

RAO BULLETIN

15 November 2021

PDF Edition



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NOTE

1. The page number on which an article can be found is provided to the left of each article’s title.
2. To read the articles, open the website and slew to the page number of the article you are interested in.
3. Numbers contained within brackets [] indicate the number of articles written to date on the subject. To obtain previous articles send a request to raoemo@sbcglobal.net ‘or’ raoemo77@gmail.com.
4. Recipients of the Bulletin are authorized and encouraged to forward the Bulletin or articles to other vets or veteran organizations.
5. You can view past Bulletins www.nhc-ul.org/rao.html



Army Email Transition

Impact on RAO Bulletin Subscribers

At present there are 688 subscribers utilizing a “@mail.mil” email addee. With the changeover and problems noted in Update 01 to this subject below, most of these subscribers potentially will cease receiving their Bulletin Availability notices. The primary purpose of those notices is to provide the current website addee that the Bulletin can be read or downloaded at immediately and to provide a summary of article titles with page numbers contained in that Bulletin so readers can determine which, if any, they want to check out.

As a test on 5 NOV I sent the first 50 “@mail.mil” subscribers on my directory a test message to both their “@mail.mil” addee and their potential “@army.mil” addee asking them to respond as to which addee they received my message at. To date I have only received 3 responses:

- One, with a “@aol.com” account that I also sent the message to, said he had not received either message at the “.mil” addees but did at his .aol.com addee.
- One said he did not receive anything at his “@mail.mil” account but did receive it at the new “@army.mil” addee.
- One said he received it at the “@mail.mil” addee and would not be getting an “@army.mil” addee

I understand that each command will be limited in the number of replacement “@army.mil” addees they allow and all changes will be implemented by 30 NOV. At this juncture I can only assume, from the three responses and 47 non-responses to my test message, that most “@mail.com” users will need a replacement non-mil addee to continue to receive the Bulletin. No idea if this will also impact on “@navy.mil”, “@uscg.mil”, or “@spaceforce.mil” addees. I do know that a couple of years ago of the ~900 “us.af.mil” addee subscribers, I lost contact with almost all of them.

Normally, at <http://www.nhc-ul.org/rao.html> anyone can access the Bulletin online in PDF format after 2 days. Those who do not receive an Availability Notice for this 15 NOV Bulletin should know they can do that. Those who do not receive an Availability notice likely will not receive future notices until they provide an alternate email addee for me to send them to. At some point I will be removing all “@mail.mil” addees from the Bulletin’s mailing list (email directory) if I do not receive anything from them telling me what they want to do.

For those who decide to obtain a non-mil addee I recommend getting a Gmail addee. Of the over 1,000 subscribers I currently have using Gmail none have ever had a problem receiving the Bulletin. [Source: RAO Bulletin Editor/Publisher | James Tichacek | November 13, 2021 ++]

Army Email Transition

Update 01: Troops May Lose Email in Army's Platform Change



The Army's ongoing adoption of Microsoft-based email, teleconferencing and collaboration services for its "Army 365" platform could leave **hundreds of thousands of soldiers, civilians and contractors without official email access**, Army Times has confirmed. The issue stems from the Army opting to purchase individual Microsoft 365 licenses rather than providing them to all of the service's personnel. The Army has to pay for each individual license, meaning the arrangement could save money, a source familiar with the transition explained.

Right now, the Army's plan is to grant licenses — and thus new Army.mil email addresses — only to NCOs and officers, according to an interim licensing guidance memo issued by Lt. Gen. John Morrison Jr., the service's top uniformed IT official. Army Times obtained a copy of the memo from a source involved in implementing the email transition. "Commands will have to make some hard choices," wrote Col. Joseph Gardner, a senior officer responsible for overseeing the platform's rollout across the force, in a separate email explaining the license distributions last month. Army Times obtained a copy of the email.

Currently the Army has only procured 950,000 licenses, the memo stated. Those are intended to cover the needs of soldiers, civilians and contractors. It's not yet clear how many licenses will go to each personnel category — the Army is allowing subordinate commands to oversee the distribution process. One thing is clear: the Army had 1,008,373 troops as of 31 SEP, and the service has hundreds of thousands of civilians and contractors who will also require email and collaborative platform access. Army officials did not respond to questions from Army Times before this article's publication deadline.

The service's existing Defense Enterprise Email service provides official, secure email access for all Army personnel. But the platform is scheduled to go offline for the Army in March 2022, officials have said. Junior enlisted troops whose duties necessitate email access will need to have an exception to policy approved by the first colonel in their chain of command, according to the memo. One source who was present for a briefing on the licenses said that Army officials are weighing possible ways to secure official email addresses for personnel who don't rate Microsoft 365 licenses. But a stop-gap email measure likely wouldn't grant those personnel access to the Microsoft collaboration suite — including Microsoft Teams — that has kept the service afloat since the beginning of the pandemic.

Other potential issues

The email transition has presented issues for even those who are slated to have licenses. Last month, there was a days-long partial outage that kept some users — especially those who have already fully migrated to Army 365 email — from being able to send and receive emails from external domains. And some security measures in the new application may make it more difficult even for those with email access to complete tasks away from the office, especially for those in the National Guard and Army Reserve.

Currently, users can only download email attachments if they are connected to the Army network, including via a virtual private network if they are at home. Only government computers can access the Army's networks via VPN, and most units only have a handful of such computers to issue. With Defense Enterprise Email, servicemembers were able to download attachments regardless of whether they were on a personal or government-issued device.

This means that part-time Guard and Army Reserve soldiers without government computers must travel to an armory in order to do simple tasks, such as signing many PDF documents, because existing Army regulations ban documents with Privacy Act-covered personal data or Controlled Unclassified Information (CUI) from being sent to non-official email addresses. Some critics are concerned that unless the service can issue out more computers, the security measures could lead to a massive spillage of CUI. It could also lead to greater demands on Guard and Army Reserve troops outside of drill should they have to incorporate armory visits into their weekly routines.

Maintaining a healthy balance of information security and accessibility has been an ongoing issue for the Army since the COVID-19 pandemic sped up its timeline for adopting Microsoft's collaborative services. "It's an IT security issue vs. an acquisition problem," explained one source familiar with the service's information security protocols, who fears the service's current path "overlooks the impact on the user experience" due to a lack of government devices. "Restricting potential CUI downloads to information systems rated for that data is an appropriate measure that meets the Army's security needs," the source said. "A lack of devices is ultimately an acquisition issue that could be overcome with proper budgeting."

The access hiccups come amid a series of high-profile IT modernization missteps for the service, including the failed rollout of a new tuition assistance platform. The Army also recently delayed the rollout of its new HR and pay system, the Integrated Personnel and Pay System-Army, for the Regular Army and Army Reserve after issues with data feeds from older systems. [Source: ArmyTimes | Davis Winkie | November 8, 2021 ++]

DoD Security

Update 03: Afghan War Photos/Videos Removed from Public View



This photo , which was shared widely when it was taken in 2012 , appears to be one of the images that have been removed from DVIDS

The Pentagon has quietly removed a massive collection of Afghanistan war footage totaling more than 120,000 photos and 17,000 videos from its official visual record. The images and videos, which date back more than a decade, were previously published to the Defense Visual Information Distribution Service, or DVIDS, a vast depository of public domain material that's available for the public and the press. The photos were ostensibly removed in order to protect Afghan civilians from Taliban reprisals, however many of the missing images show U.S. troops at war. To access material from DVIDS go to <https://www.dvidshub.net> [Source: Task & Purpose | James Shark/Jeff Schogol | November 2, 2021 ++]

Afghan Withdrawal

Update 20: Pentagon Moving to Help US Troops' Stranded Family Members

The Pentagon is moving to help family members of U.S. troops still in Afghanistan evacuate, months after it pulled all military personnel from the country. In a 4 NOV memo provided to The Hill, the Pentagon instructed all U.S. military personnel or Department of Defense (DOD) civilian employees with immediate family members in Afghanistan who are seeking evacuation to contact a DOD-associated email address as part of a new database.

They were instructed to use the subject “DoD Immediate Family Member,” and be prepared to pass along the individuals’ names, contact information, location, passport details and national identification card particulars. The memo said the Pentagon “places a high priority on facilitating the departure of Afghan nationals who are immediate family members” of U.S. citizens, military personnel and Defense Department employees, adding that the department will “continue to provide support in this relocation effort to the greatest possible extent.”

The memo did, however, note the obstacles on the ground. “Given the current situation in Afghanistan and the absence of an in-country U.S. embassy presence, there are a number of challenges related to departures of Afghan nationals, including those of unique interest to DoD,” the document added. The memo was issued by Undersecretary of Defense for Policy Colin Kahl and addressed to the secretary of the military departments, the chairman of the Joint Chiefs of Staff, the chiefs of the military services, the chief of the National Guard Bureau, the commanders of the combat commands and the directors of defense agencies.

Dozens of immediate family members of U.S. military personnel remain in Afghanistan, defense officials told NBC News, including children, siblings and parents. Additionally, more than 100 extended family members are still living there, but officials said they do not know what percentage of that group is looking to leave. A defense official told NBC that Kahl’s memo illustrates “a more deliberate effort at the DOD level” to examine how many people are still in the country. “There is an increased desire to make sure that as we make this push that we have every situation accounted for,” the official said, adding that the Pentagon is taking efforts to “expand the reach” to ensure that family members of Defense Department personnel are receiving assistance.

The official said the Pentagon will collaborate with the State Department to evacuate family members who wish to leave once the department receives necessary information. The U.S. military, however, will not play a role in helping to extract the family members, the official noted. Officials also told the network that the Pentagon does not have a concrete way of determining how many family members of Pentagon personnel remain in Afghanistan, but noted that a sizable number of those with family still in the Taliban-controlled nation were born there. Some of them reportedly worked as interpreters before moving to the U.S. and joining the armed forces.



Lawmakers have spoken out regarding the lack of data disclosed by the Biden administration pertaining to the Afghanistan evacuation. The U.S. evacuated more than 124,000 people from Afghanistan in August amid its troop withdrawal from the country. [Source: The Hill | Mychael Schnell | November 8, 2021 ++]

DoD Fraud, Waste, & Abuse **Reported NOV 01 thru 15, 2021**

A metallurgist in Washington state pleaded guilty to fraud 8 NOV after she spent decades faking the results of strength tests on steel that was being used to make U.S. Navy submarines. **Elaine Marie Thomas**, 67, of Auburn, Washington, was the director of metallurgy at a foundry in Tacoma that supplied steel castings used by Navy contractors Electric Boat and Newport News Shipbuilding to make submarine hulls.



From 1985 through 2017, Thomas falsified the results of strength and toughness tests for at least 240 productions of steel — about half the steel the foundry produced for the Navy, according to her plea agreement, filed 9 NOV in U.S. District Court in Tacoma. The tests were intended to show that the steel would not fail in a collision or in certain “wartime scenarios,” the Justice Department said. There was no allegation that any submarine hulls failed, but authorities said the Navy had incurred increased costs and maintenance to ensure they remain seaworthy. The government did not disclose which subs were affected.

Thomas faces up to 10 years in prison and a \$1 million fine when she is sentenced in February. However, the Justice Department said it would recommend a prison term at the low end of whatever the court determines is the standard sentencing range in her case. Thomas’ conduct came to light in 2017, when a metallurgist being groomed to replace her noticed suspicious test results and alerted their company, Kansas City-based Bradken Inc., which acquired the foundry in 2008. Bradken fired Thomas and initially disclosed its findings to the Navy, but then wrongfully suggested that the discrepancies were not the result of fraud. That hindered the Navy’s

investigation into the scope of the problem as well as its efforts to remediate the risks to its sailors, prosecutors said.

In June 2020, the company agreed to pay \$10.9 million in a deferred-prosecution agreement. When confronted with the doctored results, Thomas told investigators, “Yeah, that looks bad,” the Justice Department said. She suggested that in some cases she changed the tests to passing grades because she thought it was “stupid” that the Navy required the tests to be conducted at negative-100 degrees Fahrenheit (negative-73.3 degrees Celsius). [Source: The Associated Press| Gene Johnson | November 8, 2021++]

POW/MIA Recoveries & Burials

Reported NOV 1 thru 15, 2021 | Two

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

For a listing of all missing or unaccounted for personnel to date refer to <http://www.dpaa.mil> and click on ‘Our Missing’. Refer to <https://www.dpaa.mil/News-Stories/Recent-News-Stories> for a listing and details of the 141 accounted for in 2005. If you wish to provide information about an American missing in action from any conflict or have an inquiry about MIAs, contact:

== Mail: Public Affairs Office, 2300 Defense Pentagon, Washington, D. C. 20301-2300, Attn: External Affairs Call: Phone: (703) 699-1420

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



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

have been recovered, identified, and/or scheduled for burial since the publication of the last RAO Bulletin are listed on the following sites:

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

LOOK FOR

-- **Navy Seaman 2nd Class Harold W. Lindsey, 26**, of San Antonio, was assigned to the battleship USS Oklahoma, which was moored at Ford Island, Pearl Harbor, when the ship was attacked by Japanese aircraft on Dec. 7, 1941. The USS Oklahoma sustained multiple torpedo hits, which caused it to quickly capsize. The attack on the ship resulted in the deaths of 429 crewmen, including Lindsey. He will be buried on Nov. 5, 2021, in Dallas. Read about Lindsey at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2710279/uss-oklahoma-sailor-accounted-for-from-world-war-ii-lindsey-h>.

-- **Army Pvt. Robert J. Herynk, 27**, of Hanover, Kansas, was assigned to Company K, 3rd Battalion, 126th Infantry Regiment, 32nd Infantry Division. His unit participated in a coordinated attack against Japanese defenses on Nov. 26, 1942. Early casualty reports listed Herynk as killed in action. He will be buried on Nov. 11, 2021, in his hometown. Read about Herynk at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2795870/soldier-accounted-for-from-world-war-ii-herynk-r>.

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

* VA *



HUD-VASH

Update 12: LA Could Spark Momentum Nationwide for Homeless Vets

The Department of Veterans Affairs' focus on housing veterans living on the streets of Los Angeles will spark momentum to tackle veteran homelessness across the country, VA Secretary

Denis McDonough said 9 NOV. McDonough, who spoke at the National Press Club, said the VA **succeeded** in its goal of getting all homeless veterans living in the area known as “veterans row” in Los Angeles into housing by 1 NOV.

About 40 people were living along veterans row, a homeless encampment just outside the West Los Angeles VA Medical Center, when McDonough visited the facility in October. He vowed 20 OCT that all the veterans would be in either transitional or sustainable housing by 1 NOV. Veterans living in the encampment were placed in VA programs, as well as transitional housing at hotels and emergency shelters, the VA Greater Los Angeles Healthcare System said in a statement issued 28 OCT. The secretary also promised the VA would house an additional 500 homeless veterans in LA in time for the holidays.

Veterans experience homelessness at a disproportionately high rate compared to the rest of the U.S. population, and there are more homeless veterans in Los Angeles County than anywhere else in the country. According to the Department of Housing and Urban Development, 37,252 veterans were experiencing homelessness in January 2020. Of those veterans, 3,681, or about 10%, lived in Los Angeles. The VA is creating a manifest of all homeless veterans in LA, including background information for each veteran about the underlying issues that led to their homelessness. That could include substance abuse disorders, untreated mental health problems, unemployment and involvement in the justice system, McDonough said.

McDonough insisted the department wasn’t ignoring homelessness in the rest of the country but he said the VA is focused on building momentum in LA. He wants to get back to the level of work being done on the issue between 2010 and 2016, when veteran homelessness was cut in half nationwide, he said. The number of homeless veterans in the United States rose in 2017 for the first time in seven years. According to the most recent data, veteran homelessness increased from 2019 to 2020, which stoked fears among advocates that the effects of the coronavirus pandemic could add to an already regressive trend. “It is really important, in my view, that we build up momentum in LA to demonstrate to the country that this is, indeed, a fixable problem,” McDonough said. “I want us to get this job finished, and I think we can do it.”

McDonough spoke at the press club ahead of Veterans Day on 11 NOV. In addition to providing an update on the department, he urged Americans to serve veterans with as much heart and soul as they’ve served us. “As a country, we now rely on a very small percentage of our population to fight for the rest of us,” he said. “The risk is that veterans and nonveterans end up occupying two separate realities in America, leaving some veterans feeling isolated. The thing is, it is not on veterans to break down that barrier, it’s on all of us.”

[Source: Stars & Stripes | Nikki Wentling | November 9, 2021 ++]

VA Health Care Access

Update 69: Texas Veterans Say Wait Times Still A Problem

With Veteran's Day imminent, some Texans who served our country say they feel forgotten. Wait times at several Texas Veterans Affairs hospitals are **not matching up to what's being publicly reported online**, according to four veterans. "It very much makes me upset," said Timothy Kinsey, a Marine, who served overseas. "Because I am in pain." Kinsey is battling the VA over a shoulder injury. More than a decade ago, he was diagnosed with a shoulder injury, including a tendon tear, according to military records. He says it's getting worse and wants help. Instead, he feels he is getting the "run around" from the Austin VA.

Kinsey said he has to wait months to get "permission" from a VA doctor in order to wait some more just to "talk" to a shoulder specialist — even though the VA already has records of his shoulder injury. That, he says, is the VA policy. A VA spokesperson said, "It is part of its treatment plan for Kinsey that may include primary care, rehab and specialists. It is our responsibility to ensure Mr. Kinsey received high quality, comprehensive health care, and we will continue to work with him on his needs." Timothy Kinsey showed KXAN his 2010 MRI which found a partial tendon tear of his tendon. He says the VA should allow him to see a shoulder specialist, without having to wait for permission from a primary care doctor.

Absolutely Insane! "I have to wait three months for the primary care [doctor] to tell me it's OK [to get my shoulder looked at]," said Kinsey. "By the time I get to specialty care, it's been six months, and I'm already defeated mentally because I had to wait so long." The VA outpatient clinic in Austin is the largest in the country, reporting an average wait time of 18 days. The VA says, here, the average wait for established patients is five days. Kinsey shot back, "I don't think I've ever waited less than 30 days for anything. Waiting to get care," said Kinsey, "is probably emotionally draining to a lot of veterans".



Don Jackson

Timothy Kinsey

Kyle Haddock

Kinsey's father-in-law, Don Jackson, is a Navy veteran who served in the Gulf War. "Some of the stuff that I witnessed, some of the stuff that I went through, you never forget those things," said Jackson, who was diagnosed with post-traumatic stress disorder. Jackson says virtual visits, or phone calls, once a month at the Cedar Park VA, with rotating mental health counselors, is not adequate to treat his PTSD. "It's maddening," said Jackson. General mental health appointments

are available “in less than 20 days,” the VA said. The Central Texas VA Health Care System offers same-day mental health services for those in need, a VA spokesperson said, adding many veterans chose to remain with virtual care, even when in-person appointments were offered. Last year, the Central Texas VA conducted 4,531 same-day mental health services for veterans, an official added.

A VA spokesperson said, “We do understand that some patients do prefer in-person care. We continue to work diligently to accommodate the needs of each Veteran, just as we have done in Mr. Jackson’s case.” Nearly 20 million appointments were canceled or delayed nationwide during the pandemic, according to the VA. A third of appointments canceled between March and May last year – 2.3 million – “had no indication of follow up or tracking,” a Department of Veterans Affairs Inspector General report found. “We are confident all Veterans who had their appointments cancelled for safety reasons during the pandemic have been offered video and/or telephone care,” a VA spokesperson said, “or have had the opportunity to reschedule in-person care with a VA provider or, if eligible, with community health care provider.”

KXAN reached out to a half-dozen federal lawmakers from Texas, including four on the House Veterans Affairs Committee. None were available to talk on camera. In a statement, Congressman Chip Roy (R-Austin) says what these veterans tell KXAN is simply inexcusable. “But, unfortunately, because of bloated bureaucracy and unnecessary red tape the VA healthcare system too often fails our veterans.” He said he is hearing “more and more complaints about this” very issue from other Texas veterans and pledged to take action. “As a member of the House Veterans Affairs Committee,” he said, “I intend to look into the matter thoroughly. Those who risk everything to defend our republic and blessings of liberty deserve better.” Earlier this year, Roy introduced a bill — the Veterans Access to Direct Primary Care Act — which would give health savings accounts to veterans to use towards seeing private doctors outside of the VA. “Just a veteran and a doctor, that’s how simple it should be.” he said.

Rep. John Carter (R-Round Rock) in a statement when told about the veterans’ concerns, said “I will continue to work with the Administration, and my colleagues from both sides of the aisle to continually improve the Veteran community’s quality of life.” The concerns are not new, dating back to at least 2016 when an IG report stated wait times were manipulated in Austin with “improper scheduling” that was “systemic.

In an email, the VA defends its handling of the veterans KXAN spoke with saying it “didn’t miss a beat” during the pandemic and “never closed its doors.” Nationwide, the VA conducted more than 70 million face-to-face, telephone, and video visits this year. Officials say wait times vary by location, type of care and whether a patient is new or established. “Just like at community medical facilities, VA wait times do vary from location to location, primary care versus specialty care, and for new patients versus established patients,” a VA spokesperson said.

The Central Texas VA conducted more than 280,000 virtual appointments since the start of the pandemic. “The Central Texas VA Health Care System has made significant strides in health

care delivery and accountability,” a VA spokesperson said. “In fact, it is now a leader across VA with innovative approaches to health care and dedicated staff at the helm making it so.”

Meanwhile, the three veterans, who stood together in the shadow of the Austin VA, say they will keep fighting – not just for their own health care, but for those they served alongside. “I think about everybody else,” said Kinsey. “I know other people are hurting more than me.” A VA representative tells KXAN he is reaching out personally to the veterans in this story to try to help resolve their concerns.

In need of help?

- Please call the Veterans Crisis Line at 1-800-273-8255 and press 1 if you are a veteran in crisis and considering suicide,
- Veterans who are having difficulty accessing care or need help can contact the White House VA Hotline at <https://www.va.gov/ve/whvahotline.asp> or by calling 1-855-948-2311
- Veterans can visit www.accesstopwt.va.gov/PWT/SearchWaitTimes to see the latest wait time information:
- Veterans can go to <https://www.accesstopwt.va.gov/Healthcare/QualityOfCare> to see how their local VA compares to others.

[Source: KXAN Investigates | Matt Grant | November 1, 2021 ++]

Traumatic Brain Injury

Update 80: Veterans with Concussion/TBI Issues Can Earn \$325 Just to Sleep



The Department of Veterans Affairs is seeking veterans with a history of concussions or Traumatic Brain Injuries (TBI) as volunteers in a sleep study. The study is designed to measure the effectiveness of non-drug treatments for insomnia, which may affect veterans at double or triple the rate of civilians. According to the VA, persistent difficulty falling asleep or staying asleep, or insomnia, is a common symptom affecting veterans who suffered head injuries such as concussions or TBI while in the military. As a result, the VA is attempting to develop therapies

that will provide veterans with the skills and techniques necessary to overcome their insomnia and get regular, restful sleep without using drugs.

Participants will be randomly assigned to one of two therapies that are specifically focused on sleep. Both are short term, structured treatments that teach different skills and techniques aimed at improving insomnia symptoms. The specific skills you learn will depend on which therapy you are assigned. The aim is to determine which of these therapies is more helpful for Veterans with a history of concussion or mild traumatic brain injury. In both treatments, you'll meet online with a therapist once a week for approximately 1 hour to discuss your difficulties with sleep. The techniques they teach you will be tailored to your personal circumstances.

A concussion can occur as a result of trauma to the head from injuries such as sports injuries, motor vehicle accidents, falls, collisions, or physical assault, military training or combat, blast exposures (e.g. IED, grenade). Symptoms of insomnia include frequent difficulty falling asleep, staying asleep through the night, or waking up too early. This is accompanied by symptoms during the day such as fatigue, trouble with memory/attention, moodiness, headaches and decrease in motivation. Poor sleep can also interfere with the rehabilitation process and return to civilian life or active duty.

This study requires 9 weekly online Telehealth appointments plus a follow-up Telehealth appointment at 6 months. Before you can join the study, an in-depth screening assessment will be done to learn more about your physical and mental health, any head injuries you may have experienced, and your sleep habits. If you are not eligible to participate, VA will provide alternatives treatment resources. Those eligible to participate must be:

- Veterans
- Age 21 and older
- Have served in the US military for at least 180 days
- Have trouble sleeping
- Have a history of concussion

Those who are accepted into the study may experience an improvement in their sleep as a result of participating. However, there may also be no direct benefits. Their sleep will help the research team to learn more about the causes of insomnia. Compensation for each visit for a total of up to \$325 will be provided. The VA is currently seeking 120 participants for the study. For more information and to sign up for an in-depth screening assessment to see whether you are eligible to participate in the study, go to <https://studypages.com/s/join-the-sleepless-warriors-at-home-study-improving-sleep-in-veterans-with-a-history-of-concussion-119226/?fbclid=IwAR1saySmf4fBhOJebDMDQhbKt62nYqbsZCrcLD2I35tG0fUIwTvdZqIG1bY> and click on the "See If You Qualify Box". Leave your contact details and the research team will reach out to you. [Source: Military.com | Jim Absher | October 29, 2021 ++]

VA Mission Act

Update 15: Review Shows Administrators Are Overruling Doctors' Judgments

An inewsourc (an independent nonprofit newsroom based in San Diego, California) investigation in partnership with USA TODAY has found that veterans across the country are caught in the crossfire of the VA's battle to retain patients and funding since the passage of a landmark health care law known as the Mission Act. When Congress and then-President Donald Trump passed the bipartisan law in 2018, they said it would ensure American citizens who fight to protect the U.S. can access high quality medical care after leaving the military. When the Department of Veterans Affairs can't deliver that care for any of six reasons, it's supposed to pay other health care systems to do it instead.

A review of thousands of pages of department manuals and medical records, along with interviews with dozens of patients, advocates and providers, shows that VA administrators are overruling doctors' judgments and preventing them from sending their patients outside the VA health care system. This bureaucratic process has ramped up over the past two years as part of an effort to save money and retain patients within the VA, records show. "That's tragic and jarring," said Ryan Gallucci, a national director for Veterans of Foreign Wars, after learning what the VA manuals shows. "I think it warrants an organization like ours asking more pointed questions and ensuring the VA is upholding the intent of the Mission Act," he added.

The Mission Act has had financial consequences for the VA. Since the law was enacted, more veterans have left for other health care systems than the VA anticipated, forcing the government agency to shell out billions of dollars for private care. If the trend continues, the VA's own hospitals could end up with smaller budgets to spend on their services and staff. To learn more on what is happening at the VA and to veterans as a result of the Mission Act's implementation refer to the attachment to this Bulletin titled, "**Mission Act Impact**". [Source: USA Today | Jill Castellano | November 1, 2021 ++]

VA Disability Benefits

Vets Should Be Getting More Help in Post-Military Life

Former Veterans Affairs Secretary Robert Wilkie on 9 NOV criticized the current veterans benefits system in America as being too focused on providing financial rewards to ailing individuals instead of helping them move past those challenges to post-military success. "We're focused on getting veterans checks and not getting them well and getting them back into society," he said during an American University event on Tuesday.



“The purpose of VA is to care for those who have suffered as a direct result of their military service. In my experience, the encouragement of many of the [support] groups give to people coming out of the service, it’s almost as if they encourage them to play disability. And it is incredibly destructive to the system.” He suggested that the list of injuries and illnesses making veterans eligible for financial support may be too expansive, with issues that are more attributable to aging than military deployments. That in turn encourages veterans to seek payouts from VA instead of finding ways to work and integrate into civilian life.

The comments came during a roundtable discussion with Daniel Gade, retired U.S. Army lieutenant colonel and a former Virginia Senate candidate, about his new book on the Veterans Affairs system. The volume is titled “Wounding Warriors: How Bad Policy is Making America’s Veterans Sicker and Poorer.” About 40 percent of all post-9/11 veterans have some type of service-connected disability, as compared to about 26 percent of all veterans in America today, according to estimates from the Department of Labor.

Wilkie, who served as the head of Veterans Affairs for almost three years under President Donald Trump, described the department as “incredibly resistant to reform” and blasted veterans lobbyists as worsening the problem with their viewpoints of always expanding benefits and services, rather than catering to veterans with specific military-related needs. “We put those who hold the Purple Heart in the front line when it came to compensation and compensation decisions,” he said. “The howls from the professional class were deafening, as was the response from many in Congress, because they believe that anyone who’s put on a uniform should be treated just like all the others.

That is a disconnect that we as a nation have to have to address.” Wilkie said his work running the department helped reform some of those practices, but not enough. Gade, a White House staffer during President George W. Bush’s administration, said his book is designed to broach conversations about sweeping reforms within the veterans disability process, including the idea that veterans should get compensation or treatment for ailments that do not have a direct, immediate link to military wounds. “We pay veterans to be sick, and then we wonder why we have so many sick veterans,” he said.

The two men’s comments came at the same time that current VA Secretary Denis McDonough delivered the annual “State of the VA” address ahead of the Veterans Day holiday. In it, McDonough vowed that “no [veteran] is going to have to fight to get the quality care, benefits

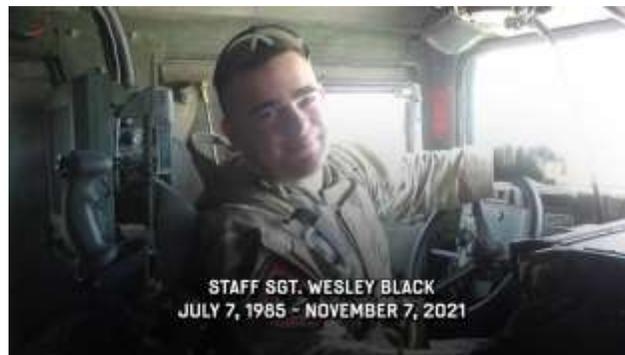
and services that they earned.” Veterans Affairs officials processed more than 1 million disability claims last fiscal year, setting a new case record, but have seen a growing backlog of overdue claims decisions as pandemic delays and new eligibility rules have increased staff workload.

Wilkie said improvements can’t be made without fundamental changes in how veterans groups and lawmakers view the system. But he also took aim at “the lobbyists in Washington” focused on veterans issues for being an obstacle to reform rather than allies. Most of those veterans groups called for Wilkie’s resignation during his final weeks in office, after a series of internal investigations found he mishandled sexual assault claims filed by a congressional staffer who was visiting the Washington, D.C. VA Medical Center. [Source: MilitaryTimes | Leo Shane III | November 9, 2021 ++]

Burn Pit Toxic Exposure

Update 89: Afghan Vet Dies After Settling VA Diagnosis Lawsuit

A Vermont soldier who was exposed to smoke from pits used to burn waste while serving in Afghanistan and Iraq has died of cancer, just months after reaching a settlement with the federal government over his diagnosis. Wesley Black, 36, of Hartford, died 7 NOV.



After graduating High School he had enrolled in Norwich University and enlisted into the 3rd Battalion of the 172nd (Mountain) Regiment for the Vermont Army National Guard. Wesley was deployed to Ramadi, Iraq in January 2005 for an extended tour and served his country as a rifleman and Humvee Turret Gunner. Upon returning home to Vermont, Wesley worked at the Army Mountain Warfare School in Jericho, VT where he earned his basic and advanced military mountaineer qualifications, graduated sniper school and completed his basic non-commissioned officer course. He later served a 3rd tour of duty in Afghanistan and then returned to Vermont to serve in the Vermont National Guard and met his future wife, Laura Kilgannon. Wesley graduated with an A.A. in Liberal Arts in 2014, and in the spring of 2016 he and his wife welcomed their beautiful boy Ronan into the world.

In February of 2017, Wesley was diagnosed with stage 4 colon cancer with metastasis to his liver after years of undiagnosed symptoms. With a newborn and a new career as a Firefighter/AEMT with the Hartford, VT Fire Department (Local 2905), Wes proceeded to do what no one else could fathom: He fought. He continued to work for the Fire Department on his off weeks of chemo. Wesley worked hard to get VT Senate Bill S111 passed. (2 min video at <https://twitter.com/i/status/1457773845197168645>). The Bill raises awareness to the long-term effects on our veterans like him that suffered as a result of exposure to the open-air burn pits that are being used by the United States Armed Forces overseas.

Black volunteered as a guide for the Wounded Warriors in Action organization and was recognized with a Naval Unit Citation from the Marine Corps. He educated NATO allies in Macedonia and worked with Inuit guides in Baffin Bay, Canada on Arctic training. Wesley received the Meritorious Service Medal, the Bronze Star with Valor, two Purple Hearts and the Army Commendation with Valor among countless other accolades.

Hesued the White River Junction VA Medical Center for failing to diagnose him with colon cancer after he lost 75 pounds and suffered from severe intestinal issues. While serving overseas, Black said he frequently breathed in smoke from pits used to incinerate human and medical waste, plastic water bottles, ammunition and chemicals on military bases. Doctors incorrectly diagnosed him with irritable bowel syndrome but when he later ended up being taken to the emergency room, a colonoscopy revealed he had stage 4 cancer, the lawsuit said.

According to the lawsuit, a physician with the Gastrointestinal Cancer Center of the Dana-Farber Cancer Institute in Boston wrote in a 2018 letter that Black's symptoms were early signs of cancer that developed as a result of the burn pit exposure and if further investigation had been done, the cancer could have been detected sooner, the newspaper reported. Black reached a \$3 million settlement this summer. The case closed on 19 OCT. An email was sent to the VA by the Boston Globe seeking comment.

According to his obituary among other accolades, "He used the tragic hand he was dealt as a platform from which to raise awareness about the harmful effects of burn pit exposure," Dan Perrone, one of Black's attorneys, said by email to the Boston Globe on 8 NOV. "His heroics and advocacy have and undoubtedly will continue to save lives." Gov. Phil Scott signed S.111 into law in June 2019.

After 9/11, open pits were the predominant method of waste disposal on U.S. military bases in Iraq and Afghanistan. In 2010, Congress banned the pits except where there aren't feasible alternatives. "The Department of Defense has now closed out most burn pits and is planning to close the remainder," the VA website states. A federal court ruled in 2018 that military veterans who claim that the use of open burn pits during the wars in Iraq and Afghanistan caused myriad health problems could not move forward with dozens of lawsuits against a military contractor, and the U.S. Supreme Court denied an appeal the following year. [Source: The Associated Press | November 10, 2021 ++]

VA Fraud, Waste & Abuse

Reported 01 thru 15 NOV 2021

U.S.A – Thirteen defendants, including three compounding pharmacy owners, three physicians, two pharmacists, and three patient recruiters, pleaded guilty in the Southern District of Texas to a years-long, multi-state scheme to defraud the U.S. Department of Labor’s (DOL) Office of Workers’ Compensation Programs (OWCP) and TRICARE.

According to court documents, the defendants submitted false and fraudulent claims to the OWCP and TRICARE for prescriptions for compounded and other drugs prescribed to injured federal workers and members of the armed forces. The defendants also paid kickbacks to patient recruiters and to physicians to induce them to prescribe these drugs. The defendants chose the particular compounds and other drugs based not on the patients’ medical needs but in light of the amount of reimbursement for the drugs. The drugs were then mailed to patients, even though the patients often never requested, wanted, or needed them.

The defendants were charged in a June 2018 indictment and pleaded guilty to wire fraud, health care fraud, and/or kickback charges. All 13 defendants are scheduled to be sentenced in February 2022 and face a statutory maximum sentence of between five and 20 years. U.S. District Judge Sim Lake of the Southern District of Texas will determine any sentence after considering the U.S. Sentencing Guidelines and other statutory factors. [Source: U.S. DoJ | Office of Public Affairs | October 27, 2021 ++]

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NEWARK, N.J. — A former pharmacy procurement technician on 3 NOV admitted stealing prescription HIV medications from the pharmacy of the Veterans Affairs Medical Center (VAMC) in East Orange, New Jersey, Acting U.S. Attorney Rachael A. Honig announced. **Lisa M. Hoffman**, 49, of Orange, New Jersey, pleaded guilty before U.S. District Judge Esther Salas in Newark federal court to Count 2 of an indictment charging her with theft of government property.

According to documents filed in this case and statements made in court: From October 2015 through November 2019, Hoffman was a procurement officer at the VAMC, who used her authority to order medication for the outpatient pharmacy, including ordering large quantities of HIV medication. Hoffman admitted that she stole HIV prescription medications from the VAMC pharmacy and sold it to her conspirator, **Wagner Checonolasco**, 34, of Lyndhurst, New Jersey, in exchange for cash. Checonolasco previously admitted to conspiring with Hoffman to steal HIV medication belonging to the U.S. Department of Veterans Affairs. Hoffman and Checonolasco

stole approximately \$10 million worth of HIV medications belonging to the VAMC during the scheme.

The theft of government property charge is punishable by a maximum penalty of 10 years in prison and a fine of \$250,000, or twice the gross gain or loss from the offense, whichever is greatest. Sentencing is scheduled for March 9, 2022. Checonolasco previously pleaded guilty to one count of conspiracy to steal government property and is scheduled to be sentenced on Dec. 15, 2021. [Source: DoJ District of New Jersey | U.S. Attorney's Office | November 3, 2021 ++]

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Mansfield, Ohio — Acting U.S. Attorney Bridget M. Brennan announced that a federal grand jury returned a one-count indictment charging **Patrick J. Rose**, 59, of Mansfield, Ohio, with one count of influencing a federal official by threat. According to the affidavit in support of the criminal complaint, on October 6, 2021, it is alleged that the defendant left a voicemail message at the Mansfield VA Community Based Outpatient Clinic (CBOC), threatening to kill a VA employee.

The Department of Veterans Affairs, Office of Inspector General (VA OIG) investigated the incident and determined that the defendant and a Clinical Pharmacy Specialist in Psychiatry at the Mansfield CBOC had a medical appointment together on October 4, 2021, during which the specialist decided to discontinue the defendant's prescription for Diazepam. The defendant immediately became upset, allegedly threatened to "shoot somebody" and left the appointment. Days later, on 6 OCT, it is alleged that the defendant left a voicemail message on a phone at the CBOC threatening to harm the pharmacy specialist and "eliminate her whole family." The defendant was later charged and arrested.

An indictment is only a charge and is not evidence of guilt. A defendant is entitled to a fair trial in which it will be the government's burden to prove guilt beyond a reasonable doubt. If convicted, the defendant's sentence will be determined by the Court after review of factors unique to this case, including the defendant's prior criminal record, if any, the defendant's role in the offense, and the characteristics of the violation. In all cases, the sentence will not exceed the statutory maximum, and in most cases, it will be less than the maximum. [Source: DoJ Northern District of Ohio | U.S. Attorney's Office | November 2, 2021 ++]

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Pittsburgh, PA -- A resident of New Kensington, Pennsylvania, was sentenced in federal court following his guilty plea to a charge of misappropriation of U.S. Department of Veterans Affairs ("VA") beneficiary funds, Acting United States Attorney Stephen R. Kaufman announced t1 NOV. United States District J. Nicholas Ranjan sentenced **Andrew Ziacik**, 57, to one day of imprisonment followed by three years of supervised release. Ziacik was also ordered to pay a \$4,000 fine.

During the defendant's plea hearing on June 2, 2021, the defendant admitted that between 2013 and 2017, he was the appointed Federal Fiduciary for a VA beneficiary—his older brother, who was a service-disabled veteran. In his role as a Fiduciary, the defendant was responsible for receiving his brother's VA income and ensuring that all of his debts were paid. Between July 2013 and late 2017, the defendant admitted that he violated the terms of his Fiduciary Agreement by, among other things, misappropriating his brother's VA funds for the defendant's personal benefit, including by using VA funds to finance a Harley Davidson motorcycle, purchase a diamond ring, and buy a GMC Sierra truck. The defendant also failed to maintain accurate records and receipts related to the disposition of his brother's VA benefits, and he likewise failed to provide complete and accurate records in response to a formal accounting initiated by the Department of Veterans Affairs in August 2016.

As part of the defendant's sentence, Judge Ranjan ordered that the defendant make restitution to his brother in the amount of \$75,000. [Source: DoJ Western District of Pennsylvania | U.S. Attorney's Office | November 1, 2021 ++]

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Boston, Mass. -- A Brockton woman pleaded guilty 5 NOV in federal court in Boston to stealing veteran affairs benefits. **Robin Calef**, 63, pleaded guilty to one count of theft of public funds. U.S. Senior District Court Judge Douglas P. Woodlock scheduled sentencing for March 1, 2022. In December 2006, Calef's sister, who was receiving monthly benefits from the Department of Veterans Affairs (VA), passed away. Calef failed to inform the VA of her sister's death, and the VA continued to deposit monthly benefits into a bank account held by Calef and her sister. From Dec. 1, 2006 to Sept. 20, 2017, Calef stole approximately \$102,289 in VA funds from that bank account.

The charge of theft of government funds provides for a sentence of up to 10 years in prison, three years of supervised release and a fine of \$250,000. Sentences are imposed by a federal district court judge based upon the U.S. Sentencing Guidelines and other statutory factors. [Source: DoJ District of Massachusetts | U.S. Attorney's Office | November 5, 2021 ++]

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Michael Nolan, of Tampa, Florida, and **Richard Epstein**, of Aurora, Colorado, were sentenced for their roles in a conspiracy to defraud two federal health benefit programs, Medicare and the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA). From October 2016 through April 2019, Epstein and Nolan ran a telemarketing company in Tampa called REMN Management LLC that targeted the elderly to generate thousands of medically unnecessary physicians' orders for durable medical equipment and cancer genetic testing.

Epstein and Nolan also created and operated Comprehensive Telcare LLC, a telemedicine company through which they illegally bribed physicians to sign the orders regardless of medical necessity. They then illegally sold the signed physicians' orders to client-conspirators for use as

support for false and fraudulent claims submitted to Medicare and CHAMPVA. The conspiracy resulted in the submission of at least \$134 million in fraudulent claims and approximately \$29 million in payments.

Nolan was sentenced to six years and six months in federal prison, followed by three years' supervised release, and was ordered to pay \$2.1 million. Epstein was sentenced to five years and three months in federal prison, followed by three years' supervised release, and was ordered to pay \$3 million. The court also ordered Nolan, Epstein, and other conspirators to pay over \$29 million in restitution. [Source: DVA OIG | IG Michael J. Missal | November 10, 2019 ++]

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ERIE, Pa. – A physical therapy practice in Erie County, Pennsylvania, and 20 people – 18 of them from northwestern Pennsylvania - have been indicted by a federal grand jury in Erie on charges of conspiracy to commit wire and health care fraud and health care fraud, Acting United States Attorney Stephen R. Kaufman announced 9 NOV. For a listing of those indicted refer to <https://www.justice.gov/usao-wdpa/pr/hertel-brown-physical-aquatic-therapy-its-two-founders-aaron-hertel-and-michael-brown>.

According to the Indictment presented to the court, the defendants conspired from January 2007 to October 2021 to commit wire fraud and health care fraud. The multi-faceted conspiracy had numerous components including:

- a) Hertel & Brown Physical & Aquatic Therapy utilized unlicensed technicians to provide physical therapy treatment, including aquatic therapy, and billed that treatment as if performed by a licensed physical therapist or physical therapy assistant.
- b) Unlicensed technicians at Hertel & Brown Physical & Aquatic Therapy were permitted and required to log into the treatment documentation system, WebPT, as a licensed physical therapist to facilitate documenting treatment as if performed by a licensed therapist.
- c) Hertel & Brown Physical & Aquatic Therapy and its licensed employees regularly recorded and billed for treatment time in excess of actual treatment time spent with patients.
- d) Hertel & Brown Physical & Aquatic Therapy and its licensed employees rarely if ever utilized group therapy codes when billing for treatment even when group billing codes were the only appropriate billing codes that could have been utilized.
- e) Hertel & Brown Physical & Aquatic Therapy regularly billed treatment time using the name and credentials of a physical therapist who was on vacation and not working on the day in question.
- f) Hertel & Brown Physical & Aquatic Therapy allowed physical therapy assistants and unlicensed personnel to treat patients with insurance that only reimbursed for treatment performed by a physical therapist. Then the practice and its employees covered up who actually treated the patient by removing the name of the actual person providing treatment from the treatment record.

g) Hertel & Brown Physical & Aquatic Therapy and some of its employees also manually changed the patient schedule after the fact to conceal that Medicare patients were scheduled at the same time as other patients. This was done to conceal that Medicare patients did not have one on one treatment with a physical therapist as billed by the practice and required by Medicare.

“The indictment alleges that essentially since Hertel & Brown opened in 2007, the defendants perpetrated a systematic and brazen fraud scheme that bilked insurance companies and the government of millions through blatantly false billings,” said U.S. Attorney Kaufman. “Addressing health care fraud is a top priority of our Office and of our federal, state and local law enforcement partners.” The law provides for a maximum total sentence of 30 years in prison, a fine of \$500,000 or twice the pecuniary loss (whichever is greater), or both for each defendant and the business. Under the Federal Sentencing Guidelines, the actual sentence imposed would be based upon the seriousness of the offenses and the prior criminal history, if any, of the defendant. An indictment is an accusation. A defendant is presumed innocent unless and until proven guilty. [Source: DoJ Western District of Pennsylvania | U.S. Attorney’s Office| November 9, 2021 ++]

VA Policy Issues

Mar-a-Lago Three’ Unusual, Improper Access

Veterans Affairs officials on 5 NOV conceded that a trio of executives with personal ties to President Donald Trump had “unusually pervasive access” to senior VA leaders during his administration, an arrangement that prompted a lawsuit against the department accusing them of violating federal transparency rules. The department did not admit to any legal wrongdoing, but did note that “even the appearance of these individuals’ access to the VA during the previous administration may have been concerning to the public.” The move follows findings by congressional investigators earlier this fall and widespread news reports that criticized the three men’s influence over VA policy.

The men involved — Marvel Entertainment CEO Ike Perlmutter, primary care specialist Dr. Bruce Moskowitz, and attorney Marc Sherman — were asked by Trump in 2017 to act as unofficial advisors on veterans issues. All three were dues-paying members of Trump’s Mar-a-Lago resort in Florida. At the time, White House officials insisted that the arrangement was simply an opportunity for the president to hear outside views on the sprawling veterans bureaucracy. But a ProPublica investigation into the group in 2018 found the trio had significant access to and influence over VA officials, without any official public oversight role.

In September, a report from the House Oversight Committee echoed those findings, saying that the men “violated the law and sought to exert improper influence over government officials to further their own personal interests.” In a letter this week responding to a pending lawsuit from VoteVets and Democracy Forward about the advisory arrangement, department officials stated

that the men “had what appears to be unusually pervasive access to certain senior political officials in the department, and these private citizens apparently sought to exert influence with respect to certain government initiatives.”

Even before taking office, members of President Joe Biden’s campaign had criticized Trump’s handling of department operations and policy work. Friday’s concession appears to be another extension of that stance. With the public acknowledgment from department leadership, officials from VoteVets — which has close ties to Democratic Party officials — agreed to end the ongoing lawsuit. “The Mar-a-Lago Council was a poster child for the kind of pervasive corruption throughout the Trump administration, and had we not stepped in, the undue influence of Donald Trump’s clubhouse friends could have hurt our veterans in a lot of ways,” said Jon Soltz, and chairman of VoteVets. “We also have sent the message that no future administration should try this again. Let qualified people, who understand the needs of our veterans, run the VA.”

Congressional investigators found evidence that the three men helped steer policy decisions on VA medical records issues and discussed ways to potentially monetize VA patient health data. Along with emails to senior VA staff, the trio also frequently contacted senior White House staff on VA policy issues and briefed the president on their proposals, all without any official federal role. Efforts to reach the three unofficial advisors were not immediately successful. Democratic lawmakers have said they will look into ways to strengthen rules regarding transparency in executive branch operations, to prevent similar issues in the future. [Source: MilitaryTimes | Leo Shane III | November 5, 2021 ++]

*** Vets ***



COVID-19 Analytics

Update 03: Excess Mortality among U.S. Veterans

The coronavirus (COVID-19) has directly resulted in millions of deaths worldwide. In response, countries have implemented policies to mitigate disease transmission including travel restrictions, school closures, and mask mandates. Hospitals and ambulatory care centers postponed most elective and routine procedures, and fear of COVID-19 also led households to voluntarily reduce their mobility and demand for health services. In the United States, an estimated 40% of adults

avoided care during the COVID-19 pandemic, including 12% who avoided emergency care and 31% who avoided routine care.

Early evidence suggests that while some of the forgone care was low value, some was high value. Timely access to care is an important determinant of both short and long-term health, and disruptions in healthcare access may increase the risk of avoidable morbidity and mortality for other conditions. Additionally, in some regions, hospitals' inpatient and critical care facilities faced overcrowding during the pandemic's peak, which may have led to increased mortality and worsened health outcomes. Nationally, studies estimate that all-cause mortality among the general population increased by approximately 23% from March 2020 through the end of year.

Veterans may be at higher risk of mortality than the general population due to their greater comorbidity burdens and older age which are associated with severe COVID-19 illness. Prior research has demonstrated that, similar to the general population, COVID-19 caseloads and mortality disproportionately affects Veterans from marginalized population groups. The U.S. Veterans Health Administration (VHA) implemented an early, nationwide response to limit the spread of the pandemic. While VHA inpatient utilization fell by 42% during the pandemic's early months, telehealth encounters grew by 556% from March to April 2020. VHA electronic health records also become available to researchers in near real-time.

In A Population-Based Study incorporating VHA provided data it was found that while the U.S. Veteran population experienced substantial variation in county-level excess mortality during the COVID-19 pandemic, the VHA's overall excess mortality rate of 16.7% was markedly lower than the 20.8% reported for the general population. A 16.7% excess mortality rate suggests an additional 51,436 Veterans died in 2020 than would have died in previous years, after controlling for demographic characteristics and comorbidities.

Go to <https://www.sciencedirect.com/science/article/pii/S2667193X21000892> to learn the entire Population-Based Study results, the methodology it utilized, and the data its conclusions were based on. [Source: Science Direct | The Lancet Regional Health | October 31, 2021 ++]

Vet Indictments

Reported NOV 01 thru 15, 2021



An Army veteran who plotted to bomb a white supremacist rally in Southern California was sentenced 1 NOV to 25 years in federal prison. **Mark Steven Domingo**, 28, of Reseda in Los Angeles, was convicted in August of providing material support to terrorism and attempting to use a weapon of mass destruction, the U.S. attorney's office said. Domingo schemed to bomb a planned April 2019 rally in Long Beach before he was arrested, prosecutors said.

Domingo, a former combat infantryman, had recently converted to Islam and over several months discussed several plots to kill scores of people in Southern California in revenge for the March 2019 attacks on two New Zealand mosques that left 50 people dead, prosecutors said. In online posts and an online forum, Domingo expressed "a desire to seek violent retribution for attacks against Muslims, as well as a willingness to become a martyr," the U.S. attorney's office said in a statement. Domingo considered attacks against Jewish people, churches and police officers before deciding to bomb the white supremacist rally, authorities said. Domingo posted one online message saying "America needs another Vegas event," an apparent reference to the October 2017 mass shooting in Las Vegas that killed 59 people, documents show. He said it would spark civil unrest to weaken "America by giving them a taste of the terror they gladly spread all over the world."

The terror plot was foiled by the FBI and police using an undercover officer and informant Domingo thought were his accomplices. "This defendant planned a mass-casualty terrorist attack and repeatedly admitted at trial that he had a desire to kill as many people as possible," acting United States Attorney Tracy L. Wilkison said. "Had this bombing been successful, many innocent people would have been murdered, yet this defendant has shown no remorse for his conduct, nor has he renounced the extremist ideology that motivated his horrific plot." Domingo "represents the very real threat posed by homegrown violent extremists in the United States," said Kristi K. Johnson, assistant director in charge of the FBI's Los Angeles Field Office.

Military records show Domingo served about 16 months in the Army, including a four-month stint in Afghanistan in fall 2012. A U.S. official told The Associated Press in 2019 that Domingo was demoted and discharged before completing his enlistment contract for committing an unspecified serious offense. He left with a rank of private, the lowest possible grade. [Source: Associated Press| November 1, 2021 ++]

Vet Unemployment 2021

Update 07: October Steady As National Rate Continues To Drop

Veterans unemployment remained under 4.0 percent for the third consecutive month in October as the national unemployment rate continued its steady decline, according to estimates released by the Bureau of Labor Statistics on 5 NOV. The jobless rate for veterans last month was 3.9 percent,

up slightly from the 3.6 percent estimate in September but still well below the rate from one year ago, at the height of the coronavirus pandemic.

In October 2020, the unemployment mark for veterans was 5.5 percent, with nearly 500,000 working age veterans across America unable to find stable employment. That number has dropped about 150,000 individuals in the intervening year, as more businesses have resumed operations and begun hiring more individuals. The unemployment rate for younger veterans — individuals who served during the Iraq and Afghanistan wars era — also rose slightly last month, from 3.5 percent in September to 3.8 percent in October. That group has also seen levels below 4.0 percent for three consecutive months.

Economic experts have cautioned against using any single month to gauge the employment situation for veterans, given the fluctuation in sampling among sub groups in their monthly employment surveys. BLS officials said that the national unemployment rate fell from 4.8 percent in September to 4.6 percent in October. It's the ninth time in the last 10 months the rate is lower than the previous month, and is significantly below the 6.9 percent mark from October 2020 and the pandemic high of 14.7 percent in April 2020.

The number of jobs in the leisure and hospitality industry increased last month, as well as hiring in the business services, manufacturing and transportation sectors. Lawmakers have made veteran training programs a priority in recent years, including the new Veteran Rapid Retraining Assistance Program launched this spring to help individuals who lost their jobs because of pandemic closures switch to new industries. [Source: MilitaryTimes | Leo Shane III | November 5, 2021 ++]

Vet Hiring Fairs

Scheduled As of NOV 15, 2021



The U.S. Chamber of Commerce's (USCC) Hiring Our Heroes program employment workshops are available in conjunction with hundreds of their hiring fairs. These workshops are designed to help veterans and military spouses and include resume writing, interview skills, and one-on-one mentoring. To participate, sign up for the workshop in addition to registering (if indicated) for the hiring fairs which are shown on the Hiring Our Heroes website <https://www.hiringourheroes.org> for the next month. For details of each you should click on the city next to the date Listings of upcoming Vet Job Fairs nationwide providing location, times, events, and registration info if required can be found at the following websites. Note that some of

the scheduled events for the next 2 to 6 weeks have been postponed and are awaiting reschedule dates due to the current COVID-19 outbreak. You will need to review each site below to locate Job Fairs in your location:

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

[Source: Recruit Military, USCC, and American Legion | November 15, 2021 ++]

U.S. Capitol Riot

Update 21: Feds Seek Tougher Sentences for Vet Participants



Retired U.S. Army, Lt. Col Leonard Gruppo

During his 27 years in the U.S. Army, Leonard Gruppo joined the Special Forces, served in four war zones and led a team of combat medics in Iraq before retiring in 2013 as a lieutenant colonel. During his six minutes inside the U.S. Capitol on 6 JAN, Gruppo joined a slew of other military veterans as a mob of pro-Trump rioters carried out an unparalleled assault on the bastion of American democracy. He's among dozens of veterans and active-service members charged in connection with the insurrection.

Now, cases like his are presenting a thorny question for federal judges to consider when they sentence veterans who stormed the Capitol: Do they deserve leniency because they served their country or tougher punishment because they swore an oath to defend it? The Justice Department has adopted the latter position. In at least five cases so far, prosecutors have cited a rioter's military service as a factor weighing in favor of a jail sentence or house arrest. Prosecutors have repeatedly maintained that veterans' service, while commendable, made their actions on 6 JAN more egregious.

The participation of veterans in the riot was particularly shocking because some of them apparently used training they received in the U.S. military against their own government to disrupt the peaceful transfer of power. Several veterans are among the far-right extremists charged with plotting coordinated attacks on the Capitol, including Oath Keepers members who marched up

the Capitol steps in a “stack” formation used by military infantrymen. Prosecutors’ arguments about rioters’ military service didn’t sway one of the first judges to hear them — at Gruppo’s sentencing hearing 29 OCT. “I don’t view his military service that way. I just can’t bring myself to do that,” Chief U.S. District Judge Beryl Howell said before sentencing Gruppo to two years of probation, including 90 days of house arrest.

A prosecutor argued that Gruppo’s military service supported the Justice Department’s recommendation for a 30-day jail sentence. Assistant U.S. Attorney Hava Mirell said, “Gruppo, 56, of New Mexico, was trained to recognize the obvious danger at the Capitol and to assist rather than to harm. But the fact that he did receive that training and the fact that he intentionally overlooked his oath to commit one of the most destructive acts against our Constitution and our democracy, that does affect the government’s view of his conduct,” she said.

Defense attorney Daniel Lindsey argued his client’s service to the country shouldn’t be used against him. He said Gruppo initially wanted to keep quiet about his military service because he felt he had dishonored it. “And he did,” Howell interjected. “Let’s not mince words.” But the judge said she was surprised by the Justice Department’s position because she believes most Americans would have “enormous respect” for Gruppo’s service. “And it’s not just because I grew up on military bases around the world,” Howell added.

In most criminal cases, judges typically view a defendant’s military service as a mitigating factor that favors leniency, said James Markham, a professor of public law and government at the University of North Carolina at Chapel Hill. But he recognizes how the Justice Department could conclude that rioters with military experience should be held to a higher standard than those without it. “It’s obviously not related to their military service directly, but it’s also not entirely conceptually unrelated that somebody who is a veteran or had military service could be viewed as having a more refined understanding of the importance of civilian control and electoral stability,” said Markham, a lawyer and Air Force veteran.

Over 650 people have been charged in the 6 JAN attack. Some of the rioters facing the most serious charges, including members of far-right extremist groups, have military backgrounds. A handful of riot defendants were on active duty, including an Army reservist who wore a Hitler mustache to his job at a Navy base. More than 100 riot defendants have pleaded guilty, mostly to misdemeanors punishable by a maximum of six months incarceration. Two dozen have been sentenced as of Friday. At least three of the sentenced defendants are veterans, according to an Associated Press review of court records.

In September, U.S. District Judge James Boasberg sentenced Air Force veteran Derek Jancart to 45 days in jail for joining the riot. Prosecutors had sought a four-month jail sentence for Jancart, an Ohio steelworker. “He swore an oath to defend the country and instead he participated in an attack on democracy itself,” said Assistant U.S. Attorney Leslie Goemaat. Jancart said he loves his country and is ashamed of his actions. The judge told Jancart that he respects his military service, particularly his deployment to Afghanistan, but said it wasn’t the only factor to consider.

“You attempted with others to undermine one of our country’s bedrock acts, which is the peaceful transfer of power following a democratic election,” Boasberg said.

Another Air Force veteran, Thomas Vinson, was sentenced on 22 OCT to five years of probation. Prosecutors had recommended three months of house arrest for Vinson, a Kentucky resident who served in the Air Force from 1984 through 1988. Vinson, whose wife also was sentenced to probation for entering the Capitol on 6 JAN, told U.S. District Judge Reggie Walton that he loves his country and joined the military to defend it. “I took that oath to the Constitution, and I know I broke that oath that day by entering that building,” Vinson said.

At least two other rioters who served in the military are scheduled to be sentenced in the coming days. Prosecutors have recommended two months in jail for Boyd Camper, who served in the U.S. Marines from 1987 to 1990. The Montana man told the FBI that he believed he was on the “front line” and entered a “combat” state of mind at the Capitol, where he used a camera with an extension pole to record himself inside the building, according to prosecutors. “His voluntary decision to storm a guarded government building is nothing short of shocking in light of his former military service and training,” prosecutors wrote ahead of Camper’s 12 OCT sentencing.

Prosecutors are seeking two months of house arrest for Air Force veteran Jonathan Ace Sanders Sr., who is scheduled to be sentenced on 4 NOV. Surveillance video captured the Indiana man wearing a military-type vest as he walked through the Capitol, according to prosecutors. “As an Air Force veteran, Sanders was well aware of the great jeopardy posed by the rioters’ violent entry into the Capitol,” prosecutors wrote. “His repeated assertions that he had done nothing wrong is not credible — his background shows he knew better.” [Source: The Associated Press | Michael Kunzelman | November 3, 2021 ++]

Obit: Max Cleland

NOV 9, 2021 | Vietnam Vet, VA Administrator, & GA Senator



Max Cleland, who lost three limbs to a Vietnam War hand grenade blast yet went on to serve as a U.S. senator from Georgia, died at his home in Atlanta from congestive heart failure, his personal assistant Linda Dean told The Associated Press. He was 79. Cleland, a Democrat, served one term in the U.S. Senate, losing a 2002 re-election bid to Republican Saxby Chambliss. He also served as administrator of the U.S. Veterans Administration, as Georgia Secretary of State and as a Georgia state senator.

Cleland's loss in the Senate generated enduring controversy after the Chambliss campaign aired a commercial that displayed images of Osama bin Laden and Saddam Hussein and questioned Cleland's commitment to defense and Homeland Security. Sen. John McCain was among those who condemned the move by his fellow Republican. Cleland also led the Veterans Administration, appointed in 1977 by President Jimmy Carter and holding the post until 1981. Cleland served in the Georgia Senate from 1971-1975 and was Georgia's Secretary of State from 1983 until 1996. "Max Cleland was one of the most remarkable persons I have ever met in my life," Former Georgia governor and fellow Democrat Roy Barnes said. "His sacrifice and service will long be remembered as best of what it is to be a Georgian and an American. I will miss his laughter and good cheer; his optimism in the face of tragedy and his courage to persevere."

Cleland, a native of Lithonia, was a U.S. Army captain in Vietnam when he lost an arm and two on April 8, 1968, near Khe Sanh, as he reached for the grenade he thought had fallen from his belt when he jumped from a helicopter. "When my eyes cleared I looked at my right hand. It was gone. Nothing but a splintered white bone protruded from my shredded elbow," Cleland wrote in his 1980 memoir, "Strong at the Broken Places." After fellow soldiers made a frantic effort to stop his bleeding and he was helicoptered back to a field hospital, Cleland wrote that he begged a doctor to save one of his legs, but there wasn't enough left.

"What poured salt into my wounds was the possible knowledge that it could have been my grenade," he said in a 1999 interview. But later that year, former Marine Cpl. David Lloyd, who said he was one of the first to reach Cleland after the explosion, came forward to say he treated another soldier at the scene who was sobbing uncontrollably and saying, "It was my grenade, it was my grenade." Before Vietnam, Cleland had been an accomplished college swimmer and basketball player, standing 6-foot-2 and beginning to develop an interest in politics.

Returning home a triple-amputee, Cleland recalled being depressed and worried about his future, yet still interested in running for office. "I sat in my mother and daddy's living room and took stock in my life," Cleland said in a 2002 interview. "No job. No hope of a job. No offer of a job. No girlfriend. No apartment. No car. And I said, 'This is a great time to run for the state Senate.'" Nevertheless, he won a state Senate seat, becoming part of a cadre of young senators that included Barnes, the future governor. After a failed 1974 campaign for lieutenant governor and his stint heading the VA, Cleland was elected as Georgia's Secretary of State in 1982.

A dozen years later, he opted to seek the seat of retiring Sen. Sam Nunn, but served only one term. Polls showed he had been leading in his re-election effort before the devastating Chambliss

ad. “Accusing me of being soft on homeland defense and Osama bin Laden is the most vicious exploitation of a national tragedy and attempt at character assassination I have ever witnessed,” Cleland said at the time. Sen. Jon Ossoff, the first Democrat to hold the seat since Cleland’s defeat, called him “a hero, a patriot, a public servant, and a friend.”

Cleland also voted to authorize President George W. Bush’s plan to go to war in Iraq, but later said he regretted it, becoming a fierce critic of Bush’s Iraq policy and likening American involvement to Vietnam. H. Wayne Howell, Cleland’s longtime deputy secretary of state and chief of staff in the Senate, said Cleland voted to authorize the Iraq war only after demanding changes. He never asked me to do anything that was not absolutely right,” Howell told the AP Tuesday in a phone interview, saying service to country transcended partisanship with Cleland. “He probably had more Republican senator friends up there than he had Democrats,” Howell said.

Cleland later served as a director of the Export-Import Bank, and was appointed by President Barack Obama to be secretary of the American Battle Monuments Commission. In his memoir, Cleland said that through crises and defeats, “I have learned that it is possible to become strong at the broken places.” [Source: The Associated Press | Jeff Amy | November 9, 2021 ++]

America’s Oldest Living Vet WWII Lawrence Brooks @ 112



Louisiana’s Lawrence Brooks, aged 112, smiled as his daughter, Vanessa, tenderly placed his new garrison cap on his head in the ICU bed. She says it’s what her father, the world’s oldest living World War II veteran, wanted most — a new Army uniform to replace the original he’d lost 16 years ago in Hurricane Katrina. Brooks was presented with an authentic reproduction WWII uniform and his old unit’s badge during a recent short stay in the New Orleans VA hospital at the beginning of November. Brooks’ health is declining rapidly and he is adamant about spending his remaining days at his home with family. God-willing, he says he plans to wear his khakis this Veterans Day.

“This is it,” said Brooks. “This is the uniform I wore in Australia.” Brooks immediately recognized the components of the summer service uniform he wore while serving in the Pacific theater. He was back at his house in New Orleans on 4 NOV smiling and fondling his cap before placing it on his head. He also held the insignia from the 91st Engineer Battalion, the predominantly African American unit in which Brooks served in Australia, Papua, and the Philippines. Brooks says he has never forgotten his unit’s motto, and repeats it aloud, “acts, not words.” For historians, the battalion was re-designated the 91st Engineer General Service Regiment late in the summer of 1942. According to Richard W. Stewart, the army’s former chief of military history, the battalion was awarded the Presidential Unit Citation for service in Papua and the Meritorious Unit Commendation in the Asiatic-Pacific theater.

Unfortunately, both ribbons were lost in the floodwaters of the 2005 storm. Nevertheless, they are decorations Brooks would like to have in his possession again. A framed portrait of Brooks is all that remains from his time in the service. Brooks never rose above the rank of private first class, but in the photograph taken in 1943, he has several stripes on his sleeve. The “Ike” jacket is also missing regulation pins and insignia. Asked about the mystery of the uniform’s inconsistencies, Brooks dissolves into laughter. “That was the officer’s coat,” said Brooks. “The officers’ club had a big party. I had to wear the officer’s uniform to get in the club. They wanted to sneak me in.”

Brooks, the son of Louisiana farmers and one of 15 children, was born in 1909, just north of Baton Rouge in Norwood. He grew up outside of Stephenson, Mississippi, a small sawmill town where his family moved to work during the depression. The supercentenarian was drafted and entered the army in 1940, serving in both Louisiana and Texas. He participated in the famed Louisiana Maneuvers, where 400,000 soldiers converged on the state for readiness exercises in response to Germany’s invasion of Poland and France. Brooks completed his obligatory one-year service, was discharged, and back at work in New Orleans in November of 1941. A few weeks later, after the attack on Pearl Harbor, he returned to the army.

“There was no question,” said Brooks in one of his many oral history interviews. “They just came right back and got me again.” He says he was first sent to train at Camp Shelby in Hattiesburg, Mississippi, where he joined the 91st Engineer Battalion, a unit comprised of 1,193 Black enlisted soldiers and 25 white officers, according to the Oz At War website. He says from there that his journey to the South Pacific began with a stop in Pennsylvania. “Indiantown Gap is where I got my inoculations before we left,” said Brooks.

In March of 1942, Brooks eventually found himself in New York harbor heading to war aboard a converted ocean liner. He says he sailed on the Queen Mary, the troop carrier dubbed the “Grey Ghost” due to her agility and speed in outrunning enemy submarines. Brooks says the voyage lasted close to a month amid a zig-zag course dodging submarines. Their destination was Queensland, Australia, a key defensive area in the war against Japan. His unit arrived in Brisbane in early April and ended their journey in Townsville, Australia, only a month prior to a historic American military racial uprising.

On May 22, 1942, members of the 96th Engineer Battalion — the other predominantly black engineer battalion — laid siege against racially motivated ill-treatment by several of their white officers. For several hours, an insurrection occurred in nearby Kelso, where the unit

was building an airfield. African-American soldiers from the 96th stormed the armory, and fired machine guns and anti-aircraft weapons into the tents of their white officers. Afterward, the incident, now referred to as the Townsville Mutiny, was censored and buried by a representative of the Department of the Navy who was scouting the area, Lyndon B. Johnson. As a result, the incident went unreported for 70 years. However, Australian Army documents substantiate the event, along with papers uncovered in Johnson's presidential library in 2012. "One of the biggest stories of the war which can't be written, which should be written, is the mutiny among negro troops which took place in Townsville," wrote American journalist Robert Sherrod about the siege. The report was confiscated by Johnson.

Brooks' unit was in a rural area south of town building airstrips, either Woodstock or Giru, about an hour away from the mutiny when it occurred, but he says he has no knowledge or memory of it. Either that or he doesn't want to talk about it. Instead, Brooks reminisces about the Australian people's acceptance of the 9,000 African American soldiers who served there during the war. He speaks of the lack of color barriers he experienced while serving there. "They were nice people, the Australians," said Brooks. "They were wonderful."

Brooks traveled to Brisbane and numerous small coastal towns and islands in Queensland. He says there was no segregation in the places he visited. He talks about his close relationship with a white woman and her family in Townsville. "I had a lady friend there; she had a hotel and a bar," said Brooks. "I used to go to her father's place [house] and helped deliver liquor to the hotel." Brooks says he had full run of the establishment and also frequented other restaurants, bars, and hotels without racial restrictions. "That's what I didn't understand," said Brooks, still amazed at what he encountered. "The Australians treated us like our own people treated us." Townsville's historian Ray Holyoak initially discovered and researched the story. "These men attended Townsville's dance halls, hotels and cinemas and mixed freely with the population, freedom unheard of in southern US states," said Holyoak in the Townsville Bulletin.

Brooks, like most in his battalion, didn't see combat. Instead, he says he was a driver, valet, and cook for three officers, two lieutenants, and a captain. He no longer remembers their names — only that one was from New York. He tells of chauffeuring his officers around Queensland and to the officer's club in Townsville in his weapons carrier, or as he calls it, "a big ole Army car." The war offices were located in town, 40 minutes north of the unit's various camps. Because of his "batman" position, he had the unusual freedom to explore the area while his commanding officers were in town. When asked about any racial issues with his officers, he says none occurred. "They were good to me," said Brooks. "I never had any problems." He cooked their meals at the joint mess hall and delivered them back to their camp. The white officers ate separately from the black soldiers. "We had our tents, and the whites had their tents," said Brooks. "They were next to each other, like next door."

The unit built numerous frame buildings, Quonset huts, roads, hospitals, housing, shops, and recreation centers. Brooks tells of working on Horn Island, Papua-New Guinea, and the Philippines. "We built bridges, roads, and airstrips," said Brooks in a previous oral history interview describing his unit. "That was our job." He remembers digging and diving into foxholes on numerous occasions when the Japanese strafed his unit near Townsville and New Guinea. One

of his favorite anecdotes is about Thursday Island. “We was on Horns Island, and the Japanese would come and drop bombs on us,” said Brooks. “They had a body of water about the size of the lake [Lake Pontchartrain] between us and Thursday Island.” Brooks says his unit rowed small boats over to the island just after nightfall to avoid the air raids. His story is that the enemy wouldn’t strafe or bomb the island because it was the location of a sacred Japanese graveyard. “We was sneaking over there at night,” said Brooks, who can’t stop laughing as he tells the story. “We rowed pretty fast. They didn’t shoot us ... because they couldn’t see us.”

A favorite anecdote occurred while Brooks was island hopping between Australian territories in a C-47. He says they lost an engine and were flying low. The navigator walked back into the fuselage and started dumping bales of barbed wire to lighten the load. Brooks said that he got up and headed to the cockpit before being stopped. He laughs when he retells the response he gave his superior. “My sergeant wanted to know where I was going,” said Brooks, rumbling with laughter. “I said, the only two parachutes on this plane are up there. If they jump out, I’m grabbing onto one of them.” It’s unclear from his present laughter if he was a cutup back then or if he is laughing at the folly of a younger man’s plan.

Brooks says his unit left the South Pacific in 1944 and that eventually he separated from service in 1945. Most of his anecdotes ring with laughter. One gets the impression that there is still much to tell, but Brooks decided to focus on the positive long ago. If he experienced bad times in the military, he’s not inclined to share them. When asked what — if any — he would like his legacy to be, his thoughts returned to the war. “I would like to be remembered as a strong man,” said Brooks, “a good soldier.”

Reports from the Department of Veterans Affairs say about 240,300 World War II veterans are still alive in 2021. They're generally in their 90s, and about 245 die each day, according to the VA. [Source: MilitaryTimes | Kristine Froeba | November 11, 2021 ++]

WWII Vets 274

Lincoln Harner | D-Day & Battle of the Bulge Vet



At 95, Army veteran Lincoln "Linc" Harner still remembers the war. He was born in Pottstown, Pennsylvania, but he now lives in Landsdowne, Virginia, about 175 miles from Washington, D.C. He entered the Army at Fort Dix, New Jersey, on April 7, 1943; he was a technician, fifth grade.

Harner remembers while in high school hearing President Franklin D. Roosevelt's "Day of Infamy" speech on Dec. 8, 1941, before a joint session of Congress on the Japanese bombing of Pearl Harbor, Hawaii, the day before.

"I can remember the spot where I was walking when I heard that the Japanese attacked Pearl Harbor," he recalled in a Defense Media Activity interview earlier this year. "We all listened on the radio to the president's speech and discussed it. All the guys who were 18 were ready to sign up and join. I had just turned 17 and I had an extra year of postgraduate school to go, so I knew I wouldn't be going in right away." But when his time came, he was ready to enlist, he said. Harner would find himself storming Gold Beach on D-Day. He went on to serve in the liberation of Paris, Battle of the Bulge and supported Patton's 3rd Army. Three and a half years after he heard the president's "Infamy" speech, he ended his wartime service with the liberation of Pilsen, Czechoslovakia, May 7, 1945.

Harner has some advice for the youth of today. First, he suggests embracing American history in school. "When I was young, I was not interested in history," he said. "It was boring to me. Of course, the textbooks back when I was young weren't told in a narrative. I would tell to learn all they can about our country, how it was formed, why it was formed, who helped found it, and who were the leaders and the top ones and what was their thinking. They will appreciate America more." Also, Harner continued, "Serve your country. I still believe that. At 18 years of age, every youth coming out of high school should be required two years in some kind of federal service, either the military or other federal service. It's time that we really do that. We'd make our country better, we'd make our youth better, and by the time they went to college and did other things, they'd be a lot more mature," he said.

"The wars are worth fighting, Harner said, " ... to make sure that nothing really happens to our country, or somebody tries to take it over. When you think of all the invasions and what happened with Hitler and Germany, and then the Japanese and way back into history, people were always trying to put other people down and conquer them. America is not like that. But we have to keep our defenses."

Reflecting on his Army service, he said, "In America, we can be what we want to be, we can do what we want to do within the law. And not only is America one of the first to respond to world disasters like earthquakes, America is ready to send its armed forces to help other nations that are trying to get a democratic government, or they have other problems. And our willingness to do that has been very costly for us. But it's been something that America is famous for. And sometimes I think maybe we brag too much about America being the best. But by golly, it is. There's no question about it."

Today, when Harner sees the American flag, it brings up a lot of emotion for him. "I tear up," he said. "I'm so proud. I try to stand as erect as I can at 95 years old. I sing the National Anthem as loud as I can and salute the flag, and then wipe away the tears." [Source: DOD News | Terri Moon Cronk | November 11, 2021 ++]

Military Retirees & Veterans Events Schedule

As of NOV 15, 2021

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

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

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

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

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

State Veterans' Benefits

Montana 2021

The state of Montana provides a number of services and benefits to its veterans. To obtain information on these refer to the attachment to this Bulletin titled, **“State Veteran’s Benefits – MT”** for an overview of those in the below categories. They are available to veterans who are residents of the state. For a more detailed explanation of each of the below plus the state’s current position on veteran issues refer to MOAA’s www.moaa.org/content/state-report-card/statereportcard & <https://dma.mt.gov/MVAD/index>:

- Housing
- Healthcare
- Financial Assistance
- Employment
- Education

- Recreation
- Driver and Vehicle Licensing
- Burial
- Taxation
- Women Veteran Program
- Homeless Vet Programs
- Other

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

*** Vet Legislation ***



Military Uniforms

Update 09: S. 3016 | Military Fatigues Act of 2021

The Military FATIGUES Act of 2021, S. 3016, recently introduced by Sens. Maggie Hassan (D-NH) and Joni Ernst (R-IA), finally seeks to correct the disparity between male and female uniforms costs. “Establishing uniform cost parity between male and female servicemembers is long overdue,” said Lt. Gen. Dana T. Atkins, USAF (Ret), MOAA president and CEO. “Uniform allowances have been based on the male uniform for years, resulting in female servicemembers having to personally subsidize the cost of their uniforms. MOAA appreciates Sen. Hassan and Sen. Ernst for looking out for our female servicemembers and these prejudicial uniform costs.”

A recent Government Accountability Office (GAO) study found the military services made 18 uniform changes over the last decade that have disproportionately increased out-of-pocket costs for women officers and found other inconsistencies for enlisted servicemembers across the services. This is not a surprise for those currently serving. “It is absurd that we are forcing servicemembers to fork over thousands of dollars in order to pay for necessary clothing items that they wear while serving our country,” Hassan said. “This disparity in uniform costs is particularly stark for women, who are in some cases paying almost twice as much for the same uniform item as their male counterparts. I look forward to working closely with Senator Ernst to push forward this bill and make sure that we help close the gender inequities in our military and provide more support to our brave service men and women.” Rep. Joe Wilson (R-SC) soon will introduce the House version of the FATIGUES Act and is working to make it a bipartisan effort in that chamber as it is in the Senate.

This straightforward legislation will require DoD to provide a report to establish consistency across the services and identify how to reduce the out-of-pocket costs as recommended by the GAO report. As stated in the bill: “Not later than 180 days after the date of the enactment of this Act, the Secretary of Defense, acting through the Under Secretary of Defense for Personnel and Readiness and in coordination with the Secretaries concerned with respect to the Armed Forces under their jurisdiction, shall establish consistent criteria for determining which uniform or clothing items across the services are considered uniquely military for purposes of calculating the standard cash clothing replacement allowances, in part to reduce differences in out-of-pocket costs incurred by enlisted members of the Armed Forces across the military services and by gender within a military service.”

MOAA remains committed to improving conditions for those in uniform by supporting legislation like the FATIGUES Act for inclusion into the National Defense Authorization Act (NDAA). [Source: MOAA Newsletter | Mark Belinsky | November 03, 2021 ++]

Social Security Legislation

Update 02: H.R.5721| Protect & Improve Our Social Security System

Last week Congressman John Larson (D-CT), Chairman of the Social Security Subcommittee of the House Ways and Means Committee, introduced H.R.5721, a revised version of the Social Security 2100 bill. The bill has nearly 200 co-sponsors in the House and has been endorsed by over 100 groups, including The Senior Citizens League (TSCCL). We have been working with the Congressman’s office all year and we are very pleased the bill has now been re-introduced in its revised form.

“For too long, Congress has forsaken its duty to enhance benefits. With 10,000 Baby Boomers a day becoming eligible, and with Millennials needing Social Security more than any generation, the time for Congress to act is now,” said Larson. According to a press release from the subcommittee, if enacted, the bill:

- Increases Social Security benefits for seniors
- Protects benefits preventing a 20% cut in 2034
- Is fully paid for by making millionaires and billionaires pay their fair share The Social Security 2100 Act Increases Benefits
- Provides an increase for all beneficiaries that is the equivalent to about 2% of the average benefit.
- Improves the annual cost-of-living adjustment (COLA) formula to better reflect the costs incurred by seniors through adopting a CPI-E formula.

- Protects low-income workers –The new minimum benefit will be set at 25% above the poverty line and would be tied to wage levels to ensure that the minimum benefit does not fall behind.
- Improves benefits for widows and widowers in two income household
- Repeals the Windfall Elimination Provision (WEP) and Government Pension Offset (GPO) that currently penalize many public servants.
- Ends the 5-month waiting period to receive disability benefits.
- Provides caregiver credits to ensure that caregivers are not penalized in retirement for taking time out of the workforce to care for children or other dependents.
- Increases access to benefits for children who live with grandparents or other relatives.
- Extends the depletion date (when a 20% cut to benefits would occur) to 2038 – Giving Congress more time to ensure long term solvency of the Trust Funds.
- Social Security Trust Fund Established – Social Security provides all-in-one retirement, survivor, and disability benefits funded through the dedicated FICA contribution paid by workers. There are technically two trust funds, Old-Age and Survivors (OASI) and Disability Insurance (DI), and that are usually referred to as the Social Security Trust Fund. This provision combines the OASI & DI trust funds into one Social Security Trust Fund, to ensure that all benefits will be paid.

TSCS will have further information on the bill as things develop. It is not likely to be acted upon this year but we expect there to be a major effort to pass it next year. [Source: TSCS | November 1, 2021 ++]

VA Benefits Assistance

Update 03: S. 1198/H.R. 2819 | Solid Start Act of 2021

The first year after discharge from military service can be a particularly challenging one for many veterans. The Department of Veterans Affairs' (VA) reports on veteran suicides indicate that veterans are particularly vulnerable during this transition period when they may be struggling to reintegrate into civilian life, including readjusting to life with family members and finding meaningful employment. At the same time, they may also be coping with conditions resulting from their military service, including post-traumatic stress disorder or a traumatic brain injury.

Two identical bills, S. 1198 and H.R. 2819, the Solid Start Act of 2021 would strengthen and codify the Solid Start program, created by the VA in 2019. This program requires VA representatives to make calls to newly separated service members over the first year post-transition period to help them navigate the process for accessing their VA benefits or any other resources they may need for a successful transition from military service. During these calls, VA

representatives check on the veteran's overall transition experience, answer questions and direct veterans to needed resources, supportive services and programs.

The Solid Start Act of 2021, would strengthen this transition program by requiring VA to provide newly separated service members information about Vet Centers, state and local resources, as well as contact information for veterans service organizations. It also directs the VA to focus these efforts on women veterans and veterans who accessed mental health services prior to separation from the military. DAV supports S. 1198 and H.R. 2819 which supports legislation to ensure recently discharged veterans have access to mental health transition services and the resources and support they need to establish productive lives after military service.

The Disabled American Veterans association is asking all readers to contact their legislators to ask them to support this important legislation or thank them for their support. Towards this they have provided the below editable letter to assist reader s in that effort:

o-o-O-o-o-

Subj: Please Support the Solid Start Act of 2021

Dear Rep.  Sen. _____,

I am contacting you to ask you to cosponsor S. 1198, the Solid Start Act of 2021.

The first year after discharge from military service can be a particularly challenging one for many veterans. The Department of Veterans Affairs' (VA) reports on veteran suicides indicate that veterans are particularly vulnerable during this transition period when they may be struggling to reintegrate into civilian life, including readjusting to life with family members and finding meaningful employment. At the same time, they may also be coping with conditions resulting from their military service, including post-traumatic stress disorder or a traumatic brain injury.

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Please let me know of your intentions in supporting this important legislation.

*Sincerely,
Your Name
Your Address*

[Source: DAV | Andrew Marshall | November 3, 2021 ++]

VA Peer Specialist

Update 01: S.2386/H.R.4575 | Veteran Peer Specialist Act of 2021

Peer specialists have been an important addition to the Department of Veterans Affairs' (VA) mental health programs ensuring that underrepresented veterans including women and ethnic and racial minorities have a point of contact in a system that may seem bureaucratic and unresponsive to their individualized needs. Peer specialists can personalize veterans' care experience helping them establish goals for recovery and help them to increase engagement in their care. They also help by sharing their own experiences and serving as role models for veterans recovering from similar conditions and helping them navigate the complex array of services and benefits that may be available to them. Peer specialists can also help improve cultural and gender sensitivity that may be lacking in some VA health care facilities.

Identical bills, S. 2386 and H.R. 4575, would require VA to expand and make permanent the Veteran Peer Specialist Support program in all medical centers over a five-year period. This legislation would require each medical center to have, at a minimum, two peer specialists. VA would be required to prioritize medical centers in rural and other areas that are underserved by the VA; areas that are not in close proximity to a military base; and areas representing a variety of geographic locations. In hiring peer specialists, the bill requires VA to consider women to assist other women veterans treated at the medical center and candidates representing the racial and ethnic groups composing the community the medical center serves.

DAV is pleased to support the **Veteran Peer Specialist Act of 2021** and the expanded use of peer support specialists in accordance with DAV Resolution No. 028, which calls for a full continuum of care, including peer support services and addressing barriers to care for ethnic, racial and sexual minorities and DAV Resolution No. 015, which calls for improvements in services for women veterans. They are asking all readers to contact their legislators to ask them to support this important legislation or thank them for their support. Towards this they have provided the below editable letter to assist in that effort:

Subj: Please Support the Veteran Peer Specialist Act of 2021

Dear Rep. or Sen. _____,

As your constituent, I am contacting you to cosponsor S. 2386, the Veteran Peer Specialist Act of 2021.

This bipartisan bill would require VA to expand and make permanent the Veteran Peer Specialist Support program to all medical centers over a five-year period. The bill would require each medical center to have, at a minimum, two peer specialists. VA would be required to prioritize medical centers in rural and other areas that are underserved by the VA; areas that are not in close proximity to a military base; and areas representing a variety of geographic locations. In hiring peer specialists, the bill requires VA to consider women to assist other women veterans treated at the medical center and candidates representing the racial and ethnic groups composing the community the medical center serves.

Please let me know of your intentions to cosponsor S. 2386. Thank you for your support of nation's veterans.

Sincerely,

Your Name

Your Address

[Source: DAV | Andrew Marshall | November 5, 2021 ++]

VA Research

Update 06: H.R. 5721 | The VIPER Act

The Department of Veterans Affairs (VA) research program plays an invaluable role—not only in terms of enabling VA to identify breakthroughs in medicine and biomedical and rehabilitative technology, but in offering its clinicians opportunities to participate in enriched learning environments with scientific peers in academic affiliates and elsewhere, which helps VA retain its best and brightest providers and preserve collaborative relationships with schools of medicine. VA’s research program is dedicated to exploring veteran-specific questions about risks unique to the veteran population and identifying the most effective ways to treat health conditions related to their military service. VA has also made many important discoveries that benefit all Americans—as can be seen at https://www.research.va.gov/research_in_action

Many in the VA research community, however, believe that its efforts are hamstrung by bureaucratic red tape. **H.R. 5721, the VIPER Act** (VA Infrastructure Powers Exceptional Research) introduced on 25 OCT by Rep. Mark Takano (D-CA-41) would:

- Exempt VA from the Paperwork Reduction Act requirements when it enters certain contracts or agreements for research activities.
- Establish the Office of Research and Development within Title 38, United States Code, to ensure that VA maintains its commitment to a robust research endeavor within the department.
- Waive requirements that imposed limitations on an individual participating under the intergovernmental mobility program and waive some employees from accepting compensation from other sources (for off-hours work outside of their VA duties).
- Authorize a new career development award grant for universities with smaller research programs and include certain types of non-clinical research staff such as statisticians and scientists under Title 38 to ease hiring barriers.
- Require a GAO study on VA’s use of dedicated time for clinicians and other scientists involved in research efforts.

This bill is supported by the Disabled American Veterans organization who are requesting readers to contact their legislators and urge them to cosponsor this important bill to strengthen VA’s unique research program. [Source: DAV | Andrew Marshall | November 9, 2021 ++]

Congressional Resources

Member's Contact Info & Vet Bill Status

If in doubt as to your legislator's online contact info or who they are, the below websites provide ALL legislator's names with contact info to facilitate the copying and forwarding of suggested letters to them, asking them questions, or seeking their assistance:

- <https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%7D> – **House**
- <https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%2C%22chamber%22%3A%22Senate%22%7D> – **Senate**

To check status on any veteran related legislation go to <https://www.congress.gov/bill/117th-congress> for any House or Senate bill introduced in the 117th Congress. Bills are listed in reverse numerical order for House and then Senate. Bills are normally initially assigned to a congressional committee to consider and amend before sending them on to the House or Senate as a whole. To read the text of bills that are to be considered on the House floor in the upcoming week refer to <https://docs.house.gov/floor>.

*** Military ***



Former Spouse Benefits

Know Yours

A variety of benefits are available to former spouses of servicemembers: TRICARE; access to exchanges, bases, and MWR facilities; retired pay; Survivor Benefit Plan (SBP) pay; and Social Security. Here's what you need to know about qualifications for these benefits.

20/20/20 Rule and Service Benefits

For a former spouse to get service benefits, the following must be true:

- The spouse had been married for 20 years or more to the servicemember,
- The servicemember served at least 20 years, and
- The marriage and the military service overlapped by at least 20 years.

If so, a former spouse can remain eligible for TRICARE. Two things will disqualify a former spouse from TRICARE: The former spouse is covered by an employer health plan or the former spouse remarries. Once TRICARE is lost for these two reasons, it is permanently lost. An ID card

allows the former spouse access to bases, which grants them access to exchanges, commissaries, and MWR facilities.

Retired Pay

Retired pay of the service retiree can be split by the divorce court between the servicemember and the former spouse. The marriage must have lasted at least 10 years, and the service time and marriage must have overlapped by at least 10 years. If these conditions are met, a divorce court can divide the retired pay between the parties. The amount of military retired pay considered as divisible property is directly linked to the member's pay grade and years of service at the time of the divorce and then adjusted by COLAs for each year since that date. In other words, just because the service continued beyond the cessation of the marriage, those subsequent years' contribution to final retired pay are not to be considered divisible property between the servicemember and former spouse.

Remarriage of the former spouse does not stop the payments if the court order did not stipulate a remarriage feature. Retired pay reverts to the retiree when an amended court order states such or after the death of the former spouse. Retired pay for all parties stops at the death of the retiree.

SBP

Survivor Benefit Plan is DoD's version of a corporate pension protection plan. Upon the death of a service retiree receiving retired pay, a spouse can receive up to 55% of the retiree's full gross retired pay amount as a survivor benefit for life with COLAs. SBP has only one beneficiary, typically a spouse. A divorce court can rule that the SBP beneficiary be changed to a former spouse. If so, the retiree's SBP beneficiary will be changed to the former spouse by the service pay agency upon notification of the divorce decision. Once awarded to a former spouse, a retiree cannot change the beneficiary without:

- An Amended Court Order Releasing The Beneficiary Status Back To The Retiree,
- The Former Spouse Voluntarily Releasing The Beneficiary Status Back To The Retiree With Amended Court Order, Or
- The Former Spouse's Death.

Social Security

A former spouse can collect Social Security spousal retirement benefits from an ex-spouse. They must have been married at least 10 years. The spousal benefit amount can be up to 50% of an ex-spouse's Full Retirement Age (FRA) amount. The former spouse must be at their FRA at the time of application to get the 50% amount. Any age less than the FRA of the former spouse will receive less than the 50%.

- Former spouses born in 1954 and later must apply for their combined personal Social Security and the spousal benefit at the same time. They will be paid the greater benefit amount — not both.

- Former spouses born in 1953 or earlier can claim a spousal benefit alone, thus allowing a delay in collecting their own personal benefit until age 70. The personal retirement benefit amount increases up to age 70.

The former spouse benefit has no impact on the ex-spouse benefit or the ex-spouse’s current spouse benefit. Former spouses can also be eligible for Social Security survivor benefits from an ex-spouse. A former spouse survivor benefit has no impact on the benefit to the current spouse of the ex-spouse.

[Source: MOAA Shane Ostrom | October 20, 2021 ++]

Military Sexual Harassment/Assault

Update 12: New Safe-to-Report Policy



One of the toughest hills to climb in the military’s work to tackle its sexual assault problem is that so few survivors report their attacks, often for fear or retaliation or other negative consequences. Now, as part of Defense Department policy, troops who were drinking underage, out past curfew or fraternizing at the time of an assault don’t have to worry about being charged if they come forward. The Safe-to-Report Policy, mandated by Congress in the 2021 National Defense Authorization Act, requires commanders to disregard any “minor” collateral misconduct a survivor might have committed in the context of his or her assault.

“The Safe-to-Report Policy will allow us to build on the support we strive to provide to victims of sexual assault, while ensuring due process for the accused and good order and discipline for the Force,” Gil Cisneros, Defense Under Secretary for Personnel and Readiness, wrote in a memo signed Oct. 25. Examples of minor infractions include underage drinking, an unprofessional relationship with the accused or violation of other lawful orders, which can include curfews, off-limits businesses and housing policies. The services must also take into account aggravating circumstances when deciding whether an infraction is minor. If a survivor’s actions interfere with a military mission or objective; threaten another’s health or safety; or result in significant property damage, commanders are able to prosecute them.

There are also a handful of mitigating circumstances that could push a minor infraction into a no-prosecute situation. Those include age and military experience; whether the suspect is in a position of power over the survivor; whether the suspect stalked, harassed or otherwise pressured the survivor into sexual behavior; whether the command would have known about any collateral misconduct if not for the survivor reporting their assault; and whether any misconduct occurred after an assault, suggesting it is a reaction to trauma.

If, using these guidelines, a commander finds that any collateral misconduct is not minor, he or she retains the ability to charge the service member. If the misconduct is indeed minor, it won't be prosecuted, but commanders can still refer survivors to substance abuse or behavioral health screening if there is a concern. The new policy drops as the Pentagon is working to implement dozens of recommendations from an independent commission, which announced its findings in July. DoD's implementation timeline gives up to eight years to complete changes.

One of those changes is to take prosecution of sexual assaults out of a commander's purview, which will require a law change. If that legislation interferes with Safe-to-Report, according to the memo, the Joint Service Committee on Military Justice will be in charge of revising the policy to keep it current. [Source: MilitaryTimes| Meghann Myers | November 1, 2021 ++]

Troop Vaccine Refusal Impact

Update 01: Possible Loss of VA Benefits Due to OTH Discharge



Troops who refuse the coronavirus vaccine won't see any extra protections or leniency in how their dismissals are handled, Defense and Veterans Affairs officials confirmed 3 NOV. Instead, decisions on whether to give those individuals other-than-honorable discharges — potentially blocking them from a host of veterans benefits — will be left to local commanders, and their cases won't receive any preferential evaluations for veterans' benefits eligibility, despite recent lobbying from Republicans lawmakers for a less punishing approach.

“We see the vaccine as a readiness issue,” said Gil Cisneros, Defense Department undersecretary for personnel, during testimony before the Senate Veterans' Affairs Committee. “Any discharge decision is up to the individual service as to how they proceed with that.” Earlier

on that day, Air Force and Space Force officials announced that about 8,500 airmen missed the 2 NOV deadline to get the coronavirus vaccine. That represents about 3 percent of the services' total personnel. The other military services have similar deadlines in coming weeks. Cisneros acknowledged concerns from a small portion of the active-duty force about the vaccines but said officials are steadfast in their belief the mandate is needed. As such, the department does not plan to put any special programs or dispensation in place for individuals dismissed for refusing the shots.

VA Deputy Secretary Donald Remy said that those cases will be evaluated by department benefits officials to weigh "mitigating or extenuating circumstances, performance and accomplishments during their service, the nature of the infraction and the character of their service at the time of their discharge." That's standard operation for all veterans, and the department is not planning to handle vaccine refusals in a separate or different way. Individuals with honorable discharges will be eligible for things like GI Bill benefits, VA home loans and transition assistance programs. Individuals with other-than-honorable discharges are still guaranteed mental health care services through VA, but may be blocked from most other benefits.

In September, House lawmakers approved language in their draft of the annual defense authorization bill that would block military officials from issuing dishonorable discharges to troops who refuse vaccines, arguing that it was too severe of a punishment for the offense. However, that measure still needs to survive negotiations with Senate lawmakers before becoming law, likely in late December. Conservative lawmakers have speculated that thousands of troops could be facing dismissal from the ranks before then.

At least 71 service members have died from complications related to coronavirus since the start of the pandemic 20 months ago. None of the troops who died were fully vaccinated. Among Veterans Affairs patients, at least 16,157 have died from virus complications since March 2020. [Source: MilitaryTimes | Leo Shane III | November 1, 2021 ++]

Troop Vaccine Refusal Impact

Update 02: Legislation Sought to Prevent Biden OTH Plan

Senate Republicans on 4 NOV blasted President Biden's plan to allow for other-than-honorable discharges for active-duty military personnel who refuse to receive the COVID-19 vaccine. The White House has remained firm on its vaccine requirement for service members and has pushed back on lawmakers' efforts to bar other-than-honorable discharges. "Next Thursday ... is Veterans Day, a day that we stop, that this nation pauses, to honor our veterans," said Sen. Roger Marshall, Kansas Republican. "Our president instead is choosing to dishonor our military active-duty officers by forcing them to be separated from the military and then pushing upon them a dishonorable discharge."

The remarks come after more than 8,000 active-duty members of the Air Force and Space Force missed the services' vaccine deadline on 2 NOV. Service members could face "administrative or non-judicial punishment [under UCMJ] — to include relief of duties or discharge" for refusing the vaccine per Pentagon guidance issued in August. The bill is called "COVID-19 Vaccine Dishonorable Discharge Prevention Act."

The Department of Defense has not indicated that service members will receive dishonorable discharges, the most severe discharge category equivalent to a felony, for refusing the vaccine. Dishonorable discharges require that the service member receive a guilty verdict from a general court-martial. The president does not have the authority to issue a dishonorable discharge. Services have left open the possibility that troops could receive other-than-honorable discharges, which are less severe than a dishonorable discharge but could block them from receiving certain veterans' benefits.

In September, Mr. Marshall introduced legislation aimed at barring the Pentagon from giving service members anything but an honorable discharge for refusing the vaccine. Ten Republicans have joined Mr. Marshall in sponsoring the bill. President Biden has stood by the guidance under which troops could face severe penalties. "To enable a uniformed force to fight with discipline, commanders must have the ability to give orders and take appropriate disciplinary measures," the White House said in a statement.

"President Biden wants to turn heroes into felons," Mr. Marshall said 4 NOV in a press conference. "That's what his policy is doing. ... Think about the consequences of a dishonorable discharge. ... You would lose your access to the G.I. bill for more education, you would lose access to VA home loans, your VA medical benefits, military funeral honors. ... This is a big issue. It's going to make our nation less secure." Republican Sens. Kevin Cramer of North Dakota, Rick Scott of Florida and Roger F. Wicker of Mississippi joined Mr. Marshall at Thursday's press conference.

The lawmakers were also joined by First Liberty Institute general counsel Mike Berry, who is representing close to 40 Navy SEALs who are seeking religious exemptions to the vaccine mandate. "This is a time in our nation's history when we face very real threats, Mr. Berry said. "Threats from China, North Korea, Iran, Russia, and we should expect that every one of our able-bodied Navy SEALs and other service members, we want them defending this nation, fighting for our freedom. And instead, they're fighting for their livelihoods and their careers. That's un-American, and that's wrong."

The majority of those who missed this week's Air Force deadline — nearly 5,000 troops — had applied for religious exemptions that have not yet been approved by the service. The service has approved more than 1,600 exemptions on medical or administrative grounds. The Air Force has separated 40 junior recruits and trainees under less-severe, entry-level discharges but will likely take weeks in determining the way forward for more senior personnel who have refused to get vaccinated.

The Pentagon earlier this week called on unit commanders to practice “compassion and understanding” when addressing service members who decline the vaccine. Active-duty members of the Coast Guard, Navy and Marines face deadlines later this month, followed by Army soldiers in December. [Source: The Washington Times | Joseph Clark | November 4, 2021 ++]

China’s Military Expansion

Update 01: Pentagon Rattled By Push On Multiple Fronts



China’s growing military muscle and its drive to end America predominance in the Asia-Pacific is rattling the U.S. defense establishment. American officials see trouble quickly accumulating on multiple fronts — Beijing’s expanding nuclear arsenal, its advances in space, cyber and missile technologies, and threats to Taiwan. “The pace at which China is moving is stunning,” says Gen. John Hyten, the No. 2-ranking U.S. military officer, who previously commanded U.S. nuclear forces and oversaw Air Force space operations.

At stake is a potential shift in the global balance of power that has favored the United States for decades. A realignment more favorable to China does not pose a direct threat to the United States but could complicate U.S. alliances in Asia. New signs of how the Pentagon intends to deal with the China challenge may emerge in coming weeks from Biden administration policy reviews on nuclear weapons, global troop basing and overall defense strategy. For now, officials marvel at how Beijing is marshaling the resources, technology and political will to make rapid gains — so rapid that the Biden administration is attempting to reorient all aspects of U.S. foreign and defense policy.

The latest example of surprising speed was China’s test of a hypersonic weapon capable of partially orbiting Earth before reentering the atmosphere and gliding on a maneuverable path to its target. The weapon system’s design is meant to evade U.S. missile defenses, and although Beijing insisted it was testing a reusable space vehicle, not a missile, the test appeared to have startled U.S. officials. Gen. Mark Milley, chairman of the Joint Chiefs of Staff, said the test was “very close” to being a Sputnik moment, akin to the 1957 launching by the Soviet Union of the world’s first space satellite, which caught the world by surprise and fed fears the United States

had fallen behind technologically. What followed was a nuclear arms and space race that ultimately bankrupted the Soviet Union.

Milley and other U.S. officials have declined to discuss details of the Chinese test, saying they are secret. He called it “very concerning” for the United States but added that problems posed by China’s military modernization run far deeper. “That’s just one weapon system,” he said in a Bloomberg Television interview. “The Chinese military capabilities are much greater than that. They’re expanding rapidly in space, in cyber and then in the traditional domains of land, sea and air.”

On the nuclear front, private satellite imagery in recent months has revealed large additions of launch silos that suggest the possibility that China plans to increase its fleet of land-based intercontinental ballistic missiles, or ICBMs. Hans Kristensen, a nuclear weapons expert at the Federation of American Scientists, says China appears to have about 250 ICBM silos under construction, which he says is more than 10 times the number in operation today. The U.S. military, by comparison, has 400 active ICBM silos and 50 in reserve. Pentagon officials and defense hawks on Capitol Hill point to China’s modernization as a key justification for rebuilding the U.S. nuclear arsenal, a project expected to cost more than \$1 billion over 30 years, including sustainment costs.

Fiona Cunningham, an assistant professor of political science at the University of Pennsylvania and a specialist in Chinese military strategy, says a key driver of Beijing’s nuclear push is its concerns about U.S. intentions. “I don’t think China’s nuclear modernization is giving it a capability to pre-emptively strike the U.S. nuclear arsenal, and that was a really important generator of competition during the Cold War,” Cunningham said in an online forum sponsored by Georgetown University. “But what it does do is to limit the effectiveness of U.S. attempts to pre-emptively strike the Chinese arsenal.”

Some analysts fear Washington will worry its way into an arms race with Beijing, frustrated at being unable to draw the Chinese into security talks. Congress also is increasingly focused on China and supports a spending boost for space and cyber operations and hypersonic technologies. There is a push, for example, to put money in the next defense budget to arm guided-missile submarines with hypersonic weapons, a plan initiated by the Trump administration. For decades, the United States tracked China’s increased defense investment and worried that Beijing was aiming to become a global power. But for at least the last 20 years, Washington was focused more on countering al-Qaida and other terrorist threats in Iraq and Afghanistan.

That began to change during the Trump administration, which in 2018 formally elevated China to the top of the list of defense priorities, along with Russia, replacing terrorism as the No. 1 threat. For now, Russia remains a bigger strategic threat to the United States because its nuclear arsenal far outnumbers China’s. But Milley and others say Beijing is a bigger long-term worry because its economic strength far exceeds that of Russia, and it is rapidly pouring resources into military modernization. At the current pace of China’s military investment and achievement,

Beijing “will surpass Russia and the United States” in overall military power in coming years “if we don’t do something to change it,” said Hyten, who is retiring in November after two years as vice chairman of the Joint Chiefs of Staff. “It will happen.”

The Biden administration says it is determined to compete effectively with China, banking on a network of allies in Asia and beyond that are a potential source of strength that Beijing cannot match. That was central to the reasoning behind a Biden decision to share highly sensitive nuclear propulsion technologies with Australia, enabling it to acquire a fleet of conventionally armed submarines to counter China. Although this was a boost for Australia, it was a devastating blow to Washington’s oldest ally, France, which saw its \$66 billion submarine sale to Australia scuttled in the process.

Taiwan is another big worry. Senior U.S. military officers have been warning this year that China is probably accelerating its timetable for capturing control of Taiwan, the island democracy widely seen as the most likely trigger for a potentially catastrophic U.S.-China war. The United States has long pledged to help Taiwan defend itself, but it has deliberately left unclear how far it would go in response to a Chinese attack. President Joe Biden appeared to abandon that ambiguity when he said Oct. 21 that America would come to Taiwan’s defense if it were attacked by China.

“We have a commitment to do that,” Biden said. The White House later said he was not changing U.S. policy, which does not support Taiwanese independence but is committed to providing defensive arms. [Source: The Associated Press | Robert Burns | November 1, 2021 ++]

Military Housing Lawsuits

Update 05: Army Is Flouting Order to Repay Reservists

The U.S. Army is accused in a new federal court filing of defying an order by its highest review board to repay several soldiers who were wrongfully denied half a million dollars in housing allowance benefits. The filing also alleges that the service’s compensation chief misled a U.S. senator in an attempt to sidestep federal law. “First and foremost, the harm is ongoing ... and the Army is refusing to comply with the order of their own Secretary,” according to court papers filed Monday by Patriots Law Group on behalf of seven Army reservists. The Department of the Army did not immediately respond to a request for comment on the filing.

The filing came in response to an Army request for dismissal of a lawsuit. The Army argued that the case is no longer needed because the dispute had been resolved by the Army’s Board of Corrections in August. But to date, no repayments have been made, and other corrective measures haven’t been taken despite the board’s 26 OCT deadline, said attorney Patrick Hughes of the

Patriots Law Group. "The Army has not demonstrated any intent to fix this," Hughes said. The review board ruled that the service had violated federal law in denying dual housing allowances to reservists sent to Europe on lengthy tours with no place to live on base. For the Army, the amount owed the soldiers is estimated at \$500,000.

The latest court filing lays much of the blame over the mistaken interpretation of housing allowance regulations and the continued lack of compliance with the board's order on Larry Lock, the Army's chief of compensation and entitlements. In light of the board's ruling, an Army reservist who was not part of the original lawsuit, Nicholas Capozzi, sought assistance from Alaska Republican Sen. Lisa Murkowski to determine whether he was entitled to dual housing allowances during his overseas tour in Germany. On 4 OCT, Lock responded in a letter that because "Capozzi is a member without a dependent, the board's decision does not impact the entitlements he received while on active duty."

But Lock's assertion contradicted the Army board's actual ruling, which stated that Maj. Louis Morelli, a reservist soldier without dependents, was entitled to the dual allowance. "Mr. Lock's response to Senator Murkowski concerning Mr. Capozzi makes clear that if Maj. Morelli were to be mobilized again to Europe, as a member without dependents, he would be denied dual entitlements," Hughes wrote in the court filing. The board issued seven decisions, one for each reservist in the Patriots Law Group case, and it came to the same conclusion every time: The Army erred by denying dual housing allowances and seeking recoupment of past payments. The service was also ordered, among other things, to delete all negative findings such as letters of reprimand or files stored in Army criminal databases from the soldiers' records.

The battle over housing allowances has ramifications for potentially hundreds of other soldiers who were likely affected by the Army's erroneous interpretation of regulations, said Hughes. He is representing another group of reservists in a separate potential class-action case that could have millions of dollars more at stake. It is unclear why the Army has not yet followed the order of the Board of Corrections, which acts on behalf of the secretary of the Army and is the highest level of administrative review in the service. The board's mission is to correct errors and remove injustices from military records. [Source: Stars and Stripes | John Vandiver | November 3, 2021 ++]

Landmines

Update 02: Landmine-Free Future Report

Around 135,500 landmines were destroyed in 2020, but the U.S. and some of its main adversaries continue to stockpile the weapons, according to the Landmine Monitor report released 10 NOV. The International Campaign to Ban Landmines, which has been issuing the report annually since 1999, pointed to the rising numbers of overwhelmingly civilian casualties from landmines. The

Landmine Monitor was able to confirm 7,073 casualties due to landmines and other explosive leftovers of war, up significantly from the lowest point in 2013 of just under 3,500. The overwhelming majority of victims — 80 percent — were civilian and mostly male. About half of all civilian casualties were children.



ICBL again urged all countries to adopt the 1997 Mine Ban Treaty. So far, 164 have done so; the U.S. is not among them. The treaty, also known as the Ottawa Convention, prohibits the use, stockpiling, production and transfer of landmines and sets deadlines for the destruction of existing munitions. It is commonly seen as a prime example of international cooperation, with more than 80 percent of the world's countries having signed on, and significant progress having been made since its 1997 conception.

However, some of the countries most affected — because they use landmines or have lands contaminated with them — have not signed on. China, both Koreas, India, Pakistan, Iran and Russia are among those that have not joined the treaty. In the Americas, the U.S. and Cuba are the only two governments that have not committed. All of these countries are also on the list of just 12 nations that still maintain the capacity to produce landmines. Neither the Pentagon nor the Cuban Embassy responded to a request for comment on Wednesday. According to the report, the U.S. holds the fifth largest stockpile of landmines in the world, at approximately 3 million.

The authors of the report criticized the U.S. for the Trump administration's decisions to roll back President Barack Obama's commitments to no longer procure any weapons prohibited under the Mine Ban Treaty, to phase out existing stockpiles and to reverse course on a policy that had limited the U.S. use of mines to the Korean peninsula. The Biden administration has said it would reverse the Trump decision, but has yet to do so. "The Korean peninsula has been a sticking point for U.S. accession to the Mine Ban Treaty," said Jeff Abramson, a senior fellow at the Arms Control Association. "But frankly, those are bad arguments," because they are useless in the modern context of Korea, which focuses on rockets and nuclear weapons. "A landmine has no impact on a missile coming to Seoul."

Like in previous years, the Landmine Monitor reported the U.S. and its western allies as the largest funders for global demining efforts. The report shows the U.S. contributed \$89.9 million in 2020. Abrams said that it was "exceedingly frustrating" that this "severe disconnect" exists. Abramson said the Biden administration could score points globally if it returned to the Obama-era commitments more in line with the Mine Ban Treaty and that the country ultimately should

sign the pact. “The treaty has been wildly successful,” he said, highlighting the significant progress it had made toward making the world landmine-free by 2025, and that all of America’s NATO allies had signed it. “The Biden administration could leave a very positive legacy.”

The report also said that 146 square kilometers of land had been cleared in 2020, a slight decrease compared with 156 square kilometers in 2019. Croatia and Cambodia had cleared the most land. Both countries have significant numbers of landmines in the ground from wars in the latter parts of the 20th century.

The report also heavily criticized Myanmar, whose military reportedly deployed landmines in civilian areas particularly in the north of the country in 2020, resulting in a number of deaths. It was the only nation that the report confirmed to have deployed new landmines in the past year, with all other new deployments being carried out by non-state groups such as the Afghan Taliban or Colombian criminal organizations. The Embassy of Myanmar did not respond to a request for comment Wednesday. [Source: MilitaryTimes | Linus Hoeller | November 10, 2021 ++]

Military Lending Act

Update 04: Pawnshops Allegedly Cheated/Gouged Military Families



The Military Lending Act, passed in 2006, protects active-duty members and their families by, among other things, prohibiting annual percentage rates in excess of 36%. That rate, known as the Military APR, includes certain charges, costs and fees in the calculation. The Consumer Financial Protection Bureau has filed a lawsuit against a national chain of pawnshops based in Texas, alleging they cheated active-duty members and families by overcharging interest on pawn loans. The pawnshops charged military families interest rates on pawnshop loans that frequently exceeded 200% a year, in violation of the Military Lending Act, according to allegations in the lawsuit, filed 12 NOV in a federal court in Fort Worth against defendant companies FirstCash Inc. and Cash America West Inc.

The allegations involve more than 3,600 pawn loans made to more than 1,000 military family borrowers from stores in Arizona, Nevada, Utah and Washington between June 2017 and May 2021. Cash America West is a subsidiary of FirstCash, and operates pawnshops in those four states. Overall, FirstCash and its subsidiaries operate more than 1,000 pawnshops throughout the U.S., and the consumer bureau alleges that FirstCash, Cash America West and other subsidiaries made additional pawn loans in violation of the Military Lending Act in other states. “FirstCash is

a repeat offender and cheated military families over and over again,” said CFPB Director Rohit Chopra, in an announcement of the legal action. “FirstCash and Cash America West gouged military families and robbed them of their rights to go to court.”

The lawsuit involves allegations, and is not a final finding or ruling that the defendants have violated the law. FirstCash “will seek to engage with the CFPB and respond to the allegations appropriately,” company officials said, in a statement to Military Times. “FirstCash deeply respects members of our military and their families. We believe the allegations by the CFPB are without merit.”

The CFPB lawsuit asks for an injunction to stop the alleged unlawful conduct; compensation for affected customers and correction of inaccurate information submitted to their credit reports; cancellation of the consumer credit agreements; a civil monetary penalty; and other actions. The 3,600 loans are from a limited period of time for which the bureau has data about transactions. The stores that made these loans represent only about 10% of FirstCash’s nationwide pawnshop operations, according to the lawsuit.

FirstCash announced in September 2016 that it had merged with Cash America International Inc. So, CFPB alleges that since Oct. 3, 2016, FirstCash and its subsidiaries have made additional loans that violate federal law. Department of Defense regulations implementing the law were expanded in 2015 to include pawn transactions among those covered by the Military Lending Act. Pawnshops were required to bring their operations into compliance by Oct. 3, 2016. Because FirstCash is a successor to Cash America International, the company is subject to a CFPB 2013 order, according to the lawsuit, which alleges that FirstCash violated that order.

In 2013, CFPB had ordered Cash America International to stop alleged misconduct against military families and, under a consent order, the company agreed to pay up to \$14 million in refunds to service members and their families. Among other things, Cash America International was accused of illegally overcharging service members and their families. At that time, CFPB described Cash America International as a payday lender. [Source: MilitaryTimes | Karen Jowers | November 12, 2021 ++]

Navy Terminology, Jargon & Slang

‘Yankee Station thru ‘Zulu Time’

Every profession has its own jargon and the Navy is no exception. Since days of yore the military in general, and sailors in particular, have often had a rather pithy (dare say ‘tasteless’?) manner of speech. That may be changing somewhat in these politically correct times, but to Bowdlerize the sailor’s language represented here would be to deny its rich history. The traditions and origins

remain. While it attempted to present things with a bit of humor, if you are easily offended this may not be for you. You have been warned.

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

Yankee Station - One of the two positions typically occupied by an aircraft carrier off the coast of Vietnam. 'Yankee' was the northern station, tasked with disruption of commerce and logistics.

Yanking and Banking – (Aviation) Literally, the roll-and-pull stick movements used to turn or otherwise maneuver an aircraft. More generally, accelerated flight, when the pilot puts G on the aircraft ("pulling Gs"). Also seen as "Banking and Yanking."

Yellow Gear - Flight deck support gear, such as power or start carts, crash gear, etc.

Yoyo – (USN Aviation) (1) An energy-management maneuver in which a tactical aircraft in a turn either decreases angle of bank while maintaining backstick (G), resulting in a climb, reduced closure, and tightened radius of turn ('High Yoyo') or increases angle of bank, resulting in a descent, increased speed, and increased closure ("Low Yoyo"); (2) Shorthand for "You're On Your Own." Think of calling 911 and getting a busy signal.

Z's – Sleep, or snoring. "Let's go bag some Z's."

Zed Shed - (RM) A classroom, or any area where a lecture takes place. Probably from the British phonetic 'Zed' for 'Z' (snoring).

Zero – Derogatory term for officer. Comes from the "O" in the paygrade designation.

Zero Dark Thirty - See OH DARK THIRTY.

Z-Gram – Messages to the Navy sent by Admiral Zumwalt, CNO in the 70s.

Ziplip - Carrier flight operations conducted under radio silence.

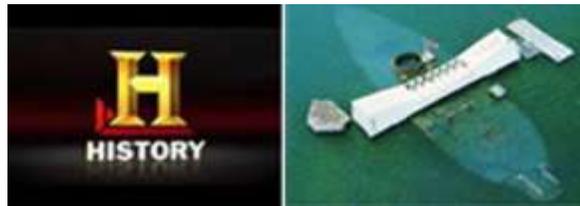
Zone 5 - Maximum afterburners. Afterburners on most modern aircraft can be modulated from minimum (zone 1) to maximum.

Zoomie – (1) Air Force personnel. (2) (USN) A nickname for Admiral Elmo Zumwalt, then-CNO, in the 70s.

Zulu 5 Oscar - Personnel making a deliberate attempt to board a ship unauthorized, usually at the direction of higher authority to test security procedures. The standard intruder drill.

ZULU Time - Greenwich Mean Time (GMT). Used in radio traffic when the origin of a dispatch is expressed in GMT, i.e. "1700 ZULU".

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



Vietnam Operation Ivory Coast

The Son Tay Raid

It has been called the most daring raid of the Vietnam War; Operation Ivory Coast was an effort to rescue prisoners of war who had been held by North Vietnam for years. It did not rescue any of the prisoners, but it did change the way U.S. Special Operations planned and executed its missions.



By 1970, the United States not only knew that hundreds of American POWs were being held by the communist North Vietnamese, but they also knew those prisoners were being subjected to torture and mistreatment - and many had been suffering for years on end. Special operations planners knew the location of where at least 61 of them were being held, a camp near the North Vietnamese capital of Hanoi known as Son Tay. The United States designed a plan to rescue them right out from under the communists' noses.

The mission would not be an easy one. At least six of the prisoners were believed to be near death, and the Son Tay prison was in an area where intelligence planners believed 12,000 enemy troops were stationed. The Americans were about to send a combined joint task force of 138 special operators in to get the prisoners out. Army Col. Arthur "Bull" Simons, a Ranger and World War II veteran who conducted successful raids against the Japanese at Cabanatuan in the Philippines, was assigned to lead a hand-picked team of volunteers.

The assault force was divided into three groups: "Blueboy," "Greenleaf," and "Redwine." Blueboy was assigned to land on the prison grounds, assault the complex and rescue the prisoners. Greenleaf would land outside the prison and provide support and any reinforcement necessary. Redwine was assigned to the perimeter of the complex and would fight any North Vietnamese who responded to the raid. There were also 24 aircraft involved. The Air Force was bringing an HH-3E Jolly Green Giant and five HH-53 Super Jolly Green Giant helicopters to carry the raiders and the prisoners. They also had two MC-130s and two HC-130s for navigation and in-flight refueling. Five A-1E Skyraiders would be available for close-air support, and 10 F-4 Phantoms would provide air superiority.

All that was left was a plausible window for the raid - clear weather and a quarter moon at a certain point above the horizon for maximum visibility meant a window of between November 18th and 25th. At 10 pm local time on Nov. 21, 1970, aircraft for the mission began leaving bases in Thailand and South Vietnam. As the raiders' aircraft entered North Vietnamese airspace, the U.S. launched a massive diversionary attack from the USS Oriskany and the USS Ranger, the largest night operation from carriers during the entire war. Some 44 aircraft caused panic among North Vietnamese air defenses that allowed the raiders to move near Hanoi without interruption.

As they approached the prison, one of the HH-53 Super Jollys began strafing the enemy guard towers, and despite being thrown off by a similar structure, the assault team landed in the prison courtyard shortly at 2 am. Four elements began their assault on the prison as Army Capt. Richard J. Meadows used a bullhorn to announce their presence to the POWs. The raiders searched the prison room by room, killing the guards as they met them and clearing five prisoner blocks. Meanwhile, Greenleaf was under attack from NVA troops as they poured out of a barracks that planners believed was a school. Within eight minutes, the Greenleaf raiders had completely destroyed the NVA soldiers.

By 2:20 am, all three groups were on the ground, and two complete sweeps of the prison were conducted. Both sweeps found that there were no prisoners being held at Son Tay. With surface-to-air missile batteries firing at the raiders' aircraft, the extraction was ordered. The entire raid had lasted only 28 minutes and only sustained one casualty from enemy fire. By 3:15 am, the entire party was out of North Vietnam. The raid itself has been called a "successful failure" in the annals of history. It was a perfectly executed tactical raid but an intelligence failure. It turned out the prisoners at Son Tay had been moved in June 1970 to another prison nearby.

The raid might have been criticized in American media, but it also improved the lives of the POWs. All the prisoners were consolidated into one place after the raid, and some later told journalists that morale improved upon hearing of the raid, as did the NVA's treatment of the prisoners. [Source: Together We Served | Newsletter | November 2021 ++]

Colin Powell's Vietnam Service

Two One Year Tours in 1962 & 1968



Powell arrived in Vietnam on Christmas Day 1962. It was the early days of U.S. military involvement in the ongoing conflict that pitted the communist North Vietnamese against the pro-Western government of the South. In an effort to strengthen the South Vietnamese army's response to the North's guerilla attacks, President John F. Kennedy sent thousands of "military advisors" to Vietnam from 1961 to 1963. Powell, a 25-year-old Army captain, was among them.

During his year-long tour, Powell was a tactical advisor to three different South Vietnamese army commanders, and he adapted his supporting role to fit each man's personality according to Jeffrey J. Matthews, a professor of business and leadership at University of Puget Sound and author of the Powell's biography. When the commander was effective, Powell stepped back into soldier mode, often personally leading dangerous counterinsurgency raids. But when one Vietnamese commander lacked rapport with his men, young Powell stepped in to win the confidence of his 400 troops. "I was supposed to be an advisor, not the leader," Powell wrote in his 1995 memoir *My American Journey*. "Nevertheless, the two of us were in quiet collusion. Leadership, like nature, abhors a vacuum. And I had been drawn in to fill the void."

A loyal and unquestioning soldier, Powell didn't hesitate to participate alongside the South Vietnamese when they torched enemy villages, killed livestock and burned fields, but he drew the line at corpse mutilation, wrote Matthews, banning the practice of cutting off the enemy's body parts as trophies. Powell's first tour was cut short when he stepped on a North Vietnamese booby trap called a punji spike. The sharpened stick was smeared with buffalo excrement to increase the odds of a deadly infection. "The Special Forces medics cut my boot off, and they could see my foot was purple by then," Powell later said in an interview. "The spike had gone all the way through, from the bottom to the top, and then come right back out, totally infecting the wound."

That ended his time in combat. Powell was reassigned to the 1st Army of the Republic of Vietnam division headquarters for the rest of that tour. In between Powell's first and second tours in Vietnam, he enrolled in a series of prestigious officer training programs and repeatedly graduated at the top of his class. Powell redeployed to Vietnam in 1968 as a battalion staff officer

with the Americal Division stationed in Duc Pho, a Viet Cong stronghold where American soldiers suffered heavy casualties.

Powell quickly impressed his superiors, including Maj. Gen. Gettys. After only three months on the job, Powell was promoted from mostly bureaucratic duties to become Gettys' interim operations and planning officer, a job typically reserved for the most experienced officers. "Overnight," Powell wrote in his memoir, "I went from looking after eight hundred men to planning warfare for nearly eighteen thousand troops, artillery units, aviation battalions, and a fleet of 450 helicopters."

On November 16, 1968, the helicopter transporting Maj. Powell along with the 23rd ID commander crashed. Powell, injured but clear of the wreckage, ran back to the burning helicopter several times to rescue comrades. Though the helicopter was in danger of exploding, he continued to attempt the rescue. When he found one passenger trapped under the mass of twisted, burning fuselage, Powell tore away the burning metal with his bare hands. Powell was awarded the Soldier's Medal for his actions that day. He managed to rescue every passenger from the downed helicopter. During his deployments to Vietnam, he also earned a Bronze Star and two Purple Hearts.

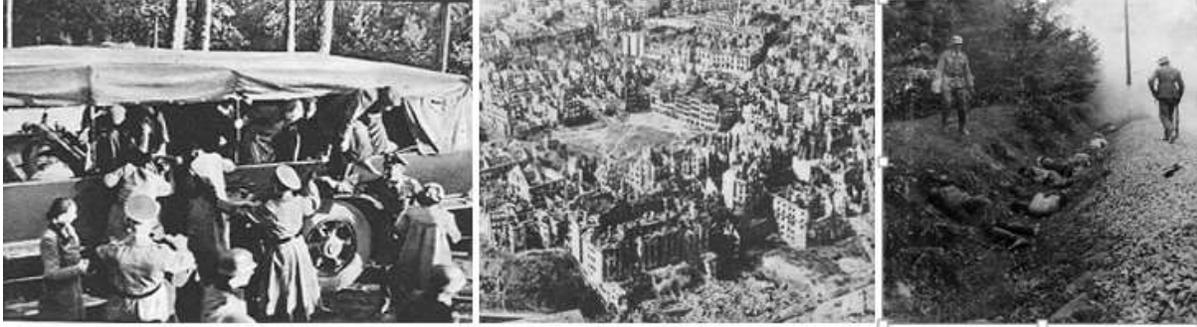
Months before Powell was assigned to the Americal Division, members of the same infantry brigade perpetrated perhaps the most horrific crime against Vietnamese civilians during the entire war. What became known as the My Lai massacre entailed the murder of more than 500 unarmed civilians—including women, children and infants—in the captured village of My Lai. When rumors began to spread of a possible atrocity committed by U.S. soldiers, the army called for an internal investigation and Powell was one of the officers tasked with looking into the charges.

"This was still early in the Army's cover up of what happened, but Powell wrote a pretty simple, glossy overview saying that there was no evidence of any kind of massacre," says Matthews. "He literally said that relations between the American forces and the South Vietnamese people were 'excellent,' which was hardly the truth." Matthews says that Powell later admitted that his career ambitions and a desire to preserve his reputation as a loyal officer likely influenced his thinking during the war, but he also blamed the atrocities committed by all sides to the awful realities of war. [Source: <https://www.history.com/news/colin-powell-vietnam-war> | November 9, 2021 ++]

WWII Wehrmacht War Crimes

Update 03: Poland

Wehrmacht attitudes towards Poles were a combination of contempt, fear, and a belief that violence was the best way to deal with them.



The Nazi Security Police (left) rounding up Polish intelligentsia at Palmiry near Warsaw in 1940, 85% of buildings in Warsaw were destroyed(center) by German troops, and about 300 Polish POWs executed (right) by the soldiers of the German 15th motorized infantry regiment in Ciepielów on September 9, 1939.

Mass murder of Polish civilians

Wehrmacht responded brutally to acts by alleged insurgents during the invasion of Poland in 1939 and was responsible for indiscriminate shootings of prisoners of war and civilians. Any act of defiance was met with the most ruthless violence, although the Army leadership did seek to discourage so-called "wild" shootings where Wehrmacht troops would shoot civilians on their own initiative or participate in murders conducted by the SS. Court-martial proceedings were begun against some of the junior officers who had led these shootings, but this was nullified on 4 October 1939, when Hitler pardoned all military personnel who had been involved in war crimes in Poland.

After the end of hostilities, during the Wehrmacht's administration of Poland, which went on until 25 October 1939, 531 towns and villages were burned; the Wehrmacht carried out 714 mass executions, alongside many incidents of plunder, banditry and murder. Altogether, it is estimated that 16,376 Poles fell victim to these atrocities. Approximately 60% of these crimes were committed by the Wehrmacht. Wehrmacht soldiers frequently engaged in the massacre of Jews on their own, rather than just assisting in rounding them up for the SS.

In the summer of 1940, Reinhard Heydrich, the chief of the Reich Security Main Office (including the Gestapo), noted that: "...compared to the crimes, robberies and excesses committed by the army [part of the Wehrmacht], the SS and the police don't look all that bad". Even when the German Army was not involved in war crimes, all of the top military leaders were aware of what was happening in Poland. None objected on moral principles; the few who did object did so due to concerns about discipline. Moreover, the general who objected the loudest to war crimes in Poland, General Johannes Blaskowitz, was opposed to the Army committing war crimes with the SS, not the idea of atrocities against Poland. The Israeli historian Omer Bartov wrote that Blaskowitz was actually "legitimizing murder" by expressing approval of SS massacres while demanding that the Army be kept out of the massacres as damaging to discipline. Bartov wrote that once officers and troops saw that murder was "legitimate" in Poland, the effect was that the Army tended to copy the SS.

Up to 13,000 soldiers and between 120,000 and 200,000 civilians were killed by German-led forces during the Warsaw Uprising. At least 5,000 German regular soldiers assisted the SS in crushing Polish resistance, most of them reserve units. Human shields were used by German forces during the fighting. Throughout the campaign Wehrmacht engaged in widespread theft and plunder of Polish citizens' property. Until 3 November 1939 the Wehrmacht sent to the Nazi Germany 10,000 train wagons with stolen property including agricultural machinery, furniture and food.

In one of the Germany military's first acts of World War II the German air force, the Luftwaffe, bombed the Polish town of Wieluń and later went on to bomb cities across the country, including Warsaw, Frampol and various other cities. Collectively the bombings killed tens of thousands of Polish civilians. However, no positive or specific customary international humanitarian law with respect to aerial warfare existed prior to and during World War II which means that at the time, strategic bombings were not officially war crimes. For this reason, no German officers were prosecuted at the post-World War II Allied war crime trials for aerial raids.

Massacres of Polish POWs

Numerous examples exist in which Polish soldiers were killed after capture; for instance, at Śladow, where 252 prisoners of war (POW)s were shot or drowned, at Ciepeliów, where some 300 POWs were killed, and at Zambrów, where a further 300 were killed. Polish POWs of Jewish origin were routinely selected and shot on the spot. The prisoners in the POW camp in Żyrardów, captured after the Battle of the Bzura, were denied any food and starved for ten days. In many cases Polish POWs were burned alive. Units of the Polish 7th Infantry Division were massacred after being captured in several individual acts of revenge for their resistance in combat. On 11 SEP, Wehrmacht soldiers threw hand grenades into a school building where they kept Polish POWs.] According to German historian Jochen Böhrer, the Wehrmacht mass murdered at least 3,000 Polish POWs during the campaign.

The killing of POWs by Wehrmacht soldiers started during the September 1939 Poland campaign. In many cases large groups of Polish soldiers were murdered after capture. Hitler's Commando Order, issued in 1942, provided "justification" for the shooting of enemy commandos, whether uniformed or not.

[Source: https://wiki2.org/en/War_crimes_of_the_Wehrmacht | August 2021 ++]

Axis Sally

WWII American Nazi Propagandist

Hundreds of thousands of American servicemen in North Africa, the Mediterranean, and northwestern Europe listened to her broadcasts from 1943 to 1945 at the height of World War II.

They instantly recognized both her distinctive voice and appealing format that encompassed Big Band-era tunes played by a live orchestra.



“This is Berlin calling the American mothers, wives and sweethearts. And I’d just like to say, girls, when Berlin calls it pays to listen.” So began a typical address by Nazi propaganda radio broadcaster Mildred Gillars, known as Axis Sally, during World War II. Her program was filled with hateful rhetoric directed against U.S. President Franklin D. Roosevelt, British Prime Minister Winston Churchill, and the Jewish people. Her radio broadcasts were heard not only by U.S. soldiers fighting Nazi Germany, but also by Americans in the States.

“A defeat for Germany would mean a defeat for America,” she said. “I say damn Roosevelt and Churchill, and all of their Jews who have made this war possible. I, as an American girl, will stay over here on this side of the fence because it’s the right side. Girls, watch out! Don’t forget the beautiful things we have at home which are now in danger.” Gillars’ theme song was the German hit “Lili Marlene,” which became a favorite with soldiers of all the fighting armies of both sides.

Mildred Elizabeth Gillars (November 29, 1900 – June 25, 1988), nicknamed "Axis Sally" was an American broadcaster employed by the Third Reich in Nazi Germany to proliferate propaganda during World War II. In 1940 she obtained work as an announcer with the Reichs-Rundfunk-Gesellschaft (RRG), German State Radio. By 1941, as the U.S. State Department was counseling American nationals to return home, Gillars chose to stay in Germany after her fiancé, a naturalized German citizen named Paul Karlson, said that he would never marry her if she returned to the United States. Shortly afterwards, Karlson was sent to the Eastern Front, where he died in action.

On December 7, 1941, Gillars was working in the studio when the Japanese attack on Pearl Harbor was announced. She broke down in front of her colleagues and denounced their allies in the east. "I told them what I thought about Japan and that the Germans would soon find out about them," she recalled. "The shock was terrific. I lost all discretion." She later said that she knew that such an outburst could send her to a concentration camp. Faced with the prospect of

joblessness or prison, she produced a written oath of allegiance to Germany and returned to work, her duties initially limited to announcing records and participating in chat shows.

Until 1942 Gillars' broadcasts were largely apolitical. This changed when Max Otto Koischwitz, the program director in the USA Zone at the RRG, cast Gillars in a new show called Home Sweet Home. Soon she acquired several names amongst her GI listeners, including Berlin Bitch, Berlin Babe, Olga, and Sally, but the one that became most common was "Axis Sally." This name probably came from the time when, asked to describe herself on the air, Gillars had said she was "the Irish type... a real Sally." In 1943, an Italian-American woman, Rita Zucca, also began broadcasting to American troops from Rome, using the name "Sally." Often the two women were thought to be one and the same. Gillars' main programs from Berlin were:

- *'Home Sweet Home Hour'*, from December 24, 1942, until 1945, a regular propaganda program the purpose of which was to make American forces in Europe feel homesick. A running theme of these broadcasts was the infidelity of soldiers' wives and sweethearts while the listeners were stationed in Europe and North Africa. Opening with the sound of a train whistle, Home Sweet Home attempted to exploit the fears of American soldiers about the home front. The broadcasts were designed to make the soldiers cast doubt on their mission, their leaders, and their prospects after the war
- *'Midge-at-the-Mike'*, broadcast from March to late fall 1943, in which she played American songs interspersed with defeatist propaganda, anti-Semitic rhetoric and attacks on Franklin D. Roosevelt.
- *'G. I.'s Letter-box'* and *'Medical Reports'* 1944 directed at the US home audience in which Gillars used information on wounded and captured US airmen to cause fear and worry in their families. After D-Day (6 JUN) US soldiers wounded and captured in France were also reported on. Gillars and Koischwitz worked for a time from Chartres and Paris for this purpose, visiting hospitals and interviewing POWs.

Gillars arrest on March 15, 1946 came about after the U.S. attorney general specially dispatched prosecutor Victor C. Woerheide to Berlin to find and arrest her. She was then held by the Counterintelligence Corps at Camp King, Oberursel, along with fellow-collaborators Herbert John Burgman and Donald S. Day until she was conditionally released from custody on December 24, 1946. However, she declined to leave military detention. She was formally re-arrested on January 22, 1947 at the request of the Justice Department and was eventually flown to the United States to await trial on August 21, 1948.

She was indicted on September 10, 1948, and charged with 10 counts of treason but only eight were proceeded with at her trial which began on January 25, 1949. The prosecution relied on the large number of her programs recorded by the Federal Communications Commission stationed in Silver Hill, Maryland, to show her active participation in propaganda activities against the United States. It was also shown that she had made an oath of allegiance to Hitler. On March 10, 1949, the jury convicted her on just one count of treason, that of making the 'Vision of Invasion'

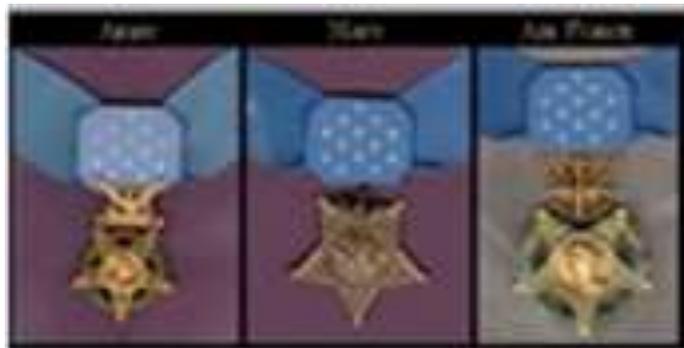
broadcast. For this count alone she was sentenced to 10-to-30 years in prison and a \$10,000 fine. Gillars served her sentence at the Federal Reformatory for Women in Alderson, West Virginia. She became eligible for parole in 1959, but did not apply until 1961. She was released on June 10, 1961.

Having converted to Roman Catholicism while in prison, Mildred Gillars then went to live at the Our Lady of Bethlehem Convent in Columbus, Ohio, and taught German, French, and music at St. Joseph Academy, Columbus. In 1973 she returned to Ohio Wesleyan University to complete her degree. She died at Grant Medical Center in Columbus in 1988, diagnosed with colon cancer. Her grave in Holy Family section, Random Selection, Lot 570, of the Saint Joseph Cemetery (in Lockbourne, Franklin County, Ohio) is unmarked.

[Source: https://military.wikia.org/wiki/Mildred_Gillars | September 10, 2021 ++]

Medal of Honor Awardees

Axel H. Reed | Civil War



The President of the United States takes pride in presenting the

MEDAL OF HONOR

To

Axel H. Reed

Ranks and organizations: U.S. Army Sergeant (Highest Rank: Captain) Company K,
2d Minnesota Infantry

Places and dates: Chickamauga & Missionary Ridge, Georgia & Tennessee, November 15,
1863

Entered service: August 1861

Born: March 13, 1835, in Hartford, Maine



Army 1st Lt. Axel H. Reed joined the Union Army soon after the Civil War broke out. He fought valiantly through the entire conflict, even after he lost an arm during one of the two battles that earned him the Medal of Honor.

A descendant of the Mayflower Pilgrims, Reed was born on March 13, 1835, in Hartford, Maine; he was the youngest of seven children. Unfortunately, his mother died when he was 7. Within a few years, his three brothers and three sisters were scattered to live elsewhere. Reed stayed with his dad on the family farm because of his young age, despite continually asking to go off on his own. Finally, at 19, Reed's dad allowed him to leave. He gave him \$5 and sent him on his way, according to Reed's obituary in a 1917 issue of the Minneapolis Star Tribune.

Reed had done some research and determined that the best place to settle was out West, so he set off in April 1854 and ended his journey in Minnesota in November 1855. He found a job that lasted him through winter, but by the following spring, he'd received a contract to make bricks for use in building a new town called Glencoe, Minnesota. Over the next two years, he invested all his earnings into the town, which gave him permanent settler status. By August 1861, the Civil War was raging, so Reed volunteered to fight. He joined the 2nd Minnesota Infantry Regiment and took part in several major campaigns.

Reed was a sergeant in July 1863 when he got into trouble at an encampment in Tennessee. According to the Minnesota Medal of Honor Memorial, Reed had "violated military discipline by indiscreetly criticizing the food." As punishment, he was arrested and sent to the rear of his company with no weapons. Reed remained under arrest as the regiment crossed the Cumberland Mountains and made its way to Chickamauga, Georgia, where they were confronted by Confederate soldiers on Sept. 19, 1863. After begging his guards to let him fight, Reed finally left his place at the rear of the regiment, grabbed a rifle and headed for the battle lines. He spent the next two days helping pinned-down comrades fight the enemy. After the battle, Reed was officially released from his arrest in recognition of his bravery and devotion to the unit.

On Nov. 15, 1863, Reed led Company K of his regiment into battle at Missionary Ridge, Tennessee. As one of the first soldiers to cross into enemy territory, he captured enemy cannons and turned them on the fleeing Confederates before realizing they were out of

ammunition. According to the Minnesota Medal of Honor Memorial, Reed found two rebels trying to hitch horses onto a caisson to get away. He demanded they surrender and give him the ammunition in the caisson. When they didn't, Reed fired at one of the rebels. As he tried to reload, he was hit by a mini-ball that shattered his right upper arm and knocked him to the ground, where he stayed until the fight was over.

Afterward, a fellow soldier helped Reed staunch the bleeding with a tourniquet. Reed then stumbled to the foot of the ridge to get medical help. He was taken to a hospital, where he spent the next three months. His right arm had to be amputated, but Reed refused to be discharged from service. He remained on active duty until the end of the war, when he mustered out as a first lieutenant on July 18, 1865. Since the Medal of Honor was new during the Civil War, few were issued right away. It took 35 years for Reed to be notified that he'd earned it for his actions at Chickamauga and at Missionary Ridge. The medal was issued to him on April 2, 1898.

When the Civil War ended, Reed returned to Glencoe. He and an Army buddy bought a mercantile firm that they turned into a general merchandise and grain trading business. They ran it successfully for more than 30 years. Reed married in 1869. He and his wife, Hannah, had two daughters and two sons over the next decade, although one of the girls died of scarlet fever, according to the Minnesota Medal of Honor Memorial. Reed was heavily involved in the founding of Glencoe. According to the Star Tribune, he helped build the first railroad in 1873. The paper also said he organized the First National Bank of Glencoe in 1881 and was its president for a decade, and Reed published the Glencoe Enterprise newspaper from 1878-1889.

While Reed dabbled in politics, he was mostly interested in farming and agriculture. As one of the oldest members of the Minnesota State Horticultural Society, he "grew one of the first and largest apple orchards in the county and, at one time, was the largest producer of wheat," his Star Tribune obituary said. Reed also belonged to several veterans' organizations. Reed died on Jan. 21, 1917, in the town he helped create. He was buried in Glencoe's Mount Auburn Cemetery. [Source: DOD News & <https://www.cmohs.org> | Katie Lange | September 20, 2021 ++]

Medal of Honor Awardees

Deming Bronson | WWI



The President of the United States takes pride in presenting the

MEDAL OF HONOR

To

Deming Bronson

Ranks and organizations: U.S. Army 1st Lt., Company H, 364th Infantry, 91st Division

Places and dates: near Eclisfontaine, France September 26 - 27, 1918

Entered service: 1917

Born: July 8, 1894, in Rhinelander, Wisconsin.



For those who are wounded early during a days-long battle, the wait for relief can be excruciating. Many have pushed through that pain to continue fighting, though, including Army 1st Lt. Deming Bronson. Despite several serious injuries, Bronson persevered to help lead his fellow soldiers to success during one of the last battles of World War I.

Bronson was born on July 8, 1894, in Rhinelander, Wisconsin. In 1903, his parents moved the family to Seattle, where Bronson and his two older sisters and two younger brothers grew up. Bronson played football from 1912 to 1916 at the University of Washington, where he graduated with a degree in forestry. He was commissioned into the Army when the U.S. joined World War I in 1917. By September 1918, Bronson was serving with the American Expeditionary Force in France when the Meuse-Argonne Offensive began. The bloody campaign was one of the war's final battles and lasted until the declaration of an armistice that ended the conflict.

Bronson was a first lieutenant with Company H of the 364th Infantry Regiment, 91st Division. On Sept. 26, 1918, they were ordered to advance on the enemy near Eclisfontaine, France. Early in the engagement, Bronson was hit by hand grenade shrapnel, which left deep cuts on his face and head. That didn't keep him from pushing forward with his men through open territory, though. With no cover, the unit used hand grenades and phosphorus bombs to capture an enemy dugout and take several soldiers prisoner. Bronson was hit by a bullet in the left arm later that afternoon. A fellow soldier patched him up, but he was directed to the rear of the regiment to get more aid. Bronson disregarded those instructions and stayed with his company through the night, all while suffering through severe pain and shock.

The next morning, the 364th pushed forward to capture Eclisfontaine. Bronson's company was tasked with supporting the attacking line, but instead, the first lieutenant joined that line and fought his way into the village. He even took out an enemy gunner to help capture an enemy machine gun nest. Unfortunately, a heavy barrage of enemy artillery forced the unit to withdraw from the village. Bronson remained until all the other soldiers had retreated. That sacrifice left him with further injuries after he was hit in both arms by an exploding enemy shell. Another officer had to help him get to cover, where they could render first aid.

By then, Bronson was bleeding heavily and faint from the blood loss, but he still refused to go to the rear of the regiment for medical treatment. He stayed with the front line through the night of that second day before being evacuated to a field hospital. After he left, Allied soldiers were able to recapture Eclisfontaine for a final time on Sept. 28, 1918. Less than a month later, Germany surrendered, and the war was over. Bronson fully recovered and returned to the U.S. He left the Army and became an executive with a paint company in Ohio and New Jersey. In 1925, he married Dorothy Brown, with whom he had two daughters.

More than a decade after his heroics in Eclisfontaine, Bronson learned he had earned the Medal of Honor. He received the medal from President Herbert Hoover during a ceremony in Washington, D.C., on Nov. 19, 1929. Eventually, Bronson moved his family to Roseburg, Oregon, where he worked for his family's lumber business. According to the Idaho Statesman newspaper, he was active in veterans affairs and did a stint as the national commander of the Army and Navy Legion of Valor.

Bronson died on May 29, 1957, while at a hospital in Boise, Idaho. He was 62. The former Army hero was buried in in Section 30 of Arlington National Cemetery. Bronson's memory lives on at his alma mater. In 2009, a monument was dedicated to him and seven other University of Washington alumni who were also Medal of Honor recipients. [Source: DOD News & <https://www.cmohs.org> | Katie Lange | September 27, 2021 ++]

Every Picture Tells a Story

Holy Smokes



Holy smokes! I remember my first ever JATO/RATO (Jet or Rocket Assisted Take Off) demonstration like it was yesterday. It was at the RCAF Station *Rockcliffe* Air Force Day air show in 1960. A brand-spanking-new white-top RCAF Lockheed C-130 Hercules blasted off the runway (left) and seemed almost to climb vertically. I thought it was the height of modern technology, but in fact, it was a decades-old technique for getting aircraft aloft in a short distance. The Germans had been experimenting with it for gliders since the 1920s and the Brits used it to get Hurricanes airborne from Catapult Armed Merchantmen (CAM Ships) as a form of defense against long-range German bombers. The Americans also experimented with it before they entered war, beginning with this very brave pilot of an ERCO Ercoupe climbing at a neary-45 degree angle like a homesick angel at Riverside, California's March Field in 1941. The US Navy realized that the increasing addition of extra ordnance in the form of napalm canisters and bombs as well as long range fuel tanks might require assistance in order to "jettison" the aircraft carrier. This particular ultra-smokey flight deck test (center) of the rocket bottles on a Corsair took place on the escort carrier USS *Altahama* on 1 March 1944. *Altahama* seems to have been the test bed for these trials as there are photos of Hellcats and Avengers on the internet taking off from her flight deck off the coast of San Diego in March of 1944. All of the aircraft behind the Corsair are JATO-equipped and part of this test and are warming their engines. The right photograph shows a Hellcat beginning its run, while a Douglas Dauntless awaits its turn. The entire deck is now covered in white dust left behind by the various JATO launches that day. Despite the obvious benefits, JATO and RATO never really became a daily operational system. Nowadays, the Navy uses it to impress folks at air shows when the C-130 Herc of the Blue Angels known as *Fat Albert* shows off for the crowd.

WWII Bomber Nose Art

[86] Miss Bhavin'



Military History Anniversaries

16 thru 30 NOV

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 30 NOV**”. [Source: This Day in History www.history.com/this-day-in-history | November 2021 ++]

* Health Care *



Prescription Drug Costs

Update 76: Democrats Still Working on Prescription Drug Pricing

It was hoped that by this time TSCL could give you information about what’s in the legislation that’s been passed in Congress concerning reducing drug prices. But they can’t do that because nothing’s been passed as of 1 NOV. In fact, it was looking bleak last week when it appeared that, according to StatNews, “The White House is abandoning every single policy idea aimed at lowering prescription drug prices in President Biden’s domestic spending package”, it announced 28 OCT. Biden is effectively admitting he can’t overcome deeply entrenched pharmaceutical industry opposition to any change to the status quo, even with broad political support for the effort, and both chambers of Congress in Democratic control.”

However, since then word has come out that there are on-going discussions to let Medicare negotiate lower prices for many pharmaceuticals it provides. Excluded would be drugs for which the Food and Drug Administration has granted initial protection against competition, periods that vary but last several years. Pharmaceutical makers would have to pay a rebate if their prices rise above certain markers. And there would be a cap on seniors' out-of-pocket drug costs under Medicare Part D.

The emerging plan could allow Medicare to negotiate drug prices for the first time, and talks continue on what categories of drugs will be subject to the cost-cutting negotiation power. The plan centers around drugs no longer under patent protection rather than drug company exclusive

products, but is tied to patent reforms meant to stop repeat extensions which the drug companies use to prevent the manufacture of generics and allow them to continue to reap huge profits. The plan under discussion would also provide large numbers of Americans with assistance to pay for health care, among other several other things.

Much of its costs would be covered with higher taxes on people earning over \$10 million annually and large corporations. While agreement has been reached to add coverage to Medicare for some hearing services, vision and dental coverage did not make it into the legislative framework. It also dramatically reduces a proposal to improve home health services.

The drug industry has been pouring millions of dollars into its lobbying efforts to try and stop any effort to lower drug prices. According to a report in Politico, “Though the drug industry's goal is preventing any government price negotiation whatsoever, limiting the bargaining to a narrow subset of drugs and leaning more heavily on measures like out-of-pocket caps that don't impact the companies' bottom line would be a victory in itself.” [Source: TSCL | November 1, 2021++]

Prescription Drug Costs

Update 77: Democrats Agree on New Prescription Drug Price Reduction

In Early NOV the Democratic majorities in Congress reached an agreement on new measures to begin reducing prescription drug prices. These are not as far-reaching as those proposed previously but they still are major steps forward in beginning to control drug prices. The agreement would for the first time allow Medicare to negotiate lower prices on some drugs. But the negotiation provision was scaled back to only apply to older drugs that are no longer on their period of “exclusivity,” when they are protected from competition. That translates to nine years for many drugs and 12 years for more complex biologics.

The reporting on the agreement appears to have some discrepancies, but apparently after identifying 100 of the most expensive drugs, ten of them would be subject to negotiation starting in 2023 with the negotiated prices going into effect in 2025, and with up to 20 drugs under negotiation starting in 2028. For seniors on Medicare, the agreement includes a new cap of \$2,000 on out-of-pocket drug spending, which could save money for those who take expensive medications. The measure would also limit drug price increases to the rate of inflation and limit the price of insulin to \$35 a dose.

Eventually, Medicare will likely be able to negotiate the prices of a lot more than just 20 drugs. That means there's no limit on the number of drugs that can be negotiated over time. Which drugs are eligible, however, is still much more restricted than the original House drug pricing proposal was. According to Senate Finance Committee Chairman Ron Wyden (D-OR) “There's going to be negotiation on the most expensive drugs: cancer drugs, arthritis drugs or the anticoagulants.

And that's a precedent, and once you set a precedent that you can actually negotiate, you are really turning an important corner."

Although this does not do all that we had hoped for, TSCL is pleased that the agreement has been reached and we are urging members to pass the legislation as soon as possible. [Source: TSCL | November 8, 2021 ++]

TRICARE Maternal Care

Coverage for Doulas, Lactation Consultants for Some to Start

Expectant moms who use Tricare in the U.S. will have access to the services of a doula and/or lactation consultant under a new program being rolled out by the Defense Department in 2022. The Pentagon announced 29 OCT that it plans to launch a five-year pilot starting 1 JAN to examine whether these birthing and breastfeeding consultants can help improve the health outcomes of new moms and babies in the Tricare program. But the pilot will be only for those who use the Tricare health program at civilian facilities in the U.S. and won't be available overseas until Jan. 1, 2025.

The program, created earlier this year in the 2021 defense policy law, will "study the impact of adding these providers and services on cost, quality of care and maternal and fetal outcomes for the Tricare population," according to an announcement in the Federal Register. The military health system has significantly lower rates of maternal death and infant mortality than the general U.S. population, according to the Pentagon -- 7.4 maternal deaths per 100,000 births, or 42% lower than in the general population, and 2.51 newborn deaths per 1,000 live births, or 62% lower. But it "continues to actively work to decrease infant and maternal mortality," officials noted. maternal mortality is defined as the death of a woman while pregnant or within 42 days of termination of pregnancy.

The federal register notice does not say whether telehealth visits would be covered under the new program. During the COVID-19 pandemic, many hospitals have been excluding doulas from delivery rooms. The new program will study the impact of the doula assistance and breastfeeding support separately, weighing their impact to determine whether both should become a permanent benefit under Tricare, according to the DoD.

"The three months immediately following birth, sometimes referred to as the 'fourth trimester,' account for more than half (52 percent) of pregnancy-related deaths in the U.S. ... Doulas and lactation consultants and counselors provide services during pregnancy and the critical fourth trimester, potentially impacting outcomes for both the parent giving birth and the infant," wrote Aaron Siegel, alternate Federal Register liaison officer for the Defense Department. Labor doulas

are non-medical professionals trained to provide guidance and support to birthing moms before, during and after the labor and delivery process.

Under the program, Tricare will cover up to six pre-birth and postpartum visits by a certified labor doula, as well as assistance through the entirety of a vaginal or cesarean section birth, whether it occurs at a hospital, birthing center or at home under the supervision of a Tricare-authorized provider. The program will cover only experienced doulas certified by one of the following organizations: BirthWorks International; Doulas of North America International; Childbirth and Postpartum Professional Association; International Childbirth Education Association; and to Labor.

Visits will be reimbursed at \$46, while support during the labor will be reimbursed at \$690 for 2021, with both figures due to be adjusted annually. While Tricare historically has supported new moms with lactation counseling through outpatient postpartum appointments and well-child visits and has covered up to six lactation counseling sessions since 2015, the latter program is underutilized, with just 5% of new moms using it in fiscal 2020, according to military health officials. The new program will broaden eligibility for providers, allowing non-medical personnel who are trained as consultants to participate. It authorizes coverage of up to six lactation counseling sessions per birth, as well as group lactation classes and counseling sessions.

The pilot will cover lactation consultants who have a certification from the International Board of Lactation Consultant Examiners or are certified as an advanced consultant by the Academy of Lactation Policy and Practice. The new benefit does not cover those seen at military treatment facilities, nor will it be offered to those who use the U.S. Family Health Plan or Continued Health Care Benefit Program. DoD officials noted that some military hospitals have lactation consultants on staff and, while there are no doulas at those hospitals, many "[military treatment facilities] do permit beneficiaries to bring a doula with them during labor, whether that doula be a volunteer, paid for by the family, or reimbursed under another program."

The legislation containing the provision became law on Jan. 1, 2021, following a veto by then-President Donald Trump. The new program will not be offered to Tricare beneficiaries overseas until Jan. 1, 2025. Officials said that delaying the rollout outside the U.S. will "reduce the administrative burden of the demonstration without having a meaningful impact on the demonstration's results." The five-year pilot is expected to cost \$51.16 million, with an additional \$4.3 million cost for the analysis.

Senate Democrats Kirsten Gillibrand of New York and Richard Blumenthal of Connecticut originally sponsored the legislation, saying they wanted to help service members and military spouses who may deliver their babies alone as the result of deployment or training and are stationed away from family and friends. "Military moms, either service members themselves or the partners of those who serve, are at a higher risk of stress and isolation during their pregnancies, and they're more likely to give birth alone -- all factors that make doula access especially

important," Blumenthal said when introducing the legislation. [Source: Military.com | Patricia Kime | November 1, 2021 ++]

Medicare Reimbursement

Update 03: 2022 Cuts to Certain Doctors Could Impact Patients

During the Covid-19 pandemic Medicare increased payments to certain specialty doctors, including cardiologists and radiation oncologists, by 3.75 percent. That pay increase is set to expire in 2022 and Medicare has decided to allow the expiration. As a result, several specialties, including interventional radiology, vascular surgery, radiation oncology, and cardiology will see their Medicare reimbursements decrease next year, while other specialty providers like diagnostic testing facilities, portable x-ray, podiatry, hand surgery, and geriatrics will see payment increases, according to the Centers for Medicare & Medicaid Services. As is to be expected, doctor groups are protesting.

- “These cuts will endanger patient access to cancer care,” Laura Dawson, chair of the board of directors of the American Society for Radiation Oncology, said in a statement. “Treatment facilities may be forced to cut services or close, which will exacerbate health disparities.”
- And another: “Our patients put their trust in us to provide them the best care, but it’s becoming increasingly clear that they cannot trust the system that’s supposed to be set up to support them. These Medicare cuts will further exacerbate our pandemic-strained health care system and cause further delay in care to the patients who need it most.” David B. Hoyt, executive director of the American College of Surgeons, said in a statement. “

This is something The Senior Citizens League will keep an eye on and out legislators should be kept aware of by their constituents. While every effort must be made to contain the costs of medical care in this country, at the same time we cannot jeopardize the care that is needed by seniors. [Source: TSCL | November 8, 2021 ++]

Tricare Cost Increases

Update 01: Annual Enrollment Fees & Deductibles for 2022

The New Year is almost here. This means annual cost changes for most TRICARE health plans, starting 1 JAN. Cost changes reflect decisions made by Congress, cost-of-living adjustments, changes to the cost of health care services and drugs, and more. This affects enrollment fees and premiums for some individuals, as well as certain out-of-pocket costs. Knowing the 2022 costs

will help you prepare for TRICARE Open Season, which runs from Nov. 8 to Dec. 13. Even if you keep your current health plan next year, you should check for any cost changes that will affect you.

TRICARE beneficiaries fall into one of two groups: Group A or Group B. What group you're in determines your enrollment fees or premiums and any other per service out-of-pocket costs that you may have with your TRICARE plan. See your group below:

- You're in Group A if your initial enlistment or appointment or that of your uniformed service sponsor began before Jan. 1, 2018.
- You're in Group B if your initial enlistment or appointment or that of your uniformed service sponsor began on or after Jan. 1, 2018.

When enrolled in TRICARE Reserve Select, TRICARE Retired Reserve, TRICARE Young Adult, or the Continued Health Care Benefit Program, you follow TRICARE Select Group B deductibles and applicable copayments or cost-shares. For a list of the 2022 costs for TRICARE health plans refer to the attachment to this Bulletin titled, "**TRICARE Health Plan Costs | 2022**". [Source: Tricare Newsroom | November 5, 2021 ++]

Concussions

Update 02: Require More Time for Recovery Than Previously Thought



Normal recovery time from a concussion is sometimes double what it was previously thought to be, according to a recent University of Michigan study that was heavily funded by the Pentagon. Researchers studied 1,751 student-athletes, including service academy cadets, and found that full recovery can take up to 28 days. And even that was not long enough for some of the study subjects to fully heal. The findings should reduce stigma for those previously considered slow in their

healing and inform coaches, commanders and others about when concussed people should return to duty or sports, said Steve Broglio, lead study author.

“There can be unintentional pressure to return,” Broglio said. “(They’re told) ‘You’re at day 16; why aren’t you getting better?’ Hopefully, they’ll pump the brakes.” Half the participants in the study fully recovered from their concussions within two weeks of injury and were cleared for unrestricted sports activity. That finding was in line with previous concussion studies. But it was a month until 85% of them were fully recovered. The other 15% had not fully recovered even then.

The study by the NCAA-DOD Concussion Assessment, Research and Education Consortium, billed as the largest concussion and repetitive head impact study in history, began in 2014 and involves athletes playing 22 sports at 30 colleges. It found negligible differences in recovery time between men and women and in subjects experiencing their first concussion versus those who’d had previous concussions, Broglio said.

The Defense Department, which provided the majority of the funding for the study, has a huge stake in understanding how to respond to concussions, also called mild traumatic brain injury (TBI). And although TBI has been called the “signature injury” of the wars in Iraq and Afghanistan, a significant majority of concussions in service members occur outside of combat, Broglio said. He listed scenarios such as sports, vehicle crashes and falls. In 2015, two dozen U.S. Military Academy cadets were diagnosed with concussions after a traditional pillow fight marking the end of summer training turned into mayhem as some cadets swung pillowcases packed with hard objects like helmets, according to the academy.

“One of the most common and most disabling injuries of the last two decades of military conflict has been TBI, and particularly concussions,” Navy Capt. Scott Cota, division chief of the TBI Center of Excellence, said in a statement. “Concussions represent more than 80% of the TBIs in the military since 2001.” Both the NCAA and the Defense Department have concussion protocols for assessing recovery. The DOD uses a protocol that facilitates return to duty in a six-stage process. Medical providers repeatedly assess symptoms such as headache, dizziness, forgetfulness and irritability; patients’ physical and cognitive screenings; and their response to increasingly strenuous activities.

The earliest a service member can progress through all six stages and be returned to full duty is seven days after concussion. If a service member isn’t ready to return to duty after 15 days, the protocol suggests a referral to a TBI clinic or medical specialty clinic that deals with lingering symptoms, such as physical therapy for persistent neck pain or behavioral health for mood or sleep problems. Cota said the study findings won’t change that protocol because “the progression is symptom-driven, not time driven.” [Source: Stars & Stripes | Nancy Montgomery | November 10, 2021 ++]

Beetroots

Health Benefits

You might think that beets have a weird texture or kind of taste like dirt, but the following indicates there are plenty of reasons to like the earthy but sweet taste of nutrient-rich beets. One additional benefit for the weight conscious is that Beet juice contains very little calories (as little as 60 per average serving) and it makes for the perfect healthy snack.



Jewel-Toned Veggie

Beets are easily recognized by their rich red-purple color found in the most common varieties. The color comes from betalains, which are nitrogen-containing pigments found in the caryophyllales family of flowering plants. Prickly pears also contain betalains.

The Color of Health

Betalains are often used to reduce oxidative stress, inflammation, and blood pressure. Don't confuse beetroot with sugar beets though. They are very different nutritionally. Sugar beets are white and used as sweeteners. Beetroot comes in a wide range of purple and red hues, as well as golden and yellow. (There are also some heirloom varieties of beetroot that are white, including 'Detroit white.') Chioggia beets, also known as "Candystripe" or "Bull's eye" look like a typical red beet on the outside, but inside contain concentric rings of white and pink, which can add a dramatic flair to salads and other dishes. Golden and yellow beets still have betalains — just a different type.

Natural Food Dye

Betalains are also used as a natural food dye. Betalains give a rich reddish-purple color without the potential health risks that come with artificial colors. Just be careful. That color gets everywhere. Don't delay cleanup when cooking with beets. You don't want the jewel tone seeping into your beautiful countertops or giving your hands suspicious red stains. "Betalains from beets do have a strange side-effect. Eating beets can cause your urine to turn bright red, which can be alarming at first, but don't panic because it's completely harmless.

Full of Fiber

A cup of beets offers nearly 4 grams of filling fiber, which is great for digestive health and controlling appetite. In addition, beets are packed with potassium, folate, and beta carotene. If that's not enough, you also get a couple grams of plant protein.

High in Potassium.

Potassium is an essential mineral for the body, and it's especially essential for any specific health conditions that affect the heart's health; in fact, potassium is often prescribed for bringing down exceptionally high cases of blood pressure, and potassium can even save your life if you are about to have a heart attack by bringing your heart rate back under control and restoring its essential minerals.

Most people think of a banana as the richest source of potassium, but this isn't the case even though it might be the more popular option: Beetroot juice can be higher in potassium than bananas and can be just as great for your health, especially when it's combined with enough exercise for your body type, a healthy diet, and generally healthier lifestyle choices.

Healthier Blood Pressure Link

Studies show that beets can significantly reduce blood pressure by up to 10 mm Hg within a few hours of consumption. This is believed to be because beets increase the levels of nitric oxide in the blood. A spike in this substance can reduce blood pressure by causing your blood vessels to relax. This suggests that supplementing diets with the nitrates in beetroot could help support heart health. One glass of beetroot juice a day can be a cost-effective and natural way to help manage blood pressure.

Insulin Response & Physical Endurance Enhanced

The nitrates in beetroot helped significantly improve insulin sensitivity in study participants with type 2 diabetes in just two weeks, according to another study. Nitrates are thought to boost physical performance by acting on the mitochondria. Your mitochondria are the energy powerhouse of your cells. Studies in men have shown that consuming beet juice daily improved endurance during intense physical activity by up to 25 percent. To take advantage of this benefit, it is best to consume two to three hours before exercising or competing. It often takes this amount of time for the nitrates levels in your to spike.

Antioxidant Action

Antioxidants prevent oxidation, which is a chemical reaction that damages cells. Antioxidants are a powerful ingredient for reducing risk of heart disease, some cancers, and arthritis. A study in the Journal of Functional Foods found that the body absorbs more antioxidants from beetroot than from other vegetable juices.

Eases Arthritis Pain

The betalain in beets has been shown to help reduce the pain of arthritis. Study participants

Use the Greens

Beet greens are a good source of iron, potassium, and calcium. They have a mild taste like spinach with a rougher texture. Try sautéing beet greens like you would collard greens. Try using olive oil, garlic, red pepper flakes, and lemon juice.

How to Eat Them

There are many creative ways you can eat beets, from pickled, roasted, boiled, or pureed:

- *Salads.* The earthy and slightly sweet flavor pairs well with cheese, vegetables, and protein. Try adding roasted beets to a salad with spinach, goat cheese, and vinaigrette dressing.
- *Toss It in a Smoothie.* Ready-to-eat beets are available frozen or in cans. An easy way to increase beet intake is blending frozen beet chunks with fruit and yogurt in a smoothie. Even kids like it because the beets give off a bright color and fruit disguises any vegetable flavor.
- *Wait to Peel.* You can boil, steam, or roast your beets. Roasting brings out the richest flavor. You can peel before cooking, but the peel slides off easily after the root veggie is cooked.

[Source: Cheapism & <https://simplyhealth.today> | Candace Nelson | November 12, 2021 ++]

VA Manila OPC Booster Availability Notice

VA MANILA OUTPATIENT CLINIC ANNOUNCEMENTS AND UPDATES

November 12, 2021

BLUF: VA Manila is now offering boosters for Service-connected Veterans who received either Pfizer or Johnson and Johnson Vaccines from VA Manila. The Clinic will have our phone lines open this Saturday, November 13, 2021, from 8A to 3P to accommodate Veterans calling to schedule appointments. If you'd like to schedule a booster, you can call us on Saturday.

COVID-19 BOOSTER VACCINATION UPDATES

As we announced last month, VA Manila Outpatient Clinic will begin offering COVID-19 booster shots to eligible Veterans starting in mid-November. Additionally, for Veterans who have not yet had an opportunity to receive a vaccine, the Clinic will also offer the initial Pfizer Vaccine series for enrolled Veterans. We have seen significant demand, and several of our dates in November and December are already fully booked. Because we are offering the Pfizer vaccine, we cannot accommodate walk-in appointments during these booster clinics, and all Veterans must have a scheduled appointment. If you're interested in a booster or receiving your initial vaccination series please contact us.

The following dates are still available for Pfizer COVID-19 booster doses.

Appointments are available:

- Sunday, December 5th 9 am – 230 pm
- Saturday, December 11th 9 am - 230 pm
- Saturday, December 18th 9 am – 230 pm

To schedule

- Phone the clinic at +63 (02) 8550-3888, first press option 2 to reach the Outpatient Clinic, and then press option 5 to schedule a COVID-19 vaccine appointment. You can also use VA Manila’s toll-free phone from your Philippine mobile number (Sun, Smart, Globe): #MyVA (#6982).

Phones will be open on Saturday, November 13th from 8 am to 3 pm.

- Email ManilaCovidVaccine@va.gov or send a secure message to your team. Please include your preferred date and time in your message and we will schedule within one hour of your preferred time if available and confirm your appointment via email / secure message.

Who is eligible for booster shots?

Service-connected Veterans who received their J&J vaccines and Pfizer vaccines at the VA Manila Outpatient Clinic are eligible to receive booster shots. Veterans who are enrolled at the Manila Outpatient Clinic and who received their vaccinations in the U.S. may also contact us.

Who is not eligible for booster shots?

- Non-service-connected Veterans, spouses, caregivers, and Veterans’ children are not eligible to receive a Pfizer vaccine booster.
- The Office of General Counsel determined that the Save Lives Act does not apply overseas. The Save Lives Act gives the VA the authority to vaccinate Veterans, spouses, caregivers, and children in the U.S.
- Veterans who have received two doses of Sinopharm or Sinovac are not eligible for booster doses of Pfizer at this time.

Who is eligible to receive the Pfizer vaccine series?

- Veterans who are enrolled at the VA Manila OPC and have not received any COVID-19 vaccinations
- Veterans who are enrolled at the VA Manila OPC and have only received one dose of Sinovac or one dose of Sinopharm (have not completed the two-dose series)
- If you have received the Sputnik V / Gameyla vaccine, contact us for further guidance.

REMINDERS AHEAD OF YOUR COVID-19 VACCINE BOOSTER APPOINTMENT:

On the day of your scheduled COVID-19 booster appointment,

1. Please bring your previously issued CDC COVID-19 vaccine administration card that was provided to you during your first two vaccine appointments by the VA Manila OPC. The Clinic will record your booster dose on this same card.

2. Unless it is absolutely necessary for your mobility, we ask that you not bring a spouse/companion with you to the Clinic during your booster appointment. This will help to ensure we have sufficient space in our waiting rooms and can ensure social distancing inside the clinic
3. Please be here 15 minutes before the scheduled appointment time. There is no reason to arrive earlier than 15 minutes before your scheduled time.
4. Please cancel and reschedule your appointment if you feel any of the following COVID-19 symptoms in the days leading up to your scheduled booster appointment:
 - Shortness of breath, chest pains,
 - Fever,
 - Dry Cough,
 - Tiredness,
 - Aches And Pains,
 - Sore Throat
 - Rash
5. There is still limited parking in front of the Manila Outpatient Clinic due to ongoing construction of the Roxas Blvd Service Road by the Pasay City Government and MMDA. We recommend Veterans have their driver provide door-to-door service and drop and pick up Veterans for their vaccine appointments. Those who are driving themselves may be able to find parking north of the Clinic adjacent to Cuneta Astrodome at the intersection of Roxas Boulevard and A. Arnaiz Avenue.

[Source: VA Manila (RO&OPC) | 12 November 2021++]

*** Finances ***



Student Loan Debt

Update 10: New PSLF Program Needs Vets to Help Spread the News

Education Secretary Miguel Cardona wants veterans to help him give out money to their friends and families. Specifically, the department is pushing for veterans advocates and support groups

to help spread the word about changes in the **Public Service Loan Forgiveness Program (PSLF)** announced last month that could wipe out student loan debts for thousands of veterans and service members. “We as a country owe these individuals so much for their sacrifices, so for me getting them information on this is the top of my list,” Cardona said in an interview with Military Times 4 NOV. “For them and for their families, we have to help where we can.”

Cardona’s comments came after a roundtable discussion with student veterans and supporters at Manchester Community College in New Hampshire. The listening session was designed to discuss ways to better engage the military and veterans community on department services, including the loan forgiveness program. Officials have said at least 17,000 current service members will benefit from changes to the program, which can erase tuition debt for individuals who have federal student loans and have been paying down their balance for the last decade.

For years, the program has faced criticism for being too cumbersome and unforgiving, rejecting many potential beneficiaries on complicated technicalities. In the last four years, only about 16,000 individuals have qualified to have their loans forgiven. The program reforms are designed to lessen the bureaucratic burden and dramatically expand the number of eligible individuals. The changes are not specific to military members, but troops are expected to make up a sizable portion of the individuals who may benefit from them.

That’s why it is important that veterans know about the benefit and look into whether they may be eligible, according to Cardona. “We need to amplify our message,” he said. “We’ve heard stories from veterans about how the program doesn’t work, so we made these changes. There is an urgency to protect those who have protected us.” Cardona said in Thursday’s roundtable, veterans encouraged him not only to focus outreach efforts on veterans groups, but also to employers and colleges, to ensure individuals have multiple chances to see information about the program.

The department has already sent out about 500,000 emails to federal loan recipients informing them of the program changes and encouraging them to look into the eligibility rules. Loan forgiveness recipients must either work full-time at a government job — federal, state, local and military posts are all included — or a not-for-profit, non-partisan organization, such as the Peace Corps. Starting in 2022, staff will match department data with other federal databases to ensure that all federal workers, including troops, automatically qualify for the debt relief.

About 22,000 individuals are expected to be covered by that process, meaning they could see their debts suddenly erased early next year. But others will have to apply or update their records to receive the financial benefits. Additional information is available through the Department of Education website <https://studentaid.gov/manage-loans/forgiveness-cancellation/public-service>. [Source: MilitaryTimes| Leo Shane III | November 5, 2021 ++]

Tuition Planning

529 Savings for Children's Education

Section 529 of the Internal Revenue Code authorizes qualified tuition plans – hence the common name “529 plans” – to encourage families to save for future education costs. A 529 plan is similar to a Roth IRA in that you invest after-tax contributions. Your investments grow on a tax-deferred basis (without paying capital gains taxes each year) and you can withdraw these funds tax-free, so long as you use the money to pay for qualified higher education expenses. 529 plans can offer a powerful compound growth effect over time. When you put your money to work now while your children are young, these dollars can grow to keep up with rising costs for college education.

Qualified higher education expenses include tuition, fees, books, and supplies for college or graduate students, as well as room and board expenses for those enrolled at least half-time. Certain apprenticeship programs also qualify. Recently, qualified education expenses have been expanded to also include other expenses, such as up to \$10,000 of tuition expenses annually for K-12 education (via the Tax Cuts and Jobs Act) and to pay off up to \$10,000 of lifetime qualified student debt (via the SECURE Act).

Tax Considerations

Contributions to 529 plans can be state-tax deductible up to state limits, but not federal income tax-deductible. In other words, contributions don't change your federal income tax situation. You can use a 529 plan in any state to pay for any qualified education expenses. (i.e. Utah 529 funds can be used to pay for qualified education expenses in Florida). If you are paying state income taxes, your first option should probably be to open a 529 account in that specific state so you can take advantage of the state tax deductibility with that state's plan. If you aren't paying any state income taxes right now, you can pick any 529 plan.

If the fees for that state's plan are particularly high or if they are a bottom-ranked plan, consider doing a trustee-to-trustee transfer to move the 529 funds over later. That way, you still get the state tax deduction upfront and then lower ongoing investment costs in the other plan.

Benefits

529 plans aren't subject to annual contribution limits (however be aware of the IRS rules around the gift tax exclusion and how it has a special provision related “superfunding” a 529 plan). They are subject to total maximum balance limits which vary by state (currently ranging between \$235,000 and \$529,000). However, there's nothing to stop you from opening another 529 if you hit the limit on one. 529 plans also offer more flexibility for families and for their students when they begin their education than some other accounts. Unlike Coverdell (Education) ESAs, 529 funds don't need to be distributed when the beneficiary reaches age 30. There is no minimum or maximum age at which beneficiaries must use their 529 funds.

While 529s can only have one owner and one beneficiary at any given time, the owner can change both without tax consequences, as long as they follow certain rules. IRC Section 529(e)(2)

stipulates that the beneficiary of a 529 plan account may be changed to the current beneficiary's Spouse; Child, or the spouse of such child; Brother, sister, stepbrother, stepsister, or the spouse of any such person; Mother, father, the ancestor of either, or the spouse of any such person; Stepfather, stepmother, or the spouse of either such person; Nephew, niece, or the spouse of either such person; Aunt, Uncle, or the spouse of either such person; Son-in-law, daughter-in-law, father-in-law, mother-in-law, brother-in-law, sister-in-law, or the spouse of any such person, or First cousin

If an individual who is not an eligible family member mentioned above becomes the 529 plan beneficiary, the IRS will consider this as a distribution of the 529 plan assets. The account owner would generally owe both ordinary income tax on earnings and a 10% penalty on the entire balance. The ability to change beneficiaries makes 529s attractive to expecting or hopeful parents who are eager to start saving for their unborn children's education. Parents can create 529 accounts naming themselves as both account owner and beneficiary. Once their children are born, parents can re-designate the newborn child as beneficiary for their future education expenses.

Using a 529 plan to save for college has a minimal impact on financial aid eligibility compared to other savings accounts, like UGMA/UTMA accounts. Assets held in the 529 plan are not weighted as heavily against applicants' financial need on the Free Application for Federal Student Aid (FAFSA), and distributions are not reported as income.

If you subsequently don't need the funds there are some options! You can change the beneficiary or you can just take the withdrawal from the 529 and forgo some of the tax benefits. The IRS waives the 10% penalty for non-qualified withdrawals if the beneficiary receives a tax-free scholarship (ex. ROTC), a service academy appointment, or if the beneficiary dies or becomes disabled. However, your withdrawals would still be subject to federal income tax, and sometimes state income tax. You don't have to take the 529 money out just because your kid got a scholarship. Maybe they would like to use it in the future for grad school? Or – for those families with even longer vision for the future – you can keep the money invested and growing for future grandchildren to use.

Military Families Considerations

- Various states sponsor 529 plans compared to their military state of residence. Just because you PCS doesn't mean that you need to switch state plans. You can pick any 529 plan, not just the one you are currently stationed at or your home of record.
- For most of the military families who don't pay state income tax, my favorite 529 plan is Utah's my529 Plan. This plan offers rock-bottom investment cost options from Vanguard and a wide variety of fund options to fit your investment goals.
- Compare saving in a 529 plan compared to other military-specific education opportunities like transferring 9/11 GI Bill benefits or the VA Survivors' and Dependents' Educational

Assistance (DEA) program. If you have transferred your GI Bill benefits to your children, those education funds can reduce the amount you'd need to save in a 529 plan for them.

Financial Planning Considerations

- Consider “crowdsourcing” your child’s 529 plan. Invite family members and friends to consider contributing to the 529 funds instead of buying yet another toy. Even just small gifts for birthdays or other special occasions can add up over time! Many 529 plans make this easy with gifting codes that make it simple for loved ones to give directly to the fund online.
- Your 529 plan investment strategy should be directly related to the timeline when you expect to use the funds. Separate your short-term and long-term investments.
- While it is possible to withdraw and pay for K-12 education costs, this can be counter to long-term growth goals, like funding college expenses many years down the line.
- If you decide to use 529 funds for K-12 education to take advantage of state tax deductions, consider opening two 529 accounts: one for K-12 and another for longer-term college funding.
- Use your timeline to determine your investment mix. Generally speaking, funds that you intend to use in the next few years shouldn’t be invested in stocks due to their potential short term volatility. In plain English, that means you shouldn’t be aggressive when you plan to spend your funds soon.
- Most of the time, your best bet is to utilize a default age-based target enrollment fund. These funds automatically diversify between domestic and international stocks and bonds. As you approach the year you expect your student to start college, your investment mix will automatically get more conservative.
- Keep costs low. Every dollar that you pay in fund investment costs or administrative fees subtracts from the possible return of your investments. While most 529 plans have reasonable, low cost fund options, be sure to double check as you make your investment decisions.
- Coordinating 529 withdrawals. When taking 529 withdrawals for qualified higher education expenses, keep in mind how they interact with the American Opportunity Tax Credit. In short, this is a credit for qualified education expenses paid for an eligible student for the first four years of higher education up to a maximum annual credit of \$2,500 per eligible student. As the taxpayer, you can get 100% back of the first \$2,000 of qualified education expenses and 25% of the next \$2,000 for a total of \$2,500 back on \$4,000 spent. Because you cannot “double dip” taking the AOTC for the same dollars you withdraw from a 529 account, it might make sense based on your AOTC eligibility to pay the first \$4,000 of college costs out of pocket and take the remainder out of the 529 account.

- Remember to plan for your own future too. While saving for your children’s’ education is a worthy goal for many people, keep your own future savings goals in mind. While there are a variety of ways to pay for higher education like scholarships, need-based aid, tax credits, and loans, those options don’t exist for retirement. Ensure that you are planning for your retirement as well as college funding or consult a fee-only financial planner who can help you understand your options there.

[Source: The Military Wallet | Daniel Kopp | October 21, 2021 ++]

Cryptocurrency Taxes

How the IRS Treats Crypto

The IRS has reporting requirements for individuals and institutions. So, if it has been easy to hide crypto and avoid taxes in the past, it is already less easy, and you can expect it to get harder. Thus, if you are the holder of any cryptocurrency you should be aware of how the IRS treats it.

The IRS says that “virtual currency is a digital representation of value that functions as a medium of exchange, a unit of account, and/or a store of value.” It does not have legal tender status in the US. Additionally, they say that “cryptocurrency is a type of virtual currency that utilizes cryptography to validate and secure transactions that are digitally recorded on a distributed ledger, (i.e. blockchain). If a virtual currency has an equivalent value in real currency, or acts as a substitute for real currency, the IRS calls it a “convertible” virtual currency.”

According to the IRS (and the Treasury Department and the U.S. Government), the sale, exchange, investment in, or use of virtual currencies to pay for goods or services, generally has tax consequences. The IRS considers virtual currencies to be property, therefore they are capital assets. This means, if there is a gain, that gain is subject to the capital gains tax. This applies when you are trading one cryptocurrency for another. Under current law, if you use cryptocurrency to pay for a \$100 meal and you paid \$10 for that cryptocurrency, then you have just realized a \$90 capital gain subject to capital gain tax. That gain can be taxed at the short-term capital gain rate or the long-term capital gain rate, depending on how long you held the cryptocurrency. To get the lower, long-term capital gain rate, you have to hold the asset (cryptocurrency in this case) over a year, basically a year and a day or more.

If you are mining cryptocurrency, the IRS treats your taxes a bit differently. You must include any mined virtual currency’s fair market value in your gross income. The fair market value is how much your crypto was worth in U.S. dollars when you received it. When you mine crypto, you’re generating self-employment income in the IRS’s eyes. That means filing individual self-employment taxes and filing a Schedule C form in your tax return to report the income and expenses from your mining efforts. If you created a business entity for the mining, then you have

to file a business return. The fair market value becomes your basis for this cryptocurrency. If you sell or have a transaction with the mined cryptocurrency after the value has changed – then you have a taxable gain or a loss.

If you have cryptocurrency in an interest-bearing account then the interest you earn is taxed as income (based on the fair market value of the cryptocurrency when it was earned as interest). The interest’s fair market value determines whether you have a gain or loss when you use it in a transaction.

Since 2019 the IRS has required all individual filers to answer a question about virtual currency. If you answer yes, (and if the answer is yes, you should answer yes) then the IRS expects to see transactions and/or income reported on your tax return. When you report these transactions (gains, losses, and income) on your tax return, you’ll need to fill out additional forms like the Schedule 1, Schedule B, Schedule D, and Form 8949. This obviously complicates the tax return and increases the likelihood of errors.

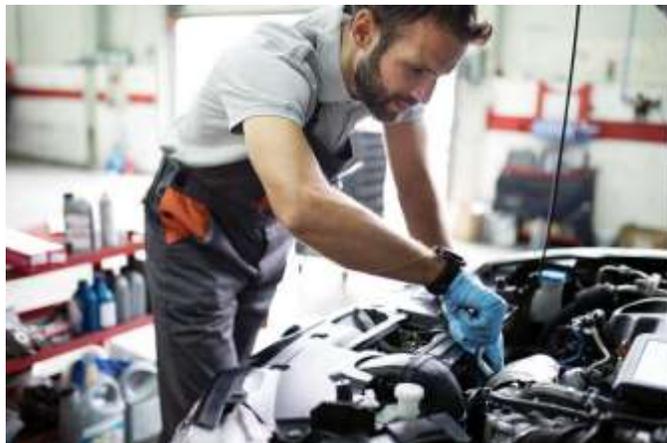
If you find dealing with cryptocurrency on your tax returns to be more than you’d care to deal with, then you may want to consult a tax professional with cryptocurrency experience. Virtual currencies may hold great investment opportunity, just remember:

- If there is a way to make money, the government usually finds a way to tax it.
- Staying compliant with the tax code and the law is the best way to avoid legal problems.
- If you have generated “new” coins/currency or received crypto interest you have taxable income. If you use or exchange currency and there is a gain in value you have a taxable gain.

[Source: Military Wallet | Jerry Zeigler | October 23, 2021 ++]

Gasoline Savings

Update 09: More Ways to Get Better Gas Mileage



Respect Hills

When climbing a hill, putting the pedal to the metal can push miles per gallon down to the single digits. Focus on maintaining, rather than increasing, speed and accept that it's okay to go slightly slower on the way up.

Remember Newton

After cresting a hill, use the power of gravity to go as far as possible. Coasting means infinite miles per gallon. The news organization Mother Jones reports on one man who takes coasting to the extreme. In a demonstration ride, he exited a freeway at 50 mph, turned off the engine, and traveled more than mile using the pent-up energy.

Regular Gas Will Do

Some people occasionally treat their vehicle to a tank of premium gasoline, but automotive experts at Edmunds say that's a waste of money. At one time, premium gas contained engine-cleaning additives that regular gas did not, but subsequent regulation has made standard gasoline just as good. Even drivers whose vehicles ostensibly need premium, according to the manufacturer's recommendation, can switch to regular with no ill effects and save money.

Check Your Gas Cap

It's important to ensure your gas cap fits snugly when you put it back after fueling, and that its seals are not damaged or worn out. Otherwise your gas can evaporate into the atmosphere, where it benefits no one. One clue your gas cap might be failing: The vehicle's check engine light is on. A bad cap can affect a vehicle's emissions system, also affecting mileage.

Change Your Air Filter

If you're driving an older vehicle, especially one with a carburetor, a dirty air filter can tax your engine and seriously affect mileage. Make sure it's not clogged. Air filters are cheap, and an important way to keep your engine clean.

Change Old Spark Plugs

If spark plugs are corroded or misfiring for any reason, mileage will suffer. Replace them according to your vehicle's recommended maintenance schedule and your driving habits. When you replace the plugs, it's generally a good idea to replace the spark plug wires, too.

Keep Fuel Injectors Clean

Clogged or dirty fuel injectors will also tamp down mileage. If your vehicle experiences a lag in mileage, they may need to be cleaned professionally. Meantime, it might be worth it to occasionally add a fuel-injector cleaning product to your gas to stave off such problems.

Change Oxygen Sensor

A rough-idling engine, significantly bad mileage, and a vehicle's illuminated check engine light are all symptoms that you may need to change your oxygen sensor. Eventually it and other sensors do wear out.

Change Your Oil

Old, sludgy, worn-out motor oil will hurt mileage. Keeping your vehicle's oil changed at the manufacturer's recommended interval will avoid this, and using the carmaker's recommended grade of oil is key and can improve mileage by up to 2%. (Just make sure you're not wasting money by changing oil more often than you must.) Switching to synthetic motor oil can also improve mileage. Typically synthetic oils cost more, but they also last longer.

Combine Short Trips

A properly warmed-up engine runs more efficiently than one that just started cold. Take advantage of this by making one longer trip than several shorter trips.

Buy a Fuel-Efficient Vehicle

The last tip may be the most obvious, but is still worth pointing out. When shopping for a new car, consider its fuel efficiency. Depending on daily driving habits and conditions, a few extra miles per gallon can make a big difference. Small and lightweight cars often do best, but there are efficient hybrid and pure electric SUVs on the market, as well.

[Source: Cheapism | Louis DeNicola | October 19, 2021 ++]

Government Agency Imposter Scams

Update 03: Watch Out For This New Take

Scammers have long impersonated government officials, but their new tactics are more intimidating than ever before. Learn how this new twist works and avoid falling victim to it.

How the scam works

- You receive a letter in the mail that looks very official. It claims to come from a court or law enforcement agency. Scammers combine personal information collected from data breaches with official looking seals and watermarks to make the correspondence seem legitimate.
- The letter informs you that you have violated federal or state statutes and offers you two choices: cooperate as a witness or face indictment for serious crimes. Unfortunately, choosing to cooperate as a witness requires you to pay thousands of dollars in “legal fees.”
- But scammers don’t stop there. Whether or not you respond to the letter, they follow up with a call. Con artists use scare tactics, threatening you with jail time or other serious consequences if you don’t pay up. The more you engage with these scammers, the more aggressive they may become.
- One person reported this kind of experience on the BBB Scam Tracker. They said, “I received a voicemail message to return a call to the Dane County Sheriff’s office. When I

called, a man said I was summoned to court and was notified by mail of this summons. I kept questioning him about this mailing. The man knew my address and middle name.”

How to avoid government impostor scams:

- Verify correspondence with government agencies. If you receive a piece of mail or a call that seems suspicious, take a step back and make sure it’s legitimate before you take any action. Call the government office directly, using the official phone number, to verify the communications are real.
- Don’t engage with scammers. As soon as you know you are dealing with a scammer, cease communication. Stop answering calls, letters, or emails and block any numbers that have called you about the scam.
- Report government impostor scams to the FBI. Help the Federal Bureau of Investigation catch scammers by reporting your experience to <https://www.ic3.gov>.

For more information

For more tips on how to avoid scams, visit [BBB.org/SpotAScam](https://www.bbb.org/SpotAScam). Learn more about this scam in [this alert from the FBI](#). Keep in mind that scammers impersonate all kinds of government agencies. Read more about scams pretending to be [Centers for Disease Control and Prevention](#) and [Federal Emergency Management Agency](#). If you’ve spotted a scam (whether or not you’ve lost money), report it to [BBB.org/ScamTracker](https://www.bbb.org/ScamTracker). Your report can help others avoid falling victim to scams. Find more information about scams and how to avoid them at <https://www.bbb.org/article/scams/8767-bbb-tips-10-steps-to-avoid-scams>. [Source: BBB Scam Alerts | November 12, 2021 ++]

Holiday Scams

Update 07: The Holidays Are Here, and So Are Toy Scams

Every year, there’s always a few “must-have” toys on most kids’ holiday wish lists. The toy sells out fast and becomes expensive and hard to find. On top of that, the microchip shortage has parents worried about getting their deliveries on time. This year’s hot picks, according to Amazon (a BBB Accredited Business), include Galactic Snackin’ Grogu Animatronic (aka Baby Yoda); game consoles, such as Nintendo Switch and Playstation; LEGO; and L.O.L. Surprise dolls. Scammers are using the toys’ popularity to trick parents out of their money.

How the scam works

- You are looking for these toys, but they are sold out at every store you visit. So you decide to look online. A quick search takes you to a page that miraculously has the toy in stock.

The site may look professional and have original images of the product. It may even offer the product at discounted prices, claiming a “last-minute deal” or “flash sale.”

- Unfortunately, many such offers are fake. In many cases reported to BBB Scam Tracker, buyers thought they were ordering a high-quality, animatronic toy. Instead, they received a cheap counterfeit version. In other cases, the products never shipped at all and the websites vanished. In either case, when the dissatisfied customers tried to follow up with the company, they found that the staff either didn't respond or refused to provide a refund.
- For example, one shopper told BBB Scam Tracker that they fell for a phony deal on gaming consoles: "I was online searching for an in-stock Nintendo Switch OLED. The Nintendo site did not have any in stock. I searched on Google for Nintendo switch OLED and found this site [redacted] for \$99.99. I thought wow that is cheap, and let's go for it! I also bought a PlayStation 5 for the same price with a different email (since only one promotional item per email). They emailed me a confirmation and it said to wait 24 to 48 hours for shipping information. I go to check today on order status and they took their website down. I tried emailing them and the email just returns back to me undeliverable."
- Another shopper found what they thought was a great deal on LEGO, but the product never shipped. "The product NEVER arrived, even though [redacted] gave me the run-around for 3 months saying it was on the way," the consumer told BBB Scam Tracker. "I checked the tracking number they gave me with the USPS, and they didn't have anything with that number ever. It was a fake to begin with."

How to avoid hot toy scams:

- **Only buy toys from reputable stores and websites.** The best way to avoid getting scammed when purchasing toys is to buy them directly from a seller you know and trust.
- **Don't be fooled by extra-low prices.** Unreasonably low prices are a red flag for a scam on many products. Avoid making a purchase from a retailer you aren't familiar with just because the price sounds too good to be true – it probably is!
- **Research before you buy.** If a company seems legitimate but you aren't familiar with it, be extra careful with your personal information. Before offering up your name, address, and credit card information, make sure the company has a working customer service number

For more information

Review the [BBB Tip: Shop Safe and Shop Smart this Holiday Season](#) for more ways to protect yourself from scams while holiday shopping. If you've spotted a scam (whether or not you've lost money), report it to BBB.org/ScamTracker at <https://www.bbb.org/ScamTracker>. If you see a questionable ad, report it to BBB AdTruth at https://www.bbb.org/all/bbbi/adtruth?utm_source=newsletter&utm_medium=email&utm_conte

[nt=BBB%20AdTruth&utm_campaign=scam-alert](#) so we can investigate. [Source: BBB Scam Alerts | November 5, 2021 ++]

Tax Burden on Pennsylvania Vets

As of NOV 2021

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales, excise, and property taxes can more than offset the lack of or a low state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you move to Pennsylvania in 2021:

Sales Taxes

The Pennsylvania state sales tax rate is 6%, and the average PA sales tax after local surtaxes is 6.34 which is a higher tax than 61.5% of states.

- There are a wide variety of exempt items, including groceries (but not soft drinks or prepared foods), soda and candy are treated as groceries, clothes and shoes, both prescription and non-prescription drugs, internet service, newspapers, farm supplies, residential fuel, and other items. Alcohol is taxed at the normal sales tax rate, but this (and other levies or excise taxes) are sometimes included in the cost of the liquor when purchased at places such as bars or restaurants.
- Counties and cities can charge an additional local sales tax of up to 2%, for a maximum possible combined sales tax of 8%
- Pennsylvania has 227 special sales tax jurisdictions with local sales taxes in addition to the state sales tax
- Refer to <https://www.salestaxhandbook.com/pennsylvania/rates> for 2021 local sales tax rates by county.

Excise Taxes

An excise tax is a tax directly levied on certain goods by a state or federal government. The most prominent excise taxes collected by the state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. An excise tax is not the same thing as the state Sales Tax which is collected as a percentage of the final purchase price of all qualifying sales, and is collected directly from the end consumer of the product. The state's excise

taxes, on the other hand, are flat per-unit taxes that must be paid directly to the state government by the merchant before the goods can be sold. Merchants may be required to attach tax stamps to taxable merchandise to show that the excise tax was paid. Other general taxes, similar to excise taxes, may be collected on other items including tanning salons, vehicle sales, firearms, gas guzzlers, transportation tickets, and more.

Even though excise taxes are collected from businesses, virtually all merchants pass on the excise tax to the customer through higher prices for the taxed goods. The state collects an average of \$554 in yearly excise taxes per capita, higher than 74% of the other 50 states.

- **Alcohol:** Beer: \$0.08 per gal | Wine: \$2.50 per gal | Liquor \$7.20 per gal. The excise tax on beer is one of the lowest beer taxes in the country. The beer excise tax is ranked #45 out of the 50 states. All wine sales in Pennsylvania are through state-owned stores. The excise tax on liquor is higher than 64% of the other 50 states. Pennsylvania's excise tax on Spirits is ranked #18 out of the 50 states. All wine sales in Pennsylvania are through state-owned stores. Because of this, excise taxes for hard alcohol are set by the Distilled Spirits Council of the United States (DISCUS). Note that the IRS also collects a federal excise taxes on alcoholic beverages, which are included separately from your alcohol taxes in the final purchase price.
- **Cannabis:** There is no tax on Medical marijuana purchases by patients. There is a 5% wholesale excise tax paid by growers/processors when they sell their wares to dispensaries.
- **Cellphone:** The average tax collected on cell phone plans in Pennsylvania is \$14.08 per phone service plan, one of the highest cellphone taxes in the country. Pennsylvania's average cellphone tax is ranked #8 out of the 50 states. The Pennsylvania cellphone tax is already included in the service plan price you pay to your service provider, and may be listed as "Misc. taxes and Fees" or "Other" on your monthly bill.
- **Cigarettes:** The Pennsylvania excise tax on cigarettes is \$1.60 per 20 cigarettes, higher than 58% of the other 50 states. Pennsylvania's excise tax on cigarettes is ranked #21 out of the 50 states. The Pennsylvania cigarette tax of \$1.60 is applied to every 20 cigarettes sold (the size of an average pack of cigarettes). If a pack contains more than 20 cigarettes, a higher excise tax will be collected.
- **Fuel:** The excise tax on gasoline is 58.6 ¢ per gallon and diesel fuel is 74.1¢ per gallon. The gas tax is included in the pump price at all gas stations in the state and is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel. The federal tax was last raised in OCT 1993 and is not indexed to inflation, which has increased a total of 77% from 1993 to 2020.
- **Vehicle:** The state collects a registration fee and a title fee on the sale or transfer of cars and motorcycles, which are essentially renamed excise taxes. Go to

<https://www.dot.state.pa.us/public/dvspubsforms/BMV/BMV%20Forms/mv-70s.pdf> to determine the amount of fees to be paid. Unlike standard excise taxes, however, the end consumer must pay the tax directly to the Pennsylvania Department of Transportation (DMV) and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

The average family pays \$1,500 in state income taxes which is ranked 24th of 51 states.

Tax Rate Range: Flat 3.07%

Income Brackets: none

Number of Brackets: 0

Personal Exemptions: None

Standard Deduction: None

Additional Deductions: None

Itemized Deductions Allowed: None

Medical/Dental Deduction: None

Federal Income Tax Deduction: none

Retirement Income Taxes: All retirement income is tax exempt for Pennsylvania residents aged 60 and older. This income includes public and private pensions, railroad retirement benefits, Social Security income, United Mine Workers' pensions, military pensions and civil service annuities. For more information, see [Pennsylvania's Personal Income Tax Guide](#).

Tax Credits: Resident & Tax Forgiveness

Retired Military Pay: Not taxed.

Military Pay: Active Duty, Reserve and National Guard non-retirement income is taxed for state residents.

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.

Social Security Benefit: Not Taxed.

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: Not Taxed.

Website: Pennsylvania Department of Revenue: <https://www.revenue.pa.gov>

Questions: https://revenue-pa.custhelp.com/app/utils/login_form/redirect/ask & <https://revenue-pa.custhelp.com> or Tel: 717-787-8201.

Tax Forms:

- https://www.revenue.pa.gov/FormsandPublications/FormsforIndividuals/PIT/Documents/2020/2020_pa-40.pdf PA-40 -- 2020 Pennsylvania Income Tax Return
- https://www.revenue.pa.gov/FormsandPublications/FormsforIndividuals/PIT/Documents/2020/2020_pa-40in.pdf PA-40IN -- 2020 Pennsylvania Personal Income Tax Return Instructions
- <https://www.revenue.pa.gov/FormsandPublications/Pages/default.aspx> All Tax forms

Penalties. 5 percent of the unpaid tax due for each month or fraction of a month. PA law imposes this penalty unless you show reasonable cause for late filing. The maximum penalty is 25 percent. The minimum penalty is \$5. If any part of any underpayment of the tax is due to fraud, PA law imposes a penalty of 50 percent of the underpayment. \$500 penalty on a taxpayer that files a frivolous return.

Property Taxes

The median property tax in Pennsylvania is \$3,257 per year for a home worth the median value of \$205,000. Counties in Pennsylvania collect an average of 1.59% of a property's assessed fair market value as property tax per year. Pennsylvania is ranked number sixteen out of the fifty states, in order of the average amount of property taxes collected

Pennsylvania's median income is \$61,124 per year, so the median yearly property tax paid by Pennsylvania residents amounts to approximately 3.74% of their yearly income. Pennsylvania is ranked 13th of the 50 states for property taxes as a percentage of median income. The exact property tax levied depends on the county in Pennsylvania the property is located in. For more localized property tax rates, find your county at <http://www.tax-rates.org/pennsylvania/property-tax#Counties>. Go to <https://www.taxassessors.net/pennsylvania> to locate your county tax assessor office.

- Homeowners and renters age 65 or older and widows or widowers who are at least 50 years old are eligible for the Property Tax/Rent Rebate Program. This program also extends to adults with disabilities. The maximum standard rebate is \$650. Qualifying annual household income must not exceed \$35,000 for homeowners or \$15,000 for renters. The program excludes 50% each of Social Security payments and Railroad Retirement benefit payments from eligibility income.
- Residents may use the Pennsylvania Property Tax/Rent Rebate Program with supplemental rebates to receive up to \$975 for homeowners with particularly high tax burdens.
- Some counties may levy an intangible personal property tax on stocks, bonds and other personal property. Not all counties levy this tax.

Inheritance and Estate Taxes

The Pennsylvania inheritance tax is calculated at a percentage of the value of the assets transferred which is determined by the relationship of the heir to the decedent and the decedent's date of death. The tax rate is 4.5% for transfers to direct descendants (lineal heirs), 12% for transfers to siblings, and 15% for transfers to other heirs (except charitable organizations, exempt institutions, and government entities). The state allows a 5% discount if Pennsylvania inheritance taxes are paid within three months of the decedent's death.

The family tax exemption may be claimed by the spouse of a decedent who was a resident of Pennsylvania. If there is no spouse or if the spouse forfeited their rights, any child of the decedent who is a member of the decedent's household may claim the exemption. In the event there is no spouse or child, the exemption may be claimed by a parent or parents who are members of the decedent's household. The family exemption is allowed against assets passed with or without a will.

Other State Tax Rates

To compare the above sales, excise, income, and property tax rates to those accessed in other states go to:

- Sales Tax: <http://www.tax-rates.org/taxtables/sales-tax-by-state>.
- Excise Taxes (i.e. gasoline, cigarettes, cellphones, automobiles, beer, wine, and liquor: <http://www.tax-rates.org/taxtables/excise-tax-by-state>.
- Personal Income Tax: <http://www.tax-rates.org/taxtables/income-tax-by-state>.
- Property Tax: <http://www.tax-rates.org/taxtables/property-tax-by-state>.
- Income Tax: <https://taxfoundation.org/state-individual-income-tax-rates-brackets-2019>
- State Tax Comparisons <https://www.moaa.org/content/state-report-card/statereportcard>

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For further information visit Pennsylvania Department of Revenue: <https://www.revenue.pa.gov> or call the phone number listed at <https://www.revenue.pa.gov/ContactUs/Pages/Contact-Us-By-Phone.aspx> which is closest to the reason for your inquiry. [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#Pennsylvania> | November 2021 ++]

*** General Interest ***



Notes of Interest

NOV 01 thru 15, 2021

- **Bystander Intervention.** VA is offering online 30-35 minute training for Veterans at <https://blogs.va.gov/VAntage/94962/free-online-bystander-intervention-training-for-veterans>. The training requires no registration.
- **LypSink.** For something a little different check out the 5 min video of the Granite Falls Police Department lypsink challenge at https://youtu.be/T219e4m_Yxk.
- **Yahoo.** On 2 NOV Yahoo, which had operated in China since the late 1990s, was the latest U.S.-based tech company to stop offering its services in China, where the government's strict control over the internet forces businesses to censor certain information that Beijing has deemed subversive.
- **Afganistan.** The United States hasn't reached any agreements with Central Asian states bordering Afghanistan for bases or other facilities to use in counterterrorism operations there against the Islamic State and al-Qaeda, senior defense officials said 2 NOV.
- **PLAN.** With 355 ships in its fleet, the People's Liberation Army Navy (PLAN) is slated to expand its inventory to 420 ships within the next four years, the Pentagon's annual China military report estimates. By 2030, the PLAN is expected to have 460 ships.
- **Inheritance.** In the Federal Reserve's Survey of Consumer Finances, last taken in 2019, about one-fourth of U.S. families have received an inheritance, trust, or gift. The average inheritance received was \$46,200, and the average inheritance expected in the future is \$72,200. Wealthier households tend to inherit far greater amounts than those in lower wealth groups, and some members of younger generations may have unrealistic inheritance expectations.
- **Shingles.** Are you over 50. Have you received your shot. Check out the 5 min video at <https://www.youtube.com/watch?v=jx0kLiYGcBU&t=2s> to see why you should.
- **Duracell Batteries.** Should have a shelf life of 10yrs. If unused and dead, check expiration date on battery. If not expired contact Duracell support team via phone at 800-551-2355 to obtain a replacement coupon. I just did it for six "C"cell alkaline batteries bought six years ago.
- **Glenn Miller's Death.** Check out <https://www.youtube.com/watch?v=JpwLJQtIwYo> to learn about how he was killed in WWII.
- **Women Draft.** It is false that women between the ages of 18 and 25 are now required to register for the Selective Service, the draft system used by the U.S. military in times of a crisis. (But it could happen. It's a proposed gender-equity change in the National Defense Authorization Act for fiscal 2022.)
- **Sinking the Tirpitz.** At <https://youtu.be/7Exst44CyG0> is a 47 minute film on the sinking of Germany's allegedly unsinkable battleship.

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

U.S. Embassy Manila
Vaccination Requirements for Entering the United States



United States Embassy Manila, Philippines
United States Consular Agency Cebu, Philippines
October 29, 2021

Beginning November 8, all U.S. citizens, U.S. nationals, U.S. lawful permanent residents, and U.S. immigrants seeking to enter the United States by air will be required to show one of the following before boarding a flight to the United States:

- If you are fully vaccinated: Proof of vaccination and a negative COVID-19 test result taken no more than 3 days before travel.
- If you are NOT fully vaccinated: A negative COVID-19 test result taken no more than 1 day before travel.
- Children under 2 years old do not need to test. There are also accommodations for people who have documented recovery from COVID-19 in the past 90 days. Learn more about these requirements at <https://www.cdc.gov/coronavirus/2019-ncov/travelers/testing-international-air-travelers.html>

Please refer to the CDC and U.S. Embassy websites for further details and guidance on the new requirement:

- <https://www.cdc.gov/coronavirus/2019-ncov/travelers/international-travel/index.html>
- <https://ph.usembassy.gov/new-u-s-travel-requirements/>

For information about the global vaccination requirement for non-U.S. citizen non-U.S. immigrant (not a U.S. citizen, U.S. national, lawful permanent resident, or traveling to the United States on an immigrant visa) persons traveling by air to the United States, please see:

<https://www.cdc.gov/coronavirus/2019-ncov/travelers/noncitizens-US-air-travel.html>

For further information and assistance:

- Philippine Bureau of Immigration website at <https://immigration.gov.ph>
- U.S. Embassy in the Philippines: +63(2) 5301-2000 or ACSInfoManila@state.gov
- State Department – Consular Affairs: 888-407-4747 or 202-501-4444
- Philippines Country Information at
- <https://travel.state.gov/content/travel/en/traveladvisories/traveladvisories/philippines-travel-advisory.html>

- Enroll in the [Smart Traveler Enrollment Program](https://step.state.gov/step) (STEP) to receive security updates at <https://step.state.gov/step>.
- Follow us on [Twitter](#) and [Facebook](#)



Korean War End

Update 04: Biden Urged to Formally End It



Twenty-three U.S. congressmen have called on President Joe Biden and Secretary of State Antony Blinken to “prioritize active diplomatic engagement” with the two Koreas and end the Korean War. The 23 lawmakers, including Democrats Andy Kim of New Jersey, Grace Meng of New York, Judy Chu of California and Ilhan Omar of Minnesota, wrote a letter dated 4 NOV urging the president and the top diplomat to seek a “binding peace agreement” that would formally declare a “final end” to the Korean War. No Republican lawmakers signed the letter.

The 1950-53 Korean War was concluded through an armistice agreement rather than a peace treaty. The United States, through the United Nations Command, was a signatory to the agreement, along with China and North Korea. “Despite this period of conflict ending many decades ago in 1953, a peace treaty was never officially signed,” the lawmakers said in the letter. “While North Korea’s nuclear weapons continue to pose a threat to peace and security around the world, a forever state of war does not resolve this issue, nor does it serve the national interest of the United States and our allies.”

The lawmakers argued that a “forever state of war” hinders a resolution to North Korea’s weapons program and makes “progress on the nuclear issue more difficult.” All of the congressional leaders who signed the letter are also cosponsors to Rep. Brad Sherman’s Peace on the Korean Peninsula Act, which would require the State Department to review travel restrictions for U.S. nationals bound for North Korea. Roughly 100,000 Americans still have relatives living

in North Korea, according to the bill sponsored by the California Democrat, and some of them have expressed a desire to attend funerals and other religious ceremonies.

U.S. nationals are prohibited from traveling to, from or through North Korea unless approved by the State Department. The department issues special validated passports to qualified applicants with a “national interest,” such as American Red Cross workers, those with “compelling humanitarian considerations” and journalists. The lawmakers’ argument echoed remarks made by South Korean President Moon Jae-in earlier this year, when he renewed his calls for the armistice agreement’s signatories to “come together and declare that the war on the Korean Peninsula is over.”

“More than anything, an end-of-war declaration will mark a pivotal point of departure in creating a new order of reconciliation,” Moon said in his speech before the United Nations General Assembly in September. Moon, who is scheduled to step down next year after serving a single five-year term, has prioritized his campaign to formally end the Korean War. South Korean and U.S. diplomats have traveled between their respective countries and held discussions about the possibility in recent weeks. White House national security adviser Jake Sullivan in October declined to elaborate on the negotiations, but said the ongoing talks were “very productive.” [Source: Stars & Stripes | David Choi | November 10, 2021 ++]

U.S. China Military Tensions

Update 05: China Built U.S. Warship Mock-Ups Revealed

Satellite images show China has built mock-ups of a U.S. Navy aircraft carrier and destroyer in its northwestern desert, possibly for practice for a future naval clash as tensions rise between the nations. China has massively upgraded its military in recent years, and its capability and intentions are increasingly concerning to the United States as tensions rise over the South China Sea, Taiwan and military supremacy in the Indo-Pacific.

The images captured by Colorado-based satellite Imagery Company Maxar Technologies dated show the outlines of 2 U.S. aircraft carriers and at least one destroyer sitting on a railway track. Maxar identified the location as Ruoqiang, a Taklamakan Desert county in the northwestern Xinjiang region. The independent U.S. Naval Institute said on its website that the mock-ups of U.S. ships were part of a new target range developed by the People’s Liberation Army. It wasn’t clear from the images how many details had been included in the apparent targets, although USNI said it had identified features on the destroyer including its funnels and weapons systems.

Unlike the first site (top above), the second site target is not full-scale. It is about half the size of a U.S. Nimitz-class carrier at 173 meters, or 568 feet, in length. The site appears to be anchored in the ground, more like the destroyer targets at the first site. It is outlined by upright poles with

what appear to be small radar reflectors or instrumentation. Unlike the first site carrier target, it has a clear island, which appears to have much larger radar reflectors.



Satellite images taken 20 OCT & 7 NOV of 2 sites show ship mockup, rail terminal and target storage building in Ruoqiang County, China They appear to show China has built mock-ups of U.S. Navy aircraft carriers and destroyers in its northwestern desert possibly as practice for a future naval clash as tensions rise between the nations.

It's clear that the models displayed are meant to represent the enemy forces in Chinese exercises. In the Chinese military, the opposing forces are labeled "blue," while their own are red forces – the opposite of the U.S. and NATO. Placing the targets in the interior allows the entire missile flight to take place over their own territory and gives China greater control of the airspace

around the site. Keeping the tests away from the sea ensures that any debris cannot be recovered by other navies in the way it could from the ocean floor. Both factors will make it difficult to gather intelligence on the weapons tests.

It is unclear whether the target is fully finished yet, or whether more will be added to make it more like the first site with multiple targets in different formats. There does not appear to be the same level of range instrumentation as the first site, according to the photos, suggesting that it is not yet fully operational. While the detailed analysis of these sites may take some time, the scale of these ranges and the degree of effort put into them, confirm the Pentagon's claim there's an expansion of China's ASBM program.

Chinese Foreign Ministry spokesperson Wang Wenbin said at a daily briefing 8 NOV that he had no information about the images, saying, "I'm not aware of the situation you mentioned." China's massive military upgrade has emphasized countering the U.S. and other countries' naval forces. That includes the development of land, sea and air-launched missiles to repel and possibly sink opposing vessels, expressed most emphatically by the land-based DF-21D ballistic missile known as the "carrier killer."

Recent months have also seen a substantial increase in Chinese military flights just southwest of Taiwan, the self-governing island republic claimed by Beijing and which it threatens to annex by force. Washington provides Taiwan with much of its weaponry and U.S. law requires that it ensures the island can defend itself and treats threats to it as matters of "grave concern." The images released by Maxar come amid growing concerns over the possibility of military conflict between the world's two biggest economies, who are at odds over a litany of political and economic issues.

The Pentagon this month issued a report saying China is expanding its nuclear force much faster than U.S. officials predicted just a year ago. That appears designed to enable Beijing to match or surpass U.S. global power by midcentury, the report said. U.S. defense officials have said they are increasingly wary of China's intentions, largely with regard to the status of Taiwan. "The PLA's evolving capabilities and concepts continue to strengthen (China's) ability to 'fight and win wars' against a 'strong enemy' — a likely euphemism for the United States," the report said. China's navy and coast guard are also adding new vessels at a record pace, concentrating them in the South China Sea, the strategic waterway that China claims virtually in its entirety.

While the U.S. Navy remains predominant, its resources are divided between the Indo-Pacific, the Persian Gulf, the Mediterranean and other regions where American interests lie. China's test of a hypersonic weapon capable of partially orbiting Earth before reentering the atmosphere and gliding on a maneuverable path to its target also surprised top U.S. military leaders. Beijing insisted it was testing a reusable space vehicle, not a missile, but the weapon system's design is meant to evade U.S. missile defenses.

Gen. Mark Milley, chairman of the Joint Chiefs of Staff, said the test was "very close" to being a "Sputnik moment," akin to the 1957 launching by the Soviet Union of the world's first space

satellite, which fed fears the United States had fallen behind technologically. [Source: The Associated Press & USNI News | H I Sutton | November 8 & 9, 2021 ++]

Home Security Systems

Tips on Buying & Red Flags to Avoid



Millions of homeowners seek to secure their homes, families, and belongings with a home security system (often called a burglar alarm). Better Business Bureau has received numerous inquiries from people researching security system companies. BBB has also received many complaints from consumers about less-than-ethical companies attempting to get them to switch their alarm service. This is often done by a door-to-door salesman claiming to be the consumer's current provider and offering an “upgrade” or by saying their current alarm service is out of business or was sold to the door-to-door salesperson’s business. Make sure the company you choose is credible by searching on [BBB.org](https://www.bbb.org) and following these tips:

- **Choose a reputable business.** The best home security system will accommodate lifestyle and specific valuables to be protected. Carefully consider security requirements and budget. Consider recommendations from your homeowners insurance agency or renters insurance carrier. Deal only with reputable firms and check out the company with BBB first at <https://www.bbb.org/search>
- **Contact at least three companies before making a selection.** Find out if they are properly licensed in your jurisdiction and ask if the company runs a criminal background check on employees prior to hiring. You can also look up companies on the websites of the Electronic Security Association <https://esaweb.org> and the Canadian Security Association <http://www.canasa.org/CANASA> to make sure they have pledged to uphold industry standards.
- **Ask about all charges up front.** Prices for home security systems vary based on the level of protection and type of technology used. Compare bids on similar systems and remember to factor in the initial installation charge, as well as monthly monitoring fees. Consult with

your insurance agent as some systems may qualify for a discount on homeowners insurance premiums.

- **Know the ins and outs of the contract.** If the alarm system will be monitored, either by the installing company or by a third-party monitoring center, find out the length of the contract. What is your recourse if you are not satisfied with the services provided? Can you cancel the contract? What are your rights if your monitoring company is purchased or acquired by another alarm company? These are the types of questions you need to consider before you obligate yourself to a long-term contract.

Red flags to watch out for:

- **High-pressure sales tactics.** A reputable seller will give you time to think through the deal and will make an appointment to return at a later date. Do not give in to high-pressure sales tactics; take time to do your research and make an informed decision.
- **Deals that sound too good to be true.** Some sellers might offer an extremely good price for their products or services. The adage holds true that you get what you pay for, and many people have been quickly disappointed when the products didn't live up to the hype or the company did a shoddy job.
- **Lack of company identification.** Any legitimate salesperson will be able to provide you with positive identification for both themselves and their company. Also, beware of sellers who don't appear to have any ties to the community. Itinerant workers often enter and exit an area quickly, and may not deliver everything promised.
- **A poor rating with BBB.** Always check with BBB at <https://www.bbb.org/search> first to see a business's rating, how they've handled complaints, as well as customer reviews and other information available in the BBB Business Profile.

What happens if you change your mind after the sale? In the United States, the “cooling off” rule is three days for door-to-door sales. In Canada, the cooling off period varies by province. For more information on federal laws on door-to-door sales: In the United States, check out the [Federal Trade Commission \(FTC\)](https://www.consumer.ftc.gov/articles/buyers-remorse-ftcs-cooling-rule-may-help) at <https://www.consumer.ftc.gov/articles/buyers-remorse-ftcs-cooling-rule-may-help>. In Canada, check out Industry Canada's [Office of Consumer Affairs](https://www.ic.gc.ca/eic/site/Oca-bc.nsf/eng/home) at <https://www.ic.gc.ca/eic/site/Oca-bc.nsf/eng/home>

When shopping for a burglar alarm, it is important to research the companies you're considering. We hope these tips help you find the right home security system for your family. Find qualified and BBB Accredited security systems near you at <https://www.bbb.org/near-me/security-systems>

[Source: BBB | September 22, 2021 ++]

Tutors

BBB Tips on Hiring



As kids get adjusted to the return to school, many may struggle with new routines or difficult material. Many parents turn to a tutor to help keep kids motivated and learning. Hiring a tutor for your child is a great way to help them with a subject in which they struggle, ensure that they're staying on top of their curriculum, or prepare them for an assessment. When looking for a tutor, however, it can be difficult to know where to start. There are many different options out there: from frequency and subject matter to types of tutoring businesses. The following BBB tips will help find the best option for your child:

Know your options. There are many types of tutoring services: in-home one-on-one sessions, small group lessons, online instruction, and tutoring centers. You also have to choose between hiring an individual freelance tutor, and going through a tutoring company that will match you to a tutor. If you're looking for a business, make sure to check <https://www.bbb.org/near-me/tutoring>. There you can see a business' BBB Rating, complaint history and reviews from past customers. You can also use the BBB Directory at <https://www.bbb.org/search> to find a trustworthy company.

Ask for referrals. Asking friends and family if they have any recommendations is a great place to start. Consider asking your child's favorite teacher, or other school employees for referrals. Make sure the tutor is knowledgeable in the specific area your child needs help in and has experience working with students your child's age.

Check references. You should ask the individual tutor or tutoring service for references, and contact them. It's best to speak to at least three references. Ask about their experience with the tutor and what sort of results they saw. Is the tutor dependable? Friendly? Knowledgeable? When you're interviewing potential tutors, make sure they understand what you're looking for. Some tutors are better at homework help, some are better at long-term lessons, and some are better at quick test preparation. See what your tutor is used to doing, and examine if that's what your child needs.

Discuss the details. Don't be afraid to ask questions! Make sure to talk about availability - when is the tutor free and how flexible are they? Having a consistent schedule is best, but additional sessions may be required if a big test is coming up. It's important to discuss pricing before hiring a tutor. Price will depend on the level of experience of the tutor, frequency and type of sessions, and whether or not you're going through a center. It's also a good idea to talk to the tutor about

benchmarks of success beforehand. Communicate the goals ahead of time and how they will be measured.

Include your child. The most important factor to consider is your child’s comfort with the tutor. Make sure to include your child in the hiring process. Throughout the process, ask your child how they think the sessions are improving their school work. If your child is not comfortable with or doesn’t like a tutor, it can have a big impact on the session’s effectiveness. If a change needs to be made, don’t be afraid to find a different one.

Find a tutor near you. Private tutors and tutoring companies promise to boost children's competence, but research before hiring. Check out the BBB directory at <https://www.bbb.org/near-me/tutoring>. Look for businesses that adhere to the BBB Standards for Trust.

[Source: Better Business Bureau | September 30, 2021 ++]

Cleaning Myths

Update 01: Some More That Will Ruin Your Things

Few things are more satisfying than a clean home, from sparkling windows to freshly scrubbed counters. On the flip side, few things are more frustrating than finding out that the cleaning methods you’ve relied on for years may actually be causing more harm than good. Here are several cleaning myths experts told us are better off busted, and the alternatives that should become your new go-tos.



Natural Soaps Are Always Best

Just as vinegar isn’t always the answer simply because it’s natural, natural soaps can cause you more grief than they’re worth, too, says Guy Peters, owner and founder of [Mop Stars Cleaning Service](#) in Denver. “The fatty acids in natural soaps react with calcium and magnesium in hard water to form soap scum,” he says. “When you consider that a whopping 85% of American households are estimated to have hard water, you can see why so many people have problems with soap scum.” A better choice, he says: non-soap detergents, which are made from synthetic compounds that won’t react with hard water.

Laundry Stripping Is a Great Way to Deep-Clean Fabric

If you've spent much time on social media, you've probably seen influencers singing the praises of laundry stripping: that is, soaking bedding, towels, and clothing in a tub full of borax, washing soda, detergent, and hot water. Cyndi Bray, inventor of [Wad-Free for Bed Sheets](#), says you should think twice before succumbing to this fad. "Most fabric isn't intended to be submerged in the hottest water possible, which can severely weaken and damage fibers, for long periods of time, only to be transferred to the harsh agitation and spin of the washer in this weakened state," Bray says. "The damage can be invisible but later appears as pills, rips, shreds, and tears in the fabric." If you simply have to try it, she suggests sticking to sturdier items like towels, but steering clear of any delicate fabrics such as bamboo, eucalyptus, rayon, or silk.

Newspapers Will Leave Your Glass Sparkling

This piece of old-school advice may have held true years ago, but experts say they no longer recommend using newspapers to clean windows and mirrors. "Unfortunately, newspapers are much thinner than they used to be, so they break down more easily and actually make your windows and glass dirtier," cautions David Cusick, chief strategy officer and executive editor of [House Method](#). "It's better to use a microfiber cloth." David Flax, vice president of operations for [Window Genie](#), agrees. "Newspaper can contain dyes or abrasive fibers that leave behind fuzz, ink, or even tiny scratches." He also recommends using microfiber cloths with your glass cleaner, or a squeegee and dish soap and water for larger jobs.

You Can't Go Wrong With a 'Rug Safe' Cleaner

When it comes to rugs, experts say you need to be careful cleaning even everyday stains. Sheri Holshouser of [Behnam Rugs](#) in Dallas says supposedly rug-safe cleaners can contain "harsh surfactants and chemicals that harm rugs. Using these cleaners on your handmade rugs can result in color runs, color fading, texture changes, and other cosmetic problems you cannot fix at home." A better bet, she says: water and mild dish soap. "If that cannot remove the stain, you should take it to a professional rug cleaner and they will remove it for you safely."

Some Stains Are Set For Good

Here's a myth you'll be happy to hear isn't true: That sending a stained garment through the washer and dryer without pretreating will make that stain impossible to get out in the long run. "No stain is permanent," says Jonathon Reckles of [CD One Price Cleaners](#). "It's often thought that once you wash and dry a stain, it's 'cooked.' That is not the case. You just need to try a different cleaning combination or take it into your neighborhood dry cleaner." Whatever you do, Reckles says, don't simply add more detergent the next time around and hope for the best. "If you overuse detergent, you'll just get more suds that will redeposit soil onto your laundry."

Coca-Cola Will Leave Your Toilet Bowl Sparkling

Here's another cleaning myth worthy of busting, Davies says. "The myth goes that since coke is acidic, it can do magic when used to remove hard-water stains from your toilet bowl. However, it can actually do more bad than good in this case. It can darken hard-water stains, and its high sugar content could encourage the spread of bacteria inside your toilet bowl." Even Coca-Cola

itself [recommends against using Coke](#) as a cleaner, saying it's best if enterprising homeowners "stick to regular cleaning products."

Feather Dusters Are a Classic for a Reason

If you're still cleaning surfaces with a feather duster, experts say it's time to get with the times. "Feather dusters are completely useless and only spread dust around and throw it into your air," says Karen Lee, founder of [Things Around the House](#). Things that do a better job of actually trapping dust particles and removing them from your surroundings, Lee says, include wet cloths, vacuums, and Swiffer dusters.

A Regular Mop Is Suitable for All Floors

Just as feather dusters have been replaced with superior products, string mops are also better off left in the closet, at least in the case of wood floors. Johnny Pallares, owner of Phoenix-based [De La Rosa House Cleaning](#), warns to skip the regular mop head when it comes to wood. "Your typical mop head tends to leave water residue on the floor, which can cause natural wood flooring to mold," he says. A microfiber pad and a wood cleaner are a better bet, he recommends. Tempted to use a steam mop? Experts [recommend against them for similar reasons](#).

[Source: Cheapism | Sandra Latham | July 07, 2021 ++]

Lies

Update 01: Ten Untruths You Learned in School

Mark Twain famously said, "Don't let school interfere with your education." Although the famed author [who quit school](#) at age 12 had more meanings in mind than calling out specific educational untruths, it turns out plenty of the "facts" learned in school are actually myths, propaganda, misinformation, or downright lies. Of note is that Twain is a member of an elite group who also did not graduate from their schools. They include Martin Sheen, Marlon Brando, Carey Grant, Benito Mussolini, Edgar Allan Poe, Ted Kennedy, Salvador Dali, Humphrey Bogart, Ted Turner, Harrison Ford, John Lennon, and Albert Einstein.

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You'll Get Tetanus from Stepping on a Rusty Nail

Any puncture wound, including one from a rusty nail, can lead to a tetanus infection — but not because of the rust. Tetanus infections happen when dirt, soil or manure that is contaminated with the Clostridium tetani bacteria becomes embedded in wounds. Oxidized metal, or rust, has no impact whatsoever.

Napoleon Was Short

A self-conscious short person who overcompensates with an aggressive personality is said to have a Napoleon complex. The problem is, the famously short French conqueror wasn't short at all. He

was measured at 5 feet, 2 inches tall — but he was measured with French inches, which are longer than English inches. He actually stood 5 feet, 7 inches — taller than the average European man at the time.

A Penny Dropped From the Empire State Building Will Kill You

If someone dropped a penny off the Empire State Building and that penny hit you, it would hurt — but only a little. Because of their non-aerodynamic shape, pennies flutter to the ground like tree leaves and never go faster than about 25 mph. If it were dropped from the same height in a vacuum void of atmosphere, however, a penny could reach 210 mph, which could inflict significant damage, especially if you were hit with the penny's edge.

Henry Ford Invented the Automobile

In the world of automobiles, there was the time before Henry Ford and everything after — but the mind behind the legendary Model T by no means invented the car. That title likely goes to a man named Karl Benz, a German engineer who developed a working car by 1885 — the genesis of today's Mercedes-Benz.

Alcohol Kills Brain Cells

As part of their health education, most school kids learn that drinking alcohol kills brain cells. The truth is that moderate drinking doesn't cause any damage in most cases. Heavy drinking absolutely can damage the brain, as well as the liver and other critical systems, but that damage isn't the result of cell death. The amount of alcohol required to kill cells would kill the person first.

Cracking Your Knuckles Causes Arthritis

For generations, parents and teachers alike terrorized children with the idea that cracking their knuckles would leave them with brittle, arthritic hands later in life. In reality, there is no connection. The "cracking" is actually bubbles bursting in the synovial fluid that surrounds the knuckles. Cracking knuckles can, however, diminish grip strength.

Sugar Makes Kids Hyperactive

There is a whole heap of reasons to avoid giving too much sugar to children, but hyperactivity isn't one of them. The myth of a child going berserk from a "sugar high" is exactly that — a myth. Popularized by an allergist's recommended diet and a flawed study in the 1970s, the connection between hyperactivity and sugar was debunked by a series of studies published in the Journal of the American Medical Association in 1995.

Ostriches Hide Their Heads in the Sand

Even to this day, many kids grow up thinking that ostriches bury their heads in the sand because they believe that if they can't see a predator, it can't see them. Ostriches have tiny heads that sometimes appear to submerge when they're pecking at the ground, and they actually do briefly put their heads in the ground to turn their buried eggs. But the ostrich did not evolve with the worst defensive survival strategy in the animal kingdom.

Dinosaurs Went Extinct

Some 66 million years ago, virtually all species of dinosaurs went extinct — "virtually" being the key word. It's hard to imagine that giant Godzilla monsters the size of buildings once wandered around what is now your town. But there are 10,000 species of feathered animals flying overhead to serve as proof that not all went extinct — the dinosaurs that didn't die evolved into birds. Another relic from prehistory are alligators, which haven't evolved much since they walked, swam, and killed alongside dinosaurs

[Source: Cheapism | Andrew Lisa | March 31, 2021 ++]

Vocabulary

Some Words to Enhance Yours | 21115

Which word best matches these example sentences?

- (a) The sponsors were _____d by the promise of rewarding business opportunities.
(b) *Acronym – Recapitulate – Woebegone - Allure*
- (a) The comedian's reputation rose as their _____ style gained prominence.
(b) *Irascible – Paucity – Voracious - Risible*
- (a) The _____ produced by city traffic at midday gave me a headache.
(b) *Enumerate – Coruscation – Teutonic - Cacophony*
- (a) He was able to remember events with such accuracy, we assumed he must have an _____ memory.
(b) *Eidetic – Hebetude – Troglodyte - Legerity*
- (a) The new bishop _____d his first Christmas Mass.
(b) *Diphthong – Ascribe – Pontificate - Vignette*
- (a) _____ crawled down my arms and spine when I jumped out of the freezing lake.
(b) *Bandicoot – Cicerone – Chiaroscuro - Horripilation*
- (a) She was 8 months pregnant and feeling incredibly _____.
(b) *Enumerate – Ascribe – Recapitulate - Lethargic*
- (a) The _____ slowly glided through the sky while waving an advertisement behind it
(b) *Linchpin – Lethargic – Aerostat - Shibboleth*
- (a) Cape Fear is a _____ along the North Carolina coast.
(b) *Jut – Abyss – Peregrination - Subterfuge*
- (a) The movie theater lighting was so _____ we could hardly see what was happening!
(b) *Brackish – Incumbent – Dunce - Flibbertigibbet*

Answers

1. Allure [*uh-loo*] - powerfully attract or charm; tempt.
2. Risible [*riz-uh-buhl*] - causing or capable of causing laughter; laughable; ludicrous.
3. Cacophony [*kuh-kof-uh-nee*] - a harsh discordant mixture of sounds.
4. Eidetic [*ahy-det-ik*] - of, relating to, or constituting visual imagery vividly experienced and readily reproducible with great accuracy and in great detail.
5. Pontificate [*pon-tif-i-keyt*] - address admonish evangelize harangue lecture minister preach teach.
6. Horripilation [*haw-rip-uh-ley-shuhn*] - the erection of hairs on the skin due to cold, fear, or excitement.
7. Lethargic [*luh-thahr-jik*] - affected by lethargy; drowsy; sluggish; apathetic.
8. Aerostat [*air-uh-stat*] - an airship or hot-air balloon, especially one that is tethered.
9. Jut [*juht*] - something that juts out; a projecting or protruding point
10. Brackish [*brak-ish*] - distasteful; unpleasant or having a slightly salty or briny flavor.

[Source: <https://www.wordthirst.com> | November 2021 ++]

News of the Weird

NOV 01 thru 15, 2021

Creme de la Weird – It's back-to-school time all across the country, and in Kentucky, one district has an unexpected challenge in one of its high schools. WLKY-TV reported that high school students in the Meade County school district are attending school dressed as and acting like ... cats. One grandmother is upset because her two grandchildren don't want to go to school anymore. "Apparently, from what I understand, they're called 'furrries,'" she said. "They identify with animals. These people will hiss at you or scratch at you if they don't like something you're doing. The students are told they can't wear hats or Budweiser shirts in school, but they can wear cat ears, cat tails, masks, leashes. It doesn't make sense." Superintendent Mark Martin says the problem is being handled on an individual basis, which he can't discuss. [WLKY, 8/25/2021]

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Suspicious Confirmed – Li Zhanying of Henan, China, is known in her community for having gone more than 40 years without sleeping at all. Her husband and neighbors confirmed her claims, saying that she stayed up all night to do chores and didn't ever nap. But recently, Li visited a Beijing medical center, where doctors used sensors to monitor her and discovered that Li does sleep -- with her eyes open and while talking to her husband. Doctors called it "sleep when awake," which is similar to sleepwalking. They said Li sometimes had "slow eyeballs and hollow eyes," indicating that she was resting. [Oddity Central, 9/3/2021]

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Who Knew – When David Saunders, 98, died of COVID-19 in late August, his family donated his body to Med Ed Labs for medical and science research. But KING-TV in Portland, Oregon, reports that Med Ed sold the cadaver to Jeremy Ciliberto, the organizer of the Oddities and Curiosities Expo, which travels around the country and charges spectators \$500 to observe in person the autopsy and dissection of a human body. When investigators alerted Mike Clark, the funeral director in Baton Rouge, Louisiana, who had prepared Saunders' body for donation, he was mortified: "I was totally horrified ... he and his family thought that his body was going for the advancement of medical students." Instead, it went to a Marriott ballroom, where participants were invited to examine and touch the body -- which might still have been infectious. Ciliberto says he can "guarantee" that the departed and his family knew what his body would be used for, but a Med Ed spokesman says the event organizer was "beyond dishonest." [KING, 11/3/2021]

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Least Competent Criminals – In Winnipeg, Manitoba, a heist went wrong on Oct. 31 when thieves broke into a vacant house to steal a furnace. The Winnipeg Police Service told the CBC that neighbors reported smelling natural gas, and when officers responded, they saw two unconscious people inside the home. The thieves, who had been "overcome by the noxious gas fumes" after the gas line became dislodged, regained consciousness outside and were questioned, but, because this is Canada, were later released without charges. [CBC, 11/3/2021]

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Bright Idea -- Islamic police in Karo, Nigeria, arrested 26-year-old Aliyu Na Idris on Oct. 26 because he was trying to sell himself for 20 million nara, or about \$49,000, Oddity Central reported. He works as a tailor, but said, "The decision to sell myself was due to poverty. I plan to give my parents 10 million nara when I eventually get a buyer." Police said what he did was "forbidden in Islam," but he was released the day after his arrest and said the police only gave him advice. [Oddity Central, 11/4/2021]

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Great Art -- The New York Earth Room was created in 1977 by artist Walter De Maria and consists of a second-floor apartment at 141 Wooster Street that is filled with ... dirt. The room's caretaker, Bill Dilworth, waters and rakes the dirt regularly, Oddity Central reported, and welcomes up to 100 visitors a day. "The artist never attached any meaning to it," Dilworth said. Admission is free to view the 250 cubic yards of soil, but people are not allowed to take photographs or touch the dirt. [Oddity Central, 11/3/2021]

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Weapons of Choice -- Tahonee Fickes, 20, chose the closest weapon at hand to assault Kimberly Pittman, 52, inside a Walmart in Chambersburg, Pennsylvania, on Oct. 7. A criminal complaint filed on Oct. 27 charges that Fickes "threw a cold chicken" at Pittman, striking her on the back of the head, according to The Smoking Gun. Fickes and Pittman are not related, and police have not

determined a motive for the chicken hit. Fickes is facing an unrelated child endangerment charge as well. [Smoking Gun, 10/29/2021]

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

Have You Heard or Seen?

Days of Humor | Corny Jokes 4 | Think Toons

Days of Humor

MONDAY

The mother of a 17-year-old girl was concerned that her daughter was having sex... Worried the girl might become pregnant and adversely impact the family's status, she consulted the family doctor.

The doctor told her that teenagers today were very willful and any attempt to stop the girl would probably result in rebellion. He then told her to arrange for her daughter to be put on birth control and until then, talk to her and give her a box of condoms.

Later that evening, as her daughter was preparing for a date, the mother told her about the situation and handed her a box of condoms.

The girl burst out laughing and reached over to hug her mother, saying, 'Oh Mom! You don't have to worry about that! I'm dating Susan!'

TUESDAY

A man went to church one day and afterward he stopped to shake the preacher's hand. He said, 'Preacher, I'll tell you, that was a damned fine sermon. Damned good!'

The preacher said, 'Thank you sir, but I'd rather you didn't use profanity.'

The man said, 'I was so damned impressed with that sermon I put five thousand dollars in the offering plate!'

The preacher said, 'No shit?'

WEDNESDAY

Brenda and Steve took their six-year-old son to the doctor. With some hesitation, they explained that although their little angel appeared to be in good health, they were concerned about his rather small penis.

After examining the child, the doctor confidently declared, 'Just feed him pancakes. That should solve the problem.'

The next morning when the boy arrived at breakfast, there was a large stack of warm pancakes in the middle of the table.' Gee, Mom,' he exclaimed, 'for me?'

'Just take two,' Brenda replied. 'The rest are for your father.'

THURSDAY

One night, an 87-year-old woman came home from Bingo to find her 92-year-old husband in bed with another woman. She became violent and ended up pushing him off the balcony of their 20th floor apartment, killing him instantly.

Brought before the court on the charge of murder, she was asked if she had anything to say in her own defense.

'Your Honor,' she began coolly, 'I figured that at 92, if he could screw, he could fly.'

FRIDAY

A Doctor was addressing a large audience in Tampa.

'The material we put into our stomachs is enough to have killed most of us sitting here, years ago.

Red meat is awful. Soft drinks corrode your stomach lining. Chinese food is loaded with MSG.

High fat diets can be disastrous, and none of us realizes the long-term harm caused by the germs in our drinking water. However, there is one thing that is the most dangerous of all and we all have eaten, or will eat it. Can anyone here tell me what food it is that causes the most grief and suffering for years after eating it?'

After several seconds of quiet, a 75-year-old man in the front row raised his hand, and softly said, 'Wedding Cake.'

SATURDAY

Bob, a 70-year-old, extremely wealthy widower, shows up at the Country Club with a breathtakingly beautiful and very sexy 25-year-old blonde-haired woman who knocks everyone's socks off with her youthful sex appeal and charm and who hangs over Bob's arm and listens intently to his every word.

His buddies at the club are all aghast. At the very first chance, they corner him and ask, 'Bob, how'd you get the trophy girlfriend?' Bob replies, 'Girlfriend? She's my wife!' They

are knocked over, but continue to ask. 'So, how'd you persuade her to marry you?' 'I lied about my age,' Bob replies. 'What, did you tell her you were only 50?'

Bob smiles and says, 'No, I told her I was 90.'

SUNDAY

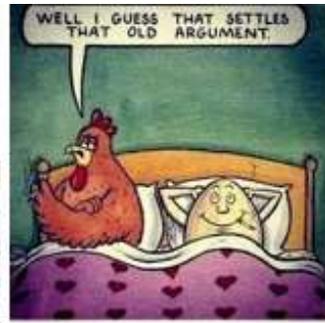
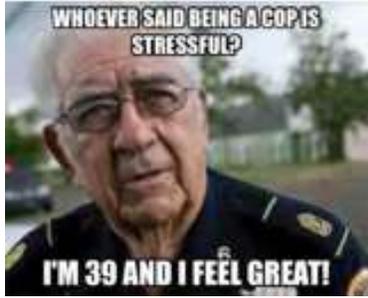
Groups of Americans were traveling by tour bus through Switzerland. As they stopped at a cheese farm, a young guide led them through the process of cheese making, explaining that goat's milk was used. She showed the group a lovely hillside where many goats were grazing.

'These,' she explained, 'are the older goats put out to pasture when they no longer produce.' She then asked, 'What do you do in America with your old goats?'

A spry old gentleman answered, 'They send us on bus tours!'

Corny Jokes (3)

- What kind of tea is hard to swallow? Reality.
- What kind of shoes do robbers wear? Sneakers.
- What do you call a man that irons clothes? Iron Man.
- Why did the invisible man turn down the job offer? He couldn't see himself doing it.
- How did the barber win the race? He knew a shortcut.
- What lights up a soccer stadium? A soccer match.
- What kind of cheese isn't yours? Nacho cheese.
- Where does the electric cord go to shop? An outlet mall.
- Why frogs are so happy? They eat whatever bugs them.
- Why don't melons get married? Because they cantaloupe.
- What did the football coach say to the broken vending machine? Give me my quarterback.
- What did one hat say to the other? You stay here. I'll go on ahead.
- Why can't you trust the king of the jungle? Because he's always lion.
- Why were the fish's grades bad? They were below sea level.
- Why did the stadium get hot after the game? All of the fans left.
- What do you call banana peel shoes? Slippers.
- What do you call a sleeping bull? A bulldozer.
- Why wouldn't the shrimp share his snack? He was shellfish.



Thought of the Day

“Government’s first duty is to protect the people, not run their lives.”

-- Ronald Reagan

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