

# RAO

# BULLETIN

## 15 December 2017

PDF Edition



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

**\* ATTACHMENTS \***

Attachment - New York Vet State Benefits & Discounts DEC 2017

Attachment - Military History Anniversaries 16 thru 31 DEC

Attachment - Veterans Day Tribute

**\* DoD \***



**DoD Cluster Bomb Policy ► 2019 Use Deadline Set Aside**

The Pentagon has put off indefinitely a planned ban on using certain cluster bombs, which release explosive submunitions, or bomblets. The U.S. military considers them a legitimate and important weapon, although critics say they kill indiscriminately and pose hazards to civilians. A 2010 international treaty outlaws the use of cluster bombs, but the U.S. is not a signatory. The George W. Bush administration declared in 2008 that after Jan. 1, 2019, the United States would continue its use of cluster bombs only if they met a performance standard of failing to detonate 1 percent or less of the time. That standard is important because armed and unexploded cluster munitions left on the battlefield pose a long-term hazard to civilians.

Tom Crosson, a Pentagon spokesman, said that despite efforts to develop more reliable, and thus safer, cluster munitions, the U.S. military has been unable to produce bombs with failure rates of 1 percent or less. He said it's unclear how long it might take to achieve that standard, and thus the Pentagon concluded in a months-long policy review that it should set aside the 2019 deadline and allow commanders to authorize the use of the weapons when they deem it necessary. The new policy drew immediate criticism. Mary Wareham, arms division director for Human Rights Watch, said there is no compelling reason for the use of cluster munitions. "The U.S. says it can't produce 'safe' cluster munitions, so it has decided to keep using 'unsafe' ones," she said. "We condemn this decision to reverse the long-held U.S. commitment not to use cluster munitions that fail more than 1 percent of the time, resulting in deadly unexploded sub-munitions." Her organization is chair of the Cluster Munition Coalition, an international campaign seeking to eliminate cluster bombs.

A new Pentagon policy approved 30 NOV erases the 2019 deadline and asserts that the weapons are legitimate, not necessarily a humanitarian hazard, and important for wartime attacks on "area targets" like enemy troop formations. The new policy authorizes commanders to approve use of existing cluster bombs "until sufficient quantities" of safer versions are developed and fielded. "Safer" means meeting the 1 percent failure standard or developing bombs equipped with a self-destruct mechanism or that can be rendered

inoperable in 15 minutes or less by the exhaustion of their power source. The policy does not define what qualifies as “sufficient quantities” of safer weapons, and it sets no new deadline.

In practice, the U.S. rarely uses cluster bombs. The Pentagon says its last large-scale use was in the 2003 invasion of Iraq. They could be considered important for use in a large-scale conflict such as a ground war against North Korea. In a memorandum signed 30 NOV, Deputy Defense Secretary Patrick Shanahan said the U.S. remains committed to fielding weapons that are effective in war and that “minimize unintended harm” to civilians and U.S. and partner forces. “Although the (Defense) Department seeks to field a new generation of more highly reliable munitions, we cannot risk mission failure or accept the potential of increased military and civilian casualties by forfeiting the best available capabilities,” Shanahan wrote.

“Cluster munitions are legitimate weapons with clear military utility,” Shanahan wrote. He also asserted that cluster munitions “may result” in less unintended harm to civilians and others than if other types of weapons have to be used instead against certain targets like massed formations of enemy troops and time-sensitive or moving targets. By law, the U.S. cannot provide cluster munitions to other countries unless they meet the 1 percent failure standard. [Source: The Associated Press | Robert Burns | November 30, 2017 ++]

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## **Pentagon Accounting Update 02 ► 44,000 Troops Unaccounted for**

The U. S. military has more than 44,000 troops across the globe that the Pentagon claims it cannot track, according to a recent report. “We are not at a point where we can give numbers other than those officially stated,” said Army Col. Rob Manning, a Pentagon spokesman. The report — compiled by the Defense Manpower Data Center (DMDC) under the Office of the Secretary of Defense — shows more than 44,000 personnel in a category labeled “Unknown.”

Active-duty military personnel number slightly more than 1.3 million in the Army, Navy, Marine Corps and Air Force, and hundreds of thousands more civilian personnel fall under Defense departments. That number does not include Reserve and National Guard formations that might be active at any particular time. The United States has military personnel in nearly every country in the world, ranging from two liaison officers in Fiji to tens of thousands from all of the service branches in Japan and Germany, according to the report. Manning said during a press briefing 6 DEC that troop numbers in Syria are about four times higher than reported by the Pentagon, with 2,000 present in the country.

He also clarified that there are 5,200 in Iraq, up from about 5,000 reported earlier. “We seek to balance informing the American public with the imperative of operational security and denying the enemy any advantage,” Manning said at the briefing. The Pentagon’s previous number of troops in Syria was 503. Though the additional 1,500 acknowledged Wednesday is small compared to the size of DOD manpower -- over 246,000 in California alone according to the data center -- such discrepancies could help explain why 44,000 are unaccounted for. [Source: Stars And Stripes | Stephen Carlson | December 7, 2017 ++]

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## **Transgender Lawsuits Update 03 ► Trump Files Appeal to Delay Enlistments**

The Trump administration filed a last-minute appeal to delay transgender recruits from joining the military, despite recent federal court rulings that the Pentagon must be ready to receive new troops on 1 JAN. “The military will not be adequately prepared to begin processing transgender applicants for military service by January 1, 2018, and requiring the military to do so may negatively impact military readiness,” attorneys for

President Donald Trump argued in a 6 DEC filing at the U.S. District Court for the District of Columbia to intervene by 11 DEC.

However, the federal court knocked down the 6 DEC Trump administration's request. In the 13 DEC ruling, U.S. District Court Judge Colleen Kollar-Kotelly said the Justice Department's argument that the Pentagon did not have sufficient time to prepare to receive transgender recruits lacked merit, citing the amount of time that had passed from the initial ruling in October and their last-minute appeal to prevent the enlistments from occurring. "If complying with the military's previously established January 1, 2018, deadline to begin accession was as unmanageable as Defendants now suggest, one would have expected Defendants to act with more alacrity," the judge wrote.

Judge Kollar-Kotelly also cited some of the things DoD has put in place to be ready to openly accept transgender recruits, including training more than 250 medical personnel at military entrance processing stations and has published a handbook, "Transgender Service in the U.S. Military," to guide commanders, trainers and fellow enlistees. The White House said it is looking at options to keep fighting the Jan. 1 deadline, spokeswoman Sarah Sanders said Monday. The Trump administration could still file another appeal to a higher court to delay the deadline, a move critics challenged Monday. "It's time to stop stalling and move forward," said Transgender Rights Project Director Jennifer Levi. "This administration needs to stop creating fake problems and get on with it."

The Pentagon has been working to prepare to receive the new recruits by the 1 JAN deadline, and has been ready to do so for months, advocates for transgender forces said. "The administration is not telling the truth," said Aaron Belkin, director of the Palm Center, a research center that works on gay, lesbian, and transgender causes. "The military had already done most of the work to lift the ban by the presidential transition, it's certainly ready to make the change now." The Palm Center estimates there are 12,800 transgender forces serving in the military and in recent weeks has gathered statements of support from former service secretaries that they be allowed to continue serving.

Trump directed that no transgender personnel be allowed to serve in a tweet earlier this summer. A flurry of temporary instructions by DoD on how to move forward and multiple lawsuits have followed. Former Air Force Secretary Deborah Lee James compared the transition to the 1993 switch under "Don't Ask Don't Tell," and said the military has had plenty of time to prepare. "The services were originally given one year to prepare for the enlistment of transgender applicants, and were then provided with another six months to get the job done," James said, "It took less than a year for the services to successfully prepare for DADT repeal, and they have now had 18 months to get ready for transgender enlistment," she said. "When I left office in January, we had already done most of the work to prepare for this policy change, which is no more complicated than the myriad of issues that the military manages successfully every day. It is time to get on with it." [Source: MarineCorpsTimes | Tara Copp | December 6 & 11, 2017 ++]

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## **DoD Fraud, Waste, & Abuse ► Reported 01 thru 15 DEC 2017**

**Fat Leonard Scandal** -- A retired rear admiral and former commander of the carrier Ronald Reagan has been censured by the Navy in connection to gifts he took as part of the so-called "Fat Leonard" scandal that continues to echo across the top echelons of the sea service. Rear Adm. **Kenneth Norton** received the censure letter from Navy Secretary Richard Spencer after a review of Norton's interactions with Glenn Defense Marine Asia, the Singaporean company owned by the rotund magnate, Leonard Glenn Francis, who has pleaded guilty to bribing Navy officers with booze, prostitutes and other incentives in exchange for classified information on ship movements. Francis used the intel to secure lucrative port servicing contracts with the Navy.



**Vice President Joe Biden receives a flight jacket from then-Capt. Kenneth Norton on the carrier Ronald Reagan in 2009. Now retired, Norton was censured by the Navy for his role in the "Fat Leonard" corruption scandal. (MC3 Benjamin Brossard/Navy)**

Norton interacted with Francis's company from 2008 to 2010, when Norton commanded the Japan-based Reagan in the West Pacific's 7th Fleet, Navy officials said. "Norton was found to have repeatedly and improperly accepted gifts from (Glenn Defense Marine Asia)," according to a Navy press release issued Wednesday. "Further, Norton's personal behavior was found to have constituted conduct unbecoming an officer." The release does not state what sort of gifts Norton took, or the nature of his personal misconduct. Such a censure is largely ceremonial and does not affect retirement or pay, although the Navy can in certain cases revisit such retirement grades. Norton retired from the Navy in 2014.

The former commanding officer "demonstrated extremely poor judgment and leadership," according to the release. "More specifically, the review concluded that he intentionally disregarded the ethical standards long established for the naval service and brought ill-repute and disgrace upon the U.S. Navy." Spencer said that Norton's conduct "reflected improper personal behavior and set a wholly unethical tone of leadership." "Censure was both necessary and appropriate," he said. A Legion of Merit Norton received for commanding the Reagan has been revoked, officials said. Francis pleaded guilty in U.S. federal court in 2015, and the Justice Department has charged 21 active or retired officers.

The Navy is looking at nearly 200 personnel whose alleged Fat Leonard-related transgressions did not rise to the level of federal prosecution, but could be punishable under the Uniform Code of Military Justice. As of earlier this month, five Navy officers had been charged with military justice offenses and were waiting to see when the Navy will take them to court martial. The letter of censure was recommended by the Consolidated Disposition Authority that was created in March 2014 to review Fat Leonard cases passed on by the Justice Department. In those cases, the initial investigation detected no violation of federal law but found potential ethical or code violations. Evidence was turned over to the Navy for further examination. [Source: NavyTimes | Geoff Ziezulewicz | November 29, 2017 ++]

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**Fat Leonard Scandal** -- A U.S. Navy commander was sentenced 1 DEC to 18 months in prison for his role in a fraud and bribery scheme that cost the government about \$35 million. Cmdr. **Bobby Pitts**, 48, of Chesapeake, Virginia, was the latest person to be sentenced in connection with a decade-long scam linked to a Singapore defense contractor known as "Fat Leonard" Francis. Francis bribed Navy officials to help him overbill the Navy for fuel, food and other services his company provided to ships docked in Asian ports, according to prosecutors. The bribes allegedly ranged from cash and prostitutes to Cuban cigars and Spanish suckling pigs.

Pitts pleaded guilty in 2015 to charges that alleged he tried to obstruct a federal investigation while in charge of the Navy's Fleet Industrial Supply Command in Singapore. In handing down the sentence against Pitts, U.S. District Judge Janis Sammartino told him that he had "betrayed the Navy and betrayed the country," prosecutors said in a news release. "Pitts deliberately and methodically undermined government operations and in doing so, diverted his allegiance from his country and colleagues to a foreign defense contractor, and for that, he is paying a high price," said Adam Braverman, the U.S. Attorney in San Diego. In addition to his prison sentence, Pitts was also ordered to pay \$22,500 in fines and restitution. [Source: The Associated Press | December 2, 2017 ++]

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**Global Services Corporation** -- A North Carolina-based defense contractor has been sentenced to five years in prison for defrauding the government of more than \$15 million through two separate conspiracies.

**Philip Mearing**, 48, is the former president of Global Services Corporation. In that role, he and his associates, Kenneth Bricker and Ken Deines, made fraudulent payments from Mearing's company to dummy corporations Deines had set up, according to the U.S. Attorney's Office for the Eastern District of Virginia. The Virginian-Pilot reported in March that the 46-year-old Deines, a former Global Services executive, was sentenced in November 2016 to 18 months in prison. Meanwhile, Bricker, a 59-year-old accountant in Hampton Roads, Virginia, was sentenced in March to four years in prison, according to the Pilot.

Global Services provides "core capabilities to include design and engineering, training, technology, logistics, administrative, and shipboard alteration services to military customers," according to their website. "Our goal is to provide the best solution possible while maintaining firm budgetary control." However, the court determined that between 2004 and 2014, hundreds of invoices for work and services on behalf of Global Services were filed but never actually performed by the dummy corporations it contracted. Mearing, Deines and Bricker would normally keep 5 percent of the fraudulent payments made by Global Services to the fraudulent companies. The other 95 percent of the payments would be sent to Mearing and his Ohio-based LLC known as DeShas, the U.S. Attorney's Office said.

According to court documents, Bricker received roughly \$13.6 million in these fraudulent payments over the course of the decade. He retained about \$558,000 for himself and issued checks totaling \$13 million to the LLC and Mearing. In an entirely separate conspiracy, the former comptroller for Norfolk Ship Support Activity assisted Mearing and Deines in submitting false claims to the government "via false and/or fictitious invoices," the Attorney's Office said. The Attorney's Office for the Eastern District of Virginia said these fraudulent claims resulted in the loss of another \$1.8 million, with the combined total from the two conspiracies amounting to \$15.4 million. [Source: NavyTimes | Kyle Rempfer | December 4, 2017 ++]

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**Ft. Campbell, KY** -- Four men charged in a conspiracy to steal and sell Army equipment have been sentenced in federal court in Tennessee. The U.S. attorney's office in Nashville said 27-year-old **John Roberts** of Clarksville was sentenced 5 DEC to 15 years in prison. Visiting U.S. District Judge Hugh Lawson of Georgia also ordered Roberts to pay \$4.2 million restitution. Prosecutors said evidence at the trial showed that Roberts conspired with soldiers, who took equipment from Fort Campbell, Kentucky. Equipment listed for sale online included sniper telescopes and accessories, machine gun parts and grenade launcher sights. Three others who pleaded guilty also were sentenced Tuesday, including **Alexander Hollibaugh**, formerly of Fort Campbell, to time served and probation; 23-year-old Spc. **Dustin Nelson** of Northville, New York; and **Aaron Warner** of Fort Campbell. Nelson and Warner were given probation. Four others are being sentenced in January. [Source: The Associated Press | December 5, 2017 ++]

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## **POW/MIA Update 95 ► 100 Oklahoma Sailors Identified So Far**



**In this May 24, 1943 file photo, the capsized battleship USS Oklahoma is lifted out of the water at Pearl Harbor in Honolulu, Hawaii.**

The military has identified 100 sailors and Marines killed when the USS Oklahoma capsized during the Japanese attack on Pearl Harbor 76 years ago, officials said 1 DEC. The milestone comes two years after the Defense POW/MIA Accounting Agency dug up nearly 400 sets of remains from a Hawaii cemetery. Officials exhumed the bodies after determining that advances in forensic science and genealogical help from families could make identifications possible. The buried Marines and sailors have been classified as missing since World War II. The agency has said it expects to identify about 80 percent of the battleship's missing crew members by 2020.

The most recent identification came last week, the agency said in a news release. The family hasn't been notified yet, however, so his name hasn't been released. Many of those identified have been buried in their hometowns. Others were reinterred at the National Memorial Cemetery in the Pacific, which is located in an extinct volcanic crater in Honolulu. Navy Radioman 3rd Class Howard W. Bean of Everett, Massachusetts, will be buried 5 DEC in Arlington National Cemetery. Bean was 27 when he was killed.

Altogether, 429 people on board the battleship were killed in the Dec. 7, 1941, bombing that plunged the United States into World War II. Only 35 were identified in the years immediately after. Many remains buried in Hawaii were comingled with other sailors and Marines. The 388 men disinterred in 2015 were buried in 46 plots. The agency has been studying dental records and DNA to make identifications. It sent exhumed remains to a lab at Offutt Air Force Base, Nebraska, for analysis. The lab sent some 5,000 samples to a military DNA lab. The agency has family DNA reference samples for 85 percent of the unaccounted for Marines and sailors. [Source: Associated Press | Audrey Mcavoy | December 1, 2017 ++]

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## **POW/MIA Update 96 ► PFC Albert Strange**

World War II Marine Corps Reserve Pfc. Albert Strange was laid to rest 14 DEC at a cemetery in central Kentucky. Strange, of Mammoth Cave, had been missing in action since 1943. He was assigned to Company E, 2nd Battalion, 8th Marines, 2nd Marine Division, which fought the Japanese on the small island of Betio in the Tarawa Atoll of the Gilbert Islands. At age 18, Strange died in that battle, which lasted three days. He was one of about 1,000 Marines and sailors who were killed on the first day of the battle. Those men were buried in several battlefield cemeteries on the island.

Strange's family never knew what happened to him until September 2016 when the Defense POW/MIA Accounting Agency requested DNA samples from his nieces, Carolyn Sturgeon and Marilyn Thompson. In October, Sturgeon and Thompson learned their uncle's remains had been identified. Strange, who was close to his sister, the late Eva Marie Beal, was buried near her at the Cave City Cemetery, which is something Sturgeon said means a lot to her. "It's very special to me because this is where my mother is," Sturgeon said. "They are back together again." She is pleased her uncle is buried in Cave City as opposed to being buried elsewhere. "I'm glad he's back home with my mother," she said.

Strange's remains, as well as those of several other Marines and sailors who died in the battle, were found by accident. "The lady who came to my house told me there was a man who was building a carport and whenever they were digging the carport they found all of these bones, so they notified the officials and they came out and that's where they found a lot of the bodies. His body was in the bunch," Sturgeon said. Strange received a full military funeral complete with a 21-gun salute and the playing of "Taps," which were performed by Echo Company, 4th Tank Battalion of Fort Knox. Capt. Tyler Garrett with Echo Company, 4th Tank Battalion said for him and his fellow Marines it was a big honor to be a part of Strange's funeral. "We have the honor as part of our duties as inspector instructors to do funerals all over Kentucky and Indiana. Last year, we were able to be part of 140 separate funerals," Garrett said. "For this one, it is a unique opportunity to actually bring a Marine home, so it stands out from what we normally do." He continued that an added piece of being a part of Strange's funeral is that they are able to give his family some closure after so many years of not knowing what happened to him.

Several people turned out for the funeral who did not know Strange or his family, including Dale Russell of Glasgow. Russell is a Vietnam War veteran and said he came to the funeral because "he's one of our brothers." Russell is also with the Veterans of Foreign Wars, Post 5906 of Glasgow. Also attending Strange's funeral were sisters Deborah Dale and B.G. Roberts of Warren County. They are daughters of the late James Grinstead of Glasgow, a Korean War veteran. "We do have a relative who is still missing from World War II. Omer Simmons was my dad's cousin. They were crossing a river and later they realized nobody had seen him. We are still hopeful that maybe someday he will be returned," Dale said. "There is a niece of his who has submitted DNA to the military. They are looking for a match.

Dale looked up more detailed information about Simmons on her smartphone. She found that Simmons drowned while attempting to swim across a river when troops were forced to withdraw near Buna, New Guinea. They came to Strange's funeral to honor him. "We are so thankful for all the men and women who have served to make our country free so we can live the way that we live," Roberts said. [Source: MarineCorpsTimes | Gina Kinslow | December 14, 2017 ++]

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## **POW/MIA Recoveries ► Reported 1 thru 15 DEC 2017 | Twelve**

"Keeping the Promise", "Fulfill their Trust" and "No one left behind" are several of many mottos that refer to the efforts of the Department of Defense to recover those who became missing while serving our nation. The number of Americans who remain missing from conflicts in this century are: World War II 73,025, Korean War 7730, Vietnam War 1604, Cold War (126), Iraq and other conflicts (5). Over 600 Defense Department men and women -- both military and civilian -- work in organizations around the world as part of DoD's personnel recovery and personnel accounting communities. They are all dedicated to the single mission of finding and bringing our missing personnel home.

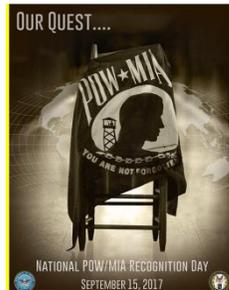
For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on 'Our Missing'. Refer to <http://www.dpaa.mil/News-Stories/Recent-News-Stories/Year/2017> for a listing

and details of those accounted for in 2017. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

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

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

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



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

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

### **LOOK FOR**

- **Army Air Forces 1st Lt. Robert L. Mains**, 27, of Rochester, N.Y. was a member of the 714th Bombardment Squadron, 448th Bombardment Group, 2nd Bombardment Division in 1945.
- **Army Pvt. Shirley E. Bailey**, 19, of Charleston, WV was a medic with Company G, 8th Infantry Regiment, 4th Infantry Division in 1944.
- **Marine Corps Pfc. Donald R. Tolson**, 20, of Bakersfield, Calif., was assigned to Company F, 2nd Battalion, 8th Marines, 2nd Marine Division in 1943.
- **Marine Corps Pfc. Lyle E. Charpiloz** was assigned to Company F, 2nd Battalion, 8th Marine Regiment, 2nd Marine Division in 1943.
- **Marine Corps Pvt. Archie W. Newell**, 22, of Aberdeen, S.D., was assigned to Company C, 2nd Tank Battalion, 2nd Marine Division in 1943.
- **Marine Corps Pvt. Emil F. Ragucci** was assigned to Company E, 2nd Battalion, 2nd Marine Regiment, 2nd Marine Division in 1943.
- **Marine Corps Reserve 1st Sgt. David H. Quinn** was assigned to Company C, 2nd Amphibian Tractor Battalion (C-2d Amp Tr Bn), 2nd Marine Division in 1943.
- **Marine Corps Reserve Pfc. Albert Strange**, 18, of Mammoth Cave, Ky. was assigned to Company E, 2nd Battalion, 8th Marines, 2nd Marine Division in 1943.
- **Marine Corps Reserve Pfc. Sam J. Kourkos**, 20, of Independence, Kan. was assigned to Company M, 3rd Battalion, 8th Marines, 2nd Marine Division in 1943.

- **Navy Fireman 1st Class Samuel W. Crowder**, 35, of Louisville, Ky. was assigned to the USS Oklahoma, which was moored off Ford Island, Pearl Harbor in 1941.
- **Navy Radioman 3rd Class Howard W. Bean**, 27, of Everett, Mass. was assigned to the USS Oklahoma in 1941.
- **Navy Reserve Aviation Radioman 2nd Class Albert P. Rybarczyk**, 21, was a member of the Navy Torpedo Squadron Eighteen (VT-18), USS Intrepid in 1944.

[Source: <http://www.dpaa.mil> | December 15, 2017 ++]

**\* VA \***



## **VA Health Care Enrollment Update 14 ► Its For Life**

The Department of Veterans Affairs (VA) operates the largest health care system in the country, with over 1,400 sites of care nationwide. When you become enrolled in the VA health care system, it's for a lifetime. You are instantly and automatically entitled to receive care at any VA location without ever having to register for VA health care benefits again. Learn more about enrollment by going to [http://www2.va.gov/directory/guide/division\\_flsh.asp?dnum=1](http://www2.va.gov/directory/guide/division_flsh.asp?dnum=1). After you enroll, you can immediately start receiving your health care at a VA facility, or at a later date - the choice is yours. Enrolling in the VA health care system is quick and easy - just complete an online Application for Health Benefits online at: <https://www.1010ez.med.va.gov/sec/vha/1010ez>. Need help enrolling? Contact the VA toll free at 1-877-222-VETS (8387). [Source: VVA 154 | PI Officer | December 13, 2017 ++]

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## **VA AIDS Care Update 08 ► Have You Taken the Test?**

December 1st was World AIDS Day. VA is encouraging Veterans to talk to their providers about their HIV status. Everyone should “say yes to the test” at least once. Getting an HIV test in VA is simple, just ask your primary care provider to order a test at your next appointment.

If you test negative, think about prevention. You have probably heard that using condoms when having sex and using new or sterilized drug injection equipment are important prevention practices. But have you heard about Pre-Exposure Prophylaxis? PrEP is another tool to help prevent HIV for those at high risk. PrEP means taking a medicine before you are exposed to an infection, such as HIV, to prevent that infection. PrEP significantly reduces the risk of HIV transmission.

What is high risk? You should discuss PrEP with your provider if you are a sexually active man who has sex with men, a heterosexual woman or man, a transgender woman or man, or a person who injects drugs, AND you have one or more of the risk factors for HIV listed below:

- Using condoms only sometimes or not at all
- Having more than one sex partner
- Having an HIV-positive sex partner
- Having had a recent sexually transmitted infection, such as gonorrhea, chlamydia, or syphilis
- HIV-positive injecting partner
- Sharing of injection equipment
- Engaging in commercial sex work
- Using stimulants, poppers, cocaine, meth, ecstasy, or GHB in the past year
- Having taken post-exposure prophylaxis (PEP) to prevent HIV in the past year

If you have even one of these risks, please take some time to learn more about PrEP and discuss it with your VA provider. Your provider can help decide whether PrEP is right for you. VA is the largest provider of HIV care in the U.S., treating more than 28,000 Veterans with HIV in 2016. For Veterans who test positive for HIV, VA provides care along a continuum including diagnosis, linkage to care, retention in care, prescription of antiretroviral therapy (ART) treatment, and viral suppression. Learn more about HIV care on the HIV/AIDS website <http://www.hiv.va.gov>. [Source: Vantage Point | December 1, 2017 ++]

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## **VADIP Update 05 ► Dental Program Revived & Extended Through 2021**

The VA Dental Insurance Program (VADIP) is a private dental insurance program that offers discounted dental insurance to certain veterans and their dependents. It began as a pilot program in 2013 and ended as scheduled in January 2017. However, recent legislation revived the program and extended it through 2021. Veterans who are enrolled in VA healthcare and their dependents enrolled in CHAMPVA are eligible to enroll in the VADIP program. Those enrolled in the previous pilot program are required to re-enroll in the new one if they want coverage, re-enrollment is not automatic. VADIP is only available in the U.S. and its territories.

Like all insurance programs there are many options available at varying costs. The VA says VADIP covers "diagnostic services, preventive services, endodontic and other restorative services, surgical services and emergency services." The VA also says "while the insurance providers will remain the same [as under the pilot program], plan options, fees and other factors may have changed from those offered under the pilot program." We did some research and found that the monthly premiums for 2018 are nearly double the 2016 premiums, but they are still cheaper than many other dental insurance plans.

VADIP is being offered by Delta Dental of California [<https://feds.deltadentalins.com/vadip>] and MetLife [<https://www.metlife.com/vadip>] you can check out their websites for more information, including costs, services, participating dentists and to enroll in a program. For more information check out our VADIP details page or the VA's VADIP page <https://www.military.com/topics/benefits>. [Source: Military.com | Jim Absher | December 13, 2017 ++]

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## **GI Bill Update 244 ► Forever GI Bill Implementation**

The Department of Veterans Affairs will hire 200 temporary workers and shell out \$70 million to implement a major expansion of veterans' education benefits — a process beset by communication and information technology challenges, veterans advocates and VA officials said 12 DEC. Higher-than-anticipated costs is one of a number of problems that the agency has faced for months of a yearlong charge to implement the

“Forever” GI Bill, which contains 34 changes to veterans’ education benefits and boosts spending by \$3 billion for 10 years. VA officials, along with two organizations that advocated for the reformed GI Bill — Student Veterans of America and Tragedy Assistance Program for Survivors — went to Capitol Hill on 12 DEC to update lawmakers on its implementation. “It’s our job to identify and solve problems and have a smooth, cost-effective implementation,” said Rep. Jodey Arrington, R-Texas. “I do have concerns about the focus this is getting from VA senior leadership. I hope they understand it will be no small feat to execute a reform initiative of this scale.”

Advocates have called the Forever GI Bill the most sweeping expansion of veterans education benefits in a decade. The bill, named the Harry W. Colmery Veterans Educational Assistance Act after the author of the original GI Bill of Rights, increases payments to vets with less than one year of active-duty service, restores benefits to veterans whose schools abruptly close, awards full GI Bill benefits to all Purple Heart recipients and increases aid for veterans pursuing science, technology, engineering and mathematics [STEM] degrees, among other things. It was dubbed the Forever GI Bill by supporters because it ends a 15-year limit on education benefits for veterans whose last discharge or release from active duty came on or after Jan. 1, 2013. The bill was signed into law 16 AUG, and most of its provisions go into effect Aug. 1, 2018.

Of the 34 measures in the bill, 22 require “significant changes” to the VA’s IT systems, said retired Maj. Gen. Robert Worley II, director of VA education services. The agency determined costs to program its IT systems to recognize the changes in benefits would cost about \$70 million — an amount more than double the \$30 million originally estimated for the task. “We have major concerns on whether or not the office implementing this law is receiving adequate resources to execute this overhaul,” said Will Hubbard, vice president of Student Veterans of America. Worley said the VA was in the process of hiring 200 temporary employees who would process claims by hand until the IT system is improved. A 40-to 50-person team will be responsible for deciding which veterans would be eligible for increased aid for STEM degrees.

Student Veterans of America led the charge to expand veterans’ education benefits and is watching closely as the VA carries it out, Hubbard said. Besides funding, the organization is also worried about the VA’s outreach efforts. The GI Bill expansion included a mandate to restore education benefits to veterans and military families affected by school closures, such as the shutdown of for-profit ITT Technical Institute in 2016. The VA has reached out to 8,000 people who might be eligible to have their benefits restored. So far, 250 have applied, according to Worley’s testimony. A 27-person team — part of the VA’s hiring efforts — will determine which veterans are eligible. “We’re concerned so few students have applied for restoration of benefits,” Hubbard said. “We encourage VA to partner with external organizations, like SVA, to reach out to widest audience possible.”

But Worley said it’s too early in the process to tell whether the outreach has worked. The VA sent the notifications 9 NOV “If we need more communication, we will do that,” Worley said. “I don’t know if it’s realistic to expect 8,000 applications.” Portions of the Forever GI Bill went into effect this fall. TAPS, which is also involved in oversight of the bill’s implementation, discovered delays in payments to GI Bill beneficiaries. “Even with the few changes that went into effect, TAPS had issues with institutions of higher learning demanding payment from the student because of delayed VA payments,” said Kathleen Moakler, director of TAPS. “Students receiving VA payments were not allowed to attend classes, register for spring 2018 or use campus facilities because the payment was delayed.” TAPS also told lawmakers that the VA inappropriately distributed letters to some veterans informing them they were no longer eligible for education benefits because they had hit the 15-year limit. Because of the new law, that limit no longer applies to some veterans who received the letter.

Worley said the VA would send more letters telling those veterans to disregard the notice. “This is why people have no faith in government,” said Rep. Kathleen Rice, D-N.Y. “You pass a historic piece of legislation, and the agency responsible for implementing it doesn’t have the tools to implement it. It’s so

disappointing.” Lawmakers will continue to receive periodic updates from the VA about the implementation process. Worley and other VA officials present Tuesday said they were confident the expansion would be fully in place before the 2018 school year. “In just under four months, VA has moved out quickly and is working hard on successfully implementing all of the provisions of the Colmery Act on time,” Worley said. “There is a great deal of work remaining, but VA has taken significant steps since the law’s signing.” A full breakdown of changes to the GI Bill is available on the VA website at [www.benefits.va.gov](http://www.benefits.va.gov), and veterans can follow updates on its implementation at the VA’s Post-9/11 GI Bill Facebook page located at <https://www.facebook.com/gibillEducation>. [Source: Stars & Stripes | December 12, 2017 ++]

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## **VA DRC Program ► Latest Enhancements to Expand Participants**

As part of the U.S. Department of Veterans Affairs’ (VA) ongoing efforts to modernize and improve Veterans’ experience with the disability claims process, VA unveiled its latest enhancements to the **Decision Ready Claims** (DRC) program, which will expand the pool of Veterans, surviving spouses and service members eligible to participate in the program. “These enhancements are another key step in modernizing VA’s benefits delivery to Veterans to a fully digital operating environment,” said VA Secretary Dr. David J. Shulkin. “With electronic claims processing as a foundation, VA’s innovation will improve service to Veterans, their families and survivors.”

In addition to claims for increased disability compensation (commonly known as claims for increase), Veterans will now be able to file certain claims for direct service connection, presumptive service connection and secondary service connection. Additionally, surviving spouses will be able to file certain claims for Dependency and Indemnity Compensation, and transitioning service members will be able to file pre-discharge claims less than 90 days from leaving the military. Veterans who choose to submit their claim under DRC can expect to receive a decision within 30 days from the time VA receives the claim.

To file under DRC, Veterans must work with an accredited Veteran Service Organization (VSO) representative, who will ensure all supporting evidence — such as medical exams, military service records, etc. — is included with the claim submission. This advance preparation by the VSOs allows claims to be assigned immediately to claims processors for a quick decision. In the future, VA aims to expand the DRC program, where possible, to ensure more Veterans can get faster decisions on their claims. Go to <https://www.benefits.va.gov/compensation/DRC.asp> for more information about DRC or to find an accredited VSO representative, visit. [Source: VA News Release | December 12, 2017 ++]

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## **VA TRICARE Merger ► A Controversial Issue| Pros & Cons**

Tammy Duckworth, the Illinois senator and retired army lieutenant colonel, lost both her legs in 2004 during the Iraq War. It happened when the UH-60 Black Hawk helicopter she was co-piloting was hit by a rocket-propelled grenade. Since that fateful day, Duckworth has dedicated her life to helping her fellow veterans. And recent events in the White House have left her worried about the future of the U.S. Department of Veterans Affairs (VA). She’s particularly concerned about secret meetings held recently by Trump administration officials to discuss the possibility of merging the VA — which handles healthcare for some 9 million veterans — with Tricare, the primary health system for all active-duty troops and their families.

“A proposal of this magnitude, which could fundamentally change how tens of millions of service members and veterans get their healthcare, is not something that should be rushed or negotiated in secret

behind closed doors,” Duckworth told Healthline. Tricare, which enables soldiers, sailors, and Marines to visit a private doctor, works reasonably well by most accounts. But efforts by the VA to allow veterans to see a private doctor have been less successful. The Veterans Choice Program, for example, was initiated in 2014 to allow some veterans to see private doctors if they’re too far from a VA clinic or their wait time to see a doctor is too long. However, the program has been mired in red tape and hasn’t appealed to many private sector doctors.

In interviews with Healthline, more than a dozen veterans, veterans advocates, and elected officials agreed that VA should fix and broaden the scope of public-private partnerships for veteran care. But the concern shared by the people Healthline interviewed is that those who most vociferously support the idea of more public-private partnerships at the VA actually want to do away with the agency completely. Proponents of the merger idea deny this. But the fear among many veterans advocates is that if VA and Tricare join forces, it’ll lead to a situation where VA hospitals and clinics will suffer and even shut down. Meanwhile, the advocates say, the private sector will take over and make a financial killing while veterans lose many of the unique services provided by the VA.

“If the Trump administration is serious about this [merger], they need to be transparent about how this would impact the quality of care our heroes have earned — and they need to immediately involve those who would be impacted by any changes,” Duckworth said. The VA, she adds, is “specifically designed to provide unique services to meet the total needs of veterans. Any attempt to privatize it, to move veterans further away from VA as the primary coordinator of care, or undermine the integrity of VA hospitals and clinics, is unacceptable.”

Thomas Bandzul, a longtime veterans advocate in Washington, D.C. and legislative counsel for Veterans and Military Families for Progress, insists the president and some members of Congress are simply embracing greed over what veterans want and need. He says they want to take corporatization of the VA too far. “If this merger happens, it would be the beginning of the end for the VA,” said Bandzul. “Instead of the money going to the VA or the Choice program, it would go to the Department of Defense and the people administering Tricare. And that would be a disaster for veterans.” Rep. Tim Walz (D-MN), the top Democrat on the House Veterans’ Affairs Committee and a war veteran, agrees. Walz recently told “Talking Points Memo” that the VA-Tricare meetings are evidence that “the White House was taking steps to force unprecedented numbers of veterans into the private sector for their care.” Walz concluded, “The fact that the Trump administration has been having these secret conversations behind the backs of Congress and our nation’s veterans is absolutely unacceptable.”

Curt Cashour, a spokesman for the VA, told Healthline that the White House meetings are only discussions at this point that are meant to explore options that would benefit veterans. “We are simply exploring in preliminary terms the general concept of partnering between the VA and [Department of Defense] healthcare systems to provide better care for veterans at lower costs to taxpayers,” Cashour said. One example of partnering the VA and Tricare that’s being discussed, Cashour explained, is “by sharing provider networks and, potentially, services like credentialing and claims processing. This has nothing to do with VA healthcare delivery system reform.” VA Secretary David Shulkin said last month there’s no clandestine effort to sneak through major changes in veteran healthcare. “In no way should this be interpreted as privatizing or taking down the VA system,” he told the Military Times. “This is nothing more than good business discussions.” Cashour reiterated Shulkin’s message, telling Healthline that “if there are efforts where we could do things better, we want to look at all those ideas and the potential synergies. But there is no plan here. There is no draft. We are simply having early discussions.”

Ben Krause, a war veteran and attorney who represents veterans who have a disability claim at the VA, says privatization of the VA didn’t begin with Trump. “John McCain is involved. Democrats and Republicans are involved. Outsourcing of VA expanded greatly under Obama and would continue under

Clinton or Trump,” contended Krause, who authors a news blog about the VA that’s popular among veterans. As far as the move toward more VA privatization, Krause said, those gears have been in motion since President Bill Clinton’s National Partnership for Reinventing Government was established in 1993. “Veterans want and need choice in healthcare because of VA’s multi-decade-long bungling of healthcare administration and any attempts to reform bad practices through accountability,” he said. “The agency still engages in intentional cover-ups for bad healthcare providers, while spending millions each year to convince veterans and the American public VA is doing a good job.” But Bandzul doesn’t believe veterans would have been nearly as bad off with Democrat Hillary Clinton as they will be with Trump. “The demise of VA will happen far more rapidly and deviously under the existing president because he has the people in place to quietly destroy the agency,” Bandzul said.

The move to merge Tricare and the VA is strongly opposed by many but not all of America’s best-known veterans groups and advocates. Bob Wallace, executive director of the VFW, told the Military Times that his organization “would oppose any effort to erode the system specifically created to serve the healthcare needs of our nation’s veterans by reducing VA’s role to a payer of care for veterans.” A spokesperson for IAVA, the largest post-9/11 veterans organization, didn’t wish to discuss a possible merger between VA and Tricare, specifically, because it’s mere speculation at this point. But in a statement for Healthline, IAVA was unequivocal in its support for keeping the VA fully intact in the future. “IAVA stands shoulder-to-shoulder with other leading Veteran Service Organizations in opposition to any moves toward privatization of the VA,” the IAVA statement read. “The majority of IAVA members surveyed do not support privatization of VA, and IAVA will hold the line to ensure it does not happen.”

But Jim Strickland, a respected VA watchdog, says a VA-Tricare merger could be an improvement for veterans healthcare. It all depends on how it’s implemented. “I’m hearing a lot of support for a merger of Tricare and VA healthcare. It’s a sensible idea, one that really shouldn’t be that hard to do, but probably can’t be done,” Strickland told Healthline. “We don’t have veterans colleges. We have the GI Bill that helps vets pay for college,” he explained. “We don’t have Veteran-Land, a tract housing project where veterans can buy homes and live the good life. We have the VA loan that helps veterans to achieve home ownership. So why do we have VA hospitals? Because veterans are a captive audience for doctors who are in the early years of doctoring. We can’t sue the doctor who errs. We can try to sue the government, but they have a lot of lawyers there.”

Strickland said the downside of trying to merge a Pentagon program and a VA program is spelled out in the history of the single electronic health record (EHR) that would supposedly provide a seamless record of care from day one of entry into military service to the grave. “It all sounds good, but can it be made to happen? Based on the EHR, probably not,” Strickland said. “The egos and politics that separate VA and [Department of Defense] aren’t going to allow this to be easy. The [Department of Defense] doesn’t want any part of the VA and its well-known problems.”

Bandzul agrees that a VA-Tricare merger could conceivably be a good thing if certain criteria are met. “If they actually allow veterans to access military bases and it is truly the Tricare model, where if they don’t like their base they can go somewhere else, and they can get their own doctor, that is fine. I am for that,” Bandzul said. He adds that the Choice program currently doesn’t work because it pays less in reimbursements to doctors than Medicare, whereas Tricare pays the full insurance rate of reimbursement. “The real reason Choice isn’t working is because doctors don’t want it. The reimbursement rates are simply too low,” he said. “If they roll this merger out and do these reduced payments to the medical people, I’m against it.”

Despite all the issues, IAVA remains optimistic about the future of veteran healthcare. But they’re keeping a close eye on both the White House and Congress. “It’s been three years since the national scandal at the Phoenix VA,” IAVA said in a statement to Healthline, “and IAVA members continue to cite VA care

and reform as a top concern, which is why we have included it as one of IAVA's top priorities. And we will continue to pressure Congress to fund VA and see that veterans care is brought into the 21st century.” [Source: Healthline Newsletter | Jamie Reno | December 6, 2017 ++]

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## **Traumatic Brain Injury Update 65 ► VA Offering LED & SGB Treatments**

On 7 DEC the U.S. Department of Veterans Affairs (VA) announced that it will use two innovative treatments to ease the everyday challenges associated with living with traumatic brain injury (TBI) and post-traumatic stress disorder (PTSD). “We know that for a small group of Veterans, a traditional approach to health care may not be the most effective,” said VA Secretary Dr. David J. Shulkin. “This is particularly true with certain chronic medical and mental health conditions. For Veterans who don’t improve, we have to look for innovative, evidence-based approaches that may help them restore and maintain their health and well-being.”

Veterans with a history of mild to moderate TBI now have access to light emitting diode (LED) therapy contained in a lightweight frame that is placed on the head and a clip placed inside the nose. Results of some studies show that LED improves brain function including attention and memory, emotions and sleep. LED therapy has begun at the VA Boston Healthcare System, Jamaica Plain campus, this month. LED also is available for Veterans to use in their homes. Providers at the Long Beach VA Medical Center have begun using stellate ganglion block (SGB) to treat Veterans with PTSD symptoms. SGB is safe and may ease PTSD symptoms, such as the feelings of anxiety and constantly being on alert. It involves an injection, or shot, of medication into the neck to decrease the symptoms of PTSD.

VA remains a world leader in the development and use of innovative therapies, such as telehealth, yoga and other approaches to improve health and well-being. For more information about other emerging therapies aimed at enhancing Veterans’ physical and mental well-being, visit VA’s Center for Compassionate Innovation at: <https://www.va.gov/healthpartnerships>. [Source: VA News Release | December 7, 2017 ++]

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## **VA HUD-VASH Update 05 ► No Change In Funding Until Fiscal 2019**

Veterans Affairs officials on 6 DEC reversed course on plans to dramatically alter how funding for homeless veterans programs is handled, promising “absolutely no change in the funding” until fiscal 2019. In recent weeks, veterans advocates had been upset over plans from department leaders to shift funding previous restricted to homeless housing vouchers — specifically, the Housing and Urban Development-VA Supportive Housing program — to general purpose money. VA leaders said the move would allow regional directors more flexibility to push money into what they saw as top local priorities. But advocates worried that could lead to ignoring homeless veterans outreach and assistance in favor of other budget gaps, undoing years of progress addressing the problem. The estimated number of homeless veterans dropped from more than 74,000 individuals in 2010 to fewer than 40,000 in 2016. In 2017, the number rose by almost 600 veterans after seven years of decreases.

In a letter to VA Secretary David Shulkin in October, officials from the National Coalition of Homeless Veterans said they objected to “any conversion of special purpose homeless program funding for any purpose,” calling it potentially “catastrophic” to progress made in recent years. On Wednesday night, Shulkin agreed to abandon the change for now. “Over the next six months, I will solicit input from our local

VA leaders and external stakeholders on how best to target our funding to the geographical areas that need it most,” he said in a statement. “Based on that input we will come forward with proposals for fiscal year 2019 on how to improve the targeting of our homeless program funding.”



**Thaddeus Bell, 50, who is homeless, sits outside his tent with the street address of his childhood home in Oklahoma hanging on a fence Monday, Dec. 4, 2017, in Los Angeles.**

Responding to concerns about the homeless program money being used for other issues, Shulkin stated that “there will be absolutely no change in the funding to support our homeless programs” and “we will not be shifting any homeless program money to the Choice program.” Shulkin also noted that President Donald Trump has requested an additional \$66 million in homeless veterans assistance funding for fiscal 2018. That budget plan still has yet to be approved by Congress, even though the new fiscal year began 1 OCT. In 2010, then-President Barack Obama and VA officials made a public pledge to “end veterans’ homelessness” in coming years, an effort that was paired with big boosts in funding for community intervention programs at both VA and HUD. In June, VA Secretary David Shulkin said he no longer saw the previous goal of zero homeless veterans as a realistic target for his department. Instead, VA officials are now looking at a “functional zero” goal of around 15,000 homeless veterans nationwide. [Source: MilitaryTimes | Leo Shane III | December 6, 2017 ++]

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## **VA Compensation Rates | Disability ► 2018 Monthly Payments**

Veterans with a service-related disability and an "other than dishonorable" discharge can qualify for a monthly tax-free benefit ranging from \$136 to over \$3,450 monthly dependent upon the number of dependents they have. This benefit program evaluates disability resulting from all types of diseases and injuries encountered as a result of military service. The degree of disability as determined by VA represents (as far as can practicably be determined) the average loss in wages resulting from such diseases and injuries and their complications in civil occupations. Generally, the degrees of disability specified are also designed to compensate for considerable loss of working time from exacerbations or illnesses. By law, payment of VA compensation and military disability severance pay for the same medical condition or disability is prohibited. VA compensation will be withheld on a monthly basis until the total amount of military severance pay has been recovered. As required by the Veterans' Compensation Cost-of-Living Adjustment Act of 2017 the DVA has given notice of adjustments in certain benefit rates. These adjustments effective 1 DEC 17 for the calendar year 2018 affect the compensation program as indicated below:

Percent Disabled	No Dependents	Veteran & Spouse
10%	\$136.24	\$136.24
20%	\$269.30	\$269.30
30%	\$417.15	\$466.11
40%	\$600.90	\$667.20
50%	\$855.41	\$938.03
60%	\$1,083.52	\$1,182.46
70%	\$1,365.48	\$1,480.74
80%	\$1,587.25	\$1,719.85
90%	\$1,783.68	\$1,932.60
100%	\$2,973.86	\$3,139.67

Percent Disabled	Veteran Spouse & One Parent	Veteran Spouse & Two Parents
10%	\$136.24	\$136.24
20%	\$269.30	\$269.30
30%	\$505.89	\$545.67
40%	\$720.24	\$773.28
50%	\$1,004.33	\$1,070.63
60%	\$1,262.02	\$1,341.58
70%	\$1,573.56	\$1,666.38
80%	\$1,825.93	\$1,932.01
90%	\$2,051.94	\$2,171.28
100%	\$3,272.73	\$3,405.79

Percent Disabled	Veteran & One Parent	Veteran & Two Parents
10%	\$136.24	\$136.24
20%	\$269.30	\$269.30
30%	\$456.93	\$496.71
40%	\$653.94	\$706.98
50%	\$921.71	\$988.01
60%	\$1,163.08	\$1,242.64
70%	\$1,458.30	\$1,551.12
80%	\$1,693.33	\$1,799.41
90%	\$1,903.02	\$2,022.36
100%	\$3,106.92	\$3,239.99

Percent Disabled	No Dependents	Veteran & Spouse
10%	\$136.24	\$136.24
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40%	\$600.90	\$667.20
50%	\$855.41	\$938.03
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50%	\$921.71	\$988.01
60%	\$1,163.08	\$1,242.64
70%	\$1,458.30	\$1,551.12
80%	\$1,693.33	\$1,799.41
90%	\$1,903.02	\$2,022.36
100%	\$3,106.92	\$3,239.99

[Source: <http://www.armedforceslocator.com/locate-2018-compensation-rates.html> | November 23, 2017  
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## VDHCBS Update 01 ► Gives Disabled Vets Ability to Control Their Own Care

The Veteran-Directed Home and Community-Based Services (VD-HCBS) Program serves Veterans of any age who are determined by the Veterans Administration to be at risk of institutional placement. Veterans manage their own flexible spending budgets for their personal care services – deciding for themselves what mix of goods and services will best meet their needs, hiring and supervising their own workers, including family and friends, and purchasing items or services that will help them live more independently. This approach is known as “participant direction”. VA Medical Centers (VAMCs) purchase these services on behalf of Veterans from State Units on Aging (SUA), Area Agencies on Aging (AAA), and Aging and Disability Resource Centers (ADRC), known collectively as Aging Network Agencies.

On 30 NOV Local veterans, their families, and federal leaders came together at the Mechanicsville Virginia American Legion Post 175 to celebrate this innovative" program which gives disabled veterans the ability to control their own care. Acting U.S. Health and Human Services Director Eric Hargan was in attendance The VDHCBS program allows disabled veterans to live in their own homes instead of nursing homes. Locally, the program is run by Bay Aging (<https://bayaging.org>) and McGuire VA Medical Center. More than 2,000 veterans nationwide have enrolled in the program.

Chesterfield resident Lauri Roger's son David is a veteran of the U.S. Air Force. David Rogers was paralyzed and suffered a severe brain injury when he was 22 years old, and requires near constant care. Lauri Rogers said after years of nightmare experiences with other veteran service programs, VDHCB provided their family with trustworthy care givers, like David's home aide, Nadiyah. "The vet-directed program is the first one that afforded us the ability and flexibility to try to return to a form of normal family life," Lauri Rogers said.

Starting 1 DEC, the VDHCB program will be offered to veterans at Hampton VA Medical Center. With more 700,000 veterans living in Virginia and 22 million state nationally federal officials have worked to expand the program. Go to <https://www.va.gov/health/NewsFeatures/20110621a.asp> for more on the program. To participate contact your local VAMC. [Source: CBS 06 TV | Jake Burns | November 30, 2017 ++]

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## **Fisher House Expansion Update 19 ► Charleston SC Opens**

Fisher House Foundation will celebrate the opening of South Carolina's first Fisher House on Dec. 7, 2017. The Ralph H. Johnson VA Medical Center (VAMC) and Fisher House Foundation will host a grand opening and ribbon cutting ceremony featuring remarks from Charleston VA Medical Center Director Scott Isaacks, Fisher House Foundation Chairman and CEO Kenneth Fisher, Veterans Health Administration Executive in Charge Dr. Carolyn Clancy, Charleston Mayor John Tecklenburg and Fisher House Charleston co-founders Trux and Durbin Emerson. The ceremony is open to the public and tours of the new Charleston Fisher House will be available following the ceremony.

The Fisher House, located in downtown Charleston at 150 Wentworth Street, will provide lodging for up to 16 families of eligible Veterans and active duty military members at no cost, allowing them to be close to their loved one while they receive care at the Charleston VAMC. The Ralph H. Johnson VAMC Fisher House will not only create an instant community for its residents – united by their common mission of supporting a sick or injured loved one – it will also provide families with a secure and private refuge after a long day at the medical center to rest and recharge.

"We are extremely humbled by the incredible generosity of the Charleston community and supporters across the country to our Veterans," said Charleston VAMC Director Scott Isaacks. "Every day, our work at Charleston VA reminds us of the service and sacrifice of Servicemembers and the families that love them. And while there is no greater expression of love than the laying down of life for others, caring for family members who have suffered the wounds of war is a lifelong commitment that is to be highly valued as well. Opening this Fisher House provides us with the opportunity to continue to care for and comfort these families during their time of need."

Located just a mile from the medical center in historic downtown Charleston, the three-story, 16-suite home features a common kitchen, laundry facility, a spacious dining room and an inviting living room with a library. In 2017, VA Fisher Houses have accommodated more than 25,000 families, saving them more than \$4 million in lodging costs. "It is an honor to bring families together at a time when they need it most – during a medical crisis," said Fisher House Foundation Chairman and CEO, Ken Fisher. "We are grateful to continue to expand the network of Fisher Houses to Charleston. Building a Fisher House in a new community requires much passion and even more perseverance, and we are thankful for everyone in the Charleston community who helped make this house a reality." [Source: Charleston, S.C. (WCB) | Shawn Cabbagestalk | November 30, 2017 ++]

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## ALS Update 13 ► Radicava Added to VANF for Vet Treatment

The U.S. Department of Veterans Affairs (VA) has added Radicava (edaravone) to its national formulary (VANF), making it possible for veterans with amyotrophic lateral sclerosis (ALS) to access treatment within the VA's healthcare system, according to Mitsubishi Tanabe Pharma America (MTPA). The VANF is a list of drugs and supplies that are covered under the VA's comprehensive medical care program. All products must be made available across the VA system so that veterans can access high-quality, best-value pharmaceutical therapies in a standardized way.

The VANF criteria follows the U.S. Food and Drug Administration's approved labeling. All VA requests will be determined at the national level by a single team of experts, enabling cross-system consistency. "The VA's decision to offer broad coverage is a significant step to help veterans living with ALS," Tom Larson, chief commercial officer of MTPA, said in a press release. "Veterans sacrificed for our country through their service, and we are pleased the VA has taken this important step for the ALS community." In clinical trials, people given Radicava experienced a 33 percent slower rate of decline in the loss of physical function when compared to a placebo, as measured by the ALS Functional Rating Scale-Revised (ALSFRRS-R) – a tool for monitoring the progression of disability in ALS.

Radicava was approved by the FDA on May 5, 2017, as a new treatment option for patients with ALS. MTPA announced in October 2017 that Radicava was available for purchase in the United States, bringing new hope to many patients. Now, Radicava is also available for U.S. veterans. "It is a great source of hope to not only see the FDA approve Radicava, but to also have the VA rapidly approve it for use in veterans," said retired U.S. Navy Lt. Commander Matt Bellina, who was diagnosed with ALS. "This signals a great effort to uphold the sacred obligation to care for all of us who served."

Estimates point to 5,000 to 6,000 Americans who are diagnosed with ALS every year. According to the ALS Association, a new report from experts convened by the Institute of Medicine agrees with prior conclusions that U.S. military veterans appear to have an increased risk of developing ALS. Factors that might increase the risk of ALS in veterans include exposure to lead, pesticides or other environmental contacts, like use of tobacco, alcohol, or extreme physical activity. However, the expert committee called for new studies to further investigate the connection between ALS and military service, to examine which aspects of the military lifestyle might be more strongly associated with the disease. Before you receive RADICAVA, tell your healthcare provider about all of your medical conditions, including if you:

- Have asthma.
- Are allergic to other medicines.
- Are pregnant or plan to become pregnant. It is not known if RADICAVA will harm your unborn baby.
- Are breastfeeding or plan to breastfeed. It is not known if RADICAVA passes into your breast milk. You and your healthcare provider should decide if you will receive RADICAVA or breastfeed.

Tell your healthcare provider about all the medicines you take, including prescription and over-the-counter medicines, vitamins, and herbal supplements. Following are the possible side effects of RADICAVA:

- May cause serious side effects including hypersensitivity (allergic) reactions and sulfite allergic reactions.
- Hypersensitivity reactions have happened in people receiving RADICAVA and can happen after your infusion is finished.

- RADICAVA contains sodium bisulfite, a sulfite that may cause a type of allergic reaction that can be serious and life-threatening. Sodium bisulfite can also cause less severe asthma episodes in certain people. Sulfite sensitivity can happen more often in people who have asthma than in people who do not have asthma.

Tell your healthcare provider right away or go to the nearest emergency room if you have any of the following symptoms: hives; swelling of the lips, tongue, or face; fainting; breathing problems; wheezing; trouble swallowing; dizziness; itching; or an asthma attack (in people with asthma). Your healthcare provider will monitor you during treatment to watch for signs and symptoms of all the serious side effects. The most common side effects of RADICAVA include bruising (contusion), problems walking (gait disturbance), and headache. These are not all the possible side effects of RADICAVA. Call your healthcare provider for medical advice about side effects. You may report side effects to Mitsubishi Tanabe Pharma America, Inc. at 1-888-292-0058 or FDA at 1-800-FDA-1088 or [www.fda.gov/medwatch](http://www.fda.gov/medwatch). For more information, including full Prescribing Information and Patient Information, visit [www.RADICAVA.com](http://www.RADICAVA.com). [Source: ALS News Today | Carolina Henriques | December 5, 2017 ++]

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## VA ID Card Update 14 ► Applications Suspended | System Overloaded

The Department of Veterans Affairs suspended applications for its new veteran identification card program due to a large number of applicants, according to a notice on its website. The new, free ID card was ordered by Congress in 2015 as a way to give veterans proof of service at businesses without carrying a copy of their DD-214 forms. The on 29 NOV rolled out the online application for the card for all honorably discharged veterans, but the system appeared to immediately face technical problems. Tests by at least two Military.com reporters accessing the site with their own VA logins and military service credentials encountered repeated errors. One was able to successfully complete the process despite multiple rejections and system timeouts. Currently, however, veterans who look to apply for the card are instead told they need to come back later.

*"Thank you for your interest in the Veteran Identification Card! Currently, we are experiencing a high volume of traffic. We apologize, and want you to know we're working to fix the problem," the notice states. "In the meantime, please enter your email address and we'll send an update when the Veteran Identification Card application is back online."*

Officials with the VA did not respond to requests for information on when the application will be reopened, how many users successfully applied for the ID card before applications were suspended, or how many users started but did not complete the application process. "We are aware some veterans have experienced issues with the application process, but leaders of VA's Office of Information and Technology are actively engaged in fixing them," Curtis Cashour, the agency's press secretary, said in a statement. "Still, many Veterans have successfully registered for the card since the program was announced, and we are excited finally to begin providing this resource to Veterans, fulfilling a promise that was made to them more than two years ago under the previous administration," he added.

To apply for a card, users had to log in to the VA website using either a DS login or the ID.me system, provide a variety of personal information, and upload a copy of a government-issued ID. They also needed to provide a shoulders-up photo to be displayed on the ID card. VA officials said 29 NOV that users could expect to receive their new ID cards within 60 days of application. Some veterans, such as those who receive health benefits from the VA and military retirees, already have IDs that can provide proof of service. The new IDs will not qualify as official government-issued identification for air travel or other uses. The ID card program is voluntary. [Source: Military.com | Amy Bushatz | December 5, 2017 ++]

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## VA Nurse Anesthetists ► Underutilized

Advocates of certified registered nurse anesthetists are again pushing the Department of Veterans Affairs to use them more often -- and not necessarily under doctor supervision -- to improve and streamline anesthesia care at VA hospitals. The latest effort aims to shed light on facilities such as the Denver VA hospital, which has fallen short in providing proper anesthesiology care, according to Randy Moore, a CRNA, retired veteran and chief executive officer of the American Association of Nurse Anesthetists, and Bruce Weiner, a CRNA and president of AANA.

Last year, the VA announced plans to allow three types of nurse practitioners -- certified nurse practitioner (CNP), clinical nurse specialist (CNS), and certified nurse-midwife (CNM) -- "to practice to the full extent of their education, training and certification, without the clinical supervision or mandatory collaboration of physicians," according to the rule, which went into effect this past January. It was the first major shift designed in part to shorten wait times for patients, the VA said at the time. However, the provision did not cover certified registered nurse anesthetists because the VA said it wasn't facing a shortage of anesthesiologists. But that misses the point, Weiner said. "The VA passed on an important opportunity that would have improved access to anesthesia care for military veterans," he said in a recent interview with Military.com.



**Capt. Michelle Gauthier, 52nd Medical Operations Squadron certified registered nurse anesthetist at Spangdahlem Air Base, Germany, injects medication into an IV during a scheduled surgery.**

Whether the department is aware of the AANA's latest request or it is reconsidering its previous ruling wasn't immediately clear. A VA spokeswoman didn't return Military.com's request for comment by press time. Weiner cited a report from Colorado's Fox 31 that exposed how 65 to 90 non-emergent surgeries at the Denver VA had either been rescheduled or postponed since August due to insufficient CRNA resources. "This is under the auspice that it's a result of a shortage of staff, specifically anesthesiologists and certified registered nurse anesthetists. The truth of the matter is, this issue isn't a provider shortage, and it's especially not a doctor or anesthesiologist shortage as has been reported," he said during a telephone interview with Military.com. "The cancellation and postponements are due to the fact that the VA facilities are not making full use of existing anesthesia providers, specifically the CRNAs," Weiner said.

Weiner and his colleagues believe the issue isn't limited to the Denver VA but affects the entire Veterans Health Administration system. The VA's definition of acceptable anesthesia care within its facilities, according to the rule published in the Federal Register, is flawed, they said. "All we ask is for the VA to reconsider the ruling they made in January," Moore said, referring to the omission of CRNAs. "There is an enormous amount of evidence that there are significant delays in surgical and procedural care because of these onerous rules."

According to a Rand Corp. study, the VA employed or otherwise utilized about 600 certified registered nurse anesthetists in fiscal 2014. Today, the figure is closer to 900 nurse anesthetists -- or more, according to the AANA. Weiner and Moore reiterated there is no shortage of CRNAs, but rather a limitation in the services the rule allows them to provide. As a result, veterans are not only being inconvenienced, but harmed as a result, they said. "It's the manner in which they're operating," Weiner said. "Instead of leveraging the expertise of nurse anesthetists by giving them full practice authority, the VA continues to, as Dr. Moore said, operate under this onerous system of supervision where an anesthesiologist is supervising a CRNA doing, [for example], a[n eye] cataract procedure. That sort of supervision is unnecessary."

Weiner said he and Moore last month sent a letter to VA Secretary David Shulkin and Office of Management and Budget Director John Michael Mulvaney expressing concerns, and warning of more backlog, at VA facilities. The AANA will continue to communicate with VA staff and members of Congress "as appropriate," Moore and Weiner said. [Source: Military.com | Oriana Pawlyk | December 5, 2017 ++]

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## **VA Caregiver Program Update 47 ► Petition Delivered to Congress**

DAV (Disabled American Veterans), the American Legion, Veterans of Foreign Wars (VFW) and Paralyzed Veterans of America (PVA) on 7 DEC delivered a petition with more than 182,000 signatures calling upon Congress to expand the Department of Veteran Affairs' (VA) comprehensive caregiver assistance benefits to disabled veterans of all eras. They were joined by Senate and House members also calling on their colleagues to pass caregiver extension legislation.

The bipartisan "Caring for our Veterans Act of 2017," passed by the Senate VA Committee last week, includes a critical provision modeled after a bill authored by Senator Patty Murray that would extend comprehensive VA caregiver benefits to veterans severely injured during and prior to the Vietnam War. Following a two-year period, the program would expand to include veterans of all eras. The bill now awaits passage in the full Senate and would then require passage in the House. "Enacting this legislation would be life-changing for countless veterans and caregivers across the country, affording them the opportunity to remain in their homes and enabling them to have the best possible quality of life," said DAV Past National Commander and quadruple amputee Dave Riley, whose spouse Yvonne sacrificed her career to become his full-time caregiver. "We urge continued bipartisan support to get this bill passed, as it stands to vastly improve the lives of the nation's veterans and America's unsung heroes—their caregivers."

Under current law, only veterans injured after September 11, 2001 are eligible for comprehensive caregiver benefits and supports through the Department of Veterans Affairs, and expansion would benefit hundreds of thousands of dedicated caregivers, many of whom have performed their role without support for decades. [Source: DAV | December 6, 2017 ++]

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## **VA Loans ► Warno | Unsolicited Offers**

The Veterans Administration (VA) has issued its first WARNO, "Warning Order," to servicemembers and veterans with VA home loans. Anyone with a VA home loan has probably come into contact with unsolicited offers to refinance their mortgage in a way that appears official and may sound too good to be true. Many of these solicitations promise:

- Extremely low interest rates
- Thousands of dollars in cash back

- Skipped mortgage payments
- No out-of-pocket costs
- No waiting period

**Don't be fooled.** Before responding to any unsolicited offers, here is what you need to know. Some lenders marketing VA mortgage refinances may use aggressive and potentially misleading advertising and sales tactics. Lenders may advertise a rate just to get consumers to respond, or they may receive a VA mortgage refinance offer that provides limited benefit to while adding thousands of dollars to the loan balance. How will you know if the offer is too good to be true? Here are some offers and tactics to watch out for:

- **Offers to skip one or two mortgage payments.** Lenders sometimes advertise this as a benefit of a VA mortgage refinance. In fact, the VA prohibits a lender from advertising the skipping of payments as a means of obtaining cash in an Interest Rate Reduction Refinance Loan (IRRRL) . Certain lenders nevertheless use this as a selling point when they are unable to offer cash-out or a significantly lower interest rate.
- **Offers to receive an escrow refund.** Lenders may promise to deliver a certain amount of cash as a refund from your escrow account; however, the amount you may receive is dependent on how much is left in your account at the time the loan closes, which may be much less than what has been promised. Some servicemembers and veterans who were promised a certain refund amount and received a much lower amount at closing.

There are also cases where servicemembers and veterans have experienced problems with their new escrow accounts after closing and have had to make higher monthly payments to make up for the shortfall.

- **Low-interest rates without specific terms.** Lenders may advertise a low-interest rate to get you to respond to an advertisement. Consumers might be led to believe these rates are for a 30-year fixed-rate mortgage, but in many cases the rates are for a 15-year fixed-rate mortgage or an adjustable-rate mortgage — or you may have to pay discount points to receive the advertised rate.
- **Aggressive sales tactics.** Certain lenders may try to push a VA mortgage refinance. For example, a consumer may be called by a lender multiple times, or receive VA mortgage refinance offers in the mail that look like a check or bill. Veterans may be pressured to refinance their VA loan only a month or two after closing on their current VA loan.
- **Be prepared to:** Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments and escrow refunds are costs that are generally added to a loan and increase the overall principal balance.

These are all red flags that may indicate that the loan is less likely to be a benefit. Before proceeding with a VA mortgage refinance, be sure to consider the long-term and short-term benefits, as well as the consequences of refinancing a loan. Any veteran considering mortgage or refinancing through a VA loan should be aware that:

- VA loan specialists are available from 8:00 a.m. to 6:00 p.m. EST, Monday through Friday, to assist. For more information about a current VA loan, contact the VA at 877-827-3702.
- Any veteran having a problem with a VA mortgage refinance or other mortgage issues can submit a complaint to the CFPB online or by calling 855-411-CFPB (2372).
- If you currently have a VA loan and are having issues repaying your mortgage, you should call a VA loan technician at 877-827-3702 to explore potential options that can assist you.

[Source: U.S. Veteran Compensation Programs | December 8, 2017 ++]

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## VA Fraud, Waste & Abuse ► Reported 1 thru 15 DEC 2017

**High Point, NC** -- A woman faked the birth of a son to collect the veterans benefits for 17 years, according to court documents. The man who the woman claimed was the father of the child was killed in High Point in 2006. **Elizabeth Hayes Cox**, 60, claimed she gave birth to the son of Randall Cox, who was a military veteran receiving Veterans Administration benefits, according to an indictment. Records show she claimed Randall Cox's benefits should be paid to her for child support, and she fraudulently collected \$103,000 in benefits from March 2000 through May of this year. Randall Cox was killed in High Point on March 6, 2006. His body was found in his 2344 W. English Road apartment with a gunshot wound to the head. Police arrested a suspect on a charge of first-degree murder in July 2006. However, prosecutors stated in court records while there was probable cause to make a case against the suspect, the state lacked sufficient evidence to prove beyond a reasonable doubt he killed Randall Cox. The suspect was released and the case remains unsolved. High Point police Lt. Curtis Cheeks III said because the investigation is ongoing police are not releasing additional information. [Source: The High Point | Natalie Stewart | December 1, 2017 ++]

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**Costa Rica** -- A Wisconsin man living in Costa Rica, where he owned part of a popular bar and grill, said 30 NOV he was shocked to learn in a news story that he had been indicted on federal charges of defrauding the Department of Veterans Affairs. **Daniel Kososki**, 53, said he had spent the summer working with VA reps in Wisconsin to address an overpayment he said was some kind of mistake or miscalculation that he was appealing administratively. He said no one ever mentioned any possible criminal liability. He said he felt a Journal Sentinel story about his indictment unfairly portrayed him and "made my mother cry" when she read it in Appleton. Now he's getting a lawyer before his scheduled appearance on the charges in Milwaukee federal court next month. "I'm fighting this," Kososki said during a phone interview 30 NOV from Costa Rica. "I can legally say I died for my country. I never once tried to steal" from the VA.



That statement, he said, is a reference to an incident when he was stationed in Germany with the U.S. Army's 3rd Armored Division in 1985. Kososki said he was in a 100-mph crash on the Autobahn with two other soldiers returning from an event in uniform. The crash killed the driver, he said, and left him in a coma for three months, during which he said he "coded" seven times but was brought back with electric shocks. Later, he said, he was transferred to military hospitals in Illinois, Washington, D.C, and Germany for about 18 months. He said he suffered myriad internal injuries, dental trauma, head trauma and has plates in his legs, plus 22 screws. He said he turned down medical discharges three times. "I was brought up in Wisconsin, you know?" he said. "I was taught you bust your ass, work hard and don't take no for an answer."

Eventually, he was sent to a base in Washington state where he was on telephone duty a few months before he was honorably discharged in 1987 and moved to Las Vegas for a time before returning to Appleton, his hometown. He worked in investments and for the U.S. Postal Service in the 1990s and early 2000s. In 2006 he applied for Individual Unemployability, a VA program that pays veterans as if they were 100% disabled when their service-related conditions prevent them from working. It was granted, retroactive to 2004. He said his VA rep persuaded him to get IU, which Kososki said took him from 90% to 100%

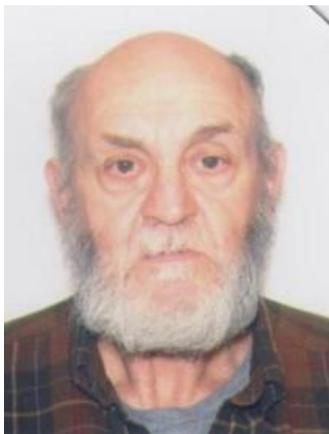
disabled and raised his monthly benefit. "I never put in for the IU — they gave it to me," Kososki said. "To this day I don't know what it means," regarding what kind and how much work a recipient can do. He said he was told he'd have to repay \$154,000 — the value of 12 years' worth of the increased benefit — through monthly deductions from his existing VA benefit of about \$1,800 a month.

The indictment charges that Kososki lied about his inability to work, citing tax returns from an investment firm and his active management of Coconutz, a bar in Playas del Coco, Costa Rica, that Kososki and a partner purchased in 2008 or 2009. Kososki said he owned a 10% share in Coconutz but never worked a day there. "We had a general manager, a bar manager, a restaurant manager," he said. "What would they need me for?" Because he lives there half the year, he said, he often checked in on the business but sold his share over the summer for about the \$20,000 he originally invested. He told a reporter in a 2014 radio report that the bar was popular with Packers fans and is quoted calling it the only Packers bar south of Mexico. "I was like Cliff at Cheers," he said. "I stop in once a while."

From May to November he lives in Fremont, he said, and had just left for the winter after Wisconsin's deer season. He said he still suffers from debilitating headaches and can't work full time. "For me to be on disability sucks," he said. "When I do feel good, I want to do something." He said if people see him smiling at Coconutz a couple of times a week, that's the only time they see him, not when he's depressed and anxious in his home with all the shades down. "The friends I do have know I have a disability," he said. "I don't go around talking about it to everyone else, because who the (expletive) wants to know?" Federal prosecutors declined to respond to Kososki's comments. [Source: Milwaukee Journal Sentinel | Bruce Vielmetti | December 1, 2017 ++]

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**Chelsea, ME** -- A veteran was sentenced 4 DEC to five years of federal probation and ordered to pay \$2,910.41 restitution for travel reimbursement he received. **Victor Paul Lawrence**, 64, had pleaded guilty in July to theft of Veterans Administration Travel Benefits. Both the sentencing and the guilty plea were held at U.S. District Court in Bangor. According to the prosecution, Lawrence submitted 77 claims for travel reimbursement between Togus and Anson when he actually lived in Chelsea close to the hospital.



Court papers say the claims submitted in 2015 and 2016 for travel reimbursement claim that he had driven nearly 100 miles round-trip to obtain treatment between August 2015 and October 2016. In fact, prosecutors say he lived less than 6 miles from the VA Maine Healthcare — Togus campus. In the investigation detailed in court papers, an agent in the VA Office of Inspector General watched Lawrence travel from his Chelsea thrift shop to Togus more than half a dozen times on days he had scheduled appointments and back to his thrift shop. Investigators found that Lawrence, who was renting a home in Chelsea, had not been observed living in Anson for about a year as of August 2016.

Agents investigating the case said in court papers that Lawrence admitted he had submitted the fraudulent claims intentionally to cover expenses at his thrift shop. The charge carried a maximum penalty of 10 years in prison and a \$250,000 fine. Lawrence was convicted in 1987 in Augusta of five counts each of gross sexual misconduct and unlawful sexual contact. He spent five years in prison and a number of years on probation. He remains a lifetime registrant under the state's Sex Offender Registration and Notification Act. The prosecutor, Assistant U.S. Attorney James Moore, had sought a six-month prison term for Lawrence, saying it was warranted by his criminal history and the number of occasions on which the false claims were submitted. Lawrence's attorney, James Nixon, asked that Lawrence receive a probation sentence of between one and five years. Nixon wrote in a sentencing memo that Lawrence is needed at home to care for his ailing wife and drive her for medical treatments. [Source: Kennebec Journal | Betty Adams | December 4, 2017 ++]

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**Holland, NY -- Richard Klaffka** posed as a disabled veteran and postal worker for more than decade. His act, which included a wheelchair he didn't need, was good enough to reap \$1.2 million in fraudulent disability benefits. Klaffka, 59, of Holland, is now going to prison. "It was like a way of life," U.S. District Judge Richard J. Arcara said of Klaffka's fraud. "I was amazed at the deception that was used to receive these benefits." For Cathleen Klaffka, his 62-year-old wife, the fraud conviction is the latest in what her lawyer called a long list of "family traumas."

Klaffka's brother was Joseph Christopher, known as the 22-caliber killer who was convicted of killing several African-American men in 1980. That was about the same time the Klaffkas started dating. Christopher died of cancer while in jail in 1993. "The trauma she experienced as a result of these events is difficult to put into words," defense attorney Cheryl Meyers Buth said in her sentencing memo to the court. In sentencing the Klaffkas, Arcara pointed to the amount they took in — \$1.2 million — and the level of deceit they used. He sentenced Richard Klaffka to 32 months in prison and gave Cathleen Klaffka three years of probation. Assistant U.S. Attorney Paul E. Bonanno sought prison time for both and reminded the court of the evidence against them, including surveillance of their comings and goings at the Veterans Affairs Medical Center in Buffalo.

Federal agents claim they saw Richard Klaffka drive to the VA, get out of the car and then lift and open his wheelchair without help. They said his wife would then push him into the offices at the medical center. "This crime occurred for a lengthy period of almost 10 years," Bonanno told Arcara. He said the government also had witnesses, including neighbors who were prepared to testify that they saw Klaffka hunting, riding a bicycle, chopping wood and playing horseshoes. At the time of his guilty plea to wire fraud, Klaffka agreed to pay back the money he took and made an initial payment of \$325,000. He also agreed to forfeit property he and his wife own in Port St. Lucie, Fla.

Rodney O. Personius, Richard Klaffka's defense lawyer, said his client's guilty plea to fraud does not diminish his legitimate health problems — serious hip, spine, neck and knee injuries — or his frustration in losing his postal service job because of his disabilities. Personius said the couple attempted to exploit Klaffka's legitimate health problems, and the effort snowballed into a scheme to defraud the VA and the U.S. Department of Labor, the federal agency that hands out workers compensation benefits. "I blamed the government for my misfortune," Richard Klaffka said Tuesday. "I decided I would make it my business to get as many benefits as possible from the government."

Meyers Buth said her client is dealing with liver disease and is likely to need another transplant, her third, in the near future. "She did put her head in the sand," she said of Cathleen Klaffka's involvement in the crime. "Legally, she knows she should have turned her husband in." The Klaffkas' guilty pleas are the result of an investigation by the Criminal Investigations Division of the VA's Office of Inspector General, the VA

Police Department, the United States Department of Labor's Office of Inspector General and the United States Postal Service's Office of Inspector General. [Source: The Buffalo News | Phil Fairbanks | December 5, 2017 ++]

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**Milwaukee, WI** -- A veteran in was recently sentenced to 21 months in prison, followed by three years supervised release and ordered by the presiding Judge to pay restitution in the amount of \$201,521.41. According to court documents, veteran **Dean Young** formulated a complex scheme to defraud the Department of Veterans Affairs (VA). Mr. Young's devious plan was to defraud the VA of compensation and pension benefits by providing false information to VA medical staff. For example, Mr. Young provided materially false information to the VA about his medical conditions, from which the VA relied upon and ended up awarding pension and compensation benefits to Mr. Young that he was not entitled to receive.

One claim stemmed from a 2013 VA doctor's appointment during which Mr. Young said he required a wheelchair, scooter, and a cane and that he could only walk a few steps due to excruciating back pain. Following the appointment, the VA doctor witnessed Mr. Young walking across the VA parking lot without use of his wheelchair and walking with what appeared to be a normal gait. According to the doctor's statements, Mr. Young folded up his extremely heavy wheelchair and placed it in the trunk of his car without any help. The doctor added that Mr. Young seemed to handle the heavy wheelchair without any difficulty. Also, VA surveillance enforcement specialists obtained video of Mr. Young the very same day walking down the hallway of his apartment complex and standing in the elevator while carrying what appeared to be a heavy box, all without the aid of a wheelchair, another person to assist him, or his walking cane. [Source: Armed Forces Locator | Locate Busted Veterans December 8, 2017 ++]

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**Charleston, WV** -- Federal authorities say a West Virginia couple who conspired to steal painkillers from military veterans and sell some has been sentenced to prison. According to prosecutors, 28-year-old **Amber Fox** of Lesage faces two and a half years in prison after pleading guilty to mail theft. They say 39-year-old **David Grove Jr.** 39, of Chillicothe, Ohio, faces two years in prison for conspiracy to distribute the pain pills. They were ordered to pay \$453 in restitution. Authorities say Fox was a federal postal support employee in the Charleston Processing and Distribution Center, where she admitted identifying and taking 45 to 50 packages that contained oxycodone and hydrocodone sent from the Department of Veterans Affairs. She took them to the home she shared with Grove, where authorities found more than 500 stolen pills. [Source: Dothan Eagle | December 12, 2017 ++]

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**OIG OCT Highlights** -- Sex with patients, hiding money in Vaseline containers, the False Claims Act, thieving relatives, and it wouldn't be 2017 without some inappropriate groping. Welcome to the October investigation highlights from VA's Office of Inspector General (OIG). The OIG investigations for October 2017 have uncovered more than \$58 million in fraud and theft. But let's start by looking at some issues surrounding the drug Fentanyl.

- In West Virginia, a VAMC Chief of Staff pleaded guilty to drug diversion after it was discovered that they diverted and used about 5,225 micrograms of Fentanyl. The chief had been using a patient's information to access the medication dispensing machines.
- Meanwhile, in Denver, a contract nurse was indicted for tampering with a consumer product and obtaining a controlled substance by deceit. The defendant was charged with diverting hydromorphone while at a VAMC, but also tampered with Fentanyl while working at a non-VA hospital as well. A VAMC nurse in Orlando quit after they also diverted almost 500 vials of

Fentanyl over a six month period. The nurse tested positive for the drug as well as marijuana and has since resigned from the VA.

- And rounding out our Fentanyl segment, a veteran who was participating in a VA inpatient drug treatment program has been charged with providing two other veterans with the drug, causing them to overdose. The two veterans have since recovered.

Other uncovered fraud included:

- A naturalized US citizen pleaded guilty to cash smuggling in connection with an e-Benefits redirection scheme. The defendant was busted with more than \$100,000 in her carry-on luggage—\$94,000 of it hidden in Vaseline containers—as she was trying to leave the country. The money was the proceeds of redirected monthly benefit payments of both VA and SSA beneficiaries, as well as ill-gotten gains from victims of a Jamaican lottery scam. It makes you wonder: just how much money can you hide in a jar of Vaseline?
- In Wisconsin, a VAMC peer support specialist pleaded no contest to a misdemeanor charge and received twenty-four months probation after texting inappropriate pictures, groping and having sex with female veterans in his office. An additional felony charge will be dismissed once the now-former government employee finishes a three-year diversion agreement requiring the defendant to take part in therapy. In addition, the defendant cannot have contact with victims or work in any capacity in mental health or substance abuse treatment.
- In an unusual turn of events, a non-veteran was charged for using a forged DD-214 to fraudulently receive medical care for two years at the Charleston VAMC in South Carolina. The defendant also tried to get a disability rating, but was denied based on the investigation. The total loss to the VA for his antics was about \$197,000.
- Badly behaved friends and loved ones of veterans were busted in October too. A girlfriend of a vet admitted that she took steps to assist him in concealing his employment from the VA. She plead guilty to making false statements on a loan application. The couple received IU benefits from 2009 until this year, about a \$134,553 loss to the VA.
- A vet's granddaughter has agreed to pay the VA restitution of \$157,029 after it was revealed that she stole the money that was directly deposited after her grandmother's death. The son of a deceased veteran tried to pull the same stunt, but was caught in the act and ordered to repay the agency \$126,580. Another woman was sentenced to 15 months incarceration and has to pay the VA \$119,389 for a similar crime, while yet another person, this time the niece of a dead veteran, has to repay the VA \$118,672. She also was sentenced to 60 months' probation.
- In the big bucks section, a construction company and its owners are paying the US \$3 million as a way to resolve allegations that they violated the False Claims Act. It was discovered that the owners abused opportunities reserved for Service-Disabled Veteran-Owned Small Businesses by using a service-disabled veteran to act as a "pass through" for their company.
- A computer training center owner stole over \$2.8 million from a program that was set to help older, unemployed veterans get training and find employment in high-demand occupations. The defendant logged onto the application system more than 100 times and certified that she was the actual veteran applying for benefits. The defendant also allowed veterans to attend training for less than the required amount of time and in some cases, never attend training. She has agreed to pay the VA restitution of \$2.8 million.

For more information on these and more Veterans Affairs investigations, head over to the OIG website at <https://www.va.gov/oig/default.asp>. And to any would-be VA fraudsters out there, let these examples be

proof that Big Brother will find you! [Source: ConnectingVets.com | Jonathan Kaupanger | December 11, 2017 ++]

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## VA Compensation & Benefits ► Problem Solving Program Q&A -- 23 (Correction)

**Question #23:** I recently retrieved my DD-214 proof of military service, and noticed that the yeoman who typed the document when I was discharged made a mistake in typing my birth date. I was discharged from active duty on 9/24/63, and when he typed my birth date, which was 7/25/37, the yeoman typed 7/25/63. I never noticed until I started receiving VA information and I wanted to apply for my Veteran ID Card. I am just wondering how I correct the error. I received my commission in October 1960 from Naval OCS in Newport RI, and I was discharged 3 years later in 1963.

**A1:** Response No longer Valid

**A2:** Ultimately, if all else fails, you will have to file a DD Form 149 ([http://www.military.com/Resources/Forms/DD\\_149.pdf](http://www.military.com/Resources/Forms/DD_149.pdf)) to request correction of your military record. Note that a DD Form 149, can only be submitted for processing after ALL administrative attempts have been done and no relief was provided. That means, NPRC 1st, then if not corrected, the military service department, and then Board for Correction of Military Records, if those steps are not followed, the DD Form 149 will be returned from the Board without action. Also note that The Bureau for Correction of Navy Records (BCNR) only processes administrative corrections for records of veterans discharged more than 60 years ago. (NPRC) 12/1/2017

**A3:** NPRC is allowed to make minor administrative corrections and issue DD Form 215 upon request. Examples of items that NPRC MAY correct using DD Form 215 include:

- Misspelled name, Wrong initial(s), Reversed first and middle name, and/or Reversed first and last name
- Nickname cited instead of full legal name.
- Name change (if it occurred before separation from service).
- Incorrect date of birth.
- Transposed digits of social security number or service number.
- Information regarding medals authorized.
- Incorrect date of entry.
- Incorrect date of separation/discharge

Changes to the above items are considered to be administrative corrections of clerical error. Evidence of the correct information must be found in the record. For Navy and Marine Corps personnel contact:

- Department of the Navy, Navy Personnel Command, Sailor Assistance Center (Code Pers-312), 5720 Integrity Drive, Millington, TN 38055-3120 (POC: Ms. Cheryl L. Scott (901) 874-4950).
- Marine Corps, Headquarters, United States Marine Corps, Deputy Chief of Staff for Manpower and Reserve Affairs (M&RA), Department Separation Section (MMSR), 3280 Russel Road, Quantico, VA 22134-5103

(NPRC) 12/1/2017

**A4:** You must submit SF 180 (<https://www.archives.gov/files/research/order/standard-form-180.pdf>) to request granting of a medal/award. If you have already submitted a request to the appropriate Navy/Marine Corps Award Board and it was denied, then the Petitioner can contact and submit an application through BCNR. Requests to add Service/Unit/Campaign awards to a record for Navy and Marine Corps veteran's should be addressed to:

- National Personnel Record Center (NPRC), 1 Archives Drive, St Louis, MO 63138
- Marine Corps Headquarters, United States Marine Corps, Manpower Management Awards (MMA), 2008 Elliot Road, Quantico, VA 22134-5030

**Problem Solving Program (PSP)**

Have a question about the VA? Need help with benefit questions? Need answers to your compensation questions? The USVCP Problem Solving Program (PSP) is available to get answers. Submit your question at <http://www.veteranprograms.com/compensation.html> and allow an experienced veteran(s) or VSO to answer your question. Your question will be sent to over 125,000+ registered USVCP veterans, government employees, veteran organizations, and military supporters. Note that USVCP does NOT represent or warrant, and makes no claims, promises or guarantees about, the usefulness, completeness, adequacy or accuracy of any information in the answers.

[Source: USVCP | <http://www.veteranprograms.com/id2460.html> | December 15, 2017 ++]

**\* Vets \***



**Homeless Vets Update 82 ► First Increase in 7 Years**

The number of homeless veterans across America increased in 2017 for the first time in seven years, when government officials began their nationwide push to help impoverished former service members. The increase reflects estimates from last January, before President Donald Trump took office and any of his new housing policies were put in place. The annual point-in-time count from Housing and Urban Development officials found roughly 40,000 homeless veterans at that time, an increase of nearly 600 individuals from the same mark in 2016.

It’s the first setback for efforts to help homeless veterans since 2010, when then-President Barack Obama made a public pledge to “end veterans’ homelessness.” The effort was paired with big boosts in funding for community intervention programs at both VA and HUD and saw some immediate results. The estimated number of homeless veterans dropped from more than 74,000 individuals in 2010 to fewer than 40,000 in 2016. But in June, VA Secretary David Shulkin said he no longer saw the previous goal of zero homeless veterans as a realistic target for his department. “I think what we learned in this situation is that being able to reach zero is not necessarily the right number,” Shulkin told Military Times. “There is going to be a functional zero, essentially somewhere around 12,000 to 15,000 that despite being offered options for housing and getting them off the street, there are a number of reasons why people may not choose to do that.”

The slight increase in veterans’ homelessness matches national trends. HUD officials said that for the first time since 2010, the overall homeless population increased in America, up about 1 percent from 2016 levels to nearly 554,000 homeless people. And, similar to the national numbers, most of the increases in the veterans homeless population came from the West Coast. California and Oregon combined saw a rise of nearly 2,500 new homeless veterans. Meanwhile, the southeast of the country — Alabama, South Carolina, Georgia and Florida — saw a decrease of almost 800 homeless veterans. Of the 40,000 homeless veterans,

almost 25,000 of them are living in temporary facilities. But that leaves more than 15,000 without any reliable shelter.

The impact of Trump administration policies on those numbers won't be seen until late next year, when details of the January 2018 HUD point-in-time count are released. But in recent months, homeless advocates have expressed concerns with VA plans to convert funds dedicated to outreach and assistance efforts to general purpose money, with broader authority for regional directors over how to use it. In a letter to Shulkin in October, officials from the National Coalition of Homeless Veterans said they objected to "any conversion of special purpose homeless program funding for any purpose," calling it potentially "catastrophic" to progress made in recent years by siphoning money away from homeless priorities. But VA spokesman Curt Cashour said the goal of that move is designed to give local officials more flexibility.

- "VA intends to realign funding from a number of programs, including our permanent supportive housing program (grants)," he said. "These programs are currently managed at VA central office in Washington, D.C., and this move gives control and management of resources to local VA facilities."
- "We have heard from many of our facility directors that they know their communities and the veterans they serve better than anyone else, and we agree."

[Source: ArmyTimes | Leo Shane III | November 15, 2017 ++]

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## **Missouri Veteran Homes Update 02 ► St. Louis Veterans Home Shake Up**

Gov. Eric Greitens has replaced five members of the Missouri Veterans Commission after saying an outside investigation into the St. Louis Veterans Home found serious problems. In a press conference at the North County facility Monday morning, Greitens said he expected the nine-member Missouri Veterans Commission to meet this week. He said he believed it should move to fire Rolando Carter, the director of the St. Louis home, and Larry Kay, director of the commission.

The 300-bed St. Louis Veterans Home has been under a microscope over complaints by residents, employees and families that the facility is failing to adequately care for veterans. Complaints by veterans and family members about care at the St. Louis home were first made public in a Post-Dispatch column by Tony Messenger in October. The concerns include improper medication, particularly of antipsychotics; the inability to hire and retain quality personnel; a lack of transparency and honesty in investigating complaints; and a loss of faith between veterans and their families and the administration of the Missouri Veterans Commission. Three weeks ago, Greitens announced that an outside firm — Harmony Healthcare International — would conduct an independent investigation of the complaints.

Although the governor said his removal of members of the Missouri Veterans Commission and call for the firings of Carter and Kay were based on the results of HHI's investigation, one of the new appointees said he'd been in discussions about the move with the governor's office for weeks. "I've been talking with his office folks for probably the last month," Dr. John Buckner told the Post-Dispatch 11 DEC.. Buckner, a retired Army colonel and a surgeon at the Ferrell-Duncan Clinic in Springfield, said the governor had not asked him to fire Carter or Kay. "We have not had discussions about any of those factors and specifics," Buckner said.

The remake of the board marks the third time in recent months that the first-year governor, a Republican, has used his power to put new people in charge of state policies. He earlier named new members to the state school board, who voted to fire former state school Commissioner Margie Vandeven. At his press conference, Greitens said HHI had found "serious problems," from outdated policies to, in some cases,

failure to provide adequate nutrition and hydration, resulting in malnutrition. Some veterans were left soiled and unwashed, or weren't moved often enough to prevent bedsores. "They found, in short, that these veterans were not being treated with the dignity, the respect or the care that they deserved," said Greitens, a former Navy SEAL who campaigned on a platform that included helping veterans. Staffers, he said, felt threatened and intimidated into not reporting problems.

"When people are being hurt, when bureaucrats fail to act, when they fail to listen, when they offer only excuses — we're going to find out, and they need to be fired," Greitens said. He said he also had ordered a full investigation into all the state's veterans homes. Greitens said his office first became aware of reported problems at the St. Louis Veterans home in July. He said he had asked the Missouri Veterans Commission, which oversees the homes, to investigate. The commission reported it was unable to confirm the allegations. The governor then asked the Department of Public Safety to investigate, with an eye toward potential criminal misconduct. The Department of Public Safety suggested another investigation, this time by the U.S. Department of Veterans Affairs. A 57-page report from the VA, the second from the agency this year, again found the care at the home to be satisfactory.

In late October, more than 100 family members, employees and veterans asked for an independent investigation of allegations of abuse, mistreatment and neglect at the facility. Missouri's two U.S. senators also asked for an investigation. Greitens hired HHI to conduct a probe, at a cost of about \$50,000 to \$60,000. In all, the HHI investigation is the fifth time the home has been surveyed for problems in the past year. HHI found the problems that prompted Greitens' press conference 11 DEC. That included "substandard qualities of care" and "triggers for immediate jeopardy," defined as problems that have caused or could cause "serious injury, harm, impairment or death."

"Big government failed these veterans," Greitens said. "The Missouri Veterans Commission and VA told us that there was nothing wrong with these homes. Based on what the families told us, however, we were still concerned. So we launched an independent investigation. It found failures at the St. Louis Veterans Home that the VA and Missouri Veterans Commission missed or ignored." The five members of the Missouri Veterans Commission whom Greitens replaced were appointed by his predecessor, Gov. Jay Nixon, a Democrat, according to Greitens. The four others on the commission are appointed by the Missouri Legislature.

Bellefontaine Neighbors Mayor Bob Doerr said he was "ecstatic" that the new commission would include three people from the St. Louis area. He said he wanted them to make unannounced visits to the veterans home. Doerr said he also had heard horror stories from relatives of veterans at the home and tended to believe the report by the independent investigators. "They're independent. It didn't come from the state, so that makes it more believable," the mayor said. Carter, the director of the home, did not attend the press conference. Doerr said the administrators told him that Carter, who lives in Bellefontaine Neighbors, was at home taking time off. [Source: St. Louis Post Dispatch | Kim Bell & Kurt Erickson | December 11, 2017 ++]

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## **Vet Predatory Loans ► Ginnie Mae Takes Aim at Refinance Churning Lenders**

The U.S. is taking steps to stamp out the practice of servicemembers and veterans being pressured into taking mortgages they don't need, a move that officials say will lower consumer costs and could lead to financial penalties for lenders. The actions, which were announced 7 DEC, stem from a probe by Ginnie Mae, a government-owned corporation that guarantees payment on \$2 trillion-worth of mortgage-backed securities. Its bonds include loans made through the Department of Veterans Affairs as well as other federal programs meant for low-wealth or rural borrowers. In September, Ginnie said it found that lenders had been

hounding veterans into refinancing loans over and over, a practice that can drive up a homeowners' debt while generating profit for the lender. Senator Elizabeth Warren, the Massachusetts Democrat, and other lawmakers called on Ginnie to find a way to stop the practice, which is known as churning.

Ginnie's changes, meant to address those concerns, could have a big impact on fast-growing mortgage firms that have made a specialty in lending to vets. Those lenders include Freedom Mortgage Co. and NewDay USA, which issue the vast majority of the loans with rates that are more than a percentage point and a half above the rest of the market, according to Ginnie Mae data. According to public records, Freedom and NewDay refinanced the home of one borrower seven times in two years between 2014 and 2016. Four of those refinances were performed by Freedom. NewDay followed with two more, and the final refinance came from a different lender. NewDay specializes in cash-out refinances for veterans who want to take out money for purposes like consolidating debt. Its rates on most of those loans are above those of other lenders.

Joseph Murin, NewDay's chairman emeritus, said 6 DEC that the firm's rates are higher because they're willing to take on more risk than others, such as through lending to borrowers with lower credit scores and letting them take out more cash. Murin said that though NewDay's loans tend to refinance quickly, that's because other lenders swoop in and pick off those borrowers, rather than NewDay refinancing them itself. He added that the company doesn't charge veterans fees on simple refinances. "Every time we do a loan, we make sure there is a net tangible benefit to the borrower," Murin said. "Other lenders don't have the best interest of the borrower at heart."

Freedom Chief Executive Officer Stanley Middleman acknowledged that his company refinances some borrowers quickly but said the company doesn't charge fees to those borrowers and only uses the practice because its afraid other lenders will perform the refinance instead. "We are really aligned with wanting the investor to be happy and really aligned with wanting the customer to be happy, just not at our expense," Middleman said. "If we're vulnerable, we're going to have to defend ourselves."

Thursday's changes will restrict how often a lender is allowed to put a mortgage to a particular borrower in a Ginnie-backed bond. Last year, Ginnie imposed a six-month moratorium, but allowed exceptions for certain kinds of mortgages. Starting in April, there won't be any exceptions, Ginnie said. The agency said it will also start to more closely track how quickly certain lenders refinance borrowers and what rates they charge. If a lender's mortgages refinance extremely quickly or if they charge rates that are more than 1.5 percentage points above the market, they may face penalties. The bonds the lenders issue would carry a designation flagging to investors that they are more prone to rapid refinances. That scarlet letter would likely hurt the price the lender could get for the bonds, lowering their profits and making it harder for them to offer competitive rates. "It makes me sick that predatory lending behavior is back and particularly sick that it's focused on veterans," Bright said. [Source: Bloomberg | Joe Light | December 7, 2017 ++]

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## **Obit: George B. Willis Sr. ► 5 DEC 2017**

They went to war, they did extraordinary things. They saved the world then they came home and lived ordinary lives. They became husbands and fathers and grandfathers. The members of this great generation, the World War II generation, are leaving us quickly now. The Navajo Nation announced that George B. Willie Sr, of Leupp, died on Tuesday. He was 92. We don't know much about Willie. But we know enough.

- We know that like many of his generation he had to grow up quickly.
- We know he enlisted in the Marines when he was just 17 years old, serving with the Second Marine Division, 10th Battalion, from 1943 until 1946.

- We know that he served as a Navajo Code Talker, part of a secret project that allowed American troops to freely communicate on their battlefield radios with no fear that Japanese cryptographers could break the code.
- We know that he served in the Battle of Okinawa, relaying strategic information in a code derived from his native language while all around one of the bloodiest battles in the Pacific raged.
- We know that he saved lives then came home under orders not to talk of it. The Code Talkers were a national secret until 1968.



**Navajo Code Talker George B. Willis Sr., 90, from Leupp, Ariz. shakes hands with a grateful audience member during at the Native American Heritage Month Meeting at Nellis Air Force Base, Nev., Nov. 19, 2015. Willie was accompanied by his wife and two of his daughters who helped to tell the story of hi service in the Pacific theater during World War II.**

But then, many of the men of that generation never talked much about what they did, what they endured. We knew them as fathers, not really understanding until we were much older that they were also soldiers. That we had heroes living among us. George B. Willie Sr. married Emma and went on to have 10 children and several grandchildren, according to the Navajo Nation.

Whenever I hear of the death of another World War II veteran, I think of them all, the men -- and yes, women -- who fought to save our way of life. This week, we commemorate the 76th anniversary of the bombing of Pearl Harbor and I wonder how much longer any of those who lived it will still be with us. Their numbers are dwindling quickly now which makes it all the more important that we, their children and grandchildren, make sure their stories never die. [Source: The Republic | Laurie Roberts | December 5, 2017 ++]

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## **Obit: Charles Jenkins ► 11 DEC 2017**

Charles Jenkins, a U.S Army deserter to North Korea who married a Japanese abductee and lived in Japan after their release, has died. He was 77. Jenkins was found collapsed outside his home in Sado, northern Japan, on 11 DEC and rushed to a hospital and later pronounced dead, a group representing families of Japanese abductees to North Korea said Tuesday. Japan's NHK national television said he died of a heart failure.

Jenkins, of Rich Square, North Carolina, disappeared in January 1965 while on patrol along the Demilitarized Zone dividing North and South Korea. He later called his desertion a mistake that led to decades of deprivation and hardship in the communist country. Jenkins met his wife Hitomi Soga, who was kidnapped by Pyongyang in 1978, in North Korea and the couple had two daughters, Mika and Blinda. His wife was allowed to visit Japan in 2002 and stayed. Jenkins and their daughters followed in 2004. Once in Japan, Jenkins in 2004 was subject to a U.S. court-martial in which he said he deserted because of fear of

being sent to fight in Vietnam. He pleaded guilty to desertion and aiding the enemy and was dishonorably discharged and sentenced to 25 days in a U.S. military jail in Japan.



**In this July 18, 2004, file photo, former U.S. Army deserter to North Korea, Charles Jenkins, left, escorted by his wife Hitomi Soga, right, and their daughter Mika, center, arrives at Tokyo's Haneda International Airport.**

Jenkins and his family lived in Soga's hometown of Sado, where he was a popular worker at a local souvenir shop and could often be seen posing in photos with visiting tourists. Soga is one of 13 Japanese that Tokyo says were kidnapped to the North in the 1970s and 1980s as teachers of Japanese culture and language for agents spying on South Korea. Pyongyang acknowledged the abductions and allowed a Japan visit in 2002 for Soga and four others, who eventually stayed. Jenkins, in his 2005 autobiographical book "To Tell the Truth," and appearances at conferences on North Korean human rights, revealed that he had seen other American deserters living with women abducted from elsewhere including Thailand and Romania. After settling in Japan, he visited North Carolina to see his mother and sister. But he said he had no plans to move back to the U.S. [Source: The Associated Press | December 12, 2017 ++]

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## **WWII VETS 149 ► Charles L. Harrison | POW Twice**

Charles L. Harrison was born outside Tulsa, Oklahoma in 1921. Barely out of High School, Harrison enlisted in the Marine Corps in 1939. By August 1941 he was on his way to Wake Island, a vital staging area for the coming war in the Pacific. Of the 449 Marines who manned Wake's defenses when Wake Island was bombarded by Japanese forces a few hours after the Dec. 7 attack on Pearl Harbor, 49 were killed, 32 were wounded, and the remainder, including 20 year old Charlie Harrison, became prisoners of war. For 45 long months, during which he contracted malaria and other assorted maladies, Harrison suffered under the hands of the Japanese until he was rescued at the end of WWII with less than 110 pounds on his 5-foot 9½-inch frame.



With his courage and love of country intact, Harrison returned home to marry his childhood sweetheart and start a family. He and his growing family enjoyed a peaceful existence until the morning of June 25, 1950, when ninety thousand North Korean troops pushed across the 38th parallel, thus commencing the Korean War. On Sept. 15, 1950, U.S. Marines under the direction of General Douglas MacArthur made a surprise amphibious landing at Inchon, on the west coast of Korea. Harrison was one of those Marines. On Nov. 29, at the Chosin Reservoir Campaign, after a battle in which Harrison was wounded and for which he later received a Purple Heart, he was captured by the Chinese communist forces and again found himself held as a prisoner of war – one of only two Marines in U.S. history to hold the dubious distinction of being held as a POW in two different wars.

Harrison remained in captivity until he, along with seventeen fellow POWs, managed to escape six months later. Undaunted and undefeated, despite years of imprisonment and brutality, Harrison continued to serve our country in Vietnam until he was honorably discharged from the Marine Corps as a lieutenant colonel on June 30, 1969. This highly decorated Veteran of three wars and his family chose to move to the foothills of Nevada County, California, after retirement, purchasing a two and a half acre parcel high on a hill in the small town of Peardale. Harrison became great friends with the Grass Valley police chief, and became an auxiliary police volunteer. He and his wife were active in the Grass Valley Historical Society; he drove the Nevada County Bookmobile and provided all of the photographs for “First Wagons Over The Sierra,” a book about the Immigrant Trail written by another Nevada County legend, Chuck Gradon.

This great American hero passed away with little fanfare on Jan. 17, 2015. Throughout his life he exhibited unflinching courage against insurmountable odds and never allowed bitterness or anger to determine the path of his future. How did he retain the hope and optimism that carried him through the remainder of his life? Harrison described his own feelings on the train ride home after escaping his second imprisonment saying, “Why I had the Great Skipper up there guid[ing] my course into those long years...and both times brought me safely back into home port? Diagnosing my own feelings, I knew that I was a better Marine, a better man, and by far a much better American than I would ever have been otherwise.” “No person who had ever known me well would expect to find me bitter and disillusioned from my double dose of hard luck. I thought of many others, however, who as casual observers would probably expect to see a very dejected and spiritually broken Marine arrive home this second time. If only they could know how to appreciate America as I do,” Harrison recalled. [Source: Vantage Point | October 31, 2017 ++]

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## **WWII VETS 150 ► Jim Leavelle | Two Bouts With Infamy**

Jim Leavelle just may be indestructible. The 97-year-old member of American Legion Post 23 in Garland, Texas, is a living, breathing participant in two of the 20th century’s most significant events. A sailor serving aboard USS Whitney, he was at Pearl Harbor on Dec. 7, 1941. Twenty-two years later, on Nov. 24, 1963, Leavelle witnessed the slaying of John F. Kennedy assassination suspect Lee Harvey Oswald.

How close was he? He was handcuffed to Oswald at the time. “Those weren’t even my closest calls,” Leavelle chuckles, noting times he faced gunfire during his 25 years with the Dallas Police Department. But none compares to the sheer firepower he saw as a 21-year-old ship’s storekeeper in Hawaii. “I was on deck and a boatswain’s mate was standing beside me and we were looking across the harbor,” he recalls. “He saw the first plane coming in. I didn’t notice it. He said, ‘Look at that plane. It’s got a red ball on the wing.’ He said they must have been using it for practice. But that was the plane that was sent first. Then he dropped his bombs and went back.”

Whitney was spared as a target due to its location. About a mile and a half from Ford Island, the destroyer was not at the center of the large fleet that bore the brunt. “The Japanese would come over Ford

Island and make a turn to the right because that's where most of the action was, but we were on the other side," Leavelle says. "One came our direction. I don't know how he got lost. He fired a few rounds, I guess at several of us, as it passed over." Still, Whitney's crew saw much of the attack. "We did have a good view of everything. A mile and a half at sea looks like 150 yards on the ground because you can see a lot further on the open sea." Though his memories of Pearl Harbor are troubling, Leavelle understands the importance of giving an eyewitness account.

"We saw some destroyers going out with big fires on the back end of them where they had got hit," he says. "The battleship Nevada was trying to get out of there, burning on each end, front and back, and you could see the firemen fighting it, and they had their guns going. They made a lot of wartime movies later on, but none could match what the scene looked like to us." Leavelle manned his battle station, although it was not an effective one. "I was a loader on a 5-inch gun," he says. "It would shoot 40 or 50 miles, so if you fired it could kill someone in Honolulu, but it was useless here."

While Leavelle did incur an injury during his time in the Navy, it happened prior to Dec. 7, 1941. A wake from a rough Pacific storm struck Whitney and threw him over the rail of a stairwell onto a steel floor, shattering his knees. "After the attack, the doctors would only assign me to shore duty," he says. "One doctor said he would never approve sea duty because he was afraid my knee wouldn't hold up, and I couldn't man a battle station. Since they weren't going to send me to sea, I got out." After a few jobs in the civilian workforce, Leavelle joined the Dallas Police Department in 1950. "I thought my previous injuries might hinder me, but I passed the physical test without any problems, and the rest is history."

Major history, actually. Wearing a light suit and a cowboy hat, Leavelle is a prominent figure in the Pulitzer Prize-winning photograph of Lee Harvey Oswald grimacing in pain the moment he is shot by Dallas nightclub owner Jack Ruby. Leavelle, by this time a homicide detective, had earlier interrogated Oswald for the slaying of Dallas police officer J.D. Tippit, who was killed about 45 minutes after President John F. Kennedy. "I started talking to him," Leavelle says of the interrogation. "He was real polite. He wasn't arguing or anything. Of course he wasn't answering them truthful. He answered one question that I snapped on real quick. When I asked him about shooting the police officer, he said, 'I hadn't shot anybody!' Well, that's not the answer to that question." His interrogation was interrupted by a police captain who asked Oswald where he worked. When Oswald answered that he worked at the School Book Depository, Leavelle lost his prisoner and Oswald became the prime suspect of a much bigger murder case.

Media quickly descended on the Dallas police station. Moving Oswald from station offices to jail became a logistical challenge as reporters crowded the halls. During a walk-through prior to the Ruby encounter, Leavelle felt something move near his legs. "There was a reporter with a camera trying to take a picture," he says. "I gave him the backside of my foot and tried to send him about 10 feet down the hallway. I didn't have any trouble with him after that." The trouble began at 11:21 a.m. Nov. 24. Moments earlier, Leavelle had prepared Oswald for another walk from the station offices. "I said, 'Lee, if anybody shoots at you, I hope they're as good a shot as you are,' because he had a marksmanship rating in the Marines. And he started laughing at that. But that's another mistake. I complimented him and he liked the compliment about his good shooting. That's what he wanted people to think about him – to think good things about him."

When they walked into the basement, Leavelle instantly recognized Ruby. Years earlier as a beat officer, Leavelle had been responsible for ensuring the city's nightclubs closed by midnight in accordance with Texas law. Leavelle describes Ruby as one of the more pleasant club owners he dealt with. "If I ever asked him anything, he'd tell me, and he always told me the truth," he says. This encounter was different. "When I turned the corner and was facing Ruby, I recognized him, but he had that pistol in his left hand pressed against his left leg," Leavelle says. "But all those reporters and police officers weren't looking down. They were looking up here (face-level) when I came in, to see what he (Oswald) looked like. But (Ruby) switched that pistol over to his right hand, and I knew immediately what was going to happen. So I tried to grab Ruby."

I got my hand on his shoulder, not good enough to do much with him, and I was pulling Oswald behind me at the same time.”

Ruby got his shot off into Oswald, but Leavelle credits his police partner L.C. Graves with saving his own life by grabbing the pistol. “L.C. had the cylinder of that pistol and I knew he wasn’t going to turn it loose, and I knew that nobody could pull that trigger as long as L.C. held that,” he says. “But he already moved over enough. Ruby was still working his finger on his trigger trying to get off a shot. Had he gotten it off, I would have caught it here (the chest). If my partner hadn’t grabbed that cylinder, I wouldn’t be here talking to you today.” Oswald lost consciousness and died that day.

Leavelle doesn’t buy into conspiracy theories surrounding the Kennedy assassination. “We didn’t leave anything out,” he says. “We had run everything down to the last inch.” So why did Ruby kill Oswald? “Same reason Oswald did it,” Leavelle says. “He wanted recognition. He wanted to be thought something of.” When it came time to transfer Ruby to jail, the suspect was understandably nervous. “He was wanting to borrow my hat and get my jacket and camouflage himself. I said, ‘Jack, nobody’s going to shoot you. In the first place, you ain’t worth killing.’ He said, ‘Well, all I wanted to do was be a hero, but it looks like I just messed things up.’ I said, ‘You can say that again.’”

Leavelle is a beloved figure by the Dallas Police Department, which named its Detective of the Year Award after him. Although Pearl Harbor led the United States into the bloodiest war of the 20th century, Leavelle says it’s the JFK assassination he is asked about most often. “So many people were too small back during the Pearl Harbor days,” he says. “I (also) think it’s because the president they saw and were closer to.” Born just a year after The American Legion’s founding, the legendary lawman has witnessed a lot of history. As far as Kennedy goes, Leavelle is neither a fan nor a critic. “I’m like everybody else,” he says. “I don’t think I voted for him, but I don’t think I disliked him. I don’t know that I ever hated any politician. If you try to hate somebody, you’re just wasting your time.” [Source: The American Legion Magazine | John Raughter | November 20, 2017 ++]

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## WWII VETS 151 ► Arthur Berkowitz | Battle of the Bulge

Army Veteran Arthur Berkowitz. During World War II, Arthur was drafted as an infantryman. He fought during the Battle of the Bulge, a major German offensive fought in the late winter of 1944, through the densely forested Western Front of Europe. “It was very, very cold. I slept on ice in a fox hole, wrapped in a coat I took off a dead German,” said Arthur in an interview with VA in 2014. “I wasn’t assigned to tanks, but I knew how to reload the gun. I asked another soldier to move over so I could reload, and he and the two other soldiers with me were killed by a mortar shell explosion,” said Arthur, recalling one traumatic incident among many. “That’s what you call luck,” he said.



Weeks later, Arthur's knee was shattered by a sniper's bullet. Treated on the field and airlifted to England, he was then transported by ship to the United States. He sustained 14 operations on his knee and spent over two years in hospitals, basically battling infection. The injury left him disabled for life. After the war, Arthur met a Navy Veteran, Tammy, on a blind date. They were married within three months. They raised two daughters, and after his wife died he continued to live at home with his daughter, Sherry.

Sherry is Arthur's sole caregiver, and they are frequent visitors to VA's Manhattan campus, where he receives care in cardiology, PTSD, physical medicine and rehab. "I have become an active participant with my Dad's care team and interact with his providers at VA on a regular basis, assuring that I am carefully following his treatment plan. I regularly read his medical chart to be up to date on his current medical status," said Sherry in an interview with VA in 2016. "She gets up very early every day and drives me here, three, four times a week for all my appointments. I couldn't do this without her," said Arthur. Arthur celebrated his 94th birthday on December 10, 2017. Happy Birthday, Arthur, and thank you for your service! [Source: VAntage Point | December 11, 2017 ++]

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## **AFL Q&A 11 ► Erectile Dysfunction Compensation**

**Q.** How do I get information from the VA on compensation for Erectile Dysfunction?

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**A1:** I am pretty sure that the VA pays 30% for ed. I have had the same problem since my prostate was removed in 2007 and had 2 penile implants and they both got infected. I am going in for the 3rd one next week and hopefully the last. I am getting 100% disability because of problems from agent orange. Depending on what your problem is you might consider an implant. Good luck. (JD) 12/1/16

**A2:** Submit a VA Form 3288 to the VA Regional Office through Janesville Wisconsin for release of your records to you. You will get one copy and make sure that you make copies and keep somewhere safe. Or go to the County Veteran Service Office and have them help by requesting a copy of your C-file. (CP) 12/19/16

**A3:** The wrong answer got put in your request for response. ED is called loss of a creative organ in 38 USC and is normally a secondary condition. The most normal ones that cause the ED are: Back conditions; prostate cancer, diabetes mellitus, etc. (CP) 12/19/16

**A4:** I have ED; the VA does NOT give me a disability rating on it ...what they do give is a \$ Dollar amount that equates to a 10% disability amount. (MG) 12/22/16

**A5:** I got 0% for ED secondary for taking hypertension medication. It pays a little over \$100. (DW) 1/1/17

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If you have a question you want answered you can submit it at <http://www.armedforceslocator.com/ask-a-question.html>. Armed Forces Locator was developed to help veterans, active duty, servicemembers, Reservists, National Guard members and ROTC members locate old friends, current colleagues, and family members who serve or have served in the armed forces. Their mission is to provide an opportunity for those who served to reconnect again with war buddies. Also, locate many topics that are of interest to veterans, active duty servicemembers, and veterans organizations. [Source: <http://www.armedforceslocator.com> | December 15, 2017 ++]

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## Retiree Appreciation Days ► Scheduled As of 15 DEC 2017

Retiree Appreciation Days (RADs) are designed with all veterans in mind. They're a great source of the latest information for retirees and Family members in your area. RADs vary from installation to installation, but, in general, they provide an opportunity to renew acquaintances, listen to guest speakers, renew ID Cards, get medical checkups, and various other services. Some RADs include special events such as dinners or golf tournaments. Due to budget constraints, some RADs may be cancelled or rescheduled. Also, scheduled appearances of DFAS representatives may not be possible. If you plan to travel long distances to attend a RAD, before traveling, you should call the sponsoring RSO to ensure the RAD will held as scheduled and, if applicable, whether or not DFAS reps will be available. The current updated schedule for 2017 is available at:

- == HTML: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.html](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.html)
- == PDF: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.pdf](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.pdf)
- == Word: [http://www.hostmtb.org/RADs\\_and\\_Other\\_Retiree-Veterans\\_Events.doc](http://www.hostmtb.org/RADs_and_Other_Retiree-Veterans_Events.doc)

This schedule has been expanded to include dates for retiree\vetterans activity related events such as Seminars, Veterans Town Hall Meetings, Stand Downs, Resource\Career Fairs and Other Military Retiree & Veterans Related Events for all military services. To get more info about a particular event, mouse over or click on the event under Event Location. Please report comments, changes, corrections, new RADs and other military retiree\vetterans related events to the Events Schedule Manager at [milton.bell126@gmail.com](mailto:milton.bell126@gmail.com).

(NOTE: Attendance at some events may require military ID, VA enrollment or DD214.”@“ indicates event requires registration\RSVP.)

For more information call the phone numbers indicated on the schedule of the Retirement Services Officer (RSO) sponsoring the RAD. To quickly locate events in your geographic area just click on the appropriate State\Territory\Country listed at the top of the schedule. They will look like this:

**AK AL AR AS AZ CA CO CT DC DE FL GA GU HI IA ID IL IN KS KY LA MA MD ME MI MN MO MS MT NC ND NE NH NJ NM NV NY OH OK OR PA PR RI SC SD TN TX UT VA VI VT WA WI WV WY Belgium Germany Italy Japan Korea Netherlands Thailand**

[Source: RAD List Manager & Army Echoes | Milton Bell | December 15, 2017 ++]

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## Vet Hiring Fairs ► Scheduled As of 15 DEC 2017

The U.S. Chamber of Commerce’s (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. For details of each you should click on the city next to the date in the below list. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown below for the next month. For more information about the USCC Hiring Our Heroes Program, Military Spouse Program, Transition Assistance, GE Employment Workshops, Resume Engine, etc. refer to the Hiring Our Heroes website <http://www.hiringourheroes.org/hiringourheroes/events>. Listings of up upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. You will need to review each site below to locate Job Fairs in your location:

- <https://events.recruitmilitary.com>
- <https://www.uschamberfoundation.org/events/hiringfairs>
- <https://www.legion.org/careers/jobfairs>

[Source: Recruit Military, USCC, and American Legion | December 15, 2017 ++]

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## **Veteran's State Benefits & Discounts** ▶ **New York | 2017**

The state of New York provides several benefits to veterans as indicated below. To obtain information on these refer to the attachment to this Bulletin titled, “**Veteran State Benefits – NY**” for an overview of the below those benefits. Benefits are available to veterans who are residents of the state. For a more detailed explanation of each refer to <http://veterans.ny.gov>

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

[Source: <http://www.military.com/benefits/content/veteran-state-benefits/new-york-state-veterans-benefits.html> | December 2017 ++]

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## **Veterans Day Tribute** ▶ **Hollywood Vets of Years Past**

Older people will remember these, & the younger ones can learn about our past. This brought back a lot of memories. Compare with Hollywood today!!!!!!! Go to the attachment to this Bulletin titled, “**Veterans Day Tribute**” and see how many you recognize. [Source: <https://www.moviefone.com/2011/04/12/actors-who-served-in-military> | Harry Hudson | November 2017 ++]

### **\* Vet Legislation \***



**Note:** To check status on any veteran related legislation go to <https://www.congress.gov/bill/115th-congress> for any House or Senate bill introduced in the 115th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole.

## **VA Vet Choice Update 64 ► S2193 | Caring For Our Veterans Act of 2017**

The Senate Committee on Veterans' Affairs on 28 NOV held a markup on the future of VA's Choice Program. Under consideration was the Caring for Our Veterans Act, which would:

- Consolidate all of VA's current community care programs into one,
- Remove arbitrary barriers for eligibility to use community care,
- Provide the ability for veterans to use private clinics for walk-in appointments at no cost, twice a year, and
- Expand VA's current caregiver program to all eras of service.

U.S. Senator John Boozman (R-AR), a member of the Senate Veterans' Affairs Committee, said "This legislation builds off the improvements made by the Choice program so we can provide the best care available to our veterans. We have a responsibility to take care of the men and women who served in uniform. This helps make good on the promise we made to our veterans," The legislation incorporates provisions Boozman pushed for including:

- Improving the VA's third-party fee collection. This will help the VA recover its costs for providing non-service connected care at VA facilities and will help ensure that funding for VA healthcare remains available for veterans.
- Ensuring that community care providers who have already gone through extensive processes to care for veterans can continue to do so without undergoing duplicative procedures to participate in the new program.
- Allowing industry partners to perform certain VA functions, like the processing of claims for community healthcare, so that the VA can better focus it's time and resources on providing healthcare to veterans.
- Allowing veterans who seek care in the community and are prescribed medications to fill initial, short-term prescriptions without requiring the veteran to go to a VA facility.

At <https://www.veterans.senate.gov/hearings/business-meeting-markup-of-pending-legislation-11292017> can be seen a 87 minute video of the Committee's hearing, which begins at the 13:40 mark. The legislation as amended was subsequently passed 14-1 by the committee. It now goes to the full Senate for a vote. The legislation is supported by The American Legion, DAV, IAVA, MOAA, PVA, VFW and WWP. You can go to <https://www.veterans.senate.gov/imo/media/doc/Section%20by%20Section%20-%20HEY17847.pdf> to read the first draft of the bill. [Source: VFW Action Corps Weekly | December 1, 2017 ++]

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## **VA Organ Transplants Update 02 ► H.R.1133 | Reform Organ Surgery Policy**

A Leander, Texas family's fight to get their loved one life-saving care could help other veterans caught up in red tape. Charles Nelson's family is on a mission to change the VA's organ surgery process. Nelson needed a kidney -- but because his donor didn't also serve -- the family paid a steep price. A year and a half after life-saving kidney surgery -- Army veteran Charles Nelson is recovered, but he says the Veterans Affairs system needs healing. "When I tell someone the reason that I wasn't approved, they're dumbfounded," said Nelson.

Nelson's son, Coty, volunteered his kidney for the transplant. The family expected the VA to cover the procedure and do it locally, but that didn't happen. "Furious. It didn't make any sense," said Charles' wife, Tamara Nelson. "It was a total roller coaster. They kept approving us and then not approving us." Tamara says the VA told them it couldn't cover the procedure because their son isn't a fellow veteran. That left the

Nelsons raising cash on their own - at their church and through a San Antonio hospital. "Everybody agreed that was the dumbest policy they ever heard of," said Rep. John Carter.

Texas Congressman John Carter represents the 31st district, which includes Leander, introduced The Veterans Transplant Coverage Act of 2017 H.R. 1133 to amend the Choice program to authorize the Department of Veterans Affairs (VA) to provide for any care and/or services a live donor may require to carry out a transplant procedure at a medical facility in the community for an eligible veteran notwithstanding that the live donor may not be eligible for VA care. His proposal to re-write VA policy recently passed the House and is under consideration in the Senate. "This is a life-saving bill," said Carter, who notes there are 84,000 veterans in his congressional district, and the 22 million nationwide.

The measure would scrap the need for an organ donor to be a veteran too in order for the VA to cover surgery costs in every instance. The bill also aims to allow procedures to be done closer to home. "Many people have to go all the way to the West Coast or all the way to the East Coast to have a transplant," said Carter. This bill saw strong bipartisan support in the House and passed there last month. It's now on track to be taken up by the Senate Veterans Affairs committee. [Source: Washington News Service | Alana Austin | December 11, 2017 ++]

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## **VA Life Insurance (S-DVI) Update 03 ► H.R.4146 | Upgrade S-DVI**

On October 26, 2017, Representative Stevan Pearce (NM) introduced H.R. 4146, the Disabled Veterans Life Insurance Act of 2017, a bill that would improve Service Disabled Veterans Insurance (S-DVI). It would make the following changes:

- Currently, premium rates for S-DVI are based on the Commissioners 1941 Standard Ordinary Table of Mortality. This legislation would no longer use mortality rates from 1941 but would be based on the current industry standards and reduce premium payments.
- To apply for S-DVI today, the application must be received within two years from the last date a service-connected disability is granted. If enacted, this bill would change the period from two years to ten years.
- Increase initial life insurance coverage from \$10,000 to \$95,000.
- Currently, supplemental coverage is available for additional costs. If passed, it will increase the amount of supplemental coverage from \$30,000 to \$115,000.

DAV supports this bill as it aligns with DAV Resolutions Nos. 218 and 220. Veterans are encouraged to contact their representatives and request they support this legislation. One way to do this is to use the prepared editable email at <https://www.votervoice.net/BroadcastLinks/OJBg7Q6slhCzJgTiExn6VA> or use it as the basis to draft their own message to urge their Representative to be a co-sponsor of H.R. 4146. For more information on VA Life Insurance refer to <https://www.benefits.va.gov/insurance>. [Source: DAV Commander's Action Network | December 5, 2017 ++]

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## **VA Health Care Access Update 59 ► S.2184 | Better Care Integration**

U.S. Senators John McCain (R-AZ), Chairman of the Senate Armed Services Committee, and Jerry Moran (R-KS), Chairman of the Senate Appropriations Subcommittee on Military Construction, Veterans Affairs, and Related Agencies, have introduced the **Veterans Community Care and Access Act of 2017**, legislation that would transform the Department of Veterans Affairs (VA) into a modern, efficient and easy-to-use

system that will increase veterans' access to quality care. This legislation, S. 2184, would better integrate VA services and existing VA community care programs, such as the Veterans Choice Program, into an efficient and high-performing healthcare system.

“In the wake of the scandal in care at VA hospitals in Phoenix and around the country, we vowed to guarantee our veterans timely access to quality treatment,” said Sen. McCain. “The Veterans Choice Program was the first step in delivering on that promise, but much more needs to be done to provide all veterans a choice in when and where they receive care. Our bill would strengthen and improve the core elements of Choice by consolidating and streamlining the VA’s community care program. Moreover, the bill would deliver long overdue, critical reforms to the VA, including commonsense reporting standards that ensure cost-efficient care to our nation’s veterans. It’s time we transform the VA into a 21st century health care system, one that respects the dignity of our men and women in uniform and provides all veterans the quality health care they deserve.”

“Since the creation of the Veterans Choice Program, Congress has repeatedly pushed the VA to make much-needed changes to its healthcare system,” said Sen. Moran. “Far too many Kansas veterans have experienced unnecessary difficulties accessing the care they’ve earned from the VA, and I appreciate that they have shared their stories and empowered us to work on their behalf. Demand has demonstrated that veterans want and need healthcare options in their communities, but there must be reform at the VA to create a system that works for them. I’m proud to be introducing this transformative legislation with Senator McCain, whose advocacy for our veterans is unparalleled. This joint effort to reform the VA will offer veterans an integrated healthcare system within their community that reduces red tape, enhances their quality of life and provides care that is worthy of their service and sacrifice.”

This legislation would ensure that veterans are the primary decision-makers concerning when and where they receive care. In addition, the bill would require the VA to use objective data on healthcare demand to set standards for access and quality, and to identify and bridge gaps in veterans’ care – whether in VA or community facilities. Importantly, the bill would ensure the VA promptly pays community providers, offers access to walk-in clinics, offers telemedicine, increases graduate medical education and residency positions for employees, and improves its collaboration with community providers and other federal agencies.

This legislation is supported by the American Legion, AMVETS and Concerned Veterans for America. A description of key highlights of the bill is attached and available here. Read a full section by section description of the legislation at <https://www.moran.senate.gov/public/cache/files/9/e/9e7beec7-1fd5-4f18-84f6-04a1dd1aueb8/A6FB0D8DD3EEFD29E2E2752C9822BF87.veterans-community-care-and-access-act-2017-section-by-section.pdf>. [Source: The Topeka Capital~Journal | Allison Kite | December 4, 2017 ++]

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## **Vet Franchises Update 01 ► H.R. 4473 | Veteran Entrepreneurs Act of 2017**

A bipartisan pair of lawmakers are teaming up to try to make franchising opportunities more accessible to veterans. U.S. Reps. Julia Brownley (D-CA) and Claudia Tenney (R-NY) on 28 NOV introduced the Veteran Entrepreneurs Act of 2017 — legislation that would create a tax credit to cover 25 percent of initial fees for veteran franchisees, if passed. “Veterans have the leadership skills needed to succeed in small business ownership, but frequently they are not financially able to manage the up-front costs,” Brownley said in an email. “Making small business ownership — including franchises — more accessible will better enable more veterans and their families to thrive.”

Franchise fees vary widely by industry, but the average is about \$30,000 to \$50,000, said Suzanne Beall, assistant vice president of government relations for the International Franchise Association, which runs the

VetFran initiative. According to the organization’s latest research, one out of every seven franchises is owned by a veteran. “We’re 100 percent supportive of the entire bill,” Beall said. Representatives from veteran service organizations also expressed their support for the legislation this week.



“The American Legion has advocated for increased entrepreneurship opportunities for veterans for decades, and we support legislation that reduces barriers to entry for veterans looking to start businesses,” the group’s spokesman, Joe Plenzler, said in an email. “It is important to remember that access to capital to start a business and networking in the business community remain the number one and number two hurdles facing ‘vetrepreneurs’ today.” Veterans of Foreign Wars Associate Director Patrick Murray said in an email the organization has partnerships with the franchises Sports Clips and Burger King and “strongly (supports) efforts to provide business minded veterans the opportunity to become entrepreneurs.”

The tax credit proposed in the legislation would apply to franchise fees under \$400,000. Eligible veterans could also opt to transfer the tax credit to their franchisors in exchange for a discounted fee. Tenney’s spokeswoman, Hannah Andrews, said the congresswomen hope the bill will move quickly through the House, and Brownley’s advocacy as a member of the House Committee on Veterans Affairs could help. “We would hope that it would move really fast,” Andrews said. “We have an administration, and we have a Congress that’s really focused on economic growth and, I would say, is equally focused on our veterans.”

[Source: MilitaryTimes | Natalie Gross | November 30, 2017 ++]

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## **VA Investigations ► S.1266 | Enhancing Veteran Care Act**

House lawmakers easily finalized legislation 5 DEC to let Veterans Affairs officials more easily identify and react to problems with their own health care facilities, as part of a broader effort to encourage accountability among department workers. The legislation, dubbed the Enhancing Veteran Care Act, was passed by the Senate last month and by a 423-0 vote on Wednesday. It now heads to the White House to be signed into law. It allows VA regional directors to contract with accredited nonprofits to investigate their medical centers, uncovering inefficiencies and mistakes that require correction. Supporters framed the measure as a chance for VA officials to more quickly react to problems in their own operations, instead of waiting for lengthy investigations by the department’s inspector general.

Bill sponsor Jim Inhofe (R-OK) said last month after the Senate’s passage of the measure that the move will allow VA facilities to be “held to the highest standards” of federal and private sector expectations. “Medical center directors should have the permanent authority to request outside oversight to get help improving their facilities,” he said. Under the bill, findings from any outside audits must be coordinated with the department’s inspector general and Government Accountability Office leaders, to ensure transparency. In recent years, both Republicans and Democrats in Congress have criticized the slow pace of reforms at VA, and supported a series of accountability measures aimed at making it easier to dismiss employees for criminal actions and incompetence.

The new measure gives regional officials the chance to try and stave off similar criticism in the future, by proactively looking for problems before they turn into larger scandals. House Veterans' Affairs Committee Chairman Phil Roe (R-TN) called it an important tool in improving the department. "We are familiar with the challenges and scandals that have plagued the VA system since 2014," Roe said Tuesday, in advance of the House vote. "(This legislation) would provide the VA an additional avenue to identify and resolve problems in the care our veterans receive." President Donald Trump is expected to sign the measure into law. If he does, it will be the seventh significant veterans-themed policy change so far this year, making it one of the few areas of bipartisan progress in a politically divided Congress. [Source: MilitaryTimes | Leo Shane III | December 6, 2017 ++]

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## **VA Chiropractic Care Update 05 ► H.R.103 | Vet Standard Benefit Effort**

Back pain in the veteran community is unfortunately all too common. It doesn't take that long of a stroll down memory lane to think about some of the daily duties that causes back pain to emerge later in life. But, the good news is that a new study suggests chiropractic care may help, and the better news is there is already federal legislation to make chiropractic services more standard in the VA. A new study finds that women veterans, one of the fastest growing populations receiving treatment through the VA, experience less back pain when they sought out chiropractic care. "Although further research is warranted," the study says, "chiropractic care may be of value in contributing to the pain management needs of this unique patient population."

Published in the Journal of Manipulative and Physiological Therapeutics, the study notes that back pain, and other forms of musculoskeletal injuries, are some of the most common ailments among women vets. The study also finds that women veterans, on average, access the VA more frequently than their male counterparts. "Chiropractic's non-drug, non-addictive and noninvasive approach to pain management can help alleviate disabling pain and improve function," says ACA President David Herd, DC. "That's why chiropractors are an important part of the health care team in the VA."

Currently, chiropractic care is available at half of the major VA medical facilities in the US. Efforts to expand chiropractic care to veterans has recently gained new steam as Rep. Julia Brownley (D-CA), ranking member of the Veterans Subcommittee on Health, and Rep. Lucille Roybal-Allard (D-CA), have thrown their support behind H.R. 103, the **Chiropractic Care Available to All Veterans Act**. The bill would require chiropractic services to be offered at all VA medical centers, and include chiropractic care as a standard benefit for veterans using the VA. Unfortunately, since the bill was introduced on 1 JAN and referred to the Referred to the Subcommittee on Health it has only gained 23 cosponsors. Companion legislation S.609 in the Senate only has 11 cosponsors. [Source: Connectingvets.com | Matt Saintsing | December 11, 2017 ++]

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## **Orthotic & Prosthetic Research ► H.R.3696/S.1466 | Limb Loss Vet Care**

U.S. Rep. Matt Cartwright recently introduced a bill to fund and advance orthotic and prosthetic research for veterans. The **Wounded Warrior Research Enhancement Act** would establish the first centralized collection of outcomes-based research on O&P, a news release from Cartwright's office states. The Department of Veterans Affairs each year serves approximately 40,000 individuals with limb loss due to combat-related injuries or chronic illness, according to Cartwright, D-17, Moosic. While advances in medical technology have increased the survival rate for these wounded service members, the United States is

facing a shortage of O&P-trained practitioners, with just over 7,100 nationwide. Of those, one in five is either past retirement age or eligible to retire in the next five years. Cartwright’s legislation would award \$30 million in grants to establish a centralized O&P outcomes-based research collection in order to capture the useful information gained by today’s seasoned practitioners. Earlier this year, Cartwright introduced the Wounded Warrior Workforce Enhancement Act, which would support colleges and universities seeking to establish degree programs to train specialists in O&P. U.S. Sen. Dick Durbin (D-IL) introduced companion legislation in his chamber. [Source: Standard-Speaker | December 14, 2017 ++]

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## **NDA 2018 Update 19 ► H.R.2810 & S.1519 Signed Into Law 12 DEC 2017**

President Donald Trump signed the annual defense policy bill into law Tuesday, officially establishing the 2018 military pay raise at 2.4 percent and setting the stage for increased Pentagon spending in coming months. “This bill demonstrates our unwavering commitment to men and women in uniform,” Trump said during a White House signing ceremony, while flanked by military officials. “They are the greatest fighting force in the world, and we’re making it ever better than that.” The nearly \$700 billion authorization bill calls for a military personnel end-strength increase of more than 20,000 service members and significant purchases of new aircraft, ground combat vehicles and ships. It also includes about \$66 billion for overseas operations and upgrades to the country’s missile defense systems. Trump called it “providing service members with the tools they need to fight and win.”

While the authorization bill sets annual critical benefits authorities for the force and outlines military spending priorities, defense officials won’t be able to move ahead on the new purchases and program starts until lawmakers sort out a fiscal 2018 appropriations measure. Those conversations are currently underway on Capitol Hill, with a deadline of 22 DEC for a new budget measure. If a deal isn’t reached by then, either for a short-term fix or a full-year appropriations bill, funding authorities would lapse, causing a partial government shutdown. Negotiators are discussing a fiscal 2018 funding level for military operations of around \$600 billion, below what the authorization bill has outlined. Defense lawmakers have sharply criticized those plans, saying the higher levels prescribed in their bill are what is needed to maintain force readiness.

“Congress must follow this authorization with a matching appropriation bill if we are to really rebuild our military,” said House Armed Services Committee Chairman Mac Thornberry (R-TX) in a statement after the signing. “There is more work to do.” The 2.4 percent pay raise is the largest for the military in eight years. It matches the expected growth in private-sector wages for next year, despite initial White House and Pentagon plans for a smaller paycheck boost. It translates into about a \$680 annual boost from 2017 pay for younger enlisted ranks, and about \$1,080 a year for more senior enlisted and junior officers. A mid-career officer will see almost \$2,000 a year extra under the plan. [Source: MarineCorpsTimes | Leo Shane III | December 12, 2017 ++]

**\* Military \***



## **Navy Fleet Size Update 10 ► 355 Ship Navy Now National Policy**

Achieving a 355-ship Navy is now national policy, but the goal is still a long way off. When President Trump signed the 2018 National Defense Authorization Act yesterday, it included a provision sponsored by Senate Seapower Subcommittee Chairman Roger Wicker and his House counterpart Rep. Rob Wittman that calls for the country to build up to 355 ships “as soon as practicable.” The provision is contingent on the requisite appropriations, which means its anything but a sure bet. “With his signature, President Trump has confirmed the United States’ resolve to meet the growing needs of our U.S. Navy,” Wicker said in a statement. “Building up our nation’s fleet is essential to protecting our national security and projecting American power around the globe. “We are asking too few ships to do too many things, and today the President took a major step toward rectifying that problem.”

The so-called SHIPS Act doesn’t lock in any money or set any specific timeline, but is more a signaling of the Congress’s intent to work towards that goal. The provision will give proponents of a naval buildup something to hang their hats on as they push for the larger Navy Trump promised during the campaign. “This is a helpful move, if largely symbolic,” said Bryan McGrath, a retired destroyer captain and consultant with The Ferrybridge Group. The move by Wicker (R-MS) and Wittman (R-VA) is a way of holding Trump accountable for his promises, McGrath continued. “It’s interesting to see two stalwart Republican seapower advocates who feel the need to put this into legislation,” he said. “It’s a sign not only of uneven support from others on the Hill, but also a sign of growing impatience with the Trump administration’s vigor in following through on campaign promises.”

The 355-ship Navy has become an increasingly remote possibility as hope has begun to fade that Congress will ever find a solution to its self-imposed budget caps under the Budget Control Act. Defense Secretary Jim Mattis testified earlier in 2017 that it would take 3 percent to 5 percent budget growth over inflation to support that kind of a buildup, something that would be impossible under the BCA. A recent report by influential budget analyst Todd Harrison with the Center for Strategic and International Studies raised doubts about whether the Navy could even afford a 355-ship Navy, given that its struggling with ballooning costs for its current 277 ships. The report showed that between the peak defense budget year, 1987, and 1997, the number of ships declined by 40 percent and the budget fell by about 35 percent. But between 1997 and 2015, the size of the fleet shrank another 20 percent, but the base budget grew by nearly 50 percent. [Source: DefenseNews | David B. Larter | December 13, 2017 ++]

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## **Army Recruiting Update 04 ► Marijuana Use Waiver**

Smoked pot? Want to go to war? No problem. As more states lessen or eliminate marijuana penalties, the Army is granting hundreds of waivers to enlist people who used the drug in their youth — as long as they realize they can’t do so again in the military. The number of waivers granted by the active-duty Army for marijuana use jumped to more than 500 this year from 191 in 2016. Three years ago, no such waivers were granted. The big increase is just one way officials are dealing with orders to expand the Army’s size. “Provided they understand that they cannot do that when they serve in the military, I will waive that all day long,” said Maj. Gen. Jeff Snow, head of the Army’s recruiting command.

The marijuana use exclusions represent about one-quarter of the total misconduct waivers the Army granted in the budget year that ended Sept. 30. They accounted for much of the 50 percent increase overall in recruits who needed a waiver for some type of misconduct. Snow said the figures probably will rise further as more states legalize or decriminalize marijuana. Eight states — Alaska, California, Colorado,

Maine, Maryland, Massachusetts, Oregon and Washington — and the District of Columbia have fully legalized possession of small amounts of marijuana for adults’ recreational use. An additional 13 states have decriminalized it, meaning possession of small amounts is considered the equivalent of a traffic citation or a low-end misdemeanor with no chance of jail. Twenty-nine states, along with Puerto Rico, Guam and Washington, D.C., allow the use of medical marijuana.

Army data show more than 8,000 recruits received waivers in 2017, compared with about 6,700 last year. Most waivers concerned physical or mental health. Almost 2 percent of the recruits were considered “category four,” meaning they scored 31 or less, out of 99, on the aptitude test. Just over a half-percent were in that category in 2016. In total, the Army enlisted almost 69,000 recruits this year, close to 6,000 more than last year. In an interview with The Associated Press, Snow said he went to his Army leadership early this year to ask if he could bring in more of the category four recruits to meet higher enlistment goals. He said he promised that the Army would stay well below a 4 percent limit on the group allowed by the Pentagon. Recruits who score lower than 31 on the test must meet specific criteria for the job they are requesting. There is no leeway on previous pot smoking for them. They also can’t require a health or conduct waiver.

The Army’s top officer, Gen. Mark Milley, told reporters during a recent briefing that the service is not reducing standards. The increases in the category four enlistees, however, are fueling concerns the Army could repeat mistakes made during the peak of the Iraq and Afghanistan wars more than a decade ago, when it hurriedly added soldiers to the ranks to meet deployment needs. At the time, the Army brought more recruits in with criminal records and misconduct waivers. As the years passed, discipline problems and other behavioral issues increased as well. Milley and Snow insist that won’t happen again. “Quality matters more than quantity. If you make the numbers, great, awesome. But do not break the standards,” Milley said. “Standards have to be upheld, period. So if we come in at less than the ideal number, but we’ve maintained the standards, that’s success.”

The Army’s argument, however, can be a bit misleading. The military services routinely enlist fewer recruits with waivers or lower scores than allowed under Defense Department guidelines. So while the Army increased the number of former drug users or recruits with lower scores than in previous years, the service still stayed below the maximum levels authorized by the Pentagon. And those recruits must get through boot camp, thus meeting minimum standards for joining the military. Officials can thus argue they haven’t lowered the standards even if they have arguably enlisted more candidates of lower quality. Snow acknowledged the challenge in meeting the growing enlistment goals. In the current fiscal year, the Army must recruit 80,000 new men and women. “This mission is going to be a significant challenge for the command,” said Snow, who wants fewer than 2 percent of the new recruits to be category four. “The possibility does exist that the numbers of marijuana waivers and category fours could increase. I hope not, but it’s too early to tell right now.” [Source: The Associated Press | Lolita C. Baldor | December 3, 2017 ++]

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## **Zumwalt Class Destroyers ► Getting a New Job**

The U.S. Navy’s newest warships, the Zumwalt-class guided missile destroyers, are undergoing a major mission change. Once meant to support land forces by bombarding targets dozens of miles inland, the destroyers will now hunt enemy warships for a living. The change reflects a shift in strategic realities as the Russian and Chinese navies grow larger and more powerful. Way back in the 2000s, the U.S. Navy decided it wanted a new class of destroyer that could support the land wars of the post 9/11 era. The end of the Cold War had ended the Soviet Navy, and many of those ships that survived to become part of the Russian Navy

were scrapped or laid up due to lack of funds for maintenance. The U.S. Navy was the undisputed master of the seas with no peer competitor on the horizon, and the sea service turned its attention inland.

The result was the USS Zumwalt class stealth destroyers, designed to creep near enemy shorelines and bombard enemy targets far inland with a pair of 155-millimeter advanced gun systems (AGS). The Navy wanted 32 of the destroyers. Unfortunately, cost overruns and budgetary issues cut the number of ships to just three, and the Navy is not buying the special, long range shells for the advanced gun system because they're too expensive. The ships were in danger of becoming floating white elephants. An there is an even more pressing problem. While the U.S. Navy has spent the last sixteen years supporting wars in Afghanistan, Iraq, and Syria, the Russian and Chinese navies have quietly grown in strength. China in particular, with its aircraft carrier construction programs and Type 055 and 052D guided missile destroyers, is now a major naval power.

U.S. Naval Institute News reports that the navy has decided to refocus the Zumwalt-class destroyers on the so-called "surface strike" mission—that is, sinking enemy ships. The Navy hasn't worked out yet exactly what the mission change will entail, and what weapons will be added or subtracted to the ship. One option is to remove the AGS guns and replace them with a hundred or more Mk. 41 vertical launch silos. Each VLS can carry one Lockheed Martin/BAE Long Range Anti-Ship Missile (LRASM) or Kongsberg Joint Strike Missile (JSM), making the ship a formidable hunter-killer. Zumwalt's advanced communications and networking capabilities would allow the ship to receive data on enemy forces from other U.S. Navy assets such as satellites, MQ-4 Triton high altitude, long endurance drones, P-8 Poseidon patrol aircraft, carrier-based aircraft, surface ships, submarines, and air, surface, and subsurface drones.

While sending a ship that was just commissioned back for modifications doesn't sound that great, in the long term the change in mission will pay dividends. The U.S. has ignored the surface strike mission for nearly twenty years—many U.S. Navy destroyers have no anti-ship missiles at all—and the service needs to show it is serious about the sea strike mission. Turning its latest warship into a ship-killer will send a message that the U.S. Navy is back in the business of sinking ships. [Source: Popular Mechanics | Kyle Mizokami | December 5, 2017 ++]

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## **Navy Recruiting Slogan ► New | Forged By Sea**

After more than 18 months of research, development and focus group testing, the Navy has announced its newest recruiting slogan: "Forged by the Sea." It is being rolled out as part of a new ad campaign set to debut during the next annual football game with rival Army. "For more than 200 years our Sailors have been tested and shaped by the sea," Navy Recruiting Command leader Rear Adm. Pete Garvin said in a release. "Our new tagline perfectly captures the transformative impact the Navy and the sea has on our Sailors." The new slogan and campaign aim to reach "centennials" in the 17-to-21-year-old bracket.



“Forged by the Sea” began to be forged by the sea service last year, when the Navy enlisted an effort led by marketing and communications agency Young & Rubicam, “to create an enduring and authentic brand identity, tagline and unified marketing strategy to inspire and motivate potential recruits to join,” according to the release. Young & Rubicam won a recruiting command contract in 2015 worth up to \$457 million over five years. The new campaign’s commercials and other work cost about \$10 million. “Forged” is the 10th tagline adopted by the sea service in the past 45 years, according to the command, and was “unanimously selected” by focus groups. “The taglines and brand elements were tested not only with Centennials but also current enlisted Sailors, officers, Navy veterans, and key influencers,” the release notes.

It replaces “A Global Force for Good,” a slogan thrown overboard about three years ago after Navy officials said it failed to properly convey all things Navy to the target demographic. “It’s not that we aren’t a global force for good, but rather that the tagline alone doesn’t capture all of who we really are,” then-spokesman to the chief of naval personnel, Cmdr. Chris Servello, told Navy Times in 2014. While a full campaign will not roll out until March, the first Navy recruiting ad featuring “Forged by the Sea” aired during the second quarter of the last Army-Navy game. Two new ads available online at <http://navylive.dodlive.mil/forged> are slickly produced segments aimed at showcasing the diversity of jobs on offer with the Navy.

The Navy release states that, while the Navy has consistently met or exceeded its annual recruiting goals, the recruitment market is tightening and the service must evolve. “Over the years, we have changed our tagline several times to capture everything our great Navy represents in just a few simple words,” Garvin said. “After much research and creative development, we emerged with a deep understanding of our organization’s purpose and potential—all of which tie back to the sea.” [Source: MarineCorpsTimes | Geoff Ziezulewicz | December 5, 2017 ++]

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## **Air Force Maternity Uniform ► Now Available for Expecting Airmen**

The Air Force has rolled out new maternity uniforms for expecting airmen, according to the Air Force. The creation of the new option, designed and developed by the Air Force Life Cycle Management Center’s Air Force Uniform Office, was prompted by airmen saying the old version was “restrictive and uncomfortable,” according to an Air Force news release. This forced airmen to cut the elastic on the waistband of the slacks to relieve pressure and use safety pins to keep it in place. “I had a couple of women tell me that they took traditional non-maternity [Airman Battle Uniform] slacks, got a belly band from a store, went to a seamstress and had them cut and sewn for custom maternity slacks,” Capt. Taylor Harrison, the program manager for the Uniform Office, said in the release.



The new maternity uniform has an improved stretch panel that offers more flexibility in the slacks as the pregnancy progresses, the release said. The slacks also have standard lower-leg pockets and hip pockets, instead of the smaller pockets on the previous version. This helps maternity ABUs match non-maternity ABUs. The new ABU coats have flaps on the chest, a pencil pocket, adjustable side tabs and more room in the front, the release said. [Source: AirForceTimes | Charlsy Panzino | December 6, 2017 ++]

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## **Military Spouse Scholarships** ► **Where to Apply | How to Find Cash**

‘Tis the season for military spouses to shop around for scholarships. Education, especially the type that leads to gainful employment, is important for military spouses. But it’s not cheap. Some spouses may benefit from the transfer of Post-9/11 GI Bill benefits from their significant other, but that program’s rules may change and some military couples may choose to pass those benefits onto their children. Other options are available, including some geared specifically to help those in the military community. Over the last few years, more tools and resources have been developed to help spouses find these scholarships. Many of these programs have application windows; now is the time to check them out, determine your eligibility and find out what you have to do to apply.

**Finding Funds** -- A great place to start is the Scholarships for Service search tool, developed by the Fisher House Foundation at <http://search.militaryscholar.org>. The tool asks you a few questions and conducts an extensive search of thousands of scholarships available specifically for applicants with a military affiliation. By clicking on the box that identifies you as a military spouse, you’ll see results for a variety of scholarships, ranging from those associated with veterans organizations such as the American Legion; local and national spouse clubs; military affiliations of various types, such as the Chief Petty Officer Scholarship Fund at <http://www.cposf.org>, and many more. The Defense Department’s Spouse Education and Career Opportunities program offers the SECO Scholarship Finder, and you can find more DoD-backed resources here, including details on professional education consultants who can provide guidance on financial aid, scholarships, tutoring and other information.

**What’s Out There** -- In addition to the offerings found via the searches above and the programs listed below, spouses should check with their school for available scholarships, including some that are available to those with a military affiliation. Some of these programs also offer scholarships to military children. The dollar amount for each scholarship varies by group, and sometimes even within a given scholarship program. Some are based on financial need. Applicants shouldn’t put their educational eggs in one basket: Landing scholarships from numerous sources may allow students to cobble together financial aid that covers of their college expenses. Some programs to keep in mind:

### 1. *DoD’s My Career Advancement Account tuition assistance program.*

- What: MyCAA provides up to \$4,000 in tuition assistance (with an annual cap of \$2,000) to help military spouses pursue licenses, certificates, certifications or associate degrees required for employment in high-demand portable career fields and occupations.
- For who: Spouses of active-duty service members in paygrades E-1 to E-5; W-1 and W-2, and O-1 and O-2, including spouses of members of the Guard and Reserve in those same paygrades. The credential and associate degree must be obtained from a MyCAA scholarship-approved accredited college, university or technical school in the U.S.
- What else: After a spouse has created an education and training plan and received MyCAA scholarship approval, they can request financial assistance on a course-by-course basis no earlier than 60 days before the start of the course.

2. *NMFA's Scholarships and Career Funds program.*

- What: The National Military Family Association program awards an average of \$500 for career funding and \$1,000 for degrees. Spouses are also eligible for funding to build their own businesses, generally \$1,000. In addition, up to \$2,500 is available for clinical supervision toward licensure in the mental health field.
- For who: Any spouse with a valid military ID is eligible, but head here for more specifics and application details.
- What else: The nonprofit organization partners with certain schools to offer scholarships and discounts for military spouses.

3. *Military relief societies.*

- What: These programs include scholarships as well as interest-free loans.
- For who: Eligibility is determined by each agency.
- What else: The Navy-Marine Corps Relief Society is accepting applications here through May 1. Programs at the Air Force Aid Society and Army Emergency Relief begin in early January.

4. *ThanksUSA scholarships.*

- What: This nonprofit provides \$3,000 scholarships based on a number of criteria, including financial need.
- For who: All military spouses are eligible (as are dependents under age 24), but they must meet certain academic criteria.
- What else: Applications are accepted from April 1 through May 15. Since 2006 ThanksUSA has provided more than 4,200 scholarships valued at more than \$13 million.

**More Paths To Find Aid** -- Local spouse clubs may be limited in the number and dollar amounts of scholarships they provide, but every bit helps. One random example of spouse scholarships is the program of the Vandenberg Spouses' Club; this group has awarded between \$1,000 and \$2,500 to scholarship recipients with ties to the Air Force base in California. Along with spouses of active-duty military members stationed at the base, spouses of retired or deceased members are eligible if the applicant lives in Santa Barbara or San Luis Obispo counties. Application packets must be postmarked no later than March 19. These are just a few examples of the many scholarships out there: Use search tools and Military OneSource education consultants to drill down for more sources. Often, scholarship money goes unused because of lack of applicants. There's no guarantee you'll get a scholarship. But if you don't apply for it, it's guaranteed you won't. [Source: MarineCorpsTimes | Karen Jowers | December 6, 2017 ++]

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## **Ohio-Class Subs Update 01 ► Awesome Firepower**

The Navy has one submarine that could drop 154 Tomahawk missiles on North Korea. The Ohio SSGNs' awesome firepower, however, will only remain in the U.S. Navy for around another decade or so, at which time the entire fleet of Ohio-class submarines will be gradually replaced with the new Columbia-class ballistic-missile submarines. The conventional land-attack role will be taken up by the large fleet of Virginia-class attack submarines, which can be equipped with the Virginia Payload Module to launch up to forty Tomahawks each. While this means it will take four Virginia-class submarines to equal the firepower of a single Ohio-class, it will distribute that firepower more widely across the fleet and will likely prove adequate in most scenarios—short of World War III.

The Ohio-class ballistic-missile submarine (SSBN) was built to destroy cities and military installations in the event of a nuclear war—or more precisely, to deter adversaries from ever starting one. However,

following the end of the Cold War, the U.S. Navy determined that it didn't need all eighteen of its underwater horsemen of the apocalypse for the nuclear deterrence mission. The Navy first intended to scrap the four oldest of the massive submarines, but instead opted to overhaul and convert them to launch Tomahawk land-attack cruise missiles (TLAM) at a cost of \$700–900 million each. These vessels were redesignated Ohio-class guided-missile submarines (SSGN) and intended to deliver conventional attacks on targets on land. The Ohio and Florida SSGNs began the nuclear refueling, overhaul and armament upgrade in 2003 and were back in service by 2006, while the Michigan and Florida followed in 2008.



The Ohio-class SSGN bristles with more conventional firepower than any comparable vessel because its twenty-four missile tubes (eighty-eight-inch diameter) were originally designed to carry enormous Trident ballistic missiles. Twenty-two of them were refitted with Tomahawk launch canisters with seven missiles each, for a total of 154 Tomahawks missiles, all of which can be ripple-fired from underwater in the space of six minutes. This is likely to be a heavier cruise-missile armament than an entire surface task force. The Tomahawks, which each cost over \$1.5 million, are capable of delivering a thousand-pound warhead to land targets as far as a thousand miles away, guided via GPS. This, incidentally, means that Ohio SSGNs are carting well over \$200 million in missiles when fully loaded.

The Ohio SSGN is also a multimission craft. The remaining two launch tubes have been converted into special undersea locks for deploying more than sixty Navy SEALs on special operations. The tubes can also launch underwater unmanned vehicles (UUV), SEAL delivery vehicle (SDV) midget submarines, sonar buoys and other aquatic sensors.

The nuclear-powered submarines were soon performing more conspicuous operations than their Trident-armed cousins. In 2010, Ohio, Florida and Michigan all participated in a show of force in reaction to a Chinese missile test, surfacing separately off of Diego Garcia, the Philippines and South Korea at roughly the same time. In 2011, the USS Florida launched ninety-three missiles targeted at Libyan air defenses in support of Operation Odyssey Dawn, all but three of which hit. The missiles helped clear the way for the warplanes of the anti-Qaddafi coalition to begin operations over Libyan airspace. This marked the first occasion in which an Ohio-class submarine fired in anger.

What purpose do these cruise-missile-launching behemoths serve? Why not use surface warships to launch the long-range Tomahawk, or even dispatch carrier strike planes using much cheaper precision-guided munitions? Quite simply, the stealthy SSGNs can get closer to enemy coastlines without being detected, enabling them to hit targets further inland and to deliver a massive missile strike, while exposing themselves far less than a surface ship or aerial strike package. [Source: The National Interest Magazine | Sebastien Roblin | December 6, 2017 ++]

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## Mag-Net ► New Uniform Connector For Equipment

Soldiers can easily attach gear to their uniforms using magnetic squares that don't snag or break like traditional connectors. With the mag-Net soldier connector by TT Electronics, soldiers don't have to wear as many wires or batteries. The connectors, which are sewn into the uniform and attached to the piece of gear, feed off one battery source that the soldier carries on the back of his uniform. This means batteries can be removed from such devices as radios or lights. A magnetic connector also means troops don't have to be precise when putting their gear on. "When you have soldiers who have to plug a radio in, they have to use two hands and look at it," said Craig Webb, director of sales in North America for the company. "With the magnet, because it sucks in, you just have to get it close and it latches in and it's secure." The magnet won't pop off if it's hit, however. The soldier must press it in and up to remove it.



*Magnetic connectors allow soldiers to attach gear with one hand.*

"When we actually sat down with soldiers, two things they care about was ease of use and that it's just gotta work," product specialist Leigh Chapman said. The problem with previous connectors, Chapman said, was that they all protruded from the vest. "They were snag hazards, and soldiers hate snag hazards," he said. "They also deform really easily. If it catches on a rock, it actually breaks." The mag-Net connectors, however, are flat against the uniform so they can't snag on anything and there are no moving parts. A wipe of the thumb cleans the magnets, Chapman said, and small pieces of dirt can be picked out. The connectors can handle being submerged for an hour in up to 3 meters of water, he said. BAE Systems is using the mag-Net connector system for its Broadsword Spine, an electronic textile device that lets soldiers plug devices straight into their vest, jacket or belt. [Source: ArmyTimes | Charlsy Panzino | October 13, 2017 ++]

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## USS Lake Champlain (CG-57) Update 02 ► CNO Collision Report

USS Lake Champlain (CG 57) collided with fishing vessel NAM YANG 502 on 9 May 2017 in the Sea of Japan. Lake Champlain is a Ticonderoga Class Guided Missile Cruiser homeported in San Diego, California. Approximately 400 Sailors serve aboard Lake Champlain. Lake Champlain is 567 feet in length, 55 feet wide, and carries a gross tonnage of approximately 10,200 tons. Nam Yang 502 is a fishing vessel with an unknown crew size. Nam Yang 502 is approximately 60 feet in length, 15 feet wide, and carries a gross tonnage of approximately 10 tons. Nam Yang 502 was en route to the Republic of Korea prior to the collision. The collision between Lake Champlain and Nam Yang 502 resulted in no injuries. Each vessel sustained minor hull damage.

**Summary of Findings** -- The Navy determined that numerous failures occurred on the part of watchstanders as follows:

- Failure to execute basic watchstanding practices.
- Failure to adhere to sound navigation practices.
- Failure to properly use available navigation tools.
- Failure to respond deliberately and effectively when in extremis.

To read the full report go to <https://news.usni.org/2017/11/30/document-report-collision-uss-lake-champlain-cg-57-fishing-vessel-nam-yang-502>. [Source: USNI News | November 30, 2017 ++]

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## **USS Dallas (SSN-700) ► Inactivated December 5, 2017**

The star of the classic 1990 thriller film, “Hunt for Red October,” has retired, according to a Navy release No, not Sean Connery, the Soviet-with-an-inexplicable-Scottish-accent boat commander, but the Los Angeles-class nuclear-powered attack submarine Dallas. Dallas was honored during an inactivation ceremony 5 DEC at Naval Base Kitsap after 36 years of service, and will soon be decommissioned at Puget Sound Naval Shipyard in Bremerton, Washington. While Dallas was prominently featured in both the Tom Clancy novel and the blockbuster movie bearing the book’s name, it was the submarine Houston that represented Dallas during exterior shots. Scenes depicting submarine interiors, meanwhile, were filmed using an elaborate hydraulic motion set that could mimic the depth changes and turns of a submarine.

“When commissioned on July 18, 1981, Dallas was hailed as the cutting edge of the nation’s defense system,” said Capt. Robert Jezek, representative for Submarine Force U.S. Pacific Fleet Puget Sound Naval Shipyard. “For all these years Dallas carried out missions vital to national security, deployed 14 times, steamed [more than] one million miles, visited [more than] 30 countries, starred in one blockbuster movie, and has been considered home for hundreds of Sailors over the years, some of which are in the audience today.” Dallas wrapped up its final deployment on Nov. 22, 2016. For a video on the "First In Hasrms Way" nuclear sub go to <https://www.navytimes.com/fd8c611e-d44a-4e77-af60-149690eeb695>. [Source: NavyTimes | Jon Simkins | December 8, 2017 ++]

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## **Army Beards ► No Final Decision Yet for All Soldiers**

Just as 2017 kicked off, then-Army Secretary Eric Fanning signed a directive to authorize beards for Sikh soldiers, a change years in the making. The move begged the question: If the Army says it’s safe for Sikhs to wear beards, what about everyone else? Following the January directive, the Army continued to study the effectiveness of the standard gas mask. And Task and Purpose reported in late November that the Army had decided not to go ahead with beards. But according to Sergeant Major of the Army Dan Dailey, new Army Secretary Mark Esper has not made a final decision one way or another. As such, Dailey said, he declined to comment further on the issue.

Back in late 2016, the Army Research Lab tested the effectiveness of the M50 Joint Service Gas Mask on men with beards or who had long hair underneath a turban, and women in hijabs. After the January directive, they continued to study beards, Dailey told Army Times at the time. “I’m not opposed to having a beard,” Dailey said then. “I’ve socialized this with several people, including [Army Chief of Staff Gen. Mark Milley] — how do we do that to maintain standards? I think that we have to continue that study.” The issue of beards is very popular among soldiers, and it’s a topic that often comes up when senior leaders visit troops at various installations across the country. Dailey told Army Times in March that any decision on beards would be made very deliberately. “Any potential change in policy will be made with careful

consideration to the professionalism, standards, discipline, readiness and safety of all of our soldiers,” Dailey said.

Beards are one of many issues in limbo now, as the service spent the year transitioning from an Obama-era acting Army secretary, to an undersecretary serving as acting secretary, to now a Trump administration appointee settling into the job. After a lengthy confirmation process, Esper was sworn in as Army secretary on 20 NOV. For now, beards are still authorized for special operations soldiers and those with waivers, including Sikhs. Those soldiers are not permitted to serve in Chemical, Biological, Radiological, Nuclear and Explosive units. In other instances, it’s up to a commander’s discretion whether a Sikh must shave, for instance, when deployed to an area with a significant chemical attack threat. [Source: ArmyTimes | Meghann Myers | December 1, 2017 ++]

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## **USS Michael Monsoor (DDG-1001) ► Underway for First time**

The second in the U.S. Navy stealthy Zumwalt class of destroyers headed out to sea for the first time on 4 DEC, departing from Navy shipbuilder Bath Iron Works for builder trials. The future USS Michael Monsoor carefully navigated the winding Kennebec River before reaching the North Atlantic. It’ll be at sea for several days before returning to Bath Iron Works for tweaks and adjustments. Part of the 610-foot-long (186-meter-long) ship’s crew posed for photos at Fort Popham, in Phippsburg, as the ship cruised past.



The Monsoor is the second in a class of three futuristic-looking ships that feature electric-drive propulsion, new radar and sonar, powerful guns and missiles and a stealthy shape. The first, the USS Zumwalt, has been commissioned into service and is based in San Diego. The third will be the Lyndon B. Johnson, which is under construction. The Monsoor is named for a Navy SEAL, Michael Monsoor, who died in Iraq in 2006 when he threw himself on an insurgent’s grenade to protect his comrades. Monsoor, a 25-year-old California native, was awarded the Medal of Honor posthumously by President George Bush. The three warships are the largest and most technologically sophisticated destroyers built for the Navy. They’re also the most expensive, with an estimated cost of \$12.9 billion for all three, according to Navy budget estimates. [Source: The Associated Press | December 4, 2017 ++]

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## **Warships That Will Change The Future ► USS Coronado**

Perhaps the least glorious part of the military, the Navy is one of the most important forces a country has in order to maintain its territorial sovereignty. The navies of the world help to defend world trade from the scourge of piracy – and yes, it’s just as big a problem as it was in the 1700s. With over 80 percent of the world’s goods travelling by sea, navies provide a crucial insurance to make sure that we are able to have the

modern lives we have today. Another important yet overlooked aspect of a navy is the ability for a nation to project its power onto another country or region from thousands of miles away. If you know that there is a giant US warship stationed relatively close to your shores, you will probably not want to attack a US ally or interest.

With changing times comes changes in technology as well as the nature of the threats to the freedom of movement in various seas and oceans. With the ability to shoot rockets and missiles hundreds or even thousands of miles with pinpoint accuracy, current naval vessels are where the highest tech defense measures and stealth measures are implemented. With new threats posed by radical terrorist elements as well as the increasing capabilities of enemy warships, navies around the world are in a race for the newest, most advanced ships in order to project the power of their home countries and to protect their countries' overseas interests. In addition, with new threats being thought up by radical terrorists all over the world, as well as the constant game of technological catch up being played between all of the world's naval powers, navy ships are becoming the epitome of stealth and lethality.

And from aircraft carriers to missile cruisers to landing ships, these naval future weapons are changing the face of global warfare. Ships such as the USS Coronado



Named after the city of Coronado, California, the USS Coronado (LCS-4) is a littoral combat ship which provides combat support for both anti-mine as well as surface warfare. Designed to defend coastal waters, the USS Coronado is able to travel at an astounding 54 miles per hour through the water. The ship is quite long at 418 feet, and it was seen in Singapore in October of 2016 on a show of force mission.

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## Overseas Troops ► Lance Cpl. James Nemger



A dog handler assigned to 3rd Battalion, 6th Marine Regiment, poses with his military dog, Caesar. “Caesar has taught me to love life ... We can be in the field working on no sleep, out all day in the hot sun doing patrols and Caesar is always having a good time.”



### **Pearl Harbor Day 2017** ▶ 76<sup>th</sup> Anniversary | Two Posthumously Honored

On the 76th anniversary of the Japanese surprise attack on Pearl Harbor, the Navy is posthumously honoring two sailors from USS Oklahoma (BB-37) and USS Vestal (AR-4) for bravery. Secretary of the Navy Richard V. Spencer awarded the Silver Star Medal to Chaplain Lt. j.g. Aloysius H. Schmitt for gallantry in action against the enemy while serving on the battleship Oklahoma. Spencer also awarded the Bronze Star Medal with V device for valor to Chief Boatswain's Mate Joseph L. George for heroic achievement while serving aboard the repair ship Vestal. Family members of Schmitt and George were to receive the medals during ceremonies scheduled 7 DEC.



Lt. j.g. Aloysius H. Schmitt



BM2 Joseph L. George

Navy Chief of Chaplains, Rear Adm. Margaret Kibben will present the Silver Star Medal to Schmitt's family during a ceremony on the campus of Loras College in Dubuque, Iowa. Last year, Schmitt's remains were positively identified using DNA testing and were re-interred at the Loras College chapel, which was dedicated to Schmitt, a 1932 graduate. A memorial to Schmitt in the chapel includes his chalice, prayer book, military medals and more of his personal belongings recovered in the ship's wreckage. The book is still marked with a page ribbon for Dec. 8 prayers, according to Loras College.

As Oklahoma was capsizing, Schmitt sacrificed his own life to assist many of his shipmates' escape through an open porthole. Schmitt had been hearing confession when Oklahoma was hit by four torpedoes, according to the Navy. Schmitt helped a small group of sailors escape, before he attempted getting through the porthole. He was struggling to get through when he noticed more sailors had entered the compartment he had been in, according to the Navy. Schmitt realized the water was rapidly flooding the compartment, and soon this exit would be closed. Schmitt asked to be pushed back into the compartment, so others could escape, urging the sailors with a blessing, according to Navy. Oklahoma continued filling with water and capsized. More than 400 sailors, including Schmitt, died on Oklahoma.

In October 1942 Schmitt was posthumously awarded the Navy and Marine Corps Medal, the Navy's award for non-combat heroism. The Navy later published a clearer definition of combat for award purposes, making Schmitt retroactively eligible for the Silver Star Medal, the military's third-highest personal decoration for valor in combat. Schmitt's family petitioned the Navy to upgrade his recognition to a combat valor award, according to the Navy.

Also on Thursday, at a ceremony at the USS Arizona Memorial in Pearl Harbor, Rear Adm. Matthew J. Carter, deputy commander of U.S. Pacific Fleet, will present the Bronze Star Medal to Joe Ann Taylor, George's daughter. "The presentation of the medals is not only appropriate but simply the right thing to do," said a statement released by Spencer. "One of my highest priorities is to honor the service and sacrifice of our sailors, Marines, civilians and family members and it is clear that Lt. Schmitt and Chief George are heroes whose service and sacrifice will stand as an example for current and future service members."

On the morning of 7 DEC, George, a second class petty officer at the time, was reading the Sunday newspaper when general quarters sounded on Vestal. He went outside to see what was happening and saw a Japanese plane go down. Torpedoes passed under Vestal and hit battleship USS Arizona (BB-39), according to the Navy. George helped another sailor remove the awning covers off Vestal's guns and then helped fight fires onboard. As sailors jumped off the heavily damaged Arizona, moored next to Vestal, George secured a line to Vestal and threw it overboard to help Arizona's sailors escape, according to an oral history George recorded with the University of North Texas in 1978. When it became apparent Arizona was doomed, George assisted with getting Vestal underway and away from the burning and fast-sinking battleship.

Arizona lost 1,177 crewmembers during the attack. Vestal lost seven. George's actions saved the lives of several sailor from Arizona, according to the Navy. George survived the war, retiring after 20 years in the Navy in 1955. He died in 1996. While George was officially commended in 1942 by his commanding officer following the attack, he wasn't awarded any medal. Lauren Bruner and Don Stratton, two of the Arizona sailors saved by George's actions, petitioned for him to be presented a medal. [Source: USNI News| Ben Werner | December 6, 2017 ++]

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## **Pearl Harbor Ship Logs ► Entries Memorialize Start of WWII**

Sundays were ice cream days for several of the destroyers in Pearl Harbor, and they were taking aboard gallons from a local dairy in the early morning hours just before the attack began Dec. 7, 1941. The ship's log for the Mahan-class destroyer Conyngham, kept that morning by Lt. [j.g.] J.R. Hansen, noted: "Moored as before. 0630 [6:30 a.m.] Received the following provisions for use in general mess ... from Dairyman's Association Ltd: ice cream -- 6 gals." Hansen attested to the quantity received, and Pharmacist's Mate P.C. Parcheski attested to its quality. Hansen's next log entry noted that the nation was at war again. "0755 Japanese planes commenced bombing Pearl Harbor Area. Held general quarters, manned all guns, commenced breaking out powder. Commenced emergency repairs on main engines to get underway. Captain on the bridge."

Another Mahan-class destroyer, the Cummings, was "moored as before" and received 15 gallons of milk and seven gallons of ice cream from Dairyman's Association Ltd. on that morning, according to the log kept by Lt. [j.g.] J.B. Carroll. Carroll then noted: "0758 Air Raid. Japanese planes commenced torpedo attack on battleships in Pearl Harbor. Sounded General Quarters."Carroll's next log entry gave a just-the-facts portrayal of the frantic attempts of the Cummings' sailors to repel the attack that would destroy much of the firepower of the Pacific Fleet.

- Moored as before. Manning battery at General Quarters.

- 0803 After machine guns opened fire on Japanese Torpedo Planes.
- 0808 Opened fire on horizontal bombers with main battery."
- 0810 Commenced preparations for getting underway in accordance with signal flying on signal tower.
- 0811 Opened fire on dive bombers with main battery.
- 0820 Lull in air attack. Ceased fire."
- 0840 Opened fire to repel strafing attack.
- 0842 Following machine gun fire from after machine guns, glide bomber was observed veer away from ship with smoke trailing from it."

The Wickes-class destroyer Chew, a veteran of World War I, also took on ice cream before going to general quarters and turning its deck guns on the swarming aircraft. Ensign W.H. Hartz, made the following log entry: "0757 Suffered surprise air attack by Japanese torpedo and bombing planes. Sounded General Quarters and manned anti-aircraft battery. Light and heavy Japanese bombers crossed Pearl Harbor at high altitude scoring direct hits on various fleet units." The Chew managed to get underway and began patrolling southwest of the port entrance for submarines. The ship dropped 28 depth charges, but there was no evidence any Japanese submarines were hit.

Some of the most harrowing log entries came from Ensign A.T. Nicholson Jr., aboard the Tennessee-class battleship California, flagship of the Pacific Fleet. The California was hit several times, and the crew was temporarily ordered to abandon ship as a drifting oil slick threatened to engulf her in flames.

- "0820 ship was struck at frame 47 with torpedo," the California's log said.
- "0830 bomb struck topside abreast casemate #1, frame 59, penetrated main deck and exploded on second deck causing large fire. Ship listed 8° to port, commenced counter-flooding starboard voids."
- "1002 Captain with approval of Commander Battle Force ordered the ship to be temporarily abandoned due to enveloping flames of fire of fuel oil on surface of water."
- "1015 flames from fire on water having cleared ship, the order to abandon ship was cancelled and ship battle stations were remanned and fire on main deck starboard and casemates fought. Attack resumed by enemy aircraft."

The California was salvaged and returned to the fight in the Pacific. Forty-four sailors aboard the California were killed in a kamikaze attack in the Philippines in 1945.

The ships' logs and accounts from naval stations ashore were compiled from 1941-1978 and are now stored at the National Archives, which said they "provide some insight into the events of the day -- before, during, and after the attack -- through the eyes of those who witnessed it." "The vast majority of these entries document routine functions carried out aboard a ship, yet those entered at Pearl Harbor on December 7, 1941, also capture elements of the shock and confusion brought by the Japanese attack," according to an Archives' preface to the logs.

In the confusion, the battleship Maryland, which was lightly damaged in the attack, logged a false report that Japanese paratroopers had descended from the skies over Pearl Harbor. The ship's log had the following entry: "1137 Parachute troops reported landing on North Shore. 1143 Report received enemy troops wearing blue coveralls with red emblems." It proved to be a minor distraction in the fog of battle. "Before the day was over, 2,403 Americans were dead," the Archives report said. "In the two-hour attack, the U.S. Pacific Fleet was left nearly in ruins, with eight battleships, three cruisers, and 188 airplanes destroyed." [Source: MilitaryTimes | Richard Sisk | December 7, 2017 ++]

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## Military History ► AR | War Hero Margaret Corbin

Remains believed to be of a Revolutionary War hero buried at West Point don't belong to a woman known as Captain Molly after all but to an unknown man. The U.S. Military Academy said 5 DEC the discovery stems from a study of skeletal remains conducted after Margaret Corbin's grave was accidentally disturbed last year by excavators building a retaining wall by her monument in the West Point Cemetery. Tests by a forensic anthropologist revealed the remains were likely those of a middle-aged man who lived between the Colonial period and 19th century.

Corbin's parents were both killed by Indian raiders when she was only five. When she was 21, she married John Corbin and accompanied him when he joined the First Company of Pennsylvania Artillery for service in the Continental Army. According to the U.S. State Department, she followed a similar routine to other women who followed the troops: she cooked, washed clothes and tended to the sick and wounded. However, on November 16, 1776, when British and Hessian troops attacked Fort Mifflin, John Corbin was shot and killed. Margaret Corbin, at his side, quickly took over loading and firing the cannon her husband was manning. She continued loading and firing until she was hit by grapeshot, which hit her chest, jaw and tore through her shoulder. However, she lived another 24 years. In 1779, the U.S. Continental Congress awarded Corbin with a lifelong pension equivalent to half the amount a man would receive. She was the nation's first woman to receive a pension for military service.

The location of Corbin's remains is a mystery. Ground-penetrating radar around the gravesite failed to turn up any signs. The Daughters of the American Revolution received approval in 1926 to move Corbin's remains from nearby Highland Falls to the hallowed ground of West Point's cemetery. The leafy lot near the Hudson River is the resting place for thousands, including Gulf War commander Gen. H. Norman Schwarzkopf, U.S. commander in Vietnam Gen. William Westmoreland and Lt. Col. George Custer.



In this undated photo provided by the United States Military Academy in West Point, N.Y., a monument marking what was believed to be the grave of Revolutionary War hero Margaret Corbin is shown.

The DAR used records and local accounts from the community to locate the remains believed to be Corbin, according to the Army. "The remains were verified back in 1926. And you have to consider the gap between 1926 and today. Technology has changed tremendously," said Col. Madalyn Gainey, spokeswoman for Army National Military Cemeteries. The remains of the unknown man were reinterred at West Point's cemetery. A re-dedication ceremony for the Corbin monument at the cemetery is scheduled for May. "Nearly 250 years after the Battle of Fort Mifflin, her bravery and legacy to American history as one of the first women to serve in combat in the defense of our nation continues to transcend and inspire women in

military service today,” said ANMC Executive Director Karen Durham-Aguilera. [Source: U.S. Military Academy via AP | December 5, 2017 ++]

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## **Military History Anniversaries** ▶ 16 thru 31 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 16 thru 31 December**.” [Source: This Day in History <http://www.history.com/this-day-in-history> | November 2017 ++]

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## **Abandoned Military Bases [13]** ▶ Ghost Fleet, USA



**America’s National Defense Reserve Fleet (Ghost Fleet) has sat in California’s Suisun Bay near San Francisco since the 1950s. The fleet consisted of mostly merchant vessels utilized by the United States during national emergencies, both military and non-military related.**

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## **Medal of Honor Citations** ▶ William W. Galt | WWII



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

## William Wylie Galt

**Rank and organization:** Captain, U.S. Army, 168th Infantry, 34th Infantry Division

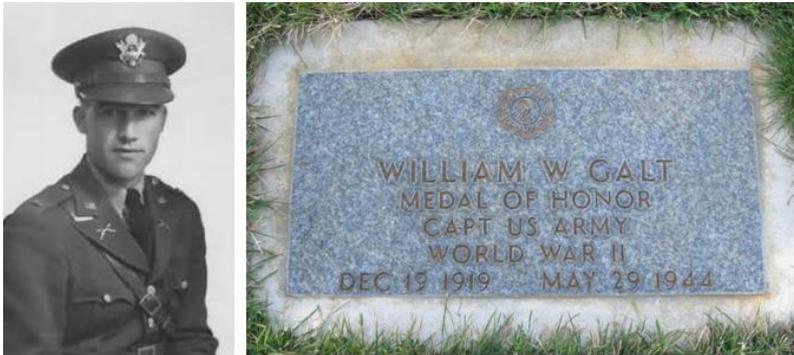
**Place and date:** At Villa Crocetta, Italy, 29 May 1944

**Entered service:** Stanford, Mont.

**Born:** Geysler, Montana, December 19, 1919

### Citation

For conspicuous gallantry and intrepidity above and beyond the call of duty. Capt. Galt, Battalion S3, at a particularly critical period following 2 unsuccessful attacks by his battalion, of his own volition went forward and ascertained just how critical the situation was. He volunteered, at the risk of his life, personally to lead the battalion against the objective. When the lone remaining tank destroyer refused to go forward, Capt. Galt jumped on the tank destroyer and ordered it to precede the attack. As the tank destroyer moved forward, followed by a company of riflemen, Capt. Galt manned the .30-caliber machinegun in the turret of the tank destroyer, located and directed fire on an enemy 77mm. anti-tank gun, and destroyed it. Nearing the enemy positions, Capt. Galt stood fully exposed in the turret, ceaselessly firing his machinegun and tossing hand grenades into the enemy zigzag series of trenches despite the hail of sniper and machinegun bullets ricocheting off the tank destroyer. As the tank destroyer moved, Capt. Galt so maneuvered it that 40 of the enemy were trapped in one trench. When they refused to surrender, Capt. Galt pressed the trigger of the machinegun and dispatched every one of them. A few minutes later an 88mm shell struck the tank destroyer and Capt. Galt fell mortally wounded across his machinegun. He had personally killed 40 Germans and wounded many more. Capt. Galt pitted his judgment and superb courage against overwhelming odds, exemplifying the highest measure of devotion to his country and the finest traditions of the U.S. Army.



On February 1, 1945, Captain Galt was posthumously awarded the Medal of Honor. Galt, aged 24 at his death, was buried in plot Sec 8, Lot 126, Grave 3 Mount Olivet Cemetery, Great Falls, Montana.

[Source: <https://history.army.mil/moh/wwII-g-l.html> | December 2017 ++]

### \* Health Care \*



## Opioid Alternative ► Mollusk Venom Research

The Department of Defense has committed approximately \$10 million toward research by University of Utah Health into whether the numbing venom of some ocean species could be used as an alternative to opioids in treating pain. The grant, announced by the university last week, is expected to be distributed over four years to help researchers find out whether substances in the venom of any of hundreds of different marine mollusks, such as snails and slugs, have potential as an effective remedy for pain. "Each has a couple hundred different components (in their venom)," said Dr. J. Michael McIntosh, a professor of psychiatry at the U. and one of the principal investigators with the project. "We're really just beginning to figure out how many are in (the venom). There are probably thousands. Which are of interest remains to be determined."

McIntosh, who is also a clinical psychiatrist at the Veteran Affairs Medical Center in Salt Lake, said the mollusk species in question will be collected by local divers off the coast of the Philippines. "Then either the products from the snails or the snails themselves are shipped to us for examination," he said. Earlier this year, McIntosh and several other U. scientists published research suggesting there were encouraging properties of the venom produced by a small marine cone snail called *Conus regius*, saying it appeared not only to neutralize pain in rodents but also provide increased protection against the worsening of chronic pain. "It not only seems to reduce the symptoms of pain, kind of mask the pain if you will, but there also seems to be some sort of disease-modifying (features)," he said, that "not only treat the pain but treat the pathophysiology."

In other words, there are signs indicating that particular venom helps nerves which react negatively to pain to recover "more completely and more quickly," McIntosh said. Nerves can be injured either through direct trauma, medical treatment such as chemotherapy, or a condition like diabetes, he explained. "Over the process of time, that pain can become chronic in nature because that nerve just doesn't properly heal. ... The *Conus regius* seems quite well-tolerated and seems to reverse some of the associated nerve damage," McIntosh said.

The Department of Defense is intent on learning more about how treatment could improve for its soldiers, and the U.'s grant stems from that aim, according to McIntosh. "The Department of Defense takes interest in having its soldiers not be in pain and not be disabled by addiction," he said. "Obviously, there's a lot of injuries with soldiers and that can turn into a chronic disability if not adequately treated." The grant was approved by the federal Peer Reviewed Medical Research Program, whose stated mission is to "improve the health and well-being of all military service members, veterans and beneficiaries," according to its website. While researchers examine the other substances with their grant, they will also be taking the examination of the *Conus regius* further and attempt "to develop a stable drug that can be metabolized in the body and can elicit the (pain neutralizing) effect," according to University of Utah Health Sciences writer Stacy Kish.

Kish said the project will include researchers from several disciplines: psychiatry, anesthesiology, biology, medicinal chemistry and pharmacology. The group will prioritize finding compounds that not only counteract pain, but do so using different biological pathways than opioids in order to avoid the same addictive effects. "We don't want to find another drug that works (on the same pathways) as opioids, because it will probably have the same problems with addiction and respiratory depression, among other side effects," said Russell Teichert, a U. biology professor and one of the project's investigators, in a statement. McIntosh echoed Teichert's warning about opioids' unintended consequences. "Opioids have a number of well-known problems associated with them. The first is that people become tolerant to the effects and continue to need more and more medication. ... People can become addicted," he said.

Unintended overdoses on opioids also result in a lot of deaths, he added. That's ultimately why, according to McIntosh, "we're looking at types of treatment where that's not the case." "We really hope that we will

find a drug that could be as effective for severe pain as opioids but has far less side effects and is not addictive," Teichert said. Depending on the success of each of the substances' testing on rodents, Kish explained, they could undergo clinical testing in the future to see how their effects are expressed in humans. Still, McIntosh advised that turning promising results into a widely available, effective medication is a lengthy process. "To develop something into a final medication obviously takes many years and hundreds of millions of dollars, so there will have to be some other successes along the way," he said. [Source: Utah Desert News | Ben Lockhart | December 2, 2017 ++]

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## **Tricare East ► Humana Correction Letter Regarding Payments**

A letter mistakenly sent to an unknown number of military retirees regarding their Tricare payments — one that sought personal financial details and threatened a possible “interruption” in their benefit — is being corrected, said a spokesman for Humana Military, the contractor who will take over administration of the new Tricare East region on 1 JAN. These military retirees, who have their Tricare payments deducted by allotment from their retirement pay, mistakenly were told via a 28 NOV letter that they needed to provide bank account or credit card information, along with Social Security number, by 24 DEC to re-establish their payments with Human Military, or risk “an interruption in coverage.”

The corrected letters, scheduled to be sent by 8 DEC will clarify that military retirees making their payments through allotment won’t have to take any action, said Robert Bertrand, spokesman for Humana Military. “Their payment method will remain the same and there will be no lapse in their coverage.” Bertrand said. Humana officials are still working to determine how many military retirees received this letter in error, but it wasn’t sent to all retirees paying premiums through allotment.

“I have never paid for Tricare Prime through [bank account or credit card],” wrote Matthew Wisniewski, a retired Navy commander living in Connecticut, in an email to Military Times. “Whatever ‘records’ Humana is using are incorrect. I have always had [Defense Finance and Accounting Service take] payments directly from my retirement check ... . “My sense is that thousands of Tricare beneficiaries in the North Region are now getting this letter. That is going to cause many of them to be frightened of losing health care coverage, so they will fill out the form and end up paying double premiums through DFAS and their bank,” he wrote. In 2018, retirees in Tricare Prime pay a \$289.08 enrollment fee for individuals and \$578.16 for families.

Tricare is in the process of transitioning from three regions to two; the current North region will combine with the South region to become Tricare East, and Humana Military takes over Tricare East on 1 JAN. Tricare West region remains the same geographically. “Only beneficiaries who currently pay [through their bank accounts or credit cards] need to provide payment information to Humana Military in order to ensure continued Tricare coverage,” said Bertrand. “We apologize deeply for the error.” Humana’s service representatives are available at 800-444-5445, he said. Tricare is also undergoing other changes, including combining Tricare Standard and Tricare Extra plans into one plan called Tricare Select. Officials have said all current Tricare beneficiaries will be enrolled automatically in their respective plans on 1 JAN. [Source: MarineCorpsTimes | Karen Jowers | December 7, 2017 ++]

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## **TRICARE Changes 2018 Update 12 ► Minimal Impact on TFL Users**

Almost all types of Tricare coverage will face sweeping changes, upgrades and reforms in 2018 resulting from legislation passed last year and a contractor changeover. The only part of Tricare that won't be dramatically impacted is Tricare for Life. That's because Tricare for Life, used by military retirees over age 65, isn't like the Defense Health Agency's other plans. Rather than provide stand-alone comprehensive coverage, Tricare for Life pairs with Medicare Part B as wrap-around coverage. Quick Facts:

- Tricare's major changes impact almost all plans, including active-duty families and military retirees.
- Tricare for Life is almost entirely exempt for the changes.
- The only change to Tricare for Life is a shift in the annual date deductibles and cost caps reset.

Like many of TRICARE's other plans, Tricare for Life includes an annual deductible that users must pay out-of-pocket when receiving care. Tricare for Life users pay a deductible of \$150 per individual or \$300 per family in circumstances where services are used that Medicare does not cover. Also like other plans, those beneficiaries have a maximum amount they will pay out-of-pocket in any given year of \$3,000, known as a "catastrophic cap." In the past, both of those costs -- the deductible and the cap -- reset every Oct. 1st with the new fiscal year. But starting in 2018, that will no longer be the case. That means for the remainder of 2017 only, all users who have hit their cap have an extra three months -- October, November and December of this year -- to receive care without additional fees. Those who have not yet hit their cap or deductibles will continue to pay toward the fee ceilings.

Like Tricare's other plans, starting in 2018 Tricare for Life will instead reset every Jan. 1st, bringing the plans in line with the annual calendar used by most health insurers, as well as Medicaid and Medicare. Following are other links of interest for additional info on TRICARE:

- <https://tricare.mil/tfl>
- [https://tricare.mil/-/media/Files/TRICARE/Publications/FactSheets/TFL\\_FS.ashx](https://tricare.mil/-/media/Files/TRICARE/Publications/FactSheets/TFL_FS.ashx)
- [https://tricare.mil/-/media/Files/TRICARE/Publications/Handbooks/TFL\\_HBK.ashx](https://tricare.mil/-/media/Files/TRICARE/Publications/Handbooks/TFL_HBK.ashx)
- [https://tricare.mil/-/media/Files/TRICARE/Publications/BrochuresFlyers/Turning65\\_Br.ashx](https://tricare.mil/-/media/Files/TRICARE/Publications/BrochuresFlyers/Turning65_Br.ashx)
- [https://tricare.mil/-/media/Files/TRICARE/Publications/BrochuresFlyers/Under65\\_Br.ashx](https://tricare.mil/-/media/Files/TRICARE/Publications/BrochuresFlyers/Under65_Br.ashx)
- [https://tricare.mil/-/media/Files/TRICARE/Publications/PubsNotOnPubsPage/TFL\\_cost\\_matrix\\_2017.ashx](https://tricare.mil/-/media/Files/TRICARE/Publications/PubsNotOnPubsPage/TFL_cost_matrix_2017.ashx)
- <https://tricare.mil/About/Changes/?p=1>
- <https://www.tricare.mil/About/Changes>

[Source: Military.com | Amy Bushatz | November 30, 2017 ++]

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## **TRICARE Changes 2018 Update 13 ► NDAA Grandfathering Clause Circumvented**

In the week of 4 DEC MOAA led a delegation of concerned members of The Military Coalition (TMC) in visits with both the House and Senate Armed Services committees staffs to emphasize TMC's collective opposition to the Defense Health Agency's (DHA's) recent, and surprising, changes to the TRICARE fee structure. TMC, of which MOAA is a key member, represents a powerful consortium of over 5.5 million currently serving, retired, and former servicemembers and their families and survivors. Needless to say, the congressional staff expressed keen interest as they listened to TMC's concerns.

As background, earlier this fall, the DHA unexpectedly implemented an across-the-board fixed-fee copayment schedule for the new TRICARE Select option. This new fee schedule was intended to replace the existing TRICARE Standard/Extra percentage based on services-used model - the model most beneficiaries have been used to over the years. MOAA and many of our TMC partners believe these structural fee changes undermine the intention of the FY 2017 National Defense Authorization Act, which prescribed current military members and their families and retirees were to be grandfathered from cost-share increases. Now, however, most beneficiaries will see the cost of their health care go up, even though the grandfathering clause in last year's law has remained intact.

This is a result of the DHA, and presumably at the request of DoD, to arbitrarily change and raise fees for those grandfathered and placed into what is now termed "Group A." New entrants after January 2018 automatically are placed into "Group B." These two new groups and their new fees can be viewed at <https://tricare.mil/About/Changes/Costs>. MOAA believes the grandfathering language placed in law last year was clearly stated for those currently grandfathered (now Group A) beneficiaries: "The cost-sharing requirements shall be calculated as if the beneficiary were enrolled in TRICARE Extra or Standard as if TRICARE Extra or Standard, as the case may be, were still being carried out by the Secretary." In keeping with this provision, the DHA insists the new TRICARE Select fixed-dollar copayments represent an average of the percent cost shares beneficiaries currently pay for TRICARE Extra visits.

However, MOAA and many other TMC partners believe the methodology used by the DHA to calculate these fees is flawed, or intentionally calculated, to result in TRICARE Select copayments that are significantly inflated as compared to current TRICARE Extra cost shares. TMC's visits to the Hill are intended to reinforce its members views that Congress should enforce the spirit of the commitment it made last year. [Source: MOAA Legislative Update | December 8, 2017 ++]

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### **Coffee Drinkers Update 03 ► Three Or Four Cups A Day Health Impact**

Robin Poole, Specialist Registrar in Public Health at the University of Southampton says their latest research shows drinking moderate amounts of coffee – about three or four cups a day – is more likely to benefit our health than harm it, our. This is important to know because around the world over two billion cups of coffee are consumed every day. Earlier studies have suggested beneficial links between coffee drinking and liver disease. Our research group has an interest in liver conditions. As such, we had previously conducted two meta-analyses, one looking for links between coffee drinking and cirrhosis and another at coffee drinking and cancer of the liver. We found that there was a lower risk of both conditions in people who drank more coffee.



Most of the evidence, however, is from observational studies, which can only find probable associations but can't prove cause and effect. To overcome these limitations, we plan to conduct a randomized controlled trial in patients with non-alcoholic fatty liver disease to see if coffee works as a treatment to reduce the risk

of the disease progressing. But before we can start giving coffee to patients, we needed to know whether coffee drinking had any recognized harms, so we decided to conduct an umbrella review to capture as much important information about coffee drinking and health as we could. Umbrella reviews combine previous meta-analyses and give a high level summary of research findings.

Overall, our umbrella analysis showed that drinking coffee is more often linked with benefits than harms. For some conditions, the largest benefit appeared to be associated with drinking three to four cups of coffee each day. This included lower risk of death from any causes, or getting heart disease. Drinking coffee beyond these amounts was not associated with harm, but the benefits were less pronounced. Drinking coffee was also associated with a lower risk of developing type 2 diabetes, metabolic syndrome, gallstones, renal stones and gout. We also found that it was associated with a lower risk of getting some types of cancer, Parkinson's disease, depression and Alzheimer's disease. But liver diseases stood out as having the greatest benefit compared with other conditions.

Reassuringly, harms were not apparent apart from during pregnancy when coffee drinking was linked to low birth weight, premature birth (in the first six months of pregnancy) and miscarriage. This is not new knowledge, and there are guidelines for limiting caffeine intake in pregnancy. We also found a small increase in risk of fracture in women, but there is some discrepancy in the evidence and further investigation is needed. Findings of our umbrella review should be interpreted with caution. Evidence in the review came mainly from observational research, so we can't extrapolate our findings to suggest people start drinking coffee or increasing their intake in attempts to become healthier. What we can say is that people who already enjoy moderate amounts of coffee as part of their diet are most probably getting health benefits from it, rather than harm.

Our research is about coffee. It's not about sugar, syrups, biscuits, cakes and pastries. Standard health messages still apply to those types of food. In other words, if you already drink coffee, enjoy it, but try to make it as healthy as possible. [Source: The Conversation | Robin Poole | November 22, 2017 ++]

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## History Of Medicine ► Pulling A Tooth



Translation of lettering: "Don't cure, pull! -My God! I'm not in luck today, I've just pulled out a good one again, but be patient, I will end up by pulling out the bad one." The patient is sitting on an armchair and gesticulating while the dentist draws one of his teeth. At the bottom, a cat is running away. A jug of water and a basin are about to fall on the floor. Etching circa 1900.

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## **TRICARE Podcast 426 ► Skin Protection | Getting Care When Traveling**

**Protecting Your Skin** -- Even though the weather is colder and the sun doesn't feel as hot, you still need to protect your skin. Continue to wear a sunscreen with SPF of 15 or higher every day. As always, refrain from indoor tanning. According to the Centers for Disease Control and Prevention, you increase your risk of skin cancer each time you tan. Tanning also makes your skin age prematurely. As temperatures drop, you also need to be wary of frostbite. Frostbite is an injury caused by freezing. It can cause a loss of feeling and color in your nose, ears, cheeks, chin, fingers or toes. You are at greater risk for frostbite if you have reduced blood circulation or are not dressed properly for the weather. If you notice your skin has any redness or pain, get out of the cold immediately. Signs of frostbite include your skin feeling numb, firm, waxy or becoming a white or grayish-yellow color.

Hypothermia often accompanies frostbite. This is a serious medical condition that requires emergency medical assistance. Signs of hypothermia include shivering, drowsiness, slurred speech and confusion. Call 911 or go to your nearest emergency room. If there's frostbite but no sign of hypothermia, then seek medical care as soon as possible. If you can't get to medical care immediately, go to a warm room, but don't walk on frostbitten feet or toes. Immerse the affected area in warm water. Don't rub the frost bitten area with snow or massage it. And never use heating pads, lamps, stoves, fireplace heat or radiators for warming as that can cause more damage. For more information about winter weather safety, visit [www.cdc.gov/disasters/winter](http://www.cdc.gov/disasters/winter).

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**Getting Care When Traveling** -- Are you planning to travel home for the holidays? Before you go, make sure you know how to get medical care when you're traveling. Rules for getting care depend on your plan and travel destination.

- If you're using TRICARE Prime, get routine care from your Primary Care Manager before you travel. You'll need a referral from your Primary Care Manager if you need urgent care, but should seek any emergency care at the nearest emergency room.
- Standard and Extra beneficiaries can visit any TRICARE-authorized provider anywhere for care. If you're overseas, you may need to pay up front and file a claim with the overseas claims processor for reimbursement.
- If you're in the TRICARE Dental Program and need dental care, then you can visit any licensed dentist for treatment anywhere.
- If you're in the TRICARE Retiree Dental Program, then you can search for a stateside dentist, or if you're overseas, you can call Delta Dental's international dentist referral service. Visit [www.TRICARE.mil/dental](http://www.TRICARE.mil/dental) for more information.

You also have several options for filling your prescriptions including military hospitals or clinics, network pharmacies, home delivery and non-network pharmacies. And if you're travelling in the United States and are unsure of your care options, then call TRICARE's Nurse Advice Line at 1-800-TRICARE, Option 1. Learn more about TRICARE's travel options at [www.TRICARE.mil/travel](http://www.TRICARE.mil/travel).

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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 30, 2017 ++]

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## **TRICARE Podcast 427 ► PC Mgr Changes - Stress Webinar - Cost Changes**

**Primary Care Manager Changes** -- On January 1st, 2018, the current three U.S. TRICARE regions consolidate into two. New regional contractors will administer the TRICARE benefit. Humana Military for the East Region and Health Net Federal Services for the West Region. Due to these changes, it's possible that your primary care manager will no longer be in network. What can you do?

- First, check to see if your PCM is still in network by going to [www.TRICARE.mil/findaprovider](http://www.TRICARE.mil/findaprovider).
- If you're enrolled in TRICARE Prime and are being assigned a new PCM, your regional contractor will notify you.
- If you're enrolled in a plan other than TRICARE Prime, you should also check to see if your specialty care providers will remain in network. Remember that your out-of-pocket costs are lower when using a network provider.

Establishing a relationship with a primary care manager is important so that you have easier access to routine care and the specialty providers and hospital of your choice. You can also make a request to your provider to remain in the network. For more information about the changes coming to TRICARE, visit [www.TRICARE.mil/changes](http://www.TRICARE.mil/changes). Stay informed about your benefit and take command of your health!

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**Holiday Stress Webinar** -- Do you feel that the holiday season creates more stress in your life? You're not alone. Join us on Friday, December 15th, from 1 to 2 p.m. Eastern Time for the "**Beat the Holiday Blues: Managing Stress and Depression During the Holidays**" webinar. Two experts from the Psychological Health Center of Excellence will share tips to help you reduce your holiday stress and anxiety. Although the holiday season is a joyous time for most, it can also be a time of stress and sadness for many reasons. Finances, loneliness, being overbooked and unrealistic expectations are just a few of the reasons that prevent us from enjoying the holidays. This webinar will cover:

- Common holiday stressors
- Differences between depression and stress
- Realistic expectations
- Healthy strategies and wellness tips and
- When to seek professional help

Learning healthy ways to manage stress is important beyond the holidays. You can use these coping tools to help you manage stress all year long. TRICARE offers you and your family mental health care services during times of stress, depression or anxiety. Visit [www.TRICARE.mil/mentalhealth](http://www.TRICARE.mil/mentalhealth) to learn more about your mental health care coverage. Go to [www.militaryonesource.mil/webinars](http://www.militaryonesource.mil/webinars) to register for the December 15th webinar.

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**Cost Changes** -- Starting January 1st, 2018, there may be changes to your health care costs depending on when your sponsor joined the service and your TRICARE health plan. Beneficiaries will fall into one of two groups, Group A or Group B. Because the group designation is based on when your sponsor joined the service, you can't choose or change your group with any action. For example, switching plans or failure to pay.

Within each plan and beneficiary category, each group - Group A and Group B - will have different enrollment fees and out-of-pocket costs. Active duty family members in either group who are enrolled in TRICARE Prime and TRICARE Select pay no enrollment fees. All current beneficiaries and new enrollees

will continue to get preventive care visits at no cost. If you have a premium-based health plan, you'll continue to see your yearly premiums adjusted each year on January 1st as they have in the past. Additionally, those in premium-based plans will have Group B cost-shares regardless of when the sponsor first joined the service. View costs for active duty family members using a TRICARE Prime plan or TRICARE Select plan, costs for retired service members, their families and others, and other TRICARE changes at [www.TRICARE.mil/changes/costs](http://www.TRICARE.mil/changes/costs).

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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> | December 8, 2017 ++]

### \* Finances \*



### VA Loan Quiz ► Home Buying Basics

Whether you're simply considering the idea of home ownership or you've decided to take the leap, service members should familiarize themselves with how the VA loan process works, what their benefits could entail, and what they can reasonably expect from the program. The loan-guaranty benefit has been around for parts of eight decades. Its history, regulations and criteria can't quite fit into a 10-question quiz ... but go to <https://renderer.apester.com/interaction/59df809518cbbe0001ff258a> and see how you do. No reason not to try. You are free to dig up the answers at <https://www.benefits.va.gov/homeloans/index.asp> and share the quiz with fellow service members or veterans considering their own property purchase. [Source: ArmyTimes | Kevin Lilley | December 1, 2017 ++]

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### Tax Plan 2017 Update 01 ► Senate Version Released

Senate Republicans on 30 NOV passed their version of the tax reform bill. Some of the Senate GOP proposals will be welcomed by critics of the House bill. For instance, Senate tax writers will not propose curbing the mortgage interest deduction. But others will raise hackles.. The legislation now goes to a conference committee to resolve the differences between the House and Senate bills. Below are some key provisions as they stand going into the Committee that would affect taxes on individual's personal income.

**Change individual income tax brackets:** The House bill calls for four brackets (12%, 25%, 35% and 39.6%). However, the Senate bill calls for seven brackets (10%, 15%, 25%, 28%, 33%, 35%, and 39.6%) and changes the rates on taxable income to:

- 10% (income up to \$9,525 for individuals; \$19,050 for married couples filing jointly)
- 12% (over \$9,525 to \$38,700; over \$19,050 to \$77,400 for couples)

- 22.5% (over \$38,700 to \$60,000; over \$77,400 to \$120,000 for couples)
- 25% (over \$60,000 to \$170,000; over \$120,000 to \$290,000 for couples)
- 32.5% (over \$170,000 to \$200,000; over \$290,000 to \$390,000 for couples)
- 35% (over \$200,000 to \$500,000; over \$390,000 to \$1 million for couples)
- 38.5% (over \$500,000; over \$1 million for couples)

**Nearly double the standard deduction:** Like the House bill, Senate Republicans would significantly raise today's standard deduction. In the Senate bill, the deduction for singles increases to \$12,000 from \$6,350 currently; and it raises it for married couples filing jointly to \$24,000 from \$12,700. That would drastically reduce the number of people who opt to itemize their deductions, since the only reason to do so is if your individual deductions combined exceed the standard deduction amount.

**Eliminate personal exemptions:** Today you're allowed to claim a \$4,050 personal exemption for yourself, your spouse and each of your dependents. Both the Senate and House bills eliminate that option. For families with three or more kids, that could mute if not negate any tax relief they might enjoy as a result of other provisions in the bill.

**Limit state and local tax deduction:** The Senate bill, which originally would no longer let individual filers deduct their property taxes or their state and local income or sales taxes, was amended to include a \$10,000 deduction for state and local property taxes. Eliminating the state and local tax deduction was met with strong opposition from House lawmakers in high-tax states and cities. So a concession was made in the House Republicans bill to restore an itemized deduction for property taxes up to \$10,000.

**Expand the child tax credit:** The Senate GOP bill increases the child tax credit to \$1,650 per child, up from \$1,000 today, and slightly above the \$1,600 proposed in the House bill. Senate GOP tax writers would make the credit available for any children under 18, up from today's under-17 age limit. But the \$650 increase won't be available to the lowest income families if they don't end up owing federal income taxes. That's because unlike the first \$1,000, the extra \$650 wouldn't be refundable. When a credit is refundable, it means you still can get money from the government because of the credit, even when your federal income tax bill is zero. The Senate bill also greatly expands who is eligible for the credit by raising the roof on the income thresholds where the credit starts to phase out: To \$500,000 for single parents, up from \$75,000 today; and to \$1 million from \$110,000 for married couples. Meanwhile, filers with dependents who are not qualified children may be able to claim a new \$500 nonrefundable credit per dependent.

**Mortgage interest deduction:** The Senate bill would still let you claim a deduction for the interest you pay on mortgage debt up to \$1 million. House tax writers proposed capping the loan limit at \$500,000. But since the House and Senate bills nearly double the standard deduction, the percent of filers who claim the mortgage interest deduction would drop sharply. The Senate bill does make two changes on home-related financing. It disallows interest deductions for home equity loans. And it lengthens the time you must live in a home to get the full tax-free exclusion on your gains when you sell it.

**Repeal the Alternative Minimum Tax:** The AMT, originally intended to ensure the richest tax filers pay at least some tax by disallowing many tax breaks, most typically hits filers making between \$200,000 and \$1 million today. Those who make more than that usually find they owe more tax under the regular income tax code, so must pay that tab instead. Tax experts often note the AMT no longer meets its original purpose and further complicates an already complex tax code. But it's been kept on the books because it raises a lot of revenue.

**Estate tax:** Unlike the House GOP bill, Senate Republicans have not proposed repealing the estate tax. But they are proposing to double the exemption levels -- which are currently set at \$5.49 million for individuals, and \$10.98 million for married couples. Even at today's levels, only 0.2% of all estates ever end up being subject to the estate tax.

[Source: Various | December 2017 ++]

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## **Tax Plan 2017 Update 02 ► Initial Bill Proposals Impact on Middle Class**

As the nation awaits a final version of its new tax legislation, the House and Senate versions share enough in common to give an idea of what will likely emerge and who will benefit most. Since the rich pay the most in tax, most breaks will naturally give the greatest dollar amounts to them. Partisans will use that fact. But on a relative basis, the likely changes will offer a lot to middle class Americans, in some ways more than the wealthy will get. This group is as far down the income distribution as this bill gets. Most Americans at still lower income levels pay no income tax. Their biggest bill to the government arrives through payroll taxes, and this legislation leaves that alone. For those who do pay income tax, here are the major considerations, positive and negative. Here are five major ways likely changes will impact the middle class:

- 1 - The biggest likely benefit will come from the enlargements of the standard deduction and the child tax credit. These will offer an unmitigated boon to the vast number of taxpayers who do not itemize.
- 2 - The middle class will also gain from the proposed adjustments in tax brackets. There are differences between the Senate and the House versions, but both not only reduce the rates at lower brackets but also raise the income level before higher brackets apply. Both changes would reduce tax burdens for middle class Americans.
- 3 - The inability to deduct state and local taxes (SALT)—any income taxes and a cap on the deductible amount of real estate tax—will detract from these benefits, especially for taxpayers who itemize in high-tax states, such as New York, New Jersey, Massachusetts, Illinois and California. For the rest of the country, it is much less of a setback.
- 4 - A cap on the deductible amount of mortgage interest would also work against other benefits but only marginally for the middle class. If, as proposed, the interest deduction will stand except for that part of the mortgage above \$500,000, most of these people will avoid any constraint. With the median price of a new home in this country slightly less than \$300,000, few, if any in the middle class own houses with such large mortgages.
- 5 - To the extent that this legislation allows taxpayers to choose a simpler filing, it would spare them aggravation, time, and expense on preparation.

[Source: The National Interest | Milton Ezrati | December 9, 2017 ++]

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## **Social Media Ads Scam ► Use Caution When Buying**

BBB Scam Tracker has received numerous complaints from shoppers fooled by too-good-to-be-true social media ads. Just because a company advertises on Facebook, Instagram, or another social platform does not mean it is trustworthy. Be sure to do your research before making a purchase.

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

- You are scrolling through social media and see an ad in your feed. Advertisements for clothes, make-up, beauty products, toys, and [even puppies](#) are all very common. The ads hook you by offering a great deal, or, in the case of a beauty or health product, by claiming to produce amazing

results. They may also promote the season's "must have" toy or gadget that's difficult to find in stores.

- If you click on the ad, be sure to evaluate the website (and the business behind it) before making a purchase. BBB Scam Tracker has received reports from customers who were overcharged, never received their orders, or ended up with faulty (or entirely different!) products.
- Facebook, which owns Instagram, reviews its ads for content. But it does not evaluate the businesses behind those ads. Be sure to check for a secure site (look for HTTPS in the domain), business reviews ([www.BBB.org/search](http://www.BBB.org/search)), and working contact information.

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

- Before buying online, confirm the site has real contact information. Make sure the seller has a working phone number and address on the website, so you can contact them in case of problems.
- If the price seems too good to be true, there's probably something wrong. Be wary if the item is selling for significantly lower than what you've seen elsewhere.
- Review BBB online shopping tips. Many online purchase scams use similar tactics. See [www.BBB.org/shoppingonline](http://www.BBB.org/shoppingonline) for more advice.

To learn more about Facebook advertising, check out their [ad review policy here](#). To learn more about scams, go to BBB Scam Tips ([www.BBB.org/scamtips](http://www.BBB.org/scamtips)). To report a scam, go to BBB Scam Tracker ([www.BBB.org/scamtracker](http://www.BBB.org/scamtracker)). [Source: BBB Scam Alert | December 1, 2017 ++]

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## **Fingerlings Scam ► Desperate Parents Targeted w/Fakes**

It's the one thing parents dread most at the holidays: The List. Because there is always at least one popular-but-impossible-to-find toy every year that all the kids want. This year it's Fingerlings, the cute finger-puppet monkeys. Unfortunately, the fact that they have sold out in many stores has turned them into bait for scammers. Con artists are selling counterfeit Fingerlings or simply making sales they don't plan to fulfill.

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

- You want to purchase Fingerlings for your kids or grandkids, but they seem to be sold out at every store you visit. Instead, you decide to search online.
- You come across a website, perhaps by clicking on a Facebook ad or other advertisement. The site may seem legitimate and feature images of the original toy. The company may even promise very fast shipping. However, many unscrupulous ecommerce sites have been scamming buyers.
- In the past two months, BBB Scam Tracker has received nearly 20 reports of Fingerling scams. Consumers report being unable to contact the company by phone or email when their order doesn't arrive. Others, who receive counterfeit toys, are told that getting a refund is impossible.

### **Tips to Avoid the Fingerling Scam:**

- Only purchase from reputable retailers. Knowing the seller is the best way to avoid getting scammed. It is best to buy products directly from the manufacturer or authorized resellers.
- Beware of unreasonably low prices. If it sounds too good to be true, it probably is. An extra low price, especially when toys are sold out at many well-known retailers, should be a red flag. Low prices are often a sign of counterfeit products.
- Be cautious with your personal information. Don't be quick to give out your name and credit card information to an unfamiliar company. First, call the provided customer service number to make sure it works and someone can answer your questions about products, payment and shipping.

- Review BBB online shopping tips. Many online purchase scams use similar tactics. See [www.BBB.org/shoppingonline](http://www.BBB.org/shoppingonline) for more advice.

For More Information read more about counterfeit product scams on [www.BBB.org](http://www.BBB.org). To learn more about scams, go to BBB Scam Tips ([BBB.org/scamtips](http://BBB.org/scamtips)). To report a scam, go to BBB Scam Tracker ([BBB.org/scamtracker](http://BBB.org/scamtracker)). [Source: BBB Scam Alert | November 24, 2017 ++]

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## **Prenuptial Agreement ► Not For Everyone**

When you hear the word “prenup,” what comes to mind? If you’re like most people, you probably picture an old rich guy about to marry a not-so-rich young woman. While that’s the traditional use for a prenuptial agreement, there are some personal-finance pundits who insist that virtually everyone considering marriage should have this type of agreement. Other experts disagree.

**What’s a prenup?** A prenup is essentially the same thing as the property-settlement agreement associated with divorce. It’s a legal document detailing a couple’s assets and how they should be divided if the marriage ends. In addition to keeping assets separate, a prenup can keep debts separate. It can also provide for spousal support and even dictate behavior during the marriage. For example, the bride might say that if the husband gains too much weight, he forfeits money. Or the groom might stipulate that if the wife cheats, she loses. You’ll need a lawyer to do a proper prenup, and they’re not cheap: A typical prenup can start at \$1,000, and averages more than twice that amount.

**Does everyone really need one?** We often hear about the high rate of divorce in America, and that leads some experts to recommend prenups for everyone. But is the common belief that half of marriages end in divorce even true? Not according to some people. These experts suggest the rate is much lower, with some saying less than 30 percent of first marriages end up dissolving. The rate of divorce also depends largely on the group you’re talking about. From this 2005 article in The New York Times: Women without undergraduate degrees have remained at about the same rate, their risk of divorce or separation within the first 10 years of marriage hovering at around 35 percent. But for college graduates, the divorce rate in the first 10 years of marriage has plummeted to just over 16 percent of those married between 1990 and 1994 from 27 percent of those married between 1975 and 1979. Some experts suggest that agreeing to a prenup is actually a sign of great trust in a relationship. But sharing financial intimacies with your partner isn’t the same as sharing them with your partner, your lawyer, and your partner’s lawyer.

**So, who does need a prenup?** As you’ve probably gathered by now, I think the suggestion that every engaged couple should have a prenup is silly. Two engaged people without any money starting their lives together shouldn’t create a \$2,000 legal bill. And if they eventually split up, they should be OK with equally splitting what they made together. But there are, in fact, a lot of people who should explore a prenup:

- People with money, at least if they would like to leave the relationship with as much as they came in with. It doesn’t have to be big money: If I’m marrying someone with \$100 million and I come in with \$25,000, I still might want to protect my \$25,000.
- People who might inherit, at least if they want to make sure family property, heirlooms or money stay in the family.
- People whose partners have debt, at least if they want to make sure their partner’s debt problems never become theirs.
- People who own a business, at least if they want to make absolutely sure the business remains entirely theirs no matter what.

- People whose income might radically increase, at least if they don't want to potentially share it with anyone in the form of support after divorce.
- People with children from other marriages, at least if they want to make sure certain assets pass to their kids — rather than to their partner — upon death.

### **Saving money on prenups**

It's possible to begin the prenup process — and save some money — by drafting the agreement yourselves, then taking it to lawyers. Nolo's "Prenuptial Agreements: How to Write a Fair & Lasting Contract" at <https://store.nolo.com/products/prenuptial-agreements-pnup.html> is one of many books that might help. You can also learn more about prenups at the Nolo website <https://www.nolo.com/legal-encyclopedia/prenuptial-agreements-overview-29569.html>. The bottom line? Prenups aren't nearly as simple as some people suggest, and they're not for everyone. But if you decide they're for you, be clear on your reasons, start early and work together. Remember: Honest communication is not the main thing in a successful relationship: It's the only thing. [Source: MoneyTalksNews | Stacy Johnson | December 12, 2017 ++]

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## **Gasoline Savings Update 04 ► Using Premium vice Regular**

You could be among the drivers who collectively waste \$2.1 billion a year on premium gas even if it is recommended for your car. A new report from AAA shows that it pays to know if high-octane gas is required or recommended for your car, and then to evaluate the benefits accordingly. While you should buy premium gas if it's required, the nonprofit AAA found that the added benefit generally doesn't outweigh the higher cost when premium gas is only recommended. This news comes as the difference between the costs of regular-grade and high-octane gas has reached about 25 percent — up from a historically steady 10 percent. Based on national averages, premium gas now costs about 50 cents more per gallon.

For its report, AAA worked with the Automobile Club of Southern California's Automotive Research Center to test various cars for which premium gas — 91 octane or higher — is recommended but not required. The cars were tested in a laboratory and on the road. AAA says drivers of such vehicles are unlikely to see a benefit from using premium gas during typical city or highway driving. But the organization wanted to determine whether those drivers would see a benefit in extreme driving situations like towing, hauling cargo, and aggressive acceleration. Here's what AAA found when running these tests on cars for which premium gas is only recommended:

- On average, fuel economy improved by 2.7 percent. Looking at the individual car models tested, fuel economy changes ranged from a decrease of 1 percent for the 2016 Audi A3 to an increase of 7.1 percent for the 2016 Cadillac Escalade.
- On average, horsepower improved by 1.4 percent. Looking at individual models, horsepower changes ranged from a decrease of 0.3 percent for the 2016 Jeep Renegade to an improvement of 3.2 percent for the 2017 Ford Mustang.

### **Weighing the cost and benefits of premium gas**

Based on its testing, AAA concluded that the "modest" improvements seen with premium gas do not offset the fuel's higher price. John Nielsen, AAA's managing director of Automotive Engineering and Repair, explains: "There's no question that higher-octane premium fuel has the potential to boost a vehicle's fuel economy and performance. However, engines have to be calibrated to require that fuel to see the full benefit." In other words, if premium gas is recommended rather than required for your car, the vehicle can't take full advantage of the benefits of premium gas. So, AAA's recommendation is to always use premium gas if it's required, but to buy regular gas if premium gas is only recommended. If your car makes a pinging

or knocking noise on regular gas, however, you should have it checked out by an honest and qualified mechanic and probably switch to premium gas, AAA says.

If you just want a higher-quality gas than regular, consider Top Tier gas. Regular, premium and Top Tier gas are three different types of fuel. Premium gas has a higher-octane rating than regular gas, while Top Tier gas has more detergent additives than federal standards require. Research conducted by AAA last year found that Top Tier gas keeps engines up to 19 times cleaner — meaning more free of engine deposits. To learn more about the benefits of Top Tier gas, check out “AAA Urges Drivers to Pay Extra for Top Tier Gas” at <https://www.moneytalksnews.com/aaa-urges-drivers-pay-extra-for-top-tier-gas>. [Source: MoneyTalksNews | Karla Bowsler | December 12, 2017 ++]

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## National Park Fees Update 01 ► Waived Admission Fee 2018 Schedule

Go mark the National Park Service’s fee-free days on your 2018 calendar now so you don’t miss them. They will fly by. The Park Service announced this week that it will waive entrance fees on four days next year. That is down from 10 days in 2017 and 16 days in 2016. The admission fee-free days for 2018 will be:

- **Jan. 15** – Martin Luther King Jr. Day
- **April 21** – The first day of National Park Week
- **Sept. 22** – National Public Lands Day
- **Nov. 11** – Veterans Day

The National Park Service comprises 417 places. They include national parks as well as other types of sites — national monuments, battlefields and seashores, for example. To find the park nearest to you, visit the Park Service’s “[Find a Park](#)” page. Most of the 417 sites do not charge entrance fees at any time. The 118 that do charge admission waive that cost on the entrance fee-free days. National Park Service Deputy Director Michael T. Reynolds says in the announcement: “The days that we designate as fee-free for national parks mark opportunities for the public to participate in service projects, enjoy ranger-led programs, or just spend time with family and friends exploring these diverse and special places. We hope that these fee-free days offer visitors an extra incentive to enjoy their national parks in 2018.”

Other types of fees, such as those for camping or special tours, still apply on free-entrance days. The Park Service’s announcement did not explain why the number of fee-free days was reduced by 60 percent from this year to next. But this news comes less than two months after the Park Service publicly proposed a seasonal entrance fee increase for certain parks. As was detailed in “[17 Popular National Parks Plan to Hike Admission](#),” the extra revenue would help fund improvements to aging park infrastructure. Originally, the public had until Nov. 23 to comment on the proposed fee hike. The comment period has since been extended until Dec. 22, however. So, you still have time to weigh in on the Park Service’s plans to create peak-season prices. You can do so by visiting the Park Service’s [public comment website](#), or mailing your comment to 1849 C St. NW, Mail Stop: 2346, Washington, DC 20240.

Even with fewer entrance fee-free days and the possibility of peak-season entrance fee hikes, you can still save money at national parks in the new year. Several discounts will remain in place. For example, the cost of the annual pass that provides entrance to all federal lands will remain \$80.

Admission to all parks will also continue to be free for children ages 15 and younger, as well as holders of the following types of passes:

- [Senior](#) — which costs \$80 for the lifetime version and \$20 for the annual version,
- [Military](#) — a free pass for current U.S. military members and their dependents,
- [Access](#) — a free pass for U.S. citizens and permanent residents with permanent disabilities,

- [Volunteer](#) — a free pass for volunteers with 250 service hours with federal agencies that participate in the Interagency Pass Program,
- [Every Kid in a Park](#) — a free pass for fourth-graders,

[Source: MoneyTalksNews | Karla Bowsher | December 13, 2017 ++]

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## Tax Burden for West Virginia Retired Vets ► As of December 2017

Many veterans 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 as a VA rated disabled veteran or military retiree if you retire in West Virginia.

### Sales Taxes

**State Sales Tax:** 6% (prescription drugs exempt). Food taxed at 1%. Seniors age 60 and older are eligible for the Golden Mountaineer Discount Card that can be used for pharmaceutical discounts, retail and professional discounts. Some municipalities may add a local sales tax of up to 1%. To apply or obtain more information, call 304-558-3317 or 877-987-3646.

**Gasoline Tax:** 50.6 cents/gallon (Includes all taxes)

**Diesel Fuel Tax:** 6.6 cents/gallon (Includes all taxes)

**Cigarette Tax:** \$1.20/pack of 20

### Personal Income Taxes

**Tax Rate Range:** Low – 3%; High – 6.5%

**Income Brackets:** Five. Lowest – \$10,000; Highest – \$60,000. For joint returns, the taxes are twice the tax imposed on half the income.

**Personal Exemptions:** Single – \$2,000; Married – \$4,000; Dependents – \$2,000

**Standard Deduction:** None

**Medical/Dental Deduction:** For tax year 2007, if you had no employer and were not self-employed, you may claim as a subtraction from income 33.4% of the amount you paid for medical care insurance. If you had an employer or were self-employed, you may be able to claim a subtraction from income for the amount you paid for medical insurance. It does not include long-term care insurance.

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** The beginning point for West Virginia taxation is federal adjusted gross income. Therefore, any amount of the IRA distribution or pension income that is taxable and included in federal adjusted gross income is taxable on the West Virginia income tax return. \$2,000 of civil, and state pensions are exempt. Social Security income is taxable only to the extent that the income is includable in your federal adjusted gross income. Taxpayers 65 and older or surviving spouses of any age may exclude the first \$8,000 (individual filers) or \$16,000 (married filing jointly) of any retirement income. Out-of-state government pensions qualify for the \$8,000 exemption. An individual, regardless of age, may deduct up to \$2,000 of benefits received from the West Virginia Teachers Retirement System, West Virginia Employees Retirement System, and military and federal retirement systems.

**Retired Military Pay:** First \$2,000 is exempt. Military retirees are able to take an additional decreasing modification for military retirement up to \$20,000.

**Military Disability Retired Pay:** Retirees who entered the military before Sept. 24, 1975, and members

receiving disability retirements based on combat injuries or who could receive disability payments from the VA are covered by laws giving disability broad exemption from federal income tax. Most military retired pay based on service-related disabilities also is free from federal income tax, but there is no guarantee of total protection.

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

**Military SBP/SSBP/RCSBP/RSFPP:** Generally subject to state taxes for those states with income tax. Check with state department of revenue office.

### **Property Taxes**

Property tax is administered by county officials and officials of several state government agencies. Although the Department of Tax and Revenue plays a major role in the administration of this tax, less than one-half of one percent of the property tax collected goes to state government. The primary beneficiaries of the property tax are county boards of education. Property taxes are paid to the sheriff of each of the state's 55 counties. Each county and municipality can impose its own rates of property taxation within the limits set by the West Virginia Constitution. Property is assessed at 60% of fair market value.

The West Virginia legislature sets the rate of tax of county boards of education. This rate is used statewide by all county boards of education. However, the total tax rate for county boards of education may differ from county to county due to excess levies. The total tax rate is a combination of the tax levies from four state taxing authorities: state, county, schools, and municipal. This total tax rate varies for each of the four classes of property, which consists of personal, real, and intangible properties. Property is assessed according to its use, location, and value as of July 1. The amount of property tax paid depends on the following factors: the assessed property value as determined by a county assessor, and the tax rate levied against each \$100 of the property's assessed valuation. The assessed value of the property must be 60 percent of the property's true and actual value, which is defined as the amount of money the property would be worth in a sale. Go to <http://www.wv.gov/Pages/default.aspx#government> for more information on Property taxes.

Senior citizens eligible for the Homestead Exemption Program may be entitled to a Senior Citizen Tax credit. The credit is based on the amount of property taxes paid on the first \$10,000 or portion thereof, of the taxable assessed value over the \$20,000 Homestead Exemption. The credit is based on the amount of property taxes paid on the first \$20,000, or portion thereof, of the taxable assess value over the \$20,000 Homestead Exemption. Taxpayers who pay the federal alternative minimum tax cannot claim this credit. Seniors who are 65 or older and who experience a property tax increase of at least \$300 on their owner-occupied West Virginia home over the past year may qualify for the Senior Citizen property Tax Deferment if their income was no more than \$35,000. The credit must be approved by your county assessor's office.

The state's homestead Excess Property Tax Credit is a refundable personal income tax credit for real property taxes paid in excess of your income. The maximum refundable tax credit is \$1,000.

For more information on the above refer to <http://www.wv.gov/agencies/Pages/default.aspx> .

### **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 call 304-558-3333 or 800-982-8297 or visit the [West Virginia State Tax Department](http://www.wva.state.wv.us/wvtax/default.aspx) site <http://www.wva.state.wv.us/wvtax/default.aspx>. Also visit the West Virginia Department of Revenue at <http://www.wvrevenue.gov>.

[Source: <http://www.retirementliving.com> & <http://www.tax-rates.org> | December 2017 ++]

**\* General Interest \***



## Notes of Interest ► 01 thru 15 DEC 2017

- **Armed Forces Salute.** Check out the extremely impressive presentation by the 2011 West Virginia University Marching Band at <https://www.youtube.com/embed/MjPmmCtHmfE?rel=0>.
- **Personal Assistance.** Go to <https://echohopenow.org> to access videos that provide guidance and motivation regarding your personal feelings/endeavors on a wide variety of subjects.
- **Battle of Marawi.** Go to [https://youtu.be/\\_4zXI0X8Brc](https://youtu.be/_4zXI0X8Brc) to see a video on the taking of this city from ISIS
- **Remembering Pearl Harbor.** For a short clip on the actual attack go to MilitaryTimes' video <https://www.marinecorpstimes.com/a2a31332-64eb-4eec-82ca-c153df90a7b1>.
- **Eternal Peace.** Interment aboard the USS Arizona in Pearl Harbor results in Eternal Peace for a select few Navy Veterans that served on the ship and survived the attack by the Japanese. Go to <https://youtu.be/MgE2KiPd3xg> to see how this is done.
- **Chinese Proverb.** If you want happiness for a year, inherit a fortune. If you want happiness for a lifetime, help somebody else.
- **South Korea.** The U.S. military has no plans to begin evacuating U.S. families from South Korea, a spokesman said 6 DEC following Sen. Lindsey Graham's suggestion that it was getting too dangerous to keep noncombatants on the divided peninsula.
- **Vet Unemployment.** After two months of record lows, veteran unemployment ticked upward in NOV, according to the latest U.S. labor statistics released 8 DEC. Four percent of veterans were unemployed in November, marking the second highest unemployment rate of 2017 since January's 4.5%. Bureau of Labor Statistics data also show unemployment among post-9/11 veterans rose by 1% to 4.6%, and the rate for veterans of the Gulf War era grew to 3% from 1.9%.
- **Credit Card Debt.** In the United States credit card debt has reached \$900,000,000,000 with the average interest rate charge of between 14 and 20%.
- **RP Martial Law.** Philippine President Rodrigo Duterte on 11 DEC asked the Philippine Congress to extend the martial law he declared in the country's south until the end of 2018 to ensure the "total eradication" of pro-"Islamic State" (IS) extremists. Duterte said the remaining militants still hoped to establish a caliphate in the Philippines and Southeast Asia after government forces killed more than 900 fighters and quelled the five-month Marawi siege in October.

- **Autonomous Weapons.** Could make nuclear obsolete. To see how check out this scary video at [https://mail.google.com/mail/u/1/?ui=2&ik=7bb578f4c5&view=vdatt&th=1604be2d7b8ea4a2&attid=0.1&itag=18&cpn=zPwkjGnx69xZOI3P&c=WEB\\_EMBEDDED\\_PLAYER&cver=20171211](https://mail.google.com/mail/u/1/?ui=2&ik=7bb578f4c5&view=vdatt&th=1604be2d7b8ea4a2&attid=0.1&itag=18&cpn=zPwkjGnx69xZOI3P&c=WEB_EMBEDDED_PLAYER&cver=20171211).

[Source: Various | December 15, 2017 ++]

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## AMC Dear Santa Letter ► Request for Help



Dear Santa,

Because you're someone who appreciates and relies on the ability to travel around the globe quickly and efficiently, I'm hoping you will help deliver a message during your upcoming trip. We'd like some help continuing to do the great work the Air Force does for America every day. Since people around the world rely on you for delivering packages, I know you'll appreciate what we at Air Mobility Command are all about!

In 2017, the men and women of Air Mobility Command delivered hope, relief and goodwill to millions across the planet. Just as you rely on your hardworking elves to set the conditions for success, mobility airmen were the backbone of many triumphs through hard work. They opened austere and damaged airfields, delivered equipment and supplies, and advanced the fight against ISIS — regular residents on your “Naughty” List, I'm sure! Our people did this while simultaneously providing support and relief to all corners of the world. Mobility airmen delivered critical supplies here at home and in the Caribbean during a series of devastating hurricanes, as just one example.

Santa, you of all people know what it takes to get around the world quickly. During your extensive travels we know how much you look forward to being refueled by cookies and milk. So obviously you can appreciate how AMC literally fuels global reach with tanker gas. In the fight against ISIS, our aerial tankers flew 40 percent of the U.S. Air Force's sorties, helping advance hopes for a brighter future for the good girls and boys in that region.

Just like you, our operations spanned the globe. Airmen performed refueling, airdrops, cargo hauling, humanitarian relief and presidential airlift. Expeditionary mobility airmen were in 77 locations around the world. Mobility airmen make it look easy, but it's not — and we can't take these capabilities for granted.

Your elves do a wonderful job of producing nice new toys for you to deliver. Unfortunately, “new” is not a term used to describe today's Air Force. AMC is flying vintage aircraft. While we still belong to the world's premier Air Force, the average age of aircraft in the service's inventory is 27 years. Most AMC aircraft are older than that, with the KC-135 tanker fleet averaging 55 years of age. To ensure a viable fleet, it requires the cooperation and support of the Air Reserve component, swapping or rotating aircraft to extend the lifespan of existing aircraft. Sharing and cooperating definitely deserves a nod on the “Nice” List, right Santa?

While the North American Aerospace Defense Command is busy tracking your route and aiding safe passage, Air Mobility Command's Tanker Airlift Coordination Center will dutifully continue missions of its own. Chances are, when you are on your way to the homes of deserving boys and girls, you will encounter one of our aircraft in the sky. Diligent maintainers, pilots, and the Total Force mobility team of professionals ensure an aircraft takes off somewhere around the globe once every 2.8 minutes.

The year 2017 was a good one for Air Mobility Command. We want to maintain momentum, and that's where you can help! During a season of giving, it is important to remember that freedom comes at a cost. A top wish list need is a stable and predictable budget. Continuing resolutions create uncertainty and interruption, and adversely impact readiness, training, modernization and the lives of people selflessly serving to deliver hope and relief to so many. Impacts of a long-term CR can include limiting flying hours, the need to incrementally fund contracts and government purchase card accounts, deferring necessary facility repairs and upgrades as well as restoration and modernization requirements. Not knowing how much to budget for introduces a risk to our national defense. It erodes effective planning and introduces stress. It creates doubt in what promises to be a Happy New Year. Cooperation and hard work is always required to ensure the Air Force the nation deserves. Resolving, in 2018, to get this right is a must. Can you help deliver messages of hope and keep in mind all service-members who are deployed this holiday season?

Thank you, Santa! By the way, please place all families of military members on the "Nice" List; their selfless sacrifice is critical to national defense. If you happen to need airlift this holiday season, remember, the Air Force is always there — ready to partner and get the job done. [Source: AirForceTimes | Chris Karns | December 6, 2017 ++]

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## **Army Gun Sale ► Surplus .45 Caliber Pistols for Public**

With the stroke of a pen, as many as 10,000 Army surplus 1911A1 pistols could be available for sale to the public early next year. A provision in the 2018 National Defense Authorization Act explicitly orders the sale of between 8,000 and 10,000 of the venerable .45 caliber pistols. The 1911 has a storied history, and it influenced handgun design for more than a century. Having seen service in every war since World War I, the gun is a favorite among collectors and civilian shooters, many of whom modify variants of the 1911 for competitive shooting.



The iconic sidearm has been featured in films ranging from 1930s detective dramas — “Bullets or Ballots” starring Humphrey Bogart is one example — to a nickel-plated version with pearl grips carried by John Travolta’s character in the 1994 hit “Pulp Fiction.” In military movies, Sam Elliot carried the 1911 handgun while portraying famed Army Command Sgt. Maj. Basil Plumley in “We Were Soldiers,” a film depicting the 1965 Battle of Ia Drang and the soldiers of the 7th Cavalry Regiment during the Vietnam War. Once the approved, the surplus 1911s will be sold through the Civilian Marksmanship Program. <http://thecmp.org>. The CMP is a nonprofit organization that educates people on responsible firearms use and conducts marksmanship competitions nationwide. It is a recipient of military surplus firearms for sales to support its mission.

The NDAA awaits President Donald Trump's approval before the transfer can take place. The rollout wouldn't take place all at once, with the weapons set to transfer to the CMP from 2018 through 2020. The CMP sells another piece of U.S. military history, the M1 Garand, a .30 caliber rifle that was used in World War II, Korea and initially in Vietnam before being replaced by the M16 service rifle. The 1911A1 was replaced as the Army's official sidearm in 1986, when the service fielded the M9 Beretta 9 mm pistol. That handgun is now in the process of being replaced by the Modular Handgun System, which includes the M17 and a compact M18, which are military versions of the Sig Sauer P320 9 mm handgun. [Source: ArmyTimes | Todd south | December 4, 2017 ++]

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## **ARA San Juan ► Acoustic Analytical Review of Sub's Sinking**

**The following is an unauthenticated report posted on the SUBSIM website about the sinking of Argentina's submarine. Regardless of its authenticity it is an interesting read of the perils submerged submariners face daily.**

The ARA San Juan had been called back to port after the commander informed of a complication with one of the batteries. "Entry of seawater by ventilation system to battery tank No. 3 caused a short circuit and the beginning of a fire in the balcony of battery bars, bow batteries out of service, at the time of immersion, propelling with a split circuit. I will keep staff informed," Pedro Martín Fernández informed in a message via radio frequency.

An analytical review of all information released by the Comprehensive Nuclear-Test-Ban Treaty Organization on the acoustic signal associated with the loss of the Argentina Submarine ARA SAN JUAN confirms the following:

- That acoustic signal originated near 46-10S, 59-42W at 1358Z (GMT) on 15 November 2017. It was produced by the collapse (implosion) of the ARA SAN JUAN pressure-hull at a depth of 1275-feet. Sea pressure at the collapse depth was 570 PSI. The frequency of the collapse event signal (bubble-pulse) was about 4.4 Hz.
- The energy released by the collapse was equal to the explosion of 12,500 pounds of TNT at the depth of 1275-feet. That energy was produced by the nearly instantaneous conversion of potential energy (sea-pressure) to kinetic energy, the motion of the intruding water-ram which entered the SAN JUAN pressure-hull at a speed of about 1800 mph.
- The entire pressure-hull was completely destroyed (fragmented/compacted) in about 40 milliseconds (0.040s or 1/25th of a second), the duration of the compression phase of the collapse event which is half the minimum time required for cognitive recognition of an event. Although the crew may have known collapse was imminent, they never knew it was occurring. They did not drown or experience pain. Death was instantaneous.
- The SAN JUAN wreckage sank vertically at an estimated speed between 10 and 13 knots. Bottom impact would not have produced an acoustic event detectable at long range.

The open question is: why was no corrective action - such as blowing ballast - taken by the SAN JUAN crew before the submarine sank to collapse depth? According to Argentine Navy spokesman Gabriel Galeazzi, the Commanding Officer of the SAN JUAN reported a failure in the submarine's battery system. The time of that report was 0730 on 15 November, assumed to have been GMT. Subsequently, the problem was reported to have been fixed. The SAN JUAN intended to remain submerged and continued its transit north. The SAN JUAN pressure-hull collapsed at 1358 GMT on 15 November.

In the case of the loss of the US nuclear submarine SCORPION (SSN 589), hydrogen out-gassed by the main battery exploded at 18:20:44 GMT on 22 May 1968 incapacitating/killing the crew with an

atmospheric over-pressure in the battery well estimated to have been 7-10 times the fatal value. The pressure-hull was not breached. This assessment was based on analysis of acoustic detections of the event and damage observed in pieces of the fragmented battery recovered from the wreckage at a depth of 11,100 feet by the US submersible TRIESTE, e.g., microscopic, spectrographic and x-ray diffraction analyses. (There was no flooding of the pressure-hull before the battery exploded.) SCORPION lost power and sank slowly over nearly 22 minutes to collapse at a depth of 1530-feet at 18:42:34 GMT on 22 May 1968. There is the possibility that a similar sequence of events occurred aboard the SAN JUAN. If the wreck is located and efforts are made to recover components, emphasis should be placed on the battery system.

The author of this assessment was the lead acoustic analyst at the US Office of Naval Intelligence for 42 years, analyzed acoustic detectors of the loss of the USS THRESHER (SSN 593) on 10 April 1963 and testified before that Court of Inquiry. The author expresses his appreciation to those who supported this assessment with research and calculations.

<sup>1</sup> [Source: <http://www.subsim.com/radioroom/showthread.php?t=235528&page=8> | December 2, 2017 ++]

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## **Wildfires ► Wildlife Should Be Left Alone**

The hoodie-wearing “hero” caught on video 7 DEC rescuing a rabbit from the California wildfires may have actually made things worse for the poor critter. Local animal experts warn that any wildlife spotted near a blaze should be left alone — especially desert cottontails like the ones common to Southern California. This is due to the fact that they are still giving birth to litters around this time of year and are typically keeping them safe underground in their burrows, according to Live Science. So in reality, while the video of the rabbit rescue is heartwarming, some say it should really serve as an example of what not to do when you spot an animal near the flames.

“If you encounter a wild animal in our neighborhood, leave it alone,” California Fish and Wildlife spokesperson Peter Tira told SFGate back in October as wildfires were raging in Northern California. “Fire or no fire, just let the animals be,” he said. The comments were in response to a Facebook post going around at the time asking local residents to provide water and shelter for any wildlife that shows up in their yards. “Fire is something animals have to deal with constantly,” Tira explained. Furthermore, cottontails and other desert creatures are known to regularly run near the flames of a wildfire — to find areas where they can pass through safely, Live Science reports.

Researcher E.V. Komarek discovered this in the 1960s while documenting animal behavior during wildfires. “Frequently, we have seen cotton rats run across the line of fire, apparently finding a weak spot in it, and return to the smoking burn without injury,” Komarek wrote in a 1969 paper, “Fire and Animal Behavior.” According to the US Forest Service, wildfires actually tend to kill very few animals — with most going underground to protect themselves. Komarek did note, though, that “under certain circumstances, in certain types of cover, they are occasionally singed or killed.” [Source: The New York Post | Lifestyles | December 7, 2017 ++]

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## **Revocable Living Trust ► What It Is**

A revocable living trust, also known as a Living Trust, allows a person to designate property to be given to a beneficiary when he/she dies, while keeping control of such assets during his/her lifetime and the right to change or cancel the trust at any time. It acts as a substitute for a Last Will and Testament. A living trust in

California operates in much the same manner as a living trust in other states; however, community property laws may change what happens to a living trust if spouses divorce.

### **How Does a Revocable Living Trust Work?**

A revocable living trust is a type of trust that goes into effect during your lifetime. As its Trustee, you manage your estate, much as you do now. You can buy, sell, invest, bank, and give assets out of the trust, as you wish. The trustee manages the assets for the benefit of the beneficiary. You have the power to alter or end the trust at any time. Those who create a living trust will often name themselves as the trustee, but in order for the trust to continue after your death, you must also name a successor trustee who will take over when you die or become incapacitated. The trust becomes irrevocable only when you die. A trust can be created with almost any type of property, including stocks, bonds and real estate. A California living trust needs to be signed and funded with assets, but need not be recorded with the state.

### **What Are the Pros and Cons?**

Revocable living trusts can offer many advantages in California. The living trust is a lifetime transfer, not a transfer upon death; therefore, its assets typically avoid the **time and expense of probate**. Should you become legally incapacitated, the trust can take care of and distribute the property for you. The downside of the trust is that it will cost money and time to set up.

### **What Happens in a Divorce?**

California's community property laws dictate what happens to a living trust, and the assets contained within it, when spouses divorce. As a default rule, each California spouse has a right to half of all property acquired during the marriage; this property is commonly referred to as marital or community property. Any gifts or inheritances received by an individual spouse during the marriage, as well as property owned by an individual spouse before the marriage began, is generally considered the separate property of that spouse. Although these are the default rules in California, they can always be changed by premarital contract or a court decision made in the interest of fairness.

### **How to Divide?**

Many trust agreements contain specific provisions detailing what happens to the trust and its assets in the case of divorce. In the absence of such language, however, California law generally prohibits spouses who've already started divorce proceedings from changing or revoking an existing trust, leaving it to the court to sort out. In California, courts will use a method known as "tracing" to determine the character of property, such as a trust, when the court is unsure of whether it is separate or community property. If community property was used to fund the trust, the law will consider the trust to be community property and divide it between the spouses accordingly.

### **Why Should I Have A Living Trust?**

A living trust protects the assets in the trust from PROBATE, which is a lengthy, expensive court process which occurs when someone dies, or becomes incapacitated. A typical living trust in California can save your loved ones as much as 4% of the value of the estate or more, and up to two years in court or more. If you have a house worth \$500,000, the probate costs and fees are usually between \$14,000 and \$27,000, or more. With a Living Trust, your estate will be distributed to your heirs with minimal expense, and, usually, in less than six months!

[Source: Legal Zoom | Erika Johansen] November 20, 2017 ++]

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## **Revocable Living Trust Update 01 ► Q & A**

- **Can I use my assets when I have a living trust?** Yes! Since it is your trust, you will use your assets just like you do now. You are totally in control of your estate.

- **Will a living trust protect me from creditor lawsuits?** No, a living trust is not a creditor protection device. Since you handle your assets yourself for your own benefit, your creditors can attach those assets in a lawsuit.
- **Can a living trust protect me from catastrophic illness expenses?** No, because the assets in the living trust are yours, any creditor, including medical expense creditors, may take payment for these expenses from your estate. Consulting an insurance agent who sells long-term care insurance may reduce or avoid these expenses.
- **Can a conservatorship be avoided with a living trust?** Yes
- **Do I need other documents if I have a living trust?** When you have a Living Trust, you should also have a Durable Power of Attorney for Property Management, which will name someone to handle your assets and day-to-day financial affairs in case you are incapacitated. You should also have an Advance Health Care Directive (Living Will) and Durable Power of Attorney for Health Care, which allows someone you name to make health care decisions for you when you can't, and, if necessary, to "Pull the plug".
- **Do I need a separate tax return for the living trust?** No, you file your income tax returns just as you do now.
- **Must property which is titled in my name be retitled in the Trust name?** Yes
- **Can I move assets in and out of the trust?** Yes, because it is revocable, and because you are the Trustee of your trust, you can sell or spend assets, change where your assets are, and add new assets to your trust, without consulting an attorney.
- **Will a living trust avoid or reduce inheritance taxes?** Inheritance taxes, which are technically called "Estate Taxes", can be avoided or reduced by the use of an A-B TRUST. Under current law, an A-B TRUST can shelter 4 million dollars or more from estate taxes.
- **Will my heirs have to pay capital gains upon their sale of appreciated assets?** No. Assets receive a step-up in basis at your death, thereby reducing or eliminating any capital gains for your heirs when they sell appreciated assets.
- **Do I still need a will if I have a living trust?** Yes, you will need a Last Will and Testament, called a POUROVER WILL. It will do two things: 1) It will put assets which are not in the living trust at your death into your Living Trust when you die, and 2) If you have children under age 18, it names the Guardian for your children. The Guardian will raise the children, and act as their parent, if the children are under 18 when you pass away.

[Source: Baker Trust | Darren L. Baker | December 5, 2017 ++]

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## **Battle of Marawi ► RP City in Ruins After Liberation from ISIS**

Philippine special forces produced a video (<https://www.youtube.com/watch?v=s75l6DVI6WA>) celebrating the liberation of Marawi from ISIS militants, but the video highlights a shocking level of destruction inflicted upon the small city. ISIS fighters managed to seize and hold onto the city for several months. It eventually was liberated by Philippine forces at the end of October, but at a tremendous cost. The nearly 9-minute bloody and violent video at shows the city in tatters as Philippine commandos and ISIS fighters fight out an urban battle, street by street. Artillery strikes can be seen pummeling buildings to dislodge ISIS fighters holed up in the city.



The images are eerily reminiscent of the destruction of other major cities in the Middle East like Raqqa, Syria, and Mosul, Iraq. U.S.-backed fighters spent months liberating the cities from ISIS militants with the aid of U.S. air and artillery power. “You liberate people, not bricks,” former British Army Maj. Gen. Rupert Jones, deputy commander for Operation Inherent Resolve, said in a televised August Pentagon press briefing. “Buildings can be rebuilt. Lives cannot.” Noticeably absent from the Philippine video are American advisers who were on the ground advising Philippine commandos. But, evidence of American material support can be seen throughout the video.

The video shows Philippine forces equipped with an array of American weapons, including M4s, rifle optics, PEQ-2 laser designators, grenade launchers, machine guns, and Harris tactical radio systems. The U.S. has been assisting Philippine military with its counterterrorism campaign known as Operation Operation Pacific Eagle-Philippines. That assistance has come in the form of U.S. advisers and intelligence, surveillance, and reconnaissance assets like U.S. P-3 Orions and Grey Eagle platforms, according to Molly Koscina, an information officer at the U.S. Embassy in the Philippines. “The U.S.-Philippine alliance is built on a 70-year history of rich people-to-people ties, including a vibrant Filipino-American diaspora,” she said. [Source: AirForceTimes | Shawn Snow | December 4, 2017 ++]

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## **US-Mexico Border ► Arrests Lowest Level in 46 Years**

The number of people caught trying to sneak over the border from Mexico has fallen to the lowest level in 46 years, according to Department of Homeland Security statistics released Tuesday that offer the first comprehensive look at how immigration enforcement is changing under the Trump administration. During the government’s 2017 fiscal year, which ended 30 SEP, U.S. border agents made 310,531 arrests, a decline of 24 percent from the previous year and the fewest overall since 1971. The figures show a sharp drop in apprehensions immediately after President Trump’s election win, possibly reflecting the deterrent effect of his rhetoric on would-be border crossers; starting in May, the number of people taken into custody began increasing again.

Arrests of foreigners living illegally in the United States have surged under Trump. Immigration and Customs Enforcement officers made 110,568 such arrests between inauguration and the end of September, according to the figures published 5 DEC, a 42 percent increase over the same period during the previous year. Tom Homan, ICE’s temporary director and Trump’s nominee to lead the agency, praised the president and gave a vigorous defense of ICE’s more aggressive approach. “This president, like him or love him, is

doing the right thing,” Homan told reporters at a news conference in Washington, accompanied by the heads of the U.S. Border Patrol and Citizenship and Immigration Services. “A 45-year low in border crossings? That’s not a coincidence,” Homan said. “That’s based on this president and his belief and letting the men and women of ICE and the Border Patrol do their job.”

Trump’s sweeping promises to crack down on illegal immigration fueled his presidential campaign and are at the center of his most ambitious domestic policy proposals, including construction of a wall along the border with Mexico. Asked whether such a barrier was justifiable given its high cost and the decline in illegal immigration, DHS officials endorsed the president’s plan. “In this society, we use walls and fences to protect things. It shouldn’t be different on the border,” said Ronald Vitiello, chief of the Border Patrol. Apprehensions by Border Patrol agents peaked at more than 1.6 million in 2000 and began falling substantially after 2008. The previous low point was 331,333 arrests, during fiscal 2015. Experts have attributed the decline to tougher U.S. enforcement, improving job prospects in Mexico and long-term demographic changes that have driven down the country’s birthrate.

Still, the drop in border arrests is among the sharpest year-to-year changes on record, one that only casts more doubt on the wisdom of building a border wall, said Doris Meissner, senior fellow at the Migration Policy Institute, a Washington think tank. “It’s a throwback response to yesterday’s problems,” she said, arguing that the money would be better spent addressing what accounts for a growing share of illegal migration: families with children fleeing rampant violence and dismal poverty in Central America. Border agents took more than 75,000 “family units,” classified as at least one child and a related adult, into custody during fiscal 2017. But the number of unaccompanied minors fell 31 percent, to 41,435. Despite making fewer arrests and picking up more families, Vitiello said, border officers face growing dangers on the job. During fiscal 2017, Border Patrol agents were assaulted 847 times, a 45 percent jump, according to the agency’s statistics. Vitiello said the change could be the result of increasing resistance to arrest by migrants frustrated by the difficulty they face now in reaching the United States.

He said the use of firearms by agents dropped to a record low of 17 incidents during the period, down from 55 in 2012, when a spate of fatal cross-border shootings forced the agency to change its use-of-force policies. Vitiello said those numbers were evidence the changes were working. The statistics released Tuesday say Mexican nationals account for a diminishing share of those taken into custody along the border. During fiscal 2017, 58 percent were from countries “other than Mexico,” CBP reported, led by El Salvador, Guatemala and Honduras. Of those arrested, 10 percent had been apprehended on at least one other occasion, down from 12 percent the year before. DHS officials use this “recidivism” rate as a gauge of how difficult it is to cross into the United States illegally, and recent DHS studies have concluded that the border is tougher than ever to sneak across.

Trump has asked Congress to fund 10,000 more ICE officers and an additional 5,000 Border Patrol agents to meet expanded enforcement goals. Tuesday’s data release also provides the clearest look at how the Trump administration is tightening immigration far beyond the border. Soon after the election, Trump pledged to deport or incarcerate “probably 2 million” foreigners with criminal records who he said were gang members and drug dealers, saying the number could be “as high as 3 million.” But the number of people ICE removed from the United States declined about 6 percent during the government’s 2017 fiscal year, in part because the drop in illegal border crossings left the agency with fewer people to deport.

ICE said the number of “criminal aliens” it deported increased to 67,859 during fiscal 2017, a 12.5 percent increase over the previous year. But the number of arrests made by ICE agents for “administrative” reasons surged 30 percent. Such arrests target a category of foreigners whose offenses are typically immigration-related violations as opposed to conventional criminal charges. Homan said ICE is simply enforcing the country’s existing immigration laws with a rigor that was lacking under the Obama

administration. “There’s no population that’s off the table,” he said. “If you’re in the country illegally, we’re looking for you and we’re looking to apprehend you.”

Attorneys and rights advocates say the administration has cast a cloak of fear over immigrant communities, especially the parents of U.S.-born children who worry they’ll be separated. “There is a terrible effect on children when their parents face deportation,” said Lauren Dasse, executive director of Arizona’s Florence Immigrant and Refugee Rights Project, which provides legal assistance to immigrants in ICE custody. Dasse said her group has been holding more workshops for parents worried they will lose custody of their children if they’re picked up by immigration agents. Customs and Border Protection also published its end-of-year drug-seizure totals Tuesday. The numbers show a stunning increase in seizures of the deadly synthetic opioid fentanyl in recent years, from 2 pounds in 2013 to 1,485 pounds this past fiscal year. The amount of cocaine, heroin and methamphetamine confiscated along the border rose, as well, while marijuana declined. [Source: The Washington Post | Nick Miroff | December 5, 2017 ++]

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## Where There's a Will, There's a Way ► 06



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## Garage Door Billboards ► Making Yours Stand Out (16)



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## Have You Heard? ► Food for thought....

An old man, a boy & a donkey were going to town.  
The boy rode on the donkey & the old man walked.

As they went along they passed some people  
who remarked "What a shame the old man  
is walking and the boy is riding."

The man and boy thought maybe the critics were right, so they changed  
positions.

Later they passed some people who remarked, "What a shame.... he makes that  
little boy walk." So they then decided they'd both walk!

Soon they passed some more people who remarked, "They're really stupid to  
walk when they have a decent donkey to ride."

So, they both rode the donkey.  
Now they passed some people who shamed them by saying  
"How awful to put such a load on a poor donkey."

The boy and man figured they were probably right,  
so they decide to carry the donkey.

As they crossed the bridge, they lost their grip on the animal  
and he fell into the river and drowned.

The moral of the story?

If you try to please everyone, you might as well...  
Kiss your ass goodbye!

-o-o-O-o-o-

After 10 years, the wife starts to think their kid looks kinda strange so she decides to do a DNA test. She  
finds out that the kid is actually from completely different parents.

Wife: Honey, I have something very serious to tell you.

Husband: What's up?

Wife: According to DNA test results, this is not our kid...

Husband: Well you don't remember, do you??? When we were leaving the hospital, you noticed that our  
baby had pooped, then you said: "Please go change the baby, I'll wait for you here." So I went inside, got a  
clean one and left the dirty one there.

Moral: Never give a man a job for which he is not qualified!

-o-o-O-o-o-

Yesterday, I wore my Vietnam Veterans' cap to Wal-Mart. There was nothing in particular that I needed at  
the world's largest retailer; but, since I retired, trips to "Wally World" to look at the Wal-Martians is always  
good for some comic relief. Besides, I always feel pretty normal after seeing some of the people that  
frequent the establishment. But, I digress, . . . enough of my psychological fixations. While standing in line  
to check out, the guy in front of me, probably in his early thirties, asked, "Are you a Viet Nam Vet?"

- "No," I replied.

- "Then why are you wearing that cap?"
- "Because I couldn't find the one from the War of 1812." I thought it was a snappy retort.
- "The War of 1812, huh?" the Wal Martian queried, "When was that?"
- God forgive me, but I couldn't pass up such an opportunity. "1946," I answered as straight-faced as possible.
- He pondered my response for a moment and responded, "Why do they call it the War of 1812 if it was in 1946?"
- "It was a Black Op. No one is supposed to know about it." This was beginning to be way fun!
- "Dude! Really?" He exclaimed. "How did you get to do something that COOL?"
- I glanced furtively around me for effect, leaned toward the guy and in a low voice said, "I'm not sure. I was the only Caucasian on the mission."
- "Dude," he was really getting excited about what he was hearing, "that is seriously awesome! But, didn't you kind of stand out?"
- "Not really. The other guys were wearing white camouflage."
- The moron nodded knowingly.
- "Listen man," I said in a very serious tone, "You can't tell anyone about this. It's still 'top secret' and I shouldn't have said anything."
- "Oh yeah?" he gave me the 'don't threaten me look.' "Like, what's gonna happen if I do?"
- With a really hard look I said, "You have a family don't you? We wouldn't want anything to happen to them, would we?"

The guy gulped, left his basket where it was and fled through the door. The lady behind me started laughing so hard I thought she was about to have a heart attack. I just grinned at her. After checking out and going to the parking lot I saw dimwit leaning in a car window talking to a young woman. Upon catching sight of me he started pointing excitedly in my direction. Giving him another 'deadly' serious look, I made the 'I see you' gesture. He turned kind of pale, jumped in the car and sped out of the parking lot. What a great time! Tomorrow I'm going back wearing my Homeland Security cap. Then the next day I will go to the driver's license bureau wearing my Border Patrol hat, and see how long it takes to empty the place.

Whoever said retirement is boring? You just need to wear the right kind of cap!

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Why Cars Have These things





Another Confederate statue is removed.



Where will it end?

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