

# RAO BULLETIN

14 February 2022

## PDF Edition



### THIS RETIREE ACTIVITIES OFFICE BULLETIN CONTAINS THE FOLLOWING ARTICLES

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Military History Anniversaries 15 thru 28 FEB (Updated)  
Military Suicide & Reddit

#### **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](mailto:raoemo@sbcglobal.net) 'or' [raoemo77@gmail.com](mailto: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. The current and previous 3 issues of the Bulletin can be viewed at <http://veteraninformationlinksasa.com/emos-rao.html>

**\* DoD \***



## **IMMVETS**

### **DHS/VA Launch New Online Services for Noncitizen Military Community**

On 7 FEB, the Department of Homeland Security (DHS), in partnership with the Departments of Veterans Affairs and Defense, launched two new resources to support our nation's noncitizen service members, veterans, and their families. Through its Immigrant Military Members and Veterans Initiative (IMMVI), DHS will host a one-stop online center to consolidate relevant federal resources. As part of the resource center, DHS has also created a portal for veterans who need assistance in applying to return to the United States or accessing VA benefits to which they may be entitled.

- “These new resources are just the first step to help support noncitizen service members and their families who have made tremendous sacrifices for our country,” said Secretary Mayorkas. “We are committed to identifying previously removed veterans to ensure they are able to obtain VA benefits, access COVID-19 vaccines, and return to the United States as appropriate.”
- “Veterans qualify for VA benefits based on their service to our country and never on their immigration status,” said Veterans Affairs Secretary Denis McDonough. “We are proud to work with our partners at DHS and DoD to honor the service of immigrant and noncitizen Veterans by ensuring that they have access to information about the care and services available to them.”

The new one-stop resource center at <https://www.dhs.gov/immvets> will consolidate resources and forms from DHS, the Department of Veterans Affairs (VA), the Department of Defense (DoD), and other agencies so noncitizen service members, veterans, and their families are able to easily find any needed forms and resources. The new portal on the DHS website will provide previously removed veterans a simple and fast way to get in touch with the Department for assistance with any questions or issues they may have as they seek assistance in returning to the United States or accessing their VA benefits.

To date, the initiative has helped dozens of veterans access the U.S. immigration system and their VA benefits, and several individuals have been able to return to the U.S. DHS offices and agencies continue to actively review policies for individuals with military association to determine how to best meet the commitments made in this initiative. [Source: <https://www.dhs.gov/news> | February 7, 2022 ++]

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## **Military Suicide Prevention**

### **Gaps in DOD's Mental Health Care System Being Filled by Reddit**

The suicide rate for young military service members aged 18-24 in 2020 was more than double that of civilians in the same age bracket, and higher than those of all age demographics among civilians, according to Department of Defense data and findings recently released by the Centers for Disease Control and Prevention. In the past five years alone, the suicide rate among active-duty servicemembers overall has increased by 41%.

Although young people in the United States report the highest level of social media use of any demographic among the U.S. population, neither the U.S. Army nor the DoD has an official system in place to respond to reports of mental health harm or distress online. The systems that are in place – such as suicide hotline numbers – are often defunct, or only reachable during normal business hours.

An unofficial subreddit, R/Army at <https://www.reddit.com/r/army>, run by current and former U.S. Army personnel has been forced to fill the gap left by an unresponsive DoD, providing counseling to service members struggling with thoughts of self-harm. The members of this subreddit are occupying this role without any funding or payment, and have systematically documented the serious incidents they have encountered. Although the moderation team and users of the subreddit have saved multiple lives and attempted to inform the DoD of flaws in their suicide prevention program, the DoD has not officially responded. To learn more on how the gaps are being filled by Reddit refer to the attachment to this Bulletin titled, “**Military Suicide & Reddit**”. [Source: Task & Purpose | Daniel Johnson | February 2, 2022 ++]

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## **GI Bill 2022 Benefits**

### **How to Evaluate Yours**



Understanding your GI Bill benefits is necessary if you're considering pursuing or continuing your education before or after you leave the military. Executing a plan to attend university or a technical or vocational training program to advance your post-service career track is directly related to how well you familiarize yourself with your benefits and eligibility. The GI Bill itself has been revamped several times, perhaps even during your own military career. As a result, what was true five years ago may not be true today. Therefore, it's essential to investigate what benefits you're entitled to, the current 2022 benefit limits, and which schools are VA approved — and provide funding additional to your benefits.

### **History**

Similar to the original G.I. Bill enacted after World War II, the current GI Bill, known as the Post-9/11 Veterans Educational Assistance Act of 2008, was created to aid veterans of war and peacetime to pay for college and educational expenses. The act's most notable provision states that it will fund 100% of a public four-year undergraduate education for veterans who've served three years of active duty after Sept. 11, 2001. The act also provides the ability for the veteran to transfer benefits to a spouse or children after serving (or agreeing to serve) 10 years.

The White House amended the bill in 2017 when it enacted the Forever GI Bill, which, in several cases, increased benefits. It also extended the timeframe in which a veteran or service member can use their benefits. In short, the previously held 15-year expiration date became a thing of the past. In addition to this and other changes, funds were made available that cover approved licensing or certification test fees. If you qualify, you may be able to use part of your benefit entitlement to cover test fees up to \$2,000 for a career that requires a vocational test or certification. Examples include licensing tests to become a CPA, pharmacist, nurse practitioner, contractor, house inspector, insurance agent, and a professional practice psychologist.

### **Eligibility criteria**

To be eligible for 100% of Post 9/11 GI Bill benefits, you must meet at least one of these requirements:

- You served on active duty and were awarded a Purple Heart on or after Sept. 11, 2001, or

- You served on active duty for at least 30 continuous days and were discharged because of a service-connected disability, or
- You served on active duty for at least 36 months

Post-9/11 GI Bill benefit eligibility is based on how long you served on active duty and other factors. If you served on active duty for less than 36 months, you're not eligible for the full Post-9/11 GI Bill benefit. The percentage of the full benefit you're eligible for is based on the amount of time you served on active duty:

- Between 30 months and 36 months: 90% of the full benefit
- Between 24 months and 30 months: 80% of the full benefit
- Between 18 months and 24 months: 70% of the full benefit
- Between 6 months and 18 months: 60% of the full benefit
- Between 90 days and 6 months: 50% of the full benefit

### **GI Bill payment rates for 2021- 2022 academic year**

According to the 2021 academic year criteria, the current yearly benefit covers tuition and fees for in-state students or a maximum of \$26,042.81 for students at a private or foreign school. This maximum amount applies to individuals eligible for the full benefit or the 100% eligibility tier. Additional benefits include a monthly housing allowance similar to BAH, money for books and supplies up to \$1000 per year, and even rural benefits to compensate veterans in specific geographical locations.

### **Choosing a school or training program carefully**

It's important to ensure the school you chose is compatible with GI Bill requirements and to ascertain how the school evaluates your benefit contribution against their tuition and additional educational costs and fees. In addition, you should also investigate as to whether the school has a military or veteran-friendly environment, provides additional funding to veterans and active duty military, and participates in supplemental funding programs like the Yellow Ribbon Program.

The GI Bill Comparison Tool at <https://www.va.gov/education/gi-bill-comparison-tool> can assist you in this, and in comparing how your benefits stack up between several schools. It provides current tuition and housing costs and how far the GI Bill will stretch at each specific school. Just type the school's name or the geographical location where you plan to enroll. A wealth of information appears to comparison shop and assist in choosing the right institution to achieve personal goals within your specific benefit budget.

### **The Yellow Ribbon Program**

This program at <https://www.va.gov/education/about-gi-bill-benefits/post-9-11/yellow-ribbon-program> is worth checking out when selecting and comparing schools, and the GI Bill Comparison tool advises as to which schools participate. The program is a voluntary agreement between individual schools and the VA to split education costs not covered by the GI Bill by partially reducing or eliminating the students' out-of-pocket expense. The Forever GI Bill



(<https://www.militarytimes.com/education-transition/education/2017/08/16/trump-signed-the-forever-gi-bill-here-are-11-things-you-should-know>) will expand eligibility for this program to active-duty service members in August, 2022. However, only veterans entitled to the maximum benefit rate (based on service requirements), or their designated transferees may receive this funding.

### **Your GI Bill**

If you've already applied, received a decision, or previously been awarded a portion of your GI Bill benefits, you can find how much you have left on your GI Bill Statement of Benefits at <https://www.va.gov/education/gi-bill/post-9-11/ch-33-benefit>. You can apply at for the GI Bill at <https://www.va.gov/education/apply-for-education-benefits/application/1990/introduction>. And remember, benefits can change along with cost of living and tuition fees, a yearly check-in with the VA is the best practice to protect you and your family's educational opportunities.

[Source: MilitaryTimes | Kristine Froeba | February 9, 2022 ++]

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## **Gulf War**

### **Update 01: Iraq Pays Last Chunk of \$52.4 Billion Gulf War Reparations**

Iraq has completed payment of \$52.4 billion to compensate individuals, companies and governments who proved damages due to its 1990 invasion and occupation of Kuwait, the United Nations reparations body said on 9 FEB. The U.N. Compensation Commission, set up by the U.N. Security Council after the seven-month occupation of the emirate and U.S.-led defeat of Saddam Hussein's troops in the Gulf War, received a portion of proceeds from Iraqi oil sales. The rate varied over the 30 years and was most recently 3%.

In all, about 2.7 million claims, with an asserted value of \$352.5 billion were lodged, but the UNCC approved payment of \$52.4 billion covering 1.5 million successful claims. The largest claim approved by the UNCC was for \$14.7 billion in damages incurred by the Kuwait Petroleum Corporation (KPC) after departing Iraqi troops set fire to oil wells. Payments were suspended between October 2014 and April 2018 because of the Iraqi government's security and budgetary problems in its fight against Islamic State insurgents.

"With the final payment of compensation made on 13 January 2022, all compensation awarded by the Commission has now been paid in full," the Geneva-based body said in a statement following a closed-door meeting of its Governing Council. "The Government of Iraq has fulfilled its international obligations to compensate all claimants awarded compensation by the Commission for losses and damages suffered as a direct result of Iraq's unlawful invasion of Kuwait," it said.



Bathsheba Crocker, U.S. ambassador to the U.N. in Geneva, tweeted on 8 FEB after talks with Qahtan Al-Janabi, Iraqi under-secretary for multilateral and legal affairs, and other diplomats ahead of Wednesday's meeting: "We commend Iraq for completing payments for all UNCC claims, a historic achievement." [Source: Reuters | Stephanie Nebehay | February 9, 2022 ++]

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## **Troop Vaccine Refusal**

### **Update 05: Temporary Ban on Punishment for Officers Refusing Extended**



A Navy commander and a Marine lieutenant colonel who have resisted a military-wide vaccine mandate took the witness stand Thursday in a Tampa federal courtroom, describing their religious reasons for refusing to be inoculated against COVID-19. The pair testified anonymously, with a judge's consent, to protect their identities. Both described themselves as practicing Christians who believed that receiving vaccines would introduce impurities into their bodies. Each also expressed concern about fetal cell lines, which are used in the research and development of various vaccines and many common medicines.

The military denied each of them a religious exemption to the vaccine requirement. Both could face discharge if they don't comply. "I cannot knowingly put something in my body that I believe is a toxin," said the Navy commander, who leads some 320 sailors aboard a guided-missile destroyer based in northern Virginia. "For me, it would be a sin," said the lieutenant colonel, who serves as a diversity and inclusion officer with the Marine Forces Special Operations Command. "Because it would defile my body. Because my body is a temple of Jesus Christ."

The officers are now at the center of a lawsuit brought by the Liberty Counsel, a religious organization that has fought against the military's mandate. They obtained a small victory last week when U.S. District Judge Steven Merryday issued a temporary order barring the military from disciplining the pair. At the conclusion of the daylong hearing, Judge Merryday extended the temporary order until Friday, Feb. 18. Amy Powell, an attorney for the Department of Justice, said the government's position is that service members must take the vaccine or face discipline. She noted that most service members had been vaccinated. Some have received exemptions for medical reasons. "We would rather people not be in the military than place other service members at risk," she said.

The Navy officer, an 18-year veteran, testified for more than an hour. Sitting straight-backed in formal attire, he spoke softly, his voice at times cracking with emotion. “I am a practicing Christian,” he said. “I believe my body is a temple.” He expressed a belief in keeping his body free of impurities, and said that extends to things he eats, listens to or watches. He cited portions of the Bible, including the books of Daniel and Romans, to assert a commitment to safeguarding his body. He said he avoids medications. He received vaccines as a child, but has grown to regard them with skepticism.

The lieutenant colonel voiced similar beliefs. She holds a biology degree, she said. When vaccines started to become widely available, she did her own research and concluded they were not in line with her beliefs. She was held back from a planned deployment to Bahrain after refusing to get one. She tested positive for COVID-19 in January and spent time recovering, but still came into the office when a boss asked for her help with a project.

She expressed particular concern about the use of fetal cell lines to develop some vaccines. While the vaccines do not contain aborted fetal cells, some of their testing and research involved the use of fetal cell lines, which were derived from cells that are decades old. She was asked if she would get a vaccine that did not use fetal cell lines if one was available. “No,” she said, noting that she also didn’t trust vaccines that use messenger RNA. “I don’t believe this messenger RNA is clean,” she said. “That is something that the spirit rose up in me and said ‘this is unclean.’”

Amid a series of questions directed to the Navy commander, Judge Merryday noted it is not his responsibility to determine the validity of a person’s religious beliefs. The Navy commander described at length how his ship has continued to operate since the pandemic took hold. His destroyer has continued overseas deployments amid mask-wearing and other efforts. When personnel aboard the ship tested positive for the virus, they would be escorted off and isolated until healthy again. The ship personnel also did contact tracing and quarantines for those who’d been exposed.

Over nearly two years, the commander said, about 170 to 180 of his ship’s personnel have come down with COVID-19 at some point. None have become seriously ill, he said. And the pandemic has not impeded their ability to carry out their missions, though at one point they had to borrow personnel from other ships. As the commander, he is in charge of reviewing all orders given to the sailors under his authority. Those include orders regarding the vaccines. Out of the personnel aboard his ship, 17 claimed a religious exemption to receiving the COVID-19 vaccines. A chaplain investigated each and determined 16 were legitimate.

He mentioned one man who simply refused to comply with the mandate. It was the commander’s duty to carry out the administrative separation process. “He was one of my best sailors,” he said, his voice trembling. He submitted his own religious exemption request in September, but it was denied. The 16 sailors on his ship who also claimed religious exemptions were also denied accommodations. His appeal of the decision was also denied in late January. One day in early November, the commander said he started to lose his voice. He consulted a

nurse, who said that wasn't a common symptom of COVID-19. He went about his duties but was later told by a superior officer to take a coronavirus test to be sure. It came out positive. He spent two weeks out of service.

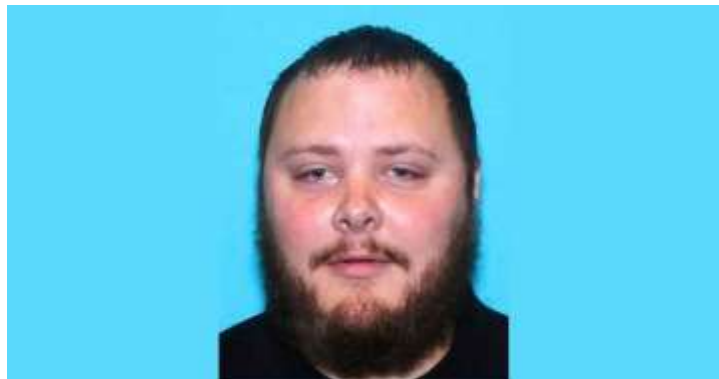
He described experiencing hostility from his superior officers, who warned him he needed to receive the vaccine within five days. If he did not, he could be discharged from the Navy. Powell, the government attorney, alluded to concerns of the commander's superior officers that he wasn't taking serious measures to prevent the spread of the virus. She said they've lost trust in his judgment. On cross-examination, he acknowledged a responsibility to set a good example for his sailors. He also acknowledged he's not a doctor and that if too many people fell ill, a ship could be taken out of service, which impact the mission.

Approximately 0.3 percent of the Marine Corps has been separated due to refusal to get vaccinated against COVID-19, according to the service's COVID-19 update. The Marine Corps has separated 566 Marines due to their continued refusal to get vaccinated against COVID-19. The Marines have separated the most personnel of the branches, with the Navy coming in second with 240 separations. The Air Force has currently separated 142 airmen as a result of refusal to get vaccinated, USNI News previously reported. The Army, which announced on 2 FEB that it would begin separating soldiers, had not released an update yet. [Source: Tampa Bay Times | Dan Sullivan | February 10, 2022 ++]

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## **Texas Church Shooting Lawsuit**

### **Air Force Ruled 60% Liable**



**Former airman who gunned down Texas church-goers likely planned the attack for months**

The Air Force must pay more than \$230 million in damages to survivors and victims' families of a 2017 Texas church massacre (<https://apnews.com/article/north-america-shootings-tx-state-wire-us-news-ap-top-news-eb4edefae08b4bde8efa6782e686bc33>) for failing to flag a conviction that might have kept the gunman from legally buying the weapon used in the shooting, a federal judge ruled 7 FEB. More than two dozen people were killed when Devin Patrick Kelley opened

fire during a Sunday service at First Baptist Church of Sutherland Springs. Kelley, who died of an apparent self-inflicted gunshot wound after being shot and chased by two men who heard the gunfire at the church, had served in the Air Force before the attack.

The court testimony came in a lawsuit alleging the Air Force failed to flag a conviction for domestic violence that might have prevented Devin Kelley from legally buying the gun used in the shooting. U.S. District Judge Xavier Rodriguez had ruled in July that the Air Force was “60 percent liable” for the attack because it failed to submit Kelley’s assault conviction during his time in the Air Force to a national database. Lawyers for survivors and relatives of those killed had asked for \$418 million, while the Justice Department proposed \$31.8 million. The approximately 80 claimants include relatives of those killed and 21 survivors and their families. Authorities put the official death toll at 26 because one of the 25 people killed was pregnant. [Source: The Associated Press | February 7, 2022 ++]

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## **POW/MIA Recoveries & Burials**

**Reported FEB 01 thru 14, 2022 | Eleven**



“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**

-- **Army Air Forces Pfc. Edward H. Benson, Jr., 22**, was assigned to the 1562nd Army Air Force Base Unit on Biak Island. A Japanese air raid of Sorido Airstrip on March 22, 1945, resulted in the deaths of 39 service members, including Benson. Interment services are pending. [Read about Benson](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2919133/airman-accounted-for-from-world-war-ii-benson-e) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2919133/airman-accounted-for-from-world-war-ii-benson-e>.

-- **Army Air Forces Staff Sgt. Adolph Olenik, 19**, was assigned to the 345th Bombardment Squadron, 98th Bombardment Group, 9th Air Force. On Aug. 1, 1943, the B-24 Liberator aircraft on which Olenik was serving as a gunner crashed as a result of enemy anti-aircraft fire. Following the war, his remains could not be identified. Interment services are pending. [Read about Olenik](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915773/airman-accounted-for-from-world-war-ii-olenik-a) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915773/airman-accounted-for-from-world-war-ii-olenik-a>.

-- **Army Cpl. Donald L. Menken, 21**, was assigned to Company K, 3rd Battalion, 15th Infantry Regiment, 3rd Infantry Division. He was reported missing in action after being wounded on June 10, 1953, while his unit was guarding Outpost Harry on the main road to Seoul. Following the battle, Menken could not be recovered. Interment services are pending. [Read about Menken](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2923468/soldier-accounted-for-from-korean-war-menken-d) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2923468/soldier-accounted-for-from-korean-war-menken-d>

-- **Army Pfc. Bill Morrison, 29**, of Birmingham, Alabama, was assigned to Company G, 2nd Battalion, 110th Infantry Regiment, 28th Infantry Division. He was reported killed in action on Nov. 8, 1944, after his unit was engaged in battle with German forces in the Raffelsbrand sector

of the Hürtgen Forest in Germany. Following the battle, his remains could not be recovered. Morrison will be buried in Spanish Fort, Alabama. The date has yet to be determined. [Read about Morrison](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2701719/soldier-accounted-for-from-world-war-ii-morrison-b) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2701719/soldier-accounted-for-from-world-war-ii-morrison-b>.

-- **Army Pfc. Kenneth L. Bridger, 17**, was assigned to Company K, 3rd Battalion, 31st Infantry Regiment, 7th Infantry Division. He was reported missing in action on Nov. 30, 1950, on the last night of his unit's stand at the defensive perimeter near the east side of the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Bridger](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915781/soldier-accounted-for-from-korean-war-bridger-k) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915781/soldier-accounted-for-from-korean-war-bridger-k>.

-- **Army Pfc. William B. Coleman, 21**, was assigned to Company F, 2nd Battalion, 134th Infantry Regiment, 35th Infantry Division. On Nov. 1, 1944, Coleman was attempting to remove a booby-trap mine when it exploded, killing him and severely wounding two soldiers who were with him. Following the war, his remains could not be recovered. Interment services are pending. [Read about Coleman](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915778/soldier-accounted-for-from-world-war-ii-coleman-w) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2915778/soldier-accounted-for-from-world-war-ii-coleman-w>.

-- **Army Pvt. Andrew J. Ladner, 30**, of Harrison City, Mississippi, was assigned to 126th Infantry Regiment, 32nd Infantry Division. On Nov. 30, 1942, his unit was part of the effort to cut off the Japanese supply and communications line, called the Huggin Roadblock, on the island of New Guinea. Ladner was killed in the initial assault and buried near the blockade. Following the war, his remains could not be recovered. Ladner will be buried in Gulfport, Mississippi. The date has yet to be determined. [Read about Ladner](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2705454/soldier-accounted-for-from-world-war-ii-ladner-a) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2705454/soldier-accounted-for-from-world-war-ii-ladner-a>.



**Andrew J. Ladner**

-- **Army Pvt. Walter G. Wildman, 20**, was assigned to Company M, 12th Infantry Regiment, 4th Infantry Division. On Nov. 13, 1944, his unit was part of the Hürtgen Forest offensive in Germany, when he was reported killed in action. Following the battle his remains could not be recovered. Interment services are pending. [Read about Wildman](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2705454/soldier-accounted-for-from-world-war-ii-ladner-a) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2705454/soldier-accounted-for-from-world-war-ii-ladner-a>.

[Stories/News-Releases/PressReleaseArticleView/Article/2921542/soldier-accounted-for-from-korean-war-wildman-w](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2921542/soldier-accounted-for-from-korean-war-wildman-w).

-- **Army Sgt. Roy C. Delauter, 21**, was assigned to Company D, 1st Battalion, 32nd Infantry Regiment, 7th Infantry Division. He was reported missing in action on Dec. 2, 1950, when his unit was attacked by enemy forces near the Chosin Reservoir, North Korea. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Delauter](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2908697/soldier-accounted-for-from-korean-war-delauter-r) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2908697/soldier-accounted-for-from-korean-war-delauter-r>.

-- **Army Staff Sgt. Grady H. Canup, 30**, was assigned to Company C, 12th Infantry Regiment, 4th Infantry Division. He was reported killed in action on Nov. 14, 1944, when enemy artillery fire hit near his foxhole during the Hürtgen Forest offensive in Germany. Following the battle, his remains could not be recovered. Interment services are pending. [Read about Canup](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2917987/soldier-accounted-for-from-world-war-ii-canup-g) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2917987/soldier-accounted-for-from-world-war-ii-canup-g>.

-- **Navy Shipfitter 1st Class Charles F. Perdue, 32**, of Salisbury, Maryland, 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 Perdue. He will be buried May 16, 2022, in Lancaster, California. [Read about Perdue](https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2385869/uss-oklahoma-sailor-accounted-for-from-world-war-ii-perdue-c) at <https://www.dpaa.mil/News-Stories/News-Releases/PressReleaseArticleView/Article/2385869/uss-oklahoma-sailor-accounted-for-from-world-war-ii-perdue-c>.



Charles F. Perdue

[Source: <http://www.dpaa.mil> | February 14, 2022++]

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## **GI Bill Housing Stipend**

### **Update 12: Vets Must Now Verify School Enrollment Monthly or Lose It**

Starting this month, all students receiving Post-9/11 GI Bill benefits must verify their school enrollment each month or risk forfeiting their housing allowance. The change has been planned for months and was already required for some students since last fall. But the new mandate also has the potential to be a costly mistake for some individuals if they overlook the new monthly messages from the Department of Veterans Affairs.

“If you fail to verify enrollment for two consecutive months, your [housing] payments will be placed on hold,” department officials warned in a message explaining the verification requirement. “By regularly verifying your enrollment, you protect your GI Bill entitlement by preventing charges for classes or training you did not attend.” As many colleges begin their spring semesters this month, some students could be seeing the verification messages for the first time — or potentially ignoring them as unwanted spam. VA plans to send the messages out on the last day of each month, and give students several days to respond before deactivating the links.

Department officials have been encouraging students to sign up for text message verification or email alerts for months, in the hopes that no one would be caught off guard by the new requirement. Late last month, as part of that campaign, VA officials also released a new video on how to sign up for text message alerts at <https://youtu.be/MKq-reD01ZA>. The housing stipend linked to Post-9/11 GI Bill benefits is designed to help students avoid the need for an after-school job to pay for rent and groceries cost. Since payouts are based on the location of the student and the school, the stipend can range from a few hundred dollars to more than \$2,000 a month in the most costly cities. Losing that money could have serious financial consequences for students and their families.

About 360,000 students are attending classes on the Post-9/11 GI Bill this year. Of that total, about half will be affected by the new verification changes. Students with additional questions on the new verification requirements can visit the department’s website [https://benefits.va.gov/gibill/isaksonroe/verification\\_of\\_enrollment.asp](https://benefits.va.gov/gibill/isaksonroe/verification_of_enrollment.asp) for more information. [Source: MilitaryTimes| Leo Shane III | February 1, 2022 ++]

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## VA VRRAP

### **\$400M to Help COVID-Unemployed Vets Has Produced Few New Jobs**

Only a few dozen veterans have landed jobs through the Department of Veterans Affairs' nearly \$400 million pandemic employment assistance program, despite significant backing from lawmakers and initial interest among eligible individuals. The **Veteran Rapid Retraining Assistance Program** (VRRAP) was included by Congress in its coronavirus-related emergency measures last year. The department began accepting applicants in May, and was capped by law at no more than 17,250 participants.

However, eight months into the program, only about 3,400 veterans have taken part in the program, and only about 700 have graduated from the training, according to Ricardo Da Silva, program integration officer at VA's Education Service. Of that group, just 70 have found new jobs through the program. For comparison, VA's Veteran Employment Through Technology Education Courses (VETTEC) launched in 2019 with a significantly smaller budget (about \$100 million over three years) but has seen more success in getting veterans into in-demand careers.

Nearly 1,700 graduates have found new employment, earning an average salary of \$60,000, Da Silva said. Roughly another 900 are less than six months out from finishing the program and are currently seeking work. VETTEC was designed as a limited five-year pilot program, but multiple lawmakers have lobbied in recent months to expand the effort and make it a permanent fixture within VA. Meanwhile, VA officials and members of Congress said they are confused by the lack of success with VRRAP, especially given the large number of veterans forced out of work in the early days of the pandemic.

"This committee worked closely with VA to develop [the program] and set the funding based off of anticipated veteran demand for the program," said Rep. Mike Levin (D-CA), chairman of the House Veterans' Affairs Committee's economic opportunity panel. Instead, Levin noted, participation has been "lacking." Da Silva said about 5,000 eligible individuals who received initial approval to take part opted against completing the program. VA leaders are surveying them now to find out what the problems are and whether changes could make the program more appealing.

VRRAP is only open to veterans who have already exhausted other job-training benefits — such as the GI Bill — but still find themselves without stable employment because of coronavirus closures, layoffs or health complications. Veterans who qualify can receive education benefits equal to the Post-9/11 GI Bill (including tuition costs and housing stipends) for up to 12 months, with the goal of learning a new skill or completing a certificate program in that time frame. But Da Silva said eligibility limits may have played a factor in participation. Similarly, concerns from participating schools about the new program rules and payments may have encouraged administrators to prioritize other options for veterans above the VRRAP program.

Only about \$100 million of the program’s total funding has been committed to students. If the rest is not spent or assigned by the end of the year, the money will be returned to the U.S. Treasury. Levin said he is hopeful changes can be made before then to reach and assist more veterans. In December, the unemployment rate among U.S. veterans fell to 3.2 percent, its lowest level in more than two years, before the start of the ongoing coronavirus pandemic. More information on the jobs programs is available on the VA website. <https://www.va.gov/education/other-va-education-benefits/veteran-rapid-retraining-assistance>. [Source: Military.com | Leo Shane III | February 2, 2022 ++]

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## **VA Loan Refinancing**

### **Update 05: Lower Your Mortgage Payments with a VA IRRRL**

Do you have a VA-backed home loan and want to reduce your monthly mortgage payments? An interest rate reduction refinance loan (IRRRL) lets you replace your current loan with a new one under different terms. You may be eligible if you meet all of the requirements. All of these must be true:

- You already have a VA-backed home loan, and
- You’re using the IRRRL to refinance your existing VA-backed home loan, and
- You can certify that you currently live in or used to live in the home covered by the loan

Note: If you have a second mortgage on the home, the holder must agree to make your new VA-backed loan the first mortgage.

Often called a “streamline” refinance, an IRRRL may help you to lower your monthly mortgage payment by getting you a lower interest rate, or make your monthly payments more stable by moving from a loan with an adjustable or variable interest rate (an interest rate that changes over time) to one that’s fixed (the same interest rate over the life of the loan). On a no-down-payment loan, you can borrow up to the Fannie Mae/Freddie Mac conforming loan limit in most areas—and more in some high-cost counties. You can borrow more than this amount if you want to make a down payment. You can learn about VA home loan limits at <https://www.va.gov/housing-assistance/home-loans/loan-limits>.

You’ll want to keep closing costs in mind when refinancing a loan, as they can add up to thousands of dollars. Before you decide to refinance, divide your closing costs by how much you expect to save every month by refinancing to see if it’s worth it. While your lender can advise you on the costs and benefits of the transaction, you’ll want to be sure you understand what you’re getting into. Check out the following if you are not sure:

- <https://www.va.gov/housing-assistance/home-loans/funding-fee-and-closing-costs> for VA funding fee and loan closing costs

- <https://www.consumerfinance.gov/owning-a-home> Consumer Financial Protection Bureau
- [https://files.consumerfinance.gov/f/201503\\_cfpb\\_your-home-loan-toolkit-web.pdf](https://files.consumerfinance.gov/f/201503_cfpb_your-home-loan-toolkit-web.pdf) to download the Bureau's home loan toolkit (PDF).

To get an IRRRL there are three steps you can expect to take:

1. **Find a lender.** You'll go through a private bank, mortgage company, or credit union—not directly through us—to get an IRRRL. Terms and fees may vary, so contact several lenders to check out your options. Note: If you have a VA home loan be careful when considering home loan refinance offers. Claims that you can skip payments or get very low interest rates or other terms that sound too good to be true may be signs of a misleading offer. You can learn more about the signs of misleading refinance offers at <https://blogs.va.gov/VAntage/43234/va-and-the-consumer-financial-protection-bureau-warn-against-home-loan-refinancing-offers-that-sound-too-good-to-be-true>.
2. **Give your lender any needed information.** If you have the Certificate of Eligibility (COE) you used to get your original VA-backed home loan, take it to your lender to show the prior use of your entitlement. If you don't have your original COE, ask your lender to get your COE electronically through the VA Home Loan program portal.
3. **Follow your lender's process for closing on the IRRRL loan, and pay your closing costs.** You may need to pay the VA funding fee. This one-time fee helps to lower the cost of the loan for U.S. taxpayers since the VA home loan program doesn't require down payments or monthly mortgage insurance. Your lender will also charge interest on the loan in addition to closing fees.

With an IRRRL, you can include these costs in the new loan so you don't have to pay up front. Or, you may be able to make the new loan at an interest rate high enough so your lender can pay the costs. [Source: Veterans Benefits Newsletter | February 2022 ++]

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## VA Funding Needs

### Update 05: Advisory Group warns more is needed to Keep Pace with Vet Needs

Despite years of significant budget increases, the Department of Veterans Affairs will need billions in additional funding in fiscal 2023 to keep pace with the health care and support services needs of veterans and their families, according to a new report released by advocacy groups today. The Independent Budget — an advisory spending plan compiled by Disabled American Veterans, Paralyzed Veterans of America and the Veterans of Foreign Wars — calls for a 23 percent increase in VA program spending over the latest White House request in order to boost money for priorities like mental health services, caregiver support, and homeless veterans assistance.

The figure is likely to draw concerns from lawmakers who have grumbled about the ever-rising VA budget in recent funding cycles. In fiscal 2001, the entire VA budget totaled about \$45 billion. By fiscal 2011, it was about \$125 billion, almost triple that total. Ten years later, in 2021, the department's budget was nearly double that again, at \$245 billion. The White House budget request for fiscal 2022 — which began last October — sits at \$270 billion. Lawmakers have not yet approved a full-year budget for the department, but are expected to advance discussion on that issue in coming weeks. The administration's fiscal 2023 budget plan for VA is expected to be released sometime next month.

Authors of the Independent Budget said their calls for even more VA money next year aren't wishful thinking but a real assessment of the challenges ahead for the department. "As we enter into 2022, COVID's impact remains a challenge for VA, with the spread of the virus and disruptions to health care systems continuing," said Randy Reese, executive director of DAV's Washington Headquarters. "In this environment, we made cautious recommendations based on historical trends to ensure the needs of our nation's ill and injured veterans are met."

Under the Independent Budget plan, VA officials would see a \$1.8 billion boost to health programs to "close the gap in clinical care" at department medical centers. "The lack of adequate health care staffing has been a major driver of longer waiting times for veterans seeking VA care, and ultimately has the effect of suppressing the true level of veterans' demand for care," the report states. "It also forces many veterans who would prefer to receive their care from VA providers into community care providers."

The groups also want to add \$490 million above the pending White House request for caregiver support programs, \$395 million more for homeless veterans' programs, and \$288 million more for mental health services and suicide prevention efforts. The advisory budget also calls for an extra \$3.8 billion for major and minor construction programs — an issue that the groups have been pushing for years, but one that has largely gone unanswered in White House budget plans. The Independent Budget focuses only on discretionary spending, and not mandated increases in benefits that federal planners must account for in their own fiscal plans. As such, the document isn't an exact blueprint of what the final VA budget proposal would look like, but it does serve as an important point of discussion for lawmakers as they enter their annual budget debates.

The authors noted their proposal is a snapshot of future VA needs at this moment, but lawmakers need to be wary of the ever-changing nature of the pandemic as they conduct their budget debates. Given the uncertainty surrounding VA's future resource needs, Congress and the Administration must regularly review and be prepared to adjust funding levels whenever necessary to ensure VA has sufficient resources to care for our nation's veterans," the report states. The full recommendations are available on the group's website at <http://www.independentbudget.org/117-congress>. [Source: MilitaryTimes | Leo Shane III | February 7, 2022 ++]

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## **VA Unclaimed Money**

### **How to Check If They Owe You**

Unclaimed insurance funds are owed to certain current and former policyholders or their beneficiaries. The money is owed to individuals whom the VA has been unable to locate in order to make payment. This money represents death awards, dividend checks, and premium refunds that were mailed to policyholders. These payments were returned to VA by the Post Office because they could not be delivered. VA holds this money until they can locate the policyholder. Some of these payments have been held for years. Veterans and their families should go to: <https://www.insurance.va.gov/UnclaimedFunds> to see if they are entitled to unclaimed funds. [Source: VVA Web Weekly | February 11, 2022 ++]

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## **VAMC Dublin GA**

### **Update 01: Vet Possible Infection Risk Warning**

Roughly 4,000 patients at a Georgia Veterans Affairs hospital have been advised to get tested for several blood-borne viruses following concerns over the facility's sterilization procedures for reusable medical devices. Veterans at the Carl Vinson VA Medical Center are being notified that they need to be tested for hepatitis B, hepatitis C and HIV following a discovery that the durable medical equipment used during their procedures "may not have received all the necessary steps for complete and safe reprocessing," according to press release sent to WMAZ-TV of Macon, Georgia.

The medical center halted all medical procedures and operations from Jan. 12-14 over concerns about the sterilization process for reusable medical devices. But any patient who had a dentistry, endoscopy, urology, podiatry, optometry or surgical procedure from Jan. 3-27 are being urged to get tested. "We do recommend testing even if you don't have symptoms," a fact sheet sent to veterans and posted by WMAZ said. In the letter sent Feb. 9, Dublin VA Health Care System Director Manuel Davila said the hospital learned during an internal review that the steps needed for a complete or safe sterilization may have not been followed consistently, according to the station. Officials added, however, that the risk of an "infectious disease is very low."

The Department of Veterans Affairs has had a number of high-profile scandals involving dirty medical equipment. Between 2003 and 2008 in Murfreesboro, Tennessee; in 2008 in Augusta, Georgia; and from 2004 to 2009 in Miami, 11,000 veterans underwent endoscopic procedures with unsterilized equipment, placing them at risk for cross-contamination. As a result, six veterans contracted HIV and 37 tested positive for hepatitis. Several of those affected filed lawsuits against VA, settling or winning awards of more than \$1 million.



For the most part, only veterans who received services at the hospital need to be tested. However, patients who received optometry procedures at the center's affiliated community-based outpatient clinics also are being advised to get tested. The Dublin VA Health System, which oversees the Carl Vinson VA Medical Center, has set up a walk-in testing site for all potentially affected patients, available through Feb. 25. Patients also can be tested concurrently with any VA medical appointment or other lab procedure, according to the fact sheet. Counseling also is available for affected veterans.

Should a patient test positive for an infectious disease as a result of the errors, the VA will provide medical treatment and will test the veterans' caregivers or family members, the fact sheet noted. [Source: Military.com | Patricia Kime | February 10, 2022 ++]

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## **VA Fraud, Waste & Abuse**

**Reported 01 thru 14 FEB 2022**

**Portland, FL – Patsy Truglia** was sentenced to 15 years in federal prison for his role in two consecutive conspiracies to commit healthcare fraud. According to a multiagency investigation, from January 2018 to April 2019, Truglia and his coconspirators generated medically unnecessary physicians' orders via a telemarketing operation for durable medical equipment (DME). Through the telemarketing operation, the personal and medical information of Medicare beneficiaries was harvested to create the unnecessary DME orders. The orders were then forwarded to purported "telemedicine" vendors that, in exchange for a fee, paid illegal bribes to physicians to sign the orders, often without ever contacting the beneficiaries. Truglia's telemarketing operation used the orders as support for millions of dollars in false and fraudulent claims submitted to the Medicare program. To avoid Medicare scrutiny, Truglia spread the fraudulent claims across five DME storefronts operated under his ownership and control. The scheme led to about \$25 million in fraudulent DME claims submitted to Medicare, resulting in approximately \$12 million in payments. In April 2019, Truglia's storefronts were subject to search warrants and a civil action under which, among other ramifications, enjoined Truglia and his five storefronts from engaging in any further healthcare fraud conduct. Undeterred, Truglia and other conspirators carried out a similar conspiracy using three new DME storefronts and different "telemedicine" vendors. This second conspiracy caused approximately \$12 million in additional fraudulent DME claims to be submitted to Medicare, resulting in approximately \$6.3 million in payments. In addition to his prison sentence, Truglia was ordered to pay \$18.3 million in restitution. [Source: DVA OIG | Michael J. Missal IG| February 3, 2022 ++]

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**San Juan, Puerto Rico – Ramón Julbe-Rosa** pleaded guilty to 12 counts including theft of government property and introducing unapproved new drugs into the United States. His multiple



fraud schemes included defrauding the Social Security Administration and Medicare by receiving Social Security Disability Insurance benefit payments while working; fraudulently receiving unemployment benefits from VA; and falsely stating that his primary residence—purported to be in Morovis, Puerto Rico—was damaged by Hurricane Maria, leading to the fraudulent approval of a Small Business Administration Disaster loan. In addition, Julbe-Rosa established and operated a website through which he promoted and sold various products intended as treatments for serious medical conditions without Food and Drug Administration approval. Julbe-Rosa was ordered to pay close to \$217,000 in restitution, including approximately \$119,000 to VA. [Source: DOJ District of New Jersey| U.S. Attorney’s Office | February 3, 2022 ++]

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**North Providence, RI -- Robert A. Ronzio**—the national sales director of the now-defunct New England Compounding Center (NECC)—was sentenced to time served for his role in conspiring to defraud the Food and Drug Administration (FDA). Ronzio and his coconspirators created numerous work-around methods to make it appear to federal and state regulators that NECC was dispensing drugs pursuant to valid patient-specific prescriptions, when in fact it operated as a manufacturer distributing drugs in bulk. The NECC criminal case arose from the nationwide outbreak of fungal meningitis that was traced back to contaminated vials of preservative-free methylprednisolone acetate (MPA) manufactured by NECC. In 2012, 753 patients across 20 states were diagnosed with fungal infections after receiving these MPA injections, with more than 100 patients dying as a result. The outbreak was the largest public health crisis ever caused by a contaminated pharmaceutical drug. In December 2014, Ronzio and 13 other owners, employees, and associates of NECC were charged in a 131-count indictment. In December 2016, Ronzio pleaded guilty to one count of conspiring to defraud the FDA. He cooperated with the government and testified at the trials of three other NECC defendants. [Source: DVA OIG | Michael J. Missal IG | | February 10, 2022 ++]

\* Vets \*



## U.S. Capitol Riot

### Update 24: 100th Person Sentenced Gets 6 Months

A Seattle man who punched two police officers during last year’s riot at the U.S. Capitol was sentenced to six months imprisonment on 10 FEB, as the Justice Department reached a milestone

in one of the largest federal investigations in American history. **Mark Leffingwell**, a 52-year-old military veteran who was wounded in Iraq, is at least the 100th person to be sentenced after pleading guilty to a Capitol riot-related charge, according to an Associated Press review of court records.



The judge who sentenced Leffingwell pushed back on a recent Republican National Committee resolution that accused the congressional committee investigating the Jan. 6 attack of leading a “persecution of ordinary citizens engaged in legitimate political discourse.” U.S. District Judge Amy Berman Jackson also lamented that mainstream news outlets are still amplifying the lie that the 2020 presidential election was illegitimate and stolen from former President Donald Trump. “And, worse, it has become heresy for a member of the former president’s party to say otherwise,” the judge said. “It needs to be crystal clear that it is not patriotism, it is not standing up for America, it is not legitimate political discourse and it is not justified to descend on the nation’s capital at the direction of a disappointed candidate and disrupt the electoral process.”

More than 730 people have been charged with federal crimes stemming from the riot on Jan. 6, 2021. Over 210 of them have pleaded guilty, mostly to misdemeanors with a maximum sentence of 6 months imprisonment. Leffingwell is the fifth rioter to be sentenced for assaulting police at the Capitol. The other four received prison sentences ranging from 41 to 63 months in prison. Leffingwell told Jackson that he was embarrassed and ashamed. “It was not something I planned to do,” he said. “Looking back on it, it was like a nightmare.” Jackson also sentenced Leffingwell to two years of supervised release and ordered him to perform 200 hours of community service.

The judge sentenced Leffingwell to a significantly shorter prison term than other rioters who assaulted police officers. Jackson said she considered the possibility that Veterans Affairs disability compensation payments can be reduced if a veteran is convicted of a felony and imprisoned for more than 60 days. The judge said it appears that Leffingwell’s benefits could be restored once he is released. But she said she is willing to reconsider Leffingwell’s sentence if his defense attorney demonstrates that she is wrong. The judge told Leffingwell that he wasn’t just carried along by the crowd or acting impulsively that day. “You chose this battle, and you patted yourself on the back for your bravery,” she told him. Leffingwell, who didn’t have a criminal history before this case, pleaded guilty to an assault charge in October.

Police had been battling rioters at the Senate Wing doors for nearly two hours before Leffingwell arrived there on Jan. 6. As he stood at the front of the crowd of rioters, Leffingwell chanted “Stop the steal!” and yelled “Shame!” and “Join us!” at a line of police officers near the entrance, prosecutors said. Leffingwell admitted that he punched two Capitol officers in the head as they tried to repel him and other rioters. Neither officer was seriously injured by Leffingwell, who was arrested before he could escape into the crowd. One of the officers assaulted by Leffingwell said the rioter apologized to him after he was apprehended.

Prosecutors had recommended a prison sentence of two years and three months for Leffingwell. Sentencing guidelines calculated by the court’s probation department called for a prison sentence ranging from two years to two years and six months, but Jackson wasn’t bound by the recommendations. Leffingwell served in the Marines before joining the Army National Guard. He was wounded on duty in Iraq in 2008, according to prosecutors. “Leffingwell, a military veteran who once defended the Constitution from all enemies, foreign and domestic, willingly betrayed his nation and became an enemy of the United States on January 6,” prosecutors wrote.

Rioters injured more than 100 officers at the Capitol on Jan. 6. The Justice Department says more than 225 riot defendants have been charged with assaulting or impeding law enforcement, but few have pleaded guilty. Most of the sentenced defendants entered the Capitol but weren’t accused of engaging in violent or destructive behavior. Resolving low-level cases tends to be easier and quicker for prosecutors. Of the 100 people sentenced so far, 41 have received terms of imprisonment ranging from 10 days to 63 months. That includes two rioters who were sentenced to jail time already served. Just eight defendants have been sentenced to more than one year in prison.

Thirty-two others were sentenced to periods of home detention ranging from one to three months. At least 54 riot defendants have been ordered to perform between 40 and 250 hours of community service as a condition of probation or supervised release. Collectively, the defendants have been ordered to pay fines totaling nearly \$65,000 and nearly \$58,000 in restitution. Fixing damage caused by the rioters cost nearly \$1.5 million. Dozens of defendants have trial dates. The first trial for a rioter is scheduled to start on Feb. 28. [Source: The Associated Press | Michael Kunzelman | February 10, 2022++]

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## **Vet Trucking Jobs**

### **White House Pushing To Get More Veterans into Them**

The White House’s latest idea to fix the nation’s supply chain issues is to put more veterans in trucks. Officials from the Department of Defense, Veterans Affairs, Labor and Transportation in coming days will be touting an array of existing programs to help separating service members get

careers in the trucking industry. The effort is expected to start 10 FEB, with an announcement from the White House highlighting the programs. The move comes just a few days after administration officials met with veterans groups to highlight the programs and encourage them to share information with their members.



It also comes as businesses nationwide have struggled with a host of supply chain issues in recent months. Getting products from warehouses to store shelves has been complicated by the ongoing coronavirus pandemic and a lack of workers in key posts at ports and other transition stations. White House officials have promoted increasing the number of truck drivers in America as a long-term solution to the problem, and offered a host of recent training initiatives to direct job seekers to the industry. In the administration’s “Trucking Action Plan to Strengthen America’s Workforce” released in December, officials said that veterans skills and experience make them “excellent candidates to help address these challenges and build the next generation’s trucking workforce.”

The Department of Defense already offers online credentialing opportunities for troops before they leave the service as well as trucking-specific classes in the SkillBridge program (<https://skillbridge.osd.mil>). The White House is also highlighting that veterans can use a variety of VA benefits — including the GI Bill and Veteran Rapid Retraining Assistance Program (<https://www.va.gov/education/other-va-education-benefits/veteran-rapid-retraining-assistance>) — to get jobs in the industry.

The Department of Labor has a 90-day trucking program (<https://www.apprenticeship.gov/90-day-trucking-apprenticeship-challenge>) based on their existing apprenticeship programs designed to fast-track would-be drivers into jobs. Officials said they’ll be targeting veterans for those openings in coming weeks. And, the Department of Transportation’s Commercial Motor Vehicle Operator Safety Grant Program (<https://www.fmcsa.dot.gov/grants/cmv-operator-safety-training-grant/commercial-motor-vehicle-operator-safety-training-grant>) trains service members, veterans, and military spouses in “the safe operation of commercial vehicles.”

All of these programs will be featured in department messaging in coming weeks. “Our nation’s outdated infrastructure, the COVID-19 pandemic, and a historic volume of goods moving through our economy have created a supply chain backlog, which has stressed our transportation industry and resulted in a critical shortage of truck drivers,” a White House fact sheet released Monday

states. “[These programs] are available to transitioning service members and veterans as they prepare to secure a meaningful career with family-sustaining wages in the trucking industry.”

The U.S. Census Bureau estimates that about 10 percent of all professional truck drivers in America today are veterans. [Source: MilitaryTimes | Leo Shane III | February 7, 2022 ++]

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## **Massachusetts RMV Lawsuit**

### **Failure to Suspend License of Driver Charged With Killings**



**Driver charged w/multiple counts of negligent homicide in crash that killed 6 vets and one wife**

A Massachusetts man severely injured in a 2019 crash in New Hampshire that killed seven members of his motorcycle club has filed a lawsuit against the Massachusetts Registrar of Motor Vehicles for allegedly failing to suspend the driver’s license of the man charged in connection with the crash. Joshua Morin, of Dalton, Massachusetts, alleges in his lawsuit filed in Berkshire Superior Court that the agency acted willfully, wantonly or recklessly when it failed to process thousands of license suspensions and revocations reported from out-of-state, The Berkshire Eagle reported.

That failure allowed Volodymyr Zhukovskyy, whose license had been suspended in Connecticut after an operating under the influence charge, to continue driving, according to the lawsuit. Connecticut sent notice of Zhukovskyy’s license suspension to Massachusetts, but the notice was not processed because of “a defect” in the registry’s computer system, the suit said. A spokesperson for the Massachusetts Department of Transportation, which oversees the registry, declined to comment on the lawsuit. Morin is seeking unspecified monetary compensation for injuries, medical expenses, lost wages and suffering, according to the suit.

Dalton, a Marine Corps veteran, said he is still recovering from the June 21, 2019, crash in Randolph, New Hampshire, and will soon have his 25th surgery. “Physically, I’m still beat up. My leg doesn’t work like a normal left leg should work, and emotionally, it’s a roller coaster depending on what day it is, depends on how I feel,” he told The Eagle.

The victims were members of the Jarheads Motorcycle Club, made up of Marine veterans and their spouses. Zhukovskyy 25, of West Springfield, Massachusetts, has pleaded not guilty to



multiple counts of negligent homicide, manslaughter, driving under the influence and reckless conduct stemming from the crash. He has been in jail since the crash and his trial is expected to start in July. [Source: MarineCorpsTimes | February1, 2022 ++]

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## **Obit: John Singlaub**

**29 JAN 2022 | Special Operations Legend**



**Retired Maj. Gen John Singlaub, seen here in a picture from his OSS days during WWII**

Retired Army Maj. Gen. John Singlaub, a decorated veteran of World War II, Korea, and Vietnam, and legendary special operator, died Jan. 29 at the age of 100. Singlaub, a native of Independence, California, commissioned as a U.S Army infantry 2nd lieutenant. Following his graduation from the University of California Los Angeles in 1943. According to the Sandboxx military news website, Singlaub was quickly recruited by the Office of Strategic Services, the precursor to both the Central Intelligence Agency and U.S. Army Special Forces.

Will Irwin, a retired Army lieutenant colonel and author of “The Jedburghs: The Secret History of the Allied Special Forces, France 1944,” told Military Times that Singlaub parachuted behind German lines in Southern France as part of the OSS’ “Project Jedburgh.” According to U.S. Army Special Operations Command, Singlaub was one of only 83 Americans selected for the program, along with 90 British, 103 French, 5 Belgian, and 5 Dutch operatives. Jedburgh operatives, working in teams no larger than four men, helped organize French resistance while also providing intelligence on and harassment of German lines of communication. Ultimately, His efforts helped Allied forces break out of Normandy during the summer of 1944.

Following the surrender of Germany in May 1945, Singlaub was transferred to the Pacific theater to continue OSS operations. On Aug. 27, 1945, he parachuted with an eight-man team onto the Chinese island of Hainan, where they rescued hundreds of Dutch and Australian prisoners of war. Following the surrender of Japan, Singlaub remained in the Pacific, continuing to report on the Chinese civil war.

In 1951, Singlaub, now a major, was again off to war in Korea. According to the Army Special Operations Forces Command Historian, from 1951-52, he served as the Deputy Commander and Chief of Staff of the Joint Advisory Commission, Korea. “JACK,” as it was known, represented the first time the CIA formed its first Clandestine Services field mission. In addition to recovering downed pilots, the shadowy organization attempted to replicate aspects of the OSS mission during the Second World War. After his tour with JACK, Singlaub commanded a conventional infantry battalion in Korea, where he was awarded the Silver Star for valor.

In 1966, Singlaub once again returned to leading unconventional warfighters when he was selected to lead the Military Assistance Command Vietnam-Studies and Observation Group. Commonly known as MACV-SOG or simply “SOG,” Singlaub was tasked with leading an organization comprised of special operators from all military branches as they fought North Vietnamese communist guerillas in both Vietnam and neighboring countries. A significant target of SOG was the Ho Chi Minh trail. This communist supply line existed mainly outside of Vietnam, thus technically off-limits according to the rules of engagement of the day.

“As Chief SOG Jack fought the bureaucracy to get close air support for SOG teams. He fought with the State Dept. to have our teams better armed in Cambodia in the early days of the operation,” John Stryker Meyer, a SOG veteran, and Green Beret, said. “He always cared deeply about the men who served under him.” Irwin echoed Meyer’s comments about Singlaub’s dedication to those he served alongside. According to Irwin, in 1988, he received a call from Singlaub regarding Singlaub’s South Vietnamese counterpart from his time in SOG. After the war, the former South Vietnamese officer had settled in Los Angeles, California, and had lost his house to a fire.

“[The RVN Officer] had lost everything,” Irwin told Military Times. “And one thing he lost that he cherished was his yearbook from the Command General Staff College.” Irwin found a replacement for Singlaub, and the gesture was symbolic of the kind of person, and leader Singlaub was. “It just struck me at the time how much he valued that relationship,” Irwin said. Singlaub’s last command in the Army was as chief of staff of U.S. Army forces in South Korea. In 1977 he was relieved from this position after publicly criticizing then-President Jimmy Carter’s proposal to withdraw U.S. troops from Korea.

Over his career Singlaub received two Distinguished Service Medals, the Silver Star, two Legion of Merit, two Bronze Stars, the Soldier’s Medal, two Purple Hearts, two Bronze Star Medals, the Air Medal, the Combat Infantryman’s Badge, the Master Parachutist Badge and the Army Aviation Badge. In 2006, he was inducted into the U.S. Army Ranger Hall of Fame, and in 2007 he was made a Distinguished Member of the Special Forces Regiment. In 2016, the U.S. Army Special Operations Command (USASOC) established the MG John K. Singlaub/Jedburgh Award to recognize exceptional members of the Army commando community. [Source: ArmyTimes | James R. Webb | January 31, 2022 ++]

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## Vet Fraud Attempts

### Update 02: Alleged Marine Combat Veteran Dying of Cancer Lied

A prominent veterans group is refunding donations it collected for a woman accused of falsely claiming to be a Marine Corps combat veteran with a Purple Heart and Bronze Star medal for valor who was suffering from Stage IV lung cancer. “To be clear, no monies were received by this individual, HunterSeven Foundation did not raise funds for this individual specifically, and any donations that were a result after sharing this individual’s story were refunded to their original form of payment through our online fundraising platform,” the HunterSeven Foundation said in a statement to Task & Purpose. “We are disheartened by this circumstance, but will not allow it to derail us from our mission and helping those in need.”

Several weeks ago, the woman sent an urgent request for help to the foundation and then provided documents in support of her claims, the nonprofit organization announced in a Jan. 31 letter to donors. When the HunterSeven Foundation was alerted to questions about the woman’s alleged military service, the charity investigated the matter along with the Departments of Defense and Veterans Affairs, according to the letter, which was obtained by Task & Purpose.

“We were horrified to learn that, in fact, this was a circumstance of fraudulent military service, financial, and medical treatment records,” according to the letter, which does not include the woman’s name. “Upon learning this information, the Foundation contacted local and federal authorities and concurrently swiftly stopped payment on an initial check that had been sent.” Chelsey Simoni, executive director of the HunterSeven Foundation, deferred questions about the woman in question to federal investigators.



Task & Purpose has obtained a copy of the document that the woman sent to the HunterSeven Foundation, which she claimed was her DD-214 military discharge document. It lists her full name as **Sarah Cavanaugh**, whom various media outlets have reported is a Marine veteran and commander of Veterans of Foreign Wars Post 152 in Rhode Island. The Marine Corps does not have any records for a “Sarah Cavanaugh” or for a Marine with the Social Security Number listed on the DD-214, said Yvonne Carlock, a spokeswoman for Manpower & Reserve Affairs.

A Facebook group run by female Marine veterans worked with the HunterSeven Foundation to see if they could verify Cavanaugh's service as a Marine, said one of the group's administrators. Members instantly noticed discrepancies in Cavanaugh's comments to media outlets about where and when she deployed along with problems with the awards she was wearing on her uniform. On 4 FEB, Cavanaugh told Task & Purpose she never told HunterSeven that she was a Marine who is suffering from cancer. She also said that she never sent the charity a DD-214 as proof that she had served in the Marine Corps. "I do not intend to accept any donations from any charities," Cavanaugh said in a phone interview with Task & Purpose.

She said she was never affiliated with VFW Post 152. She did not answer when asked if she had ever served as the post's commander. VFW officials confirmed that Cavanaugh had served as commander of Post 152, but she resigned on Monday. VFW spokesman Rob Couture said the group is investigating Cavanaugh for possibly falsifying her military record. "It is up to the member to provide verification of their service and we have processes and bylaws in place on how we can verify that," Couture said.

Cavanaugh also claimed that the HunterSeven Foundation had contacted her, not the other way around. "They outreached to me directly saying they had heard some things about me, that they had known my story, or something about some story, that they had been given my name by someone," Cavanaugh said. "It was all indirect, third-person referrals. I never outreached to that charity. I didn't, you know. I wasn't aware of any posts they were going to make to raise money or anything like that." However Marine Maj. Thomas Schueman, founder of the nonprofit veterans group Patrol Base Abbate, said that Cavanaugh told him she was dying of cancer from toxic exposure to burn pits, and she also provided him with a DD-214 that was ultimately found to be riddled with disparities.

Schueman said he met with Cavanaugh after he saw that she had posted a GoFundMe fundraiser in which she claimed to have cancer. She also claimed to have received the Purple Heart and Bronze Star with "V" device. During a roughly 90-minute conversation, Cavanaugh told Schueman that she had been wounded in Afghanistan and medically evacuated to Germany and then Walter Reed National Military Medical Center, he said.

"She told me about her injury recoveries; how she was medically retired as a staff sergeant, and then how a couple of years ago she said she was coughing and that she started to cough up blood, so she went to the doctor, and that she had had Stage IV lung cancer and that it spread to her bones and her brain and that she had anywhere from one to two years left of life, based on the timeline that the doctor gave her, because it was not curable at that point, only treatable," Schueman said.

Schueman was so moved by Cavanaugh's story he looked into hiring her at Patrol Base Abbate. But discrepancies quickly emerged in her story. She told him that her twin brother was killed in Iraq and buried at Arlington National Cemetery, but a member of Patrol Base Abbate who visited the gravesite noticed it was for a Marine killed in Afghanistan who was not related to her, Schueman said. Cavanaugh also submitted artwork for an art fair that was not hers, and then

Schueman noticed problems on the DD-214 she had submitted, which listed her rank at the time of separation as corporal. The document also did not say that she had been medically retired.

“She said: ‘Oh, I was court-martialed before I got out of the Marine Corps because I was being sexually assaulted by my commanding officer on ship and I shot him as he attempted to sexually assault me,’” Schueman said. “And I’m like ‘OK.’ So, she said: ‘I got reduced two ranks.’” However, when Schueman sent the DD-214 to his contacts in the Marine Corps, he learned that the Defense Department identification number on the document belonged to a male corporal. Cavanaugh was also not listed in any of the award databases for the Purple Heart and Bronze Star. When he confronted her about these issues, she claimed to be the victim of a Marine Corps conspiracy to erase her identity because she had shot her commanding officer, Schueman said.

Kate Mannion, co-host of the podcast Zero Blog Thirty, first revealed the alleged deception during her 31 JAN episode. Mannion said that she had sent the HunterSeven Foundation a donation for the woman, whom she believed had been wounded by a roadside bomb blast. Mannion told Task & Purpose that Cavanaugh’s alleged deception is a betrayal on two levels. “Had she gotten away with it, that’s money and attention to a cause that could have gone towards someone who really, truly needed it,” Mannion said. “If you look at who HunterSeven helps: Those are military veterans who truly need it, desperately. So, I think that’s the one betrayal; and the other is: It betrays the trust of people like me and the people I asked to donate; so next time when there is a real need, people might be hesitant to trust and donate.” [Source: Task & Purpose | Jeff Schogol | February 1, 2022 ++]

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## **Vet Fraud & Abuse**

**Reported FEB 01 thru 14, 2022**



Fast-food chain Burgerim “pocketed tens of millions of dollars” in franchise fees from veterans and others by making false promises and withholding information, according to a civil complaint filed by the Federal Trade Commission.

The complaint, filed Feb. 7 in the U.S. District Court of Central California, alleges that California-based Burgerim charged upwards of \$70,000 fees to prospective franchisees with assurances that if a franchisee could not open a restaurant, Burgerim would refund the fee. However, the “overwhelming majority” of the 1,500 consumers who purchased a franchise were never able to open a store, and “many” of them never received their refund. The FTC alleges that Burgerim misrepresented “material facts” which constitute “deceptive acts” that are prohibited by Section 5(a) of the FTC Act, as well as “The Franchise Rule.”

Burgerim faces one count of violating Section 5 of the FTC Act. Additionally, Burgerim is charged with three counts of violating “The Franchise Rule.” These counts include multiple disclosure violations, among them allegations that Burgerim deliberately misrepresented financial information, such as the actual cost franchisees would incur and how well Burgerim franchises perform in reality. Plaintiff’s request that the court award “monetary and other equitable relief” for each person impacted by Burgerim’s violation of the Franchise Rule. According to the FTC, each offense carries a financial penalty of up to \$46,517.

Under the Franchise Rule, Burgerim is responsible for providing prospective franchisees a financial disclosure to have a clear picture of their total financial commitment, including potential operating costs once a location is open. The suit alleges that Burgerim not only withheld this information but deliberately misrepresented both the costs and the challenges associated with opening a location. “Burgerim promised consumers, including veterans, the American dream, only to leave them in a nightmare of debt and deceit,” Samuel Levine, Director of the FTC’s Bureau of Consumer Protection, said in a press release. Burgerim officials did not immediately respond to a request for comment on the pending litigation at the time of publication.

According to the complaint, Burgerim lured “would-be entrepreneurs” into investing by touting their franchise as a “business in a box,” stating that would-be franchisees did not need any prior business experience. To further assuage concerns about the significant up-front investment required by potential franchisees, Burgerim would speak as if the opportunity was a potential cash cow. One representative from Burgerim told a franchisee that the “break-even point” was \$50,000 in profit per month, a number that the representative from Burgerim said open stores were “all hitting” in “two weeks or sooner.” “All you need is the will to succeed,” Burgerim’s website <https://burgerim.com/> reads. “Our international fast food franchising team paves the way for you to become a thriving business owner. We’ll help you customize your location, hire a small team, and generate wealth.”

The initial investment, according to the complaint, was hefty. These fees range from \$50,000 to \$70,000, with discounts given to those who purchased more than one franchise. Burgerim further enticed veterans through discounts of \$10,000 and \$15,000 on their initial fees. A

spokesperson for the FTC could not tell Military Times how many veterans were targeted or are currently part of the suit. However, the complaint states that Burgerim “incentivized veterans to purchase more than one location by offering a discount to veterans who purchased multiple locations.”

According to the complaint, these fees only provided investors with the right to open a franchise with the Burgerim name. The initial fee did not include other costs associated with opening a franchise, such as securing a location, building the restaurant, equipment, or supplies for running the franchise. The suit states that the actual cost for opening a restaurant cost at least one franchisee upwards of \$600,000. To further downplay the financial risks of franchisees, many of whom took loans from the Small Business Administration, Burgerim promised franchisees both verbally and in writing that the franchisees would have their franchise fees refunded should their location not open. In many cases, these refunds were never provided, enabling Burgerim to pocket tens of millions of dollars.

Although the FTC voted 4-0 to refer the case to the Justice Department, a trial date is to be determined, and the FTC hopes this case will enable others caught in similar predatory practices to come forward. “For other franchisees facing predatory practices, we are making it easier for them to tell us about what happened,” Levine said. “Visit <https://reportfraud.ftc.gov/#> and file a report to help us root out deception and other illegal conduct in the franchise industry.” [Source: MilitaryTimes | James R. Webb | February 9, 2022 ++]

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## **Military Retirees & Veterans Events Schedule**

**As of FEB 15, 2022**

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\veternans related websites and resources.

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

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

Note that events listed on the Military Retirees & Veterans Events Schedule may be cancelled or rescheduled. Before traveling long distances to attend an event, you should contact the applicable RAO, RSO, event sponsor, etc., to ensure the event will, in fact, be held on the date\time indicated. Also, attendance at some events may require military ID, VA enrollment or DD214. Please report broken links, comments, corrections, suggestions, new RADs and\or other military retiree\veternans related events to the Events Schedule Manager, [Milton.Bell126@gmail.com](mailto:Milton.Bell126@gmail.com). [Source: Retiree\Veterans Events Schedule Manager | Milton Bell | February 14, 2021 ++]

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## **Vet Unemployment 2022**

### **Half a Million Veterans Re-Entered the Workforce in January**



The veterans unemployment rate rose in January, but so did the number of veterans who found jobs. A rush of veterans re-entering the job market last month reflected a nationwide trend towards higher levels of working-age Americans participating in the workforce. The unemployment rate for all veterans rose from 3.2 percent in December to 3.8 percent in January, but the number of veterans who had full-time employment rose by more than 430,000 individuals, according to data from the Bureau of Labor Statistics.

The number of veterans unable to find steady work rose by about 70,000 individuals from December to January. Overall, about 8.9 million veterans sought full-time jobs in January, up more than 500,000 individuals from the last month of 2021. Much of that was driven by veterans of the Iraq and Afghanistan Wars era. About 200,000 more young veterans reported looking for work last month than in December, pushing the group's labor participation rate to nearly 80 percent. For the nation, the unemployment rate for all workers rose from 3.9 percent to 4.0 percent, even though the number of unemployed workers stayed roughly the same at 6.5 million.

Administration officials touted BLS findings that the economy added about 467,000 jobs last month even amid the latest nationwide surge in coronavirus cases. "America's job machine is going stronger than ever, fueling a strong recovery and opportunity for hardworking women and



men all across this great country,” said President Joe Biden during a nationwide address from the White House on Friday. “America is back to work.”

Veterans have typically fared better than their civilian peers in the monthly unemployment estimates. January was the 60th time in the last 61 months that the veterans unemployment rate was lower than the national rate. Even so, lawmakers in recent years have created a number of targeted jobs programs aimed at transitioning service members and veterans struggling with a return to civilian life. [Source: MilitaryTimes | Leo Shane III | February4, 2022 ++]

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## **Vet Hiring Fairs**

**Scheduled As of FEB 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 | February 14, 2021 ++]

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## Veteran State Benefits

### New Jersey

The state of New Jersey provides a number of services and benefits to its veterans. To obtain information on many, but not all these refer to the attachment to this Bulletin titled, “**State Veteran’s Benefits – NJ**” for an overview of those in the below areas. They are available to veterans who are residents of the state. For a more detailed explanation of each of the below service categories plus the state’s current position on veteran issues refer to MOAA’s [www.moaa.org/content/state-report-card/statereportcard](http://www.moaa.org/content/state-report-card/statereportcard) and New Jersey’s Department of Military and Veterans Affairs <https://www.nj.gov/military>:

- Housing
- Financial Assistance
- Employment
- Education
- Recreation
- Driver and Vehicle Licensing
- Burial
- Taxation
- Women Vet Program
- Homeless Vet Assistance
- Other

[Source: <http://www.military.com/benefits/veteran-state-benefits/new-hampshire-state-veterans-benefits.html> February 2022 ++]

### \* Vet Legislation \*



## Vet Bill Progress

01 thru 14 FEB 2022

Following is an overview of key legislation enacted into law during the first session of the 117th Congress with the support of DAV and numerous other veteran organizations.

### Disability Compensation

□ S. 189, the *Veterans' Compensation Cost-of-Living Adjustment Act of 2021*, was enacted on October 8, 2021, and became Public Law 117-45. It provided an increase of nearly 6% for all disability compensation rates effective December 1, 2021. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/189>.

### **Dependents and Survivors**

□ S. 1095, the *Colonel John M. McHugh Tuition Fairness for Survivors Act of 2021*, impacts individuals who are entitled to educational assistance under the Survivors' and Dependents' Educational Assistance program. VA must disapprove courses of education provided by public institutions of higher learning if such institutions charge a higher rate for tuition and fees than in-state tuition. S. 1095 was enacted on November 30, 2021 and became Public Law 117-68. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/1095>.

### **Education & Employment**

□ H.R. 2523, the *Training in High-demand Roles to Improve Veteran Employment Act* or the THRIVE Act, mandates VA to update training and education policies and programs. This impacts VA's rapid retraining assistance program and notes that the list of high-demand occupations must be prepared in conjunction with the Department of Labor. DAV supported this legislation in accord with 2019-2021. H.R. 2523 was enacted on June 8, 2021 and became Public Law 117-16. To view the bill, click <https://www.congress.gov/bill/117th-congress/house-bill/2523>.

□ S. 894, the *Hire Veteran Health Heroes Act of 2021*, requires VA to consult with the Department of Defense (DOD) to identify and refer members of the Armed Forces with health care occupations for employment with the VA during their separation from the Armed Forces. S. 894 was enacted on November 30, 2021 and became Public Law 117-67. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/894>.

□ H.R. 5545, the *Responsible Education Mitigating Options and Technical Extensions Act* or REMOTE Act, extends vital protections for student veterans by extending remote learning waivers and ensuring that full housing benefits are given to student veterans as schools continue to conduct virtual classes due to the COVID-19 pandemic. H.R. 5545 was enacted on December 21, 2021 and became Public Law 117-76. To view the bill, click <https://www.congress.gov/bill/117th-congress/house-bill/5545>.

### **Health Care Facilities**

□ S. 1910, the *Major Medical Facility Authorization Act of 2021*, authorized VA to carry out specified major medical facility projects during FY 2021. The bill also indicates the maximum amount that could be spent on each project. S. 1910 was enacted on July 29, 2021 and became Public Law 117-30. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/1910>.

□ H.R. 1510 directs VA to report on its policies and procedures relating to the usage and maintenance of video cameras for patient safety and law enforcement at VA medical facilities. It

was enacted on November 23, 2021 and became Public Law 117-64. To view the bill, click <https://www.congress.gov/bill/117th-congress/house-bill/1510> .

### **Mental Health and Suicide Prevention**

□ H.R. 2441, the *Sgt. Ketchum Rural Veterans Mental Health Act of 2021*, requires VA to establish and maintain three new centers of the Rural Access Network for Growth Enhancement (RANGE) Program in areas with need for additional mental health care for rural veterans. The RANGE Program serves veterans in rural areas who are experiencing mental illness. H.R. 2441 was enacted on June 30, 2021 and became Public Law 117-21. To view the bill, click <https://www.congress.gov/bill/117th-congress/house-bill/2441> .

### **Minority and Underserved Veterans**

□ H.R. 2093, the *Veterans and Family Information Act of 2021*, requires VA to make all of its fact sheets available in English, Spanish, Tagalog, and each of the 10 most commonly spoken languages and to establish a publicly available website that provides links to all VA fact sheets.. H.R. 2093 was enacted on November 22, 2021 and became Public Law 117-62. To view the bill, click <https://www.congress.gov/bill/117th-congress/house-bill/2093> .

□ S. 1031 requires the Government Accountability Office (GAO) to conduct a study to assess whether there are disparities associated with race and ethnicity with respect to (1) compensation benefits administered by VA, (2) disability ratings determined by the VA, and (3) the rejection of fully developed claims for VA benefits. DAV supported and testified on this bill in accord with 2019-2021 DAV Res. No. 373, Support Equity in Access to Services and Benefits for Racial and Ethnic Minority Service-Connected Veterans. S. 1031 was enacted on November 23, 2021 and became Public Law 117-66. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/1031> .

### **Women Veterans**

□ S. 796, the *Protecting Moms Who Served Act of 2021*, requires VA to implement the maternity care coordination program and VA must provide community maternity care providers with training and support with respect to the unique needs of pregnant and postpartum veterans, particularly regarding mental and behavioral health conditions. S. 796 was enacted on November 30, 2021 and became Public Law 117-69. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/796> .

### **Veterans Provisions in the National Defense Authorization Act for FY 2022**

The NDAA was enacted on December 27, 2021 and became Public Law 117-81. To view the bill, click <https://www.congress.gov/bill/117th-congress/senate-bill/1605> . Although this bill is specific to the DOD, there were many provisions specific to veterans and burn pit exposure on active duty, including the following:

- Section 551. Troops-to-Teachers Program
- Section 584. Updates and preservation of memorials to chaplains at Arlington National Cemetery.

- ❑ Section 725. Mandatory Training on Health Effects of Burn Pits.
- ❑ Section 740. Study on Incidence of Breast Cancer among Members of the Armed Forces Serving on Active Duty.
- ❑ Section 741. Government Accountability Office (GAO) biennial study on Individual Longitudinal Exposure Record (ILER) program.
- ❑ Section 6601. Eligibility of certain individuals who served with special guerrilla units or irregular forces in Laos for interment in national cemeteries.
- ❑ Section 6602. Expansion of scope of VA open burn pit registry to include open burn pits in Egypt and Syria.
- ❑ Section 6605. National Global War on Terrorism Memorial.

[Source: Various | February 2022 ++]

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## **VA Hearing Care**

### **Update 07: S.3548 | Veterans Hearing Benefit Act of 2022**

Minnesota Senator Tina Smith is introducing a bill that would help veterans get care for service-related hearing loss. Senator Smith says she was made aware of the issue while taking her through ten Minnesota communities on a veterans healthcare tour. She says hearing loss was one of the most common issues reported by veterans but says they had enormous hoops to jump through to get hearing tests and hearing aids covered by their VA benefits.

“Well, you have to basically go back and sort of track where you served and how long you served, and you have to provide that documentation to the Veterans Administration and then they have to validate it, and then you’ve got to find the right person and you can keep pushing at it and many of the claims, you can be successful, but it’s just takes a lot of time. And then sometimes veterans end up hiring somebody to help them with that process, and that costs money and meanwhile, they’re struggling and it seems to me, hearing is part of our overall health. It doesn’t make any sense to me that you would have to jump through all these special hoops to get hearing coverage.

Why should that be different from other coverage that you receive? Hearing his health and that is our commitment to our veterans to cover their healthcare needs after they’ve served.” The legislation, dubbed the Veterans Hearing Benefit Act of 2022, would make it easier for veterans to get coverage by automatically assuming their hearing loss was due to their service. Smith explains that “if I am a veteran, I have hearing loss and I served, say I worked for an extended period of time around artillery. The Veterans Administration would just presume that the reason I had hearing loss was because of my service, and they would automatically cover the cost of the hearing aids that I needed. And that means it’s so much simpler for veterans and also just get them the care that they need a lot quicker.”

Now that the government is more aware that hearing loss is such an issue with older veterans, measures are being taken on the front end for those serving now and in more recent conflicts to protect their hearing and prevent service-connected hearing loss. During World War II, in Korea, and the Vietnam War, hearing protection wasn't as advanced as it is today, so Smith says, "those are the veterans I am thinking about the most." The new legislation, which she hopes will garner bi-partisan support, would cover all veterans regardless of their service date. [Source: VVA Web Weekly | Jennifer Lewerenz | February 3, 2022 ++]

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## **Burn Pit Toxic Exposure**

### **Update 92: S.3541 | Health Care for Burn Pit Veterans Act**

U.S. Senators Jerry Moran (R-KS) and Jon Tester (D-MT) – the ranking member and chairman of the Senate Veterans' Affairs Committee (SVAC) –on 1 FEB introduced their bipartisan **Health Care for Burn Pit Veterans Act**—landmark legislation to the Senate on 1 FEB to offer Post-9/11 combat veterans, including those suffering from conditions caused by toxic exposures, such as burn pits, access to Department of Veterans Affairs (VA) health care. The bill was read twice and referred to the Committee on Veterans' Affairs. As of 7 FEB the bill gained had 17 cosponsors.

"Post-9/11 veterans are the newest generation of American heroes to suffer from toxic exposures encountered during military service," said Sen. Moran. "The Health Care for Burn Pit Veterans Act is an important first step to make certain our veterans receive the care they need as a result of their service. I appreciate the entire Senate Veterans' Affairs Committee for working together to craft this consequential legislation to care for our servicemembers who put their life and health on line for their country."

"Today, we took a critical step in our bipartisan effort to do right by all toxic-exposed veterans across the country with the introduction of our Health Care for Burn Pit Veterans Act," said Sen. Tester. "This landmark bill will allow us to connect a generation of burn pit veterans with the care they've earned, while moving the ball forward on addressing toxic exposure in the comprehensive way our veterans deserve. Our work here is just beginning, and together we will keep fighting to deliver quality care and benefits to the men and women who stood in harm's way to protect our country."

Approximately 3.5 million Post-9/11 combat veterans may have experienced some level of exposure to burn pits during their service—many of whom are living with undiagnosed illnesses linked to military toxic exposures—and nearly one-third of those veterans are currently unable to access VA care. Among its many provisions, the senators' bipartisan Health Care for Burn Pit Veterans Act would:

- Expand the period of health care eligibility for combat veterans who served after September 11, 2001 from five years following discharge to ten years;
- Provide a one-year open enrollment period for any Post-9/11 combat veterans who are outside their 10-year window;
- Establish an outreach plan to contact veterans who did not enroll during their initial period of enhanced eligibility;
- Direct VA to incorporate a clinical screening regarding a veteran's potential exposures and symptoms commonly associated with toxic substances;
- Mandate toxic exposure related education and training for healthcare and benefits personnel at VA; and
- Strengthen federal research on toxic exposures.

This bipartisan legislation is unanimously supported by the Senate Veterans' Affairs Committee. The Health Care for Burn Pit Veterans Act also has strong backing from the nation's leading veterans service organizations, including Disabled American Veterans, Veterans of Foreign Wars, Wounded Warrior Project, Iraq and Afghanistan Veterans of America, The American Legion and Military Officers Association of America.

As leaders of the Senate Veterans' Affairs Committee, Senators Moran and Tester have been dedicated to identifying a path forward for outstanding toxic exposure issues and remain committed to following through on the country's promise to provide timely care and benefits to all generation of exposed veterans. The Health Care for Burn Pit Veterans Act is the first of a three-step approach to expand access to health care for toxic-exposed veterans, establish a new process through which VA will determine future presumptive conditions, and provide overdue benefits to thousands of toxic-exposed veterans who have been long-ignored or forgotten.

- At <https://www.veterans.senate.gov/download/health-care-for-burn-pit-veterans-act-one-pager> a one-pager on the Health Care for Burn Pit Veterans Act can be found.
- To download a video of the press conference, click <https://www.dropbox.com/s/cxjvh9738x76yb7/Sen.%20Moran%20Press%20Conference%20for%20Health%20Care%20for%20Burn%20Pit%20Veterans%20Act%20282.1.22%29.mp4?dl=0>

[Source: VVA Government Affair| February 1, 2022 ++]

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## **VA Mental Health Care**

### **Update 46: S.3293 | Post 9-11 Veterans Mental Health Care Act of 2021**

Senate Veterans' Affairs Committee Chairman Jon Tester and Ranking Member Jerry Moran introduced S. 3293, the Post 9-11 Veterans Mental Health Care Act of 2021. This bipartisan bill



fills important programming gaps in mental health services for recently deployed veterans who are at high risk of suicidal behavior and mental health conditions.

This bill aims to improve sleep disorder care, study availability of residential rehabilitation treatment programs and identify programming available for co-occurring substance use and mental health conditions. Importantly, it would enhance staffing for Vet Centers and add slots for traineeships and scholarship programs for mental health positions in high demand. It would add funding for VA's Center for Excellence in Suicide Prevention, the Rocky Mountain Mental Illness Research Education and Clinical Center and additional brain health translational research.

The bill would also require VA to offer mental health consultations for veterans applying for disability compensation for mental health conditions or homeless program services. DAV supports this bill and is asking all concerned vets and their supporters to contact their Senators to ask them to support it. Towards this effort they have provided the following editable message to facilitate this:

o-o-O-o-o-

*Subj: Please Support S. 3293, the Post 9-11 Veterans Mental Health Care Act of 2021*

*Dear Sen. \_\_\_\_\_,*

*As your constituent, I urge you to cosponsor S. 3293, the Post 9-11 Veterans Mental Health Care Act of 2021.*

*This bipartisan bill fills important programming gaps in mental health services for recently deployed veterans who are at high risk of suicidal behavior and mental health conditions.*

*The bill aims to improve sleep disorder care, study availability of residential rehabilitation treatment programs and identify programming available for co-occurring substance use and mental health conditions. Importantly, it would enhance staffing for Vet Centers and add slots for traineeships and scholarship programs for mental health positions in high demand. It would add funding for VA's Center for Excellence in Suicide Prevention, the Rocky Mountain Mental Illness Research Education and Clinical Center and additional brain health translational research.*

*The bill would also require VA to offer mental health consultations for veterans applying for compensation for mental health conditions or homeless programs.*

*The youngest generation of veterans is struggling with the invisible wounds of war and need our support. Please let me know of your intentions to cosponsor this important bill.*

*Thank you for your support of our nation's service-disabled veterans.*

*Sincerely,*

*Your Name*

*Your Address*

[Source: Disabled American Veterans | Andrew Marshall | February 4, 2022 ++]

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## **Toxic Exposure | Thailand**

### **S.657/H.R. 2269 | Agent Orange in Thailand Act**

The Vietnam Veterans of America and the Disabled American Veterans organizations are asking your support of S. 657, The Agent Orange in Thailand Act, introduced by Senator John Boozman (R-AR) and Senator Jon Testers (D-MT), and companion bill H.R. 2229, introduced by Congressman Bruce Westerman (R-AR-4), also entitled The Agent Orange in Thailand Act. Currently S.657 and H.R.2229 have only 21 and 23 cosponsors respectfully.

These companion bills would modify the presumption of service connection for veterans who were exposed to herbicidal agents while serving in the Armed Forces in Thailand during the Vietnam era, and for other purposes, regardless of where on the base the veteran was located or what military job specialty the veteran had performed. These bills, which VVA fully supports, will provide VA benefits to Vietnam veterans who served on bases in Thailand between January 9, 1962, and June 30, 1976, and were exposed to Agent Orange and other herbicides, widely used to remove foliage that provided cover for enemy forces.

In support of those who have fought for years with the Veterans Benefits Administration to prove that their illnesses are related to their service, the below editable letter is provided for mailing your Senators and Representative asking them to vote favorable for these bills:

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*Subj: Request Your Support of The Agent Orange in Thailand Act*

*Dear Rep/Sen \_\_\_\_\_*

*I am writing to request your support for S. 657/H.R.2269, The Agent Orange in Thailand Act S.657. This bipartisan legislation, introduced by Senator John Boozman (R-AR) and Senator Jon Tester (D-MO), would recognize herbicide exposure for veterans who served on military bases in Thailand from January 9, 1962, to June 30, 1976.*

*The Agent Orange in Thailand Act, when enacted, will recognize herbicide exposure for all veterans who served on military installations in Thailand and who were exposed to herbicides, regardless of the base, duty, or military occupational specialty. These veterans would be eligible for VA healthcare and presumptive service-connected benefits due to their exposure to herbicides.*

*Please join your colleagues, and cosponsors of the The Agent Orange in Thailand Act, in support of our military veterans and their families.*

*Sincerely,*

*Your Name*

*Your Address*

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## 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>. Note that anyone can sign up and use MOAA's Legislative Action Center at <https://moaa.quorum.us/issueareas>. You do not have to be a member.

**\* Military \***



## Atomic Service Medal

### Update 02: Eligibles to Finally Get Commemorative Service Medal

After decades fighting for recognition of their sacrifices to their country -- to include getting cancer and dying -- veterans exposed to radiation while serving may be eligible for a new medal. Under a law passed by Congress in late December, the Department of Defense must design and create an "Atomic Veterans Commemorative Service Medal" for those who were "instrumental in the development of our nation's atomic and nuclear weapons programs."

Exactly who would be eligible for the new award isn't stipulated by the law; the legislation leaves eligibility determination to the secretary of defense, with members of the House and Senate Armed Services Committee able to weigh in on any recommendations. But at least 225,000 veterans participated in the development and testing of the country's nuclear capability and could be eligible for the award. Advocates say, however, that as many as 400,000 more U.S. veterans should be included, as they were exposed during operations and radiation cleanup efforts over the past 75 years.

Keith Kiefer, president of the National Association of Atomic Veterans, said veterans who cleaned up contaminated areas such as Enewetak Atoll in the Marshall Islands in the late 1970s; Palomares, Spain, in 1966; or those who were living in Japan or involved in the response following the earthquake, tsunami and subsequent partial meltdown at the Fukushima Daiichi Nuclear Power Plant in 2011, should be included. "I'm putting together a list right now about individuals that should be classified or qualified as an atomic veteran; whether [DoD] accepts that or not remains to be seen," Kiefer said during an interview 26 JAN.

A Pentagon spokesperson said 27 JAN that the department must go through several steps before it can begin sending medals to eligible veterans, to include establishing eligibility criteria, designing a medal, finding the funding for and procuring the medals, and establishing procedures to apply. "We are working diligently to finalize the medal's design, to develop and coordinate eligibility criteria, and to submit the proposed eligibility criteria to the Committees on Armed Services of the Senate and House of Representatives for comment pursuant to [the law]," said Pentagon spokesperson Lisa Lawrence.

Lawrence did not provide a timeline for the agency's work, but said that "the Department is confident it will meet the statutory requirement for establishing eligibility requirements for the medal." Since 2019, veterans who served between 1945 and 1992 and were part of development of the U.S. nuclear program have been eligible for a certificate recognizing their service in the atomic age. But the National Association of Atomic Veterans has been fighting for broader recognition and legislation that would improve health care and disability benefits for service members and their survivors through the Department of Veterans Affairs and the Justice Department, which oversees the national Radiation Exposure Compensation Act Program.

Kiefer said Wednesday the medal, as well as another provision in the NDAA that permanently designates July 16 as National Atomic Veterans Day, are important to the veterans and their families. "The recognition often means a lot more to the spouses and the children of the veterans than the atomic veterans themselves," Kiefer said. "This has been a much tougher battle than it should have been." But, he added, disability benefits and compensation are needed as well. He pointed to the case of Army veteran Paul Laird, who participated in the cleanup at Enewetak and died in 2019 after a long battle with multiple types of cancer.

July 16, 1945, marks the day the U.S. detonated the world's first atomic weapon at the Trinity test site, now part of White Sands Missile Range, New Mexico. Three weeks later, the U.S.

dropped a uranium-fueled device on the Japanese city of Hiroshima, and three days after that, a plutonium weapon similar to the Trinity bomb on Nagasaki. The U.S. conducted more than 1,000 nuclear tests afterward, until Sept. 23, 1992, when the last detonation took place during an underground test at the Nevada National Security Site, roughly 65 miles northwest of Las Vegas. Several bills have been introduced in Congress this year that would expand benefits for veterans exposed to radiation, including one that would extend the Radiation Exposure Compensation Act Program by 19 years.

The program, which provides money to individuals who developed cancer or their survivors who were exposed to atmospheric nuclear testing or, in some cases, mined the uranium needed to make weapons, is set to expire in June. Two proposed pieces of legislation also seek to designate more veterans as eligible for health care and disability compensation through the VA.

- The \$282 billion Honoring Our Promise to Address Comprehensive Toxics, or PACT, Act, introduced in the House and
- The \$223 billion Comprehensive and Overdue Support for Troops, or COST, of War Act, in the Senate would designate veterans who cleaned up Enewetak Atoll, site of dozens of nuclear tests in the 1940s and 1950s, and the aftermath of the "Broken Arrow" incident near Palomares in which a B-52 Stratofortress bomber disintegrated, dropping three hydrogen bombs on land and one in the Mediterranean, as eligible.

Kiefer fears, however, that the Radiation Exposure Compensation Act Program will expire and the two veterans toxic exposure bills are too expensive to get passed. "It seems very disingenuous. Overall, the veterans should be taken care of because it's through no fault of their own they are in this situation and they wound up getting sick," he said.

The VA lists 21 types of cancer as presumed to be related to exposure to ionizing radiation, but many veterans don't qualify for disability compensation or health benefits either because the Defense Department has minimized the level of radiation exposure or service records don't reflect they were present during a blast, according to Kiefer. Fewer than 2,000 current veterans receive disability compensation for radiation exposure from the VA. [Source: Military.com | Patricia Kime | January 27, 2022 ++]

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## **Army Enlistment**

### **Update 03: Two-Year Options Expanded As New Screenings Kick In**

Army Recruiting Command officials announced 7 FEB that the service is expanding its short-term career offerings, though the move comes amid recruiting turmoil caused by a new prescription drug screening system. A press release said that two-year active duty enlistments are now available for 84 jobs across the force, "ranging from infantry and combat engineers to paralegals and aviation operations specialists." Applicants who select the short-term option will

also be eligible for bonuses, though they will also have a two-year drilling commitment in the Army Reserve after leaving active duty, the release said. Certain career fields are offering \$50,000 bonuses currently for longer contracts.



“Many people are apprehensive about long-term commitments right now, so we think having a shorter option will help give them some time to see if the Army fits their life and goals,” said Maj. Gen. Kevin Vereen, USAREC’s top general. The Army has periodically offered short-term enlistments, but they’re usually fairly restrictive since the service wants to see return on its training investments. But sometimes, when the force needs to grow or is otherwise struggling to land recruits, the options will expand. Troops who join for even just two years will earn significant benefits, such as 80% of the Post-9/11 G.I. Bill and the Veterans Affairs home loan subsidy.

The service’s recruiters are also learning to work with a new screening process — the Medical Review of Authoritative Data (MROAD) — that allows officials at entrance processing stations to access systems that provide applicants’ entire prescription histories from authoritative sources, according to the Military Entrance Processing Command’s annual report. One senior recruiter who spoke with Army Times called MROAD a “disaster” and said in a message that the reviews can add unnecessary procedural hurdles and give applicants more time to reconsider their decision to join. He requested anonymity because he wasn’t authorized to speak to the media.

The recruiter said the reviews “won’t outright stop an enlistment” because “everything that comes up in MROAD SHOULD be disclosed...anyway.” But the reviews increase friction for young people navigating the complex enlistment process, forcing them in some cases to go gather more medical records even when the system only detects benign prescriptions such as Tylenol. Asked if those delays can lead an applicant to “get cold feet,” the senior recruiter said: “Exactly.” He wants to see military entrance processing stations implement uniform standards for what MROAD records should require an applicant to go obtain more medical records for review, rather than flagging “all the insignificant shit.”

But USAREC is hopeful that a renewed focus on recruiter accountability through individual quotas — and what it calls “mission modernization” — can help buoy performance despite the new year bringing increased screenings and nearly 1,000 fewer recruiters. Vereen, the USAREC commander, told Army Times in October that the modernization initiative will also include newer technologies such as “soft phones” that allow recruiters to work the phone from their computers.



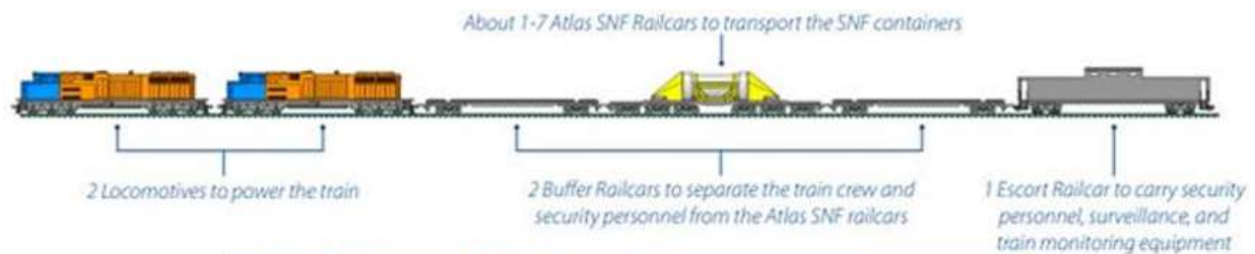
The command will also soon resume giving individual recruiters their own assigned geographic recruiting zones. [Source: MilitaryTimes | Davis Winkie | February 8, 2022 ++]

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## Navy Train Car

### Has All the Firepower and Tech You Need for Nuclear Security

Major train heists aren't as common now as they were in the Wild West, but railways still carry some highly sensitive cargo that demands heavy-duty, specialized protection. That's why the U.S. Navy, better known for aircraft carriers, submarines and fighter jets, is adding a sleek new armored train caboose to its arsenal, designed to protect shipments of radioactive waste and house mission-relevant security personnel.



The Rail Escort Vehicle (left) is a new high-tech railcar developed by the U.S. Navy and the U.S. Department of Energy. Atlas SNF railcar (right) with test weights on test track

The slate-blue Rail Escort Vehicle, or REV, a collaboration between the Navy and the U.S. Department of Energy, departed its assembly site at Vigor Industrial in Portland, Oregon this month for a testing location at the Transportation Technology Center, Inc. in Pueblo, Colorado, where it will undergo a final slate of tests. When it enters service as soon as 2024, REV will get hooked up to DoE's new Atlas railcar, built to hold hundreds of tons of spent nuclear fuel. For the Navy, the trains will carry spent fuel rods from shipyards and propulsion facilities on the East and West Coasts to the Naval Reactors Facility in Idaho Falls, Idaho, for inspection and temporary storage before final disposal in dry casks underground.

Many details about the new caboose are classified, but DoE says it will provide "enhanced security, communication and surveillance capabilities," compared with the smaller yellow escort cabooses currently used for the mission. A spokesman for the Navy Nuclear Propulsion Program (NNPP), Lee Smith, said the final two-year phase of testing will involve multiple train cars and

demonstrate compliance with the Association of American Railroads' S-2043 regulation governing the transport of radioactive material. "As part of multiple-car testing, these railcars will be coupled together in a prototypic train setup and tested together. The majority of multiple-car testing will occur on closed test track loops at the Transportation Technology Center near Pueblo, CO but will also include testing on commercial rail track, culminating in a DOE demonstration run," Smith said in an email.

"The specific sequence and timing of multiple-car testing is currently being finalized." Tests that have already been completed, he said, include demonstrations for each railcar design, including a "cask" car to carry the nuclear waste and a "buffer" car to accompany it. Once the REV hits the rails after testing, it will hold a complement of specially trained security personnel, providing them "a comfortable living and working environment," according to a fact sheet, for rail trips that can span thousands of miles – from the Portsmouth, Maine, Naval Shipyard to Idaho, for example. The solid REV, windowless except for small apertures The Drive describes as firing ports, stretches nearly 69 feet long and weighs 185,000 pounds fully loaded. While the total cost of the caboose isn't clear, DoE contributed \$10 million to its development. Ultimately, the Navy plans to procure five of the railcars, Smith confirmed. The Department of Energy will buy its own similarly designed escort vehicle for commercial shipments.

Smith confirmed that Navy waste shipments would be accompanied by "Navy personnel that are specially trained, armed, and have access to extensive and redundant communications capabilities." He did not specify, however, what job rating these sailors would come from, or what weapons they and the REV would carry. He did note that security regulations limited what he could say about some aspects of the caboose's operation. "The REV is the last piece of the puzzle in completing a railcar system to safely transport the nation's spent nuclear fuel," Patrick Schwab, Atlas project manager for DOE's Office of Nuclear Energy, said in a January release. "This project is a prime example of the great collaboration between DOE and the Navy and will further serve the nation's naval nuclear propulsion program, as well as our civilian reactors which currently supply more than half of our nation's clean energy."

The Navy has more than 100 nuclear reactors, most of which power its fleet of carriers and submarines. Nuclear reactor cores are a long-lasting, zero-emission fuel source, and the Navy prides itself on its perfect record of safety to date in its employment of nuclear propulsion. But when nuclear fuel is spent, the disposal process is both delicate and laborious. The fuel in a Nimitz-class aircraft carrier lasts about 25 years, about half the carrier's service life. The nuclear core in an attack submarine can last between 20 and 30 years. "The first nuclear-powered submarine, USS NAUTILUS (SSN 571), was refueled after her first two years of operation having steamed about 62,000 miles," a NNPP brief from 2017 stated. "Today's nuclear-powered attack submarine will not require refueling during its 33-year life and will steam over one million miles."

Rail transport has been the Navy's go-to option for spent nuclear fuel for over six decades, according to NNPP. The safety requirements for shipping radioactive waste cross-country are so

demanding, and the waste containers themselves so massive, that trains are the practical option. The Navy's M-290 Spent Fuel Shipping Container, which looks like a gigantic horizontal Shake Weight, encases its load with 10 to 11 inches of solid stainless steel. Another model, the dome-like M-140, features 14 inches of stainless steel and weighs up to 350,000 pounds when loaded. These containers have to withstand a brutal beating, according to federal regulations. According to NNPP briefing slides, the containers must be able to withstand any combination of the following events:

- 30-foot drop onto an unyielding surface;
- 40-inch drop onto a 6-inch diameter vertical metal rod;
- Fully-engulfing 1475 degree Fahrenheit fire for at least 30 minutes;
- Immersion in 50 feet of water.

Radioactive material is a massive public health hazard, as anyone who watched the HBO miniseries Chernobyl knows. The Navy spends substantial time and resources on shipment accident exercises, conducting mishap drills in 11 locations across the U.S. between 1996 and 2017, according to briefing slides. These exercises simulate various disasters that could threaten the shipment or train, and involve extensive communication with local authorities and civilian emergency personnel. In one 2015 exercise, Navy officials simulated a spent nuclear fuel transport train getting hit by a dump truck in Granger, Wyoming, causing the train to derail and injure the driver. The exercise involved regional radiological surveys that confirmed radiation levels were normal, and the train ultimately was cleared to continue on to its destination.

The existence of an escort caboose packed with armed security personnel indicates preparation for a decidedly more nefarious scenario, however. Security experts have speculated about the possibility that terrorists could steal spent fuel rods for use in a radioactive "dirty bomb" or similar weapon. This was a topic of particular concern following the terror attacks of Sept. 11, 2001. Is it a realistic concern? Perhaps not. In March 2002, The Brookings Institution's Gwyneth Cravens considered the risks:

*"Could terrorists steal spent nuclear fuel? First they would have to get past multiple impediments: guards, high double fences with concertina wire, floodlights, motion detectors, and cameras. Fuel rods are so radioactive that anyone coming within a few feet of them would become extremely ill and die within hours if not minutes. The more radioactive something is, the harder it is for someone to steal—and survive. Special equipment and thick lead shields are required for handling, and spent fuel for transport must be placed in casks weighing about 90 tons that have been stringently tested (burned with jet fuel, dropped from great heights onto steel spikes, and otherwise assaulted) and have remained impervious."*

Nonetheless, federal regulations require these aggressive and redundant security measures, an acknowledgment that any unchecked mishap or unanticipated scenario would be a true disaster. So, how much spent nuclear fuel is the Navy shipping around the country, anyway? Not as much

as you might think. As of 2017, 850 containers of nuclear waste had been sent via rail from shipyards to the Idaho holding facility since shipping began in March 1957. "The Navy ships on average about 10 containers per year of spent naval nuclear fuel, depending on the ship inactivation and refueling schedule," Smith said. "Containers are typically shipped together and each train could include between 1 and 6 containers." [Source: Sandboxx | Hope Seck | January 27, 2022 ++]

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## **USMC Ship Needs**

### **Update 02: Over 30 Big Amphibious Warships Needed**



**Marine amphibious vehicles approach the well deck of the Bonhomme Richard**

The U.S. Marine Corps is in the midst of a major force redesign aimed at making it more relevant to the rising military challenge posed by China in the Pacific. The new approach, which was first signaled by Commandant David H. Berger in his June 2019 planning guidance, envisions shifting to a more mobile, island-hopping posture within range of Chinese weapons as a way of keeping Beijing off balance in a war. Using a new class of light amphibious warships, Marine units would move unpredictably from island to island off the Chinese coast, applying sophisticated reconnaissance and munitions to attack hostile targets (including shipping).

The basic idea is to integrate Marine wartime operations more closely with those of the Navy in a region where maritime maneuvers are likely to dominate efforts to deter and/or defeat adversary plans. The commandant's planning guidance is a logical response to the changing emphasis of national defense strategy, which now focuses primarily on great-power rivals rather than the terrorists who drew Marine units into extended operations on land after 9/11. Stressing China allows the Marine Corps to return to the tactical setting where it is most comfortable, i.e., attacking from the sea.

However, something has been lost in translation as the commandant's guidance is gradually transformed into programs. General Berger never intended that the Corps would give up its large amphibious warships as it shifted to expeditionary advanced-base operations in the Western Pacific littoral. Those warships, of which there are currently 31 in the active fleet, are essential to forming the amphibious ready groups that enable a fast response when crises occur around the

world. The Marine Corps generally plans to have three such readiness groups forward deployed at any given time, each consisting of three vessels—an amphibious assault warship hosting aircraft and landing craft, and two “transport docks” carrying similar equipment in lesser quantities.

There is nothing light about these warships, all of which are built by Huntington Ingalls Industries. With a displacement of 45,000 tons, the assault ships are as big as a conventionally powered aircraft carrier—although less than half the size of the U.S. Navy’s nuclear-powered carriers—and the latest transport docks displace 25,000 tons. The amphibious assault ships carry nearly 1,700 Marines in addition to the sailors who crew them, while the transport docks carry 400-700 Marines, depending on type. Collectively, the three vessels in an amphibious ready group thus host around 3,000 Marines, comprising the most capable and self-sufficient amphibious warfighting forces in the world.

But here’s the thing: the ships can’t remain at sea indefinitely. In order to sustain three ready groups forward with a total of nine vessels, the Marines actually need three times that many in order to cover training, transit and maintenance times. And then there is an additional complement of ships to take into account those vessels that are in long-term overhaul and thus unavailable for service. Even without an attrition reserve, the Marine Corps figures the absolute minimum it must have to sustain its global deterrent posture is 31 large “amphibs.” Bear in mind that only provides for one ready group near Europe, one near the Persian Gulf, and one near China; the Navy has traditionally maintained more than 31 vessels in the active fleet.

You can make a case for coming down to only the 31 vessels in the fleet today because the latest generation of amphibious warships is far more capable than what came before. What you can’t rationalize is the planning number floated by the Biden administration in June of last year. That envisioned a range of 8-9 amphibious assault ships, and 16-19 transport docks—in other words, a range of 24-28 large amphibs total. The high end of that range is inadequate; the low end is grossly inadequate. An amphibious fleet confined to such numbers would necessarily have big gaps in its global coverage, and be less likely to respond to fast-breaking crises in a timely fashion.

As the deputy commandant of the Marine Corps diplomatically described it recently, the 24-28 range is resource-driven rather than requirements-driven, meaning the number was derived from budget considerations rather than warfighting needs. The Biden estimates also included 24-35 light amphibious warships, but those are not suitable substitutes for the large amphibious warships and no such vessels are currently in the fleet or under construction. As it stands, the Marines have recently been breaking up their forward-deployed readiness groups because there are so many demands on their capabilities in places like the Persian Gulf. Fortunately, each vessel is fairly self-sufficient when dealing with low-end contingencies, and the Marines have pre-positioned supplemental warfighting materiel in some regions.

But when you cut through all the details, what you find is that the Biden administration’s numbers would not permit the Marine Corps to sustain its current global posture. There are two ways to fix this problem, one of them good and one of them bad. The good way is to continue

replacing aged Whidbey Island-class transport docks with a new generation of far more capable San Antonio-class transports. The dozen or so Whidbey Island vessels average 30 years of age, are in poor material condition, and don't begin to approach the capabilities of the more modern San-Antonio class, which has been further refined for the task of replacing the older ships. Congress last year gave the Navy authority to acquire these vessels and larger amphibious assault vessels in a multi-year, multi-vessel arrangement that would save hundreds of millions of dollars.

The bad way of keeping the amphib fleet at an adequate number would be to extend the service life of the decrepit Whidbey Island class, although there have been rumors of a plan to look into that option. An amphibious force that is populated entirely by modern amphibious assault ships and variants of the San-Antonio class would be up to the task of policing the world in the years ahead. A force of less than 31 vessels, or one that got to 31 by keeping maritime relics in service, couldn't do the job.

The Pentagon is currently completing a detailed study of how many amphibious warships the Marines will actually need through mid-century. When that study reaches its inevitable conclusion—31 large warships or more—the Marine Corps needs to stop being so diplomatic and communicate to Congress the dangers of reducing the capabilities of the amphibious fleet at a time when much of the world seems to be aflame with conflict. [Source: Forbes | Loren Thompson (Opinion) | February 4, 2021 ++]

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## **Reserve Deployments**

### **Impact of “Defend the Guard” Legislation**

According to the Constitution, Congress has the sole power to declare war—but that hasn't stopped presidents from sending U.S. troops to many conflicts that haven't been congressionally authorized. Now state lawmakers across the country are introducing legislation that could challenge unconstitutional deployments.

"Defend the Guard" legislation would allow state governments to prevent their National Guard units from being deployed into conflicts abroad unless U.S. military involvement has been officially authorized by Congress through a declaration of war. "Over 45% of the soldiers deployed in the Global War on Terror have been National Guardsmen," notes Defend the Guard, a project of the 'BringOurTroopsHome.US.' organization (<https://bringourtroopshome.us>). By withholding this manpower, Defend the Guard notes that states could compel the federal government to limit "its endless wars and ensure that the U.S. Constitution is followed."

Congress last issued a declaration of war in 1942, during World War II. The U.S. military footprint abroad has ballooned in the 80 years since. Active-duty American soldiers are involved in counterterrorism training missions in 65 nations and are engaged in direct-fire combat operations in 14 of them. The U.S. conducts drone strikes in seven countries. None of these



activities have been explicitly authorized by Congress, but many have been made possible through Authorizations for Use of Military Force (AUMFs) issued in 2001 and 2002.

The AUMFs give the president broad discretion "to use all necessary and appropriate force" against "nations, organizations, or persons" determined to have been involved in the September 11 attacks. The 2001 AUMF has been used to justify 41 operations in 19 countries, while the 2002 AUMF hasn't been the sole authorization used in any military force since 2011. Defend the Guard legislation seeks to hobble this presidential carte blanche.

Lawmakers in Arizona, Idaho, Kentucky, Oklahoma, and other states have introduced bills in the past month that would keep their National Guardsmen out of unauthorized conflicts. Should these bills pass, the federal government would still be able to deploy the National Guard to other states or send them to training missions abroad, among other explicitly constitutional activities. A 1990 Supreme Court decision ruled that the federal government could deploy a state's National Guard for peacetime training purposes without a governor's approval.

In conflict deployments, however, Defend the Guard legislation would require that "congressmen put their names on the dotted line before they ask our soldiers to put their boots on the ground," as BringOurTroopsHome.US founder Dan McKnight writes. The U.S. House voted last year to repeal the toothless 2002 AUMF, though rolling back the 2001 AUMF—a key justification for presidential war making—has proven much thornier in Washington. For now, the executive branch has a lot of latitude in how it conducts wars, and Congress has not reclaimed its rightful war powers.

James Madison wrote in a 1798 letter to Thomas Jefferson that the executive "is the branch of power most interested in war," and "most prone to it." That propensity is dangerous in combination with a Congress uninvolved in declarations of war. State lawmakers have a valuable tool at their disposal in Defend the Guard legislation, and in 2022, they may begin to wield it. [Source: ROA Smart Brief | Fiona Harrigan | February 7, 2022 ++]

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## **Personal Heating Dexterity Device**

### **Under Army Development to Warm Fingers/Toes**

The Army hates it when soldiers have their hands their pockets. Sometimes, however, your fingers simply get cold. Gloves might seem like a simple solution. But for a soldier, it's not always feasible to wear them in combat. Mittens can eliminate dexterity anywhere between 50 and 80 percent. So the Army found a way to heat soldier's forearms, generate better circulation and keep those digits moving: a forearm heater. Now, the U.S. Army Research Institute of Environmental Medicine is setting its sights on soldiers' little piggies.

The forearm heating device, called the Personal Heating Dexterity Device, is battery-powered and essentially works by heating up the arm, which warms the blood that flows into the fingers. This device will serve as the basis for research into how that same technology can prevent frostbite in toes. “Our previous research has shown that warming the forearm increases hand and finger temperatures significantly,” Castellani said in a release. “The result is that Soldiers can have improved hand dexterity.”

Extending that to the lower extremities is next on the docket for the scientists at USARIEM. “Cold weather operations can significantly decrease a Soldier’s foot and toe temperatures, impacting their gait, reducing their mobility, making them less lethal and putting them at risk for peripheral cold injuries,” Dr. John Castellani, a research physiologist with USARIEM, told Military Times. “Our team is developing a foot warming device over the next 3-5 years to solve this issue.”

Soldiers’ feet are particularly at risk in cold-weather regions as they come into direct contact with snowy or icy conditions with only the protection of boots and socks. “In response to cold temperatures or heat loss, peripheral blood vessels constrict to divert blood away from our arms and legs and toward internal vital organs,” Maj. Brian Shiowaza, Occupational and Environmental Medicine Command surgeon at the U.S. Joint Munitions Command, said in a release. “The result is an increased risk of frostnip and frostbite. Frostbite causes ice crystal formation within the cells of the exposed extremities or skin that may be irreversible.”

The forearm device, which is in its prototype phase, is slated for field testing this month with Alaska National Guard troops during Arctic Eagle 2022. From there, it will move onto advanced development, and eventually make its way onto the battlefield, scientists noted. [Source: MilitaryTimes Observation Post | Sarah Sicard | February 9, 2022 ++]

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## **Military Student Loan Debt**

### **Update 01: FSU Offers Free Tuition as Part of Push to Help Minority Vets, Families**

Officials at Fayetteville State University (FSU) made headlines last week by promising free tuition to all military members and families, but they don’t want that to be their only outreach to the military community. “There has been a missing component of the national dialogue with higher education and veterans,” said Siobhan Norris, associate vice chancellor for military affairs at FSU. “Our Historically Black Colleges and Universities (HBCUs) and minority-serving institutions, they’ve been underrepresented, underfunded and have not really been given the proper attention. “We really feel that these will help create a national dialogue on the importance of having folks consider HBCUs for their educational endeavors.”

Fayetteville State, a 153-year-old institution whose campus sits about 10 miles from the main gate at Fort Bragg in North Carolina, already boasts a significant military population among its

students. Roughly 23 percent of students enrolled last year used GI Bill money or military tuition assistance programs to pay for classes. Researchers for the school say that's about two times higher than the average at other HBCUs, and already establishes the school as a noteworthy destination for military-connected students.

But university officials said their new offer — providing free tuition to all military-connected applicants (including family members) beginning in the fall 2022 semester — is part of a broader initiative aimed at doing more than simply attracting would-be students to campus. Instead, the idea is to “change the landscape on how we think about readiness in today’s ever-changing job market and how we, in higher education, can support veterans and their families in their transitions to the civilian workforce,” according to university Chancellor Darrell Allison. The free-tuition announcement came after a six-month review of the school’s military programs and footprint conducted by the consulting firm Evocati, which also provided a deeper analysis of how minority veterans across the country fare in higher education.

Researchers found minority veterans are more likely to enroll in for-profit schools and graduate with significant college debt than their white peers. FSU officials called that trend “worrisome,” given that military education benefits are designed to limit students’ financial burdens. In addition, of 85 HBCUs surveyed, only about half (44) had an office dedicated to helping military connected students, and less than one third (27) participated in VA’s Yellow Ribbon Program, which provides financial assistance for students whose GI Bill benefits do not fully cover their school tuition and fees.

Officials said making those types of changes at FSU (which plans to join the Yellow Ribbon Program in coming months) and other HBCUs could improve enrollment and graduation rates among minority military students. “We’re not trying to keep any of this secret,” Norris said. “We want to share these recommendations, which are great for any university, whether they’re an HBCU or not. In the end, it’s about taking care of those military students. “Once they get a degree and find meaningful employment that becomes a win for everyone, not just for our university but for the city, the regional economy and even the country.” Available on the school’s website at [https://www.uncfsu.edu/assets/Documents/HBCU%20Military%20Report\\_final.pdf](https://www.uncfsu.edu/assets/Documents/HBCU%20Military%20Report_final.pdf) can be found the full FSU report on military students. [Source: MilitaryTimes | Leo Shane III | February 10, 2022 ++]

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## **Military Spouse Employment**

### **Update 08: What’s being done to help the Nearly 1/3<sup>rd</sup> Who Are Jobless**

An additional 3,000 U.S. troops are heading to Europe on short notice, once again adding challenges to military families, and validity to the refrain, “the military family is the backbone of our nation’s armed forces.” This refrain is echoed time and again by military leaders, politicians,

and organizations across the nation. The counterpoint to this acknowledgment of the role families play in bolstering military stability is the fact that when this central support system is weakened, military readiness and retention suffer.

Challenges are nothing new to military families, nor are the struggles military spouses encounter when seeking fulfilling work, career growth, and economic stability. For decades military spouses who want to work have had to contend with frequent PCS moves, deployments, or minimal employment opportunities near their assigned installation. These factors have interfered with their ability to obtain or sustain employment, and introduce additional family stressors that can contribute significantly to a service member's inability to stay mission ready, and in some instances may lead to a decision to leave the military.

A recent report (<https://online.fliphtml5.com/ugwgi/dtzt/#p=1>) conducted by Hiring Our Heroes and Burning Glass Technologies found 39% of military spouse respondents discussed wanting their service member to leave active-duty military service because of obstacles they encountered in regard to their own employment opportunities. While impediments to employment are not singular to the military spouse community, this is a segment of the population that is disproportionately affected.

Unlike veteran hiring information, data on military spouse employment is obtained and shared infrequently by government agencies. There have been varying numbers about the unemployment rate of military spouses, and different groups use different methodologies. Some advocates are pushing for the tracking of military spouse unemployment, similar to the Department of Labor's Bureau of Labor Statistics' tracking of unemployment data for veterans. That data has made a difference in awareness and action for veterans. Prior to the Covid-19 pandemic, the U.S. Department of Labor estimated the civilian unemployment rate to be less than 5%, while the military spouse unemployment rate was reported at five to six times that and expected to climb to 30% or more in the wake of the pandemic, according to data released by Blue Star Families in their Pain Points Poll Deep Dive report (<https://bluestarfam.org/wp-content/uploads/2020/06/BSF-COVID-PPP-DeepDive-Employment.pdf>).

These statistics are staggering, but hope on the horizon on several fronts. Discussions surrounding military spouse under- and unemployment have become much more widespread, with dialogue expanding well beyond the Defense Department's Spouses Survey (<https://www.militaryonesource.mil/data-research-and-statistics/survey-findings/2019-spouses-survey>) and into the business sector, every level of government, academia, and nonprofit organizations. Changemakers representing these interests are tuning into the needs that have been vocalized by military spouses and are working together to help forge creative solutions to break down longstanding barriers. Employers who formerly eschewed military spouses for the gaps in their resumes or frequent job changes are beginning to understand that this highly diverse workforce is uniquely suited for today's environment, which requires employees to be adaptable,

resourceful, and independent – all qualities that military spouses develop through their complex lifestyles.

In an effort to support the hiring of more military spouses in the federal workforce, The Office of Personnel Management announced new hiring policies (<https://public-inspection.federalregister.gov/2021-20308.pdf>) which gave federal agencies greater flexibility in hiring military spouses through the broadening of the Priority Placement Program, and in a nod to remote work, allowed for the removal of some geographic restrictions. Through Military OneSource, DoD has a catalog of programs offering military spouses no-cost assistance with continuing education, career exploration, employment readiness, licensing assistance, and free career coaching (<https://www.militaryonesource.mil/education-employment/for-spouses>).

Military-serving nonprofit organizations have long sought to understand the ramifications of spouse employment barriers on military families, as well as the economic impact to our nation. Through its Milspouse Employment Study (<https://bluestarfam.org/milspouse-employment>), Blue Star Families found that the unemployment, underemployment, and reduced labor force participation among military spouses cost the U.S. economy approximately \$1 billion per year.

Through Hiring Our Heroes (<https://www.uschamberfoundation.org/hiring-our-heroes>), the U.S. Chamber of Commerce Foundation offers military spouses free opportunities to participate in fellowship programs, build professional networks, participate in hiring events, and explore self-employment and entrepreneurship avenues. In order to ensure the portability of their career, many military spouses have opted to create their own businesses. According to the Military Spouse Chamber of Commerce, nearly half of all military spouses are business owners, entrepreneurs, or aspire to be. The chamber offers these spouses free membership into its association and access to tools and resources specifically designed to help military spouses navigate business ownership within the military lifestyle.

Even before the onset of the pandemic, savvy businesses understood the benefits of providing opportunities for military spouses to join their teams through transportable remote work opportunities. Job boards such as VirtForce (<https://jobs.virtforce.us>) teamed with business owners to offer virtual work geared specifically for the military community. Individual businesses, such as Freedom Learning Group (<https://www.freedomlearninggroup.com/about>) embrace a virtual workforce and create remote employment opportunities benefitting military spouses.

Other businesses support military spouses through providing corporate volunteers to aid with professional development and mentorship. In their 2019-2020 Military Spouse Entrepreneur Survey, The Rosie Network found that 94% of military spouse entrepreneurs felt having a mentor would be helpful. Founded to serve transitioning veterans, American Corporate Partners (<https://www.acp-usa.org/mentoring-program/program-overview>) recently opened up their mentorship program to include military spouses, pairing spouses with Fortune 500 business professionals and established entrepreneurs to assist in career exploration, resume review, interview preparation, coaching, and networking.

In addition to resources specifically for employment assistance, steps are being taken to help with other challenges that impact employment opportunities. For example, childcare costs can often be prohibitive for military families and may limit employment opportunities for spouses. In a move designed to help defray those costs, the Department of Defense announced last June a new pilot program to grant fee assistance to military families for full-time, in-home childcare providers.

While new initiatives like the DoD's childcare program are welcome improvements, there is still much that can be done to improve military spouse employment options. As our nation's service members are once again called upon to deploy with little notice for an unspecified amount of time, the need for military spouses to have supportive resources and flexible work is amplified. By developing measures to aid military spouse employment, the Department of Defense bolsters the readiness of its fighting force. By hiring military spouses, businesses have the opportunity to not only support the military, but to also add diverse, capable, and adaptable members to their teams. By continuing the conversation, we can all help support military spouses and their families. [Source: MilitaryTimes | Kerry Irvin| February 11, 2022 ++]

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## Navy Terminology, Jargon & Slang

### 'Banca Boat' thru 'BB Stacker'

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

**Banca Boat** – Term for any small native craft, especially in the Western Pacific or Indian Ocean/Persian Gulf. 'Banca' is literally translated from the Tagalog as 'boat.'

**Bandit** – (1) Air contact positively identified as hostile. (2) (RCN) A sailor often in trouble.

**Bang Seat** - (UK) Ejection seat.

**Banjo, Butty** – (1) (RN) A sandwich. Also 'sarnie'. (2) (USN) 'Banjo' is also a nickname for the F-2 Banshee fighter.

**Banyan** - (RCN/UK) A barbecue or party on the flight deck, usually with steaks and beer. The term is derived from 'banian', a garment worn by an East Indian sect which neither kills nor eats



meat ('Banyan' is a species of tree). In the 18<sup>th</sup> century, the British navy denied its sailors meat on Mondays, Wednesdays, and Fridays; these days were known as 'banian (or Banyan) days.' The term has now come to mean just the opposite. The USN form is STEEL BEACH (without the beer).

**Bar Hog** – A woman who hangs out in bars.

**Barrack Stanchion** – (RNZN) A sailor who rarely goes to sea.

**Barricade (the)** - (1) A device vaguely similar to (but much larger than) a tennis net which can be rigged and used to stop an aircraft which is unable to TRAP. Aka 'barrier'. (2) In the days of the straight-deck carriers, the barricade was a series of devices rigged during normal landing operations to prevent an aircraft which failed to trap from smashing into THE PACK, graduating from a low barrier which just engaged the landing gear, all the way to a device more similar to the contemporary one.

**Basha** – An improvised shelter.

**Batten Down** – Make fast, secure, or shut. Originally, deck hatches did not have hinged, attached covers. Hatch covers were separate pieces which were laid over the hatch opening, then made fast with battens (pieces of timber).

**Battle Cover** – The steel cover for a port or deadlight.

**BB Stacker** - Generically, any ORDIE.

[Source: <http://hazegray.org/faq/slang1.htm> | February 14, 2022 ++]

### \* Military History \*



## WWII Operation Elster

### German Mission to Obtain U.S. Military Intelligence

In 1944 the Nazis came up with a spy mission and that mission involved landing in Maine. Operation Elster was a mission intended to gather intelligence on U.S. military and technology facilities during World War II. Hancock, Maine had been picked for them to be dropped off by submarine. The two men tasked for the mission were William Colepaugh and Erich Gimpel. Colepaugh was an American by birth but defected to Germany during World War II.



**Colepaugh and Gimpel following their arrest in December 1944**

The mission commenced in September 1944 with the two Nazi agents sailing from Kiel, Germany on the submarine U-1230 and coming ashore in Maine on November 29, 1944. After spending eight days resting on the ocean floor off the coast of Maine to avoid American patrols, the U-1230 passed into Frenchman Bay. At about 10 p.m. Nov. 29, 1944, the coning tower of U-1230 pierced the surface of Frenchman's Bay off Crabtree Neck. Two uniformed German sailors pulled a rubber raft through the hatch and quickly inflated it on the bridge.

Two men in American streetwear emerged next, carrying satchels that virtually bulged with handguns, diamonds, and \$65,000 in cash supplied by the German government to finance their espionage mission. Gimpel and Colepaugh made their way from the rocky beach to a local road, hiked 5 miles (8.0 km) to United States Route 1, and were fortunately able to flag a cab that was making its way to Bangor. The men were spotted twice while on foot in the Hancock Point area, with both observers noting with suspicion their city garb, suitcases, and lack of hats on the snowy night.

From Bangor, the pair made their way to Boston and then New York City by train. In addition to false identity papers, they were equipped with US\$60,000 in currency (\$882,100 today), a "backup" cache of 99 diamonds, two .32 caliber Colt automatic pistols, a Leica camera with a special lens for document copying, two Krahls wristwatches, secret inks and developers, and microdots that contained radio schematics and transmission schedules as well as mail drop addresses. Using the aliases Edward Green (Gimpel) and William Caldwell (Colepaugh), they rented a studio apartment on the top floor of a building at 39 Beekman Place in New York City.

Colepaugh was more interested in spending money and chasing women than in conducting espionage work. Although Gimpel tried to persuade him to record shipping activity in New York harbor and assist in shopping for radio parts, Colepaugh preferred to take advantage of the many attractions the city had to offer. Gimpel was substantially more focused on the mission than his partner. However, he was not immune to the enticements of New York City; he and Colepaugh often ate together in restaurants such as Longchamps and the Hickory House, visited nightclubs such as the Latin Quarter and

Leon and Eddie's, and patronized numerous bars in Greenwich Village. They also attended theaters such as the Roxy, Radio City Music Hall, and the Capitol. According to some estimates, the pair spent between US\$1500 and US\$2700 (\$39,700 today) of their funds in a single month, mostly on bars, restaurants, nightclubs, shows, and clothing.

Colepaugh enthusiastically pursued numerous casual sexual affairs with women, tipped extravagantly, and drank heavily. A few days later, a troubled Colepaugh sought out an old schoolmate, Edmund Mulcahy. He confessed that he was part of a Nazi espionage mission, and sought his friend's advice on how to surrender to authorities. Colepaugh hoped he'd be granted immunity from prosecution if he turned himself in, revealed information about the Nazi war effort, and voluntarily betrayed Gimpel. After discussing Colepaugh's options with him over the Christmas holiday, Mulcahy agreed to make initial contact with the FBI on behalf of Colepaugh. On December 26, Federal agents arrived at the Mulcahy family home in Richmond Hill, NY, and took Colepaugh into custody after a brief questioning.

The bureau had already been searching for the two German agents following the sinking of a Canadian ship a few miles from the Maine coastline (indicating a U-boat had been nearby) and reports of suspicious sightings by local residents. The FBI interrogated Colepaugh at the United States Courthouse at Foley Square in New York City, and gained information which then enabled them to track down Gimpel. It was learned that Gimpel, who could read and speak Spanish, habitually visited a Times Square newsstand located at the corner of 42nd Street and 7th Avenue where he bought Peruvian newspapers. Gimpel was subsequently arrested at that location on December 30.

In February 1945 they were convicted of espionage and sentenced to death. This was subsequently commuted to life imprisonment by President Harry S. Truman. Gimpel was paroled in 1955; Colepaugh was paroled in 1960. Colepaugh died in 2005 aged 86 and Gimpel died in 2010 aged 100. [Source: [https://en.wikipedia.org/wiki/Operation\\_Elster](https://en.wikipedia.org/wiki/Operation_Elster) | February 2022 ++]

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## **WWI Paris Bombing**

### **The Plan to Protect “The City Of Light”**

World War I was a war, unlike any war the world had seen before. Terrifying new weapons made their debut. The machine gun, the tank, and the airplane brought wholesale slaughter to a new level. For the first time, nowhere was safe as civilians became targets for the new bombers. Germany bombed Paris from the air for the first time on 30 August 1914. A German two-seater Taube dropped four bombs on the city, inflicting little physical damage. This sort of attack was a novelty at first. But as the war progressed, these bombing raids increased in intensity. Naturally, this led to an increase in the damage and the terror these raids inflicted.

Paris became a primary target for the German bombers for a couple of reasons. First, Paris was the closest capital to the frontlines of the war, making it the easiest to attack. The German bombers had to fly as little as 30 km to strike at the city. Secondly, the objective of the German offensive into France was Paris. The fate of France rested on the security of Paris. If Paris fell, France would fall. If Paris surrendered, France surrendered. What started as a single bombing attack on the city soon escalated into an everyday occurrence. Surprisingly, this early stage of bombing had little impact on daily life in Paris.

In September 1914, the Germans added night time attacks to their routine bombing of Paris. They again escalated their bombing offensive, using Zeppelins in March 1915. The addition of the Zeppelins proved to be the tipping point for the French. The city imposed a black-out to protect against the increased volume of night attacks. The Zeppelins would continue to attack well into 1917. Paris experienced a brief reprieve as Germany shifted its focus to attacking England. Paris, suffering from mounting casualties and witnessing the aftermath of the attacks on England, sought a new solution to their problem.

It was difficult to stop the bombing raids in Paris. The development of air doctrine was in its infancy. Air supremacy shifted back and forth between the Allies and Germany. Protecting Paris with airplanes and anti-aircraft guns was unreliable. To counter this problem, the French authorities launched an unorthodox and ambitious plan. Build a fake Paris. The key to this plan lay in the unsophisticated technology of World War I aircraft. The bombers used a rudimentary bombing method, simple in its execution. They flew to what looked like the target from the air, dropped the bombs, and went home. This lack of technology meant the pilots might have difficulty in telling the difference between a real Paris and a fake one while flying at night.



**Maps (left) show the planned layout for Faux Paris and (right) a camouflage railway in daylight that lit up at night gave the illusion of a moving train**

The plan employed by the French was rather elaborate. They started construction of the city in 1917. The site selected was on a section of the River Seine that closely resembled Paris. The location was 15 miles north of Paris in the town of Maisons-Laffitte. They constructed life-size replicas of well-known landmarks the Arc de Triomphe, Champs Elysées, Gard du Nord, and the Gard de l'Est. They also added working street lamps, a train, and simulated housing. The most elaborate part of the ruse was in the lighting. Without proper lighting, the plan had no chance of success.

The French hired Italian electrical engineer Fernand Jacopozzi to bring the city to life. Jacopozzi put his creative talent on display, using a series of moving lights, he made the train appear to move. He used lights and translucent fabrics to mimic the effect of light shining through glass. The soft glow of homes, machinery, and factory furnaces were all painstakingly recreated. But was it enough to fool the German pilots?

How effective this fake Paris would be, is left forever to speculation. Before the city was completed the war ended. The Germans sought an armistice on 11 November 1918. For his work on Faux Paris, Fernand Jacopozzi received France's highest decoration, the Legion d'Honneur. Jacopozzi went on to earn greater fame when he installed the first lights in the Eiffel Tower. For France, Germany, and the rest of the world, a war far worse than the one they had just endured lurked over the horizon. [Source: <https://historyofyesterday.com/why-the-french-built-a-fake-paris-83de26774932> | Jed Graham | May 29, 2020 ++]

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## **WWII Battle of Manila**

### **Failure to Declare Manila an “Open City” Made it Horrific**

As American forces prepared to head to Manila in January 1945, Field Marshal Douglas MacArthur hoped for the peaceful handover of the city; he had, after all, in December, 1941 proclaimed Manila an Open City and withdrawn USAFFE troops. American troops were given three major objectives: first, the liberation of the University of Santo Tomas, where Allied civilians had been interned throughout the Japanese Occupation; second, the seizure of Malacañan Palace as it was the seat of the presidency; and third, the reclamation of the Legislative Building which housed the Congress and was the site upon which he hoped the Commonwealth would be restored.

The American 1st Cavalry Division and the 37th Infantry Division were first deployed to immediately liberate the internees held by Japanese forces at the University of Santo Tomas. The 1st Cavalry quickly and successfully captured UST and Malacañan Palace and spared parts of northern Manila from destruction. Their liberation marked the beginning of the Battle for Manila. Recognizing this threat posed by the Americans, the bulk of Japanese forces under General Tomoyuki Yamashita withdrew to Baguio City with the intention of holding back US and Filipino forces in Northern Luzon. General Yamashita ordered that the city be evacuated and that bridges be destroyed at the sight of American troops.

However, Rear Admiral Iwabuchi Sanji, fully aware of the ignominy of surrender under the code of Bushido, opted instead to defend the city to the death. The Japanese fiercely defended their positions. They destroyed bridges, notably those that crossed the Pasig, to limit the mobility of the Allied forces. Along with the bridges, part of the Japanese strategy included having entire rows of houses and buildings in the areas of Escolta, Sta. Cruz, Quiapo, and Chinatown set aflame.

In them were ordinary civilians who burned along with their homes. Fueled by intense suspicion, the Japanese saw no trouble gathering civilians—fathers, mothers and children alike—bolting structures shut and setting them ablaze. As the wind carried the flames and hastened the spread of fire, houses along Azcarraga were broken down and transformed into firebreaks. The ruination of Manila had begun.

Upon realizing that they were surrounded and fearing the repercussions of surrender, the Japanese occupied heavy concrete buildings: the Post Office, Congress, Manila City Hall, the University of the Philippines and edifices in Intramuros. They aspired to keep their strongholds fortified against the Allied forces. In a move to protect the city and its inhabitants, MacArthur strictly imposed restrictions on U.S. air support and artillery. But some still perished through ‘friendly fire’ and the destruction of some areas was inevitable.

As defeat seemed imminent and facing certain death and capture, the Japanese exacted vengeance on Filipino civilians caught in the crossfire and foreigners alike whose death gave sense to the notion that they could conquer their enemies. Filipinos were brutally massacred—by machine guns, bayonets, and katanas—but not without the added torture of rape. Fort Santiago, San Agustin Church, De La Salle College, the German Club, San Juan de Dios Hospital and the Red Cross building were all bloodstained; brothels were erected, notably the Bayview Hotel whose chambers accommodated Filipinas and expatriate women alike. Their one task was to wait in silence and fear for their Japanese captors to lay siege on them.

The Battle for Manila ended on March 3, 1945, a month following the arrival of the 1st Cavalry Division. The catastrophic battle resulted to serious damages. Approximately 100,000 civilians died and 50,000 were hurt and wounded. On the American side, 1,010 soldiers from different units died while 5,565 were wounded giving a total of 6,575 casualties. As for the Japanese casualties, it was recorded that about 16,000 soldiers died during the battle. Government buildings lay in ruins—and Manila was Pearl of the Orient no more. The once illustrious city and the Orient’s first cosmopolitan hub that merged the East and West now vanished under piles of debris.

Following the end of the Battle, General Yamashita was tried and later found guilty for the massacre of countless Filipinos. He was hung for War Crimes on February 3, 1946 at Los Baños. [Source: <http://malacanang.gov.ph/battle-of-manila> | February 2022 ++]

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## **Buffalo Soldiers**

### **Update 01: Why They Biked Across America In 1897**

From cavalry to an M1 Abrams tank, mobility has always been key to military maneuvers. More than a hundred years ago, there was the bicycle. With the invention of the modern, chain-driven

bicycle and pneumatic tires in the 1880s, the bicycle had emerged as a new form of rapid transportation. Several European armies had begun experimenting with utilizing bicycles for scouting and courier purposes.



In the United States, that task fell to a small number of infantry troops assigned to the 25th Infantry Regiment at Fort Missoula, Montana, among the Army's fabled "Buffalo Soldier" units comprised of Black soldiers. For almost two months in the summer of 1897, a detachment from the 25th Infantry biked roughly 1,900 miles across the country, from Montana to St. Louis, Missouri, in an effort to prove the viability of the bicycle in military operations.

In 1896, the Army was a small, constabulary force, mostly spread out across remote outposts across the American West. Along with the 9th and 10th Cavalry and the 24th Infantry, the 25th infantry had been established in 1866 as regiments of Black troops. Given the widespread prejudices of the era, the War Department kept these regiments stationed at some of the most distant forts of the frontier, fearing their presence would exacerbate racial tensions. From Texas to Oklahoma to the Dakotas, they had fought in numerous engagements during the American Indian Wars and had also been used to put down labor strikes and help build the infrastructure of the emerging frontier. The regiment had also seen two of its soldiers lynched.

"Black soldiers in the West were also engaged in nation-building of a different sort. By physically building the infrastructure that materially connected the West to the eastern states, such as roads and telegraph lines, and by forcefully putting down labor rebellions, African American soldiers shaped the former territories into states," wrote historian Alexandra Koelle in the *Western Historical Quarterly* journal in 2010.

While an essential part of the Army's presence in the West, service with the "Buffalo Soldiers" was sometimes considered an undesirable posting for white officers. Second Lt. James Moss, assigned to the 25th Infantry, had been the "Goat" of his class at West Point, graduating dead last. He was also an avid cyclist and happened to have the ear of then-Maj. Gen. Nelson Miles, a strong proponent of modernizing the Army. Two years earlier, in 1894, Miles had written that "There is no doubt in my mind that during the next great war the bicycle, with such modifications and adaptations as experience may suggest, will become a most important machine for military purposes."



Not everyone was game. Moss' own journal describes people referring to the bicycle as a "dandy horse." Still, the thinking went, a bicycle needed no food, no water, much less care, and didn't have the temperament of a horse. The concept needed testing for a skeptical military, though, and who better to do so than Moss and soldiers of the 25th Infantry? Supplied with specially modified bicycles from the Spalding Company (The same Spalding that makes volleyballs and basketballs these days), Moss and eight troopers of the 25th Infantry began their experimental cycling exercises in 1896.

The bikes, which weighed 59 pounds when fully equipped, were outfitted, "with a canvas tent, sleeping bag, and blanket that rolled up and attached to the handlebars, and a hard shell case that fit into the space in the middle of the frame, for further storage," according to Atlas Obscura. According to Moss' journal, the packing list was comprised of "one shelter tent half and poles, one handkerchief, one knife, fork, spoon, cup and tin plate, toilet paper, tooth brush and powder. Every other man will take along one towel, one bicycle wiping cloth and one cake soap. Each chief of squad will carry one comb, one brush, and one box matches." All that along with rations and a 10-pound rifle on their backs with 50 rounds of ammunition.

Having completed a 125 round-trip journey the previous month, the bicycle corps set out in August 1896 for Yellowstone National Park. The roughly 800-mile round-trip journey took a little more than three weeks, including a five-day layover in the park. Emboldened, the cyclist corps proposed an even longer expedition – an almost 2,000-mile ride from Fort Missoula to St. Louis, Missouri. As Moss' journal described, the trip would cover all manner of conditions needed to prove the efficacy of the bicycle for use in war. In 1897, 20 Black soldiers under acting 1st Sgt. Mingo Sanders were selected to accompany Moss, along with surgeon Dr. James Kennedy and Edward Boos, a newspaper reporter for the Daily Missoulian. Among them were five soldiers who had spent the previous summer cycling across the West.

The expedition set off on June 14, 1897, and as is typical of just about any military field exercise, was immediately confronted by rain. Still, the soldiers pushed forward. This being 1897, roads were few and far between and often in poor condition, reduced to impassable mud tracks after heavy rain. Oftentimes, they were forced to ride along railway tracks as a means to cover ground. Moss' journal recorded their crossing of the Continental Divide as taking place in freezing, blizzard conditions with visibility below 20 feet. Although the daily riding average was expected to be 50 miles, the terrain often left the group short of that goal, leaving them short on rations that had been left at pre-positioned points along the route.

Moss' journal also details camping at the site of the Battle of the Little Big Horn and his soldiers' trouble finding potable water and riding through the intense heat of a July summer on the great plains. There are also accounts of the spectacle of Black soldiers passing through towns where such a site was very uncommon. After 40 days, the expedition arrived in St. Louis, utterly exhausted and escorted by a local club of bicycle enthusiasts. They had averaged between 52 and 60 miles per day.

The journey, however, would prove fruitless. Despite Moss requesting another expedition, it had failed to sway the Army in favor of a bicycle-mounted unit. Within a year the 25th Infantry Regiment would be recalled from the frontier and deployed to Cuba during the Spanish-American War. Later deploying to the Philippines, by the time the regiment returned stateside the automobile had overtaken the bicycle in the Army's plans. And while the bicycle didn't take off in the US Army, it continued to see service in Europe. The first British soldier killed during the First World War, John Parr, was a scout sent forward to reconnoiter German positions on a bicycle.

The 25th Infantry Regiment was deactivated in 1957, after the integration of the military. And while the bicycle never entered the military arsenal, the two years spent crisscrossing the country on them in the most arduous of conditions is just one part of the "Buffalo Soldier" legacy of honorable service that will live on in the history books. [Source: Task & Purpose | July 21, 2021 ++]

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## WWII Metal Shortage

### Make It Do



Imagine going to the store and not finding batteries, thumbtacks, alarm clocks, or paper clips on the shelves. During World War II, both metals and factories were needed for military purposes. Ships and planes and jeeps and guns and ration tins and helmets took precedence over civilian products. After the United States entered the war, factories quickly shifted from manufacturing civilian goods to military material. The last car rolled off the assembly line on February 10, 1942. And on April 2, 1942, the War Production Board ordered a reduction in the use of metals in packaging. This resulted in the rationing of canned foods (Make It Do – Rationing of Canned Goods in World War II).

Many everyday items became hard to find – can openers, kitchen utensils, steel wool, batteries, bobby pins, hair curlers, razor blades, wristwatches, thumbtacks, paper clips, pins, needles, zippers, garden tools, and bed springs. People learned to take care of what they had – or make do without. Both large and small appliances were not manufactured during the war, so appliance stores shifted their business focus from sales to repairs. Often families or neighbors would share appliances. In July 1944, to encourage home canning but prevent botulism, 400,000 pressure cookers were released for sale, preferably for community use. In Antioch, California, the PTA purchased a pressure cooker to share within the community.

Many popular children's toys couldn't be manufactured during the war due to restrictions or shortages of rubber, tin, and steel. Manufacturers converted to wood or even cardboard. Not only did typewriters contain metal, but they were vital to a paperwork-dependent military. In July 1942, a call went out to the public to turn in any late-model, nonessential typewriters to the military. Typewriters were rationed from March 1942 to April 22, 1944, requiring a certificate from the local ration board for a purchase.

Some shortages ended up as humorous failures. In July 1942, the government proclaimed a stop to the manufacture of beauty products – but a great uproar led to the repeal four months later. Sliced bread also briefly became unavailable. On January 18, 1943, the sale of sliced bread was banned in order to conserve the metal blades. This ban lasted only until March 8. Alarm clock production stopped July 1, 1942. However, employers all over the nation lobbied to resume production to reduce chronic absenteeism. In March 1943, alarm clocks were produced again. [Source: [www.sarahsundin.com](http://www.sarahsundin.com) | Sarah Sundin | July 11, 2011 ++]

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## WWII Bomber Nose Art

### [92] Take-Off Time



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## Medal of Honor Awardees

Henry Elrod | WWII



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

**Henry Talmadge Elrod**

**Ranks and organizations:** USMC Captain, Marine Fighting Squadron 211

**Places and dates:** Wake Island, December 8-23, 1941

**Entered service:** 1927

**Born:** Sept. 27, 1905, in Rebecca, Georgia



Pearl Harbor wasn't the only U.S. military base attacked by the Japanese on Dec. 7, 1941. U.S. service members on tiny Wake Island, a strategic base about 2,300 miles further west from Oahu, also defended themselves from enemy invaders. Marine Corps Maj. Henry T. Elrod fought valiantly there in the skies and on land for more than two weeks. While he didn't survive the battle, his bravery earned him the Medal of Honor.

Elrod was born Sept. 27, 1905, in Rebecca, Georgia, to parents Robert and Margaret. The family moved to Thomasville, Georgia, in 1911, where Elrod grew up with his younger sister, Kate. According to the Thomasville Times Enterprise, Elrod played football and baseball for

Thomasville High School before attending the University of Georgia, where he played football for one year. He then transferred to Yale before joining the Marine Corps in 1927. Elrod received his commission as an officer four years later.

On Dec. 4, 1941, Elrod and 11 other pilots in his squadron flew F4F-3 Wildcats to Wake Island. Three days later — technically Dec. 8, 1941, because Wake is on the other side of the International Date Line — the Japanese attacked. Just like that, the U.S. had been thrust into World War II, and Elrod was in the thick of it. But as the simultaneous attack at Pearl Harbor lasted hours, the attack on Wake lasted 15 days. At the start of the bombardment, eight of the 12 Wildcats in MFS 211 were destroyed. Even though the island's shore defenses were still intact, this meant that only four fighter planes were left to fend off a massive number of enemy forces.

Over the span of several days, Marine Corps Capt. Elrod used one of those aircraft to keep several Japanese planes from landing on the island. He also single-handedly shot down two enemy fighters in a flight of 22. After that, he bombed and strafed the Japanese destroyer ship *Kisaragi* so many times that it sank. That feat made Elrod the first U.S. pilot to sink a warship from a fighter plane. Eventually, Elrod's plane suffered enough damage that it was no longer able to fly, and the remaining Wildcats were no longer airborne, either. In a last-ditch effort to save the island, Elrod helped organize the remaining troops on the ground — many of whom were civilians — into beach defense units to repel waves of Japanese troops trying to come ashore. Several times during that night, Elrod provided cover fire for unarmed ammunition carriers who were resupplying a gun emplacement.

Shortly before dawn on Dec. 23, a Japanese sailor who had hidden himself among the casualties on the beach shot Elrod as he was providing cover fire. He died instantly. Wake fell to the enemy later that day. The Japanese didn't surrender the island back to U.S. troops until the end of the war. Despite the massive American losses recorded at Wake, Elrod's determination in the air and as a leader on the ground was integral to the fight. On Nov. 8, 1946, Marine Corps Gen. A.A. Vandegrift presented the Medal of Honor to Elrod's widow during a ceremony in Washington, D.C.

Elrod was initially buried on Wake, but he was reinterred at Arlington National Cemetery in 1947. His Medal of Honor is housed at the National Museum of the U.S. Marine Corps in Quantico, as are relic pieces of the aircraft he flew during the Wake battle. According to the Georgia Aviation Hall of Fame in which Elrod was inducted in 1995, the cowlings of the plane he flew on the day he sank the *Kisaragi* are in the Smithsonian Institution. Elrod's heroics haven't been forgotten in the Marine Corps. In 1985, a guided missile frigate was commissioned and named USS Elrod in his honor. A street is also named for him at Quantico. [Source: DOD News & <https://www.cmohs.org> | Katie Lange | December 13, 2021 ++]

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## Medal of Honor Awardees

Forrest L. Vosler | WWII



*The President of the United States takes pride in presenting the*

**MEDAL OF HONOR**

*To*

**Forrest L. Vosler**

**Ranks and organizations:** Tech. Sgt. U.S. Army Air Corps, 358th Bombardment Squadron,  
303d Bombardment Group, 8th Air Force

**Places and dates:** Over Bremen, Germany, December 20, 1943

**Entered service:** Oct. 8, 1942

**Born:** July 29, 1923, Livonia, New York



If you were riding in a damaged airplane with injuries that practically left you blind, do you think you could keep your wits about you? For a lot of people, the answer would be no. But not for 20-year-old Army Air Corps Tech. Sgt. Forrest L. Vosler. In the face of great odds, Vosler did all the right things to help his aircrew survive over the skies of Europe during World War II. For that, he earned the Medal of Honor.

Vosler was born on July 29, 1923, and grew up in Livonia, New York, with two sisters and a brother. He liked to play basketball and was a Boy Scout. After graduating from high school in 1941, Vosler worked for a few months as a drill press operator at General Motors in Rochester, New York, before enlisting in the Army on Oct. 8, 1942. About a year later, he reached the rank of staff sergeant and was sent to Europe with the 8th Air Force's 358th Bombardment Squadron to be a B-17 Flying Fortress radio operator and aerial gunner.

Vosler quickly earned the Air Medal for valor when, during a mission, he saved the lives of two unconscious crewmates by repairing their oxygen equipment. Vosler was fighting unconsciousness himself at the time and had to ward off enemy fighters with one of the unconscious men's guns. It wasn't until his fourth mission to bomb Bremen, Germany, on Dec. 20, 1943, that he earned the Medal of Honor. After Vosler's crew had bombed its target, their B-17, called the Jersey Bounce Jr., was damaged by antiaircraft fire and forced out of formation, which made it a target of opportunity for the enemy. The aircraft was quickly hit by a 20 mm cannon shell that exploded in the radio compartment, severely injuring Vosler's legs and thighs.

At about the same time, the aircraft's tail was hit, seriously wounding the tail gunner and rendering the guns there inoperable. The aircraft was then hit with another 20 mm shell that exploded, injuring Vosler's chest and causing shrapnel to lodge in both of his eyes to where he could only distinguish blurred shapes. Despite both sets of injuries, Vosler refused first-aid treatment and kept firing at the enemy. As the crew started tossing extra weight from the damaged plane to help it reach land, Vosler begged to be thrown out, too, to help in the effort, several crew accounts later stated. But the crew refused, and eventually the pilot announced they would have to ditch the aircraft.

Although Vosler could barely see and fell unconscious a few times, he managed to fumble around with the damaged radio equipment enough to get it operating again and send out a distress signal before they crash-landed off the English coast. Once in the water, Vosler managed to get out of the plane and onto the wing, where he grabbed the wounded tail gunner to keep him from slipping off into the water — something that may have made his wounds worse, according to accounts from the crew. The other crew members who had worked to pull a life raft from the plane before it sank eventually pulled the pair into the inflated dinghy.

Vosler's bravery and calm under fire, despite being nearly incapacitated, were integral to them surviving. Thanks to the distress signals he sent, they were quickly rescued by a nearby ship. Vosler was promoted to technical sergeant two weeks later. He spent the next several months in English hospitals until he returned to the U.S. in March 1944. His treatment at various hospitals continued until he was discharged from the Army on Oct. 17, 1944. Doctors were able to restore vision to his left eye, but not his right. During those hospital stays, Vosler was invited to the White House to receive the nation's highest honor for valor. On Aug. 30, 1944, he was given the Medal of Honor by President Franklin Delano Roosevelt during a ceremony in the Oval Office.

Vosler became one of the founding fathers of the Air Force Association, which was formed in 1946 shortly after the war. He then moved to Syracuse, New York, and got a job as a radio station engineer. Vosler enrolled at Syracuse University to study business administration in the spring of 1945, but unfortunately, his eye injuries made reading his textbooks difficult. According to the university, Vosler spent the better part of two decades in and out of classes but never graduated. However, in November 2015, staff at the school realized he'd earned enough credits for an Associate's Degree of Arts, so he was awarded one posthumously.



Vosler married Virginia Slack while he was still at the university. They had two sons and a daughter. At some point in the late 1940s, Vosler took a job at the Veterans Administration, where he dutifully served for the next 30 years. After retirement, Vosler and his wife spent several years wintering in Titusville, Florida, until they moved there full-time in November 1991. A few months later, on Feb. 17, 1992, Vosler died of a heart attack. He was 68. Vosler was buried in Arlington National Cemetery. The Volser Academic Development Center, which opened at Keesler Air Force Base in Biloxi, Mississippi, in 1995, was named in his honor. [Source: DOD News & <https://www.cmoahs.org> | Katie Lange | January 10, 2022 ++]

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## **Every Picture Tells a Story**

### **Fat Man Message**



**Message on the side of the Fat Man atomic bomb, saying “A second kiss for Hirohito”1945**

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## **Military History Anniversaries**

**15 thru 28 FEB**

Significant events in U. S. Military History over the next 15 days are listed in the attachment to this Bulletin titled, “**Military History Anniversaries 15 thru 28 FEB**”. [Source: This Day in History [www.history.com/this-day-in-history](http://www.history.com/this-day-in-history) | February 2022 ++]



## Medicaid Program

### Some Q&As to Help You Find Answers You May Need

Medicaid is a joint federal and state program that provides free or low-cost health coverage to millions of Americans, including eligible low-income people, families and children, pregnant women, the elderly, and people with disabilities. The federal government provides a portion of the funding for Medicaid and sets guidelines for the program. Medicaid programs vary from state to state. They may also have different names, like “Medical Assistance” or “Medi-Cal.” Medicaid is managed by individual state programs, which means they’re all a little different.

#### **Who can tell me if I am eligible for Medicaid?**

Since Medicaid is administered by the Medicaid agency in your state, eligibility may vary from one state to another. At <https://www.medicaid.gov/about-us/beneficiary-resources/index.html> you can contact your state Medicaid agency via with questions, or see if you qualify by applying through your state agency or through the Health Insurance Marketplace at <https://www.healthcare.gov>, where you must create an account to begin.

Alternatively, you can check your Medicaid eligibility by visiting the Medicaid program page at <https://www.benefits.gov/benefit/606> and taking the questionnaire at the bottom of the page. Curious about other benefits you may be eligible for? Take the Benefit Finder questionnaire, which will automatically compare your eligibility for Medicaid programs and 1,000 other benefit assistance programs.

#### **How do I apply for Medicaid?**

There are a few ways you can apply to Medicare programs. First, you can apply by filling out an application on the Health Insurance Marketplace on Healthcare.gov, where you must create an account to begin the application process. After submission, if you meet the eligibility criteria for your state for Medicaid or CHIP, the Marketplace will send your information to your state Medicaid agency, who will contact you about enrollment. You can also apply directly through your state Medicaid agency.

#### **How do I replace my Medicaid card?**

If you're wondering how to replace your Medicaid card, you should contact your state Medicaid agency. Your state Medicaid agency can help you get replacement cards and answer your questions about what services are covered, providers to use, and how to re-enroll.

### **How can I find a provider that accepts Medicaid or CHIP?**

Each state Medicaid and CHIP program has its own provider network. To find a provider in your state, you should contact your state Medicaid agency for a list of providers.

### **Does Medicaid cover pregnancies, mental health, dental, nursing home, or long-term care?**

Federal guidance requires states to cover certain benefits and others are optional, which means coverage for specific services can vary by state. To learn what your state covers you should contact your state Medicaid agency. Family planning services are mandatory benefits and are provided in each state, as well as inpatient and outpatient care, nursing facility services, and transportation to medical care. To learn more about the Federal rules around mandatory and optional services, visit the benefits page on [Medicaid.gov](https://www.Medicaid.gov).

**My state has been affected by a disaster, who should I contact if I have a question about our coverage?** If you've recently experienced a natural disaster or public health emergency, you should contact your state Medicaid agency regarding coverage. Your state agency can help answer your coverage questions and what to do when you have an access problem due to the declared emergency.

[Source: [Benefits.gov](https://www.Benefits.gov) | September 2021 ++]

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## **Home Remedies**

### **Some That Don't Really Work**

Sometimes even the thought of taking the time to call a doctor and schedule an appointment is daunting, let alone actually taking the time out of your day to visit the office for an exam. For a variety of ailments, home remedies often seem like the easier route to take, but they are not always reliable. Sometimes your best bet really is to seek professional help, but in the meantime, here are some home remedies that don't work that you should avoid trying.

#### **Urinating on a Jellyfish Sting**

While getting stung by a jellyfish isn't an overly common occurrence for most of us, you've likely heard that if you do find yourself in this situation, having someone urinate on the affected area will take the pain away. As it turns out, this remedy isn't actually the ticket. The best thing outside of actual medical treatment to soothe a jellyfish sting is actually saltwater. While there can be high levels of salt content in some urine, those amounts are constantly shifting, making the method unreliable.

### **Treating Burns with Butter**

Would you reach for vegetable oil or a glass of water to put out a fire? The choice is pretty clear. Stick to your gut instinct and don't use butter to soothe a burn, despite widespread suggestions that it soothes burns. Not only can butter trap heat, it can also create the perfect breeding ground for bacteria, causing infection. If you do happen to burn yourself, always opt for cool water for immediate (albeit temporary) relief.

### **Coffee for Hangovers**

From aspirin and electrolytes to Alka-Seltzer and carbohydrates, there are tons of ideas for hangover cures. While some remedies help, one of the more common suggestions actually does more harm than good. You might have heard that caffeine, particularly coffee, is helpful for your morning-after funk, but all it actually does is raise your blood pressure, thin your blood vessels, and dehydrate you. Refrain from your usual morning pick-me-up if you have a hangover and stick to water instead.

### **Hydrogen Peroxide on Cuts**

This one might come as a surprise. For generations, parents and grandparents have sworn by reaching for the hydrogen peroxide anytime someone gets a cut, swearing those white bubbles that appear upon contact are the peroxide magically washing away any potential infection. Using hydrogen peroxide on cuts can actually damage healthy cells too, further delaying the healing process. When it comes to cleaning a cut, stick to soap and water.

### **Gargling Mouthwash for a Sore Throat**

While there isn't a cold symptom that's pleasant, a sore throat is particularly annoying and painful. To alleviate a sore throat, gargling with mouthwash is more harmful than helpful. Gargling only further irritates an already inflamed throat.

### **Garlic for Earaches**

Leave garlic for cooking and please, keep it out of your ears. If you've heard that placing a garlic clove in your ear is the best way to cure an ear infection or earache, you heard wrong — and not just because your ears hurt. The garlic can actually cause an inflammatory or even an allergic reaction, making your ear hurt even worse.

### **Castor Oil to Jumpstart Labor**

Late pregnancy can be so physically taxing that it starts to become mentally and emotionally draining as well. If you're approaching your due date or you've passed it, you might find yourself looking up home remedies to jumpstart labor. While eating spicy food or going for a walk won't cause you imminent harm, you should avoid consuming castor oil to move things along.

### **Raw Eggs for Facial Masks or Hair Conditioning Treatments**

Recipes for facial masks and hair conditioning treatments that contain raw eggs have been around for a long time, but just because they're tried doesn't make them true. Any time you come into

contact with a raw egg, you're risking a potential salmonella exposure, so the next time you see a beauty treatment suggest adding a raw egg to your mixture, look for an alternative instead.

### **Toothpaste or Coconut Oil on Acne**

Acne is irritating, unsightly, and often painful. There are plenty of acne treatment ideas from medicines and ointments to home remedies. While some home remedies might be effective to a degree, there are a couple that are definitely not worth the effort. While toothpaste might dry a pimple out, it can also damage the surrounding skin, causing redness and peeling. Coconut oil, although useful in plenty of other remedies, should not be used on your face since it can actually clog your pores.

### **Apple Cider Vinegar or Milk for Heartburn**

Feeling like there's a small fire blazing in between your chest and throat is such an obnoxious sensation that you will likely start looking for any and every way to help soothe your heartburn. While apple cider vinegar might be beneficial in other home remedies, it is definitely not a good idea to treat acid buildup with more acid. On the other hand, milk might temporarily calm your heartburn symptoms, but it actually stimulates the production of acid in your stomach which can lead to a rebound bout of heartburn later on.

[Source: Cheapism | Rachel Schneider | February 03, 2022 ++]

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## **Covid-19 Headgear**

### **Update 20: Tips for Spotting Fake N95, KN95 masks**

Demand for N95s, KN95s and KF94s has skyrocketed, and, unfortunately, so have counterfeit masks. In 2020, ECRI reported 60 to 70 percent of KN95s it tested didn't properly filter 95 percent of particles as they claimed, according to The New York Times. In the same year, U.S. agencies seized 21.2 million fake N95s, a problem that carried over into 2021 and now 2022. The best way to find legitimate masks is to buy from reputable manufacturers and trusted retailers, reports the Times. However it can be challenging to discern expertly copied masks from real ones. Below are tips for spotting fake masks, from both the CDC and the Times.

#### **The packaging**

1. It's a warning sign if packing isn't tamper-proof. Legitimate masks are normally sealed to make it clear no one besides the manufacturer has handled the masks.
2. Company or location information about where the masks were manufactured should be provided, along with a real website or physical address to contact the manufacturer.
3. There should be an expiration date, because the particle-repelling electrostatic charge on respirator masks degrades over time.

4. It's a red flag if packaging states a mask is "FDA approved." N95s are approved by the National Institute for Occupational Safety and Health, not the FDA, though a surgical N95 must also be cleared by the FDA. Neither agency provides "certificates of approval."

5. Packaging that states "genuine," "legitimate," "authentic," or "reputable" should be viewed with skepticism. Established, trusted companies don't need to claim themselves as such.

6. Typos or grammatical errors are also a red flag.

### **The mask**

7. The name of the company or logo should be right on the mask.

8. Masks shouldn't have any quality issues that affect fit and consistency, such as a crooked nose-bridge wire or elastics that lose stretch or detach easily.

### **Tips for N95s**

- The NIOSH mark should be in block letters and easily detectable.
- There should be an approval number on the mask or the bands starting with "TC-84A" and followed by four more numbers.
- Legitimate N95s never have ear loops, but instead elastic bands that go around the back of the head.
- There aren't N95 masks for children. Only adult-size masks undergo NIOSH approval.

### **Tips for KN95s, KF94s**

- KN95 masks made after July 1, 2021, must be stamped with GB2626-2019. A mask with a GB number ending in 2006 was made according to the previous standard and is still legitimate if not past the expiration date.
- Packaging may state that KN95s or KF94s are FDA-registered or -listed, but this just means the manufacturer has filed paperwork to notify the FDA of its existence.

. [Source: Becker's Hospital Review Newsletter | Gabrielle Masson | February 1, 2022 ++]

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## **TRICARE after Retirement**

### **Update 01: What You Need To Know Before You Retire**

"Plan for what is difficult while it is easy" is an apt quote regarding healthcare in general and Tricare in particular. If you're transitioning out of the military, it's important to know your responsibilities and form a strategy well in advance of your separation date.

### **Plan ahead before you leave**

It's recommended to start scheduling you and your family's Tricare coverage planning at least six months before retiring. Necessary medical exams, researching different coverage options and

plans that may be a better fit due to a new location are part of the prep-work. Re-enrolling in an existing plan, changing plans, and paying enrollment fees are just some of the changes you should be prepared to meet.

### **Schedule your exit medical exam as early as possible**

To ensure proper healthcare after you separate, it's essential to be on top of your Separation Health Assessment while you're still active duty. The exam must be performed at a military hospital, military clinic, or VA facility 90 days before retirement and terminal leave. If you plan on filing claim with the Department of Veterans Affairs, calendar the exam earlier than 90 days. While the VA refers to the exam as the "disability exam," all active duty are required to take it on the way out.

The separation health assessment tracks your medical history and your current health. Prior to the exam is the time to prepare and review your medical history and check to see it's complete and correctly notated in your file, specifically injuries and medical concerns identified during your military career. You'll need to complete a "Report of Medical History" or DD Form 2807-1 form before your exam.

### **You must re-enroll in Tricare**

Upon retirement, you and your family's status and plan options change; use vigilance to avoid a break in coverage. Re-enrollment in your chosen Tricare plan is usually required within 90 days after your retirement date from active duty — whether you're planning to keep the same type of plan or not. Even if you've already enrolled in Tricare Prime or Tricare Select, you must re-enroll. You and your family will need to arrange for new ID cards, and some beneficiaries may have to begin paying an annual enrollment fee.

If you miss the 90-day deadline, retroactive enrollment can be requested within 12 months of your retirement date. If approved for retroactive coverage, your enrollment fee or fees are also calculated retroactively to your retirement date. If you miss the 12-month deadline, you may only re-enroll during Tricare Open Enrollment Season or if you or a family member experience a Qualifying Life Event, such as moving, marriage, or the birth of a child. Know you plan, in some plans the move must be relocation to a new country.

### **Expect changes in your Tricare when you retire**

While on active duty, there are no out-of-pocket expenses, and family costs are minimal. But a retiree should expect to encounter costs. Depending on your current Tricare plan, they may include:

- Annual enrollment fees and copayments for Tricare Prime.
- Higher copayments and cost-shares for Tricare Select.
- Possible higher prescription costs.
- Catastrophic cap increases.

Be advised that hearing aids and chiropractic care are not covered under Tricare. However, an additional premium-based dental plan may be available to most military retirees thru the Federal



Employees Dental and Vision Insurance Program (FEDVIP). Eligibility can be determined through the FEDVIP website.

### **The five Tricare plans for retirees and their families**

There are five Tricare health plans available to veterans and their families after retirement; each fulfills different needs and operates under different qualifying parameters. The five plans are Tricare Prime, Tricare Select, US Family Health Plan, Tricare for Life, and Tricare Select Overseas.

- The Tricare Prime plan is a managed care option available in what is called a prime service area. These are areas where military hospitals and clinics are within specific geographic proximity to the sponsor or beneficiary. Drivetime and distance relative to the Primary Care Manager (PCM) determine your eligibility for this plan. Some exceptions allow a waiver of the distance requirements. Tricare Prime is further divided into three programs, Prime Remote, Prime Overseas, and Prime Remote Overseas. These plans cover rural areas and areas over a certain distance from providers, here and abroad.
- The Tricare Select plan is a self-managed, preferred provider organization plan available only in the United States. An enrollment fee and annual deductible are required, and cost shares apply for covered services.
- The US Family Health Plan is an additional Tricare Prime option available through community-based networks in not-for-profit health care systems. The plan is only available in six specific areas of the United States. The areas range from the Northeast to Texas and Louisiana, but only those geographical areas are covered.
- The Tricare For Life plan is for eligible beneficiaries who have both Medicare Part A and B. Coverage is automatic. There is no enrollment form required. You're covered under the Tricare for Life plan if you already qualify for Tricare in DEERS and are entitled to Medicare Part A and Medicare Part B. However, it is crucial that you routinely monitor your DEERs information to keep it updated and current
- The Tricare Select Overseas plan provides comprehensive coverage in all overseas areas. To access this plan, you must first register with the Tricare Select plan and then move on from there. Enrollment is required.

### **Special programs designed to fill veteran healthcare gaps**

- The Transitional Assistance Management Program (TAMP) covers those facing involuntary separation. Sponsors and family members who are eligible can choose from any of the five Tricare plans under TAMP and also have access to military hospitals and clinics. The program's coverage is limited to 180 days.
- The Continued Health Care Benefit Program (CHCBP) is a premium-based plan that straddles the interim period between military benefits end and civilian health plans begin. The CHCBP provides temporary health care coverage that lasts from 18 to 36

months after you lose eligibility for Tricare. It offers the same coverages as Tricare select.

[Source: MilitaryTimes | Kristine Froeba | February 4, 2022 ++]

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## **Inflammations**

### **Update 01: Foods That Worsen Them**

When the body's immune system detects something harmful like an invading bacteria or virus, white blood cells and other components of the immune system send out chemical messages that cause the surrounding tissue and organs to swell and release chemicals. This process is called inflammation. Inflammation is a natural response to infection or injury, but certain foods can also cause it. People who suffer from chronic inflammation often experience fever, fatigue, pain in joints and muscles, skin rashes, headaches, depression, gastrointestinal problems such as stomach aches and diarrhea.

In addition to being uncomfortable for those experiencing them firsthand, they can lead to serious health issues when left untreated, including heart disease risk factors such as high blood pressure and diabetes. This article lists some foods that worsen inflammation. These foods include:

#### **Sugary Drinks**

One of the biggest sources of inflammation in the American diet is sugar-sweetened drinks. Sugary drinks such as soda and energy drinks contain simple sugars like fructose and sucrose, which the body doesn't need. It processes them as toxins and can trigger inflammation, especially when consumed in large amounts. High-sugar diets increase bad cholesterol levels (LDL) and lead to heart disease. They also play a role in obesity and type 2 diabetes. Sugar also hinders the body's ability to fight off infections and slows wound healing.

#### **Processed Foods**

These are generally high in sugar, trans fats, and refined carbohydrates, which the body breaks down into simple sugars that can cause inflammation. In addition to obesity and diabetes, processed foods contribute to a greater risk of heart disease. Eating whole grains instead of foods made from white flour is a good way to avoid this type of inflammation-causing diet. Processed foods also contain chemical additives such as sodium nitrite, a preservative used in cured meat products that may increase the risk for certain cancers. A diet rich in fresh produce is healthier than one filled with processed snacks and meals because it's full of nutrients your body needs to stay healthy.

#### **Red Meat**

Red meat contains proteins called 'Heme iron' which can damage blood vessels and speed up the body's natural inflammatory response, leading to a faster aging process. Foods rich in heme iron

include beef, lamb, pork, and others. The other type of iron found in food is called ‘non-heme’ or ‘plant’ iron. These sources contain less harmful iron compounds, and you should include them in your diet for optimal health. When red meat is cooked at high temperatures for a long time, heterocyclic amines (HCAs) form, linked to cancer. Excessive red meat and saturated fat intake can also lead to cardiovascular diseases.

### **Alcohol**

Alcohol is a well-known cause of inflammation because it causes the immune system to respond to a toxin that can lead to inflammatory disease. Also, when the body breaks down alcohol after drinking too much, it produces toxic byproducts called ‘free radicals, which damage body cells. The liver must deal with these toxins, and because one of its jobs is to keep inflammation in check, heavy drinkers are more likely to experience high levels of chronic inflammation than people who limit their intake or don’t drink at all. Alcohol increases the risk for rheumatoid arthritis, psoriasis, and multiple sclerosis.

### **Sweets**

Sweets such as chocolate, cake, and ice cream contain refined sugar, which can cause inflammation when consumed in large amounts or for prolonged periods. Overdoing it on the sweet stuff is also likely to lead to weight gain, increasing your risk for many health problems. Added sugars are known to cause inflammation. The body breaks down simple sugars into glucose, triggering the pancreas to release insulin, which triggers your muscles and liver cells to absorb it for energy. Because there is so much glucose in so little time, insulin levels remain high as the body struggles to keep up with the sudden burst of sugar. This overdrive can lead to chronic inflammation and eventually diabetes. Chronic inflammation also contributes to numerous health problems such as obesity, arthritis, heart disease, and cancers.

### **Fried Foods**

Fried foods are an easy way to increase inflammation in the body. Deep-fried foods such as french fries, fried chicken, and doughnuts can be very fattening, but they are also potentially lethal due to the large number of harmful fats they contain. When food is cooked at high temperatures in vegetable oils or shortening, it creates ‘trans fats, which, when consumed regularly, were recently found to be significantly worse for your health than saturated fats. Trans fats increase LDL cholesterol and lower HDL cholesterol, which is linked to coronary heart disease.

### **Conclusion**

When it comes to inflammation, one of the best things you can do for your health is watch what you eat. Trans fats, sugar drinks, processed foods, and alcohol not only increase markers of inflammation in the body but are also linked to chronic diseases like obesity, cardiovascular disease, type 2 diabetes, and cancer. To avoid these adverse effects on the body and live longer, healthier lives, it’s important to make informed choices about what goes into your mouth each

[Source: Ziggie Social | February 1, 2022 ++]

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## **Mold**

### **Update 01: What Happens when You Eat It**



Mold is the name given to all kinds of microorganisms, invisible to the naked eye, and can form in all sorts of food and food-like products. Consequently, there is no such thing as mold food, and any product with visible mold growing on it is contaminated and unsafe to eat. Even if you think you haven't eaten mold, it's best to be cautious and avoid all moldy or spoiled foods and drinks. It is greenish, has a powdery appearance, and tastes terrible. The fungi come in various shapes and sizes, depending on the food it grows on. Mold is found in bread, cheese, fruits, and other foods. People who eat foods with mold are exposed to the toxins produced by the fungus. The toxins can cause severe health problems, such as diarrhea, vomiting, and even cancer.

#### **Bread**

Mold is spread by airborne spores, inhaled, ingested, or absorbed through the skin. When eating moldy bread, the spores are deposited throughout the gastrointestinal tract, increasing the risk of infection. Eating moldy bread can also lead to allergic reactions, including skin rash, itching, or hives. In addition, the bread is often made using chemicals that can be harmful to the environment. To avoid these dangers, buy bread labeled as "100% Natural", as it is more likely to be made without pesticides and other chemicals.

#### **Jelly**

Jelly is a dense, sweet spread made with fruit, sugar, and gelatin. It has a slightly pungent odor and a gelatinous, rubbery texture. Jelly is typically served hot with toast, crackers, or biscuits, but it can also be used as a dessert with ice cream or a cake filling. Jelly is also used as a source of animal feed. The disadvantages of eating moldy jelly are Dental hygiene. Moldy jelly can cause tooth decay and gum problems. In addition, mold can be very harmful to the body. It can cause various diseases and other problems to the body. You can even get stomach pain and diarrhea after eating moldy jelly.

#### **Fruits and Vegetables**

Moldy fruits and vegetables can make you sick and ruin your delicious dinner. But, there is a way you can avoid this. First, it is crucial to wash the fruits and vegetables before you eat them. The fruits and vegetables can be moldy because of the natural growing process. If you have a habit of eating moldy fruits and vegetables, then you should avoid these fruits and vegetables. You can also wash them before you eat them. However, mold is not suitable for you as it can cause severe

health problems, including allergies, respiratory problems, asthma, dermatitis, digestive problems, and even cancer.

### **Keep Your Fridge Clean**

Food is one of the most critical aspects of your life, so you must keep it safe from harmful bacteria. However, some foods are more hazardous than others, so you need to know which to store in your fridge safely. No one likes to clean the fridge, but it is very important to clean it. If you do not clean, it can cause mold, which is very harmful to your health. To reduce mold growth, clean the inside of your fridge every few months. If you leave your fridge more open, however, you increase the chance that food will spoil.

### **Store Food Properly**

The only way to prevent mold growth is to store food properly. Do not leave exposed food exposed to moisture, heat, or cold. It can be a severe essential problem if you have a food storage unit in a heated area, such as a garage, basement, or kitchen. If you have a dry-bulk food storage unit, you need to store food properly to prevent mold. Proper storage helps your food last longer and prevents it from molding.

### **Conclusion**

Moldy food is a big problem for a lot of people. It may be a problem for you if you have a weakened immune system. Foods that you eat can carry mold, leading to asthma attacks and other health problems. In addition, inhaling mold-infected air can also trigger an asthma attack. Nowadays, some foods contain harmful microorganisms and certain bacteria and viruses. If you eat them, you may get sick and even die because those harmful microorganisms can enter your body and cause serious diseases.

[Source: Ziggie Social | October 19, 2021 ++]

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## **Sleep**

### **Update 16: Natural Methods or Supplements to Help**

Childhood was the best; you could play around the whole day and live a stress-free life. Most of all, you could fall asleep instantly after hitting the bed. Being an adult has its perks, but being sleep-deprived is one of the drawbacks. Falling asleep listening to a story or lullaby will not work in your teenage or adulthood. Gone are the days when you could instantly fall asleep listening to know, along with the hands of your mother rubbing around your hair and patting your head.

### **Understanding the Reason for Not Getting Good Sleep**

Sleep disorders like Insomnia, Sleep apnea, Restless leg syndrome, and narcolepsy are common and can be linked to stress levels (induced cortisol levels in the body) and the environment. Other reasons for disturbed sleep cycles include caffeine intake. Sleep disorders can also occur if you

feel jet-lagged. Apart from stress developed from your working environment, computer screens can also stimulate sleep disorders and can completely disturb your sleep cycle.

The blue light eliminated from the computer screens penetrate deep into your eyes, causing your eyes to be awake and alert. Before technology was a part of our life, sleep would be guided by the appearance and disappearance of light, i.e., when it is dark, your eyes signal to the brain that it is time to sleep, and when it is bright, your eyes will stay awake. Thus, many factors lead to sleep-deprived conditions in your life. Another cause for not getting a night of good sleep is a lack of physical activity.

### **What Happens If You Don't Get Sleep**

You might wonder why sleep is essential and why you should bother getting a good night's sleep when you have extra hours in a day to work. Getting a night of good sleep helps you keep your weight in control and your body healthy. Completing the average 8 hours of sleep can relax and rejuvenate your mind and make your eyes stress-free. Sleep also improved blood circulation. Diabetic patients with good sleep can control their sugar by getting good sleep. Therefore, a good night's sleep can help you become creative, alert, improve mental health, and makes you a keen learner. Overall, diabetes, heart diseases, and obesity can be avoided.

### **A Change of Habits Can Help You Fall Asleep**

You can start by getting rid of your phone an hour before your scheduled sleep time. Make sure you put your phone on silent or leave your phone on voicemail. Another thing that you can do is physically exhaust yourself by doing intensive training or exercising well. Your body will naturally cope by triggering the sensation of lying down and thereby help you fall asleep. You could also change your bedroom colors to neutral and keep them less attractive and distracting.

Furthermore, the room's light should be switched off or kept dim, which will set you in a mood to fall asleep. Yoga can also help you focus and get rid of work thoughts which relaxes your mind aiding you to sleep on time. Another way to stimulate sleep is by setting the right temperature in the room; After all, your body temperature determines comfort and keeps you calm to fall asleep. If these natural methods do not work for you or you can't make them work, there are natural products that you could use as supplements that will help you fall asleep. The list can be seen below.

### **Melatonin Supplements**

Melatonin is a hormone derived from serotonin, the mood and happiness hormone. Serotonin is a monoamine neurotransmitter. Its biological function is complex and multifaceted, modulating mood, cognition, reward, learning, memory, and numerous physiological processes such as vomiting and vasoconstriction. The Melatonin levels are pretty high at night, and it decreases in the morning. A disturbed sleep cycle is related to unpredictable highs and lows of the melatonin level in the body. Furthermore, melatonin levels decrease due to aging and stress. Sometimes depression and mental health also play a role in reducing melatonin levels. In such a case, to get your sleep cycle back on track, you should think about taking melatonin supplements.

A study for eliminating insomnia has suggested that melatonin supplements can be used to get rid of insomnia and get you that good night's sleep. There are various melatonin supplements in the market, but getting the right prescription is mandatory. Taking melatonin should only be given as per the doctor's guidance; untimed use of taking melatonin supplements might give cause other issues. The sleep foundation suggests Proper sleep + Restore; Sam sleeps Original, Hims Sleep Gummy Vitamins as melatonin supplements. Melatonin supplements in the form of drinks or sprays can also be found in the pharmaceutical markets. They come in different flavors, including chocolate.

### **Tryptophan: Production of Melatonin**

Melatonin supplements are good but another way to trigger your body's melatonin levels is with Tryptophan. This is an amino acid derived from food, which helps in the production of melatonin. Feeling sleepy after having food is caused by Tryptophan. The AASM or American Academy of Sleep Medicine has doubts about using Tryptophan for sleep disorders. The studies on Tryptophan are unclear and therefore are not recommended by the AASM. Other benefits of using Tryptophan include depression, chronic pain, and anxiety.

### **Valerian: An Herbal Medicine for Sleep-Deprived Conditions**

Valerian extract from the roots of Valerian officinalis has proven to treat insomnia and abnormal sleep cycles. Valerian is effective as it controls the neurotransmitter calming your body and helping you fall asleep. It mainly targets gamma-aminobutyric acid, which is a neurotransmitter. Valerian benefits can also be seen in calming menstrual pain. Though it is an excellent natural remedy, there are concerns over side effects. Every individual has a different level of tolerance or allergies, which the doctor's advice should take.

### **Chamomile Tea**

Unlike traditional Tea, which helps you stay alert and dedicated, Chamomile Tea is a sleep-aid that enables you to relax and calm your nerves. Chamomile Tea has also been called a natural tranquilizer as it tranquilizes your mind and body. Chamomile consists of apigenin which is a type of antioxidant. Apigenin binds to specific brain receptors that help with anxiety deprivation and induce sleep. A study on subjects from sixty different nursing homes suggested that those who received 400 mg of chamomile daily had a better sleep quality. There have also been studies where a daily intake of 280 mg of chamomile did not show significant effects. Two different studies contradict the results of chamomile tea, but increasing the input can be beneficial and can help you cope with sleep loss.

### **Lavender Extract**

Unlike other methods which involve the consumption of products, Lavender extract is used for aromatherapy which has proven benefits of inducing sleep. The specific cause is unknown, but a study of women in Taiwan reported stress and anxiety relief by lavender aroma intake. The lavender extract can also be consumed as Tea. The bright purple flower is not just for attraction but has herbal benefits as well.



## Conclusion

Before Using Natural Products Or Sleep-Aid Medications:

- Remember to research every detail of the product being used and see if it is suited for your body.
- Do not be carried away by marketing agencies who show you only glamour and not the truth.
- Always consult with a doctor and get a prescription because sometimes you might get addicted to a particular medication depending on your body's tolerance.

Your sleep is a gift and your birthright; if you are deprived of it, make sure you get your sleep cycle back on track because your body counts on it. Many processes and functions of your body depend on sleep. Therefore a healthy lifestyle all starts with a good night's sleep!

[Source: Cheapism & The Hill | Rachel Schneider / Peter Sullivan | January 10 & 14, 2022 ++]

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## Probiotics

### The Benefits of Taking Them

Do you often feel bloated or gassy? Do you suffer from constipation or diarrhea? If so, you may have a probiotic deficiency. Probiotics are bacteria that occur naturally in the body and are essential for good health. They help keep the digestive system functioning properly and play a role in preventing disease. This article will discuss the many benefits of taking probiotics and how they can improve your health!



### Improves Digestion Health

Probiotics can help to regulate the digestive system and keep things running smoothly. They also help to break down food and absorb nutrients properly. “Good” bacteria, such as probiotics, are a form of probiotics. These are living microorganisms that may promote health when consumed. If you have a probiotic deficiency, you may experience constipation or diarrhea. This is important for people who have trouble digesting certain foods or who are prone to gastrointestinal issues.

### Helps With Mental Health Conditions

There is some evidence that probiotics may also help with mental health conditions. A study published found that taking a probiotic supplement for four weeks improved mood and cognitive function in people with major depressive disorder. The researchers believe that this is because of the gut-brain connection. Probiotics can improve communication between the gut and brain, which may help to reduce symptoms of depression.

### **Improves Heart Health**

Heart disease is the leading cause of death in the United States. Heart disease is from several factors, including high blood pressure, high cholesterol, and obesity. Probiotics may help to improve heart health by reducing some of these risk factors.

### **Reduce Allergies & Asthma**

Allergy symptoms, such as sneezing, a runny nose, itchy eyes, and rash, are caused by an overactive immune system. Probiotics may help to reduce allergies by suppressing the immune system. A study found that children who took a probiotic supplement for six months had a decrease in their allergy symptoms. Asthma is a condition that results from inflammation in the lungs. Probiotics may also help to reduce inflammation and improve asthma symptoms.

### **Boosts Immune System**

The immune system is responsible for fighting off infection and disease. Probiotics may help boost the immune system by increasing the number of “good” bacteria in the body. Vitamins and minerals, such as zinc and vitamin C, are also important for boosting the immune system. A study found that people who took a probiotic supplement with vitamins and minerals had a greater increase in immunity than those who only took a probiotic supplement.

### **May Help You Lose Weight**

Obesity is a major health problem in the United States. Obesity is defined as having a body mass index (BMI) of 30 or higher. Probiotics may help promote weight loss by reducing inflammation, boosting the immune system, and improving digestion. A study found that people who took a probiotic supplement for 12 weeks lost more weight and body fat than those who did not take a probiotic supplement.

### **Improves Brain Health**

The brain and the gut communicate through the nervous system and hormones. Probiotics may help to improve brain health by boosting communication between the gut and brain. A study found that people who took a probiotic supplement for eight weeks had better cognitive function and mood than those who did not take a probiotic supplement.

### **Treats Diarrhea**

Diarrhea is a common problem that causes loose, watery stools. It can be from food poisoning, antibiotics, and viruses. Probiotics may help treat diarrhea by restoring the balance of bacteria in the gut.

### **Helps with Eczema**

Eczema is a condition that results in itchy, red skin. It can be from allergies, stress, and climate. Probiotics may help improve eczema symptoms by restoring the balance of bacteria in the gut.

[Source: Ziggie Social| February 8, 2022 ++]

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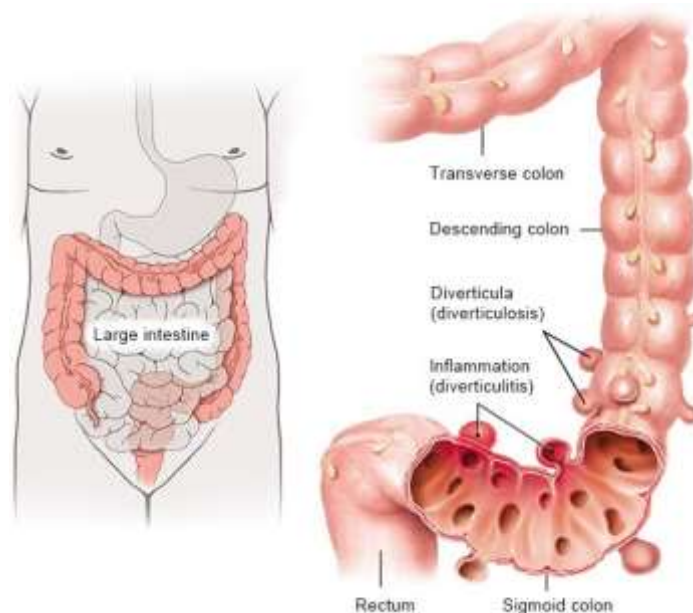
## **Diverticular Disease & Diverticulitis**

**10% of People under Age 50 & 50% of People Over 70 Have Them**

Diverticula are pouches in the lining of the intestine. They arise when the wall of the intestine bulges out through weak areas of intestinal muscle. The pouches are usually small and balloon-like, and the contents of the bowel (stool, or “poop”) might get into them. Although diverticula are often harmless, they may lead to bowel problems and cause pain. Simply put, there are three different conditions:

- Diverticulosis: The lining of the intestine bulges out in a number of places, but this doesn't cause any symptoms or problems.
- Diverticular disease: The bulging pouches cause symptoms or lead to problems (complications).
- Diverticulitis: The pouches are inflamed or infected.

Diverticula can cause recurring or permanent symptoms. This is referred to as chronic diverticular disease. Diverticulitis can usually be treated effectively, but may have serious consequences if the inflammation spreads.



**Diverticula and diverticulitis**

### **Symptoms**

Most diverticula don't cause any symptoms. Diverticular disease is typically associated with pain in the lower left side of the abdomen (tummy) or – less commonly – the right side. It can also lead to bloating, constipation or diarrhea. The symptoms often go away for a while, but may be constant. They commonly get worse after meals, and then better again after going to the toilet and having a bowel movement. Sometimes diverticula lead to bleeding too.

If they become inflamed (diverticulitis), they cause sudden dull pain in the abdomen, accompanied by a mild fever. Other symptoms include constipation, diarrhea, bloating, nausea and sometimes cramping too. In rare cases, diverticulitis leads to vomiting. If a doctor applies pressure to the abdomen, the tummy muscles automatically tense up (a reflex known as muscular defense). If they suddenly let go, the pain gets worse.

### **Causes and risk factors**

Diverticula form in weak areas of the intestinal muscles. They usually arise in the sigmoid colon. This s-shaped section of the large intestine is roughly 40 to 45 centimeters long and found just in front of the rectum (the last part of the large intestine). The contents of the intestine put the most pressure on the muscular wall here. Some people are more likely to develop diverticula because of their genes. Further risk factors include weak connective tissue and problems with the wave-like movements of the intestinal wall. Older and very overweight people are at greater risk, too.

The influence of lifestyle factors hasn't yet been properly determined. A diet that is low in fiber can lead to constipation and hard stools, so it seems logical that too little fiber should increase the risk of diverticular disease. Eating a lot of red meat, smoking and not getting enough movement are also believed to be risk factors. It is still not clear how diverticula become inflamed and what increases the risk of this happening. But inflammation is believed to be more likely in areas of reduced blood supply and if hard lumps of stool form in the diverticula.

Complications are more common in people who have a weakened immune system (for instance, after an organ transplant) or severe kidney disease. The long-term use of particular medications probably increases the risk of more serious complications. These medications include non-steroidal anti-inflammatory drugs (NSAIDs), steroids, acetylsalicylic acid (the drug in medicines like Aspirin) and opiates.

### **Prevalence & Effects**

Many people have diverticula without knowing it. They are more common in older age: About 10% of people under the age of 50 have diverticula, and about 50% of people over the age of 70 have them. They are equally common in men and women. About 1% of all people who have diverticula develop diverticulitis within ten years. This inflammation can occur at any age. Diverticula often remain unnoticed if they don't cause any symptoms. But they sometimes lead to chronic digestive problems and pain, or may even become inflamed or infected.

Diverticulitis can usually be treated effectively and then goes away after a few weeks. But about 20% of those affected get diverticulitis again within a few years. Diverticulitis can lead to complications if the inflammation spreads to the wall of the intestine, surrounding tissue or nearby

organs. Abscesses (collections of pus) or fistulas may develop. A fistula is an abnormal tunnel-like passageway between two organs, for instance between the intestine and the bladder. One rare but serious complication may arise if the wall of the intestine tears (intestinal perforation). If the contents of the intestine then leak out into the abdominal cavity, the inner lining of the tummy (peritoneum) may become inflamed, leading to a life-threatening condition known as peritonitis. This typically causes severe tummy pain, a hard abdominal wall, fever, nausea, a rapid heartbeat and general weakness. If symptoms like this occur, it's important to see a doctor right away.

In some people, diverticula keep becoming inflamed despite having been treated successfully in the past. This can lead to scarring that causes the intestine to become narrow (stenosis), making it difficult for stool to pass through it. In extreme cases, the intestine becomes blocked (ileus). Some people have constant symptoms although their intestine isn't inflamed. The risk of complications is greatest when someone has diverticulitis for the first time. After that, recurring inflammations are a lot less likely to lead to complications. The main consequences of recurring diverticulitis are chronic symptoms such as irregular bowel movements, bloating and abdominal pain. It is good to know that diverticula do not develop into bowel cancer. This kind of cancer develops from polyps in the bowel.

### **Diagnosis**

If you go to see a doctor about your symptoms, they will ask you about various things, such as your medical history and whether you are taking medication. This is followed by a physical examination where they listen to your tummy, and also feel your tummy and rectum. Depending on the symptoms, you may have blood and urine tests, and your temperature might be measured. You will usually have an ultrasound scan as well. If there is still no clear diagnosis, you may need to have a CT (computed tomography) scan and perhaps a colonoscopy too (inspection of the inside of the intestine using a camera).

This can help to rule out other illnesses – the symptoms of diverticular disease are similar to the symptoms of conditions like appendicitis or irritable bowel syndrome (IBS). Colonoscopies are too risky during acute diverticulitis. But people are often advised to have a colonoscopy about 4 to 6 weeks after the symptoms have cleared up. This is to make sure that they weren't caused by polyps, bowel cancer or another illness.

### **Prevention**

Eating enough fiber helps to make sure that your stool doesn't get too hard. So it would seem logical that a high-fiber diet should prevent pain and inflammation in people with diverticula. There's a lot of fiber in whole-grain foods, vegetables, legumes (e.g. beans, lentils) and fruits. Physical exercise stimulates digestion too, but it isn't clear whether it can prevent the symptoms. Sometimes people are advised to avoid certain foods – particularly nuts, grains, sweetcorn and popcorn. For a long time it was thought that fragments of these foods could get stuck in the diverticula and cause diverticulitis. But studies have shown that not to be true. So you don't have to avoid eating nuts, for example.

## **Treatment**

Diverticula that don't cause any symptoms don't have to be treated. The treatment options for diverticulitis depend on how severe it is. The aim of treatment is to

- Avoid Potential Complications and Relieve Acute Symptoms,
- Prevent It From Coming Back, and
- Relieve Chronic Symptoms.

Diverticulitis inflammations are caused by a bacterial infection, so they can be treated with antibiotics. But people usually only need to use antibiotics if complications arise or if there's an increased risk of that happening. Complications may have to be treated in hospital. If acute diverticulitis doesn't improve or someone has constant symptoms, the affected part of the large intestine can be surgically removed. Because of the associated risks, it's important to carefully consider the pros and cons of surgery first. Serious complications such as peritonitis require immediate surgery, though.

For people who have chronic symptoms, it might be worth trying to eat more fiber. There's not yet enough good research to be able to say whether probiotic food products can help. Nowadays there's good reason to believe that antibiotics and surgery aren't needed as often as previously thought.

[Source: [www.informedhealth.org/diverticular-disease-and-diverticulitis.html](http://www.informedhealth.org/diverticular-disease-and-diverticulitis.html) | January 31, 2022 ++]

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## **Diabetes**

### **Update 30: Early Signs of Type 2**

When your body cannot use the glucose found in the blood, you develop a condition called blood sugar or type 2 diabetes. There are many ways to predict the early signs of type 2 diabetes, from unbearable thirst to frequent hunger. There are a range of symptoms that you need to look out for if you are at risk of type 2 diabetes. Even though a diagnosis can completely change your life, if you detect type 2 diabetes early on in life, you can easily learn to manage it. Here are some of the early signs:

#### **Urinating Frequently**

Commonly known as polyuria, urinating frequently or excessively shows that your high blood sugar levels are "spilling" into your urine. This usually happens when the kidneys cannot deal with the glucose being produced in the body. Hence, they stream some of it into the urine. This process makes one urinate many times during the day, as well as at night.

#### **Unbearable Thirst**

One of the early signs of type 2 diabetes is feeling thirsty all the time. Even when you quench your thirst, you may feel like you need more water. This is because of the high blood sugar levels in the

body, along with the constant urination. This is why you may feel that your thirst is not being quenched regardless of how much you drink.

### **Hunger**

Polyphagia, or commonly known as extreme bouts of hunger, is another symptom of type 2 diabetes. This is because, usually, glucose found in your body helps feed the cells. Without this process, glucose cannot be absorbed by the cells. This causes the body to search for fuel, resulting in constant hunger.

### **Nerve Pain or Numbness**

Those who have type 2 diabetes may feel some form of tingling or numbness in their feet, hands, toes, or fingers. This is known as diabetic neuropathy and happens because of nerve damage. Nerve pain or numbness takes place over time. It does not fall under the early signs of diabetes, but it can occur if an individual has had diabetes for a long period of time and has not made any lifestyle changes to deal with it.

### **Wounds Healing Slowly**

When normal people get wounds, their wounds heal quickly. However, diabetic individuals may find that their wounds take much longer to heal. This is because blood vessels are narrowed because of high sugar levels found in the blood. This slows down the circulation of blood in the body, lowering the reach of nutrients and oxygen needed for a wound to heal. If you have high blood sugar levels for a long time and this condition persists, your immune system can be damaged. This will cause your body to have a difficult time-fighting infections, and you may also get sick more often.

### **Blurry Vision**

When diabetes is not managed, your vision may start to get blurred. This can be due to a rise in blood sugar levels. This harms the small blood vessels found in the eyes as fluid leaks into the eye's lens. Even though the blurriness goes away over time, we would recommend seeing a doctor stay safe. If blood sugar levels in your body are not controlled, there are higher chances of blindness in the future. One such condition is known as diabetic retinopathy.

### **Dark Patches on Skin**

If you have ever noticed discolored folds in your skin, you're not mistaken- this is an actual condition called acanthosis nigricans. This indicates that you may be on the road to type 2 diabetes. Dark patches are usually found on the neck, armpits, and groin. Moreover, the skin also changes the texture and becomes thicker. This happens because there is too much insulin in the blood. Most individuals with type 2 diabetes go through this because of the insulin resistance caused by type 2 diabetes.

### **Infections**

Infections such as bacterial, fungal, or yeast are widespread. However, individuals who have type 2 diabetes are more likely to get them often. This happens because of the high blood sugar found in the body. Kidneys are unable to filter this properly, which is why sugar is passed in the urine.



This causes urinary tract infections, along with yeast infections. Moreover, people with type 2 diabetes may also suffer from gum and skin infections.

Bacterial infections are also widespread in those who have type 2 diabetes. Even though you can treat these at home yourself, you may have to go to a doctor who will give you an antibiotic. Here are some of the most common bacterial infections faced by diabetic people:

- Styes (near the eyelids).
- Boils or carbuncles on the surface of the skin or underneath the skin.
- Folliculitis- an infection that happens on the hair follicles.
- Infection that grows around or inside the nails.

Fungal infections are also common amongst people with type 2 diabetes. It shows up as a yeast-like fungus that can cause the surrounding area to become extremely itchy and red. In fact, blisters and scales may also appear. The most common areas prone to fungal infections are:

- Underneath the breast
- Close to the groin
- Around the vagina
- Close to the nails
- In between the fingers and toes

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If you notice any of the above early signs of type 2 diabetes, it is best to get yourself tested and visit your doctor as soon as possible. Remember, the earlier you detect this disease, the higher the chances of you managing it. [Source: Ziggie Social | June 30, 2021 ++]

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## Human Body Facts

### Update 03: 10 More You Most Likely Do Not Know

The human body is one of the strangest and most fascinating machines out there. There is so much that we don't know, and a plethora of facts that will surely give you a much better understanding of what our bodies are capable of. From being able to prevent cavities through kissing to human hair being virtually indestructible, read on to find out the weirdest facts about the human body.



### Kissing May Help With Your Cavities

Kissing has many benefits to our bodies. The action of kissing produces a lot of saliva in the mouth which gets those fluids secreting quite a bit in there. That process really helps to wash away plaque which can help out if you have cavities in your teeth. Less plaque basically means fewer cavities, which can be achieved by literally kissing your life away!

### **Humans Are Actually Made Of Stardust That Dates Back To Billions of Years Ago**

Humans have approximately 97% of the same number of atoms as the galaxy we all live in. Due to supernovas, stars actually explode, and their dust forms into new plants and eventually, into people. Actually, 93% of the mass of one's body is made of stardust. While many skeptics may not believe this to be true, several scientists have confirmed it more than once.

### **Humans Can Glow In the Dark**

Another one that sounds like a total hoax, but it's actually true, humans can in fact glow in the dark. Apparently, the human body is bioluminescent, which means that in the dark we are able to give off some light. The light is simply way too faint to actually be seen to the human eye, with species such as fireflies and some jellyfish have this property at a much stronger dosage than we do.

### **Some 200 Million Liters of Blood Are Pumped By Our Hearts In A Lifetime**

The heart is constantly pumping blood which is what basically keeps us alive. But did you ever imagine that in one person's lifetime, their heart may pump about 200 million liters of blood? On a daily basis, the heart contracts about 100,000 times and is always pumping away. Those who exercise are able to pump it six times more than the normal rate.

### **Most People in the 1940s Dreamed In Black And White**

Well, that makes a lot of sense if you think about it. According to what three-quarters of Americans reported, back then, they barely saw any color in their dreams. It is believed that the reason behind it is the regular exposure to black and white through TV and films. Now, the percentage of people reporting this phenomenon is much lower.

### **Our Mouths Produce About One To Two Liters of Spit Daily**

Believe it or not, but the amount of spit that we produce in our mouths every day is basically enough to fill two to four water bottles. Each person's salivary gland may be triggered simply by thinking about food, which increases the production of saliva instantly.

Similarly, when you're eating a meal, the glands work even harder than their usual.

### **Your Body Triggers Something Called A "Diving Reflex" When You're Below Water**

Our bodies are able to do mind-blowing things automatically. One of these things is called a "diving reflex" which is triggered when one is submerged underwater. The action causes specific systems in the body to shut down and to begin conserving energy for later. Also, there are psychological changes that take place when we are submerged that have led researchers to believe that humans have an aquatic history behind them.

### **If You Decided To Untwist All of Your DNA, It Could Actually Be Long Enough To Traverse the Solar System More than Once**

The DNA is a molecule that carries every single piece of information about how a living being functions. It is basically made up of long coils that are tied around each other, carrying the genetic instructions for the functioning, development, reproduction, and growth of every organism. If unwound, this DNA could stretch up all the way from Earth to Pluto and then back again.

### **Tears Are Made Of Different Compositions Depending On Whether They Are Made Of Happiness or Sadness**

Well, yes, it seems like one's tears are made of an entirely different composition depending on the reason why they were shed. One's emotion causes their tears to form matters, with a total of three different types of tears possible out there. Once examined under a microscope, each of these looks really different from the other.

### **One Could Make Ten Bars of Soap with the Amount of Fat in a Human's Body**

Needless to say that this one completely varies from person to person, but it's pretty incredible to think that our bodies can produce an amount of fat that could result in ten bars of soap. The number of soap bars basically depends on the supply of fat that a person's body reserves and obviously, on how fat the person may be.

[Source: The Fun Post | Brenda Miller | November 2021 ++]

## **\* Finances \***



## **Gasoline Savings**

### **Update 10: Cheapest Day to Fill Up Your Car**

As inflation continues to strain everyone's wallets, finding the lowest-priced gas has become increasingly important — especially since gas prices are 50% higher than they were a year ago, GasBuddy notes. According to the study, which analyzed 2021 gas prices using data from the company's app, average gas prices were generally the lowest at the beginning of the week, continuing a trend that favored Mondays in 2017, 2018, and 2019. The most recent data showed prices were lowest on Mondays in 17 states including Illinois, Michigan and Virginia.

The next-best day to fill up was Friday, a big change from 2019 data that showed it was one of the worst days to get gas. That about-face may stem from the prevalence of people working from home this year, GasBuddy speculates, with fewer commuters needing to fill up at the end of the

week. The day you should avoid filling up, if possible: Thursday. It had the highest-priced gas by far in 28 states, followed closely by Wednesday. In other words, to avoid spending more than you need to on gas, don't make hump days into pump days.

To compare today's prices to the year you were born check out <https://blog.cheapism.com/cost-of-gas-by-year>. [Source: Cheapism | Lacey Muszynski | February 01, 2022++]

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## **Umbrella Insurance**

### **Update 01: Do You Need Coverage?**



You have homeowners insurance with liability protection, and you also have an auto policy with liability protection...so why would you need even more insurance? The truth is, the more complex your finances are, and the more assets you have, the more insurance you need. If an accident were to happen and you were to get sued, you could be forced to pay a legal judgement from both your current assets and future earnings.

For example, let's say your teenage daughter ran a red light and caused an accident with significant damage to another vehicle (\$40,000) plus injuries to others (\$250,000 in medical bills). Suppose one of the injured passengers in the other car was a surgeon, who was temporarily unable to perform his work and sued for \$200,000 in lost wages. You'd be responsible for a total of \$490,000 in damages. Your auto policy's liability coverage would kick in and cover up to the limit you have chosen. Some states have required liability minimums as low as \$10,000. But even if you had chosen a much higher amount (and \$300,000 is often the cap), your insurance wouldn't cover everything. You'd have to cover the remaining costs out of pocket.

This is where umbrella insurance, sometimes known as excess liability insurance, comes in. It sits on top of your existing home and auto coverage (hence the name "umbrella") and pays the difference between what your primary insurance policies pay and what you still owe. It would also provide coverage for any legal costs in a lawsuit. Umbrella insurance covers not just the policyholder, but also other members of their family or household. And it covers liability claims that a typical homeowners or auto policy may not, such as those dealing with libel, slander, and false imprisonment.

These policies don't cover your own injuries or damages to your own property (this would be covered by your health insurance, your homeowners policy, or your auto insurance). And umbrella policies don't cover liability costs incurred through deliberate negligence or by your business or professional activities. There are many scenarios where this type of insurance could be useful to have:

- You have a swimming pool, and at a party, a guest slips and falls and hurts herself badly, requiring surgery and ongoing care that exceeds the limits of your homeowners policy.
- Your large dog bites a neighbor's child.
- You write a negative review of a local business, and the owner sues you.

The best part of an umbrella policy is that coverage is very affordable, with a \$1 million policy typically costing around \$150 to \$300 per year, the next \$1 million in coverage costing about \$75 a year, and every \$1 million after that costing about \$50 per year. The extra layer of protection it offers can provide peace of mind, which is, of course, priceless. [Source: MOAA Newsletter | Lila Quintiliani | February 2, 2022 ++]

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## **College Financial Aid**

### **In Helping Your Kids Knowledge Is Power**



You've been doing the right thing financially for many years, saving for your child's education and your own retirement. Yet now, as both goals loom in the years ahead, you may wonder what else you can do to help your child (or children) receive a quality education without compromising your own retirement goals. Start by reviewing the financial aid process and understanding how financial need is calculated. Colleges and the federal government use different formulas to determine need by looking at a family's income (the most important factor), assets, and other household information. A few key points:

- Generally, the federal government assesses up to 47% of parent income (adjusted gross income plus untaxed income/benefits minus certain deductions) and 50% of a student's income over a certain amount. Parent assets are counted at 5.6%; student assets are counted at 20%.
- Certain parent assets are excluded, including home equity and retirement assets.
- The Free Application for Federal Student Aid (FAFSA) relies on your income from two years prior (the "base year") and current assets for its analysis. For example, for the 2023-

2024 school year, the FAFSA will consider your 2021 income tax record and your assets at the time of application.

### **Strategies to Consider**

Financial aid takes two forms: need-based aid and merit-based aid. Although middle- and higher-income families typically have a tougher time receiving need-based aid, there are some ways to reposition your finances to potentially enhance eligibility:

- Time the receipt of discretionary income to avoid the base year.
- Have your child limit his or her income during the base year to the excludable amount.
- Use countable assets (such as cash savings) to increase investments in your college and retirement savings accounts and pay down consumer debt and your mortgage.
- Make a major purchase, such as a car or home improvement, to reduce liquid assets.

Many colleges use merit-aid packages to attract students, regardless of financial need. As your family explores colleges in the years ahead, be sure to investigate merit-aid opportunities as well. A net price calculator, available on every college website, can give you an estimate of how much financial aid (merit- and need-based) your child might receive at a particular college.

### **Don't Lose Sight of Retirement**

What if you've done all you can and still face a sizable gap between how much college will cost and how much you have saved? To help your child graduate with as little debt as possible, you might consider borrowing or withdrawing funds from your retirement savings. Though tempting, this is not an ideal move. While your child can borrow to finance his or her education, you generally cannot take a loan to fund your retirement. If you make retirement savings and debt reduction (including a mortgage) a priority now, you may be better positioned to help your child repay any loans later.

Consider speaking with a financial professional about how these strategies may help you balance these two challenging and important goals. There is no assurance that working with a financial professional will improve investment results. Withdrawals from traditional IRAs and most employer-sponsored retirement plans are taxed as ordinary income and may be subject to a 10% penalty tax if taken prior to age 59½, unless an exception applies. (IRA withdrawals used for qualified higher-education purposes avoid the early-withdrawal penalty.) [Source: NFCU | David Hammond | February 2022 ++]

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## **Federal Student Aid**

### **Update 07: Loan Repayment Set to Resume in May**

After five payment pauses that began roughly two years ago, federal student loan payments are set to resume in May 2022.

- The first payment suspension came in March 2020 when Congress passed the Coronavirus Aid, Relief, and Economic Security (CARES) Act and lasted for six months through September 2020.
- The second and third pauses came via presidential executive order (one from Trump and one from Biden) and extended the payment pause through January 2021 and again through September 2021.
- The Department of Education set a fourth extension through January 31, 2022.
- In December 2021, President Biden announced a fifth pause through May 1, 2022, due to ongoing public health challenges.

Some things to know as payments get set to resume.

- **Payments made during moratorium.** Borrowers who chose to continue making full or partial payments during the suspension period will have the full amount of their payments applied to principal, which will draw down their loans faster.
- **Payments not made during moratorium.** Borrowers who didn't make payments during the suspension periods won't be worse off because interest did not accrue on their loans. Essentially, the interest rate was set at 0%.
- **Auto-debit payments.** According to the Department of Education, borrowers who signed up for auto-debit before March 13, 2020 (the date the first payment pause began) will be contacted by their loan servicer before the payment pause ends to confirm whether they want to stay on auto-debit. If borrowers do not respond to these communications, their servicer will stop auto-debit. For borrowers who signed up for auto-debit after March 13, 2020, their auto-debit payments will resume automatically on the first due date when payments begin again. Borrowers who have questions about their auto-debit status or who need to update their banking information on file should contact their loan servicer.
- **Hardship options.** Borrowers who still face financial hardship when the moratorium ends can request a loan deferment or forbearance, which generally pauses payments for six months. The federal government's Loan Simulator tool can help borrowers understand the impact of suspending payments and identify loan repayment plans that may help lower payments, such as an IDR (income-driven repayment) plan. The tool is available online at <https://studentaid.gov/loan-simulator>.

[Source: NFCU | David Hammond | February 2022 ++]

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## Home Prices

### Update 02: Increased 20% in 2021

U.S. home prices rose 20% during the 12 months ending in August 2021 as buyer demand far exceeded the supply of dwellings for sale. This was the largest annual price increase in the history



of the monthly S&P/Case-Shiller U.S. National Home Price Index going back to 1988. The index continued strong growth at a slightly slower pace in the fall, typically a time when the market takes a breather.

Home prices fell during most past recessions, but the housing market has been anything but normal since the pandemic began in 2020. In many cities, builders struggle to build enough homes to meet the demand driven by low interest rates, a desire for more space while working and schooling at home, and the aging of millennials into homeownership. This trend was amplified by labor shortages and spiking material costs in 2021.



[Source: NFCU | David Hammond | February 2022 ++]

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## Home Security Systems

### Update 01: Protect Your Home for Less

Home security systems are notoriously expensive, but the below products are an exception to the rule. Innovative, affordable, and effective, they offer you easy ways to help secure and protect your home. Consider using multiple products for comprehensive home protection that's within your budget.



1. **Flip Guard Deadbolt Protection** -- The Flip Guard helps to prevent intruders from being able to pick and operate your deadbolt. It fits over most single-sided deadbolts and, when the latch is flipped, prevents the bolt from turning. It's a simple way to get extra protection against non-forced entry. \$35 from Amazon
2. **Mail Manager Locking Post-Mount Mailbox** -- This locking mailbox makes it easy to protect your mail and packages from thieves. It easily accepts mail and small packages, but prevents people from trying to reach into the box. The box is made of heavy gauge galvanized steel, and is then powder coated for durability. It includes three laser-cut keys, so you can easily access the mail. \$110 from Home Depot
3. **Defender Security Sliding Patio Door Lock Pin** -- This lock pin may look simple, but it creates a barrier that keeps your door closed, preventing it from being slid or lifted. You can insert the pin into the retaining ring to activate the lock, and then store it in the holder when it's unlocked. The lock is made of alloy steel for strength and durability. \$5 from Amazon
4. **Nightlock Security Lock Door Barricade** -- The Nightlock provides additional security and reinforcement to your doors, helping to prevent them from being kicked in. It's made of solid aluminum and is easy to install with a drill, bit, and screwdriver. Unlocking the system is as easy as removing the rail, so you can still use your door like normal before locking it up for the night. \$40 from Amazon
5. **Reolink Outdoor Security IP Camera** -- This security camera supports 24/7 recording, motion-detected captures, and live viewing via the free Reolink app. There's no subscription fee for any of these viewing options. The camera is equipped with a night vision range of up to 100 feet and functions from 14 to 131 degrees Fahrenheit.
6. **Bunker Hill Security Wireless Security Alert System** -- This system is equipped with a wireless receiver, so it will chime when the sensor detects motion. You can mount the sensor on a post or wall, and then set the receiver within the sensor's 400-foot range. The sensor will recognize motion within 30 feet, and its water-resistant means you can install it outside. \$15 from Harbor Freight
7. **Wundermax Door Stoppers** -- With this three-pack of door stoppers, you can easily secure your doors from the inside. The wedges prevent anyone from pushing the door in, and they deliver a secure hold on surfaces including concrete, carpet, tile, and linoleum. The wedges are made of durable rubber, and you can layer them if you're working with a larger door gap or a heavier door. \$10 from Amazon
8. **Portable Door Lock** -- This portable lock is designed for doors that open inward, and you can take it with you for security in hotels as well as at home. There are no tools required for its installation or use, and it's made of stainless steel for durability. The lock won't damage your door and is designed for repeated use. \$14 from Amazon

9. **Securityman 2-in-1 Door Security Bar with Alarm** -- This security bar functions as a stopper for a door or a window, and it features interchangeable caps for hinged doors and sliding doors. The angled rubber bottom ensures a strong, secure grip, and the bar can withstand up to 350 pounds of pressure. The bar is equipped with a vibration sensor and alarm attachment, so you'll be alerted if anyone is trying to open a door or window. \$34 from Amazon

10. **Fake Dummy Dome Cameras** -- If you're not concerned with actually filming security coverage but still want to deter thieves, this pack of four security cameras may help. A flashing red light makes the cameras look highly realistic. The cameras are powered by two AA batteries, so there's no wiring required, making for an easy installation. \$18 from Amazon

[Source: Cheapism | Paige Cerulli | February 09, 2022 ++]

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## **Shopping Scams**

### **Update 01: Look Out For Phony Vintage Pieces**

"Second-hand shopping" used to mean scouring your local thrift stores in person. But online options have made finding vintage clothes and accessories easier than ever. However, BBB Scam Tracker has gotten reports from shoppers who thought they bought legitimate vintage goods, only to receive knockoffs or nothing at all.

#### **How this scam works**

- You find a one-of-a-kind vintage item online that is in great shape and selling for a reasonable price. Often, this kind of scam originates with an ad on social media. You visit the website and everything looks normal, so you make the purchase.
- In a best-case scenario, your package arrives, but the item isn't anything like what you've ordered. It may be a completely different, or it might be a knockoff instead of the real-deal vintage product you were promised. In a worst-case scenario, your package never arrives at all, and any attempts you make to contact the company are left unanswered.
- One consumer told BBB Scam Tracker that she bought what she thought was a vintage Chanel necklace. But what she received was totally different. "I can tell it's fake because the pendant is plastic and... the necklace made my whole neck and chest green." When she contacted support, she received an "unprofessional email stating the owner has never had a problem before, and so there's nothing they could do."

#### **How to avoid vintage scams:**

- Avoid impulse buying, especially on social media. Scammers will try to make you feel like the item you are considering – especially vintage items – will get snapped up by

someone else. Always take the time to research the item and the seller before you click “buy.”

- Scrutinize the website before you purchase. Carefully review consumer reviews outside of the company’s website and check BBB Scam Tracker. Do an internet search of the company's name along with the word “scam.” If others have had a poor experience or have been scammed, don’t do business with them.
- Check for valid contact information. If a business doesn’t have a U.S. or Canadian phone number, consider it a red flag. Keep in mind that scammers may use Google Voice numbers or use a Gmail or Yahoo business email address to appear legitimate. Trustworthy businesses should have a working phone number and preferably, a physical address that checks out, too.
- Pay with your credit card. Credit cards offer more protection for buyers than other payment methods.
- Keep good records. Write down where you ordered the items and take a screenshot of the website and the item listing in case it disappears later. This will make disputing the charges easier, if it becomes necessary.

### **For more information**

Read up on how to [identify social media ad scams](#) and review BBB's [tips for smart shopping online](#) regularly to help you spot a scam. If you’ve spotted a scam (whether or not you’ve lost money), report it to at <https://www.bbb.org/scamtracker>. Your report can help others avoid falling victim to scams. Learn how to spot a scam at [www.bbb.org/all/spot-a-scam](http://www.bbb.org/all/spot-a-scam). [Source: Better Business Bureau | January 14, 2021++]



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## **Shopping Scams**

### **Update 02: Fake Big Game Jerseys**

When shopping for a team jersey or other sports memorabilia, watch out for fakes. Scammers know that authentic game-used and/or autographed items can fetch big bucks – especially for items commemorating the big game.

### **How this scam works**

- You are looking to buy a jersey or other item from your favorite sports team. By clicking on a social media ad or online search result, you find a website that promises great deals on authentic products. The store name isn't familiar, but the photos look legitimate.

- When you place an order, your credit card account is charged, and you receive a confirmation email. Everything seems normal, until weeks pass and the jersey never arrives. One disappointed fan reported the following to BBB Scam Tracker: “This company advertised selling collector’s items of sports merchandise in special boxes. Each box was supposed to have a guaranteed certain number of team-related items like a jersey, signed football or mini helmet, etc.. I paid 69.99 for the top box of Chicago Bears items. What I actually got was a cheap no-brand jersey, NFL keychain, and face mask. I went to the website to make sure I didn’t misread anything, and the site was not working. We did not expect to be scammed out of items and not get what we paid for.”
- Read the complete BBB Tip about buying sport merchandise online for more advice.

#### **How to avoid sports merchandise scams:**

- Avoid impulse buying, especially on social media. Always take the time to research the item and the seller before you click “buy.”
- Check for valid contact information. If a business doesn’t have a U.S. or Canadian phone number, consider it a red flag. Trustworthy businesses should have a working phone number and preferably, a physical address that checks out, too.
- Double-check COAs: Certificates of authenticity (COAs) are the norm for memorabilia purchases, especially for costly items —so it’s likely that scammers will try to provide fake ones. A valid COA should state the qualifications and complete contact information of the issuer. Before you trust a COA, make sure it contains full and correct details on who issued it, and then make sure they’re a legitimate and reputable authority.
- Pay with your credit card. Credit cards offer more protection for buyers than other payment methods.
- Check the complete BBB Tip for more advice.

#### **For more information**

Read about other [popular COVID-19 scams](#) and [additional testing scams](#). Also, learn about other ways scammers are taking advantage of the pandemic with [vaccine scams](#) and [government agency impostors](#). If you’ve spotted a scam (whether or not you’ve lost money), report it to BBB Scam Tracker. Your report can help others avoid falling victim to scams. [Source: BBB Scam Alerts | January 21, 2022 ++]

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## **Car Insurance**

### **Update 28: Are You Aware of What You Are Paying For?**

In today’s world car insurance companies have learned how to nickel and dime their customers the same as utility companies to maximize their profits and limit their losses. If you are shopping

for cheaper coverage you need to be familiar with what the following coverages really are to ensure you are not paying for something you do not need:

### *Coverages That Protect Your Financial Resources*

#### **Bodily Injury Liability**

What It Does - If you're in a car accident and legally responsible for the injury or death of another person, this coverage pays for their medical bills, lost income, as well as pain and suffering. It can also pay your legal fees if the other party files a lawsuit against you for car accident related injuries. When selecting liability limits consider your Net Worth as your starting point and it is calculated by taking Total Assets – Total Liabilities.

Total assets are things such as:

- Market value of property owned
- Emergency fund
- Retirement savings
- Savings & investments
- Vehicles, jewelry, etc.

Total liabilities are things such as:

- Credit card debt
- Bank loans (auto, personal, home)
- Student loans

Your situation is unique, so also consider your personal risk tolerance and your budget. Some risk factors to consider are youthful operators, miles driven and where, occupation, whether it could be perceived as high net worth and ownership of rental properties. Depending on your state of residence and location of your property, some assets may be protected from creditors including persons who may have a judgment against you. This protection may reduce your liability coverage need.

#### **Property Damage Liability**

What it Does -- If you're in a car accident and legally responsible for damage to someone's property — a vehicle, house, fence, guardrail, etc. — this coverage pays to repair or replace that property. When selecting liability limits consider your Net Worth as your starting point and it is also calculated by taking Total Assets – Total Liabilities in the same manner as you do for Bodily Injury Liability

### *Coverages That Protect You and Your Passengers*

#### **Uninsured Motorists Bodily Injury**

What It Does -- If you're in a car accident where the other driver is at fault, this coverage pays for injury-related medical expenses, lost income as well as pain and suffering for you or your passengers if the other driver doesn't have car insurance or, in some states, doesn't have enough coverage. Wondering about insurance coverage is the last thing you need to worry about when

you're in an accident. This coverage can help you feel more at ease knowing you and your passengers are covered for accident-related injuries.

### **Medical Payments**

**What It Does --** If you or a passenger is injured in a car accident, regardless of who's at fault, this coverage pays for related medical, dental and funeral expenses. Coverage applies even if you have other medical insurance, which can be especially helpful if you have a large deductible or copay. If your medical insurance has a deductible, it might not cover all medical expenses from an accident. If your injured passengers don't have health insurance, the expense can be even greater.

### **Extended Benefits**

**What It Does --** If you're injured in a car accident, this coverage can pay a percentage of the income lost and for someone to assist you with activities of daily living, such as grocery shopping, lawn care and cleaning if you are unable to do these things because of your injury. This coverage also offers a death benefit. Your medical insurance may not cover lost wages or pay for essential services if you or a passenger is injured in an accident.

### **Wage Earner Disability Benefits**

**What It Does --** If you or a covered passenger is injured in a car accident and unable to work, this coverage can pay a percentage of the income lost during that time. This coverage may be helpful if you or your passengers don't have other disability insurance or emergency savings to help replace lost income if unable to work.

### **Essential Services Disability Benefits**

**What It Does --** If you're injured in a car accident, this coverage pays for a non-family member to do the things you did before your injury, such as grocery shopping, lawn care and cleaning. This coverage may be helpful if you don't have someone who can take care of your regular household duties if you're injured. It also applies to passengers injured in an accident.

### **Death Benefit**

**What It Does --** If you're in a car accident that results in your death, the beneficiary as defined in your auto insurance policy will get the coverage amount. This coverage will provide a lump sum to your or your passengers' beneficiary within one year of the auto accident that resulted in your or your passengers' death. This should not be considered a replacement for life insurance.

## **Coverages That Protect Your Vehicles**

### **Comprehensive**

**What It Does --** If your car is damaged by something other than a collision or rollover such as theft, fire, vandalism, flood, hail, and contact with an animal, this coverage helps pay for repairs or replacement of your vehicle — even custom equipment up to a maximum amount. Custom equipment means equipment, furnishings and parts permanently installed on your vehicle, other than:

- Original manufacturer equipment, furnishings or parts.



- Any replacement of original manufacturer equipment, furnishings or parts with other equipment, furnishings or parts of like kind and quality.
- Equipment, furnishings or parts designed to assist people with disabilities.
- Anti-theft devices and devices intended to monitor or record driving activity.
- Tires that are similar in size to those installed by the manufacturer.
- Window glass replacement is normally subject to your deductible in most states.

If you're making payments on your vehicle, this type of coverage may be required. If the vehicle is paid off, this coverage may be helpful if you can't afford to pay for repairs after an accident that is your fault. Choosing a higher deductible will reduce your premium, but you'll have to pay more out-of-pocket in the event of an accident.

### **Collision**

**What It Does** -- If your vehicle is damaged in a car accident, regardless of who's at fault, this coverage helps pay to repair or replace your vehicle. If you're making payments on your vehicle, this type of coverage may be required. If the vehicle is paid off, this coverage may be helpful if you can't afford to pay for repairs after an accident that is your fault. Choosing a higher deductible will reduce your premium, but you'll have to pay more out-of-pocket in the event of an accident.

### **Car Replacement Assistance**

**What It Does** -- In the event of a total loss, this coverage pays an additional 20% of your vehicle's actual cash value. It's an inexpensive way to help you pay off a loan or get a new vehicle if yours is totaled. This feature is only available for private passenger vehicles such as cars, trucks, SUVs or vans that have both Comprehensive and Collision coverage. Coverage is not available for leased vehicles.

### **Uninsured Motorists Property Damage**

**What It Does** -- If your vehicle is damaged by a driver without insurance, this coverage pays to repair or replace it. In some states, this feature also covers drivers who don't have enough insurance coverage. Wondering about insurance coverage is the last thing you need to worry about when you're in an accident. This coverage can help you feel more at ease knowing your vehicle is covered.

### **Waiver of Collision Deductible**

**What It Does** -- This coverage would pay your deductible if the damage to your vehicle is caused by an uninsured motorist. If you have a \$500 collision deductible and you're hit by an uninsured motorist, this coverage would pay the \$500 deductible and your collision coverage would pay for the rest of the damage. You should consider how much you'll have to pay out-of-pocket when you're deciding on this coverage option. It might be worth paying a few extra dollars on your premium to have this financial security.

### **Rental Reimbursement**

**What It Does** -- This coverage pays for the cost of a rental car while your vehicle is being repaired after a covered loss. This coverage may be helpful if you don't have a way to get to work or run

errands while your vehicle is in the shop and the cost of a rental would be a financial burden. If you have another vehicle, can use public transportation or don't need to drive while your vehicle is being repaired, this feature may be unnecessary.

### **Towing & Labor**

What It Does -- This coverage can pay for costs such as:

- Towing to the nearest repair facility.
- Gas delivery.
- A tire change.
- Labor performed where the breakdown took place.

Coverage descriptions are brief and subject to the terms and conditions of your policy. Policy limits apply. Refer to your policy for details. You may have similar service from an auto club, dealership or other organization. Compare prices to see if adding this feature to your policy would be less expensive.

### **Ride Share Gap Protection**

What It Does -- If you drive for a transportation network company (TNC) like Uber, this feature provides coverage when you're logged on to a TNC app and available for an assignment. It closes the coverage gap between your personal car insurance policy and the TNC's insurance. This option should be selected if you want your policy to provide coverage while you're logged on to a TNC app and available for assignment.

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The above coverages were explained in a quote requested by EMO. Turned out for less coverage (\$300k vs. \$500k Liability) I had with my current insurer the cost was 80% higher. [Source: USAA | February 8, 2022 ++]

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## **Grocery Shopping Mistakes**

### **A Few You Don't Want to Make**

A trip to the grocery store can be stealthy in its ability to separate you from more of your hard-earned money than necessary — a particularly painful reality to confront with food costs expected to rise another 5% in the first half of 2022, according to the Wall Street Journal. Even if you're a loyal shopper who loves your local chain, there are pricey slip-ups to avoid, from falling for slick merchandising to overpaying for name brands. There are also items you shouldn't even consider buying at the grocery store. Here are mistakes to watch out for next time you cruise the supermarket aisles.

### **Trusting the End Caps**

If you think everything on that all-important end cap is a great deal, think again, cautions Mary Potter Kenyon, author of "Coupon Crazy: The Science, The Savings, and The Stories Behind

America's Extreme Obsession." Grocery stores often pair a loss leader — that's a product sold at a deep discount — with a premium product, hoping you'll also get the latter, she says. "For instance, boxes of spaghetti on sale will be paired with the more expensive spaghetti sauce. The tortilla chips that are on sale might be displayed with the more expensive salsa. Don't blindly grab the paired product."

### **Always Buying Multiples to Get a 'Deal'**

Grocery stores love to dangle deals like "10 for \$10" or "3 for \$6." Why? "People will buy more when something is listed as 10 for \$10 than if they are listed as \$1 each," says Melina Palmer, a behavioral economist and host of "The Brainy Business" podcast. Oftentimes, you aren't even required to buy the full number listed, Potter Kenyon says. "They are playing mind games with you and are correct in their assumption that the average consumer will put 10 in their cart, even if they don't need or won't use that many, just to get that sale price."

### **Going to the Store Too Often**

We already know that it's bad news to hit the grocery store without a list, or when we're really hungry — both can make us susceptible to pricey impulse buys. But it turns out that frequent grocery store trips can be one of the biggest factors driving unnecessary spending at the grocery, according to researchers. After all, frequent shoppers who may need only a few ingredients are more likely to find "deals" or fancy extras (a bottle of wine, a tasty baguette) that they may not need to fill up the rest of that basket.

### **Shopping Only at Eye Level**

There's a reason you find the pricier, name-brand items staring you right in the face in the grocery aisles. Those companies pay big money for premium product placement, betting that you're too lazy to look up or down to find a better deal. And if you've noticed that your kids always throw a fit in the cereal aisle, there's a reason for that: Flashy boxes festooned with cartoon characters are likely to be placed at a lower height where they can see (and beg) for them.

### **Forgetting to Stack Coupons**

Unless your store's coupon policy prohibits it, coupon stacking is a great way to pump up your savings. "The majority of stores allow you to combine their store coupon with a manufacturer coupon to double your savings," Potter Kenyon says. "That means you can use a Hy-Vee store coupon (that has their logo on it) with a manufacturer coupon (that says manufacturer coupon on it) and save even more." One more coupon strategy? See whether your grocery store accepts competitors' coupons. It's common practice at some big-name stores, including Publix.

### **Treating the Grocery Like a One-Stop Shop**

If you're unwilling to go to other stores to buy what you need, you're probably going to overpay for some things. For instance, Cheapism has found that Costco shoppers saved big over Kroger shoppers when it came to food staples including spinach, cooking spray, and syrup. Nonfood items such as office supplies, party supplies, and household cleaners can be much cheaper at the dollar store.

### **Overpaying for 'Fresh' Seafood**

These days, advances in technology mean that gloriously plump looking fish behind the seafood counter probably isn't as fresh as the vacuum-sealed fillets in the freezer case. The frozen fish may have been frozen just hours after it was caught, experts tell The Washington Post, while the "fresh" fish may already have been frozen, then thawed. Given the big price difference between fresh and frozen, this one is a no-brainer — grab the frozen fish and save.

### **Buying the Store-Prepped Meat**

Convenience will always cost you, and nowhere is that as obvious as the meat department. "Any meats that are already cut and placed on skewers or seasoned are going to cost more," cautions consumer finance expert Andrea Woroch. "Paying for this convenience could cost you 60% more. Save money by picking up larger slabs of meat or even a whole chicken and prepare it yourself." Opting for cheaper cuts can also help you save. For instance, chicken thighs and drumsticks are never as expensive as chicken breasts, and are often more flavorful.

### **Skiping the Deli Counter**

Speaking of meat, if you love a quality cold cut, be sure to stop by the deli instead of automatically reaching for packaged versions. Pricier brands such as Boar's Head can be cheaper if you place your order at the counter. The same goes for higher-quality cheeses, too — compare \$11 for a pound of Alpine Lace Swiss cheese from the deli, or \$16 for a ready-to-go package in the refrigerated deli case.

### **Assuming Bulk Is Always Best**

At Cheapism, we know better than most how buying in bulk can be great for your wallet. But when you're at the grocery store instead of the warehouse club, you can't assume you're getting a deal just by buying the largest package. Always check the unit price (for instance, the price per ounce) before choosing. Groceries may periodically discount smaller, more popular quantities of any given product, making them a better deal. And, of course, bulk buys of food or products that may have a short shelf life are always a risk.

### **Shopping Without a Loyalty Card**

Most grocery stores reserve sales for shoppers with loyalty cards — so if you shop without one, kiss those advertised discounts goodbye. The good news is that getting a loyalty card is almost always free, and it usually comes with other benefits. For instance, the Kroger Plus card allows shoppers to earn one fuel point for every dollar spent. Every 100 fuel points equal 10 cents off per gallon of gas at the store's gas stations. And yes, it's true that the store uses card data to track your spending, but at least that often means you'll get coupons for the things you already buy anyway.

[Source: Cheapism | Sandra Latham | December 27, 2021 ++]

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## **Tax Tips**

### **Update 01: For Completing Your 2021 Tax Forms**

Most of the time, when we talk about tax law, we have new law and old law. But this year, like last year, is throwing curveballs at us. So as we enter the 2022 tax season we have new law and existing laws to check on. Let's take a look:

#### **Recovery Rebate Credit**

COVID-19 is, unfortunately, still with us. And legislation passed to combat the pandemic could affect your 2021 tax return. First of all, there was another tax credit named the "2021 recovery rebate credit" awarded in 2021. You should have received it last spring. The basic amount is \$1,400 per person on the tax return, paid based on your 2020 income but earned on your 2021 income.

The credit is limited based on your 2021 income. If you're married and file jointly (MFJ), the credit starts phasing out at \$150,000 (\$75,000 for single, \$112,500 for head of household (HoH)) of adjusted gross income (AGI). The phaseout is much steeper than previous COVID credits and is completely phased out at \$160,000 for MFJ (\$80,000 for single, \$120,000 for HoH). The good news is, if your income in 2021 wouldn't allow you to claim the recovery rebate credit, you won't have to pay it back if you received it based on your 2020 income.

There are two things to watch for with this credit. First, if your income went down in 2021 versus 2020, you might get some cash back. Second, if your child or other dependent was on your tax return in 2020 and isn't in 2021, he or she should receive the credit when filing in 2022.

#### **Child Tax Credit**

This was changed significantly in 2021. First, the amount was increased. The maximum credit for a qualifying child age 6-17 is \$3,000, up from \$2,000. For children under age 6, the credit is \$3,600 per child. Like the recovery rebate credit, the additional child tax credit amount phases out starting at the amounts listed above. The phaseout is a \$50 reduction in the total credit amount for each \$1,000 over the limit. This only applies to the additional amount of \$1,000/\$1,600 per child and the old \$2,000 per child limit stays in effect until \$400,000 for MFJ and \$200,000 for single filers, at which point it starts to phase out.

Congress also added an advanced payment of the child tax credit with the objective of paying out half of the credit in 2021. Payments began in July 2021. If you received them, here are some words of warning. If your income increased significantly in 2021, you might need to pay back some or all of the increased credit amount. That could cause a tax bill you're not used to paying. If you alternate claiming your child with an ex-spouse and 2020 was your year and 2021 isn't, you're looking at paying back the entire advanced payment.

#### **Charitable Cash Contributions**

Like in 2020, you can deduct \$300 of charitable cash contributions without itemizing. The change this year is that the \$300 is per taxpayer, not per return. That means that if you file as a married couple, the deduction is \$600.

### **Disability Compensation**

**Check Your Status.** One thing that hasn't changed is the ability of some retired servicemembers to adjust their retired pay based on retroactively awarded VA disability compensation. Specifically, retired servicemembers who are rated less than 50% disabled can reduce their taxable military pension for the amount of VA off set that should have been taken while the claim was being adjudicated.

Note that doesn't normally apply if you're rated 50% disabled or more. It could, however, apply if rated 50% or more disabled and you receive combat-related special compensation. Finally, you can claim this on prior years' tax returns if your VA claim spanned more than one year. There is a statute of limitations that is typically four years.

### **State and local taxes**

One other rule to keep track of concerns your tax-free income. Many active-duty officers are residents of states without an income tax. Retirees seem to end up in those states, too. That means you don't have any state income tax to deduct. But if you itemize, you can deduct sales tax. The amount of the sales tax deduction is based on your income plus any sales tax paid on large purchases like a car. You can increase your income for the purpose of this deduction by the amount of any tax-free income you receive. When doing the calculation, you'll want to include your allowances and VA benefits.

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Some things never change, but tax law always will. Keep an eye out for the new and pending laws, but don't forget the existing ones that can make a difference for current and former servicemembers. [Source: MOAA Newsletter | Curt Sheldon | January 31, 2022 ++]

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## **Tax Burden on Utah Vets**

**As of FEB 2022**

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 Utah in 2022:

### **Sales Taxes**

The Utah state sales tax rate is 5.95%, and the average UT sales tax after local surtaxes is 6.68%.

- Counties and cities can charge an additional local sales tax of up to 2.4%, for a maximum possible combined sales tax of 8.35%.
- Groceries are subject to special sales tax rate of 3% under Utah law. In most states, necessities such as groceries, clothes, and drugs are exempted from the sales tax or charged at a lower sales tax rate.
- Unlike many states, Utah treats both candy and soda as groceries for sales tax purposes.
- Utah has 340 special sales tax jurisdictions with local sales taxes in addition to the state sales tax
- While most services are not subject to the sales tax, some services which are involved in "repairing, renovating, or cleaning tangible property" may be subject to the Utah sales tax. The state also collects a special 16.35% sales tax specifically on automobile rentals in the Salt Lake City area.
- Utah has a higher state sales tax than 53.8% of states

### **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 Utah state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. The state's Sales Tax 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 Utah 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.

Utah collects general excise taxes on the sale of motor fuel (gasoline and diesel), cigarettes (per pack), and cell phone service plans. Other general taxes, similar to excise taxes, may be collected on other items including transportation tickets, gas guzzlers, tanning salons, vehicle sales, firearms, and more. The state collects an average of \$352 in yearly excise taxes per capita, lower than 76% of the other 50 states.

- **Alcohol:** The tax is already added to the purchase price. 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.
  - The Utah excise tax on beer is \$0.41 per gallon, higher than 74% of the other 50 states. Utah's beer excise tax is ranked #13 out of the 50 states. The Utah beer tax is already added to the purchase price of all beer bought in Utah, whether in kegs, bottles, or cans.



- The Utah excise tax on Wine is \$0.00 per gallon, one of the highest wine taxes in the country. Utah's excise tax on wine is ranked #0 out of the 50 states. All wine sales in Utah must be made through state-owned liquor stores. In addition to the excise tax collected on wine, additional taxes and fees may also apply. The Utah wine tax is already added to the purchase price of all wine bought in Utah.
- The Utah excise tax on liquor is \$12.18 per gallon, one of the highest liquor taxes in the country. Utah's excise tax on Spirits is ranked #8 out of the 50 states. Because liquor stores in Utah are state-owned, excise taxes for hard alcohol sales are set by the Distilled Spirits Council of the United States (DISCUS). The Utah liquor tax applies to all hard alcohol (alcoholic beverages other than beer and wine), and is already included in the purchase price by the retailer.
- **Cannabis:** Illegal except for medical marijuana which is not taxed. Effective January 3, 2022, initial medical cannabis cards will be issued by UDOH with a 6-month expiration and the renewal cost will be \$15. Patients who apply for the first renewal of their card prior to April 30, 2022, will still pay the \$5 renewal fee at 90 days. Refer to <https://medicalcannabis.utah.gov> to learn more about Utah's program.
- **Cellphone:** The average tax collected on cell phone plans in Utah is \$12.16 per phone service plan, higher than 76% of the other 50 states. Utah's average cellphone tax is ranked #12 out of the 50 states. The Utah 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 Utah excise tax on cigarettes is \$1.70 per 20 cigarettes, higher than 64% of the other 50 states. Utah's excise tax on cigarettes is ranked #18 out of the 50 states. The Utah cigarette tax of \$1.70 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 Utah excise tax on gasoline and diesel is 31.75¢ per gallon, lower than 56% of the other 50 states. Utah's excise tax on gasoline is ranked #28 out of the 50 states. The Utah gas tax is included in the pump price at all gas stations in Utah 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 92% from 1993 to 2020.
- **Vehicle:** Utah collects a registration fee and a title fee on the sale or transfer of cars and motorcycles, which are essentially renamed excise taxes. Unlike standard excise taxes, however, the end consumer must pay the tax directly to the Utah Department of Transportation and receive documentation (registration and title papers) proving the fees were paid. For the current amounts charged refer to <https://deq.utah.gov/businesses-facilities/utah-department-of-transportation-udot>.

## **Personal State Income Taxes**

The average family pays \$2,500 in state income taxes which is ranked the 5<sup>th</sup> highest of 51 states.

**Tax Rate Range:** Only one rate of 4.95%

**Income Brackets:** none

**Number of Brackets:** 0

**Personal Exemptions:** \$1,750 each dependent

**Standard Deduction:** Same as Federal amount

**Itemized Deductions Allowed:** No

**Medical/Dental Deduction:** none

**Federal Income Tax Deduction:** None

**Retirement Income Taxes:** Retirement income taxable but may qualify for non-refundable tax credits against tax owed.

### **Tax Credits:**

- Utah taxpayers may be able to claim a retirement tax credit on their Utah Individual Income Tax Return. Previously, an income exclusion was allowed taxpayers age 65 or over, and a deduction of retirement income received was allowed taxpayers under the age of 65. A taxpayer may be able to claim a nonrefundable tax credit of up to \$450: \$900 for a married couple.
- An at-home parent may claim a nonrefundable credit of \$100 for each child 12 months old or younger on the last day of 2021.
- Utah offers a federal tax credit for low- and middle-income households. The amount of the credit phases out as household income increases, up to around \$50,000 per year for single filers with three or more children. The credit phases out for married couples with three or more children at \$56,000. Smaller households will phase out at lower income levels.

**Retired Military Pay:** A recently passed Utah law provides a tax credit for all military retired pay that is included in their federal adjusted gross income. This tax credit is retroactive to January 1, 2021, and will be available for Utah taxes filed in 2022. [UC 59-10-1043](#)

### **Military Pay:**

- Nonresident Service members do not pay Utah income tax on active duty military pay.
- All Utah income of a non-resident Spouse married to a non-resident active duty Service member may be exempt from Utah income tax under the following conditions:
  - Spouse and the Service member are residents of the same state outside Utah
  - Service member is in Utah under military orders
  - Spouse is in Utah only to be with the Service member. Inactive duty Reserve Service members may deduct up to 14 days of annual training pay, plus up to two days of travel time listed on official orders

**Military Disability Retired Pay:** Received as a pension, annuity or similar allowance for personal injury or sickness resulting from active service in the U.S. Armed Forces should not be included in taxable income

**Social Security Benefit:** Only amount included in Federal taxable income line 11 is taxable. May be subject to SS tax credit.

**VA Disability Dependency and Indemnity Compensation:** Tax-free monetary benefit paid to eligible survivors of military Service members who died in the line of duty or eligible survivors of Veterans whose death resulted from a service-related injury or disease.

**Military SBP:** A recently passed Utah law provides a tax credit for all SBP that is included in your federal adjusted gross income. This tax credit is retroactive to January 1, 2021, and will be available for Utah taxes filed in 2022. If you are a surviving spouse or dependent child of a deceased military member, you may claim a credit for 4.95 percent of the survivor benefits you received during the year.

**Website:** Utah State Tax Commission: <https://tax.utah.gov> or (800) 763-129

**Questions:** <https://tax.utah.gov/contact#tax-question>, 801-297-2200, or [taxmaster@utah.gov](mailto:taxmaster@utah.gov)

**Taxpayer Advocate:** <https://tax.utah.gov/contact#advocate>, 801-297-7562, or [taxpayeradvocate@utah.gov](mailto:taxpayeradvocate@utah.gov).

#### **Tax Forms:**

- <https://tax.utah.gov/forms/current/tc-40.pdf> TC-40 Individual Income Tax Return
- <https://tax.utah.gov/forms/current/tc-40inst.pdf> TC-40 Instructions
- <https://tax.utah.gov/forms/current/tc-40a.pdf> TC-40A Income Tax Supplemental Schedule
- <https://tax.utah.gov/forms-pubs> All Tax forms

**Penalties.** You may have to pay a penalty for not filing your return by the due date, not paying tax due on time, not pre-paying enough on an extension return, and not filing information returns or supporting schedules. The penalties are a percentage of the unpaid tax, based on the number of days late (i.e. (unpaid tax) x (interest rate) x (number of days) ÷ 365 = Amount of Interest Due). The penalty for underpaying an extension prepayment is 2 percent of the unpaid tax per month of the extension period. If the return is not filed by the extension due date, failure to file and pay penalties will apply as if the extension had not been granted. There is no late filing penalty (including on an amended return) if you have no tax due on the return.

### **Property Taxes**

Utah is ranked number thirty two out of the fifty states, in order of the average amount of property taxes collected. The median property tax in Utah is \$1,351.00 per year for a home worth the median value of \$224,700.00. Counties in Utah collect an average of 0.6% of a property's assessed fair market value as property tax per year. Utah's median income is \$66,272 per year, so the median yearly property tax paid by Utah residents amounts to approximately % of their yearly income. Utah is ranked 35th of the 50 states for property taxes as a percentage of median income.

The exact property tax levied depends on the county in Utah the property is located in. Summit County collects the highest property tax in Utah, levying an average of \$1,921.00 (0.39% of median home value) yearly in property taxes, while Rich County has the lowest property tax in the state, collecting an average tax of \$422.00 (0.35% of median home value) per year. For more localized property tax rates, find your county in the county list at <http://www.tax-rates.org/utah/property-tax#Counties>. Also:

- Utah offers a total property tax exemption on a Service member's primary residence when they are stationed outside Utah. This exemption is available to active or reserve component Service members in the U.S. Armed Forces that are on active duty and live outside the state for 200 days in a calendar year, or 200 consecutive days beginning in the prior year.
- Utah offers a property tax exemption of up to \$275,699 of the taxable value of the residence or personal property of disabled Veterans. Veterans must have a 10% or greater disability that occurred in the line of duty. The amount of the exemption is based on the disability percentage of the Veteran. Veterans with 100% disability will be able to claim the entire amount of the authorized exemption. If the percentage of disability is less than 100% the Veteran will receive a percentage of the total exemption allowable that is equal to their disability percentage.
- The Surviving Spouse or minor orphans of a Service member that was killed in action or died in the line of duty is eligible for an exemption of the total value of their primary residence and all personal property not used for trade or business. All first time applicants must include official documentation of military service, VA disability percentage or death (for surviving Spouses or orphaned Children).
- Homeowners and renters over the age of 65 (and surviving spouses of any age) are eligible for a circuit breaker tax credit permitting an abatement of 50% of the property taxes due. Those who own homes and mobile homes also receive an additional credit equal to the tax on 20% of their property's fair market value. Homeowners who qualify for the circuit breaker usually also qualify for an additional abatement or deferral.

### **Inheritance and Estate Taxes**

Utah's estate tax system is commonly referred to as a "pick up" tax. This is because Utah picks up all or a portion of, the credit for state death taxes allowed on the federal estate tax return (federal form 706 or 706NA). Federal changes phased out the national inheritance tax and, therefore, eliminated Utah's inheritance tax after December 31, 2004. Since there is no longer a federal credit for state death taxes on the federal estate tax return, there is no longer a basis for the Utah inheritance tax.

### **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 contact the Tax Commission at <https://tax.utah.gov/contact> [Source: <https://www.retirementliving.com/taxes-new-york-wyoming#UTAH> |February 2022 ++]

**\* General Interest \***



## Notes of Interest

FEB 01 thru 14, 2022

- **Drug Prices.** Drugmakers raised list prices by an average of 6.6% in the first few weeks of this year on cancer, diabetes, and other prescription medicines. The Rx Savings Solutions report said that about 150 drugmakers raised prices on 866 products in the U.S. through Jan. 20.
- **Hospice.** Provides care and support for people who are terminally ill. To find Medicare-certified hospices that serve your area and compare them based on the quality of care they provide at <https://www.medicare.gov/care-compare/?guidedSearch=Hospice>.
- **Nursing Home.** A place for people who can't be cared for at home and need 24-hour nursing care. To find and compare Medicare-certified nursing homes based on a location, and compare the quality of care they provide and their staffing at <https://www.medicare.gov/care-compare/?guidedSearch=NursingHome>.
- **Long Term Care Hospital.** Serves critically ill and medically complex patients who require extended hospital care. Most patients are transferred to one after spending time in an intensive or critical care unit. To find and compare Medicare-certified long-term care hospitals in your area and compare them based on their quality at <https://www.medicare.gov/care-compare/?guidedSearch=LongTermCare>.

- **Dialysis facilities.** Provide treatment for people with kidney failure or end-stage renal disease (ESRD). See quality of care and patient survey ratings for Medicare-certified dialysis facilities in your area at <https://www.medicare.gov/care-compare>.
- **Costco Tip.** If something you just bought goes on sale within 30 days, bring the receipt to the customer service desk — you'll be refunded the difference. If you bought something online you'll need to request the price adjustment online instead of in person.
- **Amazon Tip.** Normally \$12.99 a month, Prime is \$6.49 a month for students and \$5.99 a month for EBT and Medicaid cardholders. For the latter group, the discounted rate is offered for a maximum of four years.
- **Vietnam.** Go to <https://www.youtube.com/watch?v=kKtWX9TDFYc> to listen to a participant's 10 min description of The Battle of Ia Drang LZ X-RAY three day conflict.

[Source: Various | February 14, 2022 ++]

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## Nuclear Button

### Update 03: What It Is & Where It Came From



Since John F. Kennedy, every president has had an officer that follows him around with the so-called “nuclear football,” a briefcase that can be used to launch a nuclear attack (it got its nickname from a nuclear war plan called “dropkick”). This is something the president would do not with a button but with his personal nuclear codes, which he also must carry on him at all times. It’s a pretty big decision to place in the hands of one person, and an executive power that Congress has challenged under President Donald Trump’s administration. So far, no president has ever actually used the football—but still, why does the decision about starting nuclear war come down to the discretion of just one person?

Interestingly, the only president in history to approve a nuclear attack—Harry S. Truman—wasn’t actually very involved in the decision. Although he knew an attack was planned, military officials executed it on their own. Truman was on a ship when the first bomb dropped on Hiroshima on August 6, 1945. He didn’t hear about the actual bombing until roughly 16 hours later, after he’d already spent some time relaxing on deck while a band played.

Alex Wellerstein, a professor of science and technology studies at Stevens Institute of Technology, says Truman might not have known about the August 9 bombing of Nagasaki in advance. “I don’t think there’s a lot of evidence that he realized that they had two bombs ready to

use so quickly,” says Wellerstein, who runs a blog about nuclear security. “He certainly wasn’t given any heads up about the second attack.” Yet that soon changed. The day after the Nagasaki bombing, the military told Truman that they could have another bomb ready within a week. Faced with a possible third bombing, Truman immediately asserted control over the situation, declaring that more bombs could not be used without presidential approval. He also curtailed the military’s access to these new and frightening weapons.

The next president, Dwight D. Eisenhower, started moving things in the other direction by expanding the military’s access to nuclear weapons. But right after, President Kennedy once again reduced this access. It was something his administration had started to do before the Cuban Missile Crisis, but became much more concerned about afterwards. “One of the things they take away from the crisis is ... what if one of these young airman had thought he saw Cubans coming over the horizon and started attacking?” Wellerstein says. “You could’ve had nuclear war by accident, which sounds even more terrible than nuclear war on purpose.” There was also the fear that some rogue official could start a nuclear war all by themselves—a concept explored in the 1964 film *Dr. Strangelove*.

By the end of his administration, Kennedy was being tailed by a man carrying an early version of the nuclear football that contained a list of phone numbers to call and a series of attack plans for him to pick. It’s not clear when the public found out about this, but as early as 1965, *The Baltimore Sun* was calling it a “football” with nuclear capabilities. That same article described how the man who carried the football for Kennedy even followed him to the hospital after the president was shot.

Throughout the Cold War, presidents carried the football with them in case the Soviet Union launched a surprise attack. Because the U.S. would only have minutes to respond, it seemed reasonable to have the president travel around with it. Wellerstein says that Nixon’s excessive drinking and increasingly erratic behavior at the end of his term is one instance in which an administration questioned its commander-in-chief’s ability to handle the football. Yet the concern around Trump is, quite simply, unprecedented.

In February 2017, many were disturbed when a guest at Trump’s Mar-a-Lago resort posted a picture of himself on Facebook standing next to the officer who was carrying the briefcase that allows the president to launch nuclear weapons at any time. Yet experts said this was not as dangerous as the fact that, on the same weekend, Trump held a dinnertime meeting about North Korea’s nuclear threat on the resort’s open-air terrace.

The idea that the president had to approve nuclear attacks, says Wellerstein, was never actually put into law. Over time, presidential directives established a protocol for launching nuclear weapons that generally assumed the president had sole authority to launch them. During Trump’s first year, one prominent Republican speculated about whether Trump’s team would ever tackle him to prevent him from using the football. But generally, it is assumed that if the president uses his codes to authorize a nuclear strike, it will go through unquestioned. That is, after all, how the



system was designed to work in the first place. [Source: [www.history.com](http://www.history.com) | Becky Little | January 14, 2020 ++]

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**U.S. Embassy Manila, Philippines  
U.S. Consular Agency Cebu, Philippines**

**February 2, 2022**

**Limited Routine Passport and Citizenship Services Resume in Manila**

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**Location:** Philippines

**Event:** Limited routine passport and citizenship services have resumed at the U.S. Embassy in Manila. Wait times may be longer than usual as we work through a backlog of appointment requests.

**Actions to take:**

- If you are traveling within the next two weeks and do not have a valid U.S. passport, please see our [website](#) for information on applying for an emergency passport.
  - Do not come to the Embassy or Consular Agency if you feel sick or are experiencing [any COVID-19 symptoms](#). Instead, please cancel your appointment and reschedule for a later date. There is no penalty for canceling an appointment in these circumstances.
  - Monitor the Embassy's [COVID-19 information page](#) for updates.
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**U.S. Embassy Manila, Philippines  
U.S. Consular Agency Cebu, Philippines**

**February 2, 2022**

**Health Alert: Increase in Travel Advisory to Level 4 (Do Not Travel)**

**Location:** Philippines, countrywide

**Event:** The U.S. Centers for Disease Control (CDC) and the Department of State have raised their travel advisories to Level 4 for the Philippines due to COVID-19. For Level 4 destinations, the CDC recommends that travelers avoid travel to the destination. The State Department now recommends that you do not travel to the Philippines. Click [here](#) for more information on how the CDC determines the level for COVID-19 travel health notices.

**Actions to take:**

- Review the Department of State travel advisory for the Philippines.
- Follow the guidance in the CDC travel notice for the Philippines.
- Monitor the Embassy's COVID-19 webpage for updates.

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**U.S. Embassy Manila, Philippines  
U.S. Consular Agency Cebu, Philippines**

**February 7, 2022**

**Message for U.S. Citizens: Online Appointment Scheduling Now Available  
for the U.S. Consular Agency in Cebu**

Online appointment scheduling for the U.S. Consular Agency in Cebu will be available on our website as of Monday February 7, 2022. Individuals seeking to apply for Consular Reports of Birth Abroad, first-time passports as an adult, or to apply for or renew a passport for a minor child, can book appointments online here. You will not be able to book an appointment for these services via email as of February 7, 2022.

We encourage all adult U.S. citizens in the Philippines to renew their passports by mail if eligible, and to pay the fee online, as in-person appointments for routine services remain limited at both the Consular Agency in Cebu and the Embassy in Manila.

Please do not book an appointment if local COVID-19 restrictions prohibit you from traveling to the Consular Agency for your interview. Under current COVID-19 guidelines, you must wear a mask to enter the Consular Agency.

**Actions to take:**

- If you are traveling within the next two weeks and do not have a valid U.S. passport, please see our website for information on applying for an emergency passport.
- Do not come to the Embassy or Consular Agency if you feel sick or are experiencing any COVID-19 symptoms. Instead, please cancel your appointment and reschedule for a later date. There is no penalty for canceling an appointment in these circumstances.
- Monitor the Embassy's COVID-19 information page for updates.

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**U.S. Embassy Manila, Philippines  
U.S. Consular Agency Cebu, Philippines**

**February 11, 2022**

**Message for U.S. Citizens: U.S. Consular Agency in Cebu Closed February 15-18, 2022**

The U.S. Consular Agency in Cebu will be closed Tuesday, February 15, through Friday, February 18, 2022. Regular operations will resume on Monday, February 21, 2022. U.S. citizens in the Visayas region and nearby provinces who require emergency assistance from February 15-18, 2022, should contact the U.S. Embassy in Manila by phone or email.

**For further information or Assistance:**

- See the State Department's [travel website](#) for the Worldwide Caution, Travel Advisories, Alerts, and the [Philippines Country Specific Information](#).
- State Department – Consular Affairs: 888-407-4747 or 202-501-4444.
- Enroll in the [Smart Traveler Enrollment Program](#) (STEP) to receive Alerts and make it easier to locate you in an emergency.
- Contact the U.S. Embassy in Manila, Philippines, located at 1201 Roxas Boulevard, at [ACSInfoManila@state.gov](mailto:ACSInfoManila@state.gov) or +(63) (2) 5301-2000, from 7:30 a.m. to 4:00 p.m. Monday through Friday. After-hours emergency number for U.S. citizens is +(63) (2) 5301-2000. Also
- Call 1-888-407-4747 toll-free in the United States and Canada or 1-202-501-4444 from other countries from 8:00 a.m. to 8:00 p.m. Eastern Standard Time, Monday through Friday (except U.S. federal holidays).
- Follow us on [Twitter](#) and [Facebook](#).

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## **Mythbusting**

### **George Washington's Wooden Teeth**

If you suffer from dental woes, you're not alone. It turns out dental and oral health troubles afflicted President George Washington throughout his life, starting as young as age 24. By age 57, Washington was wearing a full set of dentures even though he was "fastidious" about brushing his teeth with tooth powder, scraping his tongue of bacteria, and using mouthwash, according to information from George Washington's Mount Vernon estate and museum in Virginia.



**Washington's dentures and his dental hygiene travel set on display at the Washington's Mount Vernon estate and museum**

Letters and diary entries throughout his lifetime often reference "aching teeth, lost teeth, inflamed gums, ill-fitting dentures, and a host of other dental miseries," according to the museum's

information. His communications also mention "payments to dentists and purchases of toothbrushes, teeth scrapers, denture files, toothache medication, and cleaning solutions." Legend has it that Washington had wooden teeth, but the museum's historian's state that's not true. The appearance of his dentures may have looked wooden, "particularly after they had been stained," but wood was not used in constructing any of his dental fittings.

Concerned with his poor dental health and hoping that his original teeth would be fit into his new dentures, the Army general kept many of his pulled teeth in a locked desk drawer at Mount Vernon as noted in a 1782 letter to Lund Washington, his distant cousin and temporary manager of the Mount Vernon estate requesting the teeth be wrapped up and sent to him in Newburgh, New York. "In a drawer in the Locker of the Desk which stands in my study you will find two small (fore) teeth; which I beg of you to wrap up carefully, and send inclosed [sic] in your next letter to me," says the letter. "I am positive I left them there, or in the secret drawer in the locker of the same desk," he added.

In his lifetime, Washington had many full and partial dentures made of a variety of materials, all of which required maintenance and attention. The dentures included some of his own pulled teeth as well as teeth from other humans and "probably cow and horse teeth" that were filed down to fit his size, according to Susan Schoelwer, the museum's senior curator. Washington also had teeth made of ivory and metal alloys to include lead-tin, copper, and silver.

His dentures were made by setting the teeth into artificial lead frames and held in place on the top and lower jaws of his mouth by two metal wires that were curved to the shape of his jaw. While the lower denture was sized to fit Washington's mouth, the upper denture was flat on top. "There's nothing to hold it in place or shape it to your mouth," said Schoelwer. To join them together, there were two, "very tight silver springs" so that when he opened his mouth, the springs forced the upper denture to rise with his mouth, allowing him to open and close it.

"Because that spring is so strong, it's always pushing against the top of your mouth, so in order to keep your mouth closed, you had to really grit your teeth all the time," she explained, noting his portraits depict how uncomfortable (and painful) this must have been. In his 1789 inaugural address Washington mentioned the "frequent interruptions" his health had suffered over his lifetime. At the time, he had a single remaining natural tooth, according to the museum's history. [Source: Health.mil | Claudia Sanchez-Bustamante | February 3, 2022 ++]

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## **Duct Tape**

### **Top 15 Uses**

Duct tape is, without a doubt, the most helpful thing that you must have in your home. It is known for its flexibility, resistance, anti-tearing properties and can easily stick to anything! Duct tape has

been commonly used to fix things for decades now. It is a cloth-backed, strong waterproof tape typically covered with polyethylene and has excellent adhesive properties. A lot of theories go behind the origin of duct tape. According to some people, the duct tape was manufactured during World War II because the US army needed some durable, flexible, and waterproof tape to repair the fields. A part of the company, Johnson and Johnson, created the tape for this purpose. It was commonly known as the duck tape because its waterproof characteristic resonated with a duck's back. It has also been used in the Austro-Hungarian war.

Another version states that it was manufactured because of the heating industry. It was the time when central heating was introduced. The process had aluminum ducts installed in the homes. The tape was used to seal the joints of these ducts to prevent leaking and conserve heat. It had an excellent adhesive property and was moist and robust to take the weight of these ducts. Duct tape has been a great invention and can be easily bought from a nearby hardware store. Let us figure out the top 15 uses of this miraculous invention:



### **Correct a Hemline**

If you urgently need to hem your pants and you don't have a thread and a needle, the duct tape is all that you will need! First, you need to fold the hem of the pants inward and put duct tape around the edge of the fold. Later you can remove the tape and sew the hem.

### **Repair a Car with Duct Tape**

Duct tape can repair a lot of car problems. For example, if you have a cracked windshield, then duct tape will come to the rescue. It will prevent it from worsening further. You can use it to fix a detached taillight or to hold a broken rear-view mirror. It can also keep the trunk lid in place till you reach the mechanic.

### **Make an Ant Trap**

You can easily use duct tape to pack all the small gaps and holes in the walls, water pipes, or near the door hinges. Then, you can trap the ants or other small insects by laying a piece of this tape, keeping the sticky part up in between the floor gaps. Hanging the tape strips can also help in trapping all the flying pests.

### **Fix Up a Leak**

You may face a common problem of a small hole in your canoe, boat, or kayak. Just use duct tape as it will create a watertight patch till you repair the same. Apply it underneath the hole so that water does not enter through the hole, and you can carry the repairs smoothly. The tape can also be used for patching holes in camping tents, canvas covers, or umbrellas.

### **Remove Lint and Hair**

You may wrap the duct tape to make a lint roller. With its sticky side outside, it will attract all the dirt, pet hair, and dust from your curtains, fabrics, and carpets. You can wrap the duct tape on your hand to remove the dust and hair from the material of your overcoats.

### **Appliance Cords**

You may use a layer of duct tape to wrap the long cords of appliances. It will help you organize the ropes and help you segregate the cables. You may use a different color for different devices. Fold the tape into half and leave the ends to wind it around the appliance cords. Then press the two ends together for a neat finish.

### **Hole in A Screen**

If there is a small hole in your window screen, the duct tape can temporarily fix the same until you replace the same. You can easily stick the tape and press it to patch the hole.

### **Remove Adhesives from Glass**

The duct tape can successfully remove the sticky residue of adhesives left on any glass surface. Put duct tape on the sticky glue and peel it off. You may have to repeat the process a few times, but the bond will surely come off the glass surface. Later wipe the surface with a window cleaner.

### **Use in First Aid**

The duct tape can act as a bandage if you have a deep cut. It will stick the skin together and reduce the blood loss till you reach the doctor. It can also act as a splint if you have broken a bone and immobilized the fractured area.

### **Use as A Rope**

A long piece can be twisted into a string to be used temporarily. It is a strong alternative and can pull particular objects or act as a sling bag to carry light items.

### **Stick the Plastic**

Any cracks in the plastic cans, garbage bins, or storage cans can be fixed using duct tape. Items like hoses, planters, buckets, lights, or any container with a crack can be repaired using duct tape.

### **DIY Crafts**

You can also use duct tape in so many craft projects. It comes in different color options and can decorate the textbook covers, flashlight for the bicycle, dollhouse furniture, flower arrangements, or even Halloween costumes.

### **Blister Care**

You may cover your blister with cotton gauze and apply duct tape to cover the cotton. It will keep the cotton unmoved and heal the blister faster.

### **Add Insulation to Your Boots**

Your winter boots can remain warmer if you tape the insoles using duct tape. Keep the silver side upwards. Its shiny side reflects the heat of the feet again in your boots.

### **Repair Shoes**

If the sole of your shoe falls apart, then duct tape can come to the rescue. Put duct tape to join the sole and walk till you find a cobbler.

[Source: Outdoor Wear Team | November 9, 2021 ++]

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## **Car Repair**

### **Update 02: Lies Your Mechanic Has Told You**



Car owners place a lot of trust in mechanics to limit maintenance and repairs to what a vehicle needs. But when there's a sizable knowledge gap between vehicle owner and mechanic, that trust can be betrayed by unscrupulous mechanics. That's why there are some things a car owner should know before heading into the shop for even a routine oil change that will help look out for fibs auto shops may tell to get you to spend a bit more.

### **Change Your Oil Every 3,000 Miles**

No. AAA notes that, for low-mileage drivers, most automakers recommend an oil change every 12 months. Modern lubricants can extend the time between oil changes to up to 7,500 miles; vehicles using full synthetic motor oils might wait up to 15,000. Even Jiffy Lube has backed off the 3,000-mile claim.

### **Put Nitrogen in Your Tires**

Nitrogen is supposed to help tires stay properly inflated through dramatic changes in weather. Consumer Reports says that's not a factor with most modern tires, and it's easy to reinflate tires yourself, saving about \$5 per tire by using regular air instead of nitrogen.



### **Flush the Transmission Fluid**

Auto manufacturers use 100,000-mile or "lifetime" fluid that shouldn't have to be changed for years, if at all, says Mike Calkins, of AAA. More transmissions are sealed and no longer even have a dipstick to check levels. "Transmission oil change or flush depends on how hard you work your vehicle and the conditions under which it operates," says Matt DeLorenzo, senior managing editor for Kelley Blue Book. "Typically 50,000 to 60,000 [miles] is the norm. checking the fluid for debris and discoloration is key to determining whether or not you need this service."

### **You Should Winterize (or Summerize) Your Car**

Modern coolant and antifreeze is meant to last for much of the life of your car. If it doesn't, there's clearly a different problem that a fluid change won't fix. "For many years, cars have been equipped with enhanced coolants whose change intervals range from five years or 50,000 miles to 10 years or 150,000 miles," Calkins says. "Cars with older green 'conventional' coolant still require changes every two years or 24,000 miles." Letting it go some years can save \$50 to \$100, though again "it depends," DeLorenzo says. "Check to make sure the fluid is topped off, but every two years is sufficient."

### **Follow a Set Service Schedule**

If leasing or financing, keep up with required maintenance. But you don't have to do it at a dealership's pace. Newer cars offer maintenance reminders from monitoring vehicle operating conditions and are trustworthy reminders of when to bring a car in for service, AAA says. Folks who drive less than 10,000 miles a year might get serviced every 12 months.

### **One Service Schedule Fits All**

If you use a car mostly for trips of 5 miles or less, carry a lot of heavy loads, regularly pull a trailer, do a lot of stop-and-go driving, or live in extreme heat, cold, or dust, bring it in more often. Every vehicle owner's manual has provisions for "severe" driving conditions to consult.

### **Bring It Into 'The Dealership'**

While automakers prefer that work be done by one of their dealers, it doesn't have to be the dealer that sold the car. Vehicle pricing and analysis site Edmunds recommends contacting multiple dealerships to compare prices.

### **We'll Notify You about Recalls**

Most dealerships will let you know when recalls and technical service bulletins have been issued for a vehicle, but sometimes one escapes their notice. Edmunds suggests searching for and printing out recall notices and service bulletins before going in for maintenance.

### **We Can't Do Recall Work Unless ...**

Consumer Reports tells of a Mini owner who took her low-mileage 2006 Cooper S to a local BMW/Mini dealership for a recall and was told it needed more than \$6,000 worth of other work. An independent mechanic's estimate was 76% lower and found most of the recommended work

was unnecessary. Dealers refusing to perform work without other maintenance violates consent orders with the National Highway Traffic Safety Administration.

### **Mileage Matters**

That question "How many miles on your car?" itself isn't a lie, but the motivation for asking isn't so pure. If you're going in for an oil change and tire rotation at 20,000 miles and the dealership's service representative "recommends" other work based on mileage, you're well within your rights to decline, Edmunds says.

### **Our Prepaid Maintenance Plan is Convenient**

Again, not a lie. Prepaid maintenance is convenient ... for a dealership and its service department. The plans promise to lock in pricing, but don't cover "wear-and-tear" items such as brakes and wipers, Edmunds notes. They make money for dealerships by scheduling more service than needed and charging more than average.

### **Use Only Dealer Parts**

Buying aftermarket parts for repairs is a nightmare, even for folks who know cars. In rebuilding or repairing older cars, be very careful about going with lower-grade parts just to shave off some costs. Read reviews, check multiple sources, and, if still unsure, go with the midgrade or premium part instead. And never go cheap on brakes. But none of that means using only dealer parts.

### **I'm the Better Option**

It doesn't matter if a dealer service rep or an independent mechanic says this: They're both wrong. As Popular Mechanics points out, each has its strengths. Dealer service areas tend to have more bays, operate more quickly, and have more intricate knowledge of newer features and esoteric equipment. Independents tend to be less expensive and put aside more time for an older car. For cars under warranty, dealers are the best bet.

### **I Wouldn't Drive This Another Mile**

If a mechanic says this, drive off in the other direction. It's a scare tactic designed to keep a car in the shop for more work than the owner intends: "High scare equals high profit," says Consumer Reports' John Ibbotson. In New York, this is illegal, and a shop has to hand over keys when work is paid for.

### **Most Cars Like This Need a ...**

Never let a mechanic say this if they haven't even looked under the hood or put a car up on a lift. Generalizing common problems is a way to get car owners to pay for work cars don't need, Consumer Reports says.

### **You Have Bad Brakes**

What does that mean? Consumer Reports says "bad brakes" can usually be fixed by changing brake pads and turning/cleaning brake rotors. If the mechanic says to replace everything, get a second opinion. "Things that should be inspected and you can ask to look at to determine if they need to

be changed include air filters, brake pads, and other wear items like tires and wiper blades," DeLorenzo says.

[Source: Cheapism | Jason Nottle | February 01, 2022 ++]

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## **Marijuana**

### **Update 07: D.C. Aims To Boost Ailing Medical Marijuana Industry**

The “gray” marijuana market in the District is out-competing the city’s regulated medical cannabis marketplace, according to council members who want to rescue dispensary businesses. Lawmakers unanimously approved measures that include declaring the week of 20 APR an annual medical marijuana sales tax holiday and allowing people aged 65 and over to temporarily self-attest to obtain a medical marijuana card.

Why it matters: The legislation comes amid a debate over whether to crack down on the “gray market,” where businesses sell goods such as fruit juice or art and provide marijuana as “gifts.”

- Since marijuana possession became legal in 2015, Congress has barred the city from moving further and enacting a legal sale-and-tax system for recreational pot.
- That limbo proliferated pop-up markets “gifting” marijuana and claiming to comply with the law. Police often disagree and have raided such shops.

D.C. Council Chair Phil Mendelson unsuccessfully pushed to punish such vendors late last year. He remains a top proponent of increasing civil penalties on pop-up markets.

- But stiffer penalties don’t appear to have wide council support.
- Some point out the pop-up markets provide a livelihood for many vendors and have gained popularity because their prices are lower. The medical market is taxed and has quality-control measures for cannabis.

Between the lines: Shoring up the medical marijuana industry also aims at laying the groundwork for an expanded home-grown, legal cannabis market.

- Once the District gains the authority to legalize recreational sales, officials want local businesses to be ready.
- “The way things are going right now, the black market could run the legitimate businesses out of business, and then they won’t be there to step into the recreational field,” Mendelson told Axios.
- Out-of-state enterprises are “lurking on the borders to come in,” he added.

What’s next: Spokesperson Lindsey Walton says Mendelson will likely submit a future proposal that anyone 21 and over be able to self-attest that they qualify for medical marijuana.

- That would effectively expand the District's legal marijuana market, allowing most adults to obtain a medical card without needing a doctor's note.
- Under the bill that passed, senior citizens would be able to self-attest for their medical card until September 30, 2022.

[Source: Axios Washington D.C. | Cuneit Dil | February 2, 2022 ++]

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## **News of the Weird**

**FEB 01 thru 14, 2022**

**Respect for the Elderly** -- Richard Taylor, 28, began arguing with his grandmother on Feb. 1 because he wanted to buy a new bed, but apparently didn't have the funds to do so, KDKA Radio reported. So the Butler County, Pennsylvania, man broke into Margaret Taylor's bedroom, after she had locked it from inside, and forcibly stole her purse, then disconnected all the phones in the house and fled in a 2006 Ford Taurus -- presumably on his way to the mattress store. Grandma headed to the neighbor's home to call 911, and a warrant was issued for Richard's arrest for robbery, theft and harassment. How will he sleep at night? Oh yeah, new mattress. [KDKA, 2/3/2022]

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**Great Art?** -- The Associated Press reported on Feb. 10 that a bored security guard at an art gallery in Ekaterinburg, Russia, lent his own artistic hand to an avant-garde painting by Anna Leporskaya, adding "eyes" to two of the three faces in the painting "Three Figures." The Yeltsin Center revealed that the vandalism occurred on Dec. 7, and the painting was returned to the State Tretyakov Gallery in Moscow, which owns it, for restoration. The guard, who worked for a private company providing security, used a ballpoint pen to make the small circles. The unnamed guard could face up to three months in prison. [Associated Press, 2/10/2022]

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**Least Competent Criminal** -- As over-the-road truckers protested COVID-related mandates in Canada's capital city, a 20-year-old Akron, Ohio, man wanted to get in on the action. So, on Feb. 7, he called in a bomb threat -- to the Putnam County Sheriff's Office, in Ottawa ... Ohio. The man said he was going to set off a bomb in Ottawa, then called back a second time and said he'd been shot, The Lima News reported. "When he found out he was talking to Ohio and not Canada, he said he hadn't been shot but was simply trying to waste (Canadian authorities') time and resources because he didn't agree with their mask mandate," said Sheriff's Office Cpt. Brad Brubaker. He also admitted there was no bomb. "You'd think with him being from Ohio, the 419 area code might have rung a bell," Brubaker added. [Lima News, 2/10/2022]

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**Inexplicable** -- On Feb. 6, a man in Raleigh, North Carolina, was stopped at a red light when the woman in the car next to him exited her car and approached his passenger window. She screamed at him, "Fix my car. Fix the problem," he reported to ABC11-TV. "Once I locked the car, she got more aggressive." The man wanted to drive away, but he was boxed in by cars. "Next thing I know, I seen the knife coming out -- the big machete knife -- she pulled it out from the sleeve" and started beating his passenger-side window with it. Eventually, she broke through the window. "I was just pressed against my driver-side seat ... until I could step on the gas," he said. When the light changed, he drove to a police station, where he filed a report. Raleigh police are investigating. [ABC11, 2/9/2022]

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**New World Order** -- An unnamed woman from Paterna, Spain, received a \$570 fine in January for not picking up her dog's poop while she visited Benalmadena last August, Oddity Central reported. Aside from the irritation of the financial hit, how did they connect the dots ... er, drops? The notice included the street where the excrement was found and the date. Turns out, ADN Canino, a Spanish company that maintains a database of canine DNA, works with authorities all over the country -- mostly in the service of finding owners of lost dogs and preventing abuse, but now also tracking down offenders of poop-scooping laws. The woman in this case was quick to register her pet with ADN in case he was ever lost. Authorities in Benalmadena took samples and matched her dog -- and she's out \$570. [Oddity Central, 2/7/2022]

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**The Neighbors** -- On Feb. 6, according to Kyong Moulton, 66, she returned to her home in Palm Bay, Florida, and found leaves on her lawn, ClickOrlando.com reported. Assuming the neighbors across the street had put them there, she fetched her leaf blower and blew them back over into their lawn. The man across the street and his mother went outside to confront Moulton, and his sister joined them. The arrest report said Moulton slapped the sister and stabbed her in the leg with a steak knife; as the man tried to help his sister, he was allegedly stabbed in the arm. Moulton also pushed the mother to the ground. Moulton denies stabbing anyone; surveillance video does not show a stabbing, and no knife was recovered. Nevertheless, Moulton was charged with two counts of aggravated battery and one count of battery on a person 65 or older. [ClickOrlando.com, 2/7/2022]

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**Fine Points of the Law** -- In New York, as legislators work out the details of legalizing the sale of recreational marijuana, some businesses have been skirting the issue by making it a "gift with purchase" of other items. Since March, it's been legal for adults to have and "transfer" small amounts of marijuana for free. But now, according to Fox40-TV, the Office of Cannabis Management is cracking down. Jim McKenzie's Hempsol CBD shop in Rochester will comply, he said on Feb. 9, and stop offering a gift to customers who buy a T-shirt or other garment. "I'm

going to do what the state wants because my goal is to have a state license and do it correctly," McKenzie said. [Fox40, 2/9/2022]

[Source: <https://www.uepress.com/news-of-the-weird> | February 14, 2022 ++]

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## Vocabulary

### Some Words to Enhance Yours | 220214

Which word best matches these example sentences?

1. (a) The actor seemed to \_\_\_\_\_ when the interviewer asked him about his trouble with the law.  
(b) *trenchant – prevaricate – meticulous – peregrinate*
2. (a) The young actress was \_\_\_\_\_ with fright before going on stage for the first time.  
(b) *aleatory – numinous – punctilious – aquiver*
3. (a) The audience fell in love with the comedian's \_\_\_\_\_ humor.  
(b) *corybantic – inveigh – scintillating – picaresque*
4. (a) So legendary was his charm that, with a word, he could \_\_\_\_\_ anyone he met.  
(b) *purious – ensorcell – portent – bugbear*
5. (a) They agreed to \_\_\_\_\_ in the arson plot to get the insurance money.  
(b) *gallivant – collude – sanctimonious – sacrosanct*
6. (a) Her teenage daughter's \_\_\_\_\_ was both dramatic and seemingly never-ending.  
(b) *soliloquy – circumspect – ameliorate – leviathan*
7. (a) His \_\_\_\_\_ focused on the effects of plastic straws on declining marine life.  
(b) *vermilion – dissertation – banshee – comminatory*
8. (a) Someone spread a \_\_\_\_\_ around that Angela cheated on the exam, even though she didn't  
(b) *saponify – bonhomie – malarkey – furphy*
9. (a) They called her \_\_\_\_\_ because of her old-fashioned ways.  
(b) *antediluvian – vestige – quell – frisson*
10. (a) I inherited my grandmother's \_\_\_\_\_ china collection.  
(b) *didactic – millefleur – contemptible – conflagration*

### Answers

1. Prevaricate [ pri-var-i-keyt ] - speak or act in an evasive way.
2. Aquiver [ uh-kwiv-er ] - in a state of trepidation or vibrant agitation; trembling; quivering.
3. Scintillating [ sin-tl-ey-ting ] - witty; brilliantly clever.
4. Ensorcell [ en-sawr-suhl ] - to bewitch, charm, or enchant.
5. Collude [ kuh-lood ] - to conspire in a fraud.

6. Soliloquy [ suh-lil-uh-kwee ] - an utterance or discourse by a person who is talking. to himself or herself or is disregardful of or oblivious to any hearers present.
7. Dissertation [ dis-er-tey-shuhn ] - a written essay, treatise, or thesis.
8. Furphy [ fur-fee ] - a false report; rumor.
9. Antediluvian [ an-tee-di-loo-vee-uhn ] – a very old or old-fashioned person or thing.
10. Millefleur [ meel-flur ] - having a background sprinkled with representations of flowers, as certain tapestries or pieces of glasswork.

[Source: <https://www.wordthirst.com> | February 14, 2022 ++]

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## **Have You Heard or Seen?**

### **Husband and Wife (3) | Think Toons | Corny Jokes (5)**

#### **Husband and Wife (3)**

##### *Moving Out/In*

Husband and wife had a tiff. Wife called up her mom and said, "He fought with me again, I am coming to live with you."

Mom said, "No darling, he must pay for his mistake. I am coming to live with you."

##### *Earth Corners*

Today's Short Reading from the Bible... From Genesis: "And God promised men that good and obedient wives would be found in all corners of the earth."

Then he made the earth round...and He laughed and laughed and laughed!

##### *Speeding Ticket*

A police officer pulls over a speeding car. The officer says, "I clocked you at 80 miles per hour, sir."

The driver says, "Goodness, officer, I had it on cruise control at 60; perhaps your radar gun needs calibrating."

Not looking up from her knitting the wife says: "Now don't be silly, dear -- you know that this car doesn't have cruise control"

As the officer writes out the ticket, the driver looks over at his wife and growls, "Can't you please keep your mouth shut for once !!"

The wife smiles demurely and says, "Well dear you should be thankful your radar detector went off when it did or your speed would have been higher."

As the officer makes out the second ticket for the illegal radar detector unit, the man glowers at his wife and says through clenched teeth, "Woman, can't you keep your mouth shut?"



The officer frowns and says, 'And I notice that you're not wearing your seat belt, sir. That's an automatic \$75 fine.'

The driver says, "Yeah, well, you see, officer, I had it on, but I took it off when you pulled me over so that I could get my license out of my back pocket."

The wife says, "Now, dear, you know very well that you didn't have your seat belt on. You never wear your seat belt when you're driving."

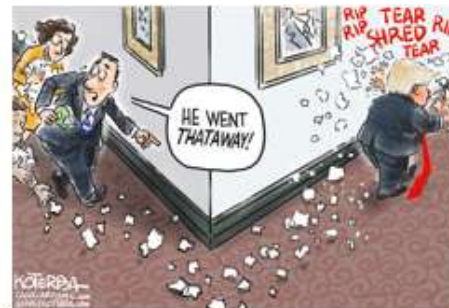
And as the police officer is writing out the third ticket, the driver turns to his wife and barks, "WILL YOU PLEASE SHUT UP?"

The officer looks over at the woman and asks, "Does your husband always talk to you this way, Ma'am?"

She replies, "Only when he's been drinking."

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### Think Toons





### Corny Jokes (5)

- What does corn say when it gets a compliment? Aw shucks!
- Why did the robber jump in the tub? He wanted to make a clean getaway.
- What do you call it when Batman skips church? Christian Bale.
- What did the elevator say when it sneezed? I think I'm coming down with something.
- Why are elephants wrinkly? Because you can't iron them.
- Why couldn't the pirate learn the alphabet? Because he got lost at C.
- What did the ocean say to the shore? Nothing. It waved.
- How did the barber win the race? He knew a shortcut.
- Why can't you trust duck doctors? They're all quacks.
- What do you do with a sick boat? Take it to the doc.
- What runs but never goes anywhere? A fridge.
- What do you call a pile of cats? A meow-tain.
- Why don't they play poker in the jungle? Too many cheetahs.
- How does a duck buy lipstick? She just puts it on her bill.

- What do horses say when they fall? I can't giddy up.
- How do you impress a baker? Bring him flours.
- How does a rancher keep track of his cattle? With a cow-culator.
- Which flowers are the best kissers? Tu-lips.
- What do sprinters eat before they race? Nothing. They fast.
- What did the cake say to the fork? You want a piece of me?

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## Thought of the Day

Republicans believe every day is the 4<sup>th</sup> of July, but Democrats believe every day is April 15  
**-- Ronald Reagan**

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