

# RAO BULLETIN 15 October 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  
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\* DoD \*



## Marines In Power ► More Now than Ever Before

For much of the Marine Corps' history its top leaders have fought for a place at the table, having to elbow the larger services with much bigger budgets just to stay in the game. Lionhearted Marines had died in droves fighting -during both World Wars, Korea and Vietnam. But in many eras, the smallest branch's official role has been limited to the Navy's maritime expeditionary arm, which has had to make do with less money, -manpower and priorities as its sister services, which have long steered the military aspects of national security policy.

But, now, for the first time, there are more Marines in top military and civilian positions at the highest levels of government. Right now a retired or uniformed Marine holds the seat of secretary of defense, White House chief of

staff, chairman of the Joint Chiefs of Staff, head of Africa Command and incoming head of United States Central Command. The combined Army, Army Reserve and Army National Guard has more than 1 million uniformed members. It is twice the size of the Navy and has nearly two-thirds more people than the Air Force. The Marine Corps and its reserve component have about 220,000. There are five soldiers for every one Marine.

So how did we get here? A close reading of the focus of key officers performance in the past generation of warfare and the steps Marines took preceding 9/11 could provide some answers as to why Marines now are holding an outsized number of positions. Today, the Marines are on top.

- Secretary of Defense James Mattis and White House Chief of Staff John Kelly hold top positions of influence in both White House policy and defense department matters.
- Current Marine generals such as Chairman of the Joint Chiefs of Staff Gen. Joseph Dunford, AFRICOM commander Gen. Thomas Waldhauser and incoming CENTCOM commander Lt. Gen. Kenneth McKenzie Jr. lead top commands involved in active combat.
- Mattis recently nominated Marine Maj. Gen. George W. Smith Jr. for four his fourth star and an assignment as his senior military assistant. Smith serves as special assistant to the director of the joint staff.
- Even the Brookings Institution, a leading D.C. think tank on foreign policy for more than a century, is being led by retired Marine Gen. John Allen. He's the first Marine to serve as its president.

There have been 218 active-duty Army four-star generals in its history, nearly 200 since World War II. The Marines didn't even have a four-star general until the end of World War II. There have been about 50 active duty four-stars since. Ten of 14 commanders of CENTCOM have been Army generals since its inception in 1983. Before 9/11, Marines had commanded it twice. Now, with McKenzie's nomination, they are now entering their fourth turn. Before 9/11 no Marine had ever commanded European Command. Similarly, only once before the terrorist attack had a Marine commanded Southern Command. The second was then Gen. John Kelly. The Marine Corps didn't hold a seat on the Joint Chiefs of Staff until 1978, nearly 30 years after it was created. The Corps didn't chair the staff until 2005.

Retired Army Gen. Barry McCaffrey, former commander of SOUTHCOM, sees the outsized role of Marines in leadership roles as an 'uneasy' situation, especially as the defense strategy under President Donald Trump shifts to great power competition. McCaffrey credited top Marine leaders with having unique talent and called Mattis, Dunford and Kelly some of the "finest public servants this country has ever produced." He said the Marines' development and management of senior officers put them in joint and nonstandard career track positions has helped them better compete for by-name nominations.

By contrast, he said the Army has been wary of assigning officers to such paths. "To be honest it makes me uneasy to see the outcome," McCaffrey wrote in an email to Marine Corps Times. He pointed to the Army as being the centerpiece of national security and an outsized Marine-centric thinking could hurt larger efforts. "For a decade we have been inadequately represented," the four-star said of the Army.



**From left in 2013: Marine Gen. John F. Kelly; Gen. Jim Mattis; Gen. Joe Dunford; 35th Commandant of the -Marine Corps Gen. James Amos; Gen. John R. Allen; and Gen. John M. Paxton Jr. (Sgt. Mallory VanderSchans HQMC Combat Camera/Marine Corps)**

The Corps' current position in high places may not continue, irrespective of national security priorities. Media outlets such as The New York Times have recently reported that both Mattis and Kelly are losing favor with President Donald Trump for several reasons including past disagreements and for alleged insults revealed in a book titled, "Fear: Trump in the White House," by Bob Woodward, veteran journalist for the Washington Post. But Mattis recently told reporters that he isn't going anywhere yet. And the Marine power-hold may continue.

[Source: MarineCorpsTimes | Todd South | October 1, 2018 ++]

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## **COLA FY 2020 ► Could Be Larger than FY 2019**

The Employment Cost Index (ECI) will be released at the end of October. Brace yourselves: The number could result in another large pay raise. When the administration's budget was released in February, there was quite a buzz regarding the 2.6 percent military pay raise for FY 2019 as it was the largest raise in nine years. As the news cycled, the size of the raise became the dominant theme in the press and on Capitol Hill. Somewhat ignored was a current, detailed explanation as to why the raise was so big. Per Title 37, Section 1009 of U.S. Code, the military pay raise is intended to match the Employment Cost Index for wages and salaries of private industry workers. The FY 2004 National Defense Authorization Act established the ECI percent increase of the third quarter of the calendar year as the metric for the military pay raise. For more details on ECI, see MOAA's assessment of [Military Pay Comparability](#).

The intent of tying military pay raises to private-sector wage growth is to take the guesswork and fiscal wrangling out of the decision process. As the national cost of labor goes up, so too should the military paycheck. Disregard this for several years and it negatively affects not just recruiting, but retention: When servicemembers hear about wage growth for their civilian counterparts as their pay stagnates, it prompts the more skilled and hireable individuals to look outside the fence ... and walk.

Previous pay raise shortages from the early 1980s through 1999 resulted in a staggering 13.5 percent cumulative military-civilian wage-increase gap. The impact to recruiting and retention was palpable, leading Congress to increase raises above ECI between 2000 and 2010 when balance was finally restored. Other than three sour years (2014-2016) that netted a new 2.6 percent cumulative pay-raise shortfall, we have remained on par with ECI. But it has taken some work.

In FY 2017, MOAA engaged Congress for support to disregard the president's proposed 1.6 percent raise, which would have been the fourth short-raise in a row. Thankfully, with support from the leadership of the armed services committees, Congress passed the full 2.1 percent raise to match ECI, netting an at-par raise for the pay tables but doing nothing to reduce the cumulative 2.6 percent gap lagging from those earlier three years. The FY 2018 NDAA saw another challenge when the secretary of defense proposed a 2.1 percent raise (presumably to match the previous year's raise), which was endorsed by the Senate. The Military Coalition went neck deep into the fray to raise awareness and garner support for the full pay raise per the ECI. In conference, thankfully, the House and Senate agreed and the 2.4 percent raise was signed into law. Of course, the result was the first round of sticker shock: "The largest raise in eight years!"

The Coalition again exerted efforts early on with the Armed Services Committees to ensure the full ECI-based 2.6 percent raise made it to the initial draft of the FY 2019 NDAA. The efforts were a success, the House and Senate both agreed and the president signed into law resulting in ... "the largest raise in nine years!" So, what's next? As we look at the information available from the Bureau of Labor Statistics, the keeper of the ECI, we anticipate another bump. The results for the third quarter of the calendar year will be out at the end of October; they will inform the military pay raise target for FY 2020. The chart below shows the historical third quarter results for ECI. You can see this next quarter may result in an increase over last year.



Balancing any enthusiasm, MOAA notes some indications the number could go down. First, if the recent 10 years are any indication, the cumulative effect between Q2 and Q3 has a net change of minus-0.2 percentage points, so the straight math would indicate a potential for a drop. Second, as reported by Reuters on Oct. 5, "U.S. job growth slowed sharply in September likely as Hurricane Florence depressed restaurant and retail payrolls, but unemployment fell to a near 49-year low of 3.7 percent, pointing to a further tightening in labor market conditions." Either way, national labor costs need to inform military pay raises, the law says so, and we will remain vigilant in this pursuit. Whether this upcoming ECI will be 2.7 or 3.1 percent, or somewhere in between, we could be about to witness the largest raise in 10 years.

Looking ahead, what will be the inclination of decision makers and legislators if this is a truly remarkable raise? As we have seen in the past, one reaction would be to invoke the president's authority to cap the pay raise due to economic hardships (i.e., sequestration) or reasons of national security. Congress may again look deeper into personnel accounts and seek changes to housing allowances. [Source: The MOAA Newsletter | Dan Merry | October 9, 2018 ++]

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## **MAVNI Program Update 12 ► 500+ Immigrant Enlistees Discharged over 12 Months**

Over the course of 12 months, the U.S. Army discharged more than 500 immigrant enlistees who were recruited across the globe for their language or medical skills and promised a fast track to citizenship in exchange for their service, The Associated Press has found. The decade-old Military Accessions Vital to the National Interest (MAVNI) recruiting program was put on hold in 2016 amid concerns that immigrant recruits were not being screened sufficiently. The Army began booting out those enlistees last year without explanation. The AP has interviewed more than a dozen recruits from countries such as Brazil, Pakistan, Iran, China and Mongolia who all said they were devastated by their unexpected discharges or canceled contracts.

Until now, it's been unclear how many were discharged and for what reason because the Army has refused to discuss specific cases. But the Army's own list, submitted to the U.S. District Court for the District of Columbia last month, says 502 service members who enlisted under MAVNI were discharged between July 2017 and July 2018. The list, which was unsealed this week after a request from the AP, offers "refuse to enlist" as the reason for expelling two-thirds of the recruits. That is the reason given for 35 percent of enlistee discharges Army-wide, according to a research study posted on a Defense Department website. But at least one recruit whose paperwork said he was being discharged from the program for that reason said it was not accurate.

Badamsereejid Gansukh, whose recruiter told him his Turkish language skills would be an asset to the military, said he didn't know he was discharged at all until he asked his congressman's office this summer to help him figure out why his security screening was taking so long. "I never said I refuse to enlist, not at all," Gansukh said. In fact, he said, he had opted in for another year after getting a call from his recruiter. Upon learning he was discharged, "I just broke down," the Minnesota State University graduate said. The Defense Department said it would not comment on individual cases.

- Twenty-two percent of the discharged immigrants were told their entry-level performance and conduct was subpar, which Pentagon spokeswoman Carla Gleason said could include being injured.
- Ten percent — or 48 service members — were listed as being discharged because of an unfavorable security screening. This can include having family members in another country — which is typical for immigrants — or the military not completing all of the screenings in a reasonable period.
- There were three discharges for apathy or personal problems, two for having an encounter with police after enlisting, one due to pregnancy and another citing education, which could indicate a university opportunity.
- Two "declined to ship" to boot camp, the list said, and two enlistees were discharged with the explanation "unknown," which the Defense Department said it could not explain.

The names of the service members and other personal information were redacted from the list to protect their privacy. All the enlistees had committed to active duty or reserves; many had been regularly drilling and training with their recruiters in preparation for boot camp while awaiting security clearances. If a recruit hasn't started active duty, the U.S. Army and Army National Guard have "the authority to separate the individual and terminate the contract, whether at the applicant's request or at the government's convenience," Army spokeswoman Jessica Maxwell said in a statement 10 OCT.

Margaret Stock, an immigration and national security law expert who helped create the MAVNI program, said the Army is not giving enlistees their legal right to appeal. "They are trying to get rid of people," she said. Eligible recruits are required to have legal status in the U.S., such as a student visa, before enlisting. More than 5,000 immigrants were recruited into the program in 2016, and an estimated 10,000 are currently serving. The vast majority go into the Army, but some also go to the other military branches. Gansukh, a first-generation immigrant from Mongolia, said he had hoped to be a part of something larger when he enlisted, and believed his service would be an honorable way to seek citizenship in his new country. "Now I feel like I was really targeted in a way," he said. "I feel isolated from the rest of the people who are living here."

Other recruits discharged this year amid stalled security screenings were equally devastated. "It's just like you're dropped from heaven to hell," Panshu Zhao said earlier this summer after learning he was getting kicked out. The Chinese immigrant is a Ph.D. student at Texas A&M. As the cases snowballed, some began suing. In response to the litigation, the Army stopped processing discharges last month and reinstated at least three dozen recruits who had been thrown out of the service. Defense Secretary Jim Mattis told reporters late last month that he supports the MAVNI program. "We need and want every qualified patriot willing to serve and able to serve," Mattis said. [Source: The Associated Press | Martha Mendoza and Garance Burke | October 11, 2018 ++]

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## **American Weapon's Foreign Made Parts ► Trump Wants Them Out**

The Pentagon intends to invest in domestic manufacturing to reduce its over-reliance on Chinese and other foreign-made parts in American weapons, top defense officials said 4 OCT. The U.S. reliance on China is one of many areas discussed in a 146-page report about the health of the defense industrial base that President Trump was scheduled to release on 5 OCT during an event at the White House. Other areas include "accelerating workforce development efforts to grow domestic science, technology, engineering, mathematics, and critical trade skills."

"The assessment recognizes the global nature of our supply chains and really addresses the need for strengthening alliances and partnerships so that we can jointly address industrial base risk," Ellen Lord, undersecretary for acquisition and sustainment, said 4 OCT during a briefing at the Pentagon. Pentagon leaders will ask Congress for additional funding for mitigation efforts in its fiscal 2020 budget request to Congress early next year, defense officials said. "We already have existing industrial-base mitigation tools," said Eric Chewning, the deputy assistant defense secretary for industrial policy, said at the briefing. "There's already money available to address some of these challenges."

The report says China is the only producer of various chemicals needed in missiles and bombs, Japan and European nations are the only suppliers of certain carbon fibers used in missiles, satellites, and space rockets; Germany is the prime supplier of special vacuum tubes for night vision goggles, it says. China is mentioned 232 times in the report, which has been in the works for more than a year by a handful of government agencies. Much of the document's findings and recommendations are classified because they describe areas of vulnerability in America's supply chain. Chewning said a classified annex describes specific areas where the Pentagon will make its investments.

"I wouldn't think of this just as an additional ask for money," Chewning said. "We also need to be spending what we do more wisely. This isn't just an investment fix. There's legislative fixes, there's policy fixes, there's regulatory



fixes. We need to be able to hit all of those levers.” It’s not simply that the U.S. hasn’t been investing in domestic manufacturing, he said. “Sometimes we’re just not spending money in the right way.” [Source: GovExec.com | Marcus Weisgerber | October 5, 2018 ++]

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## **DoD Deployable Policy Update 01 ► 126,000 On Path to Separation**

The Pentagon’s hard line on troop readiness took effect 1 OCT, and 126,000 service members now find themselves on a path to separation if they do not become deployable in the next 12 months. “Deploy or get out” was an early policy priority of Defense Secretary Jim Mattis to improve the overall readiness of U.S. military forces. It was formalized in February and gave the services until 1 OCT to be ready to begin holding troops accountable. Those intervening months also gave troops time to prepare, to get rid of administrative, legal or medical blocks that may have previously kept them in a non-deployable status.

“Excluding trainees, approximately 6 percent (126,000) of the total force — active duty, National Guard and Reserve — were non-deployable as of Aug. 31, 2018,” DoD said in a statement to Military Times. “This includes temporary as well as permanent non-deployable service members. The reasons vary, but they are predominantly medical.” Of that 126,000 total, 66,000 are non-deployable due to illness or injury, DoD said. Of that 126,000 total, 24,000 are considered permanently non-deployable and were pending a disability evaluation that could lead to the service member’s transition out of the military, DoD said.

“As Secretary Mattis has said before, ‘every action will be designed to ensure our military is ready to fight today and in the future.’ This new department-wide retention policy is based on the underlying premise that in order to build and maintain a ready, lethal force, all military members must be deployable,” said Pentagon press secretary Dana White. There are some exceptions. Pregnant and post-partum service members are exempt, as are service members whose injuries were a result of combat operations. Other exemptions may be granted by the service secretaries on a case-by-case basis.

The policy was put in place to stop service members who had learned to game the system to keep from deploying, which had put a harder burden on those who continued to fill open spots. It’s that disparity the policy is trying to address, said Master Sgt. Rob Couture, a spokesman for the Joint Chiefs of Staff. “We’re trying to get after fairness,” Couture said. And even though the policy did not officially take effect until 1 OCT, it’s pending arrival over the last few months may have had a chilling effect as the numbers of forces on non-deployable rosters dropped dramatically. In January, DoD had said that approximately 11 percent, or 235,000, of the 2.1 million personnel serving on active duty, in the reserves or National Guard were non-deployable. Of that January total:

- 93,000 were on some type of limited duty due to a physical limitation.
- 23,000 were on a permanent physical-limiting profile.
- 99,000 were listed as non-deployable for reasons that were administrative, for example, they haven’t had a dental checkup or hadn’t done their periodic health assessment
- 20,000 were temporarily non-deployable due to pregnancy or post-pregnancy status.

By May, those numbers had dropped to 143,000, DoD reported, without providing a breakdown. By August, the numbers were down again. The day after Defense Secretary Jim Mattis’ “deploy or get out” policy took effect, DoD added a new warning for the 126,000 service members who currently are not up to standard: You may not have the full 12 months to get back into fighting shape. A commander “is not required to wait 12 months,” said Patricia Mulcahy, the Pentagon’s director of officer and enlisted personnel management.

It’s not like we’re waiting for 12 months,” Mulcahy said. Service members will be able to appeal a separation, she said. “Members will be afforded all of the rights and rebuttals that are currently in their service policies.” She

gave two examples where separation proceedings could begin without a service member having the full 12 months to address an issue. For example:

- If that commander told an individual to get their family care plan together (who will take care of their dependents while overseas) and the member does not subsequently come forward with their plan, separating proceedings could be started.
- If a service member has a non-combat injury (a medical condition that is not congruent with service) they can be appropriately referred to the medical disability system before the whole 12 months has expired.

[Source: MilitaryTimes | Tara Copp | October 2, 2018 ++]

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## Contact Info for Retirees ► Retired Activities Office Advice

- **Combat Special Related Compensation:** Our office fields a lot of phone calls for Combat Special Related Compensation, but we're not the subject-matter expert, nor do we own this process. Visit the CSRC link at: [www.secnave.navy.mil/mra/CORB/pages/crsccb/uycs.aspx](http://www.secnave.navy.mil/mra/CORB/pages/crsccb/uycs.aspx).
- **Retiree passing:** To report a passing of a retiree, call the Defense Finance Accounting Service (DFAS) at (800) 321-1080.
- **Reserve Retirements:** For questions about Reserve component (pay and gray-area) retirement questions, contact PERS-912. You can call (866) 827-5672, email [uasknpc@navy.mil](mailto:uasknpc@navy.mil) or visit the website at: <https://go.usa.gov/xPWbD>.
- **Active Component Retirements:** For all questions and issues about Active Component retirement information, including 30-year retirement certificates after retirement, go to Active Retirements at: [www.public.navy.mil/bupers-npc/career/retirement/Pages/default.aspx](http://www.public.navy.mil/bupers-npc/career/retirement/Pages/default.aspx).
- For more information, visit the Retired Activities Office website at: <https://go.usa.gov/xPWbW>.

[Source: Shift Colors | RAO Millington | Fall-Winter 2018 ++]

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## Navy FY 2019 Events ► Retiree Seminars & Appreciation Days

**Naval Station Great Lakes IL** -- Retired Appreciation Day Saturday, Oct. 6, 2018 - 8 a.m. Epicenter, Bldg. 525  
POC: (847) 688-2430.

**Navy Operational Support Center (NOSC)** -- Phoenix, Ariz. Retired Appreciation Day Saturday, Oct. 20, 2018 - 8 a.m. Bldg. 300 POC: [stellareyes@cox.net](mailto:stellareyes@cox.net).

**Submarine Base New London, Conn.** -- Retired Appreciation Day Saturday, Oct. 20, 2018 - 9 a.m. @ Dealy Center (Base Auditorium) POC: [Paul.f.dillon@navy.mil](mailto:Paul.f.dillon@navy.mil).

**Naval Air Station Pensacola, Fla.** -- Retired Appreciation Day 0900, Saturday, 20 Oct. 18 @ Station Theater, 824 Hancock Cir. POC: [james.bloxsom.ctr@navy.mil](mailto:james.bloxsom.ctr@navy.mil).

**Naval Amphibious Base/Joint Expeditionary Base Little Creek, Va.** -- Retiree Appreciation Day Friday, Nov. 2, 2018 - 8 a.m. @ Rockwell Hall POC: (757) 462-8663.

**Naval Base San Diego, Calif.** -- Retiree Seminar 0800, Saturday, 3 Nov. 18 @ Anchors Conference Center POC: (619) 556-7412.

**Naval Base Rota, Spain** -- Retiree Appreciation Day Saturday, 1 Nov. 1, 2018 - 7:30 a.m. @ Naval Hospital ROTA  
Email: [brenuk@yahoo.com](mailto:brenuk@yahoo.com).

**Joint Base Pearl Harbor- Hickam, Hawaii** -- Retiree Appreciation Day 0730, Saturday, 3 Nov. 18 @ Hickam  
Officers' Club POC: (808) 474-0032.

**Naval Air Station Jacksonville, Fla.** -- Retiree Seminar Saturday, Apr. 13, 2019 - 8:30 a.m. @ NAS Jacksonville  
Dewey's POC: (904) 542-5745 Email: [JAXS\\_NAS\\_RAOJAX@navy.mil](mailto:JAXS_NAS_RAOJAX@navy.mil).

**Naval Base Kitsap/Naval Station Bremerton, Wash.** -- Retiree Appreciation Day Saturday, May 11, 2019 - 9 a.m.  
@ Jackson Park Community Center 90 Olding Road POC: (360) 396-1768 Email: [britt.feldman@navy.mil](mailto:britt.feldman@navy.mil).

**NSA Mid-South Millington, Tenn.** -- Retiree Appreciation Day @ Pat Thompson Center 5700 Attu Street Saturday,  
Sept. 21, 2019 - 8 a.m. POC: [julia.powell@navy.mil](mailto:julia.powell@navy.mil).

**Air National Guard Base Selfridge, Mich.** -- Retiree Appreciation Day Saturday, Sept. 21, 2019 - 8 a.m. @ Dining  
Facility, Bldg. 164 43156 Wagner Street POC: [selfrao@yahoo.com](mailto:selfrao@yahoo.com).

**Naval Air Station Lemoore, Calif.** -- Retiree Appreciation Day Saturday, Sept. 22, 2019 - 8 a.m. @ MWR Movie  
Theater, Bldg. 822 Hancock Circle POC: (559) 998-4524

**Navy Operational Support Center(NOSC) Minneapolis, Minn.** -- Joint Retiree Appreciation Day Saturday, Sept.  
28, 2019 - 7:30 a.m. @ Mystic Lake Main Ballroom POC: [metrojrad@gmail.com](mailto:metrojrad@gmail.com).

[Source: Shift Colors | Fall-Winter 2018 ++]

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## **U.S. China Military Tensions ► Another Incident**

A Chinese destroyer veered within 45 yards of a U.S. Navy ship 30 SEP in “an unsafe and unprofessional maneuver” in the Spratly Islands in the South China Sea, the Navy said. The Arleigh Burke-class destroyer USS Decatur was conducting a routine freedom-of-navigation patrol about 8:30 a.m. near Gaven Reefs when the People’s Republic of China destroyer Luyang approached the ship. “The PRC destroyer conducted a series of increasingly aggressive maneuvers accompanied by warnings for [the] Decatur to depart the area,” Lt. Cmdr. Tim Gordon, a spokesman for U.S. Pacific Fleet, said in a statement. “The PRC destroyer approached within 45 yards of [the] Decatur’s bow, after which [the] Decatur maneuvered to prevent a collision.”

In a 2016 ruling, the tribunal of the Permanent Court of Arbitration — an intergovernmental organization that resolves international disputes including territorial and maritime boundaries — concluded Gaven Reefs did not possess significant land features and thus lacked an exclusive economic zone, as China had claimed. Nevertheless, China expanded some land features in the reefs through sand dredging in 2014 and 2015 and then militarized the reefs with anti-aircraft and naval guns and radars. China frequently challenges U.S. ships and aircraft passing through parts of the South China Sea, sometimes with radio warnings, but at other times by using harassing maneuvers.

“U.S. Navy ships and aircraft operate throughout the Indo-Pacific routinely, including in the South China Sea,” Gordon said. “As we have for decades, our forces will continue to fly, sail and operate anywhere international law allows.” Military tensions between the U.S. and China have ratcheted up in recent weeks for a number of reasons.

- China has demanded the U.S. cancel its sale to Taiwan of \$330 million in parts for U.S. made F-16 fighters and other military aircraft used by the island nation, which mainland China regards as a renegade province.
- The U.S. also recently put into place sanctions on China’s Equipment Development Department, as well as its director, because of aircraft and missile purchases it made this year from a Russian arms exporter.

- The U.S. had placed sanctions in 2017 on that exporter, Rosoboronexport, in response to Russia's interference in America's 2016 presidential election.
- China recently denied a U.S. request for the Navy's USS Wasp to make a port call in Hong Kong in October. China similarly denied a port call in 2016 by the USS John C. Stennis strike group after it had sailed through the South China Sea.

[Source: Stars & Stripes | Wyatt Olson | October 1, 2018 ++]

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## POW/MIA Update 117 ► 64 South Korean Soldiers Begin Their Final Journey Home

The remains of 64 South Korean soldiers began their final journey home 27 SEP following a repatriation ceremony in Hawaii that included a front-row audience of American veterans of the Korean War. "I am honored and humbled by the reason we are gathered here this morning for this repatriation ceremony: to pay our respect to the 64 fallen South Korean soldiers who today begin their journey back home," said Rear Adm. Jon Kreitz, deputy director of the Defense POW/MIA Accounting Agency, during the ceremony in a Hickam Airfield hangar. The remains have been at the agency's labs since being returned following joint recovery operations conducted in North Korea from 1996 to 2005. The remains of roughly 7,700 Americans are still unaccounted for from the Korean War, with about 5,000 of those believed to be in North Korea. In July, North Korea returned 55 boxes containing an unknown number of American remains. DPAA identified two U.S. soldiers from those remains earlier this month. "It is our fondest hope that [South Korea] will be successful in giving these heroes back their names and in reuniting them with their families in their country," Kreitz said.

Sixty-three of the microwave-sized boxes of remains – each shrouded with a South Korean flag – had been loaded into the hold of a C-130 cargo plane. One box, wrapped in a United Nations flag, was used in the formal transfer from DPAA to United Nations Command to South Korea's Ministry of National Defense. Taking part in the ceremony were Choo Suk Suh, South Korea's vice minister of national defense; United Nations Command Chief of Staff Maj. Gen. Mark Gillette; and Col. Hak Ki Lee, commander of the South Korea KIA Recovery and Identification agency, known as MAKRI. MAKRI will now continue the work of identifying the remains.



South Korean Vice Minister of National Defense Choo Suk Suh (left) bows as he transfers a box of remains to Col. Hak Ki Lee, commander of the KIA Recovery and Identification agency, during a repatriation ceremony at Joint Base Pearl Harbor-Hickam, Hawaii. Draped in South Korean flags (right), 63 boxes of remains fill the hold of a C-130 cargo plane ahead of a repatriation ceremony Sept. 27, 2018.

Plans originally called for 65 boxes to be transferred to South Korea, but this summer forensic scientists from MAKRI were able to identify one soldier from DNA samples taken in December 2017, said Jennie Jin, the Korean War project lead for DPAA in Hawaii. Pvt. Yoon Gyeong-hyuk, who was killed in North Korea's South Pyongan Province, was repatriated in July, she said. DPAA is nearing the end of the identification process for the estimated 200 individuals retrieved from North Korea from 1996-05, Jin said. The task of separating the commingled remains of American and South Korean dead presented a forensic challenge particular to both countries, she said. "My concern is not to send Asian-Americans back to Korea," Jin said. "[MAKRI's] concern is they cannot take North Koreans or Chinese into their laboratory. No enemy forces are allowed in their laboratory. So we had two different

concerns. During the joint forensic review, they kept asking me, ‘How do you know this is not North Korean or Chinese?’” They came to an agreement over the 64 sets of remains based on DNA evidence, historical records and the search-and-recovery reports, she said.

Initially, DPAA scientists examined the remains for a type of DNA specific to maternal ancestry called mitochondrial, which generally revealed Asian ancestry, Jin said. But because about 100 Americans still missing from the Korean War were of Asian descent, further evidence was needed. “We then looked at all our Asian-American guys to see if they have family reference samples, and, fortunately, almost all of them that are still missing in North Korea have their family DNA on file,” she said. “So we did the matching, and none of them matched the guys we’re sending back to Korea today.” “Then we used historical information to find where these guys were lost, and then we looked at the actual recovery reports,” Jin said. So, for example, if both Asian and American remains were found in a mass grave during the recovery operations, it was a good indicator that those Asians were not North Koreans or the Chinese who fought with them. “We never buried enemy forces with our guys,” she said. “So that was very strong evidence — circumstantial — but pretty strong evidence that these are not the North Koreans or Chinese.” Most of the 64 remains were recovered from sites associated with the Battle of Unsan or the Battle of Chosin Reservoir, both fought in late 1950 in what is now North Korea. As the repatriation ceremony ended, Korean War veteran Jimmy Shin offered a pithy judgment of the affair. “About time,” he said. [Source: Stars & Stripes | Wyatt Olson | September 27, 2018 ++]

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## **POW/MIA Update 118 ► Military Sees Surge In Identifications Of The Fallen**

Nearly 77 years after repeated torpedo strikes tore into the USS Oklahoma, killing hundreds of sailors and Marines, Carrie Brown leaned over the remains of a serviceman laid out on a table in her lab and was surprised the bones still smelled of burning oil from that horrific day at Pearl Harbor. It was a visceral reminder of the catastrophic attack that pulled the United States into World War II, and it added an intimacy to the painstaking work Brown and hundreds of others are now doing to greatly increase the number of lost American servicemen who have been identified.

It's a monumental mission that combines science, history and intuition, and it's one Brown and her colleagues have recently been completing at ramped-up speed, with identifications expected to reach 200 annually, more than triple the figures from recent years. “There are families still carrying the torch,” said Brown, a forensic anthropologist with the Defense POW/MIA Accounting Agency’s lab near Omaha, Nebraska. “It’s just as important now as it was 77 years ago.”

Officials believe remains of nearly half of the 83,000 unidentified service members killed in World War II and more recent wars could be identified and returned to relatives. The modern effort to identify remains started in 1973 and was primarily based in Hawaii until a second lab was opened in 2012 at Offutt Air Force Base in the Omaha suburb of Bellevue. With an intensified push, the identifications climbed from 59 in 2013 to 183 last year and at least 200 and possibly a few more this year. The increase has led to a surge of long-delayed memorial services and burials across the country as families and entire communities turn out to honor those killed.

The soaring number of identifications followed years of complaints about a cumbersome process, typically resulting in about 60 completed cases annually. Congress responded by setting a goal of 200 identifications annually, and it supported a reorganization and increased funding that saw spending climb from \$80.8 million in the 2010 fiscal year to \$143.9 million in 2018. The effort now employs about 600 people. Officials have streamlined the work of determining which remains should be disinterred. Historians focus on where clusters of servicemen died, and examine troop movements and conduct interviews with local residents. “This work is very different from what most historians do,” said Ian Spurgeon, an agency historian in Washington. “This is detective history.” Spurgeon's focus is on battles in Europe and the Mediterranean, with a goal of disinterring 50 service members annually, up from fewer than five.





In this Sept. 18, 2018, photo, various items including shoe soles, a watch and a partial ID tag are processed at the Defense POW/MIA Accounting Agency (DPAA) Identification laboratory at Offutt Air Force Base in Bellevue, Neb. The various artifacts found with the remains of unidentified service members are used in the identification process.

At Offutt, inside a lab built in a former World War II bomber factory, bones are arranged by type on black-topped tables. In another room, buttons, fabrics, coins and other items found alongside remains are studied for hints about a service member's role or hometown. DNA is key to identifications, but it can't be extracted from all bones, and without a match from potential relatives, it has little value. In some cases, lab workers refer to standard chest X-rays of World War II servicemen taken when they enlisted, focusing on the traits of the collarbones revealed by the X-rays. An algorithm developed by the University of Nebraska-Omaha helps workers make comparisons of remains in minutes. [Source: The Associated Press | Scott McFetridge | October 10, 2018 ++]

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## POW/MIA Recoveries ► Reported 01 thru 15 OCT 2018 | 22

“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. Allen R. Turner** was a pilot assigned to the 1330 Army Air Force Base Unit, Air Transport Command. On July 17, 1945, his aircraft crashed in a remote area en route from Jorhat, India, to Hsinching, China. All four passengers were declared deceased after an extensive search effort failed to identify the crash site. Interment services are pending. [Read about Turner.](#)
- **Army Air Forces 2nd Lt. James R. Lord** was a P-47D pilot assigned to the 66th Fighter Squadron, 57th Fighter Group, 12th Tactical Air Command. On Aug. 10, 1944, his aircraft crashed a mile off the coast of Anghione, Corsica while returning from combat operations near the French border. No witnesses reported seeing any parachute sightings. Interment services are pending. [Read about Lord.](#)
- **Army Air Forces Pfc. Joseph I. Natvik** was a flight engineer assigned to the 1330 Army Air Force Base Unit, Air Transport Command. On July 17, 1945, his aircraft crashed in a remote area en route from Jorhat, India, to Hsinching, China. All four passengers were declared deceased after an extensive search effort failed to identify the crash site. Interment services are pending. [Read about Natvik.](#)
- **Army Pfc. Marvin E. Dickson** was a member of Headquarters Company, 1st Battalion, 110th Infantry Regiment, 28th Infantry Division. Dickson was allegedly killed in the early morning hours of Nov. 13, 1944, when he and other Soldiers moved to the front lines to reestablish broken telephone lines. Surviving members could not confirm Dickson's death, nor provide the exact location to where he was killed. He was subsequently listed as missing in action. In Nov. 14, 1945, his status was amended to killed in action. Interment services are pending. [Read about Dickson.](#)
- **Army Pvt. Donald E. Brown**, 24, of Thompson, Iowa, whose remains were previously identified, will be buried on Oct. 6 in his hometown. Brown was a member of Company A, 745th Tank Battalion, fighting in support of the 1st Infantry Division in the European Theater in World War II. Brown was killed in action on July 28, 1944, when his M-4 Sherman tank was destroyed by enemy fire near Cambernon, France. [Read about Brown.](#)
- **Army Sgt. 1st Class James L. Boyce** was a member of Company K, 3rd Battalion, 21st Infantry Regiment, 24th Infantry Division, engaged in combat operations against the North Korean People's Army south of Chonui, South Korea. Boyce could not be accounted for and was declared missing in action on July 11, 1950. Interment services are pending. [Read about Boyce.](#)
- **Army Sgt. Eugene W. Yost**, 18, of Milaca, Minn., whose remains were previously identified, will be buried on Oct. 5 in Fort Snelling National Cemetery, Minn. Yost was a member of Company E, 2nd Battalion, 8th Cavalry Regiment, 1st Cavalry Division. In September 1950, his unit participated in a defense of the Pusan Perimeter, a large defensive line west and north of Pusan, South Korea. Yost was reported to have been killed in action on Sept. 3, 1950, but his remains could not be located following the battle. [Read about Yost.](#)
- **Army Sgt. Melvin C. Anderson**, 31, of Omaha, Neb., whose remains were previously identified, will be buried on Oct. 12 in his hometown. Anderson was a member of Company C, 803rd Tank Destroyer Battalion, participating in intense fighting in the Hürtgen Forest. On Nov. 25, 1944, his company was deployed as direct-fire support of American infantrymen attacking the town of Grosshau. The M10 tank destroyer Anderson was commanding was knocked out in the fighting. He was killed during the battle, though his status was initially listed as missing in action. On Dec. 21, 1944, his status was amended to killed in action. [Read about Anderson.](#)

- **Marine Corps Pfc. William F. Cavin**, 19, of Ewing, Va., whose remains were previously identified, will be buried on Oct. 13, in Hancock County, Tenn. Cavin was assigned to Company F, 2nd Battalion, 8th Marine Regiment, 2nd Marine Division, Fleet Marine Force. On Nov. 19, 1943, Cavin's unit landed on the small island of Betio in the Tarawa Atoll against stiff Japanese resistance. Cavin was killed on the first day of the battle, one of approximately 1,000 Marines and Sailors killed in the intense fighting. [Read about Cavin.](#)
- **Marine Corps Reserve 2nd Lt. Elwood R. Bailey**, 22, of Parma, Mich., whose remains were previously identified, will be buried on Oct. 13 in his hometown. On Aug. 24, 1942, Bailey was a member of Marine Fighting Squadron 223 (VMF-223), Marine Aircraft Group 23. Bailey was piloting an F-4 Wildcat in aerial combat with Japanese Military Air Forces over Guadalcanal, Solomon Islands, when he was reported missing in action after being shot down. [Read about Bailey.](#)
- **Marine Corps Reserve Tech. Sgt. Harry A. Carlsen**, 31, of Brookfield, Ill., whose remains were previously identified, will be buried on Oct. 13, in Elwood, Ill. Carlsen was a member of Company A, 2nd Amphibian Tractor Battalion, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and Sailors were killed and more than 2,000 were wounded. Carlsen died on the first day of the battle, Nov. 20, 1943. [Read about Carlsen.](#)
- **Navy Chief Pharmacist's Mate James T. Cheshire** 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 Cheshire. Interment services are pending. [Read about Cheshire.](#)
- **Navy Reserve Cmdr. Charles B. Goodwin**, 25, of Haskell, Texas, whose remains were previously identified, will be buried on Oct. 12 in Abilene, Texas. Goodwin was the pilot of an RF-8A aircraft, assigned to Detachment D, VPF-63, CVW-15. On Sept. 8, 1965, Goodwin was conducting a combat reconnaissance mission over the Democratic Republic of Vietnam when he reported that he had encountered thunderstorms en route to the target area. That was the last transmission heard from him. Search efforts over the target area and adjacent coastal waters were unsuccessful, and Goodwin was declared missing in action as of Sept. 8, 1965. [Read about Goodwin.](#)
- **Navy Seaman 1st Class Herbert J. Poindexter** 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 Poindexter. Interment services are pending. [Read about Poindexter.](#)
- **Navy Seaman 1st Class Natale I. Torti**, 19, of St. Louis, whose remains were previously identified, will be buried on Oct. 12 in Jefferson Barracks, Mo. Torti 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 Torti. [Read about Torti.](#)
- **Navy Seaman 2nd Class Bernard V. Doyle**, 19, of Red Cloud, Neb., whose remains were previously identified, will be buried on Oct. 13 in Lake City, Iowa. Doyle 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 Doyle. [Read about Doyle.](#)
- **Navy Seaman 2nd Class Harold L. Head**, 20, of Browning, Mo., whose remains were previously identified, will be buried on Oct. 10, in Laclede, Mo. Head 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 Head. [Read about Head.](#)
- **Navy Seaman 2nd Class William V. Campbell**, 20, of Elizabethton, Tenn., whose remains were previously recovered, will be buried on Oct. 10 in his hometown. Campbell 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 Campbell. [Read about Campbell.](#)
- **Navy Water Tender 1st Class Stephen Pepe**, 43, of Bridgeport, Conn., whose remains were previously identified, will be buried on Oct. 8 in Bourne, Mass. Pepe 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 Pepe. [Read about Pepe.](#)
- **Army Pvt. Delbert J. Holliday**, 22, of Minneapolis, whose remains were previously identified, will be buried Oct. 15 in Fort Snelling National Cemetery, Minn. Holliday was a member of Company C, 1st Battalion, 7th Cavalry Regiment, 7th Cavalry Division, participating in combat actions against the Chinese People's Volunteer Forces in the vicinity of North Pyongan Province, North Korea. Holliday was killed in action on Nov. 30, 1950, and was reportedly buried in the United Nations Military Cemetery in Pyongyang. As the United Nations' situation with North Korea worsened,

circumstances forced the cemetery in Pyongyang to close on Dec. 3, 1950, and buried remains could not be recovered. [Read about Holliday.](#)

- **Navy Fireman 1st Class Creighton H. Workman** 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 Workman. Interment services are pending. [Read about Workman.](#)
- **Navy Chief Warrant Officer John A. Austin** 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 Austin. Interment services are pending. [Read about Austin.](#)

[Source: <http://www.dpaa.mil> | October 15, 2018 ++]

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## VA Community Care Update 03 ► Nationwide Ops Shift to TriWest Health Care Alliance

Veterans Affairs officials announced 2 OCT that TriWest Health Care Alliance will take over nationwide operations for the department's main community care programs despite concerns raised last month about overpayments to the company. For the last five years, operations for the department's primary two outside care programs — Patient-Centered Community Care and Veterans Choice Program — had been operated by TriWest and Health Net Federal Services. The new contract extends TriWest's partnership and names them the sole provider until the two programs are replaced next year with a new overarching community care program mandated in the VA Mission Act, which President Donald Trump signed into law this summer.

VA officials praised the contract as ensuring that veterans will not see disruptions in their health care in the coming year. "Extending the time and reach of our partnership with TriWest will ensure veterans get the care they need while the department transitions to delivering care under the Mission Act next year," VA Secretary Robert Wilkie said in a statement. Last month, the VA inspector general found that over a one-year period, TriWest officials filed more than 111,000 duplicate claims for outside care services and made mistakes in nearly 300,000 others, resulting in department overpayments of more than \$45 million dollars. Similar errors by Health Net officials resulted in \$56 million in overpayments, investigators said. In response, VA officials implemented new payment controls and recovered about \$40 million of that money. Additional reimbursements are being reviewed.

Veterans' cases currently being handled by Health Net will be transitioned to the new program in a way department officials promise will not disrupt care. Details of how other cases will be transferred from existing community care programs to future ones have yet to be finalized. On 28 SEP, congressional staffers received a briefing from VA officials on the Mission Act implementation, laying out future timelines for new community care rules and parameters for that work. Last week, in an appearance before the Senate Veterans Affairs Committee, VA Secretary Robert Wilkie predicted the new community care rules will "revolutionize veterans' care" once implemented. "My view of Congress' trust and mission is to ... give that veteran choice and allow that veteran to continue with the choice that he or she is most comfortable with," he said. [Source: MilitaryTimes | Leo Shane III | October 2, 2018 ++]

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## VA Major Problems ► Three Emerged In Last Month

In the span of less than a month, news reports have emerged detailing some major problems at the VA. Some of these problems are new, and some of them have been lingering for years:

**Claim Delays.** One investigative team looked into the persistent delays of disability claim appeals across the country. They say that almost a half-million veterans have been waiting for years to get a hearing on their appeals. When disability claims get denied by the VA, the VA sends a rejection letter and promises that the veteran is entitled to an appeal hearing, but then the process seems to get stuck there. One veteran, who is simply seeking to get a hearing aid for the damage he says he sustained while training with grenades and jumping out of jets, has been waiting for more than three years. Meanwhile, veterans who are waiting to get their appeals evaluated only experience worsening health without proper medical treatment.

Some hopeful news has recently come in regarding appeals delays, though. Last year, Trump signed the Veterans Appeals Improvement and Modernization Act, which promises to revamp the appeals process. Implementing this new program has been delayed by technical issues involving the VA's computer system, but in the meantime, the VA has implemented the Rapid Appeals Modernization Program (RAMP). Under RAMP, the VA has hired about 1,500 employees to handle appeals, and veterans are already seeing some promising results.

**Higher Backlog Than Claimed.** In other recent VA news, one headline reads, VA Inspector General finds VA disability claims backlog larger than officials reported. The VA Office of Inspector General (OIG) has been investigating the sizeable backlog of disability claims since September of 2015, and they've found that the VA hasn't been counting the claims that were waiting for rating approvals for over 125 days from the date of review. That means the backlog has been underestimated by about 21%, which comes to about 63,000 additional claims to the previously reported 239,000. The OIG also found a couple more problems that probably led to the misreported backlog figures they reported that the VA was improperly processing some rating claims and that claims assistants were lacking proper training and oversight.

**Cancelled Radiology Tests.** In another news story, mass cancellations of orders for radiology tests have raised some suspicions. It started when a radiology technologist at a VA hospital in Iowa City, IA, noticed a wrong cancellation for a particular patient's CT scan. He then looked into the issue and found lots of possibly erroneous cancellations. The OIG is currently auditing these cancellations at eight different medical centers to see what could be going on. Those VA medical centers are in Denver; Las Vegas; Salisbury, NC; Tampa and Bay Pines, FL; Cleveland; Dallas; and Los Angeles. Staffers in the Iowa City facility have given sworn testimony that they were instructed to clean up thousands of pending orders that they thought were outdated, an action that could have caused this issue. The way they canceled these orders did not follow national VA guidelines for order processing, and similar cancellation procedures are being scrutinized at a Tampa hospital.

[Source: Axxess News | Melissa Thompson | October 9, 2018 ++]

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## VA Outside Influence Update 02 ► VA Won't Turn Over Documents

Veterans Affairs officials are declining to give members of Congress documents related to accusations that outside businessmen are unduly influencing department policy, citing legal ongoing disputes over the issue. In response, the ranking member of the House Veterans Affairs Committee blasted the move as "an attempt to stonewall not only a member of Congress, but the American public." At issue are concerns raised by a ProPublica report this summer that identified three businessmen — Marvel Entertainment CEO Ike Perlmutter, primary care specialist Dr. Bruce Moskowitz, and attorney Marc Sherman — as key architects of a host of veterans policy decisions by Trump's administration.

None of the men hold official government positions, but all three are confidants of Trump and members of his exclusive Mar-a-Lago resort in Florida. Documents released by the news organization show frequent contact between the men and top VA officials last year, including discussions on policy matters and personal favors. Last month, at a Senate Veterans' Affairs Committee hearing, VA Secretary Robert Wilkie told lawmakers he has only met with the men once, as a courtesy during a trip to Florida, and that they have no role in crafting department policy. But after House Democrats in August requested correspondence between the men and VA officials, Wilkie refused, citing "ongoing litigation alleging violations of the Federal Advisory Committee Act" making them "not appropriate for release at this time."

The claim appears to be connected to a lawsuit filed by the left-leaning advocacy group VoteVets, to block the men from contact with VA leadership on official matters. Minnesota Rep. Tim Walz, the top ranking Democrat on the veterans' panel, called Wilkie's excuse for not releasing the documents "unacceptable" and without legal merit. "We have received nothing from VA except excuses," he said in a statement. "The reports of corruption and cronyism are serious and we cannot allow VA to sweep this under the rug. This issue will remain a top concern of the committee until all our questions have been answered." Walz is demanding the documents be turned over to the committee before the end of the month.

In his Senate appearance, Wilkie told lawmakers he believes that VA "has calmed down" in the first few weeks of his tenure as secretary. Wilkie was nominated for the post after former VA Secretary David Shulkin was fired by Trump over Twitter in March, and after Trump's other replacement nominee, Rear. Adm. Ronny Jackson, withdraw from the process amid reports of unprofessional behavior while working as the White House physician. [Source: MilitaryTimes | Leo Shane III | October 10, 2018 ++]

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## **VA Hepatitis C Care Update 18 ► Have You Been Tested?**

Hepatitis C is a serious liver disease caused by the hepatitis C virus (HCV). The most common way to get hepatitis C is by coming into contact with the blood of someone who has it. It's important for certain people to get tested for the hepatitis C virus. Vietnam Era Veterans and those born between 1945 and 1965 are at higher risk for hepatitis C. Talking to a healthcare provider about testing is highly recommended for anyone at risk. VA has this testing available for at risk Veterans. This spring, VA began treatment for its 100,000th Veteran with hepatitis C.

Outside of VA, this is considered "Covered Prevention Services for Adults" meaning that many insurance plans provide 100 percent coverage for preventive care, but require you to use an in-network provider. Hepatitis C screening is covered for adults at increased risk and one-time screening for people born between 1945 and 1965. Nationwide, VA leads the country in HCV screening, testing, treatment, research and prevention. Facilities across VA are implementing innovative strategies to increase testing. Veterans can receive hepatitis C testing at VA if they are enrolled in VA care. You may be able to get tested in or outside the VA network at no cost to you.

Three common types of specialists that you may be referred to for hepatitis C testing are gastroenterologists, hepatologists, and infectious disease specialists. A gastroenterologist treats diseases of the digestive system, including the liver. A hepatologist treats diseases of the liver, including hepatitis C. An infectious disease specialist treats diseases that are spread from many sources, including those from person to person, like hepatitis C and HIV (human immunodeficiency syndrome). Many people who have hepatitis C can live for years without feeling sick. But the virus can still damage the liver, even when there aren't any symptoms. You could also spread the virus to others without knowing it. The only way to know for sure if you have hepatitis C is to get a blood test.

Hepatitis C testing is the key to living a longer, healthier life. Take action and talk to your healthcare provider to find out if you are a candidate. Refer to <https://www.hepatitis.va.gov/patient/index.asp> for more information on this

subject. Also go to <https://healthfinder.gov/myhealthfinder/coveredservices/Adults.aspx> if you want to read about other covered preventive services. [Source: Vantage Point | October 12, 2018 ++]

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## **VA Aid & Attendance Update 22 ► Determining Eligibility | Means & Evidence**

Although VA pension benefits are “means-tested” (i.e. the applicant’s income and assets are considered in determining eligibility), there was previously no specific asset limitation, and applicants were assessed on a case-by-case basis. The new rules provide a countable asset “cap” which matches the Community Spouse Resource Allowance for Medicaid (\$123,600 for 2018). An applicant’s annual income is included in calculating their countable assets, as are the assets and income of the applicant’s spouse. To apply for Aid and Attendance applicants must complete VA form <https://www.veteransaidbenefit.org/forms/VBA-21-527EZ.pdf>

### **Assets**

The VA suggests that its adjudicators use a certain amount of personal judgment on this issue. But the bottom line is: does it realistically appear that the veteran or surviving spouse may outlive their assets? If so, they are likely eligible for aid and attendance. In determining assets:

- Do NOT count their residence or vehicle when estimating net worth.
- Do NOT count a life insurance policy (because the policy holder must be deceased in order to benefit from it).
- DO count CDs, annuities, stocks, bonds, savings, checking, IRAs, Keogh, etc.
- DO count any assets owned by the spouse as well.
- As a rule of thumb, assets should not exceed \$123,600. That amount drops depending on the age of claimant

### **Countable Income**

- Estimate total annual income for the veteran and his spouse (if any). All income must be included. This includes social security, pensions including VA’s, interest income, dividends, income from rental property, etc.
- Deduct from income all annual unreimbursed, recurring health care expenses. This includes:
  - Assisted living cost
  - Nursing home cost
  - Home care service
  - Health insurance premium
  - Medicare premium
  - Regular unreimbursed prescriptions verifiable through a pharmacy printout
- The difference of the preceding is your countable income.

### **Claim Evidence Required**

To support a claim for non service-connected pension, the evidence must show:

1. You met certain minimum requirements regarding active service during a period of war. Generally, those requirements involve:
  - 90 days of consecutive service at least one day of which was during a period of war; OR
  - 90 days of combined service during at least one period of war:
  - If your service began after September 7, 1980, additional length of service requirements may apply, typically requiring two years of continuous service or completion of active-duty obligation) OR
  - Any length of active service during a period of war with a discharge due to a service-connected disability
2. You are age 65 or older or are permanently and totally disabled. You are considered permanently and totally disabled if medical evidence shows you are:



- A patient in a nursing home for long-term care; OR
  - Receiving Social Security disability benefits; OR
  - Unemployable due to a disability reasonably certain to continue throughout your lifetime; OR
  - Suffering from a disability that is reasonably certain to continue throughout your lifetime that would make it impossible for an average person to follow a substantially gainful occupation; OR
  - Suffering from a disease or disorder that VA determines causes persons who have that disease or disorder to be permanently and totally disabled
3. Your net worth and income do not exceed certain requirements (see above on Assets & Countable Income)

#### **Applicant's Need for Benefit Evidence**

1. To support a claim for non-increased disability pension benefits based on the need for aid and attendance, the evidence must show:
  - You have corrected vision of 5/200 or less in both eyes; OR
  - You have contraction of the concentric visual field to 5 degrees or less; OR
  - You are a patient in a nursing home due to mental or physical incapacity; OR
  - You require the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing yourself, attending to the wants of nature, adjusting prosthetic devices, or protecting yourself from the hazards of your daily environment; OR
  - You are bedridden, in that your disability requires that you remain in bed apart from any prescribed course of convalescence or treatment
2. To support your claim for increased disability pension benefits based on being housebound, the evidence must show:
  - You have a single permanent disability evaluated as 100 percent disabling; AND due to such disability, you are permanently and substantially confined to your immediate premises; OR
  - You have significant additional disability (rated 60% or higher) in addition to any disability necessary to establish pension eligibility.

[Source: <https://www.veteranaid.org/docs/income.pdf> | October 2018 ++]

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## **VA Blue Water Claims Update 53 ► Time Is Running Out for Many Vets**

In 1991, Congress passed the Agent Orange Act. The act presumed certain diseases were tied to Agent Orange exposure during a veteran's military service, and would make them eligible for VA benefits. In the 27 years since the law was enacted, the list of diseases associated with exposure to Agent Orange has grown and includes various cancers, diabetes, Parkinson's disease, peripheral neuropathy, and heart disease among others. The VA website states the following: "For the purposes of VA compensation benefits, veterans who served anywhere in Vietnam between January 9, 1962 and May 7, 1975 are presumed to have been exposed to herbicides, as specified in the Agent Orange Act of 1991. These veterans do not need to show that they were exposed to Agent Orange or other herbicides in order to get disability compensation for diseases related to Agent Orange exposure."

To get these benefits, though, veterans "must have actually set foot on Vietnamese soil or served on a craft in its rivers (also known as 'brown water' Navy)," the Congressional Research Service wrote. Those who instead spent time on deep-water Navy ships (called "Blue Water Navy" veterans) do not qualify unless they can show that they spent time on Vietnam land or rivers, the report said. HR 299, the Blue Water Navy Vietnam Veterans Act of 2018, a bill whose original sponsor is Rep. David Valadao (R-Haford) would restore benefits to nearly 90,000 veterans of the

Navy who served off the coast of Vietnam during the war and were subject to the same exposure to Agent Orange as their dry land and Brown Water Navy comrades.

These benefits, arbitrarily rescinded in 2002, included medical and disability treatment and compensation. Valadao's bill, HR 299 passed in the House 382 – 0 and was sent on to the Senate where it was also expected to pass without opposition. Now, an openly hostile Secretary of Veterans Affairs, Robert Wilkie, has urged senators to reject legislation that would make health care and disability compensation available to approximately 90,000 “Blue Water” Navy veterans – those sailors aboard aircraft carriers, destroyers and other ships who contend they were exposed to Agent Orange through the ships' water systems. The dioxin-laden herbicide has been found to cause respiratory cancers, Parkinson's disease, and heart disease, as well as other conditions.

Wilkie, who came from the Pentagon where he was deputy secretary for personnel and readiness, has staked his tent in the far territory, beyond reason and in opposition to objective facts. These are our neighbors, friends, co-workers, and fellow retirees who face the daily challenge of fighting illnesses directly associated with their military service, nearly 50 years after that honorable service ended. And the VA, at its highest administrative level, refuses to extend the hand pledged on the bronze plaque next to the front door at 801 Vermont St. in Washington, the Department of Veterans Affairs: “To care for him who shall have borne the battle and for his widow and his orphan.” Is it any wonder less than half of 1 percent of our 330 million fellow Americans choose to join the military, when confronted with the knowledge that previous generations in their families have been refused treatment and compensation for health issues directly related to their service?

Many of our Blue Water Navy veterans will not survive Wilkie's tenure in office. It is unconscionable that an individual who has expressed open hostility to veterans was even nominated, much less confirmed as secretary of the Department of Veterans Affairs. Veterans might expect better from an administration that claims to support our men and women who have served, but as we've seen with much out of this administration, it is so much smoke being blown up our skirts. [Source: The Fresno Bee | Jim Doyle | October 5, 2018 ++]

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## **Traumatic Brain Injury Update 71 ► VA Improper Exams**

A new report by the VA's Office of Inspector General (OIG) blames tens of thousands of improper brain injury exams on contradictory policies issued by high-ranking Department of Veterans Affairs officials. Even after the improper exams were exposed, the report questions whether the VA contacted all veterans nationwide who may have been wrongly denied traumatic brain injury (TBI) care and benefits. The findings paint a picture of a government agency where the right hand literally did not know what the left was doing. The OIG report comes in the wake of a multi-year KARE 11 investigation that documented how the VA was using unqualified doctors and inadequate tests to improperly deny veterans TBI benefits and access to promised medical care.

Department of Veterans Affairs rules stated that only highly trained doctors in one of four specialties – including neurosurgeons and neurologists – could do the initial examination to diagnose whether a veteran suffers from a Traumatic Brain Injury (TBI). In August 2015 KARE 11 documented how the Minneapolis VA had violated that policy. Records obtained through the Freedom of Information Act (FOIA) revealed that from 2010 through 2014 unqualified staffers had been used to conduct initial TBI examinations. Instead of neurologists, records revealed that some TBI exams were done by nurse practitioners. In fact, only one of the 21 staffers who made the initial diagnosis of whether a veteran had a TBI was properly qualified according to the records. After KARE 11 started asking questions, the Minneapolis VA began sending letters to hundreds of area veterans informing them they were entitled to new examinations.

Congress began looking into the situation. Rep. Tim Walz (D-MN) demanded an official nationwide investigation. “If it happened in Minneapolis it's possible, and I would argue probable, it happened elsewhere,” he told KARE 11 at

the time. While the federal OIG investigation was ramping up, KARE 11 expanded its own investigation by filing FOIA requests for information about people performing TBI exams at other VA facilities nationwide. Before long, a VA doctor in Texas admitted it was happening there, too. “The issue of unqualified doctors seeing veterans for TBI exams, it’s happening here in Amarillo?” asked investigative reporter A.J. Lagoe. “Absolutely,” responded Dr. Roy Marokus, a retired Army Colonel, with two tours of Iraq under his belt. At the time, he was Chief of the Amarillo VA’s Compensation and Pension Unit. “There were traumatic brain injury exams that were done by people who weren’t supposed to do it,” Dr. Marokus explained.

In May 2016, the VA admitted there was a “systemic national problem” impacting veterans in all 50 states. An internal VA review identified 24,905 veterans nationwide whose TBI exams had been done by unqualified medical staff. Those veterans were sent letters notifying them they were eligible for new TBI testing and a fair shot at specialized treatment and benefits. The new Inspector General report raises questions, however, about the accuracy of that internal review. The report states, “It is not clear that all eligible veterans were contacted, and some veterans were offered equitable relief who were not eligible.” “We’ve still got work to do,” said Rep. Walz in response to the OIG’s findings. The report lays much of the blame for veterans receiving inadequate TBI exams on a pair of VA executives. One lead the VA Office of Disability and Medical Assessment (DMA) while the other was in charge of the Veterans Benefits Administration (VBA).

The report states: “The former VBA Executive in Charge, Thomas Murphy, and the Chief Officer of VHA’s DMA office since August 2015, Patricia Murray, did not sufficiently coordinate consistent implementation of VA’s TBI medical examination policies. Although VBA issued policy for initial TBI medical examinations, VBA and VHA were independently responsible for establishing contract terms and administration. This led to an inconsistent implementation of TBI medical examination policies and contract requirements.”

The OIG report found that from 2007 to 2015 the two sides of the VA were issuing conflicting rules about who could diagnose a veteran’s brain injury. During that time period, VBA updated its policy on TBI medical examinations five times while VHA policies changed four times, causing years of confusion. Rep. Walz believes that issue of conflicting guidelines about who can perform exams has been fixed. “I don’t think this problem is happening still where we’re having unqualified examiners see people,” he said.

However, Walz wrote a letter to new VA Secretary Robert Wilkie expressing concern about the veterans who may not have been contacted about their improper exam. Walz also requested additional information about actions the VA is taking to ensure all eligible veterans receive a fair shake at benefits to which they are entitled. “This is not winning the lottery, this is you are forever changed and injured by your service to the country,” Walz told KARE 11. “We as a nation compensate you fairly for that and I think there’s folks out there that still haven’t been compensated.” This investigation started with a tip. If you have a suggestion for an investigation, or want to blow the whistle on fraud or government waste, email KARE at: [investigations@kare11.com](mailto:investigations@kare11.com). [Source: KARE 11 | A.J. Lagoe & Steve Eckert | October 10, 2018 ++]

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## **VA Prescription Refills Update 02 ► Available For On The Road Vets**

Imagine you are on a vacation with your family with the sound of waves crashing and warm sun rays peeking through the palm trees around you. Then, an alarm goes off on your phone to remind you to take your medication and when you open the bottle, you realize your prescription is running low. Much to your chagrin, you end up sacrificing money and hours of precious vacation time to find, schedule and visit an emergency room, urgent care center, or pharmacy clinic to obtain a new prescription.

Thanks to OneVA Pharmacy, VA is making prescription refills simpler for traveling Veterans. OneVA Pharmacy is available and implemented at all VA medical centers (VAMC) as of June 2018. By simply registering at a local

VAMC that uses OneVA, Veterans can forego the time-consuming and convoluted process formerly required to request a new prescription. “Right now, throughout the entire country, if you have a Veteran living in California and travel to Florida and want to have their prescription, they can do that. They go to the pharmacy and use this product to get the prescription filled,” explained Ms. Angela Chow, an implementation manager with VA’s Office of Information and Technology (OIT).

Before the implementation of OneVA Pharmacy, traveling Veterans who needed a prescription refill were required to either a) visit the emergency room, b) visit the urgent care center, or c) schedule a pharmacy clinic appointment. With OneVA, patients’ pharmacy information is available across VA so pharmacists can access any prescription already on file from any VAMC. Veterans on the road can easily refill their prescriptions—with the exception of controlled substance prescriptions, such as opioid or narcotic pain relievers and anti-anxiety medications. This new process improves efficiency and saves time for both Veterans and pharmacists. By providing streamlined access to Veterans’ active and refillable prescription information and enabling the ability to request prescription refills directly from any VA pharmacy, pharmacists can fulfill window refill requests much more quickly.

#### The Road to OneVA

VHA and OIT worked jointly to roll out OneVA Pharmacy through several phases starting at the end of 2016, with the final step of implementation finished in June 2018. Since final implementation, pharmacists have filled 7,934 prescriptions and saved countless hours of Veteran and provider time. Despite the successful implementation of OneVA during the first phase of the project, there is still work to be done to make this service even greater for Veterans and pharmacists. Dr. Robert Silverman, PharmD, VHA’s project manager for OneVA Pharmacy shared, “Phase two will allow VA pharmacies to address many of the integrated workflow functions not present in OneVA Pharmacy phase one.”

Phase two of the project will also eliminate the need for a pharmacist to contact another pharmacist to work around scenarios not yet covered by OneVA Pharmacy. A unified VA pharmacy across VA is vital to providing better services to Veterans, improving efficiency, and providing safe care by reducing chances for mistakes, especially for the aging Veteran population. VHA and OIT will continue to partner together to further improve the connection and capabilities between pharmacies so that Veterans receive the high-quality health care services they have earned. [Source: Vantage Point | October 5, 2018 ++]

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## State of the VA Update 01 ► 3 Takeaways From Wilkie’s First

Veterans Affairs Secretary Robert Wilkie affirmed his promise to transform the department and improve access to care in his first State of VA Community Town Hall event since taking over at the VA in July. Wilkie, who spoke for about 30 minutes during 27 SEP online presentation, touted ways the VA is building capacity and partnership and advancing access to health care. He appeared alongside department managers who responded to questions from veterans. Three of the major issues covered by Wilkie and the top-level managers during the three-hour online session:

### VA MISSION Act

The VA MISSION Act, with the accompanying appropriations recently signed into law, make up the largest spending bill in the department’s history, and will streamline veteran options to receive private-sector care, Wilkie said. “This will fundamentally transform the VA system ... give veterans and their providers more choice,” Wilkie said. “This helps us serve veterans better and helps veterans get the right care at the right time.” It will also expand comprehensive caregiver services and provide money to modernize medical facilities. Dr. Richard Stone, executive in charge of the Veterans Health Administration, touted the act’s authority to expand caregiver benefits to veterans of all eras, not just post-9/11 veterans.

### GI Bill

Paul Lawrence, VA's undersecretary for benefits, acknowledged there are still issues with housing stipends paid under the GI Bill, but said they should be resolved within the next few months. Housing stipends for students who've already started their fall semesters were calculated incorrectly using last year's rate. A new law requires VA to change the way it calculates housing stipends for students who attend college courses at locations other than the main campus, allowing the stipend to reflect the cost of living where the student lives, not at the college's main location. Technical problems have caused issues with the stipend checks sent out to students. Lawrence said the VA is working to correct the issue. "Everyone is getting paid," he said. "Unfortunately, it's on last year's (stipend) rate. Everyone is getting paid and going to school. If you were overpaid, you keep the money. If we underpaid you, it will be reconciled."

### Customer Service

Throughout his June nomination hearing, Wilkie promised to reform the VA - starting with customer service. During Thursday's session, he said the VA has already taken steps to improve customer service, including on-the-spot training, reworking phone greetings, and reviewing results from surveys. We create a positive and consistent emotional experience that is the heart of what we do," Wilkie said.

[Source: MOAA Newsletter | Amanda Dolasinski | September 27, 2018 ++]

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## VA Wheelchair Update 01 ► New Robotic | Promises Vets A Better Ride

A new robotic wheelchair that shifts its shape and wheel configuration to match terrain could help restore independence for thousands of catastrophically disabled veterans. The chair, being developed by researchers at the University of Pittsburgh, was one of several new mobility technologies the scientists shared on 1 OCT with medical professionals at Clay Kaserne's mission command center. "This type of wheelchair gives you independence, to reach something on a high shelf for example, and to keep the rider safe indoors and outdoors," said Sivashankar Sivakanthan, a graduate researcher at Pitt. "The benefits add up very quickly."



Sivashankar Sivakanthan, a student and graduate researcher with the Human Engineering Research Laboratories program at the University of Pittsburgh, shows how a MEBot reconfigures its wheels to negotiate a curb on Wednesday Oct. 3, in Wiesbaden, Germany. The MEBot, a new type of robotic wheelchair, promises greater independence and mobility for paralyzed veterans.

The Mobility Enhancement Robotic wheelchair, or MEBot, draws on new developments in robotics and pneumatics to enable wheels and other parts to change configuration with the flick of a switch. The wheels, for example, can slide forward or backward to negotiate a curb that a normal electric wheelchair couldn't handle. And by tilting forward, backward and from side to side, the chair can prevent a rider from falling out of the chair. The movements also make the chair less likely to topple over, which is the No. 1 reason people in wheelchairs go to the emergency room, said Rory Cooper, director of Pitt's Human Engineering Research Laboratories.

Development of the chair is a joint project of the laboratory, Walter Reed National Military Medical Center and the Department of Veterans Affairs. The projected cost of the chair — about \$30,000 — puts it on par with current electric wheelchairs, Cooper said. The MEBot is expected to be available for purchase in about five years, he said. Also at Clay Kaserne on Monday, the Pitt scientists demonstrated a wheelchair powered by compressed air. Besides the environmental advantages, the pneumatic chair can be driven in swimming pools, giving disabled veterans greater access. Another wheelchair they displayed is designed for racing. It uses hand cranks and woven composite graphite for areas that would normally succumb to the strains sustained during racing. According to the Paralyzed Veterans of America, there are 100,000 veterans who suffer from spinal cord injury or disease. [Source: Stars & Stripes | Will Morris | October 3, 2018 ++]

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## **VA Most Common Disabilities ► FY 2017 Stats**

Tinnitus remained the most prevalent service-connected disability among new Veterans Benefits Administration beneficiaries in FY 2017, as VA saw a 6 percent increase in auditory disabilities compared with the previous year. Nearly a quarter-million (247,944) auditory disability claims were made by new compensation recipients in FY 2017, according to the administration's recently released Annual Benefits Report. Of those, 159,800 involved tinnitus, bringing the total number of VA tinnitus cases to 1,786,980 - most among all service-connected disabilities. Another 83,329 new beneficiaries suffered from some form of hearing loss, bringing that overall total to more than 1.1 million, second on the overall list.

New compensation recipients accounted for more than 1.5 million disabilities in FY 2017, up from the previous year (1,516,948 to 1,495,373). Each veteran new to the VA system averaged 5.11 disabilities, down from 5.26 in FY 2016. The most prevalent disabilities among new compensation recipients in FY 2017:

1. [Tinnitus](#): 159,800 cases.
2. Limitation of flexion, knee: 83,329.
3. Hearing loss: 81,529.
4. Lumbosacral or cervical strain: 73,073.
5. Limitation of motion of the arm: 67,563.
6. Scars, general: 61,580.
7. Post-traumatic stress disorder 51,273.
8. Limitation of motion of the ankle 50,384.
9. [Migraine](#) 41,912.
10. Paralysis of the sciatic nerve, 36,584.

The average individual disability payout, excluding service-connected death payouts, was \$11,822 in FY 2017, per the report, for a total of \$3.51 billion. That's up slightly from the year before, with an average of \$11,661 resulting in \$3.32 billion in payouts to new beneficiaries. Total VA disability compensation for FY 2017, including service-connected death payouts, was \$76.52 billion, up more than \$5 billion from the previous year. [Source: MOAA Newsletter | Kevin Lilly | September 24, 2018 ++]

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## **Veterans Care Project ► Long-Term Employment to Improve Lives of Veterans w/PTSD**

With research showing that Veterans with post-traumatic stress disorder (PTSD) face significant barriers to employment, the U.S. Department of Veterans Affairs (VA) and several state, city and nonprofit organizations recently created a first-of-its-kind “Pay for-Success” project to improve employment outcomes for such Veterans. The Veterans Coordinated Approach to Recovery and Employment (Veterans CARE) project was launched 3 OCT by the



Commonwealth of Massachusetts, the City of Boston, New York City partners and the nonprofit organization Social Finance, which stemmed from VA's grant award to the organization, and will serve 480 Veterans over three years in New York City; Boston and Brockton, Massachusetts; and Central and Western Massachusetts.

"This project demonstrates that supporting Veterans depends on networks of collaborative partnerships, as well as great research and innovative ideas," said VA Secretary Robert Wilkie. "Research and innovation are fundamental to improving the health care and benefits for our nation's Veterans." According to research, PTSD interferes with a person's ability to thrive in the workforce, and has been found to impact sustained employment and income negatively. In addition, a negative cycle exists between unemployment and PTSD — persistent unemployment often is linked to negative health conditions, including depression, which can exacerbate PTSD symptoms. Further, VA research noted that up to 20 percent of Veterans from recent tours of duty have PTSD, and a 2015 analysis found that Veterans' labor force participation had declined over the previous 35 years, in close correlation with a growth in service-connected disability.

The Veterans CARE project will involve local VA medical centers to deliver Individual Placement and Support (IPS), an evidence-based approach to supported employment, to program participants. The Tuscaloosa VA Medical Center (TVAMC) will oversee and monitor the project. "The Veterans CARE project will take our work from the research arena into real-world settings where we plan to achieve the highest level of impact of IPS at full scale," said Veterans CARE Study Chair Dr. Lori Davis. "Sustained meaningful work is a key part of the recovery plan for Veterans living with PTSD."

Pay for Success is a public finance model that harnesses the power of the capital markets to address critical social and environmental challenges and improve the lives of those in need. In this Pay for Success project, BNP Paribas, Northern Trust, The Dakota Foundation, Deutsche Bank and Robin Hood Foundation provided \$5.1 million in impact capital to fund the project. "We are excited to launch the first Pay for Success project globally to support Veterans, who have served our nation so honorably," said Tracy Palandjian, CEO and co-founder of Social Finance. "The Veterans CARE project is about bringing the public, private and social sectors together to help Veterans with PTSD secure meaningful employment and lead healthier, happier lives."

VA's Center for Innovation and the Corporation for National and Community Service's Social Innovation Fund are providing \$3 million, which is matched by local government partners, to repay project investors if the project achieves measurable results for Veterans. For more information about the Veterans CARE project, including additional quotes from project partners and a fact sheet, go to <http://socialfinance.org/focus-areas/workforce/veterans-care-project>. [Source: VA News Release | October 3, 2018 ++]

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## **VA Performance Update 13 ► FY18 Hospital Star Ratings Show Solid Improvements**

As part of the U.S. Department of Veterans Affairs' (VA) efforts to remain transparent and hold VA facilities accountable, VA released end of fiscal year 2018 (FY2018) hospital Star ratings, which evaluate and benchmark quality of care delivery at VA medical centers (VAMCs) across the nation. "With closer monitoring and increased medical center leadership and support we have seen solid improvements at most of our facilities," said VA Secretary Robert Wilkie. "Even our highest performing facilities are getting better, and that is driving up our quality standards across the country." The Star rating designation is designed to help VA identify best practices of its top performing hospitals and share them across VA's health care system to achieve system-wide improvements.

Compared with data from the same period a year ago, the release of VA's Strategic Analytics for Improvement and Learning (SAIL) report shows 66 percent of VA Medical Centers (VAMCs) have improved in overall quality in the third quarter — with the largest gains seen in areas where there were VA-wide improvement initiatives, such as

mortality, length of stay and avoidable adverse events. Six VAMCs experienced a decrease in quality, and improvement activities are underway at each of these facilities.

Additionally, of the medical centers placed under the Strategic Action for Transformation program (StAT), an initiative that monitors high-risk medical centers and mobilizes resources to assist them, eight are no longer considered high risk and 80 percent (12 medical centers) show measurable improvements since being placed under StAT in January 2018. To check out how the VAMC you patronage is rated (1 Star lowest | 5 star highest) go to the table at [https://www.va.gov/QUALITYOFCARE/measure-up/End\\_of\\_Year\\_Hospital\\_Star\\_Rating\\_FY2018.asp](https://www.va.gov/QUALITYOFCARE/measure-up/End_of_Year_Hospital_Star_Rating_FY2018.asp). “There’s no doubt that there’s still plenty of work to do, but I’m proud of our employees, who work tirelessly to move VA in the right direction for Veterans and taxpayers,” VA Secretary Wilkie said. [Source: VA News Release | October 3, 2018 ++]

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## **VA Burial Benefits Update 46 ► Burial & Plot Interment Allowance**

### **WHAT ARE VA BURIAL ALLOWANCES?**

VA burial allowances are flat rate monetary benefits that are generally paid at the maximum amount authorized by law for an eligible Veteran’s burial and funeral costs. A VA regulation change in 2014 simplified the program to pay eligible survivors quickly and efficiently. Eligible surviving spouses of record are paid automatically upon notification of the Veteran’s death, without the need to submit a claim. VA may grant additional benefits, including the plot or interment allowance and transportation allowance, if it receives a claim for these benefits. "Plot" means the final disposition site of the remains, whether it is a grave, mausoleum vault, columbarium niche, or similar place. "Interment" means the burial of casketed remains in the ground or the placement of cremated remains into a columbarium niche

### **WHO IS ELIGIBLE?**

If the burial benefit has not been automatically paid to the surviving spouse, VA will pay the first living person to file a claim of those listed below:

- Veteran’s surviving spouse; OR
- The survivor of a legal union\* between the deceased veteran and the survivor; OR
- The Veteran’s children, regardless of age; OR
- The Veteran’s parents or surviving parent; OR
- The executor or administrator of the estate of the deceased Veteran.

\* Legal union means a formal relationship between the decedent and the survivor that existed on the date of the Veteran’s death, which was recognized under the law of the State in which the couple formalized the relationship and evidenced by the State’s issuance of documentation memorializing the relationship.

The Veteran must also have been discharged under conditions other than dishonorable. In addition, at least one of the following conditions must be met. The veteran:

- Died as a result of a service-connected disability, OR
- Was receiving VA pension or compensation at the time of death, OR
- Was entitled to receive VA pension or compensation, but decided instead to receive his or her full military retirement or disability pay, OR
- Died while hospitalized by VA, or while receiving care under VA contract at a non-VA facility, OR
- Died while traveling under proper authorization and at VA expense to or from a specified place for the purpose of examination, treatment or care, OR
- Had an original or reopened claim for VA compensation or pension pending at the time of death and would have been entitled to benefits from a date prior to the date of death, OR

- Died on or after October 9, 1996, while a patient at a VA–approved state nursing home.

Note: Disabilities determined by VA to be related to your military service can lead to monthly non-taxable compensation, enrollment in the VA health care system, a 10-point hiring preference for federal employment and other important benefits. Ask your VA representative or Veterans Service Organization representative about Disability Compensation, Pension, Health Care, Caregiver Program, Career Services, Educational Assistance, Home Loan Guaranty, Insurance and/or Dependents and Survivors' Benefits.

## **HOW MUCH DOES VA PAY?**

### Death Service-Connected

- If the Veteran died on or after September 11, 2001, the maximum service-connected burial allowance is \$2,000.
- If the Veteran died before September 11, 2001, the maximum service-connected burial allowance is \$1,500.
- If the Veteran is buried in a VA national cemetery, VA may reimburse some or all of the cost of transporting the deceased Veteran's remains.

### Non-Service-Connected Death

- If the Veteran died on or after October 1, 2017, VA will pay a \$300 burial allowance and \$762 for a plot.
- If the Veteran died on or after October 1, 2016, but before October 1, 2017, VA will pay a \$300 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$300 burial allowance and \$747 for a plot.

Effective October 1, 2011, there are higher non-service-connected death rates payable if the Veteran was hospitalized by VA when he or she died.

- If the Veteran died on or after October 1, 2017, VA will pay a \$762 burial allowance and \$762 for a plot.
- If the Veteran died on or after October 1, 2016, VA will pay a \$749 burial allowance and \$749 for a plot.
- If the Veteran died on or after October 1, 2015, but before October 1, 2016, VA will pay a \$747 burial allowance and \$747 for a plot.
- If the death occurred while the Veteran was properly hospitalized by VA, or under VA contracted nursing home care, some or all of the costs for transporting the Veteran's remains may be reimbursed.

Note: If the Veteran dies while traveling at VA expense for the purpose of examination, treatment or care, VA will pay burial, funeral, plot or interment allowances, and transportation expenses.

### Unclaimed Remains

- If a Veteran dies and their remains are unclaimed, the entity responsible for the burial of the Veteran would be entitled to a \$300 burial allowance.
- If the Veteran is buried in a VA national cemetery, VA may reimburse the cost of transporting the deceased Veteran's remains. VA may also reimburse for the cost of a plot.

**TIME LIMIT FOR FILING A CLAIM** - A claim for non-service-connected burial allowance must be filed with VA within 2 years after the date of the veteran's permanent burial or cremation. If a veteran's discharge was corrected after death to "Under Conditions Other Than Dishonorable," the claim must be filed within 2 years after the date of correction. There is no time limit for the service-connected burial allowance, plot or interment allowance, VA hospitalization death burial allowance, or reimbursement of transportation expenses

## **HOW CAN YOU APPLY?**

You can apply by filling out VA Form 21P-530, Application for Burial Benefits which can be downloaded at VA's website <http://www.vba.va.gov/pubs/forms/VBA-21P-530-ARE.pdf>.

- You should attach a original or certified copy of the Veteran’s military discharge document (DD 214 or equivalent) which contains information as to the length, time, and character of service will permit prompt processing and death certificate. Death in a government institution does not need to be proven. In other cases, the claimant must forward a copy of the public record of death. If proof has previously been furnished VA, it need not be submitted again
- If you are claiming transportation expenses, please attach a receipt for the expenses paid. If transported by common carrier, a receipt must accompany the claim. All receipts for transportation charges should show the name of the veteran, the name of the person who paid, and the amount of the charges. The itemized statement of account should show the charges made for transportation. Failure to itemize charges may result in delay or payment of a lesser amount
- You can call us toll-free within the U.S. by dialing 1-800-827-1000.
- If you are located in the local dialing area of a VA regional office, you can also call us by checking your local telephone directory. For the hearing impaired, our TDD number is 711.
- You should mail your application to the VA regional office located in your state. You can obtain the mailing address for VA regional offices by accessing our locations site [www.va.gov/directory](http://www.va.gov/directory). The address is also located in the government pages of your telephone book under “United States Government, Veterans.”

## RELATED BENEFITS

VA National Cemetery Burials/ Headstones, Markers and Medallions/Presidential Memorial Certificates/ Burial Flags

[Source: VA Benefits Bulletin | October 2018 ++]

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## VAMC Northport NY Update 02 ► Struggling To Overcome Nursing Shortage

The Northport VA’s four nursing homes had staffing shortages so severe last year that nurses worked as many as 80 hours a week — often on mandatory overtime — and nursing supervisors had to jump in to bathe and feed dozens of patients, an internal investigation shows. Allegations that the shortages led to the deaths of two patients, overtired nurses and a host of other problems triggered a yearlong investigation by the Veterans Affairs Office of the Inspector General, the department’s independent watchdog. As of two weeks ago, the Northport VA Medical Center, which includes the nursing homes as well as a hospital and manages a half-dozen community clinics, had 175 vacancies for key personnel such as nurses and doctors, nearly 10 percent of its 1,800-member staff. The OIG report on the situation can be seen at <https://www.newsday.com/news/health/va-medical-center-report-1.21315606>.

The investigation, launched last September, found that Northport’s senior leaders knew about the staffing shortages, mismanaged the nurses to fill the gaps and allowed overtime costs to balloon to \$1.5 million in 2017, a nearly \$750,000 increase from the year before. VA officials in Washington also determined that leaders who have since either retired or resigned had pressured nursing home managers to accept new patients when there weren’t enough nurses to properly care for everyone. The inspectors, however, stopped short of attributing any patient death or serious injury to staffing shortages, citing what they described in their 37-page report as the “many variables” that go into high-quality patient care. In an addendum to the report, Northport’s interim director, Dr. Cathy Cruise, said she agreed with the findings and would address the staffing shortages. “Thank you for the opportunity to review our processes to ensure that we continue to provide exceptional care for our Veterans,” Cruise, who has been on the job since mid-July, told investigators in her response.

In the past decade, the inspector general’s office has sent investigators to Northport a handful of times to investigate specific complaints, many tied to aging infrastructure, dirty conditions and management turnover. In the past 18 months, Northport has had four medical center directors, three chiefs of staff and three nursing department directors.

All the positions also have a role in overseeing the nursing homes. Already this year, the 91-year-old medical center had to shut down all five of its operating rooms to repair the air conditioning and the medical center director resigned in July after only a year on the job. And in a 2017 anonymous survey released in April, employees reported broken medical equipment, understaffing, filthy conditions and unresponsive management. The watchdog's latest findings come as Senate Minority Leader Chuck Schumer (D-NY) is pushing the VA to put Northport at the top of its list when it starts handing out hiring funds included in its new \$86.5 billion budget. Earlier this month, at the Elmont American Legion Post, Schumer called on the VA to place Northport "at the front of the line" because Long Island has roughly 130,000 veterans, one of the highest concentrations in the nation. Northport, the only VA medical center in the 120 miles between Montauk and Manhattan, cares for upward of 30,000 patients a year.

Investigators put much of the responsibility for the staffing shortages on senior leaders at the time, notably the directors of the medical center and the nursing department. Both are now retired. "Federal employees are expected to be good stewards of government resources," the report said. "The OIG found a mismanagement of ... senior leaders." The two officials, the report said, not only knew about their stretched staff but perpetuated the shortages by not quickly filling vacancies or failing to consider other staffing options such as part-time employees, nurses from a temporary employment agency or a reduction in nursing home residents, the report said. The medical center director, for example, failed to act on plans by nurse managers that would have complied with recommended staffing levels at each of the four nursing homes, the report said. In another instance, the report said, the nursing department director changed a staffing algorithm that reduced the number of nurses that experts determined were needed to properly care for patients. Staffing records for 75 randomly chosen days in 2015, 2016 and 2017 showed the nursing homes routinely operated with less than two-thirds the recommended number of employees. To cover the gaps in staffing, the report said, officials turned to overtime. The nursing department director, at first, directed that she had to authorize overtime. Within weeks, the report said, her directions changed and officials much lower in rank had approval power.

In addition, the report said, the Northport medical center didn't have accounting measures that allow nursing managers to track each nurse's overtime day to day so they didn't know the number of hours until after it had been worked. Data showed the top 2 percent of overtime payouts went to nurses who worked more than 80 hours of overtime within a two-week pay period. The VA defines excessive overtime as 40 or more hours within two weeks. The extra hours racked up, numbers in the report showed. From fiscal 2016 to fiscal 2017, overtime costs rose from \$730,953 to \$1.5 million — nearly a third of the medical center's total overtime spending of \$4.7 million, more than twice the \$2 million overtime budget. Northport, the report said, spent more on overtime than it would have if it had filled its vacancies. Northport's hiring procedures made it difficult to fill vacancies, the report said. The nursing department had the automatic authority to fill positions but slowed the process primarily by seeking out job candidates with qualifications far higher than the VA's minimum standard and by delaying start dates for months, which led many applicants to take other jobs. The medical center preferred to hire applicants who had a Bachelor of Science degree in nursing and five to seven years of experience, though the VA only requires registered nurses to have an associate degree and no experience. A registered nurse and a nursing assistant were hired in January 2017 but took jobs elsewhere after they received start dates in July 2017.

When Scott Guermonprez came on as medical center director in June 2017, the report said, he began putting measures in place to address the staff shortages, such as speeding the hiring process and creating a pool of "intermittent staff." Guermonprez resigned two months ago after a year on the job. Whistleblowers on Northport's staff alleged the nursing department's practice of filling vacancies with nursing supervisors and nurses on overtime put nursing home residents at greater risk of "adverse events," the report said. Their allegations involved two deaths, both in 2017. Investigators did not name the men. Early in the year, the report said, one man apparently choked at dinner in the dining hall while nurses attended other residents. The man was found slumped over the table. Months later, a man died from complications from a fall he took during an overtime shift for a nursing assistant. The employee, investigators found, had already worked 14 hours that day and had pulled 16-hour shifts in each of the five previous days. While investigators could not determine whether staff shortages precipitated the deaths, the report pointed out that health care experts typically warn that too few nurses on a shift and nurses working too many overtime hours in

a workweek lead to more incidents that put patients at risk. Understaffed shifts in particular have a higher rate that medical literature cited in the report describes as “nurse-sensitive outcomes” such as surgical infections, bed sores, pneumonia or potentially fatal blood clotting.

Nursing home managers determine whether they have enough nurses to adequately care for patients, including new admissions. They then decide whether to accept admissions, although their decision can be overruled by top leaders, the report said, citing VA policy. Managers, however, told investigators that top leaders ignored their staffing numbers and pressured them to accept new admissions. As an example, a manager described an admission that the nursing home had to accept when staffing was at less than 75 percent. The manager told the chief of staff that there weren’t enough nurses to handle a new patient with “multiple medical needs.” The chief of staff told the manager to accept the admission anyway, the report said. “The staff felt distress by the admission of this high acuity resident as it impacted staff’s time with another resident on the unit for end-of-life care,” the report said. Another time, the report said, a manager felt pressured to take an admission on a weekend even though the new resident had both physical and psychiatric needs and there was a shortage of both nurses and doctors. The manager said the patient required round-the-clock observation for his safety and stayed for months in an area that wasn’t suited to his needs. The pressure to accept new patients ended in when a new management team took control in August 2017, the report said.

Investigators also looked into allegations that the nursing homes had been closed temporarily to admissions because of staffing shortages and that residents had been transferred to acute-care inpatient units because of shortages. The office substantiated the temporary closing during a review of staffing levels but determined no residents had been moved. The inspectors made three recommendations: a full review of nursing home staffing to make sure the medical center has enough nurses to care for patients properly; a steady effort to fill nursing vacancies on the nursing home staff and an awareness to use other staffing options to fill the gaps; and better management of overtime to “ensure quality of care and responsible use of financial resources.” In an addendum to the report, Northport’s interim director Cruise told the inspector general’s office that she and her administration are working to fix the problems. Nursing leaders, Cruise said, are analyzing nurse-patient ratios every day for each unit. “Variables that impact the need for nursing staff include severity of patient condition, complexity of care, nursing skill level, skill mix of staff, and actual or projected change in census,” Cruise wrote.

As for hiring, Cruise said, the medical center has authorized filling all vacancies and using more than a half-dozen strategies — from increasing the number of floating nurses to flexible schedule to cross-training — to end the shortages. As of 28 SEP, the nursing homes had 29 full-time registered nurses and leaders are in the process of hiring two more, said Northport spokesman Levi Spellman. With the new hires, he said, the nursing homes will have the 31 registered nurses called for by VA staffing methodology but still has openings for licensed practical nurses and nursing assistants. Lastly, Cruise said the medical center has established a task force to decrease overtime and is requiring all overtime to be approved by either a nurse manager or the nurse officer of the day. Administrators, she said, now also have the ability to review overtime in real time and by employee name. Since the investigation, Spellman said, overtime for the nursing staff at the nursing homes has decreased by 41 percent. [Source: Newsday | Martin C. Evans | September 29, 2018 ++]

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## VAMC Minneapolis Update 12 ► Hospital Parking Lot Suicide | What Went Wrong

The family of an Iraq War veteran who died by suicide in the parking lot of the VA Hospital in Minneapolis is speaking out. Congressional hearings have already started to determine what went wrong after the Forest Lake native asked for help with his post-traumatic stress disorder. The family says if another veteran can be saved by this report, their pain will all be worth it. They feel the hospital in Minneapolis is not equipped to deal with the massive amount of veterans with PTSD. “My brother wasn’t a mistake he was talented and smart and hardworking he deserved better than this,” said Alissa Harrington. Harrington and her father struggle to hold back the tears as they remember Justin Miller, a



loving son and younger brother, who tragically took his own life in February of this year. “The day that he went into crisis I met with him. He said, ‘Don’t worry dad, don’t try to help, I can take care of this, I’m going to get help,” said Gregory Miller. The 34-year-old had been struggling with PTSD since he returned from Iraq in 2005 where he served in the Marines. “He tried best he could, he did what everyone told him to do. The problem was that the other people weren’t doing what they were supposed to be doing,” said Miller.



Justin sought help at the VA hospital in Minneapolis and 24 hours after he was discharged with no follow up care directions, he committed suicide in the parking lot. A review of Justin’s care at the VA was ordered by Rep. Tim Walz’s office and, this week, a bombshell of a report was released. “It was very hard to read the report and see in black and white the places where they asked him the same questions so many times over and either didn’t report it or got different answers,” said Harrington. The report says the treatment team failed to manage medication follow-up procedures, did not educate Justin on access to firearms and never provided suicide behavior report training to clinical staff. Justin was a trumpet player and played in the Marines Corps Band, he was funny, loving and selfless. “Served his country well but when it came right down to it they didn’t serve him so well,” Miller said. His family is sharing their story because they know so many veterans share Justin’s pain. “This should be the last time the VA leaves a soldier behind,” Harrington said. [Source: Minneapolis, Minn. (KMSP) | Christina Palladino | September 30, 2018 ++]

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## **VAMC Palo Alto CA Update 01 ► Defenders Lodge Aids Car Sleeping Vets Awaiting Care**

U.S. veterans are forgoing treatment at Veterans’ Affairs clinics due to the high cost of lodging in some areas, but one group has a solution. Billy Bryels, a retired Vietnam Veteran and double Purple Heart awardee, told Fox News he slept in his car several times because of the high hotel costs, much like several of his fellow veterans. But today he is one of many who goes to the “**Lee & Penny Anderson Defenders Lodge**” located in Palo Alto, California, where veterans and their caregiver can stay in the state-of-the-art \$17 million facility free of charge. He called it a God-send for veterans getting treatment. “What are other veterans doing if they don’t have a Defender’s Lodge available to them?” Bryels asked. “I hope this kind of facility continues across the country.”

It was an idea former VA Palo Alto Health Care System Director and CEO Lisa Freeman thought of after hearing stories like Bryels’ of the veteran’s plight. Today, a hotel room runs at about \$300-400/night in the area. “We didn’t have anything,” Freeman told Fox News. “We tried several things – beds in the hospital, hotel vouchers – but the biggest thing the Defenders Lodge provided was capacity and consistency.” The Defenders Lodge was the result of a public-private partnership between the VA and the PenFed Foundation, which raised \$11 million in donations to fund the construction of the lodge. The 52 room facility can house up to 104 veterans and has a dining room, library, and private outdoor spaces. Freeman said it is full every night of the year.

The Palo Alto VA is one of five Level One Polytrauma Centers in the nation and accommodates nearly one million outpatient visits per year. It offers specialized programs such as a Polytrauma Rehabilitation Center, a Spinal Cord

Injury Center, a Comprehensive Rehabilitation Center and a Traumatic Brain Injury Center. “We have been overwhelmed by the generosity from PenFed – and the community – even with people that don’t have veterans in their family – people of whatever political stripe – they set that aside, when you’re talking about doing this for veterans, and they’re just very generous in doing so,” Freeman added. The Defenders Lodge officially opened in 2014. The organization celebrated and honored the people who helped bring it all together Monday night, including former Secretary of State George Shultz and Condoleezza Rice. “Our veterans deserve our nation’s support,” James Schenck, PenFed Credit Union President and CEO told Fox News. “Let’s make sure that medical emergencies don’t turn into financial emergencies, and that’s what we’re here to do.” [Source: Fox News | October 10, 2018 ++]

## \* Vets \*



### Vet Colleges Update 01 ► Current Top 13

Members of the military transitioning back to civilian life face a bewildering array of colleges at which to use their hard-earned G.I. Bill benefits. What makes a college veteran-friendly? First of all, they must recognize and value of their veteran students. Veterans bring with them a unique perspective and set of experiences, as well as the determination to succeed. They should know that military service must never be treated as an extracurricular activity. Many military jobs are highly intellectually rigorous and require extensive technical training in an intense academic environment, which is why more and more, schools grant transfer college credit for many military courses and occupations.

But most important, colleges must be responsive to the unique needs of their student-veteran population. They should be willing to go the extra mile to ensure tuition is fully covered by the G.I. Bill, and commit to meeting any shortfalls through institutional aid in a predictable manner that adult, financially independent students with families and budgets can rely on when deciding whether to apply. According to U.S. News & World Report, here are the top 13 schools (starting with the highest ranked) in the 2019 Best Colleges rankings that participate in federal initiatives helping veterans and active-duty service members pay for their degrees:

- Stanford University in Stanford, CA.
- Dartmouth College in Hanover, NH
- Cornell University in Ithaca, NY
- The University of California Los Angeles (UCLA) in Los Angeles, CA
- Georgetown University in Washington, D.C.
- University of Southern California (USC) in Los Angeles, CA
- Carnegie Mellon University in Pittsburgh, PA
- University of Virginia in Charlottesville, VA
- University of Michigan Ann Arbor in Ann Arbor, MI
- New York University in Greenwich Village area of Manhattan, NY
- University of California Santa Barbara (UCSB) in Santa Barbara, CA
- University of California Irvine in Irvine, CA
- University of Rochester in Rochester, NY

[Source: Military Connection | [Debbie Gregory](#) | October 2, 2018 ++]

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## **GI Bill Update 263 ► Housing Allowance/Book Stipend Payment Delays**

The VA is experiencing a larger than usual backlog of claims for veterans and dependents who are going back to school and using the GI Bill to pay for their education. Most colleges began in August or September, but many veterans have yet to receive any payment of their housing allowance or their book stipend. Many veterans are reporting hardships with two months of housing payments being overdue, while landlords clamor for late payments. Veterans are also reporting that schools are becoming increasingly impatient in waiting for tuition to be paid, and sending them past-due notices for the unpaid tuition.

As of Sept. 28, there were over 226,000 veterans and their family members awaiting payments and decisions on their claims. This represents a 56.5 percent increase in pending workload as compared to this time last year. VA says that original GI Bill claims are taking more than a month to process, 35.9 days. Supplemental claims are taking 17.6 days. Original claims are those where the VA must determine a person's eligibility for the GI Bill as well as processing a payment. A supplemental claim is one that is usually for a veteran or dependent who has already been determined to be eligible for the GI Bill, the VA must just issue payments on it. To solve the problem, VA says that all GI Bill processors at their three Regional Processing Offices will begin mandatory overtime through Nov. 30. Each employee will be required to work a minimum of 20 hours of overtime per month.

Adding to the delay is VA's implementation of the Forever GI Bill's provision to pay the Monthly Housing Allowance based on the actual location of the campus a veteran is attending, rather than the location of the school's main campus. Previously, GI Bill users were paid their housing allowance based on the main campus of the school they were attending. VA hasn't been able to implement software upgrades that will allow the housing allowance to be paid correctly. As a result of this delay, all veterans are seeing their Monthly Housing Allowance remain at 2017 levels until VA can make corrections. According to veteran's groups, this means that more than 300,000 veterans are potentially being underpaid. The VA has said it will pay back pay to everyone that is due it as a result of the legislative change. [Source: MOAA Newsletter | Jim Absher | October 5, 2018 ++]

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## **Vet Employment Update 08 ► Unemployment Rate Dips to 3.4% for SEP 2018**

The veterans unemployment rate fell to 3.4 percent in September while the overall jobless rate was at a 49-year low of 3.7 percent, reflecting the economy's continuing strength in its eight-year recovery from the recession, the Bureau of Labor Statistics reported Friday. The 3.4 percent figure for veterans in September was down from 3.7 percent in August, but up from the 3.0 percent recorded in September 2017, the bureau said.

For post-9/11 veterans, or what the bureau calls "Gulf War-era II veterans," the unemployment rate in September was 3.9 percent, the same as in September 2017 but well below the double-digit unemployment figures recorded for those vets during the recession. For male veterans, the unemployment rate was 3.1 percent in September, up from 2.8 percent in September 2017; for women veterans, the unemployment rate in September was 5.3 percent, up from 4.5 percent in September 2017, the bureau said. The overall unemployment rate of 3.7 percent in September was down from 3.9 percent in August and from 4.1 percent in September 2017. September's figure was the lowest recorded since 1969, the bureau said.

During the presidential campaign, then-candidate Donald Trump questioned the veracity of the Bureau of Labor Statistics' reports showing a downward trend in unemployment but, since taking office, he has touted the figures as

evidence that his tax cuts and deregulation are boosting the economy. The jobs market "has continued to strengthen," the Federal Reserve said in a recent report, "and economic activity has been rising at a strong rate. Job gains have been strong, on average, in recent months, and the unemployment rate has stayed low."

The Federal Reserve has forecast that the economy will grow by 3.1 percent this year, up from the 2.8 percent annual growth it had predicted in June. In its September report, the Bureau of Labor Statistics said job gains for the month occurred in professional and business services, health care, transportation and warehousing. [Source: Military.com | Richard Sisk | October 5, 2018 ++]

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## **Medal of Honor Update 16 ► Awards to WWI Blacks Under Review**

World War I experts, professors and students are carefully reviewing century-old military records to determine whether systemic racism cost combat heroes the valor awards they earned. Historians at Park University, a private school in Parkville, Missouri, are leading the effort to find out whether any of the roughly 40,000 black troops who fought in combat during World War I were wrongfully denied the Medal of Honor. They announced the project details in Washington, D.C., on 8 OCT during the annual Association of the U.S. Army conference.

The Medal of Honor was the only valor award presented to men who fought in World War I. Lower-level awards were created later, but there's never been a comprehensive review looking at why no black troops who fought during WWI were awarded the medal during that time period, said Dwight Mears, a historian and former West Point history professor. "The criteria at the time were race neutral, but no African-Americans were recognized contemporaneous with the war with the Medal of Honor," he said. "That was almost certainly a result of their ethnicity." This review, which they hope gets the backing of Pentagon and congressional leaders, seeks to remedy that, Mears added. The project has support from the American Legion and Veterans of Foreign Wars, said Chris Isleib, a spokesman for the U.S. World War I Centennial Commission, and the group has briefed the Congressional Black Caucus on the project.

Poring through 100-year-old military, archival, newspaper and genealogical records will be no easy feat, said Timothy Westcott, director of Park University's George S. Robb Centre for the Study of the Great War. But the hope is that it will lead them to living descendants of some of the troops who showed extraordinary heroism on the battlefield. Many military records in question were likely destroyed during the 1970s when a fire that burned out of control for 22 hours essentially erased the records of millions of troops who'd been discharged between 1912 and 1964. But looking through other records from the same time period can yield big finds.

That's how Jeffrey Sammons, a history professor at New York University and co-author of "Harlem's Rattlers and the Great War," discovered that William A. Butler, a sergeant from Maryland who served with the all-black 369th Infantry Regiment, had been nominated for the Medal of Honor. Sammons was preparing for a lecture on George S. Robb, a World War I officer who received the nation's highest valor award, when he found records showing Butler had on the same day been nominated for the Medal of Honor. "Even more is that George Robb had written a glowing treatment of William Butler's exploits, in which he saved his commanding officer, 1st Lt. Gorman Jones, and a number of men from being captured by the Germans, who had actually infiltrated their trench," Sammons said. Robb would later receive the Medal of Honor for which he was nominated. Butler did not.

That case prompted Westcott, Mears and Sammons to want to broaden their review so they could find other examples of cases in which men like Butler had been denied the Medal of Honor, likely based on race. Two black WWI veterans have been posthumously awarded the Medal of Honor. Freddie Stowers, a corporal killed while serving in a unit under French command, was awarded the medal by President George H.W. Bush in 1991. Henry Johnson, who served with what would become the 369th Infantry Regiment, was recognized for his valor by President Barack Obama in 2015.

But a much more thorough, unbiased, comprehensive and systematic review of valor medals, especially the Medal of Honor, for African-American troops is necessary, Sammons said. Park University students have already begun work on the project, which is also likely to uncover instances of other minority groups not getting the recognition they deserved on the battlefield, Westcott said. "Our initial group will be African-Americans because the segregation of the units is fully documented," he said. "But there will be other groups we will look at ... likely including Hispanic Americans, Native Americans, Jewish Americans and Asian Americans." [Source: Military.com | Gina Harkins | October 9, 2018 ++]

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## Cold War Vets ► Reggie Powell | Berlin Airlift

Reggie Powell was a green soldier from the South, just 18, when fate landed him in post-World War II Berlin, during the biggest supply operation the world had ever seen. An Air Force radio repairman in 1948, he didn't know much about the politics that pitted the United States and Great Britain against the Soviet Union after the Soviets had blocked roads and rail lines into West Berlin. It was an attempt to starve the German capital into submitting to communism, and the first major clash of what came to be known as the Cold War. But Powell did know an amazing sight when he saw it, at Berlin's Tempelhof Airport. "When we landed in Berlin, it was the damnedest thing I'd ever seen!" Powell said this week during a visit to Omaha. "It was like a beehive, trucks and planes, coming and going."

Powell, 88, of Winston-Salem, North Carolina, is one of eight Berlin Airlift veterans who have been in Omaha this week for a meeting of the Berlin Airlift Veterans Association. They are joined by about 40 family members and two special guests: Roswitha Barry, 76, and Christa Schneider, 78, who live in the San Francisco Bay area now but during the Airlift were Berlin schoolgirls. Their families, and thousands of others, received care packages flown in by U.S. Air Force and Royal Air Force aircraft that landed, one every three minutes, for more than 15 months, from June 1948 to September 1949. "You kept us alive," Schneider said. "We are forever grateful to all of you," said Barry. The veterans visited the Strategic Air Command & Aerospace Museum in Ashland 27 SEP, where they saw a display on the Airlift and toured a restored C-54 Skymaster, the Air Force's four-engine workhorse of the air bridge that kept Berlin supplied through the crisis. They also ate dinner at the German American Society meeting hall, and were scheduled to visit Boys Town on Friday. Their reunion, at Comfort Inn near 70th and Grover Streets, will wrap up this weekend.



Reggie Powell

The conflict was rooted in the post-World War II division of defeated Germany and Berlin, each divided into four zones. The zones were each controlled by one of the prevailing Allies: the United States, Great Britain, France and the USSR. Since Berlin was deep in the Soviet sector, the U.S., British and French sections of the city — newly consolidated in 1948, and known as West Berlin — represented what the Russians saw as an irritating island of capitalist influence in the middle of Communist East Germany. When they cut off ground access by June 26, 1948, the Western allies came up with a plan to supply West Berlin's 2.4 million residents through three 10-mile wide air- lanes into the city. The Allies started "Operation Vittles" with fewer than 100 available transport aircraft. Over time, that number grew to at least 400 planes. They landed every three minutes, quickly unloaded, and took off again to



grab another load of coal, flour, salt or whatever was needed. Berlin hadn't recovered from wartime bombing, which had leveled much of the city.

Barry recalls her once wealthy family in West Berlin being reduced to near-starvation. Her mother had been an opera singer, but she chopped up the family's piano for firewood and sold her furs to pay for food. They lived in a bombed-out apartment building. "We had holes in the floor, and no windows. But it was shelter," Barry said. They used dandelions, grass and boiled nettles for food, or cut the maggots out of rotten potatoes. Berliners had been the enemy of the Western Allies just a few years earlier, yet thousands of young service members worked themselves to exhaustion to feed them.

Boston native Ralph Dionne, then 21, was a mechanic when he was suddenly promoted to become a flight engineer on C-54 cargo planes, monitoring certain instruments and helping with navigation among other tasks. He had almost no training. "They needed air crews. They said, 'You're going to become a flight engineer,' " Dionne recalled. "I said, 'What do you do?' They said, 'You sit there and do what the pilot tells you to do.' " The planes flew round the clock to bases in West Germany, whatever the weather. The fog was terrible. The Air Force developed primitive ground-based navigation aids using radar signals to guide the steady stream of transports through it. Dionne recalled one landing at Frankfurt's Rhein-Main Air Base after a run from Berlin. As the co-pilot called altitude — 500 feet, 400 feet, 300 feet — Dionne still couldn't see the ground. "I said, 'Where the hell are we?' " Dionne said. "Then I look down, and I see cars on the highway, right under the wings. And, thump, we were on the ground."

The most famous Berlin Airlift pilot was the "Candy Bomber," Gayle Halvorsen, who gained fame for dropping chocolate and gum to children who waved to him from a hill near one of Berlin's airports. Roswitha Barry was one of those children. "We went to the airport and got the candy," she said. They would bring it to school and share it with friends. Halvorsen lives in Utah and is a member of the Berlin Airlift Veterans Association, though he was unable to attend the Omaha reunion. His gesture touched the hearts of Germans and Americans, and is forever linked with the Airlift in many people's memories. "The candy bombing had a lot to do with the results," Dionne said. "The (German) parents didn't know whether to go with the Americans or the Russians. The kids came home with candy. It made them know the Americans had a heart."

American airmen worked 12-hour shifts every day, sometimes making three or four round trips to Berlin. Fly in, quickly unload and fly back. They knew the Airlift was a humanitarian mission. But for them, mostly it was just hard work. "You had a job to do. You didn't worry about the international situation," Dionne said. After 277,569 flights over 15 months, hauling 1.7 million tons of supplies, the Russians ended their blockade. The Americans, British and French had won the first major confrontation of the Cold War — though 32 Americans and 39 British airmen lost their lives in crashes. The Airlift cemented the friendship between Americans and West Germans, especially Berliners. "It was also a strategic move by our government, to keep the Soviets in check," said Richard Stanberry, 90, of Burnet, Texas, a flight engineer who is attending the reunion. "The Berlin Airlift stands on its own merits. It was designed to do exactly what it did." As the number of eyewitnesses to the event dwindle, the veterans worry the Airlift will be forgotten. They see it as an example of Americans pulling together, along with their allies, and a useful beacon for leaders today. "Everybody had to do something, and it all meshed. It was teamwork," Dionne said. "Could you find a better example?" [Source: Omaha World-Herald | Steve Liewer | September 29, 2018 ++]

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## **Afghan Vets 05 ► Patrick Schreiber | Adopted Daughter Facing Deportation**

A federal court in Kansas has ruled that the adopted daughter of a now-retired Army officer — who missed a key immigration deadline for her while he was deployed to Afghanistan — will have to leave the U.S., her father confirmed 1 OCT. Former Army Lt. Col. Patrick Schreiber and his family had put off formal adoption of now-daughter Hyebin in 2013 because he was about to deploy for a year as the director of military intelligence for the 4th Infantry Division at RC-South. He and wife Soo Jin legally adopted Hyebin after he got back, then started the official paperwork to seek



citizenship for her. She had just turned 17. But the U.S. immigration law cutoff for a foreign-born adopted child to become a naturalized citizen is 16, and on Friday a U.S. District Court in Kansas ruled in favor of U.S. Customs and Immigration Services that there would not be an exception in Hyebin's case. She is allowed to complete her degree in chemical engineering at the University of Kansas, which she will do next year. Then she must return to Korea, Schreiber said Monday.



**Retired Lt. Col. Patrick Schreiber and his wife Soo Jin, right, are shown with their legally adopted daughter Hyebin**

The family is planning to file an appeal, but is preparing for the reality that it's likely Hyebin will not be allowed to stay, Schreiber said. "As I tell my daughter, life isn't fair," Schreiber said Monday. "The main thing is to be resilient." "It was disappointing, but we've always known this is not the end of the road," said family attorney Rekha Sharma-Crawford. "But it's still hard on this family." Schreiber served in the military for 27 years, meeting his wife Soo Jin while he was serving as a tank company executive officer and in other positions in Korea with 1st Battalion, 72nd Armor Regiment in the late 1990s. Hyebin was Soo Jin's niece, and when Hyebin's home life became too difficult, Schreiber and his wife took her in as their own daughter. During his military career, Schreiber jumped with the 82nd Airborne Division into Panama during Operation Just Cause, served in Desert Shield and Desert Storm, deployed to Iraq from 2005 to 2006 and then again from 2007 to 2008. He was sent to Afghanistan from 2010 to 2011 and then again from 2013 to 2014. He retired in 2015 and still works for DoD as a contractor. If the family loses its appeal, all of them will move to Korea, Schreiber said. [Source: MilitaryTimes | Tara Copp | October 1, 2018 ++]

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## **Afghan Vets 06 ► Ronald Shurer | Silver Star Upgraded to MOH**

A decade ago, former Staff Sgt. Ronald Shurer II earned a Silver Star for his actions as a medic with 3rd Special Forces Group in Afghanistan. By the following year, he had left the Army and joined the Secret Service, where he's worked ever since. He never heard a thing about a possible upgrade of that award, until President Donald Trump told him as much on 4 SEP, he told Army Times on 30 SEP. "I never heard a rumor," he said. "For several weeks prior to that I had several cryptic calls from the military saying, 'We need to set up a call between you and a high-ranking DoD official.' "

On 1 OCT, he received his award in a White House ceremony, joined by his wife, two sons, fellow members of Operational Detachment-Alpha 3336, two of their Afghan interpreters and five recent Medal of Honor recipients. "Today he joins the world's most elite gathering of heroes," Trump said during the ceremony. Last year, Shurer was diagnosed with stage 4 lung cancer. "He is a warrior," Trump said. Medal of Honor recipients are officially notified by the president, but in practice, many of them have a heads up, either because their upgrade is part of a civilian campaign to review the original award, or because they are still serving and communicating with the chain of command who recommended them in the first place.

That first scenario was the case for former Spc. Jim McCloughan and retired Capt. Mike Rose, who saw their Vietnam-era awards reborn as Medals of Honor over the past year. However, in recent years, the entire Defense

Department has undertaken a valor medal review, bumping up lower awards like Silver Stars and Distinguished Service Crosses. Shurer's case was under wraps the entire time, he said. "Because I'm in the Secret Service, they coordinated switching the notification from a phone call to going and meeting him in the Oval [Office]," he said. They set up "a little bit of a ruse," he added, so he thought he was going to the White House for a work-related meeting. When he showed up, the president informed him he'd be receiving the military's highest valor award. "Everybody asked me what he said. I don't know," Shurer said. "He said that and everything just went to trying to process what he had just said."



**President Donald Trump stands as the citation is read during a ceremony to award the Medal of Honor to former Staff Sgt. Ronald Shurer II, left, for actions in Afghanistan. The ceremony took place in the East Room of the White House, Oct. 1, 2018.**

Shurer, 39, will be the third living soldier to receive the Medal of Honor in the past two years. All three have been medics, and two have been Green Berets. "It's odd to try to consider myself with those guys," he said. "My wife tries to keep reminding me. I have to remember how I thought of Medals of Honor on 3 SEP, before I was told." The military has been working its way through 1,300 valor awards given out since 9/11 in an effort to re-examine whether the actions that earned them deserve higher recognition. [Source: ArmyTimes | Meghann Myers | October 1, 2018 ++]

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## **Korean War Vets ► Benjamin Wilson | MOH & DSC Recipient**

Benjamin Wilson was in Hawaii when the Japanese unleashed their infamous attack on Pearl Harbor during the morning hours of Dec. 7, 1941. The Washington state native had enlisted in the Army as an infantryman only a year before the attack and found himself stationed at Oahu's Schofield Barracks, watching as Japanese planes devastated the unsuspecting naval base. Despite the timing of his enlistment, however, Wilson would miss combat entirely during World War II, attending Officer Candidate School in 1942 and getting subsequently assigned to stateside training roles despite multiple requests by the young officer to lead men into combat.



At the war's conclusion, Wilson would go back to Washington to work in a lumber mill, but the life didn't agree with him, and the desire to serve called Wilson back to the Army. Because the service was drawing down its officer

ranks, Wilson signed back up as a private, but quickly rose through the ranks due to his previous experience. It didn't take long before he found himself as a first sergeant on the front lines of the Korean War, where he would become a legend among his men. In June 1951, the men from I Company, 3rd Battalion, 31st Infantry Regiment were tasked with taking the largest hill overlooking the Hwachon Reservoir in what is now the northeastern region of South Korea. The hill would later become known as "Hell Hill."

A higher ranking soldier, Wilson could have easily directed the charge up the hill from a safer position, but after missing combat in WWII, he was practically salivating for battle. Wilson's men quickly became pinned down by heavy machine gun fire as they made their way up the hill. Seemingly unfazed, the incensed first sergeant charged one of the machine gun bunkers and killed all four of its occupants with his rifle and grenades. He then rallied his men for a bayonet charge of the entrenched Chinese soldiers, an assault that killed 27. But as more men caught up and rejoined the forward line following the charge, the enemy launched a counterattack to retake the position. Sensing his men could be overrun, Wilson left cover and took off on a one-man charge across open ground against the oncoming enemy, killing seven and wounding two more as the rest scattered.

With his men now organized, Wilson led another assault that reached within 15 yards of the objective before a wave of enemy fire stonewalled the advance. Wilson was wounded in the advance, but remained to provide cover fire after ordering his men to withdraw from the vulnerable position. When the company's commanding officer and another platoon leader were hit by enemy fire, Wilson charged — alone once again — on the enemy trenches, killing three with his rifle before it was wrested from his hands in fierce hand-to-hand combat. Without hesitation, Wilson grabbed his entrenching tool and beat four more Chinese soldiers to death. His mad scramble provided the time necessary for his unit to arrange an orderly withdrawal, during which time Wilson was wounded once again. Despite his mounting injuries, he continued to provide cover fire as his men moved down the hill.

Wilson would go on to receive the Medal of Honor for his herculean feats that day, but his story doesn't end there. With his men safely evacuated, the injured Wilson finally vacated his forward position when he was carried down the hill on a stretcher by two soldiers. Half way down the hill, the soldiers set Wilson down so he could get patched up and rest. Rest evidently didn't go over well with Wilson. Without saying a word, he ditched the stretcher and quietly made his way back up the hill to rejoin the most forward detachment, where only days later, he'd once again engage in ferocious combat. With his men pinned down once more while trying to take a separate hill, Wilson, with fresh wounds, again charged the enemy emplacements alone and personally repelled a counterattack over open terrain, killing a total of nine enemies and sending the rest into retreat.

Only when his days-old wounds reopened did Wilson finally acquiesce to requests by his men to leave the battlefield and receive medical care. Once again, he was recommended for the Medal of Honor, but having already been put in for one for actions just days before, he received the Distinguished Service Cross instead. In the end, the man who regretted missing combat in World War II despite being present for the conflict's opening shots retired from the Army a combat-hardened major in 1960 — he was commissioned once again upon returning to the U.S. from Korea. He passed away in 1988 at the age of 66. [Source: MilitaryTimes | J.D. Simkins | October 12, 2018 ++]

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## **Vet Fraud & Abuse ► Reported 01 thru 15 OCT 2018**

To hear Army veteran Troy D. Walker tell it, **Dog Tag Furniture's** mission to aid vets began after a service buddy killed himself and the family couldn't afford a funeral. The Department of Veterans Affairs can only provide a few hundred dollars, the Minnesota man told "Fox and Friends" on Sept. 23, 2017. "The body was going to go unclaimed and be put in a baggie," Walker said. Walker recalled going into debt to help pay his friend's funeral costs and then realized no organizations existed to solely help fund veterans' funerals.

Roughly six years later, Dog Tag Furniture which builds and sells wooden American flags and other patriotic products, was billing itself on social media and TV interviews as an organization funding veteran funerals via donations and wooden flag sales. “The money goes to pay for the funerals of these families who cannot afford one,” Walker told “Fox and Friends” during a return appearance on Nov. 22, 2017. “I hold the personal responsibility to make sure every dollar I received goes out to funerals,” he said. But now, Walker, his wife Ranemma and Dog Tag Furniture are under investigation by the FBI and U.S. Postal Service amid allegations of money laundering and wire fraud in “a scheme to defraud donors who made charitable donations to their company,” according to court records.



“Troy Walker...both solicited donations to Dog Tag Furniture and sold wooden flags to customers of Dog Tag Furniture by falsely representing to donors and customers that Dog Tag Furniture was a charitable organization and that all of the proceeds of donations and sales would be used to provide funerals for military veterans,” according to a sworn affidavit attached to a federal search warrant request from last month. “Instead of using their money to pay for funerals for military veterans, Troy and Ranemma Walker used a significant portion of the money for their own purposes,” the affidavit added. “Personal purchases” allegedly included tattoo parlor payments, private school tuition for the Walkers’ children, \$9,000 at Disney resorts, \$5,000 in “food and entertainment expenses” and \$7,000 to a law firm representing the couple “in connection with a dispute with the City of Norwood Young America,” according to the affidavit, which Military Times obtained from the U.S. Department of Justice.

Walker has not been charged with a crime and the federal probe into misconduct allegations noted in the affidavit continues, according to Department of Justice officials. Although the charity received about \$490,000 in sales and donations from August 2017 to July 2018, Dog Tag Furniture allegedly covered the expenses of just two funerals at a total cost of \$3,295, federal authorities allege. Walker, 38, declined to comment on the allegations through Robb Leer, his Minneapolis-based spokesman.

Dog Tag Furniture’s criminal defense attorney, Marsh Halberg, did not dispute some of the spending allegations detailed in the affidavit but said “the Walkers were sloppy in the use of their private checkbooks and the corporate checkbook.” The Walkers paid for other funerals, but those payments came out of their private accounts, he said. Because federal authorities have seized their electronic records “we’re kind of handicapped in that,” Halberg said. “They were not living an affluent lifestyle,” Halberg said. “These people were not used to that. They weren’t business savvy in that sense.” The Walkers did take a Disney trip, Halberg said, but the organization’s board of directors “encouraged them to do that.”

The federal search warrant affidavit claims that Walker told radio host Glenn Beck during an April interview that his organization pays an average of \$3,600 per funeral and has funded about 200 of them but law enforcement “has found no evidence of Dog Tag Furniture providing any funds for other funerals, including the funerals Walker specifically referenced on social media, such as...an unnamed female Minnesota National Guard member” and two others. About \$17,000 in Dog Tag Furniture funds instead went to pay Walker’s mortgage “after the residence went into foreclosure in or about August 2017,” according to the affidavit. “In lieu of salary, the organization paid for basic living expenses so they could continue to live,” defense attorney Halberg said. “They did pay for mortgages and food.”

Dog Tag Furniture was founded in 2015 as a for-profit corporation, according to the federal search warrant affidavit. It was initially created to provide a second income to bankroll a future trip to Disney World, but turned

altruistic after Walker's friend killed himself, according to the organization's website. Walker applied for tax-exempt, non-profit status in September 2017 and received an approval letter from the Internal Revenue Service in February, a copy of which was shared with Military Times. Although Walker told Beck during his radio interview that neither he nor his wife drew salaries from Dog Tag Furniture, about \$90,000 was transferred from the organization's checking account to the Walkers' personal coffers between August 2017 and July 2018, according to the affidavit.

The transfers occurred when "the Walkers' personal bank accounts had limited other sources of income," wrote Christine Kroells, a U.S. Postal Inspector, in her affidavit seeking a search warrant. The affidavit states the couple received unemployment benefits and what appeared to be worker's compensation payments in 2017 and 2018, but Walker denies they received unemployment assistance. During the Nov. 22, 2017, appearance on Fox and Friends, Walker said he nearly lost his home a few months earlier but "a donor stepped forward and got me caught up on my mortgage" after his initial appearance on the show. "I was getting into so much debt with this flag building business," he added.

That contribution was part of a flood of Dog Tag Furniture purchases and donations Walker reported receiving after his first Fox and Friends appearance. Dog Tag Furniture's website crashed after that first appearance, he said, with folks sending pledges ranging between \$5 and \$5,000. "Within five minutes of me being on the show I found out my voicemail can only hold 112 messages," he added. While welcoming him back for his second spot on the show, Fox host Ainsley Earhardt announced that "Troy's website received over \$100,000 in sales, thanks to you, our amazing, generous viewers," in the hours following the first appearance. "I love that even when you were in dire straits, you use all the money still to pay for funerals, because you get your paycheck from the military," Earhardt said. "Thank you for fighting for our country," she added.

Dog Tag Furniture portrays itself as an organization where veterans help veterans. Its logo features two hanging military identification tags forming a "22," an oft-reported estimate of how many veterans kill themselves each day, and Walker notes his Army service in videos on the organization's website. "I was a '19-Kilo,' which translates to Abrams tank crewman," Walker said in one website video. "Yes, I drove around the big beast of the battlefield." But military service records show it's been a long time since Walker drew Army pay. Walker enlisted in 1999 and left active duty in 2002, and his most recent rank change was to private, or E-1, in November of 2001, according to service records. Walker disputed the 2001 demotion in an email forwarded by his spokesman.

"After 9/11 some of us didn't get paid due to the pentagon (sic) damage, I wasn't paid for almost 4 months and told my commander no pay, no training and walked off post until I got paid," Walker wrote. "After I got paid, I was given an article 15 for AWOL and reduced from E-4 to E-3 and promoted back in a few months, not sure why it says E-1???" Walker said he served in the "Inactive Reserves" until 2009, when he was honorably discharged. Army officials reported he was in the Individual Ready Reserve from 2002 to 2007. Army officials said he was administratively separated from the service but declined to characterize the nature of his discharge. When Military Times requested a copy of Walker's DD214 discharge form or other service records that might shed light on the alleged discrepancies, his spokesman wrote in an email that "since Feds searched and seized his computers and files late last month — Troy was left without any hard copy paper files or his hard drive to access files like this from." "All my battle buddies have seen my interviews and have NEVER publicly disputed anything I said in regards to my service," Walker said in an email forwarded to Military Times.

The federal search warrant executed last month does not appear to be the only time law enforcement has searched Walker's home. Carver County Sheriff's Office deputies combed it as well, according to an April press release from the agency. In March, authorities said Walker provided Carver County deputies with a suspicious email he asserted was written by an official from his town of Norwood Young America, about an hour's drive from Minneapolis. But deputies determined the message had been sent through Walker's own IP address, "suggesting the email had come through Walker's own computer(s)," the press release states. An email from someone named "Jacob" also claimed Norwood Young America officials were harassing Walker but county investigators found it also came from Walker's



IP address, the agency wrote. Like federal probes, local investigations often peter out without prosecutors indicting their targets.

Angella Erickson — the criminal division manager for the Carver County Attorney’s Office — told Military Times that the matters raised in the sheriff’s release remain under investigation but there are “no current pending charges” against Walker or his wife. In an email shared with Military Times through his spokesman, Walker said the Carver County allegations are “actually what started this investigation.” In fact, he wrote, the county charges “were dismissed shortly after for lack of evidence” and he blamed local prosecutors for instigating the wider federal probe. “Since they could not get me on those charges, they called the FBI,” he continued. “That is why our books are so (wacky) is because they keep getting taken.” Erickson disputed Walker’s allegation and said local officials did not contact federal law enforcement about him. “To my knowledge, the Carver County Sheriff’s Office is not involved with any investigation by the FBI,” she said. Defense attorney Halberg said Dog Tag Furniture is “pausing everything” because of “negative publicity.” [Source: MilitaryTimes | Geoff Ziezelewicz | October 10, 2018 ++]

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## **Obit: Walter Barsell ► 24 SEP 2018 | Pearl Harbor Survivor**

Walter Barsell loved the smell of flowers in Hawaii. He was stationed there in the Navy as a young man. As an elderly gentleman, he would order Hawaiian leis as gifts for his daughters. The smell is what stuck with him from that day he lived through long ago, Dec. 7, 1941, when bombs from Japanese aircraft rained down on Battleship Row, not far from his barracks room. “An hour before the attack, you could smell the gardenias in the air,” Barsell told The World-Herald decades later. “After the attack, the aroma changed to burning oil and gasoline.” Barsell, 97, of Wahoo, one of Nebraska’s last remaining survivors of the Pearl Harbor attack, died Sept. 24 at his home. “He took a lot of pride that he was a Pearl Harbor survivor,” said his daughter, Karen Petersen of Wahoo, the youngest of his nine children.



Walter Barsell grew up in Omaha. He joined the Navy in 1939. He was first assigned to the cruiser USS Astoria but was transferred to shore duty in early December 1941, just days before the attack. So he was between military jobs on 7 DEC. Barsell was writing a letter home that morning when he heard a commotion outside. He ran to the window and saw planes flying over, headed toward Pearl Harbor and the adjacent air base at Hickam Field, where all the U.S. planes were lined up in rows. “There was all kinds of noise and confusion. We just couldn’t imagine what was going on,” Barsell wrote. “We were on a hill. You could look down on the harbor and see all the action. It was unbelievable.” Later, Barsell helped haul ammunition, and he spent several days helping to remove the bodies of the dead. He remained in Pearl Harbor for two more years, an electrician’s mate first class, installing sonobuoys and magnetic cable. Barsell returned to sea duty in time to serve in the battle of Okinawa, near the end of World War II. After the war, he returned to Omaha and got a job with the Hinky Dinky grocery chain. He married Polly and adopted her young son. He worked as a store manager for 37 years, in Omaha, David City and, finally, in Wahoo.

Petersen said he made friends easily in his work. “I always knew if I introduced myself, I could say I was Walt Barsell’s daughter,” she said. “Everyone knew him.” A trial greater than Pearl Harbor faced him in 1957 when Polly died. Petersen said he was ill with ulcers and thought he might have to send their six children — ages 13 years to 2



months — to an orphanage. But relatives pitched in. With the help of a nanny, he kept his family together. In 1960 Barsell married Bonnie Smith, and adopted her two children. Together, they had one more. They were married for 48 years, until Bonnie died in 2008. During his long retirement, Barsell enjoyed golf, fishing, Husker football and Kansas City Royals baseball. He had a busy social schedule, and a few years ago took ballroom dance lessons. “He was young for his age,” Petersen said. “To be able to dance with your 90-something father — that was amazing.”

He was in good health until shortly before his death. He is survived by his sister, Vivian Zwink of Mocksville, Kansas, and nine children: Rand Barsell of Ely, Nevada; Mary Mills of Blaine, Washington; Walter Barsell Jr. of Fremont; Doug Barsell of Greenacres, Florida; Pam Pospisil of Wahoo; Donald Barsell of Ben Lomond, California; David Barsell of Tucson, Arizona; Gloria Strobel and Karen Petersen, both of Wahoo. He is also survived by 14 grandchildren and 41 great- or great-great grandchildren. His funeral service was scheduled for 10 a.m. 28 SEP at Wahoo’s United Methodist Church, with burial to follow at Sunrise Cemetery in Wahoo. He will be buried with a Hawaiian lei, Petersen said. [Source: Omaha World-Herald | Steve Liewer | September 29, 2018 ++]

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## **Obit: Sidney Shachnow ► 28 SEP 2018 | Holocaust Survivor**

Maj. Gen. Sidney Shachnow, a survivor of the Holocaust, veteran of the Vietnam War, and one of the top Army officers in Berlin during the Cold War, died 28 SEP at the age of 83, the Fayetteville Observer reported. Shachnow lived in Southern Pines, North Carolina, with his wife, Arlene, according to the Observer. He is survived by his wife, four daughters and more than a dozen grandchildren. The memorial service for Shachnow was scheduled 13 OCR at Boles Funeral Home in Southern Pines. Shachnow retired from the Army in 1994, after 40 years of active-duty service.



Born in Kaunas, Lithuania, he witnessed the horrors of World War II from the confines of a forced labor camp. Shachnow was only 7 years old when he was imprisoned. Though laborers often starved or were beaten to death, he somehow survived until the end of World War II, according to a 1992 New York Times profile of Holocaust survivors. His father escaped German detention and fought out the rest of the war against the Nazis with a partisan resistance group. His mother, though, was sent to a concentration camp. The three would eventually reunite and move to the United States, where Shachnow eventually enlisted in the U.S. Army, according to his biography with the Jewish Institute for National Security of America. He later entered Officer Candidate School at the rank of sergeant first class and was commissioned as an infantry officer.

Shachnow would eventually serve more than 32 years in the Special Forces community, including two deployments to Vietnam, the Observer reported. Throughout his career, Shachnow served as a commander or staff officer with infantry, mechanized infantry, airborne and Special Forces units. Among his top assignments were stints commanding the John F. Kennedy Special Warfare Center and School, U.S. Army Special Forces Command at Fort Bragg, and U.S. Army-Berlin in Germany.

Following his retirement, Maj. Gen. Shachnow authored a best-selling autobiography, “Hope and Honor,” which was published in 2004. The late Col. Aaron Bank, known as the “father of the Green Berets,” once called Maj. Gen. Shachnow a “determined, dedicated, dyed-in-the-wool Special Forces officer.” And Bob Charest, a veteran of Detachment A who twice served under Maj. Gen. Shachnow, said the general would be remembered as one of the greatest leaders in Special Forces history. “He stood out throughout his career,” Charest said. “He is quite an icon among Special Forces troops.”

Shachnow was the recipient of the Distinguished Service Medal with Oak Leaf Cluster, the Silver Star with Oak Leaf Clusters, the Defense Superior Service Medal, the Legion of Merit, the Bronze Star with Oak Leaf Clusters and "V" device, the Purple Heart with Oak Leaf Cluster, the Meritorious Service Medal with two Oak Leaf clusters, the Air Medal with the numeral “12”, the Army Commendation Medal with two Oak Leaf clusters and "V" device, the Combat Infantryman Badge, the Master Parachutist Badge, the Ranger Tab, and the Republic of Vietnam Gallantry Cross. [Source: ArmyTimes | Kyle Rempfer | October 3, 2018 ++]

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## **Vet Hiring Fairs ► Scheduled As of 15 OCT 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 | October 15, 2018 ++]

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## **Military Retirees & Veterans Events Schedule ► As of 15 OCT 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](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html).
- PDF: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf).
- Word: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc).

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\veterans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com)

[Source: Retiree\veterans Events Schedule Manager | Milton Bell | October 15, 2018 ++]

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## State Veteran's Benefits ► Colorado 2018

The state of Colorado 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 – CO**” for an overview of the below benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each of the below benefits refer to <https://www.colorado.gov/dmva>.

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

[Source: <https://www.military.com/benefits/veteran-state-benefits/colorado-state-veterans-benefits.html> | OCT 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.

## VA Women Vet Programs Update 34 ► H.R.6869 | Violence Against Women Vets Act

As the nation recognizes Domestic Violence Awareness Month, Rep. Nydia M. Velázquez (D-NY) on 25 SEP unveiled legislation to target assistance to domestic violence survivors in the veteran’s and military community. The “**Violence Against Women Veterans Act**,” H.R. 6869, would improve services for women veterans experiencing domestic abuse. “Sadly, domestic abuse and violence appear to be widespread among the veterans and servicemember communities,” said Velázquez. “No woman should be denied help or resources when they most need it and we must ensure the Department of Veterans Affairs is proactively addressing this problem.”

In 1988, the VA created the Women Veterans Health Program to streamline services for female veterans. Today, as more service roles are being made available to women in uniform, women make up the fastest growing group of veterans. Unfortunately, this advancement has also led to an increase in sexual assault and harassment for female servicemembers both during their time in the armed services and after. It is estimated that one third of female veterans experience domestic violence compared with less than a quarter of civilian women. Congress recently recognized the scope of this problem by designating domestic violence a separate crime under the Uniform Code of Military Justice.

Velázquez's bill, H.R. 6869, would take important strides towards increasing resources for veterans affected by domestic violence. First, it would establish local domestic and sexual violence outreach coordinators under the VA, who would be tasked with helping veterans utilize existing service providers. Second, it would codify the current VA Task Force on Domestic Violence and direct it to establish a comprehensive national program to prevent and treat intimate partner violence. Finally, Velázquez's bill would fill an existing lack of data by directing the VA to complete a national study on the prevalence and causes of domestic violence among veterans. "Confronting domestic violence is extremely difficult, but no survivor should ever be made to feel alone in the process of standing up to her or his abuser," said Velázquez. "Drawing attention to the need for comprehensive reforms in the way our institutions handle domestic violence ought to be a priority not just this month, but every month." [Source: Veterans Today | Carol Duff | October 7, 2018 ++]

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## **National Guard & Reserve Savings ► H.R.6757 | Family Savings Act of 2018**

The House wrapped their final legislative sessions before the midterms by voting on a slew of tax and retirement focused bills. Included in the mix was a longstanding priority for members of the National Guard and Reserve. The **Family Savings Act of 2018** creates a new tax-deferred savings account and removes the age restriction (currently 70 ½ years old) on contributing to 401(k) plans. It also includes a slightly modified version of The Servicemember retirement Improvement Act (H.R.1317), a bill aimed at giving National Guard and Reserve members equal military retirement savings options as the active components. It is the biggest step forward on this issue since the creation of the blended retirement system (BRS).

The Servicemember Retirement Improvement Act, originally introduced by retiring Rep. Sam Johnson (R-TX) amends the Internal Revenue Service Code, allowing members of the Ready Reserve to make the maximum allowable contribution to their Thrift Savings Plans (TSPs), without limiting the amount these members may contribute to a retirement plan based upon other employment. The bill also doubles the maximum allowable contribution amount to the TSPs of federal employees in the Ready Reserve who are not eligible to contribute to any plan other than the TSP.

This is great news for reservists, but can this become law? As is often the case, the legislation failed to gain much traction as a standalone bill, so advocacy groups have been working with policymakers to attach it to a number of larger projects. It came close to being part of the Tax Cuts and Jobs Act of 2017 and the Fiscal Year 2019 National Defense Authorization Act, but inevitably was stripped from each. The \$99 million, 10-year cost estimate is not insignificant, but is certainly a small price to pay to protect against recruitment and retention issues in specialized and necessary fields like doctors and airmen.

The TSP contribution retirement system was designed to benefit all servicemembers. The men and women of the Ready Reserve are feeling the strains of serving in an operational capacity for nearly seventeen years of sustained conflict and they deserve the same retirement preparation options afforded to other servicemembers. The Senate, where Sen. John Cornyn (R - TX) is the leading supporter of this issue, must pass its version of the Family Savings Act then settle differences with the House before the end of the year. Otherwise, we'll be starting from scratch again in the 116th Congress. [Source: MOAA Newsletter | Forrest Allen | October 3, 2018 ++]

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## True Fees Act ► H.R. 6987 | Requires All Fees be Included in Advertised Price

On 28 SEP Congresswoman Anna Eshoo (D-18-CA) introduced the **TRUE Fees Act** (H.R. 6987). The bill requires that below-the-line fees from communications providers be included in the advertised price. Below-the-line fees are hidden fees companies add on to their users' monthly bill but do not disclose in their advertised prices. The bill also prohibits forced arbitration agreements for wrongful billing and requires transparency in equipment fee increases.

Below-the-line fees have been a pernicious problem in the communications marketplace for years. These hidden fees are typically "administrative fees" or "service fees" companies have to pay as part of the cost of doing business but pass on to their customers only after advertising the service price. "Customers deserve to know exactly what they're paying for when it comes to monthly cable and Internet service bills. Today, they're sold a service for one price, only to be blindsided by higher bills at the end of the month from tacked on 'service' or 'administrative' fees," Rep. Eshoo said. "These 'below-the-line' fees add up to hundreds of millions of dollars each year for cable and Internet service providers at the expense of consumers who have little to no option than to pay up. The TRUE Fees Act is commonsense legislation that brings transparency to consumers and empowers them when it comes to phone, cable and Internet fees."

They've been able to get away with this due to lack of competition and harmful contractual clauses that prevent their customers from suing in court or seeking other appropriate recourse. Congresswoman Eshoo's bill would give consumers much-needed transparency in their bills and the tools they need to get justice for wrongful billing. At a time when broadband prices are at an all-time high and remain unaffordable for millions of Americans, we need to put an end to telephone and cable companies abusing their power through deceptive fees. Readers are encouraged to contact their legislators and ask they support this bill. You can obtain your legislator's contact information by entering your zip code at <https://www.house.gov/representatives/find-your-representative>. Below is a suggested message to show your support of this legislation:

*A brand new bill introduced by Rep. Anna Eshoo, called the TRUE Fees Act, would require phone, cable and Internet providers to include all charges in the prices they advertise for service. This is a straightforward proposal that is good for consumers. As a constituent, I'm asking you to lend your support to this bill and do everything in your power to put a stop to unfair and dishonest pricing practices*  
*Regards, Your Name*

[Source: CR Consumer Reports | Kimberly Fountain | October 2, 2018 ++]

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## Vet Toxic Exposure | Water Update 15 ► Veterans Exposed to Toxic PFAS ACT

Congressman Brendan Boyle, of Philadelphia, joined two of his colleagues in introducing a bill September 28, 2018, that would compensate veterans who became ill by being exposed to perfluorinated compounds, also called PFAS. PFAS is an unregulated chemical that is being discovered in drinking water at an increasing number of military bases throughout the United States. The Bill is referred to as the "**Veterans Exposed to Toxic PFAS ACT**," or "VET PFAS Act." The new legislation would allow for a group of illnesses to be recognized by the Department of Veterans Affairs (VA) and to be service-connected, making veterans eligible for disability compensation and free medical treatment. The legislation would create six new service-connected conditions that are linked to PFOA exposure. The conditions are high cholesterol, ulcerative colitis, thyroid disease, testicular cancer, kidney cancer and pregnancy-induced hypertension. Veterans with any of those conditions may want to start gathering medical [information](#), and the

appropriate VA forms to initiate a disability claim. The likelihood of this Bill being passed is very high. [Source: USVCP | September 28, 2018 ++]

**\* Military \***



## Navy Blue Angels Update 02 ► 2019 Show Schedule

### 2018

#### October

- 6 · 7 | San Francisco, CA | San Francisco Fleet Week | [Website](#)
- 13 · 14 | Minden-Tahoe, NV | Aviation Roundup Air Show | [Website](#)
- 20 · 21 | Houston, TX | Wings Over Houston Air Show | [Website](#)
- 27 · 28 | NAS Jacksonville, FL | Birthplace of the Blue Angels | [Website](#)

#### November

- 2 · 3 | NAS Pensacola, FL | Blue Angels Homecoming Air Show | [Website](#)

### 2019

#### March

- 16 | NAF El Centro, CA | NAF El Centro Annual Air Show | [Website](#)
- 23 · 24 | Salinas, CA | California International Air Show Salinas | [Website](#)
- 30 · 31 | NAS Key West, FL | Southernmost Air Spectacular | [Website](#)

#### April

- 6 · 7 | Lakeland, FL | Sun 'n Fun Air Show | [Website](#)
- 13 · 14 | NAS Corpus Christi, TX | Wings Over South Texas | [Website](#)
- 27 · 28 | MCAS Beaufort, SC | MCAS Beaufort Air Show | [Website](#)

#### May

- 4 · 5 | Fort Lauderdale, FL | Ford Lauderdale Air Show | [Website](#)
- 11 · 12 | OPEN | TBD
- 18 · 19 | Cape Girardeau, MO | Cape Girardeau Regional Air Festival
- 22 | Annapolis, MD | U.S. Naval Academy Air Show
- 25 · 26 | Scranton, PA | Northeastern Pennsylvania Airshow | [Website](#)

#### June

- 1 · 2 | Oklahoma City, OK | Star Spangled Salute Air Show | [Website](#)
- 8 · 9 | Smyrna, TN | Great Tennessee Air Show | [Website](#)
- 15 · 16 | Ocean City, MD | OC Air Show | [Website](#)
- 29 · 30 | Davenport, IA | Quad City Air Show

#### July

- 6 · 7 | Kansas City, MO | KC Downtown Air Show
- 13 | Pensacola Beach, FL | Pensacola Beach Air Show | [Website](#)
- 20 · 21 | Duluth, MN | Duluth Air and Aviation Expo | [Website](#)
- 27 · 28 | Grand Junction, CO | Grand Junction Air Show | [Website](#)

#### August

- 3 · 4 | Seattle, WA | Boeing Seafair Air Show
- 17 · 18 | Chicago, IL | Chicago Air and Water Show



- 24 · 25 | New Windsor, NY | New York Air Show | [Website](#)
- 31 | OPEN | TBD

#### September

- 1 | OPEN | TBD
- 7 · 8 | Chesterfield, MO | Spirit of St. Louis Air Show | [Website](#)
- 21 · 22 | NAS Lemoore, CA | Central Valley Air Show
- 28 · 29 | MCAS Miramar, CA | MCAS Miramar Air Show | [Website](#)

#### October

- 5 · 6 | Sacramento, CA | California Capital Air Show | [Website](#)
- 12 · 13 | San Francisco, CA | San Francisco Fleet Week | [Website](#)
- 19 · 20 | Fort Worth, TX | Fort Worth Alliance Air Show | [Website](#)
- 26 · 27 | Jacksonville Beach, FL | Jacksonville Sea and Sky Air Show

#### November

- 2 · 3 | Moody AFB, GA | Thunder over South Georgia | [Website](#)
- 8 · 9 | NAS Pensacola, FL | Blue Angels Homecoming Air Show | [Website](#)

[Source: <https://www.blueangels.navy.mil/show> | October 1, 2018 ++]

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## Army Drones Update 01 ► Single Use Suicide Hero-30

Single-use suicide drones are making their way to the battlefield. UVision, a defense firm known for “lethal loitering systems,” fielded multiple variants of their own suicide drones at the Association of the United States Army’s annual conference in Washington this week. The company’s Hero-30 drone tips the scales at 16.5 pounds — to include launcher and munition — and measures roughly 37 inches in length. It offers front-line troops the opportunity to locate, track and attack targets with an airborne loiter time of 30 minutes. The small anti-personnel warhead on the Hero-30 weighs in at a little more than 1 pound and is capable of destroying light-skinned vehicles, motorbikes or troops in the open.



The Hero-30 is a pneumatic-launch, low-noise and low-thermal signature weapon system. It is controlled by operators using a tablet-like device and can reach speeds of up to 100 knots, a typical mission altitude of 600 to 1,500 feet above ground level and a data link line of sight up to 24 miles, depending on the mission. The system has undergone upgrades since it was first introduced, to include an upgraded launcher and training simulator. “Both the new launcher and the simulation system have been developed with the aim of enhancing efficiency of military forces,” Noam Levitt, CEO of UVision, said in a company release. The new launcher makes the system even lighter than older models, while providing greater safety during a launch, thanks to an external compressed air canister.

At AUSA 2018, UVision also highlighted an advanced simulation system for the Hero line of drones. The simulator helps train forces while avoiding the costs, risks and other constraints inherent in live-fire training. “The simulation system enables training in a virtual environment in order to fully prepare soldiers for live missions,” Levitt

said. “In the field, the new launcher, with its reduced weight and external compressed air canister, offers the soldier operational efficiencies and ease of use.” The Windows-based simulator includes 3D training databases, computer-generated forces and 3D objects. The system’s control hardware utilizes actual flight and wind tunnel data, as well as the Hero-30’s loitering munition autopilot and video tracking, to create a more realistic environment for trainers.

The Hero family of loitering munitions includes eight systems: Hero-30, Hero-70, Hero-120, Hero-250, Hero-400, Hero-400EC, Hero-900 and Hero-1250. Each system is designed for an assortment of tasks at various ranges and munition sizes. Larger variants, with bigger warheads, are beneficial in more advanced countries, where enemy targets may include battle tanks and infantry fighting vehicles. All Hero variants can be placed on a number of platforms — to include low-visibility vehicles, armored personnel carriers and naval vessels — using multi-canister launching systems. [Source: ArmyTimes | Kyle Rempfer | October 9, 2018 ++]

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## Army Ground Vehicles ► What The Future Holds

In the not too distant future, the main ground vehicle providing the mass of firepower on the battlefield may look nothing like the tank that has driven heavy combat for a century. Brig. Gen. Ross Coffman, director of the Army’s Next-Generation Combat Vehicle Cross-Functional Team, told the audience at the Association of the United States Army’s annual meeting that while the M1 Abrams tank has a few service years left, work being done now may shape its future replacement. And anything’s on the table. “If that is run by a flux capacitor, hovers and has a ray gun and we can make it run at a reasonable cost, we’ll look at it,” Coffman said. “We don’t want to stifle any initiatives with preset notions of ‘it has to be a tank, has to have a 120mm cannon.’”



But before hovering battle tanks reach the battlefield, a few other vehicles need replacing first. Namely, the Army needs to find something to fill the gaps of the Bradley Fighting Vehicle and the M113 Armored Personnel Carrier. Officials hope to decide on the tank replacement by 2023, he said. Army leaders plan to have detailed requirements out by the end of the year for the Next-Generation Combat Vehicle that will replace the Bradley Fighting Vehicle. And the calendar is set. Mobile Protected Fires awards are set to come out in November. Armored Multi-Purpose Vehicle contracts will soon follow, he said.

As those advance, researchers will evaluate optionally manned vehicle configurations. Right now, industry can only get that range to a few hundred meters. It needs to be at least 3 kilometers to start, Coffman said. The first wave of developments will inform the next and build upon each other. But the key, the one-star said, is that whatever shape the platform, or an initiative takes, is flexibility. The vehicle must be upgradable, and the science and technology efforts will not end. And that must happen for the Army to achieve a vision of a battlefield with vehicles used in combination with operators, commanders and artificial intelligence to sense the threats, seek the best way to eliminate or counter the threat and then deliver the right response. The plan will provide a lot of options, as new vehicles will have not only AI but high explosive and kinetic energy weapons, integrated Active Protection Systems, smaller crews and, for some, their own deployable drone fleets. [Source: ArmyTimes | Todd South | October 10, 2018 ++]

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## Army Long Range Cannon ► Russian/Chinese Weapons Advances Motivating U.S. Army

The head of the US Army's new four-star command for the development of next-generation weapons identified Russian and Chinese advances in weapons as motivations for some of its projects in the works, including a long-range cannon that could strike targets nearly 40 miles away. "That is a big piece of it," Gen. John M. Murray, the first head of Army Futures Command, a new command designed to prepare the Army for wars against formidable opponents, said 8 OCT at the Association of the United States Army's conference in Washington, DC, where Secretary of the Army Mark Esper earlier said the branch was undergoing its largest modernization program since the 1970s.

"We did a study called 'The Next-Generation Russian Warfare Study,'" Murray said, adding that it "was kind of the wake-up call in terms of the capabilities that the Russians had been developing." He explained that "the Russians, and in many ways the Chinese as well, are able to outrange most of our systems." "They are establishing standoff capabilities, Murray said. "We saw that in the Ukraine. We saw the pairing of drones with artillery, using drones as spotters." Defense News quoted a 2015 Rand Corporation report as arguing that Army rocket systems were "falling behind the increasing range of similar Russian and Chinese rocket systems."

An interest in standoff weaponry has also been seen in Russian and Chinese research into air-to-air missiles intended to eliminate vulnerable aircraft supporting the US's F-35 Joint Strike Fighter and enhance each country's anti-access, area-denial capabilities. "The Russians have made some significant advances — that was a wake-up call for us to start looking at this in a more serious manner," Murray said, noting that the Army's focus is now in line with the National Defense Strategy, which stresses the return of "great power competition." He said the gaps that the Futures Command programs were meant to address "shift back to a focus on great power competition, against near-peer states." "Those were the capabilities that we didn't walk away from but kind of mortgaged over the last 17 years to do the counterinsurgency fight," he added.

Murray pointed to the Extended-Range Cannon Artillery program, part of the priority long-range precision-fire project, as one that changed based on lessons learned from Russia and China. Murray explained that while the US maintained a competitive edge in quality of artillery, Russia had a notable advantage in quantity and range. But he said that's changing as the Army adapts to new security challenges from peer and near-peer competitors. "We just doubled the range of our cannon artillery last week, demonstrating that at the Yuma Proving Grounds," Murray told reporters, adding that the cannon fired a shell roughly 62 kilometers, or about 40 miles.



A US Army M109A6 Paladin in Iraq in 2017

Col. John Rafferty, the head of a long-range precision-fire cross-functional team, told Defense News: "We know we need the range; in order to maintain overmatch, we need 70 to 80 kilometers because that's the start, and then we will be able to get farther." He added: "Right now we are on a path to 70 kilometers with ERCA." The Army isn't stopping there. Testifying before Congress in September, Murray said the Army was pursuing a strategic cannon that could fire on enemy positions as far as 1,000 miles away. "We are looking very hard and starting down the path of hypersonics and also looking at what we call the Strategic Long-Range Cannon, which conceivably could have a

range of up to 1,000 nautical miles," or about 1,150 miles, he said, according to Military.com. [Source: Business Insider | Ryan Pickrell | October 9, 2018 ++]

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## **Army Recruiting Update 10 ► Recruiters to Receive Extensions & Bonuses**

After a rough year in the recruiting force, the Army is pulling out all the stops to ensure that it meets next year's goal. And that will include offering recruiters several hundred extra bucks a month to stay on recruiting duty, according to Training and Doctrine Command's top enlisted soldier. For soldiers serving a three-year recruiting tour, the Army is looking to extend assignments for a year, with an additional monthly pay. For recruiting station commanders, the Army is planning to bring back special duty assignment pay, Command Sgt. Maj. Timothy Guden told Army Times on Tuesday at the AUSA annual meeting in Washington, D.C.

"We're going to reach into those folks, and we're going to ask them if they want to stay on for an additional year if they have been successful," he said of recruiters selected by the Department of the Army. It would be \$500 a month for current recruiters to extend for a year, Guden told Army Times, and \$375 for station commander SDAP. "We're going to look at making sure that that comes back," he said. Soldiers who have served as recruiters within the past three years could immediately PCS to a recruiting job, while those who have been out of the game longer would need to get refresher training at Fort Knox, Kentucky. And, if they were successful in their second go-rounds, Guden said, there will be opportunities to re-class to the recruiter military occupational specialty. Soldiers can expect to see details of the initiative in an "SMA Sends" email from Sergeant Major of the Army Dan Dailey in the next week or so, he said.

One of the many reasons the Army has pointed to for missing this year's recruiting goal by 6,500 new soldiers is a gap of hundreds in the recruiting force. Halfway through the fiscal year, they were down 700, and that has closed to about 600 now, Guden said. This summer, the Army tried a similar measure, seeking out retired soldiers with prior recruiting experience and asking them to come back on active duty to fill some of those spots. There was also, for a fleeting moment, discussion about involuntarily sending former recruiters still on active duty to temporary recruiting duty. This fiscal year, TRADOC is hoping to only need volunteers. They'd like to avoid having to "force folks," Guden said, or take any more noncommissioned officers out of the operational force to plug the holes.

Meanwhile, senior leaders have also been talking up the shortage of drill sergeants and various instructors in the training base, from basic training up through combat training centers. Would TRADOC consider allowing former drill sergeants to head back to basic training, if it was a job they enjoyed? "I would definitely do it," Guden told Army Times, but clarified that there's no current plan to offer that opportunity. [Source: ArmyTimes | Meghann Myers | October 10, 2018 ++]

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## **Army Deploy-Or-Out Policy ► 62,000 Soldiers Impacted**

The Army is preparing to drop new rules for non-deployable soldiers in the next few weeks, according to the service's deputy chief of staff for personnel. Following the early October unveiling of a Defense Department-wide policy that will force out troops who have been on a non-deployable status for a year or more, the Army is hinting at some of the particulars of its own guidelines. "Essentially, what I believe it will say is you have to be deployable to be able to serve in our Army," Lt. Gen. Thomas Seamands told reporters 10 OCT at the AUSA annual meeting in Washington, D.C., a stance that's very much in line with the parameters Defense Secretary Jim Mattis laid out this month.

For the Army, that means 62,000 soldiers in the active and reserve components in various stages of non-deployability. Some might have put off their yearly dental exam, while others are recovering from a broken leg, and yet others have been taken out by a more persistent illness or disability. That's about 6 percent of the force, down from around 15 percent a few years ago. The Army has gotten that number down by speeding up the medical evaluation and separation process from more than 400 days down to about 200, Seamands said.

As far as those with short-term non-deployable issues, the team putting together the new non-deployable policy took a fresh look at what it really means to be unable to fight abroad. "So, you don't get your annual dental exam. The bureaucratic rule in the system was you are not deployable if you hadn't been to the dentist in a year, because everybody is supposed to go to the dentist," Army Chief of Staff Gen. Mark Milley told Army Times in a September interview. "So we looked at it and we said, 'Well, does that really make sense?' "The answer was no. Now, Seamands said, missing a health or dental exam doesn't automatically flag you in the system. Instead, a commander would have to submit a change to the soldier's status in order to make him or her non-deployable, if the commander felt that the soldier has a health issue that would come up in one of those exams. And to follow up, the soldier will still be required to complete those exams before a unit takes off.

"If you were out of tolerance in the past, you were determined to be non-deployable," Seamands said. "Now, it's the commander's call." The same goes for profiles lasting fewer than 30 days, which are given for more minor injuries, illnesses or family emergencies that need to be ironed out. "What we found is 90 percent of them actually came back in less than two weeks," Seamands said. Now, instead of an instant flag for that 30-day profile, commanders will have to affirm a non-deployable status if they think a soldier will be out the full month. "But by default, they'll be considered deployable," he said. [Source: ArmyTimes | Meghann Myers | October 11, 2018 ++]

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## **USAF Deploy-Or-Out Policy ► 1,600 Airman Impacted**

The Air Force says it may consider about 1,600 non-deployable active-duty airmen for separation under the Defense Department's new, strict policy on troop readiness. That number is far lower than might be expected, given the Pentagon's assessment, announced 2 OCT that 126,000 total force service members are at risk under the new "deploy or get out" policy announced last year, which formally took effect 1 OCT, the start of the fiscal year. In an 3 OCT email, Air Force spokeswoman Erika Yepsen said the service is still building the process under which it will review the service of airmen who have not been able to deploy for more than 12 consecutive months. Those non-deployable airmen could be evaluated for a retention determination or referred to the Disability Evaluation System, or the Air Force could start processing their administrative separation, depending on each airman's individual circumstances and what is in the best interest of the service, she said.

Air Force officials say the updated policy guidance is expected to be finished in late 2018, and commanders will continue to follow existing procedures until then. Air Force personnel chief Lt. Gen. Brian Kelly, in a statement 3 OCT, stressed that the process will not be an "automatic separation policy" for non-deployable airmen — some airmen will still be able to stay in and do their jobs, even if they're not technically able to deploy. "It's a process, similar to what we already do today, that allows us to evaluate our non-deployable airmen to determine if their continued service is compatible with, and can meet the requirements the nation expects of us as an Air Force," Kelly said. "In some cases, we'll have airmen who can meet these requirements and fulfill requirements without being deployable. The process we create will take care of all airmen while recognizing and ensuring we have a fair and equitable deployment process across our Air Force."

The Air Force was not able to provide statistics on how many Guard and Reserve airmen might be considered. The number of at-risk non-deployable airmen comprises just 0.5 percent of the 325,100-strong active-duty force. It does not include airmen who are currently non-deployable, but are likely to regain their deployable status before the 12-month deadline — for example, someone with a broken leg, who is likely to heal within a few months. However,



an airman who does a job that rarely, if ever, deploys — such as a missileer in a nuclear weapons silo — and will likely be non-deployable for a lengthy period of time would be considered as part of the 1,600, even if the review determines that airman doesn't have to deploy to get the job done and should be allowed to stay.

The Pentagon's estimate that 126,000 active duty, Guard and Reserve members, excluding trainees, were non-deployable at the end of August represents roughly 6 percent of the total force. It included service members who were both permanently and temporarily non-deployable. Most of those troops were unable to deploy for medical reasons. About 66,000 had illnesses or injuries making them unable to deploy, and 24,000 are considered permanently non-deployable and are pending a disability evaluation that could lead to their transition out of the military. Some parts of the Air Force have already begun taking a hard look at who is, and is not, deployable as they seek to relieve the burden of airmen who have done most of the warfighting in recent years.

The Air Force has become increasingly worried about the pressure of regular, repeated deployments on airmen in jobs such as AC-130 gunner. These specialized, crucial jobs are frequently in high demand as the Air Force wages war in the Middle East, but the number of airmen who can do them is limited. As a result, some airmen go back time and time again. That has led Air Force Secretary Heather Wilson to publicly express her concerns about stresses in the force. "We're burning out our people," Wilson said at a news conference last November. She noted that she had met one airman who had just returned from his 17th deployment. "At some point, families make a decision that they just can't keep doing this at this pace."

Chief Master Sgt. Gregory Smith, command chief of Air Force Special Operations Command, told Air Force Times in an interview last year that AFSOC was taking a hard look at airmen's deployability status as part of an effort to relieve stress on airmen. Smith said AFSOC reviewed AC-130 airmen who were medically deemed not mission-ready and non-deployable. Some of those non-deployable airmen actually wanted to go overseas, Smith said, but were held back due to minor medical issues. So AFSOC sought to fix those airmen's problems and clear their way to deploy. Other AFSOC airmen, who had more serious medical issues, were moved to different jobs at places like headquarters. Smith said those moves freed up slots for new airmen who were able to deploy.

"Deploy or get out" was an early policy priority of Defense Secretary Jim Mattis to improve the overall readiness of the U.S. military. It was formalized in February and gave the services until 1 OCT to prepare to hold troops accountable. Those intervening months also gave troops time to get rid of administrative, legal or medical blocks that might have previously kept them in a non-deployable status. "As Secretary Mattis has said before, 'Every action will be designed to ensure our military is ready to fight today and in the future,'" Pentagon press secretary Dana White said. "This new department-wide retention policy is based on the underlying premise that in order to build and maintain a ready, lethal force, all military members must be deployable."

There are some exceptions. Pregnant and post-partum service members are exempt, as are service members whose injuries were a result of combat operations. Other exemptions may be granted by the service secretaries on a case-by-case basis. The policy was put in place to stop service members who had learned to game the system to keep from deploying, which put a harder burden on those who continued to fill open spots. It's that disparity the policy is trying to address, said Master Sgt. Rob Couture, a spokesman for the Joint Chiefs of Staff. "We're trying to get after fairness," Couture said. [Source: AirForceTimes | Stephen Losey | October 8, 2018 ++]

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## **PCS Moves Update 02 ► Families Want Answers About Holding Movers Accountable**

Army senior leaders were pressed on their plans to hold moving companies accountable for bad permanent change of station moves, during a town hall with military spouses 9 OCT. "This year has been what many have called the worst moving season of all time, due to the gross negligence of moving companies," said Megan Harless, an Army spouse at Fort Eustis, Virginia. "What is the Army's plan to hold these companies accountable in order to keep the

moving season from being a financial burden for military families? During the family forum town hall at the Association of the United States Army's annual meeting Tuesday, she also asked whether there will be transparency for military families to be able to see the repercussions for those moving companies.

After seeing her military friends' stories about moving on Facebook, Harless, a former Army captain, started a petition on Change.org at [https://www.change.org/t/military-2?source\\_location=topic\\_page](https://www.change.org/t/military-2?source_location=topic_page) in August calling for the government to hold moving companies accountable for damage to military families' household goods. As of Oct. 13, there were 102,620 signatures. Secretary of the Army Mark Esper said he's had discussions with Secretary of the Navy Richard Spencer; the three service secretaries plan to meet regarding the issue. One idea that's been brought up is to move single service members at times during the year other than the peak moving season, he said. About 40 percent of military moves are made in the summer, Esper said.

Esper said officials may look at the possibility of posting a report on the Army website that lists which moving companies have been given a warning letter or suspended. He also said the Army staff is researching options for slowing down PCS moves. That report is due in about a month, he said. "We've exceeded the capacity of our civilian counterparts to do moving for our soldiers. It's not just an Army problem, it's a Defense Department problem," said Sergeant Major of the Army Dan Dailey. U.S. Transportation Command, which is the executive agency for military household goods moves, "is working hard to be able to remedy that problem. Some of this is an industry problem, but it's going to take some time and effort because of the amount of load we place on them during the peak summer periods," Dailey said.

That puts a strain on the moving industry. Military moves compete with corporate moves, which are also concentrated in the summer, and this year has seen a critical shortage of truck drivers. The upturned economy has also resulted in a shortage of labor for packing and loading crews. For its part, the Army is working to get more personnel at installation transportation offices to come and do site visits during the move, to help families through the process, Dailey said. This is also an effort TRANSCOM has discussed, to improve quality assurance. Army Chief of Staff Mark Milley said he'll ask for a report to him and the Army secretary about all the "miscreant carriers ... and what actions, if any, are being done to hold them accountable." He said he knows TRANSCOM is working on a fix to the problem, going forward. "This has been a consistent theme that household goods movement is all hosed up."

Harless, who asked the question, said in an interview that she posted an open letter and started the petition after seeing comments from her friends who moved this summer on Facebook. Her family didn't move this summer. "I never expected it to become what it has. I feel a duty and responsibility to make sure that something does happen, that change is brought about to make this experience better for military families. It's something that every military family experiences at one time or another," Harless said. "Over the past years, it's gotten worse and worse. We're finally at the point where something really does need to happen." [Source: MilitaryTimes | October 10, 2018 ++]

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## **MyNavy Portal ► Navy Pay/Personnel Issues 24/7 Help Now Available**

The Navy has started up an around-the-clock service aimed at solving human-resources issues for sailors stationed worldwide. Navy Personnel Command's MyNavy Career Center, which opened late last month at Naval Support Activity Mid-South in Millington, Tenn., is "designed for those who may be multiple time zones away on the other side of the globe," Rear Adm. Jeff Hughes, who leads NPC, recently told Stars and Stripes in an email. "This returns time and energy to Sailors to focus on the mission and their families." The help can now be obtained via phone, 1-833-330-MNCC; email, [askmncc@navy.mil](mailto:askmncc@navy.mil); or at [www.my.navy.mil](http://www.my.navy.mil).



**Visits to Navy Personnel Support Detachments to view paper records could become increasingly rare as the Navy rolls out 24/7 phone and improved online and app-based capabilities to manage personnel records and careers.**

Active-duty and reserve sailors, dependents and retirees are all eligible for the service, a Navy statement said. The 200 agents staffing MNCC should be able to handle most requests, but customers with complex cases will be connected to subject matter experts. The young service is already making a difference, according to Ann Stewart, the command's director of pay and personnel management. She said in an email that the number of people helped by NPC has doubled and customer-satisfaction surveys have also been positive. "We were able to provide support to Sailors and their families who were impacted by the recent tropical storms in both the Atlantic and Pacific Oceans," she said. "Our agents supported Commander, Naval Installations Command regional commanders in conducting accountability musters, and provided information to those impacted about how to file an evacuation travel claim if they were eligible."

This new MyNavy Career Center service went live on 24 SEP as an upgraded version of the Navy Personnel Command's phone-based system. It's been available for years but sailors could use it only 12 hours daily on weekdays. More changes are on the horizon, Stewart said. A mobile version of the MyNavy Portal will soon be available to remind sailors about human-resources actions such as when they are eligible to apply for benefits. [Source: Stars & Stripes | Carlos M. Vazquez II | October 5, 2018 ++]

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## **Military Obesity ► Physical Fitness and Sleep Standards Grim**

A 2018 RAND report on health promotion and disease prevention has painted a grim picture of the military's physical fitness and sleep standards. The study, featuring roughly 18,000 randomly selected participants across each of the service branches, showed that almost 66 percent of service members are considered to be either overweight or obese, based on the military's use of body mass index as a measuring standard. While the number of overweight service members is a cause for concern, it correlates with the obesity epidemic plaguing the United States, where, as of 2015, one in three young adults are considered too fat to enlist, creating a difficult environment for recruiters to find suitable candidates for military service.



Broken down by service, the 2018 report lists the Army as the branch accounting for the highest percentage of overweight troops, with 69.4 percent of soldiers falling under this category. The Army was followed by the Coast Guard (67.8 percent), Navy (64.6 percent), Air Force (63.1 percent) and Marine Corps (60.9 percent). Another glaring area of concern highlighted in the study was the inability of service members to get adequate sleep. Nearly 9 percent of military personnel reported taking sleeping medications either “daily” or “almost daily.” The Army reported the highest rate of sleep concerns, with 10.6 percent of soldiers routinely consuming sleeping aides. Marines (9.9 percent), airmen (7.5 percent) and sailors (6 percent) rounded out the troubling category.

In terms of problematic sleeping patterns, 59.4 percent of soldiers reported getting less sleep than needed, and 33.2 percent answered that the lack of sleep contributed to being regularly bothered by an energy deficiency. Personnel from the other services, especially the Navy and Marine Corps, reported experiencing the aforementioned sleep issues at a similar rate. An extensive 2017 review of inpatient and outpatient records, dating from 2005 to 2014, for active-duty military personnel found that both insomnia and sleep apnea are on the rise, according to the Journal of Sleep Research. “Sleep disorders are a serious problem that interferes with the ability of soldiers to do their jobs effectively,” Harris Lieberman, study author and military nutrition specialist at the U.S. Army Research Institute of Environmental Medicine in Natick, Massachusetts, told Reuters.

Similar sleep concerns in the Navy’s surface fleet were heavily scrutinized this year in the wake of the service’s fatal collisions involving the destroyers Fitzgerald and John S. McCain. In response to sailor reports of sleep deprivation due to the Navy’s furious operational tempo, top brass implemented a policy featuring overhauled watch schedules that better align with sailors’ circadian rhythms, a move designed to allow for improved rest periods. The RAND report’s Health Related Behaviors Survey has been issued periodically for 30 years by the Department of Defense in an effort to best gauge the condition of the country’s fighting force. Survey items traditionally examined include health promotion and disease prevention, substance use, mental and physical health, sexual behaviors and deployment experiences. [Source: MilitaryTimes | J.D. Simkins | October 3, 2018 ++]

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## **Military Obesity Update 01 ► 51% of Soldiers Found to be Overweight**

Almost one in five active duty male soldiers in 2015 was obese, and one-half were overweight. Now, for the first time, the Army is calculating the costs of those added pounds to better understand: At what point is a soldier too expensive to keep? Army doctor Maj. Brian Shiozawa has led this effort, analyzing the height and weight data of 429,793 active male soldiers in fiscal year 2015, then cross-referencing those records with the soldiers’ visits to military treatment facilities, TRICARE data, and inpatient and outpatient medical claims during the same time frame. What Shiozawa found is that obese soldiers used almost double the medical resources than their normal-weight counterparts did in almost every medical category except multiple trauma — which he thinks may be an indicator that obese soldiers are not deploying to combat, where that type of medical emergency would be more likely.

Obese male soldiers went to the doctor on average 13 times that year; normal-weight soldiers went seven times a year. More time at the doctor can mean less time training, less time being deployable, and a greater financial cost to DoD resources, Shiozawa said, which increases risk to readiness, he said. Shiozawa first presented his research last week at the Obesity Medicine Association’s fall summit in Washington, D.C. “Are we employing them to go to the doctor, or are they fit to fight the nation’s wars?” Shiozawa said. “At what point do we say to service members, ‘You may be costing us more [than you provide to the military?].’ Maybe we need a BMI ceiling. We are spending three to four times as much to maintain you than what we get from you.”

Shiozawa, a resident at the Uniformed Services University of the Health Sciences, conducted the research on his own initiative. He was inspired to do it after serving as a battalion surgeon. “My goal, professionally, is to become an expert on Army obesity,” he said, “It’s an epidemic that is facing us.” The risk obesity has placed on military

readiness has been front and center over the last year as each service has begun to target service members who are unfit to deploy. In the study, 19.7 percent of the almost 430,000 male soldiers reported a body mass index greater than 30, which qualifies as obese, and 51.2 percent of the total population reported a BMI between 25 and 30, qualifying as overweight. The largest percentage of obese soldiers were between the ages of 25 and 34. “Obesity is the number one reason that disqualifies potential applicants from enlistment,” Shiozawa said. “If we can’t raise and maintain an Army, then we failed to meet our mission.”

Shiozawa found obese soldiers went to physical therapy and mental health sessions more often, and even though they made up one-fifth of the population, obese soldiers used 46 percent of the medical appointments that were billed to address related diseases, such as hypertension or diabetes. He is still working on estimating the costs to DoD in terms of lost time and resources spent, which vary depending on what type of medical appointment was needed. Shiozawa’s study aims to give Army leadership the data necessary to better understand the impact obesity has on the force, and give them the information needed to better understand if there’s a point that service members are too expensive to keep. “Leaders need data to make those decisions,” Shiozawa said. The model used in the Army study can also be used to crunch the other services’ obesity data and doctor’s visits to determine if the trends he found in the Army ring true in the Navy, Air Force and Marines, Shiozawa said. [Source: ArmyTimes | Tara Copp | October 11, 2018 ++]

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## **Military Obesity Update 02 ► 31% of Recruitment Pool Disqualify Because of Weight**

It’s well known at this point that just under 30 percent of Americans ages 17 to 24 — the prime age to join the Army — aren’t eligible to join. But beyond that, almost a third of those who sit down with a recruiter to take the first steps are immediately disqualified. Why? Because of their weight. “Out of all the reasons that we have future soldiers disqualify, the largest – 31 percent — is obesity,” Maj. Gen. Frank Muth, head of Army Recruiting Command, said Wednesday at AUSA’s annual meeting in Washington, D.C.

A freshly published study, “Unhealthy and Unprepared” concludes that America’s rising numbers of overweight youth are going to have real impacts on the military’s ability to maintain effectiveness. “We’ve got to make sure that message gets out, because our concern is what happens when that percentage that qualify ... potentially goes down?” Muth said. “Or if the obesity, if that starts to go up.” The study was undertaken by researchers with Mission: Readiness, an organization of more than 700 retired senior military leaders. One solution, they found, was institutionalized fitness and nutrition programs in schools, to ensure that kids grow up with healthy habits. Researchers found that of the 29 percent of young Americans who have a high school diploma, no criminal record and no chronic medical issues, just 17 percent would be qualified and available for active duty, and 13 percent would qualify, be available, and achieve a satisfactory score on the Armed Forces Qualification Test.

“These numbers are particularly concerning because as the recruitable population has declined, so has interest in serving in the military,” the study found. In 2016, 13 percent of 16- to 24-year-olds were interested in joining the military, and that number dropped 2 percent in 2017. And for recruits who are overweight but not so much so that they can’t enlist altogether, there are risks after they have joined and are getting in shape during training. The obesity issue is particularly stark in the South, from which the Army draws a large number of its recruits. The Citadel, a military college in South Carolina, found that recruits in 10 Southern states had lower levels of physical fitness and were 22 percent to 28 percent more likely to be injured during basic training than their peers from other areas of the country, according to Mission: Readiness.

Further, a 2016 study published in the American Journal of Preventive Medicine found that “active duty soldiers with obesity were 33 percent more likely to suffer musculoskeletal injury, contributing to the more than 3.6 million injuries that occurred among active duty service members between 2008 and 2017.” Musculoskeletal injuries and stress fractures have also been the leading cause of medical evacuations during deployments to Iraq and Afghanistan,



above and beyond other injuries. As of 2015, 7.8 percent of active duty service members were considered overweight by their height and weight, up 73 percent from 2011, according to the report. “[The Defense Department] spends \$1.5 billion a year on obesity-related health care for active duty service members and veterans and their family members,” or missing 650,000 days of work for active duty troops, said retired Lt. Gen. Thomas Spoehr.

The Army expects to see positive results from implementing the Occupational Physical Assessment Test to evaluate potential recruits before they join up, then following up with the Army Combat Fitness Test through their careers, as part of a holistic program that provides dietitians, physical therapists and other support staff at the unit level. One retired three-star put the issue in harsher terms. “You know, lieutenant, fat people don’t make good soldiers,” said retired Lt. Gen. Sam Ebbessen, recalling the words of an advanced individual training instructor master sergeant he worked for at Fort Dix, New Jersey. “They’re a weak link in the chain, and they get themselves and others killed.”

The answer, researchers say, is an early childhood approach to healthy diet and exercise. There are promising developments from fitness programs and new nutritional standards in public schools, according to the study. Since the National School Lunch Program updated its standards in 2010, fruit consumption among children under it has gone up 16 percent, while vegetable eating is up 23 percent, according to the Agriculture Department. “Parents and educators can teach healthy eating and exercise habits, while state and federal policymakers must continue to prioritize programs that promote nutrition and encourage physical activity from an early age,” the study concluded. [Source: ArmyTimes | Meghann Myers |October 10, 2018 ++]

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## **MyNavy Career Center ► Offers Round-The-Clock Retiree Customer Service**

The MyNavy Career Center (MNCC), which launched Sept. 24, is now delivering expanded customer service to Sailors seeking career assistance with a new contact center. The center, now open 24 hours a day, seven days a week, is also capable of providing support to **retired Sailors and their families**. By communicating with an MNCC agent by phone or email, retirees and their families handled by a customer service agent, it will be escalated to a subject-matter expert, who will answer the question or help to resolve the issue. The center is also designed to evolve to take on even greater functionality to better support the customer base. “As we receive feedback and gain more insight and experience into what services are needed, we’ll continually add more capability to the MNCC contact center,” said Ann Stewart, director, Pay and Personnel Management. To reach an agent by phone, call (833) 330-MNCC/6622 or via email at [askmncc@navy.mil](mailto:askmncc@navy.mil). [Source: Shift Colors | Naval Personnel Command Public Affairs Office| Fall-Winter 2018 ++]

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## **Military Family Hunger ► 15% of Military/Veteran Families Face Food Insecurity**

This news is not going to help Army recruiting. According to a report released earlier this year by the Military Family Advocacy Network, hunger is a real problem for some military families. According to a survey they did of over 5,600 military veterans, active duty members and families last year, about 15 percent of military and veteran family respondents face "food insecurity," the policy language used to describe people who worry about how they are going to feed their families or afford food.

Dealing with military food problems is complicated because it involves larger topics such as pay and allowances. Military personnel are eligible for the government's primary food assistance program called SNAP, or Supplemental Nutrition Assistance Program - commonly called "food stamps." But that program, too, is difficult to change because it is part of the Farm Bill that Congress deals with each year, totally separate from either of the defense bills. No

doubt it is the young, first term enlisted personnel who are dealing with the hunger issue. So in addition to recruiting, we wonder if retention is also suffering. [Source: TREANewsletter | October 2, 2018 ++]

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## Transparent Armor ► Could Soon Protect Soldier's Faces in Combat

A clear material known as “transparent armor” now used for an Army rocket launcher system could soon be protecting soldiers’ faces in combat. The material, which can shatter a 7.62mm round on impact with an inch-thick panel, is used on the Army’s High Mobility Artillery Rocket System now and will soon appear on the M270A2 Multiple Launch Rocket System, said Russ Wooddell, business development manager for Saint-Gobain, which makes the Sapphire transparent armor.

The strike face material is extremely hard, resists scratches and abrasion, and cuts weight and thickness by about 50 percent when compared to glass solutions that would be used for similar purposes, Wooddell told Army Times Wednesday at the Association of the United States Army’s annual meeting. “It’s much easier to handle,” he said. “All other materials that will be around the window won’t scratch it. Even if you took a piece of sandpaper and rubbed it across the surface, it will not scratch.” HIMARS crews had issues with the mylar on glass windows, he said. It was difficult to see through the windows when they were firing off rockets and contending with debris and dust. Pits, dents and scratches in the window obscured the view.



**The Sapphire Transparent Armor from Saint-Gobain's SAFirE products provides a strike face that can stop a range of ballistic threats, and its makers say it may soon be used as a face shield for soldiers. Here, the material on the right is shown after undergoing ballistic testing.**

Sapphire can sustain more wear and tear, and can stop a wide range of munitions, depending on the thickness of the piece. It can also improve visibility when using infrared, he said. The clearer picture and ballistic resilience of the transparent armor make it suitable for face shields for soldiers, Wooddell said. “We’re working on a program for a high-threat protection face shield” made from Sapphire, he said, adding that the company is working with U.S. Army Natick Soldier Systems Center toward a contract for such a project.

The crystal material is customizable in size and shape. While it’s typically flat, a soldier’s face shield would be designed and formed as a curved piece. “I see that as a roadmap for being able to make a large curved piece such as a windshield,” Wooddell said. There’s also potential for sensor systems and optics, he said. “We’re vehicle and platform focused, but I do see a more soldier-centric Sapphire project.” [Source: ArmyTimes | Kathleen Curthoys | October 10, 2018 ++]

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## Navy Terminology Update 04 ► Origins

Every profession has its own jargon and the Navy is no exception. For the Navy, it's *bulkhead*, *deck* and *overhead* and not *wall*, *floor*, and *ceiling*. Some nautical terminology has found its way into every day use, and you will find the origins of this and Navy terminology below. More terminology will be added from time to time.

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### Scuttlebutt

The origin of the word "scuttlebutt," which is nautical parlance for a rumor, comes from a combination of "scuttle" -- to make a hole in the ship's hull and thereby causing her to sink --- and "butt" -- a cask or hogshead used in the days of wooden ships to hold drinking water. The cask from which the ship's crew took their drinking water -- like a water fountain -- was the "scuttlebutt". Even in today's Navy a drinking fountain is referred to as such. But, since the crew used to congregate around the "scuttlebutt", that is where the rumors about the ship or voyage would begin. Thus, then and now, rumors are talk from the "scuttlebutt" or just "scuttlebutt".



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### S.O.S.

Contrary to popular notion, the letters S.O.S. do not stand for "Save Our Ship" or "Save Our Souls". They were selected to indicate a distress because, in Morse code, these letters and their combination create an unmistakable sound pattern.

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### Splice the Main Brace

In the age of sail, ship's rigging was a favorite target during sea battles because destroying the opponent's ability to maneuver or get away would put you at obvious advantage. Therefore, the first and most important task after a battle was to repair damaged rigging (also known as lines- but never "rope"! ). Examples of lines include braces (lines that adjust the angle at which a sail is set in relation to the wind) and stays (lines supporting the masts). The main brace was the principal line controlling the rotation of the main sail. Splicing this line was one of the most difficult chores aboard ship, and one on which the ship's safety depended. It was the custom, after the main brace was properly spliced, to serve grog to the entire crew. Thus, today, after a hard day (or, not so hard day), the phrase has become an invitation to have a drink.

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### Starboard

The Vikings called the side of their ship its board, and they placed the steering oar, the "star" on the right side of the ship, thus that side became known as the "star board." It's been that way ever since. And, because the oar was in the right side, the ship was tied to the dock at the left side. This was known as the loading side or "larboard". Later, it was decided that "larboard" and "starboard" were too similar, especially when trying to be heard over the roar of a heavy sea, so the phrase became the "side at which you tied up to in port" or the "port" side.

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[Source: <http://www.navy.mil/navydata/traditions/html/navyterm.html> | August 2018 ++]

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## Warships That Will Change The Future ► USS Gerald R. Ford (CVN-78)



USS Gerald R. Ford (CVN 78), commissioned in JUL 2017, is the first new design for an aircraft carrier since USS Nimitz (CVN 68). The ship is equipped with two newly-designed reactors and has 250 percent more electrical capacity than previous carriers. The improvements will allow the ship to load weapons and launch aircraft faster than ever before. She is the first of 10 to replace the current Enterprise and Nimitz class carriers and is the Navy's first aircraft carrier to be completely designed using a 3-dimensional product model. Newport News Shipbuilding utilized the latest and most advanced computer tool capabilities and functionalities for visual integration in design, engineering, planning and construction. Every piece part was created in a 3-D model at full scale which includes structure, various equipment, piping systems, machinery, electrical, wireways, gauges, pumps, berths, medical and galleys. Carriers of the Gerald R. Ford class will have:

- Advanced arresting gear.
- Automation, allowing a crew of several hundred fewer than the Nimitz-class carrier.
- The updated RIM-162 Evolved Sea Sparrow missile.
- An AN/SPY-3 X Band multifunction radar and an AN/SPY-4 S Band volume search radar designated together as Dual Band Radar (DBR).
- An Electromagnetic Aircraft Launch System (EMALS) in place of traditional steam catapults for launching aircraft.
- Stealth features to reduce radar cross-section.
- The ability to carry up to 90 aircraft, including the Boeing F/A-18E/F Super Hornet, Boeing EA-18G Growler, Grumman C-2 Greyhound, Northrop Grumman E-2 Hawkeye, Lockheed Martin F-35C Lightning II, Sikorsky SH-60 Seahawk helicopters, and unmanned combat aerial vehicles such as the Northrop Grumman X-47B.

The biggest visible difference from earlier supercarriers will be the more aft location of the island (superstructure). Ships of the Gerald R. Ford class are intended to sustain 160 sorties per day for 30-plus days, with a surge capability of 270 sorties per day. Director of Operational Testing Michael Gilmore has criticized the assumptions used in these forecasts as unrealistic and has indicated sortie rates similar to the 120/240 per day of the Nimitz class would be acceptable. [Source: <https://thefordclass.com/cvn78/index.html> | October 13, 2018 ++]



## **Military History** ► **WWII Ace of Aces | David McCampbell**

All available fighter pilots! Man your planes!" boomed the squawk box in Essex' ready room. The ship's radar had detected three large groups of Japanese planes coming in. David McCampbell, the CAG, and the Navy's most famous aviator considered this announcement. Earlier that morning, Admiral Sherman himself had forbidden McCampbell from joining a dawn sortie. Given his responsibilities as Commander of Essex' Air Group and his public prominence as a top ace, McCampbell was too valuable. He decided that he was indeed "available" and headed for his airplane, Minsi III. His plane crew hurried to fuel Minsi III, which had not been scheduled to fly that day. With the Hellcat only partially fueled, the Flight Officer ordered it off the flight deck - either into the air or below to the hangar deck. McCampbell went up, leading Essex's last seven fighters toward the Jap strike force.



He and Ens. Roy Rushing got out in front of the other Hellcats, putting on all speed to intercept the Japs, then only 22 miles away. He directed the other F6F's to get the bombers, while he and Rushing tackled the fighters. Surprisingly, the enemy fighters turned, allowing McCampbell and Rushing to gain altitude and a position behind them. Seeing over 40 Japanese fighters, McCampbell radioed back to the carrier for help. "Sorry, none available." The enemy planes spread out in a typical formation of three V's. McCampbell picked out a Zero on the extreme right and flamed it. Rushing also got one on this first pass. Incredibly, there was no reaction from the Japs as they climbed back up to regain altitude. The two Hellcat pilots dived back down on their quarry for another pass; McCampbell blew up a second Zero. Now the gaggle of Zeros, Tonys, Hamps, and Oscars reacted - by going into a Lufbery! McCampbell made a couple of head-on passes against the formation, but without results. A strange interlude ensued as McCampbell and Rushing climbed back up and circled, while the Japanese fighters continued to circle below. McCampbell radioed again for help; one of the Hellcats that had been going after the bombers headed his way. The Lufbery broke up and the planes headed toward Luzon in a wide Vee.

The two American fliers closed in again on the formation. McCampbell opened at 900 feet and exploded his third plane of the morning. Rushing shot down his second one. Apparently low on fuel, the Japanese planes doggedly flew



on, maintaining formation. On his next firing pass, gunfire coming from behind forced McCampbell to break off his attack and pull up. It was another Hellcat shooting too close to him. A few choice words straightened things out. Still, the enemy planes didn't turn and mix it up. McCampbell realized he could relax and take his time. This was practically gunnery exercise. He could focus on identifying his targets carefully. The next one was an Oscar. Again, his six fifties roared and blasted the Oscar's wing root. It flamed for number four. Rushing had scored his third by this time. This continued for several more passes until McCampbell had downed 7 and Rushing 6. Rushing radioed that he was out of ammo, but he would stay on McCampbell's wing while the CAG used up his remaining bullets. Two more passes and two more kills. As the Jap planes approached the security of their bases on Luzon, the two Americans' low fuel finally ended the slaughter. The Hellcats broke off and headed for Essex. In one morning, sortie, McCampbell had shot down nine enemy planes and Rushing six, an unparalleled achievement in American fighter aviation.

Born on January 16, 1910, this Bessemer, Alabama native's naval career began with dismissal. Graduating from the U.S. Naval Academy in depression-era 1933, he was rewarded with an honorable discharge from a Navy without funds. But in June 1934 McCampbell was called back and commissioned. In 1936 his first assignment involving aircraft was gunnery observer aboard USS Portland. In 1937, McCampbell's flying career finally got off the ground at Pensacola Naval Air Station where he reported for flight training. A year later, he was designated a Naval Aviator and received his first flying assignment with Fighting Squadron 4 aboard the USS Ranger, CV-4 where he served two years. Wasp was home from 1940 until she went to the bottom in 1942. During that time were two hot runs to the Mediterranean delivering Spitfires to Malta and support to the Guadalcanal campaign. After Wasp was sunk on Sept. 15, 1942, by a Japanese submarine, McCampbell returned to the States to fit out a new squadron, Air Group 15, aka "The Fabled Fifteen." From February 1943 through early 1944 the group was aboard Essex steaming into history. One of the first squadrons to equip with Grumman's new F6F Hellcats, they saw action in attacks on Iwo Jima. Barrett Tillman, in *Hellcat Aces of World War 2*, describes the introduction of the Hellcat to the U.S. Navy's carriers in the Pacific, and the immediate impact it had. Like all of Osprey's *Aircraft of the Aces* series, it's a great reference. The cover depicts McCampbell in his Hellcat, Minsi.

In February 1944, he was promoted to CAG (Commander - Air Group) of Air Group Fifteen. That spring, they went to war aboard USS Essex CV-9. McCampbell commanded the entire Essex air group bombers, fighters, and torpedo planes. He was thirty-four years old. During their tour of approximately seven months and more than 20,000 hours of operations, this group destroyed more enemy planes (318 airborne and 348 on the ground) and sank more enemy ships (296,500 tons sunk, and more than a half million tons damaged and/or probably sunk) than any other air group in the Pacific war. Among the major combat ships sunk was the Japanese battleship *Musashi*, three carriers and a heavy cruiser. The Fabled Fifteen became one of the most highly decorated air groups of the war. McCampbell entered combat on May 19, 1944, leading a fighter sweep over Marcus Island. Three weeks later June 11th, flying near Saipan, he saw a lone Zero come out of the clouds. He turned towards the plane and fired three bursts. The Zero went down streaming smoke, the first in long series of successes for the CAG. He reacted coolly to his first aerial victory, "I knew I could shoot him down and I did. That's all there was to it."

As the United States forces prepared for the invasion of Guam and Saipan, the Carrier Task Force steamed west into the Philippine Sea. The desperate Japanese battle plan called for them to launch their strike planes at the U.S. ships, then refuel & re-arm on the Guam and Saipan airfields and hit the American carriers again in a 'shuttle' operation. It didn't turn out that way. On June 19th, the Japanese launched two large raids of *Judys* and *Vals*, escorted by fighters. Other carrier air groups took care of the first raid; Essex' Fabled Fifteen, under McCampbell went after the second group of eighty planes. McCampbell started the slaughter at 11:39 by exploding the first Aichi D4Y2 "Judy" dive bomber he spotted. As he darted across to the other side of the enemy formation, evading a gantlet of return fire, McCampbell quickly splashed a second Judy, sped toward the front of the enemy formation to record a "probable" on a third, dispatched the formation leader's left wingman with a staccato burst, downed the leader with a steady stream of machine-gun bullets, then scored a final kill on a diving enemy craft. In minutes McCampbell had logged five kills and one probable.

There was a second air battle in the afternoon. After shooting down yet another Zero (his sixth for the day!), he became separated from his flight of eight and was returning alone to his carrier, the USS Essex. As his Hellcat cruised at 6,000 feet past Guam's Orote Peninsula, he spotted two Zeros attacking a Navy S0C seaplane picking up a downed pilot in the water. Diving to the attack, McCampbell shot down one of the two Zeros. Lt. Commander George Duncan, another VF-15 pilot, came upon the scene at that time and got the other. It was McCampbell's seventh for the day and his ninth in eight days of combat. During the September 12th-13th strikes on the Philippines, He shot down five more planes, and learned about the capabilities of the 'Nate' - a small, open-cockpit monoplane, slow and lightly armed, but highly maneuverable, advanced trainer. McCampbell had bagged two Zeros early in the day and was heading alone toward a rendezvous when a Nate attacked him from above. It pulled out of gun range without damaging McCampbell's Hellcat, but McCampbell wanted the kill. He dropped his belly tank and put on full WEP but kept losing ground. The Nate's student-pilot saw his advantage and began an overhead pass; but McCampbell dove for the deck. In his after-action report he noted "1) Nate is even more maneuverable than Zeke. 2) Nate can out-climb F6F at 110-120 knots airspeed. 3) This 'operational student' will have no trouble completing the course." By the end of September 1944, McCampbell had shot down nineteen Japanese planes.

On October 24th, during the Battle of Leyte Gulf, McCampbell, assisted only by Roy Rushing, broke up a large group of Japanese planes headed for Essex, as described above. In one combat tour, David McCampbell shot down 34 Japanese aircraft. If he had served a second tour, he may very well have exceeded Dick Bong's total of 40. In recognition of his spectacular accomplishments: leading "Fabled Fifteen," personally accounting for 34 planes, and for his mission on October 24, McCampbell received the Medal of Honor, presented to him by President Roosevelt. McCampbell also received the Navy Cross, the Silver Star Medal, Legion of Merit, and the Distinguished Flying Cross. After the war, McCampbell served in the Navy until his retirement in 1964. Married four times, David McCampbell must have had quite an eye for the ladies. He died in Florida after a lengthy illness on June 30, 1996. [Source: Together We Served | September 2018 ++]

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## **Battle of Mogadishu ► Somalia | 25th Anniversary**

The United States had demonstrated its military superiority worldwide with its lightning victory over Iraq in 1991. As the only superpower in the world, few would argue that Washington could not prevail in a conventional conflict. Humanitarian missions, however, were another story. Although the United States had experience in a few humanitarian missions, it had just concluded operations in northern Iraq, and was soon to support the United Nations program to help the people in a failed state - Somalia.

Somalia was falling apart; it had ceased to exist as a country. Warring tribes had reduced it into an area controlled by warlords. Clan and internecine warfighting had caused major disruption in Somali life. Starvation was a weapon used by the clans. Humanitarian aid and relief arrived but, without security, this support provided little help to the people. On 15 August 1992, President George H.W. Bush ordered military units to airlift supplies into Kenya under Operation Provide Relief. These supplies would enter Somalia with international relief organizations. Still, clans stole the aid for themselves, harassed international relief agencies, extorted money, and allowed starvation to continue.

By 8 DEC, Bush ordered Marines, the US Army's 10th Mountain Division, and Special Forces into Somalia to help UN forces bring order. Some 13,000 American military personnel became part of a security force of 38,000 from UN countries. This massive force helped stabilize Somalia, but the warring factions waited for an opportunity to reassert themselves. By October 1993, the UN security force had shrunk to 16,000, with 4,000 Americans. Two Somali warlords - Mohamed Farrah Aidid and Ali Mahdi Mohamed - had been fighting over control of the capital and main port of Mogadishu.

A raid on 3 OCT, TF Ranger's seventh commenced a raid on 3 OCT aimed at capturing high-ranking Aidid aides initially succeeded with a surprise assault in Mogadishu. While transferring the prisoners to a convoy, Aidid supporters

shot down two Army Blackhawk helicopters. These actions resulted in heavy firefights throughout the route of evacuation and the crash sites. The Rangers and others, including two Special Forces snipers who held the second crash site alone, attempted to secure and rescue the downed helicopter crews. The Americans could call on helicopter gunships and had heavy firepower, but against an enemy difficult to identify, in an urban setting, outnumbered, and with darkness approaching, the situation looked grim.

The Rangers and Special Forces (Delta Force) fought all night. The 10th Mountain Division, Malaysian, and Pakistani forces rescued the Rangers at the first crash site the next day. At the second crash site, Aidid's forces had overwhelmed the area. The two Special Forces snipers died (they received the Congressional Medal of Honor posthumously). In the end, TF Ranger lost 16 killed and 83 wounded. One person died from the relief column. Aidid's force lost 500-1,000 killed and unknown numbers of wounded.

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Former Army Pfc. Todd Blackburn is not a household name, but like countless Veterans, he played his part in history through service to his nation. Unlike many Veterans, a portion of his service was immortalized by Hollywood in the movie Black Hawk Down, where he was portrayed by actor Orlando Bloom. A Ranger with Bravo Company, 3rd Battalion, 75th Regiment, Blackburn arrived in Somalia in August 1993 to help restore peace during the African nation's civil war, which had led to the destruction of agriculture and widespread starvation. When the international community sent food, the shipments were often seized by local clan leaders and exchanged with other countries for weapons. An estimated 300,000 people died from starvation.

The crisis culminated in the United States putting together a coalition to protect humanitarian efforts by the United Nations and crack down on the warlords, which leads us to Blackburn's story and his part in the Battle of Mogadishu. He was part of a special task force comprised of an elite group of American soldiers that included Rangers, Delta Force and Night Stalkers. The 3 OCT operation was called Gothic Serpent and the mission was to capture warlord Mohamed Farrah Aideed. Shortly after the assault began, Blackburn fell 70 feet when he lost his grip while fast roping from a Black Hawk during the insertion. His team leader rushed to his aid, finding Blackburn on the ground unconscious. Quickly, he arranged for Blackburn to be evacuated from the area.

While he was being airlifted for emergency treatment, two other Army UH-60 Black Hawk helicopters were shot down by rocket-propelled grenades – marking the start of First Battle of Mogadishu. The battle resulted in the deaths of 18 U.S. service members, 73 more wounded and one helicopter pilot captured (later released) among both the assaulting force and rescue forces. Casualties reported on the other side vary greatly depending on the source – ranging from 3,000 Somali casualties to 315 dead, with 812 wounded.

Blackburn survived that fateful day 25 years ago to continue to serve. Following his recovery, he returned to his home in Pensacola, Florida and went into law enforcement. He worked with the Pensacola Police Department as a patrol officer, narcotics officer, and later as a school resource officer. Though his body healed, he, like so many others wounded in battle, suffered lasting effects from his combat experience. Blackburn left law enforcement to concentrate on his family and help other Veterans. His story of service and sacrifice is one of many from the Veterans who fought in the Battle of Mogadishu.

Source: <https://www.amazon.com/Gothic-Serpent-Black-Hawk-Mogadishu/dp/1849085846> & Vantage Point | Alisa Mulberry Adams | October 3, 2018 ++]

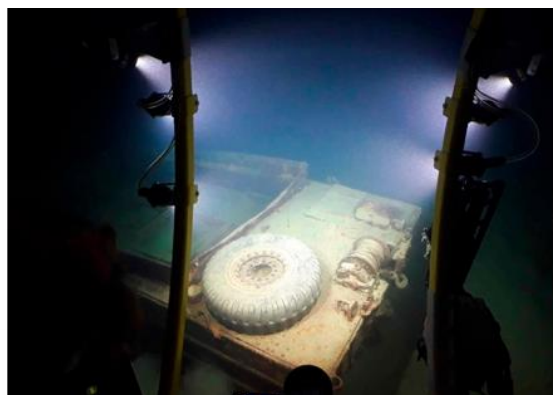
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## Italy's Lake Garda WWII Disaster ► Search for 24 Soldiers Ends

An underwater search in Italy for the remains of 24 Americans who fought in World War II ended 27 SEP without finding physical traces of the soldiers whose amphibious vehicle sank in a storm on Lake Garda. A three-person

submarine scoured the bottom of Italy's largest lake during the three-day expedition to find uniforms or any remains from the men who drowned on the night of April 30, 1945 — among the war's last casualties in Italy.

Brett Phaneuf, co-founder of nonprofit underwater archaeology foundation ProMare, said the mayor of the lakeside town of Nago Torbole placed weighted Italian and American flags on the submerged six-wheeled truck to honor the soldiers from the U.S. Army's 10th Mountain Division. American and Italian history buffs also gathered for a memorial on land. Any remains were likely buried in the thick layer of sediment on the lake bottom, Phaneuf said. "It's soft like talcum powder, so anything that hit bottom is in it and would be impossible to locate," he told The Associated Press after the search ended.



During the air preparation of the big “push” in Italy by the U.S. Fifth Army, the men, mules, and armor of the 10th Mountain Division and supporting tank units (left) move forward between 8:30 A.M. and 9:10 A.M., on April 14, 1945 near Bologna, Italy. U.S. Army submerged vehicle (right) in the bottom of Lake Garda, Italy's largest lake.

The 10th Mountain Division battled the Germans in northern Italy until the last week of World War II. Four amphibious trucks, the kind known by the military designation DUKW and called ducks by GIs, were making the short trip from Torbole to the northern end of Lake Garda when a storm rose up. Water swamped one of the trucks. A soldier who had been a life guard in civilian life was the only survivor. The four vehicles were part of an advance team for Allied troops making their way to German-held Riva del Garda. Fearing snipers, the crews drove faster into the lake than usually necessary as a precaution. Unknown to them, the Germans had already retreated.

The ProMare nonprofit undertook a mission to find the lost DUKW in 2004, but was unable to locate it. An Italian volunteer group found the vehicle in December 2012 after seven outings that covered 7 million square meters (75.3 million square feet), according to Ben Appelby, an amateur historian who lives in the area. The goal of this latest expedition was finding either human remains or uniform scraps, sufficient evidence to activate the U.S. Defense Department agency tasked with recovering American POWs or MIAs from past wars and conflicts. Retired U.S. Col. Jeff Patton, who served as military attache at the U.S. Embassy in Rome, said finding remains always going to be unlikely given the muddy conditions of the Lake Garda's floor. "Which is not so terrible, if you think that they have been embraced by the country they fought to liberate, and they are resting with their comrades," said Patton, who attended the lakeside memorial ceremony.

Also on hand was Carlo Bombardelli, who reported hearing the soldiers' screams when he was a child living by the lake. Bombardelli says he woke up his father, who helped organize a rescue operation that saved the lone survivor, Cpl. Thomas Hough, who died in 2005. The day after the truck went down, Bombardelli returned to the lakeshore and found knapsacks and other gear; the Italian man has participated in all the memorials to the U.S. soldiers since then, Phaneuf said. "He has a personal connection to it. It made an impression on him as a young boy," he said. [Source: The Associated Press | Colleen Barry | October 4, 2018 ++]

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## B-2 Bomber ► JAN 2017 Isis Raid

The B-2 stealth bomber is the world's most exotic strategic aircraft, a subsonic flying wing meant to be difficult for air defenses to detect—whether by radar or other means—yet capable of carrying nearly the same payload as the massive B-52. It came into service in the late 1990s primarily for use in a potential nuclear war with the Soviet Union, and clearly as a first-strike weapon rather than a retaliatory one. First-strike weapons have destabilizing, not deterrent, effects. It is probably just as well that the stealth bomber was not quite as stealthy as it was meant to be, and was so expensive—at \$2.1 billion each—that only 21 were built before Congress refused to pay for more. Nineteen of them are now stationed close to the geographic center of the contiguous United States, in the desolate farmland of central Missouri, at Whiteman Air Force Base.

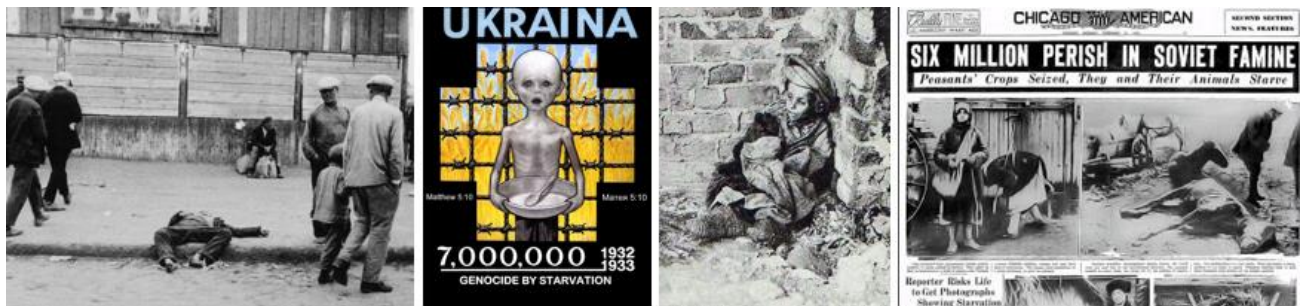
They are part of the 509th Bomb Wing, and until recently were commanded by Brigadier General Paul W. Tibbets IV, whose grandfather dropped the atomic bomb on Hiroshima. B-2 bombers are still primarily regarded as a nuclear-delivery system, meaning that their crews are by selection the sort of men and women capable of defining success as a precisely flown sortie at the outset of mass annihilation. No one should doubt that, if given the order to launch a nuclear attack, these crews would carry it out. In the meantime, they have occasionally flown missions of a different sort—make-work projects such as saber rattling over the Korean peninsula, and the opening salvos in Serbia, Afghanistan, and Iraq—to tactical advantage without American discomfort.

Such was the state of affairs in the small hours of the morning at Whiteman on January 17, 2017, during the last days of the Obama administration. Six years had passed since any B-2 had flown in combat. But now, in the privacy of their bespoke, climate-controlled, single-occupancy hangars, several of them had been loaded with 80 GPS-guided bombs for use against enemies who had been spotted on the ground in a faraway country. The preparations had been hushed: Relatively few people on the base, even among those assembling and loading the bombs, knew that this was something other than a training run. A bombing raid in the Libyan Desert that pitted stealth bombers and 500-pound bombs against 70 ragtag fighters was being readied. To learn more on how this mission evolved refer to the attachment to this Bulletin titled, “**The Raid**”. [Source: The Atlantic | William Langewiesche | June 24, 2018 ++]

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## Holodomor 1932-1933 ► Famine Genocide in Ukraine

Holodomor is the name given to the mass starvation in the Ukrainian Famine of 1932-33. Occurring between the Russian Revolution and the Second World War, the Holodomor was denied by the Soviet Government until only a few years before the collapse of the Soviet Union. This state controlled secrecy kept Western historians in the dark about the starvation, and only until the 1980's did the West take scholarly interest in the history of the Ukrainian Famine, and the idea that the Famine was, at least in part, man-made.



But the history of the Holdomor is still contested. Census data and Soviet records have been analyzed since the initial look at the situation in the 1980's, and still no conclusion is accepted by all sides. Records are inconsistent and

the number of people who died as a result of the famine varies between historians, ranging from 3 million to 14 million dead. Causes of the starvation are debated, and the nature of the Famine as a weapon of Stalin's regime against the Ukrainians is central to the debate. Many parties in modern Ukraine want to define the Holodomor as an act of genocide, while Russia today opposes that point of view, as do many modern historians.

At the height of the Holodomor, 28,000 men, women and children in Ukraine were dying of starvation each day. The land that was known worldwide as the breadbasket of Europe was being ravaged by a man-made famine of unprecedented scale. While millions of people in Ukraine and in the mostly ethnically Ukrainian areas of the northern Caucasus were dying, the Soviet Union was denying the famine and exporting enough grain from Ukraine to have fed the entire population. For 50 years, surviving generations were forbidden to speak of it, until the Soviet Union was near collapse. A joint statement at the United Nations in 2003 has defined the famine as the result of actions and policies of the totalitarian regime that caused the deaths of millions of Ukrainians, Russians, Kazakhs and other nationalities in the USSR.

Since 2006 Ukraine has officially observed a Holodomor Memorial Day on the fourth Saturday of November. Recently the U.S. Senate has adopted a resolution recognizing that Soviet dictator Josef Stalin committed genocide against the Ukrainian people. The "simple resolution" passed on 3 OCT commemorates the 85th anniversary of the famine of 1932-33, saying the event "should serve as a reminder of repressive Soviet policies against the people of Ukraine." The Senate "recognizes the findings of the Commission on the Ukraine Famine as submitted to Congress on April 22, 1988, including that...'Stalin and those around him committed genocide against the Ukrainians in 1932-1933,'" it said. As of March 2008, more than 10 countries have officially recognized the actions of the Soviet government as an act of genocide. [Source: Guided History | Alex Babcock | October 5, 2018 ++]

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## Post WWII Photos ► Victorious Soldiers' Moscow Return



The return of victorious Soviet soldiers at a railway station in Moscow in 1945. (Arkady Shaikhet/Waralbum.ru)

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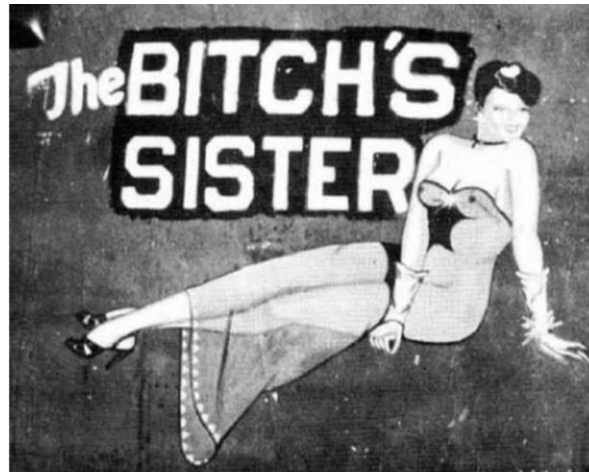
## Military History Anniversaries ► 16 thru 31 October

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 16 thru 31 OCT.**" [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | October 2018 ++]

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## WWII Bomber Nose Art [16] ► The Bitch's Sister



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## Medal of Honor Citations ► William S. Hall | WWII



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

**William S. Hall**

**Rank and organization:** Lieutenant, Junior Grade, U.S. Naval Reserve.Org

**Place and date:** Coral Sea, 7 and 8 May 1942

**Entered service at:** Utah in 1938

**Born:** October 31, 1913 in Storrs, Utah

### Citation

For extreme courage and conspicuous heroism in combat above and beyond the call of duty as pilot of a scouting plane in action against enemy Japanese forces in the Coral Sea on 7 and 8 May 1942. In a resolute and determined attack on 7 May, Lt. (j.g.) Hall dived his plane at an enemy Japanese aircraft carrier, contributing materially to the destruction of that vessel. On 8 May, facing heavy and fierce fighter opposition, he again displayed extraordinary skill as an airman and the aggressive spirit of a fighter in repeated and effectively executed counterattacks against a superior number of enemy planes in which 3 enemy aircraft were destroyed. Though seriously wounded in this

engagement, Lt. (j.g.) Hall, maintaining the fearless and indomitable tactics pursued throughout these actions, succeeded in landing his plane safe.



While in the hospital he met his wife, a navy nurse, and they married in September 1942. Hall reached the rank of lieutenant commander before leaving the Navy in 1946. He died at age 83 and was buried in Fort Leavenworth National Cemetery, Fort Leavenworth, Kansas.

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

## \* Health Care \*



## Ear Infections ► Pain In The Ear

Being up all night with a child crying from the pain of an ear infection can be a nightmare. But it's not uncommon. Most children in developed countries get at least one ear infection by the age of five. Most ear infections happen in the middle ear, the part of the ear behind the eardrum. The middle ear is connected to the upper part of the throat by the eustachian tube. It normally lets fresh air into your middle ear and lets fluid drain out. After a cold or other infection, the virus or bacteria that caused the illness can spread to the middle ear. When this happens, the eustachian tube can swell up or become blocked with mucus. This can trap the germs and cause an ear infection. The trapped germs can cause more swelling and fluid buildup. That's what causes the pain of an ear infection. Your health care provider will diagnose an ear infection by looking inside the ear with an instrument called an otoscope. If your child isn't old enough to say "My ear hurts," here are a few things to look for

- Tugging at ears
- Crying more than usual
- Fluid draining from the ear
- Trouble sleeping
- Balance difficulties
- Hearing problems

Why do so many young children get ear infections? "In younger kids, the eustachian tube, as well as the immune system, are still developing. Some kids might also have an underactive immune system that can't fight the infection," explains Dr. Michael Hoa, an ear, nose, and throat specialist and researcher at NIH. In older children and adults, the

eustachian tube is large and slanted to drain fluid from the middle ear. In younger children, this tube is narrower and more level, so it's more likely to get blocked. If the pain won't go away or your child has fluid coming out of their ear, you should visit a doctor. Ear infections can also make a child fussy, cause a fever, or create trouble hearing. Many ear infections don't need to be treated. They often clear up on their own. "There is a huge push not to overprescribe antibiotics," Hoa says. Bacteria can become resistant to the effects of these drugs. So doctors try not to give them, except for severe cases. When drugs are necessary, it's important that they be taken for the full time your doctor tells you. But it's not always easy to get young children to take medications. A recent NIH-funded study tested whether antibiotics could be taken for less than the standard 10-day treatment. Unfortunately, the shortened treatment didn't work as well and had no benefits. NIH-funded researchers are now looking for better ways to treat an ear infection. One group is testing injectable gels to deliver medication right into the ear canal.

One major cause of ear infections is a type of bacteria called *Haemophilus influenzae*, or *H. influenzae*. These bacteria can cluster together to make a biofilm, a thin, slimy coating that your body has a hard time getting rid of. Even antibiotics can be ineffective against them. Ear infections that keep coming back often involve biofilms. A vaccine introduced in 1987 already prevents ear infections caused by one strain of *H. influenzae*. Researchers are working on developing vaccines to protect against other strains. They're also looking at what specific nutrients *H. influenzae* needs to grow the biofilms. Restricting those nutrients may be a new way to fight these bacteria. If your child has repeated ear infections or trouble hearing, your doctor may suggest draining your child's ear with small tubes to help maintain a healthy environment. Ear infections aren't contagious. But there are things you can do to lower your chances of getting one. Some tips on preventing ear infections are:

- Stay up to date on vaccinations, including an annual flu shot.
- Wash your hands often.
- Avoid close contact with people who have a cold or other illness.
- Avoid secondhand smoke.
- Never let your baby sleep with a bottle. The liquid may accidentally enter the ear.

[Source: NIH News In Health | October 2018 ++]

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## **Osteoporosis Update 01 ► Silent Disease | No Symptoms Until Something Happens**

Bones are living, growing tissues that begin to feel the wear and tear of aging years before symptoms show. Osteoporosis, a severe form of bone density loss, affects roughly 10 million people in the United States. But once the disease becomes evident, usually as a broken bone, it's too late to reverse the damage. "Osteoporosis is a silent disease that doesn't give patients any symptoms until something happens," said Army Maj. Kate Kinnaird, an endocrinologist at Fort Belvoir Community Hospital in Northern Virginia. The National Institute on Aging defines osteoporosis as a disease that weakens bones to the point where they break easily, most often affecting the hip, backbone, and wrist.



**Sticks and stones can break bones – and so can osteoporosis**

As people grow, the body breaks down old bone and replaces it with new bone tissue until it reaches peak bone mass sometime between the mid-20s and early 30s, said Kinnaird. Bone continues to break down as a person ages, but the replacement process slows. Bone density loss is a natural part of aging that impacts both men and women, but women are more likely to develop osteoporosis, said Kinnaird. According to the Department of Health and Human Services, more than 80 percent of Americans with osteoporosis are women. Hormones also play a role in building and strengthening bones, placing post-menopausal women at risk for osteoporosis due to the loss of estrogen. Bone loss occurs the fastest in the first few years after menopause, with one in four women age 65 and older being affected in the U.S, NIA said.

In addition to gender and age, other risk factors for osteoporosis include low body weight, a small frame, family history of the disease, and lack of physical activity, Kinnaird said. Smoking, daily alcohol intake, eating disorders, certain medications, and certain diseases, such as hyperthyroidism and diabetes, can also increase risk. “There are certain patients that we know based on their medical history, or the medications they’re on, that would be at higher risk of early bone loss, so we’ll screen them sooner than we would the general population,” said Kinnaird.

The U.S. Preventive Service Task Force recommends women aged 65 and older, as well as women younger than 65 who are at greater risk, get screened for osteoporosis. For post-menopausal women, bone density is tested through an exam that compares a patient’s bone density to the density found in an average healthy adult of the same gender. The test result, known as a T-score, indicates how strong bones are, whether osteoporosis or low bone mass exist, and if the individual is at risk for having a fracture, said Kinnaird. For women who haven’t gone through menopause but have at least two risk factors, bone density is compared to patients in their own age group, she said.

Air Force Maj. Christopher Wild, a staff orthopedic surgeon at Wright Patterson Air Force Base in Ohio, said being able to identify and treat people who have signs of bone loss can help prevent fractures. Once a person is diagnosed with osteoporosis, treatments focus on preventing further bone loss. Such treatments, which usually focus on proper nutrition and exercise, are based on the cause of the disease. The choice of medication is dependent on the severity of the bone loss and the patient’s risk for fracture, he added. Medications can include bisphosphonates, estrogen therapy, hormone therapy, parathyroid hormone, or calcitonin, “The best treatment for osteoporosis is prevention,” said Wild. He recommends eating healthy, staying active, and having vitamin D and calcium daily to help maintain strong bones.

“Young people in their late teens and 20s can still influence their peak bone density, so it's important to make sure to be active and eat healthy while young and growing,” he said. A diet with nutrient-rich foods, such as dairy, fish, fruits, and vegetables can improve a person’s overall health and the health of the bones. The recommended daily intake for an adult is 1,200-1,500 milligrams of calcium and 800-1,000 IUs of vitamin D per day, he said, while children ages 9-18 should get 1,300 milligrams of calcium. While low-impact workouts, such as swimming, can be good exercise, Kinnaird recommends using weight-bearing exercises, strength training, or resistance training for bone health. Exercises like walking and running can add enough stress to bones to maintain their strength, she said.

“Osteoporosis may be more common among older women, but it’s important to take care of ourselves as early on as possible,” said Kinnaird. “The choices we make every day about food and exercise can make a significant difference later on in life. It’s not too late to start.” [Source: Health.mil | October 11, 2018 ++]

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## Caregiver Brushing ► Tips That May Make Brushing Patients Easier

If you regularly help someone with oral health care, following are some practical suggestions to provide guidance or direct care, as well as tips that may make the job easier. Oral health is important for people of all ages. A healthy mouth helps people enjoy their food, chew better, eat well, and avoid pain and tooth loss. With good oral hygiene and regular visits to the dentist, older adults can maintain their oral health into their later years.

**If the person you care for can brush but needs some help or guidance:**

- Encourage self-care. If the person you care for has problems with memory or judgment, he or she might need reminders. For example, leave the toothbrush and toothpaste on the sink. Or, apply toothpaste and hand them the toothbrush, or brush your teeth at the same time.
- Encourage thorough brushing. Thorough brushing and flossing are essential for removing dental plaque, a sticky film of bacteria. Plaque buildup can cause tooth decay, gum disease, and bad breath.
- Guide the toothbrush. Help brush by placing your hand very gently over the person's hand and guiding the toothbrush.
- Adapt the toothbrush or try different types of toothbrushes. Make the toothbrush easier to use or try a power or multiple-sided toothbrush (see next page). If you make the toothbrush handle bigger, be sure to remove and clean the grip – and clean the toothbrush handle – at least once a week and allow the grip and handle to dry fully.



#### **Make sure the person you care for:**

- Brushes twice a day with a small amount of fluoride toothpaste.
- Uses a toothbrush with a small head, which makes it easier to clean around the back teeth.
- Angles the bristles toward the gumline so they clean between the gums and teeth.
- Brushes gently using small circular motions.
- Brushes all sides of each tooth.
- Brushes the tongue

#### **If the person you care for is unable to brush, you need to brush his or her teeth. Getting Started:**

- Choose a location such as a kitchen or dining room that allows plenty of space to work. Make sure you have good lighting. Place the toothbrush, toothpaste, dental mirror, towel, bowl, and glass of water within reach.
- Make sure the person you care for is seated in a chair or is upright in bed. Then choose a position for yourself where you can see all surfaces of the teeth and the gums. This may mean sitting or standing to the front or side, or behind the person.
- Ease the person you care for into the situation through conversation, and be patient as he or she gets used to you providing care.
- Use the “tell-show-do” approach. Tell what will happen, show it, and then do the oral care as you’ve explained.
- Have a dental care routine. Use the same technique at the same time and place every day.
- Be creative. If behavior problems arise, use favorite objects or music for comfort.
- Seek the advice of a dental professional for additional suggestions.

#### **Keep the mouth open & prevent accidental biting**

- Foam mouth rest (below left) -- Place mouth rest between upper and lower back teeth (follow directions on package); allow care recipient to rest teeth. Brush teeth on opposite side of mouth.
- Two-toothbrush technique (below right) -- Use large handle of one brush to pull back cheek; allow care recipient to rest teeth on handle. Use second toothbrush to brush teeth.



### **Brushing the Teeth**

- Wash your hands and wear disposable gloves.
- Gently remove dentures or partials.
- Check between the teeth and cheeks for bits of food, swiping the area with a gloved finger or damp gauze.
- Use a toothbrush with soft bristles.
- Use a small amount of fluoride toothpaste. If toothpaste bothers your care recipient, brush with water instead.
- Place the toothbrush bristles at an angle toward the gumline so they clean between the gums and teeth.
- Be sure to brush the teeth on all sides using small circular motions, then brush the tongue.
- If the person you care for cannot rinse, give a drink of water or sweep the mouth with a finger wrapped in damp gauze

### **A word about dentures... If the person you care for has dentures, remember to:**

- Remove at night and brush before putting them into a cup of water (ask the dentist if denture cleaning tablets should be used).
- Rinse and brush dentures again before placing them in the mouth.
- Keep them in water at all times when not in the mouth.
- Change the water in the cup daily

### **Visiting the Dentist**

The person you care for should have regular dental appointments. Professional cleanings are just as important as brushing and flossing at home. Regular exams can identify problems early, before they cause unnecessary pain. Before each appointment, make sure to have a list of current medications, known allergies, and any insurance or billing information. At these visits, the dentist or dental hygienist can suggest an oral hygiene routine that may make it easier for the person you care for. The dentist may also prescribe a special toothpaste or mouthwash to help prevent tooth decay, or mouthwash to fight germs that cause gum disease. Follow the dentist's instructions for use.

[Source: National Institute on Aging | Oral Health | October 8, 2018 ++]

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## **Toxin & Hydration Sensors ► More Accurate Detectors Under Development**

When soldiers are exposed to small doses of toxins, their symptoms may be mistaken for common illness. Doctors can miss a key window for delivering early treatment, and military planners may never know that chemical or other hazards were present on the battlefield. With this in mind, scientists at the U.S. Army Edgewood Chemical Biological Center at Aberdeen Proving Ground, Maryland, are developing a more accurate detector. "Right now we have samplers, not detectors," said Bruce King, a research chemist at the center. "Our real-time tools are not very specific. They maybe look at just a class of chemicals, so a pesticide would look just like [nerve agent] VX on current wearable sensor technology."



To get a more precise reading on environmental contaminants, the scientists are looking to combine wearable chemical samplers with multidimensional chromatography, a sophisticated analytic technique that can distinguish the specific chemical signature of a wide range of substances. The device detects chemical, biological and other hazards in the vapor phase. This means that even if the chemicals are no longer present, the soldier-worn sensor would still be able to gather useful intelligence from the air. To avoid issues of battery life, the sensor operates in passive mode, gathering samples with no power required. All the heavy lifting is done in the lab, where scientists apply chromatography, sniffing out up to 1,000 separate compounds within a single sample with the aid of high-resolution mass spectrometry techniques.

The military has sought such a capability for some time now. King describes a Marine Corps effort 15 years ago to deploy a passive sampler to some 100,000 Marines. The resulting data proved too much to process. King's team, therefore, has narrowed the window. They aim to deploy their device first to CBRN — chemical, biological, radiological and nuclear — teams, which typically operate in 12-person cohorts. This gives the analysts a more manageable volume of data.

Advances in analytic techniques also have helped empower the new technology. Scientists in the food and fragrance industries in particular have been active in the development of new spectrometry technologies, as they seek to refine the ability to produce specific flavors and scents. "We are able to take advantage of all these advances that they have been making for the past 15 years," King said. A prototype device is being tested by the National Guard, with developers keeping a keen eye on usability data. "We want it to be so easy that anyone can put this patch on and go about their business," King said. If all goes well, widespread deployment could happen within a year.

If successful, the effort would not only keep soldiers safer, but would contribute a powerful, new tool to the arsenal of battlefield intel collection. "We can see what compounds were in that environment," King said. "Now suppose we had one group of soldiers look at one target and another group of soldiers was at another site. If we see the same compounds in the air in both places, we can start tying that information together. It helps us to go up the chain of bad guys."

### **Sweat sensor**

In other sensor evolution news, a team at the Air Force Research Laboratory is also working on a wearable patch — one that would analyze sweat, with an eye toward keeping soldiers hydrated. "Hydration is one way we can understand a person's susceptibility to heat stress," materials scientist Jeremy Ward said in an Air Force news release. Ward works on the Advanced Development Team at the AFRL Materials and Manufacturing Directorate and is the government lead for the Nano-Bio Manufacturing Consortium. "One approach to learning about a person's hydration status is by monitoring the composition of their sweat," he noted.

Working in collaboration with industry via the consortium, AFRL scientists are developing a wearable sensor patch that detects the potassium and sodium excreted in sweat. The tech then wirelessly transmits this information to a mobile device or computer. This could give military leaders the ability to monitor soldier hydration in real time. The 711th Human Performance Wing and U.S. Air Force Academy cadets field-tested the sensor earlier this year. "This was a great opportunity for us to better understand the environment in which our sweat sensors need to operate reliably," Ward said. "The data from this test has already shaped our research and development efforts moving forward." The team is now looking to develop more reliable sensor materials and robust packaging concepts for the patch. [Source: C4ISRNET | Adam Stone | October 7, 2018 ++]

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## **Life Expectancy Update 02 ► Drinking Frequency Impact**

If you think your nightly glass of vino is doing good things for your health, think again. A new study suggests that folks who like to tip back a drink or two every day are more likely to die prematurely. "At any given age, if you drink

daily -- even just one or two drinks -- you have a 20 percent increased risk of death compared to someone who drinks the same amount two to three times a week," said study author Dr. Sarah Hartz. She's an assistant professor in the department of psychiatry at Washington University School of Medicine in St. Louis. "We should no longer say that it's healthy to drink. It's a vice that's not great for us," she added.



Hartz noted that how significant a 20 percent increased risk of death is depends on your age. She explained that since very few people die in their 20s, a 20 percent increased risk of premature death is less significant at that age than it would be for someone in their 70s. Although the study did find an association, it did not prove that light drinking caused early death risk to rise.

But how might alcohol boost that risk? Hartz said most of the increased risk of early death comes from an increased risk of cancer. She said that people often underestimate how much drinking can increase the risk of some cancers, such as breast cancer. And drinking more than four times a week can also increase the risk of heart attack and stroke. But what of all the studies that have suggested a health benefit from moderate drinking? Hartz said that there have been several studies this year that have concluded that drinking generally isn't good for health. And the populations in these studies and the latest one are larger than in previous ones. More importantly, she noted, the newer studies have been able to parse out the lowest levels of drinking. We have access to data we haven't had access to before," Hartz explained.

The study included information from more than 400,000 people. More than 340,000 (aged 18 to 85) had participated in a national health survey. Another group of nearly 94,000 were between the ages of 40 and 60 and had been treated as outpatients at Veterans Health Administration clinics. "The lowest risk group was people who drank one or two drinks just two to three times weekly," she said. Still, not everyone is convinced that this study is the last word on alcohol and health. According to Dr. Guy Mintz, director of cardiovascular health and lipidology at North Shore University Hospital in Manhasset, N.Y., "The jury is still out with regard to frequency and quantity of alcohol use."

Mintz said, "This is an interesting study. One to two drinks four days a week seemed to protect against cardiovascular disease, but drinking every day eliminated those benefits." He pointed out that "one of the study's conclusions was that, as medicine becomes more personalized, some patients with a history of cardiovascular disease may benefit from drinking two or three days a week, but those with a higher risk of cancer may not benefit." Mintz tells his patients to drink anything but beer because it has a lot of calories and salt, and can contribute to obesity and high triglycerides (an unhealthy type of blood fat). "I would stress alcohol consumption in moderation, both in frequency and quantity," he said.

The study was published online 3 OCT in the journal *Alcoholism: Clinical and Experimental Research*. Learn more about alcohol and its effects on the body from the U.S. National Institute on Alcohol Abuse and Alcoholism. [Source: HealthDay News | Serena Gordon | October 3, 2018]

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## Vet Organ Donation Update 01 ► Female Brains Needed

The largest tissue repository in the world focused on brain injury and disease is in need of significantly more brain donations from military and veteran women. The CTE Center, located within Boston University, is focused on innovative research regarding chronic traumatic encephalopathy (CTE), a progressive degenerative disease of the brain found in people with a history of repetitive brain trauma, including symptomatic concussions as well as asymptomatic sub-concussive hits to the head that do not cause symptoms. The CTE Center conducts high-impact, innovative research on CTE, and other long-term consequences of repetitive brain trauma in athletes and military personnel. The center also is closely researching traumatic brain injury (TBI).



Currently the center have only has four female brain specimens (versus several hundred male specimens) and have a critical need for many more to support their research, said Dr. Ann McKee of Boston University, a renowned expert in CTE, and the director of the Center for CTE. “We don't know anything about CTE in women,” said McKee, a neurologist and neuropathologist. . “There is a real research gap in looking at women's brains.” In recent years, reports have been published of confirmed CTE found in football and hockey players, as well as in military veterans who have a history of repetitive brain trauma, such as blast injuries. McKee was most recently featured on CBS's 60 minutes discussing this disease.

To sign up for the Brain Donation Registry please advise potential donors to complete the [online form here](#). Once the form has been completed, the potential donor will be mailed more information about the program and a Brain Donation Card to keep in your wallet. For more information on brain donation please contact Laney Evers Research Assistant at 617-358-5994 or [levers@bu.edu](mailto:levers@bu.edu).

McKee's comments were made during A Call to Arms: Advancing Women's Health Research in the Military symposium on 13 SEP at the Boston University School of Medicine's Center for Military and Post Deployment Health. MOAA provided the keynote address at this event. In partnership with the United Health Foundation, they presented findings from the 2017 America's Health Rankings Health of Women Who Have Served Report. The report on health outcomes of women in the military set the stage for a day-long discussion and research presentations on a range of military women's health issues. Topics included: traumatic brain injury; cancer prevalence and outcomes; psychosocial treatment for PTSD; and perinatal outcomes. [Source: MOAA Newsletter | Kathryn M. Beasley | October 1, 2018 ++]

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## Using Overseas Pharmacies Update 01 ► Opioid Bill Contains Protection for Personal Use

The final version of the 660-page massive opioid bill Congress released 26 SEP would grant the Food and Drug Administration new powers to crack down on drug imports, but it also includes a provision — nearly killed in the Senate — to shield people who are just trying to buy cheaper, needed prescription medication from other countries. Broadly, the **Opioid Crisis Response Act of 2018** seeks to enlist the FDA in combating the opioid crisis by mandating

that the agency take steps to accelerate development of non-opioid painkillers and to limit the supplies of the drugs, both illegal and legitimate, that claimed the lives of more than 49,000 people last year.

Among those steps, the bill expands the FDA’s power to “debar” people “from importing or offering for import into the United States a drug” if they are violating any of a number of regulations, including importing “mislabeled” medications, which includes any from overseas. In the original House version of the bill, there was also a provision that defined those importers to exclude regular people who were importing personal prescriptions from foreign countries. That definition had been cut without explanation from the Senate’s version of the bill. Congressional staffers who spoke on background to describe internal negotiations said the senators eliminated the protection because they believed it was unnecessary. The FDA already has discretion to look the other way on personal imports and told lawmakers it has no intention of changing the policy, staffers said.

Still, advocates for importation of cheaper drugs raised a red flag, noting that policies are not permanent and could be changed at any time absent legislation. “I believe pharma lobbyists tried to piggyback language onto this bill to give FDA greater authority to stop importation of lower-cost, non-controlled medicines — ones having nothing to do with the opioid crisis, whether wholesale or personal,” said Gabriel Levitt, the president of PharmacyChecker.com, which serves as a clearinghouse for people trying to buy prescriptions from regulated foreign pharmacies. “If that’s the case, then they did not get everything they wanted.”

PhRMA, the lobbying arm of the pharmaceutical industry, could not immediately respond to questions about the shifts in the bill, but praised the overall goal of the broader measure. “We applaud Congress for producing bipartisan, bicameral legislation that is a comprehensive approach to combating the opioid addiction crisis,” spokeswoman Priscilla VanderVeer said in a statement. “We look forward to the final legislation moving swiftly through the House and Senate (S.2680) and then on to the President’s desk to be signed into law.”

Indeed, the definition appears to have been added back to help forestall any controversy that might have interfered with swift passage of a measure that lawmakers hope to tout for the rest of campaign season. The bill is expected to be passed by the House this week and the Senate next week. While lawmakers who at first removed the language may have seen it as unnecessary, advocates saw it, if not as a major victory, at least as a significant step in recognizing the legitimacy of importing medication from places where it is less expensive. “That this language was put back in the bill is very helpful because now personal drug importation has greater recognition under law as different from illegal wholesale importation and worthy of protection,” said Levitt. “For those people who rely on lower-cost personal imports from pharmacies in Canada and other countries, this is very good.”

Millions of Americans every year seek prescriptions from overseas and Canada. Many millions more don’t take or thin out their prescribed medications, often because of costs. According to the Centers for Disease Control and Prevention, almost 8 percent of Americans do not take their medication as prescribed, and more than 15 percent seek cheaper alternatives from their doctor. The consequences of non-adherence are on a par with the opioid crisis. The failure of people to take medication properly kills about 125,000 every year and costs the health care system between \$100 billion and \$289 billion, according to studies. [Source: Kaiser Health News | Michael McAuliff | September 27, 2018 ++]

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## **Hearing Health ► Noise/Chemical Exposure Study Underway**

Scientists are studying the possible long-term effects of exposure to high levels of noise and certain chemicals on the auditory functioning among active duty service members and veterans. Called the Noise Outcomes in Servicemembers Epidemiology, or NOISE study, one objective of the project is to clarify the correlation between hearing injury and exposure to non-pharmaceutical chemical agents used in military operations. These can include solvents like toluene,

xylene, styrene, and hydro-carbon blends found in jet fuel, as well as metals and asphyxiants in welding fumes and vehicle exhaust.

According to the Occupational Safety and Health Administration, exposure to certain chemicals, called ototoxicants, can cause hearing loss or balance problems. The risk of hearing loss may be magnified when workers are exposed to these chemicals while working around elevated noise levels. A first-of-its-kind in the Department of Defense, the NOISE study is a collaboration between the Department of Veterans Affairs (VA), National Center for Rehabilitative Auditory Research (NCRAR) in Portland, Oregon, and the DoD Hearing Center of Excellence (HCE) at Joint Base San Antonio, Texas.

Researchers are collecting data on service members during their active duty time and into their post-military lives. “The long-term intent is to collect data from subjects for 20-plus years to observe changes in their hearing and tinnitus and associate those changes with numerous different variables,” said Dr. James Henry, NOISE study principal investigator with the VA’s NCRAR. In addition to undergoing comprehensive audiologic assessments for the study, participants fill out extensive questionnaires about their medical history and military exposures. Participants are also completing an analysis called the Lifetime Exposure to Noise and Solvents Questionnaire (LENS-Q), which documents their military occupational, non-military occupational, and recreational exposures to both noise and chemicals

When analyzing the data, researchers will evaluate the prevalence of chemical exposures across demographic categories and examine the relationship, if any, between those exposures and injury risk. They will also identify factors related to any identified effects of chemical exposures on auditory injuries, including any possible significant differences between individuals with higher versus lower noise exposures, as determined by objective and subjective hearing and tinnitus problems. Henry said researchers are in the early stages of looking at the data, and to date have enrolled more than 600 participants, including Veterans through NCRAR in Portland and active-duty service members in the San Antonio area. He added that the team will soon provide a full analysis of the data collected so far from the participants.

Additional research into the long-term effects of noise and chemical exposure is anticipated, with the plan to conduct hearing tests to measure future audio-metric outcomes in the NOISE study participants. “A study of this magnitude will give us more definitive information about the hearing health of our service members, which can then be used to develop future hearing loss prevention programs, hearing protection devices and other protective equipment to safeguard service members,” said Dr. Carlos Esquivel, NOISE study principal investigator for the HCE. [Source: Shift Colors | Health.mil | Fall-Winter 2018 ++]

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## **Dental Care Update 01 ► Top Reasons For Adults’ Unexpected Trip To Dentist**

According to a recent national survey from Delta Dental, many adults do not seek out proactive dental care and confess to visiting the dentist less often than they should. As a result, many suffer from oral health detriments. The Adult’s Oral Health & Well-Being Survey was conducted between Dec. 13 -28, 2017, among 1,008 nationally representative Americans ages 18+, with a margin of error of +/- 3.1 percent. The study reveals

- More than half of Americans (57 percent) have made an unplanned visit to the dentist, with pain in mouth (33 percent) being cited as the leading cause.
- A chipped or cracked tooth (26 percent) or a cavity (20 percent) also ranked as top reasons for Americans to suddenly find themselves in a dental chair.
- A lost crown or filling tied at 14 percent.
- Capping off the key reasons is bleeding gums (8 percent).
- More than two in five (42 percent) Americans admit they typically visit a dentist less than once a year.

“A healthy smile is a valuable asset in everyday life but requires proper care, including to help prevent gum disease,” said Joe Dill, DDS, MBA, Delta Dental Plans Association’s vice president of dental science. “Making an appointment for a dental exam is a positive step to safeguard the health of your smile.” Dr. Dill recommends regular dental exams as part of preventive oral health care. He shares the following basic pointers for helping to prevent the top reasons for American adults’ unplanned dentist visit.

- **Pain in mouth:** Brush and floss daily, eat a healthy diet, and quit the use of tobacco products, if applicable.
- **Chipped or cracked tooth:** Avoid chewing ice and hard candies and never use teeth as a substitute for the right tool.
- **Cavity:** Remove plaque with daily flossing and brushing, reduce consumption of sugary foods and beverages from your diet, and chew sugar-free gum that contains xylitol.
- **Crown fell off/filling fell out:** Avoid hard and sticky foods, such as caramels and hard candies.
- **Bleeding gums:** Floss and brush with a fluoride toothpaste daily, eat a balanced diet, and visit the dentist

[Source: Shift Colors | Delta Dental | Fall-Winter 2018 ++]

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## Breast Cancer Update 09 ► October is Breast Cancer Awareness Month

October is Breast Cancer Awareness Month, a perfect time to remind women Veterans about the importance of mammograms and early detection. According to the [National Cancer Institute](#), there were an estimated 266,000 new cases of breast cancer so far in 2018 and over 40,000 deaths. A more encouraging statistic is the percentage of breast cancer patients surviving five years after treatment: almost 90%. (For the years 2008-2014.) Approximately 12.4 percent of women will be diagnosed with female breast cancer at some point during their lifetime, based on 2013-2015 data. In 2015, there were an estimated 3,418,124 women living with female breast cancer in the United States.

Breast cancer is cancer that forms in the breast when abnormal (unusual) cells turn into cancer. Breast cancer can spread to other parts of the body. Talk with your doctor or nurse if you notice any of these changes:

- A lump or an area that feels very firm in the breast or armpit.
- A change in size, shape, or feel of the breast.
- Fluid (called discharge) coming out of a nipple.
- Skin on the breast that is itchy, red, flaky, or dimpled.

Mammograms let the doctor or nurse look for lumps inside your breasts that can’t be felt. If a lump is found, you may need other tests to find out if it’s cancer or not. The doctor or nurse may take a small bit of tissue from the lump for testing, a biopsy. At each VA Medical Center nationwide, a Women Veterans Program Manager is designated to advise and advocate for women Veterans. She can help coordinate all the services you may need, from primary care to specialized care for chronic conditions or reproductive health. Woman Veterans who are interested in receiving care at VA should contact the nearest [VA Medical Center](#) and ask for the Women Veterans Program Manager.

[Source: Vantage Point | October 2, 2018++]

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## TRICARE Podcast 470 ► FEDVIP Plans | TRICARE Fraud | TRICARE Open Season

**FEDVIP Plans** -- In 2019, dental and vision insurance plan options for retirees and their families will be available through the Federal Employees Dental and Vision Insurance Program, also known as FEDVIP. If you’re eligible, the



first opportunity to enroll in a plan is during the Federal Benefits Open Season. This will take place from November 12th to December 10th. You can prepare for Federal Benefits Open Season now by reviewing the 2019 FEDVIP plan options and rates. If you want FEDVIP dental coverage starting in January, you must enroll during the Federal Benefits Open Season. There is no automatic enrollment in any FEDVIP dental or vision plan.

The TRICARE Retiree Dental Program, or TRDP, will only be available until December 31st, 2018. The last day to enroll is November 30th, 2018. FEDVIP offers ten dental and four vision carriers to choose from. Use the FEDVIP Plan Comparison Tool at [tricare.benefeds.com](http://tricare.benefeds.com) to help you determine what plans are right for you and your family. The tool allows you to compare available plans based on monthly premium rates, benefits, deductibles, and annual maximums.

Retired service members and their families who were eligible for TRDP can enroll in FEDVIP dental. They're also eligible to enroll in a FEDVIP vision plan. But you must be enrolled in a TRICARE health plan. And active duty family members who are enrolled in a TRICARE health plan are eligible to enroll in a FEDVIP vision plan. Use the FEDVIP Eligibility Tool at [tricare.benefeds.com](http://tricare.benefeds.com) to see if you're eligible to enroll in a FEDVIP vision or dental plan. Learn more about FEDVIP, read frequently asked questions, and sign up for updates at [www.tricare.benefeds.com](http://www.tricare.benefeds.com).

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**TRICARE Fraud** -- Fraud against TRICARE beneficiaries is frequently in the news. Protecting your personal information is vital to your privacy, and prevents abuse of taxpayer funds. Be safe; don't share your military ID or other personal or family information with an unknown person. Fraudsters often target TRICARE beneficiaries, including active duty service members. Examples include fake surveys used to collect personal information or offering gift cards to get your information, then billing TRICARE for services you didn't need or never received.

If you think you are the victim of TRICARE related fraud, you can report it to the Defense Health Agency at [www.health.mil/reportfraud](http://www.health.mil/reportfraud). You can also report cases where you think someone is trying to defraud TRICARE. For example, if your TRICARE explanation of benefits shows a bill for something you didn't get, tell your TRICARE regional contractor.

TRICARE usually doesn't contact you asking for personal information, such as your military ID number or Social Security number. Only provide that information to a trusted entity, like your doctor, a claims processor, or your TRICARE regional contractor. Be wary of an unknown person offering a gift or reward in exchange for providing a health service. They may be trying to get your information to commit fraud

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**TRICARE Open Season** -- During TRICARE Open Season, you may enroll in or change your TRICARE Prime or TRICARE Select health plan. TRICARE Open Season takes place from November 12th to December 10th. Any changes you make will be effective January 1st, 2019. If you make no changes, you'll stay in the same plan for 2019. You can also switch from individual to family coverage at this time. Outside of TRICARE Open Season, you may enroll or change TRICARE Prime and TRICARE Select stateside and overseas plans within 90 days after experiencing a Qualifying Life Event, or QLE. A QLE is a certain change in your life which makes different TRICARE options available to you. You have three ways to make an enrollment choice: either online, by phone, or by mail.

TRICARE Open Season doesn't apply to the premium-based plans —TRICARE Retired Reserve, TRICARE Reserve Select, TRICARE Young Adult, and the Continued Health Care Benefit Program. These plans offer continuous enrollment throughout the year. TRICARE Open Season also doesn't apply to TRICARE For Life since there is no enrollment. But remember, you must have Medicare Parts A and B to be eligible for TRICARE For Life coverage. For more information, visit [www.TRICARE.mil/openseason](http://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> | October 5, 2018 ++]

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## **TRICARE Podcast 471 ► Webinar - FEDVIP Open Season - Hurricane Disaster Preparedness**

**Open Season Webinar** -- Beginning November 12<sup>th</sup>, TRICARE will kick off its first annual TRICARE Open Season. Join TRICARE on October 18<sup>th</sup>, from 1 to 2 p.m. eastern standard time, for the “Prepare for First Annual TRICARE Open Season Now” webinar. You will learn about open season, who should participate, and how to prepare. A Q&A led by the presenter will follow the presentation.

TRICARE Open Season is the annual period when you can enroll in or change your health care coverage for the following year. TRICARE beneficiaries will experience open season for the first time, from November 12<sup>th</sup> to December 10<sup>th</sup>, 2018. During TRICARE Open Season, you may enroll in either TRICARE Prime or TRICARE Select. You also have the option to make enrollment changes between plans or remain with your current plan. Any enrollment choices made during TRICARE Open Season will take effect on January 1<sup>st</sup>, 2019.

TRICARE Open Season doesn’t apply to the premium-based plans. Premium-based plans offer continuous enrollment throughout the year. TRICARE Open Season also doesn’t apply to TRICARE For Life since there is no enrollment. To learn more about TRICARE Open Season, visit [www.TRICARE.mil/openseason](http://www.TRICARE.mil/openseason). To register for the October 18<sup>th</sup> webinar, visit [www.militaryonesource.mil/training-resources/webinars](http://www.militaryonesource.mil/training-resources/webinars).

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**FEDVIP Open Season** -- The TRICARE Open Season overlaps with the Federal Benefits Open Season, from November 12<sup>th</sup> to December 10<sup>th</sup>. However, TRICARE Open Season and the Federal Benefits Open Season are separate events requiring separate enrollment. During the Federal Benefits Open Season, you can enroll in a Federal Employees Dental and Vision Insurance Program, called FEDVIP, dental or vision plan. You must take action to enroll in a FEDVIP plan during this time if you’re eligible. Keep in mind, enrollees in the TRICARE Retiree Dental Program, or TRDP, will not be automatically enrolled into a FEDVIP dental plan. TRDP will end December 31<sup>st</sup>, 2018 and FEDVIP will begin January 1<sup>st</sup>, 2019. For further information on Federal Benefits Open Season and TRICARE Open Season, visit [www.TRICARE.mil/openseason](http://www.TRICARE.mil/openseason).

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**Hurricane Disaster Preparedness** -- With Hurricane Michael devastation in Florida, TRICARE would like to remind beneficiaries of their care options at this time. Access to your TRICARE benefit and the resources available to you may change during a disaster. Stay informed and learn the best way to keep your family safe during a weather-related emergency. You can prepare by:

- Developing a disaster plan including a safe evacuation route;
- Making copies of all important documents, including your uniformed services ID card, and keeping them in a waterproof container;
- Carrying a copy of all important phone numbers like your primary or any specialty care providers; and
- Having an extra supply of medication and any needed medical equipment on hand.

If your enrollment area qualifies for emergency procedures, you can access emergency prescription refills at any TRICARE retail network pharmacy. Call ahead or bring in your empty prescription bottle. To find a network pharmacy, visit [www.express-scripts.com](http://www.express-scripts.com). TRICARE may authorize referral waivers during a state of emergency. If seeking non-network care during an emergency, keep your receipts. File any claims with TRICARE as soon as possible. Visit [www.TRICARE.mil/DisasterInfo](http://www.TRICARE.mil/DisasterInfo), and scroll to current disaster alerts for more information on Hurricane Michael affected areas.

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> | October 12, 2018 ++]

## \* Finances \*



### Thrift Savings Plan 2018 Update 01 ► TSP Stagnates in September

The federal government's 401(k)-style [retirement savings](#) program had a bumpy September, as two funds lost value and the rest only posted slight gains.

- The Thrift Savings Plan's F Fund, made up of fixed-income bonds, fell 0.62 percent last month, bringing its total losses in 2018 to 1.48 percent.
- The small- and mid-size businesses of the S Fund lost 1.76 percent in September, bringing the fund's gains down to 10.85 percent since January.

The rest of the portfolios in the program all showed slight gains in September.

- The common [stocks](#) of the C Fund grew 0.57 percent last month, bringing its 2018 returns up to 10.54 percent.
- The I Fund, made up of international investments, grew 0.91 percent, bringing its losses since January to 1.06 percent.
- The G Fund, which is made up of government securities, increased 0.24 percent in September, bringing its 2018 gains to 2.12 percent.
- The lifecycle (L) funds, which shift toward more secure investments as participants get closer to retirement, all posted slight gains in September. The L Income Fund increased 0.21 percent last month; L 2020, 0.22 percent; L 2030, 0.23 percent; L 2040, 0.22 percent; L 2050, 0.21 percent. So far in 2018, the L Income Fund has grown 2.96 percent; L 2020, 3.52 percent; L 2030, 4.96 percent; L 2040, 5.50 percent; and L 2050, 5.99 percent.

[Source: GovExec.com | Erich Wagner | October 1 2018 ++]

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### Obamacare ► 2018 vs. 2017 Cost

Need to find your own health insurance coverage? If you don't have the luxury of getting this benefit from your employer, then you know it's a headache to pin down the right plan — one that meets your health needs, those of your family and — critically — your budget. You should also know that [open enrollment for 2019](#) starts on 1NOV.

Under the Affordable Care Act, or Obamacare, the federal government expanded access to health insurance options for people who don't receive it through an employer. Getting insurance through the federal marketplace can be confusing to navigate, and rates are generally rising — increasing 32 percent on average nationally from 2017 to 2018, according to a [recent study by the nonprofit Urban Institute](#). But the picture varies wildly from state to state. In Iowa — home to the highest increase — premiums shot up 117 percent in that period, while in Alaska premiums declined by more than 22 percent.

The volatility is partly the result of Trump administration moves that killed key provisions of Obamacare, which came after an unsuccessful attempt by Republican legislators to kill the health care law altogether — and also by how individual states chose to respond. Lawmakers continue to do battle over Obamacare, so more change is inevitable. Under the current program the cost in each state differs and there is a significant difference in cost between states. Also your age, income, and family size increase your premiums as they increase. Plus which plan you select will determine your copay percentage:

1. Bronze - Has the lowest premiums, but only pays 60 percent of your [health care costs](#). Pick this plan if you don't expect a lot of medical bills.
2. Silver - Pays 70 percent of your covered medical costs, but the premiums are higher than the Bronze plan.
3. Gold - Pays 80 percent of your costs, with higher premiums than the Silver plan.
4. Platinum - Pays 90 percent of your costs, but has the highest monthly premiums. It will make sense to pick this plan if you have a chronic health condition.

To give you a baseline of how much you can expect to pay in 2019, following is what you were required to pay monthly in the lowest state (Rhode Island) and the highest state (Wyoming) in 2018. The figures cited are based on the average lowest-premium Silver plans for a 40-year-old single nonsmoker:

- **Rhode Island:** 2017: \$243/month | 2018: \$287/month | Change from 2017 to 2018 was +18.3 percent.
- **Wyoming:** 2017: \$494/month | 2018: \$860/month | Change was +74.0 percent. Wyoming's average premiums for health insurance sold on the exchange topped the charts in 2018. Perhaps it's the lack of competition in that state. Blue Cross Blue Shield of Wyoming is the only insurer offering plans for that state's residents through the federal exchange, reports [HealthInsurance.org](#).

To see what the cost were in your state refer to <https://www.moneytalksnews.com/slideshows/can-you-afford-obamacare-heres-the-cost-in-every-state/?all>. [Source: MoneyTalksNews | [Kari Huus](#) | October 10, 2018 ++]

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## **SSA COLA 2019 ► Increase of 2.8% SSA & SSI Effective JAN 2019**

Social Security and Supplemental Security Income (SSI) benefits for more than 67 million Americans will increase 2.8 percent in 2019, the Social Security Administration announced today. The 2.8 percent cost-of-living adjustment (COLA) will begin with benefits payable to more than 62 million Social Security beneficiaries in January 2019. Increased payments to more than 8 million SSI beneficiaries will begin on December 31, 2018. (Note: some people receive both Social Security and SSI benefits). The Social Security Act ties the annual COLA to the increase in the Consumer Price Index as determined by the Department of Labor's Bureau of Labor Statistics.

Some other adjustments that take effect in January of each year are based on the increase in average wages. Based on that increase, the maximum amount of earnings subject to the Social Security tax (taxable maximum) will increase to \$132,900 from \$128,400. Social Security and SSI beneficiaries are normally notified by mail in early December about their new benefit amount. This year, for the first time, most people who receive Social Security payments will be able to view their COLA notice online through their my Social Security account. People may create or access their my Social Security account online at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount).

Information about Medicare changes for 2019, when announced, will be available at [www.medicare.gov](http://www.medicare.gov). For Social Security beneficiaries receiving Medicare, Social Security will not be able to compute their new benefit amount until after the Medicare premium amounts for 2019 are announced. Final 2019 benefit amounts will be communicated to beneficiaries in December through the mailed COLA notice and my Social Security Message Center. The Social Security Act provides for how the COLA is calculated. To read more, please visit [www.socialsecurity.gov/cola](http://www.socialsecurity.gov/cola). [Source: SSA Press Release | October 11, 2018 ++]

## Retiree Freebies ► Eight You May be Interested in Checking Out

Growing older has its advantages. As time passes, you get a little wiser. After retiring, you have more free time to channel that wisdom into doing the things you enjoy. Even better, all that fun often can be had at a steep discount. There are many ways for seniors to get cheap — and even free — entertainment and services. Some of these offers are available based on age or income, while others are open to everyone — even those who have yet to reach their golden years! Following are eight things seniors can get for almost nothing.

### 1. Internet service

If you use the internet for the basics — such as emailing friends and family, and maybe occasionally surfing the web — there are options that can get you online for free. For example, Juno offers 10 [hours of free dial-up service](#) each month. NetZero offers a [similar package](#) of 10 free hours. To step up to broadband coverage, try [CenturyLink's Internet Basics](#) program. You can get broadband coverage for \$9.95 a month if you meet certain income guidelines. Others offer similar programs, including [AT&T](#) and [Comcast](#).

### 2. Senior taxes

Few of us enjoy tax time. Tax laws are complex, leading to headaches and worries for many people who take a DIY approach to filing. If you'd prefer to avoid that worry, consider turning to the federal government's free [Tax Counseling for the Elderly](#) program. Known as TCE, it offers specialized assistance for taxpayers who are age 60 and older. In particular, it focuses on questions regarding pensions and other retirement-related issues. The majority of TCE sites fall under the umbrella of the [AARP Foundation's Tax-Aide program](#).

### 3. Medicare information

As with taxes — or, frankly, anything else attached to the federal government — Medicare can be overwhelmingly complicated. If you are lost at sea trying to navigate the system, consider turning to the [State Health Insurance Program \(SHIP\)](#). This complimentary service offers health benefits counseling for Medicare beneficiaries and their families or caregivers. Agencies of the federal government fund the program. Anyone eligible for Medicare also qualifies for this program. The Seniors Resource Guide has a [handy list](#) detailing each state's program and offering contact information.

### 4. Public transportation

As we age, getting around can become a challenge. Eyesight and other physical issues might prevent us from driving, and taxi services can be too expensive for anyone on a fixed income. Luckily, many communities offer free transportation options to seniors. Some — such as in Florida's [Miami-Dade County](#) — are available to everyone of a certain age. Others — such as in the [state of Illinois](#) — are dependent on income. Check with your city, state or county to find out if it offers a similar service.

### 5. Prescription drugs

Many seniors take a handful of prescription medications every day to keep disease at bay. The cost of such drugs can be high, so every bit of savings helps. The Medicare Part D program covers a large portion of prescription drug costs for seniors. But if you don't qualify for Medicare or are simply looking for more opportunities to cut drug costs — sometimes to zero — try the Partnership for Prescription Assistance (PPA). This combined effort on the part of biopharmaceutical companies, doctors, patient advocacy organizations and civic groups provides free or nearly free brand-name medications to low-income and uninsured patients. The organization's website also offers help in finding free and low-cost clinics in your area. Additional sites that can provide help and information include:

- [NeedyMeds](#)
- [RxAssist](#)
- [National Council on Aging's Center for Benefits Access](#)

### 6. Food and drinks at restaurants

Scoring free food and beverages at restaurants can be tricky. Some restaurant chains offer senior freebies on a by-location basis. Others tend to be a bit tight-lipped about the price break. The best way to discover these hidden freebies and discounts is to simply ask when you order. Join AARP and you're entitled to a host of discounts at restaurants. Looking for a little more guidance? An [article at the AARP website](#) mentions some restaurants that offer freebies. However, these lists are all over the internet, and it is tough to know if these gratis offers have been verified. So, use the list as a guide and ask for confirmation at the restaurant itself.

## 7. Education

It's never too late to learn. Many [colleges and universities](#) offer free or heavily discounted classes to seniors. Some of these programs are especially outstanding values. For example, Michigan Technological University in Houghton waives tuition and related fees for up to two on-campus courses each semester for students who are 60 or older. Theoretically, you could pursue a free or largely free degree this way. Other universities let seniors "audit" classes for free. This means they get all the education but — alas — do not receive credits toward a degree. A couple of years ago, the Penny Hoarder published a [state-by-state list of schools](#) who have senior education programs. Check with the individual schools on this list to make sure they still offer them. For more on free and discounted offers for seniors, check out:

## 8. Gym membership

Some health insurance programs will give you access to a free gym membership through the [SilverSneakers program](#). Once you become a member, you have access to every gym and fitness center in the network — more than 13,000 facilities. You must be at least 65 to qualify. Contact your health insurer to find out if it offers SilverSneakers. Or, fill out the form at the SilverSneakers website and find out instantly if you are eligible.

[Source: MoneyTalksNews | Karla Bowsher | May 17, 2017 ++]

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## Retirement Cost Update 01 ► Five Key Expenses That Vanish

Everyone dreams of the day they can stop working for good. But worries about finances can cloud the sunniest visions of retirement. How will you cover daily expenses when you no longer can count on a regular paycheck? Fortunately, there are a few costs that disappear once you quit the rat race. Following are five expenses that vanish during retirement.

### 1. Commuting costs

The daily grind can wear away at a worker's wallet. In fact, the average American worker spends \$2,600 annually on commuting costs, according to 2015 survey commissioned by Citibank. And that number has been rising, with 60 percent of workers in the survey saying their costs had risen in the previous five years. When you exit the workforce, much of the money you otherwise would have spent on getting to and from work will remain in your pocket.

### 2. Payroll taxes

A paycheck is a beautiful thing — but it is often less pretty than it appears on the surface. Payroll taxes siphon 6.2 percent of your salary for Social Security, and 1.45 percent more for Medicare. If you earn big bucks, you stop paying taxes for Social Security on any amount you earn above \$118,500. But there is no limit on how much of your income is subject to Medicare tax. In addition, a provision in the Affordable Care Act requires individuals who earn \$200,000 or more and couples who make \$250,000 or more to pay an additional 0.9 percent on amounts over those thresholds. The situation is even more grim if you are self-employed. Instead of splitting payroll taxes with your employer — 7.65 percent paid by you, 7.65 percent paid by your company — you are on the hook for the full 15.3 percent. Fortunately, once your job disappears, so does your obligation to fork over payroll taxes.

### 3. Saving for retirement



Millions of American workers desperately pinch pennies so they can save money for retirement, often in a tax-advantaged investment account such as a 401(k) or an IRA. But once you stop earning income, you can start reaping the benefits of all those years of saving for “the future.” Instead of contributing to your retirement accounts, you will be withdrawing from them. That means you no longer will have the “expense” of contributing up to \$18,000 for a 401(k), or \$5,500 for an IRA. Add those amounts don’t even include catch-up contributions for those who are age 50 and older.

#### **4. Life insurance and disability insurance**

Typically, workers purchase life insurance to protect their families in the event that the worker dies and leaves loved ones without income. Similarly, disability insurance is there to replace a worker’s income should he or she become ill or injured and unable to work. But if you are retiring from work, chances are good that you plan to live off of savings, investments and Social Security. In other words, if you have enough money to retire, you probably no longer need to insure your income. While these policies can still make sense for some retirees, others can say “so long” to these forms of insurance — and their associated costs.

#### **5. Clothing**

The average U.S. household spent \$1,846 on apparel and related services in 2015. Chances are good that in many homes, a large percentage of that budget went toward work-related clothing. When you finally retire, you can trade in those fancy suits and sheaths for T-shirts and jeans. And as your wardrobe becomes more modest, your apparel costs likely will follow suit.

[Source: MoneyTalksNews | Melissa Neiman | October 7, 2018 ++]

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## **VA Financial Counseling ► Online Will Preparation Available if Eligible**

VA makes financial planning and online will preparation services available **at no cost** to beneficiaries of:

- SGLI (Servicemembers' Group Life Insurance)
- TSGLI (Traumatic Injury Protection)
- FSGLI (Family Servicemembers' Group Life Insurance)
- VGLI (Veterans' Group Life Insurance)

The financial counseling and online will preparation services offered here are only for SGLI, VGLI, and FSGLI beneficiaries and Servicemembers who have received TSGLI benefits. Servicemembers who are interested in financial counseling, but have not received a TSGLI payment may contact their Command Financial Specialists or Financial Readiness Counselor. Members may also visit [www.militaryonesource.mil](http://www.militaryonesource.mil) or call 800-342-9647 for additional information. Financial professionals are available 24/7.

#### **Beneficiary Financial Counseling Service (BFCS)**

This service provides beneficiaries with free, professional financial advice from FinancialPoint, an independent company whose team of professionals are experts in handling a wide range of financial matters. Beneficiaries can access this service online 24/7 to request a financial plan. They simply enter their information into FinancialPoint's website, and a financial professional will prepare a customized financial plan based on the details provided. They can also call or e-mail to get quick answers to simple financial questions. In-person meetings with financial professionals are also available upon request. Beneficiaries have lifetime access to these services.

#### **Online Will Preparation Service**

The online will preparation service enables beneficiaries to quickly and easily prepare a will without an attorney. After answering a series of straightforward questions, the beneficiary will receive a legal will, valid in all states, ready to print and sign.

## How to Access These Services

### Online Access

- Go to [www.financialpointplus.com](http://www.financialpointplus.com)
- Register as a first-time user.
- Use "BFCSVA" as the Organization Web ID.
- Have your eight-digit SGLI, TSGLI, FSGLI, or VGLI claim number available.
- Select FinancialPoint to submit information that will be used to create a personalized financial plan for you.
- Select EstateGuidance® to create and print a will.

**Note: If you do not have your claim number, call the Office of Servicemembers' Group Life Insurance at 800-419-1473.**

### Phone or E-mail Access (BFCS only)

- SGLI, FSGLI, VGLI beneficiaries: 888-243-7351
- TSGLI recipients: 800-428-3416
- Email: [fcs@FinancialPoint.com](mailto:fcs@FinancialPoint.com)

[Source: <https://www.benefits.va.gov/insurance/bfcs.asp> | VBA Bulletin | October 5, 2018 ++]

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## AT&T Military Discount ► New Discounts for Troops, Veterans, Families

Military members, veterans and their family members can get a 25 percent discount on certain AT&T Unlimited wireless plans, beginning Oct. 5. AT&T previously offered a 15 percent discount. These are new discounts on new wireless plans, so customers must enroll in one of the new AT&T Unlimited &More plans to get the discount. Active duty, Reserve and National Guard members, veterans, and spouses of deceased service members are eligible. Earlier this year, T-Mobile, Verizon and Sprint announced their revised military discount programs.

The AT&T discount applies to AT&T Unlimited &More or AT&T Unlimited &More Premium wireless plan. Those eligible can receive discounts on their wireless service, on AT&T video service, and AT&T internet:

- 25 percent off wireless service (One line is \$60 a month; a savings of \$20 off the regular \$80 a month. The discounts increase as extra lines are added. For example, four lines for a family would be \$135 a month ; a savings of \$45 off the regular \$180 a month.) With additional discounts for autopay and paperless bills, one line is \$52.50; four lines are \$120.
- \$15 discount per month on certain video services, including DIRECTV or DIRECTV NOW; and
- \$15 discount per month on certain AT&T internet services.

As always, consumers should compare features, costs, coverage and other aspects of cellphone plans before choosing a plan that meets their specific needs. Eligible customers can sign up for the military discounts by visiting an AT&T retail store, or by visiting [att.com/military](http://att.com/military). The details on that page will be updated by Oct. 5 to reflect the new pricing, with information about what is needed to receive the discount, officials said. [Source: MilitaryTimes | Karen Jowers | October 3, 2018 ++]

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## Prescription Drug Costs Update 10 ► Outpacing General Inflation Rate of 2.1 Per Cent

The rising cost of brand name prescription drugs is outpacing the general inflation rate of 2.1 per cent. That's according to a report by the AARP Public Policy Institute, released this week. Prices for some of the drugs most commonly prescribed to seniors went up by more than 8 per cent in 2017, costing an average of \$6800 dollars for one medication, for one year. For the average older American who takes four to five medications, the report found that the cost of a

year's medication in 2017 added up to more than \$30 thousand dollars. According to the AARP, that's more than an entire average social security income for a year. In Maine, the state which has long maintained the highest median age in the nation, a recent poll conducted by AARP Maine showed that the cost of healthcare will be a factor in the 2018 general election among 98 per cent of older Mainers polled. The same survey found that 77 per cent of older Mainers felt the cost of prescription medications was a "very important" issue, and 75 per cent of those polled also said that they believed pharmaceutical companies to have "a lot of influence" over members of congress. [Source: Maine Public | Jennifer Mitchell | September 30, 2018 ++]

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## **Gift Cards Scam 2 ► Be On The Lookout With Holiday Season Coming**

Being told that your credit or debit card is being declined at a restaurant, in a busy checkout line, or at your favorite online retailer can be an unsettling or even scary experience. At Fraud.org, we're hearing from consumers that this awkward situation is also increasingly happening with gift cards. We've seen a spike in news reports about gift card scams, and we're warning consumers to be on the lookout, particularly with the busy holiday shopping season on the horizon.

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

- A typical scam scenario begins with a consumer receiving a gift card as a present from a friend, colleague, or loved one. When the recipient goes to use the card they assume is loaded with funds, the card gets declined.
- Unbeknownst to the gifter or the card recipient, before the card's purchase, a scammer had taken the card off the rack at a retail location, copied down the card number, scratched off and recorded the security codes on the back of the card, and once the card was activated, drained its funds via online purchases. In some cases, the criminals go so far as to even replace the security strip on the card to hide their tracks. Software makes checking card balances online easy for scammers, so they know when the card is activated and ready to use. The card's true owner is left with a worthless piece of plastic.
- Unfortunately, this form of fraud can be compounded when the retailer who sells the card refuses to make the victims whole. Some merchants have been known to deny consumers refunds even if the customer is able to provide the receipt and proof of activation for the gift card.

### **How to Spot this Scam:**

While detecting this scam can be very challenging, there are several steps you can take to proactively protect yourself and your gift recipient:

- Look for gift cards with substantial packaging. Gift cards that do not have security packaging - which prevents access to the actual gift cards - are easy targets for scammers. Savvy consumers should avoid purchasing these cards at all costs.
- Carefully inspect its security packaging. If there are any signs tearing or peeling or if it is not in mint condition, do not purchase it.
- If you must purchase a gift card without security packaging, carefully inspect the foil tape over the PIN. Tape that is crooked, too large, or that appears to have been reapplied are all giveaways that the card may have already been compromised.
- Consider only buying gift cards online. While gift cards that have secure packaging are better than those without, purchasing a card online reduces the chance that a card has been compromised, since scammers are unlikely to have had access to the card as they would in a public store. If you are looking for more security, take the time to order a gift card from your chosen merchant's official website.
- Keep your receipt, and give it to the gift card recipient. Providing a receipt for the gift card gives the recipient some negotiation power if the gift card has been compromised, since it will show that it was properly loaded at one time.

Spotting a compromised gift card can be tricky. If you spot someone copying down numbers at store, report them to security immediately. Similarly, if you purchase a gift card that has been compromised and does not work, you can file a complaint at Fraud.org via their [secure online complaint form](#). Your complaint will be shared with their network of law enforcement and consumer protection agency partners who can put fraudsters behind bars. [Source: Fraud!Org | October 1, 2018 ++]

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## **Hair Styling Tool Scam ► Ads Promise But Don't Deliver**

BBB Scam Tracker has received numerous complaints from shoppers fooled by ads promoting a hair straightener called Trendy Iron. Consumers pay for the product, but it never arrives.

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

- You are scrolling through social media and see an ad in your feed. This new straightening iron claims to produce amazing results. The ad features convincing photo images of women styling their hair with the new product. It looks great!
- You click on the ad and purchase the Trendy Iron. Everything seems normal at first. You receive an email confirming your purchase and guaranteeing a shipping date. But that day comes and goes. When you check the website, there's no way to reach the company. In other similar cases, the site is no longer even active.
- Trendy Iron is not the only phony product being promoted on social media. Advertisements for clothes, cosmetics, supplements, toys, and even pets (BBB.org/PuppyScam) are all common. According to BBB's Scam Risk Report ([www.BBB.org/RiskReport](http://www.BBB.org/RiskReport)), online scams are the riskiest of all scams, with a median loss of \$100.

### **Protect Yourself from an Online Shopping Scam**

Facebook, which owns Instagram, reviews its ads for content. But it does not evaluate the businesses behind those ads.

- Before buying online, confirm the site has real contact information. Make sure the seller has a working phone number and address on the website, so you can contact them in case of problems.
- If the price seems too good to be true, there's probably something wrong. Be wary if the item is selling for significantly lower than what you've seen elsewhere.
- Do your research. Before making a purchase, be sure to check for a secure site (look for HTTPS in the domain) and read BBB Business Reviews at BBB.org.

### **For More Information**

To learn more about scams, go to [www.BBB.org/ScamTips](http://www.BBB.org/ScamTips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience at [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker).

[Source: BBB Scam Alert| September 21, 2018 ++]

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## **SIM Swapping Scams ► Attempts to Obtain Your Cell Number**

BBB Scam Tracker is seeing regular reports from victims of SIM swapping, also known as SIM hijacking or cell phone porting. Hackers are using this tactic to gain control of victims' cell numbers and access their social, email, and banking accounts.

### **How the Scam Works\**

- You receive a text message from your mobile carrier stating that your SIM card has been "updated." In most cases, your phone then stops working. When you contact your cell phone company, they explain that your number was ported to another carrier – at your request.
- How did this happen? Scammers called your cell phone carrier, claimed to be you and told them your SIM card was lost or stolen. They requested your number be transferred to a SIM card already in their possession. In most cases, scammers only need your home address or Social Security number to pose as you.
- By the time you realize something's up, report the problem, and resolve it, several hours or days can pass. That gives scammers time to access any account that verifies your identity via text message. Scammers can access your bank account and make transfers, gather personal information from your email, and even steal your social media handles to impersonate you further.

### **Protect Yourself from SIM Swapping**

- Set up extra security with your mobile provider. Most major cell phone carriers allow you to set up additional verification measures that can prevent a stranger from successfully porting your phone number.
- Stop linking your phone number to your online accounts. Instead, create strong passwords and security questions.
- Be extra careful when sharing personal information. Never share your full name, phone number, address, and other personal information with people or companies you don't know and trust.

### **For more information**

To read more about cell phone porting scams, check out the BBB.org article about cell phone porting scams article on at <https://www.bbb.org/en/us/article/news-releases/17019-bbb-issues-alert-about-cell-phone-porting-scams> . To learn more about scams, go to [www.BBB.org/ScamTips](http://www.BBB.org/ScamTips). If you've been targeted by this scam, help others avoid the same problem by reporting your experience at [www.BBB.org/ScamTracker](http://www.BBB.org/ScamTracker). [Source: BBB Scam Alert | October 12, 2018  
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## **Tax Burden for Louisiana Retired Vets ► As of OCT 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 Louisiana:

### **Sales Taxes**

**State Sales Tax:** 5% (3.8% for electricity, water utility services and steam; Interstate telecommunication services are taxable at 2%). Political subdivisions also levy their own sales tax that could bring the total to 12%. Food for home consumption and residential utilities are exempt from state sales tax. Drugs, wheelchairs and prosthetic devices are fully taxed. For more information go to <http://www.revenue.louisiana.gov/FAQ?type=gen&cat=SLS#faq-102>.

**Gasoline Tax:** 38.41 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 44.41 cents/gallon (Includes all taxes)

**Cigarette Tax:** 1.08 cents/pack of 20

### **Personal Income Taxes**

**Tax Rate Range:** Low - 2%; High - 6%

**Income Brackets:** Three: \$0 to \$12,500 at 2%; 4% on next \$37,500, and 6% above \$50,000. For joint returns, the taxes are twice the tax imposed on half the income.

**Personal Exemptions:** Single - \$4,500; Married - \$9,000; Dependents - \$1,000, blind, and 65 and older - \$1,000. Combined personal exemption and standard deduction.



**Standard Deduction:** Included in personal exemptions

**Medical/Dental Deduction:** Federal amount

**Federal Income Tax Deduction:** Full. Deduct from state taxable income.

**Retirement Income Taxes:** Persons 65 years or older may exclude up to \$6,000 of annual retirement income from their taxable income. Taxpayers that are married filing jointly and are both age 65 or older can each exclude up to \$6,000 of annual retirement income. If only one spouse has retirement income, the exclusion is limited to \$6,000. Federal retirement benefits received by federal retirees, both military and nonmilitary, may be excluded from Louisiana taxable income. Individuals receiving benefits from certain retirement systems (shown when you click the following detail link) are allowed to exclude those benefits from their Louisiana tax-table income. In addition, deferred income from the municipal and state police employee's retirement is exempt from state income tax. For details or more information <http://www.rev.state.la.us/sections/FAQ/default.aspx?type=GEN&cat=PER#faq-277> or call 225-219-0102.

**Retired Military Pay:** Not taxed.

**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**

Taxes are assessed and collected at the local level — 64 parishes and 7 municipal districts. The Louisiana State Tax Commission has a regulatory role regarding property assessments. Property assessments are based on 10% of the fair market value of the property. Homeowners receive a homestead exemption in the amount of \$7,500. Exemption is applied against the assessed value of the home which is equal to 10% of the fair market value. Therefore, only homes with a market value over \$75,000 would be subject to the parish (county) property tax. However, this exemption does not generally apply to municipal taxes.

A Special Assessment applies to the homestead of persons who are 65 years of age and older if the adjusted gross household income is below a certain level. For the tax year 2016, that level was \$71,491. The level may change from year to year, so it is advisable to check with the assessor's office to determine whether you qualify. This special assessment will freeze the assessed value of the homestead for as long as the applicant owns and resides in the home and income does not exceed the maximum allowed. It will be lost if improvements in excess of 25% of the home's value are added. Call 225-925-7830 for details.

### **Inheritance and Estate Taxes**

Effective January 1, 2008, the inheritance tax is not applicable to deaths that occur after June 30, 2004. See [Acts 2008, No. 822](#). Louisiana does levy an estate transfer tax. [Revised Statute 47.2436](#) requires that an estate transfer tax return be filed by or on behalf of the heirs or legatees in every case where estate transfer tax is due or where the value of the deceased's net estate is \$60,000.00 or more. See <http://www.legis.state.la.us/lss/lss.asp?doc=101637>. For more information call 225-219-7462.

### **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, visit the [Louisiana Department of Revenue](http://www.louisiana.gov/revenue) site or call 255-219-0102. Additional information can be found at the [Louisiana Tax Commission](http://www.louisiana.gov/tax) site and in the Louisiana Tax Fact Booklet – [click here](#). [Source: <http://www.retirementliving.com/taxes-kansas-new-mexico#KENTUCKY> | October 2018 ++]

**\* General Interest \***



**Notes of Interest ► 01 thru 15OCT 2018**

- **Federal Information Systems Safeguards Act.** Federal workers may be unable to check Facebook or their personal email accounts at work if a Senate bill becomes law. The Homeland Security and Governmental Affairs Committee forwarded the Federal Information Systems Safeguards Act (S.3208). The bill would allow agency leaders to prohibit access to a website or to try out new cybersecurity measures if they feel it's necessary. A similar bill H.R. 5300 in the House Oversight and Government reform committee passed in July.
- **U.S.-Mexico Border.** California Gov. Jerry Brown on 28 SEP extended the state National Guard's participation in President Donald Trump's border deployment by six months, a low-key announcement that was made without any of the acrimony that characterized his early negotiations with the federal government.
- **VA.** Veterans Affairs Secretary Robert Wilkie received more than 2,000 questions from employees, veterans and other stakeholders in the agency's first live town hall. VA said it's part of the agency's effort to improve customer service.
- **Taxes.** An estimated 10 percent of the \$235 billion in uncollected taxes owed by individuals stems from unreported tip income earned by workers in such industries as restaurants, bars and gaming. But despite ongoing efforts, the Internal Revenue Service is not doing all it could to enforce voluntary reporting agreements by employers, according to a report released on 28 SEP by the Treasury Inspector General for Tax Administration.
- **ISIS.** U.S. troops and their local partner forces in Syria have surrounded what has been called the "last pocket of ISIS resistance," according to military officials involved in the campaign. The final push, known as Operation Roundup, is in its third week. It is occurring in the Middle Euphrates River Valley's Deir ez-Zor province, close to the Iraq-Syria border.
- **Baggage Fees.** Go to <https://www.farecompare.com/baggage-fees/#/> to check out how much the airline your thinking about buying your ticket through is going you charge you for your bags.
- **Rising Sun.** Japan announced 5 OCT that it won't send a warship to an international fleet review hosted by South Korea next week because it could not accept Seoul's request that it remove the Japanese navy's "rising sun" flag. Many South Koreans see the flag as a symbol of Japan's World War II aggression, and protested its use during the Oct. 10-14 event near Jeju island.
- **Oldie But Goodie.** From the black and white TV days Bud Abbot and Lou Costello's 'Who's On First' routine can be viewed at <https://youtu.be/kTcRRaXV-fg>. Also at <https://biggeekdad.com/2014/12/abbott-costello-math> you can watch them demonstrate how common core Math works from their 1941 scene 'In The Navy'.
- **Military Moves.** About 400,000 American military members and civilian employees will move this year with their families and there have been widespread complaints about missing and damaged goods. More than

100,000 military members and supporters have signed an online petition demanding improvement to a system that costs taxpayers \$2.2 billion annually.

- **Shredding.** The people at this Sotheby's art auction were shocked to see a million dollar painting being shredded right after it was auctioned off. World famous street artist Banksy has either created his most famous painting or pulled off the greatest joke ever on the buyer and the art world. The shredding can be viewed at [https://youtu.be/iiO\\_1XRnMt4](https://youtu.be/iiO_1XRnMt4).

[Source: Various | October 15, 2018 ++]

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## **Junk Mail Elimination ► How To Stop Credit Card & Insurance Offers**

If you have half-decent credit, you've probably found preapproved offers for **credit cards** or **insurance** in your mailbox. Perhaps you appreciate these offers. But if you consider them more like junk mail — or worry that an identity thief could pluck them from your mailbox — you can stop preapproved offers. The easiest way to opt out of preapproved credit and insurance offers — also known as “prescreened” or “firm” offers — is to go through a website called [optoutprescreen.com](http://optoutprescreen.com). Four major credit-reporting companies — Equifax, Experian, Innovis and TransUnion — run this website.

According to OptOutPrescreen.com, opting out prevents credit-reporting companies from sharing your credit information with third parties for the purpose of preapproved offers. The major credit-reporting companies give you two main options. In either case, you will no longer be included in preapproved-offer lists that the four credit-reporting companies behind the website provide to third parties. If you later change your mind, you can also opt back in via the same website. You can opt out of receiving preapproved offers:

- For five years — which you can do via OptOutPrescreen.com
- Permanently — which you can do by mailing a form available on OptOutPrescreen.com

To understand preapproved credit or insurance offers, it helps to know how they come about — specifically, the role that credit-reporting companies play in the process. Credit-reporting companies maintain credit files on consumers. They collect certain information about you and use it to create credit reports on you. Under the federal law known as the Fair Credit Reporting Act, credit-reporting companies can also share your information with third parties that want it for permissible purposes, according to the U.S. Federal Trade Commission (FTC). Those third parties include lenders and insurers that want to use your credit information to determine whether to send you unsolicited offers — a process known as “prescreening.” The FTC explains: “Many companies that solicit new credit card accounts and insurance policies use prescreening to identify potential customers for the products they offer.”

While the Fair Credit Reporting Act effectively makes prescreening permissible, the law also gives you the right to opt out of prescreening. Whether you wish to opt out or in, the process starts by clicking on the blue button at the bottom of the OptOutPrescreen.com home page. The button reads “Click Here to Opt-in or Opt-out.” However, before you opt out of these offers, understand that they can also benefit consumers. According to the FTC:

*“Prescreened offers can help you learn about what’s available, compare costs, and find the best product for your needs. ... The terms of prescreened offers also may be more favorable than those that are available to the general public. In fact, some credit card or insurance products may be available only through prescreened offers.”*

**Note:** For other mail advertisements/offers here are a couple of ways you might want to try to reduce/eliminate them:

- Buy a rubber stamp that says "Don't sell, trade, rent, or loan my name, address, or phone number." When junk mail comes with a prepaid envelope, return the section with your address and ask the organization to take you off its mailing list. Use the rubber stamp to make sure the message is clear. If you have access any

sheet metal you may want to insert a piece in the envelope. This will make it exceed the prepaid cost of the return envelope and the company should be assessed the additional postage along with a special handling fee. This should get their attention.

- Do not return the product registration card when you purchase a new appliance and never fill out entry forms to win cruises or other prizes.
- While on the phone with the Department of Motor Vehicles, public utilities, publications, and other organizations you donate to or order from instruct them not to release any info that could cause to be included on a junk mailing list. When returning a renewal notice or bill use your

[Source: MoneyTalksNews | Karla Bowsheer | October 9, 2018 ++]

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## **North Korea Online Bank Heists ► Said to Have Stolen a Fortune**

North Korea's nuclear and missile tests have stopped, but its hacking operations to gather intelligence and raise funds for the sanction-strapped government in Pyongyang may be gathering steam. U.S. security firm FireEye raised the alarm 3 OCT over a North Korean group that it says has stolen hundreds of millions of dollars by infiltrating the computer systems of banks around the world since 2014 through highly sophisticated and destructive attacks that have spanned at least 11 countries. It says the group is still operating and poses "an active global threat."

It is part of a wider pattern of malicious state-backed cyber activity that has led the Trump administration to identify North Korea — along with Russia, Iran and China — as one of the main online threats facing the United States. Last month, the Justice Department charged a North Korean hacker said to have conspired in devastating cyberattacks, including an \$81 million heist of Bangladesh's central bank and the WannaCry virus that crippled parts of Britain's National Health Service. On 2 OCT, the U.S. Department of Homeland Security warned of the use of malware by Hidden Cobra, the U.S. government's byword for North Korea hackers, in fraudulent ATM cash withdrawals from banks in Asia and Africa. It said that Hidden Cobra was behind the theft of tens of millions of dollars from teller machines in the past two years. In one incident this year, cash had been simultaneously withdrawn from ATMs in 23 different countries, it said.

North Korea, which prohibits access to the World Wide Web for virtually all its people, has previously denied involvement in cyberattacks, and attribution for such attacks is rarely made with absolute certainty. It is typically based on technical indicators such as the Internet Protocol, or IP, addresses that identify computers and characteristics of the coding used in malware, which is the software a hacker may use to damage or disable computers. But other cybersecurity experts tell The Associated Press that they also see continued signs that North Korea's authoritarian government, which has a long track record of criminality to raise cash, is conducting malign activity online. That activity includes targeting of financial institutions and crypto-currency-related organizations, as well as spying on its adversaries, despite the easing of tensions between Pyongyang and Washington.

"The reality is they are starved for cash and are continuing to try and generate revenue, at least until sanctions are diminished," said Adam Meyers, vice president of intelligence at CrowdStrike. "At the same time, they won't abate in intelligence collection operations, as they continue to negotiate and test the international community's resolve and test what the boundaries are." CrowdStrike says it has detected continuing North Korean cyber intrusions in the past two months, including the use of a known malware against a potentially broad set of targets in South Korea, and a new variant of malware against users of mobile devices that use a Linux-based operating system.

This activity has been taking place against the backdrop of a dramatic diplomatic shift as Kim Jong Un has opened up to the world. He has held summits with South Korean President Moon Jae-in and with President Donald Trump, who hopes to persuade Kim to relinquish the nuclear weapons that pose a potential threat to the U.S. homeland. Tensions on the divided Korean Peninsula have dropped and fears of war with the U.S. have ebbed. Trump this

weekend will dispatch his top diplomat, Mike Pompeo, to Pyongyang for the fourth time this year to make progress on denuclearization. But North Korea has yet to take concrete steps to give up its nuclear arsenal, so there's been no let-up in sanctions that have been imposed to deprive it of fuel and revenue for its weapons programs, and to block it from bulk cash transfers and accessing to the international banking system.

FireEye says APT38, the name it gives to the hacking group dedicated to bank theft, has emerged and stepped up its operations since February 2014 as the economic vise on North Korea has tightened in response to its nuclear and missile tests. Initial operations targeted financial institutions in Southeast Asia, where North Korea had experience in money laundering, but then expanded into other regions such as Latin America and Africa, and then extended to Europe and North America. In all, FireEye says APT38 has attempted to steal \$1.1 billion, and based on the data it can confirm, has gotten away with hundreds of millions in dollars.

It has used malware to insert fraudulent transactions in the Society for Worldwide Interbank Financial Telecommunication or SWIFT system that is used to transfer money between banks. Its biggest heist to date was \$81 million stolen from the central bank of Bangladesh in February 2016. The funds were wired to bank accounts established with fake identities in the Philippines. After the funds were withdrawn they were suspected to have been laundered in casinos.

The Foundation for Defense of Democracies, a Washington think tank, said in a report 3 OCT that North Korea's cyber capabilities provide an alternative means for challenging its adversaries. While Kim's hereditary regime appears to prioritize currency generation, attacks using the SWIFT system raise concerns that North Korean hackers "may become more proficient at manipulating the data and systems that undergird the global financial system," it says. Sandra Joyce, FireEye's head of global intelligence, said that while APT38 is a criminal operation, it leverages the skills and technology of a state-backed espionage campaign, allowing it to infiltrate multiple banks at once and figure how to extract funds. On average, it dwells in a bank's computer network for 155 days to learn about its systems before it tries to steal anything. And when it finally pounces, it uses aggressive malware to wreak havoc and cover its tracks.

"We see this as a consistent effort, before, during and after any diplomatic efforts by the United States and the international community," said Joyce, describing North Korea as being "undeterred" and urging the U.S. government to provide more specific threat information to financial institutions about APT38's modus operandi. APT stands for Advanced Persistent Threat. The Silicon Valley-based company says it is aware of continuing, suspected APT38 operations against other banks. The most recent attack it is publicly attributing to APT38 was against of Chile's biggest commercial banks, Banco de Chile, in May this year. The bank has said a hacking operation robbed it of \$10 million.

FireEye, which is staffed with a roster of former military and law-enforcement cyberexperts, conducted malware analysis for a criminal indictment by the Justice Department last month against Park Jin Hyok, the first time a hacker said to be from North Korea has faced U.S. criminal charges. He's accused of conspiring in a number of devastating cyberattacks: the Bangladesh heist and other attempts to steal more than \$1 billion from financial institutions around the world; the 2014 breach of Sony Pictures Entertainment; and the WannaCry ransomware virus that in 2017 infected computers in 150 countries. [Source: The Associated Press | Matthew Pennington | October 4, 2018 ++]

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## **Afghanistan War Update 06 ► Rep. Ruben Gallego Wants to End the Conflict**

To mark the 17th anniversary of the war in Afghanistan, Rep. Ruben Gallego wants to finally end the conflict. Gallego, (D-AZ) and a Marine Corps veteran who served in combat in Iraq, has been a vocal critic of the "perpetual war" in the recent years. In a statement 6 OCT, he said military and political leaders need to find a way to put a stop to America's longest military fight. "It's clear that continuing on the current course is not in our national interest," he said. "American troops should come home. "Our objectives following (the Sept. 11, 2001 attacks) were to destroy al-



Qaida, kill Osama bin Laden, and prevent a recurrence of an ungoverned space in Afghanistan that allowed for terrorists to plot and plan attacks on Americans and our allies. We accomplished all of those objectives years ago.”

Last week, Defense Department officials announced the death of a U.S. service member in Afghanistan, the seventh so far this year. About 14,000 American troops are current deployed in the country in training and advisory roles, as well as some special forces conducting combat missions. At an appearance before the Veterans of Foreign Wars convention in July, President Donald Trump said U.S. forces “for the first time in years are making a lot of progress in Afghanistan” because of recent changes by his administration in U.S. strategy there. That included an increase in the number of American troops in the country.

Gallego said any withdrawal of troops must be done “responsibly” but also without additional delays. “Over the past 17 years, almost 25,000 Americans have been killed or wounded in Afghanistan. Many thousands more bear the mental and emotional scars of combat,” Gallego said. “We must remember their sacrifice as we seek the best interests of our country, which involves the return of their comrades still in Afghanistan to their friends, family, and a grateful nation.” Operation Enduring Freedom, our entry into the war, was launched on Oct. 7, 2001, in response to the al-Qaida attacks in New York, Virginia and Pennsylvania a month earlier. [Source: MilitaryTimes | Leo Shane III | October 7, 2018 ++]

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## Presidential Alert System ► Latest National Doomsday Alert Plan

Donald Trump allegedly texted you 3 OCT, whether you wanted him to or not. The first nationwide test of the government’s Presidential Alert system unfolded at 2:18 pm ET, when almost every cell phone user in the United States received a text message from FEMA saying, “THIS IS A TEST of the National Wireless Emergency Alert System. No action is needed.” The test alert—which has spawned numerous jokes about President Trump’s Twitter habits—is actually a rare public display of the classified side of FEMA’s daily work. The agency best known as the public face of the federal government’s response to major natural disasters originally started as—and continues to be—its secret doomsday planner, overseeing the so-called “continuity of government” efforts that would ensure the evacuation of key officials to mountain bunkers and airborne command posts after a catastrophe.

In fact, Wednesday’s test of the Wireless Emergency Alert System—the fourth nationwide test of the Emergency Alert System, and the first to use texting—is only the latest in the country’s odd history of national doomsday alerts, plans that over the years have included everything from special radio stations to pink balloons to TV entertainer Arthur Godfrey to, at least for the cable network CNN, the song the band played as the Titanic sank. Figuring out the fastest way to alert citizens of an impending enemy attack or other national crisis has befuddled planners since the dawn of the Cold War.

The first attempt by civil defense authorities was a joint effort between radio and television broadcasters and government planners in the early 1950s, known at the time as **Conelrad** (CONtrol of ELectromagnetic RADiation). Upon activation of that warning system, radio stations across the country would have shut down their normal broadcasts while more than 1,000 AM stations would switch over to broadcasting on the same two channels, 640 kHz or 1240 kHz. In an era long before GPS or satellite navigation, the goal was to provide the public with information while simultaneously confounding any Soviet bomber that was trying to home in on a specific city by following local radio signals. Instead, the select AM radio stations would blanket the airwaves with emergency announcements and attack warnings on two specially designated civil defense channels nationwide, which were marked with special logos on every radio dial manufactured between 1953 and 1963, when the program ended.

In the event of an imminent attack, TV personality Arthur Godfrey—one of the era’s most trusted voices, and a close friend of Dwight Eisenhower, the president at the time—had been asked to record a special public service

announcement. His Public Service announcement, copies of which have never been found, was meant to calm panic and report optimistically that most Americans would survive the forthcoming nuclear war.

Later, in the 1970s, the Watergate scandal actually derailed an update to the Conelrad system, as public distrust of government surveillance forced the FEMA predecessor to abandon a new technology it had proudly developed. In the years after World War II, the government had moved away from relying on air-raid warning sirens, and instead briefly set its sights on a system known as the National Emergency Alarm Repeater, or **NEAR**. The small buzzers, available for \$5 or \$10, could plug into any household electrical outlet and were triggered by a unique high-frequency electrical current transmitted across the national power grid by 500 specially designed warning signal generators.

The small town of Charlotte, Michigan—close to the civil defense agency’s headquarters at the time, in Battle Creek—became the test bed for the NEAR device, US Patent 3,284,791. The government handed out 1,500 devices to civilians and, for its low-tech test, gave each NEAR-equipped home a pink weather balloon to release into the air if the buzzer went off successfully. Spotters set up camp atop the city’s courthouse roof and counted the mass of balloons as they rose into the sky to determine the test’s effectiveness. Although it was originally intended to alert 90 percent of the country’s population within 30 seconds, the multimillion-dollar NEAR program was abandoned quickly when it became clear how useless a blanket, indistinct national alert would be. It provided no way for the government to give specific details or updates on the imminence or scale of an attack, and there was no way to reach citizens afterwards with further information about the government’s response.

Instead, officials through the Johnson and Nixon administrations began to develop what they called the Decision Information Distribution System, a national radio network designed to notify citizens of a Soviet strike. The **DIDS** device could be installed in television sets for \$10—or retrofitted onto existing TVs for about \$30—and would, following a special government signal, turn on the television at any hour and tune it to a special low-frequency channel. Within 30 seconds of Washington issuing a warning, every TV in the country could be alerted, saving precious minutes in the race for shelter.

At the same time the Watergate burglary was unfolding in 1972, the government invested \$2 million to build the first dedicated DIDS transmitter outside Washington, for a station dubbed WGU-20, Public Emergency Radio. The government branded the program—which it estimated would save the lives of 27 million Americans by providing immediate warning of a Soviet attack—with PERki, a peppy, friendly puppy mascot emblazoned all over its literature. It began to move ahead with plans for 10 more DIDS stations spread across the country, all of them controlled by centrally located radio transmitters in Ault, Colorado, and Cambridge, Kansas.

In one poll, seven out of 10 Americans said they were excited about the program and willing to invest their own money in a DIDS transmitter. But as the Watergate scandal spread, so too did public distrust of the government. When congressional oversight hearings highlighted secret surveillance programs and dirty tricks by the FBI and CIA, the government quietly shelved the entire warning system. “The technology is there,” one federal official explained anonymously afterwards, “[but] after [Watergate], there was no way we were going to tell John Q. Public that we were going to put something in his home TV that was controlled by the government.”

By the 1980s the government had settled into the Emergency Broadcast System, with regular public tests turning its incessant buzz and staccato warning voice into a familiar aspect of the American TV and radio experience. Behind the scenes, FEMA and the Pentagon tested the system twice a day, ready for a Soviet attack that never came. If it had, FEMA would have activated a special dedicated AT&T party line and announced nuclear war using the day’s specific emergency authentication codeword. The codewords for an attack were distributed in a red envelope four times a year to all the users of the emergency broadcast system. The codewords were generated automatically and preprinted for each month by an unsophisticated computer, which meant that the nation’s Emergency Alert System long contained codewords for days like February 30 and September 31.

Once activated, the alert would spread through warning centers like FEMA’s headquarters, secret bunkers like Mount Weather, and more than 2,000 state and local “warning points,” such as emergency 911 dispatch centers. Each

center would hear an announcement: "Attention all stations. This is the National Warning Center. Emergency. This is an Attack Warning. Repeat. This is an Attack Warning." FEMA would interrupt radio and television broadcasts as the FAA sent alerts to all airborne pilots, NOAA interrupted its weather radio network, and the Coast Guard broadcast nuclear war warnings to mariners at sea.

Some cities had their own unique warning systems, too: Button #13 in the DC mayor's emergency command center activated the Emerzak network, seizing control of the city's entire Muzak network and replacing the piped-in background music of the city's elevators, lobbies, medical offices, and department stores with instructions about impending doom.

The officials in charge of the system had little confidence that all of the alerts would make much difference. Lt. Robert Hogan, New York's deputy head of civil defense, said at one point, "The people who hear them will run into buildings and be turned to sand in a few seconds anyway."

Beyond the government's official systems, some media outlets readied their own doomsday warnings. When Ted Turner launched CNN, the network secretly prepared a video featuring the final song played by the band aboard the Titanic, set to air during the final moments before nuclear Armageddon. As Turner said publicly, "We'll be on, and we will cover the end of the world, live, and that will be our last event. We'll play the National Anthem only one time, on the first of June [when the network premiered], and when the end of the world comes, we'll play Nearer My God To Thee before we sign off." CNN recorded the song played by a joint US military band, with an honor guard standing at attention, and the tape sat in the network's archives for years. Slugged as "TURNER DOOMSDAY VIDEO," the program's notes read, "HFR till end of the world confirmed," using the network's abbreviation for "hold for release." As Turner explained, "We knew we would only sign off once, and I knew what that would mean."

Wednesday's alert by FEMA tests what is now known as **IPAWS**, an acronym that has nothing to do with the perky dog mascot of days yore. The Integrated Public Alert and Warning System represents both the familiar Emergency Alert System, for TV and radio, and the recent addition of the Wireless Emergency Alerts System, added during George W. Bush's administration as a recognition that cell phones now represent the quickest way to reach the majority of Americans. In the event of an IPAWS warning of a real nuclear strike, Americans would likely have about eight to 12 minutes to seek shelter before the missiles arrived. [Source: Wired | Garrett M. Graff | October 3, 2018 ++]

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## **Russia Submarine Force ► Battle Capabilities**

Russia is bolstering its underwater battle capabilities in a direct challenge to U.S. forces in the Atlantic and Mediterranean, a top U.S. admiral warned 5 OCT. Admiral James Foggo, who heads NATO's Allied Joint Force Command in Naples, said Russia is investing heavily in its submarine fleet and wants to build an "asymmetric" threat to the U.S. and NATO. While the Russian navy knows it cannot compete on the level of aircraft carriers and larger surface vessels, "they have continued to do research and development and recapitalize the undersea domain," Foggo told Pentagon reporters. "They see it as one (in) which there is a challenge, and that challenge is the United States Navy and the United States submarine force."

Foggo said the Russians currently have six Kilo-class diesel-electric attack submarines in the Black Sea and Eastern Mediterranean. When asked if the Navy knows where all Russian subs are at any given time, Foggo, who used to command an attack submarine, declined to elaborate. "I can tell you that we hold an acoustic advantage and we will continue to do that," he said, referring to the listening technologies that allow sailors to locate subs. Foggo expressed concerns that the Russians can fire Kalibr cruise missiles that "if launched from any of the seas around Europe ... can reach any one of the capitals of Europe." He also spoke about upcoming NATO military exercises in Norway that will be the biggest such drills since the Cold War. The exercise trains troops to repel "an adversary that comes across a

NATO ally's border," Foggo said. "There's a strong deterrent message here." [Source: Military.com | Agence France Presse | October 6, 2018 ++]

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## **China's U.S. Election Meddling ► Pence Slams China Interference**

Stunned by a U.S. president who has confronted it, China has unleashed a far-reaching effort to meddle in American elections, Vice President Mike Pence said on 4 OCT. "China has initiated an unprecedented effort to influence American public opinion, the 2018 elections, and the environment leading into the 2020 presidential elections," Pence said in a major address at the Hudson Institute in Washington, D.C. The vice president quoted a senior U.S. intelligence official as telling him that "what the Russians are doing pales in comparison to what China is doing across this country."

Citing U.S. intelligence reports, Pence said the Chinese government circulated a sensitive "Propaganda and Censorship Notice" in June that stated Beijing must "strike accurately and carefully, splitting apart different domestic groups" in the United States. Pence charged the Chinese Communist Party with "rewarding or coercing American businesses, movie studios, universities, think tanks, scholars, journalists, and local, state and federal officials." Trump, at the United Nations last week, had accused the Chinese government of attempting to interfere in the U.S. midterm elections and said Pence would release details in his 4 OCT speech. "... To put it bluntly, President Trump's leadership is working; China wants a different American President," Pence said. "Beijing has mobilized covert actors, front groups, and propaganda outlets to shift Americans' perception of Chinese policies," Pence said.

At the UN the week before, Trump cited a four-page advertising supplement that a Chinese-government media company placed in Iowa's largest newspaper, the Des Moines Register, as evidence of the Asian country's propaganda campaign. Trump said China was trying to undermine him because of his aggressive stance on trade, including his the imposition of tariffs on \$250 billion worth of Chinese goods shipped to the U.S. When it comes to influencing the midterms, you need only look at Beijing's tariffs in response to ours," Pence said at the Hudson Institute. "They specifically targeted industries and states that would play an important role in the 2018 election. By one estimate, more than 80 percent of U.S. counties targeted by China voted for President Trump and I in 2016; now China wants to turn these voters against our administration."

U.S. national security adviser John Bolton said Pence's remarks relied on "previously classified and unclassified information." Bolton said "much of what we know remains classified" and due to ongoing intelligence operations, as well as protecting sources and methods, more cannot be revealed at this time. "I've never seen anything like the scope of the Chinese activities," added Bolton. "It's a very serious problem." A spokeswoman for China's foreign ministry, Hua Chunying, called Pence's accusations "unwarranted" and a "malicious slander on China." [Source: WorldTribune | October 5, 2018 ++]

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## **China's U.S. Systems Conflict ► Adversarial Moves Towards The United States**

Google should refuse to develop a censored search engine for China, Vice President Mike Pence said 4 OCT while criticizing the Communist regime. "Google should immediately end development of the 'Dragonfly' app that will strengthen Communist Party censorship and compromise the privacy of Chinese customers," Pence said at the Hudson Institute in Washington, D.C. Pence's recommendation came amid a broad criticism of China's domestic repression and international aggression. But his turn towards Google attests to how U.S. leaders also see Beijing's relationship with American institutions as a source of unwarranted strength for Chinese leaders, even as President Trump takes a more confrontational posture towards the rising Asian power.

The vice president's address ranged across a wide spectrum of Chinese human rights abuses at home and adversarial moves towards the United States. It dovetailed with recent CIA assessments that China is engaged in "a cold war" against the United States. "The Chinese are increasingly defining a conflict with the United States and what we stand behind [as] a systems conflict," Michael Collins, the CIA's deputy assistant director for the East Asia Mission Center, said in July. American entities and companies with the potential to shape public opinion, in the United States and abroad, have increasing importance in the eyes of D.C. policymakers. Republican and Democratic lawmakers worry that technology companies such as Google will end up complicit in the Chinese Communist Party's human rights abuses — a rebuke that Pence elevated on 4 OCT. But they're also concerned about China using economic muscle to pressure companies at home and abroad.

Beijing now requires American joint ventures that operate in China to establish 'party organizations' within their company, giving the Communist Party a voice – and perhaps a veto – in hiring and investment decisions," he said in his prepared remarks. "The Communist Party has also threatened and detained the Chinese family members of American journalists who pry too deep. And it has blocked the websites of U.S. media organizations and made it harder for our journalists to get visas. This happened after the New York Times published investigative reports about the wealth of some of China's leaders."

American officials regard China as cultivating a peaceful image for strategic purposes, while running a "hundred-year marathon" to beat the United States as a global superpower. Pence argued that the public image is disintegrating. "More journalists are reporting the truth without fear or favor, and digging deep to find where China is interfering in our society, and why – and we hope that more American, and global, news organizations will join in this effort," he said. "And under President Trump's leadership, America will stay the course. China should know that the American people and their elected representatives in both parties are resolved." [Source: Washington Examiner | Joel Gehrke | October 04, 2018 ++]

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## **Trump Salary Donation ► \$100K | SBA Initiative to Help Vet Entrepreneurs**

President Donald Trump on 3 OCT donated his second quarter salary to a new Small Business Administration initiative to help veteran entrepreneurs, the second time this year he has given money to federal veterans initiatives, according to the White House. White House Press Secretary Sarah Sanders announced the donation at a White House briefing on Wednesday. Linda McMahon, head of the Small Business Administration, accepted the \$100,000 check, saying the funds "would be put to good use." Agency officials plan to use the money to launch a new seven-month training program for transitioning troops looking at starting their own businesses. The program will be based on the existing Emerging Leaders Initiative, but tailored to veteran-specific needs.

The existing program includes classroom instruction as well as "opportunities for small business owners to work with experienced coaches and mentors, attend workshops, and develop connections." McMahon called it a significant resource for veterans shifting from military to civilian life. White House officials requested a fiscal 2019 budget for the SBA of nearly \$840 million, but McMahon said the \$100,000 donation from the president represented an important contribution to their work. During his 2016 presidential campaign, Trump promised to forgo the traditional Oval Office salary and instead donate that money to various federal departments.

Earlier this year, White House officials announced Trump's first quarter salary for 2018 would be given to the Department of Veterans Affairs for caregiver support programs focused on "mental health, peer support, financial aid, education and research." Previous donations by Trump went to the Department of Transportation for infrastructure repair, the National Park Service for battlefield preservation, the Department of Education for support programs and the Department of Health and Human Services for opioid management programs. [Source: MilitaryTimes | Leo Shane III | October 3, 2018 ++]



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## Winter Preps ► Home Furnace

It's time to store those portable fans and pull out your cozy blankets! With summer coming to an end, cold weather is knocking on our doors. Make sure your family has a warm, safe place to come in from the cold by preparing your furnace for the winter.

- **Clean and replace air filters** - Furnace filters should be cleaned once a month and replaced every three months. The filters capture dirt and other airborne particles during the intake of air and if they're not maintained, they can clog, taking longer to heat your home and potentially raising your energy bill.
- **Get your ducts in a row** - Ductwork with holes or other damages can cause the furnace to work harder than usual. Replace all damaged and collapsed ductwork and make sure all the vents are clean with no obstructions that could prevent airflow.
- **Test your thermostat** - Make sure your thermostat starts up properly at the temperature you have set for it. The optimum comfortable room temperature ranges from 68° to 76° F (20° to 24° C), according to Direct Energy.
- **Give it a test run** - Make sure the thermostat and heating unit function properly. Remember to always practice safety first - clear the space surrounding the heating unit to prevent a potential fire hazard. We recommend hiring a qualified professional to inspect the unit if there are any malfunctions.

[Source: Fidelity National Home Warranty | October 2, 2018 ++]

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## Korean War End Update 01 ► DMZ Mine Removal

North and South Korean troops began removing some of the land mines planted at their heavily fortified border on 1 OCT, Seoul officials said, in the first implementation of recent agreements aimed at easing their decades-long military standoff. The demining comes amid resumed diplomacy over North Korea's nuclear weapons program after weeks of stalemated negotiations. U.S. Secretary of State Mike Pompeo is to visit Pyongyang, North Korea's capital, this month to try to set up a second summit between President Donald Trump and North Korean leader Kim Jong Un. Under deals signed by their defense chiefs on the sidelines of a September summit between Kim and Moon, the demining of the Joint Security Area is part of a broader step to "disarm" the zone and turn it to a "place for peace and unity." The Koreas will likely end up pulling out a small portion of an estimated 2 million mines littered inside and near the 155-mile-long Demilitarized Zone. On 1 OCT, South Korean army engineers with demining equipment were deployed to the border village of Panmunjom and Arrow Head Hill, where the Koreas plan their first joint searches for soldiers killed during the 1950-53 Korean War. At Arrow Head Hill, some of the war's heaviest fighting took place over a strategically important hilltop position.

The troops began removing mines on the southern part of the two sites. Later Monday, the South Korean military detected North Korean soldiers engaged in what it believed was demining on the northern part of the sites, a South Korean defense official said on condition of anonymity, citing department rules. The official refused to provide more details. North Korea's state media didn't immediately confirm its reported demining. Experts believe the South Korean and U.S. militaries have planted about 1-1.2 million mines south of the DMZ while North Korea has put about 800,000-1 million mines on its side. It's not known how many mines are at Panmunjom and Arrow Head Hill, but military commentator Lee Illwoo said the Koreas would be able to clear tens of thousands at most. At Arrow Head Hill, Seoul officials believe there are remains of about 300 South Korean and U.N. forces, along with an unspecified number of Chinese and North Korean remains. The Korean War left millions dead or missing, and South

Korea wants to expand joint excavations with North Korea for remains at DMZ areas. Mines dislodged by flooding and landslides have occasionally caused deaths in front-line areas in South Korea. In 2015, a land mine blast blamed on North Korea maimed two South Korean soldiers and pushed the Koreans to the brink of war.

The agreement to clear mines, the first such effort since the early 2000s, was among a package of tension-easing deals struck by the Koreans' defense chiefs on the sidelines of a leaders' summit last month in Pyongyang. Aiming to reduce conventional military threats, they also agreed to remove 11 front-line guard posts by December and set up buffer zones along their land and sea boundaries and a no-fly zone above the border to prevent accidental clashes. Moon said 1 OCT the military deals will "end all hostile acts on land, sea and sky between South and North Korea." In a speech marking South Korea's 70th Armed Forces Day, Moon also called for a stronger national defense, saying "peace can continue only when we have power and are confident of protecting ourselves." Moon, a liberal who aspires to improve ties with North Korea, is a driving force behind U.S.-North Korean nuclear diplomacy. Critics of his engagement policy have lambasted the recent inter-Korean military deals, saying a mutual reduction of conventional military strength would weaken South Korea's war readiness because the North's nuclear program remains largely intact. "I think it's the worst-ever South-North Korean agreement that made a concession in our defense posture before (North Korean) denuclearization is achieved," Shin Wonsik, a former vice chairman of the South's Joint Chiefs of Staff, said last week.

Many experts say the fate of inter-Korean deals can be affected by how nuclear negotiations go between the United States and North Korea. Past rapprochement efforts were often stalled after a standoff over the North's nuclear ambitions intensified. After provocative tests of three intercontinental ballistic missiles and a powerful nuclear weapon last year, North Korea entered talks with the United States and South Korea earlier this year, saying it's willing to deal away its expanding nuclear arsenal. The nuclear diplomacy later came to a standstill amid disputes over how sincere North Korea is about disarmament. But Trump, Pompeo and other U.S. officials have recently reported progress in denuclearization discussions with the North. Pompeo is to make his third trip to North Korea soon. Meanwhile, on 1 OCT South Korea held a ceremony marking the recent return of the remains of 64 South Korean soldiers missing from the Korean War. They were earlier found in North Korea during a joint 1996-2005 excavation project between the United States and North Korea. Forensic identification tests in Hawaii confirmed they belong to South Korean war dead, according to Seoul's Defense Ministry. [Source: The Associated Press | Hyung-Jin Kim, Julian Lee | October 1, 2018 ++]

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## Quiz ► Where are the Numbers?

Can you find the 6 in <10 seconds?



**Eye Test**



What Number Do you see ??

Share this if you found that number eight within a minute!



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## Cold War 2.0 ► US Spies See New Threats From Global Rivals

As the intelligence community shifts its primary focus from counterterrorism to threats from Russia and China, some leaders voice a sense of déjà vu and even eagerness at the challenge. “It has been a sort of reawakening of times of old, I will say,” said Deputy Director Justin Poole of the National Geospatial-Intelligence Agency, one of the 17 agencies and offices that make up the U.S. intelligence community. “It’s a little more cold warrior-y.” President Donald Trump singled out China last week for what he said was an intent to interfere in upcoming midterm elections. In separate speeches, the national intelligence director and the CIA director also emphasized the shift in strategy toward China and Russia, both of which seek to rival the U.S. on the global stage.

For veteran intelligence officials, the refocusing evokes the more than four decades of the Cold War during which intelligence analysts and spies peeled back the capabilities of the Soviet bloc and sought to decipher how it intended to use its weaponry. “Cognitive psychologists are going to have a very important role going forward in terms of being able to understand intent. We’re almost going back to the good old days, in some regards,” said Ellen McCarthy, an intelligence veteran who is the Trump administration nominee to lead the State Department’s intelligence branch.

Poole, speaking at a security conference at Georgetown University on 27 SEP, said rival nations bring a broader array of capabilities to the table, providing deeper challenges to spy agencies that largely have focused on Islamic terrorist groups in the Middle East and in and around Afghanistan since Sept. 11, 2001. “It’s a little different, a little more sporty”, Poole said. “You’re thinking about a near-peer state actor or two. The type of capabilities, tactics, techniques and procedures that they bring to bear are a lot more subtle.” Asked by a moderator what he meant by “sporty,” Poole said he was thinking of “cyber, and also the race to automation, augmentation and artificial intelligence,” capabilities that rival nations would have in greater strength than terrorist groups.

Trump laid into China on 26 SEP. Speaking at the United Nations headquarters, he accused China of seeking to influence the upcoming midterm elections in November, without providing details. “Regrettably, we found that China has been attempting to interfere in our upcoming 2018 election coming up in November against my administration. They do not want me, or us, to win because I am the first president ever to challenge China on trade,” Trump said. The remarks touched on themes hit a day earlier by Trump’s director of national intelligence, Dan Coats, in a speech at The Citadel in South Carolina, in which he flayed China for meddling in the U.S. heartland. “China is also targeting U.S. state and local governments and officials. It is trying to exploit any divisions between federal and local levels on policy, and uses investments and other incentives to expand its influence,” Coats said, without offering further details.

On the cyberspace front, Coats unleashed a sharp warning on what he called China’s hostile hacking efforts, saying they were “unprecedented in scale.” The first public sign that the intelligence establishment was putting new emphasis on rivalries with Russia and China came last February, when Coats presented his annual worldwide threat assessment to Congress. “The risk of interstate conflict, including among great powers, is higher than at any time since the end of the Cold War,” Coats said in the assessment, which placed the threat ahead of terrorism but less immediate than the risk of global cyberspace conflict.

CIA Director Gina Haspel also touched on renewed confrontation with rival nations in a 24 SEP speech at the University of Louisville, her first public comments since becoming director in May. She emphasized that her agency still carefully monitors Islamic terror groups. “Groups such as the so-called Islamic State and al-Qaida remain squarely in our sights, but we are sharpening our focus on nation-state adversaries,” Haspel said.

Intelligence officials have been increasingly stark in their public views about China’s intention to overshadow the U.S. as a global power. “China is trying to position itself as the sole dominant superpower, the sole dominant economic power,” FBI Director Christopher Wray told the Aspen Security Forum in mid-July. He said China “represents the broadest, most challenging, most significant threat we face as a country.” At least one CIA official publicly concurred, saying that China’s challenges to the U.S. on multiple fronts mirrors in some ways the 1945-

1990 Cold War with the Soviet Bloc. “What they’re waging against us is fundamentally a cold war. A cold war not like we saw during the Cold War, but a cold war by definition. A country that exploits all avenues of power, licit and illicit, public and private, economic, military, to undermine the standing of your rival relative to your own standing, without resorting to conflict,” said Michael Collins, the CIA’s deputy assistant director of its East Asia and Pacific Mission Center. [Source: McClatchy Washington Bureau | Tim Johnson | October 1, 2018 ++]

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## **Insurance Coverage Update 03 ► More Things You May Not Know**

Insurance is one of life’s necessary evils. While no one plans to get sick or have a house fire, you don’t want a tragedy to drain your wallet either. So you pay and pay and pay for insurance coverage and then hope you’ll never have to use it. Since we’re paying so much for insurance, you’d think we’d all be experts on the subject. Alas, insurance policies have perfected the art of being so complex that even the experts sometimes get tripped up on the details. However, we’re here to shine some light on some common misconceptions about health, homeowner, auto and life insurance. Keep reading for some things that people often don’t realize about insurance. Which ones did you already know?

### **1. Credit scores are used to determine insurance rates**

You might be surprised, though, to learn your credit score plays a role in insurance rates. Only 41 percent of those surveyed by The Zebra knew that. While a few states, such as Massachusetts and California, have banned their use, credit-based insurance scores are staples in the property and casualty insurance industry. That means how well you pay your bills could affect both your auto and homeowner premiums. What does your credit card debt have to do with your ability to drive a car? Some consumer advocacy groups say there is no connection, but insurers say there is evidence to show that those with good credit have fewer claims and deserve lower rates.

### **2. Your homeowners insurance may extend to your car**

If someone grabs your phone out of your car at the gas station, your auto insurance company might so say too bad, so sad, and decline your claim. That’s because many car policies don’t cover contents of the vehicle. However, an unlikely hero might come to your rescue. Your homeowners or renters insurance policy will likely cover the loss under its provisions. It’s a valuable benefit, but 62 percent of Americans don’t know about it, according to the Insurancequotes.com survey.

### **3. Flood damage may not be covered by insurance**

The historic flooding of Houston after Hurricane Harvey has heightened public awareness of the limitations of homeowners insurance. While most people now seem to realize that homeowners coverage won’t pay for flood damage, it wasn’t always that way. More than 40 percent of those surveyed by the Insurance Information Institute for its 2016 Consumer Insurance Survey, thought heavy rain flooding was a covered event. There are separate flood insurance policies to cover this type of damage. People may also not realize that basic car insurance won’t cover water damage. Comprehensive coverage generally will pay for damage caused by flooding, but if you leave your windows open or have leaks associated with poor maintenance, you’re out of luck.

### **4. Pest and rodent damage may not be covered**

Your house is so warm and cozy that you can barely blame the mice for wanting to move in for the winter. However, if they or another pest causes damage, you’ll be paying for the repairs yourself. Most homeowners policies won’t pay claims associated with rodents, termites and other pests. You’re not alone if this is news to you. Among those surveyed by Insurancequotes.com, 46 percent didn’t realize damage caused by pests wasn’t covered.

### **5. Liability coverage doesn’t require a deductible**

Remember when we talked about deductibles earlier? That’s the amount you have to pay out-of-pocket before your insurance starts covering your claim. Well, the good news is that there is no deductible required for the liability portion

of your homeowner and auto insurance policies. That's a little known fact. A 2018 survey of 1,000 homeowners by Insurance.com found 84 percent of respondents incorrectly thought you had to pay a deductible when making a liability claim. Actually, liability insurance is a cause of confusion all around, with 48 percent saying they didn't understand what it is.

Liability coverage is the portion of your insurance that pays for injuries and property damage to another person. For example, liability coverage is what pays if someone falls in your driveway and gets hurt. Your insurance company will pay any valid claim in these instances without asking you to pitch in the deductible.

#### **6. Your homeowners policy may not pay enough to rebuild your house**

When it comes to replacing your house after a catastrophic event such as a fire or tornado, homeowners policies have two ways of deciding how much you are owed: They may use a replacement cost or a market value. As its name suggests, the replacement cost is what you would need to rebuild your house with the same materials and features. The market value is how much it would be worth if you put it up for sale. Homeowners policies that pay out market value are generally cheaper, but you could find you can't rebuild your house for the amount its worth on the open market. This detail can be easy to miss when you're buying insurance, so it might be wise to double-check your policy.

#### **7. Taking loans from life insurance isn't free**

Life insurance comes in two flavors: term life and permanent life. Term life is straightforward. You pay premiums for a set period of time and should you die during the term, your beneficiaries get a payout. Permanent life, which includes whole life and universal life, includes an investment component and builds cash value over time. One of the selling points of permanent life insurance policies is that you can borrow against this cash value at any time and for any reason. Even better, the amount doesn't have to be paid back. It can just be deducted from the amount your beneficiaries receive later.

That may give you the mistaken impression that borrowing against your cash value is a cheap way to get an infusion of money. However, interest is charged on that loan, and interest rates can be anywhere from 5 to 9 percent. The interest goes to the insurance company, so it's not like you're paying yourself, either. Plus, depending on how the insurance policy is structured, interest can compound so your loan balance will grow if you're not making payments. Finally, some companies deduct a loan fee, sometimes called an opportunity cost.

#### **8. Your heirs don't get the cash value from your life insurance**

One other thing to mention about life insurance cash value. The insurance company gets to keep it when you die. That's right. It's not bonus money that goes to your beneficiaries. What's more, if you use it for loans or to make premium payments while you're alive, the amount you use will be deducted from the death benefit given to your heirs. Bet you didn't know that.

[Source: MoneyTalksNews | Maryalene LaPonsie | September 6, 2018 ++]

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## **Accidental Inventions ► 17 Great Ones**

Most people make mistakes every day. We drop things, take wrong turns, lose items, misspell words. Most of those mistakes are quickly forgotten — though they can be embarrassing — and we move on. But sometimes, mistakes turn out to be happy accidents. Throughout history, decisions and actions that seemed like errors at the time have occasionally turned into wonderful discoveries. Or in some cases, products that seemed to have outlived their welcome found a new life as something else entirely. Think of these 17 scenarios the next time you goof up. Perhaps your slip-up is actually a blessing in disguise.

### **Popsicle**



Frank Epperson was just 11 years old in 1905 when he forgot his cup of soda, with a stirring stick still inside, out on his porch. In the morning when he found the drink frozen solid, but with the handy stick in it, our favorite summer icy sweet was on its way to being created. Epperson called them Epsicles, but the other kids called them “Pop’s sicles,” and now we know them as Popsicles. Cool!

### **Penicillin**

“One sometimes finds what one is not looking for,” Scottish biologist Alexander Fleming is quoted as saying. He should know: In 1928, he accidentally contaminated a *Staphylococcus* culture plate, and discovered it produced a substance that killed a number of disease-causing bacteria. For a while, he called it “mold juice,” and we’re all glad the name was later changed to penicillin. By some estimates, the antibiotic has saved more than 200 million lives.

### **Potato chips**

There are plenty of legends around the birth of the potato chip, and, really, there’s no telling who first sliced potatoes thin and fried them. George Crum, a New York cook in the 1800s, often gets credit for popularizing them. But [snopes.com](http://snopes.com) reports that Crum’s sister Katie may have actually been the inventor, saying that she accidentally dropped a thin slice of potato into hot oil while making crullers, and the rest is crunchy history.

### **Microwave oven**

A melted candy bar helped invent microwave cooking. Physicist Percy Spencer worked as an engineer at Raytheon in 1939, building magnetrons (high-powered vacuum tubes) for radar sets. One day as he stood in front of an active magnetron, that candy bar in his pocket started to melt. Next, he tried popcorn kernels, which began to pop. This eventually led to Raytheon’s invention of the first microwave oven in 1947. But be glad you didn’t have to buy one back then: They weighed 750 pounds and cost \$5,000!

### **Beer**

Beer has a long and storied history: The favorite beverage dates back possibly 13,000 years, say researchers who found evidence of some in a cave in Haifa, Israel. And while we’ll never know exactly the who and how of its origin, international beer expert Horst Dornbusch thinks it was by accident. As reported by *Smithsonian* magazine, he theorizes that bakers making bread outdoors accidentally left their dough outside, and later discovered a “soupy, fermenting liquid.” They tried it, got a little tipsy, and now we can only say, “thank brew very much.”

### **Artificial sweetener**

Russian-born chemist Constantin Fahlberg gets credit for discovering saccharin, the first commercially available artificial sweetener, back in 1879. According to the *Encyclopedia Britannica*, Fahlberg was investigating the oxidation of a chemical called o-toluenesulfonamide when he noticed that when he would go home to eat, everything he ate tasted sweet. It was the chemical itself that was creating the sweetness, and he later gave it the easier-to-pronounce name “saccharin.”

### **X-rays**

In 1895, German physicist Wilhelm Röntgen was studying items known as Lenard tubes and Crookes tubes. He noticed that even after he would surround a tube with black cardboard to try and prevent light from escaping, a nearby fluorescent screen would glow. He realized mysterious invisible rays were passing from the tube through the cardboard to make the screen glow, and called them X-rays, the X representing “unknown.” In a chilling postscript, the first-ever X-ray of a human body part was taken by Röntgen of his wife’s hand, wearing her sizable wedding ring. When she saw her skeletal hand in the image, she reportedly exclaimed, “I have seen my death.”

### **Nerf balls**

Inventor Reyn Guyer wasn’t trying to create a softer version of footballs and baseballs; instead, he and his co-workers at the small company he founded were working to develop a “caveman game” using foam rocks. One day the game disintegrated into the players/testers just chucking the rocks at each other, and, naturally, no one got hurt. Guyer and staff realized they had something, and so did Parker Brothers. The company released a line of soft foam products that we now know as Nerf balls. The Nerf brand, now owned by Hasbro, has come to include a wide array of foam toys,



including assault rifles (non-lethal). The Nerf ball wasn't Guyer's only invention: He also came up with the popular party game Twister.

### **Post-It Notes**

Dr. Spencer Silver, a scientist at Minnesota's 3M Corporation, accidentally created an adhesive that stuck temporarily, but could be easily peeled off. Another 3M scientist, Art Fry, was frustrated because his paper bookmarks kept falling out of his church hymnal. When the two came together, they invented the Post-It Note, a piece of paper with adhesive that could be stuck lightly to surfaces, yet easily removed. The notes now come in many colors, but their original canary yellow hue was another accident: That's the color of paper the next door lab happened to have on hand.

### **Champagne**

It's believed that the winemakers who invented Champagne were simply trying to make white wine, but a cold spell in France in the 1400s halted its fermentation. When the weather warmed up, the fermentation progressed, but now the wine had Champagne's famous bubbles. Cheers to this happy accident!

### **Icees/Slurpees**

Omar Knedlik owned a Dairy Queen franchise in Kansas in the 1950s, but he didn't have a soda fountain at his store to deliver cold drinks. So he reportedly took home bottles of soda pop, froze them, then brought them back. Customers enjoyed the slushy drinks so much that he began to experiment with an old ice-cream machine to try and make the drink at the same consistency all the time. Shortly thereafter, he invented the Icee, later licensed by 7-Eleven as the Slurpee.

### **Corn flakes**

Back in 1898, brothers W.K. and John Harvey Kellogg were actually trying to make granola when they accidentally let some cooked wheat berry go stale. Trying to save it, they pressed the batch through rollers, turning it into flakes, which they then served to the patients at Michigan's Battle Creek Sanitarium. W.K. Kellogg kept experimenting until he flaked corn. Forget granola: Kellogg's Corn Flakes turned out to be a hit. Pass the milk!

### **Ice cream cones**

I scream, you scream, we all scream for ice cream. There are numerous legends about the development of the ice cream cone, but the New York Times relates that "as far as Americans are concerned," the cone originated at the 1904 World's Fair in St. Louis. Ernest Hamwi, a Syrian concessions vendor, supposedly curled a waffle cookie to hold the frozen treat so fairgoers could wander around and eat. Cool beans!

### **Tofu**

Another legend-that-can't-be-proved here, but the BBC is pretty credible, so we're going with it. Tofu may have been an accidental invention, created 2,000 years ago "by a Chinese cook who accidentally curdled soy milk when he added nigari seaweed." And today vegetarians and other healthy eaters are thankful.

### **Play-Doh**

That favorite childhood toy, Play-Doh, originally was meant to be something rather dull, and for adults' use: wallpaper cleaner. Back when homes were heated by coal, wallpaper would often become stained by coal residue, and a soft putty did the job of wiping it off. But as more homes became heated by natural gas, the product became less useful. Joe McVicker, nephew of Noah McVicker, who'd invented the stuff, learned from a teacher that kids found modeling clay too stiff for their little hands to squeeze and play with. And suddenly, that wallpaper cleaning putty had a new life.

### **Yogurt**

It's believed that yogurt was popularized because many early humans could not tolerate dairy products. Someone discovered that once raw milk had fermented, it turned into a tangy, creamy product that was suddenly digestible. Professor Mark Thomas of University College London told NPR that, "if you milked a cow in the morning ... in the Near East by lunchtime it would have started to ferment into yogurt." The transformation was probably not intentional, but it was a lovely accident for those of us who can't imagine a day without yogurt.

## Silly Putty

Who doesn't love Silly Putty, the goofy, stretchy compound that many adults remember using to lift images off the colored comics pages in the Sunday newspaper? (It's harder to do this today — many papers use soy ink, which doesn't lift as well.) According to the National Toy Hall of Fame, James Wright, a chemist at General Electric, was looking for a rubber substitute during World War II when he stumbled upon the putty. Though industrialists didn't find a wartime use for it, toy marketer Peter Hodgson later started selling it as a novelty, and the useless putty turned into good fun — and good profit, most likely.

[Source: MoneyTalksNews | Gael F. Cooper | October 5, 2018 ++]

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## Interesting Photos ► Workplace Safety, 1926



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## Have You Heard? ► 2nd Opinion | Best Last Kiss | 65+ Golf Rules

### 2nd Opinion

Ever since Bert was a child, he always had a fear of someone under my bed at night. So he went to a shrink and told him: "I've got problems. Every time I go to bed I think there's somebody under it. I'm scared. I think I'm going crazy."

"Just put yourself in my care for one year" said the shrink. "Come talk to me three times a week and we should be able to get rid of those fears." Bert asked, "How much do you charge?". "Eighty dollars per visit," replied the doctor. "I'll sleep on it," he said.

Six months later the shrink saw Bert on the street and asked, "Why didn't you come to see me about those fears you were having?" Bert answered, "Well, eighty bucks a visit, three times a week for a year, is \$12,480.00. A bartender

cured me for \$10.00 for two drinks. I was so happy to have saved all that money that I went and bought me a new pickup truck."

"Is that so?" said the shrink. With a bit of an attitude he said, "And how, may I ask, did a bartender cure you?" Bert replied, "He told me to cut the legs off the bed. Ain't nobody under there now." It's always good to get a 2nd opinion.

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### **Best Last Kiss**

Arizona bikers were riding South on the US-93 when they saw a girl about to jump off the Hoover Dam Bridge. So they stopped. George, their leader, a big burly man of 53, gets off his Harley, walks through a group of gawkers, past the State Trooper who was trying to talk her down off the railing, and says, "Hey Baby.....whatcha doin' up there on that railin'?"

She says tearfully, "I'm going to commit suicide!!" While he didn't want to appear "sensitive," George also didn't want to miss this "be-a-legend" opportunity either so he asked ..."Well, before you jump, Honey-Babe...why don't you give ole George here your best last kiss?" So, with no hesitation at all, she leaned back over the railing and did just that ... and it was a long, deep, lingering kiss followed immediately by another even better one.

After they breathlessly finished, George gets a big thumbs-up approval from his biker-buddies, the onlookers, and even the State Trooper, and then says, "Wow! That was the best kiss I have ever had, Honey! That's a real talent you're wasting, Sugar Shorts. You could be famous if you rode with me. Why are you committing suicide?"

"My parents don't like me dressing like a girl." It's still unclear whether she jumped or was pushed 😊😊😊

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### **65+ Golf Rules**

*Rule 1.k.34(a):* If a tree is between the ball and the hole, and the tree is deemed to be younger than the player, then the ball can be moved without penalty. This is simply a question of timing; when the player was younger, the tree was not there so the player is being penalized because of his age.

*Rule 2.a.5* - A ball sliced or hooked into the Rough shall be lifted and placed on the Fairway at a point equal to the distance it carried or rolled into the Rough with no penalty. The senior player should not be penalized for tall grass which ground keepers failed to mow.

*Rule 3.d.6 (B)* - A ball hitting a tree shall be deemed NOT to have hit the tree. This is simply bad luck and luck has no place in a scientific game. The senior player must estimate the distance the ball would have traveled if it had not hit the tree, and play the ball from there.

*Rule 4.B.3(G)* - There shall be no such thing as a lost ball. The missing ball is on or near the course and will eventually be found and pocketed by someone else, thereby making it a stolen ball. The senior player is not to compound the felony by charging himself with a penalty.

*Rule 5.c.7(h)* - If a putt passes over a hole without dropping, it is deemed to have dropped. The Law of Gravity supersedes the Rules of Golf.

*Rule 6.* - Putts that stop close enough to the cup that they could be blown in, may be blown in. This does not apply to balls more than three inches from the Hole. No one wants to make a mockery of the game.

*Rule 7.a.9(k)* - There is no penalty for Out Of Bounds. If penny-pinching golf course owners bought sufficient land, this would not occur. The senior player deserves an apology, not a penalty!

*Rule 8.G.15(z)* - There is no penalty for a ball in a water hazard, as golf balls should float. Senior players should not be penalized for any shortcomings of the manufacturers.

*Rule 9.k.9(S)* - Advertisements claim that golf scores can be improved by purchasing new golf equipment. Since this is financially impractical for many senior players, one-half stroke per hole may be subtracted for using old equipment.

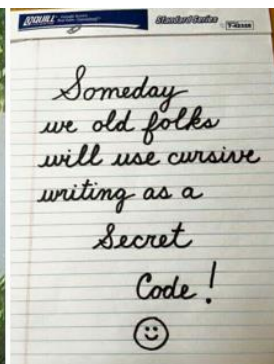
Please advise all your senior friends of these 9 important new rules. Keep multiple copies in your golf bag. Those not following the rules need to be provided a copy. Golf is.... above all.... a game of integrity.

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## Memories ► Grand Canyon 1914



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LET ME GET THIS STRAIGHT...  
USING A PLASTIC STRAW GETS  
YOU JAIL TIME, BUT **CROSSING**  
**THE BORDER ILLEGALLY** GETS  
YOU **SANCTUARY** AND  
GOVERNMENT **BENEFITS??**



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## Notes:

1. The Bulletin is provided as a website accessed document vice direct access. This was necessitated by SPAMHAUS who alleged the Bulletin's size and large subscriber base were choking the airways interfering with other internet user's capability to send email. SPAMHAUS told us to stop sending the Bulletin in its entirety to individual subscribers and to validate the subscriber base with the threat of removing all our outgoing email capability if we did not. To avoid this we notified all subscribers of the action required to continue their subscription. This Bulletin notice was sent to the 19,823 subscribers who responded to that notice and/or have since subscribed. All others were deleted from the active mailing list.
2. Bulletin recipients with interest in the Philippines, whether or not they live there, can request to be added to the RAO's Philippine directory for receipt of notices on Clark Field Space 'A', U.S. Embassy Manila, and TRICARE in the RP.
3. New subscribers and those who submit a change of address should receive a message that verifies their addition or address change being entered in the mailing list. If you do not receive a message within 3 days it indicates that either I never received your request, I made an error in processing your request, or your server will not allow me to send to the email addressee you provided. Anyone who cannot reach me by email can call (858) 842-1111 to ask questions or confirm info needed to add them to the directory.
4. If you have another email addressee at work or home and would like to receive Bulletin notices there also, just provide the appropriate addressee to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net).
5. Past Bulletin articles as well as an index of all previously published article titles are available on request to [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net). Bear in mind that the articles listed on this 200 page plus index were valid at the time they were written and may have since been updated or become outdated.
6. The Bulletin is normally published on the 1st and 15th of each month. To aid in continued receipt of Bulletin availability notices, recommend enter the email addressee [raoemo@sbcglobal.net](mailto:raoemo@sbcglobal.net) into your address book. If you do not receive a Bulletin check either [www.nhc-ul.org/rao.html](http://www.nhc-ul.org/rao.html) (PDF Edition), [www.veteransresources.org](http://www.veteransresources.org) (PDF & HTML Editions), <http://veteraninformationlinksasa.com/emos-rao.html> (PDF & HTML Editions), or <http://frabr245.org> (PDF & HTML Editions) before sending me an email asking if one was published. If you can access the Bulletin at any of the aforementioned sites it indicates that something is preventing you from receiving my email. Either your server considers it to be spam or I have somehow incorrectly entered or removed your addressee from the mailing list. Send me an email so I can verify your entry on the validated mailing list. If you are unable to access the Bulletin at any of these sites let me know.



7. Articles within the Bulletin are editorialized information obtained from over 100 sources. At the end of each article is provided the primary source from which it was obtained. The ++ indicates that the information was reformatted from the original source and/or editorialized from more than one source. Because of the number of articles contained in each Bulletin there is no way that I can attest to their validity other than they have all been taken from previously reliable sources. My staff consist of only one person (myself) and it is a 7/10-12 endeavor to prepare and publish. Readers who question the validity of content are encouraged to go to the source provided to have their questions answered. I am always open to comments but, as a policy, shy away from anything political. Too controversial and time consuming.

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