

RAO BULLETIN

1 December 2019



HTML Edition

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NOTE

1. The page number on which an article can be found is provided to the left of each article's title
2. Numbers contained within brackets [] indicate the number of articles written on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net.
3. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin to other vets or veteran organizations.

*** ATTACHMENTS ***

- Attachment – Nebraska Vet State Benefits
- Attachment – Military History Anniversaries 01 thru 15 DEC (Updated)
- Attachment – Bloodletting in the Hürtgen Forest”



PTSD Punitive Discharges Lawsuit

Update 07: Could Codify New Standards into the UCMJ



Iraq war veterans Icarus Randolph (left) and Tyson Manker (right)

What happened to 26-year-old Icarus Randolph sounds like the rehash of a tired script: the Fourth of July in an African-American neighborhood, a call for assistance, white cops respond, tensions escalate in the front yard, gunfire erupts as the entire family recoils in horror and another young black man gets wheeled on a gurney to the coroner's office. This one occurred in Wichita, Kansas, on Independence Day, 2014. But the incident may well exceed the scope of a

#blacklivesmatter scenario. “We don’t think it was racial, but we don’t know what that cop may have seen when my brother came out of the house,” says Elisa Allen of Wichita. “My brother had that 1,000-yard stare, like he was somewhere else. I wish I had grabbed him and hugged him and he might still be alive today.”

Maybe the wars in Afghanistan and Iraq were in that 1,000-yard distance. Maybe he was back in the Camp Pendleton brig, waiting in disbelief to be drummed out of the Marine Corps on an other-than-honorable discharge for getting busted for marijuana. To hear his sister tell it, her little brother had never recovered from the stigma of being treated like a criminal by the military. Insisting he was suffering from post-traumatic stress disorder, the former Marine had appealed for a status upgrade before being shot to death in Kansas.

The fate of Randolph and others like him is now at the heart of a class-action lawsuit aiming to erase the blight of “bad paper” discharges against post-9/11 veterans diagnosed for PTSD, traumatic brain injury and associated service-connected issues. And in a ruling that could ultimately impact hundreds of thousands of veterans, a federal judge has rejected the Navy’s motion to throw the litigation out of court. In New Haven, Connecticut, on 7 NOV, U.S. District Judge Charles Haight Jr., gave the green light to lead plaintiff and Iraq war veteran Tyson Manker to proceed with discovery actions against Navy Secretary Richard Spencer. Ejected from the Marine Corps in 2003 with an other than honorable discharge for marijuana use, Manker is charging the Navy with an institutional bias against sailors and Marines struggling with the largely unseen traumas of duty.

“Essentially, the rule that I want to come from this case is, if you have a PTSD diagnosis or something like (traumatic brain injury) and you apply for a discharge upgrade, it’s automatic,” says Manker, whose story was included in a 2018 Herald-Tribune special report, “Warriors Rise Up.” “There should be no discretion from the board, from bureaucrats, to overrule the decision of a private doctor or a VA doctor. And I think that’s where we’re headed.”

The litigation, *Manker v. Spencer*, is supported by the National Veterans Council for Legal Redress and the Yale Law School Veterans Legal Services Clinic. The Yale students are arguing that nearly a third of the 2 million Americans who’ve served in Afghanistan and Iraq came home mentally or emotionally impaired by the experience. If the suit prevails, Manker says Congress should codify any new standards into the Uniform Code of Military Justice, which could extend protections to veterans beyond the boundaries of the 9/11 generation. “I’m elated for Tyson. He deserves this,” says Joanne Mills of Sarasota. “And I want Peter’s name cleared — he deserves it, too. This has been a nightmare for 40 years.” Mills’ first husband, Vietnam-era Navy veteran Peter MacRoberts, committed suicide a week before Christmas in 1978, shortly after the Navy denied his third appeal for a status upgrade. She says her troubled husband never recovered from being branded as an “undesirable” after being arrested in 1969 for drugs, including a \$10 bag of marijuana.

Class-action suits are difficult to win, but there is a precedent concerning the Army. In 1979, some 10,000 soldiers had their OTH discharges automatically upgraded after a federal court ruled that drug urinalysis results used to expel them had been illegally employed. In 2017, Yale students filed a class-action complaint against the Army Discharge Review Board for perceived biases against soldiers with PTSD. Like the Manker suit, *Kennedy v. Esper* has also survived a motion to dismiss. Bad paper, according to USMC veteran and student adviser Todd Mihill at George Mason University’s Antonin Scalia Law School, is “the equivalent of either a misdemeanor or felony conviction for substance abuse” on a veteran’s record. In the civilian-sector job market, that military black mark “seems to tilt the playing field decidedly in favor of those who have not served,” Mihill added, and it may “preclude a transitioning service member from acquiring gainful employment.”

Noting how discharge review boards had been rejecting more than 95 percent of veteran upgrade requests since the turn of the century, Defense Secretary Chuck Hagel in 2014 instructed the military to give “liberal consideration” to petitions involving PTSD, with the intent of “reaching fair and consistent results.” Records disclosed in 2016 by the Freedom of Information Act indicated that applications for PTSD/TBI-related upgrades in the Army subsequently rose 45 percent, with the Air Force nudging up 37 percent. The Navy, however, granted upgrades to just 15 percent of the applicants. Its rejection of Manker’s 2016 application prompted him to go to court.

His unit had gone into Iraq with the initial invasion force in 2003. Its performance under fire in Baghdad and Karbala earned it the Presidential Unit Citation; Manker, at age 21, was promoted to corporal. But by December, he had been bounced out of the Marines with an OTH. On the front end of a 30-day leave to the States, Manker and two junior Marines blew off steam by smoking marijuana. Although his urinalysis turned up clean — he smoked only once — one of his buddies flunked the test and rolled on Manker. He confessed during a lengthy interrogation that threatened him with 50 years in prison.

The OTH cost him his G.I. Bill, his pension, a \$50,000 signing bonus, his rank (he was demoted to lance corporal) and a \$1,500 fine. Despite the nightmares and hypervigilance, Manker and his unit all declined Deployment Health Assessment Assistance before leaving Iraq after being informed that such an appeal for help would automatically delay their trips home. He says the group was subsequently given a clean bill of mental health. A doctor diagnosed Manker with PTSD within months of his leaving the service. He was referred to VA care, but his severance conditions made him ineligible. Manker went on to earn a law degree and is now a practicing attorney in Washington, D.C. After a re-evaluation in 2017, the Illinois native finally qualified for VA assistance with an “other than dishonorable” upgrade. Citing multiple service commendations earned in Iraq, however, Manker calls his current status an unacceptable half measure. Smoking marijuana, he says, was his attempt to mitigate PTSD induced by his service.

PTSD wasn’t even on the books when Peter MacRoberts hanged himself. The American Psychiatric Association accepted it as a diagnosis two years later, in 1980. Manker says MacRoberts’ issues should have qualified him for an upgrade under Hagel’s “liberal consideration” directive, and he vows to help Mills clear her husband’s name. “Peter served his country honorably for nearly three years, and he should get credit for that,” says Mills, who has been grinding through the appeals paperwork with an assist from the Disabled American Veterans. “His grandchildren will never know their grandfather, but I want them to know he was a good man.”

Veterans are killing themselves more than 20 times a day in the new century, and checking out was definitely on Icarus Randolph’s mind in 2013 when he first attempted to get a status upgrade from the Navy. “I am mostly anxious, nervous, depressed, stressed, angry, thoughts of suicide, feelings of self-hate,” he wrote, hoping to qualify for professional help from the VA. Randolph noted he had not “adjust(ed) well to civilian life and applied that ‘death before dishonor’ mindset. Sometimes I feel as if I need to keep those ways of thinking in my mind.”

Elisa Allen says her “sweet brother” was just 17 when he joined the Marines after high school graduation in 2007. He came home “a changed man” following his 2010 OTH discharge for marijuana, feeling “really lost, alone and ashamed.” His presence was fleeting, and he preferred to sleep on relatives’ floors rather than on couches or beds. Randolph was never violent, says Allen, and he never talked about what he saw or did overseas. “I think he wanted to shield us from all that.” Unable to hold a job, “making really bad choices,” he began drinking heavily, and experienced “mental lapses” that resulted in hospitalization and run-ins with the law.

In 2014, with Independence Day fireworks popping and snapping across the neighborhood, family members summoned police after Icarus began speaking disjointedly “as if speaking to God and the trees,” according to the family. The encounter ended in the yard when an officer, feeling threatened, shot Randolph to death at close range. A knife was found near the body. Eight relatives, including Allen’s three children, watched him die. She says a daughter, once an honor student, has been expelled from school with emotional problems. She says her son is afraid of people in uniforms.

“My brother still doesn’t have a headstone,” Elisa Allen adds. “My sister and I had to pawn everything to pay for the bulk of his services because we didn’t have any insurance.” The city declined to prosecute the officer. The family continues to appeal. On Jan. 11, 2016, Randolph’s survivors heard back from the Navy Discharge Review Board. “After careful consideration of all the evidence,” wrote the panelists, “the board felt that the subject’s PTSD should have mitigated the misconduct he committed since it outweighed the severity of the misconduct.” The Navy recommended a general discharge under honorable conditions for the late Icarus Randolph. The final decision is still pending. [Source: Herald-Tribune | Billy Cox | November 24, 2019 ++]

Military Academies

Update 02: Academy Athletes Can Now Delay Service, Go Pro

Defense Secretary Mark Esper has opened the door for athletes at the nation's military academies to play professional sports after they graduate, and delay their active-duty service. Esper signed a memo 15 NOV laying out the new guidelines, which says the athletes must get approval from the defense secretary, and it requires them to eventually fulfill their military obligation or repay the costs of their education. The memo, obtained by The Associated Press, came at the insistence of President Donald Trump, who directed the Pentagon in June to come up with a way to allow athletes to play professional sports immediately upon graduation. Trump gave the Pentagon four months to develop the new policy.

Allowing athletes to delay service has been a hotly debated issue. The Obama administration put a policy in place allowing some athletes to go to the pros and defer their military service. That policy allowed Navy quarterback Keenan Reynolds to be drafted by the Baltimore Ravens in the sixth round of the 2016 draft after completing a four-year run with the Midshipmen. But the year after he went pro, the Defense Department rescinded the policy. Then-Defense Secretary Jim Mattis, in an April 2017 memo, said service academies "exist to develop future officers," and that graduates would serve as "full-fledged military officers carrying out the normal work and career expectations" of someone who received an education at the taxpayers' expense.

Earlier this year, however, Trump said he was considering allowing athletes to get a waiver so they could play pro sports. He made the announcement during a Rose Garden ceremony in May when he presented the Commander-in-Chief's Trophy to the football team of the U.S. Military Academy at West Point. The Army Black Knights completed an 11-2 season and earned the trophy for the second consecutive year. He issued the order in June, saying that athletes graduating from the academies and Reserve Officers' Training Corps should be able to defer their military service obligations due to the "short window of time" they have to "take advantage of their athletic talents, during which playing professional sports is realistically possible."

In the new memo, Esper says that military service secretaries can nominate an athlete for a waiver after determining there "is a strong expectation that a Military Service Academy cadet or midshipman's future professional sports employment will provide the DoD with significant favorable media exposure likely to enhance national level recruiting or public affairs missions." If approved by the defense secretary, the athlete must agree to return to the military and serve his or her service commitment, typically five years. While in the pro sports job, the athlete's waiver would be reviewed every year. If the athletes can't pass required medical standards when it is time to rejoin the military, then they are "encouraged" to serve in a civilian post within the department for no less than five years, according to Esper's memo. If they choose not to do that, they would be subject to repayment of their school expenses.

It wasn't clear 14 NOV what impact Esper's new policy will have on the fate of Noah Song, a pitcher from the U.S. Naval Academy. Song, 22, was a fourth-round draft pick this year of the Boston Red Sox, so he is not covered by the new memo. The right-hander was going to pitch for the minor league team in Lowell during the summer before reporting for duty to train as a flight officer. Song is seeking a waiver, but there has been no decision yet. The Navy declined to provide any other details.

Several Navy football players have gone on to have success in the NFL, most notably 1963 Heisman Trophy winner Roger Staubach, a quarterback for the Midshipmen from 1962-64. After serving a tour of duty in Vietnam, he joined the Dallas Cowboys in 1969 and guided the team to a pair of Super Bowl victories. Another Heisman Trophy winner, Glenn Davis of Army in 1946, was a first-round draft pick of the Detroit Lions but had to serve three years in the Army before making his NFL debut with Detroit in 1950.

Chad Hennings, a defensive tackle for the Air Force Academy, won the Outland Trophy as the nation's best interior lineman in his senior year in 1987. Hennings was selected in the 1988 NFL draft by the Cowboys, but became an A-

10 Thunderbolt II pilot to fulfill his service commitment. Assigned to the 92nd Tactical Fighter Squadron, 81st Tactical Fighter Wing, at RAF Bentwaters in England, Hennings twice forward deployed to Incirlik Air Base, and flew 45 combat sorties over northern Iraq in support of Operation Provide Comfort, providing a safe zone for Kurds. Hennings, by then a captain, was released from active duty in 1992 as part of a reduction in force. He then played nine seasons with the Cowboys, winning three Super Bowls. He simultaneously served almost 10 more years in the Air Force Reserve Individual Mobilization Augmentee program. [Source: The Associated Press | Lolita C. Baldor | November 16, 2019 ++]

DoD Audits

Update 04: Pentagon, As Expected, Fails FY19 Audit

For the second year in a row, the Pentagon has officially failed its audit. And for the second year in a row, that result was expected. Elaine McCusker, the Pentagon's acting comptroller, told reporters ahead of the formal audit release — which occurred late on a busy Friday night in Washington — that “as expected,” the department would be receiving what is known as an “overall disclaimer,” a technical term that means the results of the audit did not come back clean. Still, McCusker said she sees real progress being made. “I think the department has been pretty open with the fact that it's got material weaknesses, it's got things that need [to be] fixed,” she said. “But, you know, our ability to really demonstrate solid progress, I think is the headline.”

The department's overall audit is really a series of 24 individual audits, led by the Department of Defense's inspector general, in collaboration with the comptroller's office. Of those, seven came back clean, an improvement by one (the Defense Commissary Agency) over the previous audit. Two audits are still ongoing and will be completed by January. The audit effort covered more than \$2.9 trillion in total assets and \$2.8 trillion in liabilities, with 1,400 auditors, visiting 600 sites around the world and requesting more than 100,000 samples of equipment as they surveyed the department's inventory. Through all that research, auditors found no evidence of fraud for the second straight year. They also turned up what McCusker called “completeness” of major military equipment inventories, which is to say, major defense articles are where they were supposed to be.

In a statement, acting inspector general Glenn Fine said the “Department of Defense has made progress in improving its financial management processes since the prior year audit, but much more progress is necessary. The Department of Defense still has a long way to go before it will be able to obtain a clean opinion.” A 1990 law passed by Congress required audits for all government agencies. But the Pentagon had been the sole holdout, with leadership across several administrations arguing the building is too large and has too many systems that don't link up, to give any kind of helpful result that would be worth the cost. Finally, last year the Pentagon's first audit was completed, much to the relief of long-annoyed members of Congress. DoD officials have pledged to keep the audit going every year.

Findings

Of the 2,300 Notifications of Findings and Recommendations, which is to say specific issues found by the audit, issued after the FY18 effort, 23 percent were closed by the FY19 audit, which McCusker called “solid progress for our first year.” She also warned that the NFR number will grow “as auditors go deeper into our systems and processes. This is a good thing. We need continued focus on property accountability, inventory and property in the hands of contractors and our systems.” According to the IG report, 1,300 new NFRs were discovered during the course of the audit. The department also released a list of positives from the audit, including:

- A deep dive into inventory at Naval Air Station Jacksonville identified \$280 million of items not tracked properly. Of that, \$81 million of material was identified as available for immediate use for Naval operations that the service had no idea it had on hand. Getting rid of old, unusable material freed up approximately 200,000 square feet of storage space.

- The Army implemented a new automated solution for data entry into the U.S. Standard General Ledger. Moving to automation should save the service around 15,500 labor hours.
- The Air Force also tapped automation, in order to identify user accounts that are no longer relevant in military IT systems, closing an average of 55 a month, which should improve cyber security.

That Air Force project ties into the biggest single area of concern identified by the FY18 audit: information technology realm, both from inventory issues and from failure to follow security recommendations. McCusker said the department closed roughly 30 percent of the overall NFRs in the IT area this year, with a particularly high closure rate among the services. “We’re really getting at physical access controls, authority documentation, you know, policies that we were updating controls on privilege of users. We really went after all those areas,” she said. “Still plenty to do, but we did focus on that.”

The audit cost around \$1 billion to execute, of which the cost of fixing issues previously identified was roughly half. McCusker said she expects the \$1 billion figure to be “pretty consistent for a few years” going forward, and argued the investment was small compared to not just the financial return, but improvements for the warfighting capability of the department. “As far as the return on investment from the audit, you know, when we do automation, and we reduce manual workloads, we free up manpower, and that’s a savings,” she said. “DLA did some inventory and saved over \$200 million when they found some inventory that they put back into the system.” However, those savings won’t be plowed right back into the 2021 budget plans, with McCusker saying “We’ve got a lot of I think examples that get to the savings side of things, but it’s not going to be something that I would translate into, you know, a trackable way that goes into the ‘21 budget, that would be more of some of the reform stuff that we’re doing and you’ll see that.” [Source: DefenseNews | Aaron Mehta and Jen Judson | November 16, 2019 ++]

Afghan Casualties

CWO 2 Kirk T. Fuchigami & CWO 2 David C. Knadle

One of the Army pilots killed in a helicopter crash 20 NOV in Afghanistan got married just eight months ago. His co-pilot was married with two children and had just begun to have success as a bodybuilder. The Pentagon identified two Fort Hood-based soldiers, Chief Warrant Officer 2 Kirk T. Fuchigami Jr. and Chief Warrant Officer 2 David C. Knadle, as the service members killed in the crash. Both soldiers died while on a mission in Logar province, where their helicopter crashed while providing security for troops on the ground, the Pentagon said in a statement 21 NOV. The incident is under investigation.



Fuchigami, 25, was from Keauu, Hawaii. Knadle, 33, was from Tarrant, Texas. Both soldiers were Apache helicopter pilots assigned to 1st Battalion, 227th Aviation Regiment, 1st Air Cavalry Brigade, 1st Cavalry Division. Fuchigami’s wife, McKenzie, called her spouse “a strong, courageous soldier and loyal husband.” The two met on a blind date, and the Army pilot’s determination made him stand out, she said in a phone call. Fuchigami knew starting in high school that he wanted to be a pilot, his wife said. In flight school, he was known as a diligent student who wanted to be the

best at what he did, friends said. “He wanted a challenge, he loved his country, and ... he always said he was willing to die for his country,” a tearful McKenzie said. The two married this spring, and she said on Facebook that their time together was “the best months of my life.” In the last messages the couple shared, Fuchigami told his wife that he loved her and was going to call her soon. “The last thing he sent me, was a heart,” she said.

Knadle entered active duty in the Army in 2013. Knadle and Fuchigami were awarded the Bronze Star Medal, and both deployed to Afghanistan last month. Knadle had recently taken up bodybuilding and proudly announced on Facebook that he had lost 40 pounds and placed second in his first-ever competition. "He could have made all the excuses about not having time or doing operations in the field without healthy food to eat, but instead, he chose to change his life," the organizers of the competition said in a post online. Linda Knadle Rodante, who identified herself as Knadle’s aunt, said in a Facebook post Wednesday that the soldier was married with two children -- a boy and a girl. “Our heartfelt condolences go to both families and their friends during this difficult time,” said Lt. Col. Adam Camarano, the soldiers’ battalion commander, who added in a statement that Fuchigami and Knadle “will always be remembered as a part of the heroic legacy of the 1st Cavalry Division.”

The Taliban claimed to have shot down the helicopter in a statement 20 NOV. However, Fawad Aman, Afghan Defense Ministry deputy spokesman, denied the claim and said the crash occurred due to a technical problem with the aircraft. The crash destroyed the helicopter, which was participating in a night raid, said Deedar Lawang, a Logar province spokesman. There have been 19 U.S. combat deaths in Afghanistan in 2019, the deadliest year for American troops in the country since international combat operations ended in late 2014. The burden of their deaths is carried by families and friends.

Edward Mitchell, an flight instructor at Fort Rucker, Alabama, could barely speak about Fuchigami without choking up. The Mitchell family adopted Fuchigami after he began flight school at Fort Rucker in April 2017. Fuchigami was quiet, but he would “give you the shirt off his back” once he got to know you, Mitchell said. “He became like a brother to my sons,” Mitchell said over the phone, his voice cracking. “He gave his time freely to those boys. He didn’t have to, he didn’t need to, but he wanted to.” On 19 NOV, Fuchigami was helping Mitchell’s 17-year-old son cope with heartbreak through text messages. At point, in one of his last texts, Fuchigami said he had to go. He was leaving for what would be his final mission. [Source: Stars & Stripes | J.P. Lawrence & John Vandiver | November 21, 2019 ++]

TRICARE Open Season

Update 03: Computer Glitch Impeding Online Enrollments | Options

TRICARE recipients who want to change their plan during open season will need to take an old school approach for the rest of the period due to a glitch in the computer system. The Defense Department says the glitch will not be fixed by the end of open season on 9 DEC. The season started on Nov. 11. This open season is for beneficiaries who want to change their plans starting Jan. 1, 2020. “We realize some individuals will be inconvenienced by this situation and we ask for their understanding,” Pentagon spokeswoman Jessica Maxwell told Federal News Network. “There are two other options for changing health plans, and we encourage beneficiaries who wish to do so to take full advantage of those options.”

1. The other two options are to enroll by phone or mail. To enroll by phone, beneficiaries can call:
 - Humana Military (TRICARE East): 1-800-444-5445
 - Health Net Federal Services (TRICARE West): 1-844-866-9378
 - Overseas beneficiaries go to [TRICARE-overseas.com/contact-us](https://www.tricare-overseas.com/contact-us) for country specific phone numbers
2. To enroll by mail, download TRICARE Prime or Select enrollment forms at www.tricare.mil/openseason2019 and send the forms to the contractor address on the forms.

Maxwell said DoD does not have any intention of extending open season due to the online issues. The Defense Manpower Data Center will conduct a sweep of all web “change of enrollment plan transactions” initiated during open season to make sure there is no gap in TRICARE coverage for those who already changed their plans online. “This is the one extended period of time where you have the opportunity to change your TRICARE plan from Prime to Select or Select to Prime,” Francine Forestell, chief of TRICARE customer communications, said during a September webinar hosted by Military OneSource. “If you have any intention to change your plan this would be the time to do it.” Members can also change from individual plans to family plans or vice versa. TRICARE Prime offers a lower cost, but fewer options for providers. TRICARE Select, on the other hand, can be more expensive, but offers more providers and patients do not need referrals.

We want to “give our patients the opportunity to select the plan that best works for them,” then- Defense Health Agency Director Vice Adm. Raquel Bono said last year as to why TRICARE adopted open season. “Some of our folks, depending on where they are or what family members they are covering — if they have children in school or young kids at home — may find certain benefits to being part of TRICARE Prime program or moving to TRICARE Select.”

Along with open season last year, dental and vision care for TRICARE retiree beneficiaries were transferred to the Federal Employees Dental and Vision Insurance Program. Retirees can choose from 10 different dental carriers and four vision carriers. Signing up for vision and dental is a completely separate open season and not through the TRICARE system. [Source: Federal News Network | Scott Maucione | November 25, 2019 ++]

DoD Fraud, Waste, & Abuse

Reported 16 thru 30 NOV 2019

Contract Scheme. A Virginia man was sentenced in federal court in Columbus on 18 NOV to eight years in prison after admitting to a contracting scheme involving defective parts made in China supplied to the U.S. military for vehicles and weapons systems. **Daniel Emerson Norton**, 52, of Arlington, also will have to provide restitution of about \$3.2 million after pleading guilty to felony counts of conspiracy to commit wire fraud, concealment money laundering and tampering with documents or proceedings. U.S. District Judge Michael H. Watson said that though no deaths of servicemen or women occurred as a result of the crime, “they could have.” “This is a serious offense,” Watson said.

According to court documents, businesses controlled by Norton bid on Department of Defense contracts to provide parts, with certain specifications. Under his direction, the parts then were sourced from Chinese manufacturers, sold to the U.S. government at large markups and ultimately found to be deficient or defective. Many of the parts were supposed to be manufactured domestically and involved items used on military aircraft, vessels, vehicles, weapons systems and nuclear reactor programs, including the F-16 Fighting Falcon, A-10 Thunderbolt, C-130 Hercules, B-52 Stratofortress, AH-64 Apache attack helicopter, the Paladin M109A6 155mm Nimitz-class CVN aircraft carriers. The defective parts were eventually recalled from military depots worldwide.

“The fact that someone would source critical items from a country that we have a difficult relationship with ... is deeply troubling,” Watson said. The judge cited one example of seats provided for military vehicles that were not supposed to catch fire but, when tested, “lit right up.” In another case, vehicle folding steps were made of the wrong material, purchased at a cost of about \$6 each and sold to the U.S. government for more than \$74 each. When they

learned of investigations into their activities, Norton and a co-defendant in the case shredded documents, destroyed computers and took other steps to obstruct proceedings, according to documents. Watson did say Norton was something of an anomaly in such cases, acknowledging that the defendant used part of the proceeds from his activities to fund medical care, build schools and otherwise help the needy in Bangladesh. Court documents noted that Norton “has not purchased fancy cars, fancy clothes, fancy jewelry or other symbols of wealth.”

But Watson said the 96-month sentence, which was about twice as long as typical in similar cases, was warranted due to Norton’s obstruction in the case. “You put at risk the lives of any number of people who have volunteered their time to protect this country,” Watson said. In addition to the prison sentence, Norton forfeited more than \$330,000 from a bank account, as well as property he owns in Hawaii. [Source: The Columbus Dispatch | Marc Kovac | November 18, 2019 ++]

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Unlawful Command Influence. Marine Corps prosecutors were scrambling 19 NOV to save numerous cases tied to a human smuggling investigation after a military judge ruled it was illegal for the military to arrest the Marines during a morning battalion formation and accuse them in front of their peers. Maj. Kendra Motz said prosecutors were meeting at Marine Corps Camp Pendleton to explore their options, but she did not know what they were considering. The judge, Marine Col. Stephen Keane, gave prosecutors until 25 NOV to offer a way to remedy the situation. When ruling Friday, Marine Col. Stephen Keane agreed with defense attorneys who said the command violated the rights of the defendants when they pulled 16 Marines out of a battalion formation of 800 troops at Camp Pendleton on 25 JUL and accused them of the crimes in front of their unit.



The unit’s leaders called them “a cancer” and “bad Marines,” defense attorneys said. In the end, only 10 of those in the formation were charged with various crimes ranging from the distribution of LSD and stealing smoke grenades to illegally transporting immigrants to help a smuggling operation, according to charge sheets. Two Marines were arrested near the U.S.-Mexico border after being stopped by the Border Patrol and found to have immigrants in their car, according to court documents. Another service member was arrested, but not during the formation. The charges involved include failure to obey an order, drunkenness, endangerment offenses, larceny, perjury and general article or Article 134.

Keane said the public display of the arrests amounted to unlawful command influence. That is when commanders use their positions of power to affect a case and compromise the ability to hold a fair trial. The judge said that if the prosecution cannot remedy the situation, the court would be left with only one option. Defense attorneys for some of the Marines have asked for charges to be dismissed. They say otherwise it will be difficult to find an impartial jury pool. “I don’t know how they can un-ring the bell,” said defense attorney Bethany Payton-O’Brien, who is asking that the charges be dismissed against her client, Cpl. Trenton Elliot, 27, citing unlawful command influence.

The Marine Corps filmed the arrests, and part of the video was later obtained by the San Diego Union-Tribune. A battalion commander and a sergeant major can be heard on the video calling the detained “bad Marines” and “a

cancer,” Payton-O’Brien said. “The Marine Corps that day essentially announced to the world that they are guilty,” she said. “How do we now go and defend them?” The Marine Corps said in a statement after the newspaper reported on the video that it was made to document the arrests “in an unbiased, non-editorialized manner.” The video is for official use only and would not be released, Motz said. Prosecutors declined to be interviewed, saying they do not comment on pending cases.

The arrests came after two Marines were stopped by the U.S. Border Patrol about 7 miles (11 kilometers) north of the border on 3 JUL. Three Mexican migrants who came into the country illegally were sitting in the back seat of the black BMW driven by one of the Marines, according to the federal complaint. The three migrants told authorities that they were from Mexico and had agreed to pay \$8,000 to be smuggled into the United States, documents say. U.S. Border Patrol officials say smuggling rings have been luring U.S. troops, police officers, Border Patrol agents and others to work for them as drivers — a crucial component of moving migrants further into the United States once smugglers get them over the border from Mexico.

None of the Marines are accused of bringing immigrants across the border. Elliot was charged with the illegal transportation of immigrants within the United States, position of drug paraphernalia, and larceny of a government training pistol and small rounds, Payton-O’Brien said. He was working out a plea deal with prosecutors when defense lawyers obtained the video. When the motion was filed alleging unlawful command influence, the prosecution withdrew from the agreement, Payton-O’Brien said. The 13 cases are being handled separately. Experts say lawyers representing the 10 Marines arrested during the battalion formation could use the ruling to argue that their cases should be dismissed. “Having been a judge, I know courts are not eager to dismiss a case. But the law is the law, and if the judge is unsatisfied with the remedies that result from his warning, then he is going to have little choice than to dismiss the charges,” said Gary Solis a former Marine Corps prosecutor and military judge who teaches law at Georgetown University. [Source: The Associated Press | Julie Watson | November 20, 2019 ++]

Base Housing

Update 15: Work Orders at Lackland AFB Falsified

The Air Force is intensifying its investigations into private military housing contractor Balfour Beatty Communities after new allegations that the company falsified work orders at Lackland Air Force Base in San Antonio, Texas. “We are concerned by this new information provided to the Air Force about Balfour Beatty Communities’ (BBCs) practices involving Lackland Air Force Base,” John Henderson, Air Force assistant secretary for installations, environment and energy, told Federal News Network in a 25 NOV statement. “As with previous reports of this type, we have referred all new reports of falsified work orders to the Air Force office of special investigations.”

The allegations come from a 20 NOV report from Reuters in which BBCs employees described pressure to manipulate logs to look like the company met its maintenance goals. “You either make these numbers match so we can get the incentive fees, or you may not have a job tomorrow,” one employee told Reuters. “We fudged the numbers, and even now it’s not easy to say that. I hate to admit it.”BBCs is only one of a handful of housing companies that came under fire earlier this year for lead paint, mice, mold and other substandard living conditions in privatized military housing across all the services. The Air Force told Federal News Network there is “no room on the Air Force team for anyone who does not share our core values of integrity, service and excellence.”

However, BBCs is already under review from the Air Force after similar tactics and substandard living conditions were found at Tinker Air Force Base in Oklahoma. “The Air Force recently discovered an issue at Tinker caused by a flooring subcontractor failing to test for asbestos as required prior to disturbing floor tiles in occupied homes,” Henderson wrote to BBCs on 30 SEP. “This follows upon the earlier discovery in July of 2019 that BBCs failed to construct firewalls as required in certain duplex housing units at Tinker AFB. While we appreciate BBCs is now taking

action to address these deficiencies, they represent a growing list of serious construction, maintenance, repair, management and oversight performance failures across BBCs’ portfolio of Air Force housing projects.”

Henderson asked BBCs to submit a comprehensive improvement plan for approval by the end of the year. The plan must be comprehensive and integrated, with milestones and schedules to remedy all of the issues. Henderson said unless the Air Force sees prompt and substantial improvement, then the service will initiate formal action under the dispute provisions of the contract with BBCs. The recent allegations caught the attention of Senate Armed Services Committee Chairman Jim Inhofe (R-OK) and Ranking Member Jack Reed (D-RI).

“This is not the first time allegations have been raised that Balfour Beatty has used fraudulent work order practices at Air Force bases. This isn’t even the second time. It is the third time—and it is completely unacceptable and disturbing,” they said in a joint statement. “How much more should we ask military families to endure? We urge the Air Force and appropriate federal law enforcement agencies to investigate this fully so we can truly understand what is going on and how pervasive this problem is. If the Air Force substantiates allegations that Balfour Beatty perpetrated widespread, illegal fraud, the Air Force must take every action appropriate to hold Balfour Beatty accountable and recoup every last dollar stolen from the taxpayers.”

The senators stated that if BBCs isn’t able to clean up its act, then they will find someone who will.

Congress is currently hammering out their differences of the 2020 defense authorization bill. That piece of legislation holds a tenant bill of rights for service members, as well as other initiatives to improve housing. The Air Force also put new actions in place to mitigate the housing issue. “The Air Force is currently pursuing 51 separate actions to standardize our policies, improve oversight of privatized housing, increase communications with all stakeholders, empower our residents, and further integrate leadership into privatized housing management,” Henderson said. “We are adding funds for additional staff to ensure compliance, check quality, and enhance advocacy for our residents. Additionally, we are upgrading maintenance management practices at every base as part of a broader improvement program.” The Air Force also withheld more than \$4 million in incentive funds from BBCs in July. [Source: Federal News Network | Scott Maucione | November 25, 2019 ++]

TRICARE Contract Transition

DHA’s Next Generation’s Contract Preps | 2022 & 2023

A lack of guidance and oversight by the Defense Health Agency of its Tricare contractors in 2017 resulted in a host of problems for patients that must be addressed while the Pentagon develops its next generation of Tricare contracts, the Government Accountability Office has warned. In a report published 26 NOV, government watchdog analysts said that despite developing new guidance for the 2017 transition, as well as financial penalties meant to hold contractors accountable, DHA did not manage the turnover well, resulting in delays in contract implementation, patient enrollment problems and challenges providing specialty care.

In 2016, the Defense Health Agency consolidated its Tricare regions from three to two and awarded contracts for private health care services to Humana Military in the East Region and Health Net Federal Services in the West. At the same time, the Tricare health program was preparing to launch Tricare Select, the preferred provider benefit that replaced the fee-for-service Tricare Standard program and Tricare Extra, a preferred provider health program. But the turnover was anything but smooth, with UnitedHealthcare having lost the Tricare West contract to former Tricare North contractor Health Net and Humana, the Tricare South contractor, expanding to 32 states. Among the problems encountered in the transition were:

- The need to freeze enrollments and plan swaps in December 2017 that resulted in a backlog of referrals, provider change requests and payment updates.

- The loss of payment information for 224,000 beneficiaries, resulting in at least 15,000 patients being booted from Tricare.
- Complaints by providers of payment delays or incorrect reimbursements.
- Communication woes between DHA and beneficiaries that included a delay in letters sent to patients about the change and incorrect information posted on websites.

“The challenges experienced during the [2017] transition process reflect weaknesses in DHA’s guidance and oversight,” GAO analysts wrote in their report. While most of the problems have been resolved, a few continue to plague the contractors, the report noted, including one that consistently ranks among the top complaints by military families: inaccurate online provider directories. According to the report, as of June, Health Net Federal Service’s directory was 76 percent accurate and Humana’s was 64 percent accurate. The standard set by DHA is 95 percent, which the contractors told GAO was too high. Also, Humana continues to struggle with processing claims accurately and in a timely manner. While the contractor has made improvements in timing, the report noted that the contractor “continued to miss the performance standard for claims processing accuracy,” requiring monitoring by DHA.

Together with the Defense Health Agency and military services, Tricare provides health services to 9.5 million active-duty personnel, retirees and family members. Planning is underway at the Pentagon for the next generation of Tricare contracts, agreements known as T-5 that could be worth more than \$15 billion each year. Humana’s contract ends in 2022 while the Health Net contract is up in 2023. To ensure a smooth transition once the contracts are awarded, the GAO recommended that DHA define its data-sharing requirements to ensure that current contractors don’t withhold information from the winning bidders, revise their policies for resolving disputes and heed the lessons learned from the 2017 transition.

“DOD has an opportunity to avoid similar problems in the future by improving the specificity of its transition guidance and effectiveness of its oversight requirements,” the report stated. In their response to the report, Pentagon officials said they concurred with the findings and already are implementing changes, such as updating policy manuals and streamlining the process for the new contractors to ask questions. [Source: MilitaryTimes | Patricia Kime | November 26, 2019 ++]

NDA 2020

Update 26: Nord Stream 2 Pipeline Sanctions

Congress’s must-pass defense policy bill will be the vehicle to stop Russian President Vladimir Putin’s \$11 billion project to deliver natural gas to Europe via a new pipeline from Russia to Germany, a top U.S. lawmaker revealed 22 NOV. Sanctions on companies involved in the Nord Stream 2 pipeline have been added to the draft 2020 National Defense Authorization Act, Senate Foreign Relations Committee Chairman Jim Risch told Defense News on the sidelines of the Halifax International Security Forum. The inclusion of the sanctions in the bill is a strong sign, but House and Senate lawmakers have yet to reach a final deal on the massive bill.

“The reason for the push is that this window is closing. A lot of Nord Stream is done already,” said Risch, R-Idaho, adding he believes the sanctions will persuade the construction firms involved to stop work on the project. “It will cost them dearly. I think if those sanctions pass [the companies] will shut down, and I think the Russians will have to look for another way to do this, if they can do this,” Risch said. The plan to transport natural gas about 1,200-kilometers (746-miles) through the Baltic Sea from Russia to Europe has come under fire from President Donald Trump’s administration and several European countries, who argue it will increase Europe’s dependence on Russia for energy.

Risch said the addition of the language in the bill, which falls under the jurisdictions of the armed services committees, reflects an agreement between the administration, the House and Senate, and the banking committees. The text of the sanctions provision has not been made public, but Risch said it is close to the “Protecting Europe’s

Energy Security Act,” sponsored by Sen. Ted Cruz, R-Texas, which the Senate Foreign Relations Committee passed 20-to-2 in July. That bill would sanction companies operating vessels that lay pipes for the Nord Stream 2 and TurkStream pipelines. The pipeline is owned by Russia’s state-owned energy company Gazprom, though half the cost is being financed by five European energy companies. [Source: DefenseNews | Joe Gould | November 23, 2019 ++]

POW/MIA Recoveries & Burials

Reported 16 thru 30 NOV 2019 | Twenty-One

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

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on ‘Our Missing’. Refer to <https://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2019> for a listing and details of those accounted for in 2019. 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 Tech. Sgt. Charles G. Ruble**, 20, of Parker City, Indiana, was a member of the 99th Troup Carrier Squadron, 441st Troup Carrier Group, serving as an aerial engineer aboard a C-47A aircraft. On Sept. 17, 1944, his aircraft was carrying a crew of five and transporting 10 paratroopers, approaching a drop-zone near Groesbeek, Netherlands. The plane was seen taking direct anti-aircraft fire to the wing. The paratroopers successfully exited the plane; however, only three crewmembers survived. The remaining two, including Ruble, could not be accounted for. Ruble will be buried March 2, 2020, at Arlington National Cemetery in Arlington, Virginia. [Read about Ruble.](#)
- **Navy Fire Controlman 3rd Class Adolph J. Loebach**, 22, of Peru, Illinois, was stationed aboard the USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma was hit multiple times which caused it to capsize quickly and caused the deaths of 429 crewmen, including Loebach. Loebach will be buried Dec. 19, 2019, in LaSalle, Illinois. [Read about Loebach.](#)
- **Army Air Forces Tech. Sgt. Max. W. Lower**, 23, of Lewiston, Utah, was assigned to the 345th Bombardment Squadron, 98th Bombardment Group (Heavy), 9th Air Force. On Aug. 1, 1943, the B-24 aircraft on which Lower was the radio operator crashed as a result of enemy anti-aircraft fire during Operation Tidal Wave, the largest bombing mission against the oil fields and refineries at Ploiesti, north of Bucharest, Romania. Lower will be buried Nov. 23, 2019, in his hometown. [Read about Lower.](#)
- **Army Cpl. Gerald N. Wilson**, 19, of Camden, Missouri, was a member of Company F, 2nd Battalion, 5th Cavalry Regiment, 1st Cavalry Division. He was last seen July 25, 1950, while participating in the defense of Yongdong, South Korea. His remains could not be recovered. Wilson will be buried at Arlington National Cemetery in Arlington, Virginia. The date has yet to be determined. [Read about Wilson.](#)
- **Army Cpl. Joe T. Avant**, 20, of Greenwood, Mississippi, was a member of Heavy Mortar Company, 31st Infantry Regiment, 7th Infantry Division, 31st Regimental Combat Team, engaged in intense fighting near the Chosin Reservoir in North Korea. He was reported missing and unaccounted for on Nov. 30, 1950. Avant will be buried Dec. 13, 2019, in his hometown. [Read about Avant.](#)
- **Army Cpl. Kenneth E. Ford**, 18, of Albia, Iowa, was a member of Company C, 1st Battalion, 32nd Infantry Regiment. He was reported missing in action on Dec. 2, 1950, in the vicinity of the Chosin Reservoir, North Korea, when his unit was attacked by enemy forces. Interment services are pending. [Read about Ford.](#)
- **Army Cpl. Leon E. Clevenger**, 21, of Durham, North Carolina, was an infantryman with Company K, 3rd Battalion, 21st Infantry Regiment, 24th Infantry Division. He was reported missing in action on July 11, 1950, while involved in combat operations against the North Korean People's Army in the vicinity of Chonui and Choch'iwon, South Korea. The Army amended his status to deceased in December 1953 when there was no updated information regarding his status. Clevenger will be buried in Mims, Florida. The date has not been set. [Read about Clevenger.](#)
- **Army Pfc. Karl L. Dye**, 17, of Marion, Ohio, was a member of Battery B, 52nd Field Artillery Battalion, 24th Infantry Division, engaged in combat operations against North Korean forces, near Taejon, South Korea. In July 1950, he was seriously wounded by an enemy mortar shell and placed in an ambulance. The ambulance allegedly encountered an enemy roadblock. Dye was reported missing in action on July 16, 1950. Dye will be buried at Arlington National Cemetery in Arlington, Va. The date has not been set. [Read about Dye.](#)
- **Army Pfc. Wilbur T. Tackett**, 18, of Alger, Ohio, was a member of Battery B, 57th Field Artillery Battalion, 31st Regimental Combat Team, 7th Infantry Division. He was reported missing in action on Dec. 6, 1950, when enemy forces attacked his unit near the Chosin Reservoir, North Korea. His remains could not be recovered following the attack. Tackett will be buried in his hometown. The date has yet to be decided. Read about Tackett at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/1932580/soldier-accounted-for-from-korean-war-tackett-w>.
- **Army Pvt. William D. Hedtke**, 28, of Iola, Wisconsin, was assigned to Battery B, 319th Glider Artillery Battalion, 82nd Airborne Division. Army officials reported he died of injuries sustained in a hard glider landing near Groesbeek, Netherlands, during Operation Market Garden on Sept. 18, 1944. His remains were not recovered after the war. Hedtke will be buried at Arlington National Cemetery in Arlington, Virginia. The date has yet to be determined. [Read about Hedtke.](#)
- **Navy Fireman First Class Bethel E. Walters**, 25, of Bellevue, Texas, was killed during World War II. On Dec.

7, 1941, Walters was assigned to the battleship USS West Virginia, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft. The USS West Virginia sustained multiple torpedo hits, but timely counter-flooding measures taken by the crew prevented it from capsizing, and it came to rest on the shallow harbor floor. The attack resulted in the deaths of 106 crewmen, including Walters. The funeral date and location have yet to be decided. [Read about Walters.](#)

-- **Army Sgt. Maximiano T. Lacsamana, 37**, of the Philippines, a veteran of the Philippine Scouts during World War II, was a member of Company I, 3rd Battalion, 31st Regimental Combat Team, 7th Infantry Division. During the Korean War, his unit was engaged in intense fighting with the Chinese People's Volunteer Forces near Hagaru-ri, North Korea. He was reported missing in action Dec. 3, 1950. Following the war, his remains could not be recovered. Interment services are pending. Read about Lacsamana at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2021534/soldier-accounted-for-from-korean-war-lacsamana-m>.

-- **Marine Corps Pfc. Jack B. Van Zandt, 22**, of Danville, Illinois, was a member of Company A, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force. Van Zandt landed on the 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, including Van Zandt on the third day of the battle, Nov. 22, 1943. Van Zandt will be buried in Danville, Illinois. The date has not been set. [Read about Van Zandt.](#)

-- **Marine Corps Reserve Pfc. Alfred Edwards, 33** of Stilwell, Oklahoma, was a member of Company E, 2nd Battalion, 2nd Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands, in an attempt to secure the island. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed and more than 2,000 were wounded, while the Japanese were virtually annihilated. Edwards was killed on the first day of the battle, Nov. 20, 1943. Edwards will be buried at Arlington National Cemetery in Arlington, Virginia. The date has yet to be determined. Read about Edwards at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2022491/marine-accounted-for-from-world-war-ii-edwards-a>.

-- **Marine Corps Reserve Pfc. John R. Bayens, 20**, of Louisville, Kentucky, was a member of Company B, 1st Battalion, 6th Marine Regiment, 2nd Marine Division, Fleet Marine Force, which landed against stiff Japanese resistance on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. Over several days of intense fighting at Tarawa, approximately 1,000 Marines and sailors were killed, including Bayens on the third day of battle, Nov. 22, 1943. Bayens will be buried Dec. 16, 2019, in Louisville, Kentucky. Read about Bayens at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/1975712/marine-accounted-for-from-world-war-ii-bayens-j>.

-- **Navy Boatswain's Mate 1st Class Arnold M. Nielsen, 32**, of Oakland, California was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen, including Nielsen. The funeral date and location have yet to be decided. Read about Nielsen at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/1956823/uss-oklahoma-sailor-accounted-for-from-world-war-ii-nielsen-a>.

-- **Navy Fireman 1st Class Hadley I. Heavin, 23**, of Kansas City, Missouri, was assigned to the battleship USS West Virginia, which was moored at Ford Island, Pearl Harbor, Hawaii, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS West Virginia sustained multiple torpedo hits, but timely counter-flooding measures taken by the crew prevented it from capsizing, and it came to rest on the shallow harbor floor. The attack on the ship resulted in the deaths of 106 crewmen, including Heavin. Interment services are pending. Read about Heavin at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2021923/uss-west-virginia-sailor-accounted-for-from-world-war-ii-heavin-h>.

-- **Navy Fireman 1st Class Lawrence E. Woods, 28**, of Greenwood, Texas, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen, including Woods. The funeral date and location have yet to be decided. [Read about Woods.](#)

-- **Navy Fireman 1st Class Rex E. Wise**, 21, was assigned to the battleship USS Oklahoma, which capsized after sustaining multiple torpedo hits as it was moored off Ford Island in Pearl Harbor, Hawaii, on Dec. 7, 1941. The attack on the ship resulted in the deaths of 429 crewmen, including Nielsen. Interment services are pending. [Read about Wise.](#)

-- **Navy Fireman 3rd Class Welborn L. Ashby**, 24, of Louisville, Kentucky, was assigned to the battleship USS West Virginia, which was moored at Ford Island, Pearl Harbor, Hawaii, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The ship sustained multiple torpedo hits, but timely counter-flooding measures taken by the crew prevented it from capsizing, and it came to rest on the shallow harbor floor. The attack on the ship resulted in the deaths of 106 crewmen, including Ashby. Interment services are pending. Read about Ashby at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2021915/uss-west-virginia-sailor-accounted-for-from-world-war-ii-ashby-w>.

-- **U.S. Army Cpl. Jackey D. Blosser**, 21, was a member of Dog Company, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action Dec. 2, 1950, in the vicinity of the Chosin Reservoir, North Korea, when his unit was attacked by enemy forces. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Blosser.](#)

[Source: <http://www.dpaa.mil> | November 27, 2019 ++]

* VA *



VA Whistleblowers

Update 61: Significant Backlog in Complaint Resolution

Members of Congress expressed concern and curiosity about the reason for a "significant" backlog in resolving the Department of Veteran's Affairs' whistleblower complaints. The VA Office of Accountability and Whistleblower Protection has 572 investigative cases that are more than 120 days old, with "many" that have been open for one or two years, Assistant Secretary Dr. Tamara Bonzanto testified in a House Appropriations subcommittee hearing 14 NOV. She said she plans to eliminate the backlog by the end of 2020 by hiring ten more investigators.

But for some representatives, like Rep. Will Hurd (R-TX) the issue is more than just the backlog, but what's causing so many VA staff to file complaints with the office in the first place. "The whistleblower is a symptom of a larger problem," Hurd said. "So my question is, what is the larger problem that's not being addressed that's driving so many whistleblowers?" Bonzanto said since she began in the OAWP earlier this year, the biggest obstacle has been changing VA employees' fears that their concerns won't be taken seriously or they will be punished for reporting. "Since then, we've been working to improve the culture where employees feel comfortable raising concerns through their supervisory chain," she said. "Are we there yet? No. Change takes time. Changing a culture in a large organization takes time."

Bonzanto also said OAWP's new case management system will eventually enable the office to spot similarities in the whistleblower complaints so they can identify system-wide problems. What they know so far, she said, is most complaints have come from the Veterans Health Administration staff, but that could be attributed to the fact it's the VA's largest work force. VA Office of Inspector General staffer Michael Missal agreed about the culture of mistrust, saying he's noticed "a number of employees" in the three and a half years he's been there who believe they can't raise

issues to their supervisors. "That's why I feel so strongly that all VA staff should have training on ways they can bring their concerns forward without retaliation," he said. Missal added the OIG has developed a training program that shows where VA staff can go if they have a concern and he hopes the VA will have it available for every employee. "We think things like that, education, communication can help people feel empowered to come forward," he said.

Meanwhile, lawmakers also discussed some of the issues raised in an OIG report released in October that found the office had not adequately protected whistleblowers' identities or saved them from retaliation. Committee Chairwoman Rep. Debbie Wasserman Schultz (D-FL) called the matter "incredibly disturbing." "We've been trying for years to help - to ensure that the VA gets its act together," she said before listing past VA issues like wait times for health care appointments, "and now you have not just a broken OAWP process but one that appeared to have been intentionally broken by the senior leadership."

The VA said the OIG findings are from the previous leadership and the office is training its investigators, contacting whistleblowers more frequently and will have a standard operating procedure by the end of the year. [Source: Military.com | Dorothy Mills-Gregg | November 14, 2019++]

VA Blue Water Claims

Update 78: FAQs on New AO Benefit Effective 1 JAN 2020

Important information: If you are a Blue Water Navy Vietnam Veteran or a surviving spouse of one you are entitled to VA benefits starting 1 January 2020, in accordance with P.L. 116-23. Suggest you read the below FAQs provided by the National Veterans Legal Service if you are not already up to date on this recent change. For legal assistance go to: <https://www.va.gov/ogc/apps/accreditation/index.asp> and search for Accredited Attorneys, Claims Agents, or Veterans Service Organizations (VSO) Representatives. Program (NVLSP).

A major change in law occurred in 2019 that should enable thousands of veterans who served on ships in the waters offshore Vietnam to obtain VA disability benefits for diseases associated with exposure to Agent Orange. The change in law should also enable survivors of these veterans to obtain VA death compensation for deaths due to diseases associated with Agent Orange exposure.

1) What is this change in law and how did it come about?

Earlier this year in a case called *Procopio v. Wilkie*, the U.S. Court of Appeals for the Federal Circuit concluded that the Agent Orange Act of 1991 requires VA to presume that those who served in the territorial waters offshore Vietnam were exposed to Agent Orange. The Court ruled that this presumption applies to all veterans who served within 12 nautical miles of Vietnam during the Vietnam War. Congress then enacted the Blue Water Navy Vietnam Veterans Act of 2019 Public Law 116-23 and incorporated the *Procopio* decision. The Act states that a veteran who, during active military, naval, or air service, served offshore of the Republic of Vietnam during the period of beginning on January 9, 1962, and ending on May 7, 1975, shall be presumed to have been exposed to Agent Orange. The term offshore is defined as no more than 12 nautical miles seaward of a line commencing on the southwestern demarcation line of the waters of Vietnam and Cambodia.

- The full *Procopio* decision can be read here: <http://www.cafc.uscourts.gov/sites/default/files/opinions-orders/17-1821.Opinion.1-29-2019.pdf>.
- At <https://www.congress.gov/bill/116th-congress/house-bill/299/text> the entire Blue Water Navy Vietnam Veterans Act of 2019 can be read here:

2) What does this change in law mean for Blue Water Vietnam Veterans?

It means that a veteran covered by *Procopio* and the Blue Water Navy Vietnam Veterans Act of 2019 should become entitled to service-connected disability benefits if the veteran files a claim for disability benefits with the VA and suffers from one of the diseases that VA recognizes as associated with Agent Orange exposure.

3) What does this change in law mean for survivors of deceased Blue Water Vietnam Veterans?

It means that a qualifying survivor, such as a surviving spouse, of a veteran who is covered by *Procopio* and the Blue Water Navy Vietnam Veterans Act of 2019 and died from a disease that VA recognizes as associated with Agent Orange exposure, should become entitled to service-connected death compensation (known as DIC) if the survivor files a DIC claim.

4) What diseases are now recognized by the VA as associated with Agent Orange?

A full list of diseases recognized by VA as associated with Agent Orange can be found at: <https://www.va.gov/disability/eligibility/hazardous-materials-exposure/agent-orange/related-diseases>. These diseases include:

- Cancer of the larynx, Lung, Prostate , and/or trachea
- Hodgkin’s disease
- Multiple myeloma
- Non-Hodgkin’s lymphoma
- Chronic lymphocytic and/or Hairy cell leukemia
- Ischemic heart disease (including, but not limited to: acute, subacute and old myocardial infarction; atherosclerotic cardiovascular disease, including coronary artery disease (including coronary spasm) and coronary bypass surgery; and stable, unstable, and Prinzmetal’s angina)
- Type 2 diabetes (also known as adult-onset diabetes, non-insulin dependent diabetes mellitus, and type II diabetes mellitus)
- AL amyloidosis (also known as primary amyloidosis)
- Parkinson’s disease
- Soft tissue sarcomas
- Acute lymphoblastic leukemia, mature B-cell type
- B-cell prolymphocytic and/or Precursor B lymphoblastic leukemia
- Diffuse large B-cell, Follicular, Mucosa-associated lymphatic tissue lymphoma, Small cell lymphocytic, Burkitt, and /or Mediastinal large B-cell, Nodal marginal zone B-cell, Splenic marginal zone, Extranodal marginal zone B-cell, Intravascular large B-cell, and/or Primary effusion lymphoma
- Waldenström macroglobulinemia
- Lymphomatoid granulomatosis
- Early-onset peripheral neuropathy
- Chloracne
- Porphyria cutanea tarda

5) Do I need to file another claim if I already filed a VA claim for benefits for an Agent Orange-related disease and that claim is still pending at the VA?

No. If you are sure that your claim for an Agent Orange-related disease is still pending, you do not need to file another claim. However, you may wish to file a statement with VA in support of your pending claim stating that you are entitled to benefits under *Procopio* and the Blue Water Navy Vietnam Veterans Act of 2019.

6) Do I need to file another claim if my previous claim for an Agent Orange-related disease was finally denied by the VA and is no longer pending?

Yes. You need to file another claim.

7) How do I file a VA claim for service-connected disability benefits?

If you have **not** previously filed a disability claim for a disease VA now recognizes as associated with Agent Orange, you should file a claim for these benefits using VA Form 21-526EZ available at: <https://www.vba.va.gov/pubs/forms/VBA-21-526EZ-ARE.pdf>).

If you previously filed a disability claim for a disease VA now recognizes as associated with Agent Orange and the VA finally denied that claim, you should file a supplemental claim for disability compensation for that disease using VA Form 20-0995 available at: <https://www.vba.va.gov/pubs/forms/VBA-20-0995-ARE.pdf>. On that form, you should check the box for “compensation” in block 12, and write the following language in box 13A: “I am entitled to disability benefits for [put in name of your Agent Orange related disease] under the Blue Water Navy Vietnam Veterans Act of 2019 and Procopio.” In block 13B of that form, you should write the date of the VA decision that denied you benefits for that disease. If you don’t know the date, we suggest that you write the following language in block 13B: “See my claims file for date of denial of my claim for [put in name of your Agent Orange related disease].” In order to help ensure you are awarded the earliest possible effective date for benefits, you should not delay in filing a VA claim.

8) How do I file a DIC claim?

If you have not previously filed a claim for DIC, you should file an initial claim for DIC using a VA Form 21P-534EZ available at: <https://www.vba.va.gov/pubs/forms/VBA-21P-534EZ-ARE.pdf>).

If you previously filed a claim for DIC and the VA finally denied that claim, you should file a supplemental claim for DIC using a VA Form 20-0995 available at: <https://www.vba.va.gov/pubs/forms/VBA-20-0995-ARE.pdf>. On that form you should check the box for “pension/survivors benefits” in block 12, and write the following language in box 13A: “Because of the Blue Water Navy Vietnam Veterans Act of 2019 and Procopio, I am entitled to DIC given that [put in name of the Agent Orange related disease that led to the veteran’s death] led to the veteran’s death.” In block 13B of that form, you should write the date of the VA decision that denied you DIC benefits. If you don’t know the date, we suggest that you write the following language in block 13B: “See my claims file for date VA denied DIC.”

In order to help ensure you are awarded the earliest possible effective date for benefits, you should not delay in filing a VA claim.

9) If my claim is granted, how much will I be entitled to in retroactive benefits?

The effective date assigned by the VA to awards of disability and DIC benefits is usually the date the claim was received by the VA. For example, if VA grants benefits based on the veteran’s first claim for an Agent Orange-related disease and that claim was filed in January 2019, the veteran will be assigned an effective date in (and will be paid retroactive compensation to) January 2019. However, if the VA grants benefits based on a veteran’s second or third claim for the same Agent Orange-related disease, the effective date of the award should be retroactive to the date the VA received the veteran’s first claim for that disease -- as long that claim was received by VA after September 24, 1985.

This means, for example, that if a veteran filed a disability claim for type 2 diabetes that VA received in 2003 and the VA denied it, and the veteran now files a second disability claim for type 2 diabetes, the veterans should receive disability compensation retroactive to 2003 -- as long as the veteran served within the 12 nautical mile limit and has suffered from diabetes since at least 2003.

10) Do I need to add evidence to my claim to prove that I served within 12 nautical miles of Vietnam?

Maybe yes. Maybe no. VA has a duty to veterans (and survivors) who apply for VA benefits to assist them in obtaining the evidence necessary to substantiate their claims. In many cases, it may be clear to the VA from the military service and VA documents already in your claims file that you served within 12 nautical miles of the shore. For example, if these records show you served on a ship when it was located in a harbor of Vietnam, then it will be obvious to the VA that you served within the 12 nautical mile limit.

In other cases, it may not be obvious from a review of the documents in your VA claims file. In these cases, you should inform the VA of the name of the ship on which you served and the dates you were on the ship, and ask the VA to obtain a copy of the deck logs of the ship. You should also *ask the VA to send you a copy of the deck logs that they obtain.*

11) What if the VA is unable to obtain the deck logs of my ship?

In the unlikely event that the VA is unable to obtain the deck logs of your ship, you should submit a statement to the VA with your claim explaining why you believe your ship was within 12 nautical miles of the shore (for example, “during our deployment in 1967, we could see the landmass of Vietnam. My division officer informed me that the land we saw was Vietnam;” or, “I was a quartermaster and know from our plotted position on navigation charts that the ship was within 12 nautical miles of the coast of Vietnam.”). You should also try to obtain written statements from fellow crewmembers who were aware that the ship was within 12 nautical miles of the coast and submit them to the VA.

12) How long will it take for VA to decide my claim for a disease recognized by VA as associated with Agent Orange?

In June 2019, VA Secretary Wilkie ordered the VA regional offices and the Board of Veterans’ Appeals to hold off making any decisions on claims that are based on service in the offshore waters of Vietnam and a disease that VA recognizes as associated with Agent Orange exposure. This includes disability compensation and DIC claims. This moratorium on deciding claims will remain in effect until January 1, 2020. Therefore, do not expect a decision on your claim until next year.

13) Will NVLSP be able to represent veterans and their surviving family members before the VA on their Agent Orange claims?

We regret that the answer is no. We advise you to obtain a representative from a veterans service organization located in your state. You can find at <https://www.benefits.va.gov/vso/varo.aspa> a veterans service organization that will assist you for free. For more information on the legal services NVLSP provides please go to:

- <https://www.nvlsp.org/what-we-do/lawyers-serving-warriors>
- <https://www.nvlsp.org/what-we-do/class-actions/>

[Source: <https://www.nvlsp.org/news-and-events/news-articles/nvlsp-faqs-for-blue-water-vietnam-veterans> November 27, 2019 ++]

VA PTSD Holiday Tips

Coping with PTSD during Holiday Season

The holidays are a time for coming together with family and friends, but they can also bring on added stress for veterans dealing with PTSD, according to the Department of Veterans Affairs. There can often be that person at holiday gatherings who just has to ask awkward questions of the veteran with posttraumatic stress, the VA said in a list of tips on its Vantage Point blog. Rather than blow that person off, the veteran should first consider cutting her or she some slack, the post noted, adding that the person asking the annoying questions is probably doing so out of genuine concern, however misdirected, for the veteran's wellbeing.

"A polite way of handling these types of situations is by taking a few slow, deep breaths and calmly responding to someone, 'I think it is nice of you to show you care by asking, but I'd rather not talk about that right now,' or 'thanks for your concern, but I'm not comfortable answering questions about that,'" the post said. The best course for the veteran in such a situation is to try to redirect the conversation to other topics, it added. "Ask that family member

about work, their children, or their favorite sports team, and steer the conversation to safer ground," the Vantage Point post said. Other VA tips for getting through the holidays for veterans with PTSD include these:

- Talk with your family about how you feel. Your family can help you. This does not mean you have to tell them everything, but let them know you're feeling stressed.
- Set limits. Don't join activities for longer than you can handle. You can choose when you want to be a part of the group.
- Get plenty of rest. You may already have difficulty sleeping, but do your best to maintain your usual bedtime or wake-up. Naps should be taken sparingly, as they may further disrupt your nighttime sleeping patterns.
- Make the best of it, if you can. Sometimes people who are feeling depressed find that if they go through the motions, they just might catch themselves having fun.
- Go easy on alcohol. Many people have a few drinks, thinking it will relax them, but instead, alcohol causes many people to have less control over their emotions and behavior.

The VA also advised that the Veterans Crisis Line will be available throughout the winter holiday season including Christmas and New Year's Day. Veterans and their loved ones can call 1-800-273-8255 and Press 1, chat online, or send a text message to 838255 to receive confidential support 24 hours a day, seven days a week, 365 days a year. Support for deaf and hard of hearing individuals also is available. [Source: Military.com | Richard Sisk | November 28, 2019 ++]

VA Appeals Processing

Report Shows Thousands of Reports Were Not Processed



When a veteran receives care at a non-VA hospital, the veteran or their healthcare provider can file a claim with the Department of Veterans Affairs to be reimbursed for the cost of that care. But if claims processors in the Veterans Health Administration Office of Community Care inappropriately deny, or fail to process those claims or subsequent appeals, veterans can be left with [financial burdens, including debt](#). An audit of the VHA Community Care Office showed that some of its facilities lacked any staff to process appeals and rather than sending them to another office that could, staff let them sit in boxes, file cabinets, cubicles and mailrooms unanswered -- some more than five years old. And leaders said they didn't know.

Not only did the VHA Community Care Office fail to decide appeals, with most of those it reported being "unprocessed" for nearly two years, it "did not know the extent of unprocessed appeals that were unaccounted for and stored in file cabinets, boxes and bins" at its own offices, according to a recent report from the VA Inspector General (IG). Leaders lacked oversight of the appeals process and had not clearly defined roles and responsibilities of those tasked with managing those appeals claims, saying they didn't know the mailed appeals were stored in boxes, cabinets and mailrooms in various offices. The [IG audit](#) detailed in the report took place ahead of the Appeals Modernization Act, which took effect in February. The audit showed VHA was not fully prepared for that modernization, including developing and implementing all the required procedures for the required new appeals process and did not have the staff to process the appeals.

It was not until months later, in April, that the audit team revealed even more issues -- appeals were mailed to offices that did not have staff assigned to process them, and staff had not added them to the system. The staff did not even use a standard system to record, track and monitor appeals until July 2018. It had no way of tracking its own workload, the report said. "This meant that (the payment and operations management staff) could not reliably determine how many claim decisions veterans and providers appealed or how many appeals its staff completed," the report said. In site visits to offices where the appeals were sent and should have been processed, the audit team counted appeals and conducted 70 staff and leadership interviews. In Fiscal Year 2018, auditors found that the offices processed about 8 million non-VA emergency care claims and denied more than 900,000 of them or about 11 percent.

As of February, the offices said they had 13,935 appeals, and the audit team found that more than 12,000 of those were pending an average of nearly two years. Those claims ranged from \$10 to more than \$100,000, the report said. But when the audit team visited 10 of the 80 total offices, they found more than 8,800 other appeal documents in file cabinets, boxes, cubicles and mailrooms that "staff had not accounted for" and "indicated that these were potential unprocessed appeals" that had not been recorded in the system, the report said. At least two of those 10 offices did not have a single employee working on appeals. Instead of transferring the appeals to another office with enough staff to process them, the offices stored the appeals in boxes and did nothing with them, the report said. The appeals manager "said he was not aware that some facilities received appeals and stored them in boxes and file cabinets rather than processing them," according to the report.

Auditors concluded that the offices "had not completely or accurately identified pending appeals, which left veterans at risk of becoming financially liable for any wrongfully denied non-VA care claims," the report said. IG made eight recommendations to improve the appeals management process, including finding and processing existing appeals, ensuring incoming appeals go to facilities staffed to handle them, provide staff clear direction and ensure staff have access to and use the appeals system. The report noted that the VA Office of the Under Secretary for Health "concurred" with most of IG's recommendations. [Source: ConnectingVets.com | Abbie Bennett | November 27, 2019 ++]

VA EHR

Update 20: Congress is Cautiously Optimistic VA Will Deploy on Time

With about four months to go until the initial go-live date, the Department of Veterans Affairs insists it's ready to deploy a new electronic health record at the first site on time. The department is supposed to achieve initial operating capability on Cerner's new, highly-anticipated EHR at the Mann-Grandstaff VA Medical Center in Spokane, Washington, on March 28, 2020. Congress is "cautiously optimistic" VA will achieve that goal. But the department has dozens of additional tasks and decisions to make ahead of the March go-live, and members say they'd rather see VA push back a "symbolic deadline" rather than rush the process and make a critical mistake. And without a specific, joint VA-Pentagon governance and leadership structure, members are worried the department won't know who to turn to if and when something goes awry.

Jim Byrne, VA's deputy secretary, said he was "very confident" VA would have a smooth go-live in Spokane next year. If clinical staff at the Spokane facility believes they're not ready, Byrne and other members of the VA leadership team said they'll be ready to push the deployment back. "If anything is going to impact patient safety, that is a no-go," he told the subcommittee. "That rules over everything." John Windom, executive director of VA's Office of Electronic Health Record Modernization, said he'd rely on Spokane's clinical staff to advise him on whether the deployment should be pushed back. Byrne said the department had already met several key milestones for EHR modernization.

The Spokane VA medical center, for example, is in the process of hiring 108 additional staff to "augment" the existing workforce and account for anticipated productivity losses during the initial go-live, the center's director, Robert Fischer, said. VA will conduct the first of two "dry-runs" with the new system in a few weeks. But Congress is

concerned these “dry runs” may reveal unexpected problems before the Spokane go-live. To be clear, the March “go-live” won’t deploy the full-blown EHR. VA will launch an initial set of Cerner capabilities in March, meaning VA employees will need to navigate back and forth between the new system and the Veterans Information Systems and Technology Architecture (VistA).

“It is so important that the Spokane employees be able to train on the actual production system before go-live, not merely a mock-up training system. If a few more weeks are needed to make the training more meaningful, I urge VA to take it,” Jim Banks (R-IN), ranking member of the House Veterans Affairs Technology Modernization Subcommittee, said 20 NOV at a hearing on the new EHR. “Similarly, if an interface cannot be completed in time or DoD does not grant an authority to connect when needed, I hope VA will seriously consider taking additional time to complete the task, rather than allowing that particular Cerner module to fall out of block one and until block two.”

DoD’s troubled, initial EHR deployment in the Pacific Northwest last year is front-and-center for VA as it prepares for its own rollout next March. The Pentagon has been sharing their lessons-learned with VA since the beginning, Windom said. VA, for example, is ramping up its help desk capabilities following DoD reports that its own system was overwhelmed by a backlog of unresolved trouble tickets. “We made sure we put in a robust help desk support mechanism, because we want end-users’ questions answered the first time, the right way,” Windom said. “That eliminates frustration.” Training for VA Spokane employees is also critical, lawmakers said. “I know that Cerner has been engaged in testing individual modules, but we need the entire integrated system so it can be used for training. We cannot make the same mistake that DoD did in its IOC where it tested on a mocked up system,” Susie Lee (R-Nevada), chairman of the House subcommittee, said. “I’m concerned that the VA has not given itself enough time to fully test the system nor have they allowed time for all users to adequately train on it.”

The department said “no one will touch” the Cerner system unless they’ve been trained on the new EHR — and passed an examination to measure their competency. Training requirements will depend on VA employees and their roles within the organization. Registration clerks, for example, may have fewer training hours to complete over a specialized cardiac nurse, said Laura Kroupa, chief medical officer for VA’s Office of Electronic Health Record Modernization.

It’s been more than a year since both the Defense Department and the VA signed a joint memo of understanding recognizing the two agencies’ common goal to achieve interoperable health records. Both departments were supposed to recharter their Interagency Program Office and rename it as the Federal Electronic Health Record Modernization Office (FEHRM). Two individuals are leading the FEHRM on an interim basis, but no permanent leadership has been named. “Notwithstanding their tiny budget and shoestring staff, they have taken the initiative to unblock as many decisions as they can between VA and DoD,” Banks said of the interim leadership. “However, after several letters, staff meetings, a hearing and a roundtable discussion with leaders from both departments, I am still uncertain what the ultimate plan for the FEHRM is.”

VA and DoD plan to finalize the FEHRM’s organizational structure over the next six months, with additional governance processes coming later next year, Banks said. The timeline is far later than what he initially expected, he added. [Source: Federal News Network | Nicole Ogrysko | November 20, 2019 ++]

VA EHR

Update 21: Vet Access Issue Identified in House Hearing

A House hearing this week exposed a major roadblock to the \$16 billion plan to put in place a single electronic health record system for the Departments of Defense and Veterans Affairs. And it has nothing to do with technological challenges. The VA and Pentagon have not yet begun to address old bureaucratic turf wars on data sharing that scuttled

past efforts to let veterans and doctors have access to their entire health records, according to testimony 20 NOV by VA officials.

Even if the immensely complicated programming, infrastructure and software obstacles to data sharing can be overcome, veterans would still have to make separate requests to the VA and DoD for their complete health records under existing rules and laws, the officials said. "If a patient needs to go to both the VA and DoD to get their complete record, then we're not meeting the underlying goal of this whole project," Rep. Susie Lee (D-NV), chairwoman of the House Veterans Affairs subcommittee on technology modernization, told a panel of VA officials. Based on their testimony, Lee said she is unsure where the VA stands on solving the jurisdictional problems involving the data. The officials themselves seemed unsure.

Seamless access to records is a main goal of the electronic health record, or EHR, overhaul, said VA Deputy Secretary James Byrne. "That is a capability that we intend to have, if we do not have it already," he said. Byrne and several other officials could not immediately provide details on the status of the data sharing issues, and took several questions for the record. The VA is aware of the problem, but a solution is still in the discussion stage, said Dr. Laura Kroupa, chief medical officer for the VA's Office of Electronic Health Record Modernization (OEHRM). "The laws and regulations were not written at a time when we had the same instance of an EHR," Kroupa said. "There has been a lot of discussion about how to adjudicate that and who has provenance over different parts of the record."

The bottom line is that Congress might have to write new laws to get past the old rules blocking data sharing if the VA and DoD can't come to an agreement, said John Windom, executive director of OEHRM, in response to Lee's offer to consider legislative action. "To the extent that there needs to be a change in laws and regulations, obviously we would like to understand exactly what needs to happen so we can be of assistance and expedite that," Lee said. Windom told Lee the VA owed Congress "greater granularity" on the impasse. He added that no one had considered the data-sharing issue when the electronic health record plan was being formulated. [Source: Military.com | Richard Sisk | November 22, 2019 ++]

VA Unions

Update 07: Support to Employee Unions Cut Following Executive Order

The Department of Veterans Affairs is cutting off some support for its staff's unions next year - ending pay union representatives receive while pursuing grievances on behalf of bargaining unit employees and requiring unions to pay rent to use VA office space and equipment, the department said in a statement 15 NOV. These changes are the result of three executive orders President Donald Trump signed in May 2018 to cut how much money the federal government compensates unions and its representatives. "Common sense dictates that VA employees' main focus should be providing Veterans the best possible care, benefits and customer service. At the same time, unions using VA facilities should have to pay their fair share," VA Secretary Robert Wilkie said in a statement.

But the VA staff's union, American Federation of Government Employees, said the new provisions are meant to distract employees during an ongoing negotiation. "This is a punitive and illegal action that's intended to silence employees and discourage them from reporting mismanagement or other abuses that harm veterans' care," Alma Lee, AFGE National VA Council president, said in a news release. "We will pursue any and all legal options at the national and local levels to challenge this illegal activity and preserve employees' collective bargaining rights." Even though a federal court has lifted an injunction relating to the president's orders, the administration cannot implement these provisions until it has first negotiated the changes with labor unions, the AFGE release said.

VA union representatives will now have to spend at least 75 percent of their paid time doing VA business or necessary training as allowed by law. The VA will not pay for union representatives to perform non-agency business, like arbitration or lobbying activities. In the press release, the VA reported in fiscal year 2016 the department spent

more than \$49 million on employee compensation for them to work more than a "million duty hours on taxpayer-funded union time." The VA has requested \$220.2 billion for its fiscal year 2020 budget, which is 9.6 percent more than it had the year before.

The VA also reported the AFGE takes up thousands of square feet in office spaces throughout the VA. For example, it said in the press release, Lee and the rest of the union are using more than 7,500 square feet of space the Salem VA Medical Center. Union leaders will receive bills for all union-occupied spaces starting 13 DEC, and have until 10 JAN to decide if they will vacate or rent the current space. If they decide to leave, they will have until 31 JAN to remove union possessions and return government-furnished equipment. In the meantime, AFGE is telling its local unions to preserve records, personnel files, and other important documents in case they are denied access to union offices. [Source: Military.com | Dorothy Mills-Gregg | November 15, 2019 ++]

VA Toxic Exposure Study

Major Study on Connection to Vet Illnesses Planned

For years, veterans and their families have told stories of rare cancers, crippling respiratory illnesses, birth defects and more. Their conditions have confounded doctors and experts. How are these young, previously health troops and veterans falling so grievously ill? Why are they dying so quickly? For years those families have gone without official answers, though they have their theories. Some say they know unequivocally -- it's toxic exposure. Now veterans have perhaps their first major signal that the Department of Veterans Affairs plans to pursue the matter further. VA researchers recently announced plans to conduct a major study on environmental exposures during military service and the connection to illnesses in those veterans and their children.

VA Chief of Research Development Rachel Ramoni said VA scientists have spoken with hundreds of veterans about the toxic exposures they say they've experienced during deployments. Because of those conversations, Ramoni said VA is planning "major investment in toxic exposures." Veterans of multiple eras have been frustrated by the wait times for VA recognition of and payout of benefits for different exposures, including Agent Orange and Gulf War illness. Veterans "for good reason have been irritated with us as an organization because we have not done a lot of work, especially clinical work, on military exposures," Ramoni said during a conference in Washington, D.C. last week focused on veteran prostate cancer.

"I have apologized to them ... I have committed that, in (Fiscal Year 2021), we are going to make major investments in toxic exposures. We are in the planning phases for that now, but in (Fiscal Year 2021), we will start to roll that out. That's something that will cut across all our research." The scope of the study also will include veterans' children, Ramoni said. "It's very hard to hear stories from veterans who bear ... guilt that their daughter ... had a hysterectomy at age three and wondering if it was because of his service," she said.

Sgt. Richard Vasquez previously told Connecting Vets in an exclusive story that he lost his unborn daughter Elizabeth to what he believes were birth defects caused by his exposure to toxins while deployed. One-third of Vasquez' Iraq platoon has either died or been sickened by toxic exposure. In its annual survey, Wounded Warrior Project showed that more than 70 percent of its members say they have been exposed to hazardous chemicals or substances in what WWP called a "cross-generational problem." Of that more than 70 percent, 9 percent are getting VA treatment for their exposures. Senators earlier this year asked VA what is taking so long to provide benefits to veterans exposed to potentially lethal toxins. Time and again, VA officials couldn't fully answer that question.

The VA estimates that as many as 3.5 million troops may have been exposed to airborne toxins since Sept. 11, 2001. TAPS says toxic exposure-linked illnesses could soon kill more service members and veterans than suicide. The plight of veterans affected by toxic exposure has even caught the attention of former Daily Show host and comedian Jon Stewart, who has turned from helping 9/11 first responders get benefits to focus now on veterans exposed to burn pits.

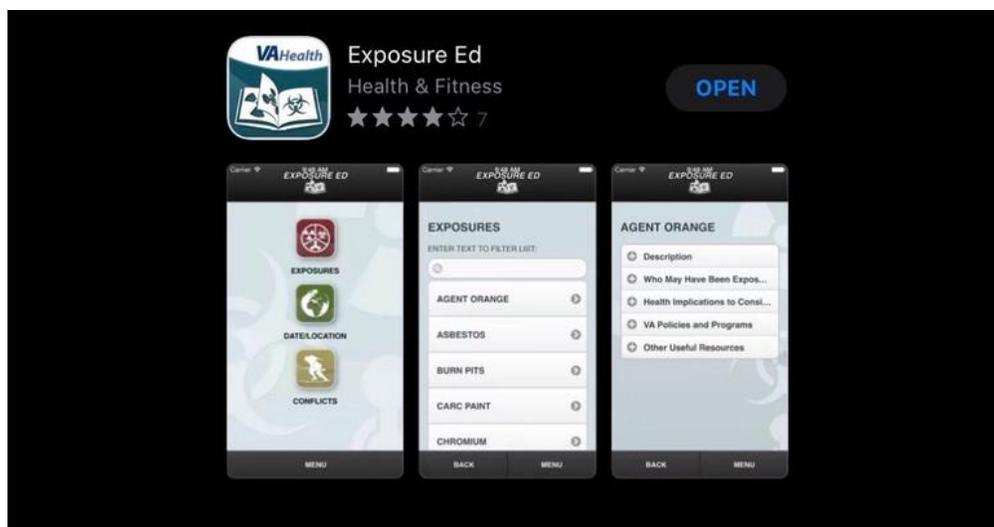
Ramoni's announcement came during her speech at a conference on veteran prostate cancer sponsored by "ZERO — The End of Prostate Cancer," a nonprofit advocacy group that has reported veterans are nearly twice as likely to have prostate cancer as non-veterans and that nearly half a million veterans are now being treated for prostate cancer at VA. Prostate cancer has previously been linked to Agent Orange exposure in veterans but has appeared in veterans of other conflicts after Vietnam. Ramoni said veterans have told her of a "dizzying array" of exposures "so this is where this needs to be driven by scientists and the veterans working together."

"VA continually looks at medical research and follows trends related to medical conditions affecting veterans and is in the process of identifying possible areas of research regarding service-related exposures," VA spokeswoman Susan Carter confirmed to Connecting Vets, adding that the goal is to "finalize planning and begin research in 2021." Need help with toxic exposure? [Click here](#) for a list of resources and information on VA and Defense Department registries. [Source: <https://connectingvets.radio.com/articles> | Abbie Bennett | November 18, 2019 ++]

VA Toxic Exposure App

For Vets Who Think they were Exposed During their Service

Veterans who may have been exposed to potentially hazardous toxins during their service can now access an app from the Department of Veterans Affairs that could answer questions and help them learn more about how the exposure could affect their health. The Exposure Ed app (<https://mobile.va.gov/app/exposure-ed>) available on iOS devices and in the Google Play store, was originally intended for use by healthcare providers to access information on exposure-related programs and benefits offered by VA. The app doesn't require a sign-on to download and use. The homepage of the app shows three icons: Exposures, Date/Location and Conflicts.



- Tapping the **red** Exposures icon leads to a searchable list of 26 exposures, including: Agent Orange, burn pits, contaminated water, asbestos, depleted uranium, extreme cold or heat, fuels, lead, infectious diseases, noise, pesticides, particulate matter, radiation and vaccinations. Tapping each exposure leads to additional information, including a description of the exposure, who may have been exposed, potential health implications and VA policies and programs. Under policies and programs is information on presumptions, how to apply for benefits, registries and other resources.
- Tapping the **green** Date/Location icon allows users to sort exposures by location and range of years. Users cannot sort by location or date alone.

- The **yellow** Conflicts icon lets users sort exposures by military conflict, from World War II to Operation Iraqi Freedom and Operation New Dawn.
- The menu function of the app provides a searchable VA locator map, a section for taking notes and provider tips, such as questions to ask veterans, tips for communicating risk, resources and help creating a care plan.

According to the iOS App Store, the application has been available since 2014. The terms of use for the app include a disclaimer that "data resulting from use of the (app), including data entered by veterans that becomes part of the VA System of Records, will be made available to VA authorized persons in the conduct of their official business" and "data may be used for statistical and management purposes in assessing the benefit of this software. Disclosure of data for research purposes may be provided to approved VA research investigators." [Source: <https://connectingvets.radio.com/articles> | Abbie Bennett | November 27, 2019 ++]

VA Diabetes Care

Update 12: Diabetic Limb Loss Reduction Effort

As part of broader efforts by the U.S. Department of Veterans Affairs (VA) to confront diabetes, 1 DEC VA began regional implementation of the **Podimetrics Mat**, a new medical device that has the potential to prevent limb loss in Veterans with diabetes. The technology, now in use at 15 VA medical centers, uses thermographic monitoring of a patient's feet to identify early onset of diabetic foot ulcers (DFUs), which can lead to limb loss if not detected early. Known as thermal imaging, the non-invasive test involves no radiation and uses a special camera to measure skin temperature. This allows clinicians to develop plans for preventing added deterioration of a patient's health.



Smart mat detects early warning signs of foot ulcers

“VA’s early adoption of cutting edge, innovative solutions to combat a disease that impacts so many Veterans is another example of how VA is aiming to be a leader in health care innovation,” said VA Secretary Robert Wilkie. “VA is uniquely positioned in its ability to test and quickly scale new solutions throughout its health care system, which can drastically change Veteran lives.” VA’s use of the Podimetrics Mat builds on a 2017 VA-led study at the Phoenix VA and the VA Greater Los Angeles Healthcare Systems. The study showed the in-home foot-temperature monitoring device was able to detect 97% of DFUs as early as five weeks before the onset of symptoms, with 86% of participants using the mat an average of three days per week. With more medical centers offering use of the mat, VA has continued to observe similar outcomes. One VA facility found 84% of Veterans are using the mat almost daily, allowing preventative clinical interventions to take place.

The mat will be available to all Veterans across the country through their local Prevention of Amputations for Veterans Everywhere clinic providers. In addition, VA’s Veterans Health Administration Innovation Ecosystem is implementing a pilot program of the mats at VA facilities in the southeast, where some of the highest DFU rates exist. Through the effort, VA will be able to further evaluate best practices and optimize care models, ultimately improving the effectiveness of the technology in the VA health care system. Last year, VA treated more than 75,000 DFU cases across the country. [Source: VA News Release | November 15, 2019 ++]

VA Privacy Act Compliance

Obama-Era Policy Reversed That Resulted In Violations

The VA Office of Inspector General conducted a review to determine whether the Veterans Benefits Administration's (VBA) Records Management Center disclosed third-party information (including social security numbers of other service members and medical professionals) when responding to Privacy Act requests. The act requires VBA to let beneficiaries review their claims files and have copies made. Many VBA records include third-party information, which had been redacted until a May 2016 policy change. VBA changed the policy that month because the redaction requirement was a major contributor to its massive requests backlog. Redaction took time, so VBA stopped doing it. Redaction also interfered with VBA's plans to give veterans online access to their records.

The May 2016 policy change did not require third parties to be notified when their information was released, meaning individuals at risk of identity theft might not be aware of that risk. VBA also did not communicate the policy change to veterans and service members. The OIG also found VBA put individuals at risk by not following procedures to encrypt sensitive information on discs mailed to veterans. The review of a random sample of 30 Privacy Act responses found 1,027 unrelated third party names and social security numbers. The OIG determined those disclosures raised legal concerns and estimated that responses under the May 2016 policy put millions of people at risk of identity theft. VA's Office of General Counsel, however, had provided VBA with legal support for the policy change, despite the risk.

The OIG asked the under secretary for benefits in a December 11, 2018, memo to immediately suspend VBA's release policy and reevaluate the Privacy Act request program. After initially rejecting the request, the under secretary responded on June 19, 2019, saying VBA concluded that a policy update was necessary, and redactions would resume by October 1, 2019. [Source: Federal News Network | Eric White | November 15, 2019 ++]

VA Identity Theft

Update 01: 3rd Party Claim Disclosure Info Redaction

The Veterans Affairs Department knowingly disclosed sensitive information on millions of veterans' doctors, spouses and dependents despite warnings that the practice "could cause those individuals significant harm," an internal watchdog found. For more than three years, the Veterans Benefits Administration intentionally stopped redacting names, Social Security numbers and other personally identifiable information on third-party individuals in claims records provided to veterans, according to the VA Inspector General. The practice not only left countless people vulnerable to identity theft but it also potentially broke the law, auditors found.

"VBA officials made the decision to stop redacting information that was purposely included in claims files, despite the inherent risks of disclosing third-party [personally identifiable information] in service records," they said in a report published last week. "The OIG contends that the [policy] could place VBA at legal risk of penalties for Privacy Act violations based on other more recent case law." Under the Privacy Act of 1974, vets can request access to the claims they file with the VBA. In addition to information on the individual veteran, those documents often contain sensitive data on dozens of unrelated "third parties," like spouses, dependents, previous healthcare providers and other service members. Historically, VBA redacted information on extraneous individuals from claims documents before handing them over to veterans, but officials did away with the practice in May 2016 as a way to reduce the amount of time it took to process claims.

Under the new policy, auditors said the agency likely exposed a staggering amount of personal data. During the audit, the IG found more than 1,000 unredacted names and Social Security numbers included in a sample of 30 claims requests. In the three years since officials stopped redacting third-party information, VBA processed some 379,000 requests, they said. “Based on the volume of third-party [personally identifiable information] the review team found ... the OIG determined that the [agency] could have already released millions of third parties’ names and Social Security numbers,” the IG said. The policy also permitted VBA to release more sensitive third-party information, like addresses and bank accounts, though auditors didn’t say how much data was exposed.

The agency failed to inform those individuals that it was releasing their sensitive personal information. As of July, the VBA website stated the **redaction policy was still in effect**. “If individuals were harmed under this policy, they could be unaware that VBA staff released their information,” the IG said. According to the report, agency officials were themselves well-aware of the risks associated with releasing this information into the wild. The Veterans Affairs’ General Counsel’s Office told agency officials that people could face “substantial” harm if their information was misused, yet it still said there was legal support for not redacting the data. Many of the agency’s privacy officials were not consulted in the policymaking process, auditors found, and the ones who were expressed serious concerns.

The director of the VA’s Privacy Service told the IG she didn’t know the policy existed. In an interview with auditors, she said the policy “was not appropriate and anyone who reads it would question it based on common sense, even if he or she was not a privacy expert.” In a separate interview, the leader of the agency’s records management center support division told auditors leaving claims unredacted didn’t even save that much time, as personnel still needed to review each record page-by-page to ensure they didn’t release the wrong documents. “She noted seeing some increased efficiency under the May 2016 release policy, but not a lot,” the report said.

According to the report, the IG urged VBA to “immediately review” the policy in December 2018, but the agency’s chief Paul Lawrence said he disagreed with the recommendation. However, Lawrence said in June the agency would resume redacting third-party information by October. Officials formally changed the policy on 27 SEP. The IG also advised the agency to update its website to reflect current disclosure policies, increase oversight of its records management process through legal reviews and improved reporting, and create accountability measures to ensure staff adheres to Privacy Act provisions. The agency concurred with each recommendation. “VA is committed to providing veterans prompt access to their claim records increasing transparency and improving customer service,” Secretary Robert Wilkie said in a statement. “It’s imperative that we protect files containing sensitive and personal information.” [Source: NextGov | Jack Corrigan | November 18, 2019 ++]

VA Medical Marijuana

Update 65: First Ever Vote to Remove it from the Controlled Substances List



A Congressional committee took a major step 20 NOV when it voted to advance a bill to the House floor that could end the prohibition of marijuana and allow the Department of Veterans Affairs to recommend its use to veterans. It was the first-ever vote to remove marijuana from the Controlled Substances Act. The VA has used marijuana's classification as a Schedule I drug under the Act as the reason it could not allow its doctors to recommend its use to veterans. Multiple

polls show a vast majority of veterans agree that medical marijuana should be legal. Most Americans overall believe marijuana in all its uses should be legal. So far, 33 states and the District of Columbia have legalized medical marijuana.

Past attempts by Congress -- even those with some bipartisan support -- have been met with opposition from VA leaders. In the Senate, some of those measures have been met with opposition from Republican leadership. Republicans and Democrats agree: VA must study medical marijuana for veterans. On Wednesday, the House Judiciary Committee took one of the biggest steps in marijuana legislation on Capitol Hill yet. The committee voted to approve **H.R. 3884, the Marijuana Opportunity, Reinvestment and Expungement (MORE) Act**. The committee voted 24-10 to advance the bill. The MORE Act would:

- Remove the marijuana plant from the federal Controlled Substances Act, retroactively applying to prior or pending convictions and allowing states to set their own policies;
- Require federal courts to expunge prior marijuana-related convictions and requiring courts, on motion, to conduct re-sentencing hearings for those under supervision;
- Permit VA doctors, or VA-contracted doctors, to make recommendations to qualifying veterans who live in states where marijuana use is legal;
- Authorizes a 5 percent excise tax on marijuana and marijuana products whose revenue will go to grants to communities disproportionately impacted by drug enforcement, loans for small marijuana-industry businesses owned by socially and economically disadvantaged people;
- Allow the Small Business Administration to provide funding for cannabis-related businesses;
- Provides non-discrimination protections for marijuana use or possession and for prior convictions related to marijuana;
- Requires the Bureau of Labor and Statistics to study marijuana industry demographics to ensure people of color and economically disadvantaged people are able to participate in the industry.

The bill still needs a vote from the entire House before it passes to the Senate. If it is approved in the Senate, it moves on to the president's desk for final approval to become law. Some committee members said they worried the Senate would not take up the bill as it is written. Rep. Jerry Nadler (D-NY) who introduced the bill, said the committee should not allow the Senate to determine what it will and will not pass. Some veterans fear their use or potential use of marijuana could jeopardize their VA benefits. But VA says on its website that "veterans will not be denied VA benefits because of marijuana use." A few bills have been filed to codify that and ensure that VA could not take benefits from veterans for their marijuana use. None have passed so far.

Dr. Ben Kligler of the Veterans Health Administration recently told Connecting Vets that veterans can talk to their VA doctors about cannabis use and ensure use will not interact negatively with existing medications, but VA doctors cannot prescribe or recommend its use to veterans, or replace existing medication with medical marijuana. Connecting Vets' made the following comment of the legislation:

"This is a truly historic moment in our nation's political history. For the first time, a Congressional committee has approved far-reaching legislation to not just put an end to federal marijuana prohibition, but to address the countless harms our prohibitionist policies have wrought, notable on communities of color and other marginalized groups," said Erik Altieri, executive director of marijuana advocacy group NORML. "Opposition to our failed war on marijuana has reached a boiling point with over two-thirds of all Americans, including majorities of all political persuasions, now supporting legalization. Congress should respect the will of the people and promptly approve the MORE Act and close this dark chapter of failed public policy."

"The passage of the MORE Act represents the first time that the Judiciary Committee has ever had a successful vote to end the cruel policy of marijuana criminalization," said NORML Political Director Justin Strekal. "Not only does the bill reverse the failed prohibition of cannabis, but it provides pathways for opportunity and ownership in the emerging industry for those who have suffered most. In 2018 alone, over 663,000 Americans were arrested for marijuana-related crimes, a three-year high. Now that Chairman Nadler has moved the MORE

Act through committee, it is time for the full House to vote and have every member of Congress show their constituents which side of history they stand on."

"This groundbreaking legislation would eliminate barriers to cannabis research and provide access for patients throughout the entire country," said Debbie Churgai, interim director of Americans for Safe Access, another advocacy group. "It is time our federal government steps up to provide relief so that patients everywhere can medicate without fear of losing any of their civil rights and protections, including while in federal housing or healthcare settings, such as hospices."

[Source: ConnectingVets.com | Abbie Bennett | November 20, 2019 ++]

Veterans Health Library

1,500 Health Sheets and 150 Videos

Veterans have access to a 24/7 online health library that provides information and education about treatments and conditions offered by VA. The [Veterans Health Library](#) (VHL) has over 1,500 health sheets and 150 videos in both English and Spanish. It gives Veterans access to health information to help them make informed decisions on their care. VA clinicians are also aware of the VHL. The medical content in the library aligns with Department of Defense and VA clinical guidelines. Becky Hartt Minor, a health educator and program manager for the VHL, said the program has grown. "The VHL is nearly eight years old, and we average nearly a million page views a year," she said. "We know Veterans want a source for medical information that is relevant and provides easy to read information on health conditions ranging from PTSD and Mental Health to Chronic Pain and Heart Disease." What Veterans are saying about the Veterans Health Library

- "I was preparing for cardiac surgery and wanted more information. Something to supplement what my provider and nurse practitioner had already given me. I stopped by the VA facility library, got on the computer and got into the VHL. It was easy to find the trusted health information I needed.
- "Within seconds, I was able to view several cardiovascular videos, download a few online guides, and print out several educational pamphlets. I was amazed with the quantity and quality of the information I found on my heart condition and pending procedure."

The VHL both is mobile friendly and offers links to other VA resources. It can be also be accessed on the [MyHealthVet](#) web site where Veterans use secure messaging to communicate with their VA care providers and order their prescriptions for home delivery. Unlike other health web sites, the Veterans Health Library is free of advertisements and pop up ads. Visit veteranshealthlibrary.va.gov today to stay well and well-informed. [Source: Vantage Point Hill | November 26, 2019 ++]

VA Fraud, Waste, & Abuse

Reported 16 thru 30 NOV 2019

Bedford Massachusetts – A former nursing assistant at the Veterans Affairs (VA) Medical Center in Bedford was sentenced 15 NOV in federal court in Boston for making false statements to federal agents in connection with an investigation of a patient's death. **Patricia A. Waible**, 52, of Nashua, N.H., was sentenced by U.S. District Court Judge F. Dennis Saylor IV to one year of probation. In July 2019, Waible was charged and agreed to plead guilty to two counts of making false statements. On July 3, 2016, Waible, a nursing assistant at the time, worked the overnight shift from midnight to 8:00 a.m. at the Bedford VA's nursing home unit. During the shift, Waible's responsibilities included conducting hourly bed checks. Early that morning, a patient who suffered from several serious medical ailments was

found unresponsive and not breathing. The patient was transferred by ambulance to an emergency room, where he was later pronounced dead. During the ensuing investigation, on two separate occasions, Waible falsely stated to federal agents that she had conducted the hourly checks on the patient during her shift. [Source: DOJ Dist. of MA | U.S. Attorney's Office | November 15, 2019 ++]

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Philadelphia, PA – A Pennsylvania man has been accused of defrauding the Veterans Administration (VA) by falsely claiming to have been a Navy SEAL who had been a “prisoner of war” and a Silver Star recipient. **Richard Meleski**, 58, was arrested 25 NOV in Philadelphia on charges of fraud, stolen valor and making false statements. Federal prosecutors say the rip-off, which began in 2010, scammed the VA out of \$300,000 in medical benefits. “These allegations are truly shocking and a huge insult to anybody who has worn our country’s uniform,” U.S. Attorney William McSwain said in a news release. The press release said Meleski never served a single day in the U.S. military.

Prosecutors said Meleski also sought benefits for Post-Traumatic Stress Disorder (PTSD), claiming that it was brought on by what happened to him when he was serving in Beirut as a Navy SEAL more than 30 years ago. "In his fabricated description of the incident causing PTSD, defendant Meleski stated, '18 hr hostile takeover. Became POW, during this tour. Beaten, shot. head injury, tortured. Hospitalized in Germany for injuries sustained. Crushed hand. Shrapnel,'" the indictment alleged. “Meleski further falsely stated he was awarded the Navy military award of the Silver Star for rescuing three teammates,” it added. The indictment also stated that Meleski claimed to have suffered a traumatic brain injury when he escaped captivity in Beirut by jumping out a window with the body of his executed partner on his back.

Authorities accused Meleski of also obtaining Social Security disability payments after testifying about his phony military record before an administrative law judge, The Philadelphia Inquirer reported. The hearing was held after his application for benefits was rejected and he appealed. Prosecutors filed court papers seeking to detain Meleski without bail, citing his rap sheet which included convictions for arson and stealing a gun that resulted in long prison sentences. He was last released from prison in 2008, prosecutors said. His attorney Nancy MacEoin declined to comment in response to an email from Fox News. [Source: Fox News | Robert Gearty | November 26, 2019 ++]

* Vets *



GI Bill Colleges

Update 04: Closing the 90/10 Rule Loophole Gets Support

In an unexpected move, Senate Education Committee Chairman Lamar Alexander (R-TN) is backing bipartisan legislation that would limit the revenue for-profit colleges can receive from enrolling veterans. Alexander’s decision, which comes after years of opposition on his part, arrives a week after Sens. Thomas R. Carper (D-DE) James Lankford (R-OK), Bill Cassidy (R-LA), and Jon Tester (D-MT) introduced legislation to close a loophole in the 90/10 rule, which prohibits for-profit colleges from getting more than 90 percent of their operating revenue from federal student-aid funding. For-profit colleges aggressively target veterans for enrollment. These Democrats want it to stop. Military and veterans’ education benefits do not count toward that threshold despite being federal aid. As a result,

some veterans groups say for-profit colleges aggressively recruit military members. About 30 percent of GI Bill tuition benefits went to for-profit schools in 2017, according to the Government Accountability Office.

The legislation, dubbed the **Protect VETS Act (S.2857)** and titled as a bill to amend the Higher Education Act of 1965 to count military and veterans education benefits as Federal educational assistance, and for other purposes would end the exemption and impose penalties for violating the revenue rule. Schools that flout the caps for a year would be barred from enrolling new military students using Department of Defense education benefits, while those who break the law for three years could lose access to all federal financial-aid funding. “I appreciate the work Senators Carper, Cassidy, Lankford and Tester have done to take a highly partisan issue and create a bipartisan solution,” Alexander said in a statement. “This is a responsible and reasonable step to ensure that all of our military and veteran students are attending quality institutions worth their time and money.”

Although veterans issues usually garner bipartisan support in Congress, Republicans have remained on the sidelines in efforts to treat military education benefits the same as federal student aid under the revenue rule. Many have questioned the fairness of the 90/10 rule because it applies only to for-profit colleges. Congress first capped the amount of taxpayer dollars for-profit colleges could receive at 85 percent in 1992 to crack down on fly-by-night schools making money from student aid programs. The government figured a for-profit school with quality programs should have no trouble deriving at least 15 percent of its revenue from students willing to put up their own money. The for-profit industry fought the rule, which was relaxed six years later as the cap was raised to 90 percent, and military education benefits were exempted.

In a paper released last year, Alexander wrote that the rule was neither a good accountability measure nor a measure of the quality of education provided by colleges. “If an institution produces valuable outcomes for its students,” he said, “then concerns over the volume of taxpayer dollars as a percentage of revenue becomes less meaningful as an accountability measure.” Advocates for the revenue rule say that too many for-profit colleges fail to graduate students and leave them with high debt loads that many borrowers struggle to repay. Imposing restrictions on the federal dollars going to such schools, they say, is necessary to protect students and taxpayers.

The issue has become partisan, with Democratic bills to close the funding loophole since 2012 failing to gain enough support to pass. The new legislation marks the first time any attempt to close the loophole has received bipartisan support in the Senate. “For years, I have worked to protect our military and veteran students by closing the 90/10 loophole. Chairman Alexander’s support for common sense, bipartisan legislation ... makes actually doing so a possibility this Congress,” said Carper, a 23-year veteran of the Navy and Navy Reserves. Veterans groups say Alexander’s support is a significant win that could yield results as Congress updates the federal law governing higher education. The chairman of the Senate Education Committee said he will include the bill in legislation to reauthorize the Higher Education Act. “Chairman Alexander’s support for closing the 90/10 loophole is a game-changer,” said Carrie Wofford, president of Veterans Education Success, an advocacy group. It “means Congress can and will remove the recruiting target from the backs of veterans and military-connected students.”

The aggressive recruiting practices of some for-profit colleges have been well-documented. A 2012 Senate investigation found evidence of schools deploying teams at veterans hospitals and wounded-warrior centers to enroll students. Some recruiters misled or lied to veterans in telling them their military benefits cover the full cost of tuition. For-profit colleges say the entire industry should not be penalized for the behavior of a few bad actors. Industry groups have bashed the new Senate bill for imposing restrictions that could limit education choices for veterans. “It is incredibly disappointing to see a willingness on both sides of the aisle to restrict veterans’ choice under the guise of protecting veterans,” said Michael Dakduk, a Marine veteran and executive vice president of the industry group Career Education Colleges and Universities. “In the event this bill advances ... a waiver is needed to support student veterans at quality career, technical and trade schools negatively impacted by a change to 90/10.” [Source: The Washington Post | Danielle Douglas-Gabriel | November 19, 2019 ++]

GI Bill

Update 296: Forever's Program 1 DEC Relaunch

After catastrophic technology failings led to missed or lower GI Bill payments last year left some student veterans evicted or struggling, Department of Veterans Affairs leaders assured Congress 19 NOV that it is prepared to try again. But it doesn't plan to begin repaying those students until next summer at the earliest. In 2018, VA spent months telling Congress it was ready to launch Forever GI Bill updates that included changes to the amount of money student veterans or family members using GI Bill benefits would receive as a housing allowance. VA floundered in making those changes, though, in part because of "ancient" information technology systems, Congress members said. Some students went without payments, others saw mistakenly low payments or were overpaid and now will have their amounts adjusted. Some of those students are still waiting to be paid, members of the House Veterans Affairs Committee said Tuesday. VA leaders did not answer questions about how many students were underpaid, or how much they are owed.

While VA leaders told Congress it planned to make those veterans whole and ensure they're paid what they're owed, leaders said that may not happen until this time next year. Some students could be repaid as soon as next summer, leaders said. VA leaders also said students who previously received overpayments will have their debt waived. The changes set for re-launch on Dec. 1, 2019, include changing how monthly housing allowances are calculated based on the campus where the student physically attends class. Some students attend class at satellite or "extension" campuses, and many of them will receive smaller stipends.

Of the about 500,000 student veterans and family members who receive GI Bill housing allowances, about 22,000 of those could see lower payments and 19,000 students could see higher payments, VA leaders told Congress, adding they wanted to be sure students understand the lower payments are part of changes to the law, "not a VA failure." Members of Congress urged VA to let veterans know those changes are coming now. "Bad news doesn't get better with time," Rep. Jack Bergman, (R-MI) said. "The sooner our student veterans have an indication there's going to be a change for the lesser, the sooner they can plan. Don't wait ... get word the word out that there are going to be some changes."

"These changes have the potential to impact thousands. I'm concerned that, despite VA's best efforts, some students will be surprised when they see an unexpected decrease in payment," said Ranking Member Rep. Phil Roe (R-TN). "There will be some (students) caught off guard no matter how much you prepare." Members wanted assurance that the mistakes of the past would not be repeated. "No plan survives first contact," Bergman said. "Things are going to happen and there are going to be mistakes that are made. Please let them be new mistakes."

VA leaders said they did not want to see veterans waiting on checks again, were hiring 500 temporary employees to help with the extra work, and were planning to work mandatory overtime to make sure the changes are implemented smoothly. "We are ready," said Paul Lawrence, VA undersecretary for benefits. "We're working on Thanksgiving. We know what's at stake. We're really well prepared at this point with good systems in place." [Source: ConnectingVets.com | Abbie Bennett | November 19, 2019 ++]

GI Bill

Update 297: 21,000 Satellite Campus Student Stipends to Lower

About 21,000 student veterans will see lower living stipends next semester after the Department of Veterans Affairs finally implements a law that alters how students are paid when they attend satellite campuses. For veterans who take classes at satellite or branch campus, their monthly allowances — which they use for housing, utilities and food — will be based on the cost of living in the city where they're taking classes, rather than defaulting to their school's main

campus. About 59,000 veterans are expected to receive increased payments because of the change, but about 21,000 will get less money, the VA estimated 19 NOV. GI Bill benefits go to about 500,000 students each semester.

“These changes have the potential to impact thousands,” said Rep. Phil Roe (R-TN), the ranking Republican on the House Committee on Veterans’ Affairs. “I’m concerned that despite VA’s best efforts, some students will be surprised when they see an unexpected decrease in payment.” The change was part of the Forever GI Bill, a major overhaul of veterans’ education benefits that Congress passed in 2017. The new calculation was supposed to go into effect in August 2018, but technology failures resulted in the VA sending out incorrect monthly housing stipends to thousands of veterans. Some veterans received no monthly payments at all. After outcry from veterans and lawmakers last year, the agency halted the rollout. Now, it’s trying again.

Lawmakers expressed concerns that some of the 21,000 students who are set to receive lower payments would be unaware of the changes until they received their checks next semester. “Our phones are going to ring off the wall,” Roe said. “Students don’t have too much money, so when you reduce the amount they have, that’s going to be a real impact. The quicker they get that information, the better.” The VA sent emails about the changes, as well as posted on social media, Lawrence said. The agency also identified the satellite schools where students are expected to receive smaller checks and asked them to notify veterans at those campuses. Some students could receive hundreds of dollars less each month because of the change. Citing one example, Bogue said San Francisco has a housing allowance of \$4,300 each month, while Sacramento has \$2,500. Under the new calculation, a student attending a Sacramento branch of a San Francisco-based school would receive the lower rate.

Bogue said the VA would offer a one-time relief payment for students who unexpectedly receive less money at the start of the spring semester. Those payments typically take three months to process, but the agency is working to turn those around within two weeks, she said. As the VA implements the new calculation, Lawrence asked lawmakers for their help explaining that the smaller payments were because of a law change, not a VA mistake. “Our student veterans live on modest incomes, and the housing allowance will go down in certain situations,” Lawrence said. “We’d like your help to communicate this is not a VA failure – this is how the law and the rules work. We want to make sure that’s understood.” [Source: Stars & Stripes | Nikki Wentling | November 19, 2019 ++]\

GI Bill

Update 298: Severely Disabled Vet Loan Forgiveness Effort Resumes

President Donald Trump in August granted veterans who are severely disabled automatic federal student loan forgiveness, sparing them from filling out paperwork for a benefit provided under law. But after an initial rollout, the program was placed on hiatus because of the administration's failure to properly execute the initiative. The Education Department said it processed 3,300 claims following the president's executive order but had to stop two months later after learning regulations governing the program needed to be updated. The department released the rule this week and received approval from the Office of Management and Budget 21 NOV, allowing the agency to resume its efforts Friday.

The bureaucratic misstep has cast a pall over an initiative the White House heralded as a tremendous achievement. At a Veterans Day ceremony at Arlington National Cemetery last week, Vice President Mike Pence said, "With the stroke of a pen, the president wiped out \$750 million owed by more than 25,000 heroes." But so far, the education debt of only a small fraction of those veterans has been canceled as a result of the president's order. Veterans have long been eligible to have the government discharge their federal student loans if Veterans Affairs deems them totally and permanently disabled. But because the option has never been widely publicized, few have taken advantage of the discharge.

In December 2016, the Education Department announced a partnership with VA to identify eligible veterans, who would then need to sign and return an application to complete the process. Work on the project, however, did not get underway until April 2018. Veterans groups said the initial response was lackluster. A Freedom of Information Act request made by the advocacy group Veterans Education Success found that the Education Department contacted more than 42,000 disabled veterans, yet barely 8,500 had signed and returned the application for a discharge as of May 2018. The project had begun making headway by the time Trump announced his order in August, with 22,000 eligible veterans receiving more than \$650 million in student loan relief.

Advocacy groups said the slow response from veterans may have reflected concerns about perceived tax implications of loan forgiveness. Until recently, the federal government treated money forgiven through a disability discharge as taxable income. The tax overhaul signed into law last year put an end to the government counting as taxable income student debt forgiven because of death or disability. After the federal tax burden was lifted, state attorneys general and consumer advocates urged Education Secretary Betsy DeVos to automatically cancel the debts amassed by disabled veterans — without the cumbersome process of completing forms. The department said potential state and local tax liabilities tied to forgiveness remained a concern. Still, Trump moved ahead.

"They have made a sacrifice that is so great," Trump said in a speech to the AMVETS national convention in Louisville the day he announced the executive order. "The debt of these disabled veterans will be entirely erased. It's gone forever." | The Washington Post | Danielle Douglas-Gabriel | November 22, 2019 ++]

Vet Financial Well-Being Compared To Non-Veterans



The financial well-being of veterans has improved over the last three years, as veterans have less difficulty covering expenses and bills, are less likely to have a drop in income, and more likely to have emergency funds and retirement savings in addition to employer plans, according to new research. And veterans' financial capability is improving at a faster rate than Americans in general, according to the research, conducted by the FINRA Investor Education Foundation, based on the foundation's National Financial Capability Study survey of more than 3,000 veterans and 20,000 non-veterans. The research compared the well-being of veterans in 2018 compared to the same survey in 2015; and also compared them to the population of non-veterans. Active-duty members aren't included in the research.

Compared to non-veterans in 2018, veterans overall have 6 percent less financial anxiety; 4 percent higher scores in financial well-being, and a 4 percent higher level of confidence in their financial abilities. In addition, veterans were 12 percent more likely to use financial technology for planning. There's been little research on the financial well-being of veterans, the study's authors noted. "We're fortunate in that our study relies on the most comprehensive collection of data chronicling veterans' financial well-being over time, comparative data with civilians and detailed evidence on key differences within important veteran subgroups," said study co-author Dr. William Skimmyhorn, a retired Army lieutenant colonel who is an assistant professor of economics and finance at the College of William & Mary. While the findings don't allow conclusions as whether an individual's military service is the cause of the differences, he noted, they do document how veterans are doing in some important areas.

"We hope our research will draw and maintain public attention to the financial well-being of our nation's veterans, so that we might serve them as they have so ably served us," he said, in an announcement of the results. While some of the findings mirror national results, some don't. For example, researchers found that black veterans have somewhat

higher financial well-being than white veterans, which runs counter to recent studies that examined race-based differences in financial well-being in the general population. One possible explanation, researchers noted, is that the military serves as a socioeconomic equalizer across race and ethnicity. “In any event, understanding why black veterans have somewhat higher financial well-being than white veterans might inform our understanding of why black Americans, in general have lower levels of financial well-being than white Americans,” the authors wrote.

The 2018 survey used some new measures, including the Consumer Financial Protection Bureau’s Financial Well-Being Scale. Black veterans have 3 percent higher scores on that CFPB scale than white veterans, and have a 5 percent higher score regarding their perception of their own financial capabilities. Veterans with “other” race or ethnicity have 3 percent lower scores than whites on the CFPB Financial Well-Being Scale. The research indicates that some groups of veterans may warrant more attention. Generally those who are female, who are younger, who are married, divorced or separated or have financial dependents fare worse than their veteran peers. Similar to the general population, female veterans have higher levels of financial stress and anxiety than male veterans. Female veterans had 25 percent higher financial stress and 16 percent higher financial anxiety.

Overall, veterans are improving financially, but there were some areas where veterans are doing worse than in 2015. In 2018, veterans were:

- 11 percent more likely to report high-cost credit card behaviors such as late fees, over-the-limit fees, using the card for cash advances, or paying only the minimum due.;
- 11 percent more likely to report having foregone medical treatment. This is potentially troubling, researchers stated. “Gaining a better understanding of what could be driving this increase might help improve both the financial and health outcomes of veterans,”
- 28 percent less likely to be attending a four-year college or university (among those attending schools). This decline might be driven by concerns about student loan debt, an improving economy, or “simply a change in veteran demand for higher education,” the researchers stated. “In any event, the repercussions of a less educated veteran population could be significant.”

The good news was that researchers found that compared to 2015, veterans in 2018 were:

- 23 percent less likely to be underwater on their home (among those who owned a home);
- 15 percent less likely to have difficulty covering bills and expenses;
- 15 percent less likely to have experienced a drop in income in the previous 12 months;
- 5 percent more likely to have an emergency fund;
- 7 percent more likely to have retirement savings outside an employer plan; and
- 5 percent more likely to have savings in non-retirement accounts

Among those in this survey, more education doesn’t necessarily equate to more financial peace of mind. Compared to veterans with a high school degree, those with some college, a college degree, or more than a college degree had more financial anxiety, ranging from 19 percent higher, to 31 percent higher for those with more than a college degree.

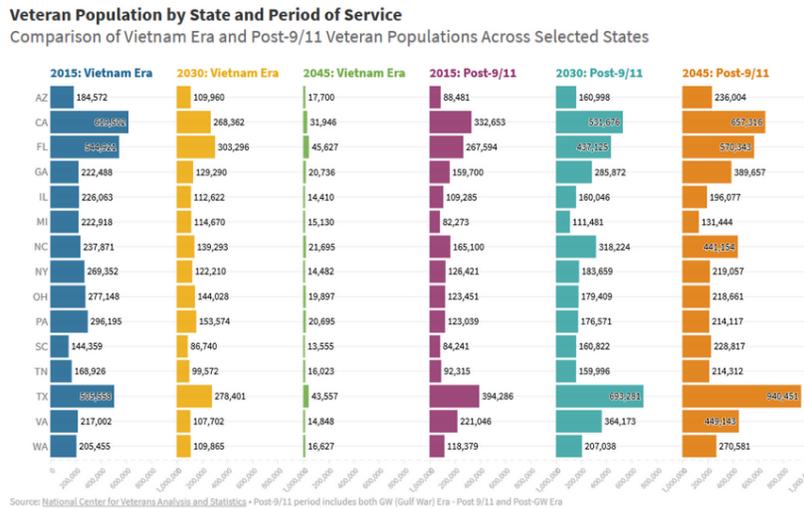
[Source: MilitaryTimes | Karen Jowers | November 15, 2019 ++]

Vet Population Geographic Projection

National Census No Longer Tracks

A [new graphic](#) meant to help lawmakers allocate resources predicts what states Vietnam, Gulf War, Post-Gulf and Post-9/11 era veterans will be living in every year until 2045, a D.C. think tank announced Friday. Rebecca Burgess, an American Enterprise Institute expert on veterans, said a national discussion earlier this year about expanding the Department of Veterans Affairs' health benefits prompted her to question how geography and demographics affect perceptions from the public and politicians about veterans. But she found it's difficult to find good data on where veterans live or predict future residences. "In fact, the more one tries to piece together a clear picture of veteran

demographics, the less coherent the data seem to be," Burgess wrote in her study. "States, counties, and the federal government seem to arrive at different outcomes in terms of veteran numbers, even using the same projection model, VetPop 2016."



VetPop 2016, or "Veterans Population Projection Model 2016," is data from the VA to be used by the agency and other groups like Congress for policy planning and budgeting. Burgess said she compared the VA's data to other sources, like the Census Bureau's American Community Survey, and found the actuarial projections did not always agree. She added that the VA's core data about veterans is nearly 20 years old and the Census Bureau stopped collecting veteran status data with the 2010 census. A Census Bureau spokeswoman said data on veterans is still being collected since the 2000 census as a question asked annually in the ACS report, which Burgess used to make her findings. Visualizing where veterans will be over the next three decades will provide at least two benefits, she said. "It delivers the best sense of where VA resources will most be needed in the future," Burgess wrote, "and in the process may also reveal which congressional districts might witness veteran policies becoming an electoral issue in the near future."

While the VA has already estimated the overall veteran population will decrease almost 40% in a quarter of a century, Burgess's bar charts show geographic population shifts grouped by states and counties from 2015 to 2045. For example, her interactive charts show in 25 years the majority of Vietnam War era veterans will be found in Florida, and then Texas, with California ranked third. Younger veterans from the Post-9/11 era are predicted to prefer Texas the most, with California ranked second and Florida third.

Burgess concluded her report with a push for better data taking around veterans. "As a first step toward acquiring better data, Congress should require all future US Censuses to include such questions," she wrote. "Secondly, VA should develop an updated veteran population projection model, whether or not the Census includes such questions." [Source: Military.com | Dorothy Mills-Gregg | November 26, 2019 ++]

Vet Homeless Recovery Programs

Update 04: Beyond the Yellow Ribbon

While progress is being made across the country to end homelessness among Veterans, there are still Veterans living without safe and stable housing. Thankfully, many organizations and programs are working to provide Veterans with much needed assistance. One such program is Minnesota's [Beyond the Yellow Ribbon](#). BYR is a Minnesota Department of Military Affairs statewide program created to connect service members, Veterans, and military families

with state and federal resources and services. There's now 227 cities, 26 counties, and 64 companies across the state identified as Yellow Ribbon cities, companies, or agencies. They have all pledged to assist Veterans and connect them with resources.

A few years ago, the BYR program took an important step to address Veteran unemployment rates. It created a business subcommittee to encourage Minnesota businesses to employ and retain Veterans. The BYR business subcommittee partners with companies of all sizes, including large corporations such as Target, UPS, and Wells Fargo. Every partner makes a commitment to assist Veterans and pledges to "identify, recruit, hire, and retain currently serving and Veteran employees," according to Deric Williams, community employment coordinator at the Minneapolis VA Health Care System. Representatives from these partners meet with Veteran participants on a monthly basis to discuss their needs and share program updates.

BYR also offers an employment mentorship program. Service members and Veterans have the opportunity to connect with mentors in the industries that align with their interests to gain valuable insights and learn how to prepare for a meaningful career. Other program services include resume development, interview preparation, and transportation assistance. Participants can also receive assistance paying for business clothing and haircuts to help them prepare for interviews and jobs.

Feedback about the program has been resoundingly positive. Participants report increased confidence and valuable gains in knowledge. A formerly homeless Veteran obtained a bachelor's degree, completed two internships, but was unable to secure a career in the field of her choice. However, she recently sat down with a program-appointed mentor and discovered barriers between her and her dream career that she was previously unaware of. Since then, she started working with her mentor to address these and work toward landing her dream job. Another Veteran received online graphic design training resources to begin preparing for a career in graphic design. However, "the primary outcome for many of the Veterans that participated...was the boost to their confidence and the knowledge that they gained," Williams said.

In response to the positive feedback, the Minnesota BYR has begun planning its next job readiness session and is looking at ways to increase program accessibility for rural Veterans seeking employment. To learn more about this program visit <https://mnbyr.ng.mil>. [Source: Vantage Point | November 14, 2019 ++]

Vet Suicide

Update 40: FCC to Move Forward on Proposed 988 Hotline

A lifeline that could save countless veteran lives is one step closer to finally happening. This week, the Federal Communications Commission Chairman Ajit Pai proposed the FCC move forward with establishing 988 as the national suicide prevention and mental health services hotline. "This crisis is disproportionately affecting at-risk populations," Pai said. "Twenty veterans die by suicide every day. Between 2008 and 2016, there were more than 6,000 veteran suicides each year." The FCC's official recommendation to create the three-digit hotline was originally made this past August, following a report that showed a three-digit number would improve access for those in crisis. The number's similarity to 911 hopes to significantly increase the hotline's effectiveness.

With the 19 NOV announcement, Pai's proposal was shared with FCC colleagues for review in preparation for a December vote. For veterans, the hotline also provides access to specialized help, thanks to the FCC's coordination with the Department of Veterans Affairs. "This is absolutely our number one priority within VA — to prevent veteran suicide, to work with veterans and their families, and we are very grateful to the FCC and to Congress and everyone else who has worked on this national 988 proposal," said David Carroll, executive director of the Office of Mental Health and Suicide Prevention at VA. "It's a terrific opportunity to provide ease of access and, as several speakers

have said, clarity in that moment of crisis so someone can easily reach out and get help. We look forward to the opportunities that this presents for us."

Just like with the current suicide prevention hotline, veterans can press 1 after dialing 988 for specialized support and counseling including text and chat functions. That same line currently answers an average of 1,800 to 1,900 calls a day — 3.5 million calls since it was launched in 2007. The 988 could also help to make these specialized resources more widely available to other disproportionately affected populations like the LGBTQ community. "When we make it easier for people in need to seek help, many will do so," Pai said. For more information on potential warning signs of suicide, click [here](#). [Source: ConnectingVets.com | Elizabeth Howe | November 19, 2019 ++]

Medal, Decoration & Award Replacement

How To do It

The military recognizes that military medals are often a cherished part of family history and makes replacement medals, decorations, and awards available to veterans or their next of kin if the veteran is no longer living or able to make the request on his or her own behalf. Requests for replacement medals, decorations, and awards should be made to the veteran's respective branch of service, with the exception of Army and Air Force (including Army Air Corps) veterans; requests should be sent to the [National Personnel Records Center \(NPRC\)](#) in St. Louis where the records will be reviewed and verified. The NPRC will then forward the requests to the respective service where the medal, decoration, or award will be issued.

Who Can Request Replacement Medals or Decorations?

The military won't issue replacement medals or awards to just anyone. You typically need to be the veteran or next of kin to receive a replacement medal or decoration. When it comes to military records requests, there are three categories of people who can make a request. They include the veteran, Next-of-Kin (NOK), and the general public. It is important to note that Next-of-Kin doesn't include all familial relationships. According to the National Personnel Records Center (NPRC), NOK includes:

- For the Air Force, Navy, Marine Corps & Coast Guard, the NOK is defined as: the un-remarried widow or widower, son, daughter, father, mother, brother or sister.
- For the Army, the NOK is defined as: the surviving spouse, eldest child, father or mother, eldest sibling or eldest grandchild.
- If you do not meet the definition of NOK, you are considered a member of the general public.

How to Submit a Request

You can request replacement military medals, decorations and awards via form SF 180, Request Pertaining To Military Records. This form can be downloaded from <http://www.va.gov/vaforms>. Each request should be filled out neatly, and should include the veteran's branch of service, social security number, dates of service, and it should be signed by the veteran or the next of kin if the veteran is incapacitated or deceased. Supporting documentation such as discharge paperwork or the veteran's [DD Form 214](#) or [other](#) military records can help speed the process. Additional information on where to send the form and who is eligible to make the request can be found at the NPRC [website](#).

How Much Does it Cost?

In general, military records requests made by the veteran are fulfilled at no cost. This includes requests made by family members who have the signed [authorization](#) of the veteran. There may be an associated fee for requests made by next of kin, especially if the request involves archival records (records are considered archival records 62 years after the veteran's date of separation from military service). Members of the general public may be able to request a copy of the servicemember's military records, but are not able to receive a medal issued by the service. However, they would be able to purchase these from commercial sources (see below for more information on where to buy replacement military medals, rank insignia, and other military decorations).

Where Can I Get Copies of Other Military Records?

Your military personnel file is part of your legacy. It is recommended maintaining a copy of your military records forever. This can help you [prove](#) your military service, help you support a [VA disability claim](#), serve as a record of when and where you served, and provide your family with something to commemorate your military service. Most military records are maintained at the National Archives. These records include your service contracts, separation paperwork, records of military awards, decorations, and medals, records of your duty stations, and possibly more. The following links offer additional references for obtaining these military records:

- [Request copies of military records or perform historical research](#) (click this link for more information about pictures of servicemembers in uniform).
- [Request copy of DD Form 214.](#)
- [Get a Veterans ID Card.](#)

Where Can I Purchase Replacement Medals, Ribbons, Rank Insignia, or other Military Items?

If you are a servicemember or retiree, you can purchase them at your base clothing sales store. Everyone else should look at military surplus stores, or any of the many online stores that specialize in military rank, insignia, medals, ribbons, uniform items, and similar military gear. A quick online search should bring up many results. It's always a good idea to shop around for quality and price. A good place to start is [USAMilitaryMedals.com](#), which guarantees the quality of the products they sell.

What about replacement dog tags?

The military, the VA, and the National Archives do not reissue dog tags to veterans. The military does issue them to currently serving military members. Refer to <https://themilitarywallet.com/replacement-dog-tags> to learn how to proceed to obtain them.

[Source: The Military Wallet | Ryan Guina | November 13, 2018 ++]

Vet Jobs

Update 256: Seven Occupations That Are a Good Fit

Military experience is a resume booster all its own. From the unique pressures of combat situations to the basic discipline required of even the newest private, those who've been in service have developed special skills that are useful in numerous civilian career fields. Translating one's military skills to a civilian career can be direct. If you've worked as a computer programmer in the Marines, for example, it's clear that kind of knowledge will help you land a similar job back home. But other jobs rely on less self-evident skills. The hard work and perseverance required in a military career can be tough to explain in a line on a resume, but those skills can help you navigate challenges in various careers. Following is a look at just some of the jobs in which skills honed in the military can be a real asset. Data on median pay and projected job-growth rates are from the U.S. Bureau of Labor Statistics.

1. Firefighter -

- Median annual pay as of 2018: \$49,620 per year
- Projected job growth rate from 2018 to 2028: 5%

[Firefighters](#), like military personnel, need to be physically fit and willing to put themselves at risk in emergency situations. And there's help out there for veterans interested in this career. The nonprofit group [Troops to Firefighters](#) helps train, counsel and place veterans in these vital jobs. And additional programs, such as [Veterans Fire Corps](#) and Montana's [Veterans Green Corps](#) (which is currently assessing whether to continue), assist vets who want to pursue work fighting wildland fires.

2. Emergency dispatcher

- Median annual pay as of 2018: \$40,660 per year

- Projected job growth rate from 2018 to 2028: 6%

Police, fire and ambulance [dispatchers](#), like military service members, must keep calm under pressure and communicate clearly and authoritatively. And there's help available to interested veterans. Troops to Firefighters, the same nonprofit that helps veterans find work as firefighters, has a program aimed at helping vets in some states become [certified 911 operators](#) in just three weeks.

3. Police officer or detective

- Median annual pay as of 2018: \$63,380 per year
- Projected job growth rate from 2018 to 2028: 5%

Much as military personnel serve their country under difficult and sometimes life-threatening circumstances, so too do [police officers and detectives](#). The [International Association of Chiefs of Police](#) notes that veterans who've served as military police or security forces have an especially applicable skill set, but other vets are also well-suited to the law enforcement field. And, once again, there's help out there. The Office of Community Oriented Policing Services, which is part of the U.S. Department of Justice, operates [Vets to Cops](#), a hiring program for military veterans. To learn more about how much you could earn in this line of work, check out "[Here's How Much the Police Make in All 50 States](#)."

4. Security guard or gaming surveillance officer

- Median annual pay as of 2018: \$28,530 per year
- Projected job growth rate from 2018 to 2028: 4%

[Security guards](#) and gaming surveillance officers patrol and protect property. Security guards work everywhere from shopping malls to hospitals, and gaming surveillance officers work in casino settings. The energy industry also needs security workers, and the Center for Energy Workforce Development's [Troops to Energy Jobs](#) initiative helps vets transition from active service to jobs in that field.

5. EMT or paramedic

- Median annual pay as of 2018: \$34,320 per year
- Projected job growth rate from 2018 to 2028: 7%

Military medics deal with everything from broken bones to blast injuries. Yet the civilian world doesn't always make it easy for vets to transition into medical jobs. Emergency medical news site EMS1.com reported last year that colleges aren't sure how to interpret medical experience from military transcripts, and state EMS offices have their own requirements that vets must meet. But there are organizations, including Virginia's [Military Medics and Corpsmen Program](#), that help smooth the path.

6. Licensed practical or vocational nurse

- Median annual pay as of 2018: \$46,240 per year
- Projected job growth rate from 2018 to 2028: 11%

Health care is a common type of occupation for active-duty enlisted personnel, [according to](#) the Bureau of Labor Statistics, so transitioning to a civilian job as a [licensed practical or vocational nurse](#). Some health care organizations, such as HCA Healthcare, focus specifically on [veteran recruitment](#). And it's not just vets they're looking to hire: HCA has joined the U.S. Chamber of Commerce Foundation's [Hiring 100,000 Military Spouses](#) campaign as a founding coalition member.

7. IT jobs

- Median annual pay as of 2018: \$86,320 per year
- Projected job growth rate from 2018 to 2028: 12%

The military is more reliant on computers than ever, and those who've honed their information technology skills in the service can expect to transfer them to private-sector jobs. In both the military and civilian world, computer and information technology occupations vary, from [computer and information technology occupations](#) vary, from [computer support specialists](#) to [database administrators](#) to [information security analyst](#) positions. [Amazon](#), [Google](#),

[Microsoft](#), [Cisco](#) and other big-name tech companies have special programs focused on recruiting veterans, spouses and dependents.

[Source: MoneyTalksNews | Gael F. Cooper | November 1, 2019 ++]

Gold Star Fellowship

Program for Relatives of Service Members Who Died in Service



Rep. Trent Kelly (R-MS) meets with Gold Star family members, Kylie Owen (left) and Jane Horton

Although Capitol Hill has fellowship programs for wounded warriors and veterans, there's never been a fellowship program for Gold Star family members. Until now. The U.S. House of Representatives passed a resolution late last month to establish a Congressional Gold Star Family Fellowship Program for relatives of service members who died in service to the U.S. The year-long, paid fellowship program will allow Gold Star family members to work in a member of Congress' district or Capitol Hill office. While programs exist like the Wounded Warrior Program, a two-year fellowship designed to bring more veterans to Capitol Hill, Gold Star wife Jane Horton said she worked with Rep. Trent Kelly (R-MS) to make the Gold Star Family Fellowship Program a reality because no program was established for them.

"They already have a program in place for wounded warriors, for service members, but there's never been anything for my community for us to be able to serve or give back," Horton told Military Times. Horton, whose husband Spc. Christopher Horton, 26, was killed in Afghanistan in 2011, first met Kelly in December 2018 at the Army-Navy game. The vision for the program was birthed weeks later when Horton and Kelly met in January 2019 to brainstorm Gold Star family policy ideas. Kelly, who has served with the Mississippi National Guard for more than 30 years and is currently a brigadier general, took swift action and introduced the resolution into the House in February. The measure, known as the **The Sergeant First Class Sean Cooley and Specialist Christopher Horton Congressional Gold Star Family Fellowship Program Act**, was named after Horton's late husband and after Sgt. 1st Class Sean Cooley, 35, a member of the Mississippi National Guard who served with Kelly and died in Iraq in 2005.

"I think one thing that's really been left out again, after all these years of war, is that a lot of families want to serve in their loved ones' place and continue to carry on the torch after their loved one's been killed," Horton said. She also highlighted how less than 18 percent of members of the 116th Congress are veterans, and stressed the significance of having the "living legacies" of fallen service members work in Congressional offices. "A small piece of that too is realizing the cost of freedom, and that people actually do die when we send them to war," Horton said.

Although Kelly expects members of the program will pursue their interests while working in the office, Kelly said he is keeping an eye out for someone interested in working on policies that influence Gold Star families. "For me, I would want somebody up here working on policy that helps improve the lives of other Gold Star families, where they take their experiences and things that they've not been allowed to do, or that they felt like they were neglected in, and allow them to turn that into policy decisions," Kelly, who serves on the House Armed Services Committee, told Military Times. Once the program is completed, participants can either leverage their experience into a full-time job in Washington, D.C., or return to their previous profession with new experience and contacts. Ultimately, Kelly wants

members of the program to push for positive changes for Gold Star families. “I hope that they will influence and make the lives better of those Gold Star survivors who follow them,” Kelly said. “That’s my goal.”

Kelly’s office said that the House Chief Administration Officer (CAO) will accept requests from offices interested in having a Gold Star fellow in their office, and will subsequently hash out logistics regarding guidelines for how much the fellows will be paid, and how many there will be altogether. Those eligible — either spouses, children, or siblings of a service member who was killed while in the line of duty — will submit applications to the CAO before undergoing interviews with various offices interested in having a Gold Star fellow. The CAO is expected to release specific guidelines in a few weeks, Kelly’s office said.

Kelly said he meets with Gold Star groups and families every year in preparation for the annual National Defense Authorization Act, and vowed to continue fighting on behalf of those who lost loved ones in service to this country. “I don’t know specifically what we’ll do, but we’ll get a working group together and try to figure out what we can do to better help our Gold Star families,” Kelly said. [Source: MilitaryTimes | Diana Stancy Correll | November 25, 2019 ++]

Vet Fraud & Abuse

Reported 16 thru 30 NOV 2019

South Carolina -- South Carolina authorities have charged a man from Southern California with conspiracy to engage in mail and wire fraud after prosecutors say he defrauded about 2,600 people, including many veterans. The Orange County Register reported 18 NOV that 64-year-old Scott Kohn was arraigned 13 NOV along with his company Future Income Payments which operated the alleged scheme. Prosecutors say the company stopped doing business in 2018 before paying \$300 million owed to investors. U.S. Attorney’s Office officials say many of the pension holders are veterans of the United States armed forces. Prosecutors say pension holders made monthly payments and the company solicited investors to buy those payments disguised as cash flows. A lawyer for Kohn could not be reached. Authorities say Kohn could face 20 years imprisonment and a \$250,000 fine. [Source: Associated Press | November 20, 2019 ++]

WWII Vets 208

Louis Zamperini | Former POW Turned Missionary



In 1936, a 19-year-old track star from Torrance, California, placed eighth in the 5000-meter dash at the Berlin Olympics. Although he didn’t medal, **Louis Zamperini** became known as “the boy with the fast finish,” and instantly became a favorite for the 1940 Tokyo games. With the outbreak of the Second Sino-Japanese War in 1937, the International Olympic Committee revoked the 1940 games from Japan and re-scheduled the games to Helsinki, Finland. The 1940 Olympics were ultimately canceled when war broke out on the European continent. Louis Zamperini never imagined that he’d arrive in Japan seven years later, not as an Olympic athlete, but a prisoner of war.

His journey first began in January 1917, thousands of miles away, when he was born to Italian immigrants in Olean, New York. Soon thereafter, his family moved to Torrance, California, where, in school, Zamperini would join the track team and discover a talent and passion for running. At the Los Angeles Coliseum in 1934, Zamperini set the national high school mile record with a time of 4 minutes and 21.2 seconds, a record that was unbroken for 20 years. The “Torrance Tornado” soon received a scholarship to the University of Southern California. In 1936, Zamperini ran in the U.S. Olympic trials for the 5000-meter run on Randall’s Island in New York City. He finished in a dead heat with the then-world record holder Don Lash, which qualified him for the 1936 Olympics in Berlin. At USC in 1938, he broke the NCAA mile record with a time of 4 minutes and 8.3 seconds, a record that lasted 15 years

Soon after the cancellation of the 1940 Tokyo Olympics, Zamperini enlisted in the U.S. Army Air Force in 1941 and served as a B-24 Liberator bombardier in the 372nd Bomb Squadron. Flying a craft nicknamed “Super Man,” the “Torrance Tornado” he flew several missions and narrowly escaped disaster on many of them. During an air raid on Wake Island in December 1942, Zamperini, whose plane was slowly running out of fuel, managed to make it back to Midway Atoll. Another time, during a bombing run over the island of Nauru, Japanese Zero fighter planes attacked his B-24, wounding several crewmen and killing one. While hydraulic fluid leaked from the battered plane, the crew made an emergency landing on the island of Funafuti. They later learned that their plane endured 600 holes from enemy gunfire and shrapnel.

It was on the search and rescue mission of May 27, 1943, that Zamperini would survive the power failure of two engines while aboard the Green Hornet, but at the cost of his freedom. The crash killed eight of 11 crewmen. Among the three survivors were 1st Lt. Zamperini, pilot 2nd Lt. Russell Allen Phillips and tail gunner Sgt. Francis McNamara. The three men stayed afloat in a pair of life rafts, surviving on rainwater and albatross, and warding off machine gun strafing from passing Japanese planes. McNamara died after 33 days while Zamperini and Allen were captured two weeks later by the Japanese off the coast of the Marshall Islands—2000 miles away from the crash site.

The then-75 pound Zamperini was held for six weeks on Kwajalein Atoll and transferred to multiple interrogation centers and Prisoner of War camps. For two long years he suffered psychological and physical abuse at the hands of cruel prison guards and the sadistic Sgt. Mutsuhiro “The Bird” Watanabe. He was declared dead to his parents in a June 1943 telegram. Meanwhile, the former track star, Watanabe’s “number one prisoner,” was spared from execution but served as a propaganda tool. When he refused to comply after being forced to make radio broadcasts at the Ofuna interrogation center, he was immediately sent back to Watanabe on the mainland and subjected to more abuse.

Liberation finally took place in September 1945. After years of malnourishment and torture, Zamperini could not be a runner anymore. After finding solace in Christianity at a Billy Graham sermon, however, he returned to Japan as a missionary in 1950 and forgave his former captors imprisoned at Sugamo. Watanabe, one of the top 40 war criminals in Japan sought by America, refused to meet him. Unhindered, Zamperini later travelled across the U.S. as an inspirational speaker and established the Victory Boys Camp, a wilderness camp for troubled youths. 50 years after breaking the national high school mile record, Zamperini made a triumphant return to the Los Angeles Coliseum to carry the Olympic torch in 1984. In 1988, he ran a leg of the Olympic torch relay at the Nagano winter games.

Zamperini recounts his story in two autobiographies, both titled *Devil at My Heels*, published in 1956 and 2003. His story was also documented in Laura Hillenbrand’s biography *Unbroken: A World War II Story of Survival, Resilience, and Redemption* and the 2014 film *Unbroken* directed by Angelina Jolie. Zamperini died in July 2014. The University of Southern California dedicated the Louis Zamperini Plaza in honor of the “Torrance Tornado.” We honor his service. [Source: Vantage Point | November 14, 2019 ++]

WWII Vets 209

Harold Stone | Second Battle of Guam Vet



Nov. 5, 2019, photo shows WWII veteran Harold Stone in Beckley, W.Va

Harold Stone wakes up every day and walks two miles. For most 95-year-olds this would be a difficult task. But no, not for Stone. Stone remains in Beckley, West Virginia and has for the majority of his lifetime. However, from 1943 to 1946, he served overseas in WWII in the Army. This makes Stone the only living WWII veteran that he knows of, in the Beckley area. In today's time, men and women enlist in the military, but back in Stone's time, you were drafted. That first happened to him before he even graduated from high school. He told the Register-Herald he recalls being pulled into the principal's office and being told the news.

"I attended Woodrow Wilson High School when it was located over on Park Street in Beckley," Stone recalled. "I was drafted, and I remember going to the office at the school, and my principal complaining to someone on the phone about it. Somehow or somehow, I got out of it, but only for the remaining three weeks I was in school. "After those three weeks were up, I graduated and I was off." Stone never recalls feeling scared, or worried to go fight in war, but rather remembers a sense of being proud. He said, back then, things were different. It was an honor to fight for your country, rather than a worry.

The beginning of his time in the military began in Fort Thomas, Kentucky, for basic training. From there, his service sent him to several areas across the U.S. including Illinois, Georgia, Kansas, and Mississippi. "I remember when we were in Mississippi, they sent us there for more readiness to go overseas. At that point, we really didn't need it, but we went anyways. Then, it was time for Guam." Stone was sent overseas to Japan for the Battle of Guam, a prominent event of WWII. The Second Battle of Guam was the American recapture of the Japanese-held island of Guam, a U.S. territory in the Mariana Islands captured by the Japanese from the U.S. in the 1941 First Battle of Guam during the Pacific campaign of World War II.

Before getting to Guam, Stone and fellow soldiers were shipped out of Seattle on a boat. They had no idea where they were going, or when they would get there. "At that point, we didn't know we were going to Guam. We were on the boat for three weeks before we got there. Three weeks, can you believe that? It took so long because Japanese ships tried to sink us and blow us up while we were out at sea on the way there," he explained. With uncertainty of where they were going, uncertainty also remained with the officials waiting for them to get there. According to Stone, they just had to wait for them to arrive, unsure if they would even get there. "They had no records of how to find us out there, or see where we were, or when we'd get there," he said. "It was a different time back then. Everything was a legal pad and pencil, no computers or anything like that."

Stone often carries around a spiral bound book filled with artifacts and information from his time in the war. Made for him by his son-in-law, the book contains research found on events Stone actually took part in, including his time at the Northwest Field in Guam. As he flipped through the pages of his book, Stone stopped at a black and white photograph and pointed. The photograph was of a military airfield, Northwest Field, which was constructed in 1944-45 on the northwest point of Guam to carry out a bomb campaign against the Japanese. "We worked to build the field in 31 days," Stone said. "Thirty-one days, that seems like no time at all to build a field so big." Northwest Field was where Stone was when he witnessed the largest plane he had ever seen — a B-29 Superfortress, a four-engine airplane that was able to carry a 10-ton load of bombs, he said. "Sometimes we could barely get it off the ground, it was so heavy," he said.

In Guam, life was different, Stone said, offering the example of how the only time soldiers got showers was when it rained, and it wasn't uncommon to wake up face to face with a gecko. "Those little suckers got all up in your business everywhere out there," Stone said, laughing. One thing Stone remembers the most, the most prominent memory for him during his time in Guam was being in an airplane, witnessing the Japanese government and Allied forces on USS Missouri in Tokyo Bay to sign the Japanese Instrument of Surrender, which effectively ended World War II. The event occurred on Sept. 2, 1945, and from a plane several feet off the ground, Stone sat, peering out the window. He sat, wrinkling his brow, discussing the events of that moment. "When you see things like that in the moment, it doesn't seem like a big deal until after the fact. But that was the moment it ended, and when you think about it now, that's something huge." Since his time back from WWII, Stone remained in Beckley. He married and has five children. He currently lives with his daughter, Karen, and wakes up every day to walk those two miles on a trail in Skelton. "I've lived a long, good life." [Source: The Register-Herald | Jordan Nelson | November 18, 2019 ++]

WWII Vets 210

Ira Hayes | Immortal Flag Raiser at Iwo Jima



Born in January 1923, Ira Hamilton Hayes hailed from a Pima Indian family on the Gila River Reservation near Sacaton, Ariz., as the eldest of six children. Hayes' father was a WWI Veteran who supported his family through sustenance farming and cotton harvesting. Following in his father's footsteps, Hayes enlisted in the Marine Corps in 1942. After completing recruit training in San Diego, Calif., Hayes volunteered for Marine paratrooper training at Camp Gillespie near San Diego. On Nov. 30, Hayes graduated from the Parachute Training School and earned his silver wings—as well as a nickname: Chief Falling Cloud. Promoted to private first class, he joined Company B, 3rd Parachute Battalion, Divisional Special Troops, 3rd Marine Division at Camp Elliott, California.

In March 1943, Hayes sailed for New Caledonia, spending 11 months in the Pacific and serving in battles at Vella Lavella Island and Bougainville Island. He eventually returned to San Diego in February 1944. The parachute units disbanded around the same time, and Hayes transferred to the 5th Marine Division at Camp Pendleton, California. Later that year, Hayes moved to Hawaii for further training. In January 1945, he left for Iwo Jima along with 70,000 other Marines. The U.S. pushed forward toward the Japanese mainland. It was at Iwo Jima that Hayes' name and image became immortalized forever. Of the 70,000 men sent to capture the rocky outpost in the Pacific, 23,000 died trying.

On Feb. 23, 1945, to signal the end of Japanese control, Hayes and five other sailors raised the U.S. flag atop Mount Suribuchi on the island of Iwo Jima. Hayes fought on the island until it was secure on 26 MAR. Hayes' division had many casualties. He was one of five Marines remaining from his platoon of 45 men, including their corporals. Joe Rosenthal's Raising of the Flag on Iwo Jima became a symbol of the American victory in World War II. The two surviving flag raisers, Hayes and Gagnon, became national heroes. After the war, Hayes made numerous public

appearances and was lauded by the public for his service. Despite the accolades, Hayes never felt at ease in the spotlight and felt that he shouldn't be placed above his fallen comrades.

In November 1954, the U.S. Marine Corps War Memorial was unveiled at a dedication ceremony in Washington, D.C. President Dwight Eisenhower praised the Pima Marine as "a national war hero." Just 10 weeks later, Hayes died near his home in Sacaton, Ariz of hypothermia after passing out drunk in a ditch. He was 32. Ira Hayes was laid to rest in Arlington National Cemetery, finally at peace and reunited with many of his fallen brothers. We honor your service, Ira Hayes. [Source: Vantage Point | Michelle Cannon | November 21, 2019 ++]

Vet Hiring Fairs

Scheduled As of 01 DEC 2019

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 <https://www.hiringourheroes.org>. 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 | November 30, 2019 ++]

Military Retirees & Veterans Events Schedule

As of 01 DEC 2019

The Military Retirees & Veterans Events Schedule is intended to serve as a one-stop resource for retirees and veterans seeking information about events such as retirement appreciation days (RAD), stand downs, veterans town hall meetings, resource fairs, free legal advice, mobile outreach services, airshows, and other beneficial community events. The events included on the schedule are obtained from military, VA, veterans service organizations and other reliable retiree/veterans related websites and resources. The current Military Retirees & Veterans Events Schedule is available in the following three formats. After connecting to the website, click on the appropriate state, territory or country to check for events scheduled for your area.

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

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

Milton.Bell126@gmail.com. [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | November 30, 2019 ++]

Veteran Benefit Finder

State Programs & Benefits for Veterans Catalogue

The Veteran Benefit Finder – and corresponding Center for a New American Security (CNAS) report “State-Level Benefits for Veterans,” is a **new online tool catalogue** that displays benefits offered by each state across the U.S. According to CNAS, a total of 1,814 unique benefits exist across the 50 states and the District of Columbia, but there is significant variation across states in terms of available benefits, who is eligible to access them, and their value. For more information or to locate benefits that may pertain to you, visit the [Veteran Benefit Finder](#). [Source: VFW Action Corps Weekly | November 27, 2019 ++]

State Veteran's Benefits

Nebraska 2019

The state of Nebraska provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Vet State Benefits – NE**” 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 following refer to <https://veterans.nebraska.gov> & <http://militaryandveteransdiscounts.com/location/nebraska.html> .

- Housing Benefits
- Financial Assistance Benefits
- Employment Benefits
- Education Benefits
- Other

[Source: <http://www.military.com/benefits/veteran-state-benefits/nebraska-state-veterans-benefits.html> | November 2019 ++]

*** Vet Legislation ***



Note: To check status on any veteran related legislation go to <https://www.congress.gov/bill/116th-congress> for any House or Senate bill introduced in the 116th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole.

GI Bill Colleges

Update 03: S.2857 | Push to Limit for-Profit College’s Access to GI Bill

Education advocates are hoping new bipartisan legislation can help advance long pursued reforms on how much money for-profit colleges can accept from student veterans' education benefits. The new Protect Veterans' Education and Taxpayer Spending Act of 2019 bill — dubbed the **Protect VETS Act (S.2857)** — would close the “90/10 loophole” in federal funding rules regarding for-profit education institutions. Under current law, schools cannot receive more than 90 percent of their tuition dollars from federal sources, but military and veterans' education benefits are not counted against that cap. For years, advocates have argued that leaves veterans susceptible to victimization by unscrupulous recruiters looking to draw in students with stable sources of income. They say that GI Bill payouts should be counted on the 90 percent side of the federal rule, forcing the schools to find additional tuition support from non-taxpayer sources.

The new measure would do that, and create a series of stiff financial penalties for groups that violate the federal funding ratio. If schools violate the caps for a year, they'll be unable to enroll new military students using Defense Department education benefits. If they do it for three years, they'll lose all federal funding. “It's long past time for Congress to heed the advice of our nation's veterans service organizations and close the 90/10 loophole,” said Sen. Tom Carper (D-DE) and a sponsor of the measure. “Our commitment to care for our veterans is a sacred obligation, and ensuring their hard-earned GI Bill benefits are safeguarded is part of that sacred obligation.” The measure also received backing from fellow Democrat Jon Tester, of Montana, ranking member of the Senate Veterans' Affairs Committee, and Republican Sens. James Lankford, of Oklahoma, and Bill Cassidy, of Louisiana. In a statement, Lankford said the bill would put “reasonable protections in place that are fair to veterans, taxpayers, and schools.”

This is the first time a 90/10 loophole bill has received bipartisan backing in the Senate, a point that advocates hope will spur momentum in Congress. But the proposal has faced fierce opposition from industry officials in recent years, who argue it will unfairly limit veterans non-traditional college options by forcing schools to find offsetting money for their tuition payouts. And Republican lawmakers in general have not been receptive to similar past proposals. “Manipulating the 90/10 rule to include military and veteran benefits on the 90 side is a way to restrict choice for veterans at career, tech and trade schools,” said Michael Dakduk, co-chair of Veterans for Career Education, an advocacy campaign linked to the for-profit education industry. “It is no coincidence that proposals to change the 90/10 rule do not extend to public colleges and universities.”

An analysis by the Brookings Institution earlier this year found that based on 2015 data, colleges serving 24 percent of all for-profit students would have failed the 90/10 rule. They predicted a change in the law could produce significant financial distress for the for-profit education industry. Cassidy and Lankford said they hope to work with colleagues to emphasize the importance of the legislation, but they'll do so amid impeachment proceedings against the president on Capitol Hill and an increasing partisan divide among lawmakers. Thirty-seven veterans groups have offered public support to the legislation, including the American Legion, Student Veterans of America, and Iraq and Afghanistan Veterans of America. “We are thrilled to finally have a real chance to close the 90/10 loophole and remove the target from the backs of veterans and service members,” said Carrie Wofford, president at Veterans Education Success, in a statement. No congressional hearings have been scheduled on the new legislation. [Source: MilitaryTimes | Leo Shane III | November 14, 2019 ++]

K-9 Corps

Update 01: H.R.5081 | K-9 Hero Act

When Delta Force operators killed Islamic State leader Abu Bakr al-Baghdadi in Syria last month, the U.S. military dog named Conan who chased down America's most wanted terrorist became an overnight sensation. In the aftermath of the attention paid Conan and his efforts, Rep. Ron Wright (R-TX) introduced the **K-9 Hero Act** on 14 NOV. If passed, the bill would create a grant program to assist nonprofits that take in retired military and law enforcement dogs and provide financial assistance to owners of the dogs. Specifically, the grants will help cover medical costs, which get

pricey towards the end of a working dog's life and builds a barrier for retired animals to find a homes. "During the successful special forces mission that resulted in the death of ISIS leader Abu Bakr al-Baghdadi, we witnessed firsthand what an asset our federal working dogs can be," Rep. Wright said.

Once military and law enforcement dogs retire from service, it can be difficult to find homes that are financially capable of properly taking care of the dogs, especially in cases where dogs are medically retired. "Once these heroes retire from service, the medical treatment they need is often significant enough to create a financial hardship for the individuals who care for them. It is unacceptable for these heroes to be euthanized or to go without necessary medical treatment during their retirement. I am proud to introduce a bill that will give K-9s, such as the dog who helped take down al-Baghdadi, a better retirement," Wright said.

Sgt. Yeager performed combat tours in Iraq and Afghanistan as an improvised explosive detection dog. He has been credited with detecting and alerting the locations of dozens of bombs. During his two combat tours with the Marines, Yeager participated in more than 100 combat patrols, according to Project K9 Hero, a nonprofit which supports retired working dogs and assists in adoption efforts. The nonprofit is a supporter of Wright's bill. In 2012, Yeager suffered shrapnel wounds from a bomb that caused him to lose part of an ear. The incident also left him with bladder issues, which led to his early retirement. The same explosion killed his handler, Cpl. Abraham Tarwoe, according to Project K9.

Typically, a military dog who is retired due to combat injuries is offered to the handler for adoption. Because Yeager's handler was killed, his wife was given the opportunity to adopt Yeager. Due to his injuries, Yeager is now considered a special needs K-9 being diagnosed with post-traumatic stress disorder and having some loss of hearing and a bladder issue. His medical costs were exceeding \$500 per month, which the proposed legislation aims to offset with grants. Tarwoe's widowed wife was unable to give Yeager the necessary care he required, so he was adopted by a new family. Project K9 is now covering Yeager's medical bills. [Source: Stars and Stripes | Steven Beynon | November 15, 2019 ++]

National MOH Monument

H.R.5173 | National Medal of Honor Act

A Washington monument to honor Medal of Honor recipients was proposed 19 NOV in legislation introduced by two Texas congressmen. The **National Medal of Honor Monument Act**, filed by Reps. Marc Veasey, a Democrat, and Ron Wright, a Republican, tasks the National Medal of Honor Museum Foundation with the creation of a monument in Washington to honor the more than 3,500 recipients of the nation's highest award for military service. The bill also recognizes Arlington, Texas, as the new home of the National Medal of Honor Museum, also under the management of the foundation. Last month, the north Texas city, located 20 miles west of downtown Dallas, was named as the home of the future museum by the Medal of Honor Museum Foundation.

"We look forward to working with the bipartisan contingent of elected officials to make sure we are doing all that we can to honor the more than 3,500 Medal of Honor recipients and get this great piece of legislation passed," said Joe Daniels, CEO and president of the National Medal of Honor Museum Foundation. The foundation has identified potential sites for a monument and is working with a bipartisan group of members in Congress to build the monument in an ideal location as quickly as possible, according to a spokesperson for the foundation. Information related to the rendering and cost of the monument is not yet available, but will use private and public donations. The measure has gained 18 cosponsors, 12 of which are from Texas. After introduction, it was referred to the House Committee on Natural Resources, according to the lower chamber's website. The full text of the bill is not yet available.

"I am honored to introduce this legislation that will honor these brave men and women for risking their lives to protect our democracy," Veasey said in a statement. "I am also proud to join my fellow North Texan, Congressman Wright, to ensure that the city of Arlington, Texas, will be the forever home of this new Medal of Honor Museum."

Wright expressed similar sentiments in a statement. These service members' contributions "deserve to be memorialized with a monument," he said. "These men and women went above and beyond the call of duty on the battlefield in order to preserve our values and way of life," Wright said. The Arlington museum is scheduled to open to the public in 2024 and will be located near two professional sports stadiums also located in the city. It will feature permanent, interactive experiences and rotating exhibitions and an education center. [Source: Stars & Stripes | Rose L. Thayer | November 20, 2019 ++]

VA National Park Benefit

H.R.4930 | Wounded Veterans Recreation Act

All veterans with a service-connected disability would receive free lifetime access to more than 2,000 federal recreation sites under legislation introduced by Rep. Raul Ruiz (D-CA-Palm Desert). The **Wounded Veterans Recreation Act (H.R. 4930)** would amend the 2004 Federal Lands Recreation Enhancement Act to extend eligibility for free lifetime national parks passes to all wounded veterans, regardless of disability rating. Ruiz says the current law sets a high bar for wounded veterans, who must have a physical or mental impairment that substantially limits one or more major life activities in order to qualify, which includes caring for oneself, performing manual tasks, seeing, hearing, speaking and breathing. "National parks can connect our veterans with nature and increase their spiritual, mental and physical well-being," Ruiz said. "Through the Wounded Veterans Recreation Act, we will expand the opportunity for our disabled veterans to visit these cherished sites and improve their overall health. I look forward to working to pass this bipartisan legislation, which would heal and improve the lives of our veterans." The passes are good at all national parks, plus hundreds more national wildlife refuges, national forests, grasslands and other public lands. [Source: City News Service | November 18, 2019 ++]

Mammograms

Update 02: S.2944/H.R.5238 | 3D Coverage for Vets

Female veterans in Congress are pressing the Pentagon to cover a type of mammogram that increasingly is being accepted as the standard of care for early detection of breast cancer. Sen. Martha McSally (R-AZ) and Rep. Chrissy Houlahan (D-PA) introduced **S.2944** and **H.R.5238** on 21 NOV in their respective chambers that would require Tricare to cover digital breast tomosynthesis, or DBT, also known as 3D mammography. Currently, Tricare covers traditional two-dimensional mammography for screening exams. The 3D versions are similar to a CT scan, taking pictures from multiple angles and producing dozens of images to build a three-dimensional perspective. The lawmakers say the technology is available to patients at the Department of Veterans Affairs as well as Medicare beneficiaries and private practice and should be provided to service women, military family members and retirees. "This is a pretty darn big gap in coverage that we need make sure we are filling," Houlahan told Military Times.

Use of 3D mammograms has increased from 13 percent of screening examinations in 2015 to 43 percent in 2017. Still, the U.S. Preventive Services Task Force and American Cancer Society have said there isn't enough evidence to advise women on the benefits of 3D mammograms over traditional screening technology. A study is underway at the National Cancer Institute to try to answer the question as to whether they are more effective, but Houlahan said 3D mammograms can help detect cancers in women with dense breast tissue, about 40 percent of the female population. Dense breast tissue, made up of supportive tissue and compact milk glands and milk ducts, can make finding anomalies and tumors more difficult on a 2D scan. "This is not a niche issue ... This is the only technology that identifies issues in those with dense breast tissue. People should be able to use the technology that is the most appropriate for them," Houlahan said.

The Defense Health Agency, DHA, said 20 NOV it will begin covering 3D mammography on a provisional basis starting on 1 JAN, with the goal of expanding the policy system-wide by “early 2020.” Prior authorization will be required, and the stipulation that it is provisional means that Tricare will cover the exams for up to five years while studies continue on the technology’s effectiveness. “Provisional” also means DHA can cancel the benefit at any time. For the lawmakers, the DHA step is not enough. They hope their legislation will be incorporated into the fiscal 2021 National Defense Authorization Act to ensure that Tricare coverage is made permanent. “We first tried to use our oversight role to get them to shift, and they’re not shifting,” said McSally, who sent a letter in October to Assistant Secretary of Defense for Health Affairs Thomas McCaffery about the issue. “So we are introducing an act of Congress in order to make it happen.”

From 2005 to 2014, 652 female service members were diagnosed with breast cancer, an incidence rate of 31.8 per 100,000 person years of military service. The incidence rate in the U.S. in 2016, according to the Centers for Disease Control and Prevention, was 20 per 100,000 persons. Breast cancer is the second most diagnosed cancer in women, behind skin cancers. Although death rates from breast cancer have been declining since 1989, the disease is expected to kill 41,760 women in the United States this year, according to the non-profit group www.Breastcancer.org.

In the letter, cosigned by 10 other female senators, McSally said more than 250 clinical studies have shown that 3D mammography detects cancer and reduces the number of callbacks or follow-up tests. Houlahan sent similar correspondence earlier this year that was signed by 50 House members, men and women from both political parties. “I hope this is the beginning of a lot of exploration into this kind of thing as we have more women in Congress. ... I don’t know that there have been a whole lot of conversations talking about breast tissue in Congress previously,” Houlahan said.

McSally received her first mammogram while she was in the Air Force preparing for retirement, a traditional 2D mammogram. “They said, ‘Oh, you’ve got some anomalies,’ so I personally know that feeling of kind of freaking out [of thinking], ‘Well what does that mean?!’ ” McSally said. She now receives 3D mammograms at the Phoenix VA Health Care System. “We have so many active duty women that deserve to have certainty, with the best technology with that first image, so they understand what the risk is and they are able to get a diagnosis as quickly as possible if they do have breast cancer,” she said. [Source: MilitaryTimes | Patricia Kime | November 21, 2019 ++]

Burn Pit Toxic Exposure

Update 71: S.2950 | Veterans Burn Pits Exposure Recognition Act

A bill introduced in the Senate on 21 NOV could make it easier for veterans to claim disability from burn pit exposure, despite the Department of Veterans Affairs’ contention that there’s no evidence that pollution from the pits poses long-term health problems. The Veterans Burn Pits Exposure Recognition Act — introduced by Sens. Joe Manchin (D-WV) and Dan Sullivan (R-AK) — asks the VA to concede service members were exposed if they served in areas known to have burn pits from 1990 until the department has determined pits were no longer used in the area. As it stands now, a veteran might have to prove they served in the proximity of burn pits. “We owe it to the men and women of our armed forces to continue to work towards addressing the impacts many face after being exposed to burn pits while serving our country overseas,” Sullivan said in a statement. “The Veterans Burn Pits Exposure Recognition Act reaffirms our commitment to those in uniform and ensures we will not wait decades to tackle this issue head on.”

The VA’s current stance on burn pits is “research does not show evidence of long-term health problems,” though the agency has also said it’s studying the issue. The VA said it decides disability compensations for health problems related to burn pits exposure on a case-by-case basis. “My pledge is that we don’t experience what my father’s generation experienced and that was the decades-long wait [for care] after we knew about people’s exposure to Agent Orange,” VA Secretary Robert Wilkie said during a November news conference.

Despite Wilkie's goals, some people have criticized the VA's apparent slow movement to act on burn pit concerns, linking it to the decades of delayed care for Vietnam War veterans exposed to the chemical herbicide Agent Orange. "West Virginians have seen first-hand how long it has taken for the Vietnam-era veterans who were exposed to toxic chemicals like Agent Orange to receive the care and benefits they deserve, and the toll it took on them and their families," Manchin said in a statement. "I want to make sure that doesn't happen to this generation of veterans" The Pentagon said it banned most burn pits in combat zones amid a whirlwind of lawsuits and claims from post-9/11 veterans their health took a toll after exposure to the toxic fumes. Now the military mostly uses clean burning incinerators. However, the current policy gives wiggle room in areas where burn pits are the only feasible way of getting rid of waste. In places where troops are operating in austere conditions — installing incinerators might not be possible.

In an April 2019 report to Congress, the Defense Department acknowledged burn pits are a health risk to troops. The report found there are nine burn pits still in operation — seven are in Syria and there's one in Afghanistan and another Egypt. Large logistical bases in Afghanistan and Iraq from which thousands of soldiers operated would have huge pits burning munitions, food waste, plastic and even paint cans for years before incinerators became prevalent roughly ten years ago. But burn pits aren't just massive piles of trash. Even after waste disposal became more regulated, troops on smaller forward operating bases and outposts would still have to burn trash and human waste in some cases. However, the Senate bill broadly defines a burn pit as "an area of land that is used for disposal of solid waste by burning in the outdoor area." [Source: Stars & Stripes | Steve Beynon | November 21, 2019 ++]

VA Domestic Violence Programs

Update 01: S.2915 | VA Domestic & Sexual Violence Services

Sens. Jeanne Shaheen of New Hampshire and Martha McSally of Arizona reintroduced a bill on 20 NOV to improve services for veterans experiencing domestic or sexual violence. The bill would connect the veterans with resources from the Department of Veterans Affairs and improve coordination between the VA and local domestic violence and sexual assault crisis centers. Shaheen, a Democrat, and McSally, a Republican, say it would help ensure no veteran attempting to leave an abusive situation is turned away for assistance due to a lack of resources. They say according to the VA, about a third of women veterans experience intimate partner violence at some point in their lifetime. [Source: Associated Press | November 23, 2019 ++]

VA Pension Poaching

Update 01: S.2407 | Financial Refuge for Every Elderly (FREE) Veteran Act

Sen. Joni Ernst (R-IA) is pushing legislation to hold the Department of Veterans Affairs accountable for not protecting vets from "pension poachers" who target their benefits. The Financial Refuge for Every Elderly (FREE) Veteran Act places a penalty of a fine or imprisonment of up to a year for individuals or organizations that provide assistance, advice or representation to veterans regarding their benefits and pensions without proper licensing from the VA. Companies involved in pension poaching often coordinate with the VA on the veterans' behalf to secure benefits, while charging excessive fees without properly registering with the VA to manage those benefits.

Currently, there is no penalty for these scammers and the VA Office of General Counsel (OGC) does not provide any oversight of the process. "For years, lawmakers of both parties have failed to act on the problem, or even made it worse," Ernst said in a statement. "There's simply no excuse for that and I hope my colleagues will take action now." Additionally, the bill:

- Provides educational resources to veterans and mandates a review of cases handled by agents and attorneys to determine if they are charging the appropriate fees.
- Requires accredited agents and attorneys to advise veterans on their right to appeal fees and fee agreements if they suspect they are unreasonable.

“This bill will protect our veterans from these ‘pension poachers,’ assist those veterans who have fallen prey, and ensure taxpayer dollars are being spent wisely at the VA,” Ernst said. Ernst’s legislation is in response to a recent Government Accountability Office report that implicated 200 companies for improperly charging elderly veterans a large portion of their benefits. According to the GAO report, VA paid \$3.2 billion in total pension benefits to 232,000 recipients of aid and attendance in fiscal year 2018. Aid and attendance pension benefits may be available to veterans if they need help performing daily activities such as bathing or changing. Typically, these vets are 80 or older. Scams that targeted these veterans include being overcharged for home care, being charged for services they did not receive, and getting bad investment advice from financial services organizations.

“VA does not centrally collect and analyze information, such as complaints made against companies, that could show the prevalence of these scams, help VA target outreach to veterans, and help law enforcement go after scammers,” the report reads. VA’s applications do not warn veterans about exploitation or scams: and VA does not always verify direct deposit information on applications, which could lead to payments being stolen, the GAO report continues. “In contrast, the Social Security Administration verifies this information by reviewing individuals’ checks or account statements,” the report continues.

The GAO made four recommendations in its report, including that the VA collect better information on potential financial exploitation; post warnings on applications; and examine if it should take more steps to verify veterans’ direct deposit information. “VA agreed in principle with the need to collect better information, but its proposed actions do not fully address our concerns,” the report reads. “VA agreed with the other three recommendations.” The legislation is supported by the National Guard Society, the National Association of County Veterans Service Officers, and the Iowa County Veterans Service Officers. 78 percent of vets say they’re targeted by scams.VA should do more to protect them, Congress says. [Source: ConnectingVets.com | Julia LeDoux | November 25, 2019 ++]

Vet Suicide

Update 41: H.Res.734 | Purple Star Families Week

On 26 NOV, Congressman Denver Riggleman (VA-05) introduced the bipartisan H.Res.734, which designates the week of September 20-26, 2020 as Purple Star Families Week. Purple Star families have lost a family member to veteran suicide. This resolution honors those families and reunites them with the veteran community. “This bill recognizes the families of veterans who have lost a loved one to the tragedy of veteran suicide,” said Rep. Riggleman. “This designation will reconnect these veterans’ families to the military community and uplift the bravery of their veteran who is deserving of honor.”

The Purple Star Families Week will be part of the National Suicide Prevention Month, which occurs every September. This bipartisan resolution has over 40 cosponsors including Minority Whip Steve Scalise (R-LA).

- “Every loss of a veteran or service member to suicide is a tragedy, for our nation and for every family who suffers in the aftermath,” said Whip Scalise. “We must recognize the rate of veteran and service member suicide for what it is: an epidemic. And we must, above all, support our Purple Star Families through the pain of their loss, help maintain their ties to the military community, and honor their sacrifice. I am proud to be an original cosponsor of the Purple Star Families Week Act, and urge my colleagues to act upon this legislation immediately.”
- “The battles veterans face while deployed do not always end when they return home. We need to do more to support our heroes struggling with mental health issues,” said Rep. Steil. “Congress must continue

bringing attention to veteran suicide and the sacrifices military families make. Purple Star families are an important part of the veteran community. I am proud to support them.”

- “It’s important we recognize and address the issues our bereaved families face from the loss of a military loved one,” said Rep. Baird. “This resolution will make a difference in supporting those impacted by these tragedies.”
- “Just as we’ve long honored the families of service members killed in action, we should similarly honor the families of those who succumbed to the weight of war after they’ve returned from the battlefield,” said Rep. Dan Crenshaw. “Veteran suicide is an issue we cannot ignore. By recognizing and honoring the families of veterans lost by suicide, we can empower them to share their stories and reassure them that they are not alone – that America will never forget what they and their veteran loved one have sacrificed.”
- ““Our military families are key to supporting our service members and our country. We must continue to support them, especially after losing a family member who served our country,” said Rep. Trone. “I’m proud to help introduce this bipartisan bill that provides a key support network for Purple Star Families.”

[Source: <https://riggleman.house.gov/media/press-releases> | November 26, 2019 ++]

*** Military ***



Marine Corps Readiness

Stepping Off On a 10-Year March to Transform Itself



Commandant Gen. David H. Berger

The Marine Corps is stepping off on a 10-year march to transform itself from a force that’s currently suited to 1990s conventional warfare and instead to provide commanders with mobile units in bad guys’ backyards with “low signatures, bad attitudes and toolkits full of disruptive capabilities.” That’s the message Commandant Gen. David H. Berger shared with more than 500 attendees at the annual Marine Association and Foundation Ground Dinner on 21 NOV. And that means divesting of some capabilities while investing in others. And the top Marine isn’t going to slow walk these changes. That’s because incremental moves in these areas will only serve to allow adversaries such as China and Russia to outpace Marine adaptations.

“We may need to get smaller, trade some parts we’ve had for a long time but are not a good fit for the future,” Berger said. That’s because what the Marine Corps has to offer to the joint fight must be unique and include those disruptive capabilities. “Our ability to conduct sea control and sea denial operations both from the sea and from key

maritime terrain is an essential naval capability in modern armed conflict,” Berger said. “That’s my premise.” “It’s not a nice to have,” he said. “It is essential.” Those mobile, bad attitude, toolkit-packing Marines are focused on a small set of tasks to achieve sea control and denial: “sinking ships, shooting down planes, killing enemy forces inside the area and stopping all forces from coming in.” That means reducing or eliminating money going toward manned antiarmor ground and aviation platforms, manned, traditional towed artillery that can’t be modified to fire hypervelocity projectiles, short-range mortar systems that lack precision, lethality and range, nonlethal short range drones and excess equipment being kept in administrative storage.

Areas where the Corps needs to spend its coin? Low cost, lethal air and ground unmanned platforms, unmanned long range surface and subsurface vehicles, mobile, rapidly deployable rocket systems, long range precision fires, loitering munitions across the echelons, mobile air defense and counter-precision guided munitions capabilities, signature management, electronic warfare and expeditionary airfield. Some of that has come from planning, a lot from the past 18 months’ worth of wargames against various iterations of what Marines might face in the near future from peer competitors, Berger said.

A recent, massive exercise involving more than 10,000 Marines from 2nd Marine Division conducting a force on force exercise at Marine Corps Air Ground Combat Center in Twentynine Palms, California, helped expose some of the needed changes, said Lt. Gen. George Smith, deputy commandant for Plans, Policies, and Operations. Smith noted the exercise showed atrophied skills and areas where training and equipment is needed to meet the existing capabilities of adversaries. Those include signature management, basic fieldcraft, command and control in degraded environments, deception and decoy, electronic warfare, information operations and sustainment. And all of those need to be done inside of the “Weapons Engagement Zone” for the Marines to be the “stand in” force taking on the role of both blunt and contact layer in any potential future fight. “We are the frontline,” Berger said.

Earlier that day, Brig. Gen. Robert Fulford, the commandant’s legislative assistant spoke to the Navy League, noting similar divestment work that must be done for the force changes envisioned by his boss. ““We are going to need to divest of certain critical capabilities that we have come to enjoy within the Marine Corps,” Fulford said at a special topic breakfast held by the Navy League, Thursday. “We built a Marine Corps to fight and win a long, sustained ground campaign,” he added. Fulford said the Corps’ heaviest land equipment is likely one area where the future cuts would take place. “However, we’re also very heavy at this point and so that force and its ability to embark aboard some form of sea-base lift, there’s a fundamental mismatch,” the general said. “What we’re going to need to do is get lighter, we’re going to need to become more distributed and more mobile.” [Source: MarineCorpsTimes | Todd South & Philip Athey | November 23, 2019 ++]

Navy Beards

Update 01: CNP Willing to Consider Allowing Ashore in the Future

Sailors might someday be able to get a jump start on the popular veteran-beard look. The Navy's top personnel leaders said 24 NOV that they're open to considering allowing sailors to sport beards, at least when they're not at sea. "We're getting a lot of feedback from sailors, we're talking to senior leaders and it's not a dead issue," Fleet Master Chief Wes Koshoffer with Manpower, Personnel, Training and Education said during a Facebook live event. While the grooming standard is not under formal review, Chief of Naval Personnel Vice Adm. John Nowell said they're willing to consider allowing beards ashore in the future. Beards have been banned in the Navy since 1984. "We know it's a hot topic, we know many of you want it," Nowell said. "And I'll be quite honest with you, I get it even within my family from some service members."

Navy leaders announced last month that the service would be ending permanent shaving waivers for sailors who struggle with razor bumps. Nowell stood by that decision, citing safety studies the service has done that show any amount of facial hair can compromise the seal on oxygen breathing apparatuses. But he assured sailors that no one will

be kicked out over pseudofolliculitis barbae, which leads to inflammation that makes shaving daily tough on some men's skin. "That's a medical issue -- you don't choose to have that, and we get that," Nowell said. "We're going to make sure that if you have that, we work with you to go ahead and get your medical treatments." Those treatments range from special creams to special razors to even laser procedures. "We're not going to kick anybody out," Nowell added.

Enforcing the same standards ashore is a matter of uniformity, good order and discipline, and looking sharp, Nowell said. But both leaders acknowledged that beards aren't likely to create the same safety concerns ashore. Nowell invited sailors to join a bimonthly uniform focus group if they want to make the case for beards. He warned sailors, though, against arguing that beards should be allowed because women can wear ponytails. "I have to be honest, it drives me crazy when a sailor says, 'You gave women ponytails and different fingernail polish. Why won't you give me beards?'" he said. "That's not the argument you use with me to go ahead and start that discussion. ... It's not a quid pro quo." [Source: Military.com | Gina Harkins | November 26, 2019 ++]

F-35 Fighter Jet

Update 02: Continues to Fall Short of Full Combat Readiness

The Pentagon's chief weapons tester said the next-generation F-35 jet continues to fall short of full combat readiness targets and, despite some progress on reliability issues, all three versions of the fighter are breaking down "more often than planned." None of the Air Force, Marines and Navy variants of the Lockheed Martin Corp. fighter are meeting their five key "reliability or maintainability metrics," Robert Behler, the Pentagon's director of operational testing, said in prepared remarks Wednesday before two House Armed Services Committee panels. The House subcommittees are reviewing the \$428 billion program's status and progress recovering from years of cost overruns and production delays. "The operational suitability of the F-35 fleet remains at a level below service expectations," Behler said in the prepared remarks. "In short, for all variants, aircraft are breaking down more often than planned and taking longer to fix."

His statement is a reality check just weeks after the Pentagon and Lockheed Martin announced that they finalized the largest contract in the program's history, a deal valued at \$34 billion for 478 additional aircraft. About \$27 billion of F-35s have already been placed on contract even though the program hasn't completed all its combat testing and struggles with reliability. Lockheed Martin F-35 program manager Greg Ulmer said after the hearing that he doesn't "necessarily agree" with Behler's characterization. "If you look lot-over-lot, reliability and maintainability is significantly better for the airplanes delivering off the line," he said, while acknowledging there were some outstanding issues "and we are going after them."

The program continues in its most rigorous phase of combat testing, a stage that will stretch into next year. So far, 458 jets have been fielded out of about 3,500 planned purchases by U.S. and allies from Australia to Poland. Pentagon approval for full-rate production, delayed from December, looms for 2020. Even with that 2020 target approaching, analysis to date shows that neither the Marine Corps nor Navy F-35 models are currently "on track" to meet their reliability metrics even as they log more hours, according to the latest assessment. Among the key lagging metrics cited by Behler are "mean flight hours between critical failure" -- a data point that refers to the time between failures that result in the loss of capability to perform a mission-critical task, or mean time between part removals for replacement from the supply chain.

Significantly, while the F-35 fleet demonstrated, over short periods, "high mission capability" rates reflecting the percentage of time jets are safe to fly and able to perform at least one specific mission, the jets "lagged" by "a large margin" the more complete measure of "Full Mission Capable" status, he wrote. That indicates "low readiness" for combat missions "that require operationally capable aircraft," Behler said. Nevertheless, Pentagon and Lockheed Martin officials repeatedly highlight the "mission capable" rates of operational units deployed overseas when discussing program progress. In her statement to the Congressional panels Wednesday, Pentagon Under Secretary for

Acquisition Ellen Lord cited “improving overall F-35 sustainment outcomes and aircraft readiness despite dramatic fleet size increases.”

“As the fleet has grown, aircraft readiness has grown,” Lord said. All three U.S. military services have declared their respective aircraft as possessing an initial combat capability. Lord added that overall “mission capable” rates increased to 73% last month from 55% in October 2018. Across the services, over the same time period, the Air Force increased its mission capable rate to 75% from 66%, Air Force Lieutenant General Eric Fick, the Pentagon’s F-35 program manager, said in his prepared statement. The Marine Corps rate rose to 68% from 44%, he added.

Citing one measure of reliability improvement, Fick said the percentage of aircraft rated not mission-capable because they waited for spare parts “increased through early 2019, but has steadily decreased since summer.” As of last month, the rate “was under 15% for our operational fleets and 24% for our non-operational, testing and training fleets,” he said. Behler agreed, pointing out that “after several years of remaining relatively stable, several key suitability metrics are showing signs of slow improvement” this year. Still, no F-35, including those deployed to combat units, has been able “to achieve and sustain” the 80% “Mission Capable” goal for the 12-months ending in September called for by then-Defense Secretary James Mattis, Behler said. “However, individual units were able to achieve the 80% target for short periods.”

The Air Force F-35 version, which will constitute the bulk of U.S. purchases, demonstrated the best performance while the Navy’s F-35C fleet has the lowest. The more recent improvements were due to the “greater availability of spare parts” and “longer-term efforts to improve maintenance processes and depot support,” Behler said. In his prepared statement, Ulmer said “readiness rates continue to rise across the fleet, and today we see on average a mission capable rate of more than 70% on combat-coded aircraft.” Earlier this year, the Air Force announced that its airmen and fleet of F-35As participating at Red Flag at Nellis Air Force Base in Nevada “delivered 90% mission capable rates during the exercise,” he said. [Source: Bloomberg | Anthony Capaccio | November 13, 2019++]

Military Toxic Sites

List Has Grown from Former 401

The number of places where the U.S. military spilled or suspects it discharged perfluorinated compounds has grown, Pentagon officials said 20 NOV, but they did not say where or how many sites are under investigation for possible contamination. The Department of Defense previously identified 401 sites on active and former military bases where the compounds — perfluorooctane sulfonate or perfluorooctanoic acid, also known as PFOS and PFOA — were released or a suspected discharge occurred. Assistant Secretary of Defense for Sustainment Robert McMahon said Wednesday that continued Department of Defense efforts to identify locations with potentially harmful levels of chemicals uncovered more sites, namely National Guard facilities.

He said the department will name the sites when it has verified the number and locations. “As part of this process, we think there are probably more installations, and I’m not ready to tell you what that number is, but we found that we under-counted,” McMahon told reporters in a briefing at the Pentagon. The chemicals, which are used in firefighting foams to battle aircraft and ship fires and also found in household items such as non-stick cookware, stain repellents and food wrappers, have been linked to some types of cancer and birth defects. In July, Defense Secretary Mark Esper created a [task force](#) to determine the extent of the contamination and potential health risks to military personnel and families posed by the chemicals, which fall under a family of compounds known as per- and polyfluoroalkyl substances, or PFAS. The task force is also [charged](#) with finding alternatives to PFAS-free firefighting foams.

The group is expected to release an interim report on its findings this month. Originally, the final report was due by January, but Esper shortened the timeline for completion from 180 days to 120, and now, McMahon said, the goal is to release an interim report that will be an “accurate picture of the multitude of things we are doing.” With McMahon

retiring from the Department of Defense on Friday, it's unknown whether there will be a final report. "I don't know what will happen after 120 days, whether the task force continues to go or if it stands down. It's irrelevant to me because the focus is on doing what's right for our soldiers, sailors, airmen and Marines and their families and the communities. We are going to be just as aggressive," McMahon said.

The Department of Defense established a new [website](#) 19 NOV that focuses on its work on PFAS and includes congressional reports and other DoD initiatives addressing the investigation and cleanup. The move comes the week that a movie about PFAS, "Dark Waters," premieres. The film tells the story of attorney Robert Bilott's 20-year fight against DuPont, one of the manufacturers of PFAS chemicals. On 19 NOV, the movie's star, Mark Ruffalo, testified before Congress about the dangers of these chemicals. They are known as "forever chemicals" because they do not break down, and build up in blood and tissues if absorbed. "It's time to regulate PFAS chemicals," Ruffalo told members of the House Oversight and Reform Environment Subcommittee. "It's time to end industrial releases of PFAS into the air and water, it's time to end needless uses of PFAS in everyday products like food packaging, it's time to finally filter PFAS out of drinking water and it's time to clean up legacy PFAS contamination, especially at our military bases."

Also testifying at the hearing was Mark Favors, a former Army specialist whose extended family lives in Colorado Springs, Colorado, near Peterson Air Force Base, and who can count 16 cases of cancer in his family, including 10 deaths, five of which were from kidney cancer. Peterson is one of the locations where on-base and community water sources tested significantly above the EPA's recommended PFAS or PFOA exposure limit of 70 parts per trillion. "Colorado Health Department investigators found that lung, bladder and kidney cancer rates are significantly higher than expected in the same areas of the PFAS water contamination, yet the state has never offered contaminated residents medical monitoring or PFAS blood level tests," said Favors, who represented the Fountain Valley (Colorado) Clean Water Coalition.

Dozens of PFAS compounds are used in medical devices, pharmaceuticals and laboratory supplies. As such, Rep. James Comer (R-KY), the subcommittee's ranking member, said, caution should be taken when considering "sweeping action" against an entire class of substances. "We should be careful of taking actions that have the potential to affect vast swaths of the economy, including hospitals and other [industries] that use lifesaving products made from PFAS compounds," Comer said during the hearing.

Of the 401 sites named by the Defense Department as having a known or suspected discharge of PFAS, 36 on-base locations had contaminated drinking water and more than 90 had either off-base drinking water or groundwater contamination at levels above the Environmental Protection Agency's accepted threshold. In cases where the Defense Department found drinking water supplies exceeding the 70 parts per trillion recommendation, the services supplied bottled water and in-home water filtration systems to ensure water quality. "In some places, we had very marginal levels, so part of this is 'You don't have to worry about it.' But in some places, we have levels that are higher ... and we've reacted to that," McMahon said.

Advocacy groups say that no amount of PFAS is safe; the Environmental Working Group, a Washington, D.C.-based non-profit that has been sounding the alarm on the problem, says that 1 part per trillion is the maximum safe level, based on independent studies. The EPA has released a draft proposing that the screening level of a contaminated site that would trigger further investigation of PFOS and PFOA should be 40 parts per trillion individually, and for remediation, 70 parts per trillion, combined, in groundwater. The DoD follows the EPA's current recommendation of 70 parts per trillion.

McMahon said this week that installation commanders can expect to receive letters instructing them to begin a dialogue, if they have not already done so, with their local communities on the DoD's PFAS investigation, its findings and any clean-up efforts within their communities, according to McMahon. "One of the things we haven't done real well is our transparency and activity in getting the message out," McMahon said. I want our installation commanders to go talk to the community." The Environmental Working Group maintains a map at https://www.ewg.org/interactive-maps/2019_pfas_contamination/map/ as well as lists of the military installations and sites with known PFAS

contamination. According to EWG, of the 100 most contaminated sites, 64 had groundwater contamination exceeding 100,000 parts per trillion. The highest known contamination was seen at the former England Air Force Base, near Alexandria, Louisiana, that measured 201.7 million parts per trillion of a PFAS chemical known as PFHxS. [Source: MilitaryTimes | Patricia Kime | November 21, 2019 ++]

Body Armor

Update 03: Army Field Testing Lightweight Subsystem of TALOS



U.S. special operations forces are currently field testing a lightweight combat armor designed to cover more of an operator's body than previous protective gear, an official told Task & Purpose. The armor, called the Lightweight Polyethylene (PE) Armor for Extremity Protection, is one of a handful of subsystems to come out of U.S. Special Operations Command's Tactical Assault Light Operator Suit (TALOS) effort that media outlets dubbed the "Iron Man suit," Navy Lieutenant Cmdr. Tim Hawkins, a SOCOM spokesman, told Task & Purpose on 13 NOV.

The new SOCOM armor offers protection from small-arms fire over 44 percent of the body compared to the 19 percent offered by the standard infantry body armor, including an operator's shoulders, obliques, forearms, and groin, Hawkins said. In addition, the new SOCOM armor weights 25 percent, or roughly three pounds, less than standard protective gear. While SOCOM officials confirmed in February that the full TALOS Mk 5 combat suit prototype wasn't even close to ready for prime time, Hawkins told Task & Purpose that the command is currently exploring 10 subsystems developed under the Joint Acquisition Task Force-TALOS for "further maturation and testing" — chief among them the lightweight polyethylene armor.

"The armor is currently under combat evaluation by SOF units in the field," Hawkins told Task & Purpose. SOCOM's Iron Man suit is officially dead, SOCOM isn't the only command exploring the potential applications of lightweight polyethylene. In 2017, researchers at the Army's Natick Soldier Research, Development and Engineering Center (NSRDEC) unveiled an experimental combat helmet made of ultra-high-molecular-weight polyethylene (UHMWPE) that offered a 40 percent weight reduction compared to existing ballistics options. Then in Sept. 2019, the Army Research Lab announced a new material developed from a UHMWPE-based compound that's 14 times stronger and eight times lighter than steel, a material that Army Research Office officials described as "easier to cast or mold into complex shapes, providing versatile protection for soldiers, vehicles, and other Army assets."

Hawkins declined to elaborate if the Army's past work with UHMWPE had explicitly informed the development of the new SOCOM armor. "This is a material that was part of a collaborative effort during the TALOS project, but that's not to say that this [armor] was the only effort," Hawkins said. "With regards to the services and what they've taken on, there's some crossover ... our acquisition folks go to the same conferences." Speaking at SOFIC this past May, Col. Alex MacCalman, the outgoing JATF-TALOS engineering chief, stated that the Army had expressed interest in adopting the new post-TALOS protective system, which offers "better protection against AK-47 rounds," as National Defense reported at the time. But because SOCOM is currently evaluating the new armor, however, Hawkins could not

definitively compare the armor's protective capacity to that of the Army's Improved Outer Tactical Vest, stating only that "it offers increased protection against small arms threats." [Source: Task & Purpose | Jared Keller | November 13, 2019 ++]

Cerberus GL Drone **Multi-Shot, 40mm Grenade Launcher**

U.S. Army weapons officials are testing an experimental drone armed with a multi-shot, 40mm grenade launcher to destroy enemy targets hiding behind cover. The man-packable Cerberus GL unmanned aerial system -- made by Skyborne Technologies Pty. Ltd. -- is being evaluated in the Army Expeditionary Warfare Experiments 2020 at Fort Benning, Georgia. The drone weighs 14 pounds, has a range of two miles and can fire three 40mm high-explosive grenades at defiladed targets well beyond the 400-meter maximum effective range of the M320 grenade launcher. It's been two years since the Army canceled the XM25, a sophisticated, shoulder-fired counter-defilade weapon, but Army weapons officials continue to search for solutions capable of killing enemy troops protected behind cover.



The Cerberus GL unmanned aerial system (left) & the XM25 shoulder-fired counter-defilade weapon (right)

"One of the priorities, especially for the Infantry Center, is counter-defilade," Ed Davis, director of the Army Futures Command Maneuver Battle Lab at Benning, told Military.com. The XM25, nicknamed the Punisher by the infantry community, was equipped with an advanced fire-control system and programmable 25mm airburst ammunition. It was also a complex weapon that suffered from program delays and expensive ammo that ultimately led to its demise. Currently, infantry officials are looking for simpler counter-defilade solutions designed to use munitions in the Army inventory, Davis said. "To come up with a new system like the XM25, that's a hard one to sell sometimes," he said. "Industry knows that we want counter-defilade, but they also know that in most cases it's to adapt a current capability."

In addition to the Cerberus grenade-firing UAS, Benning officials evaluated a UAS armed with a Vietnam-era M72 Light Anti-tank Weapon (LAW) last year, Davis said. The system featured a six-bladed commercial drone that could hover over a target and fire the LAW straight down on the enemy, Davis said. "We've got like 100,000 LAWs in the inventory," he said. "All you are trying to do is get that weapon further forward so you can shoot behind an obstacle. It worked pretty good." Last year's AEWE also evaluated an M72 LAW equipped with a programmable 66mm warhead, which peppered targets with about 4,000 fragments of shrapnel.

As with systems tested in past AEWEs, the data collected from the evaluation of the 40mm-firing Cerberus GL drone will be put into report after the experiment is complete in March, Davis said, describing how these counter-defilade systems could turn into low-cost programs of record in the future. "The big thing is, if we go to conflict now and we had to have one now, we've got some alternatives," Davis said. [Source: MilitaryTimes | Matthew Cox | November 14, 2019 ++]

Air Force Pilot Shortage

Update 04: Re-Examining Standard Height Requirements



The Air Force is re-examining, and could broaden, its standard height requirements for becoming a pilot as it seeks to encourage more airmen to pursue aviation careers. In a 14 NOV interview, Maj. Gen. Craig Wills, commander of the 19th Air Force, said the Air Force is also trying to get the message out to aspiring aviators that, even if they're a little taller or a little shorter than the height requirements, that doesn't necessarily doom their chances for becoming a pilot. The Air Force often grants height, or anthropometric, waivers to allow pilots to fly some aircraft, Wills said, and they shouldn't be immediately discouraged if they fall outside the standard pilot height requirement of between 5-foot-4 and 6-foot-5 when standing.

"Nobody is turned away because they're below five-foot-four," Wills said. "The message now is, if you want to fly, no matter how tall you are, apply. You may or may not fit, but let us make that decision. Don't self-eliminate because you're worried that you may not make it into the right window." While the Air Force is generous with its height waivers and tries to find something that shorter or taller airmen could fly, the service also wants to make sure its universal standard is not too restrictive. Wills said he hopes that, sometime next year, its height standard review will be complete and the Air Force will make a decision on whether to broaden it or not. "We're going back to make sure that we've got the numbers correct," Wills said.

The Air Force in recent years has focused on improving its diversity to ensure people from a wide variety of backgrounds are able to offer their unique perspectives and help the service find new ways to solve problems. At the same time, the service has been struggling to correct a shortfall of roughly 2,000 pilots, and it wants to broaden the pool of potential pilot candidates, partly by encouraging more women to apply. But, considering that 43.5 percent of American women between the ages of 20 to 29 are 5-foot-4 or less, Wills said, that means a large portion of potential aviators are told right off the bat they are technically out of the running. They may not realize that it doesn't have to be the end of the story. "There's an expression in the military — there's a waiver for just about everything," Wills said. "If our standard is five-foot-four, we're excluding almost half of a possible recruiting pool to come do this thing that we love. So we're trying to make sure that everybody knows that there's potential opportunity, and we don't want to unnecessarily restrict ourselves from some of the best talent in America."

Most people who try to obtain a waiver are successful. Since 2015, the Air Force has approved 87 percent of the 223 waiver requests it processed. Wills said every person he's seen receive a waiver this summer would still be able to fly both the F-35 and F-22. Wills himself knows how distressing height concerns can be when someone wants to be a pilot. He's 6-foot-4 now, but was a little taller when he sought to enter pilot training in 1988, and was then particularly worried that his sitting height would be slightly over the limit. "I'm vertically challenged in the other direction," Wills said. The night before his physical, Wills slept upright in a chair to make sure his spine didn't expand overnight. When he woke up, he filled a backpack with rocks and ran three miles, and then did jumping jacks right up until his test. It worked, he said, and he made it right under the limit.

The reason the Air Force is so generous with its waivers is that while someone may be too tall or too short to fly every airplane, it's likely they could still fly some airplanes. He pointed to former Dallas Cowboy Chad Hennings, a

football standout at the Air Force Academy. The A-10's domed canopy was tall enough to accommodate Hennings' 6-foot-6 frame, even if he wouldn't have been able to safely fit into many other air frames, and he flew the Warthog during Operation Provide Comfort, the mission to safeguard Kurds in northern Iraq. Aspiring aviators who fall out of the standard height range are automatically placed into the height waiver process, Wills said. Their anthropometric measurements — which also include eye height while sitting, buttocks-to-knee length, and arm span in addition to standing height — are entered into a computer, which then says which planes they could safely fit into and which they could not.

Part of the issue is that many of the Air Force's aircraft were built 50 or 60 years ago, when women were not allowed to fly in the service. So their cockpits were not built with women in mind. For example, the T-37 "Tweety Bird" trainer — which for years was the Air Force's primary trainer — was built in the 1950s, and shorter pilots had a hard time reaching its rudder pedals with their feet. When the T-6 Texan was designed to replace the Tweety Bird, Wills said, it was designed to accommodate a wider range of heights. The T-7A Red Hawk, which will replace the older T-38 trainer, is similarly being designed to handle pilots of different heights. The variety of measurements is important, Wills said. For example, he said, someone with an exceptionally long buttocks-to-knee length could find their knees connecting with the plane if they had to eject, putting them at risk of injury or even death. The Air Force also has to make sure someone can see over the instruments while sitting, he said. "Every airplane and every person is just a little bit different," he said.

Wills, who has been in charge of a large portion of flight training since he assumed command of the 19th in June, said Chief of Staff Gen. Dave Goldfein challenged Air Force leaders to find ways to improve diversity, particularly in the rated career fields. At the same time, Maj. Gen. Jeannie Leavitt — the Air Force's first female fighter pilot and current head of the Air Force Recruiting Service — kept hearing from women that height concerns were a persistent hindrance when they were trying to become pilots.

Wills said it became clear that the waiver process was, by and large, pretty solid — but that the message that waivers exist wasn't getting out there. One tweak the Air Force has made, he said, was to update websites with information on pilot height standards to emphasize that specifications vary by aircraft, and that applicants outside of the overall standard may require special screening — but could still end up in the cockpit. "Don't let a number on a website discourage you from pursuing a career" as an Air Force pilot, Wills said. [Source: AirForceTimes | Stephen Losey | Gina Harkins | November 16, 2019++]

USMC Coed Boot Camp

Update 01: General Open to Ending Gender-Segregated Boot Camp

The Marine Corps could train as many as eight co-ed companies at boot camp each year, and the general overseeing the effort is hitting back against those complaining that the move is lowering training standards. "Get over it," Maj. Gen. William Mullen, the head of Training and Education Command told Military.com on 14 NOV. "We're still making Marines like we used to. That has not changed." Mullen, a career infantry officer who has led troops in combat -- including in Fallujah, Iraq -- said Marines have likely been complaining about falling standards since 1775. "I'm assuming that the second Marine walking into Tun Tavern was like 'You know ... our standards have gone down. They're just not the same as it they used to be,'" Mullen said, referring to the service's famous birthplace. "That has always been going on in the history of the Marine Corps."

The Marine Corps is currently training its second and third co-ed companies at its East Coast recruit depot in Parris Island, South Carolina, where men and women have historically been separated. Some have suggested the move will destroy the Marine Corps. Others have called it disgusting, or said the all-male West Coast recruit depot remains the only true Marine Corps boot camp. Commandant Gen. David Berger told Military.com this summer that Marines

should expect more co-ed recruit training companies to move through Parris Island. And while Marine Corps Recruit Depot San Diego remains an all-male facility, Berger said he'd "look at what makes sense" on both coasts.

Each of the co-ed companies is made up of six platoons -- one of which is all-female, and the other five all-male. That's the same model used by 3rd Recruit Training Battalion's India Company, the first-ever co-ed company to graduate from Parris Island earlier this year. Mullen said the company's performance was on par with all-male or all-female companies. "If anything, it went a little better because there's a little bit more competition with [each platoon] going, 'No, we need to beat them,' or 'We can't let them beat us,'" he said. "So there was a little bit of that effect. But other than that, there was no real difference."

Mullen recently directed the Marine Corps to commission an academic study on gender-integrated boot camp. He said it's important that the Marine Corps get an independent study of its enlisted entry-level training model to see if they have it right. "How do you get to something that people just can't argue with?" he said. "... If an independent study, not affiliated with the Marine Corps, comes in and takes a hard, honest look at things in an unbiased way, how do you argue with that?"

The men and women in the co-ed companies at Parris Island spend most of the first phase of boot camp, which runs the first four weeks, training at the platoon level. That means the all-female platoon mostly trains without men under the direction of women drill instructors. That's by design, Mullen said, because it's important to establish a sense of teamwork at the platoon level. Once the recruits hit their second training phase when they hit the rifle range, take hikes, and practice land navigation or maneuver-under-fire-movements, he said the company trains as one a lot more. "We think we have it right ... but how much of that is our own biases?" Mullen said. "How much of that is a 'we invented it here' kind of thing?"

Mullen said he's hoping the study -- which will look at how the other services train recruits, the costs associated with different training models, and how co-ed boot camp might affect a person's decision to join the Marine Corps -- will give them an objective view. And if it shows the Marine Corps doesn't have the right idea when it comes to separating male and female recruits, at least at the start of their training, he said they'll adjust. "We'd have to take a good hard look at it and say, 'OK, well, what are we going to do about it now?'" Mullen said. [Source: Military.com | Gina Harkins | November 14, 2019 ++]

Army Security Concerns

TikTok Social Media App

The Army is taking a security assessment of the social media app TikTok after Senate Minority Leader Charles Schumer (D-NY) raised concerns about the Chinese company. Army Secretary Ryan McCarthy told reporters 21 NOV that he ordered the assessment after Schumer asked him to probe potential risks associated with the video-sharing app, according to Reuters. Schumer recently wrote to McCarthy, particularly expressing concern about Army personnel use of the app, including as a tactic to recruit new soldiers. "While I recognize that the Army must adapt its recruiting techniques in order to attract young Americans to serve, I urge you to assess the potential national security risks posed by China-owned technology companies before choosing to utilize certain platforms," the senator wrote.

The top Democrat and others have also previously expressed concerns about the social media platform. Last month, Schumer and Sen. Tom Cotton (R-AR) asked intelligence officials to look into whether TikTok poses "national security risks." "Security experts have voiced concerns that China's vague patchwork of intelligence, national security, and cybersecurity laws compel Chinese companies to support and cooperate with intelligence work controlled by the Chinese Communist Party," the lawmakers wrote to acting Director of National Intelligence Joseph Maguire. TikTok is an immensely popular app among young people in the U.S. and worldwide. [Source: The Hill | Rachel Frazin | November 22, 2019 ++]

Military Housing Lawsuits

Update 02: History of Neglect by Private Firms & DoD Acknowledged

The head of a company named in a lawsuit charging mold infestation and other substandard conditions in on-base housing at Fort Meade, Maryland, last week acknowledged a history of neglect by private firms and the Defense Department in managing military housing and pledged \$325 million for fixups. Management overall "went sideways" in a series of poor decisions and inaction on budgeting and oversight, John Picerne, founder and chief executive officer of the Rhode Island-based Corvias Group, said in an interview with Military.com before the Fort Meade lawsuit was filed. The neglect dated back to the failed implementation of a 1996 plan called the Military House Privatization Initiative (MHPI), said Picerne, whose firm manages 26,000 homes at 13 Army and Air Force installations, including Fort Meade.



John Picerne, founder and chief executive officer of the Rhode Island-based Corvias Group, testifies before Congress in 2019.

"It was not a bad program" as conceived, Picerne said of the initiative to privatize military homes, but the plan has proved to be "not the program that was needed at this point in time." Recent surveys of military housing residents have described mold, pest infestation, utilities issues and poor construction. Picerne owns that conditions were neglected. "We all just let it alone for too long," he said. Picerne said Corvias was assembling the \$325 million from investors to improve and renovate existing military housing it managed.

The 10 military families who are plaintiffs in the suit filed 12 NOV in U.S. District Court in Maryland alleged that Corvias' failure to address maintenance requests resulted in mold and other substandard conditions that caused them economic harm and made them sick. The suit was similar to one filed last month in Texas against the Hunt Military Communities firm by eight military families over water leaks, mold and pests in housing at Randolph Air Force Base near San Antonio. In the Fort Meade case, a Corvias spokeswoman said in a statement that the firm contested the "allegations that have been made by the plaintiffs and will vigorously defend this lawsuit." "We are committed to the safe housing needs of military service members and their families, and will continue to provide dedicated service to our residents," the statement said.

A nationwide survey of military families earlier this year by the Military Family Advisory Network showed that 68% of the family respondents from Fort Meade cited poor maintenance, 48% had issues with mold, 34% had structural concerns, 32% cited plumbing and 31% complained of general "filth in homes." Shannon Razzadin, executive director of the Military Family Advisory Network, declined comment on the merits of the Fort Meade lawsuit but said that the military "had put trust in the companies" to address housing conditions. She also said the survey showed that military families ranked Corvias among the poorest-performing of the private property management companies serving military bases.

In February testimony to the Senate Armed Services Subcommittee on Personnel and Readiness, Picerne stood out from other property management executives by offering an apology for how issues with military housing were allowed

to accumulate. "We let down some of our residents," Picerne said. "I'm sorry and we are going to fix it. We will get to the bottom of this problem and return to the gold standard." Picerne said at the hearing the bases that will benefit from renovations funded by the millions Corvias plans to raise include Fort Bragg, North Carolina, which has been singled out by Defense Secretary Mark Esper as one of the worst in the Army for military housing.

In March, following a visit to Fort Bragg and meetings with military families, Esper, who was Army Secretary at the time, termed housing conditions at the post "unconscionable." Sen. Thom Tillis, R-North Carolina, who accompanied Esper to Bragg, said blame for the housing conditions had to be shared. "I am not going to place blame on any one link in the chain; the housing providers are at fault, the command is at fault, the [Defense] Department is at fault, and Congress is at fault for taking their eye off this ball," he said.

In the interview with Military.com, Picerne acknowledged poor conditions at Fort Bragg but said Corvias also "inherited homes" at nearby Pope Army Airfield. "They were really in tough shape," he said of the homes at Pope, but the "worst of the worst were spread across the entire [Corvias] portfolio." According to Corvias, the \$325 million would be aimed at renovations at Fort Bragg, Fort Meade, Fort Riley in Kansas, Fort Rucker in Alabama, Fort Sill in Oklahoma, Fort Polk in Louisiana and Aberdeen Proving Ground in Maryland. "We will build new and renovate 750 homes for military families over the next three years with an additional 245 new homes coming soon as part of the Out Year Development plans for Forts Bragg and Meade," Corvias said in a statement.

The plan calls for the demolition over the next five years of 140 homes at Aberdeen Proving Grounds and 160 homes at Fort Bragg. According to Corvias, the firm has delivered more than 9,500 new homes and renovated more than 16,400 since beginning work with the Army in 2000. "At Fort Meade, we have some homes that cannot be upgraded and we've decided we're just going to build new," Picerne said. While defending Corvias' overall performance, Picerne said that the ability of his and other firms to meet obligations under the MHPI plan was hampered by events out of their control, beginning with the 9/11 attacks that led to tightened security at all installations.

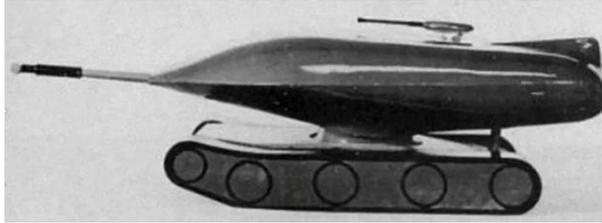
MHPI went into place in the 1996 National Defense Authorization Act, which called for a "public/private program whereby private sector developers may own, operate, maintain, improve and assume responsibility for military family housing, where doing so is economically advantageous and national security is not adversely affected." "The focus was on building brand new homes on existing infrastructure," but the poor condition of the existing infrastructure hadn't been taken into account, as well as aging inventory of homes, Picerne said. After 9/11, just getting the equipment to renovate onto bases became problematic, and "it all goes sideways when the markets shift," Picerne said. The contractors were accustomed to easy access to bases, but after 9/11 "that all changed," he said. Access became highly restrictive "so costs went up in some cases by 100%," he said.

"At Fort Meade, we had to develop our own construction gate access point, just purely to get construction materials onto the installation," he said. At Fort Meade and other bases, "We had concrete trucks at one point in time that were binding up while they were sitting in a massive line waiting to get onto the installation," he said. "We had cost inflation in a minute after 9/11. We had to get highly creative in how we did things." Then came the budget problems brought on by the sequestration process limiting military spending, Picerne said, and "we became misaligned" with the overall purpose of MHPI. The lesson learned was that "these things are going to go backwards if we're not careful," Picerne said, "and this is where we have to take ownership of this."

The private firms "shifted our focus away from the portfolio and started to focus on other endeavors." As did the government, he said. "So between the government focusing on other endeavors, and Corvias in our case focusing on other endeavors," the problems accumulated, he said. "If you're not going forward, you're inevitably going backwards." The government had forgotten "they were holding their oar on their side of the boat, and we had forgotten we were holding our oar on our side of the boat, and we have to be rowing in unison for this thing to work," Picerne said. The task ahead in building energy-efficient homes and getting ahead of the maintenance backlog was daunting, Picerne said, but "this can be done with really sound and innovative investments." The goal, he said, was to insure that American service members got the kind of on-base housing they deserved. "We have to stay on this," he said. [Source: Military.com | Richard Sisk | November 14, 2019++]

Military Proposed Weaponry

Update 02: Chrysler TV-8 Tank



Is this the goofiest tank you've ever seen? It's an American-engineered nuclear tank, imported from Detroit. This behemoth was nuclear in that it was powered by a nuclear reactor that was designed to use closed-circuit television for the crew to see. The crew would reside in the tank's massive pod area, along with the engines and ammunition storage but the pod design would also allow the TV-8 to float, along with two water jet pumps, giving it an amphibious landing capability. Along with the tank's main turret, the TV-8 carried two manual .30-caliber machine guns along with a remote-controlled .50-cal mounted on top of the pod. At 25 tons, this incredible hulk was still half the mass of the M1 Abrams. [Source: We Are the Mighty | Blake Stilwell | October 3, 2019 ++]

USS Iwo Jima

Fire during LHD-7's Overhaul Injures 11 Sailors



Eleven sailors were hurt in a fire aboard the amphibious ship USS Iwo Jima (LHD-7), a Wasp Class amphibious assault ship, on 14 NOV while it was undergoing a planned overhaul, an incident that adds to a growing list of ships struggling through repair work. The Iwo Jima incident occurred late Thursday evening after sailors noticed smoke in a cargo hold and moved to extinguish the fire, which was put out by about 4:30am by the ship's crew, sailors from USS The Sullivans, and the Jacksonville Fire Department. All of the sailors were treated at the scene and released, according to a statement from Expeditionary Strike Group 2. "Sailors are rigorously trained to combat casualties such as this fire, and we are grateful for the assistance of the installation and the local community to help ensure the safety of our people and our ships," said the ship's commander, Capt. Darrell Canady.

It's unclear how much damage was done to the ship, but the Navy said the fire was contained and no damage was suffered to the pier, or to neighboring ships docked at Naval Station Mayport in Florida. Last November, a fire aboard the USS Oscar Austin undergoing repair in Norfolk damaged the ship enough to likely keep it in dock until 2022,

according to reports. This latest fire comes as the Navy is working to overcome years of maintenance delays that have kept a number of ships from deploying on time, forcing others to stay at sea longer and delaying their own planned repair and maintenance schedules.

The aircraft carrier USS Harry S. Truman is currently two months behind schedule to head out to sea after electrical issues forced it to remain in port after its planned September sail-away date. The issues forced the USS Abraham Lincoln to extend its seven-month deployment to the Middle East. The Truman's issues have been resolved, the Navy said this week, and it should deploy soon. The Norfolk waterfront is crowded these days, housing six of the Navy's 11 carriers, all in various states of repair. While the Truman is headed out, the carrier USS John C. Stennis is waiting its turn pierside as the USS George Washington wraps up its own mid-life refueling and overhaul, slated to wrap up in late 2021.

Readiness issues have plagued the Navy in recent years, culminating in early 2019, when only 16 percent of the Navy's workhorse guided-missile destroyer fleet managed to get through planned repairs on time. Navy officials have insisted that the steady funding provided by the two-year budget deal reached between Congress and the White House in 2017 has helped matters. Vice Adm. Tom Moore, head of Naval Sea Systems Command, said in September that the number of destroyers getting out of their repair availabilities on time has shot up to 40 percent this year, due partially to new contracting methods that have allowed shipyards and industry to plan more efficiently for coming work. [Source: Breaking Defense | Paul McLeary | November 15, 2019 ++]

CBD Products

Products Containing CBD Oil are Off Limits for Airmen

The Air Force said 19 NOV that products containing CBD oil are off limits for airmen. The service issued a reminder that products with CBD oil, an abbreviation for cannabidiol oil and derived from the marijuana plant, may lead to positive results for airmen undergoing urinalysis designed to detect marijuana. Currently, 11 states and the District of Columbia have adopted laws to OK recreational marijuana use, and even more states have approved measures to permit medical marijuana use. But service members are barred from consuming marijuana under Article 112a of the Uniform Code of Military Justice.

Even so, CBD oil and products containing CBD oil — such as gummy bears, teas and lotions — still remain a bit of a question mark. Because CBD-oil products are unregulated by the Federal Drug Administration, the Air Force cautioned that these products may contain undisclosed levels of the mind-altering chemical in marijuana: tetrahydrocannabinol. “It’s important for both uniformed and civilian Airmen to understand the risk these products pose to their careers,” Maj. Jason Gammons, Air Force Office of The Judge Advocate General spokesperson, said in an Air Force news release. “Products containing unregulated levels of THC can cause positive drug tests, resulting in the same disciplinary actions as if members had consumed marijuana.”

The Air Force cited a report that Marcel O. Bonn-Miller from the University of Pennsylvania Perelman School of Medicine published in 2017 examining 84 CBD products sold online. Bonn-Miller's research determined that less than a third of the products accurately reflected the CBD content. Even when products claimed they did not contain any THC, the study detected THC in 21 percent of the products. Under the Agriculture Improvement Act of 2018, THC levels in CBD oil products must remain under 0.3 percent. The Air Force said that while the levels of THC may be low, Airmen shouldn't take chances. “The important point for Airmen to consider is the level of uncertainty for these products,” Gammons said. “We want to ensure we arm them with the facts so they can make informed decisions and not inadvertently jeopardize their military careers.”

According to a blog post from Crisp and Associates Military Law, airmen who test positive for marijuana during urinalysis typically receive a discharge and an Article 15, the highest form of military nonjudicial punishment. Other

branches of the military have also issued similar warnings about hemp-derived products. In August, the U.S. Navy issued a directive that barred sailors and Marines from using products stemming from marijuana. This policy also extended to products containing CBD oil, and outlawed sailors from using such products in states where they have been legalized. According to Secretary of the Navy Richard Spencer, the absence of FDA regulations mean sailors can't "rely on the packaging and labeling of hemp products in determining whether the product contains THC concentrations that could cause a positive urinalysis result." [Source: AirForceTimes | Diana Stancy Correll | November 20, 2019 ++]

Military Related Fraud

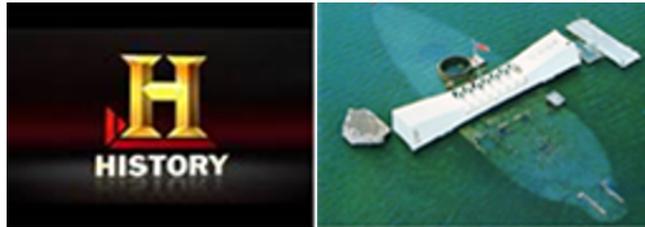
Cancer Fundraiser Scam by Alleged Veteran

A Lehigh Township man who faked cancer to steal more than \$36,000 through an online fundraiser will serve one to seven years in state prison for lies that a prosecutor said extended beyond his health. Not only did **Christopher King** pretend to have non-Hodgkin's lymphoma, but as police investigated him, he also falsely claimed he was a military veteran, Northampton County Assistant District Attorney Abigail Bellafatto said 22 NOV at his sentencing. Neither was true, though the 30-year-old King's GoFundMe page drew more than 1,000 donations — including from a cast member of "The Walking Dead" — after he opened it in November 2016, according to court records. Though King said in court that he hopes to pay back those donors, Bellafatto said she doesn't believe him.

"He's lied too many times to get out of trouble," Bellafatto told presiding Judge Michael Koury Jr. In July, King pleaded guilty to theft, a felony. Koury ordered him to make restitution — and to write a letter of apology to each of his victims. According to court records, King fell under suspicion after a donor contacted Lehigh Township police in October 2017, saying she believed he was running a scam. Among those questioning King's lies was actress Sabrina Gennarino, who plays Tamiel on AMC's "The Walking Dead." She made donations to him and championed his cause, the arrest affidavit says. King's story traveled as far as the United Kingdom, where it was featured in a January 2017 online article in The Mirror, a London tabloid.

GoFundMe closed King's fundraiser in September 2017 amid suspicions of fraud, police said. But to investigators, King continued to insist he had cancer, and he pointed them to a slew of medical providers that he claimed had treated him, police said. Police contacted all of those providers, who said they had no record of that diagnosis. Likewise, investigators reached out to the Army, Navy, Air Force and Coast Guard to determine whether he had served, and received letters back saying he had not, police said. Defense attorney Rory Driscoll said his client has sought mental-health treatment and has no prior criminal record. "While I can't go back in time and reverse what I did, you can rest assured that this will never happen again," King wrote in a letter to Koury. "This is not the type of person that I am, and I am deeply ashamed of myself for even considering what I did, let alone doing it."

In questioning from Koury, King offered little explanation for his actions, though he suggested he had once tried to enlist in the armed forces. "So you just assumed you were in the military for the past 12 years even though you never served in the military?" a skeptical Koury asked. At the time of the scam, the father of King's girlfriend was terminally ill, though not from non-Hodgkin's lymphoma, according to Bellafatto. On social media, King tried to pass off the older's man prescriptions as his own, posting photos of the medicine bottles to persuade people he was sick, court records said. King's girlfriend, Terri Seip, said King helped her father feel comfortable before his death in March 2018. In a letter to Koury, Seip characterized the thefts as a "desperate attempt" by King to make her father happy. Bellafatto said investigators found no evidence King spent the money on the father. Authorities asked King to produce receipts showing that, and he was unable to, she said. [Source: The Morning Call | Riley Yates | November 22, 2019 ++]



Libby Prison

Civil War | 100+ Union Prisoner's Tunnel Escape

In one of the most successful prison breaks of the American Civil War on February 9, 1864, more than 100 Union prisoners tunneled their way to freedom in an audacious escape from Libby Prison in the Confederate capital of Richmond, Virginia. Since the prison was believed to be escape-proof, there was less vigilance by the authorities than in other camps, and the alarm was not raised for nearly 12 hours. More than half of the prisoners made their way to Union lines while others were recaptured and returned to the confines of Libby.



Libby Prison started as an old food warehouse on Tobacco Row along the James River. Captain Luther Libby, along with his son George W. Libby, leased the three-story brick building where they operated a ship chandlery and grocery business. The structure encompassed an entire city block in Richmond. In 1862, the Confederacy took over the building and turned it into a prison for Union officers. One of them, Colonel Thomas E. Rose from the 77th Pennsylvania Volunteer Infantry, was captured during the Battle of Chickamauga and taken to Libby Prison. He found conditions appalling and immediately started plotting his escape. He devised an ambitious plan to dig a tunnel from the cellar of the prison to a tobacco shed that stood just outside the prison walls.

Rose revealed his plan to a few trusted accomplices and planning got underway. Life inside Libby Prison was miserable. Prisoners were held on the second and third floors of the building. The basement of the prison was divided into three sections. The western end was a storage cellar, the middle section was a carpenter's shop used by civilians, and the eastern end was an abandoned kitchen. Windows were barred but open, leaving inmates freezing in the winter and insufferably hot in summer. Overcrowding created constant stress and resulted in food shortages. The lack of sanitation led to disease and death. One father whose son was held at Libby prison desperately sought to have supplies delivered to the prison. He wrote, "He has been confined during the whole summer without a change of clothing, and is in a very destitute condition." Desperate for relief, it was not difficult for Rose to find prisoners willing to help with his plot.

Outside of Libby was a canal, and during wet weather, the prison's cellar flooded bringing hundreds of rats scurrying into the building. The putrid air in the cellar kept everyone away and helped it earn the nickname, Rat's Hell. The area was largely avoided by Confederate guards and provided Rose and his associates the perfect place to dig undetected. Rose accessed Rat's Hell by removing bricks behind an old kitchen stove. He then shimmied down a chimney to the

cellar. From there, the tunnelers who had organized into three relief teams with five members each, scraped away at the hard dirt using crude makeshift tools.

The floor of Rat Hell was covered in two feet of straw. This straw was a bane and a blessing for the officers. On one hand, it provided a perfect hiding place for the dirt excavated from the tunnel. Captain I. N. Johnston, who spent more time in Rat Hell than any other Union officer, commented, "I have been asked a thousand times how we contrived to hide such a quantity of earth as the digging of a tunnel of that size would dislodge. [On the floor] we made a wide and deep opening...in this the loose dirt was closely packed, and then nicely covered with straw." By such means, the Union officers were able to conceal all signs of the tunnel that might tip off civilians and wandering sentries. The straw in Rat Hell also provided a convenient hiding place for workers during the day.

Much of the digging took place at night in the dark when the exterior was heavily guarded, but conditions inside the prison were somewhat relaxed. Loads of earth were removed one bucket at a time, by packing an old spittoon with excavated dirt. The vermin-infested cellar, the rats, and the lack of oxygen made the work excruciating. At one point, after digging a tunnel nearly 60 feet long, the prisoners broke through the surface to find they were off by several feet. Hearing the voices of Confederate guards, the prisoners quickly hid the tunnel and readjusted the approach to the shed.

After 17 days of digging, they succeeded in breaking through to a 50-foot vacant lot on the eastern side of the prison, resurfacing beneath a tobacco shed inside the grounds of the nearby Kerr's Warehouse. When Col. Rose finally broke through to the other side, he told his men that the "Underground Railroad to God's Country was open!" One prisoner described the escape, "Everyone wanted to be first. In order to get down the chimney as well as long the tunnel, it was necessary to strip naked, wrap the clothes in a bundle and push this on before them. As soon as it was seen that only a few could possibly get out before daylight, all rushed for the mouth of the tunnel who could - each man being determined to get out first. The room was now crowded to suffocation all struggling to get in the hole. The strongest men forced their way to the front while the weak ones were more roughly brushed aside and jammed up against the walls."

The officers escaped the prison in groups of two and three on the night of 8 FEB. Once within the tobacco shed, the men collected inside the walled warehouse yard and simply strolled out the front gate. The next morning at roll call, Confederate guards were shocked to find 109 prisoners missing, their escape route concealed by the remaining inmates. Of those 109 prisoners that escaped, 59 eventually reached Union lines, 48 were recaptured and two drowned in a river crossing. [Source: Together We Served | November 22, 2019 ++]

Britain's Fifth Columnists

WWII Plot to Kill Eisenhower & Montgomery

During World War II, the British Secret Services had their work cut out for them. Not only did they have to deal with foreign agents infiltrating the corridors of power, but they also had to monitor more than 500 home-grown hardline fascists (known as "fifth columnists") who would have liked nothing better than to see the Fuhrer standing on the balcony of Buckingham Palace. Two of these fanatics, Marita Perigoe and Eileen Gleave, were being watched by London legend agent 'Jack King.' He was reputedly Hitler's 'top man' but Jack was Eric Roberts, an ex-bank clerk from Epsom in Surrey.

However, Roberts was not to be underestimated. With patience and guile, he managed to snare dozens of would-be Nazi spies who believed that the information they were passing on to him was going directly to Berlin. He posed as an undercover officer of the German Gestapo and exploited a taste for cloak and dagger "melodrama" amongst the would-be fifth columnists by supplying invisible ink and setting up a meeting room in the basement of an antique shop. When he met Perigoe, he wrote that she "was not neurotic, she is a masterful and somewhat masculine woman, an arrogant Hun." Her violent anti-British sentiment merited special attention. She would search their meeting room for bugs and

would often talk about killing Roberts, suspecting him of being a double-agent. She was paid four pounds a week, and in return, she kept MI5 busy with contacts and intelligence throughout the war years.

Gleave, on the other hand, had become bitter following the death of a cousin at Gallipoli, for which she blamed the British Prime Minister, Winston Churchill. This developed over time into an irrational hatred which was to set her on a path to find revenge. Perigoe was a Swedish German and married to a member of Oswald Mosely's notorious British Union of Fascists, a "black-shirt" who had been imprisoned in Brixton Prison. However, Moseley's fascism didn't go far enough for Perigoe, so she teamed up with Gleave to devise a plot to secure a Nazi triumph.

In early 1944, Field Marshal Montgomery and General Eisenhower were planning Operation Overlord or D-Day as it is otherwise known, from the Headmaster's office at St Paul's School in Hammersmith, West London. The children had been removed to East Hampstead Park in Berkshire to escape the German bombardment of London. Although neither Perigoe nor Gleave knew what was going to be discussed behind the doors of the evacuated school, they knew that killing both men would be both a morale-breaker for the Allies and a coup for the German Forces. The tide was beginning to turn against Germany, with a stalemate on the Eastern Front and the Atlantic supply lines opening up once more for Britain. Their plan involved looting of the local Wembly Home Guard Arms Depot and then storming the school.

Spy-master "Jack King" was in no doubt as to the motivation of the two women but was worried that if he tried to stop them, his cover would be blown. He was able to warn Eisenhower, who failed to take his concerns seriously. Indeed, on May 15, 1944, plans for Operation Overlord were presented to Churchill and the King in the lecture theatre at the school. In the end, the attack planned by the two women never went ahead, and Operation Overlord became the successful invasion the Allies had banked on to loosen the Nazi grip on Europe.

Of the five-hundred or so fascist fifth columnists identified by MI5's Eric Roberts and others, there were no efforts to round them up after the fall of the Third Reich. MI5 had apparently not kept the British Home Secretary informed of its activities among the fifth columnists, and reference to the Montgomery-Eisenhower plot was only recently uncovered by author and researcher, Robert Hutton. His new book 'Agent Jack' is based on information that has recently been declassified by the British Government. Eric Roberts kept up his dual role as Jack King for three years, evading discovery by those who would be all too keen to dispatch him in the name of the Fatherland. He eventually retired with his wife and children to Canada. Perigoe and Gleave went to their graves convinced they had done their best for Germany. [Source: Together We Served | November 22, 2019 ++]

Cambodian "Bamboo Pentagon" Headquarters

Nixon's Fruitless Search to Locate One

The entire Vietnam War is surrounded in controversy, but the attack on Cambodia is one that seemed the most needless and cost thousands of lives for both the north and south forces. It is the invasion of Cambodia that made people back home in the U.S. vehemently question the war and why the U.S. was involved. It led to widespread rioting and violence back on U.S. territory. Now as new intelligence emerges it is thought that the invasion of Cambodia was because President Nixon believed that there was a secret Vietnamese headquarters based in the country. Both the President and military chiefs believed that if they could find and destroy the headquarters it would stop the North Vietnamese army's progress towards the south.

The truth was that there was no headquarters located in Cambodia. The North Vietnamese leadership was fragmented and mobile with its forces fighting in Vietnam. Nevertheless, at the time the U.S. was determined to act on the intelligence it had received in order to try to debilitate the enemy and ultimately end the war. President Nixon ordered his ground troops to invade Cambodia at the end of April in 1970, the Atlas Obscura reports. U.S. and South

Vietnamese troops fought against not only the North Vietnamese army but also Cambodia's Khmer Rouge when it invaded the country.

Back in the U.S., the invasion was perceived with negativity and the operation was stopped after only two months. Nixon lauded the operation as a success and that U.S. troops had been able to infiltrate communist elements operating in Cambodia, but the invasion never located the enemy headquarters that the U.S. had hoped they would find. The CIA director during the Vietnam War later described the search for the enemy headquarters. He said that the U.S. tried in vain to find a command center of the North Vietnamese deep in the Cambodian jungle, but that it was never found. He says that the leadership of the North Vietnamese troops was probably only a few commanders and their officers, nothing more.

It is thought that if the Cambodian invasion had continued longer and the U.S. troops were able to scour the country for North Vietnamese then they may have uncovered more than they did. But it was pressure from civilians back at home in the U.S. that drew the invasion to an early halt. Some still believe that there may have been some headquarters complex in the Cambodian jungles. [Source: Together We Served | November 22, 2019 ++]

Women Warriors of the Philippines

Heroines Helped Liberate Their Country



Filipina Soldiers in WWII

The attack on Pearl Harbor on December 7th of 1941 represented the initial step of the Japanese military onslaught of Southeast Asia. The following day, the Japanese continued their aggressive military strategy in the Pacific, targeting American and European holdings in Southeast Asia. From December 8th, 1941, to May of 1942, the Japanese campaign in the Philippines resulted in both the Japanese occupation of the Philippine Islands and the ultimate surrender of both Filipino and American troops. It is estimated that 80,000 Filipino and American soldiers were forced to relocate and enter POW camps throughout the island of Luzon – if they survived the horrors of the Bataan Death March.

The Japanese maltreatment of the Filipino and American POWs was visible to Philippine citizens, who witnessed firsthand the Bataan Death March as it passed them by. The Philippine civilians who witnessed the brutality and killing of POWs as they marched to the prison camps were themselves vulnerable to the merciless cruelty of the Japanese military. Filipino men and women who attempted to give food or water to the marchers were wounded or killed – usually bayoneted – as a result of their actions. The Bataan Death March would serve as the precursor to the Japanese Imperial Military's brutal treatment of the Philippine citizenry throughout the islands. The visible signs of maltreatment, the aggressive removal of civil liberties, the torture and capture of Filipino citizens who sympathized with the Allies, and the immediate severing of foreign relations and aid would spur a grassroots movement to resist the Japanese occupation of the Philippine Islands.

The roots of the Philippine Resistance represented the cultural and socio-economic diversity of the Philippine Islands. From socialist peasant farmers, middle school teachers, ROTC youths, to Moro (Philippine Muslim) warriors, the range and inclusivity of the men and women who participated in the struggle against the Japanese Imperial Army

was seemingly inexhaustible. Women guerrilla fighters especially made major contributions to the liberation of the Philippines, but unfortunately, similar to the guerrilla fighters from the Islands' ethnic minorities, have received less acknowledgment and discussion in the history of the Pacific Theater during World War II. The Philippines, during the early half of the twentieth century, witnessed few advances in women's rights. But with the threat of war and the encroachment of the Japanese Imperial Army, the patriarchal and religiously conservative culture of the Philippines could not afford to maintain its traditional standards regarding gender.

The grassroots resistance drew heavily on the patriotic fervor of many Filipinas who saw the guerrilla resistance as an opportunity to liberate their homeland as well as prove the capabilities of their sex. Their guerrilla efforts proved women were more than capable of taking on numerous roles: soldiers, leaders, activists, journalists, nurses, doctors, spies, and dedicated patriots. Filipina guerrillas proved to be a vital aspect of both the soldiering and reconnaissance missions that allowed the Allies an opportunity to retake the Philippines.

Historians estimate that for every ten male guerrillas, one Filipina guerrilla served in the underground resistance. Over 260,000 male Filipino guerrillas served the resistance effort. This number reflects how Filipinas have been neglected in the history of the war, or who, because of their status as women, were not officially counted as serving, and that female guerrillas represented possibly more than 10% of the resistance force. These statistics, given the few surviving resources available regarding Filipina guerrilla efforts, brings to light the missing narratives of a traditionally very American-centered written history on the liberation of the Philippines of World War II. The wartime experiences of women of color in the Pacific provide opportunities to address the various contributions, struggles, and cultural diversity that aided and represented the Allied front of the Pacific.

Filipina guerrillas, similar to their male peers, were aware of the risks and the ultimate sacrifice they would have to make in their efforts to push the Japanese Imperial Army out of their homeland. One of the added fears and risks that Filipinas shared that their male peers did not was the threat of rape and being forcibly used as 'comfort' women (sex slaves) for the Japanese Imperial Army. Despite the risks of death, torture, and rape, the Filipina guerrillas of the Philippine Resistance gave themselves selflessly and heroically to the cause of both the liberation of their people from the Japanese imperial regime and to the progress of women's rights in Southeast Asia.

Filipina guerrillas took on various roles. Many served as medical aides or nurses. The late Dorothy Dowlen, a Filipina mestiza (mixed ancestry of Philippine and European heritage) born and raised in Mindanao, served as a medical aide helping Allied soldiers and guerrilla fighters while helping her own family escape the brutalities of the Japanese invasion. Filipina nurses provided the much needed medical help for struggling American soldiers who escaped the POW camps throughout the Philippine Islands. Filipina nurses and doctors such as Bruna Calvan, Carmen Lanot, and Dr. Guedelia Pablan would continue to help civilians, soldiers, and POWs in the region surrounding Bataan despite the loss of their hospital and lack of supplies and food. Risking their lives to smuggle medicine into POW camps and maintain their self-built health centers (nipa huts), Filipina guerrillas and female resistance supporters helped not only to physically heal the wounded but strengthened community and soldier morale to better fight the Japanese invaders.

Often, Filipina nurses used their medical training to assist other guerrilla groups such as the WAS (Women's Auxiliary Service), led and founded by Josefa Capistrano. Josefa Capistrano, a Chinese-Filipina mestiza would be one of the first Filipinas to establish and train women as soldiers, nurses, and spies, schooling them in methods of reconnaissance and the use of firearms and self-defense. Capistrano's female troops served under the tenth military district in Mindanao and would also supply the guerrillas and local communities with food, medical, and military supplies. In 1963, the WAS would be renamed the WAC (Women's Auxiliary Corps) and would become an official military branch of the Philippine Army managed by women for women.

Other Filipina guerrillas undertook reconnaissance missions, establishing guerrilla networks throughout the Philippine archipelago, maintaining contact with the Allied forces, and thwarting Japanese propaganda efforts (film, radio broadcasts, newspapers, pamphlets) seeking to win over the Philippine people's support. Filipina guerrillas like Colonel Yay Panlilio served as a radio and newspaper journalist while fighting alongside and leading her very own unit of male guerrillas under the Markings Guerrilla troops on the island of Luzon. Panlilio used her journalist skills to

cleverly hide resistance messages in public radio announcements. She also documented and maintained guerrilla activities, relaying information to the Allied forces and to other guerrilla organizations. Panlilio also routed out undercover Filipino collaborators (makapili) who sought to paint the Philippine Resistance as detrimental to Imperial Japan's efforts to absorb the Philippines into a "friendly" pan-Asia.

These courageous women broke their society's gender norms while playing a central role in ultimately liberating their homeland from Japanese imperialism. And they did so while promoting the abilities, talents, and skillsets women were capable of in a male-centered society. Through their sacrifices, Filipina resistance fighters like Josefa Capistrano championed gender and racial equality as one of the goals for their resistance efforts. Capistrano would not accept honorable mentions or awards for her efforts until the Philippine government recognized the WAC as an official branch of the military. Most importantly, their contributions in the Pacific Theater demonstrated the many strengths of past colonial territories who were undoubtedly deserving and capable of self-governance in the post-war era. [Source: <https://www.warhistoryonline.com> | June 25, 2018 ++]

St. Nazaire Raid

WWII Operation Chariot

On 28 March 1942, British forces launched one of the most daring operations of the Second World War. Now known as "The Greatest Raid of All", Operation Chariot was an attack on the docks at St Nazaire in German-occupied France. It was a feat of cunning and daring that helped to shape the war at sea. Situated on the west coast of France, the town of St Nazaire was home to a dry dock that had been the largest in the world when it was built in 1932. It was an important strategic asset for the German fleet in World War Two. The dry dock could be used to repair large warships damaged in the Atlantic, where such behemoths as the Bismarck and the Tirpitz had caused grief for the Royal Navy. By taking out the St Nazaire docks, the British hoped to force large German warships to take a longer route home for repairs elsewhere on the continent. This would not only leave them out of action for longer but also force them to pass through the heavily defended seas around Britain, where the Royal Navy and Air Force could finish them off.

The forces for the attack consisted of 265 commandos and 346 Royal Navy personnel. Central to the plan was HMS Campbeltown, a First World War-era destroyer that had been obtained from the American navy in 1940. Stripped of much of its equipment, it was fitted with extra armor at the bow, which was filled with 4.5 tons of high explosives. The chimney stacks were cut to make it look more like a German ship during its approach. Accompanying the Campbeltown were two destroyers and a flotilla of motorboats, some to provide fire support and others to transport personnel out at the end of the raid.

The Germans had around 5,000 troops in the St Nazaire area. 28 guns, ranging in caliber from 75mm to 280mm, guarded the port against attacks from the sea, while 43 anti-aircraft guns could also be turned against naval targets. A destroyer, an armed trawler, and a minesweeper were all stationed permanently at the docks. 14 other surface vessels were there on the night of the raid. U-boats were stationed out of St Nazaire, but it is not known how many were present that night. On the day before the raid, Herbert Sohler, commander of one of the U-boat flotillas, said that "an attack on the base would be hazardous and highly improbable".

On the night of 27 March 1942, the improbable happened. At 23:30, British bombers began attacking the port, drawing German searchlights and anti-aircraft fire. Unusual behavior by the bombers caused the Germans to suspect that something was amiss. At 01:00 on 28th March, the guns ceased firing and spotlights were shut off, rather than help the British identify where the port was in the darkness. It was too late. The British had already entered the Loire estuary. At 01:22 the German spotlights were switched on again, this time illuminating the British convoy minutes out from the coast. Identifying themselves as friendly ships, the British gained a few more moments to approach, but the Germans swiftly saw through the deception. Every gun on the docks opened fire. The Campbeltown lost two helmsmen as it approached the shore – one dead and one wounded. At 01:34 she hit the dock gates at a speed of 19 knots, the impact

driving her 33 feet onto them. The explosives, timed to trigger after British personnel had escaped, sat waiting in the bow.



The Normandie Dock months after the raid. The wreck of HMS Campbeltown can be seen inside the dry dock. Right: HMS Campbeltown wedged in the dock gates. Note the exposed forward gun position on Campbeltown and the German anti-aircraft gun position on the roof of the building at the rear.

Commandos poured off the Campbeltown and spread out along the docks. Assault teams engaged in firefights with the German defenders, while demolition teams set about destroying important equipment with explosives. German defenders prevented them from hitting all their targets, but many facilities on the docks were destroyed. Lt Col Newman had not needed to land as part of the attack, but he was one of the first ashore. Taking command of the troops, he organized a defense against growing German forces while the demolition teams did their work. Meanwhile, fire was being exchanged between the flotilla and the German gun batteries. Many motor boats were destroyed, and not all the evacuation boats were able to reach the docks. Having set the scuttling charges on the Campbeltown, many of its crew were evacuated. But with 100 commandos still on shore, Newman realized that they could no longer be rescued by sea. Gathering the survivors, he gave them three orders:

- To do their best to get back to England;
- Not to surrender until all their ammunition was exhausted;
- Not to surrender at all if they could help it.

The stranded commandos charged across a bridge from St Nazaire's old town to its new town and tried to fight their way out through the narrow streets. But they were hugely outnumbered, running low on ammunition, and soon surrounded. At last, with all the ammunition gone, they surrendered. A handful of men escaped. These five commandos made their way south with the help of French civilians. Eventually reaching neutral Spain, they returned from there to England.

Several tense hours followed the fighting. The explosives aboard the Campbeltown were meant to trigger at 04:30 but did not, possibly because of a problem with the fuses. A growing number of British soldiers held captive at German headquarters waited to see if their work would pay off. Around noon, a group of senior German officers and civilians were inspecting the Campbeltown, unaware of the danger she contained. Without warning, the bow exploded, killing them and 320 others. The dry dock was destroyed and remained out of action for the rest of the war. The raid had been a success, but at a huge cost. Of 622 men who took part, 169 were killed and 215 captured. 89 decorations were awarded for the daring service of the men who took part in the raid. [Source: War History Online | Andrew Knighton | June 14, 2016 ++]

Military History Anniversaries

01 thru 15 DEC

Significant events in U.S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, "**Military History Anniversaries 01 thru 15 DEC**". [Source: This Day in History www.history.com/this-day-in-history | November 2019 ++]

Pearl Harbor's Second Raid

Japanese Operation K-1

Everyone knows about the first bombing of Pearl Harbor on December 7, 1941. Less well known, however, was the second attack. And there was almost a third... The first one was just a warm-up. The Imperial Japanese Navy (IJN) planned several more attacks on the US mainland – starting with California and Texas. It was called Kē-Sakusen (Operation Strategy) better known as “Operation K.” Its aim was four-fold:

- (1) To assess the damage at Pearl Harbor
- (2) To stop the ongoing rescue and salvage operations
- (3) To finish off targets unscathed by the first raid; and
- (4) To test their new Kawanishi H8K1 flying boats.



Kawanishi H8K1 flying boats

Code-named “Emily” by the Allies, the H8K1 flying boats were built for long range reconnaissance missions and could land on water. Heavily armed with ten machine guns and 20mm cannons, they could also carry eight 550-pound bombs; so you can see how they earned their other name, too – “Flying Porcupine.” They literally bristled with weaponry. Able to travel for up to 24 hours without refueling, they were ideal for Operation K – or so the IJN hoped. Five were to fly to the French Frigate Shoals (Kānemiloha‘i) – less than 500 miles from Pearl Harbor. There they’d be refueled by submarine I-23 for the next leg of their flight to Oahu. To light their way, they were to reach Pearl Harbor on the night of a full moon – March 4, 1942. Their primary target was the “10-10 Dock” (so named because it measured 1,010 feet long).

The mission was so important that the IJN dispatched another three subs to the area. As secrecy was essential, they kept radio communications to an absolute minimum. In fact, they were too successful at this; no one realized that I-23 and its entire crew had vanished – most likely after February 14, 1942. Its fate remains a mystery to this day. As well as refueling the flying boats, I-23 was supposed to assess the weather over Oahu based on decrypted US Navy codes. But the IJN hadn’t heard from the submarine, so they assumed that the skies over Pearl Harbor were just dandy – so Operation K was on! Except that the Kawanishis started acting up, which left them with only two. In command was Pilot Lieutenant Hisao Hashizume aboard the Y-71, with Ensign Shosuke Sasao flying the Y-72 – both members of the elite 801 Kokutai Fighter Squadron.

On 3 MAR, they flew to the Wotje Atoll in the Marshall Islands where they were each given four 550-pound bombs and refueled for the next leg of their trip. Neither were given an escort because Japan had no other planes capable of such a long range flight. Fortunately, American codebreakers figured out what was happening – just as they had with the first bombing. Unfortunately, they were again ignored. Thankfully, they couldn’t ignore radar. The Women’s Air Raid Defense (WARD) picked up the Kawanishis coming in from the northwest of Oahu, so fighter planes flew out to welcome them.

Sadly, radar technology wasn't so good, back then. The US military believed that a mass fleet was headed their way – a repeat of the first attack. Worse, the weather was lousy and there was very thick cloud cover. This meant they couldn't find the Japanese. This wasn't entirely a bad thing, because it also meant that neither Hashizume nor Sasao could see where they were going. They did make it to the coast of Oahu at around 2 AM – avoiding the Americans, though not by design. Visibility was so poor that Hashizume became desperate and radioed Sasao, telling him to fly north so they could bomb Pearl Harbor together. But Sasao didn't get the message. He instead turned south. So now the Kawanishis were approaching Pearl Harbor from two different directions, while the Americans continued their desperate search.

Following the first bombing, all of Hawaii was under a blackout – making it even more difficult for Hashizume to find his target. Getting frustrated, he dropped his bombs from 15,000 feet... six miles shy of his target. They fell on the side of the Tantalus Peak (an extinct volcano) near the Roosevelt High School – shattering windows and leaving four craters some 30 feet wide and 10 feet deep. Mercifully, no one was there. Sasao didn't fare too well, either. His only point of reference was the Ka'ena Point lighthouse, which he had used to bank south. Using guesswork, he dropped his bombs closer to Pearl Harbor... but into the sea. Again, no one was hurt or killed. As previously arranged, Sasao then flew back to the Wotje Atoll, but Hashizume couldn't. His Y-71 had problems even before take-off, and it was starting to show. So Hashizume instead flew to the Jaluit Atoll (also in the Marshall Islands) for repairs.

Reporters in Los Angeles went berserk. A radio broadcast claimed that the second attack on Pearl Harbor killed 30 people and wounded another 70 – which never happened. The IJN intercepted the report, however, congratulated themselves, and deemed Operation K a success. So they planned a third attack for May 30th. This would spearhead their invasion of the Midway Islands – part of Hawaii, but roughly between the US and Asia (hence the name). Submarines I-121, I-122, and I-23 were sent there on May 26th to await further instructions... from the Americans. The US had already figured out that the Japanese were planning to invade Midway and use it as their launching pad to Hawaii. On May 29th, Toshitake Ueno, commander of the fleet, raised his periscope... only to find two US destroyers on the surface.

If he sank them, it would confirm that the Japanese were indeed planning an invasion of Midway, so he ordered a retreat. The problem was, no one else knew because Admiral Isoroku Yamamoto had imposed a complete communications blackout. Which was why Admiral Chuichi Nagumo, head of the First Carrier Striking Force, made his way toward Midway. He thought that the Americans were still in Pearl Harbor. This time, however, America listened to its codebreakers. Nagumo sailed into a trap, losing four of his large aircraft carriers, while the US lost only one destroyer and one aircraft carrier. The Battle of Midway (June 4-7, 1942) cost Japan dearly – not just losing irreplaceable carriers, but also because they could no longer hope to use Midway or Hawaii as a springboard to the US mainland. [Source: WWII History Online | Shahan Russell | December 7, 2016 ++]

WWII Battle of Hürtgen Forest

Bloody Pathway into the Heart of Germany

At first, no one cared much about the forest. The objective of the First U.S. Army was the Siegfried Line, the much vaunted defensive line that protected Germany from invasion from the west. The Hürtgen Forest was just one of several forests that lined what military planners called the Aachen Gap, a military pathway into the heart of Germany. Much of the surrounding area was impassable to military traffic because of dense pine forests in sharply compartmented terrain. The Germans had constructed a “defense in depth” through the Hürtgen Forest in their attempts to stop the Allied invasion on the western border. It did much to slow down the American advance.

First to approach was the VII Corps of Maj. Gen. J. Lawton Collins. Authorized to conduct only a reconnaissance-in-force to determine the strength of the German defenses, Collins sent forward elements of the 3rd Armored Division and 1st Infantry Division. He hoped to surprise the enemy and perhaps seize Aachen, the first major German city encountered by the Americans. But there was enough German opposition to halt the advances of both divisions. This advance, however, initiated the first battle in the Hürtgen Forest. To read more about the difficulties the Americans experienced on this attempting to push the Germans out of this forest refer to the attachment to this Bulletin titled, **“Bloodletting in the Hürtgen Forest”**. [Source: Warfare History Network | Nathan N. Prefer | November 2019 ++]

WWII Bomber Nose Art [43] THE Virgin Widow



War Memorials ► Egypt's Unknown Soldier



The Unknown Soldier Memorial in Cairo is a pyramid-shaped monument in Nasr City. Its construction was ordered by President Anwar Sadat in 1974 in honor of Egyptians and Arabs who lost their lives in the 1973 October War. It is made of concrete and resembles a hollow pyramid, with a height of 25 meters, and a base width of 14.3 meters. The four pillars are 1.9 meters thick, and are inscribed with 71 symbolic names. At the center of the base is a solid basalt cube representing the soldier's tomb. The memorial is open to visitors at all times.

Medal of Honor Citations

Rufus G. Herring | WWII



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

To

RUFUS G. HERRING

Rank and organization: Lieutenant U.S. Navy

Place and date: Iwo Jima, 17 February 1945

Entered service: North Carolina

Born: 11 June 1921, Roseboro, N.C.

Citation

For conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty as commanding officer of LCI (G) 449 operating as a unit of LCI (G) Group 8, during the preinvasion attack on Iwo Jima on 17 February 1945. Boldly closing the strongly fortified shores under the devastating fire of Japanese coastal defense guns, Lt. (then Lt. (j.g.)) Herring directed shattering barrages of 40mm. and 20mm. gunfire against hostile beaches until struck down by the enemy's savage counterfire which blasted the 449's heavy guns and whipped her decks into sheets of flame. Regaining consciousness despite profuse bleeding he was again critically wounded when a Japanese mortar crashed the conning station, instantly killing or fatally wounding most of the officers and leaving the ship wallowing without navigational control. Upon recovering the second time, Lt. Herring resolutely climbed down to the pilothouse and, fighting against his rapidly waning strength, took over the helm, established communication with the engine room, and carried on valiantly until relief could be obtained. When no longer able to stand, he propped himself against empty shell cases and rallied his men to the aid of the wounded; he maintained position in the firing line with his 20mm. guns in action in the face of sustained enemy fire, and coned his crippled ship to safety. His unwavering fortitude, aggressive perseverance, and indomitable spirit against terrific odds reflect the highest credit upon Lt. Herring and uphold the highest traditions of the U.S. Naval Service.



Rufus Herring attended Davidson College, Davidson, North Carolina where he was initiated into Pi Kappa Phi fraternity on February 3, 1939. After graduating in the spring of 1942, Rufus Herring enlisted in the U.S. Naval Reserve and subsequently attended the Naval Reserve Midshipman School in New York City. After being commissioned in the rank of ensign in December 1942, he received diesel engine instruction at the University of Illinois, followed by orders to the Amphibious Training Base at Solomons, Maryland. In August 1943 he assumed command of the newly completed infantry landing craft USS LCI(L)-449 and remained her commanding officer during the next year and a half. Herring was promoted to lieutenant, junior grade, in March 1944 and between February and July of that year he participated in the invasions of Kwajalein, Saipan, Tinian and Guam.

In February 1945 Herring's ship, by then designated a gunboat landing craft (LCI(G)-449), took part in the pre-invasion bombardment of Iwo Jima. On February 17, while shelling enemy positions in support of Underwater Demolition Team swimmers, the ship was heavily hit by Japanese counterfire and went out of control. Despite very serious wounds that left him gravely weakened, Herring took the helm, rallied his men, and kept the ship in action. For his "conspicuous gallantry and intrepidity at the risk of his life above and beyond the call of duty," he was awarded the Medal of Honor.

Sent back to the United States for hospitalization, Herring was promoted to lieutenant in August 1945. In April 1947, he was transferred to the retired list with the rank of lieutenant commander. Rufus G. Herring subsequently returned to his hometown of Roseboro, North Carolina, where he pursued a business career. He died on January 31, 1996, and is buried in Roseboro Cemetery.

[Source: <http://www.cmoahs.org/recipient-detail/2792/herring-rufus-g.php> | November 2019 ++]

U-1206 Sinks

Sunk When its Captain Took a Dump



One of the most spectacular, albeit minor, Allied victories of World War II had absolutely no Allied involvement whatsoever. It came in the form of the Nazi submarine U-1206. The Type VIIC boat was a technological marvel armed with two anti-aircraft guns, five torpedo tubes, and most impressively, a complex toilet that could flush waste into the ocean from deep below the surface. So complex was the sub's plumbing apparatus that each crewman of the U-1206 needed to be specially potty trained on its operational capabilities prior to its April 1945 launch from Kristiansand, Norway — a matter of weeks before the war in Europe ended.

The boat was just eight days into its maiden patrol when its captain, 27-year-old Karl-Adolf Schlitt, heard nature's call to expel the sort of bodily ordnance that rhymed with his name. The captain's constitutional relief, however, soon turned to psychological stress when the complicated flushing mechanism proved too difficult for the young officer to operate. Schlitt summoned an engineer for help, but when the crewman confidently turned an incorrect valve, a mixture of sewage and seawater burst through the compartment and spread to other parts of the submarine. Large batteries that were housed beneath the bathrooms were soon underwater, the mixture of sewage, seawater and battery acid creating a deadly chlorine cocktail that threatened to suffocate the crew.

Schlitt recalled the incident in a report contained in the German U-boat archive. “I was in the engine room, when, at the front of the boat, there was a water leak,” he said, deflecting any and all fecal responsibility. But as the ancient Bavarian saying goes, “He who denied it, supplied it,” and most accounts place the young captain in the head during the accident. If toxic gas and horrendous sewage spreading throughout the boat weren’t bad enough, the sub’s bilge pumps then malfunctioned. The captain had no choice but to order the submarine to surface. The fortunes of U-1206 only got worse from there.

As soon as the boat appeared above the waves off the northeastern coast of Scotland, it was spotted by Allied aircraft. Schlitt responded by destroying the boat’s classified equipment — after destroying its bathroom — and ordering his men into lifeboats. He then scuttled the submarine, sending it to the bottom of the North Sea, where it remained undiscovered until an expeditionary team located it nearly 70 years after Schlitt’s legendary stool. Four men died in the ordeal. In the end, the U-boat became the quintessential example for every grandfather who has ever railed against new technologies because “they just add to the list of things that can go wrong!” Loose lips might sink ships, but expelling bloated can damn a boat. [Source: MilitaryTimes | J.D. Simkins | November 27, 2019 ++]

*** Health Care ***



TRICARE Eligibility

Update 04: Active Duty, Vets & Caregivers

If you were wounded or became ill or injured on active duty, your care is a top priority for the Military Health System. Many programs and benefits are available to help you. To make sure you and your family get the health care services you need, you should know how your TRICARE benefits work. Warrior Care also helps service members recover, reintegrate, and transition to civilian life. How you get your health care depends on your current military status. This means your benefits depend on whether you’re an active duty service member (ADSM), National Guard or Reserve member, or retired service member.

Active Duty Service Members

If you’re an ADSM, you have one of the following health plans. Your primary care manager coordinates your care.

- TRICARE Prime
- TRICARE Prime Remote
- TRICARE Overseas Program (TOP) Prime
- TOP Prime Remote

You may also qualify for a variety of other programs. These may be offered through the Department of Defense, your military service branch, or the Department of Veterans Affairs (VA). Caregivers of service members injured in the line of duty may qualify for special benefits, like respite care.

National Guard and Reserve Members

If you were on active duty orders for more than 30 days when you became wounded, ill, or injured, and you’re still on active duty, your benefits are the same as an ADSM. This is true as long as you stay on active duty. If you’ll require additional care for your injury after your active duty period ends, your unit should initiate an in-line-of-duty (in-LOD) determination. This should take place before you leave active duty. LOD care isn’t available for family members. You may also be eligible for combat veterans care through the VA. If you were on active duty for 30 days or less when

you became wounded, ill, or injured, you may qualify for in-LOD care. You should see your unit to start the appropriate documentation as soon as possible after you initially seek treatment.

Retired Service Members

If you're a retired service member with a service-connected injury or illness, you may qualify for benefits through TRICARE or the VA.

Benefits

Benefits for Injured Service Members

TRICARE provides the benefits listed below for those who qualify for them. These health care services are beyond your basic TRICARE coverage. If you're a homebound injured service member, you and your caregivers may also receive additional benefits. TRICARE considers you homebound if you can't leave your home without a lot of effort.

- [Home health care](#) supplies and services. This includes [prosthetic devices and supplies](#). Keep in mind that TRICARE covers only one permanent prosthesis at a time. This doesn't apply if you require bilateral prostheses.
- Training, rehabilitation, special education, and assistive technology and services
- Institutional care and associated transportation
- [Respite care](#) for the primary caregiver. (i.e. Short-term care that provides temporary rest for primary caregivers. Anyone who takes care of the patient at home and helps with daily activities. Through this benefit, primary caregivers may receive 8 hours of respite care, 5 days per calendar week.

You may also qualify for benefits through other federal agencies. You can find the latest benefit resources and information listed in the Wounded, Ill, and/or Injured Compensation and Benefits [Handbook](#). You can also call your regional contractor, care coordinator, or beneficiary counseling and assistance coordinator to help find you services. If you're overseas, you can visit a TRICARE [Service Center](#). Keep in mind that some services may be limited or unavailable overseas.

ADSM Caregivers

TRICARE covers respite care for primary caregivers of ADSMs and National Guard and Reserve members who are injured in the line of duty. Respite care is short-term rest for caregivers. These caregivers help a person navigate daily living. Care must be provided by a TRICARE-authorized home health agency. You also need pre-authorization from your regional contractor and the approving authority for the ADSM. That authority is the Defense Health Agency—Great Lakes, or your referring military hospital or clinic. If you're a caregiver, you can use the Caregiver Resource [Directory](#) to find resources as well.

Remember that you need to keep your information in the Defense Enrollment Eligibility Reporting System (DEERS) up to date, so you don't miss important information and enrollment deadlines. Especially after you experience a [Qualifying](#) Life Event, like retiring or separating from active duty, make sure that you update DEERS. During Warrior Care Month, learn more about programs and resources that can help support your recovery. And find out more about your TRICARE [benefits](#). [Source: TRICARE Communications | November 15, 2019 ++]

Prescription Drug Costs

Update 38: Congressional Action Not Likely Before Next Year

Sen. John Thune (R-SD), the Senate's No. 2 Republican, said 19 NOV that it is unlikely the Senate will pass legislation to lower drug prices before the end of the year. "I think it would be the triumph of hope over experience to think that we could get it done before the end of the year, but there's a lot of interest in doing something on drug pricing," Thune told reporters on Tuesday. Lowering drug prices has been seen as a rare possible area of bipartisan accomplishment,

but the effort is running into obstacles and a range of competing plans. The government funding package in December is seen as a possible vehicle for drug pricing measures as well as a range of other topics. Thune said drug pricing “possibly” could be included in that package but that it would be “hard.”

Thune also appeared to blame the House impeachment inquiry into President Trump for moving slowly on drug pricing legislation, saying that “because of all the other stuff that’s happening around here and the partisan atmosphere, it’s getting left on the cutting room floor.” House Democrats, though, are trying to show that they remain focused on kitchen table issues such as drug costs in addition to impeachment. The House is planning to vote on Speaker Nancy Pelosi’s (D-CA) signature bill to lower drug prices, which would allow the secretary of Health and Human Services to negotiate prices on up to 250 drugs per year, next month. Senate Majority Leader Mitch McConnell (R-KY), though, has denounced that bill as “socialist” and vowed to block it. He has also declined to support a somewhat more modest bill in the Senate from Sens. Chuck Grassley (R-IA) and Ron Wyden (D-OR).

Many Republican senators have objected to a provision of that bill that would force drug companies to pay the money back to Medicare if their prices rose faster than inflation. Grassley is trying to build support among his Republican colleagues for the measure. It is possible that less controversial parts of the bill could be broken off and included in a larger package moving through Congress, but Democrats might object to that move. The path forward on the issue remains in doubt, despite the focus from lawmakers in both parties and the rhetoric from President Trump, who has railed against high drug prices.

Thune also pointed out that Senate Minority Leader Charles Schumer (D-NY) has blocked a drug pricing bill from Sen. John Cornyn (R-TX) from passing by unanimous consent. Schumer argued that lawmakers should take larger action, not address the subject piecemeal. Schumer has also pointed out that McConnell controls the floor and that if Republicans want to act on Cornyn’s measure or other drug pricing bills, McConnell could schedule a vote. “We’ll see if there are some elements of ideas that are out there that could get bipartisan support,” Thune said. [Source: The Hill | Peter Sullivan | November 19, 2019 ++]

Prescription Drug Costs

Update 39: Colorado’s Canadian Drug Importation Plan

Colorado could become one of the first states to import cheaper prescription drugs from Canada. A law passed earlier this year required the Colorado Department of Health Care Policy and Financing to submit a plan to the federal government. The Colorado Department of Health Care Policy and Financing submitted a plan to the federal government to implement a Canadian Prescription Drug Importation Program. The Colorado Department of Health Care Policy and Financing submitted a plan to the federal government to implement a Canadian Prescription Drug Importation Program. The department laid out how the plan would work at a public meeting. The initial plan includes 65 drugs, including asthma, HIV and hormonal therapies as well as EpiPens.

State Pharmacist Kelly Swartzendruber says about 40 percent of the United States’ prescription drugs are foreign-made, but we pay much more for those drugs than Canadians. Ethan Lovell is among those who attended the meeting. He said he’s in his early 50’s and hopes the plan is in place when he needs it. “As you get older, it’s inevitable,” said Lovell. “You will be on additional medications. The average senior citizen is on ten.” Still, there are a lot of hurdles. The state would buy the drugs from FDA approved manufacturing facilities in Canada, then repackage, relabel and export them here.

But the pharmaceutical industry may not be inclined to play along. Tom Massey is Deputy Executive Director of the Department of Health Care Policy and Financing. He said their options could be worse. “Either you participate or it’s done to you,” said Massey. “I think there’s a real will to see government involved in controlling prices so I would think they would want to have a voice in the process.” It’s not just drug manufacturers. Canada, which has drug

shortages, says it won't allow the U.S. to import its drugs. Massey said they are talking with the Canadian government officials. "We just had a meeting today. I can't tell really you what the outcome of that is, but we're trying to be really collaborative and work with our partners," said Massey.

He said the state is going one step at a time. It would help if other states joined in. Only three have passed similar laws. "If Colorado is one of three, five, ten and then ultimately fifty states that go this route, it can be consequential," said Lovell. The federal government has said it will only approve Colorado's plan if it saves money and ensures safety. While any Coloradan would be able to buy the drugs, certain types of drugs – including biologics like **insulin – are excluded under federal law**. The state will submit its plan by 15 JAN. It could be two to three years before it takes effect. [Source: CBC Denver Ch-4 | Shaun Boyd | November 18, 2019 ++]

Smoking

Update 07: Trends in U.S.

An analysis of National Health Interview Survey data from 2018 has found that, among U.S. adults, cigarettes were the most commonly used tobacco product, but cigarette smoking has declined dramatically since 1965 to 13.7%, the lowest level on record. Other key findings for 2018 were:

- 19.7% currently used any tobacco product
- 16.5% used any combustible tobacco product
- 3.7% used at least 2 tobacco products
- 3.9% smoked cigars
- 3.2% used e-cigarettes, an increase from 2.8% in 2017
- 2.4% used smokeless tobacco, an increase from 2.1% in 2017
- 1.0% smoked pipes

An analysis of the National Youth Tobacco Survey data found that, in 2018, high school and middle school students reported significantly higher use of e-cigarettes ("vaping") but lower use of most smoked and smokeless tobacco products than reported in 2011. The findings for high school students included:

- 27.1% used any tobacco product including e-cigarettes
- 13.9% used any combustible tobacco product, down from 21.8% in 2011
- 11.3% used at least 2 tobacco product types, down from 12.0% in 2011
- 20.8% used e-cigarettes, up from 1.5% in 2011
- 8.1% used cigarettes, down from 15.8% in 2011
- 7.6% used cigars, down from 11.6% in 2011
- 5.9% used smokeless tobacco, down from 5.9% in 2011
- 4.1% used hookahs
- 1.1% used pipe tobacco, down from 4.0% in 2011

The findings for middle school students included:

- 7.2% used of any tobacco product including e-cigarettes
- 3.3% used any combustible tobacco product, down from 6.4% in 2011
- 2.4% used at least 2 tobacco products, down from 3.8% in 2011
- 4.9% used e-cigarettes, up from 0.6% in 2011
- 1.8% used cigarettes, down from 4.3% in 2011
- 1.8% used smokeless tobacco, down from 2.7% in 2011
- 1.6% used cigars, down from 3.5% in 2011
- 1.2% used hookahs, up from 1.0% in 2011
- 0.3% used pipe tobacco in 2018

Chemical of concern identified for vaping lung injury

The Centers for Disease Control and Prevention (CDC) has expressed concern that vitamin E acetate, which is used as a thickening agent in some THC-containing e-cigarette products, is associated with lung injury among users. THC is a mind-altering chemical found in marijuana. Evidence is not yet sufficient to rule out possible contributions of other chemicals [Outbreak of lung injury associated with the use of e-cigarette, or vaping, products. CDC. November 14, 2019 update] As of November 13, 2,172 cases of vaping-associated lung injuries have been reported from the District of Columbia, Puerto Rico, U.S. Virgin Islands, and all states except Alaska, and 42 deaths have been confirmed in 24 states. The CDC recommends avoidance of THC-containing vaping products. [Source: | Consumer Health Digest #19-46 | Stephen Barret | November 17, 2019 ++]

Phobias

Update 01: More Unusual Ones You Never Knew Existed

Phobias are much more than just being afraid of something. Almost all people feel afraid at some point, depending on their exposure to certain things or threatening situations. People with phobias, on the other hand, have a marked fear or anxiety about a specific object or situation that can lead to clinically significant distress. They can have an impairment in their ability to function in daily life, including socially or at work. Certain phobias are more common than others, including ones related to airplanes, elevators, or spiders; others are less so. Following are some more of the more unusual ones:

Chaetophobia: Fear of hair -- People with this fear might hate running their fingers through their own or other people's locks, or even be immobilized by a clump of hair on the floor.

Octophobia: Fear of the number eight -- Experts think this could be rooted in superstition, being afraid of the inescapable—flip the number on its side and it looks like an infinity sign. This unusual phobia could translate to fear of the symbol for eight, or objects in groups of eight.

Symmetrophobia: Fear of symmetry -- A perfect circle is not the friend of someone with this fear. They might think of symmetry as perfection or extreme beauty that they aren't worthy of being around. People with asymmetriphobia, on the other hand, have the fear of asymmetrical things.

Kathisophobia: Fear of sitting down

Aurophobia: Fear of gold -- People with this fear could have panic attacks with nausea, sweating, or an irregular heartbeat when they see someone else wearing the metal.

Nostophobia: Fear of returning home -- These people might have experienced abuse there. Or, they may fear that others will view their return as a failure. Sadly, returning home may truly up negativity and family discord. A study published in a 2018 issue of the journal *Social Science & Medicine* states that children who return home may alter a parent's quality of life. This is probably because parents became used to independence after their children left. Therefore, when children enter the picture again, it can upset the dynamic.

Caligynephobia: Fear of beautiful women -- Also known as venustraphobia, this fear goes way beyond nervousness or intimidation around someone pretty. Those with a phobia might feel chest pain, get numbness in the extremities, or faint when around a woman they consider attractive.

Nomophobia: Fear of not having a mobile phone -- Going without their phone causes some people extreme anxiety.

Kinemortophobia: Fear of zombies -- Combining two not uncommon anxieties—the fear of death and the taboo on cannibalism—kinemortophobiacs have a real phobia of the fictional creatures that are generally found only in horror movies (or nightmares).

Somniphobia: Fear of sleep -- This is one phobia that can be particularly disruptive. Sleep is associated with many health benefits. For example, the Mayo Clinic notes that lack of sleep increases your risk of developing colds. Even worse, a lack of adequate sleep on a long-term basis is associated with a greater risk of obesity, heart disease, and diabetes.

Neophobia: Fear of new things and experiences -- People with this fear feel anxious about new life experiences. For example, a departure from their cereal-eating breakfast routine may be bothersome. Another fearful feeling may involve meeting friends at a different coffee shop instead of the usual corner cafe. New experiences, no matter how large or small, can create serious fear and anxiety.

Kakorrhaphiophobia: Fear of failure

Linonophobia: Fear of string

Aulophobia: Fear of flutes -- Anyone with this phobia will want to steer clear of certain bands.

Ostracophobia: Fear of shellfish

[Source: <https://www.thehealthy.com/mental-health/strange-phobias> | Marissa Laliberte | October 2019 ++]

Antibiotic-Resistant Bacteria

Update 02: Microbial Pests Have Learned To Fight Back



Doctors prescribe sick patients antibiotic drugs with the specific intent of knocking out the viral, bacterial or fungal infections that put them under the weather. But new research shows microbial pests have learned to fight back. During a 13 NOV telephone briefing for news media, both Dr. Robert R. Redfield, the director of the Centers for Disease Control and Prevention (CDC), and Michael Craig of the agency's Antibiotic Resistance Coordination and Strategy Unit, outlined the situation at hand. Each year, more than 2.8 million infections related to antibiotic resistance take place. More than 35,000 people die from those infections. Redfield and Craig spoke of the CDC's newly published white paper on the subject, which reports that nearly 3 million Americans "face an antibiotic-resistant infection."

The report, titled "Antibiotic Resistance Threats in the United States," identifies 18 known antibiotic-resistant pathogens that must be dealt with before they can proliferate and spread untreatable illnesses. The latest statistics, Redford and Craig said, indicate the problem is far more serious than researchers believed when they prepared the last such report in 2013. Improved measuring methodology has shown that the number of deaths back then was actually twice as high as they believed at the time. "CDC uses the best data, but [estimates were] conservative at the time," Craig said. "It threatens our nation's health and our global security," Redfield said. "The good news is we know how to protect ourselves. We're seeing progress nationwide." Related hospital deaths have declined by 18 percent overall and by 30 percent in hospitals alone, Redford said, through the implementation of comprehensive strategies throughout the human and animal health-care professions and agriculture as well.

The CDC is taking a five-pronged approach toward a solution. It entails: infection prevention and control; tracking and sharing data; improving the appropriate use of antibiotics; investment in vaccines, therapeutics and diagnostics;

and close monitoring of the environment and sanitation practices. Within the Military Health System, and particularly at the Uniformed Services University of the Health Sciences, researchers are also taking the issue of antimicrobial resistance seriously. “Over the last few years we have actively been studying the epidemiology and the outcomes associated with antimicrobial resistance infections in military hospitals,” explained Dr. Allison Malloy, assistant professor of Pediatrics, and a member of the Infectious Disease Faculty, USUHS. “Consistent with the CDC findings, we have found a high mortality associated with some of these infections.

Across the Department of Defense facilities, we have implemented programs to help control these infections including active surveillance, rapid pathogen identification and targeted treatment, and data-driven antibiotic stewardship programs.” For example, the Multidrug-Resistant Organism Repository and Surveillance Network (MRSN), under the Walter Reed Army Institute of Research, coordinates analysis and management of antibiotic resistance across the entire military health system. This helps military treatment facilities share information, optimize standard practices for infection control and patient safety, identify an outbreak of a pathogen earlier, and make more appropriate antibiotic selections for patients.

MRSN is part of a DoD-wide effort, Antimicrobial Resistance and Monitoring Research Program (ARMoR), which includes DoD hospital laboratories, clinicians and infection control staff; public health reporting groups; Navy and Air Force public health data collection programs; and national policy groups, with the common goal of managing Service programs monitoring antibiotic-resistant bacteria. “We will continue to monitor for infections and seek to improve the quality of healthcare provided to military members, their families and retirees,” Dr. Malloy said. While medical community researchers and clinicians are taking action to counter the bad effects of antibiotic resistance, the CDC offered practical advice that would help average citizens mitigate the risks they face. Here are some:

- When visiting a doctor to treat sickness, ask what could make you feel better rather than request antibiotics specifically. If prescribed antibiotics, use them in the manner in which your provider asks.
- Follow good hygiene practices. Wash your hands, be careful when handling food or caring for animals.
- Get vaccinated.
- Practice safe sex.
- Be vigilant when traveling abroad.

Health care providers can do their part as well, the report said, by following good infection prevention and control practices and being more vigilant when prescribing antibiotics. Providers also should take note of infections and resistance patterns where they work and in their communities. [Source: Health,mil | November 15, 2019 ++]

Cancer Q&A **191116 thru 191130**

(Q) How do vitamins impact on cancer?

Answer. Because people are interested in the possible links between specific foods, nutrients, or lifestyle factors and specific cancers, research on health behaviors and cancer risk is often reported in the news. No one study, however, provides the last word on any subject, and single news reports may put too much emphasis on what appear to be conflicting results. In brief news stories, reporters cannot always put new research findings in their proper context. Therefore, it is rarely, if ever, a good idea to change diet or activity levels based on a single study or news report. The following address common concerns about vitamins in relation to cancer:

- *Does vitamin A lower cancer risk?* Vitamin A (retinol) is obtained from foods in 2 ways: it can be taken in as vitamin A from animal food sources, or it can be made in the body from beta-carotene or other carotenoids in plant-based foods. Vitamin A is needed to maintain healthy tissues. Vitamin A supplements have not been

shown to lower cancer risk, and high-dose supplements may, in fact, increase the risk for lung cancer in current and former smokers.

- *Does vitamin C lower cancer risk?* Vitamin C is found in many vegetables and fruits, especially oranges, grapefruits, and peppers. Many studies have linked intake of foods rich in vitamin C to a lower risk of cancer. But the few studies in which vitamin C has been given as a supplement have not shown a reduced risk for cancer.
- *Does vitamin D lower cancer risk?* Growing evidence from studies that observe large groups of people suggests that vitamin D may help prevent colorectal cancer, but so far the evidence does not support links to other cancers. Large studies are now under way, but the results will not be ready for several years. The Institute of Medicine recently increased recommendations for the daily intake of vitamin D, based on levels required for bone health, from 400 to 600 international units (IU) for most adults, and to 800 IU per day for those aged 70 years and older. The upper daily limit of what is considered safe was increased from 2000 IU to 4000 IU.

Vitamin D is obtained through skin exposure to ultraviolet (UV) radiation; through diet, especially products fortified with vitamin D such as milk and cereals; and through supplements. But many Americans do not get enough vitamin D and are at risk of deficiency, especially people with dark skin, those with little sun exposure, the elderly, and exclusively breast-fed babies.

- *Does vitamin E lower cancer risk?* Alpha-tocopherol is the most active form of vitamin E in humans and is a powerful antioxidant. In one study, male smokers who took alpha-tocopherol had a lower risk of prostate cancer compared with those who took a placebo. This led to a large study (known as SELECT) that looked at the effects of selenium and vitamin E supplements on prostate cancer risk. But the study found that these supplements did not lower the risk of prostate cancer. If anything, the men taking vitamin E supplements may have had an increased risk.

Another large study (known as HOPE) looked at the risk of cancer and heart disease with vitamin E supplements compared with a placebo. No difference was seen in cancer rates or heart disease rates between the vitamin E supplement and placebo groups. Heart failure rates were actually higher among those taking vitamin E supplements. Vitamin E supplements are not recommended to try to lower the risk of cancer or chronic diseases, although foods containing vitamin E, including nuts and some unsaturated oils, can be healthy and have been shown to lower the risk of heart disease.

[Source: American Cancer Society | November 30, 2019 ++]

Breast Cancer

Early Stage | Does it Make Sense to have Chemotherapy?

If breast cancer is discovered at an early stage, surgery can often remove all of the tumor. Many women have radiotherapy too. But some cancer cells might be left in the body. These can start growing again after a while, even years later. The medical term for this is “recurrence” or “relapse.” The tumor may grow back in the breast or in nearby tissue (a local recurrence) or spread to a different part of the body (distant recurrence). If breast cancer comes back, the chances of a full recovery are usually much lower. When deciding about treatment, it’s important to know how high the risk of recurrence is: The higher a woman’s risk of recurrence, the more likely she is to benefit from chemotherapy. Because of this, doctors routinely determine the women’s risk of recurrence after breast cancer surgery.

How is the risk of recurrence determined?

Doctors determine a woman’s risk of recurrence after breast cancer surgery based on various clinical criteria:

- Involvement of lymph nodes: Has the cancer spread to lymph nodes? If so, how many lymph nodes?

- Hormone sensitivity: Does the tumor have receptors for hormones such as estrogen and progesterone (hormone-receptor-positive breast cancer)?
- Grade of differentiation: How different are the tumor cells to normal breast cells?
- Size of the tumor: How big is the tumor?
- Speed of tumor growth: How fast did the tumor cells grow (Ki67 index)?
- Growth factors: Does the tumor have a lot of receptors for certain growth factors (HER2/neu)?
- Age: How old is the woman? Has she already reached menopause?

A lot of these clinical criteria are determined based on a tissue sample taken from the tumor during surgery. Doctors use special tables to help them estimate the risk of recurrence. The risk of recurrence is a measure of how likely it is that a woman will get cancer again. It's not possible to predict whether the cancer will return in a particular woman. In some women it also makes sense to do an "oncotype DX" test. This involves looking at other biological characteristics of the tumor in a laboratory.

What does a low/high risk of recurrence mean?

Women who have a low risk of recurrence are generally advised not to have chemotherapy. Although chemotherapy slightly reduces the risk of their cancer coming back, doctors consider the side effects to outweigh this potential advantage. Some experts call it a "low risk of recurrence" if the cancer comes back in less than 5 out of 100 women with that risk within 10 years. Others consider the threshold to be 10 out of 100 women. Women who have a high risk of recurrence are generally advised to have chemotherapy. This treatment will greatly reduce the likelihood of their cancer returning. Doctors consider the advantages of chemotherapy to outweigh the disadvantages here. Many doctors recommend chemotherapy if more than 15 out of 100 women with that risk of recurrence get breast cancer again within 10 years. Others consider the threshold to be 20 out of 100 women.

What does an intermediate risk of recurrence mean?

Some women don't have a clearly low or clearly high risk of recurrence. Their risk of getting breast cancer again lies somewhere in between. This is known as an intermediate risk of recurrence. Women who have an intermediate risk of recurrence often find it particularly hard to decide whether or not to have chemotherapy. There are two reasons for this:

- The pros and cons of chemotherapy can almost balance each other out: Would you prefer to avoid the distress and potential side effects associated with chemotherapy? Or do you find it more important to try to reduce the risk of recurrence?
- Even without chemotherapy, the cancer will only come back in quite a small number of women. All of the other women will go through this distressing treatment for no reason.

What can you expect from chemotherapy?

Chemotherapy reduces the risk of recurrence (the likelihood of getting breast cancer again) by about one third on average. What this means for a woman will depend on how high her risk of recurrence is. Consider the following three examples:

- With A 5% risk of recurrence 5 out of 100 women will get breast cancer again within 10 years without chemotherapy vs. 4 out of 100 with chemotherapy
- With A 10% risk of recurrence 10 out of 100 women will get breast cancer again within 10 years without chemotherapy vs. 7 out of 100 with chemotherapy
- With A 20% risk of recurrence 10 out of 100 women will get breast cancer again within 10 years without chemotherapy vs. 14 out of 100 with chemotherapy

What are the disadvantages of chemotherapy?

Chemotherapy can be hard to deal with psychologically and may reduce your quality of life. It can also have various side effects. The side effects of chemotherapy will depend on the exact drugs used and how many cycles of treatment the chemotherapy involves. They can generally be divided into three categories:

- Side effects that are common but not life-threatening: A lot of women experience the typical side effects of chemotherapy such as nausea, hair loss and exhaustion. These side effects last longer in some people than in others.
- Side effects that can be life-threatening: It is estimated that about 10 out of 100 women have to go to hospital or the emergency room within a year due to their chemotherapy. This is often because the chemotherapy weakens their immune system so much that their body can't even fight off infections that would usually be harmless. If the typical symptoms are particularly severe, they can also become life-threatening (for instance, extreme nausea or vomiting).
- Side effects and consequences of chemotherapy that can affect your life after the treatment has ended: There's hardly any research on how common these kinds of side effects are. Serious complications following chemotherapy are rare, but can be particularly severe. Nerve damage is one example. Women who experience this side effect might, for instance, not feel anything in their fingers or toes for a long time. Chemotherapy may damage the heart too. It is estimated that this happens in about 3 out of 100 women. Chemotherapy also increases the risk of leukemia developing years later. But this happens in fewer than 1 out of 100 women.

Women who would still like to have children should be aware that chemotherapy can reduce your chances of getting pregnant. It can make your menstrual periods stop or your menopause might start earlier. It's a good idea for women who would still like to have children to consult their doctor before having chemotherapy. There are various things you can do before chemotherapy to increase your chances of being able to get pregnant afterwards.

Weighing the pros and cons of chemotherapy

The main question is: Do you consider chemotherapy to have more potential advantages or more potential disadvantages? The answer to this question will be different for different women – and different doctors. The answer will mostly depend on how much the chemotherapy is expected to help: The higher the risk of recurrence, the greater the potential benefit of chemotherapy. If the risk of recurrence is low, the side effects of chemotherapy are more likely to outweigh the potential benefits. But the woman's overall physical condition and life expectancy also play an important role in the decision. For instance, if a woman already has a heart problem or kidney damage, chemotherapy could be too much for her body to handle.

Various individual aspects play a role, too. These include how worried the woman is about the cancer coming back and how distressing that is for her, or how well she thinks she would be able to cope with the side effects of chemotherapy. Her current life circumstances may affect the decision as well. But there's no right or wrong here. Although it's often hard to make a decision, nobody has to do so alone. Doctors are obliged to give every woman the support she needs. It can also be helpful to go to a different doctor and get a second opinion. [Source: Informed Health | November 2019 ++]

TRICARE Podcast 528

Open Season - TRICARE Costs - Warrior Care Month

TRICARE Open Season Webinar -- Open season is here. Be sure to make your choice for 2020 health coverage before open season ends on December 9th. Those that needed help picking a TRICARE health plan or a plan through the Federal Employees Dental and Vision Insurance Program, known as FEDVIP, were given the opportunity to join TRICARE for its open season webinar on November 21st where presenters discussed options for 2020 health care, dental, and vision coverage and answered questions.

Each fall, TRICARE Open Season allows you to enroll in or change your TRICARE Prime, including the US Family Health Plan, or TRICARE Select plan for the next year. The Federal Benefits Open Season allows those

eligible for FEDVIP dental or vision coverage to enroll in a plan or change their enrollment. For example, individual to family coverage. This webinar will discuss both open seasons.

In addition to the webinar, you can learn about the differences between TRICARE Prime and TRICARE Select by reviewing the TRICARE Plans Overview. Also, you can see TRICARE Prime and TRICARE Select costs for 2020 in the 2020 TRICARE Costs and Fees Sheet. Download both resources at www.TRICARE.mil/publications.

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TRICARE Costs -- Your health care costs are different based on who you are and your health plan options. In some cases, you may have to pay a portion of the cost for a health service or prescription as a cost-share or copayment. Active duty service members pay nothing out of pocket for any type of authorized care. Their family members only pay for care when using a TRICARE Prime plan if they get care without a referral, when they use TRICARE Select, or if they use a TRICARE retail network pharmacy or TRICARE Pharmacy Home Delivery. There's no costs for services received at a military hospital or clinic, except for a per-day fee when receiving inpatient care. Costs change annually based on a number of factors. Understanding your costs will help you make informed health care decisions. At www.TRICARE.mil/costs/compare you can view 2020 costs and plans side-by-side using the TRICARE Compare Cost Tool.

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Warrior Care Month -- It's Warrior Care Month, and we're highlighting TRICARE benefits for injured service members and their caregivers. If you're wounded or become ill or injured on active duty, your care is a top priority for the Military Health System. To make sure you and your family get the health care services you need, you should know how your TRICARE benefits work.

How you get your health care depends on your current military status. This means your benefits depend on whether you're an active duty service member, National Guard or Reserve member, or retired service member. If you're an active duty service member, you have either TRICARE Prime, TRICARE Prime Remote, TRICARE Overseas Program Prime, or TRICARE Overseas Program Prime Remote. Your primary care manager coordinates your care. You may also qualify for a variety of other programs. These may be offered through the Department of Defense, your military service branch, or the Department of Veterans Affairs. TRICARE provides benefits for injured service members that go beyond their basic TRICARE coverage. Health care services may include:

- Home health care, which also includes prosthetic devices and supplies
- Training
- Rehabilitation
- Assistive technology, and
- Respite care for primary caregivers

Learn more about these services in this week's article, "TRICARE Coverage for Wounded, Ill, and Injured Service Members and Their Caregivers," at www.TRICARE.mil/news.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | November 17, 2019 ++]

TRICARE Podcast 529

TRICARE Reserve Select - New Covered Services - Flu Prevention Tips

TRICARE Reserve Select -- TRICARE offers health plans that let National Guard and Reserve members and their eligible family members keep coverage throughout service and status changes. If you're a Selected Reserve member,

you and your family members may be eligible to purchase TRICARE Reserve Select, or TRS. TRS coverage and costs for care are similar to TRICARE Select and TRICARE Overseas Program Select for active duty family members. But with TRS, you pay monthly premiums. If you're a member of the Selected Reserve of the Ready Reserve and you aren't eligible for or enrolled in the Federal Employees Health Benefits Program, you may purchase TRS. You don't qualify for TRS, if:

- You're in the Individual Ready Reserve,
- On active duty orders for more than 30 days, or
- If you're eligible for the Transitional Assistance Management Program

If you aren't sure whether you're eligible to purchase TRS, you can check by logging into milconnect.dmdc.osd.mil. If you have eligibility questions or issues, you should contact your unit personnel office. To learn more about TRICARE Reserve Select, read the article, "Get to Know Your TRICARE Reserve Select Plan," at www.TRICARE.mil/news.

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New Covered Services -- TRICARE expanded covered services for certain beneficiaries in 2019. The latest issue of the TRICARE Health Matters Newsletter highlights some of those changes, like:

- TRICARE now covers a portable Continuous Positive Airway Pressure, or CPAP, machine. You must be an active duty service member and meet certain conditions.
- TRICARE now covers banked donor breast milk when an infant is critically ill and the mother's breast milk isn't available or sufficient.
- Also, TRICARE expanded breastfeeding supply coverage to cover one manual or standard electric breast pump and operational supplies per birth event, up to six individual outpatient breastfeeding counseling sessions per birth event, and more.

Learn more about these and other TRICARE covered services at www.TRICARE.mil/coveredservices. And, read issue 4 of the TRICARE East Region or TRICARE West Region newsletter for information on TRICARE Open Season, 2020 health plan costs, and much more. Go to www.TRICARE.mil/publications to download your region's newsletter.

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Flu Prevention Tips -- Did you know that flu activity generally begins in November, peaks between December and February, and ends as late as May? If you haven't been vaccinated yet, now is the time to get your TRICARE covered flu vaccine. The Centers for Disease Control and Prevention, or CDC, reports that millions of people get the flu every year. During the 2017 to 2018 flu season, an estimated 960,000 people in the U.S. were hospitalized, and an estimated 79,000 died due to flu complications. The CDC recommends a yearly flu vaccine for everyone 6 months of age and older. Some people are more likely to get complications from the flu. According to the CDC, the groups of people include:

- Adults age 65 years and older,
- Children younger than 2 years old,
- Pregnant women, and
- People with certain health conditions, such as asthma, heart disease, and diabetes

You and your family can get the flu vaccine at no cost at a military hospital or clinic, a network pharmacy, or from a TRICARE-authorized provider. Call ahead to make sure the vaccine is available. The vaccine, when given by a pharmacist at a network pharmacy, is covered by your pharmacy benefit for free. To learn more about preventing the flu, read the article, "The Flu Vaccine Protects You, Your Family, and Your Neighbors," at www.TRICARE.mil/news.

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The above is from the TRICARE Beneficiary Bulletin, an update on the latest news to help you make the best use of your TRICARE benefit. [Source: <http://www.tricare.mil/podcast> | November 22, 2019 ++]

*** Finances ***



Military Survivor Benefits

Update 03: It's Time for the Senate to Move Quickly

Lawmakers and stakeholder groups are pushing for legislation to be enacted this year that would help families of deceased military members have more money in survivor benefits. Members of Congress on both sides of the aisle are pushing to end a requirement that reduces the amount of money military families receive in survivor benefits. They're also pushing to get legislation enacted that would fix a provision of President Trump's 2017 tax law that inadvertently raised taxes on military survivor benefits received by children. Both changes have overwhelming bipartisan support and have been included in separate bills that have passed the House. But it remains to be seen if they get enacted this year.



“We’re very hopeful,” said Candace Wheeler, senior adviser for policy and legislation at the Tragedy Assistance Program for Survivors. “We believe it is the intent of Congress to do both, and it’s just a matter of time.” There are two programs that provide survivor benefits to the families of deceased military members. One is a Department of Defense (DOD) program. Military retirees pay into this program so their spouses can receive benefits when they die. The program also provides benefits to the surviving spouses or children of service members who die in the line of duty. The second program, a Department of Veterans Affairs (VA) program, goes to the spouses or children of service members who die in the line of duty or of veterans whose death is related to their military service.

The amount that a spouse receives under the VA program reduces the amount that he or she receives under the DOD program on a dollar-for-dollar basis. For example, if someone is entitled to \$2,000 under the DOD program and \$500 under the VA program in a month, they would only receive \$2,000, rather than \$2,500. This offset is commonly referred to as the “widow’s tax.” DOD has estimated that about 65,000 surviving spouses are subject to the benefit offset. The offset for spouses has led many military families whose relatives were killed in Iraq or Afghanistan to choose to put the DOD benefit in the names of the surviving children, rather than the names of the surviving spouses. This allows the families to receive the full amount of benefits under the DOD and VA programs in the short term. However, the DOD benefits then disappear when the children reach adulthood.

“It’s already a tough life to be a widow and to have your spouse make the ultimate sacrifice,” said Traci Voelke, whose husband was killed in a vehicle accident in Afghanistan in 2012. “There’s no reason we should have to make

these complex financial decisions in the wake of our grief.” Military families argue that the survivor benefit offset is wrong. Edith Smith, whose husband died in 1998 from a service-connected disability, said the families of career service members who die in active duty “lose what they earned through work.”

The House passed a version of the National Defense Authorization Act (NDAA) in July that included a provision, based on legislation offered by Reps. Joe Wilson (R-SC) and John Yarmuth (D-KY), that would eliminate the widow’s tax and allow surviving spouses who put the DOD benefit in their children’s names to reclaim the benefit as a spousal benefit. The Senate-passed version of the NDAA doesn’t include the elimination of the widow’s tax. However, legislation on the topic from Sens. Doug Jones (D-AL) and Susan Collins (R-ME) has more than 70 co-sponsors, and the Senate in September voted 94-0 to instruct the NDAA conference committee to include the elimination in the final version of the bill.

Democrats and Republicans, though, have hit a roadblock in conference committee negotiations on the NDAA over the use of military funds for a U.S.-Mexico border wall. That led Senate Armed Services Committee Chairman James Inhofe (R-Okla.) to introduce a “skinny” NDAA as a backup. That bill would extend necessary authorities to keep DOD operations going but doesn’t include the widow’s tax provision. Inhofe told reporters 12 NOV that he doesn’t know if there will be a House-Senate conference report on the NDAA, but that he would expect one to eliminate the widow’s tax. He told reporters that despite the price tag for the change, “it’s something that most people are in agreement with, certainly a majority.” The Congressional Budget Office has estimated that the standalone House bill on the issue would increase direct spending by \$5.7 billion over 10 years.

The widow’s tax isn’t the only issue involving survivors’ benefits. On a separate track, lawmakers are pursuing legislation to fix an issue with the 2017 tax law that had the unintended consequence of raising the amount of taxes children of deceased military members pay on their survivor benefits. The 2017 law made a change to a tax on children’s unearned income, known as the “kiddie tax,” that was created in 1986 in an effort to prevent wealthy people from avoiding taxes by shifting income to their children. Before the tax law, the children’s income was taxed at the rate of the children’s parents, but under the 2017 law, the income is taxed at the same rate as trusts and estates. The change ended up inadvertently increasing taxes on certain income received by children who are not wealthy, including military survivor benefits.

In May, the Senate passed by unanimous consent a bill that would fix the tax issue for the families of deceased military members. Soon after, the House also passed in a near unanimous vote a bipartisan retirement savings bill that would reverse the tax law’s changes to the kiddie tax. The House-passed bill has faced obstacles in the Senate because a handful of GOP senators want votes on amendments unrelated to the issue impacting military families. Last week, Republicans sought to get senators to agree to put the bill on the floor with votes on amendments, but Democrats rejected the effort because they want to pass the House bill without any changes to it.

Rep. Elaine Luria (D-VA), a leader in the House’s efforts to fix the tax increase affecting military survivor benefits, said it is an issue that lawmakers want to get resolved. “I want to close the loop and make sure that we get it reconciled so that we can get that signed into law, because I’m still hearing from Gold Star families in my district that are affected by this, and I certainly want to be able to provide them the relief from the undue tax burden that they had,” she said in late September. House Ways and Means Committee ranking member Kevin Brady (R-TX), a key author of the 2017 tax law, said that the kiddie tax provision in the law was first proposed in 2014 in an effort to make it easier for families to file their children’s taxes. He said lawmakers have been working to fix the issue for Gold Star families since it was discovered.

“It’s time for the Senate to move quickly — these families are waiting and deserve this tax certainty,” Brady said in a statement to The Hill. [Source: The Hill | Naomi Jagoda | November 14, 2019 ++]

IRS Tax Brackets: 2020

The IRS recently released the new 2020 tax brackets and rates shown below. To explore updated credits, deductions, and exemptions, including the standard deduction & personal exemption, Alternative Minimum Tax (AMT), Earned Income Tax Credit (EITC), Child Tax Credit (CTC), capital gains brackets, qualified business income deduction (199A), and the annual exclusion for gifts refer to <https://files.taxfoundation.org/20191114132604/2020-Tax-Brackets-PDF.pdf>.

Rate	For Single Individuals, Taxable Income Over	For Married Individuals Filing Joint Returns, Taxable Income Over	For Heads of Households, Taxable Income Over
10%	\$0	\$0	\$0
12%	\$9,875	\$19,750	\$14,100
22%	\$40,125	\$80,250	\$53,700
24%	\$85,525	\$171,050	\$85,500
32%	\$163,300	\$326,600	\$163,300
35%	\$207,350	\$414,700	\$207,350
37%	\$518,400	\$622,050	\$518,400

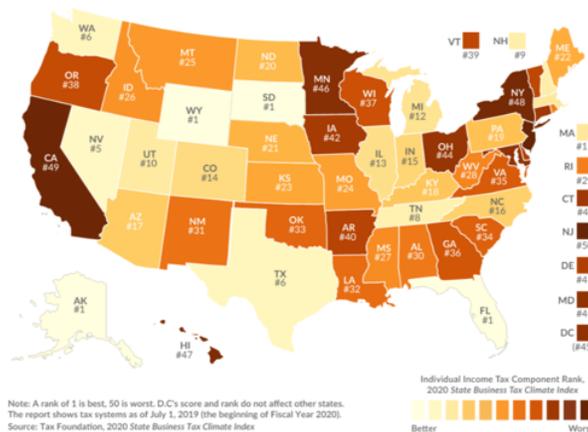
Source: Internal Revenue Service

[Source: Tax Foundation | November 15, 2019 ++]

State Tax Rankings

Update 01: Where Your State Positions in 2020

The below map examines states' rankings on the individual income tax component of the 2020 State Business Tax Climate Index. The individual income tax is important to businesses because states tax sole proprietorships, partnerships, and in most cases, limited liability companies (LLCs) and S corporations, under the individual income tax code. However, even traditional C corporations are indirectly impacted by the individual income tax, as this tax influences the location decisions of individuals, potentially impacting the state's labor supply. States with gross receipts taxes also extend those to pass-through businesses in addition to C corporations, which are also accounted for in this component of the Index.



States that score well on the Index's individual income tax component tend to:

- Have a flat, low-rate income tax with few deductions and exemptions.
- Protect married taxpayers from being taxed more heavily when filing jointly than they would be when filing as two single individuals.

- Index their brackets, deductions, and exemptions for inflation, which avoids unlegislated tax increases.

States that score poorly on the Index’s individual income tax component usually:

- Have high tax rates and very progressive bracket structures.
- Fail to index their brackets, exemptions, and deductions for inflation, do not allow the deduction of foreign or other state taxes, penalize married couples filing jointly, do not include LLCs and S corporations under the individual income tax code, and may impose an alternative minimum tax (AMT).

Notable Ranking Changes

Arizona

As part of the state’s belated conformity with the new federal tax law, Arizona trimmed its income tax rates, bringing the top rate down from 4.54 to 4.5 percent and consolidating the two lowest brackets. The reduction was too modest to improve Arizona’s overall rank, but drove a two-place improvement in Arizona’s rank on the individual income tax component of the Index, from 19th to 17th.

District of Columbia

The federal district slid eight places on the sales tax component of the Index when it raised its sales tax rate from 5.75 to 6 percent, reversing a reduction made in 2013. This significant movement is reflective of how many states with similar sales tax structures are tightly bunched around a 6 percent rate. The District of Columbia remains 47th overall, although D.C. is given “phantom” ranks in the Index, meaning that its ranks are given by way of example and do not affect the rankings of the 50 states.

Georgia

In 2018, in response to base broadening from federal tax reform, Georgia lawmakers adopted a tax cut package which reduces individual and corporate income tax rates from 6.0 to 5.5 percent in two phases, beginning with reductions to 5.75 percent for tax year 2019. Rates are scheduled to revert after 2025, when the federal changes are currently expected to sunset. These rate reductions helped Georgia improve four places on this year’s Index, from 36th to 32nd overall, while going from 8th to 6th on the corporate tax component, where the lower rate complements an already competitive overall tax structure, and from 38th to 36th on the individual income tax component. The state’s corporate tax component score, in both the 2019 and 2020 Index, also benefits from the state’s decision to decouple from GILTI, which was newly introduced as an Index variable this year.

Indiana

The only state to make midyear rate adjustments, Indiana made another scheduled adjustment to its corporate income tax rate on July 1, 2019, the Index’s snapshot date, bringing the rate from 5.75 to 5.5 percent. This reduction was not enough to improve the state’s already highly competitive overall rank, but, along with modestly negative corporate tax changes in similarly ranked states, helped Indiana improve from 18th to 11th on the corporate tax component of the Index.

Iowa

This year marked the first phase of Iowa’s tax reform package, which will ultimately convert the state’s nine-bracket individual income tax, with a top rate of 8.98 percent, to a four-bracket tax with a top rate of 6.5 percent, while increasing Section 179 small business expensing and eliminating the state’s unusual policy of federal deductibility. Modest sales tax base broadening also features in the package, and the corporate rate will decline from 12 to 9.8 percent, though that rate reduction remains several years out. This year, the top marginal individual income tax rate was cut from 8.98 to 8.53 percent and the Section 179 expensing allowance rose from \$70,000 to \$100,000, yielding an improvement of one place on the Index overall, from 43rd to 42nd. Further improvements can be anticipated once additional reforms phase in.

Kansas

Through a combination of legislative inaction, vetoes, and agency actions, Kansas has taken an aggressive stance on the taxation of international income and is moving forward with sales tax collection requirements for remote sellers

without adopting a safe harbor for small sellers. Because many of its peers have taken a less aggressive approach to the taxation of international income, and no other state has adopted a remote sales tax regime without a de minimis threshold, Kansas dropped seven places on the Index overall, from 27th to 34th.

Massachusetts

Massachusetts adopted a payroll tax of 0.63 percent in addition to its individual income tax, which phased down from a 5.1 to a 5.05 percent flat rate. (We consider the 0.63 percent tax an increase in the rate on wage income for purposes of the Index.) The state also increased unemployment insurance rates, reestablished a sales tax holiday, and made other changes which resulted in a decline from 33rd to 36th overall on the Index.

Missouri

A reduction in the state's top individual income tax rate, from 5.9 to 5.4 percent, along with the consolidation of an income tax bracket, improved the state two places on the individual income tax component, from 26th to 24th. Reforms adopted in 2018 will see the individual income tax rate continue to phase down in future years, with a target of 5.1 percent. Next year, the state will no longer give companies the option of choosing the apportionment formula most favorable to them, but this consolidation into a single apportionment formula will pay down a significant corporate income tax rate reduction, from 6.25 to 4 percent, which will further improve the state's rank.

New Hampshire

The Granite State climbed from 7th to 6th overall, and from 46th to 43rd on the corporate tax component, by trimming the rates of both its Business Profits Tax, a corporate income tax, and its Business Enterprise Tax, a value-added tax. The Business Profits Tax rate is now 7.7 percent, down from 7.9 percent in 2018 and 8.2 percent before that, while the Business Enterprise Tax now stands at 0.6 percent, having phased down from 0.675 percent last year and 0.72 percent before that.

North Carolina

North Carolina's individual income tax rate decreased from 5.499 to 5.25 percent, while the corporate income tax rate—already the nation's lowest—was cut from 3 to 2.5 percent, completing the latest in several rounds of tax reforms and rate reductions in North Carolina in recent years. These improvements, however, did not help the state on the Index overall, because they failed to leapfrog any states on the corporate or individual income tax components, while changes to the state's unemployment insurance tax regime, along with improvements in other highly competitive states, slid the state three places from 12th to 15th.

Utah

Utah slid from 8th to 9th on the Index as the state increased its sales tax by 0.15 percentage points in support of Medicaid expansion, but barring new developments, the state is likely to reclaim its old position next year, when Oregon (now in 8th place) implements its newly-adopted gross receipts tax.

Wisconsin

The culmination of a tax package adopted in 2017, Wisconsin repealed its alternative minimum tax for individual filers effective January 2019 and improved two places on the individual component of the Index. The state also benefited greatly from other states shifting around it, increasing its overall rank dramatically, to 26th from 34th.

[Source: Tax Foundation | Janelle Cammenga |November 20, 2019 ++]

Commissary Prices

Update 11: New Patron User Fees/Surcharges

Q: Will there be a user fee charged to these newly eligible veterans and caregivers at commissaries, exchanges and morale, welfare and recreation activities?

A: No additional user fees or surcharges will be added to military exchange or MWR purchases for new patrons eligible solely under the Purple Heart and Disabled Veterans Equal Access Act of 2018. The Defense commissary system is congressionally mandated to charge all current and new patrons a five percent surcharge on all purchases to pay for commissary construction, equipment and maintenance. Even with the surcharge, patrons receive an average worldwide savings of 23.7 percent over commercial grocery stores.

In addition to the five percent surcharge, and in accordance with the Purple Heart and Disabled Veterans Equal Access Act of 2018, veterans and caregivers who are eligible for commissary privileges solely under this Act (Purple Heart recipients, former prisoners of war, veterans with Department of Veterans Affairs-documented service-connected disability ratings of 0-90 percent and individuals approved and designated as the primary family caregivers of eligible veterans under the VA Program of Comprehensive Assistance for Family Caregivers) and who use commercial credit and debit cards to make commissary purchases, will be charged a small user fee to offset any increased expenses incurred by the Department of the Treasury associated with the use of credit or debit cards.

- Patrons making commissary purchases with a commercial credit card or Signature debit card, which is accepted and processed as credit, will be charged an additional 1.9 percent user fee.
- Purchases with a personal identification number (PIN) debit card will be charged a 0.5 percent user fee. The rates for these fees may be adjusted annually. The user fee will not be refunded for product returns.
- Patrons who use electronic benefit transfer cards (e.g., Supplemental Nutrition Assistance Program) or the MILITARY STAR card in the commissary will not be charged a user fee

This question and many more related to the Department of Defense Expanding Access to Military Commissaries, Exchanges and Recreation Facilities on 1 JAN 2020 are answered in Military OneSource's Fact Sheet at <https://download.militaryonesource.mil/12038/MOS/Factsheets/expanding-access-fact-sheet.pdf>. Potential new patrons are encouraged to review them. [Source: Military OneSource Fact Sheet | November 27, 2019 ++]

Local Taxation

Sometimes Idiosyncratic and/or Duplicative

Facing an unpopular new tax, voters the village of Amelia, Ohio went to the polls and just... abolished their local government. At least 130 municipalities dissolved between 2000 and 2011, without, presumably, seeing the communities descend into anarchy. The loss of Amelia and Newtonsville brings the count of recently dissolved Ohio municipalities to 14. In most of the country, the governmental hierarchy is relatively straightforward: states are divided into counties, and those counties contain some range of municipalities—cities, towns, villages, boroughs, townships, hamlets, and the like. But, especially outside more densely populated regions, you can also find vast tracts of unincorporated land, where no (or limited) municipal government exists below the county level.

In these areas, core services like police, fire, and emergency services, along with road maintenance and other government functions, are provided by the county or even the state, while more municipal-oriented services—water and sewer or waste management, for instance—are either privately provided or non-existent. For many rural areas, this works reasonably well. Many of the amenities offered by a city or even a town aren't necessary for or even suited to a rural community, and even a village like Amelia may not need much that higher tiers of government cannot provide. In Amelia's case, it will not become wholly unincorporated, but instead partitioned among two townships.

Sometimes, in fact, having too many layers of local government introduces a great deal of complexity. Ohio is an example of this; so is neighboring Pennsylvania, where there are eight classes of counties (with five different property tax codes), four classes of cities, two classes of townships, and two configurations of borough government, and where each township holds elections for local offices all the way down to local tax collector and municipal assessors. This does not always make for effective, professional administration, and residents can find it frustrating to comply with local taxes and administration that are often idiosyncratic and duplicative.

If Ohio is not quite so bad in this regard as Pennsylvania, it is almost certainly second worst. Local income taxes, the bane of Amelia and Newtonsville, are heavily concentrated in the two states situated at the Forks of the Ohio, with Pennsylvania “boasting” 2,978 local income tax jurisdictions and Ohio claiming another 848, together accounting for 77 percent of local income tax jurisdictions nationwide, more than ten times their share of the U.S. population. It’s fair for Ohioans to ask why they’re paying local income, sales, and property taxes when vast swaths of the population nationwide only face property taxes as a major local tax. And it’s not like they’re getting a break on the property taxes, either: Ohio’s property taxes are the 9th highest in the country as a percentage of owner-occupied housing value.

Cities provide a range of services and amenities that counties do not, but for a small township or village, there can sometimes be a legitimate question of what services are being provided to justify an additional layer of government administration, and the taxes to go with it. In the case of Amelia, the estimated state and local tax burden for a childless married couple making the average household income of \$61,500 and living in a \$180,000 home.

- State Income Tax \$1,388
- State Sales Tax \$784
- Local Property Tax \$3,316
- Local Income Tax (new) \$615
- Local Sales Tax \$136
- *State Total \$2,172*
- *Local Total \$4,067*

In other words, the new municipal income tax in Amelia increased a typical family’s state and local tax burden (among major taxes, at least) by 11 percent, and their state and local income tax burden by 44 percent. That’s significant, especially if the benefits of living in a small incorporated municipality aren’t that substantial. It’s hard to give up a local identity, but you have lightly populated counties in Plains States constrained in size by the ability to take a horse and buggy to the county seat within a day’s time; you have towns in the Midwest that have lost most of their population and could gain economies of scale by joint service agreements with neighboring jurisdictions. You have levels of government that are sometimes no longer suited to 21st century needs. People are willing to pay for local services—but they want to get something for their money. And there will be times when that perfectly reasonable expectation is in tension with the smallest units of government. [Source: Tax Foundation | Jared Walczak | November 26, 2019 ++]

College Financial Plan

Update 01: Ten Where Tuition is Free

Higher education is a wonderful thing, but the price can be very steep. [The College Board reports](#) that tuition and fees for the 2018-2019 school year average \$10,230 at public four-year, in-state institutions. They average \$35,830 at private nonprofit four-year schools. But here and there throughout the country are schools where you pay nothing for tuition if you meet certain requirements. There might be work-study involved, but you can save tens of thousands of dollars by attending these schools. Following is a look at U.S. colleges and universities that don’t charge for tuition.

Berea College -- Berea, Kentucky

Located in Kentucky’s Appalachian region, offers a [Tuition Promise Scholarship](#). As the college’s website explains it: “No student pays tuition at Berea. All admitted students receive their Tuition Promise Scholarship, which covers 100% of tuition costs. For most Berea students, the Tuition Promise Scholarship amounts to over \$157,000 across four years.” Berea, like a few of the following institutions, is what’s known as a [work college](#). All Berea students work at least 10 hours per week in campus jobs and service jobs.

Alice Lloyd College -- Pippa Passes, Kentucky

Another Appalachian work college. It offers 10 semesters of [free tuition](#) to all students from the college's service area, which comprises 108 counties in Central Appalachia. These counties are spread across Kentucky, Ohio, Tennessee, Virginia and West Virginia. "Alice Lloyd is one of a select number of schools in the country that offers programs specifically designed to help students cut down on debt," the college's website states. However, students must participate in Alice Lloyd's Student Work Program, which the college describes as intended to be both an earning and a learning experience.

Deep Springs College -- Deep Springs Valley (40 miles from Bishop, California)

This isn't nearly your typical college. There are only 24 to 30 students, it's located on an isolated cattle ranch and the school takes pride in its "weird" application questions. But, if admitted, you can't beat the price. Deep Springs [offers its students](#) "a full scholarship valued at over \$50,000, which includes tuition, room, and board."

Barclay College -- Haviland, Kansas

This Christian learning institution provides a [full-tuition scholarship](#) so that students get a "Christian education without the weight of a debt mountain." One stipulation for the full scholarship, however, is that students must live on campus. Off-campus students and online students are eligible for [smaller scholarships](#). Barclay offers undergraduate programs in areas that include ministry and missions as well as elementary education and business administration, among others.

College of the Ozarks -- Point Lookout, Missouri

[Disable these ads](#)

Also known as Hard Work U, this Christian college nestled in the Ozark Mountains region openly discourages debt and does not provide loans.

College of the Ozarks students [pay for their education](#) through a combination of federal and state grants, a scholarship and a work program — which entails 15 hours of work per week and two 40-hour work weeks per school year.

Curtis Institute of Music -- Philadelphia

Famous composers Leonard Bernstein and Samuel Barber are among the notable graduates of Curtis Institute of Music, which only admits about 4% of applicants and maintains a student body of only about 175.

Curtis provides all students with full-tuition scholarships. For the 2018-2019 school year, these scholarships are worth \$43,590 for undergraduates and \$54,125 for graduate students, [according to](#) the institute.

Warren Wilson College -- Asheville, North Carolina

This is a liberal arts institution that places a high value on working in the community. As of fall 2018, undergraduate students who are eligible for federal or state need-based financial aid can attend the college [tuition-free](#). Requirements for tuition-free attendance include being a North Carolina resident and participating in the college's work program, which requires 10 hours of work per week. Warren Wilson College, which has fewer than 700 students, encourages undergrads to explore their myriad interests by mixing and matching majors, minors and concentrations.

Webb Institute -- Glen Cove, New York

This Institute is an engineering college focused on naval architecture and marine engineering. The college provides all students [full-tuition scholarships](#) — which are valued at \$51,240 for the 2019-2020 school year — and also need-based assistance to cover other costs of attendance.

Williamson College of the Trades -- Delaware County, Pennsylvania

This Judeo-Christian school for men offers associate degrees in six mechanical trades, such as carpentry, masonry, horticulture and power plant technology. All students attend Williamson College of the Trades on [full scholarships](#), which cover the cost of tuition, room and board and textbooks. The college gives preference to applicants who could not otherwise afford to go to college due to their family's financial situation.

Macaulay Honors College -- New York City

This is the honors college of City University of New York (CUNY), which offers 475 majors across eight campuses.

Macaulay, located in Manhattan, provides in-state students with [tuition scholarships](#), which cover the cost of eight semesters of full-time undergraduate study as well as summer and winter classes.

[Source: MoneyTalksNews | Alex Valdes | May 27, 2019 ++]

Childbirth

Costs to Have a Baby around the World

When you're expecting a baby, you plan everything. You set up your prenatal check-ups, you design a soothing nursery guaranteed to help baby sleep, maybe you take Lamaze classes and fill every closet in the house with diapers. But nothing can quite prepare you for the medical bills. Between health insurance premiums, specialized testing, epidurals and unexpected treatments and procedures, the cost of having a baby is a universal reality. But in some countries, charges are significantly less for maternity care than in others. Some offset the cost with government-backed benefits, such as three years of paid leave or a monthly allowance. Do you know how your country stacks up? Chicago-based Coyne College used data from 2011 through 2015 [to map the cost of childbirth](#) in numerous countries (more data is given for some countries than others). Here's what it costs to have a baby in 20 countries around the world.

1. Japan

Average cost for delivery: \$61,810 -- Japan may be the costliest country for delivering a baby, but it has the [lowest newborn mortality rate](#) across the entire globe. There, only 1 in 1,111 infants fail to survive the first month. UNICEF suggests that, globally, high-income countries have lower mortality rates.

2. Hong Kong

Average cost for a normal delivery: \$12,172, *for a cesarean section:* \$15,866 -- Hong Kong's fertility rates have shown a declining trend for decades, ranking its rate the [fourth-lowest in the world](#). As a result, Hong Kong residents are not reproducing fast enough to replace its population, leading to social and economic problems such as a shrinking workforce and fewer taxpayers to support public finances. However, the lower birth rate does not equate to a lower cost of delivering a baby.

3. United States

Average cost for a normal delivery: \$10,808, *for a C-section:* \$16,106: -- The United States is not only an expensive place to have a baby, but it also can be a tough one for working mothers. The U.S. the [only industrialized nation](#) that does not guarantee paid family leave. Some states have passed family leave laws. Those include California, New Jersey, New York and Rhode Island. But no law has been passed at the federal level, yet.

4. Singapore

Average cost for a normal delivery: \$8,045, *for a C-section:* \$10,195 -- The cost of childbirth in Singapore may be slightly offset by financial benefits in the island city state's [Marriage and Parenthood Package](#). This "pro-family" program implemented by the government in 2001 encourages more Singaporeans to marry and have children by granting parents government-paid leave, a cash bonus and a special savings account that comes with a government match.

5. Switzerland

Average cost for a normal delivery: \$7,751, *for a C-section:* \$9,965 -- Switzerland's [mandatory health insurance](#) (MHI) policy was intended to make quality medical care accessible to all Swiss residents. Although premiums are increasing quickly, the maternity coverage is substantial. All delivery-related costs are included. Mothers are entitled to a weeklong post-delivery hospital stay.

6. Australia

Average cost for a normal delivery: \$5,312, for a C-section: \$7,901: Australian researchers recently conducted a nation-wide, 12-year study that concluded [home births are a safe option for low-risk women](#). In fact, the odds of normal labor and birth were nearly six times as high in planned home births compared with planned hospital deliveries. That being said, the total number of planned home births included in the study was small — only 0.7% of more than 1.25 million pregnancies.

7. United Kingdom

Average cost for a delivery: \$4,609 -- If you're considered "ordinarily resident" in the U.K. — which includes England, Scotland, Wales and Northern Ireland — you're [entitled to free maternity care](#). The National Health Service (NHS) provides free prenatal, birth and post-natal care to all its expecting female citizens. Residents who are living lawfully and "settled" in U.K. countries may be eligible.

8. Chile

Average cost for a normal delivery: \$3,589, for a C-section: \$3,589 -- After Chile doubled its paid maternity leave policy from 12 to 24 weeks, a study [reviewed the effects](#) of this reform and discovered many positive benefits. It says: "... the short term effects of maternity leave are positive and significant for cognitive skills, especially for children whose mothers are less educated." It also found that mothers who took more paid leave breastfed their children longer and experienced less stress.

9. Canada

Average cost for a normal delivery: \$3,195, for a C-section: \$5,980 -- When it comes to giving birth, Canada is easy on the wallet and friendly to foreigners. Through the [Interim Federal Health Program](#), pregnant refugees coming to Canada for resettlement are provided access to pre- and postnatal services. The coverage is temporary and may be limited, but having the right care can make a world of difference.

10. Indonesia

Average cost for a normal delivery: \$2,932, for a C-section: \$3,207 -- Compared with nearby Singapore, the cost of delivering a baby in Indonesia is surprisingly affordable. Indonesians are no longer having as many children as they did 40 years ago. The country's [birth rate](#) has dropped significantly, to 18.1 births per 1,000 people in 2018 from 40.6 per 1,000 in 1969.

11. Netherlands

Average cost for a normal delivery: \$2,824, for a C-section: \$5,492 -- Children don't come with a handbook, but in the Netherlands, they do come with a maternity assistant. Every parent is entitled to a week of postnatal care by a *kraamverzorgster*, or [maternity assistant](#). This person comes to your home to offer guidance, support your recovery and even check off a few house chores.

12. France

Average cost for a normal delivery: \$2,536, for a C-section: \$4,625 -- For the first five months of pregnancy, French women are reimbursed by the state health care system for roughly 70% of their medical costs.

After that fifth month, [100% of all medical costs](#) are covered by the French state. This includes general health visits as well as pregnancy-related expenses and even health care for other children in your charge under 6 years of age.

13. Argentina

Average cost for a normal delivery: \$2,237. Average cost for a C-section: \$2,972 -- With financial support from the World Bank, the government of Argentina was able to develop and implement a scalable health care program specifically focused on maternal-child health care. Plan Nacer, now known as [Program Sumar](#), has reached nearly 9 million women and children and has become a model in Latin America for providing health care to its least fortunate citizens.

14. Germany

Average cost for a normal delivery: \$2,157, for a C-section: \$3,441 -- German parents-to-be enjoy a [generous leave from work](#), plus parental allowance. Mothers are allowed six weeks' leave before delivering a child and eight weeks

after. They receive about 13 euros a day (about \$14 U.S. dollars) and about 65% of the pay from their most-recent job, [according to Business Insider](#). After that, up to three years of parental leave is allowed, with one year compensated at the rate of 60% and the others uncompensated. About 43% of women return to work after two years of leave, BI says.

15. Philippines

Average cost for a normal delivery: \$2,122, for a C-section: \$3,150 -- In February 2019, President Rodrigo Duterte signed a law that extends paid maternity leave for the Philippines. The [new law](#) gives parents 105 days of paid time off instead of the previous 60, with the option to take an additional 30 days without pay. It also gives single parents an additional 15 days of paid leave.

16. India

Average cost for a normal delivery: \$1,967, for a C-section: \$2,164 -- India's [Maternity Benefit \(Amendment\) Bill](#) updated the original Maternity Benefit Act of 1961. Instead of the previous 12 weeks of maternity leave, expectant parents can now take 26 weeks. Among other new provisions, the maternity benefit now is available for the adoption of a child younger than 3 months and for mothers who work from home.

17. Spain

Average cost for a normal delivery: \$1,950, for a C-section: \$2,352 -- Compared with its nearby European neighbors, Spain is an affordable place to have a baby. Spain is especially generous to its working mothers. If you experience issues during pregnancy or breastfeeding that force you to stop working, you may be eligible for [government support](#).

18. Russia

Average cost for a delivery: \$950-\$1,950 -- Supported by the [Social Insurance Fund](#), Russian parents are eligible to receive a monthly allowance for childcare. In January 2019, the maximum monthly amount increased from 24,000 to 26,000 rubles, or about \$408 U.S. dollars. This is on top of any "early stages" benefit you might earn or additional support given to children of active soldiers.

19. Thailand

Average cost for a normal delivery: \$1,837, for a C-section: \$2,293 -- Thailand has a universal health system, and the publicly subsidized plan includes maternity care. Parents also can purchase a [separate maternity insurance](#) policy that covers prenatal tests and check-ups, labor and delivery, and possible complications.

20. South Africa

Average cost for a normal delivery: \$1,271, for a C-section: \$2,192 -- South Africa may be the least-expensive country for a normal delivery, but many women are bypassing that route. [Discovery Health Medical Scheme](#), one of the country's larger [nonprofit medical plans](#), recently reported that 74% of its delivering mothers opt for a cesarean section — about three times the average rate at most South African public hospitals, Business Insider reports. South African doctors' fears of lawsuit is blamed for the high rate of C-section births, the report says.

[Source: MoneyTalksNews | Elizabeth Lotts | November 21, 2019 ++]

Open Enrolment Scam

'Tis the Season'

It's open enrollment season for health insurance, and scammers are using the occasion to dupe unsuspecting consumers into sharing their personal information. If you are adding or changing your health coverage through Medicare or the Affordable Care Act (ACA) be sure to watch out for scams. Open enrollment runs through December 7 (Medicare) or December 15 (ACA). Consumers who get health insurance at work should also be on the lookout for phony emails that may appear to come from their employer or a service provider.

How the Scam Works:

- You receive a call from someone claiming to be a “Medicare advisor.” The caller tells you that they can enroll you in Medicare or another health insurance program over the phone, according to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker) reports. It’s no hassle for you! All you need to do is provide personal information to get started. Of course, the caller is a scammer, and sharing personal information will open you up to identity theft.
- In another version reported to BBB Scam Tracker, the caller tries to frighten you by insisting that your Medicare will be discontinued if you don’t re-enroll. Fortunately, the “Medicare advisor” can fix the situation – if only you share your personal information.

Tips to avoid these scams

Selecting a health insurance plan can be challenging and complex. Be on the lookout for common red flags.

- Be wary of anyone who contacts you unsolicited. People representing Medicare or ACA plans don’t contact you by phone, email, or in person unless you are already enrolled. Be especially cautious of threatening calls that require quick action or immediate payment.
- Decline promotional gifts in exchange for personal information. Keep a healthy level of skepticism any time a broker offers you free gifts, health screenings, or other special deals. Never sign up with a broker who offers you an expensive “sign-up gift” in exchange for providing your Medicare ID number or other personally identifiable information.
- Beware of dishonest brokers who offer “free health screenings.” Some brokers offer this to weed out people who are less healthy. This is called “cherry picking” and is against the Medicare rules.
- Guard your government-issued numbers. Never offer your Medicare ID number, Social Security number, health plan info, or banking information to anyone you don’t know.

For More Information

Learn more about open enrollment and spotting a Medicare or ACA scam on the Federal Trade Commission [website](https://www.ftc.gov). If you are unsure whether a call or offer is from Medicare, or you gave your personal information to someone claiming to be with Medicare, call 1-800-MEDICARE to report it. If you suspect fraud when signing up for ACA coverage, go to [healthcare.gov](https://www.healthcare.gov) or call the Health Insurance Marketplace call center at 800-318-2596. For more tips from BBB on avoiding health care scams, check [BBB.org/HealthCareScam](https://www.bbb.org/healthcarescam). If you’ve been the victim of a scam, please report it to [BBB.org/ScamTracker](https://www.bbb.org/scamtracker). By sharing your experience, you can help others avoid falling victim to similar scams. [Source: BBB Scam Alert | November 1, 2019 ++]

Sneaker Scam

Sales on Instagram Could be a Con

Planning to splurge on rare sneakers? Or thinking about a unique holiday gift? If you are buying from an Instagram seller, be careful. Over the past several months, BBB Scam Tracker has seen an uptick in reports from shoppers who paid hundreds for hard-to-find or custom sneakers, but never received what they were promised.

How the Scam Works

- You are scrolling through your Instagram feed when a post or sponsored ad pops up. It’s a pair of sneakers you would love to add to your collection. Lucky you, the shoes in the photo are for sale.
- The account is run by someone who collects and resells sneakers, and it seems legitimate. The seller has great photos and a lot of followers. To buy the sneakers, all you need to do is send a direct message. After some back and forth with the seller, who sends you enough pictures of the shoes to convince you they are real, you are asked to make a payment using CashApp, Venmo, or another online form of payment.
- You make the payment and wait for your new sneakers to be delivered. Days turn into weeks, and the shoes never arrive. When you contact the seller, they may promise you a refund, which never materializes. One consumer reported that after several attempts to get a refund, “the merchant blocked me on social media

where I originally contacted him and he also blocked my number, making me unable to call him or any [of his] associates.”

Tips to avoid social media sales scams

- *Research the seller.* Read the comments and reviews of other consumers on the seller’s social media accounts and website, and on BBB.org. If other buyers make negative comments or report not receiving merchandise they paid for, steer clear. Review the seller’s website carefully to make sure it is secure and legitimate before making a purchase. If they say they are an authorized reseller, verify that claim.
- *Use a safe payment method.* Apps like Venmo, Facebook Pay, CashApp, and the like may seem like convenient ways to pay, but this kind of app was designed to allow friends, family members, and coworkers to send each other money. BBB advises against using payment apps with strangers; instead, use a credit card.
- *Don’t be pressured to make a quick purchase.* Many scammers try to pressure you to buy, even if the deal doesn’t quite feel right. They may claim “this is the last pair of sneakers they have in stock” or “it’s a deal that won’t last long because the sneakers are a collectible pair worth much more than the selling price.” Never purchase under pressure. Do your research first, then buy.

For More Information

For more ways to protect yourself from scams when shopping online, visit www.BBB.org/AvoidScams. Check out this BBB.org resource at <https://t.e2ma.net/click/zdd00b/3cbhhbb/rj0n0h> to learn more about peer-to-peer payment platforms, such as Venmo. If you’ve been the victim of a scam, help others avoid the same by reporting your experience at www.BBB.org/ScamTracker. [Source: BBB Scam Alert | November 22, 2019 ++]

Holiday Wine Exchange Scam

A Pyramid Scheme

This year’s shady holiday gift exchange comes with a new twist – wine. If gifting one bottle of wine and receiving dozens in return sounds too good to be true, that’s because it is. This seemingly harmless gift exchange is really a pyramid scheme.

How the Scam Works:

- You are scrolling through social media, when you see an invitation to participate in a wine gift exchange. One common version reads: “Hi wine drinking friends!! Let’s do a Holiday Wine Exchange. I did this last year and received so many bottles of wine!” The post explains that all you need to do is buy a bottle of wine and send it to another participant. Then, share the invitation on your own social feed. In exchange, you’ll receive anywhere from 6 to 36 bottles of wine.
- Sounds great, right? The trouble is that this is a pyramid scheme. It relies on recruiting new individuals to keep the scam afloat. Once people stop participating in the exchange, the gift supply stops as well, and leaves disappointed participants without their promised gifts
- Pyramid schemes are illegal in the US and Canada. The U.S. Postal Inspection Services explains that these gift exchanges are considered a form of gambling and that participants could be subject to penalties such as jail time, fines, or a lawsuit for mail fraud.

Tips to avoid these scams

- Report social media posts. If you receive an invitation to join a pyramid scheme on social media, report it. On Facebook, report posts by clicking in the upper right corner and selecting “Report post” or “Report photo.” On Instagram, tap the three dots above the post and then tap “Report.”
- Never give your personal information to strangers. This will open you up to identity theft and other scams.

- Be wary of false claims. Some pyramid schemes try to win your confidence by claiming they're legal and endorsed by the government, or even BBB! These claims are false, so don't believe them.

For More Information

Learn more about the gift exchange scams that are popular on social media. For more holiday scams and seasonal tips, see www.BBB.org/HolidayTips. If you've been the victim of a scam, help others avoid the same by reporting your experience at www.BBB.org/ScamTracker. [Source: BBB Scam Alert | November 29, 2019 ++]

Tax Burden for Texas Retired Vets

As of NOV 2019

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in Texas.

Sales Taxes

State Sales Tax: 6.25% (non-prepared food, prescription and non-prescription drugs exempt); local option taxes can raise the rate to 8.25%.

Gasoline Tax: 38.4 cents/gallon (Includes all taxes)

Diesel Fuel Tax: 44.4 cents/gallon (Includes all taxes)

Cigarette Tax: \$1.41 cents/pack of 20

Personal Income Taxes

State: No state personal income tax

Federal Income Tax Deduction: 15.51% effective tax rate

Retirement Income: Not taxed.

Retired Military Pay: Not taxed.

Military Disability Retired Pay: Disability Portion – Length of Service Pay: Member on September 24, 1975 – No tax; Not Member on September 24, 1975 – Taxed, unless combat incurred. Retired Pay – Based solely on disability. Member on September 24, 1975 – No tax. Not Member on September 24, 1975 – Taxed, unless all pay based on disability, and disability resulted from armed conflict, extra-hazardous service, simulated war, or an instrumentality of war.

VA Disability Dependency and Indemnity Compensation: 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

Property tax is imposed by local taxing units. Go to <https://comptroller.texas.gov/taxes/property-tax> for details. For homeowners 65 and older, \$10,000 (in addition to the regular \$25,000 homestead exemption) of the property's assessed value is exempt from school taxes and \$3,000 is exempt from other local taxes. Once an over-65 homeowner qualifies for an over-65 homestead exemption for school taxes, that owner gets a tax ceiling for that home on school taxes. If the homeowner improves the home (other than normal repairs or maintenance), the tax ceiling is adjusted for the new additions.

Refer to <https://comptroller.texas.gov> for details on the homestead exemption for seniors, veterans and the disabled

School district taxes are frozen for seniors (65 and older) and disabled persons at the level imposed on the residence the first year that the taxpayer qualified for the residence exemption. Counties, cities, towns, and junior college districts are permitted to establish a tax freeze on homesteads of those age 65 and older or disabled.

Inheritance and Estate Taxes

There is no inheritance and the estate tax is limited and related to federal estate tax collection.

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 refer to the list of frequently called telephone numbers available at <https://comptroller.texas.gov/about/contact> or visit the Texas Comptroller of Public Accounts site <https://comptroller.texas.gov/taxes> [Source: <http://www.retirementliving.com> | November 2019 ++]

*** General Interest ***



Notes of Interest

November 16 thru 30, 2019

- **Captain John C. Enschede.** USS Midway former aviator and Hanoi Hilton survivor tells his story at <https://youtu.be/bZyP5UXrSpY>.
- **Survey.** In the second annual national defense survey three out of four Americans believe that U.S. troops should intervene overseas when freedom is threatened or human rights abuses are apparent in other countries.
- **Superbowl 39.** At http://wallythekat.tripod.com/A_Pages/AA-Videos-YOU-Tube/NFL.html is the NFL opening ceremony for Super Bowl 39. No kneeling, no hiding in locker rooms and no trashing America. There were even two former presidents from different political parties standing together to salute America. We need to return to those days.
- **DoD Drug Testing.** Service members as of June are now being tested for fentanyl and norfentanyl during random urine tests. In 2017, about 28,400 people died from fentanyl and other synthetic opioid overdoses, the Centers for Disease Control estimated. The narcotic is anywhere from 50 to 100 times more potent than morphine and used pharmaceutically for treating severe pains like advanced cancer. Even though the Department tests for more drugs than ever before, the latest positive rate was the lowest observed in 20 years at 0.84 percent.

[Source: Various | November 30, 2019 ++]

National Resource Directory

Update 06: Includes 14,000 Resources for Veterans, Families

The National Resource Directory (NRD) is a free service that links more than 14,000 resources to service members, Veterans and their families. The NRD was designed to specifically help those that are “wounded, ill and injured” find services that support recovery, rehabilitation, and community reintegration. The site was created through a partnership between the Department of Veterans Affairs, Department of Defense and the Department of Labor. The NRD provides centralized access to resource information from the government (ranging from the federal to the local level). It also includes resources from non-profit, professional, educational and military-service/Veteran organizations. All organizations are also vetted to ensure each resource is valid and accurate. Resource information includes:

- Benefits
- Education
- Employment and Training
- Housing
- Transportation

The website’s design features services divided into categories and the ability to search by keyword, resource type, or location. One section includes a list of organizations, such as the Red Cross, that works with the NRD to provide services to Veterans and service members. The website lists contact information for each resource, including an address and directions. NRD updates these resources frequently to provide the most accurate information available. To discover new resources visit the National Resource Directory at <https://nrd.gov>. [Source: Vantage Point | November 26, 2019 ++]

USS Fitzgerald (DDG-62)

Update 23: Collision Lawsuit Filed Against NYK Line

A lawsuit filed 18 NOV details a desperate scramble for safety as water rushed in when a container ship collided with a U.S. Navy destroyer off Japan’s coast two years ago, killing seven sailors. The lawsuit filed against Tokyo-based NYK Line by survivors of the collision and relatives of those killed lays out how sailors saw water rushing at them as they scrambled for the exits and, in some cases, had to swim for their lives. Seven U.S. sailors were killed in the collision June 17, 2017, as the two ships were trying to merge into heavy traffic. An underwater gash sent water flooding into two sleeping compartments at a time when most of the nearly 300 sailors on board would have been asleep.



USS Fitzgerald in dry dock in Yokosuka, Japan, for repairs

Sailor Jackson Schrimsher was one of the last to make it out of the sleeping quarters alive, according to the lawsuit. He recalled a “wall of water” coming at him as he tried to reach the door — “scuttle” in Navy parlance. “He remembers a locker falling over onto him and a Sailor pushing him out from under it. By the time he reached the port-side scuttle,

he was completely submerged. Plaintiff Schrimsher stuck his hand up out of the water through the scuttle, and was pulled to safety,” the lawsuit said. The lawsuits allege personnel aboard the ACX Crystal failed to follow procedures intended to warn their own crew and nearby ships of impending danger. For example, the lawsuit says it wasn’t until one minute before the collision that ACX Crystal operators took the ship off autopilot and tried to evade a collision. The ACX Crystal also failed to sound any short blasts to alert the USS Fitzgerald of its position, the lawsuit alleges.

In a statement, plaintiffs’ lawyer David Schloss said that the collision was “entirely avoidable.” “The negligent and reckless conduct of the Crystal’s crew led to the horrific drowning deaths of seven young Navy sailors. These brave young men leave behind children, parents, spouses, and siblings who continue to try to make sense of the senseless,” Schloss said. NYK Line said in a statement 18 NOV: “Our thoughts and deep concerns go out to all those directly affected. NYK Line has cooperated fully with the investigation into the June 2017 incident, but as a company we never comment on legal matters that are impending or before the courts.”

The two lawsuits were filed Monday in federal court in Louisiana on behalf of relatives of the seven dead sailors and 40 sailors who survived as well as some family members of the survivors. The lawsuit is asking in excess of \$287 million. The lawsuit says NYK Line had “principal responsibility for the navigation and/or operation of the ACX Crystal.” The lawsuit laid out the fear and panic likely experienced by the seven sailors who died as water flooded into the sleeping compartment. “None of the decedent Sailors were killed by the initial impact of the collision. On the contrary, all decedent Sailors suffered from a significant period of extreme conscious pain and suffering and pre-death fright from the time of the collision until their deaths by drowning,” the lawsuit states.

The collision was one of two deadly accidents involving American Navy personnel that summer. On 21 AUG, the USS John S. McCain — a Navy destroyer — collided with a tanker near Singapore. Ten sailors aboard the McCain died. The Navy conducted a series of investigations and reviews into the two collisions, concluding that the accidents were the result of poor judgment, bad decision-making and widespread training and leadership failures by the commanders and crew who didn’t quickly recognize and respond to unfolding emergencies. The Navy concluded that the two crashes, as well as a third collision in May and a ship grounding, were all avoidable, and resulted from widespread failures by the crews and commanders who didn’t quickly recognize and respond to unfolding emergencies.

A report recommended about 60 changes to address the problems — from improved training on seamanship, navigation and the use of ship equipment to more basic changes to improve sleep and stress management for sailors. The Navy dropped all criminal charges against the commanding officer of the ship, as well as two other junior officers. One other junior officer pleaded guilty to a lesser charge of dereliction of duty. [Source: Associated Press | Rebecca Santana | November 18, 2019 ++]

Navy Ship Naming

Should the Navy Keep naming Ships after Presidents?

The American Legion at <https://www.legion.org/landingzone/247704/should-navy-keep-naming-ships-after-presidents> is conducting a survey on the Navy’s policy of naming ships after past presidents. Early results from participants say:

- Yes, it’s a respectful way to honor a past commander-in-chief. – 42%
- Yes, but only if the president served previously in the U.S. military – 40%
- No, this is an unwise practice given the current political climate – 15%
- Other. Answer in the comments section (i.e. Let’s name them after POWs and genuine wartime heroes. Presidents do not win wars and keep America free and safe, soldiers do!) – 2%

[Source: http://www.501stpir.com/i_501stpir_reenacted/livinghistorybang.html | Michael Stuckey | OCT 2019 ++]

DPRK-U.S. Relations

No Interest in Giving Trump Further Meetings to Brag About

North Korea on 18 NOV responded to a tweet by U.S. President Donald Trump that hinted at another summit with North Korean leader Kim Jong Un, saying it has no interest in giving Trump further meetings to brag about unless it gets something substantial in return. The statement by Foreign Ministry adviser Kim Kye Gwan is the latest call by North Korea for U.S. concessions ahead of an end-of-year deadline set by Kim Jong Un for the Trump administration to offer mutually acceptable terms for a deal to salvage nuclear diplomacy. Following a U.S. decision over the weekend to call off joint military exercises with South Korea to create space for diplomacy with the North, Trump in a tweet urged Kim Jong Un to “act quickly, get the deal done” and hinted at another summit between them, saying “See you soon!”

But Kim Kye Gwan reiterated his government’s stance that Washington must discard what North Korea sees as “hostile” policies to keep the negotiations alive. “Three rounds of DPRK-U.S. summit meetings and talks were held since June last year, but no particular improvement has been achieved in the DPRK-U.S. relations ... the U.S. only seeks to earn time, pretending it has made progress in settling the issue of the Korean Peninsula,” he said in a statement carried by the official Korean Central News Agency, referring to North Korea by the initials of its formal name, the Democratic People’s Republic of Korea. “We are no longer interested in such talks that bring nothing to us. As we have got nothing in return, we will no longer gift the U.S. president with something he can boast of, but get compensation for the successes that President Trump is proud of as his administrative achievements.”

Kim Kye Gwan is a veteran diplomat who led the North Korean delegation at much of the now-dormant six-nation nuclear disarmament talks held in Beijing in 2003-2008. His statement came hours after KCNA reported that Kim Jong Un supervised a parachuting drill by military sharpshooters and vowed to build an “invincible army,” displaying more defiance despite the decision by the U.S. and South Korea to shelve their drills. It was North Korea’s second publicized military drill in three days. A report Saturday said Kim urged combat pilots to prepare against enemies “armed to the teeth” while attending a flight demonstration. North Korea has been ramping up missile tests and other military demonstrations in recent months in an apparent pressure tactic over the talks.

Negotiations have faltered since a February summit between Kim and Trump in Vietnam which broke down after the U.S. rejected North Korean demands for broad sanctions relief in exchange for a partial surrender of its nuclear capabilities. Kim later issued his end-of-year deadline and has also said the North would seek a “new path” if the United States persists with sanctions and pressure. Working-level talks last month in Sweden broke down over what the North Koreans described as the Americans’ “old stance and attitude.” North Korea last week said the United States has proposed a resumption of negotiations in December. Kim Myong Gil, who was the North’s main negotiator for the Stockholm talks, didn’t clearly say whether the North would accept the supposed U.S. offer and said the country has no interest in talks if they are aimed at buying time without discussing solutions.

He said North Korea isn’t willing to make a deal over “matters of secondary importance,” such as possible U.S. offers to formally declare an end to the 1950-53 Korean War, which was halted by a cease-fire, not a peace treaty, or establish a liaison office between the countries. At an Asian defense ministers’ conference in Bangkok on 17 NOV, U.S. Defense Secretary Mark Esper said the United States has indefinitely postponed a joint military exercise with South Korea in an “act of goodwill” toward North Korea. North Korea says it won’t consider a U.S. decision to postpone a joint military exercise with South Korea a concession in stalled nuclear diplomacy. Senior North Korean official Kim Yong Chol said 18 NOV his country demands that “the U.S. quit the drill or stop it once and for all.” Kim said the U.S. “should not dream of the negotiations for denuclearization before dropping its hostile policy toward” North Korea.

U.S. Defense Secretary Mark Esper said 21 NOV he does not regret postponing a U.S.-South Korean military exercise, even though the gesture was rejected by North Korea as not enough to restart nuclear diplomacy. The prospects for a resumption of the nuclear diplomacy are unclear, with Pyongyang stepping up its pressures on Washington to make bigger concessions. Before boarding his plane in Hanoi, Vietnam, for a flight to Washington, Esper described North Korea's response to the drill's postponement as being "not as positive as we would have liked." In Esper's words: "I don't regret taking the high road." [Source: The Associated Press | Kim Tong-Hyung | November 18 & 21, 2019 ++]

Trump Veteran Promise

'You will never, ever be forgotten'

Since President Donald Trump ran for the 2016 elections, one of his goals was to improve the issues related to veterans' services. In March of this year, Trump signed an executive order known as the National Roadmap to Empowering Veterans and End Suicide. The mission is to support those soldiers in a critical situation and don't know of the VA programs available. The president showed concern about this issue. In a press conference, from the [White House](#), he said, "Our mission is to mobilize every level of American society to save the lives of our great veterans and support our heroes in need." "To every veteran: I want you to know that you have an entire nation of more than 300 million people behind you. You will never, ever be forgotten. We are with you all the way. I think you know that," he said.

- In August 2017, President Trump signed an update to the [Veterans Appeals Improvement and Modernization Act](#) to streamline the claims and appeals process for VA beneficiaries, the Western Journal reported. The following year the department announced the delivery of 81,000 appeals decisions and disability services.
- From the White House, a hotline was opened to assist more quickly with VA processing, resulting in 94 percent of 157,346 cases improving since June 2017, and budgets for meeting this goal were increased by President Trump. The budget was a total of \$86.5 billion in funding for the department, including about \$73.1 billion for health care alone.
- In a White House memo in 2017, the president promoted a [telehealth](#) program that included a quality medical service aimed at veterans across the country. The program had the proper care from a phone or computer to schedule appointments or VA facilities. "This will significantly expand access to care for our veterans, especially for those who need help in the area of mental health ... and also in suicide prevention," Trump said. "It will make a tremendous difference for the Veterans in rural locations."

Before Trump's presidency, the VA long neglected its services, one of the shortcomings being the long lines veterans waited to enter a doctor's office in a hospital or clinic, and this crisis was reason to use it as a campaign issue in the 2008 elections, according to a The Week [report](#). Under Barack Obama, Eric Shinseki, a general known for speaking out against the VA's bureaucracy, was appointed VA Secretary. Shinseki also proposed providing incentives for executives to compete with private sector suppliers. After five years, however, it was revealed through complaints that dozens of veterans had died because of the denial of access to health care at the Veterans Administration in Phoenix.

In addition, it became evident that the waiting list was not registered at a VA center and that executives earned bonuses while veterans died in the waiting room. After that public incident, former President Obama's action was to fire Shinseki, and clean up the VA's reputation by naming Robert McDonald as the new manager. McDonald's administration was deficient and there were no positive changes, in his comments he implied that many veterans go to the doctor when they doubt their health, not because they feel they are going to die. Also, he stated that the waiting line of a hospital is like the waiting line to enter Disney, unlike in the latter there is fun.

“We’re going to take care of our veterans like they’ve never been taken care of before,” Trump promised months before the 2016 elections. And that promise was transformed into actions throughout his administration, specifically targeting the VA administration. Compared to previous administrations, including that of former President Obama, benefits to ex-combatants increased. Today being a war veteran is synonymous with pride and courage. [Source: <https://thebl.com> | Yamila Cortez | November 28, 2019 ++]

Yard Sale Options

How to Get Rid of Hard-to-Sell Things

When the community yard sale rolls around, do you struggle to muster excitement for it? Yes, it is a way to get rid of stuff. But who has the heart to haul discards outside at 6 a.m. only to haggle with shoppers over a buck or two? Fortunately, there are alternatives for getting rid of things that are no longer useful. As a bonus, you might also make some money or nab a tax deduction. Here are some hard-to-get-rid-of things and places to go when saddled with them:

Large household goods and appliances

Some options for getting rid of these bulky items include:

- **[Craigslist.com](#)**: The free online classified ad service is ideal for selling large furniture and appliances you don’t want to move yourself. I sold my refrigerator and electric stove through the site.
- **[Habitat ReStore](#)**: These retail outlets generate funds for Habitat for Humanity. The array of things they sell include appliances, chandeliers, desk lamps, building materials (like doors and stone), towel racks and more.
- **[Freecycle](#)**: When stuff doesn’t sell or isn’t handy to donate, Freecycle is your friend. Post your item on the site —add the disclaimer that you won’t deliver it if you won’t— and you’ll often find someone will gratefully adopt your item.

Mattresses, electronics and toxic waste

Items like mattresses and older appliances just won’t sell and are tough to donate. That’s where [Earth911](#) is a lifesaver. Type in your ZIP code and the materials you want to recycle — electronics, motor oil, leaded paint, batteries, a mattress — and you’ll find a recycling location. You can also consult the [Steel Recycling Institute](#) regarding appliances and similar items.

Professional clothes and shoes

You may consider giving your more professional clothes such as dresses and suits to [Dress for Success](#), an organization that helps low-income women get a leg up in their career by providing clothes and other types of support. [Career Gear](#) is another option for donating men’s and women’s clothing. Want to offer your shoes to folks who really need them? [Soles4Souls](#) will make sure they make a difference. If you have a lot of random stuff to donate, bring it to [the Salvation Army](#) or [Goodwill](#), which have collection points and stores in most communities.

Pet supplies

Pet supplies are often difficult to donate. Look at the [Animal Humane Society](#) website to find out all about pet supply donations and recycling.

Books, CDs and DVDs

Used books, CDs and DVDs can go to good homes at your local library. You can also donate books to worthy nonprofit organizations that distribute books to different populations. They include:

- [Books For Soldiers](#)
- [Books For Africa](#)

If you prefer to sell your books, check out sites such as [Cash4Books](#) and [Blue Rocket Books](#). Wonder how to get the most cash for your books? [BookScouter](#) will let you compare what your book will bring at various sites. Or, check the [Amazon Trade-In program](#) to see how much they will credit you for items you've bought from them, including books. Tired of your CDs? Sell them at Amazon or [SecondSpin.com](#).

Cellphones

Cellphones should not go into regular trash, because they contain toxins that harm the environment and put landfill workers at risk. But you can sell your old cellphones. Several resale dealers like [Gazelle](#) buy old handsets, providing an easy way to unload your unneeded phone for cash. Some retailers' programs pay with gift cards, including:

- [Amazon Trade-in](#)
- [Best Buy Trade-In](#)
- [Walmart Gadgets to Gift Cards](#)

Another option: Donate your phone instead. You've probably seen collection boxes for organizations that donate phones to crime victims. You might consider [Cell Phones For Soldiers](#) for your donation.

[Source: MoneyTalksNews | Nancy Dunham • July 14, 2019 ++]

Homeowners Insurance

Update 08: Ways the Provider Can Cancel Your Coverage

When hail dents your siding or a tree falls on your roof, you'll be glad you have homeowners insurance. However, companies aren't required to provide you with coverage. In fact, they can even cancel a policy in the middle of a term if they discover a change in circumstances that means an increased risk of a claim. Amy Danise, senior editor for online insurance marketplace EverQuote, says insurers can typically cancel a homeowner's policy for any reason within 59 days of it being issued. After that, a company usually can only cancel if premiums aren't paid, there is a change at your property or the insurer discovers you misrepresented something on your application. If your insurance is canceled, you should receive a 30-day notice to find new coverage. But other insurers may balk at offering a policy to someone who had their prior plan revoked. You can avoid that situation by understanding the following red flags that could cause a company to cancel your policy.

1. Trampolines and swimming pools

Something as simple as putting up a trampoline or installing a swimming pool could put your homeowners insurance in jeopardy. "Why do they care?" asks Fabio Faschi, property and casualty team lead at Policygenius, an online insurance marketplace. The answer, he explains, is because trampolines and pools are associated with an increased risk of claims. "Unfortunately, there are some real horror stories around these things," Faschi says. These include broken bones and accidental drownings. It's best to notify your insurer in advance of your plans to add either to your property. If an insurer doesn't want to cover a pool or trampoline, Faschi says they may be willing to adjust your policy to specifically exclude claims related to them.

2. A felon in the house

Sometimes it's who is living inside a home that can be a problem. An insurer might decide to cancel a policy if they discover someone in the household has been convicted of a felony such as arson, Danise says. Insurers can't cancel coverage midterm if the felony was disclosed in your initial application and they chose to issue a policy anyway. However, companies can cancel the insurance if such information was omitted or if someone with a felony conviction moves in at a later date.

3. Crime in the area

A rash of crime in your area may not result in an immediate cancellation, but it could affect your coverage going forward. “Maybe you’ve had a lot of theft claims, and you’ll have to get a burglar alarm and have a higher deductible,” Faschi says. Sometimes, though, an insurance company may simply decline to renew your policy if they believe you live in a high-risk area. In that case, you may need to work with an independent agent to shop around for other coverage. If no company wants to take the risk, your state may offer Fair Access to Insurance Requirements (FAIR) Plans which cover those who can’t buy insurance through no fault of their own. “I’ve never seen someone who’s truly uninsurable,” Faschi says. “There are always options out there.”

4. The wrong breed of dog

Many companies don’t want to insure homes with dogs that they deem to be aggressive or unpredictable. More than half of the 50 largest homeowners insurance company groups have at least one subsidiary with a list of banned dogs, according to an analysis of state filings by EverQuote. The following breeds of dogs are prohibited by more than half of the insurers with lists reviewed by EverQuote. The percentage indicates what percent of the lists banned a particular breed.

- Pitbull — 100%
- Rottweiler — 100%
- Chow Chow — 86%
- Presa Canario — 86%
- Akita — 82%
- Dobermann Pinscher — 75%
- Wolf hybrids — 68%
- Mastiff — 54%

5. Poor home maintenance

Loose shingles and sagging siding can also lead to a cancellation notice in the mail. “Poor home maintenance leads to claims,” Danise says. Roofs seem to be of particular concern for insurers nowadays, and high winds and hail are more likely to cause damage to a property with an exterior that hasn’t been maintained. A poor exterior may also indicate to insurers that there is a problem inside, such as old electrical or plumbing systems. An insurer may conduct inspections of properties to check on their status, or they may become aware of maintenance risks after a claim. In some cases, you may be able to make repairs and keep your coverage, but other times, companies will simply cancel the policy.

6. A vacant building

As with poor maintenance, vacant buildings are associated with higher claims. Empty homes may be prone to vandalism. And should there be a problem inside the house, such as a water leak, it may not be noticed for an extended period. “All of a sudden, it’s not the same risk for the insurance companies,” Faschi says. Homeowners are likely to lose coverage after 60 days of vacancy, according to the International Risk Management Institute Inc. The institute notes that renting a property out or keeping it furnished may help avoid having the house categorized as vacant.

7. Too many claims

Insurance companies may also decline to renew a policy if they decide too many claims have been made on it. Companies expect to pay a claim on a homeowners insurance policy every nine or 10 years, on average, Realtor.com says. While multiple claims over the course of a decade may not be enough to trigger a cancellation, more than one claim per year could be problematic.

8. Natural disasters

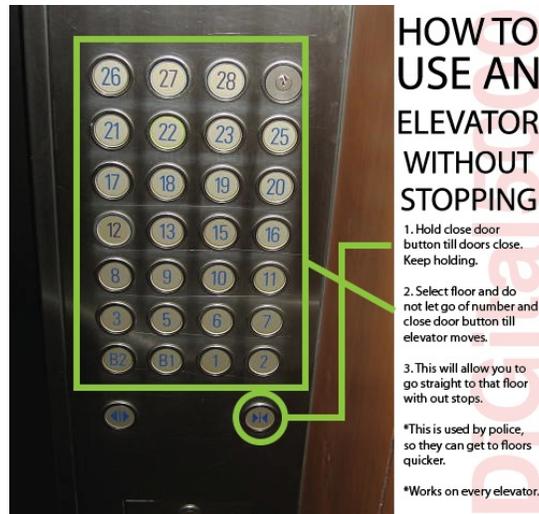
Insurance companies that sustain significant losses after a hurricane, wildfire or other natural disaster may decide to no longer insure any properties in a geographic region. That happened in 2011, when Allstate decided not to renew the policies of 45,000 North Carolina homeowners after Hurricane Irene made landfall unless the coverage was bundled with auto insurance. “It could have nothing to do with you,” Danise says. “Don’t take it personally.” While

it may not be personal, the unfortunate reality is that, as insurers exit a market, it could result in less competition and higher premiums from the companies that remain.

[Source: MoneyTalksNews | Maryalene LaPonsie | November 21, 2019 ++]

Interesting Ideas

Non-Stop Elevator



Navy Terminology, Jargon & Slang

'Drunkek' thru 'EMCON'

Drunkek – Any evolution characterized more by the amount of alcohol consumption than by accomplishment of any goals (other than getting toasted, of course).

Dry Thrust – (Aviation) Thrust rating of an aircraft jet engine without afterburner.

DTG - (1) Days To Go. Short-timer's record-keeping. (2) Date-Time Group, part of the header of a message which indicates the date, time, and timezone of the message's origin.

Duff - (RCN, RN) (1) Dessert. (2) Broken, or useless.

Dumbo – During World War Two, an aircraft (often a B-17) modified for long range air-sea rescue.

Dusty- (RN) Stores rating, especially one concerned with food. More fully 'Jack Dusty'. USN usage, 'Jack o' the Dust.' In its original usage, the 'Dusty' was a sailor (Jack, in British naval terminology) assigned responsibility for the bread room, where flour was stowed.

Dynamited Chicken – Chicken a la King.

EAB - Emergency Air Breathing mask. A sealed mask with an airhose and a quick disconnect to attach to the main

EAB system. When using this, a crewman is said to be 'sucking rubber'.

EB Green – Nuke duct tape. As provided by Electric Boat (EB) Corporation, green rather than gray.

ECMO – Electronic CounterMeasures Officer, an NFO aboard an electronic warfare aircraft such as an EA-6B Prowler. Aka "Mushroom" or "Toadstool" (i.e. kept in the dark and fed bullshit) due to the poor outward visibility of the after 2 seats in the Prowler.

Eight o'clock Reports - Reports made by all department heads to the XO, who then takes them to the CO. The reports usually consist of equipment reports and position reports, significant events of the day or of the day to come, etc.

ELSA - (RN) Emergency Life Support Apparatus. Consists of a clear plastic hood and an air bottle, used to escape from smoke-filled spaces.

EM – (1) Electrician's Mate. (2) Extra Mechanic. (nuke) Electrician's Mates often stand Motor Machinist (MM) watches to support the watchbill.

EMCON - EMissions CONtrol. Various conditions of electronic silence. 'EMCON Alpha' is total emissions silence, 'EMCON Bravo' allows radiation of certain non type-specific emitters, etc.

Note: 'RN' denotes Royal Navy usage. Similarly, RCN = Royal Canadian Navy, RAN = Royal Australian Navy, RM = Royal Marines, RNZN = Royal New Zealand Navy, UK = general usage in militaries of the former British Empire

[Source: <http://hazegray.org/faq/slang1.htm> | November 30, 2019 ++]

Have You Heard?

Military Humor 8 | Urine Test | Eating In the Fifties

Military Humor 8

In college, my freshman-year roommate was in ROTC and came from a long line of military men. Trask (his last name) used that heritage to lord it over me. But I had the last laugh.

One night, he returned to the dorm in his perfectly pressed uniform, his newly acquired name tag in his hand. Reluctantly, he showed it to me. In large gold letters was printed: TRASH.

#####

After my niece returned from her second tour in Iraq, I remarked how beautiful her complexion looked. "What do you use on your face to keep it so smooth?" I asked.

"Nothing," she said. "I've been sandblasted."

#####

During orientation at Fort Sill, in Oklahoma, our first sergeant stated that if anyone lost his locker key to see him, as he kept a master key in his office. Sure enough, a few weeks later, I lost my key. I walked into the orderly's room and asked Sarge if I could borrow his master key.

"Why, certainly, young man," he said, as he reached under his desk and handed me a large pair of bolt cutters.

#####

A private tasked with sweeping all the sunshine off the sidewalks. It took the poor guy all day.

#####

A squad leader was yelling at a soldier when he abruptly stopped and said, "I'm done yelling at you. It doesn't work." He stormed off and returned carrying a small potted tree. "You will carry this tree with you wherever you go."

If anyone asks you why you're carrying this tree, you will say, 'It's to replace the oxygen I stole from everyone else.'"

#####

A recruit thought he was special because he was an Eagle Scout. The drill instructor picked up on this and took him into the woods and made him build a nest.

Then he had him squat over it in order to keep his eggs warm.

#####

When a soldier came to the clinic for an MRI, he was put into the machine by an attractive, young technician. Sometime later, when the examination was over, he was helped out of the machine by a far older woman.

The soldier remarked, "How long was I in there for?"

#####

Coffee tastes better if the latrines are dug downstream from an encampment.

#####

While in Kuwait, shortly before we deployed to Iraq, a major general told our meeting that we should expect to cross "into Iraq in less than 24 hours." He then opened the floor to questions.

A lieutenant stood up and asked, "Is that 24 hours our time or 24 hours their time?"

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Urine Test

A simplified urine test that may be relevant for us men!

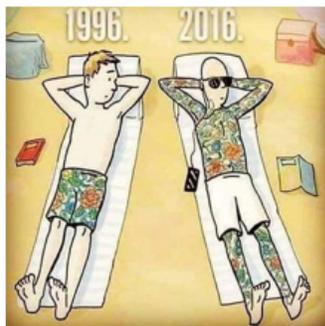
- Go outside and pee in the garden.
- If ants gather -- diabetes.
- If you pee on your feet -- prostate.
- If it smells like a barbecue -- cholesterol.
- If when you shake it, your wrist hurts -- osteoarthritis.
- If you return to your room with your penis outside your pants --Alzheimer

-o-o-O-o-o-

Eating In The Fifties

- Pasta had not been invented. It was macaroni or spaghetti.
- Curry was a surname.
- Taco? Never saw one till I was 15.
- All chips were plain.
- Oil was for lubricating, fat was for cooking.
- Tea was made in a teapot using tea leaves and never green.
- Cubed sugar was regarded as posh.
- Chickens didn't have fingers in those days.
- None of us had ever heard of yogurt.
- Healthy food consisted of anything edible!
- Cooking outside was called camping.
- Seaweed was not a recognized food.
- 'Kebab' was not even a word, never mind a food.

- Sugar enjoyed a good press in those days, and was regarded as being white gold.
- Prunes were medicinal and stewed.
- Surprisingly Muesli was readily available It was called cattle feed.
- Pineapples came in chunks or were round with a hole in the middle, in a tin; we had only ever seen a picture of a real one.
- Water came out of the tap. If someone had suggested bottling it and charging more than gasoline for it, they would have become a laughing stock.
- There were three things that we never ever had on/at our table in the fifties: elbows, hats and cell phones!
-and there were always two choices for each meal... “Take it” or Leave it”



Mirror w/heated pad to keep it from fogging from shower



Tire that tells you when to replace it

Thought of the Week

“Effective leadership is not about making speeches or being liked; leadership is defined by results, not attributes.” — *Peter F. Drucker*

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