in Defense Secretary Jim Mattis and Shanahan, Harrison said. "How big of a scope do they envision? How disruptive is it going to be perceived as being? And I think another political factor, quite frankly is: Is this seen as being Trump's Space Force, or is this something that the military is seen on get on board with?" [Source: DefenseNews | Valerie Insinna | November 19, 2018 ++]

DoD Fraud, Waste, & Abuse ► Reported 16 thru 30 NOV 2018

A&D General Contracting, Inc. – A federal jury on 21 NOV convicted **Andrew Otero** and his company, A&D General Contracting, Inc. ("A&D"), on charges that they fraudulently obtained \$11 million in federal contracts specifically set aside for service-disabled veteran-owned businesses. The evidence demonstrated that Otero had no military experience. Yet Otero (on behalf of A&D) and veteran **Roger Ramsey** (on behalf of Action) participated in a conspiracy to defraud the government by forming a joint venture ("the JV") – and falsely representing that Action and the JV qualified as service-disabled veteran-owned small businesses ("SDVOSB"). Based on the false claim to SDVOSB eligibility, the conspirators fraudulently obtained approximately \$11 million in federal government construction contracts or task orders with the Department of Veterans Affairs ("VA") and the Army Corps of Engineers ("ACE").

As proven at trial, the fraudulent conspiracy involved set-aside contracts that could only be bid upon by legitimate service-disabled veteran-owned small businesses – a designation that did not apply to Otero or A&D. To appear qualified, Otero and Ramsey initially executed an agreement to create the JV ("the JV Agreement"), which stated that Ramsey's company (Action) would be the managing venturer, employ a project manager for each of the set-aside contracts, and receive the majority of the JV's profits. However, as proved at trial, six months later, Otero and Ramsey signed a secret side agreement that made clear the JV was ineligible under the SDVOSB program. For example, the side agreement said the parties created the JV so that A&D could simply "use the Disabled Veteran Status of Action Telecom" to bid on contracts. The side agreement also stated that A&D – not Action – would run the construction jobs. They also agreed that "A&D will keep 98% of every payment; Action Telecom will receive 2% of every payment."

In addition to the secret side agreement, the evidence demonstrated several ways in which the JV did not operate as a legitimate SDVOSB, but was essentially controlled by Otero and A&D. For example, although Ramsey (a service-disabled veteran) nominally served as president of Action and the JV, he actually worked full-time for another telecommunications company. Otero and A&D, not Ramsey, controlled the day-to-day management, daily operation and long-term decision making of the JV. Among other things, Otero and A&D appointed an A&D employee as the

project manager for every contract and task order. “Our nation strives to repay the debt of gratitude we owe to our veterans by setting aside some government contracts for veterans with service-related disabilities,” said United States Attorney Adam Braverman. “These unscrupulous contractors abused this program through a cynical and illegal ‘rent-a-vet’ scheme. They are now being held fully accountable for robbing truly deserving vets of important economic opportunities.”

All four defendants are also facing civil charges in *United States v. Otero, et al.*, Case No. 15CV0441-JAH, a case alleging violations of the false claims act based on the similar misconduct. The defendants were ordered to appear before U.S. District Judge John Houston for sentencing on February 19, 2019 at 10:30 a.m. on the following charges:

- Count 1: Conspiracy to defraud and commit offenses (18 U.S.C. § 371) -- Maximum penalties: 5 years’ imprisonment; 3 years’ supervised release; a fine of \$250,000 or twice the gross gain or gross loss resulting from the offense, whichever is greatest; and a mandatory special assessment of \$10
- Count 2-4: Major fraud against the United States (18 U.S.C. § 1031) -- Maximum penalties: 10 years’ imprisonment; supervised release; a fine of \$1,000,000 per count (\$5,000,000 total); and a mandatory special assessment of \$100.
- Counts 5-7: Wire fraud (18 U.S.C. § 1343) -- Maximum penalties: 20 years’ imprisonment; a fine of \$250,000 or twice the gross gain or gross loss resulting from the offense, whichever is greatest; and a mandatory special assessment of \$100.
- Counts 10, 14: False statements (18 U.S.C. § 1001) -- Maximum penalties: 5 years’ imprisonment; a fine; and a mandatory special assessment of \$100

[Source: U.S. Attorneys |Southern District of California | November 21, 2018 ++]

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COLUMBIA, S.C. – Court records say a South Carolina prosecutor and Air National Guard member is accused of embezzling more than \$7,000 in Guard funds. News outlets report federal prosecutors make the allegations against 5th Circuit Solicitor **Dan Johnson** in records released 26 NOV. Prosecutors say Johnson between 2016-17 accepted reimbursements from the Guard for travel and lodging expenses he didn't personally cover. He charged Guard expenses to his government credit card as solicitor then pocketed reimbursements from the Guard. The U.S. Attorney's office in Columbia last week announced a grand jury indicted Johnson on charges including giving false statements, using federal funds for personal gain and obstruction of justice. Johnson is suspended from his job as chief prosecutor for Richland and Kershaw counties. {Source: The Associated Press | November 26, 2018 ++]

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Fat Leonard -- A retired admiral who was nominated by President Trump for a leadership position with the U.S. Agency for International Development has become the latest senior Navy officer brought down by the “Fat Leonard” scandal. Navy Secretary Richard Spencer issued a letter of censure to retired Rear Adm. **Mark C. Montgomery** this month, following a review of his interactions with “Fat Leonard” Glenn Francis and the corpulent Malaysian magnate’s ship servicing company, Glenn Defense Marine Asia, or GDMA. Francis plied commanders and other key figures with cash, “Thai SEAL team” prostitutes, luxury resort rooms and other perks in order to bilk \$35 million from American taxpayers before he was arrested in a federal sting operation in 2013. At least nine Navy flag officers and captains have been censured for their roles in Fat Leonard public corruption scandal, according to records released by the Consolidated Disposition Authority.

A Navy review found that while serving as the head of Destroyer Squadron 15 in the Japan-based 7th Fleet from 2007 to 2009, Montgomery “repeatedly and improperly solicited and accepted gifts from Leonard Francis and GDMA,” Navy spokesman Cmdr. Jereal Dorsey said 26 NOV. During that same time, Montgomery endorsed GDMA multiple times, provided sensitive information to the company and took action to financially benefit the now-defunct contractor, which provided in-port services to Navy vessels, according to Dorsey. “In light of the connections between the gifts (Montgomery) received and the actions he took, Secretary Spencer determined that he also

committed the offense of graft,” Dorsey said in an email. Montgomery also made a false official statement to investigators regarding his interactions with Francis and GDMA, Dorsey said.

While helming Destroyer Squadron 15 and Task Group 75.4, he directed the Japan-based 7th Fleet’s destroyers and frigates and completed multiple deployments with the Kitty Hawk and George Washington Carrier Strike Groups, according to his official Navy biography. The exact nature of Montgomery’s infractions remained unclear Monday but Dorsey indicated the letter of censure will be released at a later date. The U.S. Justice Department is prosecuting the most serious allegations in the scandal and has passed hundreds of cases to the Navy’s Consolidated Disposition Authority for final adjudication. Because the statute of limitations under the Uniform Code of Military Justice often has tolled on their cases, officials have said they turn to censuring senior leaders because have few other disciplinary options available to punish them.



The retired one-star left the Navy in 2017 and served as policy director for the Senate Armed Services Committee between September 2017 and September 2018, according to Montgomery’s LinkedIn profile. Leacy Burke, a spokeswoman for Committee chairman Sen. James Inhofe (R-Oklahoma) confirmed that Montgomery no longer works for the committee. In a September statement to the Senate Foreign Affairs Committee, Montgomery said that the late Sen. John McCain had recruited him to the committee post. He was nominated by the White House this summer to be the assistant administrator for USAID’s Bureau of Democracy, Conflict and Humanitarian Assistance. The Trump administration notified the Senate that it was withdrawing that nomination on 15 NOV. White House officials did not respond to questions regarding why Montgomery’s nomination was withdrawn.

Dorsey did not immediately answer questions regarding when the Senate committee or the White House were informed of Montgomery’s role in the Fat Leonard scandal. Montgomery was selected as a White House fellow in 1998 and worked on the National Security Council to 2000, serving as a director for Transnational Threats. For the final three years of his career, Montgomery was director of operations for U.S. Pacific Command. “I feel very positive and very fortunate to have met all the people the military in general — and the Navy specifically — has introduced me to,” he said in a command profile at the time of his retirement. [Source: NavyTimes | Geoff Ziezulewicz | November 27, 2018 ++]

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Operation Surprise Party – Agents from the Naval Criminal Investigative Service executed arrest warrants 28 NOV in connection to a sextortion ring that has victimized hundreds of service members since 2015. The warrants are the first phase of “Operation Surprise Party,” an effort launched in 2017 by a collaboration of military and civilian law enforcement agencies to foil a prisoner-led extortion, money laundering and wire fraud scheme that “cost 442 service members from the Army, Navy, Air Force and Marine Corps from across the United States more than \$560,000 in financial loss,” a Wednesday NCIS release said.

Army officials and South Carolina law enforcement revealed in October that prison inmates posing on dating applications as women in the same age bracket as the targeted soldier were allegedly duping service members into wiring cash following nude photo text message exchanges. “Once making contact on the dating application, the conversations are transferred to phone-to-phone text messaging,” the October warrant said. “After several hours to

several days of texting, the subject will either send unsolicited nude images of a female to the victim and/or agree to trade sexually explicit images with the victim.” But shortly after swapping photos with the inmate, the unsuspecting soldier would receive a text from another phone number, one belonging to a completely different prisoner, who would then pose as the fictional girl’s father or law enforcement official.



“The ‘father’ then notifies the victim that the female is under the age of 18,” the warrant stated. “The father will typically state that he will leave law enforcement out of the equation if the victim agrees to pay for various things like cell phone replacement, counseling, hospital treatments, etc.” Targeted service members often succumb to the pressure, the NCIS release said, forking over the funds out of fear of repercussions from their command as a panic sets in that they’ve unknowingly been soliciting child pornography. Once the soldiers wire the cash, a runner, or “money mule,” receives the transfer and deposits the funds into a JPay account, a payment processing system used by inmates. JPay also oversees distribution of South Carolina’s costly prison tablet services, the report said, so the inmates can directly apply the “sextorted” money to funding the online scheme from inside the prison’s walls.

”With nothing more than smart phones and a few keystrokes, South Carolina inmates along with outside accomplices victimized hundreds of people,” said Daniel Andrews, director of the Army Criminal Investigation Command’s Computer Crime Investigative Unit. “This enforcement operation sends a clear message about our unwavering commitment to protect our nation’s service members so they can focus on their mission of winning wars and defending the American way of life.” There are more than 250 additional individuals currently being investigated who could face prosecution, NCIS said. “This despicable targeting of our brave service members will never be tolerated,” said Andrew Traver, NCIS director. “We were able to complete this first phase because of the excellent work by all our law enforcement partners. ... This operation will continue until we break the back of these criminal networks.”

The South Carolina Department of Corrections has petitioned to end inmates' ability to use mobile communication devices inside prisons, a policy change that gained momentum in April after prisoners used contraband cell phones to coordinate a riot that left seven inmates dead. “Operation Surprise Party” is a joint effort by NCIS, Defense Criminal Investigative Service, Army Criminal Investigation Command and Air Force Office of Special Investigations, the release said. The U.S. Attorney’s Office, Internal Revenue Service, U.S. Marshals Service, Department of Energy, South Carolina Law Enforcement Division and the South Carolina Department of Corrections are also contributing. Personnel who suspect they’re being targeted by a sextortion scheme are encouraged to contact their local criminal investigative organization, the release said. [Source: MilitaryTimes | J.D. Simkins | November 28, 2018 ++]

POW/MIA Recoveries & Burials ► **Reported 16 thru 30 NOV 2018 | Nineteen**

“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 are: World War II 73,025, Korean War 7730, Vietnam War 1604, Cold War (126), 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

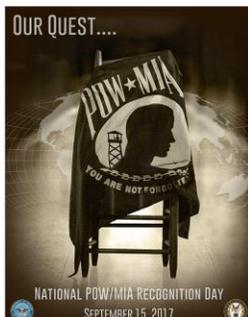
personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

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 <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2018> for a listing and details of those accounted for in 2018. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

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

== Call: Phone: (703) 699-1420

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



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

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

LOOK FOR

-- **Army Air Forces 1st Lt. Eugene P. Ford**, 21, of Latrobe, Pa., whose remains were previously identified, will be buried Dec. 4 in Arlington National Cemetery, near Washington, D.C. Ford was a member of the 765th Bombardment Squadron, 461st Bombardment Group, 15th Air Force. On Dec. 17, 1944, Ford's B-24J, known as the Tulsamerican, led a group of six B-24s on a bombing mission targeting oil refineries at Odertal, Germany. After emerging from a cloud bank near the target, the aircraft were attacked by more than 40 German Me-109 and FW-190 fighters. Three of the six aircraft were shot down and the other three suffered damages. Ford's plane was heavily damaged, forcing him to abort the mission and crash land in the Adriatic Sea near the Isle of Vis in present-day Croatia. Seven crewmembers survived and were rescued, but Ford and two others were killed in the crash. [Read about Ford.](#)

-- **Army Cpl. Francisco Ramos-Rivera**, 33, of Puerto Rico, whose remains were previously identified, will be buried Nov. 29 in San Juan, Puerto Rico. Ramos-Rivera was a member of Company H, 2nd Battalion, 19th Infantry Regiment, 24th Infantry Division, engaged in combat operations against North Korean forces near Taegon, South Korea. As U.S. forces regrouped after their evacuation, Ramos-Rivera could not be accounted for and was declared missing in action on July 20, 1950. [Read about Ramos-Rivera.](#)

-- **Army Pvt. Robert J. Sipes, Jr.**, 19, of Irvington, Ky., whose remains were previously identified, will be buried Dec. 5 in his hometown. Sipes was a member of Company L, 3rd Battalion, 7th Cavalry Regiment, 1st Cavalry Division. He was killed in action on Nov. 30, 1950, during heavy fighting between the Chinese People's Volunteer Forces and the 7th Cavalry Regiment near the

village of Unsan, North Korea. His remains were processed through a 7th Cavalry Regiment Collection Station on Dec. 1, 1950, and interred at the United Nations Military Cemetery (UNMC) Pyongyang, on Dec. 2, 1950. [Read about Sipes.](#)

-- **Army Pfc. John W. Martin** was a member of Medical Company, 32nd Infantry Regiment, 7th Infantry Division. In late November 1950, his unit was assembled with South Korean soldiers in the 31st Regimental Combat Team on the east side of the Chosin River, North Korea, when his unit was attacked by Chinese forces. Martin was among more than 1,000 members of the RCT killed or captured in enemy territory and was declared missing on Dec. 2, 1950. Interment services are pending. [Read about Martin.](#)

-- **Army Pfc. Lewis E. Price** was a member of Company E, 2nd Battalion, 109th Infantry Regiment, 28th Infantry Division. In November 1944, his unit moved into the Hürtgen Forest in Germany, to relieve U.S. forces who had been fighting for weeks. The fighting in and around the forest was frequently chaotic, and while details surrounding his loss are sparse, he was reported missing in action as of Nov. 6, 1944. Interment services are pending. [Read about Price.](#)

-- **Army Pfc. Leo J. Duquette** a member of Company L, 3rd Battalion, 21st Infantry Regiment, 24th Infantry Division, engaged in combat operations against North Korean forces near Choch'iwon, South Korea. Duquette could not be accounted for and was declared missing in action on July 11, 1950. Interment services are pending. [Read about Duquette.](#)

-- **Marine Corps Pfc. Clarence E. Drumheiser**, 21, of Fresno, Calif., whose remains were previously identified, will be buried Dec. 8 in Prairie View, Texas. Drumheiser was assigned to Company D, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force. On Nov. 19, 1943, Drumheiser's unit landed on the small island of Betio in the Tarawa Atoll against stiff Japanese resistance. Drumheiser was killed on the third day of the battle, one of approximately 1,000 Marines and sailors killed in the intense fighting. [Read about Drumheiser.](#)

-- **Marine Corps Reserve Staff Sgt. Richard J. Murphy, Jr.**, 26, of Chevy Chase, Md., whose remains were previously identified, will be buried Dec. 1 in Silver Spring, Maryland. Murphy was a member of 6th Marine Regiment, 2nd Marine Division, which landed at Red Beach, Saipan. Reports provide little information of what happened to Murphy after landing on Saipan, and he was declared missing in action as of June 15, 1944. On May 22, 1945, his status was amended to killed in action. [Read about Murphy.](#)

-- **Navy Aviation Machinist's Mate 2nd Class Durell Wade**, 24, of Calhoun City, Miss., whose remains were previously identified, will be buried Dec. 7 in the Mississippi Veterans Memorial Cemetery, in Newton County, Miss. Wade was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Wade. [Read about Wade.](#)

-- **Marine Corps Reserve Pfc. Nicholas J. Gojmerac** was a member of Company Q, 4th Raider Battalion, 1st Marine Raider Regiment, when his unit assaulted a Japanese stronghold at Bairoko Harbor, New Georgia Island, Solomon Islands. He was reported missing in action on July 20, 1943, after he was last seen crawling through heavy fire to provide medical care to an injured Marine while he was mortally wounded himself. Interment services are pending. [Read about Gojmerac.](#)

-- **Navy Electrician's Mate 3rd Class Charles H. Harris** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Harris. Interment services are pending. [Read about Harris.](#)

-- **Navy Fireman 1st Class Albert U. Kane**, 26, of Fort Worth, Texas, whose remains were previously identified, will be buried Dec. 7 in Dallas. Kane was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Kane. [Read about Kane.](#)

-- **Navy Fireman 1st Class Bert E. McKeeman**, 25, of Council Bluffs, Iowa, whose remains were previously identified, will be buried Dec. 1 in his hometown. McKeeman was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including McKeeman. [Read about McKeeman.](#)

-- **Navy Fireman 2nd Class Carl D. Dorr**, 27, of Anderson, S.C., whose remains were previously identified, will be buried Dec. 7 in Greenville, S.C. Dorr was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Dorr. [Read about Dorr.](#)

-- **Navy Fireman 2nd Class Martin A. Gara**, 20, of Chicago, whose remains were previously identified, will be buried Dec. 4 in Santa Fe, N.M. Gara was assigned to the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Gara. [Read about Gara.](#)

-- **Navy Seaman 1st Class William G. Bruesewitz**, 26, of Appleton, Wisc., whose remains were previously identified, will be buried Dec. 7 in Arlington National Cemetery, near Washington, D.C. Bruesewitz was assigned to the USS Oklahoma, which was

moored at Ford Island, Pearl Harbor, on Dec. 7, 1941, when the ship sustained multiple torpedo hits and quickly capsized, resulting in the deaths of 429 crewmen, including Bruesewitz. [Read about Bruesewitz.](#)

-- **Navy Machinist's Mate 1st Class Ulis C. Steely** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Steely. Interment services are pending. [Read about Steely.](#)

-- **Navy Reserve Aviation Machinist's Mate 1st Class John O. Morris** was a member of Carrier Aircraft Service Unit (CASU) 17 and was tasked with securing the small island of Betio in the Tarawa Atoll. In November 1943, U.S. personnel on the island encountered fierce resistance by the Japanese, and almost 1,000 Marines and sailors were killed, and another 1,000 were wounded in the battle. On Dec. 16, 1943, Morris was killed when a machine gun he was test-firing accidentally discharged, resulting in his death. Interment services are pending. [Read about Morris.](#)

-- **Navy Reserve Ensign Charles M. Stern** was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The battleship sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Stern. Interment services are pending. [Read about Stern.](#)

[Source: <http://www.dpaa.mil> | November 30, 2018 ++]

* VA *



VA Secretary Update 85 ► Q&A With MOAA | 15 NOV 2018

As he walked to his high school in Fayetteville, N.C., Robert Wilkie would often pause as he passed the Veterans Affairs hospital down the street. The brick building towered over the school and the nearby houses. An inscription on the front of the building read, “The Price of Freedom is Visible Here.” “That means a lot to me,” Wilkie said, thinking of his father, an artilleryman stationed at Fort Bragg who was severely injured during combat in the Vietnam War. After graduating from Reid Ross High School, Wilkie stayed in North Carolina to attend college at Wake Forest University. He went on to serve as an officer in the Air Force and Navy, and currently serves as a lieutenant colonel in the Air Force Reserve. Wilkie worked as the assistant secretary of defense for legislative affairs and undersecretary for personnel and readiness.

He caught the attention of President Donald Trump, who nominated him to serve as Secretary of the Department of Veterans Affairs. In November, Wilkie sat down with Military Officer magazine to reflect on his first 150 days leading the massive VA health care system, which includes 9 million people across 1,700 centers. The exchange has been edited for clarity and brevity.

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Q. One of the things you've made a point of doing is visiting VA centers across the country. As you've engaged with VA patients and patients at the centers, what's been their feedback?

A. I made a point to visit as many sites and states as possible, from Anchorage to Orlando to Nevada to Massachusetts, and I wanted to get a feel for two things. One, those who use VA centers. The other, the people who work at the VA.

So two things were pretty clear. One, we do have [an] incredibly dedicated workforce. They understand they have a special mission. The second part is what I have conveyed to Congress, that once a veteran gets into the system, [the veteran is] pretty happy with the service and the medical attention that [the veteran] gets, which runs counter to what you read in a lot of publications.

So, if that's the case, then what is the real obstacle to VA becoming the 21st century health care administration? It's probably administrative. It's getting people into the system, cutting down the number of hoops that an individual has to jump through to reach the VA. We've done a lot of things. We just launched our new VA.gov, which consolidates hundreds of websites down to just a handful.... Our community caregiver program - we've gone from multiple programs to one to make it easier for those using our services to navigate. It is a question of bureaucracy, and that also entails modernizing our IT system ...

Q. Are there other administrative efforts still in the works?

A. Oh, sure. The most important, in terms of IT, are the electronic health records. That is something that I had responsibility for first as the undersecretary of defense [for] readiness. I use my father as an example. Multiple decorated combat soldier. Three Purple Hearts. ... At the end of his career, he came out of service needing two knees, two hips and [had] lead in his body from Cambodia in 1970. As a result of that, [he] carried around an 800-page record, and there was one copy. We can no longer do that to our veterans. So, if a veteran has to go to a local pharmacy or a local doctor, that local pharmacy or local doctor will now have the ability to put that medical information into that record so that big VA has a complete record, complete picture of that veteran's health care and where that veteran stands on the spectrum.

Q. Will it make filing claims a smooth process?

A. Well, that's already being done with our rapid claims process that has been put in place. We've reduced the number of outstanding claims by the tens of thousands just in the last year. That's been on track for a while, and we're very proud of our ability to answer those claims and questions rapidly. ... The electronic health record, because it involves the Department of Defense, it's going to take a little longer to implement.

Q. The GI Bill - people were having trouble with stipends. What is the status of that? How is the VA working to resolve it so that it doesn't happen again?

A. Let's take a step back and describe what actually happened. There was an increase in terms of - let's just use the word "COLA" - an increase in the housing allowance of less than half of 1 percent, so we're talking about \$69 in most cases. The system could not handle that. ... We were directed by the Congress to recalculate that housing allowance based on the student who's already in the system and registered in South Carolina suddenly going to Boston for an internship or clerkship, and that brought an old system to a halt. We have asked anyone who has a hardship to tell us. We have about 800 cases that have been identified across the country that we've put to the top of the list. No one has been evicted from schools. All of our universities and colleges are working with us with this delay. We know about them.

We just happen to be right now in spring registration, so there's a whole new influx of claims coming in for students who are coming into spring semester to start in June. But we've got a good handle on it. I received numerous complaints that veterans in New York City were being evicted coming from some elements of government up there and we asked them for details - couldn't give us any. So, one of the things we have to fight here at the VA, we've had a tradition - and it's not a good tradition - of having the department run by anecdote. When, for a department this size, we need facts and figures because we are so big: 307,000 employees, \$200 million budget, 173 hospitals, 1,200 clinics, not to mention the benefits that we handle. We are doing these corrections deliberately and carefully, and we're doing everything we can to make sure that there's no hardships.

Q. One of your top priorities is improving customer service. Tell me where you're at with that, what are the things you've identified to improve it, how are you going to measure how it's being improved?

A. I mentioned that our problems are primarily administrative and bureaucratic. But if a veteran has a bad experience when the veteran calls for an appointment, then walks into a medical center or clinic and is not greeted properly, that could lose that veteran to the VA for a lifetime. So we are looking at how to better train, how to better compensate, how we make [the veteran's experience] more robust.

We have outstanding leadership in our veterans experience office that's run by Dr. Linda Davis, a retired colonel, someone that's seen the Army from every aspect, speaks the language, understand the culture and she is out there not

only bringing more volunteers in the system, but making sure that the people we have on the payroll know how to communicate with the people we serve. I'm happy to say that in the last few months, the satisfaction rate for both patients and those who work in VA is on the upswing. We haven't seen that in decades. I think that is part of a cultural change, a change in terms of the temper of the organization, where the waters have been calmed and the problems of this department, certainly in the first six months of this department are behind us. And I'm very proud to be part of an organization that I really believe has the noblest mission in the federal government.

Q. You've committed to Congress your willingness to and resolve some of the issues related to [Blue Water Navy benefits](#). Where are you with that, how do you move forward, and what do you see as the next step?

A. Well, the way I move forward, I've been in constant contact with the leadership of Congress. I have said publicly and under oath that I rely on science. We have to rely on science for everything that we do here because we are also custodians of the taxpayer dollar. I welcome all opinions. But my position has been, not only rely on the science, you look at the history, but we also [look at] the funding mechanism. And if you go back to my testimony, my objection on the funding was that for the first time, we were going to charge veterans to pay for their own services by increasing the amount of money that our veterans had to pay on home loans, and that to me is not fair to those who have borne the battle. But again, I'm in constant contact with the leadership in Congress and we're working toward a solution.

[Source: MOAA Newsletter | Amanda Dolasinski | November 29, 2018 ++]

VA BDD Program Update 02 ► DoD to VA Transition | FY 2018 Improvements

The U.S. Department of Veterans Affairs' Benefits Delivery at Discharge (BDD) program has made significant improvements in disability claim processing over the past year, with most service members who submitted claims through the program receiving decisions within 30 days of discharge. BDD allows service members to file a claim for disability between 90 and 180 days prior to discharge from active duty, which provides time for paperwork review and medical exams prior to leaving. "This is an important program for our service members as they transition to Veteran status," said VA Secretary Robert Wilkie. "The faster we can connect our Veterans with the benefits they deserve, the smoother their transition."

In fiscal year (FY) 2018, the full year of the revamped program, more than 36,000 service members submitted claims through BDD and about 53 percent of completed claims received a decision on their claim within 30 days. In the first month of FY 2019, 3,437 claims were completed with 57.7 percent completed within 30 days. Throughout FY 2018, the program made continuous improvements, which include:

- Expanding BDD claim review from two locations, to processing at any regional office
- Enhanced software partnerships with the Department of Defense to improve record transfers
- Additional claim training and performance standards for military service coordinators.

By participating in BDD, service members ensure that their disability medical exams become part of their service treatment record and that service connection for their conditions may be established as early as possible. Medical conditions can get worse over time and establishing eligibility at discharge may make it is easier to increase disability ratings in the future. For more information on the BDD program, visit www.benefits.va.gov/predischarge/claims-pre-discharge-benefits-delivery-at-discharge.asp. [Source: VA News Release | November 21, 2019 ++]

VA Accountability Update 55 ► 4300 Workers Fired/Demoted/Suspended Under Trump

Some 4,300 Veterans Affairs (VA) workers have been fired, demoted, or suspended since President Donald Trump took office, Vice President Mike Pence told a room of veterans caregivers on 26 NOV. Pence said that proves the president has "taken decisive action to restore accountability to the VA," a statement that drew loud applause and

cheers from the audience. Data from the VA shows that some 2,058 employees were removed, demoted, or suspended in 2017, the majority of whom—1,484—were removed. In 2018, through the end of August, some 2,299 were removed, demoted or suspended, of which the majority—2,148—were removed. The suspensions lasted 14 days or more; some of the removals in 2018 were done during a probationary period.

The numbers aren't limited to the VA's health care operations, though. They include agencies such as the National Cemetery Administration, the Office of Information and Technology, and the Office of Accountability and Whistleblower Protection (OAWP). This year, the OAWP was involved in the removal of three senior leaders: two in the Veterans Health Administration and one in the Veterans Benefits Administration. Another two in the Veterans Health Administration, one a senior leader and the other a health-system specialist, were suspended. The Veterans Accountability and Whistleblower Protection Act, signed by the president last June, created the OAWP to change the culture of bureaucracy that spawned stories of veterans dying while waiting to get treatment at VA facilities. Trump created the office by executive order last April, but it took the act to make it a permanent part of the VA.

As the title suggests, it also offers protection to whistleblowers, as a way to encourage the reporting of negligence. When Trump signed the act, he called it one of the largest reforms to the VA in its history. "Outdated laws kept the government from holding those who failed our veterans accountable. Today, we are finally changing those laws," he said. "VA accountability is essential to making sure that our veterans are treated with the respect they have so richly earned." The issue ignited in 2014 when Army veteran Barry Coates told the House Veterans Affairs Committee that the "gross negligence" and "crippling backlog" at the VA handed him a "death sentence" and "ruined the quality" of his life. He died in January 2016 of cancer that went undetected by VA doctors for almost a year. He became the face of what would become a larger scandal, when the same year, some 18 vets who were put on a secret waitlist at a Phoenix VA died while waiting for appointments. That's in addition to another 17 cases that were under investigation at the same hospital.

Robert Grier, who is a caregiver for his veteran father, has experienced the sluggishness of the VA firsthand. "You have to be patient," he said of his experience at the H.J. Heinz campus of the Pittsburgh VA. "It's so busy, you wait in line for the parking garage for an hour." He doesn't blame the system, though. He says all humans are flawed, and the systems that humans create are likely to be flawed as well. The doctors he sees are under enormous pressure from overwhelming caseloads, but he says that when he does get his father to treatment, "they do a great job." Grier has also experienced the effect of another Trump-signed bill, called the VA Mission Act. That's aimed at cutting wait times for veterans to be able to get care outside the region where they live. Once, while on vacation in Florida, his dad had a medical episode that required him to get care immediately. Grier called the VA and was told there wasn't a VA facility nearby, but that he could go to a local hospital and his father's care would be covered. "They assessed him, they gave him treatment—it took a couple of hours until we were finished—and it was fantastic," he said. [Source: The Epoch Times | Holly Kellum | November 26, 2018 ++]

VA Blue Water Claims Update 55 ► **Procopio v. Wilke Could Make Previous Haas Ruling Invalid**

On December 7, 2018, the US Court of Appeals for the Federal Circuit is scheduled to hear oral arguments in a case called Procopio v. Wilke. Although this case has quietly made its way through the courts, it has the potential to dramatically change the manner in which the US Department of Veterans Affairs addresses service-connected disability benefits claims associated with exposure to Agent Orange.

Shortly before the Federal Circuit decided the Haas case which dealt with the "boots on the ground" issue, a veteran named Alfred Procopio, Jr., filed a claim seeking service-connected disability benefits for prostate cancer and diabetes mellitus type II with edema arising from herbicide exposure during the Vietnam War. Like Mr. Haas, Mr. Procopio served in the Blue Water Navy in the coastal waters of Vietnam, and it is undisputed that he never set foot on Vietnamese soil.

Mr. Procopio focused much of his argument on technical and historical evidence in an attempt to convince VA that, notwithstanding the presumption, he had — in fact — been exposed to Agent Orange by drinking water on the ship while in coastal waters. He also argued that the Federal Circuit’s decision in Haas failed to account for rules that require courts to interpret statutes in a manner that is most favorable to veterans, which is sometimes called the Pro-Veteran Cannon. In particular, Mr. Procopio argued that when deciding whether the phrase “service in the Republic of Vietnam” was ambiguous, the analysis must be conducted in a manner that is favorable toward the veteran. VA was not convinced by either argument, and denied the claim.

After a series of appeals, Mr. Procopio’s case is now pending in front of the Federal Circuit, which is the same court that issued the decision in Mr. Haas’s case. After VA and Mr. Procopio filed their written arguments, a three judge panel heard the parties’ oral arguments on May 4, 2018. The panel took great interest in both arguments raised by Mr. Procopio, and on the suggestion of the VA’s attorney, the court asked the parties to submit additional written arguments focused on the applicability of the Pro-Veteran Cannon.

After receiving the supplemental written arguments, the court decided to refer the case to an en banc panel — meaning that all of the Federal Circuit’s judges will decide the case, not just a three-judge panel. Since then, additional written arguments in favor of Mr. Procopio’s position have been submitted by almost a dozen veterans advocacy organizations, including the Big Six — Disabled American Veterans (DAV), Vietnam Veterans of America (VVA), Veterans of Foreign Wars (VFW), Paralyzed Veterans of America (PVA), American Legion (AL), and American Veterans (AMVETS), the National Organization of Veterans Advocates (NOVA), National Veterans Legal Services Program (NVLSP), and the Military Officers Association of America (MOAA). The full panel will hear oral arguments in just a few weeks.

The Federal Circuit’s order for supplemental written arguments, as well as referral of the case to the full court, indicate an interest by at least some of the judges to revisit the court’s decision in the Haas case. If Mr. Procopio prevails, it could mean that Blue Water Navy veterans will may become entitled to the same presumptions that benefit other veterans of the Vietnam War. It may also cause veterans and advocates to examine and challenge other policies and regulations that VA has implemented when it determined statutory language to be ambiguous. On the other hand, if VA prevails it may not only adversely affect Blue Water Navy veterans, but could also strengthen the agency’s argument that courts must show it deference when interpreting statutes and implementing policy and regulations. The only thing that is certain is that the stakes are high for both sides. [Source: NEWS REP | Travis James West | November 26, 2018 ++]

ALS Update 14 ► Many Vets With ALS Were Underpaid By VA in 2017

Almost half of veterans submitting healthcare claims for ALS through the Department of Veterans Affairs received the wrong benefits during part of 2017, an investigation found. VA Inspector General Michael Missal released the findings of his investigation 20 NOV, and they point to several problems for the agency that has been bogged down with controversies in recent years:

- "The OIG found that [the Veterans Benefits Administration's] claims processing involving service-connected ALS needs improvement," the report's summary reads. "About 45 percent of ALS claims completed from April through September 2017 had erroneous decisions.
- "These errors resulted in estimated underpayments of about \$750,000 and overpayments of about \$649,000 to a total of 230 veterans. These errors were due to the complexity of these claims. . . . Also, the OIG determined that VBA staff generally did not tell veterans about additional SMC benefits that may be available.

- "Without information about SMC benefits, veterans with ALS may not know about benefits available to them, or they may not be sure they are receiving the correct SMC benefits."

Looking at the numbers more closely, 430 of the 960 claims that were investigated had problems of some sort. The issues involved the VA either paying not enough money to veterans suffering from the disease, which was mostly the case, or doling out too much. According to The Washington Post, veterans with ALS can receive financial benefits of anywhere from \$36,000 to \$100,000 per year. [Source: NewsMax | Jason Devaney | November 20, 2018 ++]

VA Nursing Homes Update 11 ► The Truth About the Homes

Over the last six months, VA's nursing home program has been the subject of much media scrutiny. VA welcome this oversight because they know it makes them better, but this particular issue has been clouded by false statements, misinformation and hyperbole – doing a disservice to the Veterans and taxpayers VA is charged with serving. That's why Marine Veteran John Ulllyotohn Ulllyot, VA Assistant Secretary for Public and Intergovernmental Affairs, wanted to take this opportunity to share the facts about the department's nursing home program.



1. Are VA's nursing home ratings secret?

No. VA posts its nursing home ratings online here. Assertions that VA's nursing home ratings are secret – made repeatedly by USA Today's Donovan Slack – are flat out false and highly irresponsible.

2. How Do VA Nursing Homes Compare with the Private Sector?

An objective look at VA's nursing home data shows that, overall, VA's nursing home system – composed of more than 130 Community Living Centers (CLCs) – compares closely with private sector nursing homes, even though the department on average cares for sicker and more complex patients in its nursing homes than do private facilities.

In fact, the overall star rating for VA's nursing homes compared to the 15,487 private sector nursing homes rated by the Centers for Medicare and Medicaid Services (CMS) shows that VA has a significantly lower percentage of one-star, or lowest rated, facilities than the rest of the nation. VA's latest ratings show that only 11 – roughly 8 percent – of VA's nursing homes received a one-star rating overall.

But a recent press release issued by the VFW and the American Legion misses these crucial facts. It falsely stated that VA "currently has 70 percent of its 132 homes receiving failing grades by the VA's own rating system." VA asked both the American Legion and VFW to clarify this misstatement. To its credit, the Legion did so, while VFW refused.

3. Why do VA Nursing Homes Tend to Score Lower on Quality?

VA's overall nursing home ratings are based on three measures: site-visit surveys, staffing levels and quality. But the quality measure doesn't measure quality of care specifically. Rather, it includes a range of criteria, some of which are largely dependent on a patient's overall health, such as pain, prescription drug rates and daily living skills.

That's why VA CLCs – the vast majority of whose residents are at least 70 percent disabled – for good reason score lower on quality than do private facilities. Specifically, VA CLCs serve a much higher proportion of residents with conditions such as prostate obstruction, spinal cord injury, mental illness, homelessness, PTSD, combat injury, terminal illness, and other conditions rarely seen in private nursing homes. Veterans also have many valid reasons, as a result of combat injuries and medical conditions, to express higher levels of pain (and for which opiates may not be effective or safe).

Also, private sector nursing homes admit patients selectively and, in some instances even evict difficult patients. Unlike the private sector – VA will not refuse service to any eligible Veteran, no matter how challenging the Veteran's conditions are to treat. In other words, VA CLCs homes often house residents with more complex medical needs that private sector facilities either have not accepted, or have sent back to VA.

4. VA Nursing Homes Provide More Direct Nursing Care

Finally, VA CLCs have a higher staff-to-resident ratio than private sector facilities, meaning residents in VA facilities get more direct attention from nursing home staff than do residents in the private sector. That higher staffing level allows VA CLCs to have a higher proportion of residents under hospice, spinal cord injury, and serious mental illness care. But those same conditions can also make the quality metrics appear lower than the community.

VA is continuously striving to improve all of its health care facilities. The same holds true with our community living centers. Sites that are struggling with one or more dimensions of quality are receiving hands-on training and other assistance from VA subject matter experts. A requirement to demonstrate progress on Nursing Home Compare quality metrics and annual surveys has also been added to the performance plans of all VA facility senior executives, in order to ensure that all our CLCs get the managerial attention and resources they need.

When problems arise, we address them head on and hold accountable those responsible. But when media outlets and certain interest groups cherry-pick the experiences of a handful of Veterans and attempt to portray them as illustrative of a broad problem across VA's nursing homes nationally, they do a disservice to Veterans, taxpayers and the thousands of VA employees who are working hard every day to provide the best possible care to our nation's heroes.

[Source: Vantage Point | John Ulliyot | November 19, 2018 ++]

Trump VA Accomplishments ► VA secretary: President Trump Has Kept His Promises

The facts are clear: No president has done more in two years to strengthen our military and reform the Department of Veterans Affairs to better serve our nation's heroes than President Donald Trump. From pushing the Islamic State terrorist organization to the brink of defeat, to increasing troop strength and modernizing our military's equipment on the battlefield, Trump sends a strong signal to any country or terrorist group that confronting the United States or our allies is a losing proposition. Until Trump, no candidate in history had made serving our veterans the centerpiece of a presidential campaign. In office, Trump has kept his promise, improving the lives of America's veterans through a number of key initiatives that enact more reform across the organization than at any other time in decades.

These impactful reforms include the MISSION Act, which provides real health care choice to eligible veterans, and the Accountability and Whistleblower Protection Act, which makes VA one of the most accountable agencies in the federal government. Trump has also done more in less than two years to improve transparency for veterans than any of his predecessors. In contrast to every other health system in the nation, VA now posts wait times online for every VA medical center across the country, and it updates them on a weekly basis. The agency is also the first hospital

system in the nation to post online its opioid prescription rates, accountability and settlement information, and chief executive travel.

Under Trump, VA is also adopting a joint electronic health record system that aligns with the one used by the Department of Defense. This transition will result in all Defense and VA patient data residing in one common system, better integrating information across components and enabling seamless care as those who fight for our country's freedoms transition back into civilian life. Make no mistake: President Trump has kept his promises to keep our country safe, revitalize our military, and reform VA. Not since President Lincoln has another president done more to "care for him who shall have borne the battle and for his widow, and his orphan," just as our nation deserves. [Source: USA TODAY | Robert L. Wilkie | November 16, 2018 ++]

VA Presumptive AO Diseases Update 26 ► Hypertension Recommended

New research linking veterans' high blood pressure with wartime exposure to chemical defoliants could dramatically expand federal disability benefits for tens of thousands of Vietnam-era troops. The findings, from the National Academies of Sciences, Engineering and Medicine, conclude that "sufficient evidence" exists linking hypertension and related illnesses in veterans to Agent Orange and other defoliants used in Vietnam, Thailand and South Korea in the 1960s and 1970s. They recommend adding the condition to the list of 14 presumptive diseases associated with Agent Orange exposure, a group that includes Hodgkin's Disease, prostate cancer and Parkinson's Disease. That's an upgrade from past research that showed a possible but not conclusive link between the toxic exposures and high blood pressure problems later in life.

If Veterans Affairs officials follow through with the recommendation, it could open up new or additional disability benefits to thousands of aging veterans who served in those areas and who are now struggling with heart problems. Veterans who struggle with high blood pressure issues are eligible for health care at VA facilities. But the illness is eligible for disability benefits in only select cases. Adding an illness to VA's presumptive list means that veterans applying for disability benefits need not prove that their sickness is directly connected to their time in service. Instead, they only need show that they served in areas where the defoliant was used and that they now suffer from the diseases. That's a significant difference, since proving direct exposure and clear health links can be nearly impossible for ailing veterans searching for decades-old paper records.

A change in the designation of hypertension by VA could also add significant new costs to the department's disability payout expenses. In 2010, when then Veterans Affairs Secretary Eric Shinseki expanded the list of presumptive illnesses for Agent Orange exposure to include ischemic heart disease and Parkinson's, the department estimated additional costs of more than \$42 billion over a decade. It's unclear how many veterans suffer from high blood pressure and would be eligible for disability payments if the change is made. In a statement, VA spokesman Curt Cashour said the department "is in the process of evaluating this report and appreciates the work" of the group.

Regardless the cost, officials from the Veterans of Foreign Wars are already calling for VA officials to move ahead with adding hypertension to the list. "There is no doubt in anyone's mind that Agent Orange made veterans sick, it made their children sick, and it brought pain and suffering and premature death to many," VFW National Commander B.J. Lawrence said in a statement. "Even though it's been a half century since they were exposed, the results of that exposure is something they continue to live with daily." The new study is available at the [National Academies Press website](#).

[Source: Military.com | Leo Shane III | November 19, 2018 ++]

GI Bill Update 267 ► House Hearing on Delayed/Wrong Housing Stipend Payments

Nearly four months after the Veterans Affairs Department was supposed to have changed the way it calculates Post-9/11 GI Bill housing stipends, students are still getting the wrong amount each month — and there’s still no end in sight. At a tense hearing on Capitol Hill 14 NOV, in which members of Congress described the situation as “unacceptable,” a “massive failure” and “debacle,” VA officials were unable to tell lawmakers when they believe the necessary software updates will be complete, though they admitted they’re planning as if they will not be ready in time for the spring semester. These updates were supposed to have launched by 1 AUG under the new Forever GI Bill law, yet the VA has run into major technical challenges and is still paying student veterans under old rules.

The implementation delays have also contributed to a backlog of pending claims at the VA this semester, and thousands of veterans have had to wait longer than normal for their housing stipends. As of the hearing, more than 10,000 claims of an overall 73,000 had been pending between 31 and 60 days, said VA Director of Education Service Robert Worley; another 1,000 have already hit the 60-day mark. “These veterans, as you know, are relying on these payments to pay rent and put food on the table,” said Rep. Jodey Arrington (R-TX), chairman of the House Committee on Veterans Affairs Subcommittee Economic Opportunity. “It is no small thing.”

Worley explained that when VA was initially eyeing a July deadline to have its systems ready by 1 AUG, the department told schools to hold off on certifying students’ enrollment until the new technology was live. Because schools are usually able to do this in advance, and the software ended up not being ready to deploy in time, the VA “got six months of work in about two months,” he said. Arrington and others were visibly frustrated at the IT issues that seemingly stem from old technology at the department, noting that little has been done to hold anyone accountable for the significant delays. His Democratic counterpart, Ranking Member Rep. Beto O’Rourke (D-TX) accused officials of trying to minimize the problem.

Trump-appointee Paul Lawrence, VA under secretary for benefits, said the department has worked with veteran service organizations and members of Congress to help about 1,000 veterans who have contacted the VA in significant financial hardship because of these delays. Lawrence took issue with reports that paint veterans’ financial struggles as a widespread issue and said the VA has heard of no confirmed cases of someone getting evicted from their home as a result of late payments. “You’re getting the old payment, but you are getting a payment,” Lawrence said of GI Bill students. “You are getting to go to school. Your schools will be paid.” Students who have received housing stipends this semester — timely or not — are receiving those payments based on the location of their school’s main campus, as was the law before the Forever GI Bill passed last year. Starting in August, however, the VA was to pay students based on the ZIP code of the campus where they take the most classes.

Yet because the VA is still paying under 2017 rules, all students — even those taking all of their courses at the school’s main campus — are receiving inaccurate housing stipends that do not account for about a 1 percent cost-of-living increase. The VA has said it will correct underpayments as soon as possible and will not charge students for any overpayments. Education staff members have been working overtime to process claims, costing the department more than \$4 million so far, according to a committee aide. That’s on top of the \$1.2 million the VA has already paid to contractor Booz Allen Hamilton, the company working with the VA’s Office of Information and Technology on this project. The staffer said Congress has allotted \$30 million.

“After the hearing, I think it’s important we hear from VA how they are going to make students’ payments whole and how they are going to prevent this from happening in the spring 2019 semester,” Lauren Augustine, vice president of government affairs at the nonprofit Student Veterans of America, said in an email. “From Congress, we hope to hear how they are going to take information from tonight’s hearing on the consistent issues from legacy IT systems and lead modernization efforts for VA education benefits.” Lawmakers gave VA officials a week to provide more information on a target completion and additional costs. “It feels like an exercise in futility,” Arrington said. “Just

about every program and every good intention of this committee — we're trying to solve a problem and serve our veterans, and then it's just more IT rigamarole.” [Source: MilitaryTimes | Natalie Gross | November 15, 2018 ++]

GI Bill Update 268 ► GI Bill Payments Fact Sheet on Current Delay

The allegation that thousands of Veterans have been waiting months for GI Bill benefit payments is false. The allegation that some Veterans have been made homeless because of GI Bill payment delays is also false. VA has been in continuous contact with Congress, Veterans Service Organizations and other stakeholders, soliciting referrals to any affected Veterans. As we receive referrals, they are being moved to the top of the queue for immediate action. Here are the facts:

- As of Nov. 16, we have 74,000 education claims in the work queue. This includes claims that are as new as one day old, and not all involve payments, such as initial applications or changes of programs. Approximately 1-percent or fewer of these claims are more than 60 days old. We continue to monitor closely and prioritize these claims.
- As of Nov. 16, VA had 51,100 pending Post-9/11 GI Bill claims, with an average education claim processing time of 24 days for original claims and 16 days for supplemental claims during the month of November.
- As of Nov. 16, 63,382 VA education claims were pending less than 30 days, 9,863 VA education claims were pending between 30 and 60 days, and 867 VA education claims were pending more than 60 days.
- VA has processed more than 700,000 education claims for over 450,000 beneficiaries this fall. Less than 4.5 percent of those processed were pending for more than 60 days.

For more information, refer to the below FAQ

(Q) Payments delayed -- What is the current number of student veterans who have yet to receive housing stipends for the 2018 fall semester (and please clarify if that number, by default, would also be the number of veterans whose schools have not been paid tuition)?

A: As of Nov. 16, there are 51,100 Post 9/11 GI Bill claims waiting to be processed. This includes claims that are as new as one day old. Not all involve payments, such as initial applications or changes of programs and not all of these claims are late or taking longer than average to process. In fact, the average claim takes approximately 16 days to process – this is only a two-day difference from VA’s historic processing goal of 14 days or fewer for supplemental claims. Also, the 74,000 claims number referenced above does not necessarily equate to the number of schools that may have received late payments, as a pending claim can involve payments only to the Veteran, only to the school, or both.

(Q) What is the issue?

A: Sections 107 and 501 of the Harry W. Colmery Veterans Educational Assistance Act change the way VA pays monthly housing stipends for all Post-9/11 GI Bill recipients. These sections affect nearly all Post-9/11 GI Bill students because they change the way VA pays monthly housing stipends by aligning payments with the location where students physically attend most of their classes, and removing the reduction exemption on GI Bill stipends. Congress and VA alike understood that meeting the law’s 1 AUG implementation date would be challenging based on the complexity of the rule changes to the automation engine, the Long Term Solution, the department’s 50-year-old education claims IT payments platform (BDN), and several other stovepiped legacy systems that must be integrated.

As VA approached the 1 AUG implementation deadline, several critical errors were found during testing. These included payment errors that would have resulted in incorrect payments. Rather than moving forward with a flawed

system, VA decided to postpone deployment until it could develop a functional and efficient housing stipend calculation capability. While VA works on fixing the processing issue, the department is taking the following steps to process Post-9/11 GI Bill education claims:

- Monthly Housing Allowance payments to students and tuition and fees payments to schools are being processed and paid under the rules in effect prior to August 1 and at 2017 rates. According to DoD, on average, 2018 MHA rates increased by less than 1 percent from 2017. So, depending on where they are going to school and when they started using benefits, some affected beneficiaries are likely receiving an average of under 1 percent of what they should be getting, and others are being overpaid by approximately \$69 per month.
- VA will correct any discrepancy between what a student was paid and what he or she should be paid once the technology fixes are in place.
- If a student was overpaid solely due to the change in law, the student will not be held liable for the debt.
- VA will correct any discrepancy between what a student was paid and what he or she should be paid once the technology fixes are in place.

(Q) What is VA doing about it?

A: VA performed a root cause analysis and determined that policy decisions were required to resolve a number of issues with its education claims IT platform. VBA Education Service and VA's Office of Information and Technology reviewed the original requirements in sections 501/107 and remapped all use-cases possible under the law. VA reviewed and clarified its policies so future software releases accurately reflect a unified, consistent understanding. VA then modified the housing stipend software and started the testing process. Testing of the improved housing stipend IT software release is ongoing.

(Q) When will it be fixed?

A: VA is working diligently to resolve the outstanding issues, and will determine a deployment timeframe once everything is tested and working.

(Q) What is VA doing about veterans experiencing hardships?

A: VA recognizes that timely receipt of the housing allowance is crucial for Post-9/11 GI Bill students and makes every effort to provide these payments quickly. It is important to understand VA pays Basic Allowance for Housing in arrears, so a student will not receive a housing payment for enrollments beginning in August until September, and the stipend for September is not paid until the beginning of October. If students believe their payment is delayed, they should check their eBenefits or vets.gov account for the status of their payment. If after checking their eBenefits or vets.gov account the student still believes their payment is delayed, then the student can take any one of the following actions to request a financial hardship:

- A student can contact the Education Call Center 1-888-442-4551; however, we understand at times VA is experiencing higher than normal wait times, a student can avoid waiting on the phone for solely a payment status by calling 1-888-442-4551 and choosing Option 2 for an automated response
- A student can contact VA at https://gibill.custhelp.va.gov/app/utils/login_form/redirect/ask which is the GI Bill website.

VA is also working closely with schools, veterans service organizations, and other stakeholders to identify students that may be experiencing a hardship due to the delayed payments. All hardship claims are expedited for immediate processing. Once the payment is processed by VA, it will take 5-7 days to reach the student's banking institution.

(Q) How many veterans called 888-442-4551 and requested assistance due to hardship? How many have you assisted this semester, and in what way?

A: Approximately 1,000 cases have been processed through the Education Call Center in October.

[Source: Vantage Point | November 19, 2018 ++]

GI Bill Update 269 ► Housing Payment Rates Update | Key Changes

On 28 NOV the Department of Veterans Affairs (VA) announced key changes in the processing of GI Bill benefits payments under the Harry W. Colmery Veterans Educational Assistance Act of 2017 (Forever GI Bill). Because of continued information technology difficulties with implementing sections 107 and 501 of the law, both of which change the way monthly housing allowance payments are calculated, VA Secretary Robert Wilkie has directed Under Secretary for Benefits Paul R. Lawrence to take the following actions:

1. Effective Dec. 1, the Veterans Benefits Administration (VBA) will reset its implementation efforts for sections 107 and 501 of the law to give the department the time, contracting support and resources necessary to develop the capability to process Spring 2020 enrollments in accordance with the law by December 1, 2019.
 - This includes soliciting bids from contractors for support in the areas of program integration, systems implementation, and software development.
2. During this time, VBA will pay monthly housing allowance rates for the Post-9/11 GI Bill at the current academic year uncapped Department of Defense (DoD) Basic Housing Allowance (BAH) rates.
 - For many students, this DoD BAH rate will be equal to or higher than their current payment.
 - VBA will also correct retroactively any underpayments resulting from section 107 and 501 implementation problems.
 - If a student was overpaid due to the change in law or because of VBA's challenges in implementing the law, the student will not be held liable for the debt.
3. For the current academic year (2018-2019), VBA will pay housing allowances based on the location of a school's main campus, rather than the physical location of the student.
4. This interim policy will terminate by December 1, 2019, upon implementation of a fully developed IT solution for sections 107 and 501 of the law.
5. VBA will define a training site as a "campus" when the following conditions are true: the physical site of the training is either owned or leased by the school, and the school has ownership or control over the student's classroom instruction or the faculty conducting the instruction. This approach reduces the administrative burden for schools and students from VBA's initial interpretation of the law.

As these changes are implemented, VBA will remain in continuous contact with Veterans, Congress, Veterans Service Organizations and other stakeholders to ensure everyone is informed and knows what to expect. "Redesigning the way VBA calculates Post 9/11 GI Bill housing rates during a busy academic season was like flying a plane while building it, and that was unfair and frustrating to Veterans and taxpayers. That's why we are resetting our implementation of the law for the next year to ensure we get the technology and formula right to put Veterans first," said Secretary Wilkie. "In the meantime, beneficiaries receiving Post 9/11 GI Bill housing allowances will be paid at the DoD BAH rate, which in many cases will be equal to or higher than their current payment."

While VBA's pending education claims inventory was three times higher than normal in early September, that figure is back to normal levels. For more information on VBA's pending education claims inventory, see [here](#). VBA strongly encourages schools to begin submitting enrollments immediately for the Spring 2019 term to help VBA process them in a timely fashion. This will ensure that Veteran students receive their housing payments promptly and schools receive tuition and fee payments. VBA expects to maintain timeliness standards of an average 28 days for a new enrollment and 14 days for a re-enrollment.

If students require assistance with their GI Bill benefit or experience a financial hardship due to a delay in payment, they are asked to contact VA's Education Call Center at 888-442-4551 between 08-1900, Mon-Fri. Students may also keep in contact with VA on their social media sites; on Facebook at www.facebook.com/gibillEducation or on Twitter at [VAVetBenefits](https://twitter.com/VAVetBenefits).

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On 29 NOV Secretary Robert Wilkie promulgated the following Statement on Forever GI Bill Housing Benefit Payments

“To clear up any confusion, I want to make clear that each and every post-9/11 GI Bill beneficiary will be made 100 percent whole – retroactively if need be – for their housing benefits for this academic year based on Forever GI Bill rates, not on post-9/11 GI Bill rates. I made this clear to Chairmen Isakson and Roe on calls yesterday and want to reassure Veterans and taxpayers that is indeed the case. Although VA has encountered issues with implementing the Forever GI Bill on Congress' timeline, we will work with lawmakers to ensure that – once VA is in a position to process education claims in accordance with the new law – each and every beneficiary will receive retroactively the exact benefits to which they are entitled under that law.”

[Source: VA News Release | OPIA | November 29, 2018 ++]

VA Nursing Homes Update 10 ► Brockton MA Patient Neglect

Staffers at the Department of Veterans Affairs nursing home in Brockton, Massachusetts – rated among the worst VA nursing homes in the country – knew this spring that they were under scrutiny and that federal investigators were coming to visit, looking for signs of patient neglect. Still, when investigators arrived, they didn't have to look far: They found a nurse and a nurse's aide fast asleep during their shifts. One dozed in a darkened room, the other was wrapped in a blanket in the locked cafeteria.

The sleeping staffers became a focal point of a new, scathing internal report about patient care at the facility, sparked by a nurse's complaint that veterans were getting substandard care, according to a letter sent late last month to President Donald Trump and Congress by the agency that protects government whistleblowers. “We have significant concern about the blatant disregard for veteran safety by the registered nurses and certified nurse assistants,” agency investigators wrote in a report about the 112-bed facility. The Brockton facility is a one-star nursing home, the lowest rating in the agency's own quality ranking system.

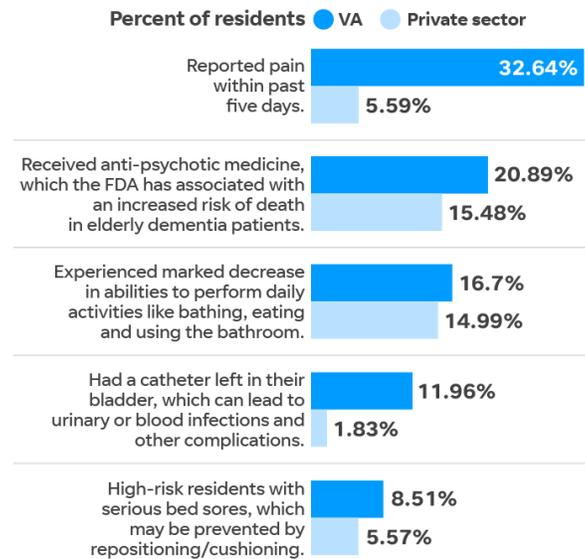
VA spokeswoman Pallas Wahl said officials took “immediate corrective action,” and the employees caught sleeping no longer work there. The problems at the Brockton nursing home are the latest to surface in a review of VA nursing home care by USA TODAY and The Boston Globe. In June, the news organizations revealed the VA's secret quality ratings showed that care at more than 100 VA nursing homes across the country scored worse than private nursing home averages on a majority of key quality indicators last year. In response to questions from USA TODAY and the Globe, the VA released nursing home ratings that had been kept secret for years, potentially depriving veterans and their families of crucial health care information.

At the time, the VA said it was releasing inspection reports the agency withheld from the public for nearly a decade. Five months later, none has been released. VA spokesman Curt Cashour told USA TODAY that the agency is working with an outside contractor to remove patient information from reports. He said the VA expects to release “publicly redacted versions of the most recent reports” around Christmas. That's not good enough for Leslie Roe, whose husband of 38 years walked out of a supposedly secure unit at the VA nursing home in Tuskegee, Alabama, last year and was never found. Roe, who had Navy veteran Earl “Jim” Zook declared dead this year, wants the VA to immediately

release three years' worth of inspection reports – the standard for private-sector nursing homes whose reports are posted on a federal website, NursingHomeCompare.

Secret data show VA nursing homes worse than private sector

Internal documents obtained in a USA TODAY/Boston Globe investigation reveal for the first time that the VA nursing homes performed worse on average than private nursing homes on a majority of key measures. How they stacked up in 2017 on five of those measures:



SOURCE VA internal quality data and methodology obtained by USA TODAY/The Boston Globe
Frank Pompa/USA TODAY

"It's just a shame the way the VA is," she said. "It can't help Jim, but maybe it can help just one other person." The reports can include incidents of poor care and conditions that can be a tip-off to prospective or current residents and their families about problems with staffing or neglect at a facility. "What are they hiding? Why wouldn't you release it?" asked Amy Leise, whose uncle, Vietnam veteran Don Ruch, suffered from malnutrition and bedsores last year at a VA nursing home in Livermore, California. "It feels like the government is immune from accountability and responsibility, where in other settings that wouldn't be the case," she said.

The VA released an updated set of star ratings. They show 45 of its nursing homes received the lowest one out of five stars for quality as of June 30. That's down from 58 in March. The VA has 133 nursing homes that serve 46,000 infirm veterans each year across the country. At the nursing home in Brockton, residents were, on average, more likely than residents of other VA nursing homes to deteriorate, feel serious pain or suffer from bedsores, according to agency data. They were nearly three times as likely to have bedsores than residents of private nursing homes.

Licensed practical nurse Patricia Labossiere said she complained to the Office of Special Counsel, a federal whistleblower agency, this year after supervisors in Brockton ignored her alerts. "I am a no-nonsense nurse who took a vow to take care of patients," said Labossiere, who quit in July. "We are there to be kind and treat others as we would want to be treated. I could not believe that this was how we treat the people that fought for our country." Labossiere said she saw instance after instance of poor patient care at the facility within days after she started working there last December. She told the federal whistleblower agency that nurses and aides did not empty the bedside urinals of frail veterans. Nurses failed to provide clean water at night and didn't check on the veterans regularly, as required, she said. They often slept when they were supposed to be working. She offered some specific examples: One patient

had trouble breathing because his oxygen tank was empty. Another fell – his feeding tube got disconnected, and the liquid splashed onto the floor – and didn't appear to have been monitored by staffers for hours.

The VA investigators did not substantiate those allegations, saying the patient with the empty oxygen tank suffered no ill effects. Investigators couldn't confirm that the patient who fell had been neglected because the records were shredded "in accordance with the local policy." Wahl, the VA spokeswoman, noted that the investigators "did not find evidence of veteran harm or neglect." She said the facility's one-star rating is undeserved and not an "accurate reflection of the quality of care delivered to our patients." The Office of Special Counsel ordered the VA's Office of Medical Inspector to investigate Brockton after Labossiere's complaint. The office turned over its report in September to special counsel Henry Kerner, who sent the findings to Trump and Congress on 23 OCT. "Because a brave whistleblower came forward, VA investigators were able to substantiate that patients at the Brockton (nursing home) were routinely receiving substandard care," Kerner said in an emailed statement.

This is not the first time the Brockton facility has come under fire by the Office of Medical Inspector. In 2014, a doctor at the nursing home alleged that three veterans with significant mental health issues received "inappropriate medical and mental health care." Two of them went years, he alleged, without appropriate treatment. A third allegedly received psychotropic drugs for more than two years against written instructions. Investigators largely substantiated the allegations, finding that two veterans with significant psychiatric issues did not receive adequate treatment for years. They did not substantiate the allegation that a third received improper medication. [Source: USA TODAY & The Boston Globe | Donovan Slack & Andrea Estes | November 14, 2018 ++]

VA EHR Update 16 ► \$16B Project Already Has \$350M Cost Overrun

VA officials acknowledged 14 NOV that a \$16 billion project aimed at finally providing common, easily searchable electronic health records for the VA and the Department of Defense has already been hit with a \$350 million cost overrun. John Windom, executive director of the VA's new Office of Electronic Health Record Modernization, said the original estimates for the program had not included the \$350 million projected costs over 10 years for the salaries of the government employees who would work on it.

At a hearing of the new House Veterans Affairs Subcommittee on Technology Modernization, which was formed in July primarily to oversee the project, Windom said Congress had been forewarned that the salaries of the employees would not be included in the contract with Cerner Corp., but he was met by skepticism. "I find it hard to believe that such a basic part of the program -- government salaries -- could be overlooked," said Rep. Jim Banks (R-IN), the subcommittee's chairman.

Banks said the cost overrun emerged "before any real work actually began" on the project to make health records of two huge departments compatible. "How can that be?" he asked. "I'm not ready to sound the alarm yet," Banks said, but added that the cost overrun increased his concerns over whether the program was feasible. "The more I learn, the more daunting it has become," Banks said. "Some thought we could merely install the Cerner system. That apparently is not enough." Windom said he expected efficiencies would be developed as the project proceeds to hold down future costs. "There are going to be efficiencies gained we can't forecast at this point," he said.

Previous attempts to mesh the electronic health record systems have either failed or been abandoned, most recently in 2013 when then-Defense Secretary Leon Panetta and then-VA Secretary Eric Shinseki dropped an integration plan after a four-year effort and the expenditure of about \$1 billion. In the latest effort, then-acting VA Secretary Robert Wilkie in May awarded a \$10 billion, 10-year contract to Cerner, of Kansas City, to develop an integrated electronic health record system. Related costs over the course of the contract were estimated to put the total cost at about \$16 billion.

In comments at the hearing, and in his questioning of witnesses, Rep. Phil Roe (R-TN), chairman of the full committee, said he had warned Wilkie, who was sworn as VA Secretary in July, of pitfalls in the enormously complex task of meshing VA and DOD health records. "If we don't get this right, you and I need to go in the witness protection program," Roe said he told Wilkie. Even if the VA and DOD systems could be successfully merged, "what are we going to do about outside practitioners?" Roe said. Roe noted that about 35 percent of the veterans currently receiving VA health care have chosen to opt for private care, and that number was expected to rise under the VA Mission Act signed into law by President Donald Trump earlier this year to expand community care.

"That is a challenge, definitely," said Dr. Laura Kroupa, acting chief medical officer of the VA's Office of Electronic Health Record Modernization. "We're working on that." Problems have already emerged in Seattle and Spokane, the first sites chosen by the VA for the installation of the new EHR systems, said John Short, chief technology integration officer at the newly established office. Nearly all of the five-year-old computers in Seattle and Spokane will have to be replaced to adapt to the new system, Short told the subcommittee. [Source: Military.com | Richard Sisk | November 14, 2018 ++]

VA Medical Marijuana Update 54 ► PTSD Impact Study on Track | Results in 2019

Researchers who are trying to determine whether marijuana works to treat post-traumatic stress disorder enrolled their final veteran needed for the study on Veterans Day. The Scottsdale Research Institute in Phoenix, which is performing the study, achieved its total enrollment nearly two years after they first began recruiting veterans into the study – and eight years since the Food and Drug Administration approved it. “A nearly 10-year saga for this PTSD-cannabis study,” lead researcher Sue Sisley wrote in an email. “Almost at [the] finish line.” The study is the first government-approved research into marijuana’s effects on PTSD. When it’s done, Sisley aims to have a definitive answer of whether marijuana benefits people with PTSD, and if there are negative consequences. All of the study’s participants are veterans.

Once researchers began recruiting veterans for the study in February 2017, they immediately ran into problems. By September 2017, they had screened thousands of veterans but enrolled only 26 who met the eligibility criteria. For a while, there were concerns the study would have to broaden to include non-veterans. At issue was the researchers’ lack of access to the Department of Veterans Affairs hospital in Phoenix, just 20 miles from where the study is being conducted. Sisley saw potential there to find a large group of veterans who might be resistant to other PTSD treatments and looking for an alternative. The VA said federal law restricted the agency from researching medical marijuana or referring veterans to projects involving the drug.

“Despite the refusal of the [VA] and Arizona’s public universities and hospitals to assist with recruitment for the study, the trial is on track to finish on time,” read a news release from the nonprofit Multidisciplinary Association for Psychedelic Studies, which is sponsoring the research. To enroll, veterans had to be diagnosed with chronic PTSD brought on by military service. Researchers wanted a range of ages, as well as men and women. The study needed 76 veterans to be viable. It’s a random, controlled trial. The veterans participating are given 1.8 grams of marijuana each day of differing potencies. They choose how much to smoke, and they’re asked to keep a daily journal. Participants visit Scottsdale Research Institute 17 times during 12 weeks, and then are scheduled for six-month follow-ups. Researchers intend to publish their findings sometime in 2019.

“Hopefully, we’ll be able to finally answer the question, ‘Does cannabis help with PTSD?’ That’s our goal,” Sisley said at the start of the study in 2017. “That’s why we’ve been fighting so hard to get this underway.” More veterans have spoken out in favor of medical marijuana in recent years. The American Legion passed a resolution supporting the study, and the chairman of the House Committee on Veterans’ Affairs, Rep. Phil Roe, R-Tenn., also voiced his support for more research into the drug. There are efforts in Congress to allow VA doctors to recommend marijuana to veterans in states where the drug is legal. Separately, a bipartisan group of lawmakers, including Roe, urged VA

Secretary Robert Wilkie for the agency to conduct its own research into marijuana as a treatment for PTSD, chronic pain and other ailments that disproportionately affect veterans. [Source: Stars and Stripes | Nikki Wentling | November 14, 2018 ++]

VA Medical Marijuana Update 55 ► Can Benefits Be Taken Away If You Test Positive?

There is a lot of misinformation when it comes to Veterans Affairs and marijuana. Many vets have voiced concerns that their benefits could be taken away if they were drug tested and marijuana was found in their system. These are changing times and many have begun to stray away from western medicine, finding new ways to treat pain and diseases. Perhaps the one that's gotten the most push back, medical marijuana. But one group in particular is speaking out to silence the stigma. Bob Jordan is shouting it from the rooftops. "This is medicine, this is medicine, please! just think of it as medicine," he said passionately. "Not the tie dyed, hippy listening music, lets get stoned, it's not that, it's medicine."



Jordan has been a pioneer in the fight to legalize medical marijuana since the 1990s. "My wife got diagnosed with ALS in 1986," he said. Soon after, his wife, Cathy Jordan went on vacation and discovered a new treatment for her deteriorating body. "She smoked this Myakka Gold and she felt her disease stop," Jordan explained. "Her saliva dried up, her walking got better, her talking got better and I said wait a minute, she's onto something." Since that day, the Jordans have been fighting the law as hard as they fight the disease. "We've been trying to help people. It ain't about us," Jordan said. "I mean people come to talk to us but, we represent in this state, hundreds of thousands of people who would love to have access to cannabis because once they try it, the amazing thing is, it works."

Now, he's trying to help veterans like himself, too. "Veterans have to understand, 100 percent, that the VA cannot take your benefits for using cannabis," Jordan said. Because the plant was once illegal, many Florida veterans believe that medical marijuana isn't an option for their health care. "The people behind the counter, the people you're talking to, even some of the health care professionals, don't know this yet," Jordan said. Veterans Affairs didn't have a representative available for an interview, but they did direct ABC-7 to their policy online. It says "as long as the food and drug administration classifies marijuana as schedule one, VA health care providers may not recommend it or assist veterans to obtain it." At the same time, the policy also says veteran participation in state marijuana programs does not affect eligibility for VA care and services. VA providers can and do discuss marijuana use with veterans as part of comprehensive care planning and adjust treatment plans as necessary.

"It's changing a lot about me. I can see it in myself and I know other people can see it," said another veteran, Kendra Souza. This policy has been tested and tried many times by Souza. "Every time I went in there, I was honest and they knew because they test you," she explained. Even though the marijuana showed up in those blood tests, Souza said her benefits were never taken. For her, this was a literal life saver. "I've been a train wreck ever since I retired. I've barreled into walls," Souza explained. "I've beat myself up, I've broke my stuff, I've done all kinds of stuff and it's just, trying to figure out how to deal with life."

Still suffering from the abuse, PTSD, multiple personality disorder and depression, the only medication that brings Souza relief doesn't come in a prescription bottle. "This," Souza said as she showed her medical marijuana. "This reminds me that the only thing that I can do is worry about today. I can't worry about anything, the only thing that I can do is be in this moment." For everything veterans need to know when it comes to Veterans Affairs policy about marijuana, click [here](#). [Source: WWSB ABC-7 | Taylor Torregano | November 28, 2018 ++]

VA Unions Update 05 ► Official Time Elimination Lawsuit

Federal employee unions are suing the Department of Veterans Affairs over its recent decision to eliminate official time for medical professionals. The American Federation of Government Employees, National Federation of Federal Employees and National Association of Government Employees have filed their lawsuit in the U.S. District Court for the District of Columbia. The unions argue that VA's decision to repudiate existing collective bargaining agreements and eliminate official time for as many as 104,000 medical professionals violates provisions in Title 38. VA said it would immediately remove 430 Title 38 employees from official time starting 15 NOV. Together, the unions are seeking permanent injunctive relief from the court.

"Official time is in the best interest of the government, the taxpayer and, in the case of the VA, our veterans," Randy Erwin, NFFE president, said in a statement. "The crux of the issue is that under official time, VA employees serve as an independent voice regarding working conditions, safety issues and mismanagement. Plus, they represent whistleblowers and other employees who make credible claims against fraud, waste, abuse and political coercion and corruption. Official time is an internal system of checks and balances, and to perform these duties as required by law, employees from all professions are needed to serve on official time status."

This is the second time this year that federal unions have banded together to collectively sue the Trump administration. More than a dozen organizations filed a joint lawsuit with the same district court over the president's May executive orders on collective bargaining, official time and employee removals. The court invalidated key provisions of those orders back in August, but the Trump administration is appealing the decision. The judge invalidated the president's attempts to set specific limits on official time, arguing that the provisions ultimately violated the intent of the Civil Service Reform Act of 1978 and Federal Labor-Management Relations Statute, and that the efforts hindered agencies' ability to bargain in good faith.

Erwin said VA's decision to eliminate official time for some employees is in "direct response" to this recent court ruling. AFGE National President J. David Cox echoed Erwin's sentiments. VA's decision to cut official time violates the Civil Service Reform Act, because the law established it as in the public's interest, Cox added. "This action is the latest overreach in [VA's] quest to bust unions and ensure that workers have no ability to blow the whistle or fight harassment, discrimination and retaliation in the workplace," he said. According to available data, VA traditionally has been one of the heavier users of official time. As the second-largest federal agency, VA employees spent more than 1 million hours on official time in fiscal 2016, which cost about \$49 million.

Some members of Congress have expressed their frustration with official time across government, but they have been particularly outraged with its use at the VA. A few lawmakers have introduced legislation to limit official time at VA specifically and across government, but no bill has passed Congress. Federal employees spent a total of 3.6 million hours on official time in fiscal 2016, according to the most recent report from the Office of Personnel Management. This data, however, is likely unreliable, because agencies haven't been required to consistently track it. Both the Government Accountability Office and the House Oversight and Government Reform Committee have made separate attempts to more accurately count the cost and scope of official time across government but have run into roadblocks. [Source: Federal News Network | Nicole Ogrysko | November 14, 2018 ++]

VA Fraud, Waste & Abuse ► Reported 16 thru 30 NOV 2018

THOMPSONTOWN, PA – Jason Ehrhart, age 48, pleaded guilty today before Chief United States District Court Judge Christopher C. Conner for defrauding a disabled Veteran, the Department of Veteran’s Affairs (VA), and the Social Security Administration (SSA) out of \$316,360. According to United States Attorney David J. Freed, Ehrhart was charged by way of a criminal information on 29 OCT, with one count of health care fraud. Jason’s former wife, Laurie Ehrhart, age 48, of Newport, Pennsylvania, was indicted on 24 OCT, with one count of health care fraud and one count of conspiracy to commit health care fraud. The charges against the couple relate to their misappropriation of a veteran’s disability benefits.

In 1985 while serving in the U.S. Army, a veteran who was a former resident of Perry County, Pennsylvania, was diagnosed with multiple sclerosis. In 1998 the veteran began receiving disability benefits from the VA and in 2006 began receiving disability benefits from the SSA. The veteran was eventually hospitalized on a permanent basis at the VA hospital in Lebanon, Pennsylvania in NOV 2004. In AUG 2006, the veteran was deemed by the VA to be incompetent to handle his own financial affairs. As a result, on October 2, 2006, Jason Ehrhart applied to serve as the veteran’s VA Fiduciary and Legal Custodian. Under the terms of a Fiduciary Agreement, Ehrhart agreed to use all of the veteran’s VA disability benefits exclusively for the veteran’s benefit. The agreement warned him that the funds were not for his personal use. The Fiduciary Agreement also required Ehrhart to submit an annual accounting to the VA with respect to the amount of money spent on the veteran’s behalf.

While Ehrhart served as the veteran’s VA Fiduciary and Legal Custodian, all of the veteran’s VA benefits, plus most of his Social Security disability checks, were deposited into a checking account Jason opened at The Orrstown Bank. Altogether, \$476,260 in federal benefits (\$422,828 in VA disability, \$48,187 in Social Security disability, and \$5,244 in VA clothing allowance) were deposited into the account between January 2009 and August 2016. According to Ehrhart’s criminal information and Laurie Ehrhart’s indictment, at least \$316,360 of the \$476,260 was misappropriated by Jason and Laurie Ehrhart and converted to their own use between October 2006 and August 2016. Checks totaling \$218,832 (\$96,202 payable to Jason Ehrhart and \$122,630 payable to Laurie Ehrhart), were drawn against the account. Of the \$218,832, \$157,742 was deposited into Jason and Laurie Ehrhart’s joint checking account at the Juniata Valley Bank (JVB) and at least \$23,496 was converted to cash. Thereafter, the funds in the joint JVB account were employed by Jason and Laurie Ehrhart to pay their personal expenses.

Another \$7,174 in checks were made payable to Jason and Laurie Ehrhart’s two minor children. According to the charges Jason Ehrhart instructed the children to take the checks to the bank, cash them, and to surrender the cash to him. Another \$19,890 in checks were made payable to another couple who were Jason and Laurie Ehrhart’s best friends. According to the charges Jason Ehrhart regularly treated the couple and their children to dinners out and at least two, all-expense paid vacations to Disney World in Florida, purchased two automobiles for the family, and paid for the wife’s dental work.

To conceal his embezzlements, Ehrhart submitted eight false annual accountings to the VA in which he falsely claimed he spent \$402,408 on the veteran’s behalf between October 2006 and October 2015. The itemized expenditures in the accountings were grossly inflated. For example, Ehrhart claimed he paid the mortgage on the veteran’s residence (\$1,631 per month) plus the veteran’s share of the mortgage on his mother’s residence (\$881) after she died in May 2011. However, the lenders against both properties obtained judgments and they were eventually foreclosed and sold. Ehrhart also falsely claimed in the annual accountings that he spent thousands on miscellaneous expenditures for the veteran, including storage unit rentals, vehicle maintenance bills, state and local taxes, life and auto insurance, and credit card bills. However, in 2016 the veteran’s specially equipped wheelchair van, for which Jason Ehrhart claimed he spent approximately \$32,395 for vehicle maintenance, was found broken down and abandoned along a Perry County roadside. The veteran died at the Lebanon VA Medical Center on July 30, 2018.

Jason Ehrhart agreed to make full restitution of the monies owed to the veteran's estate. No date was set by Chief Judge Conner for Jason Ehrhart's sentencing pending preparation of a presentence report. Laurie Ehrhart is currently scheduled for trial on January 8, 2019.

The Department of Veteran Affairs, the Office of Inspector General, the Pennsylvania State Police, and the Social Security Administration's Office of Inspector General investigated the case. Assistant United States Attorney Kim Douglas Daniel is prosecuting the case. The maximum penalty under federal law for this offense is 10 years of imprisonment, a term of supervised release following imprisonment, and a fine. Under the Federal Sentencing Guidelines, the Judge is also required to consider and weigh a number of factors, including the nature, circumstances and seriousness of the offense; the history and characteristics of the defendant; and the need to punish the defendant, protect the public and provide for the defendant's educational, vocational and medical needs. For these reasons, the statutory maximum penalty for the offense is not an accurate indicator of the potential sentence for a specific defendant. [Source: DOJ, Middle District of PA U.S. | Attorney's Office | November 20, 2018 ++]

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JACKSONVILLE, FL – Two military veterans stole hundreds of thousands of dollars in taxpayer money through disability payments. The I-TEAM learned the two were caught on hidden camera doing activities they claimed they could not perform.

Military veteran **Veronica Hahn** received \$394,800 in disability payments from the Department of Veterans Affairs for service-connected blindness in both eyes. According to federal court documents, during the course of a decade and a half, Hahn told various doctors within the Veterans Health Administration and in private practice that she was almost completely blind. However, within a year of receiving her disability benefits for loss of vision, she obtained driver's licenses in New Mexico, Alabama and Florida with no vision restrictions. She passed vision exams in each state with at least 20/40 vision. Hidden camera video (<https://www.news4jax.com/enterprise/uncut-hahn-caught-on-camera>) recorded her driving on numerous occasions. She also worked full-time as a case manager and transition counselor at several state correctional facilities. Prosecutors said all of these activities required normal eyesight to perform her duties.

U.S. Attorney for the Northern District of Florida Christopher Canova said, "Instead of providing benefits and assistance to worthy veterans who are justifiably in need, significant resources from the Department of Veterans Affairs were diverted to uncover an extensive and persistent fraud by Ms. Hahn, who repeatedly gave dishonest information and collected hundreds of thousands of dollars to which she was not entitled." Hahn was sentenced to nine months in federal prison and ordered to pay \$394,800 in restitution after pleading guilty to theft of government funds.

Military veteran **Jose Calderon-Fuentes** according to evidence presented at his trial was designated in July 2000 by the Department of Veterans Affairs as 100 percent disabled for bilateral blindness. He collected disability benefits in the years that followed, eventually receiving more than \$4,000 a month. According to a federal indictment, he collected \$538,480 through 2013. Yet, a hidden camera caught him mowing his lawn, washing his car and driving. He had a valid Florida driver's license. Calderon-Fuentes was also recorded pushing a toddler in a stroller during a walk through a local neighborhood and stopping to give directions to a man who appeared to be lost.

After he learned he was under investigation in Florida, prosecutors said he obtained another driver's license in Puerto Rico. As part of the application process for that license, they said, he submitted a medical certificate that stated he had 20/50 vision, suggesting he had impaired vision. He was convicted on one count of theft of government property and sentenced to five years' probation. Calderon-Fuentes was ordered to pay restitution in the amount of \$43,881. The reason he was not ordered to pay the total amount he collected, \$538,480, is that before the trial, a judge ruled that many of the years Calderon-Fuentes collected disability payments were outside the statute of limitations.

Money rarely recouped by the government

Former Assistant U.S. Attorney Curtis Fallgatter said that many of these cases rarely end with the government being refunded the money that was taken. "They're cheating to get the funds in the first place. They're taking from the government, which means they don't have their own funds," explained Fallgatter. He said once they get placed on probation there will be a requirement to pay back the money, but often the defendant says he/she cannot afford to pay all of it back. Fallgatter said if a probation officer discovers a defendant wins the lottery or gets a job that would enable him/her to pay more, then the terms of payment can be renegotiated, but that "rarely happens," he said.

Since these disability payments are ultimately taxpayer dollars being given to people who are defrauding the government, the public should be motivated to report fraud if they suspect it. A neighbor who indicates he/she is on disability and is seen mowing the lawn or performing other physical activities can be reported:

- Veterans Affairs fraud: [Veterans Affairs Office of Inspector General](#)
- Workers' compensation fraud: [Bureau of Workers' Compensation Fraud](#) or call the Fraud Hotline, 1-800-378-0445
- Social Security fraud: [Social Security Administration Office of Inspector General](#)

[Source: News-4-JAX | Jennifer Waugh | November 20, 2018 ++]

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CHARLESTON, SC -- He claimed to have served in the Navy. He claimed to have experienced combat during the Vietnam War. He claimed to have suffered injuries and trauma and received two Purple Hearts for his service. None of the South Carolina man's claims were true. **Keith Hudson** pleaded guilty to defrauding the government out of close to \$200,000, according to the U.S. Attorney's Office. On Tuesday, the Charleston man received a prison sentence, U.S. Attorney Lance Crick reported. Crick told The State that Judge Richard M. Gergel sentenced Hudson "to a one-year split sentence: 6 months incarceration in the Bureau of Prisons and 6 months home confinement." That is one-twentieth of the possible time Hudson could have served behind bars. He faced the possibility of a maximum sentence of 10 years in prison, according to the U.S. Attorney's Office. It will actually be less than that, according to Hudson's attorney, who said the 70-year-old underwent a 3-month psychiatric evaluation and that will count as time served, WCIV reported. Hudson was also ordered to pay \$297,000 in restitution, according to Crick.



In June, Hudson pleaded guilty in federal court to defrauding the U.S. Department of Veteran's Affairs (VA) of \$197,237. McClatchy reported that Hudson falsified a report where he "represented that he was in the Navy and saw combat as a medic, suffering wounds and other trauma." He said he received two Purple Hearts during his service, from 1967-1971. An investigation by the Veterans Affairs Office of Inspector General revealed the report "was forged and false," according to the U.S. Attorney. "In the awards section, it stated that he received a Combat Medic Badge. However, this is an award which is only given for service in the United States Army," the U.S. Attorney reported. "And the form stated Mr. Hudson received the Fleet Marine Force Medal with Marine Device. There is no such medal."

Hudson never served in the military, and held a variety of jobs in New York and Maine at the time he claimed to see combat in Vietnam, according to the investigation. Hudson was prosecuted for the same scheme in Connecticut in 2005, and "entered the pretrial diversion program," the U.S. Attorney's Office stated. "This is a particularly awful type of white collar crime," U.S. Attorney Sherri Lydon said in a news release. "Veteran health benefits are for those

who served our nation in the military. The VA has limited numbers of physicians and resources. There is not much to spare.” [Source: Tribune News Service | Noah Feit | November 21, 2018 ++]

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HUNTINGTON, W. VA -- David Washington, 55, pled guilty 13 NOV to embezzling over \$80,000 of his brother’s Veteran’s benefits. Washington, 55, was appointed his brother’s fiduciary to receive and manage benefits from the Department of Veteran’s Affairs. Washington failed to submit accounting reports, which led investigators to question his management. Washington later admitted to mismanagement, including spending his brother’s benefits for his own personal expenses. The total amount misappropriated was over \$81,000. “Our veterans have sacrificed enough and have earned every dollar this country provides them through benefit programs,” said United States Attorney Mike Stuart. “It’s despicable to think that anyone, much less a family member, would steal benefits from a veteran for their own personal use.” Washington faces up to 5 years imprisonment and a fine of up to \$250,000 when he is sentenced in February 2019. The case was investigated by the United States Department of Veteran’s Affairs Office of Inspector General and the Federal Bureau of Investigation. [Source: DOJ, Southern District of W.Va | U.S. Attorney’s Office | November 14, 2018 ++]

VAMC Washington DC Update 12 ► ER Expansion Needed to Meet Increased Volume

The Washington, D.C., Veterans Affairs Medical Center is looking to expand its emergency department in the face of increasing patient volumes. The project, to be considered at the National Capital Planning Commission’s 6 DEC meeting, would include construction of a 5,100-square-foot addition and renovation of nearly 10,000 square feet, according to the proposal. The expansion would bring the department’s total size to more than 15,000 square feet, with a one-story addition above a loading dock next to the hospital. Specifically, the project would:

- Increase the department’s 11 treatment spaces and patient exam spaces to 24 rooms, including three urgent care exam rooms (the existing 11 beds have served the emergency room’s acute patients for a decade).
- Add administrative spaces for staff,
- Add a secure treatment area for mental health patients.
- Add three control stations for doctors and nurses for different purposes; for instance, a station for patients requiring more monitoring (i.e. with mental health or resuscitation needs)

The hospital at 50 Irving St. NW — near MedStar Washington Hospital Center and Children’s National Health System — has seen a significant rise in emergency department visits over the past five years. Volumes increased from 20,000 patients to 27,000 patients annually, with roughly 900 more patients visiting the emergency department each year, according to Dr. Philip Seton, chief of the medical center’s emergency department. And a number of factors are driving the increases, including insurance changes and veterans electing to come from other hospitals, he said.

“We have put in processes to meet the demand, but it’s still challenging,” Seton said. Those changes include administering CT scans and other imaging in the emergency department so patients don’t have to be sent up to the hospital, as well as performing routine lab tests in the department (three minutes for routine and 10 for specialized) rather than sending them to the lab (a 45-minute process). The hospital also temporarily added five beds in its “fast track” area — the equivalent to an urgent care setting — for a total of 16 emergency beds. That’s to help mitigate patient volumes until construction would begin, according to Seton, who joined came to the hospital about 15 years ago from D.C. General Hospital once it closed, and assumed his current role in 2010.

The proposed expansion would have a significant impact on the hospital’s ability to serve its patients, he said, by cutting down wait times and, therefore, improving the quality of care. “Providing safe care with better outcomes is our goal and our objective,” Seton said. The hospital currently has 164 acute care beds and 30 psychosocial residential rehabilitation treatment beds, in addition to a 20-suite Fisher House, which houses families of military and veterans

receiving treatment. A 120-bed community living center that provides long-term, hospice and palliative care is also located beside the medical center. The hospital has more than 2,000 employees and volunteers.

The project would follow a rocky period for the hospital. Last year, its then-director was relieved from his position after a report highlighting “serious and troubling deficiencies” was released. The report by the Office of the Inspector General said the hospital’s patients faced “unnecessary risk” because of supply and equipment shortages. And in 2014, the hospital was among 731 VA facilities across the country that were audited and among 112 that received additional review due to concern over extended wait times, though its officials previously said those numbers don’t tell the entire story. The medical center has since had several leadership changes, most recently with the appointment of Michael Heimall as its director last month — the fifth person to hold that role since April 2017. He’d previously served as director of Walter Reed National Military Medical Center in Bethesda. [Source: Washington Business Journal | Sara Gilgore | November 27, 2018 ++]

VA HCS San Diego Update 01 ► Dangerous Human Research Alleged

Two whistleblowers say dangerous medical research was performed on veterans suffering from alcoholism and liver disease at the VA San Diego Healthcare System, which serves the nearly quarter-million veterans in San Diego and Imperial counties, and has one of the largest research programs in the national VA network. Quality of care issues have plagued the Department of Veterans Affairs’ healthcare system for years, most notably the 2014 cover-up of long wait times veterans endured to get appointments. Whistleblowers exposed that scandal, and VA employees today continue to lodge a high number of complaints.

Federal investigators looking into the whistleblowers’ allegations sent a strongly worded letter this month to President Donald Trump and members of the veterans affairs committees of Congress urging a “truly critical look” into the San Diego VA. Rep. Scott Peters (D-San Diego) serves on the House Committee on Veterans’ Affairs and said he’d ask for hearings on Capitol Hill after learning about the report. “It looks like the VA may have known about this for awhile while it was happening and didn’t act fast enough to stop it,” Peters told inewsourc.

The allegations involve Dr. Samuel Ho, a former division chief at the San Diego VA and professor of medicine at the University of California San Diego. Ho resigned from both positions in July to take a job in Dubai at the Mohammed Bin Rashid University of Medicine and Health Sciences. Ho told inewsourc in a 11 NOV email that he would respond to our questions soon, but he hasn’t. Nor did he respond to a follow-up email. Ho used the San Diego VA’s facilities, staff and physicians from at least 2014 to 2016 to conduct research on alcoholic veterans suffering from liver disease as part of a federally funded study. His original research proposal included pregnant women, but it was denied on the grounds that it would endanger fetuses. It was allowed to continue with modifications.

The whistleblowers – Martina Buck and Mario Chojkier – alleged to government investigators that Ho coerced patients to undergo a liver biopsy through a catheter in the neck so he could obtain grant money and publish scientific articles. They said the biopsies were medically unnecessary and potentially dangerous for this type of patient – one already seriously ill, at risk of excessive bleeding due to liver problems and unable to benefit from the long-term study. “The optimal way to practice medicine is to do everything that is needed, but nothing that is not needed,” said Chojkier, director of the liver and transplantation clinics at the VA and professor of medicine at UCSD. “What is the risk benefit?” he said.

Chojkier is married to Buck, a research scientist with an expertise in liver disease. The two said they’ve suffered heavy retaliation for whistleblowing – a well-documented problem within VA systems across the country. Chojkier told the special counsel’s office he suffered constant harassment after alerting VA and UCSD leadership to his concerns, and Buck was terminated at both institutions this year. “I started volunteering at the VA in the late ‘80s, and I’ve been there ever since in some capacity,” Buck said. “I have seen a lot of unethical things, but they’ve never

reached this level.” The San Diego VA did not document findings from an investigation into Buck and Chojkier’s concerns after first hearing about them. Nor did local leadership refer the allegations about the human research to the VA’s internal ethics and research committees. This forced the two to lodge complaints with a federal agency in Washington, which began a two-year investigation. They also alleged to investigators insurance fraud, whistleblower retaliation and other medical and ethical issues.

The San Diego VA would not grant an interview for this story. Director Robert Smith relayed a statement to inewssource that read in part, “While the bulk of these allegations were not substantiated, where problems have been identified they have been addressed or are being addressed.” The Office of Special Counsel, an independent investigative body, was responsible for taking Buck and Chojkier’s allegations in 2016 and delegating them to the VA for investigation. As a result, members of the VA Office of Medical Inspector visited the La Jolla facility for four days in April 2017 to investigate the complaints. They toured the research lab, reviewed policies and procedures, and interviewed more than 30 doctors, nurses and specialists. The group substantiated some concerns but concluded “no substantial danger to public health” occurred at the San Diego institution.

The Special Counsel’s Office called the VA’s reports “unreasonable” because they failed to comprehensively address the “basic foundations of the whistleblowers’ allegations,” along with several other inconsistencies. It was the eighth time in the past two years that the Special Counsel’s Office has found the Department of Veterans Affairs’ internal investigations were “unreasonable.” “It’s up to Congress if they want to move it forward in any fashion,” said Catherine McMullen, manager of the office’s whistleblower disclosure program.

Former Special Counsel Carolyn Lerner twice criticized the VA for too often using a “harmless error” defense, which is the department acknowledging problems but claiming patients weren’t hurt. “This approach has prevented the VA from acknowledging the severity of systemic problems and from taking the necessary steps to provide quality care to veterans,” Lerner wrote to President Barack Obama following the national VA wait-time scandal in 2014. “As a result, veterans’ health and safety has been unnecessarily put at risk,” Lerner said. But Henry Kerner, the special counsel in this latest case, said in the conclusion of his report to Congress and the president that he remained “deeply concerned about the quality of care” provided to veterans at the San Diego VA, “especially those participating in the research protocol.” [Source: INEWSOURCE | Brad Racino | November 19, 2018 ++]

* Vets *



Vet Student Loan Update 04 ► Many Disabled Vets Eligible for Loan Forgiveness

The U.S. Department of Education continues to seek repayment on more than \$1 billion in federal student loans from tens of thousands of severely disabled veterans who have been deemed unable to work and are eligible for student loan forgiveness. The news comes out of a Freedom of Information Act request filed by Veterans Education Success, a nonprofit that provides free services to veterans, back in June that was answered around Veteran's Day. In response to the advocacy group's request, the Education Department says it has identified more than 40,000 service members who qualify to have their student debt canceled through what is called a "total and permanent disability discharge."

More than 25,000 of them are in default, however, and just 8,500 have even applied for the forgiveness. The government did not say it has discharged any of the debts of these eligible veterans. "It's disturbing," said David Bergeron, a former Education Department official. "The current leadership has hired people who want to protect for-profit institutions more than they want to protect students and veterans." For-profit schools have come under scrutiny for targeting veterans, and military students are more likely to attend the colleges compared with civilians. The Education Department did not respond to a request for comment.

Defaulting on student loans can be financially devastating for anyone, let alone disabled veterans often living in poverty and unable to work. It results in lowers credit scores and allows the government to garnish borrowers' tax refunds as well as a portion of their Social Security benefits. Consumer advocacy groups, including Veterans Education Success and Vietnam Veterans of America, are now urging the Education Department to automatically discharge the debt of these individuals. Currently, they must apply to have their debt canceled. Earlier this year, the Education Department attempted to make this process easier by sending out a letter to certain disabled veterans notifying them of their eligibility for loan discharge. However, advocates say many of these veterans may be unable to respond because they're paralyzed or have severe brain injuries. Others may have never even opened the letter or believed it was a scam, since borrowers are frequently warned to stay away from claims of loan forgiveness.

The Education Department has argued that it can't automatically discharge student debt of disabled veterans because it would trigger a tax bill for the borrower. The IRS used to consider such canceled debt as taxable income. However, a provision in the new tax code waives federal income taxes on forgiven education debt for disabled individuals. Now the Education Department says it can't automatically discharge the debt because of potential state tax implications. Yet Mark Kantrowitz, a student loan expert, said this was just a new excuse. "Very few states, if any, would include the discharge of student loans in income," he said. If you're a disabled veteran with student debt:

- The Education Department and the Department of Veteran Affairs have worked together to identify veterans eligible for student debt cancellation.
- The letter notifying you of your eligibility comes from student loan servicer Nelnet as well as the Department of Education. Here's what it looks like.
- If you haven't received the letter, the Education Department walks you through how to apply for forgiveness at disabilitydischarge.com.
- Ignore any services claiming they can help you to get your student loans forgiven for a fee, as they are scams, says Veterans Education Success. Instead, the organization provides free assistance. To obtain it Email: Help@VeteransEducationSuccess.Org.

[Source: CNBC | Annie Nova | November 12, 2018 ++]

Vet Student Loans Update 05 ► Lack of Info, Fear Causing Thousands of Vets To Default

Earlier this year, tens of thousands of disabled U.S. veterans became eligible to have their student loans entirely forgiven — but more than half are in default, new figures show. In April, the Education Department and Veterans Administration announced they would identify disabled student loan borrowers eligible for forgiveness and total and permanent disability, or TPD, discharge. A Freedom of Information Act request filed by the nonprofit Veterans Education Success showed more than 25,000 of 42,000 disabled vets eligible for student loan forgiveness — because of 100 percent disability or classified as Individually Unemployable — were in default of \$168 million in outstanding loans. Further, only about one-fifth of those eligible borrowers had applied for forgiveness by May, the federal aid data showed.

This month, a group of six veterans groups — including Veterans Education Success and Vietnam Veterans of America — sent Education Secretary Betsy DeVos a letter saying the paperwork required for forgiveness is dissuading

some from taking advantage. The benefit should be automatic, it argues. Experts say disabled vets eligible for forgiveness face a number of obstacles in applying. “They could be facing a lack of knowledge about the law in their particular state ... they could have serious health problems that are preventing them from filling out paperwork and getting it back to the department of education, there could be lots of reasons why they’re unable to take advantage of this,” Mike Saunders, director of military and consumer policy at Veterans Education Success, told UPI.

One of the main reasons vets groups say the process is unfair is because many live with “catastrophic disabilities” that make it challenging. Many paralyzed vets and those with severe brain injuries have a tough time completing the paperwork on their own. Advocates also say despite the public announcement in April, a lot of the eligible veterans simply don’t know they qualify to have their loans dismissed — which is another argument, they say, for automatic forgiveness. Rick Weidman, executive director for policy and government affairs at Vietnam Veterans of America, said there “hasn’t been any meaningful effort” by the Education Department to get the word out, and the VA has also been “derelict” on the issue. “They’ve done a bad job — or no job at all. It’s a source of real irritation on our part because they’re putting young people in a situation where they’re strapped with this huge debt for no reason,” he said.

Weidman said the department should make more effort to notify vets, both electronically and by mail. “In many cases they have people’s email address and they don’t use it, they have their home address and they don’t use it to send out letters that say right up front, ‘These options are available to you, explore them by clicking on the links provided.’” The Education Department, though, says all veteran borrowers receive multiple notifications and are strongly encouraged to make sure their federal student loan servicer has their most up-to-date contact information.

The argument against automatic forgiveness

The Education Department opposes automatic forgiveness because, in some states, forgiving the debts would result in tax penalties for vets. “The Department recognizes the sacrifices veterans and their families have made for our country, which is why we’ve streamlined the TPD discharge process through the data matching process with the VA,” Education spokeswoman Liz Hill said in a statement to UPI. “The last thing we want to do is cause unintended consequences — like impact future federal student aid or create a state or local tax liability — for men and women who have given so much.” The IRS used to consider canceled student loans taxable income — but the newly amended tax code now includes a waiver for federal taxes on forgiven education debt for the disabled.

Saunders said the letters sent to veterans about loan forgiveness mention the possible tax repercussions — which may also be discouraging them from applying. “If you’re an average person getting this letter, you’re not a tax lawyer, you might not even know where to go, where to look for that information,” he said. “It’s my belief that a lot of people are reticent for applying for something when they could potentially be signing themselves up for a tax burden that they can’t afford.” Vets groups say 40 states follow federal guidelines on taxing loan discharges — meaning 80 percent of vets would face no unexpected taxes. The groups say they’ve advised the Education Department to facilitate automatic forgiveness by offering those who live in the other 10 states the opportunity to opt out.

Tips for Applying for Forgiveness

In his role with Veterans Education Success, Saunders compiled an advice column guiding veterans through the process. One issue he found is that some vets aren’t even reading the notifications from the Education Department — fearing they may be scams, which are rampant in the veteran community. To help, Saunders gives vets a sample letter and says the official letters will clearly state they’re from the department or Nelnet, the servicer that administers the forgiveness process. “If you get a letter from someone else, beware because it could be a scam,” he said.

The department and Nelnet manage a website, <https://disabilitydischarge.com>, which provides vets with resources and information to file applications online for free. Saunders warns that vets should beware of any services that charge to help vets with the process. “Once the Department of Education receives your application, they will instruct the bank or other loan holder to suspend collection activity on your current student loans for 120 days while your application is being reviewed to determine if you qualify for student loan forgiveness,” he said.

Veterans who are eligible but have not received a letter should be aware the department will work with the VA to conduct a new match of veterans with severe disabilities with the student loan database to identify more borrowers that may be eligible. “It’s just a crushing weight on you that you’re unable to get out from underneath of,” Saunders said of the burden some vets face with unpaid loans. “Being in default of your student loans is a detriment in so many areas of your life. “If folks have raised their hands to serve our country, the government should do just a little bit more to help these people.” [Source: United Press International | November 20, 2018 ++]

Vet Drunk Driving ► Up Nearly 60% Since 2014

Drunk driving and binge drinking among the American veteran population has spiked considerably in recent years, a recent study by the American Addiction Centers found. Observing behavioral risk factor data from the Centers for Disease Control and Prevention (CDC), the AAC took a closer look at the rising occurrence “of binge drinking among veterans, drunk driving incidents, and the emotional and physical trauma that could be leading to this substance misuse among” the military population, the authors wrote. Veteran rates of binge drinking, defined as “consuming more than four drinks within a two-hour period for women and five drinks for men,” have climbed from about 14 percent in 2013 to just under 16 percent in 2017, a trend that contributes significantly to both mental and physical health issues.

Dissecting that data further revealed trends in sub-sections of the veteran population. For example, while the overall increase of veteran binge drinking during the 2013 to 2017 research period came to 1.6 percent, binge drinking among female veterans increased nearly 3 percent, double the increase experienced by male veterans. One fallout of the increasing number of binge-drinking service members has been the prevalence of drunk driving, a widespread issue in the U.S. that accounted for nearly 30 deaths per day in 2016. With this demographic’s propensity for drinking to excess, “there’s no denying that American veterans contribute to the nationwide epidemic of drunk driving,” the study claims.

“Since 2014, the percentage of U.S. vets identified as driving while drunk increased from 1.6 percent to 2.5 percent,” a nearly-60 percent spike. Broken down by location, veteran drunk driving occurred most often in California, Kentucky and Washington, D.C., while Virginia, Alaska and Utah were states with the lowest occurrence rate. Furthermore, rates of drunk driving were significantly higher among male veterans than women. Despite the surge of veterans driving while intoxicated, “some officials are trying to pass legislation that would allow veterans to avoid conviction in charges associated with driving under the influence,” the report said.

The psychological wellbeing of troops returning from wars in Iraq and Afghanistan is increasingly a focus of mental health studies that center on post-traumatic stress disorder. Nearly three million service members have deployed in support of American war operations since 2001. For those returning from war in Iraq or Afghanistan, approximately 11 to 20 percent suffer from PTSD. Some studies suggest that number is as high as 30 percent. A wealth of research points to PTSD, specifically the depression resulting from trauma, as one of the primary contributors of binge drinking among veterans and active-duty personnel. “The percentage of depressed veterans who at some point have been involved in an episode of binge drinking has increased substantially between 2014 and 2016,” the authors wrote, with over 25 percent of “American veterans who self-identified as depressed” linked to binge drinking.

These veterans suffering from depression “are more than twice as likely to be linked with drunk driving” than those without mental health concerns, the study found. Unfortunately, the cyclical impact of such an abusive, self-medicating coping mechanism is “more likely to exacerbate the conditions of PTSD rather than” remedy them, the study claims.

A recent Department of Defense Health Related Behaviors Survey revealed about one-third of active-duty personnel met characteristics of hazardous drinking and alcohol use disorder, with 30 percent of military respondents reporting at least one episode of binge drinking in the month leading up to the survey. For Marines, that number was

an astonishing 42.6 percent. Such actions should be sharply addressed by placing greater emphasis on command disapproval of alcohol abuse, the Rand report claimed. Researchers also recommended scaling back on-base alcohol and sales policies. Despite the recommendation, however, a dozen military commissaries across the country in July became the first to start selling beer and wine. Up to that point, alcohol had only been sold only at exchanges. [Source: MilitaryTimes | J.D. Simkins | November 29, 2018 ++]

Veterans in Congress Update 10 ► 116th Congress Will Seat 95

With Democrat Gina Ortiz Jones' concession in the Texas 23rd district race earlier this week, all of the congressional elections involving veterans have now been decided. The final results leave the total number of lawmakers with military experience for next year's session at 95, down seven from the start of the last congressional session. It's another decrease in veteran representation in Congress, a figure that has declined steadily since the mid-1970s. At that time, the years following the Vietnam War, nearly three-fourths of lawmakers had served in the military. The 116th session will open with less than 18 percent of Congress boasting first-hand familiarity with the military.

However, next year's 116th Congress will boast the largest number of female veterans in history (six) and the largest class of freshmen veteran lawmakers in a decade (19). Nearly half of the veterans caucus served in the ranks after 2000, while four members still boast service from the 1950s. Here's a look at the group, by the numbers:

- 95 total veterans in the 116th Congress.
- 30 are Democrats, 65 are Republicans.
- 18 will serve in the Senate, 77 will serve in the House.
- 47 served in the military after 2000.
- 21 served in the military in the 1960s or earlier.
- 19 are first-time lawmakers.
- 6 are women.
- 50 served in the Army, Army Reserve or Army National Guard.
- 17 served in the Marine Corps or Marine Corps Reserve.
- 16 served in the Air Force, Air Force Reserve or Air National Guard.
- 13 served in the Navy or Naval Reserve.
- 1 served in the Coast Guard.

House Minority Leader Nancy Pelosi's bid to retake the role of speaker of the House could hinge on Democrats' newly strengthened veterans membership. On 19 NOV, nine incumbent Democratic House members who served in the military released a letter backing Pelosi's bid to lead the chamber at the start of the next Congress, pointing to her past advocacy work on issues like expansion of GI Bill benefits, veterans transition assistance programs and anti-terrorism legislation. "We need a Speaker who has a proven record of serving our veterans and advancing policies that enhance our national security interests," the group wrote. "Nancy Pelosi has that record." The message came the same day that 16 other Democratic lawmakers and lawmakers-elect issued a similar letter calling for the party "to change the status quo" and vowing a vote for "new leadership" in next year's Congress.

House Democrats will enter 2019 with 26 veterans in their membership, a potentially powerful voting block and national security sounding board for the party. Together, they'll amount to more than 10 percent of the House majority, and their separate decisions on the leadership race could shape the next two years in that chamber. The six veterans who have voiced concerns with Pelosi, who has served as the House's top Democrat since 2003, have focused on broader concerns about government reform and not on defense or veterans issues. But Pelosi has made those topics part of her pitch to lead the House next year. In recent months, she has spoken out against what she sees as President

Donald Trump’s attempts to privatize large portions of VA health care. On Veterans Day, she released a statement promising oversight on issues of women’s care, benefits delivery and employee protections at the department.

To become speaker, Pelosi needs a majority of votes in the House. With 234 Democratic members right now, that means she can afford to lose only 16 members if every lawmaker in the chamber casts a vote. However, if some of the Democrats opposed to her opt to record their vote as “present” rather than backing a specific candidate, Pelosi could claim the speaker’s seat with as few as 202 backers. That makes each of the veterans’ votes critical in the race. In recent days, Pelosi has been meeting with a host of current and new lawmakers to discuss their concerns and goals, and to outline her plans for Democrats taking control of the chamber.

Democrats who served in the military will make up about one-third of all the veterans in the House in the 116th Congress. Fifty-five veteran Republicans — including 12 newly-elected lawmakers — are scheduled to be part of the chamber next year, with a few congressional races still undecided. For a complete listing of those who will be serving in the 116th congress refer to the attachment to this Bulletin titled, **“Veterans In 116th Congress”**. [Source: MilitaryTimes | Leo Shane III | November 20, 2018 ++]

Vet Toxic Exposure | Water Update 16 ► Cannon AFB Update

An eastern New Mexico dairy has lost tens of thousands of gallons of milk daily since the U.S. Air Force announced that water in the area was contaminated with chemicals associated with past military firefighting activities. Manager Ryan Schaap tells the The Eastern New Mexico News that the cows at Highland Dairy need to be milked, but nobody will buy their wares, imperiling the dairy and its 40 employees. Chemicals associated with firefighting foam once used at Cannon Air Force Base near Clovis have been detected in groundwater on and near the military installation, prompting requests by state officials for more tests and a study to determine the extent of the toxic plume.



A cow grazes on a stretch of open range north of Albuquerque, New Mexico. A dairy near Cannon Air Force Base in Clovis, where the water has been contaminated by Air Force fire-fighting chemicals, is suffering because no one wants to buy its milk

Per- and polyfluoroalkyl substances, or PFAS, have been detected in some off-base wells. Sampling by the Air Force shows contamination beyond the base ranges from less than half of the federal advisory level to more than 20 times the level. The Air Force is making bottled water available for drinking and cooking for residents who rely on wells that exceed the health advisory level set by the U.S. Environmental Protection Agency. Schaap's business is among those affected. He said water at the dairy and farm were found to be 35 and 200 times the EPA limit, respectively. Water at his parents' home tested 10 times the limit.

A scientist with the New Mexico Environment Department explained at a recent town hall in Clovis that the chemicals can accumulate, making their way from water into crops, livestock and other products. A standard for those chemicals' hazards in food and animals hasn't been established in the same way it has for drinking water, and officials have said more research is needed. The state Agriculture Department has requested that the Food and Drug Administration establish a standard for addressing the chemicals' concentrations in milk or other foods. Military

officials told The News that their hands were tied until then, in the way of offering compensation for contamination to crops, cows or other food.

"We don't set the standards, we just execute to the standards that are out there," said Mark Kinkade, a spokesman with the Air Force Civil Engineer Center. "Right now what's in front of us is dealing with drinking water here at Cannon Air Force Base." Schaap said that doesn't help his situation one drop. "Cannon must take responsibility of this problem and stop hiding behind the curtain of government," he wrote in a statement. "While we're grateful that the Air Force is paying attention to drinking water, we're furious that they don't acknowledge the threat to our dairy, our business and our livelihood." [Source: The Associated Press | November 19, 2018 ++]

PTSD Vet Stereotyping ► Debunking Trump's Insinuation About Vet Gunman

On 16 NOV, while speaking to reporters about the Thousand Oaks shooter, President Trump insinuated that the gunman's actions may have been a result of military-related mental-health issues. "He saw some pretty bad things," Trump said. "And a lot of people say he had the PTSD. That's a tough deal." People within the military and veterans community were angered by the president's comments, which risked reinforcing stereotypes about veterans being ticking time bombs, susceptible to committing violent crimes. The New York Times Magazine asked readers to tell them about stereotypes they have encountered about veterans and post-traumatic stress disorder and the ways in which they have challenged them. Following is a selection of responses.

People Can Be Dismissive of the Severity of His Illness

My husband has PTSD. Together, we own a small business, so we have many opportunities to show what PTSD can look like. People expect him to look unkempt, confused and messy in dress and appearance. When he doesn't fit "the look," people, including health care providers, can be dismissive of the severity of his illness, so we are to be more open about our private struggle. While we have so far been reluctant in sharing too much, we are increasingly trying to discuss these issues with our children, as well as their teachers and peers. — Niki Leffingwell, Missoula, Mont.

Most of Us Are Dealing With PTSD Pretty Well

I keep my PTSD to myself for the most part, because people seem to clam up when I let it out. What people don't realize is that most of us are dealing with PTSD pretty well, even if it sometimes takes drugs and therapy to get by. But it is sometimes very hard to watch the world go about its business as if nothing ever happened, when there's a whole group of people who are suffering in relative silence and watching the rest of the world be happy and get rich. — Roger Johnson

We Serve Our Nation Out of Uniform, as We Did Before

I am a combat veteran who, by virtue of my role in health care, saw the impact of violence and war every day I was deployed in Iraq and Afghanistan. I have PTSD, yet I have an incredibly meaningful life after service without issues of violence. I have many friends who have served as well and who also have PTSD. We continue to serve our nation out of uniform, as we did before. Many of us have shifted to saying "PTS" and removing the "D" to eliminate the "disorder" and move to the cause of the stress. That's a simple but practical example that anyone can do to take a stigma and help eliminate it. — Richard Morton, Ponte Vedra, Fla.

We Are Just as Human as You Are

I see no connection between the service and violent crime myself, but I can easily see how uninformed people can make that knee-jerk connection. Just because you have familiarity with a tool, people can presume you are prone to using it, and this is not true. We are just as human as you are; we just have a different and more professional experience with life and death, all of us. I talk about what it was I did, particularly the places and events, because those bring meaning to people who have an ability to listen. I draw intentional comparisons between the military and the first

responders whom people are around every day and trust with their safety and security. It's no different, this relationship, save for the fact that the police, E.M.T.s, doctors and car companies kill far more people than the military does, year in year out. — Chris McFarland, Toms River, N.J.

I Am Open and Honest About My Experiences

I believe a lot of people see combat veterans as “damaged goods.” They look at servicemen and servicewomen as a certain warrior class, and once veterans are done with their time in service, they are seen as a liability. I am open and honest about my experiences. My past has made and almost broke me. I have received inpatient mental-health therapy and given speeches with the president of the United States in attendance. I received a diagnosis of PTSD, but with help from the V.A., I was able to work for a United States senator and finish my undergraduate degree. I currently work for the National Park Service, am married, have a beautiful son and am enjoying life. — Joe Bykowski, Westhampton, Mass.

I've Had People Ask if I'm Scared He Will Hurt Me

I'm married to a decorated disabled combat veteran with PTSD. I've had people ask if I'm scared he will hurt me, ask if I'm afraid he will “snap” and make statements implying that they believe because he's been in a war zone and has PTSD that he must have violent tendencies. I always respond that the only thing I ever fear is that he will take his own life. Veterans are more likely to die by suicide than to harm others. — Page G. Whorl, Cambridge, Md.

[Source: The New York Times Magazine | Lauren Katzenberg | November 15, 2018 ++]

SNAP Update 07 ► Proposed House Bill Cuts Could Impact Vets

The next version of the farm bill could expand cuts to the Supplemental Nutrition Assistance Program (SNAP), which might have an adverse effect on military veterans. Both the U.S. House of Representatives and the U.S. Senate had previously introduced versions of the farm bill, and are currently working to create a compromise bill. The current farm bill expired in September, and its funding will run out by December. The original House bill contained cuts, mostly stemming from new eligibility and work requirements, which could impact veterans, said Claire Lane, the director for the Anti-Hunger & Nutrition Coalition. Lane explained the farm bill that originated in the Senate doesn't include those cuts, and would add funding to SNAP's education and job training program, which could help people land sustainable employment.

According to the Center on Budget and Policy Priorities, 51,000 Washington veterans use SNAP to help feed themselves or their families. Carolyn Palmer, the director of St. Vincent de Paul Vancouver, said they have about a dozen veterans visit their food bank on Stapleton Road each week. When SNAP funding gets cut, that places more responsibility on local charitable organizations to provide relief, even though those organizations don't have the resources or funding that the federal government has, Lane said. That's a fact that Palmer can speak to. “I don't want to see the SNAP program ending for our veterans,” Palmer said. “If funding gets reduced they are relying on food pantries and agencies to supplement their food.”

Part of the reason why veterans are at risk with this farm bill is because it makes significant changes in eligibility and alters the amount of hours someone has to work to qualify for aid. Those changes could harm seasonal workers and younger veterans, Lane said. If someone doesn't meet the hourly requirements one month, they could be kicked off SNAP for a whole year, Lane said. While the unemployment rate for veterans is near an all-time low, the radio program “Marketplace” reports the “labor force participation for U.S. veterans is 49.7 percent, which means that more than 10 million veterans are currently not working or actively looking for work.” “It's those kinds of things around employment that are particularly a challenge for veterans, knowing that young, returning vets have a hard time finding work,” Lane explained.

Syliva VanSelow, the operations manager at St. Vincent de Paul Vancouver, said many veterans who visit the food bank don't like to advertise their time in the military. VanSelow said "They're here to get the help and slip on out. A lot of them don't like being here, but where else are they going to go?" "They're not making it with the income that they are getting, because it's not a lot," VanSelow said. "By the time they pay their bills, by the time they pay their gasoline and insurance, where's the money for food? It's tough for them out there." [Source: The Columbian | Wyatt Stayner | November 18, 2018 ++]

Purple Hearts Reunited Update 02 ► 600 Returned Over Last Six Years

Purple Heart medals - sometimes the last connection a family member has to their servicemember injured in battle - are being rescued from antique stores and online auctions to be returned to their rightful owners. For the past six years, [Purple Hearts Reunited](#) has returned Purple Heart medals to almost 600 veterans or their family members at no cost. As Veterans Day approached, the nonprofit group met its goal of returning 100 medals to mark the centennial of the end World War I.

The Purple Heart for Lt. Col. John Murray, a legendary Marine Corps veteran, was returned to his granddaughter Virginia Szymanowski in a special ceremony in Washington, D.C., on 9 NOV. Families of four other World War I veterans received medals honoring Army 1st Lt. Jason Hunt; Army Pvt. Leo Kammeier; Lt. Cmdr. Duncan Drucquer, who served as a pilot in the British military; and Sgt. Gaetano Alferi, who served in the Italian Army.

Szymanowski said she knew her grandfather was a Marine who had been injured in battle, but she had never seen his Purple Heart. She was thrilled when she learned Purple Hearts Reunited had tracked it down and wanted to present it to her family. "I was surprised and absolutely delighted," she said. "It's more than a token. It's a very real heirloom of courage and sacrifice."

Murray, who was born in March 1884 in Concord, Mass., started his military career as a private in an infantry unit. He was also the bugler. Before leaving for battle in World War I, Murray spent time in Vera Cruz, Mexico, where he met a coati, which is a close relative of the raccoon. He adopted one as a pet, naming it Jimmie, and it became the mascot for Murray's unit while he served in France and took part in the Battle of Belleau Wood. Murray was wounded in battle July 18, 1918, when a bullet went through his helmet. He survived the injury. Murray eventually moved from an infantry job to become the commander of the Marine Corps Recruiting Office in Boston, among other post-war posts. He retired on Nov. 1, 1932 and died on April 10, 1941. He is buried at Arlington National Cemetery.



The Purple Heart medal, established in 1782 by George Washington, then commander-in-chief of the Continental Army, was initially issued as a merit badge. Today, the Purple Heart is given to troops who are wounded or killed as a result of enemy action. More than 1.8 million Purple Hearts have been issued to military personnel. Purple Hearts Reunited has traveled to 42 states to return the medals. Zachariah Fike, founder of Purple Hearts Reunited and a major in the Vermont National Guard, said the group aims to educate families on their troop's service. The proudest moments,

he said, come when a small town learns the history of a resident who received a Purple Heart and creates a memorial to preserve their service.

Purple Heart medals have been found in estate sales, at pawn shops, and on collector websites, Fike said. The organization has spent more than \$50,000 to retrieve the medals. The most expensive medal - given to a Marine who served in Iwo Jima during World War II - cost \$5,000. For Fike, the medal's proper resting place should be on display for the family. "It symbolizes the ultimate sacrifice a soldier who fought for our freedom, they went to war and through combat, they shed their blood or in some cases, their lives for us," Fike said. "And to us, that's the most special symbol in our nation and we should do everything we can to honor that veteran and tell their story, and through that tory honor their family and bring that medal home." [Source: The MOAA Newsletter | Amanda Dolasinski | November 13, 2018 ++]

WWI Vets 03 ► Pvt. Clifford T. Ryan

Private Ryan lived a cursed life, right up till the moment his commanding officer sent the Nebraska boy charging over a bloodied river in France. Clifford T. Ryan is the full name of the 24-year-old infantryman sprinting through your mind. He's carrying some serious baggage as he runs on Nov. 11, 1918. Cliff's mother died when he was 4. He grew into a man and married his first love, Loretta. His wife died giving birth to their first child. His baby girl died, too. He enlisted in the Army then, and — just his luck — soon found himself stuck for three months on the brutal front line of The War to End All Wars.

The cursed Ryan from tiny Emerson, Nebraska charging across the Meuse River running hard until he falls and becomes one of the nearly 20 million people killed during World War I. But even death itself isn't the cursed part. Not for poor Cliff. Clifford T. Ryan died 100 years ago on 11 NOV. He died on the war's final day. He quite likely died as the last Nebraskan to die in World War I. And that, somehow, is still not the worst part. Private Ryan likely died after the agreement to end World War I had been signed, according to research done by both the World War I historians and one of his Omaha relatives. He died a century ago in a war that was unofficially — and maybe officially — over.



"You can make a really good argument that his death was pointless," says Bob Guinan, an Omaha lawyer and Cliff's nephew, who has been investigating his story for years. "It turns your stomach a little bit." Exactly why and how Cliff Ryan died is a reminder that war is always hell. It's a reminder that even the "good wars" — the wars we now see in the warm glow of the distant past — were marred by ego and confusion and stomach-churning loss. Consider this: Cliff Ryan may have died because the Allied commander who signed the armistice ending the war had a thing for the number 11.

In the war's final days, Gen. Ferdinand Foch, the Frenchman serving as supreme commander of the allied forces, invited his German counterparts to meet outside Paris. The Germans actually wanted a cease-fire on 8 NOV. Foch

said no, not until the Germans gave up their occupied territory and their guns. Also, crucially, not until Kaiser Wilhelm II abdicated his throne and ended the practice of a Prussian king ruling Germany. The Germans agreed to these demands by the early morning hours on 11 NOV. Foch and his German counterparts actually signed the armistice agreement around 5 a.m. — almost the exact time that Private Ryan’s battalion was crossing the Meuse River, according to history unearthed by researchers at the National WWI Museum and Memorial in Kansas City.

But that armistice didn’t take immediate effect. Instead, Foch chose to make it official at 11 a.m. on that day — the 11th hour of the 11th day of the 11th month of 1918. Cool, right? Except 3,000 troops died on Nov. 11, 1918 — many of them between the hours of 5 a.m. and 11 a.m. — says Jonathan Casey, the WWI museum’s director of archives. “It was symbolic to him,” Casey told me. “The humane thing to do would have been to say, OK, as of right now, we aren’t going to fight anymore.” Gen. John Pershing, the former University of Nebraska-Lincoln professor and head of all American forces, got news of the armistice by 5:30 a.m., Casey says. But Pershing didn’t exactly welcome that news. He believed that Allied forces should continue into Germany, take Berlin and occupy that country during the postwar period.

Pershing may have been right about this, by the way. It’s possible this occupation could have filled the power vacuum in postwar Germany and halted the rise of a military veteran named Adolf Hitler, who then started an even bloodier World War II. But Pershing’s ambivalence toward the armistice also may have led indirectly to Private Cliff Ryan’s death. Pershing offered no additional orders to his subordinates, Casey says. He allowed his American commanders to continue to fight if they so chose. Many didn’t. They kept their troops safe until the armistice went into effect. But some did. And that included the commander of the 356th Infantry Regiment — Cliff Ryan’s regiment.

The 356th took heavy casualties on the war’s final two days, losing more men than all the rest of the regiments in the 89th Division combined. On that fateful final morning they crossed the Meuse River, where at some point Cliff’s battalion joined with a group of Marines and lost contact with the rest of the division. But why? Why did soldiers continue to try to take the town of Stenay, France, on 11 NOV, a town still held by German soldiers? Because, according to histories written soon after World War I, the American commander thought his boys needed a bath. “The division had been in the line a considerable period without proper bathing facilities, and since it was realized that if the enemy were permitted to stay in Stenay, our troops would be deprived of proper bathing facilities there,” said an explanation later offered to Congress.

“I mean, geez, it’s just so goddamn stupid,” says Bob Guinan, the Omaha lawyer and Cliff Ryan’s nephew. “Didn’t anybody ever get pissed about this?” Actually, yes, Americans did. In the aftermath of World War I, there was enough anger that Congress held special hearings and grilled Pershing and other top military officers on the final days of World War I. But of course that didn’t change the news that Cliff’s father William Ryan received back in Emerson weeks after the war ended — weeks when he assumed that his son was on his way home. Instead, Cliff Ryan was declared officially missing, then killed in action. In 1921, after a lengthy delay, a ship brought his casket back to Nebraska.

On 17 APR of that year, a funeral procession that stretched nearly two miles long made its way to the Emerson cemetery, according to newspaper stories. They buried the unlucky Cliff Ryan next to his wife and his baby girl. A hundred years after he died in the final hours of World War I, you can still find him there, this Private Ryan we did not save. [Source: Omaha World-Herald | Matthew Hansen | November 11, 2018 ++]

WWII Vets 177 ► Jim Leavelle | Dallas Police detective

Jim Leavelle is known to most Americans as the Stetson wearing Dallas Police detective holding President Kennedy’s assassin, Lee Harvey Oswald, when Oswald was shot by Jack Ruby on Nov. 24, 1963. Yet, Leavelle had an interesting life as a Veteran before the assassination of President Kennedy on Nov. 22, 1963. He was born in 1920 and raised in

the small town of Detroit, Texas. During the Great Depression, Leavelle worked for the Civilian Conservation Corps (CCC). The civilian camps were partially run by the Army and the CCC was his exposure to the military.

Seeing a guaranteed paycheck in military service, he joined the Navy in 1940. Thereafter, he was transferred to the destroyer tender USS Whitney which he said supplied destroyers with everything from “fuel to toilet paper”. During the Pearl Harbor attack the Japanese strafed his ship but the “bullets bounced off the steel deck.” No one from his ship was hurt, Leavelle said, but he was deeply saddened to see the bodies of American sailors “floating like logs” in the waters of Pearl Harbor.

After the attack, he was transferred stateside to a Navy hospital. It was there he saw a lovely nurse named Taimi who was dating a friend of his. His friend asked him to take care of Taimi when he shipped out. Leavelle did, and soon after they started dating. Leavelle asked Taimi, “How would you like to see Detroit, Texas?” and she replied that she would like to. “And that is how we got engaged” he said. The first two nights of their marriage, he and his wife slept on a wooden pallet on the kitchen floor of a friend’s house. Despite this humble beginning, Leavelle was very happy recalling his marriage saying “He (my friend) asked me to look after her and I did ... for 72 years!”

A few years after getting married, he applied and was accepted as an officer and later detective for the Dallas Police Department. Leavelle said there were many Veterans on the job including officer J.D. Tippit, who was also murdered by Oswald on Nov. 22, 1963. Tippit had served in the European Theatre of World War II and earned a Bronze Star with the 17th Airborne Division. Leavelle was not even supposed to be working on Nov. 22, 1963 as he did not have a partner that day, and every Dallas Police Detective had to work with a partner. He hung around police headquarters until another policeman came in and said that the President had been shot. Shortly thereafter, word also arrived that Officer Tippit had been shot and killed in a Dallas suburb.

A suspect named Lee Harvey Oswald was brought into police headquarters after being arrested for Tippit’s murder. Leavelle began questioning Oswald and when asked if he killed Officer Tippit, Oswald replied, “I didn’t shoot anybody” which Leavelle thought strange because the response indicated to him that the suspect not only shot the policeman, but also someone else. Suspects in other cases were policemen were shot had, in Leavelle’s career, simply denied shooting the officer in question but not a more generalized anybody. Before he could pursue this line of questioning, the legendary Dallas Police Homicide Captain Will Fritz came in the interrogation room and said that Oswald was the man he was looking for regarding the murder of the President. Leavelle was escorting and handcuffed to Oswald while transferring the assassin to the Dallas County Jail on Nov. 24, 1963. He tried to pull Oswald out of the way of Jack Ruby before Ruby killed Oswald with a gun.



USS Whipple, Lee Harvey Oswald grimacing as he is shot to death at point-blank range in the basement of the Dallas police headquarters while handcuffed to Plainclothes officer Jim Leavelle (left), and Leavelle today at 98.

Despite the tough circumstances of that weekend in November, 55 years ago, Leavelle has good memories of his service to America and the City of Dallas. He said he worked with a great group of police officers and the police department and the Navy both, in Leavelle’s words, “taught me everything I needed to know.” He retired in 1975 yet has barely slowed down. He stays busy answering fan mail and giving interviews. He still drives at age 98. The City of Dallas named its Detective of the Year award after Leavelle in 2013 and, as the oldest living Dallas Police Officer, policeman check in on him several times a week along with other well-wishers.

Despite his prominence, Leavelle also has a humble nature about him. When coming to Washington, D.C. recently on an Honor Flight he refused to bring any of the photographs of himself from November 1963 that he normally carries, saying he did not want to distract from his fellow Veterans. He also personalizes his autographs so as to lessen the chance they will end up for sale. Despite his connection to two major historical events, the events do not define Leavelle. He simply keeps his Kennedy items in his office and the rest of his house contains troves of photographs and items that revolve around his large and loving family whom he keeps in touch with. U.S. Navy and Dallas Police Veteran Jim Leavelle not only has an interesting life, but a very rich one indeed. [Source: Vantage Point | Larry Provost | November 24, 2018 ++]

WWII Vets 178 ► Donald L. Seesenguth | Bomber Pilot

Air Force Veteran Donald L. Seesenguth. Donald served as a pilot during WWII. He enlisted in the Aviation Cadet Program in 1942. After extensive testing, he qualified to choose to become either a pilot, navigator or bombardier. Donald decided to become a pilot. During training, he first learned how to fly an open cockpit plane with no technology, then to fly heavier air craft with instruments, then finally he learned how to fly the B-17. He was commissioned as a 2nd Lieutenant and assigned to the 8th Air Force when he completed his training and was sent overseas in 1944.



His first bombing mission was to Augsburg, Germany, where planes in his group sustained damage. During the D-Day invasions, he flew ahead to help clear a path for troops to advance. Later that year, during the Battle of the Bulge, Donald's plane was hit with flak and his No. 3 engine was knocked out. A piece of shrapnel hit Donald in the thigh and despite spending Christmas of 1944 in the hospital, the doctors were never able to find the shrapnel. It is still in Donald's leg to this day. After completing 30 missions, he was sent back to the United States. He joined the reserves and was recalled during the Korean War, where he flew B-29 planes and was part of a reconnaissance squadron that took photographs of North Korea to produce maps. When Donald separated from the service, he had completed 65 missions and logged 562 combat hours.

He returned to the United States after the Korean War and worked at a soybean plant. In 1955, another plant opened in Chattanooga, Tennessee and he was offered the Superintendent of Maintenance position. He accepted and has lived in Chattanooga ever since, which is where he met his wife, Betty. Donald retired from the plant in 1987 and has since enjoyed travelling often. He also attends reunions that his bomber group holds every two years. [Source: Vantage Point | November 26, 2018 ++]

War on Terrorism Memorial Update 02 ► Making Progress

Despite roadblocks and an unconventional process, the Global War on Terror Memorial Foundation is pressing ahead with a plan to build the first-ever tribute to veterans of an ongoing conflict on the National Mall in Washington, D.C. "We're doing something that's never been done before, building a memorial to a live war," said retired Green Beret

Sgt. 1st Class Michael "Rod" Rodriguez, president and chief executive officer of the foundation and a veteran of nine deployments in his military career. In a phone interview 7 NOV, Rodriguez did not give any numbers but said the foundation is making progress on raising the estimated \$50 million in private donations needed for the memorial, with a groundbreaking projected for 2022 and a formal dedication in 2024. Before that, the plan will have to pass a 24-step approval process by several federal agencies overseen by the National Capital Planning Commission on site selection and design.

A separate National Desert Storm and Desert Shield Memorial on the National Mall is well ahead of the proposed Global War on Terror (GWOT) memorial in this process. A site for the Desert Storm Memorial has already been chosen near the Lincoln Memorial. Former President George H.W. Bush, who was commander-in-chief when Desert Storm was fought, is honorary chairman for that project.

The GWOT memorial got past a significant roadblock last year when Congress agreed to waive a requirement that construction of war memorials on the Mall must wait until 10 years after the conflict ends. In the floor debate on the waiver, Rep. Mike Gallagher (R-WI), a former Marine captain who deployed twice to Iraq, said, "This conflict will have no end date, no V-E [Victory in Europe] Day, no V-J [Victory in Japan] Day." Another crucial test for the GWOT memorial will come early next year, when the proposal goes before the National Capital Planning Commission, Rodriguez said. "We haven't got a site yet," he explained.

The foundation has hired the Winstanley Architects & Planners firm to do the site selection and serve as architects for the eventual construction. There also is no design yet for the GWOT Memorial, which will come from an artists' competition that the foundation eventually plans to hold, Rodriguez said. He also touched on concerns that the Mall, which already has memorials to World War II, Korea and Vietnam, may have reached a saturation point on war memorials. Earlier this year, the Vietnam Veterans Memorial Fund dropped plans for an expansion of the Vietnam memorial to include an underground education center when donations failed to materialize.

On 15 NOV, the World War I Centennial Commission will host ceremonies for the first National World War I Memorial in Washington, D.C., but that site is off the Mall on Pennsylvania Ave. and 14th St. near the White House at the existing Pershing Park, a small park named for Gen. John J. Pershing, commander of the American Expeditionary Force in World War I. "One of the challenges we face is educating people," Rodriguez said, "explaining what it is about." He stressed that "this is not a 9/11 memorial." Memorials to 9/11 already exist in Washington, New York City and Pennsylvania, he said. The GWOT Memorial is meant, he said, to honor and recall the spirit of unity in "the response the nation had after 9/11" and the sacrifices of those who fought, and will fight, in the continuing wars that began more than 17 years ago. [Source: Military.com | Richard Sisk | November 9, 2018 ++]

USS Thresher Memorial ► Arlington National Cemetery Memorial Project

U.S. senators from three New England states recently wrote a letter urging Secretary of the Army Mark Esper to consider the USS Thresher Arlington National Cemetery Memorial Project, to establish a monument honoring the 129 men who perished aboard the submarine. USS Thresher sank off the coast of New England April 10, 1963. The submarine was built and maintained at Portsmouth Naval Shipyard.

Sens. Susan Collins (R-ME), Angus King (I-ME), Jeanne Shaheen (D-NH), Maggie Hassan (D-NH), and Elizabeth Warren (D-MA) wrote the following recent letter, asking for commemoration of the 16 officers, 96 sailors and 17 civilians who lost their lives when Thresher experienced sank during a post-maintenance sea trial dive.

"As we pass the 55th anniversary since we lost the Thresher, we believe a memorial at Arlington National Cemetery would be a fitting tribute to its legacy," the senators wrote. "As you know, a number of special monuments and memorials have been dedicated at Arlington, including tributes to the USS Serpens, the USS Maine, the space shuttles Columbia and Challenger as well as those lost during the Iran rescue mission in

1980. We believe a memorial to the USS Thresher would reflect the Arlington National Cemetery's long legacy as a national shrine and a 'living history of freedom...where dignity and honor rest in solemn repose.' This memorial would serve not only to honor the sacrifice of those that lost their lives but as a reminder of the dangers that all submariners face when they volunteer for duty."

In response to the Thresher tragedy, the U.S. Navy instituted a new program to ensure the health and safety of U.S. submarines, establishing the Submarine Safety and Quality Assurance Program. SUBSAFE is one of the world's most comprehensive military safety programs and has helped provide maximum protection for Navy crews. No SUBSAFE-certified submarine has ever been lost. The Thresher tragedy had a deep impact on the New England community. Approximately two dozen families of the men lost aboard the submarine still live in New Hampshire, and a number of other families live in Maine. In Kittery, the flagpole at the traffic circle stands as a Thresher memorial.



The Thresher (SSN 593) is launched at the Portsmouth Naval Shipyard in Kittery, Maine on July 9, 1960.

In 2013, Shaheen, Collins, King and former then Sen. Kelly Ayotte (R-NH) introduced a resolution to honor Thresher on the 50th anniversary of its sinking, which passed the Senate unanimously. Congresswoman Carol Shea-Porter, D-NH) also urged the Army earlier this year to approve an Arlington National Cemetery memorial. [Source: Portsmouth Herald | Hadley Barndollar | November 16, 2018 ++]

Battle Born Memorial ► Vandalized Three Days After Dedication

A memorial honoring 895 Nevada residents who have died in wars and conflicts dating to the Civil War has been damaged days after its dedication. The Nevada Appeal reports the Battle Born Memorial on the Capitol grounds suffered cosmetic damage last week just three days after Gov. Brian Sandoval dedicated it. Construction was finished just before the 9 NOV dedication, which was timed for the Veterans Day weekend. The damage was reportedly caused by four teens, two riding BMX bicycles and two on Razor scooters. It includes cracks to three slabs of the black granite platform that stretches the length of the memorial. Police say the juvenile suspects were recorded on video cameras located between the memorial and the Supreme Court building. Authorities have not said if any arrests have been made.



The new Battle Born Memorial, honoring the memory of Nevada service members killed in combat, was dedicated just before Veterans Day and was vandalized just days later.

[Source: The Associated Press | November 19, 2018 ++]

Vet Toxic Exposure | Palomares Spain Update 02 ► VA Lawsuit A Step Closer

An appeals court will force Veterans Affairs officials to identify how many troops may have been exposed to radioactive debris from a 1966 plane crash, a move that supporters hope will be the precursor to a class-action lawsuit against the department for overdue benefits. On 13 NOV, the U.S. Court of Appeals for Veterans Claims made the unusual ruling demanding the records' release six weeks after VA lawyers argued the information is nearly impossible to obtain, given aging and missing military records from the accident. But the court, by a 6-3 ruling, gave the department 30 days to determine the number of military personnel assigned to the accident clean-up, the number of veterans who have applied for benefits connected to the event, and the number who have been denied compensation. That information will be used to decide how a lawsuit on the benefits denial may proceed.

Veterans involved in the accident have been unsuccessfully petitioning VA on their case since the mid-1970s, after a host of strange cancers and other illnesses began appearing among individuals involved. In January 1966, seven airmen were killed and four more injured when a B-52 crashed into a KC-135 during a refueling mission off the coast of Spain. The B-52 was carrying four nuclear weapons at the time of the accident, and two of them exploded near the town of Palomares, spreading radioactive plutonium over hundreds of acres. U.S. officials quickly ordered military personnel into the area to collect contaminated debris, crops and soil in an effort to repair the damage. But veterans involved in that cleanup say they were given no protective clothing or respiratory devices, and told very little about the potential long-term health effects from exposure to the nuclear material.



A U.S. landing craft heads back to sea after dropping a battered wing tank recovered from the Mediterranean Sea during a search for missing nuclear weapons after a B-52 crash in Palomares, Spain on Jan. 17, 1966.

Earlier this year, the appeals court ruled in a separate case that veterans can file suit against the Department of Veterans Affairs as a class rather than individuals, in limited circumstances. Since then, legal experts have been monitoring a host of lawsuits before the court to see which could be the first class recognized, a move which will set important precedents for future legal cases. The three judges who argued against the records request in the Palomares lawsuit said the move would effectively force VA to justify the need for a class-action lawsuit against itself, and that the majority ignored concerns that Defense Department records for the incident may not exist. But the majority opinion noted that no final decision on whether to recognize a class of Palomares has been made, and data on the denied benefits is the sole property of VA, inaccessible in any way for outsiders.

Plaintiffs in the lawsuit have contended that more than 1,600 veterans should be eligible for disability benefits related to the toxic exposure, but VA thus far has denied their requests because not enough scientific evidence exists

to classify all of the health problems as service-related illnesses. [Source: MilitaryTimes | Leo Shane III | November 14, 2018 ++]

POW/MIA Update 119 ► **WWII B-24 Liberator Pilot Remains Identified & Repatriated**

The Air Force has repatriated the remains of a B-24 Liberator pilot whose aircraft was shot down by anti-aircraft fire over Bulgaria during World War II, after returning from a bombing mission in Romania. The pilot, 27-year-old 1st Lt. **John Crouchley**, died when his bomber impacted the ground. He spent the last moments of his life struggling against his two badly damaged engines to keep the aircraft in flight long enough for his nine crew members to bail out. Crouchley first enlisted in the U.S. Army Air Corps in March 1942. After earning his pilot wings, he was assigned to the 828th Bombardment Squadron, 485th Bombardment Group, out of Foggia, Italy. He began flying combat missions in May 1944. One month later, he died.

Those nine airmen lived to see another day, but Crouchley died on June 28, 1944. After 73 years, a team of mostly U.S. service members with the Defense POW/MIA Accounting Agency took part in a 69-day mission in Bulgaria's mountainous terrain to search for Crouchley's remains and bring him home, according to a U.S. Air Forces in Europe press release. Fortunately, Crouchley's crash was witnessed by local villagers in Churen, Bulgaria. Though the dead pilot was technically their enemy, as Bulgaria was aligned with the Axis powers until September 1944, the villagers had respect for the dead. They pulled the pilot from the aircraft and gave him a proper burial, including placing a cross over his grave.



U.S. Army Air Corps 1st Lt. John Crouchley and his wife, Dorothy (left), pose for their wedding photo in 1943 and (right) Crouchley, kneeling, second from right, and his crew pose for a photo by their B-24 Liberator, named the "Miss Yankee Rebel" in 1944.

The Defense POW/MIA Accounting Agency organized the search and recovery mission for Crouchley's remains in 2017 and positively identified them in September 2018. The team works to account for missing military personnel and return their remains to surviving family members. The organization recovers fallen service members from World War I and World War II, the Korean War and the Vietnam War, among other conflicts. During the search for Crouchley, the team relied on Air Force Master Sgt. Vedran Ogramic, an Air Forces in Europe-assigned logistics airman, as a translator. Ogramic was born in Bosnia and moved to the United States at age 15 to avoid the series of conflicts that broke out in the Balkans during the 1990s. Ogramic spoke Serbo-Croatian, but that was close enough to Bulgarian to help the team as they excavated the area.

"I just had the opportunity to do one mission, and coming from logistics to the middle of the woods and digging trenches, it was very humbling and unbelievable. I didn't even know the [Defense POW/MIA Accounting Agency] existed and I think it's amazing there is an agency that does this all the time," Ogramic said in the press release. The team was able to tap into local villagers for assistance, including one man who had helped bury Crouchley. Lazar Karakashev, then 22, helped pull Crouchley's body from the wreckage. Seven decades later, at 95 years old, Karakashev provided an eyewitness account that helped pinpoint exactly where the U.S. team should start digging.

Ogramic served as the U.S. team’s translator for Karakshev and other villagers who helped with the excavation. The Bulgarian government also helped with the project. Bulgaria was a Soviet-aligned country during the Cold War, so missions like this have only recently become diplomatically feasible. The team eventually uncovered Crouchley’s remains, to include a wedding ring inscribed with his wife’s initials. “Every day we’d find something — whether it was the ring or a piece of clothing — and use it to motivate us to keep going, despite how tired we were,” Ogramic said. “Without the stories from local villagers to guide us, we would never have found him.” Crouchley’s partial remains were sent to a laboratory for mitochondrial DNA analysis. He was positively identified this year. For his heroic actions to save his crew during the war, Crouchley was posthumously awarded the Distinguished Flying Cross, the Purple Heart and the Air Medal. [Source: AirForceTimes | November 14, 2018 ++]

POW/MIA Update 120 ► Army Sgt. Eugene G. McBride's Return Home

When her big brother, Eugene, left Lincoln to join the Army during World War II, 13-year-old Ella Mae McBride begged him to stay. “Don’t worry,” he told her. “I’ll be back.” Then in February 1945, the uniformed officers knocked on the door of the McBride home on South 12th Street. Eugene, a sergeant in the 311th Infantry Regiment, was missing in Germany. Later, he was declared dead, but his body was never recovered. The McBride family — including his parents, Rufus and Rosalie McBride, sisters Elaine, Donna and Ella Mae, and his bride, Eileen — would place a grave marker in Lincoln Memorial Park. “That was the closure for them. That’s the only reason,” said Ella Mae McBride Kubes, who is 87 and still lives in Lincoln.

On 12 NOV, Sgt. Eugene McBride kept his promise to his little sister. After years buried in Europe in a grave marked “unknown,” the casket carrying his now-identified remains, draped in an American flag, came home for burial in the empty grave. Scientists from the Defense POW/MIA Accounting Agency lab at Offutt Air Force Base solved the case. “It’s kind of unreal, 73 years later,” Kubes said.

Ella Mae remembers Eugene as a “great brother” who looked out for his three younger sisters. “He was protective,” she said. ““Where are you going, what are you doing, who are you coming home with?”” Rufus McBride owned a garage, and Eugene helped him out there. He enlisted after high school, in March 1943, shortly before his 19th birthday. He was sent overseas in September 1944, during the Allies’ long, slow, bloody advance across northern France. His unit was caught up in the Battle of Hürtgen Forest, which lasted almost six months and was the longest single battle the U.S. Army ever fought.

Eugene McBride was killed along with most of his squad on Jan. 30, 1945, when an enemy artillery shell struck a shed they had just entered near Huppenbroich, Germany. Only one man survived. Within three weeks, a set of remains was recovered, but with no tags or identifying marks. They were noted as “X-90 Margraten” and buried as unknown in the Margraten cemetery. The body was later dug up by the American Graves Registration Service, whose investigators suspected that X-90 Margraten might be McBride. But it couldn’t be proven. So in 1952, the remains were reburied in the Rhone American Cemetery in France.



Ella-Mae Kubes (left) accepts a flag at her brother Army Sgt. Eugene G. McBride's(right) funeral at Lincoln Memorial Park in Lincoln, Nebraska

They remained there undisturbed until a year ago, when historians reviewed the file of X-90 Margraten and determined that it likely was McBride. Someone contacted Kubes for a DNA sample. She told them that it wouldn't help because Eugene had been adopted by their parents. Instead, the Accounting Agency's scientists studied bones and chest X-rays, as well as personal effects found with him, to identify McBride. "I'm elated," Kubes said. "He's finally going to be here." Graveside services were held at Lincoln Memorial Park at 11 a.m. 12 NOV. [Source: World-Herald | Steve Liewer | November 12, 201 ++]

Obit: Ray Chavez ► 16 NOV 2018 | Oldest Pearl Harbor Vet at 106

Ray Chavez, widely recognized as the oldest-surviving veteran of the attack on Pearl Harbor, died Wednesday at the age of 106. Kathleen Chavez, who had been her father's live-in caregiver for more than 20 years, said he passed away peacefully in his sleep between 3 and 6 a.m. Wednesday. His health had declined in recent weeks and he was on hospice care when he passed. Kathleen said her father had asked to be buried at Miramar National Cemetery. Chavez surged into national prominence three years ago when fellow Pearl Harbor veterans recognized him as the oldest survivor of the 1941 Japanese attack that ushered the U.S. into World War II. Since 2015, he's been an invited guest at the White House, at numerous commemorative events in California and Hawaii and a frequent local parade grand marshal. The soft-spoken Chavez often said he was overwhelmed by the media attention but he was proud to represent his country. "Ray was the epitome of the greatest generation," said Richard Rovsek, a trustee of the nonprofit Spirit of Liberty Foundation in Rancho Santa Fe. "He was always proud to be an American and proud of the military."



Chavez was born in San Bernardino in 1911 and grew up in San Diego's Old Town and Logan Heights communities, where his large family ran a wholesale flower business. In his early 20s, he married and had a daughter. In 1938, at the age of 27, he joined the Navy and was assigned to the minesweeper USS Condor at Pearl Harbor. At 3:45 a.m. Dec. 7, 1941, Seaman 1st Class Chavez's crew was sweeping the east entrance to the harbor when they spotted the periscope of a Japanese midget submarine. After depth charges were dropped to sink the sub in 1,500 feet of water, the rest of the morning passed uneventfully. He told the Union-Tribune that he was asleep at home in nearby Ewa Beach when the Japanese bombing raid began at 8:10 a.m. "My wife ran in and said, 'We're being attacked' and I said, 'Who's going to attack us? Nobody.' She said that the whole harbor was on fire and when I got outside I saw that everything was black from all the burning oil."

He spent the next nine days on continuous duty in and around Pearl Harbor and said the scenes he witnessed left deep emotional scars. Over the next four years he rose to the rank of chief, serving on transport ships that delivered tanks and Marines to shore in eight Pacific battles. Although he wasn't injured during the war, he retired from the Navy in 1945 with psychological wounds from the terrible things he witnessed. "He said that after a couple of the

battles he saw, he started to shake,” Kathleen said. “First it was his hands, then it was his arms, then it was his whole body. By the time the war was over, his whole body shook.” During his Navy exit physical, a doctor wanted Chavez to spend some time recovering in a mental health clinic, but he feared it would impact future job opportunities. He decline the offer and moved back to San Diego, where he got a job at a nursery. After two years of working outdoors in the fresh air, he got better, Kathleen said.

In the 1950s, he and his wife, Margaret, suffered an unimaginable blow when their daughter, son-in-law and 18-month-old granddaughter were killed in a car accident. To mend their broken hearts, the Chavezes adopted 5-year-old Kathleen from a San Diego orphanage in 1957. She, too, served in the Navy, from 1974 to 1991 and was recognized as the Navy’s first woman jet engine mechanic. She had lived with her father since her mother’s death in the mid-1980s. Chavez spent 30 years as a groundskeeper at UC San Diego, then ran his own landscaping and grounds keeping business in the Poway area until he finally retired at age 96. He was an avid reader of nonfiction books and loved to travel. When he was 101, Chavez broke his arm and fell into poor health. But Kathleen signed him up with personal trainer Sean Thompson, who she said got him back into ship-shape, adding several years to his life.

Kathleen said her father never spoke about his Pearl Harbor experiences until 1991, when he was invited to attend the 50th anniversary memorial in Hawaii. It was such a moving experience for him that he and Kathleen went back to Hawaii for the 55th, 60th and 65th anniversaries. In recent years, they’d gone back every year as the number of survivors dwindled. “We went last year and if he was still alive, we were going back again next month,” Kathleen said. “I think he enjoyed the experience but he never saw himself as any different from the other men he served with. He’d always say ‘I’m no hero. I just did my job.’”

Chavez was the child of Mexican immigrants and Kathleen said he did experience some racism and discrimination as a high school student and in the Navy. But he remained a proud citizen. From the age of 21, he voted in every election, mostly as a Democrat. He told Rovsek that the only Republican he ever voted for was Dwight D. Eisenhower, an Army veteran. Chavez’s political leanings caused a minor kerfuffle last May when he was invited to meet President Trump at the White House, Kathleen said. The night before his Oval Office visit, Chavez was interviewed at his hotel by a CNN reporter and said on video aired nationally: “I didn’t vote for that guy.” Nonetheless, Chavez charmed Trump the following morning. The president later lavishly praised Chavez during a public Memorial Day service. “The crowd just stood up and erupted,” said Rovsek, who escorted the Chavezes to Washington, D.C. on behalf of the Spirit of Liberty Foundation.

Rovsek said Chavez was a man of few words, but he did say he was troubled by the state of politics in the U.S. today. “He said to me ‘can’t we just keep America together? Why are we so divisive? In my life time I’ve never seen the divisiveness I see today.’ It made him sad,” Rovsek said. Rovsek said he is planning a memorial wreath-laying ceremony in Chavez’s honor at the next Pearl Harbor anniversary memorial on Dec. 7 in Hawaii. [Source: The San Diego Union-Tribune | Pam Kragen | November 21, 2018 ++]

Obit: Oliva Hooker ► 21 NOV 2018 | 1st Coast Guard Black Woman

Olivia Hooker, who after surviving a race-related attack on a black section of Tulsa, Okla., in 1921 went on to become the first black woman to enlist in the Coast Guard and a distinguished psychology professor at Fordham University, died on 21 NOV at her home in White Plains, N.Y. She was 103. The Coast Guard announced her death on Twitter.

Olivia Juliette Hooker was born on Feb. 12, 1915, in Muskogee, Okla., to Samuel and Anita (Stigger) Hooker. She 6 when white mobs stormed through the Greenwood District of Tulsa, destroying homes and businesses in a wave of violence often labeled the Tulsa race riot, although that term has fallen into disfavor among many. Dr. Hooker, in an oral history recorded in 2015 for the White Plains Public Library, instead called it the terrible catastrophe in Tulsa. “Other people call it the Tulsa riot,” she explained. “It really wasn’t a riot — we were the victims.” The rampage was

touched off by false rumors that a black teenager had assaulted a white woman. A state report compiled decades after the fact estimated that 100 to 300 people died. Hooker was thought to be among the last surviving witnesses to the attacks.

She remembered that when the attacks started, she saw men with torches storming into the family's backyard and her mother acting to protect her and her three siblings. "Our mother put us under the table," she recently told NPR. "She took the longest tablecloth she had to cover four children and told us not to say a word." The marauders entered the house and took an ax to the family piano. In the business district, her father's clothing store was destroyed. "I guess the most shocking thing was seeing people, to whom you had never done anything to irritate, who just took it upon themselves to destroy your property because they didn't want you to have those things," she said. "And they were teaching you a lesson. Those were all new ideas to me."

After the destruction, her parents moved the family to Topeka, Kan., and later to Ohio. In 1937 she received a bachelor's degree at Ohio State University and became an elementary-school teacher. With the international situation growing more ominous, she tried to enlist in the Navy but was rejected for reasons never made clear to her. Instead she tried the Coast Guard, which in 1942 had been authorized to create a women's reserve unit that it called the Spars. ("Spar" is the first letter of the first word and the first three letters of the second word of the Coast Guard's Latin motto, *Semper Paratus*, meaning "always ready"). "The Coast Guard recruiter was just so welcoming," she told Coast Guard Compass, the service's official blog, in 2013.

She was accepted in 1945 and is generally identified as the Coast Guard's first black woman, although she herself qualified the distinction. "I was the first one in active duty," she said in the library oral history. "There may have been others that were planning to go in, but I was the first one that actually arrived." She was assigned to the "separation center" in Boston, where she typed discharges and other paperwork. After World War II had ended and the women's reserve was disbanding, she typed her own discharge papers, in 1946. In 2015 the Coast Guard named a building at its Staten Island complex after her.

Hooker received a master's degree in psychological services at Columbia University in 1947 and a doctorate in psychology at the University of Rochester in 1961. She was on the Fordham faculty from 1963 to 1985. Her areas of expertise included people with developmental and intellectual disabilities. She helped found the American Psychological Association's Division 33, which focuses on the needs of those populations. In 2015, at age 100, Dr. Hooker was in the audience when President Barack Obama, giving the commencement address at the Coast Guard Academy in New London, Conn., singled her out. "She has been a professor and mentor to her students," Mr. Obama said, "a passionate advocate for Americans with disabilities, a psychologist counseling young children, a caregiver at the height of the AIDS epidemic, a tireless voice for justice and equality."



Olivia Hooker at her home in White Plains, N.Y., in September (left), while in service (center), and the race-related attack on a black section of Tulsa in 1921.

She was also celebrated by presidents Barack Obama, George W. Bush and Bill Clinton during her lifetime and the subject of a book, "Tulsa Girl," by Shameen Anthanio-Williams about her Oklahoma experience. "I think I've been lucky and blessed," she said in 2017. "You get strength from within from believing you can do something and sometimes you get a real surprise." In 2015 the Coast Guard named a building on Staten Island after her, breaking a

tradition of bestowing such honors only on those who have died. The exception was made, the Coast Guard said, because of Hooker's "distinguished service to the Coast Guard and her wonderful efforts in serving and helping others."

Hooker was also a member of the Tulsa Race Riot Commission, now called the Tulsa Race Massacre Commission, which has sought reparations for those impacted by the violence and their survivors. Her goddaughter, Janis Porter, said Hooker died at their home in White Plains, New York. Porter said her godmother had no surviving relatives. She didn't provide a cause of death. "Her mind was clear, no dementia. She was just tired," Porter said. [Source: The New York Times | Neil Genzlinger | November 23, 2018 ++]

Vet Hiring Fairs ► Scheduled As of 1 DEC 2018

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. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next month. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. refer to the Hiring Our Heroes website <http://www.hiringourheroes.org/hiringourheroes/events>. Listings of upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. 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 | December 1, 2018 ++]

Military Retirees & Veterans Events Schedule ► As of 1 DEC 2018

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

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

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

Please 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\veternans related events to the Events Schedule Manager, Milton.Bell126@gmail.com

[Source: Retiree\Veterans Events Schedule Manager | Milton Bell | December 1, 2018 ++]

Veteran State Benefits ► Florida 2018

The state of Florida provides several benefits to veterans as indicated below. To obtain information on these plus discounts listed on the Military and Veterans Discount Center (MCVDC) website, refer to the attachment to this Bulletin titled, “**Vet State Benefits & Discounts – FL**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the following refer to <http://floridavets.org>.

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/florida-state-veterans-benefits.html> | Nov 2018 ++]

*** Vet Legislation ***



Note: To check status on any veteran related legislation go to <https://www.congress.gov/bill/115th-congress> for any House or Senate bill introduced in the 115th 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.

GI Bill Update 266 ► Veteran Education and Transfer Extension Act

A new proposal would eliminate the Pentagon’s recent Post-9/11 GI Bill transfer restrictions and, for the first time in the history of the benefit, allow some vets to pass it to their family members. Sen. Cory Booker, a prominent New Jersey Democrat, plans to introduce the Veteran Education and Transfer Extension Act in Congress soon. . “We know that our nation’s veterans face unique challenges when returning to their communities, so we have an obligation to provide them the resources they have earned and deserve,” Booker said. “Allowing veterans who eventually have dependents to transfer their education benefits would put them on equal footing with veterans who had dependents while on active duty. It’s vital that we ensure our veterans are empowered for success as civilians, and this legislation takes an important step in fulfilling that commitment.”

Booker’s bill would allow veterans who did not have dependents when they left the military to transfer the benefit should they get married or have children later in life. Under current rules, the transfer must happen while the eligible service member is still in the military. In addition to this significant expansion of the benefit, Booker’s bill would also wipe away DoD’s controversial new transfer rules. That DoD policy would block service members who have been in the ranks for more than 16 years from transferring their GI Bill benefits to their dependents, beginning next July. The changes also eliminated certain exceptions to the rule that service members must be able to serve four more years into order to transfer their benefits — including in cases of mandatory retirement, high-year tenure or medical issues.

The new policy, which does not apply to active-duty Purple Heart recipients, has generated pushback from Congress as well as the veteran advocacy community. DoD spokeswoman Jessica Maxwell said transferring education benefits “is directly tied to recruitment and retention.” “The recent DoD policy changes were made to better align the benefit to those purposes. If the law changes, we will modify our policies accordingly,” she said. Booker’s VET Extension Act would also allow student veterans who are required to take remedial college courses to boost math or English skills before they can take higher-level classes to do so without eating into their 36 months of GI Bill entitlement. “By expanding education benefits for the men and women who served in our Armed Forces, including increased eligibility for remedial courses, we are boosting both their employment rate and earning potential after graduation,” he said. [Source: MilitaryTimes | Natalie Gross | November 14, 2018 ++]

*** Military ***



Army Deploy-Or-Out Policy Update 01 ► New Policy Rules Released

The U.S. Army on 13 NOV publicly released its new policy for dealing with soldiers who are non-deployable for administrative reasons, just over a month after the Pentagon’s new deploy-or-out policy took effect 1 OCT. "Soldiers who are non-deployable for an administrative reason ... for more than six consecutive months, or six non-consecutive months in a 12-month period, will be processed for administrative separation," according to the new policy dated 8 NOV.

The large number of non-deployable service members is a problem every branch of the U.S. military has struggled to manage, but the Army has radically reduced its number of non-deployable soldiers in the past year, according to Maj. Gen. Joseph Calloway, director Military Personnel Management. "Since a year ago, we have come from 121,000 non-deployables, which is about 15 percent of the total Army," Calloway told defense reporters at the Pentagon today. "We have come down to right at 6 percent." Some of those non-deployable troops have been processed out; others have resolved any outstanding issues that prevented them being able to deploy. In the last month, the Army seen its non-deployable ranks drop from about "66,000 to about 59,000," Calloway said.

But the new Retention Policy for Non-Deployable Soldiers, which "nests" in the Defense Department's larger policy on non-deployable troops, only applies to less than 20 percent of the current non-deployable population. "This policy doesn't apply to all 59,000 [soldiers]," Calloway said, explaining that "the vast majority of those, 80 percent, are medical. And then another portion are legal." The rules do not "change or adjust the current medical authority or procedures for any type of medical evaluation for medical retention or processing through the disability evaluation

system," said Diane Randon, acting principle deputy for the Assistant Secretary of the Army for Manpower & Reserve Affairs.

The new policy, however, does for the first time define what it means to be deployable, Army officials said. To be considered deployable, a soldier in the active, National Guard and Reserve must be:

- Administratively, legally and medically cleared for employment in any environment in which the Army is operating or could operate.
- Able to operate in austere areas or areas that regularly experience significant environmental conditions such as heat, cold or altitude that could exacerbate medical conditions.
- Able to carry and employ an assigned weapon.
- Capable of executing individual warrior tasks for his or her assigned mission.
- Able to operate while wearing body armor, helmet, eye protection, gloves and chemical or biological protective equipment.
- Capable of passing the Army physical fitness test or meeting the physical demands or tasks required for a specific deployment.

"It's the first time we've actually ever put down on a piece of paper, no kidding, this is what constitutes deployability," Calloway said, explaining the policy also represents a cultural shift in how the Army views deployability as it relates to readiness.

In this year's centralized selection list boards, "individuals competing to be battalion or brigade commander were required to certify to the board that they were fully deployable and could pass their physical fitness test, and that action in of itself was culture change driver," Calloway said. "When all of a sudden everybody in a formation realized, 'oh my gosh, the brigade commander and battalion commander are now forced to certify this; what ... implications does that have for me if I don't maintain my own individual readiness.'"

The policy is also meant to empower commanders to look at soldiers on a case-by-case basis to evaluate if for some type of waiver will make the Army more effective, Army officials said. A soldier who fails to establish a family care plan could be granted a waiver from separation "because of unique family circumstances." Other waivers might be granted to those who "had a significant amount of skill, such as a cyber or other shortage specialty," Calloway said. "The commander would say, based on the collective assessment of this person's value back to the Army, we are going to request an exception to policy to retain this soldier."

The deputy chief of staff for Army G1, chief of the Army Reserve and chief of the National Guard Bureau are authorized to grant retention waivers. All requests for waivers must be "endorsed with recommendation, at a minimum, by the first general officer in the chain of command," the policy states. "This is really about soldiers and commanders being accountable and commanders being empowered to do everything possible with regards to resources and tools to ensure a culture of deployability," Randon said.

[Source: Military.com | Matthew Cox | November 13, 2018 ++]

USS Zumwalt Update 09 ► Close to Losing 155mm Guns

The once-revolutionary prospects of the Navy's Zumwalt-class destroyer continue to be whittled away. Having lost some of its touted stealth capabilities and suffered a series of engine and electrical problems, now it's likely to ditch its long-troubled gun. The Advanced Gun System on the Zumwalt never lived up to its billing. When the Navy decided the Zumwalt design had grown too expensive and it would restart production of the tried-and-true Arleigh Burke class instead, slashing of the Zumwalt class from 32 ships to just three pushed up the price of the planned projectile to almost \$1 million a round.

But there's another issue: It was never able to shoot as far as the Navy wanted it to. "We just cannot get the thing to fly as far as we want," Vice Adm. William Merz, deputy chief of naval operations for warfare systems, told the Senate Armed Services Seapower subcommittee on 27 NOV. The ship "is a very capable platform with or without that gun," Merz assured the senators. "We will be developing either the round that goes with that gun or what we are going to do with that space if we decide to remove that gun in the future. The ship is doing fine, on track to be operational in 2021 in the fleet."

As initially planned, the Zumwalt class would have been equipped with two 155mm guns built by BAE Systems which would fire Lockheed Martin's Long-Range Land-Attack Projectile. The projectile was eventually found to be too costly, so it was canceled. But the ship will sail on anyway. "We determined that the best future for that ship is to get it out there with the capability that it has and separate out the Advanced Gun System, leaving everything else in place," Merz said. The Navy decided last year that the entire mission for the ship would change, scrapping plans to have it operate in the littoral (coastal) environment lobbing missiles inland and supporting ground troops, instead making it into a ship-killer. Each of the three planned Zumwalt-class ships features 80 Mk 54 Vertical Launch System cells capable of firing:

- The Tomahawk Land Attack Missile, which is being modified to hit ships at sea;
- The anti-air Evolved Sea Sparrow Missile (ESSM);
- Or Standard Missile family — including the SM-3 for ballistic missile defense and the multi-purpose SM-6, capable of hitting aircraft, both cruise and ballistic missiles, or even ships;
- Future upgrades might add the new Long-Range Anti-Ship Missile as well.

Merz said that "those VLS cells are larger than any other surface ship VLS cells, so that opens up an aperture of more weapons options for that ship." Asked by Sen. Angus King of Maine whether the Zumwalt class might be able to play other roles in the future Navy, such as hosting directed energy weapons, Merz had some good news, predicting that the ship has enough space, weight, power and communications ability to allow the Navy "to expand this ship over time. She is going to be a candidate for any advanced weapon system that we develop."

In the longer run, the Navy is looking at an all-new destroyer or cruiser design built around the massive electrical requirements of future laser weapons, railguns, and other power-hungry systems such as radars. While the original Zumwalt (DDG 1000) continues to undergo combat system tests en route to its 2021 entry into the fleet, the second Zumwalt-class ship, the USS Michael Monsoor (DDG 1001) continues to grind through sea trials out of Bath Iron Works in Maine. But even there, things haven't gone as planned. The ship suffered a massive engine failure that required the replacement of one of its \$20 million Rolls Royce MT30 gas turbines. It also suffered electrical malfunctions last December that required it again to return to port for repairs. USS Lyndon B. Johnson (DDG 1002), the third and last ship in the vanishingly small class, is under construction.

The Navy might not build as many Zumwalt-class ships as originally planned, but its nascent frigate program — designed to make up for the failures of the Littoral Combat Ship program — is on track, Navy leaders said. (To show how serious the Navy is about missiles, while they haven't yet chosen the winning frigate design, a Vertical Launch System is mandatory — a capability that was lacking on LCS). And overall, despite public discussion of delays, the plan for a 355-ship Navy remains in place, the Navy leaders told the SASC. The Navy is planning to release a new Force Structure Assessment next year, and 355 hulls will remain the floor for what the service will budget and plan for. "We have seen nothing from the combatant commands to date, or from Secretary Mattis' National Defense Strategy, that will give us any indication we'll be coming off that 355-ship in composition or in total numbers," Merz said.

[Source: Breaking Defense | Paul McLeary | November 28, 2018 ++]

Nuclear Weapons Arsenal Update 04 ► Intermediate-Range Nuclear Forces Treaty

Russia has for years been developing, testing and deploying a missile that violates a landmark nuclear weapons treaty, a senior White House official said 27 NOV, making a case for the administration's planned withdrawal from the accord ahead of a scheduled meeting between the leaders of the two nations. The nuclear-capable missile, the official said, can reach over 300 miles (500 kilometers), in violation of the Intermediate-Range Nuclear Forces Treaty, which was signed amid Cold War hostilities in 1987 and which the Trump administration is now seeking to exit.

Russia developed the weapon between 2000 and 2010 and completed testing by 2015, the official said. But when questioned about it in recent years, Moscow officials have denied violating the treaty and demanded to know how the U.S. detected the apparent violation, the official said. The official said the Trump administration believes it was Russia's intention to keep the U.S. constrained by the treaty while they developed and deployed the illegal missiles that threaten Europe. The official briefed reporters on condition of anonymity to discuss a sensitive foreign policy issue.

The future of the treaty is likely to come up this week when President Donald Trump meets with Russian President Vladimir Putin at the Group of 20 Summit in Argentina. Administration officials have said it is time to withdraw from an accord that is outdated, has prevented the U.S. from developing new weapons and has already been violated with this Russian missile, the 9M729. It comes amid heightened tensions between the two countries. Trump suggested 27 NOV in an interview with The Washington Post that he may cancel the sit-down with Putin over Russia's seizure of three Ukrainian naval ships last weekend. Russia has denied that it has violated the treaty, saying the 9M729 has not been tested for the range that would make it prohibited. Moscow has also alleged the United States has also breached the accord.

Putin has warned that a U.S. decision to withdraw from the treaty would destabilize Europe and prompt Russia to "respond in kind." On 26 NOV, Russian Deputy Foreign Minister Sergei Ryabkov reiterated that position. "We won't be able to turn a blind eye to the potential deployment of new U.S. missiles on the territories where they may threaten Russia," Ryabkov said. The senior U.S. official said the administration, which is seeking support for withdrawal from NATO allies, can still reverse its plan to pull out if Russia acknowledges its violations and takes corrective steps. [Source: The Associated Press | Maria Danilova | November 27, 2018 ++]

ALTA Balloon Program ► Overcoming Position Shifting by Wind

The idea of a balloon that floats high up above Earth indefinitely is a tantalizing one. Solar power would allow such stratospheric balloons to operate like low-cost satellites at the edge of space, where they could provide communication in remote or disaster-hit area, follow hurricanes, or monitor pollution at sea. One day, they could even take tourists on near-space trips to see the curvature of the planet. It's not a new idea. Indeed, the original stratospheric balloons were flown by NASA in the 1950s, and the agency still uses them for science missions. And Project Loon, owned by Google's parent company Alphabet, successfully deployed such balloons to provide mobile communications in the aftermath of Hurricane Maria in Puerto Rico.

There's a major snag, though: current balloons shift with the wind and can only stay in one area for a few days at a time. At the height of the stratosphere, some 60,000 feet (18,300 meters) up, winds blow in different directions at different altitudes. In theory it should be possible to find a wind blowing in any desired direction simply by changing altitude. But while machine learning and better data are improving navigation, the progress is gradual. DARPA, the US military's research arm, thinks it may have cracked the problem. It is currently testing a wind sensor that could allow devices in its Adaptable Lighter-Than-Air (ALTA) balloon program to spot wind speed and direction from a great distance and then make the necessary adjustments to stay in one spot. DARPA has been working on ALTA for some time, but its existence was only revealed in September.

“By flying higher we hope to take advantage of a larger range of winds,” says ALTA project manager Alex Walan. ALTA will operate even higher than Loon at 75,000 to 90,000 feet (22,900 to 27,400 meters or 14 to 17 miles), where the winds are less predictable. That shouldn’t be a problem if the balloon can see exactly where the favorable winds are. The wind sensor, called Strat-OAWL (short for “stratospheric optical autocovariance wind lidar”), is a new version of one originally designed for NASA satellites. Made by Ball Aerospace, OAWL shines pulses of laser light into the air. A small fraction of the beam is reflected back, and the reflected laser light is gathered by a telescope. The wavelength of the reflected light is changed slightly depending on how fast the air it bounced back from is moving, a change known as doppler shift. By analyzing this shift, OAWL can determine the speed and direction of the wind.



Unlike other wind sensors, OAWL looks in two directions at once, giving a better indication of wind speed and direction. “It’s like looking out with two eyes open instead of one,” says Sara Tucker, a lidar systems engineer at Ball Aerospace. Previous versions of OAWL flown in aircraft have measured winds more than 14 kilometers (8.6 miles) away with an accuracy of better than a meter per second. The main challenge with Strat-OAWL has been shrinking it to fit the space, weight, and power requirements of the ALTA balloons.

Walan was not able to discuss military roles for ALTA technology, but a high-resolution sensor permanently positioned 15 miles above a war zone would be a useful asset. Military aircraft have ceilings of 60,000 to 65,000 feet, so they could intercept Loon-type balloons. Because it will fly higher, ALTA will be a much trickier target. The balloon could provide secure communications and navigation or act as a mother ship for drones. The ALTA test flight program has already begun, with flights lasting up to three days, and will continue with steadily longer flights. The technology might have applications beyond the military, too. Some companies, such as WorldView, are talking about “near-space tourism,” taking a passenger capsule to altitudes where the blackness of space and the curvature of the Earth can be seen. Reliable navigation of the sort provided by OAWL would make such trips a far safer prospect. It could also give commercial airliners a tool to spot and avoid clear air turbulence.

The ALTA balloon itself is made by Raven Aerostar, which also makes the Loon balloons. The firm’s general manager, Scott Wickersham, says this sort of technology gets us much closer to balloons that stay aloft indefinitely—and that will make all sort of applications possible. “I believe we will see a future in which the stratospheric balloons will be as common as commercial airliners are today,” he says. [Source: MIT Technology Review | David Hambling | November 14, 2018 ++]

Military JSC Salary ► Trump Suggests It Should be Increased

President Donald Trump assumed the chairman of the Joint Chiefs of Staff earned a multi-million-dollar salary until he was corrected by White House Chief of Staff John Kelly, according to a report in the Washington Post. The anecdote about Trump significantly overestimating the salary of the nation’s top military officer came as part of a larger report on the president’s lack of knowledge about federal salaries, spending and deficits. According to the paper, the topic came up while Kelly and Trump were watching television together in recent months. The newspaper reported that when Kelly asked Trump how much he thought the Joint Chiefs chairman earns, the president responded with a guess of \$5 million. The post actually pays less than \$200,000.

According to the report, when corrected by Kelly, Trump suggested that Gen. Joseph Dunford, the current chairman of the Joint Chiefs, should get a large raise and noted how many stars he had on his uniform. The Joint Chiefs chairman post also receives an additional personal stipend and other perks, but their value totals well below the \$5 million mark. White House officials have not commented on the report. Trump frequently praises the military in public speeches, but has made several mistakes in reference to military pay over the last year. On several occasions, he has claimed that he gave military members their first raise in a decade as part of the fiscal 2019 defense budget. In fact, troops have received a pay raise every year since the 1970s. The 2.6 percent pay raise is the largest the force has seen in a decade, but is based on a formula calculating the expected rise in civilian salaries. Trump has opposed plans for pay raises of government employees outside the military, and has repeatedly promised to cut what he sees as wasteful spending in federal operations. [Source: MilitaryTimes | Leo Shane III | November 26, 2018 ++]

DPRK~US War Update 06 ► Bomber Missions Suspended

The Air Force has not conducted any bomber missions over the Korean Peninsula in the months since President Donald Trump this summer called for a suspension of exercises in support of diplomatic talks with North Korea, the service's top general in the Pacific region told reporters Monday. "We've been flying the same amount of bomber missions," said Air Force Gen. Charles Brown, commander of U.S. Air Forces Pacific. "What we haven't done is over Korea." The flights over the Korean Peninsula are part of the U.S. continuous bomber presence to support deterrence and regional security. Instead of flying over Korea, the Air Force has focused on bomber training missions with Japan and Australia, Brown said.



A U.S. Air Force B-52H Stratofortress bomber and two Japan Air Self-Defense Force F-15 fighters execute a routine bilateral training mission on Sept. 26 over the East China Sea and the Sea of Japan

Last week, Defense Secretary Jim Mattis confirmed that the Pentagon was reducing the size of the Foal Eagle air, land and sea exercises this spring at the request of the South Korean government, "to keep it at a level that will not be harmful to diplomacy." The news comes roughly a month after the Pentagon officially suspended another joint exercise known as Vigilant Ace, an annual December air exercise involving more than 12,000 forces. Brown said the suspension of the exercises, including Vigilant Ace, was also done at the request of South Korea and was being mitigated by re-sizing partnered exercises.

"We're able to scope exercises ... we do our exercises a little bit differently than we had originally planned," Brown said. "And so for each of our exercises we'll continue to plan up until we get guidance that changes that exercise." But that can only go so far before readiness is impacted, Brown said. "There [are] smaller, what I call part 'type, task,' elements we can do to maintain that level of readiness," Brown said. "Now over time, if we continue to suspend, then there's some things we may have a difficult time actually training to." [Source: MilitaryTimes | Tara Copp | November 26, 2018 ++]

Army Medical Readiness ► 84.7% of Generals Deployable | Up From 80% in 2016

One in five Army generals could not deploy in 2016 for medical reasons, according to data obtained by USA TODAY, a troubling finding regarding the military's readiness to fight that Defense Secretary Jim Mattis has vowed to fix. Overdue medical and dental exams were the primary reasons for what the Army refers to as medical readiness in 2016. The medical readiness rate for generals has improved to nearly 85 percent, according to Brig. Gen. Omar Jones, the Army's top spokesman. Almost all generals, 97.4 percent, can now deploy after taking care of minor issues such as having updated blood tests and dental exams. "The Army's top priority is readiness and soldiers are expected to be world-wide deployable to ensure our Army is ready to fight today and in the future," Jones said. "The data from 2016 does not reflect recent improvements in medical readiness for the Army as a whole and for the general officer corps specifically."

The data were contained in a June 2017 report on the state of the Army's general officer corps that was obtained through the Freedom of Information Act. The study was commissioned after a series of high-profile scandals involving generals and admirals came to light. In 2014, then-Defense Secretary Chuck Hagel created an office to investigate ethical problems among senior leaders. An investigation by USA TODAY last year found that military investigators had documented at least 500 cases of serious misconduct among its generals, admirals and senior civilians, almost half of those instances involving personal or ethical lapses. One of the most recent cases involved Air Force Brig. Gen. Paul Tibbets, who was fired for making sexually suggestive comments to women and failing to report suicide attempts among airmen in his command.

Most of the Army's 2017 report released to USA TODAY was redacted (i.e. removed). However, sections that included data on deployability for generals and programs to improve their mental and physical health were included. It noted "Points of Stress" for generals that include combat, deployment, family separation, loss and uncertainty. Another category termed, "Complicators," listed aging, caring for parents, disease risk and teenagers. Data for 2016 showed that 83.5 percent of Army soldiers were deemed medically ready to deploy, the lowest rate among the services. The Marine Corps led with 90.2 percent followed by the Navy at 90.1 percent and the Air Force at 88.8 percent. The rate for active-duty, ready-to-deploy generals, not including the Reserve or National Guard, was 79.6 percent. For active-duty soldiers overall, the figure was 84 percent, and the Army's goal is 85 percent.

The top factors for failing to meet the standard was being overdue for an annual physical or dental exam, a relatively easy fix. The report included a recommendation to "Enforce Wellness" that enables generals to receive the evaluations and treatment they needed and "ensure that they do so." To that end, the Army has sent 62 generals to its executive health program at Brooke Army Medical Center in San Antonio, Texas, Jones said. Over a three-day period, generals receive health-care services and assessments. By the end of 2019, 234 more generals will have been through the program. Jones noted that gains had been made and are reflected in the medical readiness for generals, which is now 84.7 percent.

Mattis took office in January 2017, and this year served notice that he was making readiness to fight a top priority for the Pentagon. If troops can't deploy, Mattis said, others must take their place. The burden of combat and time away from family falls unevenly, he said. Exceptions are made for those wounded in combat or injured in accidents. "But this is a deployable military," Mattis told reporters in February. "It's a lethal military that aligns with our allies and partners. If you can't go overseas in your combat load – carry a combat load, then obviously someone else has got to go. I want this spread fairly and equitably across the force." The report also recommends that generals look after their own "wellness." It encourages them to take at least one 10-day vacation away from their posts and to get enough sleep.

There's advice from Gen. John Nicholson, at the time the top commander of troops in Afghanistan. Nicholson uses the "2/3/7" rule. He asks each of his leaders to spend two hours a day alone, eat three meals and sleep for at least seven hours a night. [Source: USA Today | Tom Vanden Brook | November 19, 2018 ++]

Submarine Maintenance ► GAO Reports \$1.5B Idle Time Cost Over Last Decade

The Navy burned through more than \$1.5 billion in the past decade supporting attack submarines sitting idle awaiting maintenance at overwhelmed and understaffed shipyards, a federal audit found. Since 2008, attack submarines have incurred 10,363 days — more than 28 years — of cumulative idle time and maintenance delays due to lags in getting into and out of shipyards, the Government Accountability Office said in a public report released 19 NOV that was issued in a fuller, classified form last month. The Navy has been unable to begin or complete on time the majority of maintenance periods for its 51 attack submarines since 2008, which has resulted in significant maintenance delays and support-cost outlays, the GAO said.

Despite some steps taken by the Navy the past few years to mitigate shortages in maintenance facilities and workers, “attack submarine maintenance delays are getting longer and idle time is increasing,” the GAO said. The report recommended the Navy conduct an analysis of workload allocation across public and private shipyards so that the latter could be better leveraged. Three other GAO recommendations were deemed too sensitive for public release, the report said. The ranking member of the House Seapower and Projection Forces Subcommittee called the GAO study “a sobering assessment of the challenges facing our undersea forces.” “While demand for our undersea fleet and its unique capabilities continues to rise as reflected in the 2016 Force Structure Assessment, delays in maintaining our existing fleet are exacerbating the growing shortfall in our submarine force structure,” Rep. Joe Courtney, D-Conn., said in a statement Monday. “This report makes clear that the Navy must do more to fully utilize the capacity of our private shipyards to reduce the backlog in submarine repair work — something I have repeatedly urged the Navy to act on.”

The attack-sub fleet includes 33 Los Angeles class, 3 Seawolf class and 15 Virginia class submarines. They are homeported at bases in New London, Conn.; Pearl Harbor, Hawaii; Norfolk, Va.; San Diego, Calif.; and Bangor, Wash. Four are homeported in Guam. The most time-consuming maintenance work, such as overhauls, restorations and nuclear refueling, is done at one of the country’s four public naval shipyards. They are Portsmouth Naval Shipyard, Norfolk Naval Shipyard, Puget Sound Naval Shipyard and Intermediate Maintenance Facility, and Pearl Harbor Naval Shipyard and Intermediate Maintenance Facility. Two private shipyards — General Dynamics Electric Boat and Huntington Ingalls Industries-Newport News Shipbuilding — construct nuclear-powered ships and sometimes provide depot-level maintenance for attack subs, the GAO said.

A Navy safety program requires submarines to adhere to strict maintenance schedules and pass assessments before being allowed to submerge. “Attack submarines also face delays in beginning maintenance when the public shipyards have no available capacity, in some cases forcing submarines to idle pierside because they are no longer certified to conduct normal operations,” the GAO said. Since 2008, 14 attack subs accounted for a combined 61 months idle as they awaited entry into shipyards for maintenance, the GAO said.

Even though the attack subs were sidelined, the Navy was still doling out funding for crewing, maintaining and supporting the vessels. “While the Navy would incur these costs regardless of whether the submarine was delayed, idled, or deployed, our estimate of \$1.5 billion represents costs incurred from fiscal year 2008 through fiscal year 2018 for attack submarines without receiving any operational capability in return,” GAO said. “While acknowledging the magnitude of these costs, Navy officials stated that there may be some benefits that could be realized from these operating and support costs since crews on idle attack submarines can conduct some limited training,” the GAO said.

[Source: Stars & Stripes | Wyatt Olson | November 19, 2018 ++]

Submarine Batteries ► Korean Lithium-Ion Batteries Could Double Operational Time

South Korea says it has developed lithium-ion batteries that can double the operational hours of submarines compared to those with lead-acid batteries. The lithium-ion batteries were created for the country's next-generation attack submarines, expected to launch in the mid-2020s, according to the Defense Acquisition Program Administration, or DAPA. Following 30 months of development, the batteries passed a technology readiness assessment, a step toward integration on a weapons platform, the agency said in a news release.



South Korea says it has developed a lithium-ion battery that can extend the operational hours of its submarines

“Development of lithium-ion batteries for submarines is a great achievement in the global submarine market,” said Rear Adm. Jung Il-shik of the DAPA’s next-generation submarine project group. “We expect this successful development of lithium-ion batteries to raise South Korea’s reputation as a submarine maker, as well as to have a great ripple effect through the commercial sectors.” Samsung SDI, the world’s largest supplier of lithium-ion batteries, including ones for cellphones, manufactured the battery module to be mounted on the second batch of three KSS-III submarines. Hanwha Land Systems is responsible for integrating the modules and other parts on the submarine, which is built by Daewoo Shipbuilding & Marine Engineering.

The first of the three locally designed KSS-III Batch I diesel-electric submarines was launched in September, and two more hulls are expected to be under construction until 2024. According to the DAPA, the KSS-III class is 83.5 meters long and has a beam of 9.6 meters. It has a displacement of 3,358 tons when surfaced, and 3,705 tons when submerged. The boat is known to be equipped with six vertical launch system tubes and able to accommodate a locally developed cruise missile. It can sail at a maximum speed of 20 knots with a cruising range of 10,000 nautical meters, DAPA officials said. With a slight redesign and some system upgrades, the Batch II subs are expected to have improved capabilities in attacking strategic land-based targets and performing anti-submarine warfare, the officials said.

The Korean developers prioritized the safety and reliability of the lithium-ion batteries, which were once considered expensive and too unstable for submarines, another DAPA source with the submarine project group told Defense News. “It’s no doubt that South Korean companies have the world’s best technology of lithium-ion batteries, but if an accident happened like an explosion, such technology is to be meaningless,” the source said, speaking on condition of anonymity due to the secrecy of the development project. “So we’re really focused on safety and reliability rather than performances. We even lowered the level of performances to an extent on purpose to ensure higher and better safety standards.”

To that end, the new batteries have undergone tests simulating harsh conditions, such as an explosion, seawater, fire and extreme temperatures, he noted. “The Korean lithium-ion batteries still would be better than those of

competitors,” he asserted, referring to Japan’s recent integration of lithium-ion batteries into its Soryu-class diesel-electric attack submarine. The 84-meter-long boat for the Japan Maritime Self-Defense Force was launched 4 OCT with an operational data set for 2020. GS Yuasa, a Kyoto-based battery manufacturer, developed the lithium-ion batteries for the Soryu-class sub. [Source: DefenseNews | Jeff Jeong | November 16, 2018 ++]

War On Terror ► Price Tag Will Likely Top \$6 Trillion Next Year

The price tag of the ongoing “war on terror” in the Middle East will likely top \$6 trillion next year, and will reach \$7 trillion if the conflicts continue into the early 2020s, according to a new report out 14 NOV. The annual Costs of War project report, from the Watson Institute for International and Public Affairs at Brown University, puts the full taxpayer burden of fighting in Iraq, Afghanistan and Syria over the last 17 years at several times higher than official Defense Department estimates, because it includes increases in Homeland Security and Veterans Affairs spending, as well as new military equipment and personnel. “Because the nation has tended to focus its attention only on direct military spending, we have often discounted the larger budgetary costs of the post-9/11 wars, and therefore underestimated their greater budgetary and economic significance,” the new report states.

Direct military spending in Iraq and Afghanistan make up nearly \$1.8 trillion in costs, but researchers estimate the long-term health care of veterans from those wars could equal or surpass that figure in coming decades. They also charge that the Defense Department’s base budget has grown more than \$900 billion over the last 17 years because of increased missions, recruiting costs and service member benefits brought on by the conflicts overseas. “High costs in war and war-related spending pose a national security concern because they are unsustainable,” study author Neta Crawford said in the report. “The public would be better served by increased transparency and by the development of a comprehensive strategy to end the wars and deal with other urgent national security priorities.” She also blasted current U.S. national security policy as “no strategy to end the wars other than more of the same.”

About 23,000 U.S. and NATO forces are currently operating in Afghanistan in a non-combat, training-and-support role. About 14,000 of that group are American troops. More than 4 million veterans in America today served during the Iraq and Afghanistan war era. At <https://watson.brown.edu/costsofwar> the Watson Institute’s full report on Cost of War is available. It shows the price tag overall through 2019 has been:

- **Human Toll from Direct Violence:** Over 480,000 people – including US soldiers, allied security forces, civilians, and militants – have died due to war violence in Iraq, Afghanistan, and Pakistan.
- **Human Toll from Indirect Violence:** Several times as many people have died indirectly because of the war and war - related displacement — because, for example, of water loss, sewage and other infrastructural problems, and war-related disease.
- **Budgetary Direct Costs:** Through 2019, the US federal government will have spent or been obligated to spend \$5.9 trillion on the post-9/11 wars, including care for veterans over the next forty years.
- **Massive Debt:** This spending has largely been financed by borrowing. Unless the US changes the way it pays for the wars, future interest will exceed \$8 trillion by the 2050s.
- **Additional Costs:** There are many other unacknowledged consequences of the choice for war, including environmental damage, fueling sectarianism across the Middle East, strengthening authoritarian forces and leading to historically high levels of corruption in Iraq, Afghanistan, Pakistan, and Syria. Find this information and more at www.costsofwar.org.

[Source: MilitaryTimes | Leo Shane III | November 14, 2018 ++]

Medicaid Family Care Update 02 ► Cutback Impact On Military Families

Retired Navy Lt. Cmdr. Anthony Putney recalls often waiting for months before his severely disabled daughter Lily could be enrolled in Medicaid after they made the military move from state to state. That meant no health coverage for a private duty nurse or for expensive necessities such as adult diapers and equipment, things that weren't covered by Tricare. "During those time periods it was very stressful, which impacted my military readiness," he said. He remembers those stressful times, such as when his wife would call him at work, in tears, and he could hear Lily in the background. "Lily was wailing, and I'm at a dispatch center working as an air traffic controller trying to get F-18s, F-14s off the ground, and I'm dealing with that at work," he said. "Or I'm calling insurance companies or fighting with insurance companies about paying. And I'm trying to explain this to my supervisors or need time off from work."

In the midst of discussions about cutbacks to Medicaid, advocates have issued a new report highlighting the importance of this program to about 3.6 million military-connected children nationwide. The vast majority of those — about 3.4 million — are children of veterans. About 200,000 are children of active-duty or retired service members, according to the report. Cutbacks to Medicaid result in less access to these needed programs and services. And, compared to Medicare, the national health care program for those 65 and older, Medicaid reimbursement rates are lower, according to the report. Improvements are also needed in access to Medicaid, a long-standing problem for military families like the Putneys who move frequently, according to the report, "America's Military Readiness and the Essential Role of Medicaid," published by the Tricare for Kids Coalition.

Medicaid plans are administered by each state, so families encounter "vastly different" programs each time they move across state lines. It's especially difficult for families with children with complex or chronic medical conditions who rely on Medicaid home- and community-based services. Medicaid is a program funded by the federal government and the states, which provides health coverage to disabled and lower-income Americans, including about 37 million children across the country. Nearly half of the country's children are on Medicaid. "Medicaid is an essential program for the children of today's military-connected families, and an essential program for children who serve in tomorrow's military," according to report.

"One reason we delved into this research as a coalition is because Medicaid was under such threat on the Hill these last couple of years," said Kara Oakley, chairwoman of the Tricare for Kids Coalition (www.tricareforkids.org), during a call with reporters. "We had a grassroots swell of concern from the families." The coalition includes a number of children's health care advocacy and professional organizations, disability advocacy groups, military and veteran service organizations and military families. Among those 200,000 children of active or retired service members who are using Medicaid and also enrolled in Tricare, it's not known how many are active-duty families and how many are families of retirees, said Mark Wietecha, president and CEO of Children's Hospital Association.

He said there are some misperceptions about Medicaid. "Medicaid is not just a broad health insurance program for poor people," he said. "It's the most specialized pediatric health care program in the country. There are specialized pediatric programs [for chronic or sicker kids] that Medicaid can coordinate and offer, that are just not available through other insurance plans." That includes commercial insurance plans as well as Tricare, he said. Beyond the tens of millions of children across the country who are in Medicaid directly, "there are many thousands of commercially insured kids in Medicaid wraparound programs," for children with these chronic conditions, Wietecha said.

"Tricare is great for well kids, and I can say that for my other children. But if you have any kind of chronic problem, such as cancer, diabetes, endocrine, any kind of genetic problem, any kind of brain or developmental disabilities, Tricare is not good," said Putney, whose daughter Lily is on Medicaid. Lily, now 20, was a developmentally typical 15-month-old before an ear infection spiraled out of control when the family was stationed in Japan. She was hospitalized for five months at various locations in the U.S. and suffered more than 50,000 seizures. Medicaid became critical in filling the gaps of what Tricare didn't cover, said Putney, who, inspired by Lily, later became a nurse.

There's a perception that military children are taken care of by the government, said Joyce Raezer, executive director of the National Military Family Association. "Medicaid is the ultimate safety net for our military families and

our veteran families for their kids," she said. While the Veterans Affairs department provides health coverage to some veterans, it doesn't provide coverage for their spouses and children. When service members separate from the military before retirement, they may not immediately find a job or health care coverage doesn't immediately kick in. "Having access to Medicaid can make a difference to our veteran families in how well they move to the next chapter of their lives," Raezer said. [Source: MilitaryTimes | Karen Jowers | November 15, 2018 ++]

Army Grooming & Dress Update 01 ► New Army Greens

Soldiers won't be calling their latest retro-style dress uniforms "pinks and greens," according to Sergeant Major of the Army Daniel Dailey. "We're calling them Army Greens," the top enlisted soldier told Stars and Stripes during a visit 15 NOV to the home of U.S. Army Japan. "Pinks and greens is a World War II nickname." The Army officially adopted the outfit, which includes pinkish-brown trousers and dark olive jackets modeled on a design worn in WWII, as its new service uniform earlier this month. Many consider the outfit to be the sharpest in Army history, and it appears to have support among a large number of soldiers. An Army Times survey found more than 70 percent of respondents favored the idea of returning to the retro-inspired threads.



Officials said the uniform is expected to be fielded to soldiers reporting to their first units beginning in summer 2020, and all soldiers will be required to have the uniform eight years after that. "This takes time," he said. "The [Secretary of the Army] has made a decision but there are a lot of steps that have to happen." Recruiters will be the first to get the new duds, Dailey said. "We want to do recruiters first to get that uniform out in the face of the American public," he said. A phase-in period will eventually see the uniform worn by all 1.1 million soldiers in the active duty, National Guard and Reserve, Dailey said. "We also have to give soldiers time to receive that money in their clothing allowances so they can pay for that uniform prior to it being required," he said.

The service is planning to keep the blue uniforms that the Army Greens replace, Dailey said. "It will go back to our traditional dress uniform. The green uniform will become the Army service uniform," he said. Dailey also had some positive things to say about the Army's new Combat Fitness Test. The test, set to become the service's official measure of troops' physical readiness by October 2020, is designed to "closely align with what our soldiers have to do in order to accomplish their mission on the battlefield," he said. Its six events, which require special gear, are more complex than the running, sit-ups and pushups that they replace, and will take more time to train for and administer "but that's time well spent," he said. [Source: Stars & Stripes | Seth Robson | November 15, 2018 ++]

Navy Terminology, Jargon & Slang ► A.F.R.T.S thru Aldis

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

A.F.R.T.S. - Spoken as "a-farts", Armed Forces Radio and Television System is a US system providing television and radio entertainment to forces overseas. Recently, the preferred interpretation has become "American Forces Radio and Television Services."

AFFF - Aqueous Film Forming Foam. A fire-fighting agent which is mixed with water and sprayed on flammable liquids fires. Pronounced "A triple-F". Aka 'Light Water' for the foam's ability to float on oil or gasoline. Replaced protein foam. Unlike blood-based protein foam, AFFF is self-healing, in that holes in the foam blanket will close by themselves, preventing reflash.

Afterburner - A system in the engine(s) of many tactical aircraft (and a very few non-tactical a/c such as the SR-71 and U-2) which dramatically increases thrust at the cost of doubling (or more) the fuel consumption. Analogous term in UK-based countries is 'reheat.'

A-gang - Auxiliaries Division of the Engineering Department. These personnel operate and maintain the ship's auxiliary equipment (air conditioning systems, distilling units, air compressors, etc.)

A-ganger - Auxiliaryman. Member of A-gang.

AGI - Auxiliary, Intelligence Gathering, aka 'Tattletale'. Refers to Russian 'trawlers' (or, more recently, purpose-built ships) stationed off NATO ports and following major fleet units. The AGI's mission is both intelligence-gathering and providing location (potentially, targeting) data of key targets such as aircraft carriers.

AGL - (Aviation) Above Ground Level. A method of defining an altitude with respect to local ground elevations. The altitude that really matters for safety of flight. See also MSL.

Air Boss - The watchstander responsible for the safe operation of the carrier's flight deck. His minions direct the placement of aircraft on the deck, monitor the operation of catapults and arresting gear, and direct firefighting efforts if a crash occurs.

Airdale, airedale - Naval aviator, aka 'BROWNSHOE'. Can also refer to any member of the aviation community, officer or enlisted. From envy, often modified by non-aviation types with the adjective "fucking".

Air Start - (1) The process by which a flamed-out jet aircraft engine may be restarted in flight. (2) The process of starting a large Diesel engine using air to turn the engine over. (3) Blowjob.

Air Wing - The officers and men assigned to the aircraft aboard a ship, whether a carrier (usually referred to as a "carrier airwing") or a smaller vessel (generally referred to as an "air det" (detachment)); the airwing has a separate administrative and operational chain of command.

Airy-fairy - (1) (RN) Fleet Air Arm personnel. See WAFOO. (2) (RCN) Vague or impractical suggestion.

A. J. Squared-Away - The mythical sailor who always has his stuff together.

Aldis - (UK) A handheld signaling lamp.

[Source: <http://hazegray.org/faq/slang1.htm> | November 30, 2018 ++]

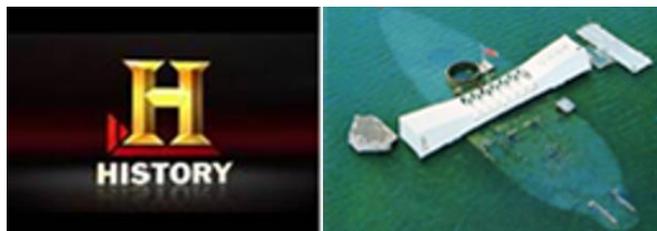
Warships That Will Change The Future ► INS Makar (J-31)



This Makar class ship (and the namesake of the class we should add) was named after the constellation Capricorn. The India vessel is mainly used for search and rescue missions, but also includes a really cool feature – mini-submarines. These mini submersibles are designed to look for underwater hazards such as mines which could have been planted by India’s arch enemy Pakistan, a country which may try to blockade India’s ports.

- Type: Catamaran
- Displacement: 500 tons
- Length: 174.4 ft, Beam: 52.5 ft, Draught: 7.2 ft, & Depth: 15 ft]
- Installed power: 4 × 1,007 kW Cummins KTA 38M2
- Propulsion: Two bow thrusters
- Speed: Cruising speed: 12 knots - Maximum speed: 18 knots
- Range: 3,000 nautical miles (3,500 mi) at economic cruising
- Boats & landing craft carried: Carries two motor boats, also carries Autonomous Underwater Vehicles (AUVs) and Remotely Operated Vehicles (ROVs)
- Complement: 6 officers and 44 sailors, and 6 scientists
- Sensors and processing systems: Advanced Electronic Positioning System, Multi-beam Swath Sounding Systems and Sub-Bottom Profiler. Equipped with modern oceanographic and land survey equipment.

*** Military History ***



Bells of Balangiga Update 02 ► Officially Returned to their Philippine Origin

After Defense Secretary Jim Mattis visited troops on the Mexican border 14 NOV, he took a side trip to F.E. Warren Air Force Base in Wyoming for a ceremony to mark the beginning of the process to return the Bells of Balangiga to the Philippines. So just what are these bells, and why are they so important to the Philippines, which has been trying to get them back for more than two decades? The short answer is that the three church bells are war trophies. U.S. Army soldiers took them from a church on the central Philippine island of Samar during the Philippine-American War, fought from 1899 to 1902. The soldiers brought two of the bells back to what was then Fort David Allen Russell, home of the 11th Infantry Regiment. Fort D.A. Russell later became F.E. Warren Air Force Base, and the bells have been on display for years at Trophy Park. The third bell is in South Korea at the the home of the 9th Infantry Regiment, Camp Red Cloud.



Two of the Bells of Balangiga at F.E. Warren Air Force Base outside Cheyenne, Wyoming. Jose Romualdez, Philippine ambassador to the United States, and Defense Secretary James Mattis, stand for a photo, Nov. 14, 2018, in front of the bells of Balangiga on F.E. Warren Air Force Base, Wyo. During the visit, the Bells of Balangiga were officially presented to the Philippine government.

After its defeat in the Spanish-American War of 1898, Spain ceded the Philippines, its longstanding colony, to the United States in the Treaty of Paris. The Filipinos, not surprisingly, had other ideas. Having supported the Americans in the battle against their colonial overlords, Filipino nationalists, led by Emilio Aguinaldo, wanted independence rather than a change in colonial rulers. Following the American naval victory over Spain in the Battle of Manila Bay, American forces had seized the capital city, which put them in direct conflict with Filipino independence fighters, who had already liberated most of the country and had declared an independent republic. On Feb. 4, 1899, just two days before the U.S. Senate ratified the treaty, fighting broke out.

In the protracted and bloody war that ensued, the United States explicitly fought to force Filipinos into an American empire, killing a quarter million people in the process, chiefly civilians who succumbed to starvation or disease, including thousands forced into concentration camps. The unabashedly imperialistic war caused deep divisions within the United States, with opponents arguing that the creation of overseas colonies was at odds with the republican ideals of the American Revolution. Supporters pointed to the Filipinos' racial inferiority as evidence they were unprepared to govern themselves, as well as the islands' importance to U.S. economic interests in the Pacific.

The bells were seized during the most contentious incident of the war. On the morning of Sept. 28, 1901, while they were eating breakfast, 74 soldiers from the 9th Infantry were ambushed in the Samar port of Balangiga. The insurrectionists had infiltrated the town disguised as laborers or as women mourners carrying coffins ostensibly bearing cholera victims, but actually packed with machetes. The attack began on the prearranged signal of the local police chief: the ringing of the three bells in the church tower. Forty-five soldiers were killed and 11 wounded, the worst single-day losses for the Army since Custer's Last Stand, a quarter of a century earlier.

The American response was brutal. Brig. Gen. Jacob H. Smith ordered his men to kill every male over the age of 10 on the island, which had a population of 250,000. "I want no prisoners," Smith, who was later court-martialed for his actions, instructed a subordinate. "I wish you to kill and burn, the more you kill and burn the better it will please me." Exactly how successfully these orders were carried out is unclear: Estimates of the number of islanders killed by American reprisals range from 1,000 to 50,000, with most scholars endorsing the smaller end of the range. Smith's men also burned Balangiga to the ground and carried off the bells that had signaled the attack.



U.S. Army survivors of the Balangiga massacre pose with a Balangiga bell in Calbayog, Samar, in April 1902.

In the century that followed, the Balangiga bells took on symbolic importance for both sides. For the 9th Infantry, they were important war trophies that memorialized the dead and paid homage to the unit's participation in a bloody jungle counterinsurgency. For Filipinos, however, they have become a resonant symbol of their long independence struggle. Since the mid-1990s, Philippine presidents, senators, and Catholic bishops have been pressuring the United States to return them — to no avail. "We are not involved in the business of dismantling memorials to our comrades that have fought in other wars," Joe Sestak, the commander of the American Legion in Wyoming, told the New York Times when the issue first came to the fore in 1997.

But most veterans gradually came around to the Filipinos' way of thinking, given the imperialistic nature of that war so long ago. In August, the American Legion passed a resolution at its national conference in favor of returning the bells. [Source: NavyTimes | Mark D. Faram | November 1, 2018 ++]

Project Medication ► CIA Truth Serum Use

Shortly after 9/11, the CIA considered using a drug it thought might work like a truth serum and force terror suspects to give up information about potential attacks. After months of research, the agency decided that a drug called Versed, a sedative often prescribed to reduce anxiety, was "possibly worth a try." But in the end, the CIA decided not to ask government lawyers to approve its use. The existence of the drug research program — dubbed "Project Medication" — is disclosed in a once-classified report that was provided to the American Civil Liberties Union under a judge's order and was released by the organization 13 NOV.

The 90-page CIA report, which was provided in advance to The Associated Press, is a window into the internal struggle that medical personnel working in the agency's detention and harsh interrogation program faced in reconciling their professional ethics with the chance to save lives by preventing future attacks. "This document tells an essential part of the story of how it was that the CIA came to torture prisoners against the law and helps prevent it from happening again," said ACLU attorney Dror Ladin. Between 2002 and 2007, CIA doctors, psychologists, physician assistants and nurses were directly involved in the interrogation program, the report said. They evaluated, monitored and cared for 97 detainees in 10 secret CIA facilities abroad and accompanied detainees on more than 100 flights.

The CIA ultimately decided against asking the Justice Department to approve drug-assisted interrogations, sparing CIA doctors "some significant ethical concerns," the report said. It had taken months for the Justice Department to sign off on brutal interrogation tactics, including sleep deprivation, confinement in small spaces and the simulated drowning technique known as waterboarding. The CIA's counterterrorism team "did not want to raise another issue with the Department of Justice," the report said.

Before settling on Versed, the report said researchers studied records of old Soviet drug experiments as well as the CIA's discredited MK-Ultra program from the 1950s and 1960s that involved human experimentation with LSD and other mind-altering drugs on unwitting individuals as part of a long search for some form of truth serum. These experiments were widely criticized and, even today, some experts doubt an effective substance exists. "But decades later, the agency was considering experimenting on humans again to test pseudo-scientific theories of learned helplessness on its prisoners," Ladin said.

Versed is a brand name for the sedative midazolam, used since the late 1970s and today sold commonly as a generic. It causes drowsiness and relieves anxiety and agitation. It also can temporarily impair memory, and often is used for minor surgery or medical procedures such as colonoscopies that require sedation but not full-blown anesthesia. It's in a class of anti-anxiety medications known as benzodiazepines that work by affecting a brain chemical that calms the activity of nerve cells. "Versed was considered possibly worth a trial if unequivocal legal sanction first were obtained," the report said. "There were at least two legal obstacles: a prohibition against medical experimentation on prisoners and a ban on interrogational use of 'mind-altering drugs' or those which 'profoundly altered the senses.'"

Those questions became moot after the CIA decided against asking the Justice Department to give it a green light. "At the beginning of 2003, the Office of Medical Services' review, informally termed 'Project Medication' was shelved, never to be reactivated," the report said. The CIA had no comment on the report's release, but government lawyers emphasized in a court filing in the case early last year that the report, expressly marked "draft," was just one agency officer's impressions of the detention and interrogation program. The document is not the CIA's or the Office of Medical Service's "final official history, or assessment, of the program," the lawyers wrote.

The ACLU spent more than two years in court trying to get the report released. In September 2017, a federal judge in New York ordered the CIA to release it. Government lawyers tried three more times to keep information contained in the report under wraps, but the ACLU received the bulk of the report in August. The government is still fighting to keep portions secret. They are to file briefs in a federal appeals court in New York on 14 NOV, arguing that the judge ordered too much released. While the CIA's harsh interrogation program ended in 2007, the ACLU believes it's important to continue seeking the release of documents about it, especially since President Donald Trump declared during his campaign that he would approve interrogating terror suspects with waterboarding, which is now banned by U.S. law, and a "hell of a lot worse."

CIA Director Gina Haspel, who was involved in supervising a secret CIA detention site in Thailand where detainees were waterboarded, told the Senate during her confirmation hearing that she does "not support use of enhanced interrogation techniques for any purpose." The report cites many instances where medical personnel expressed concern or protected the health of the detainees. Those who were thrown up against walls — a practice called "walling" — had their necks protected from whiplash by rolled towels around their necks, the report said. When one detainee, who had been wounded during capture, was confined to a box, care was taken not to force his legs into a position that "would compromise wound healing." Physician assistants overruled using duct tape over the mouths of detainees during flights because air sickness could lead to vomiting and possible aspiration.

"That doesn't mean that the doctors were sadistic or anything like that," Ladin said. "But it means they were complicit because this pseudo-scientific torture could not have happened without the doctors' participation." At the same time, the medical office's report said waterboarding was not "intrinsically painful." It said there was "physical discomfort from the occasional associated retching," but that two detainees who endured the most extensive waterboarding sessions complained only "of the pain of the restraining straps." That contrasts with the Senate's 2014 report on the CIA's interrogation program, which stated that a prisoner known as Abu Zubaydah, a suspected al-Qaida

operative who was waterboarded more than 80 times, "cried, begged, pleaded, vomited, and required medical resuscitation after being waterboarded."

Some CIA medical personnel called waterboarding "little more than an amateurish experiment" and others worried that the practice would trigger spasms of the vocal cords, which could, at least temporarily, make it hard to speak or breathe. At the same time, other medical personnel contended waterboarding actually "provided periodic relief" to a prisoner because it was a break from being forced to stand for long periods of time. The agency medical personnel also said the harsh interrogation program was "reassuringly free of enduring physical or psychological effects."

Dr. Sondra Crosby, who has treated victims of torture, including two who were held at CIA secret sites, disagreed. "The enduring pain and suffering experienced by the survivors of the CIA program is immense, and includes severe, complex post-traumatic stress disorder, depression, physical ailments, and psychosocial dysfunction," said Crosby, of Boston University's School of Medicine and Public Health. "At least one detainee was tortured to death. Their physical and psychological scars will last a lifetime." [Source: The Associated Press | Deb Riechman | November 13, 2018 ++]

Navy 1st Carrier Takeoff ► Civilian Eugene Ely's Flight 108 Years Ago

On Nov. 14, 1910, the U.S. military took its first step toward linking flight and naval operations when Eugene Ely made the first carrier takeoff, guiding a Pusher biplane off the deck of the light cruiser USS Birmingham in the waters of Norfolk, Virginia. The Navy tapped Capt. Washington Irving Chambers — who has been called “the father of naval aviation” — earlier that year “to observe everything that will be of use in the study of aviation and its influence upon the problems of naval warfare,” according to the Smithsonian. Chambers recognized the utility of shipborne landings and takeoffs.

At a flying event in Belmont Park, New York, in October 1914, Chambers asked planemaker Glenn Curtiss and Ely if they would attempt to land on a ship if he supplied one. (Another account has Curtiss and Ely making the offer, and Chambers saying he had no money to finance the experiment but would provide a ship). On November 14 — a Monday soiled by fog and intermittent rain — a Curtiss Pusher biplane with floats mounted under the wings was loaded aboard the Birmingham. The U.S. Naval Institute identifies the aircraft as a Hudson Fulton Flyer. The cruiser was equipped with an 83-foot runway on its deck, but that length meant Ely only had 57 feet to take off.

The original plan was to steam into the Chesapeake Bay and launch the plane while underway, which would provide extra lift, but it was foiled by the weather. That afternoon, Ely launched his biplane from Birmingham's deck while the ship was at anchor. After his wheels left the deck, Ely guided the plane toward the water to build up speed. But he miscalculated, and witnesses watched as the plane smacked into the water and bounced back into the air. The collision damaged the propeller and sprayed Ely's goggles with saltwater. After less than five minutes in the air, Ely set the plane down on a nearby beach. He had flown less than 3 miles. A reporter for the Indianapolis Star noted afterward that, “Aerial navigation proved today that it is a factor which must be dealt with in the naval tactics of the world's future.”



Civilian Eugene Ely flies his Curtiss Pusher biplane from the USS Birmingham (left), in Hampton Roads, Virginia, on Nov. 14, 1910. Ely (right) shortly after his flight off the deck of USS Birmingham.

Ely and the Curtiss team had plans to fly on the West Coast in January 1911, and Chambers made arrangements to follow up their feat in Norfolk by landing on a ship. The armored cruiser USS Pennsylvania, anchored in San Francisco Bay, was outfitted with a 120-foot platform. Ely, wearing a padded football helmet and bicycle inner tubes around his body for protection, took off from a nearby race track on the morning of January 18, 1911, flying a Curtiss Pusher with hooks on the landing gear. Thousands of spectators watched as Ely made a safe landing on the Pennsylvania, with the plane's hooks catching ropes stretched across the ship's deck. After lunch with the captain, Ely took off from the Pennsylvania, landing safely at the race track.

Capt. C. F. Pond, commander of the Pennsylvania, called Ely's feat "the most important landing of a bird since the dove flew back to the ark." Ely continued flying at sites around the country, earning acclaim. But his life was cut short by a crash at the Georgia State Fair on October 19, 1911. Though he was a civilian flier, Ely was posthumously awarded the Distinguished Flying Cross by the Navy in 1933. [Source: NavyTimes | Christopher Woodyv | November 14, 2018 ++]

Manila Massacred ► Remembering One of the Pacific War's Nastiest Battles

American General Douglas MacArthur, driven from the Philippines at the start of World War II, famously vowed to return. Few people recall the tragedy of his homecoming. The 29-day battle to liberate Manila in February 1945 proved a fight unlike any other in the Pacific War, a bloody urban brawl that forced American soldiers to battle block by block, house by house and even room by room. The end result was the catastrophic destruction of the Philippine capital—613 city blocks flattened, 200,000 civilians left homeless, and another 100,000 killed, many raped and murdered by the Japanese in atrocities that mirrored the Rape of Nanking.

The Manila Bayview Hotel was used as a designated "rape center". According to testimony at the Yamashita war crimes trial, 400 women and girls were rounded up from Manila's wealthy Ermita district, and submitted to a selection board that picked out the 25 women who were considered most beautiful. These women and girls, many of them 12 to 14 years old, were then taken to the hotel, where Japanese enlisted men and officers took turns raping them. During lulls in the battle for control of the city, Japanese troops took their anger and frustration out on the civilians in the city by conducting violent mutilations, rapes, and massacres in schools, hospitals and convents. More than 3000 men were herded into Fort Santiago and, two days later, massacred

Few cities in World War II suffered as much as Manila, which endured three years of Japanese occupation that ruined the economy, triggered widespread starvation, and shredded the social fabric. The battle to liberate the city proved an even greater nightmare. Manila has never truly recovered from it. Though many of the landmark structures eventually were rebuilt—the Walled City lay in ruins and was filled with squatters for decades—much of the postwar investment was aimed at Makati, just south of the capital. There stand the steel and glass high-rises that house the banks, department stores, and international corporations—a shiny new city next to the old. There are still traces of Manila's prewar grandeur and history.



Gen. MacArthur (left), Gen. Yamashita (right), and the remains of one of Manila's residential areas south of the Pasig River, which Japanese forces destroyed during the battle (center)

General Yamashita was considered a war criminal for his crimes in Manila. Evidence suggests that General Yamashita was unaware of the crimes committed by Japanese troops in Manila, and that he ultimately did not have control over those troops who committed the atrocities. The morale of his troops was low, and many of the orders he gave were disobeyed. Yamashita had a sense of guilt and failure as a commanding general over the troops under his command. In the end, he took responsibility for the crimes that his troops committed under his command. A group of American military lawyers attempted to defend General Yamashita by appealing to the U.S. Supreme Court, but the appeal failed because the appeal was 5 to 2. As a result, Yamashita was sentenced to death by hanging which was carried out on February 23, 1946 in Manila.

Workers rebuilt the Legislature, which today houses the National Museum of Fine Arts. The Manila Hotel still draws thousands of tourists a year, including many Japanese, and MacArthur's former penthouse home has been turned into a guest suite. Tourists can explore the rebuilt Walled City in bike rickshaws and tour Fort Santiago, where plaques outside the dungeons memorialize the hundreds who died. In contrast, the site of the old German Club, where the Japanese burned hundreds to death, remains an empty field—hallowed ground.

What happened in Manila in February 1945 was not an isolated outbreak of barbarity but part of a pattern of Japanese brutality that played out across Asia, from the Rape of Nanking to the slaughter of an estimated 250,000 Chinese civilians in the aftermath of Jimmy Doolittle's April 1942 raid on Tokyo. Yamashita's own troops had committed similar atrocities earlier in the war in Malaya, and had America not hanged him, in all likelihood, either the British or Australians would have. Even now, more than seven decades after the Battle of Manila, it is hard not to read the thousands of pages of raw victim statements and sift through scores of photographs of the mutilated survivors and appreciate the context of that time and the sentiment of so many in the Philippines: someone had to be responsible, someone had to pay the ultimate price.

Yamashita's hanging did little to provide resolution for the victims, even as the rope that snapped his neck was cut up into six-inch pieces and passed out to some survivors of the Bataan Death March. Many victims would battle years of physical torment, including Cayetano Lagdameo, who survived Japanese efforts to decapitate him with a sword in the Singalong death house, forever tattooing his neck with a ten-inch scar. "During cold days," he said years later, "the scar still aches."

Other victims wrestled with emotional wounds. American nun Sister Mary Trinita Logue, who was waterboarded at Fort Santiago, was so traumatized by the torture that she struggled just to take showers. Five-year-old Fernando Vasquez-Prada, who watched marines butcher his mother, father, and three brothers at De La Salle, refused to speak for two years. "I could not talk," he later said, "could not say a word." Scores more struggled to understand the level of barbarity inflicted upon them. "It was just total hatred and savagery," explained Juan Jose P. Rocha, whose mother was killed by shrapnel. "You cannot explain it." [Source: Task & Purpose | James M. Scott | November 21, 2018 ++]

Norden Bombsight Development ► Mary Babnik Brown's Contribution

Nary Bsbnik Brown was born in Pueblo, Colorado, to Frank and Mary Babnik, immigrants from Slovenia. Her father worked at the railroad and her mother was a domestic helper. Her parents named her Mitzi, a Slovenian name, but she Americanized it to Mary. The oldest of the children, she had three younger siblings; her sister, Josephine, arrived in 1908, followed by two brothers, Frank in 1910 and Joseph in 1912. Brown spent her early childhood in the Bessemer and Grove neighborhoods of Pueblo. Her father abandoned the family around 1920, leaving her mother to raise the children.

Brown left elementary school when she was 12 years old to help support the family. She first obtained part-time domestic work for \$5 a week. By lying about her age when she was 13, she was able to find a permanent job at the

National Broom Factory, which paid 75 cents a day when she started; she ended up working there for 42 years. Her siblings contributed to the family financially by picking up chunks of coal on railroad tracks that had fallen from steam-engine trains. Brown became a well-known dancer in Pueblo. She began dancing as a hobby in her early teens, winning her first dancing contest at the age of nineteen. During World War II she taught GIs how to dance. She had a saying: "My first love is my family, but dancing is my second."

In 1944 Brown was the first woman to have her hair used for military aircraft bombsights. She saw an advertisement in a Pueblo newspaper in 1943 that said the government was looking for hair from women for the war effort, although no details were given as to how it would be used. The ad said only that they wanted blonde hair that was at least 22 inches long and which had not been treated with chemicals or hot irons. The women's hair collection for use as bombsight crosshairs was a clandestine operation even though they found the hair through a newspaper advertisement.

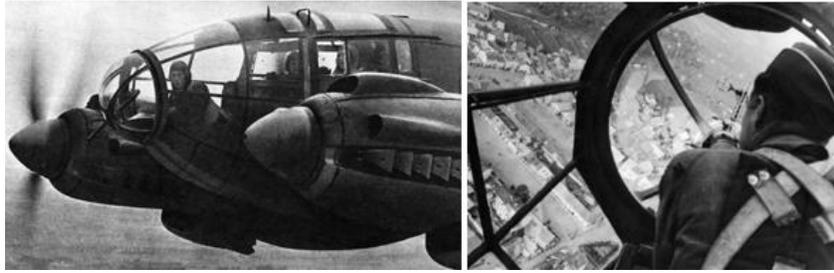


The Army Air Forces had tried several different materials for the crosshairs of the Norden bombsight, a carefully guarded, state-of-the-art instrument that aimed bombs at their target. The bombsight was used on the B-24 Liberator, B-29 Super Fortress and B-17 Flying Fortress military aircraft. It was so secret that it was surrounded by booby-trapped charges that the crew were ordered to detonate if it appeared that the bombsight might be seized by the enemy. According to Doug Adams, black widow spider webbing had been tried for the crosshairs, but it could not withstand the variations in temperature to which the bombsight would be exposed. In contrast, fine blonde human hair that had not been treated with chemicals or heat was found to be reliable in a wide range of climatic conditions, including at 20,000 feet and below freezing.

Brown's hair was 34 inches long and had never been cut, chemically treated or heated with irons. It was her most prized possession. She washed it with "pure soap" twice weekly and combed it twice a day; it stretched down to her knees when she combed it out. She normally wore it wrapped around her head in a braid, and as a result was known as the "lady with the crown". The government purchasing agent at the Washington Institute of Technology told her that her hair would be used for meteorological instruments. She sent off samples, and they concluded that it would be appropriate for the crosshairs. Brown agreed in 1944 to have it cut. The government offered to pay her for it in war savings stamps, but she refused, seeing it as her duty to help in the war effort. She ended up feeling traumatized by the loss of it, and cried for two months afterwards.

As well as being used for bombsight crosshairs, Brown's hair was also used in scientific equipment to make precise measurements of humidity, paramount in the production of military aircraft and other war equipment. Brown's hair was the first woman's hair used as crosshairs in military aircraft bombsights. Brown received a special achievement award on November 17, 1990, from the Colorado Aviation Historical Society in a ceremony at the U.S. Air Force Academy. She was inducted into their Hall of Fame. [Source: https://en.wikipedia.org/wiki/Mary_Babnik_Brown | November 2018 ++]

Every Picture Tells A Story ▶ Nose Gunner



The nose gunner of this England-bound Heinkel He 111 (Top) in the summer of 1940 had the best view of the action ahead possible, but he must have felt pretty vulnerable sitting at altitude in a glass bubble with angry Spitfires and Hurricanes rising to meet him like wasps from a disturbed nest. The pilot, navigator and bomb aimer sat well back of the nose gunner in this big glassy greenhouse cockpit, an iconic design long-associated with the Battle of Britain and the Blitz. With the big Jumo 211 V-12s turning three-bladed Jumo wooden props, it must have made for a noisy flight for the man in the nose. The He 111 was the most numerous of Luftwaffe bombers in the early stages of the war and was built from 1935 through to 1944. The bottom photo shows us just how great the Heinkel's gunner's forward visibility and vulnerability really was.

Post WWII Photos ▶ Hitler's Former Retreat at Berchtesgaden, Germany



A P-47 Thunderbolt of the U.S. Army 12th Air Force flies low over the crumbled ruins of what once was Hitler's retreat at Berchtesgaden, Germany, on May 26, 1945. Small and large bomb craters dot the grounds around the wreckage. (AP Photo)

Military History Anniversaries ▶ 01 thru 15 DEC

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 01 thru 15 DEC**." [Source: This Day in History www.history.com/this-day-in-history | October 2018 ++]

WWII Bomber Nose Art [19] ▶ Coconut Queen



Medal of Honor Citations ▶ Pierpont M Hamilton | WWII



*The President of the United States in the name of The Congress
takes pleasure in presenting the
Medal of Honor
to*

PIERPONT M HAMILTON

Rank and organization: Major, U.S. Army Air Corps
Place and date: Near Port Lyautey, French Morocco, 8 November 1942
Entered service: August 4, 1943 New York, N.Y.
Born: August 3, 1898 in Tuxedo Park, New York

Citation

For conspicuous gallantry and intrepidity in action above and beyond the call of duty. On 8 November 1942, near Port Lyautey, French Morocco, Lt. Col. Hamilton volunteered to accompany Col. Demas Craw on a dangerous mission to the French commander, designed to bring about a cessation of hostilities. Driven away from the mouth of the Sebou River by heavy shelling from all sides, the landing boat was finally beached at Mehdiya Plage despite continuous machinegun fire from 3 low-flying hostile planes. Driven in a light truck toward French headquarters, this courageous mission encountered intermittent firing, and as it neared Port Lyautey a heavy burst of machinegun

fire was delivered upon the truck from pointblank range, killing Col. Craw instantly. Although captured immediately, after this incident, Lt. Col. Hamilton completed the mission.



Hamilton was born to William Pierson Hamilton (great-grandson of Alexander Hamilton) and Juliet Pierpont Morgan (daughter of John Pierpont Morgan). He attended the Groton School and Harvard University, where he eventually attained both his bachelor's (1920) and master's degree (1946). On August 7, 1917, after the United States joined World War I, he left Harvard, where he was a sophomore, to enlist as an aviation cadet, and was assigned to ground training at the School of Military Aeronautics at Cornell University. Upon his graduation he was transferred to the Aeronautical General Supply Depot and Concentration Barracks at Hazelhurst Field, Garden City, New York, and assigned to the Foreign Service detachment to complete his flight training overseas. Illness prevented him from sailing with his detachment, and he was reassigned to flight training at Ellington Field, Texas, on February 6, 1918.

On May 9, 1918 he received his Reserve Military Aviator rating and was commissioned as a First Lieutenant in the Signal Officer's Reserve Corps. Hamilton served in the Air Service as an instructor in aerial navigation, meteorology, astronomy and officer-in-charge of bombing instruction at Ellington Field. Hamilton was promoted to captain on September 21, 1918. On December 31, 1918, he was honorably discharged from service. In the interwar years, he engaged in international banking, lived in France for several years and became fluent in French. He also operated a commercial development business of patents and processes in sound and color photography.

In World War II, Hamilton applied for reappointment to the Army and was commissioned a major, Air Corps, on March 2, 1942. His first assignment was staff duty with the A-2 (Intelligence) Division, Army Air Forces Headquarters, as a liaison officer to the Royal Air Force. In June 1942 he went to London where, as an intelligence and operations officer in the Office of Combined Operations (under Lord Louis Mountbatten), he assisted in planning assaults on continental Europe, including the Dieppe Raid, and North Africa. In September 1942 he returned to Washington to discuss the plan for the North African assault (Operation Torch) with the commanding general of the Western Task Force, Major General George S. Patton.[3] A month later he was appointed Assistant Chief of Staff (G-2) of Maj. Gen. Lucian K. Truscott's Force Goalpost, conducting the assault on western French Morocco.

On November 8, 1942, when French forces resisted Allied landing operations, Hamilton undertook a mission for Truscott to deliver a message to the local French commander near Port Lyautey, French Morocco, to broker a cease fire. He was joined in the mission by Col. Demas T. Craw, who volunteered to accompany Hamilton to lend the prestige of his rank to the negotiations. The officers came ashore in the first wave of Goalpost landing craft carrying troops of the 2nd Battalion, 60th Regimental Combat Team, but the alerted French defenders began shelling the force and prevented a planned landing at a jetty on the Sebou River near French headquarters.

After landing on Green Beach before dawn, still under hostile fire from shore batteries, the officers commandeered a small truck and were strafed by French aircraft when it became stuck in a muddy marsh. After the truck was extricated by a detachment of combat engineers, they attempted to continue their mission but were forced to return to the beach when caught in the exchanges of French artillery and naval gunfire from Task Group 34.8 of the United States Navy. When Truscott expressed misgivings about the mission, Craw convinced him to allow them to continue.

They located a jeep and enlisted its driver, Pfc. Orris V. Correy, to cross through the French lines. Craw carried unfurled American and French flags, and Hamilton a white flag, in an attempt to safeguard their passage.

At dawn the officers reached the jetty that was to have been their original starting point. After several contacts with French troops to obtain directions, and requesting a guide (which was refused), the jeep proceeded cautiously approximately six miles into Port Lyautey. As they came over a rise on the outskirts near the French headquarters, a hidden machine gun position took them under sustained fire and killed Craw.

The two survivors were captured but Hamilton's anger at the killing of Craw under a flag of truce intimidated the French, who agreed to take him to the French command post. The local commander, Col. Charles Petit, declined to order a cease-fire but agreed to forward Hamilton's message to his immediate superior, Major General Maurice Mathenet. Fearful of the possible consequences for killing an officer traveling under a flag of truce, the French refused to allow Hamilton to communicate with his headquarters and kept him under "house arrest."

On the morning of November 10, Petit was captured by U.S. troops and ordered the 1er Regiment de Tirailleurs Marocain to surrender. Hamilton took custody of Petit, who made direct contact with Mathenet on the evening of November 10 and persuaded him to end French resistance. With the assistance of Mathenet's deputy commander, Hamilton drove to the Port Lyautey airport, which had been captured by tanks of the U.S. 70th Tank Battalion. There he relayed news of the surrender to Truscott, arranged a ceasefire at 0400 on November 11, and scheduled a formal ceremony of surrender four hours later. French Admiral Jean Darlan ordered French troops in North Africa to cease resistance. Truscott and Patton recommended both officers for the Medal of Honor, which Hamilton received on January 23, 1943. Craw was also awarded the medal posthumously later in 1943.

[Source: <https://history.army.mil/moh/wwII-g-1.html> | November 2018 ++]

*** Health Care ***



TRICARE Pharmacy Policy Update 27 ► Weight Loss Drugs Now Authorized

Active duty troops and TRICARE beneficiaries now have access to a new tool in the battle of the bulge: FDA-approved weight-loss drugs that curb appetite, boost metabolism, or block absorption of starches and fats. The Defense Health Agency (DHA) in May added four generic weight-loss medications to DoD's pharmacy formulary -- phentermine, benzphetamine, diethylpropion, and phendimetrazine - and said it would cover several other medications, including liraglutide, lorcaserin, and orlistat, under certain circumstances.

The idea is to make more FDA-approved weight-loss therapies available to TRICARE patients but also give active duty personnel struggling with weight some alternatives for meeting standards, explained Dr. Donald Shell, director for disease prevention, disease management, and population health policy and oversight in the office of the Assistant Secretary of Defense for Health Affairs. "It's clear from the scientific literature, if you can reduce excess body fat in the individual then you lower their risk of comorbid diseases related to excess body fat ... this is the general literature,

not specific to DHA or Health Affairs, but a 5 to 10 percent reduction in body weight can lower blood pressure, decrease insulin requirements for diabetics. It's in the best interest for preventing major chronic diseases," Shell said.

Survey results released this year by RAND Corp. found that nearly 15 percent of U.S. troops were obese in 2015, meaning they had a body mass index of 30 or higher. An additional 51 percent were clinically overweight, registering BMIs between 25 and 25.9, although the report noted that in some cases of troops with high muscle mass, BMI is an inadequate measure of body composition and fitness. Among all DoD beneficiaries, which includes family members, retirees and their family members, the prevalence of obesity has reached 23 percent, according to the Health Care Survey of DoD Beneficiaries.

While obesity levels in the military are lower than the general U.S. population (a third of whom fall under the clinical definition of obese), they can have a significant impact on readiness, RAND analysts noted. "Service members who do not maintain their physical readiness may not be able to complete their assigned tasks," they wrote. "Overweight or obese personnel reduce overall force fitness ... and pose policy issues for military recruitment, retention and standards used to qualify or disqualify individuals from service."

To be considered for weight-loss medication prescription under TRICARE or the Military Health System, patients must have a BMI higher than 29, or 26 if they have a related condition such as diabetes, high blood pressure, or sleep apnea. Obtaining a prescription will take commitment under the new policy. The drugs require prior authorization, and patients will be required to participate in behavior modification, to include dietary changes and exercise, for at least six months before receiving the medication. They must continue these lifestyle changes while taking the drugs. Active duty troops must also be enrolled in their service-specific health and wellness program and adhere to their service's policies.

DHA has instituted a step-therapy approach to prescribing the medications that starts with a three-month trial of generic phentermine for most patients. If a patient does not lose 5 percent of their weight while on phentermine, they may be prescribed another medication, including one of the non-formulary drugs. Within that category, there are similar recommendations for step therapy, starting with the lower cost medications. Gastric bypass and other weight loss surgery is available for military dependents who are extremely overweight and unable to shed pounds by diet and exercise. DoD policy bars active duty personnel from receiving these types of surgeries.

Weight-loss medications are another tool for personnel who struggle to meet military standards and want to continue to serve, Shell said. "Service members who are evaluated in an MTF and deemed to be appropriate for a weight-loss medication also have to be approved by the senior leadership within their service." [Source: The MOAA Newsletter | Patricia Kime | November 6, 2018 ++]

Skin Cancer ► Non-Melanoma

Basal cell carcinoma (basal cell cancer) and squamous cell carcinoma (squamous cell cancer) are collectively referred to as non-melanoma skin cancer. This is to distinguish them from melanomas, which often look like dark moles. Non-melanoma skin cancer is much more common than melanoma. But non-melanoma skin cancer can usually be fully removed, and it only rarely spreads to other parts of the body.

Symptoms, Causes, and Risks

Non-melanoma cancer can take on very different forms so it can have a number of different symptoms too: The affected area of skin may become scaly, lumpy, or change color. This makes it difficult to tell the difference between non-melanoma skin cancer and other spots or blotches on your skin. It mainly develops on the parts of the skin that are often exposed to sunlight, such as the scalp or around the neckline. People sometimes notice it because an area of skin is itchy or starts to bleed. Non-melanoma skin cancer doesn't cause any other symptoms for a long time. But if it grows larger, penetrates deeper into the tissue or spreads inside the body, it causes other symptoms – mostly pain.

Several factors increase the likelihood of developing non-melanoma skin cancer. We can influence the main one through our own actions – by limiting the amount of time we spend exposed to sunlight. Sunlight contains UV radiation, which can damage the skin and cause cancer. The risk of developing it increases with age. The other main risk factors all have to do with how often and how intensively your skin is exposed to sunlight, and how sensitive it is to sunlight. These factors are:

- Your geographic location
- Skin type
- How well you protect yourself from UV radiation
- Tanning bed use

Prevalence and Outlook

Basal cell carcinoma and squamous cell carcinoma are among the most common types of cancer. According to rough estimates for Germany in 2014, about 85,400 men and 83,700 women developed basal cell carcinoma, and about 29,300 men and 20,100 women developed squamous cell carcinoma. So men are slightly more likely to get non-melanoma skin cancer. The average age of people diagnosed with basal cell carcinoma is about 60, and for squamous cell carcinoma it's 70.



Basal cell carcinoma

Squamous cell carcinoma

Basal cell carcinoma grows slowly and usually doesn't spread to other organs (metastasis). But it can enter deeper layers of tissue if it goes unnoticed for a long time, and is then more difficult to treat. About 1 out of 1,000 people who develop basal cell carcinoma die of it. Squamous cell carcinoma is more aggressive. It also grows in the area where it develops, gradually destroying tissue near to it. If left untreated, there is a danger that the cancer might spread to other parts of the body. About 40 to 50 out of 1,000 people with squamous cell cancer die of it. In Germany, a total of about 435 men and 351 women die of non-melanoma skin cancer each year.

Diagnosis

Doctors can often tell whether you have non-melanoma skin cancer just by looking at your skin. To examine it more closely, they need an instrument called a dermatoscope. This is a very powerful magnifying glass with a light on it. If doctors think you may have non-melanoma skin cancer, they will remove the abnormal area of skin and some surrounding tissue. Sometimes they will first check whether it really is non-melanoma skin cancer. This involves taking a tissue sample (biopsy) and examining it under a microscope. Further examinations like an ultrasound scan of neighboring lymph nodes are usually only needed if it is thought that the cancer may have spread.

Skin cancer screening is aimed at large numbers of people who have not yet been diagnosed with this disease. In Germany, skin cancer screening focuses on people aged 35 and over. Statutory health insurers then offer to cover the costs of this screening examination every two years. The idea is to detect pre-cancerous changes in the skin and discover tumors before they can invade nearby tissue or spread to other parts of the body (metastasis). The ultimate aim is to provide better treatment and increase the chances of a full recovery. In skin cancer screening, a doctor takes a close look at your skin from head to toe with their naked eye. For the examination to be thorough, he or she should also look at skin folds and mucous membranes. Aside from skin cancer screening, you can also look out for changes in your skin yourself and have a doctor examine any abnormal areas.

Prevention and Treatment

There is no surefire way to prevent non-melanoma skin cancer. It is generally sensible to avoid overexposure to ultraviolet (UV) light. This mainly means not spending too much time in the sun without protection and not using tanning beds. Basal cell carcinoma and squamous cell carcinoma can often be fully removed in a minor operation, particularly when discovered at an early stage. If skin cancer can no longer be surgically removed, radiotherapy or medication are considered. If the tumor has invaded deeper layers of tissue, more major interventions are necessary.

[Source: <https://www.informedhealth.org/non-melanoma-skin-cancer.2618.en.html> | November 2018 ++]

Medicare Advantage Update 09 ► Places Where It Now Costs \$7,000+ a Year

Many seniors hoping to cut costs choose a Medicare Advantage health insurance plan over traditional Medicare. But neither of these two main types of Medicare is free — and Medicare Advantage costs may be higher if you live in some places than if you live elsewhere. In fact, average total annual cost of Medicare Advantage in 2019 by state will range from around \$4,700 to more than \$7,000, according to a recent analysis of federal data by HealthMarkets Insurance Agency Inc. Medicare Advantage plans are offered by private insurers, so different plans are available in different areas, and costs can vary widely by location and plan type.

In six states and the nation's capital, the average total cost of Medicare Advantage for 2019 exceeds \$7,000, according to HealthMarkets. The locations and averages are:

- Mississippi — \$7,451.04
- Washington, D.C. — \$7,350.33
- Maryland — \$7,292.23
- West Virginia — \$7,230.34
- New Jersey — \$7,210.30
- New York — \$7,149.53
- Wyoming — \$7,139.67

These numbers reflect monthly premiums, deductibles for drugs and maximum out-of-pocket (MOOP) costs. In Mississippi, for example, the average total cost of nearly \$7,500 breaks down like this:

- Average cost of monthly premiums — \$39.72
- Average cost of drug deductibles — \$332.96
- Average MOOP — \$6,641.43

At the other end of this spectrum is Nevada, where the average total cost of a Medicare Advantage plan for 2019 is \$4,678.74. The breakdown for this figure is:

- Average cost of monthly premiums — \$45.14
- Average cost of drug deductibles — \$102.73
- Average MOOP — \$4,034.38

Traditional Medicare, also referred to as Original Medicare, is the traditional health care insurance program offered directly by the federal government, primarily for individuals age 65 and older. Medicare Advantage is an alternative to traditional Medicare. Medicare Advantage plans are offered by private insurance companies that contract with the federal Medicare program. Common types of Medicare Advantage plans include HMOs and PPOs, according to data from the nonprofit Kaiser Family Foundation (KFF).

Medicare Advantage plans often cover more types of expenses than traditional Medicare, such as prescription drugs. They also have a maximum out-of-pocket cost, whereas traditional Medicare does not, according to the nonprofit Center for Medicare Advocacy. At the same time, Medicare Advantage plans often have limitations that do not apply to traditional Medicare. The center explains: *“Medicare Advantage plans are private plans that may cost*

less and be easier to enroll in than traditional Medicare, but MA plans also limit enrollee's choices of health care providers and the geographic area where care will be covered." All of this underscores the importance of doing your homework before initially signing up for Medicare and then each year during Medicare open enrollment — which is going on now, running through 7 DEC. [Source: MoneyTalksNews | Karla Bowsher | November 27, 2018 ++]

Aging Update 04 ► Health Problems That Strike After Age 50

As we age, health issues often creep up that threaten to tarnish our golden years. Treating some of these diseases and conditions can be expensive. Fortunately, there are ways to cut the cost of such care. Following are seven health conditions that tend to strike after age 50 — and how to cut the cost of care if you are diagnosed with them.

1. **Arthritis** -- Arthritis strikes about 91 million Americans, costing them an average of \$2,117 per patient, according to the Arthritis Foundation.

- *How to cut costs.* The Arthritis Foundation [has a webpage](#) devoted to ways to trim the tab for arthritis care. It includes resources such as financial aid organizations and pharmaceutical programs that help pay for medications and surgery.

2. **Osteoporosis** -- Around 54 million Americans have low bone density or osteoporosis, according to the National Osteoporosis Foundation. Among women, 1 in 2 will break a bone due to the disease. Among men, the figure is one in four.

- *How to cut costs.* One study found that osteoporosis care cost the nation \$22 billion in 2008. Prescription medications often are used to treat this condition, so ask your doctor about using less costly generic drugs. Weight-bearing exercise — such as lifting weights, walking or running, and activities such as tennis — is also a great way to build bone density, and it costs little or nothing to do. Finally, relatively cheap vitamin D supplements can help your body use calcium and strengthen bones. Ask your doctor if they are right for you.

3. **Diabetes** -- More than 30 million Americans have diabetes. Your risk for the disease increases as you age; more than one-quarter of adults ages 65 or older have diabetes. Diabetes costs the nation \$327 billion annually, according to the American Diabetes Association. Patients diagnosed with diabetes bear the brunt of those costs. The price of insulin nearly tripled between 2002 and 2013, and people with diabetes incur health care costs 2.3 times higher than people without the disease, according to the ADA.

- *How to cut costs.* Getting tested early for diabetes is the key to keeping care costs under control. As the disease progresses, it can become more dangerous — and significantly more expensive to treat. If you have diabetes, your costs will be lower if your health insurance covers your treatments. The ADA's Diabetes Forecast magazine [has some tips](#) for persuading your insurer to help pay for diabetes devices and supplies. Finally, a healthful diet and regular exercise can help you control diabetes. In some cases, your efforts might be so effective that you no longer need expensive treatment. The ADA has tips for food and exercise [on its website](#).

4. **Obesity** -- As the years roll on, our waistlines expand. More than one-third of adults 65 and older were obese, according to a 2007-2010 survey report from the Centers for Disease Control and Prevention. The CDC estimated in a 2009 report that an obese person spent 42 percent more for health care — an average of \$1,429 per person — than people of normal weight.

- *How to cut costs.* Slimming down significantly reduces your risk of being diagnosed with many costly health problems, including diabetes, heart disease, cancer and osteoarthritis. Switching to a healthful diet and starting an exercise program are inexpensive ways to avoid the costs associated with obesity.

5. **Heart problems** -- Simply put, heart disease is the leading cause of death for both men and women in the U.S. This condition encompasses many problems related to atherosclerosis, a narrowing of the arteries due to a buildup of

fats, cholesterol and other substances. Heart disease costs the nation about \$200 billion annually, according to the CDC.

- *How to cut costs.* Several medical conditions are closely related to a higher risk of developing heart disease. They include High blood pressure, High LDL cholesterol, and Smoking. A better diet and regular exercise can help you reduce your blood pressure and improve your cholesterol readings. And quitting smoking is among the best ways to both improve your health and save some money.

6. Declining oral health -- About 25 percent of Americans ages 60 and older do not have any of their natural teeth, according to the CDC. That’s a sobering reminder that our oral health begins to slip as we age. The CDC notes that conditions such as severe periodontal disease and oral and pharyngeal cancer primarily affect older adults. Treating such conditions can be expensive. Americans of all ages spent \$124 billion on dental expenditures in 2016, and such costs have risen for two straight years after being flat for some time, according to the American Dental Association.

- *How to cut costs.* Regular visits to the dentist are the best way to catch conditions early, when they are less costly to treat. The ADA notes that while some people should see their dentist just once or twice annually, others may require more frequent visits. Consult with your dentist to find the right schedule for you. Dental visits can be costly if you do not have dental insurance. The [ADA website](#) offers help finding more affordable care.

7. Shingles -- While this illness is likely to be far less costly than others on the list, it deserves attention because it is so prevalent in the over-50 demographic. In fact, half of all cases of shingles are diagnosed in people 60 and older. And complications related to shingles – from blisters to an ongoing type of pain called post-herpetic neuralgia, or PHN — can take a toll on your wallet.

- *How to cut costs.* Fortunately, there is an easy and affordable fix for shingles: vaccination. As has been reported a new vaccine is more than 90 percent effective in preventing shingles in folks age 50 and older. However, the vaccine has been scarce recently. For more on the topic, check out “[Shortage of New Vaccine Puts Adults 50 and Older at Risk.](#)”

[Source: MoneyTalksNews | Chris Kissell | November 23, 2018 ++]

Prescription Drug Costs Update 13 ► Prospects for Lower Cost Legislation Looking Up

The Democratic takeover of the House is giving new life to efforts to fight high drug prices with bipartisan action, a worrying prospect for the pharmaceutical industry. It’s a top priority for House Democrats, who now have powers to press the issue and put the drug industry on the hot seat. It’s also an issue where Democrats believe there is potential to reach a deal with President Trump. Democrats say the issue of health care powered their House victory in Tuesday’s midterms and at the top of their agenda is lowering health-care costs by targeting prescription drug prices. Trump has also made fighting high drug prices a priority and his administration is moving on a new proposal to improve transparency about costs.

David Mitchell, founder of the advocacy group Patients for Affordable Drugs, said 6 NOV was “a really good night for drug pricing.” “We think the stage is set for bipartisan action,” he said. House Democratic Leader Nancy Pelosi (Calif.) told PBS in an interview that day that she thinks there could be “common ground” with Trump on drug pricing, and has touted the issue as a centerpiece of the party’s agenda. Trump likewise on 7 NOV during a press conference listed “lowering the cost of prescription drugs” as an area where he thinks he could work with Pelosi.

Any major action undoubtedly faces an uphill climb. Dealing with drug prices is an immensely controversial area, and drugmakers are a famously powerful industry in Washington. The Senate also remains in Republican control, another challenge to bringing legislation to Trump’s desk. But backers of bold moves on drug pricing are hopeful. “I think we can, and number two, I think we must,” said Rep. Peter Welch (D-VT), one of the House Democrats most

vocal about taking on the issue of drug costs. “I think it can be bipartisan.” Democrats have made it clear they intend to hammer away at the issue. In the majority, they will be now able to conduct investigations into industry pricing practices and haul drug company executives in to testify. But ultimately, those moves won’t be as impactful as passing major legislation.



Many House Democrats have already introduced a number of bills on the issue. Rep. Elijah Cummings (D-MD), who is expected to get the gavel on the powerful House Oversight and Government Reform Committee, has a bill to allow drug importation, a measure strongly opposed by the drug industry. Democrats say that if they can get Trump on board with some of their proposals that could ease the path for moving legislation through the Senate. Trump has previously endorsed Democratic-leaning ideas like having Medicare negotiate drug prices or importing drugs from abroad, but has not kept up support for those ideas while in office.

Democrats hope they can win Trump’s support back on Medicare negotiation, in particular. “Whether this legislation becomes law is very much in the president’s hands,” said Rep. Lloyd Doggett (D-TX), sponsor of a Medicare negotiation bill in the House along with Welch. He said presidential leadership would be needed to get through drug company lobbying and resistance in the Senate. Senate Republicans may already be feeling some pressure. Senate Majority Leader Mitch McConnell (R-KY) has expressed some openness to addressing drug pricing next year, though he did not offer specifics. “I can’t imagine that that won’t be on the agenda,” McConnell said at a press conference 7 NOV.

It’s also possible that smaller drug pricing actions could be attached to larger bills, such as must-pass spending legislation. Drug-pricing advocates have long pushed for the Creates Act, which seeks to crack down on delay tactics against approval of cheaper generic drugs, and that measure has bipartisan support. The Pharmaceutical Research and Manufacturers of America (PhRMA), the main drug industry trade group, though, will be on high alert over any moves on pricing. In a statement 7 NOV, Holly Campbell, a spokeswoman for PhRMA, reiterated the group’s message that blame should fall on other actors in the supply chain, like pharmacy benefit managers and insurers, who often do not pass along discounts to patients. “We can’t speculate on what Congress may or may not do, but we remain focused on advancing market-based reforms that address misaligned incentives in the biopharmaceutical supply chain and lower out-of-pocket costs,” Campbell wrote in an email to The Hill.

Democratic hopes of working with Trump on major legislation on issues like immigration and gun control have fallen through before after showing some signs of promise. Trump warned 7 NOV that if House Democrats open investigations into his administration he would shut down bipartisan cooperation on legislation and “government comes to a halt.” But by controlling the House, Democrats can ramp up the pressure. If they struggle to get Trump or Republicans on board, Dems can still line up votes on pricing measures that prove popular with the public, sending them to the upper chamber to embarrass McConnell or even drive a wedge between him and Trump on the issue.

It's still unclear where Democrats and Trump might find common ground. Trump has recently taken some actions on his own to try to lower drug prices, evoking mixed reactions from Democrats who praised him but also urged him to go further. Democrats offered praise for a proposal that would force drug companies to disclose their prices in television ads, but said more must be done. The specifics of any legislation House Democrats will push for on drug pricing are also not yet clear. But several key Democrats pointed to allowing Medicare to negotiate drug prices on 7 NOV, long a goal of the party.

Both Welch and Doggett said they thought at least some House Republicans would end up voting for a Medicare negotiation bill if it were brought to the floor. Doggett said he expects there could be revisions to his current bill on the subject. Lawmakers will discuss the issue further after they return to Washington, starting next week. Welch said he hopes any legislation goes through the standard committee process. Pelosi noted that Democrats ran on allowing Medicare to negotiate in 2006, but were unable to get it into law. "We hope to get that done now because that is a big impact on America's families' budget," Pelosi said 7 NOV. [Source: The Hill | Peter Sullivan | November 8, 2018 ++]

Prescription Drug Costs Update 14 ► Pfizer To Raise Prices on 41 Drugs in JAN 2019

Pfizer will raise prices on 41 of its prescription drugs in January after initially putting off those plans this summer amid pressure from President Trump. The drug giant will increase the list price of about 10 percent of its drugs Jan. 15, the company announced 16 NOV. Most of the increases will be 5 percent, though Pfizer will raise three drugs' list prices by 3 percent and one drug's by 9 percent. List prices are the advertised price of a drug, not necessarily the price insurers pay after discounts, known as rebates.

"We believe the best means to address affordability of medicines is to reduce the growing out-of-pocket costs that consumers are facing due to high deductibles and co-insurance, and ensure that patients receive the benefit of rebates at the pharmacy counter," Pfizer's outgoing CEO Ian Read said in a statement. Trump criticized Pfizer this summer when the company said it would raise prices on about 40 drugs. He tweeted that Pfizer and other drugmakers "should be ashamed" for increasing drug prices. Pfizer reversed course and said it would hold off on making these increases until the end of the year or until Trump's blueprint to lower drug prices went into effect. On an earnings call with Wall Street analysts last month, Read said by the end of the year, the company's strategy on price increases would be back to "business as normal." [Source: Wall Street Journal | Angelica LaVito | November 16, 2018 ++]

Prescription Drug Costs Update 15 ► Government Role In Regulating Drug Prices.

As elections earlier this month made clear, voters still care a lot about health care. And chief among their concerns are exorbitantly high drug prices. The only point of disagreement is how to bring them down. Oddly enough, however, conservatives and liberals might be closer on this issue than you expect. One party is calling for price negotiations between the federal government and drug manufacturers; the other is calling for Medicare to unilaterally set prices.

Counterintuitively, it is President Trump and Health and Human Services Secretary Alex Azar who have proposed federal price controls for drugs. Republicans — the supposed champions of the free market — have proposed tying U.S. drug prices to those set by 16 foreign countries, what Trump and Azar dubbed an "international price index." Many of these countries have what conservatives dismiss as "socialistic" health-care systems. And in some of those countries, governments use cost-effectiveness calculations to set their drug prices. Democrats, on the other hand, have long proposed empowering the federal government to negotiate Medicare Part D drug prices. Under a bill by Rep. Lloyd Doggett (D-TX), that has secured 100 Democratic co-sponsors, if there is no agreement on a fair price, then

pharmaceutical manufacturers receive no FDA marketing exclusivity and other manufacturers can immediately market generic versions of the drug.

These are two very different approaches, but they share the same principle: The government needs to play a big role in regulating drug prices. A cynic might say the Republican proposal is only crass political pandering, given that it was unveiled less than two weeks before the midterm elections. In the 2016 campaign, Trump promised to do something about drug prices, and two years later, not much has changed. Prices for all brand-name drugs increased 8 percent in the first year of Trump’s presidency — more than four times the rate of inflation and twice the rate of other health-care increases.

Washington insiders will further note that the administration’s proposal was not a law or even a regulation. Rather, it was an arcane Washington procedure called an advance notice of proposed rulemaking — an announcement about the intention to introduce a regulation that solicits public feedback on the idea. In this case, the proposal suggested that Medicare run a five-year experiment from 2020 to 2025, with half the country paying controlled prices and half paying the usual amount to see which saves more money without undermining access to drugs. It also would apply only to a fraction of Medicare drugs: cancer chemotherapies, anti-inflammatory drugs and others administered by physicians in hospitals or their offices. The majority of all drugs would be unaffected.

An observant skeptic would say the Republican plan is designed to fail. Indeed, the Republican proposal is structured to enrage both drug companies and doctors — a sure way to kill the proposal before it is enacted. But we should not embrace the cynic’s perspective too quickly. First, the Republican plan demonstrates that even conservatives are feeling pressure to regulate drug prices. The ideological challenge is how to regulate them. Second, the Trump-Azar proposal also suggests that there is a growing consensus on including cost-effectiveness as part of determining fair drug prices. Finally, the timing for regulation is sooner than most people think. Given that pharmaceutical manufacturers keep raising prices well above inflation and are poised to introduce treatments pushing a \$1 million price tag, public anger is unlikely to abate. This will force the issue to the top of the 2020 campaign unless something meaningful is done sooner.

After the election, many in Washington will be searching for issues that a Democratic House, a Republican Senate and the White House can work on together. Although this policy seems like a desperate late-campaign ploy, it also signals something important: Drug pricing is one of those rare issues that animates both parties, suggesting a consensus might be possible. This is good news, not only for patients and taxpayers but also for our fractured political system. [Source: The Post and Carrier | Ezekiel Emanuel | November 19, 2018 ++]

Prescription Drug Costs Update 16 ► Trumps Latest Proposal to Reduce Costs

The Trump administration proposed on 26 NOV to cut costs for Medicare by reducing the number of prescription drugs that must be made available to people with cancer, AIDS, depression, schizophrenia and certain other conditions. Under the proposal, health insurance plans that provide drug coverage to Medicare beneficiaries would no longer have to cover all of the drugs in six “protected classes.” The change would take effect in 2020 and would lead to lower out-of-pocket costs for Medicare beneficiaries, the administration said. The proposal comes six months after President Trump vowed to “bring soaring drug prices back down to earth” — and three weeks after many Democrats swept to victory in midterm elections by promising to rein in drug prices.

Approximately 45 million people have outpatient drug coverage through Part D of Medicare. Benefits are delivered by prescription drug plans offered by insurance companies under contract with Medicare. The insurers secure discounts on many medicines by negotiating prices with drug manufacturers. If they could exclude certain drugs in the six therapeutic classes, they could negotiate better deals, the Trump administration said. “President Trump is

following through on his promise to bring tougher negotiation to Medicare and bring down drug costs for patients, without restricting patient access or choice,” said Alex M. Azar II, the secretary of health and human services.

The coverage requirement has been in place since it was adopted by the George W. Bush administration in 2006 to ensure that Medicare beneficiaries would have access to “all or substantially all drugs” in the six treatment categories. Trump administration officials say that drug makers have little incentive to negotiate because they know that Medicare’s prescription drug plans must cover almost all drugs in the six protected classes: antidepressants; antipsychotic medicines, used to treat schizophrenia and certain related disorders; immunosuppressant drugs, to prevent rejection of organ transplants; anti-epilepsy drugs; antiretrovirals, used in treating H.I.V./AIDS; and many cancer drugs.

Advocates for people with these conditions strongly support the coverage requirement and defeated an attempt by the Obama administration to roll back some of the protections. “The Trump administration proposal is bad medicine and dangerous to people living with H.I.V.,” said Carl E. Schmid II, the deputy executive director of the AIDS Institute, a public policy and advocacy organization for patients. “Not all H.I.V. medications are the same. The Medicare Part D program is working well for people with H.I.V., and there is no reason to take these draconian actions.” The drug industry also criticized the proposal. James C. Greenwood, the president of the Biotechnology Innovation Organization, said the proposal would undermine protections for “some of America’s sickest and most vulnerable Medicare beneficiaries,” allowing “insurance company bureaucrats” to limit access to drugs.

Juliet C. Johnson, a spokeswoman for Pharmaceutical Research and Manufacturers of America, said the proposal could jeopardize the health of some people with H.I.V./AIDS, cancer and mental illness. But Trump administration officials said their proposal would bring Medicare into line with practices widely used by commercial insurers and employer-sponsored health plans to manage the use of prescription drugs. Private-market discounts for drugs in the protected classes are typically 20 percent to 30 percent, “but the average discount across all protected classes in Part D is just 6 percent,” Mr. Azar said in a blog post with Seema Verma, the administrator of the Centers for Medicare and Medicaid Services. “Ultimately,” Ms. Verma said, “the changes we are proposing would reduce costs for protected class medicines and therefore expand access to these important medicines.”

Insurers have lists of covered drugs known as formularies. Under the proposal, Ms. Verma said, Medicare plans could “exclude from their formularies protected class drugs with price increases that are greater than inflation, as well as certain new drug formulations that are not a significant innovation over the original product.” In other words, she said, if the proposal is adopted, “Part D plans don’t have to cover — they can remove — drugs with a sharp price increase and drugs that are not a significant innovation.” The Trump administration would allow Medicare drug plans to use two other tools to manage the use of drugs in the protected classes.

- Insurers could require beneficiaries to get advance approval — “prior authorization” — for a drug before the insurer would pay for it.
- In addition, Medicare drug plans could require patients to try less expensive medications before the insurer would cover more costly drugs for the same condition, a practice known as step therapy.

Federal officials said Medicare beneficiaries would not be adversely affected by Trump’s proposal unveiled on Monday. “Seniors will remain in the driver’s seat,” Ms. Verma said. If they do not like the restrictions in a drug plan, they can choose a different plan, so “these new tools will only become as common as beneficiaries want them to be.” The administration would also require Medicare drug plans to notify doctors of the cost of the drugs they are prescribing, and the out-of-pocket cost to the patient. This information would be sent to doctors when they are writing electronic prescriptions, and the insurer could also inform the doctor of lower-cost alternative therapies. CVS Health, which manages drug benefits for millions of people, has recently begun providing such information and says it has already saved money for patients. [Source: New York Times | Robert Pear | November 26, 2018 ++]

Flu Shots Update 12 ► Where To Obtain Free or at Reduced Cost

Flu season is just around the corner, and it is better to get immunized sooner rather than later. While flu shots can be expensive, there are several ways to get your flu vaccination for free or at a reduced cost. For example, the military provides free flu shots to all active duty servicemembers, Guard members, and Reservists. There are also ways for veterans and retirees to get free flu shots. Active duty dependents and family members may also be eligible to receive free flu shots as well, depending on availability and other factors.

Free Flu Shots for US Military Members

The US Military requires its members to receive either the flu shot or the flu mist. This includes all members serving on active duty, in the Guard, or in the Reserves.

- **Active Duty:** Any Military hospital or clinic, Participating Network Pharmacy (TRICARE Prime or Standard), or TRICARE-Authorized Provider.
- **Guard & Reserves:** You should go through your unit first. There may be other options as well. According to TRICARE.mil, members may be eligible to receive a flu shot at a military clinic or hospital. Under TRICARE Reserve Select flu vaccine is free of charge.
- **Other:** Check with your insurance provider. Most insurance companies offer free preventive vaccinations.

Active Duty Military Dependents

Military dependents who are using TRICARE Prime or Standard should be eligible for a free flu shot through their coverage. This includes receiving the flu vaccination on base if supplies are available. Contact your local base clinic or hospital for further information and availability. Military members have priority, so they may postpone vaccinations for family members if quantities are limited. However, your TRICARE coverage should allow you to get a flu vaccine through a local network, pharmacy, clinic, or other location at no charge. Dependents of Guard and Reserve members should go through their insurance plan.

Free Flu Shots Through TRICARE

TRICARE offers a flu vaccination fact sheet. In short, yes, the flu shot is covered for free. Just keep in mind that you need to follow the correct processes to ensure you don't pay anything out of pocket. TRICARE has a Flu Vaccine Fact Sheet at <https://tricare.mil/CoveredServices/IsItCovered/FluVaccine> which provides specific guidance on how to obtain for free.

Free Flu Shot from the VA

You have to be in the VA's medical system to receive your free flu shot from a VA clinic or hospital. If you are not already in their system, you will need to fill out VA Form 10-10EZ ([pdf](#)), take it to your local VA medical center, and provide a [copy of your DD Form 214](#) to prove your military service. After you are in their system, they will require you to fill out a standard health questionnaire and then you can get your shot. It's that easy. For more information about getting a free flu shot from the VA, or to find the nearest VA medical facility, contact your [local VA facility](#). **Note:** the VA only provides flu shots to veterans. They do not provide flu shots to the veterans' family members.

VA medical centers aren't always conveniently located and not all veterans have access to them. This is why the VA partnered with Walgreens Pharmacies (also known as Duane Reade in the NYC area) to provide flu vaccinations to veterans who are currently enrolled in the VA healthcare system. Eligible veterans can visit a participating Walgreens Pharmacies location to receive a vaccination at no cost. Vaccinations will be available through March 31, 2019. To get a free flu shot at Walgreens:

- Visit a participating location. To find one go to Walgreens.com/findastore
- Present a Veterans Identification Card and a photo ID.
- The Group ID is: VAFLU
- Walgreens will transmit your vaccination record securely to VA where it will become part of your electronic medical record.

Don't qualify for the free VA flu shot? Try these tips

If you have family members who do not qualify for the free flu shots, try these tips for free and inexpensive flu shots:

- Insurance company – Many insurance companies provide free or reduced immunizations. Check your policy to see if you are eligible.
- Local hospitals and clinics – some charge as little as \$10-20 per shot. Check in your local community for more information.
- Grocery stores, drug stores, and retailers – Many stores that see a lot of foot traffic offer customers a way to get inexpensive flu shots. This is a great way for them to increase their traffic, and the stores' management knows that when people come for a flu shot, they are also likely to spend money shopping.
- Employer – Many companies and employers provide free or discounted flu shots because the cost is much less expensive than the lost productivity of people missing several days for the flu.
- Airports – Some airports now offer flu shots as a way to reach travelers.

[Source: The Military Wallet | Ryan Guina | November 18, 2018 ++]

PTSD Treatment | Meditation ► DoD Experiment Results

Meditation worked as well as traditional therapy for military veterans with post-traumatic stress disorder in a small experiment sponsored by the Department of Defense. One method preferred by the Department of Veterans Affairs is exposure therapy, but it doesn't work for everyone and many can't handle what it requires: purposely recalling traumatic events and confronting emotions. Meditation could be a better choice for some, the researchers said. The experiment tested meditation against exposure therapy, which involves working with a therapist and gradually letting go of fears triggered by painful memories.

Many vets won't try exposure therapy or drop out because it's too difficult, said Thomas Rutledge, the study's senior author and a Veterans Affairs psychologist in San Diego. Evidence for meditation "allows us to put more options on the table" with confidence they work, Rutledge said. The study was published Thursday in the journal *Lancet Psychiatry*. About 400,000 veterans had a PTSD diagnosis in 2013, according to the VA health system. The VA already is using meditation, yoga and similar approaches to supplement traditional therapy with PTSD, said Paula Schnurr, executive director of the VA's National Center for PTSD.

While the three-month study adds to evidence supporting these lifestyle practices, Schnurr said, more research is needed to learn how long meditation's benefits last. "There's no follow-up in this study," Schnurr noted, and one therapist did 80 percent of the exposure therapy so the findings hinge largely on one therapist's skills. Researchers measured symptoms in about 200 San Diego area veterans randomly assigned to one of three groups. Some learned to meditate. Others got exposure therapy. The third group attended classes where they learned about nutrition and exercise. All sessions were once a week for 90 minutes.

After three months, 61 percent of the meditation group improved on a standard PTSD assessment, compared to 42 percent of those who got exposure therapy and 32 percent of those who went to classes. When researchers accounted for other factors, meditation was better than the classes and equally effective as exposure therapy. The researchers defined success as at least a 10-point improvement in scores on a standard symptoms test, given to participants by people who did not know which kind of treatment they'd received. The test measures symptoms such as flashbacks, nightmares and insomnia. PTSD also can be treated with medications or other types of talk therapy. Many of the participants were taking prescribed medicine for PTSD. Most of the vets were men with combat-related trauma, so it's not clear whether meditation would be equally effective in women or with other types of trauma.

There's growing interest in meditation in the United States. A government survey last year found 14 percent of adults said they had recently meditated, up from 4 percent from a similar survey five years earlier. There are many

styles of meditation. The type taught to vets in the study was transcendental meditation, or TM, which involves thinking of a mantra or sound to settle the mind. TM was developed by Maharishi Mahesh Yogi, a guru to the Beatles in the late 1960s. Some of the study authors are affiliated with a university in Fairfield, Iowa, founded by Maharishi. Their role was to oversee the meditation training.

Rutledge, who was the principal researcher, said he does not practice meditation himself. Meditation could be more acceptable to veterans who might associate mental health treatment with weakness, Rutledge said. “It’s probably less threatening,” he said. “It may be easier to talk to veterans about participating in something like meditation.” [Source: The Associated Press | Carla K. Johnson, November 15, 2018 ++]

Croup ► Symptoms & Treatment

If young children have a cold and the area around their larynx (voice box) becomes inflamed too, it’s known as croup. The typical symptoms include a barking cough, noisy sounds when breathing in (stridor), and slight breathing difficulties. The symptoms usually go away on their own. If they don’t, or if the breathing difficulties become worse, medication such as steroids can help. Croup often occurs in the colder months of the year. It is most common in children between the ages of six months and three years: About 3 out of 100 children in this age group have croup per year. Adults only rarely have it. The medical term for croup is “laryngotracheobronchitis.” This means inflammation of the larynx (voice box), trachea (windpipe) and bronchi (airways to the lungs).

Signs and symptoms of croup

Children often have a cold with a runny nose and slight fever at first. After a few days, the typical croup symptoms start – in most cases, suddenly at night:

- A “barking” cough
- Noisy sounds when breathing in (stridor)
- A hoarse voice

Because the swelling makes the larynx narrower, the children breathe faster and take deeper breaths. Although they usually only have slight difficulties breathing, they often feel scared and cry. This can make the breathing difficulties worse. If the child has serious breathing difficulties, call the emergency services (911). One typical warning sign is the skin between their ribs being visibly drawn in with each breath. In rare cases the child may turn blue. Or they might be so exhausted that they don’t react to you and are drowsy. These symptoms could be a sign of a complication such as a narrowed windpipe (trachea). Or they could be caused by a pus-producing inflammation of the epiglottis (a flap in the throat that prevents food and fluids from entering the windpipe and lungs when you swallow).

Treatment

It’s important that parents stay as calm as possible, be there for their child and comfort them. If the child is scared, the breathing problems may become worse. Most children only have slight breathing difficulties that go away on their own within two days. Treatment with medication usually isn’t necessary. People are often advised to open the windows: Fresh, cool and moist air are thought to relieve the symptoms. But this hasn’t been proven in scientific studies.

If the symptoms don’t improve or are a real problem for the child, they need to see a doctor. Serious breathing difficulties might have to be treated in a hospital. The child will usually be given steroids – for instance, in the form of a suppository or tablet, or sometimes as an injection or spray. These medications reduce the inflammation and swelling. A number of studies have shown that they are an effective treatment for croup: After both 6 and 12 hours, children who were given steroid medication were doing better than children who were given a fake medication (placebo). This short-term and sometimes one-time use of steroids hardly caused any side effects. But steroid treatment has one disadvantage: The medication only starts working after a few hours.

If quick help is needed for serious breathing difficulties, an epinephrine (adrenaline) nebulizer is used. This allows the child to inhale the drug as a fine mist. Epinephrine makes the blood vessels in the swollen membranes narrower, which typically reduces the swelling within half an hour. The possible side effects include a racing heart and an increase in blood pressure. As well as being given medication, children who have serious breathing difficulties are usually given oxygen through an oxygen mask too.

[Source: <https://www.informedhealth.org/what-is-croup.2642.en.html?part=folgen-kq> | November 15, 2018 ++]

TRICARE Podcast 476 ► TRICARE Open Season Q&A

TRICARE Open Season Q&A – The Federal Benefits Open Season and TRICARE Open Season will both take place from November 12th to December 10th. Coverage will begin on January 1, 2019. To learn more visit www.TRICARE.mil/openseason.

(Q) What's the difference between Federal Benefits Open Season and TRICARE Open Season?

A. Federal Benefits Open Season and TRICARE Open Season both take place from November 12th to December 10th. However, they are two separate events requiring separate enrollment. Federal Benefits Open Season is for enrollment in the Federal Employees Dental and Vision Insurance Program, known as FEDVIP. FEDVIP dental plans offer coverage after the TRICARE Retiree Dental Program, or TRDP provided by Delta Dental, ends on December 31st. FEDVIP also offers vision coverage for those eligible. TRICARE Open Season is for enrollment in a TRICARE Prime or TRICARE Select healthcare plan. Visit www.TRICARE.mil/openseason for more information on the difference between the two open seasons.

(Q) Am I required to enroll in both a dental and vision plan with FEDVIP?

A. No. FEDVIP dental and vision plans are optional. However, enrollment in a TRICARE health plan is required in order to enroll in a FEDVIP vision plan.

(Q) Is FEDVIP offered by TRICARE?

A. No. FEDVIP is offered by the U.S. Office of Personnel Management.

(Q) How do I enroll in FEDVIP?

A. Your opportunity to enroll in a FEDVIP dental and/or vision plan is during this year's Federal Benefits Open Season, which runs from November 12th to December 10th. You'll enroll in a FEDVIP plan through the BENEFEDS enrollment portal at BENEFEDS.com. Learn more at www.TRICARE.benefeds.com.

(Q) How much will it cost?

A. Rates for the 2019 FEDVIP plans are available at www.TRICARE.benefeds.com. On the website, you can review 2019 plan information for each carrier and compare costs. There are 10 dental carriers and four vision carriers.

(Q) Will I have a waiting period for services like orthodontics?

A. Each FEDVIP dental plan is unique. Some plans may have waiting periods for orthodontics or other specialty services. Some plans offer orthodontic coverage without a 12-month waiting period or age limit. Visit www.TRICARE.benefeds.com to learn more.

(Q) If I'm currently paying my premium by allotment to Delta Dental through the TRICARE Retiree Dental Program, how do I transfer my allotment?

A. Delta Dental will terminate your allotment for your 2018 TRDP coverage after your December premium is paid. You don't need to do anything to start an allotment for FEDVIP. When you enroll in a FEDVIP plan, you'll answer questions about your eligibility, payments, and allotments.

(Q) What if I already have FEDVIP through another family member? Can I have dual insurance?

A. No, you can't have two FEDVIP plans. You must choose to use FEDVIP based on either the civilian employee, retiree, or based on your military sponsor's status.

(Q) Will I still get eye exam coverage through TRICARE Prime?

A. TRICARE Prime eye exam coverage is not changing. Routine eye exams are covered as needed for active duty service members, once a year for active duty family members, and every two years for all other TRICARE Prime beneficiaries. Diabetic patients with TRICARE Prime get routine eye exams once a year. The vision plans available through FEDVIP are in addition to the TRICARE vision coverage. If you qualify for a FEDVIP vision plan and choose to enroll, it will be your primary vision insurance. TRICARE will pay second after FEDVIP. To learn more, visit www.TRICARE.mil/eyeexams.

(Q) Does FEDVIP offer plans overseas?

A. Yes. Six dental carriers provide nationwide and international dental coverage. All four vision carriers provide nationwide and international vision coverage. Go to www.tricare.benefeds.com for a list of the dental and vision carriers, as well as contact information.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | November 9, 2018 ++]

TRICARE Podcast 477 ► Open Season Enrollment & Options

Open Season Enrollment - TRICARE Open Season and Federal Benefits Open Season are underway. You have until December 10th, 2018 to change your current plan or enroll in a new one. The choice you make takes effect January 1st, 2019 and will remain in effect throughout 2019 or until you experience a Qualifying Life Event.

Both TRICARE and Federal Employees Dental and Vision Insurance Program, known as FEDVIP, each have an enrollment open season. Enrollment in FEDVIP is through the Federal Benefits Open Season. While the dates are the same, there are two separate actions for changing your TRICARE health plan, or enrolling in a FEDVIP dental or vision plan.

TRICARE Open Season is an annual period when you may make changes to your health plan. Previously, you could change your health plan at any time. Now, you have to make your plan changes during open season or after you or a family member experiences a Qualifying Life Event. You have three options regarding your 2019 coverage:

- Do nothing. If you want to stay with your current TRICARE health care plan, you don't have to take any action. You'll continue in your current plan through 2019 or as long as you're eligible.
- Enroll in a plan. If you're eligible for TRICARE Prime or TRICARE Select, you can enroll in either plan.
- Or change plans. If you're already enrolled in TRICARE Prime or TRICARE Select, you can switch plans and switch between individual and family enrollment.

For 2019 coverage, eligible beneficiaries may now enroll in dental and vision plans through FEDVIP. If you're eligible, you can:

- Enroll in a FEDVIP vision plan
- Enroll in a FEDVIP dental plan
- Enroll in both or,
- Enroll in neither

The TRICARE Retiree Dental Program administered by Delta Dental, ends on December 31st, 2018. There is no automatic enrollment in a FEDVIP dental plan for 2019. Learn more at www.TRICARE.mil/openseason.

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TRICARE Prime/TRICARE Select Options - During TRICARE Open Season, you have the choice of TRICARE Prime and TRICARE Select health plans.

TRICARE Prime is a managed care option, similar to a health maintenance organization, which offers affordable and comprehensive health care coverage. A primary care manager will manage your health care. Active duty service members must enroll in TRICARE Prime. Active duty family members may choose to enroll in TRICARE Prime or TRICARE Select. There are a few TRICARE Prime plans available:

- TRICARE Prime Remote is for eligible active duty family members who live outside of a Prime Service Area.
- TRICARE Overseas Program Prime and TRICARE Overseas Program Prime Remote are for active duty service members and their command-sponsored family members living overseas.
- The US Family Health Plan is a TRICARE Prime option for beneficiaries who live in one of six areas in the U.S. where it's offered.

TRICARE Select is a self-managed, preferred-provider option. You manage your own health care without a primary care manager and choose which TRICARE-authorized providers you see. You don't need referrals, but your regional contractor must authorize some services. Network providers will file claims for you. You may have to file your own claims if you get out-of-network care. Learn more at www.TRICARE.mil/plans.

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TRICARE For Life & Premium-Based Plans - TRICARE Open Season doesn't apply to premium-based plans. These plans offer continuous open enrollment throughout the year. Premium-based plans include:

- TRICARE Retired Reserve
- TRICARE Reserve Select
- TRICARE Young Adult – both Prime and Select options and
- The Continued Health Care Benefit Program

TRICARE Open Season also doesn't apply to TRICARE For Life because enrollment isn't required. Coverage is automatic if you have Medicare Part A and Medicare Part B. However, with either of the premium-based plans or TRICARE For Life, keep in mind your dental coverage may be changing. If you're enrolled in the TRICARE Retiree Dental Program, that program ends on December 31st, 2018. Eligible beneficiaries can now enroll in the Federal Employees Dental and Vision Insurance Program, or FEDVIP, for coverage starting January 1st, 2019. This plan requires action to enroll during the Federal Benefits Open Season that is now underway. Learn more at www.TRICARE.mil/openseason.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | November 23, 2018 ++]

*** Finances ***



Retirement Plan Contribution Limits ► 2019 Changes

Good news for retirement savers: You can sock away more money in multiple types of tax-sheltered retirement plans next year. The IRS announced 1 NOV that the contribution limits for both workplace retirement plans and individual

retirement accounts (IRAs) will increase in 2019. The base contribution limit for the following four types of workplace retirement accounts will increase next year from \$18,500 to \$19,000:

- 401(k)
- 403(b)
- Most 457 plans
- Thrift Savings Plan

In addition, the base contribution limit for IRAs will increase for the first time since 2013, rising from \$5,500 to \$6,000. All of these limits apply to savers who are 49 or younger. Today's news follows a similar announcement about rising limits for health savings accounts (HSAs), as was detailed in "[Contribution Limits for This Tax-Free Account to Rise Again.](#)"

Catch-up contributions remain unchanged. Folks who are 50 or older can save more money in retirement accounts by also making so-called catch-up contributions. The limits for these contributions will not increase next year, however. The catch-up contribution limits for the following workplace retirement accounts will remain \$6,000, meaning savers age 50 or older can stash a total of \$25,000 in these types of accounts in 2019:

- 401(k)
- 403(b)
- Most 457 plans
- Thrift Savings Plan

The catch-up contribution limit for IRAs will remain \$1,000. It is not subject to an annual cost-of-living adjustment (COLA), according to the IRS. This means savers age 50 or older can stash a total of \$7,000 in IRAs next year. Some income limits to increase. Income limits determine who is eligible to make tax-deductible contributions to certain types of tax-sheltered accounts. According to the IRS, the income ranges for determining eligibility to make deductible contributions to the following accounts will increase in 2019:

- Traditional IRAs
- Roth IRAs

The income range for claiming the saver's credit on your federal income taxes will also increase. For more information, check out the IRS website <https://www.irs.gov/newsroom/401k-contribution-limit-increases-to-19000-for-2019-ira-limit-increases-to-6000>

Why contribution limits increase

Under federal law, the U.S. Department of the Treasury — which includes the IRS — must evaluate annually whether to make cost-of-living adjustments to retirement plan contribution limits. A rising cost of living typically results in higher contribution limits. To learn about the COLA that will affect your Social Security retirement benefits, check out "[2019 Social Security Bump Is Biggest in 7 Years for Retirees.](#)"

[Source: MoneyTalksNews | Karla Bowsher | November 1, 2018 ++]

Tax Changes 2018 ► Itemized Deductions, Exemptions, & Child/Dependent Credits

The Tax Cuts and Jobs Act (TCJA) produced significant changes to the U.S. tax code. Though the regulations implementing the code still are being written, we do know some details.

Itemized Deductions

The tax code allows you to elect to take a standard deduction of a set amount. In 2017, that amount was \$12,700 for those married filing jointly (MFJ). For single taxpayers, the amount was \$6,350, and for head of household (HoH), the amount was \$9,350. For 2018, the amounts increased to \$24,000 for MFJ, \$12,000 for single taxpayers, and

\$18,000 for HoH. This means that for more taxpayers, the standard deduction will be larger than the amount they can claim if they itemize.

But you should look a little deeper. If your state has an income tax, it might not be so simple. Most states pull a number from some point on the federal tax return. Many use adjusted gross income (AGI), and those that do normally allow you to itemize or take a state standard deduction. In many cases, if you take the standard deduction on your federal return, you must take the standard deduction on your state return. Therein lies the rub: Most states' standard deduction is significantly less than the new standard deduction on the federal return. If your actual deductions are close to your federal standard deduction, you might want to elect to itemize even though you'll pay more in federal taxes to get the larger deduction on your state return and pay less in state taxes. To know for sure, you'll need to calculate your taxes both ways.

Exemptions

Exemptions are eliminated under the TCJA. You still will want to determine whether your children or others are dependents, though, because certain credits, such as education credits and child care credits, depend on status as a dependent. Also, the states didn't sign onto this, so you might still have exemptions on state returns.

Child and Dependent Credits

The TCJA significantly expanded the child credit and added a new credit for dependents. Under the TCJA, the child credit is increased to \$2,000 per child from the current credit of \$1,000. But perhaps even more important for those in a post-military career, the AGI limit for the credit is increased to \$400,000 for MFJ and \$200,000 for all others. This will open up the credit to a lot more taxpayers. The child credit is limited to children under age 17. This is true in both the "old" tax law and the TCJA. But the TCJA added an additional credit that could apply to your children (and your parents). The dependent credit is \$500 and applies to dependents who are not qualifying children. In other words, if your child is in college and qualifies as a dependent, you can claim the \$500 credit.

[Source: MOAA Newsletter | Curtis Sheldon | November 22, 2018 ++]

Tax Changes 2018 Update 01 ► Deductible Interest

The Tax Cuts and Jobs Act (TCJA) significantly changed the amount of principal on which interest can be deducted and changed the tax treatment of home equity interest.

Principal Limits

Under the "old" tax law, you could deduct home acquisition interest on mortgages secured by a qualified residence, which is defined as a principal residence and a second home, as long as the combined mortgage amount did not exceed \$1 million. Under certain circumstances, it was possible to qualify an additional \$100,000 of acquisition debt as home equity debt and be able to deduct the interest on a total of \$1.1 million of debt. Under the TCJA, the limit is reduced to \$750,000. Fortunately, if you took out the mortgage prior to Dec. 15, 2017, you are grandfathered in under the old laws. This won't apply if you refinance a loan, though, so be careful if you are looking to refinance a loan in the \$750,000 to \$1 million range, as you could lose significant deductions.

Home Equity Interest

Under the TCJA, home equity interest is not deductible and, unlike the principal limits, existing home equity debt is not grandfathered. This means if you have home equity interest, you no longer can deduct it. Only home acquisition debt remains deductible. This could cause a lot of problems for taxpayers, because your first mortgage isn't always totally home acquisition debt and your home equity loan is not always home equity debt. Home acquisition debt is debt obtained for the purchase or improvement of a qualified residence. Conversely, home equity debt is not used for purchase or improvement. Let's look at a couple of examples.

- Mortgage refinance. Suppose you purchased your home in the '90s and took out a mortgage to pay for it. That would be home acquisition debt. When interest rates went down in 2009, you refinanced it. When you refinanced you took out \$50,000 in equity for a really nice family vacation. You have a new first mortgage, so it is all acquisition debt, right? I'd say "no." The \$50,000 you took out for a trip is definitely home equity debt. You (your bank probably won't do it for you) will have to determine the percentage of your interest paid that is actually home acquisition debt.
- Home equity loans. Deductibility of your interest on loans secured by real estate isn't determined by what it is called, as we saw above. So, if you take out a home equity loan and use the proceeds to improve your home, the interest is deductible regardless of the name.

While a "rose by any other name ..." might be true, you won't want to rely on that logic when calculating your deductible mortgage interest. [Source: MOAA Newsletter | Curtis Sheldon | November 22, 2018 ++]

Home Renting Update 01 ► Reasons You Should Rent One in Retirement

Owning a home is a great way to build wealth over time, but some retirees find that becoming renters better suits their lifestyle and their bank account. Homeownership carries many financial responsibilities. In addition to paying off a mortgage, you have to maintain homeowner insurance, pay property taxes and budget for ongoing maintenance. Renting relieves you of those burdens. Your only concern is paying the monthly rent. A home you purchased when you were younger and working may no longer meet your needs in retirement. Perhaps it's larger than necessary, if your children have grown. Selling it can give you income to fully enjoy your life in retirement. You also will gain the freedom to live where you like. What follows are seven reasons retirees should consider becoming renters.

1. Gain access to your home equity -- It often makes sense to sell a home so you can use the proceeds to create a better life in retirement. After spending years building equity — the value of your home minus any liens against the property — you can start enjoying it. If there are things you've always wanted to do but haven't, now is the time to do them. Some people worry that selling their home would leave them with less wealth to pass on to heirs. However, adult children often support their parents' decision to tap into home equity to make their retirement more comfortable.

2. Enjoy a dwelling that better suits your needs -- When you rent, you can choose a house, apartment or condo that suits your current needs. If you bought your present dwelling when you were raising a family, you may find a smaller dwelling is more practical now. If you want to reduce your dependence on driving, moving to a rental unit that's close to public transportation and shopping you can walk to makes sense. If you have mobility problems, you can rent a home without stairs. You can try living in a different neighborhood or town — or see what it's like to live in a different-sized home — by booking a stay in a vacation rental. You'll find lots of properties listed at [Homestay](#), [Airbnb](#) and [VRBO](#).

3. Live closer to children and grandchildren -- You may have been eager to see your children grow up and leave the nest, but things change as you approach retirement. You may have a strong desire to see your children more often and to play a greater role in grandchildren's lives. If your children live in different communities, you can divide your time among them, changing new rental homes when it suits you.

4. Avoid home repairs and maintenance -- The great thing about being a renter is that when something breaks you don't have to fix it yourself. In many rental agreements, the landlord is responsible for property maintenance. You don't have to seek estimates from several contractors and make sure they are properly licensed. And you won't have to replace a faulty furnace. If you don't like the way your landlord is maintaining your home and the surrounding property, you can move at any time, as long as you haven't signed a lease agreement.

5. Explore the world -- Do you plan to be a traveler in retirement, sampling the lifestyles of several countries? If you're planning extended stays, renting makes more sense than staying in hotels. If you eventually decide to retire overseas permanently, renting a home, at least at first, gives you time to decide if the country you've chosen truly is right for you. Search for low prices on travel on [Orbitz](#), [Priceline](#) and [BookingBuddy](#). And look for amazing discount travel packages from our partner site [ShermansTravel](#).

6. Gain more freedom -- When you own a home, you aren't free to move anytime you'd like. Selling a dwelling is a major effort. You likely will need to hire a real estate agent to help get the best price for your home. Perhaps improvements will be needed to raise your home's market value. If the economy is suffering, you may need to postpone the sale in order to sell your home for its full value. When you rent, though, you're free to move at any time. You simply need to give notice to your landlord. Many rental agreements call for a 30-day notice period.

7. Get help with daily tasks -- If you need help with day-to-day activities, such as dressing or cooking, one solution is to rent a unit in an assisted-living community. Many such communities offer private apartments with a wide range of services that are tailored to the needs of residents. People typically have the option of eating in their own units or in community dining facilities. Assisted-living communities offer residents greater independence than skilled nursing homes, which provide around-the-clock care. Just remember that assisted-living communities aren't cheap. Genworth Financial's [2018 Cost of Care Survey](#) finds that the median monthly cost in the U.S. at an assisted-living facility was \$4,000 for an individual. If you need help with prescription medicine costs, you may be able to save by comparing prices at [PharmacyChecker](#).

[Source: MoneyTalksNews | Emmet Pierce | November 25, 2018 ++]

Supermarkets Update 01 ► Tricks of the Trade to Make You Spend More

No matter how hard you try, supermarkets often find a way to eat up more of your budget than you bargained for. But don't feel bad. Instead, learn the following gimmicks grocery stores use — and how you can avoid them.

1. Using a clever store layout -- It's no coincidence that staples like milk, bread and eggs are placed in vastly different locations within the store, and nowhere near the entrance. Is it possible to run a gauntlet of 10,000 impulse buys on your way to the milk without succumbing — but it sure isn't easy.

Solution: Stay focused on buying what you need, and nothing more. Remember that your long-term goal is to stay out of debt and become financially independent. If you spend \$25 on impulse buys per week, you've just lost \$1,300 over the course of a year that could have been used to pay down debt, or to fund your retirement.

2. Tempting you to buy foods that 'go together' -- You spot a bag of some heavily-advertised tortilla chips. That's OK — you've got a coupon. Too bad you don't have another coupon for those jars of salsa sitting next to them. In the blink of an eye, they're both in your cart. So much for that carefully planned list.

Solution: Coupons are great — but only when they are for things you really need. Using a coupon to buy something not on your list starts you down the slippery slope to overspending. Only use coupons for things you truly need.

3. Sending sweet smells through the air -- It's a secret that real estate agents have known for years: The smell of freshly-baked cookies can help turn an open house into your next home. If the smell of fresh-baked cookies will persuade you to drop \$200,000 on a house, how are you supposed to resist dropping \$4.95 on fresh-baked cookies?

Solution: Make sure to eat something at home before shopping. That way, you won't be hungry when you head down "temptation aisle" at the grocery store.

4. Offering biggie-sized carts -- In many places, the size of grocery store carts is growing. Not only does a giant cart allow you to buy more, a half-empty cart makes it appear you're missing something.

Solution: Don't ever use a cart. Only buy what you can carry in both hands.

5. Making clever use of shelf placement -- The most profitable items are often placed at eye level. If you're looking for mustard, for example, you'll immediately spot the gourmet and spiced mustards, but you may have to look down a shelf or two to find the more budget-friendly house brands.

Solution: Always look high and low on the shelves to make sure you're not missing a better deal.

6. Enticing you to grab items at the checkout lane -- Another home for profitable items is the check-out line. While you're waiting for the cashier to ring you up, you could easily pick up a magazine or a pack of chewing gum.

Solution: Flip through a magazine if you must. Just put it back before you pay. Hey, if they don't like you thumbing through it, they shouldn't have made you wait. As for other temptations, keep your eye on the prize — staying out of debt.

7. Promoting 'deals' that are no bargain -- Sometimes promotions help you save a few bucks. Other times, they don't. Ten cups of Greek yogurt for \$10 may seem like a deal, but will you be able to eat your money's worth before they expire?

Solution: When something is promoted as being "10 for \$10," it almost always means you can buy fewer of that same item and get the same bargain price. After all, while, "10 for \$10" is probably no deal, "3 for \$3" surely is.

[Source: MoneyTalksNews | Amanda Geronikos | November 21, 2018 ++]

SSIA Update 05 ► 1 JAN Increase to \$318 Monthly

The Department of Defense announced that the maximum amount payable under the Special Survivor Indemnity Allowance (SSIA) program will increase on 1 JAN. Beginning in 2019, survivors who are eligible for the SSIA will see the maximum benefit increase to \$318. The maximum amount increased by 2.8 percent, the same amount of the Cost-of-Living adjustment that military retirees, Survivor Benefit Plan beneficiaries, those who receive disability or other benefits from the Department of Veterans Affairs, federal retirees, and Social Security recipients will see. This increase was mandated by the 2018 military budget and will be automatic every year. Previously, congress had to reauthorize SSIA and set a maximum amount annually.

The Special Survivor Indemnity Allowance (SSIA) is for surviving spouses who receive the Survivor Benefit Plan (SBP) and have their payments offset by a Dependency and Indemnity Compensation (DIC) payment. SBP is an annuity that a military retiree can purchase through retired pay offset; this annuity pays a set amount to their survivor when the veteran dies. DIC is a type of VA disability pay that is paid to a surviving spouse of a disabled veteran with certain levels of disability. The law on double-dipping says you can't get both benefits at once, however due to some dedicated lobbying, the SSIA was created in 2008 on a temporary basis. The SSIA partially reimburses the amount of SBP that is withheld. The 2018 defense budget made the SSIA permanent and included automatic increases to the maximum amount. [Source: Military.com | Jim Absher | November 7, 2018 ++]

Social Security Q & A ► 181116 thru 181130

(Q) Social Security Disability-What's It Really About?

A: Social Security disability is all about your ability to work. And in most cases about ability to do any kind of work. It is not about, “Nobody will hire me.” “There are not any jobs like that.” Or, “I don’t have any skills and can’t pass a physical

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(Q) Social Security Disability Benefits-What difference does my age make?

A: Whether you win your claim for Social Security disability or SSI benefits, will always depend in some degree on your age. Social Security regulations divide age as follows: age 49 and under is a younger individual, age 50-54 is someone approaching advanced age, age 55-59 is someone of advanced age, and someone who is age 60-64 is someone approaching retirement age. Each age level along with other vocational issues determines whether you will be approved. Find out how your age will affect your claim.

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(Q) Does my past work count in my Social Security Disability claim?

A: Social security will consider the kind of work that you did during the 15 years before you became disabled. This is called Past Relevant Work (PRW). Why is this important? It’s important because, generally, if you can perform any of your past work or other work, your claim will be denied. This is particularly true, if you can still do the lightest, less strenuous, and simplest of past jobs. Also skills that you acquired in past jobs that can be used in a different, possibly less strenuous job will be considered. It’s clear to see that most claimants will need advice from a Social Security representative or attorney who knows what Social Security is looking for.

[Source: Louisiana Social Security Lawyer | Hallman Woods | November 30, 2018 ++]

Military Targeted Scams ► Riskiest for the Military Community

Thanks to the more than 10,000 military consumers who contributed to this article by reporting scams they’ve encountered! Service members, veterans, and their families are common targets for fraud, with a median reported loss of \$280 last year—27% higher than the general population. The Better Business Bureau (BBB) cracked open their data books to identify the top five most risky scams you need to know. They reviewed the thousands of reports per year received from active-duty service members, military families, and veterans through their crowd-sourced scam reporting tool, [BBB Scam TrackerSM](#). They then applied their BBB Risk Index, which measures risk according to exposure, likelihood of losing money, and median monetary loss. This gave them a better sense of which scams not only took the biggest financial toll on military consumers, but also which kind of scams will most likely result in a loss. Here are the results from lowest to highest risk:

5. Tech Support Scams

A warning pops up on your screen with the dreaded words: You Have Been Infected. Immediately, the panic sets in: you need to keep in touch with family and loved ones, and prevent all of your valuable files and information from being lost forever. A phone number appears on the screen, or you get a phone call from someone claiming to be from a well-known tech support company. No matter how much the screen is flashing, or how loud the warning is blasting on your computer—try to stay calm. Scammers use fear to lower your defenses and lure you out of hundreds of dollars. Immediately shut down your device and reboot. Do not give control of your device to a third party that contacts you. Instead, reach out directly to a local business or online service provider you trust. Watch [this video](#) from our friends at the FTC to learn more about tech support imposters.

4. Online Purchase Scams

Nearly three out of every four military consumers reporting an online purchase scam told us they lost money to a fraudster. Between frequent moves and changing financial situations, families are buying and selling more items online—and falling into common scammer traps. No matter where you're stationed, purchase items from reputable retailers with a verifiable physical address and a [secure website](#). If you're selling your items or purchasing them from individuals, use reputable online marketplace sites and apps that offer protections so your transaction is safer and more secure.

3. Fake Check/Money Order Scams

With the increased use of credit cards and other forms of digital payment, it's easy to forget how checks actually work and how to tell if a check is fraudulent. Scammers take advantage of this in a number of ways. One strategy fraudster's use is to overpay you for a product or service with a check. The scammer will tell you to just send him or her the difference by wire transfer—and maybe even let you keep a few extra bucks for your trouble. Remember: a check may “clear” in your account, but you are still responsible for the funds—even if it turns out to be fake weeks later. Be immediately suspicious of overpayments, and don't wire or send money to someone you do not know. Learn more about fake check scams in our latest [Investigative Report](#).

2. Home Improvement Scams

When you're new in town, it can be hard to know who to trust with your home repairs. Sixty-one percent of military consumers who reported a home improvement scam lost money, which is significantly higher than the 50% across all consumer types.² No matter how trustworthy someone may seem at your door, you should always verify their credentials. Say no to cash-only deals, high-pressure sales tactics, payments made upfront, handshake deals without a contract, and on-site inspections. Get details in writing and verify reputable contractors and home improvement professionals at [BBB.org](#).

1. Employment Scams

By a landslide, the most risky scam for military spouses and veterans is employment scams; the median dollars reported lost was \$1,715—nearly double that reported across all consumers.³ Whether you're looking for a flexible opportunity close to home or hoping to secure your first civilian job, it can be difficult to identify if an opportunity is made for you or just plain made up. That's why we're dedicating next week's article entirely to employment scams and how you can spot them!

Additionally, here are two more that have recently started up:

Rental Property Scam

As more veterans move into rental properties across the Nation, more are becoming victims of rental scams. The scammers are raking in millions of dollars by deceiving veterans into sending them large amounts of money. In this scam, the scammers post fake rental properties on classified ad websites, traditional newspapers, and in some cases by direct mail. To lure veterans in, the fake ad will often list massive veteran discounts. The scammer will ask for a large security deposit up front, and will direct the veteran to wire the money directly to the landlord to secure his/her rental. Naturally, once the transaction is complete veterans quickly realize they have been duped, and there is no rental property. Their money gone for good. This scam tends to be more effective in big cities as opposed to small towns.

Dealership Scam

This is another very effective scam that millions of veterans have fallen prey to. Unfortunately, this scam is repeated over and over and veterans oftentimes have no idea they've been scammed. While many people are leery of dealership salespeople, not many people have the same concerns in the dealership service department.

Automobile dealerships aren't making the kind of money they used to make by selling automobiles. Thanks to the Internet and the plethora of websites that teach customers how to buy and lease automobiles, today's customers are very educated and savvy about the car buying process. Customers aren't overpaying for cars and trucks as they did 10, 15, and 20 years ago. Dealerships now make most of their money from their service departments, and thousands

of veterans are falling for service department scams daily, and over and over again. Recently implemented in hundreds of dealerships is a new scam service advisors have been trained to master. The one major scam in the service department veterans are up against is the “Your Battery Died” scam.

Unscrupulous service advisors will often inform veterans their car battery died during routine or scheduled maintenance, and that their car had to get a jump to complete the maintenance. At that point, the service advisor will go in for the knockout by directing the veteran to purchase a new battery from the dealership. Batteries that typically cost 50% to 75% more at the dealership. Remarkably, veterans are falling for this scam in record numbers. Even with all of the websites on the Internet that warn customers not to pay for dealership applications and to never pay to have the dealership run your credit, unfortunately, many veterans are still falling for these scams every day.

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You can search for scams in your community and warn others by visiting BBB.org/ScamTracker. Learn more at BBB.org/Military. [Source: Better Business Bureau | November 5, 2018 ++]

Credit Score Scam ► How It works

Trying to buy a home? Get a new job? Take out a loan? Then you care about your credit score. Scammers know this, and they are using related scare tactics to get consumers to give up sensitive personal information

How the Scam Works

- You receive an email from a top credit reporting company (such as TransUnion, Experian, or Equifax) asserting there is a problem with your credit report. The email contains the logos of the companies it claims to represent and looks legitimate. The email says there is a problem with your credit score, perhaps due to a security breach, and your score has been updated.
- You want to find out what happened! The email prompts you to click a link or download a PDF to view your new credit score. When you click, you could unknowingly download malware to your computer, giving scammers access to your system.

How to Avoid Credit Score Scams

- Be suspicious of unsolicited emails. If you think the correspondence is real, confirm it by visiting the company's official website or calling them. Just be sure to find the phone number on their website, not in the potential scam email.
- Don't click on links if you aren't sure about the sender. Never click on links in suspicious emails or text messages.
- Don't give in to fear. Scammers want you to panic and take immediate action. Stay vigilant, ask questions, and do your research before making a decision.

NOTE: www.AnnualCreditReport.com is the only website authorized by the Federal Trade Commission to request a free credit report from one of the three major reporting agencies.

For More Information

To learn more about this kind of scam, read the article at www.go.BBB.org/Phishing. To learn more about scams, go to BBB.org/ScamTips. If you've been targeted by this scam, help others avoid the same problem by reporting your experience at BBB.org/ScamTracker. [Source: BBB Scam Alert | November 9, 2018 ++]

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Sweepstakes Scam Update 01 ► Publishers Clearing House

You've won – a new car! Millions of dollars! Cash for life! The crazy thing is you don't even recall entering the contest. It's a con that plays on our desire to "get rich quick" and, all too often, it works.

How the Scam Works

- You receive a text message, email or even a letter in the mail claiming you've won millions of dollars or another high value prize through Publishers Clearing House. The correspondence seems legitimate. It's complete with official seals and contact information for the contest organizer.
- The catch? You are responsible for paying shipping and handling, insurance, taxes and other fees before you can claim your prize. Scammers may pressure you to pay quickly and using alternative payment methods, claiming that if the fees aren't paid in this specific way and right on time, you'll forfeit your prize money.
- A few thousand dollars may not sound like much compared to the millions you've just won. However, con artists keep asking you, the "lucky winner," to pay again and again. But it's never enough to get the funds transferred. Of course, in the end, your prize money never existed.
- The real Publishers Clearing House is a BBB Accredited Business with a good rating, and it never asks people to pay upfront fees for anything. The company is frequently mimicked by scammers because of its reputation for real prizes. Like most imposter scams, the con artists steal the good name of a legitimate company in order to fool their targets.

How to Avoid the Scam

- **Be wary of unsolicited correspondence.** If you receive a notice out of the blue and can't recall entering the contest, it's likely a scam. Look for typos and misspellings. They are tell-tale signs of a scam.
- **Never pay fees to claim a prize.** You should never have to pay any fees upfront before receiving winnings. Not even taxes.
- **Keep track of any contests you enter.** You can't win a contest you didn't enter. If you often enter contests and sweepstakes, keep track of them. This will help you spot a fake contest.

For More Information

To learn more about lottery scams and how they work, see [US.BBB.org/LotteryScamStudy](https://www.usbb.org/LotteryScamStudy) for BBB's study on sweepstakes, lottery, and prize scams. If you've been the victim of this or any scam, report it to [BBB Scam Tracker](#) to help others avoid falling into the same trap.

[Source: BBB Scam Alert | November 16, 2018 ++]

Tax Burden for Maryland Retired Vets ► As of NOV 2018

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. Following are the taxes you can expect to pay if you retire in Maryland:

Sales Taxes

State Sales Tax: 6.0% (food, prescription and non-prescription drugs exempt)

Gasoline Tax: 51.9 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 58.65 cents/gallon (Includes all taxes)

Cigarette Tax: \$2.00/pack of 20

Personal Income Taxes

Tax Rate Range: Low – 2%; High – 5.75%; Maryland’s 23 counties and Baltimore City may levy an income tax ranging from 1.25% to 3.15% of taxable income.

Income Brackets: Seven. Lowest – \$1,000; Highest – \$300,000

Personal Exemptions: Single – \$3,200; Married – \$6,400; Dependents – \$3,200. The exemption amount has the following phase out schedule: If AGI is above \$100,000 but below \$125,000, the exemption is \$1,600; if AGI is above \$125,000 but below \$150,000, the exemption is \$800; if AGI is above \$150,000, there is no exemption. For more information go to http://forms.marylandtaxes.com/12_forms/resident_booklet.pdf.

Additional Exemptions: If you or your spouse is 65 or older or blind, you are entitled to an extra \$1,000 personal exemption, in addition to the regular personal exemption that you may be entitled to. If you have a federal adjusted gross income of up to \$100,000 (up to \$150,000 if filing jointly) you are entitled to a \$3,200 exemption on the Maryland return for each exemption you are qualified to claim on the federal return.

Standard Deduction: 15% of income with a minimum of \$1,500 and a cap of \$2,000 for single filers, married filing separately filers and dependent filers earning more than \$13,333. The standard deduction is a minimum of \$3,000 and capped at \$4,000 for married filing jointly filers, head of household filers and qualifying widowers earning more than \$26,667.

Medical/Dental Deduction: Federal amount. If you purchase a long-term care insurance contract for yourself or certain members of your family, you may be eligible for a credit of up to \$500 for each insured. To qualify for the credit, the insured must be all of the following: a spouse, parent, stepparent, child, or stepchild; a Maryland resident; not covered by long-term care insurance before July 1, 2000; not claimed the credit for the insured by another taxpayer this year; and not claimed the credit for the insured by anyone in any other tax year.

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security and Railroad Retirement income are not taxed. If you are 65 or older or totally disabled (or your spouse is totally disabled), you may qualify for Maryland’s maximum pension exclusion of \$29,900 under certain conditions. If you’re eligible, you may be able to subtract some of your taxable pension and retirement annuity income from your federal adjusted gross income. Out-of-state government pensions do not qualify for the exemption. [Click here](#) for details

Retired Military Pay: Up to \$5,000 of military retirement income received by a qualifying individual during the tax year if the taxpayer has not yet attained the age of 65; or up to \$10,000 of military retirement income received by a qualifying individual if the taxpayer is age 65 or over. To qualify, you must have been a member of an active or reserve component of the armed forces of the United States, an active duty member of the commissioned corps of the Public Health Service, the National Oceanic and Atmospheric Administration, the Coast and Geodetic Survey, a member of the Maryland National Guard, or the member’s surviving spouse or ex-spouse. [Click here](#) for details.

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

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

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

Property Taxes

Real property is valued at its full cash value. Property [tax rates](#) vary widely. No restrictions or limitations on property taxes are imposed by the state, meaning cities and counties can set tax rates at the level they deem necessary to fund governmental services. These rates can increase, decrease or remain the same from year to year.

[Homeowner's Property Tax Credit Program](#) allows credits against the homeowner's property tax bill if the property taxes exceed a fixed percentage of the person's gross income. In other words, it sets a limit on the amount of property taxes any homeowner must pay based upon his or her income.

This plan has been in existence since 1975 when it was known as the "circuit breaker" plan for elderly homeowners. The plan was called circuit breaker because it shut off the property tax bill at a certain point just like an electric circuit breaker shuts off the current when the circuit becomes overloaded. The Maryland General Assembly has improved the plan through the years so that now this program is available to all homeowners regardless of their age, and the credits are given where needed based upon the person's income.

A Property Tax Deferral Program allows property owners 65 or over to defer the increase in their property tax bill. Local governments must approve the program. The deferred taxes become a lien on the property and must be repaid when the property is transferred.

A Renters' Tax Credit Program provides up to \$1,000 a year for those age 60 and over or 100% disabled if they qualify on the basis of income.

For details on property taxes, [click here](#) or call 410-767-1184.

Inheritance and Estate Taxes

Maryland collects an inheritance tax. Property passing to a spouse, child, parent, grandparent, or sibling is exempt from taxation. Property passing to other individuals is subject to a 10% tax rate. A return is required for every estate whose federal gross estate, plus adjusted taxable gifts, plus property for which a Maryland qualified terminal interest property (QTIP) election which previously made on a Maryland estate tax return filed for the estate of the decedent's predeceased spouse, equals or exceeds the Maryland estate tax exemption amount for the year of the decedent's death, and the decedent at the date of death was a Maryland resident or a non-resident but owned real or tangible personal property having a taxable situs in Maryland. The filing requirement varies depending on the year of the decedent's death, and the federal exemption amount is \$4,000,000 for 2018.

For more information on inheritance taxes [click here](#). For estate tax information, [click here](#).

Other State Tax Rates

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

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

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For further information on Maryland taxes in general, visit the [Maryland Comptroller of the Treasury](#) site. You can also call 410-260-7980. [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#MARYLAND> NOV 2018 ++]

*** General Interest ***



Notes of Interest ► 16 thru 30 NOV 2018

- **Go Fund Me.** I have used this to donate to vets in need of assistance in the past, but now they have either a new twist or something I did not note before. A “**TIP**” of 10% of your donation is automatically withheld by the fundraiser organization for their services. There is not mention of this in their advertising or in the online donation process until the last step of making the donation after you have entered your credit card data (<https://www.gofundme.com>). Thus, in the recent Marine veteran homeless scam in which Kate McClure and her boyfriend collected \$402,000 via Go Fund Me, the fundraiser profited at least \$40,200 from it.



- **Best Dance Moves.** Check out <http://newsletter.biggeekdad.com/t/i-l-njuujkd-bhukrhuhd-r>, If you hit the dance floor it's always best to dance like nobody's watching and enjoy yourself because you know other people will enjoy the show as well!
- **Donation.** Lerynne West, an Iowa woman who shared a nearly \$700 million Powerball lottery jackpot, has donated \$500,000 to the [Travis Mills Foundation](#) veterans group. The Maine-based organization offers programs for disabled veterans and their families that include retreats in Maine, sporting events and other activities.
- **Defense.** The U.S. State Department on 19 NOV cleared a trio of foreign military missile sales totaling \$944M, with an eye on arming some of America's closest partners.
- **COLA Watch.** The October 2018 CPI is 247.038, 0.3 percent above the FY 2019 COLA baseline. The November 2019 CPI is scheduled to be released Dec. 12. The CPI baseline for FY 2019 is 246.352. The final FY 2018 COLA, which takes effect Jan. 1, 2019, is 2.8 percent.
- **U.S. Economy.** The economy remained on a solid footing in the third quarter, matching previously reported results, as stronger business investment and a bigger boost from inventories cushioned a trade drag that matched the worst since 1984. Gross domestic product grew at an unrevised 3.5 percent annualized rate. Household spending, which accounts for about 70 percent of the economy, grew 3.6 percent, revised from 4 percent, on weaker durable goods purchases.
- **International Space Station.** NASA is considering selling seats on the spacecraft that will ferry its astronauts to the International Space Station, offering rides to the public while opening another line of revenue as the agency attempts to broaden its appeal.
- **Weird Food combos.** Tired of the same old food. If so, you might want to try some of the combinations in the video at <https://www.facebook.com/ItsAlonzo/videos/276071329781201/?t=131>.
- **GI Bill Enrollments.** Of the nearly 1 million military veterans and their family members enrolled in college under the GI Bill, less than 1% of them are attending elite colleges and universities, according to data from the Department of Veterans Affairs.
- **Army Recruiters.** The once sacred bond between service member and strip club is being put to the test following a disheartening memo issued by Army Recruiting Command prohibiting visits by the service's recruiting force to those beloved, mythical palaces of neon glow, cheap perfume and crumpled up dollar bills.
- **USS McCain.** DDG-56 floated again into the waters of its homeport Yokosuka Naval Base, Japan on 27 NOV, 15 months after a collision with a civilian oil tanker left 10 sailors dead and the destroyer severely damaged.
- **Drone Jammers.** Russia's Defense Ministry announced 6 NOV that the nation had extended the range on its drone-carried jammers to 100 km, or over 60 miles. Drones as a platform for, and not just the target of,

electronic warfare means that the sight of a flying robot overhead could signal incoming strikes as well as a sudden inability to call for help.



With new cell phone jammers, these drones can interfere with communications over a 135 miles away from where they're launched

[Source: Various | November 30, 2018 ++]

Iranian Navy Update 02 ► Submarine Fleet Growing

Iran's navy has acquired two new mini submarines designed for operations in shallow waters such as the Persian Gulf, the Iranian state TV reported on 29 NOV. The report said one of the mini submarines — also known as midget submarines — was dubbed Ghadir-955 and was built in 18 months. The other, a previously built Ghadir-942, took 10 months to overhaul. The subs have sonar-evading technology and can launch missiles from under water, as well as fire torpedoes and drop marine mines, the TV said. Iran began manufacturing Ghadir subs in 2005. The first was unveiled in 2007 and by 2012, five such submarines were incorporated into Iran's navy. Midget submarines weigh less than 150 metric tons and are used for short missions, with no living accommodations for a crew of up to nine.



Members of Iran's navy stand on the Ghadir-942 submarine (left) and the Ghadir-955 submarine (right) during its inauguration

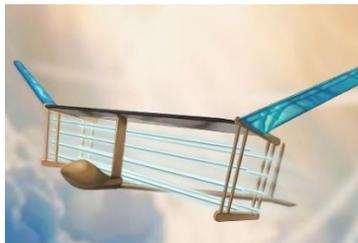
The TV broadcast footage of the inauguration of one the submarine in southern port of Bandar Abbas, at the mouth of the strategic Strait of Hormuz, the passageway for nearly a third of all oil traded by sea. At the ceremony, Adm. Mojtaba Mohammadi said the sub is the 14th Iran-made vessel that joined the navy. Iran does not disclose the total number of submarines in its fleet, however, it is believed to have some 12 light and three Russian-made submarines. Iran, which has been developing its own tanks, armored personnel carriers, missiles and fighter planes as a part of an arms development program initiative since 1992, often boasts of new achievements or acquisitions that cannot be independently verified.

The submarines' announcement is likely intended to boost Iran's military image amid rising tensions with the United States, which in November re-imposed all sanctions lifted under the 2015 nuclear deal between Iran and world

powers. The Trump administration pulled America out from the deal in May. [Source: The Associated Press | Nasser Karimi | November 29, 2018 ++]

Drones | Aerial Update 05 ► Ion Engines Power Silent Drone Into First Solid State Flight

For a century of human flight, there has been a hard trade-off between the ability to glide silently and fly under one's own power. Whatever gliders offered in stealth came with a larger logistical tail, the reliance on other towing aircraft, and for virtually all military applications outside of a few cases, the freedom gained from a plane-borne engine offset the disadvantage of the screaming engines. Last week, engineers at MIT revealed the successful first flight of a new sort of plane, an uncrewed vehicle without any moving parts that can power itself through the sky, silently, on an ion wind.



Batteries carried in the plane charge wires which create an ionic wind, generating lift.

All fixed-wing craft work in the same way: an engine provides forward momentum, and then the shape of the wings turns that forward momentum into lift, supporting the plane as it pulls ever forward through the air. While propellers and jets noisily pull air over wings, ionic wind operates in a much subtler, higher-voltage way. A thin wire held before the wing is positively charged, with a thicker negatively charged wire at the back of the wing. From MIT:

“Once the wires are energized, they act to attract and strip away negatively charged electrons from the surrounding air molecules, like a giant magnet attracting iron filings. The air molecules that are left behind are newly ionized, and are in turn attracted to the negatively charged electrodes at the back of the plane.

As the newly formed cloud of ions flows toward the negatively charged wires, each ion collides millions of times with other air molecules, creating a thrust that propels the aircraft forward.”

While ionic winds have been demonstrated before, they usually lifted vehicles that were tethered in some way to the ground, as the power requirements and the weight of batteries are major obstacles for this kind of flight. To that end, the MIT team built a five-pound craft with a 16-foot-long wingspan, powered by lithium-polymer batteries and specifically configured by dedicated power specialists. For its first flight, the uncrewed ionic wind drone flew almost 200 feet inside a gym, the flight seemingly limited only by the physical constraints of the walls. To make sure that it worked, the team then repeated the first flight 10 times.

This is a new technology, a first flight of a demonstration vehicle, so it's worth being cautious in what it could possibly mean, no matter how much it may inspire visions of science fictional shuttles or fighters. That said, we will likely see more of its promises for drone designed realized before it scales up to people-containing vehicles, since the delicate architecture and light weights are easier to accommodate without worrying about creature comforts. Fitting any payload on such a light frame will be again constrained by weight, but sensors and cameras are safe assumptions for what comes first. Scaling the wingspan to the size of quadcopters may pose a problem, though the promise of silent scouts operating in place of the familiar buzzing of hobbyist drones is compelling. Since the first flight took place in a gym, we don't yet know how the ionic wind works in regular wind, and if weather will prove a major obstacle. Yet

the long wingspan and all-electrical power also suggests that this may be the answer to high-altitude drones, recharging with solar power and operating almost effortlessly above the jet stream.

However the future plays out, the possibility of silent flight, especially for uncrewed vehicles, is a compelling development, one worth watching into the future. It may not be the final frontier, but it's certainly a new frontier to boldly go. At <https://youtu.be/boB6qu5dcCw> you can watch the video of the first flight an ion powered plane with no moving parts. [Source: C4ISRNET | Kelsey D. Atherton | November 27, 2018 ++]

China's Offensive Capability Update 05 ► 3rd Carrier Announced

Chinese state media made clear for the first time that the country is building its third aircraft carrier, just days before a summit meeting with the U.S. Work is proceeding on schedule in berths at the shipyard where the vessel is being built, the Xinhua News Agency wrote on its official page on the WeChat social network. Information about the carrier's capabilities was not disclosed, but Chinese media have hinted that it may feature catapults to launch fighter jets more efficiently -- an improvement over the country's existing carriers. Whether the vessel will use nuclear or conventional power is unclear. China Shipbuilding Industry, the state-run company charged with building the warship, outlined plans to develop nuclear-powered carriers in a February rundown of its future goals, and it is possible the one being built will use nuclear technology.

China's two current aircraft carriers -- the Liaoning, which it bought from the Ukraine and refurbished, and its first domestically-built carrier, which is undergoing sea trials -- both use conventional power. Instead of catapults, they have "ski-jump" ramps for launching aircraft. State media and the Ministry of National Defense had avoided officially confirming that a third vessel was being built, though construction was suspected to be underway in Shanghai. Xinhua's announcement of the project came in an article commemorating China's first successful landing of a fighter on the Liaoning on Nov. 23, 2012.

Three is seen as the minimum number of aircraft carriers needed to have one constantly operational, as the vessels periodically require long-running maintenance. Xinhua's report indicates China is mindful of that milestone. The Chinese military is also hurrying to train pilots for its J-15 carrier-based jet fighters and build warships to escort the carrier. Chinese President Xi Jinping is scheduled to meet with U.S. counterpart Donald Trump on the sidelines of the Group of 20 summit in Argentina beginning Friday. The announcement of the third aircraft carrier is seen as Beijing's attempt to put pressure on Washington ahead of summit talks.

At a meeting with Trump, Xi is expected to seek a temporary cease-fire from Washington in the bilateral trade war, underlining China's efforts to expand imports of American-made goods and further liberalize its market. Xi is showing an inclination recently to seek diplomatic harmony with neighboring countries in a bid to soften anti-China sentiment. Yet Beijing is not expected to compromise on matters like the South China Sea and Taiwan, which it views as core interests. China has recently been working to develop and deploy new types of weapons, and the announcement of the new aircraft carrier figures into its open display of building a military force to rival the U.S. [Source: Nikkei Asian Review | Oki Nagai | November 27, 2018 ++]

Japan Wartime Brothels ► Smoldering Dispute With Korea Revived

South Korea's decision to dissolve a foundation funded by Japan to compensate South Korean women who were forced to work in Japan's World War II military brothels has thrown fuel on the diplomatic fire between the countries, who share a bitter wartime history. The announcement 21 NOV was predictable as many South Koreans believe that

Seoul's previous conservative government settled for far too less in the 2015 deal, and that Japan still hasn't acknowledged legal responsibility for atrocities during its colonial occupation of the Korean Peninsula from 1910 to 1945. Japan, meanwhile, is angry that South Korea is effectively walking back on an internationally recognized agreement. Here's a look at the intensifying dispute between South Korea and Japan.

THE WOMEN

The women forced to work in the brothels were mainly from Japan and Korea, but also from the Philippines, China, Taiwan, Indonesia and elsewhere in Asia. They were sent to hundreds of front-line brothels called "comfort stations" to provide sex for the Japanese army that invaded and occupied Asian countries from the early 1930s through the end of World War II. Wartime documents show that Japan's military supervised the brothels, and set the tariffs, service hours and hygiene standards. Government documents say the purpose was to keep soldiers from raping women and triggering anti-Japan sentiment, as well as preventing venereal disease and Chinese espionage. Initially, some were professionals or from poor Japanese families, historians say. In South Korea, they were often deceived by local agents who recruited them promising factory work. Later in the war, many minors in the Philippines were kidnapped, raped or tricked into working in the brothels, some victims said.

JAPAN'S STANCE

Japan's government has repeatedly denied there was any coercion, and more recently has refused to use the term "sex slave" for the women in English media and U.N. documents. Japan has intensified its stance in recent years, especially under Prime Minister Shinzo Abe's nationalist government, which says there is no official record showing the wartime government's systematic use of coercion. Some ultra-right-wing lawmakers say the South Korean women forced to work in the brothels were all prostitutes, and there is increasing bashing of supporters of the survivors, as well as journalists for writing stories about them. The issue flared in 2014 after a former reporter from Japan's left-leaning Asahi newspaper was accused of fabricating his report on the first South Korean survivor who came forward, leading to defamation lawsuits still pending in Japan. Statues honoring the victims erected in the U.S. and elsewhere by South Korean groups have also upset the Japanese government.



A statue representing sex slaves is seen near the Japanese Embassy in Seoul, South Korea.

THE WOMEN'S DEMANDS

The former victims have demanded compensation and an apology from Japan's government. Japan in 1995 set up the semi-government Asian Women's Fund, a scheme to finance compensatory projects for victims from across Asia, including South Koreans. In all, the fund paid nearly 5 billion yen (\$44.2 million) for medical and welfare projects for all the recognized women from across Asia, including 61 South Koreans. But many others in South Korea rejected the fund because of pressure from their support group's policy to keep demanding official compensation. Estimates by historians for the total number of victims range from 20,000 to 200,000. In South Korea, about 240 women came forward and registered with the government as victims, and only 27 of them are still alive.

THE 2015 DEAL

Under the agreement reached in December 2015, Japan pledged to fund a Seoul-based foundation to help support the victims. However, Japan said it didn't consider the 1 billion yen it provided to the fund as compensation, insisting that all wartime compensation issues were settled in a 1965 treaty that restored diplomatic ties between the countries and was accompanied by more than \$800 million in economic aid and loans from Tokyo to Seoul. South Korea, in

exchange, vowed to refrain from criticizing Japan over the issue and will try to resolve a Japanese grievance over a statue of a girl representing victims of sexual slavery that sits in front of the Japanese Embassy in downtown Seoul.

The deal initially described by Seoul and Tokyo as "final and irreversible" turned out to be anything but. Many victims refused payment. Anti-Japan activists rallied furiously, accusing the government of former conservative President Park Geun-hye of "selling away" the honor and dignity of the aging victims. College students began camping out in the street across the embassy to protect the statue from potential attempts to remove it. A 64-year-old Buddhist monk died after setting himself on fire to protest the deal in January 2017. Japan expressed anger that South Korea didn't taken specific steps to remove the statue and similar monuments in other places in the country, insisting there has been a clear understanding to do so. Liberal South Korean President Moon Jae-in, who won office in May last year following Park's removal from office over a corruption scandal, said in December 2017 that the 2015 agreement was seriously flawed because Park's government failed to properly communicate with the victims before reaching the deal.

HISTORICAL ISSUES

The legacy of sexual slavery is hardly the only issue of contention between South Korea and Japan. The countries are at odds over a ruling by Seoul's Supreme Court last month that a major Japanese steelmaker should compensate four South Koreans for forced labor during Japan's colonial rule of the Korean Peninsula before the end of World War II. Seoul has also expressed resentment about Tokyo's territorial claims over the disputed eastern islands occupied by South Korea. Japan last month refused to send a warship to an international fleet review hosted by South Korea after Seoul requested the removal of the Japanese navy's "rising sun" flag, which many South Koreans see as a symbol of Japan's wartime aggression.

Seoul and Tokyo's bitter disputes over history have complicated Washington's efforts to strengthen trilateral cooperation to deal with North Korea's nuclear threat and China's growing influence in the region. Japan has also expressed wariness over South Korea's outreach to rival North Korea in past months, stressing the need to maintain pressure until the North takes concrete steps toward relinquishing its nuclear weapons and missiles. "The Moon government is trying to maintain a two-track approach — cooperating with Tokyo on security and economic issues, but firmly responding to issues surrounding history and territorial claims," said Bong Young-shik, an analyst at Seoul's Yonsei University.

[Source: The Associated Press | Kim Tong-Hyung & Mari Yamaguchi | November 21, 2018 ++]

Jordan Lawsuit ► Fathers of 3 Troops Killed File Suit



The three Green Berets killed in Jordan were identified as Staff Sgts. Matthew Lewellen, Kevin McEnroe and James Moriarty.

The fathers of three Special Forces troops killed by a Jordanian First Sergeant in 2016 drew comparisons 16 NOV between the incident and the alleged murder last month of Washington Post contributor Jamal Khashoggi by Saudi agents. "I believe the Jordanians no more are going to come clean on the killing of our boys than Saudi Arabia is going to come clean on killing Khashoggi," said Jim Moriarty, father of Army Staff Sgt. James Moriarty. The three fathers were at the National Press Club Friday for the announcement that a lawsuit was being filed federal district court for the District of Columbia, accusing the kingdom of Jordan "of complicity in the alleged terrorist incident and of attempting to cover it up."

The lawsuit sought damages against the Kingdom of Jordan and Jordanian Air Force First Sgt. Ma'Arek al-Tawayha, also known "Abu Tayeh," who opened fire on the three Americans with an M-16 rifle, for amounts "to be determined at trial." "There's no amount of money that can take the place of my son, Jimmy," Jim Moriarty said. The main reason for the lawsuit was that "we want to know if there is anything else out there, any clues, as to why that Jordanian soldier targeted our sons that day." The federal complaint on behalf of the families charged that Jordanian officials were "hiding behind the defense that the Jordanian soldier who hunted down and brutally murdered their loved ones was acting within internationally accepted rules of engagement."

The three American staff sergeants were part of the Fifth Special Forces Group based at Fort Campbell, Kentucky, and were among about 2,000 U.S. troops assigned to Jordan in 2016. Some of those troops worked with border artillery units, while others assisted the CIA-led training mission for rebels opposed to the regime of Syrian President Bashar al-Assad, according to the U.S. Army investigation. Moriarty, a former Marine sergeant and helicopter door-gunner in Vietnam, said there were still unanswered questions that could come out in a trial: "Did those sorry bastards treat my son with the slightest bit of respect" after he was shot twice in the chest, "or did they just let him die?" Moriarty's view was echoed by Chuck Lewellen and Brian McEnroe, the fathers of Staff Sgts. Matthew Lewellen and Kevin McEnroe. All three Gold Star fathers said that the alleged murder of Khashoggi and the killings of their sons were examples of betrayals and the shirking of responsibility by a close U.S. ally.

Brian McEnroe charged that King Abdullah II, of Jordan, the closest U.S. ally in the Mideast after Israel, "has never apologized, not once, for the murder of our sons." On Nov. 4, 2016, the three Americans were in a four-vehicle convoy attempting to enter the gate at the King Faisal Air Base, about 150 miles south of the capital, Amman. A previous group of U.S. vehicles had passed without incident. None of the Americans was wearing body armor, according to the Army and the FBI. When the second group of vehicles approached, a guard raised the gate and then Abu Tayeh opened fire, Brian McEnroe said. He said his son died almost instantly and Staff Sgt. Lewellen succumbed about two hours later.

Abu Tayeh then pursued Moriarty and another soldier, who took cover behind nearby cement barricades and returned fire with handguns, McEnroe said. At one point, Moriarty raised his hands and shouted, in Arabic and English, "we're American, we're friends, don't shoot," but Abu Tayeh kept firing, Lewellen said he was told by the FBI. Moriarty was mortally wounded before another U.S. soldier succeeded in wounding Abu Tayeh and subduing him, McEnroe said. In all, the attack lasted about seven minutes, according to a video obtained by the FBI, and Abu Tayeh fired a total of 79 rounds, McEnroe said. Jordanian officials initially called the incident a "tragic accident," and Jordanian media suggested that the Americans may have been drinking before they approached the gate. The three fathers said autopsies showed not a trace of alcohol or drugs of any kind. "Their memories were dragged through the mud," McEnroe said.

Chuck Lewellen said he and his wife attended the trial of Abu Tayeh in Jordan. "That's one of the hardest things I've had to do, besides burying our young son," he said. At the trial, Abu Tayeh said he had just been doing his job, Lewellen said. "Well, if executing our boys was his job, then I guess he was doing his job," Lewellen said. Lewellen said the trial showed that at least 11 other Jordanian soldiers or intelligence officers were in the vicinity of the gate when the shooting began. "None of them did anything but hide," he said. Jim Moriarty said Abu Tayeh was sentenced to life imprisonment, but he expected the Jordanian would be released in less than 15 years. Jim Moriarty spoke of his last contact with his son in a phone call on the night before the incident. "Hey buddy, how's it going?" he said he

asked. "Hey, Pops, been real busy," his son replied. "It kills me that I'll never hear that again," Jim Moriarty said. [Source: Military.com | Richard Sisk | November 16, 2018 ++]

Car Smell Fixes ► Seven to Make it Smell Swell

Americans spend a lot of time in their cars, so it can be pretty unpleasant if they are driving around in a less-than-fragrant environment. Fortunately, there are many potential fixes for the problem — and some of them are inexpensive and chemical-free. Following are some do-it-yourself ways to get your ride smelling swell.

1. - Open a box of dryer sheets

Store an opened box of dryer sheets under the front seat of your car. it's cheaper and lasts longer — more than three months — than an air freshener or even Febreze. Also, "If you smoke, smell like the restaurant you just ate at, or just need a freshness pick-up, you can take one out of the box and rub it all over your clothes for a freshly laundered smell."

2. Fill a sock with coffee

Love the smell of fresh-brewed coffee in the morning? Keep that pleasant scent lingering all day by creating a coffee air freshener for your vehicle. Taking a sock (or two) and filling them with coffee beans or even ground coffee. Tie the sock closed, and put it under the driver's seat. If you have a second sock, stick that under the passenger seat. If you don't have a spare sock on hand, a bag would work as well. Coffee beans in a paper bag is one of the clever ways flight attendants use coffee to banish nasty smells. If you simply can't get enough of the smell, you can duplicate it in your home. "[I]f you are looking for something pretty, then try this same thing only instead of a sock use a decorative bowl and only use coffee beans. It makes the entire room smell amazing."

3. Create a ribbon-and-cotton-ball air freshener

A few years ago, a reader shuttled her teen son and his friends to training sessions as the boys prepared for a mini-marathon. The experience opened her eyes — and tortured her nose: "I honestly had no idea boys could smell that bad," she says. So, she broke out her favorite essential oils and — combined with a ribbon and cotton ball — created a car-vent air freshener. You can see the result at <https://www.frugallyblonde.com/diy-car-vent-air-freshener>. "They are not only cute, but because they go into the vent they make the car smell better than the hanging air fresheners. Plus they only cost a dollar or two to make." Essential oils aren't exactly cheap on a per-ounce basis, but you can easily find them, say, on Amazon.com and at Target for \$5 to \$10 per bottle. She says she puts only four drops on a cotton ball. At that rate, even a small bottle should last you a long time.

4. Add essential oils to a clay disc

Add 10 to 15 drops of an essential oil to a clay disc. Once the clay has absorbed the oil, you simply place it in your car and enjoy the scented air. Suggest use a special-purpose clay disc which you can find at craft stores and kitchen specialty stores. But most any terra-cotta vessel — such as a flower-pot saucer you can buy for a buck or two at home improvement stores — can serve as an essential oil diffuser.

5. Pour a little baking soda

Sometimes, the best way to tackle a problem is to go back to the basics. Suggest using baking soda, which has been eliminating odors of all kinds for generations. Sprinkles it on her carpets and seats, scrubs it in with a brush and let it sit overnight before vacuuming it. It really helps take all the stink away that kids and pets leave!.

6. Lay some fresh basil under the back window

Buy some fresh basil, lay it on newspaper and place it under the back window of the car. As the sun dries out the basil, your car will begin to smell heavenly. Don't like the smell of basil? Try other options, including Mint, Thyme, or Rosemary.

7. Place unlit candles or wax melts in the car

During warmer weather, you can place an unlit, scented candle — or wax melts — in your car. As the sun beats down on the car and warms it up, the wax will begin to melt and release its odor-busting aroma.

[Source: MoneyTalksNews | Melissa Neiman | November 3, 2018 ++]

Household Tips Update 05 ► Baking Soda Uses

Baking soda can be found in almost any home. But some people may not realize that its uses are seemingly never-ending — and some are even remarkable. Following are nine ways you can use baking soda at home.



1. Clean stuff -- Using baking soda is a great way to clean a lot of stuff around your house:

- Wash dishes. Mix a little baking soda in water to wash dishes while camping.
- Shine stainless steel. Use a damp sponge and soda to clean stainless steel appliances.
- Remove water stains on wood. Somebody forget to use a coaster? Gently rub a baking soda paste on the surface, then wipe off.
- Clean silver. Use a soft cloth or clean sponge to rub paste onto tarnished silver. Rinse well, then dry with a dish towel.
- Brighten brass. Sprinkle baking soda onto a lemon wedge to clean and shine brass objects.
- Soften stickers. A baking soda paste will take care of gummy residue left by adhesive labels or stickers.

2. Tidy up the house -- Baking soda can also be used to keep the house looking great:

- Shine surfaces. A little baking soda on a damp sponge lets you clean any stainless kitchen surfaces without damaging them.
- Wash the fridge. Sure, you keep an open box of soda in the fridge. But every so often, wash the inside of the appliance with a baking soda solution.
- Drain the drain. Pour some baking soda down the sink and chase it with vinegar. Then, pour very hot water — maybe even a kettle full of boiling water — to finish the job. It's more eco-friendly than a harsh drain opener but does a good job of keeping the lines running.
- De-grease the hood. Use soda to scrub greasy buildup from your range hood with a hot, soapy cloth. Keep washing and rinsing, washing and rinsing, until you've removed as much as possible. Finish with more hot, soapy water.
- Use as a substitute for Soft Scrub. Use bicarb as a nonabrasive cleanser on fiberglass tubs, ceramic cooktops and any other item that calls for commercial products like Soft Scrub.
- Defeat soap scum. Baking soda paste is a good cleaner for bathroom tiles and the shower curtain.
- De-grime grout. Scrub tile grout with a baking soda paste. Leave it on for a few minutes, then rinse well.

3. De-stain things -- Baking soda will also take stains out of many things:

- Revive your Tupperware. Are your plastic dishes stained from storing minestrone or reheating spaghetti at work? Rub off the red with baking-soda paste.
- Scrub stains from a coffee mug. Use a wet cloth on the inside of stained coffee mugs, then dip the cloth into bicarb and scrub off the stains. If that doesn't work, fill with a baking soda solution and let sit overnight.
- Remove gray from plates. Got plates with grayish markings from your knives and forks? Gently rub with baking soda, and they will likely disappear.

4. De-stinkify stuff -- You can use baking powder to get the stink out of many things. For instance:

- Rehab a pet bed. Over time, Fluffy's or Fido's bed cushion will get a little sniffy. Use soda to absorb smell, then vacuum.
- Banish that old-paper smell. If a book starts smelling musty, sprinkle soda on the pages and let them air.
- Wash your hands. Cleaning fish or chopping onions? Take the smell off your fingers by washing them with baking soda and water.
- Deodorize the carpet. If the wall-to-wall carpeting smells bad, sprinkle it with baking soda, wait 15 minutes and then vacuum up the powder. The smell will come with it.
- Get rid of stinky feet. Sprinkle a little baking soda into smelly shoes. Hey, if it'll freshen your fridge, it'll also do wonders for your footwear.
- Revitalize sponges. Kitchen or cleaning sponges tend to develop a stale or mildew smell over time. Soak them in a baking soda solution.
- Freshen the mattress. Every so often apply a thin layer of baking soda atop the mattress. In a few hours, vacuum it up.
- De-funkify the trash can. Put a layer of baking soda in the bottom of the receptacle. Note: This is especially useful for the trash can that you use for dirty disposable diapers.

5. Add zest to your food -- Baking soda can also be used to spice up meals:

- Fluff up an omelet. Omelets are fluffier when you add a half-teaspoon of baking soda for every three eggs you crack.
- Sweeten your iced tea. A pinch of baking soda per gallon of freshly brewed iced tea will remove any bitterness and keep the mixture from clouding up.
- Prevent curdling. If you're making scalloped potatoes or cream of tomato soup, the milk sometimes curdles and looks less appetizing. Add one-fourth teaspoon of baking soda for each pint of milk for scalloped dishes and one-eighth teaspoon per cup of soup. Do this before adding the milk.

6. Keep bugs at bay --Baking soda can be your friend the next time you have a run-in with insects:

- Get rid of roaches. Leave a few dishes of baking soda and sugar here and there; the sugar attracts them, and the bicarb kills them.
- Kill other bugs. Place baking soda as a barrier under sink-pipe openings and along basement windows to deter silverfish and carpenter ants.

7. Use as homemade first-aid -- Baking soda can help cure what ails you:

- Stop the pain of bee and wasp stings. A baking soda paste helps soothe the discomfort of bee or wasp stings.
- Cool sunburn. Add bicarb to the bath if you or someone you love is dealing with sunburn, poison ivy, a lot of mosquito bites or diaper rash. Moisturize afterward, since soda is drying.
- Relieve indigestion. A little soda water has long been a traditional treatment for heartburn, sour stomach or acid indigestion. According to the Mayo Clinic, it may interact with certain medications and might not be indicated if other health issues (e.g., high blood pressure or kidney disease) are present.

8. Fight fire and ice -- Baking soda can help you:

- Fight fire. Throw baking soda on a fire in a frying pan or on a stovetop. It works!

- Fight ice. Baking soda on slippery steps or icy walkways gives traction but is kinder to surfaces than commercial deicers.

9. Use as a beauty aid -- Yes, baking soda can make you look better!

- Remove hair product residues. Over time, your curling iron will pick up a coating of hair products and oil. Scrub it with baking soda paste. Soak brushes and combs in a baking soda solution to remove residues. Rinse afterward.
- Brighten your look. Add a pinch of baking soda to your regular facial cleanser for the exfoliating effect.
- Make a facial mask. If an exfoliant isn't enough for you, maybe a facial mask would do the job. Recipes abound online that call for baking soda plus additives like lemon juice or honey.
- Treat dry elbows. Make a paste of bicarb and lemon juice and rub gently onto dry elbows. After 15 minutes, rinse well and moisturize.

[Source: MoneyTalksNews | Donna Freedman | November 25, 2018 ++]

Retiree Moving Update 01 ► Great Reasons Not To

Retirement is supposed to be a time when people move to Florida to sip drinks on the beach, or settle in Arizona to play endless rounds of golf. But in reality, a huge percentage of Americans are happy to remain right where they are. In fact, there are many good reasons for remaining in your hometown after retirement. Below are seven of the best. One AARP survey found that around 90 percent of people 60 and older want to stay in their current homes for the next five to 10 years. Reasons for staying close to home include:

- Liking their current home as is: 85 percent
- Wanting to remain close to family and friends: 66 percent
- Avoiding the hassle of moving: 50 percent

1. It's cheaper to stay put

When you buy a home, you'll typically pay between 2 and 5 percent in closing costs, according to Zillow. That means that if you buy a \$150,000 home, you could shell out up to \$7,500 for the privilege. And those costs don't include the price of moving your belongings halfway across the country. Plus, unless you are paying cash, you likely will need a mortgage loan. Rates on such loans fell to historic lows during the Great Recession, but they have risen quite a bit since then — and may continue to do so. That means your next loan could be more expensive than your current one.

2. You'll be closer to family and friends

As we age, opportunities to meet people and socialize can dwindle. Perhaps that's because we are no longer working, or health problems prevent us from getting out and about. Or maybe we just don't have the energy to make a bunch of new friends. Remaining in your community gives you access to people who have known you for years, perhaps even a lifetime. It's even better if you have family members nearby. Having supportive loved ones close at hand can be crucial as you age and rely on help more than ever before.

3. Your current doctors know you well

Seeing the same physician for years can pay big dividends. A 2017 British study found that people ages 62 to 82 who remained with the same doctor for years at a time were 12 percent less likely to require hospital admission.

4. You won't have to face the unexpected alone

Few of us like to think about the reality, but life does not go on forever. As we age, mortality grows ever closer. If you suddenly lose a spouse after moving across the country, you might end up feeling isolated and depressed. This is especially true if such a sad turn of events occurs soon after you have relocated.

5. You might pay less in taxes

Perhaps you are sick of the rainy skies of Seattle or the cold prairie winds of South Dakota and long for the sunny coastlines of Hawaii or California. If that's your dream, by all means, make it a reality. Just remember that the price for following your bliss can be steep. In Washington and South Dakota, you pay no state tax. In Hawaii, individual income tax rates soar as high as 11 percent, according to the Tax Foundation. California's top rate is worse — 13.3 percent. The lesson: Know the tax and other financial implications before you make any move. It might pay off to stay firmly rooted at home.

6. You'll keep your network intact

Some people find retirement does not live up to their expectations, or that they quit working too early. Others soon discover they need to return to work when unforeseen circumstances leave them dipping into their nest eggs sooner than expected. If you stay close to home, it might be easier to find work. Perhaps your old employer will bring you back part time or on a freelance basis. Or, perhaps you can tap into the network of people you have worked with to find opportunities.

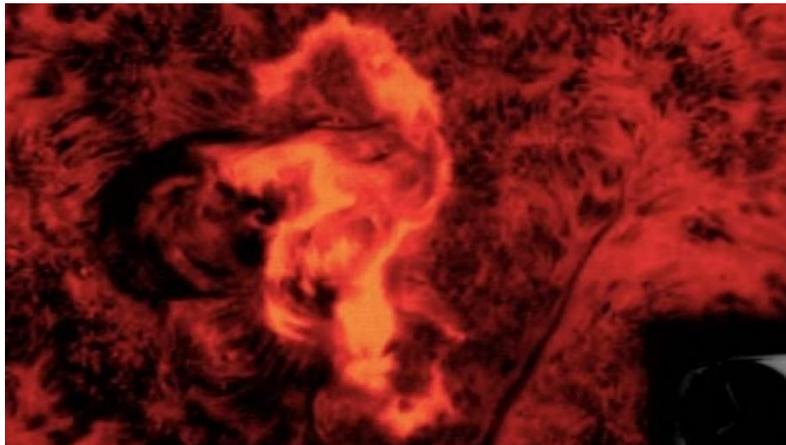
7. There is no place like home sweet home

If you've lived in a place for a while — maybe an entire lifetime — chances are good that you like it. Perhaps you grouse about the northern cold, but love to ski or ice skate. Or you love the rhythm of the seasons and can't wait for another autumn to arrive. Or maybe you just have great memories — meeting your spouse, raising your children — that are indelibly tied to the place you call home. Life in an exciting new place has its appeal. But one of the joys of getting older is having the wisdom to appreciate what you have right here, right now.

[Source: MoneyTalksNews | Chris Kissell | November 27, 2018 ++]

Solar Storms ► AUG 1972 Event Exploded Sea Mines

The Vietnam War may have been one of the most unpopular wars in U.S. history, but the massive solar event that took place in August 1972, towards the end of the war may have caused a greater impact than the government let on. According to a new study published in the journal *Space Weather*, the enormous solar storm may have actually caused old sea mines to detonate unintentionally. "These effects, long buried in the Vietnam War archives, add credence to the severity of the storm: a nearly instantaneous, unintended detonation of dozens of sea mines south of Hai Phong, North Vietnam on 4 August 1972," the plain language summary of the study reads. "This event occurred near the end of the Vietnam War. The U.S. Navy attributed the dramatic event to magnetic perturbations of solar storms."



This so-called seahorse flare shot up on the disk of the sun on Aug. 7, 1972. The radiation from it would've been harmful to astronauts if a moon mission had been in progress.

It continues: "In researching these events we determined that the widespread electric- and communication-grid disturbances that plagued North America and the disturbances in southeast Asia late on 4 AUG likely resulted from propagation of major eruptive activity from the Sun to the Earth." The solar flares caused significant disruptions to Earth's communications equipment, with X-ray emissions remaining high for more than 16 hours, the researchers wrote. They also noted that a defense communications satellite "suffered a mission-ending on orbit power failure;" and Air Force sensors turned on, giving a false reading that a nuclear weapon had detonated on Earth.

NASA describes the 1972 event as "legendary" because it happened between two Apollo missions: "the crew of Apollo 16 had returned to Earth in April and the crew of Apollo 17 was preparing for a moon landing in December," NASA writes on its website. Former radiation health officer Francis Cucinotta estimates that had astronauts been in space, they could have absorbed 400 rem from the solar flare. Perhaps not enough to cause death, although they would have needed "a quick trip back to Earth for medical care" to save their lives. According to LiveScience, pilots flying near that part of Vietnam noticed approximately two dozen explosions in just a 30-second period. Eventually, the U.S. Navy investigated the situation and determined the solar storm caused the magnetic sensors in the mines to trip as if ships were passing them, causing them to detonate.

The events were felt all over the Earth. A 3,080 kilometer/second shock was felt near the Guam observatory. Magnetometer traces went "off scale" in Boulder, CO and a "bright aurora appeared in the northern United States," the researchers wrote. Effects were also felt in Honolulu, HI, along the southern coast of the U.K. and "within 2 hours, "commercial airline pilots reported aurora as far south as Bilbao, Spain." Ultimately, the solar event caused the U.S. Navy to look for alternatives to magnetic sensor mines that would be not be affected by solar events, such as this. [Source: Fox News | Chris Ciaccia | November 12, 2018 ++]

Housecleaning Tips ► 12 That Will Save You Time and Money

Cleaning is a necessary evil. Here are some tricks that can save you cash and get you through those chores more quickly.



1. Caddy -- Having a cleaning caddy is a smart move. When all your bottles, rags and other supplies are in one place, it makes it quick and easy to get the work done.

2. Vinegar -- Miraculous things a little vinegar can do.

- Microwave a bowl of equal parts water and vinegar for five minutes as a disinfectant for the microwave. Be very careful opening your microwave when the five minutes are up. Crack the door, and let it cool before using a rag to wipe down the inside.
- Soak the exhaust filters from above your stove in a mixture of vinegar and water to remove the cooked-on gunk. After soaking, rinse and return.
- Use a paper towel to rub vinegar on cloudy glasses to make them shine.
- Put vinegar in a baggie, and put it on your shower head. Use a rubber band to secure the bag and let it soak to remove buildup.
- Cover the bottom of a burned pan with vinegar and water. Heat to boiling, and then turn off and let it cool so you don't burn yourself. Add a couple of tablespoons of baking soda, and scrub to make the pot shine again.

- Pull an old sock over your hand, spritz with vinegar and use it to wipe down dirty blinds.

3. Grill -- Rather than using a wire bristle brush, use a long fork to spear half an onion. Rub the cut side on your grill grates as an alternate way to clean them.

4. Cheese grater -- If you still use a hand cheese grater, you know what a pain they are to clean. Depending on the cheese you've used, there's a good chance it's been mashed down in between the grates and is mocking your attempts to remove it. Rather than losing your sanity trying to clean all the crevices, pull out a potato and grate that. Its flesh is stiff enough that it should slough away the cheese, and then you can easily rinse the potato off the grater.

5. Coffee grinder -- Coffee smells fabulous in the morning, but when you shift gears and decide to grind spices or nuts, you don't want them to remind you of your morning cup of joe. For a blade grinder, use some stale bread or dry, uncooked rice to absorb the coffee smell and clean out your grinder. If you have a burr grinder (also called a burr mill), bread won't work but dried rice might. A note of caution: Uncooked rice can be harder than coffee beans and may tax your grinder's motor. Some companies say using rice as a cleaner will void the warranty.

6. Stainless steel appliances -- To shine let furniture polish do double duty on your stainless steel appliances. Clean off any grime first, and then spray on the polish and wipe dry.

7. Grease stains -- To get a grease stain out of carpets or other surfaces, mix four parts rubbing alcohol with one part salt. Rub into the stain to lift the grease. Then let the surface dry and wipe up or vacuum up any leftover salt.

8. Cutting boards -- If only you could see the bacteria making itself at home on your supposedly clean cutting board. Luckily, cutting boards are easily sanitized. Here are 2 ways:

- Soak them in a bleach solution. Use 2 teaspoons of bleach per gallon of water for plastic boards and 2 tablespoons of bleach per gallon for wooden boards. You don't need to soak them long — just a couple of minutes will do — and then rinse.
- Not everyone loves the idea of using bleach. For a more natural way to disinfect your cutting board, liberally sprinkle kosher salt on the board. Then, cut a lemon in half and rub the lemon (cut side down) on the board. The lemon juice should kill the bacteria, while the salt should scrub away any small particles of food that may be present. Then, you can use the other half of the lemon to scrub your faucets to make them shiny and clean as well.

9. Lamp shades -- They come in all sorts of shapes and materials, which can make it difficult to figure out how best to clean them. A lint roller can be used on almost any shade to pick up dust and light dirt.

10. Exhaust fans -- The exhaust fan in your bathroom could probably use a little TLC, but how on earth do you clean that? Easy. Use some canned air — like the kind you would buy to clean a computer keyboard — and blow it into the fan to dislodge lint. Place a towel on the floor to collect the dust bunnies as they fall. Even if you can't see the dust in your fan, it's a good idea to clean it on a regular basis. If too much lint builds up, your fan could burst into flames.

11. Dusty vents -- Another way to remove dust from vents such as those on window air conditioning units is to cover a butter knife with a rag and run it along the inside of each vent. Despite what the commercials tell you, no special sham or wonder cleaning cloth is required.

12. Baseboards -- Give your dryer sheets another purpose in life by whipping them out when it's time to clean your baseboards. Running a sheet along the baseboards will remove dirt and help repel dust. What's more, they might just make the room smell temporarily fresher too.

[Source: MoneyTalksNews | Maryalene LaPonsie | November 17, 2018 ++]

One Word Essays ▶ **Awe**



Interesting Ideas ▶ **Bookshelf**



Thought for the Week

“The best executive is one who has sense enough to pick good people to do what he wants done, and self-restraint enough to keep from meddling with them while they do it. — **Theodore Roosevelt**

“Trust is the glue of life. It's the most essential ingredient in effective communication. It's the foundational principle that holds all relationships.” — **Stephen Covey**

Military Word Find Game ► Veteran Disabilities

Locate as many veteran disabilities in the shortest amount of time. Test yourself by indicating your start time and your stop time

H	S	T	V	H	D	O	P	T	S	D	B	N	F	J	
T	Y	E	B	T	A	G	O	E	F	F	R	O	A	S	Start time: _____
F	O	P	H	I	W	S	N	Q	R	A	U	I	T	U	
Q	F	X	O	C	U	C	U	B	G	W	C	S	I	T	Stop time: _____
L	I	P	O	S	A	R	C	O	M	A	E	S	G	I	
E	S	S	C	R	P	H	R	D	G	E	L	E	U	N	Total time: _____
Q	W	C	O	V	M	A	C	S	K	Q	L	R	E	N	
T	H	L	J	S	P	M	D	A	R	A	O	P	D	I	
V	H	R	C	H	A	I	H	I	E	S	S	E	I	T	
C	I	Q	O	L	O	H	D	T	A	H	I	D	A	Q	Your score: _____
Y	K	B	A	L	L	E	G	I	H	S	S	O	B	G	
Z	I	R	E	S	D	I	O	H	R	R	O	M	E	H	0-10 Minutes—100 pts
A	I	K	P	S	Y	C	H	O	S	I	S	Y	T	I	11-20 Minutes—75 pts
A	Y	T	E	X	I	N	A	I	V	J	L	A	E	E	21-30 Minutes—50 pts
P	L	E	U	R	I	S	Y	J	Q	G	G	C	S	U	31-40 Minutes—25 pts
															41+ Minutes—0 pts

- | | | |
|-------------|------------|-------------|
| Agoraphobia | Anxiety | Brucellosis |
| Chloracne | Depression | Diabetes |
| Fatigue | Headaches | Hemorrhoids |
| Hypospadias | Keloids | Liposarcoma |
| Malaria | Pleurisy | Psychosis |
| PTSD | Shigella | TBI |
| Tinnitus | | |



Have You Heard? ► Subtle Truths | Snake Model | Prostitutes

Subtle Truths

- I read that 60,000,833 people got married in 2017. Not to cause any trouble, but shouldn't that be an even number?
- I find it ironic that the colors red, white, and blue stand for freedom until they are flashing behind you.
- When wearing a bikini, women reveal 90% of their body. However, many men are so polite they only look at the covered parts.
- Relationships are a lot like algebra. Have you ever looked at your X and wondered Y?
- America is a country which produces citizens who will cross the ocean to fight for democracy but until Donald Trump ran for president, would not cross the street to vote.
- You know that tingly little feeling you get when you love someone? That's your common sense leaving your body.
- My therapist says I have a preoccupation with vengeance. We'll see about that.
- I think my neighbor is stalking me as she's been Googling my name on her computer. I saw her doing it through the telescope in my upstairs office last night.

- Money talks... but all mine ever says is good-bye.
- I'm not fat, I'm just easier to see.
- If you think nobody cares whether you're alive, try missing paying a couple of monthly utility bills.
- I always wondered what the job application is like at Hooters. Do they give you a bra and say, "Here, fill this out?"
- I can't understand why women are OK that Macy's has an older women's clothing line named, "Sag Harbor."
- The location of your mailbox shows you how far away from your house you can go in a robe before you start looking like a mental patient.
- I think it's pretty cool how Chinese people made a language entirely out of tattoos.
- Money can't buy happiness, but it keeps the kids in touch!
- The reason Mayberry was so peaceful and quiet was because nobody was married. Andy, Aunt Bea, Barney, Floyd, Howard, Goober, Gomer, Sam, Earnest T Bass, Helen, Thelma Lou, Clara and, of course, Opie, were all single. The only married person was Otis and he stayed drunk.

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Snake Model

THE DIFFERENTIAL THEORY OF SPECIAL OPERATIONS FORCES (Snake Model) - Upon encountering a snake in the Area of Operation (AO)

Paratrooper: Kills the snake

Armor: Runs over snake, giggles and looks for more snakes.

Infantry: Ugh! Me See Snake. Me Like Snake. Ouch! Me No Like Snake.

Army Aviation: Has GPS grid to snake. Couldn't find snake. Back to base for crew rest and a manicure.

Ranger: Plays with the snake, then eats it.

Ranger (alt): Assaults the snake's home and secures it for use by friendly snakes.

SEAL: Expend all ammunition. several grenades and calls for naval gunfire in a failed attempt to kill the snake. The snake bites the SEAL then retreats to safety.

Corps Artillery: Kills snake, but in the process kills several hundred civilians with a massive TOT with three Field Artillery battalions in support. Mission is considered a success and all participants are awarded Silver Stars. (Cooks, Mechanics, Legal Clerks etc)

Marine Recon: Follows the snake and gets lost.

Para rescue: Wounds the snake in first encounter, and then feverishly works to save the snakes life.

U.S. Special Forces: Makes contact with the snake, builds rapport, wins its heart and mind, then trains it to kill other snakes.

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Prostitutes

A woman goes to her priest one day and tells him, "Father, I have a problem. I have two female talking parrots, but they only know how to say one thing."

"What do they say?" the priest inquired. "They say 'Hi, we're prostitutes. Do you want to have some fun?'"

"That's obscene!" the priest exclaimed. Then he thought for a moment. "You know," he said, "I may have a solution to your problem. I have two male talking parrots whom I have taught to pray and read the bible. Bring your two female parrots over to my house, and we'll put them in the cage with Francis and Job. My parrots can teach your parrots to praise and worship, and your parrots are sure to stop saying ...that phrase... in no time."

"Thank you," the woman responded, "this may very well be the solution."

The next day, she brought her female parrots to the priest's house. As he ushered her in, she saw that his two male parrots were inside their cage, holding rosary beads and praying. Impressed, she walked over and placed her parrots in with them. After a few minutes, the female parrots cried out in unison: "Hi, we're prostitutes. Do you want to have some fun?"

There was a stunned silence. Finally, one male parrot looked over at the other male parrot and exclaimed,

"Put the beads away, Francis, our prayers have been answered!"



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