# **PFAS Toxic Exposure**

### **Update 22: Water Supplies near Bases Have Elevated PFAS**

The Defense Department is reporting high levels of toxic perfluoroalkyl and polyfluoroalkyl substances (PFAS) in drinking water near several of its bases, according to new data released by the department. Drinking water testing near bases in Washington state, Pennsylvania, Florida and Michigan found levels of the chemicals well above a health threshold set by the Environmental Protection Agency (EPA).

PFAS is the name for a group of thousands of chemicals, some of which have been linked to health issues such as kidney and testicular cancer and liver damage. The substances have been used in products such as firefighting foam, which is used by the military. For this reason, PFAS can be found near military bases and can contaminate nearby water. They are often referred to as "forever chemicals" because they build up in the human body and environment instead of breaking down over time.

While it has long been known that PFAS have leached into groundwater near military installations, the new data provides an official glimpse into how it is impacting nearby drinking water. While the EPA has said that levels of two types of PFAS called PFOA and PFOS should not exceed 70 parts per trillion (ppt) — and states have called for even lower levels — findings at some of the bases far exceed that:

- One assessment from October found a sample of drinking water near the Naval Air Station at Washington State's Whidbey Island contained 4,720 ppt of PFOS. In September, a sample containing 208 ppt of PFOA was detected.
- A drinking water sample near Washington state's Joint Base Lewis-McChord Yakima Training Center was found to have 800 ppt of PFOS in January. A separate sample from January at the base was found to have 130 ppt of PFOA.
- A sample from near Pennsylvania's Willow Grove base was found to have 864 ppt of PFOS in October.
- An August sample from around Florida's Naval Air Station Whiting Field was found to have 206 ppt of PFOA in August. A sample from December was found to have 130 ppt of PFOS.

• A November sample from Michigan's Camp Grayling Army Airfield was found to have 119 ppt of PFOA.

"These levels are extremely high," Jared Hayes, policy analyst at the Environmental Working Group, said in a statement. "For too long, service members and people living in communities near military installations have been the victims of the Pentagon's failure to act," Hayes added. A Department of Defense (DOD) spokesperson did not immediately respond to request for comment. but the findings note that where PFOA or PFOS levels exceeded the EPA's advisory as a result of department activities, the DOD "immediately took actions to address the drinking water exposure."

The department was required to disclose the drinking water testing under fiscal 2022's National Defense Authorization Act. [Source: The Hill | Rachel Frazin | May 31, 2022 ++]

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# DoD Fraud, Waste, & Abuse

### Reported JUN 01 thru 15, 2022

The Pentagon recovered \$13.2 million in six months from private contractors who committed violations in connection with awards, the Department of Defense Office of Inspector General said. The figure, which represents the majority of the \$13.9 million recovered through investigations of allegations initially reported to the DoD Hotline for fraud, waste and abuse, comes from the OIG's semiannual report to Congress that highlight the audits and investigations conducted from October through March. During that time, more than 8,000 allegations of wrongdoing were submitted to the hotline. That number includes complaints from civilian employees, private contractors and military personnel.

Of the allegations, the plurality fell under the category of personal misconduct or ethical violations. Personnel matters, procurement and contract administration, and retaliation all followed with relatively little margin between the three, according to the report released 26 MAY. For all the complaints, less than half had cases opened in response. The 3,485 cases which were opened in the latest collection period were referred to the appropriate investigative component. The report went on to say that more than 3,000 cases were closed during the same time frame, including those opened during previous reporting periods and rolled over.

Of the investigations that were closed, 10 resulted in substantiated claims of whistleblower reprisal. Two of the cases involved the same Air Force major who threatened to write weak performance evaluations for two different Air Force captains. Both captains engaged in protected

communications with higher authorities relating to a threat the major made to whip one of the captain's child with a belt, according to the report. Corrective action against the major is pending

[Source: FederalTimes | Ryan White | June 1, 2022 ++]

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# **DoD Overseas School Meals**

# **Update 01: Parents to Start Paying For School Meals Again**

After a two-year hiatus, charges for student meals are back at Department of Defense Education Activity schools outside the continental U.S. Beginning in the fall, students will once again be charged for their breakfasts and lunches, unless they qualify for free meals. As inflation has hit food prices everywhere else, the costs of breakfasts and lunches will increase by 25 cents each over what they were in the fall of 2019, before the pandemic struck.

For the previous two school years, since March 2020, the U.S. Department of Agriculture waived the cost of student meals because of the pandemic and remote education, but that waiver expires on 30 JUN. The USDA provided those meals free among participating schools, to include DoDEA schools. DoDEA schools provided the free meals at grab-and-go locations. Here are the lunch prices starting in the fall, for overseas DoDEA students in the 2022-2023 school year:

- Elementary school students (kindergarten through 5th grade): \$3.50, up from \$3.25 in 2019.
- Secondary students (6th grade through 12th grade): \$3.75, up from \$3.50 in 2019.
- Families who qualify for reduced-cost meals will still pay 30 cents for breakfast and 40 cents for lunch.
- Breakfast prices (at participating locations) for all grades are \$2, up from \$1.75 in 2019.

The Department of Defense Student Meal Program is administered by the military exchange organizations. Depending on the location of the overseas school, the meal program is run by the Army and Air Force Exchange Service, the Navy Exchange Service Command or Marine Corps Exchange. The Student Meal Program doesn't make a profit. It provides meals strictly at cost, on a break-even basis, according to exchange officials. DoDEA and the USDA reimburse the military exchanges for direct costs of the student meals that are in excess of the price paid by the students.

The meal program uses resources and creates menus that meet the nutrition standards and guidelines established by the USDA. The meals are required to consist of whole grains, lean

proteins, fresh fruits, vegetables and low-fat milk. Families can apply for the free or reduced-priced meal programs starting July 1 at locations where programs are operated by the Navy Exchange, and July 15 at locations operated by AAFES. Applications must be resubmitted each year for eligibility, and can be turned in any time during the year. Exchange officials encourage all families to apply, regardless of their economic situation. [Source: MilitaryTimes | Karen Jowers | June 1, 2022 ++]

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# **DoD HIV Policy**

### **Update 01: Keep Troops with an Undetectable Viral Load Deployable**

A new Defense Department policy allows HIV-positive service members with an undetectable viral load to not only stay in uniform, but remain deployable. New guidance laid out in a memo released 7 JUN reverses a previous policy that allowed commanders to involuntarily separate troops with HIV, prevent them from deploying — which can result in a discharge on its own — and prevent enlisted troops from attending officer candidate school and earning a commission. In the memo, Defense Secretary Lloyd Austin cites "significant advances in the diagnosis, treatment and prevention of" HIV as the impetus for the policy change.

A 2019 report by the Congressional Research Service found that about 350 service members are diagnosed with HIV annually, or 27-per-100,000 troops. The update comes as DoD has been party to multiple recent lawsuits having to do with HIV and military service. In April, a federal judge in Virginia ruled that the services can't discharge or prevent the commissioning of current service members based solely on HIV status. The plaintiffs in that case were two airmen, as well as a D.C. Army National Guard noncommissioned officer who had been barred from becoming a judge advocate.

The new policy does not deal with accessions, however. HIV-positive status is still disqualifying for anyone who wants to join the military, except in cases where a cadet or midshipman is diagnosed while already participating in a commissioning program. The new policy will directly affect a federal lawsuit filed in May by a cadet at Norwich University in Massachusetts after his school's ROTC program dropped him based on his HIV status. The policy also keeps troops deployable, which is another prerequisite for service in general.

The Army in recent years has cracked down on soldiers who have been on limited duty for extended periods of time, either requiring them to take steps to become deployable or pushing them through a board for separation. The stipulation that a service member have no detectable

viral load is key, as asymptomatic and undetectable HIV patients can manage their conditions with medication and nearly eliminate the risk of transmission to others, according to the Centers for Disease Control and Prevention. Now, service members or cadets and midshipmen who test positive for HIV will be referred for treatment, then evaluated individually. If their viral load is controllable, they can stay in uniform. If not, they will go through the medical board process and eventually be discharged.

A working group will create guidelines for these case-by-case determinations, including a set amount of time one has to stay undetectable to be retained. Those standards are due back to Austin in six months, according to the memo. The service secretaries will also, every six months, report the number of HIV-positive troops they have discharged, as well as the number of undetectable HIV-positive troops refused a commission, to the defense undersecretary for personnel and readiness. [Source: Military Times | Meghann Myers | June 7, 2022 ++]

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## **NDAA 2023**

**Update 01: What You Need to Know as Congress Begins Work** 

Just like the flowers that come after the spring rain, every May brings the beginning of work in Congress on the annual authorizations and appropriations for the upcoming fiscal year. So, what is the significance of these processes to the uniformed services and veteran communities? In other words, why is this important to MOAA members? An authorization bill establishes new policies and programs for a federal agency and can reauthorize programs set to expire. For MOAA's purposes, the National Defense Authorization Act (NDAA) is the most critical of these bills, as it affects DoD policies and programs.

Unlike an authorization bill such as the NDAA, annual appropriations make up the federal budget. If Congress does not pass all 12 appropriation bills by 1 OCT, which is the start of the new fiscal year, then it could result in a government shutdown. Without the necessary authorizations and appropriations, the federal agencies that oversee the eight uniformed services would not have the funding for the annual military pay raise, high-quality health care coverage, and new quality-of-life programs for servicemembers and their families, along with many other support programs and benefits necessary for an all-volunteer force.

So, Where Are We? May saw a flurry of key congressional hearings, in both the House and the Senate, connected to the FY 2023 NDAA and budget. Additionally, both chambers have publicly promised their committees, with jurisdiction, will begin the markup process for each chamber's NDAA in mid-to-late June. Key highlights from the congressional hearings for the NDAA and budget include:

Uniformed Services Pay Raise: During the week of May 16, House and Senate appropriators conducted hearings about the FY 2023 budget. These hearings included a House Appropriations Subcommittee on Defense hearing about the Army's FY 2023 budget request. Of note, the requested budget included the necessary funds for the 4.6% pay raise for its servicemembers. MOAA is heartened to see the services requesting the necessary funds for next year's pay raise; however, MOAA has maintained the 4.6% rate set by the Employment Cost Index should be the bare minimum for next year. MOAA will be closely monitoring the pay raise funding for all branches of the uniformed services, including the Coast Guard, U.S. Public Health Service, and NOAA.

Continuing Resolutions: At a 17 MAY hearing of the Senate Appropriations Subcommittee on Defense, congressional witnesses and subcommittee members emphasized the negative impacts continuing resolutions (CRs) have on military readiness, especially with increasing inflation rates. In the last decade, Congress generally has not kept its own schedule when it comes to passing a budget by the start of the fiscal year. CRs waste billions of dollars while also disrupting day-to-day military life – from making a PCS move to planning a training exercise. A forcing function or a change of schedule, such as a two-year cycle, is needed to regain predictability and end the irresponsible cycle of CRs.

Military Housing: On 18 MAY, the Senate Appropriations Subcommittee on Military Construction and Veterans Affairs held a hearing on military housing and the ongoing challenges servicemembers and their families face to access safe, affordable housing. Topics discussed included the basic allowance for housing (BAH) and whether the services are doing enough to support military families. With soaring housing costs and the failed privatized housing partnership program – which led to tragic medical problems for families – significant investment is needed to correct the current trajectory and reconsider the partnership. MOAA supports legislative efforts to restore BAH to 100% of estimated housing costs and urges DoD to implement an updated BAH calculation method that more quickly and accurately reflects changes in the market.

Child Care: At a 19 MAY hearing of the House Appropriations Subcommittee on Military Construction, Veterans Affairs, and Related Agencies, the subcommittee chair and ranking member – Rep. Debbie Wasserman Schultz (D-FL) and Rep. John Carter (R-TX), respectively – said funding for quality-of-life programs, like child care, represents a top priority for the FY 2023 spending bill. Expanding the family child care in-home provider program fee subsidy under the Child Care Aware program and authorizing Dependent Care Flexible Spending Accounts (DCFSAs) all require attention in the NDAA. While we were pleased to see an expansion of the In-Home Child Care program in the FY 2022 NDAA, additional consideration must be given to broadening provider requirements to include au pairs.

**Reserve Component:** On 24 MAY, the House Appropriations Subcommittee on Defense held a hearing to discuss the reserve component in the FY 2023 budget. Witnesses underscored the importance of predictable, and timely, funding for the operations and planning of the services' reserve components. MOAA remains dedicated to ensuring the reserve component receives parity on pay and benefits with active duty servicemembers.

**DoD Health Care:** On 25 MAY the House Appropriations Subcommittee on Defense held a hearing on the Defense Health Program (DHP) and military medical readiness. Committee members voiced numerous concerns about planned military medical billet reductions, echoing MOAA's messaging. While MOAA was happy to see DoD announce a one-year strategic pause on billet cuts, concerns remain about military treatment facility (MTF) restructuring plans and the potential impact on access to care.

#### What's Next?

Congress has only just begun its work on the FY 2023 NDAA and budget, and there is still much more both chambers need to accomplish. Both chambers likely will focus most of their efforts on marking up their respective versions of the NDAA before the end of June.

[Source: MOAA Weekly Newsletter | Brenden McMahon | June 2, 2022 ++]

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# **NDAA 2023**

Update 02: House Subpanel Vote On Pay Raise/Smaller Military/ Suicide Prevention

A subpanel of the House Armed Services Committee voted 8 JUN to raise pay for service members by 4.6%, reduce the size of the military and dedicate more resources for suicide prevention in the Pentagon's next fiscal year budget.

The pay increase backed by House lawmakers on the military personnel subcommittee matches the White House's budget request for 2023 and would go into effect on 1 JAN. It will be debated by the full House Armed Services Committee alongside other recommended measures later this month as Congress drafts an annual defense spending authorization bill. Pay hikes for service members have hovered at about 2.7% during the last few years and the proposed boost for 2023 represents the largest in 20 years. Members of Congress have expressed misgivings, however, that the 4.6% pay raise pitched by President Joe Biden's administration can adequately compensate service members amid an inflation rate of 8%.

"[It] may not be enough," Rep. Jackie Speier (D-CA) the subcommittee's chairwoman, admitted during a budget markup 8 JUN. A subcommittee aide who spoke on condition of anonymity said 8 JUN that there is interest in possibly raising pay further as Congress continues to weigh the bill. House lawmakers did not move to do so but agreed to require Defense Secretary Lloyd Austin to assess the accuracy of military pay tables and military housing allowances for future funding legislation.

In March, the top Republicans on the Senate and House Armed Services Committees implored Pentagon leaders to consider how the rising cost of living will affect the pocketbooks of military families. "It's ignorant to believe these historically high inflation rates aren't hurting our service members just like they are every other American family," Sen. Jim Inhofe of Oklahoma and Rep. Mike Rogers of Alabama wrote in a letter to Austin and other military officials. The two lawmakers issued a statement last month faulting the Defense Department for not having "a good grasp on how inflation is hurting our service members and their families — and how this is in turn impacting recruiting and retention."

Recruitment struggles are plaguing all the service branches, particularly the Army. House lawmakers signed off Wednesday on reducing the Army's end strength from 485,000 soldiers last year to 473,000 next year, marking a reversal from a 2017 plan to grow the service to 500,000 active-duty troops by 2022. The Pentagon is asking to cut 25,000 total positions from the military services. Wisconsin Rep. Mike Gallagher, the subcommittee's top Republican member, said the downsizing is concerning "in light of the threats of an increasingly aggressive China, to say nothing of the barbarity on display from Russia in recent months."

"We will continue to monitor these end-strength reductions very closely to ensure we do not stretch the joint force too thin," he said. The House subpanel also voted to extend bonuses and other incentive programs for recruitment and retention by one year as the military wades through a small pool of potential recruits. Only 23% of Americans are qualified to serve due to poor health and other factors, Gen. James McConville, the Army chief of staff, told senators last month.

A significant portion of the subcommittee's bill also focuses on combatting suicides in the military, which are especially acute in Alaska. Seven soldiers stationed in the state died by suicide in 2020 and 11 suicides followed in 2021. Another six soldier deaths from last year are still under investigation. Lawmakers are calling for additional financial support, including extra pay and travel allowances, for soldiers assigned to Alaskan bases to help alleviate isolation and money problems that often contribute to suicidal thoughts. Several provisions seek to bolster the number of behavioral health providers available to troops by establishing a training program for civilian providers looking to work with the military and giving counselors more freedom to use their professional licenses in different jurisdictions. "We must do everything that we can to get after this issue and look at it holistically," Gallagher said.

Other measures approved 8 JUN by the subcommittee would reimburse moving expenses for military spouses with home businesses, expand professional development education for service members and improve educational services for military families with disabled children. Speier said the subpanel is also directing the Pentagon to complete a study on fair pay for military child care center employees. "In 2021, more than 20,000 military children with immediate need for child care were stuck on waitlists," she said. "Throughout the year, we have visited child development centers across various installations and believe the department is not doing enough to recruit and retain an adequate workforce to support the child care needs of military families."

The subcommittee's recommendations will be included in a full House committee markup scheduled for 22 JUN. The Senate Armed Services Committee will mark up its version of the bill next week. [Source: Stars and Stripes | Svetlana Shkolnikova | June 8, 2022 ++1]

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### **NDAA 2023**

# **Update 03: Support Adding Key Survivor Legislation**

Each year, legislators use the must-pass National Defense Authorization Act (NDAA) as a vehicle for smaller defense-related legislation to become law. MOAA has supported three survivor-related bills this session which make perfect candidates for NDAA inclusion, and which would make significant improvements to the lives of this important part of our wider uniformed services community. As the FY 2023 is drafted and marked up, reach out to your elected officials and ask them to support these important bills, either via the links below or by using MOAA's toll-free line to the U.S. Capitol switchboard – 866-272-MOAA (6622) – to connect with your legislators' offices.

**Supporting Families of the Fallen Act -** Bill numbers: <u>H.R. 3793</u> | <u>S. 2794</u>

Status as of June 7: 14 House co-sponsors; passed the Senate on March 23.

Legislative Action Center link: Ask Your Lawmakers to Co-Sponsor the Supporting Families of the Fallen Act via <a href="https://moaa.quorum.us/campaign/36671">https://moaa.quorum.us/campaign/36671</a>

The Servicemembers' Group Life Insurance (SGLI) and Veterans' Group Life Insurance (VGLI) programs provide a maximum coverage of \$400,000, a figure which has not been updated since 2005. With current inflation and the cumulative effect of 17 years without an

update, it is time for SGLI and VGLI to catch up: The Supporting Families of the Fallen Act will increase this important coverage to \$500,000.

Military Retiree Survivor Comfort Act - Bill numbers: <u>H.R. 2214</u> | <u>S. 1669</u>

Status as of June 7: 42 House co-sponsors, 7 Senate co-sponsors.

Legislative Action Center link: Ask Your Lawmakers to Support the Military Retiree Survivor Comfort Act via https://moaa.quorum.us/campaign/36671

When a retired servicemember passes, the Defense Finance and Accounting Service recoups their last month of retirement pay. This is frequently a terrible surprise for a new survivor and adds unnecessary financial stress to a grieving widow. The Military Retiree Survivor Comfort Act would allow survivors to avoid this immediate recoupment (and prevent surprise overdraft fees) and instead gradually repay the amount over the next 12 months or request debt forgiveness.

Caring for Survivors Act - Bill numbers: <u>H.R. 3402</u> | <u>S. 976</u>

Status as of June 7: 64 House co-sponsors, 12 Senate co-sponsors

Legislative Action Center link: Act Now to Improve Survivors' Benefits via <a href="https://moaa.quorum.us/campaign/36953">https://moaa.quorum.us/campaign/36953</a>

This important legislation would raise Dependency and Indemnity Compensation (DIC) to the same levels as other federal survivor programs. It would boost DIC to 55% of the compensation of a 100% disabled veteran, up from the current 43%; correcting this injustice is long overdue. The bill would also reform the so-called "10-year rule," which prohibits survivors from receiving DIC benefits if a 100% disabled servicemember dies of a non-service connected injury less than 10 years after receiving that disability rating. This bill would allow beneficiaries to receive a portion of DIC beginning at five years, with that amount gradually rising until reaching full compensation at the 10-year mark.

Unfortunately, the unofficial cost estimate for the Caring for Survivors Act gives lawmakers sticker shock at roughly \$20 billion over 10 years. This means MOAA needs your dedicated, long-term advocacy to help build co-sponsors in both chambers for this legislation.

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Sending multiple emails, writing letters, and making phone calls to your representative and both of your senators has an iterative effect. They get tired of saying no. Share the links and the toll-free number listed above with your extended network of family and friends. They do not need to

be MOAA members to support these important advocacy initiatives. Be sure to use your own words and experiences when speaking with staffers and asking for their support. [Source: MOAA Newsletter | Mark Belinsky | June 09, 2022 ++]

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# **VA VRRAP**

## **Update 01: Biden Signs S.4089 Restoring Education Benefits to Veterans**

President Joe Biden signed the Veteran Rapid Retraining Assistance Program Restoration and Recovery Act, on 7 JUN created to help more than 300 Illinois veterans who were scammed out of their benefits by the unaccredited, for-profit Future Tech Career Institute (FTCI) in Chicago. Under the new law the U.S. Department of Veterans Affairs (VA) will have the authority to restore education benefits under the Veteran Rapid Retraining Assistance Program (VRRAP) to veterans whose education is interrupted by their school's closure or loss of eligibility.

The VA will also have the authority to recoup federal dollars from the fraudulent school. VRRAP was created by the American Rescue Plan to help veterans gain new skills to meet changing workforce demands during the pandemic. The legislation was introduced by U.S. Senate Majority Whip Dick Durbin (D-IL), U.S. Representative Danny Davis (D-IL-7), and U.S. Representative Lauren Underwood (D-IL-14).

"During the pandemic, Congress created the Veteran Rapid Retraining Assistance Program to help veterans get the skills they need to get good jobs. Unfortunately, for-profit colleges like FTCI took it as an opportunity to line its own pockets while scamming veterans out of a decent education," said Durbin. "When I introduced this bill with Representatives Davis and Underwood, I hoped that student veterans would get a second chance at their education. President Biden's support means that these student veterans will finally see the restoration of benefits they deserve."

"I commend President Biden for the nine bills that he signed that could benefit veterans in different ways. But, of course, no population group deserves this help and benefits more than veterans. I am especially proud of my bill, the Veterans Rapid Returning Assistance Program and Restoration and Recovery Act which Senator Durbin introduced in the Senate and I in the House. Unfortunately, some of the institutions veterans attended closed or lost their accreditation, and the veterans were left holding the bag. This legislation restores the benefits to 300 veterans in Illinois and other veterans who found themselves in the same or similar situation," said Davis.

Officials say within six months of VRRAP benefits becoming available, FTCI in Chicago increased its enrollment from about 30 students to nearly 400, including 313 students receiving VRRAP benefits. In February 2022, the Illinois Department of Veterans Affairs (IDVA) withdrew VRRAP approval from the fraudulent FTCI because IDVA found that FTCI failed to provide quality curriculum and instruction. [Source: wandtv.com | June 8, 2022 ++

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### **VA Home Loans**

# Update 77: Lawmakers Worry Program Not Keeping Up With Hot Housing Market

A bipartisan group of House lawmakers is urging Veterans Affairs officials to consider quick fixes to the department's home loan program in order to ensure users can compete in the still surging housing market.

"Historically, VA mortgage loans were appealing and competitive to sellers," the group wrote in a letter to VA Secretary Denis McDonough on 2 JUN. "Unfortunately, the current housing market and the rise in cash and conventional loans with waived contingencies can leave veterans unable to compete with other buyers. ... It is imperative that veterans receive a competitive loan that provides them the opportunity to purchase a home." According to statistics from the National Association of Realtors, the median sales price of a home in America as of February 2022 was up 15% from the year before.

Lawmakers — led by Rep. Guy (R-PA), a Navy veteran — said they are concerned the VA home loan benefit has not kept up with the demands of home buyers and sellers and risks forcing eligible individuals into abandoning the benefit to secure a home purchase. "VA borrowers are less successful than borrowers using conventional loan products, with 11% of VA borrowers changing loan products during their housing search, compared to only 1% of conventional borrowers who change financing methods," the lawmakers wrote. In fiscal 2021, department officials guaranteed more than 1.44 million loans valued at roughly \$447 billion, a record high and up 15 percent from the previous year.

In a VA home loan, the federal government does not provide any money to the homebuyer but does agree to back the loan against the possibility of default. That allows veterans to put no money down on their home purchase and avoid some other associated home-buying fees. But it does require special qualifying and appraisal rules, which can slow down completion of a home purchase. In testimony before the House Veterans' Affairs Committee in December, VA officials said the average wait time for a department appraisal is about 15 business days. For non-VA loans, that process is usually around two days.

Witnesses said the department is looking for ways to streamline the process, but not at the risk of defaulting on more loans or putting veterans in substandard housing. The lawmakers who wrote to McDonough this week are asking VA officials to look at improvements to lessen the

burden on buyers and sellers involved in the program, and also for ways to "improve the public perception of the VA mortgage loan program."

Outside groups said real estate agents looking for quick and easy sales may often ignore VA home loans because of the extra work involved in the process. In March, the National Association of Realtors and VA released a video series for home buyers, sellers and real estate agents designed to dispel myths around the program and explain how the process differs from conventional loans. [Source: MilitaryTimes | Leo Shane III | June 2, 2022 ++]

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# **VA Emergency Care**

### Update 14: Dying Vet Denied Because Staff Couldn't Verify His Military Service

A Florida Veterans Affairs hospital refused treatment for a veteran dying of heart failure because his ambulance drivers could not prove his military service, a clear violation of federal law, according to a new report released by a department watchdog Tuesday. The incident, which occurred at the Malcom Randall VA Medical Center in Gainesville in summer 2020, was not the first failure by emergency medical staff there to provide care to individuals facing critical medical crises. Staff from the VA Inspector General's Office said without policy and staffing changes, it may not be the last.

"Although facility leaders implemented actions to address concerns identified ... since implementation the actions have not been effective in preventing the occurrence of additional patient incidents," investigators wrote. "Despite the simulation education and interventions, the OIG learned ... that there continue to be delays in the provision of emergency care to patients in the Emergency Department due to inefficient registration processes and practices." In a statement to the inspector general, officials at the medical center said the emergency department staff "prioritizes patient care before patient eligibility status when patients present with an emergency medical condition, holds staff accountable when violations occur, and monitors for ongoing compliance."

But the inspector general found that no individuals have been fired for the 2020 incident, even though prompt action may have saved the veteran's life. The veteran — identified only as a 60-year-old man who had been treated at Malcom Randall VA Medical Center for heart issues earlier that spring — was rushed to the hospital by a local ambulance after a neighbor found him unconscious at home. Emergency responders contacted staff en route to the hospital to inform them that the man was in poor health and was believed to be a VA patient. But when they arrived, the report states, first responders found the VA staff "belligerent" over the lack of

identification and argued for several minutes about whether he was eligible to be treated at the facility.

Under federal law, hospitals with emergency services are "obligated to provide medical screening examinations and stabilizing treatment to patients with emergency medical conditions," regardless of their eligibility for care in other situations. After waiting about 10 minutes for staff to admit the man for care, the ambulance staff gave up and drove to another nearby hospital. The patient died of heart failure about 10 hours later. Inspector General's Office officials released an initial report last summer that cited multiple failures in the VA hospital staff's handling of the incident, but did not specifically outline in that report how much time was lost because of concerns about the man's veterans status.

The new report also details multiple other emergency room failures at the site in recent years, all linked to "nurses' failure to recognize and accurately assess the patient's emergency medical condition and nursing competencies." Investigators said part of the problem in the 2020 incident may have been grudges held by VA staff against the ambulance crew after a similar incident a year earlier, where medical center nurses were also criticized for failing to put patient care ahead of eligibility questions. VA staffers told investigators that the first responders created confusion by not communicating the patient's health status and what personal information they had. But inspector general's staff, after reviewing case files and radio dispatches, called the ambulance staff "professional" and placed blame for the situation on VA employees.

VA Sunshine Healthcare Network leadership has promised an independent review of the situation to see if staff firings or discipline is warranted. They have also promised other changes — such as better training on the federal law mandating care for individuals in distress — to be completed by the end of September. The full report is available on the VA Office of Inspector General's web site <a href="https://www.va.gov/oig/pubs/VAOIG-20-04443-167.pdf">https://www.va.gov/oig/pubs/VAOIG-20-04443-167.pdf</a>. [Source: MilitaryTimes | Leo Shane III | May 31, 2022 ++]

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# **VALife**

#### **New VA Benefit Will Sell Insurance to Most Veterans**

A new Department of Veterans Affairs life insurance policy for veterans of any level of disability rating is just six months away from launching. In a blog post 30 MAY, the VA reminded veterans it will begin offering Veterans Affairs Life Insurance, or VALife, on Jan. 1, 2023, in line with a law passed last year, with applications opening that day.

VALife will be open to all veterans 80 years old or younger who have a disability rating of 0 to 100. Older veterans will also be eligible if they applied for VA disability compensation before age 81 but did not receive the disability rating until after turning 81, and if they apply for the life insurance within two years of getting the rating. "The new program meets the needs of service-connected veterans who may not have previously qualified for life insurance with VA," the blog post said.

VALife is what's known as guaranteed acceptance whole life insurance. That means no medical exams or health questions are required to be approved, with the VA in its blog post saying the plan will have "fully automated online enrollment with instant approvals." But guaranteed acceptance plans often have lower benefits and higher premiums than other life insurance policies. VALife will offer beneficiaries payouts of up to \$40,000, with lesser coverage available in increments of \$10,000.

The cost of the insurance varies based on age and the amount of coverage, but could run as low as \$11 per month for an 18-year-old with \$10,000 of coverage or as high as \$1,768 per month for a 95-year-old with \$40,000 of coverage, according to the VA website, which noted rates may change before the policy launches. The premiums are fixed for the life of policy, meaning veterans will pay the amount for the age they were when they enrolled even as they get older.

The new insurance policy was created by a bill signed into law in January 2021 called the **Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act**. The start date, eligibility criteria and coverage amounts were all stipulated in the law. The law allowed the department to set premium rates based on what is "generally charged for guaranteed acceptance life insurance policies by private life insurance companies." The department already offers what's called Veterans' Group Life Insurance (VGLI), but veterans have to apply within one year and 120 days of leaving military service in order to be eligible for that plan. The department also offers the Service-Disabled Veterans Life Insurance (SGLI) for veterans of any level of service-connected disability rating, but vets have to apply within two years of getting their rating.

The new VALife has no such time restriction on applying for veterans 80 or younger. The Service-Disabled Veterans Life Insurance plan also requires veterans to be in good health apart from their service-connected condition, unlike VALife's guaranteed acceptance. Veterans who already have the Service-Disabled Veterans Life Insurance will be able to stay in that program, but the policy will close to new applicants after Dec. 31, according to the blog post. [Source: Military.com | Rebecca Kheel | May 31, 2022 ++]

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# **VA Homeless Programs**

### Update 01: Lagging In Goal of Housing 38,000 Distressed Vets This Year

Veterans Affairs officials are behind in their goal of placing 38,000 veterans in permanent housing this year, and coronavirus is to blame once again. On 3 JUN, in remarks to the annual National Coalition for Homeless Veterans conference, VA Secretary Denis McDonough said the department remains committed to the goal, first announced earlier this year as a way to jump start outreach efforts to veterans experiencing homelessness after the nationwide pandemic. "We should be a third of the way through that goal now, but I think we're at about 29%," he said. "So we're behind. I have been worried about it, because we've known since the beginning that we might fall behind because January was such a tough month with the Omicron [variant of Covid-19]."

Covid-19 cases spiked throughout America in the first few months of 2022. Veterans Affairs officials saw daily active cases across the medical system jump from about 10,000 in mid-December to nearly 78,000 in mid-January. Housing advocates at the conference this week have noted that two years of pandemic restrictions have significantly impacted their operations, but many are hopeful that major gains can be made to help veterans facing homelessness as those challenges fade away.

And McDonough said he is optimistic, too, although he noted that reaching more veterans will require dedication from both his department and community partners. "Getting 38,000 veterans into permanent housing, we're not just going to try to do it," he told a crowd of several hundred advocates. "We're not going to set process goals to help us get towards it. With your help, this year, we're going to do it ... "We won't be able to prevent veteran homelessness in this tenuous economy without you, because this fight against veteran homelessness takes all of us across the country."

McDonough said his remarks on the economy were in reference to inflation and rising housing costs, two more challenges that conference attendees have been discussing in recent days. In 2020 — the last year a full point-in-time count was conducted by federal officials — the estimated number of veterans experiencing homelessness was about 37,200, a decrease of about 6% over the previous year. Officials saw a 10% drop in the number of veterans using emergency shelter services from 2020 to 2021, but it is unclear how much of that is because of improvements in their housing situations or concerns about using the public facilities in the midst of coronavirus outbreaks.

McDonough said not all of the veterans officials hope to help this year are currently without stable housing. In some cases, individuals currently living in transitional facilities will benefit from the moves. In other cases, advocates will provide assistance to individuals before they become homeless. "We have pretty good data on knowing who may be at risk of falling into homelessness, and can reach them," McDonough said. McDonough added that he expects an update from senior staff on progress towards the 38,000-person goal in the next few weeks. [Source: MilitaryTimes | Leo Shane III | June 3, 2022 ++-]

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# **VA Caregiver Stipend**

# Update 02: All Reassessments to be Suspended Amid Program Rules Concerns VA Covid-19 Health Protection Levels

### **Three-Tier Safety Protocol Standard Launched**

The Department of Veterans Affairs Health Administration launched three operational levels called VHA COVID-19 Health Protection Levels to provide a consistent, nationwide approach at its medical centers. VA applied the three-tier safety protocol standard effective 23 MAY, enhancing safety for Veterans, visitors and employees during the ongoing COVID-19 pandemic. The levels align with the Centers for Disease Control and Prevention Community Transmission Levels designed for use by health care facilities.

"The VHA COVID-19 Health Protection Levels provide transparent and flexible guidelines for local facilities to help Veterans and staff know what to expect when entering a facility, despite the unpredictability of COVID-19," said Deputy Under Secretary for Health, performing the delegable duties of the Under Secretary for Health Steven L. Lieberman, M.D. "This allows VHA facilities to provide maximum reliable access to safe, timely and quality care by adjusting safety protocols based on the fluctuation of COVID-19 levels in the community."

Each VHA COVID-19 Health Protection Level includes guidance on personal protective equipment, screening, testing, visitation, waiting rooms, group care/therapy and staffing. The levels are on a low, medium to high scale as described below:

• Low (when community transmission level is low): Visitors are welcome, self-screening allowed and physical distancing not required.

- Medium (when community transmission level is medium or substantial): Care partners are welcome, self-screening allowed and physical distancing not required.
- High (when community transmission level is high): Visitors are limited to the discretion
  of the care team on a case-by-case basis, facilities may choose to screen at the door and
  physical distancing required.

Masking and employee screening testing, as applicable, will remain in effect at all VHA medical facilities, regardless of health protection levels and consistent with CDC guidance for health care facilities. The VHA COVID-19 Health Protection Levels do not impact current requirements regarding testing and masking for employees. Levels will be monitored weekly at each facility and updated to reflect any changes on Mondays. VHA will notify Veterans and staff by displaying signage at all facility entrances, updating levels on their local facility websites and social media. All medical center voicemails will include VHA COVID-19 Health Protection Levels as well.

Use the VA medical center locator at <a href="https://www.va.gov/find-locations">https://www.va.gov/find-locations</a> to find its current level and learn more about VHA Health Protection Levels. [Source: VFW Action Corps Weekly Update | June 13, 2022 ++]

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# **VA Caregiver Stipend**

Update 02: All Reassessments to be Suspended Amid Program Rules Concerns

Veterans Affairs officials will suspend all annual reassessments of families in their caregiver stipend program, citing continued work into revising rules and policies associated with the benefit. The move comes after months of controversy over the **Program of Comprehensive Assistance for Family Caregivers**, which provides monthly financial support to about 33,000 veterans in need of full-time at-home care. VA officials also repeated their promise not to discharge or reduce stipends for any families based on earlier reassessments.

Currently the program is open only to veterans who served after 2001 or before 1976, but it is scheduled to expand it to all veterans this fall. In preparation for that, officials last year began a review of all existing post-9/11 veteran participants to ensure they still qualified for the stipend under amended rules. In March, in response to complaints from families about the process, VA leadership acknowledged that roughly 90% of families who underwent the reviews were scheduled to be booted from the program based on decisions by administrators. That would have dropped almost half of all current families from the program.

VA Secretary Denis McDonough responded by suspending plans to remove any families from the program and promising to develop new eligibility criteria that is more flexible and less punitive for families. The stipends — awarded to veterans with service-connected injuries that limit their ability to live independently — vary based on where veterans live, but generally hover around \$3,000 a month for the most severely wounded individuals and \$1,800 for others in need of around-the-clock care.

Advocates have said that losing the stipend could force infirm veterans and their families into financial distress, since many spouses and parents cannot work full-time and care for their loved ones. McDonough's announcement in March was met with praise from families, but the reassessments continued in the following weeks, causing confusion among families about whether the promise not to process out participants was still in effect. In addition, several groups reported families had received notices that they could still be kicked out of the program in coming months.

The 9 JUN announcement ends those reviews. In a statement, VA Deputy Secretary Donald Remy said the move was made to ensure that veterans and their families were not being hurt by the process. "Although we've come a long way in supporting caregivers, we have much more work to do," he said. "In our effort to uphold our sacred obligation to families of veterans, VA continues its review of PCAFC to ensure department requirements and procedures meet the needs of caregivers and veterans participating in the program." No timeline has been announced for when that review will be complete.

VA officials said caregiver support staff will continue to initiate reassessments for veterans and family caregivers for some purposes, such as when they request to be considered for an increase in stipend levels or if there is evidence of an increased need for personal care services. And staff will continue to conduct "wellness visits" to ensure that veterans are receiving the care needed to address their medical needs. In a statement to program participants, officials wrote that they are "listening to concerns and working diligently to address them as we continue to ensure veterans and their caregivers get the support they need and deserve." The program expansion is scheduled to go into effect on Oct. 1. [Source: Military Times | Leo Shane III | June 9, 2022 ++]

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# VA Fraud, Waste & Abuse

### Reported 01 thru 15 JUN 2022

Illinois – Suburban Chicago diagnostics company, Snap Diagnostics, a nationwide provider of home sleep testing diagnostic services will pay \$3.5 million to the United States to settle a civil

lawsuit accusing the company of defrauding Medicare and four other federal healthcare programs. Snap Diagnostics founder **Gil Raviv** and its vice president **Stephen Burton** violated the False Claims Act and the Anti-Kickback Statue by fraudulently billing federal healthcare programs for medically unnecessary services that were occasioned by the kickbacks. In addition to the settlement, Raviv will pay \$300,000 and Burton will pay \$125,000. The investigation was conducted by the VA OIG, Railroad Retirement Board OIG, Office of Personnel Management OIG, Department of Health and Human Services OIG, Defense Criminal Investigative Service, and FBI. [Source: DVA OIG | Michael J. Missal IG | June 9, 2022 ++]

#### -0-0-O-0-o-

Georgia -- Erik Santos of Braselton pleaded guilty to conspiracy to violate the Federal Anti-Kickback statute and conspiracy to commit healthcare fraud. Santos owned and operated a company that conducted business with medical testing companies. From 2019 to 2020, he and others engaged in a scheme to provide medical testing companies with qualified patient leads and tests for medically unnecessary cancer genetic screening tests for Medicare beneficiaries in exchange for kickbacks of approximately \$1,000 to \$1,500 for each test that resulted in a reimbursement from Medicare. Santos entered into a sham contract and utilized sham invoices to make it appear that he was being paid for legitimate services and to conceal his kickback scheme. In March 2020, Santos extended his scheme to incorporate COVID-19 tests, along with more expensive and medically unnecessary tests. This investigation was conducted by the VA OIG, Department of Health and Human Services OIG, and Defense Criminal Investigative Service. [Source: DVA OIG | Michael J. Missal IG | June 10, 2022 ++|

#### -0-0-O-0-o-

**South Carolina** -- **Raymond Huffman** of Varnville, pleaded guilty to stealing funds from 10 military veterans. Huffman was appointed to be a fiduciary to receive payments on behalf of these veterans who, as a result of wars, injury, disease, or infirmities of advanced age, could not manage their VA benefits. Instead, Huffman—through his company Huffman Fiduciary Services—stole more than \$300,000 from them. The VA OIG investigated this case. [Source: DVA OIG | Michael J. Missal IG | June 10, 2022 ++]

#### -0-0-O-0-

Florida -- Barry Wayne Hoover of Tampa was sentenced to 27 months in federal prison and ordered to pay more than \$429,000 in restitution for theft of government funds and for false statements to VA. Hoover, a Navy veteran, exaggerated the extent of his visual impairment to receive VA disability benefits to which he was not entitled. Hoover manipulated the results of subjective tests of his peripheral vision and was declared legally blind because of these tests. VA found Hoover 100% disabled and awarded him significant monetary benefits and other

valuable services. VA OIG agents surveilled Hoover and discovered that he drove a car, a three-wheeled motorcycle, an ATV, and a boat, as well as engaged in hunting, fishing, and scuba diving all without assistance. This case was investigated by the VA OIG. [Source: DVA OIG | Michael J. Missal IG | June 9, 2022 ++]

#### -0-0-O-0-o-

**Massachusetts** -- **Joshua Eisnor** of North Reading was charged with conspiracy to distribute and to possess with intent to distribute controlled substances. According to an investigation by the VA OIG, Food and Drug Administration OIG, and FBI, while working as a firefighter at the Malden Fire Department, Eisnor distributed controlled substances to other members of the fire department. Eisnor is scheduled to plead guilty on June 23, 2022. [Source: DVA OIG | Michael J. Missal IG | June 10, 2022 ++]

# **Vet Unemployment 2022**

**Update 05: Below 3% For The Third Consecutive Month.** 

Veterans unemployment continued its steady recent decline in May, falling below 3% for the third consecutive month. The employment statistic hasn't been under that mark for three months since late 2019, a few months before the coronavirus pandemic disrupted the American economy and set veterans (and other workers) unemployment to historically high levels. In May 2020, just a few weeks after the coronavirus pandemic started in America, the veterans unemployment rate was at 9%. Since then, the number of veterans struggling to find work has dropped by about 550,000 individuals.

According to the Bureau of Labor Statistics, about 2.7% of veterans looking for steady employment last month were unable to secure jobs, down from 2.9% in April. The figure translates to just under 250,000 veterans across the United States receiving joblessness benefits. Among post-9/11 veterans, the figure was slightly higher — 3.2% — but still significantly below the 3.6% unemployment rate for the nation as a whole. May was the fourth consecutive month that the post-9/11 unemployment number was less than 3.5%. The last time that happened was early 2019.

About 8.5 million veterans are participating in the American workforce today. Of that group, about 3.8 million served during the Iraq and Afghanistan wars era, the largest of any single generation of veterans. Roughly 900,000 veterans who served in the Vietnam War or earlier eras are still employed full time, according to federal estimates.

On 2 JUN, ahead of the official release of the unemployment estimates, President Joe Biden issued a statement based on initial economic indicators that "despite the global challenges we

face, America is on the move." He called for lawmakers to invest in workers and emerging technologies, including items like electric vehicles. [Source: MilitaryTimes | Leo Shane III | June 3, 2022 ++]

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# **Vet Deportations**

### Update 30: New ICE Directive Says Veteran Status Will Be Considered

When non-citizen veterans are detained by Immigration and Customs Enforcement, policy dictates that service records are considered when deciding whether to force deportation. But that policy hasn't always been followed in recent years. So on 7 JUN, the Homeland Security Department announced a new directive to formalize it. Agency-wide guidance will follow, according to a release from DHS, "to ensure service in the U.S. military by a noncitizen or their immediate family members is taken into consideration when deciding whether to take civil immigration enforcement actions against them and what enforcement action to take, if any."

The formalized policy also requires training on veteran deportation cases, as well as mandatory tracking and reporting. The move is part of the joint Immigrant Military Members and Veterans Initiative between DHS and VA, according to the release. A 2019 Government Accountability Office report found that 250 non-citizen veterans were under deportation threat between 2013 and 2018, and 92 of them were ultimately deported. "Specifically, ICE policies require agents and officers to document the decision to issue a [notice to appear] to a veteran, but do not require agents and officers to identify and document veteran status when interviewing potentially removable individuals," according to the 2019 GAO report.

The GAO report also found that agents were not asking about military service, and in some cases, didn't know that they were supposed to. "Further, in December 2018 [Homeland Security Investigations] officials told us that HSI has not been adhering to either the 2004 or the 2015 policies because they were unaware of the policies prior to our review," according to the report. The plight of deported veterans has made multiple headlines in recent years, prompting action from lawmakers, mostly.

The program that had for more than a decade allowed non-citizens to join and earn citizenship — known as Military Accessions Vital to the National Interest — was throttled toward the end of the Obama administration before being completely suspended by the Trump administration. At the same time, Trump-era immigration policies put active duty troops, their family members and veterans at risk of deportation, removing protections that had previously allowed them to stay in the U.S. while their cases were handled. In the wake of those moves, lawmakers have proposed multiple bills that would not only make it easier for deported veterans to return to the U.S., but

give them a pathway to citizenship. Neither have come to a vote. [Source: MilitaryTimes | Meghann Myers | June 7, 2022 ++]

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# **VET Legislation Progress**

#### 01-15 JUN 2022

On Tuesday, June 7, 2022, President Biden signed the following nine bills into law related to veterans and the Department of Veterans Affairs (VA).

- S. 1760, which designates the community-based outpatient clinic of the Department of Veterans Affairs planned to be built in Oahu, Hawaii, as the Daniel Kahikina Akaka Department of Veterans Affairs Community-Based Outpatient Clinic;
- S. 1872, the "United States Army Rangers Veterans of World War II Congressional Gold Medal Act," which provides for the award of a Congressional Gold Medal to the United States Army Rangers Veterans of World War II, in recognition of their dedicated service during World War II;
- S. 2102, the "Dr. Kate Hendricks Thomas Supporting Expanded Review for Veterans In Combat Environments Act" or the "Dr. Kate Hendricks Thomas SERVICE Act," which expand eligibility for VA mammography screening to veterans who served in locations associated with toxic exposures;
- S. 2514, which renames the Provo Veterans Center in Orem, Utah, as the Col. Gail S. Halvorsen "Candy Bomber" Veterans Center;
- S. 2533, the "Making Advances in Mammography and Medical Options for Veterans Act," which makes a number of changes to VA's mammography screening and access to related medical care;
- S. 2687, the "Strengthening Oversight for Veterans Act of 2021," which temporarily authorizes the Department of Veterans Affairs' Office of Inspector General to issue subpoenas in certain circumstances;
- S. 3527, which authorizes VA to transfer to another property the name of a VA property that was named in statute;
- S. 4089, the "Veterans Rapid Retraining Assistance Program Restoration and Recovery Act of 2022," which restores entitlement to educational assistance under the Veterans Rapid Retraining Program under certain conditions; Thank you to Senator Durbin and Representatives Danny Davis and Underwood for their leadership; and
- S. 4119, the "RECA Extension Act of 2022," which extends by two years the availability of compensation for radiation exposure related to nuclear weapons development.

Also on 7 JUN the Senate voted 86-12 to invoke cloture on the Sergeant First Class Heath Robinson Honoring Our Promise to Address Comprehensive Toxics (PACT) Act of 2022, a

procedural move allowing for a full Senate vote expected in the coming days. The Senate is scheduled reconvene at 3:00 p.m. on 13 JUN to resume consideration of H.R.3967, Honoring our PACT Act of 2021. If a majority of senators back the bill in that vote, it will return to the House, where an earlier version passed 256-174 in March. [Source: Vietnam Veterans of America | June 9, 2022 ++]

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# **Military Abortions**

Update 02: H.R.7945 | Military Access to Reproductive Care and Health

More than 80 Democratic lawmakers introduced a bill on 3 JUN that would allow military medical facilities to perform and pay for abortions for service members and dependents, even if Roe v. Wade is overturned. The Military Access to Reproductive Care and Health, or MARCH, for Military Servicemembers Act would ensure that abortion remains available to women stationed in the more than two dozen states expected to ban the procedure if the Supreme Court sweeps away Americans' right to it.

"The fallout for our servicemembers and their families will be catastrophic, as is the threat to our military readiness, morale, and unit cohesion," said Rep. Jackie Speier (D-CA), chair of the House Armed Services Military Personnel Subcommittee. "Abortion care isn't a privilege, it is standard health care essential to one's ability to determine their own destiny....Our brave servicemembers deserve the same access to basic health care as the people they are fighting to protect." Last month, Politico reported that the Supreme Court had voted to overturn Roe v. Wade in a draft decision. Even though the final decision could change, advocates immediately called on Congress to protect the reproductive rights of service members, who have little control over whether they are stationed in a state that will ban the procedure.

The bill has only a narrow path to success. While Democrats have a 12-seat advantage in the House, the Senate is evenly divided with 50 Republicans, 48 Democrats, and two Independents who caucus with the Democrats. Vice President Kamala Harris could cast the deciding vote, giving Democrats the advantage if a vote broke down along party lines, but Sen. Joe Manchin (D-WV) has already broken with his party on the issue, voting against an effort in May to protect abortion rights in federal law. The bill is led by leaders of the Democratic Women's Caucus and the Pro-Choice Caucus, including Speier; Rep. Lois Frankel (D-FL), Rep. Brenda Lawrence (D-MI), Rep. Diana DeGette (D-CO); and Rep. Barbara Lee (D-CA). Democratic Senators Kirsten Gillibrand, N.Y.; Jeanne Shaheen, N.H., and Richard Blumental, Conn., will introduce a companion bill in the Senate, according to a press release.

Women in the military already face more restrictions accessing abortions than their civilian counterparts. Under the 1976 Hyde Amendment, military medical facilities cannot perform most abortions, nor can Tricare cover the cost of the procedure in private facilities, except in cases of rape, incest, and elevated risk to the woman's life. The bill introduced Friday would repeal the amendment—specifically, Section 1093 of U.S. Code 10. "Reproductive rights cannot and should not end when you put on our nation's uniform," Rep. Sara Jacobs, D-Calif., said in a statement.

Many of the states poised to ban abortion if the Supreme Court overturns Roe v. Wade have large military bases, including Texas, Florida, Georgia, and Ohio. If abortion laws can vary state to state, the reproductive rights of female troops would depend on where they are stationed, something in which service members have little say. If a woman from New York, where abortion is expected to remain legal, joins the military and is stationed in Florida, her access to healthcare will be limited by her decision to join the military.

"They did not choose to live in that state. They chose to volunteer to sacrifice themselves for their country, but they didn't volunteer to sacrifice their reproductive rights," Rachel VanLandingham, a former Air Force judge advocate who is now a professor at Southwestern Law School, has told Defense One. "It's something that men in the military don't have to sacrifice. Why should women?" Women who are stationed in states where abortion is banned would need to overcome hurdles to access the procedure in a state where it is legal, including getting leave approved, traveling to another state, paying for the abortion out of pocket, and potentially having to pay for other costs like a hotel stay.

It's also unclear whether military personnel could be punished for helping a fellow servicemember obtain an abortion. In Missouri, for example, a state lawmaker introduced a bill that would allow anyone to sue a person helping a woman cross state lines to access the procedure. If a commander granted leave, or someone helped a service member pay to fly to a state where abortions are legal, it is possible that they could be punished under local law, VanLandingham said. [Source: DefenseOne | Jacqueline Feldscher | June 3, 2022 ++]

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# **Social Security Legislation**

**Update 04: H.R.8005 | Social Security Expansion Act** 

Last week Congressman Peter DeFazio and Senator Bernie Sanders introduced joint legislation, the Social Security Expansion Act (SSEA), to strengthen and expand Social Security for current and future generations. The Social Security Expansion Act would:

- Extend the solvency of the Social Security trust fund 75 years, through 2096, by requiring the wealthiest Americans to pay their fair share into the fund, just like everyone else. This legislation would lift the income tax cap and subject all income above \$250,000 to the Social Security Payroll tax. Under this bill, more than 93 percent of households would not see their taxes go up by one penny.
- Expand Social Security benefits across-the-board for current and new beneficiaries. Under this bill, Social Security benefits for someone turning 62 next year would be \$200 per month higher.
- Increase Cost-of-Living Adjustments (COLAs). This bill would more accurately measure spending patterns of seniors by **adopting the Consumer Price Index for the Elderly** (CPI-E), which would change the formula to reflect what seniors spend a disproportionate amount of their income on such as health care and prescription drugs.
- Require millionaires and billionaires to pay their fair share into Social Security. Currently, workers have 12.4 percent taken out of each paycheck and contributed to the Trust Fund, half paid by the employer and half by the worker. This bill would require the wealthy pay the same 12.4 percent on their investments and business income by increasing the net investment income tax by 12.4 percent and applying it to certain business income not already covered by payroll taxes.
- Improve the Special Minimum Benefit for Social Security recipients. This bill will help low-income workers stay out of poverty by updating and increasing the Special Minimum Benefit and indexing the benefit level so that it is equal to 125 percent of the poverty line or about \$17,000 for a single worker who had worked their full career.
- Restore student benefits up to age 22 for children of disabled or deceased workers if the child is a full-time student in a college or vocational school. This legislation restores student benefits to help educate children of deceased or disabled parents (these benefits were eliminated in 1983).
- Combine the Disability Insurance Trust Fund with the Old Age and Survivors Trust fund to help senior citizens and persons with disabilities.

"The Senior Citizens League (TSCL) is proud to support Congressman DeFazio's Social Security Expansion Act. An extra \$200 a month would go a long way in helping retirees make ends meet and extending the solvency of the Social Security program for 75 years means this benefit will pay itself forward for years to come," said Richard Delaney, Chair, The Senior Citizens League. [Source: Senior Citizens League | Weekly Update | June 13, 2022 ++]

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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:

- <a href="https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%7D">https://www.congress.gov/search?q=%7B%22source%22%3A%5B%22members%22%5D%2C%22congress%22%3A%5B%22117%22%5D%7D</a> 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%22S
   enate%22%7D Senate

To check status on any veteran related legislation go to <a href="https://www.congress.gov/bill/117th-congress">https://www.congress.gov/bill/117th-congress</a> 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 <a href="https://docs.house.gov/floor">https://docs.house.gov/floor</a>. Note that anyone can sign up and use MOAA's Legislative Action Center at <a href="https://moaa.quorum.us/issueareas">https://moaa.quorum.us/issueareas</a>. You do not have to be a member.

# **Navy Uniforms & Grooming**

**Update 10: Changes Effective May 27, 2022** 

The Navy has approved beards for sailors in uniform! There's just one catch. The sailors have to be retired. The service also has approved several other uniform policy changes designed to make life better for women, including making hosiery optional when wearing skirts or slacks. Retired sailors are now permitted to have facial hair while wearing Navy uniforms for authorized ceremonial events, the service said. "Facial hair must be neatly groomed and be in keeping with a professional appearance," the Navy said in a new naval administrative message.

The update comes months after the Navy adjusted its beard policy for active sailors affected by razor bumps, officially known as pseudofolliculitis barbae, or PFB, so that those sailors could not be booted if treatments didn't work, among other policy adjustments. But these sailors must still obtain temporary waivers every three months. Those who have curly facial hair are more likely to develop the condition when shaving, and the condition is found in up to 60 percent of Black men, according to the American Osteopathic College of Dermatology. The main obstacle to beards in the sea service is the Navy's claim that facial hair would obstruct the

formation of an air-tight seal when sailors must wear face masks, although Secretary of the Navy Carlos Del Toro instructed the service to launch a study in March to examine the issue.

### **Changes for women**

The Navy also signed off on several new reforms for women's uniforms, making hosiery optional for women wearing skirts and slacks. "When hosiery is not worn, shoe liners or no-show socks are required to be worn for hygienic purposes and to avoid abrasions or blisters caused by direct contact and rubbing between the foot and shoe," the NAVADMIN said. Female officer and chief petty officer "summer white uniform belted slacks are re-designated as a basic component of both summer white and service dress white uniforms." "This policy change facilitates use of the same slacks for either uniform," the NAVADMIN said.

The Navy also re-designated the beltless dress white slacks worn with the female officer and chief petty officer service dress white uniform as optional for wear and purchase, rather than mandatory. The changes took effect May 27. Although sailors will have to wait a bit longer, the service also said that a Navy Working Uniform Type III maternity top is in the works. It features shoulder patches consistent with the standard NWU Type III top. [Source: NavyTimes | Diana Stancy Correll | May 31, 2022 ++]

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# **Military Family Hunger**

### **Update 06: Reports Find Often Worsened by Common Military Experiences**

When U.S. troops and their families go hungry, the problem is often related to one or more common experiences of the military lifestyle, such as spouse unemployment or a recent move, according to two new reports. "I wasn't totally surprised by these. We've heard anecdotally that these were issues, but this now gives us real data that we and others in this space can use to get to the upstream solutions and reach out to people," said Shannon Razsadin, the president and executive director of the Military Family Advisory Network, or MFAN, which conducted the research.

The reports, both named "Causal Factors of Military and Veteran Family Food Insecurity," drew on interviews with several hundred troops, veterans, and spouses in Texas and in Virginia's Tidewater region, two locations where a 2019 survey had found high levels of food insecurity—higher even than the military-wide average of 1 in 8 families. The researchers sought to understand what led to food insecurity, defined as not having consistent access to

enough food for everyone within a household to lead a healthy, active lifestyle. The researchers identified four major causes: spousal unemployment, a growing family, a recent military move, and unexpected expenses. Texas participants also mentioned the 2021 ice storm, while Virginia participants cited the rising cost of living.

Spouse unemployment and military moves were listed as separate causal factors, but they are also linked. One report quoted the spouse of an active-duty service member who said they lost their job because of a move, and it took about six months to find another. Families also said they struggled with moving expenses that were slowly or not fully reimbursed. The Marine Corps' "Talent Management 2030" document described military moves as "disruptive" to spouse employment as well as hurting retention. Starting this year, the service is working to keep Marines and their families at duty stations for longer periods.

Starting last April, researchers from MFAN and the University of Texas at Austin conducted interviews with 215 people in Texas and 97 from the Tidewater region who had experienced food insecurity in the past year. Families were assessed using the U.S. Department of Agriculture's food security scale and then asked about their experiences with food insecurity. Most respondents were white women between the ages of 25 and 40, with the next-most-common racial and ethnic groups being Hispanic and African American. Most respondents were married to active-duty service members and had children. Service members were most likely to be in the Army or Navy and had a rank between E-4 (corporal or petty officer third class) and E-6 (staff sergeant or petty officer first class).

MFAN will release another survey this July that shows "it's still an issue," Razsadin said. "Our goal here really is to put interventions in place so that we can understand when these risk factors are presenting if people might need help around food," she said.

In the report, the MFAN researchers have four recommendations for both locations: improve eligibility for federal benefits such as food stamps by excluding their basic housing allowance from being calculated as part of their household income; lessen the financial burden on families during military moves by quickly and completely reimbursing costs; flexible job opportunities for spouses and increasing access to affordable childcare; and reducing stigma. For Texas, they also recommended promoting awareness of emergency savings and services for families. For Virginia, they recommended increasing troops' pay to cover rising costs and making sure there is enough rental housing in the area to meet the demand.

"Now that we're seeing that [spouse unemployment] is actually a causal factor to food insecurity and the ability to meet this basic need, I think it hopefully reignites and continues to push us forward as it relates to that support," Razsadin said. "I'm hoping—we're hopeful that this data in this report will really help us take a policy-related approach to getting at these solutions, but also letting people know that they're not alone in going through this." Razsadin

said MFAN officials have briefed the findings to the Defense Department and the White House. The 2022 NDAA law requires the defense secretary 1 OCT. [Source: DefenseOne | Caitlin M. Kenney | June 1, 2022 ++]

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# **Navy Fleet Size**

**Update 25: Lawmakers Plan to Save Some Ships Navy Wants to Cut** 

Lawmakers are making plans to save five of the 24 ships that the Navy asked to decommission in fiscal 2023, House Armed Services Committee aides told reporters, while the fate of the other 19 will be debated during the panel's markup this month. Language has been added to the seapower portion of the House's nascent 2023 National Defense Authorization Act to prohibit the retirement of five ships: the Ticonderoga-class cruiser Vicksburg and four landing dock ships, a committee aide told reporters on 7 JUN.

"With respect to the seapower mark, what you have here is consensus. There's consensus that the USS Vicksburg should be retained," the aide said. "With respect to the LSDs, there's...strong support for the commandant of the Marine Corps' assessment that he needs no fewer than 31 amphibious ships, so prohibiting retirement of the LSDs certainly gets after that." Members of the House Armed Services Seapower and Projection Forces Subcommittee will finalize their contributions to the defense authorization bill on 8 JUN, ahead of the full committee considering the bill later this month.

In March, the Navy submitted its 2023 budget request, which proposed to retire nine Freedom-class littoral combat ships, five Ticonderoga-class cruisers, two Los Angeles-class submarines, four landing dock ships, two oilers, and two expeditionary transfer docks. Sixteen of those 24 ships still have remaining service life. What to do with the remaining 19 ships will be debated on 22 JUN at the House Armed Services Committee's markup of the bill, which can often last for more than 12 hours as contentious issues are debated. "I can tell you there's a lot of member interest and that will be addressed in the full committee," the aide said.

The National Defense Authorization Act is an annual bill that sets the Pentagon's priorities for the year, but does not appropriate funding. The initial bill is the first step in a lengthy process that includes consideration by the House Armed Services Committee and passage in the House. The Senate will consider its own bill, then reconcile differences with the House, so there are many opportunities for the bill to change. Lawmakers from both parties have criticized the proposed cuts. Rep. Elaine Luria (D-VA) said in March that "the math doesn't work" to commission ships early while trying to grow the total size of the fleet. Rep. Rob Wittman (R-

VA), the top Republican on the seapower subcommittee, said it's "grossly irresponsible" to cut working ships as the U.S. Navy shrinks and the Chinese fleet grows.

But others have accepted Navy leaders' arguments that retiring older ships would free up money to improve the fleet. "At the end of the day, I want to keep capable ships that we can use against the current and emerging threats we face – not just those that serve to boost our numbers on a spreadsheet. That will be our guiding principle as we move forward," Rep. Joe Courtney, D-Conn., chair of the seapower subcommittee, said at a hearing in May.

Navy leaders defended the plan to cut ships to Congress just last month, arguing that the \$3.6 billion saved over the next five years by axing the ships will go towards other top priorities like boosting readiness or modernizing platforms to ensure the fleet is ready for a high-end fight. "While building capacity at the expense of readiness and modernization can sound like an attractive proposition, it is not one that I endorse," Chief of Naval Operations Adm. Michael Gilday told the House Armed Services Committee in May. "We have been there before and we have seen tragic results. I refuse to repeat it again."

The Navy has 297 ships, but officials have acknowledged the need for a larger fleet. Last year, Gilday said he believes 355 ships is "a really good target," reiterating a previous goal that has been supported by the service and many members of Congress. House Armed Services Committee members agreed to save the Vicksburg because a \$300 million modernization program to extend the life of the ship is close to completion, a second committee aide said. The ship is also one of the younger cruisers the Pentagon asked to decommission. "That's the reason Vicksburg was initially targeted" to be spared, the aide said.

The bill would also require the Navy secretary to consult with the Marine Corps commandant on all decisions about amphibious capabilities, and require the Navy to maintain 31 L-Class amphibious ships, the first aide said. [Source: DefenseOne | Jacqueline Feldscher | June 7, 2022 ++]

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# **USAF Tanker/Transport Fleet**

### **Update 01: Proposed Authorization Bill Keeps Tanker Cut on the Table**

The Air Force would be allowed to cut aerial refueling tankers in the initial draft of the National Defense Authorization Act that a House Armed Services subcommittee will consider this week — though not as many as the service had hoped. In a briefing with reporters 7 JUN, committee aides for the HASC seapower and projection forces subcommittee said the proposed 2023 NDAA would

lower the minimum number of tankers the Air Force is required to have in its fleet, from the current level of 479 to 466. The subcommittee is scheduled to mark up its section of the bill 8 JUN.

A U.S. Transportation Command study in 2018 found that if war were to break out, the military would need at least 479 tankers in its fleet. Congress wrote that number into law when it passed 2019's NDAA. But the Air Force is trying to trim multiple aircraft in its fleet to free up resources to modernize elsewhere. Last week, Air Force Secretary Frank Kendall said at a Heritage Foundation event the service would ask Congress to lower its tanker requirement to 455, which he said would be "adequate" to respond to a threat from China as well as other missions. The proposed tanker number in the House NDAA would essentially split the difference.

The Air Force is now bringing on the KC-46A Pegasus tanker to replace the older KC-10 Extender and KC-135 Stratotanker. The service's proposed 2023 budget would leave the overall number of tankers unchanged at 483, with 24 new KC-46s replacing 10 retiring KC-10s and 14 retiring KC-135s. But if this provision makes it into the final version of the NDAA, it would open the door to further tanker cuts. The proposed section of the NDAA would also grant the Air Force's request in its proposed 2023 budget to cut its C-130 fleet from 279 to 271. The Air Force is aiming to retire older C-130H Hercules transport aircraft at Maxwell Air Force Base in Alabama, while replacing some with newer C-130J Super Hercules. [Source: DefenseNews | Stephen Losey | June 7, 2022 ++]

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# **Military Fraud & Abuse**

**Update 16: Couple Accused of Stealing, Reselling Military Equipment** 

A husband and wife serving in the U.S. Army used their positions to obtain excess military products and either re-sell them or take them for their own private use, according to charging documents recently unsealed by federal prosecutors. Court documents revealed **Christopher** and **Heather Hammond**, both stationed in Fort Bragg, illegally obtained Department of Defense equipment such as gun barrels, holsters, magazines, electric guitars, bayonets, gym equipment, and night vision goggles, among other things. Prosecutors allege Christopher Hammond used his position as a Chief Warrant Officer during the years-long scheme.

Hammond, according to charging documents, would request excess military property through his unit and then "used it for his own or others' private use and/or profit." According to court documents, Hammond received more than \$1.8 million from wires between Jan. 2021 and Jan. 2022 into his USAA bank account allegedly connected to the sale of illegally obtained military equipment. Heather Hammond, prosecutors alleged, was also involved in setting up bank

accounts to wire the money obtained through the sale of the equipment. Between 2018 and 2022, federal prosecutors believe the Hammonds profited more than \$2 million from the sale of the illegally obtained U.S. military equipment. The couple was arrested and charged on 7 JUN. No date has been set for their next court appearance. [Source: WCNC Charlotte | Sarah Beckman | June 6, 2022 ++]

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# **Ammunition**

### Update 01: U.S. Supply Chain Heavily Reliant on China/Russia's Antimony

The United States has relied almost entirely on China — and to a lesser extent Russia — in recent years to procure a critical mineral that is vital to producing ammunition. The mineral antimony is critical to the defense-industrial supply chain and is needed to produce everything from armor-piercing bullets and explosives to nuclear weapons as well as sundry other military equipment, such as night vision goggles. Antimony is now on the front lines of recent congressional efforts to shore up the strategic reserve of rare earth minerals, known as the **National Defense Stockpile**.

The stockpile includes a multitude of other minerals critical to the defense-industrial supply chain such as titanium, tungsten, cobalt and lithium, but lawmakers expect will become insolvent by fiscal 2025 absent corrective action. The House Armed Services Committee took its first stab 8 JUN. A report accompanying the bill would require the manager of the national defense stockpile to brief the committee on the status of antimony by October while providing "a five-year outlook of these minerals and current and future supply chain vulnerabilities." "The committee is concerned about recent geopolitical dynamics with Russia and China and how that could accelerate supply chain disruptions, particularly with antimony," the report noted.

The draft legislation would also require the Defense Department to instate a policy of recycling spent batteries to reclaim "precious metals, rare earth minerals and elements of strategic importance (such as Cobalt and Lithium) into the supply chain or strategic reserves of the United States." The House's readiness subcommittee is expected to approve the draft text on 9 JUN, and the Armed Services Committee is set to advance the legislation as part of its annual defense authorization bill later this month.

After Japan cut off the U.S. supply of antimony from China during World War II, the United States began procuring the mineral from ore in an Idaho goldmine. However, that mine ceased production in 1997. "There is no domestic mine for antimony," according to a 2020 report from the U.S. Geological Survey, a government agency. "China is the largest producer of

mined and refined antimony and a major source of imports for the United States." The report noted that China is "losing market share with Russia, the world's second-ranked producer," with Tajikistan gaining ground in the global market as the world's third-largest supplier of antimony.

Lawmakers' recent interest in shoring up the national defense stockpile of strategic minerals marks a significant about-face for Congress, which had repeatedly authorized multimillion-dollar sales of the reserve over the past several decades to fund other programs. At its peak during the beginning of the Cold War in 1952, the stockpile was valued at nearly \$42 billion in today's dollars. That value has plummeted to \$888 million as of last year. The Defense Department submitted its own legislative proposal to Congress last month, asking lawmakers to authorize \$253.5 million in the defense authorization bill to procure additional minerals for the stockpile.

Rep. Seth Moulton (D-MA), who sits on the House Armed Services Committee, led seven Republicans in April in asking the defense appropriations subcommittee to provide an additional \$264 million in funding for the stockpile for FY23. "The current stockpile is inadequate to meet the requirements of great power competition," the lawmakers wrote. "The [national defense stockpile] is no longer capable of covering the Department of Defense's needs for the vast majority of identified materials in the event of a supply chain disruption." [Source: DefenseNews | Bryant Harris | June 8, 2022 ++]

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# **Guard/Reserve Overpayment**

### **Regulations Require the Government to Recoup**

Members of a Maine Army National Guard unit who recently returned from an overseas deployment will have to return at least \$91,000 to the federal government after the military failed to stop paying them at their higher deployment rate upon their return. The unit came back from a nearly year-long deployment to Africa in January but were not notified until months later that the mobilization station in Texas where they were sent post-deployment had made an error and didn't switch off their mobilization pay once they returned stateside.

For more than 80 members of the Brewer-based unit, that means paying back between \$325 and \$3,600, according to Maine National Guard documents from March obtained by the Bangor Daily News. Some members have already paid off their debt, but two members who spoke on condition of anonymity for fear of retribution said the situation has made the return home for

their unit more difficult, especially as members have come back to an economy that is much more expensive than the one they left. "This is a total slap in the face," one member said. "None of this is our fault."

An April letter to the unit's members from the Maine National Guard acknowledged as much and said a member of the Guard's fiscal office would attend their drill in May to discuss repayment options. Soldiers met with a Guard representative in May, who told them they could have the money taken from their pay when they began drills, they could pay it in a lump sum, or they could pay it back in installments, according to the members. The May meetings, however, didn't come with instructions on how to follow through with those options, members said. They have struggled to communicate with the Guard's financial office since then.

One long-serving member said the unit was not told that the deadline for the lump sum option was 10 JUN until they were recently informed by leadership, and had to scramble this week to get a cashier's check to pay back more than \$1,500. The Guard is working with soldiers who made individual requests during the May meeting, said Maj. Carl Lamb, a Maine Guard spokesperson. Soldiers would only owe interest if they didn't follow through on their repayment plans. Lamb said the "multifaceted" overpayment problem affects other state National Guard units and is under investigation.

Federal laws and financial regulations require the government to recoup the overpayments, he said, but command recognizes the hardship an overpayment can cause. "Ultimately, no soldier's return home anywhere should be soured by issues like this, and the Maine National Guard is committed to helping fix it," he said. The amount soldiers were overpaid depends on a variety of factors, including their start and stop order dates, rank, pay grade and any stipends they might get for family separation or hazardous duty pay, Lamb said.

Overpayment problems have been happening in the Guard for years, including in Iowa and North Carolina. A 2013 Reuters investigation found pay errors occur across all branches of the military thanks to its outdated financial systems. Soldiers can struggle to get errors corrected or figure out how to pay back what they owe, Reuters found. One Maine Army National Guard member said they had noticed odd deposits in their account after they returned home but did not question them. While they said they will be able to cover the costs, the soldier was worried the situation could cause problems for younger members who might not be as financially stable. "They keep telling us they messed up, but we're the ones who have to fix it," the member said. [Source: Bangor Daily News, Maine | Caitlin Andrews | June 8, 2022 ++-]

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### Update 07: The Philadelphia Experiment | Invisible Navy Destroyer

The story goes like this: During World War II, the Navy was experimenting with making a cannon-class destroyer escort invisible. The tale focuses on two occasions: Once, the USS Eldridge was rendered invisible, leaving behind only a cloud of green fog; in another instance, the Eldridge was teleported from Pennsylvania to Virginia and back again over 10 seconds of time. On both occasions, the crew suffered extreme side effects, including nausea, being fused to internal structures of the ship, going insane, and even vanishing.

It was known as the Philadelphia Experiment. And as you might have guessed, it never happened. The myth has gone on to be retold in various books and movies over the years, including the 1984 film, "The Philadelphia Experiment," which tells the story of two sailors who are transported in time from 1943 to 1984 through the disappearing-destroyer experiment. It has even been addressed by the Navy's Office of Naval Research, who disputed that such a thing ever happened.

"Allegedly, in the fall of 1943 a U.S. Navy destroyer was made invisible and teleported from Philadelphia, Pennsylvania, to Norfolk, Virginia, in an incident known as the Philadelphia Experiment," the Naval History and Heritage Command website says. "Records in the Archives Branch of the Naval History and Heritage Command have been repeatedly searched, but no documents have been located which confirm the event, or any interest by the Navy in attempting such an achievement."

The origins of the urban legend were traced back to 1955, when a book titled The Case for UFOs was published by Morris K. Jessup, according to the Navy's Office of Naval Research. A man who read Jessup's book, Carl M. Allen, who also signed his letters as Carlos Miguel Allende, wrote to Jessup with his thoughts on the book and shared "details of an alleged secret naval experiment" conducted by the Navy in 1943. Allen had allegedly been aboard a civilian merchant ship, the SS Andrew Furuseth, when he and other crew members saw the Eldridge teleport to Norfolk.

Allen claimed to have "first-hand knowledge" of the experiments, according to a 1994 article in the Journal of Scientific Exploration written by Jacques Vallee. Jessup "was troubled" by Allen's claims, but Allen couldn't provide evidence beyond a list of names of other sailors who had been aboard the Furuseth. A re-telling from Gizmodo says that the first experiment took place in July 1943, when an "alleged method of electrical field manipulation" turned the USS Eldridge invisible in Philadelphia. The second experiment resulted in the Eldridge teleporting to Norfolk, Virginia, on October 28, 1943, and traveling a few seconds back in time, before returning to Philadelphia.

Sailors who had been on the ship "were said to have been affected ... to such an extent that some went insane, others developed mysterious illnesses," Vallee wrote. Two sailors later allegedly vanished from a bar in a way that left their waitress "terrified and confused." There was even speculation that during the experiment, the U.S. military "was able to contact alien entities" and "established cooperation," wrote Vallee. Allen even told Jessup in his letters that the incident had been reported by a Philadelphia newspaper, though no evidence of such an article has been found.

As you might expect, what really happened is not nearly as creepy or mysterious. The myth likely originated from "routine research" at the Philadelphia Naval Shipyard during World War II. One possible explanation from the Navy is that military personnel were experimenting with ways to make ships "invisible" to sensors of magnetic mines. Another explanation could be that in the 1950s, another ship — the USS Timmerman — was experimented on to test "the effects of a small, high-frequency generator." The Navy has also said that the Eldridge was not commissioned until August 1943, and for the rest of the year was never in Philadelphia. Additionally, official records show that the Furuseth was never in Norfolk at the same time as the Eldridge. The captain of the Furuseth also said in a letter in the Navy's archives that neither he nor his crew ever "observed any unusual event while in Norfolk," according to the Navy.

Vallee's article in the Journal of Scientific Exploration describes Allen as a mysterious figure and outcast who others identified as a drifter and generally odd person. And while he "did win the mind of Morris Jessup," reads the 2012 Gizmodo article, Jessup died just four years later "from an apparent suicide." While Allen's letters to Jessup "strongly and repeatedly suggested" that there was evidence of the experiment, and said it could be found in witness testimonies and ship logs, "it was always just beyond the reach of independent investigators," Vallee wrote.

Ultimately, the Office of Naval Research "has never conducted any investigations on invisibility, either in 1943 or at any other time," the Navy said. And scientists within the office "do not believe that such an experiment could be possible except in the realm of science fiction." But then again, isn't that exactly what they'd want us to think? [Source: Task & Purpose | Max Hauptman | May 16, 2022 ++]

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## **Coronavirus Vaccines**

**Update 40:** New One May Be Option for Troops with Religious Concerns

A COVID-19 vaccine that could soon win federal authorization may offer a boost for the U.S. military: an opportunity to get shots into some of the thousands of service members who have refused other coronavirus vaccines for religious reasons. At least 175 active duty and reserve

service members have already received the **Novavax** vaccine, some even traveling overseas at their own expense to get it. The vaccine meets Defense Department requirements because it has the World Health Organization's emergency use approval and is used in Europe and other regions. The Food and Drug Administration is considering giving it emergency use authorization in the U.S.

The Novavax vaccine may be an acceptable option for some of the 27,000 service members who have sought religious exemptions from the mandatory vaccine. Military officials say many troops who refuse the shots cite certain COVID-19 vaccines' remote connection to abortions. Laboratory-grown cell lines descended from fetuses that were aborted decades ago were used in some early-stage testing of the Pfizer and Moderna vaccines and to grow viruses used to manufacture the Johnson & Johnson vaccine. The vaccines do not contain fetal cells. Novavax, however, says that "no human fetal-derived cell lines or tissue" were used in the development, manufacture or production of its vaccine.

Defense Secretary Lloyd Austin made COVID-19 vaccinations mandatory last year, saying the shots were critical to maintaining military readiness and the health of the force. Military leaders have argued that troops for decades have been required to get as many as 17 vaccines, particularly for those who are deploying overseas. One group involved in lawsuits targeting the military's vaccine requirement said it's possible some shot opponents may see Novavax as an amenable option.

"I definitely think it is for some, but certainly not for all," said Mike Berry, director of military affairs for First Liberty Institute. "There are some for whom abortion is really the ultimate issue, and once that issue is resolved for them spiritually, then they're willing." Berry added, however, that for others, abortion is "just a tangential issue," and they have broader opposition to vaccines as a whole. "A rudimentary way of looking at it is that they've asked for God's will, and they believe that it would be wrong for them to get the vaccine," Berry said. "In other words, they believe that God has told them no."

Novavax also may appeal to people who are uncomfortable with the new genetic-based technology used in Pfizer and Moderna's so-called mRNA vaccines. They deliver genetic instructions for the body to make copies of the coronavirus' outer coating, the spike protein. The Novavax vaccine is made with a more familiar technology, like those used for years to prevent hepatitis B and shingles. It trains the body to fight the coronavirus by delivering copies of the outer coating which are grown in insect cells, then are purified and packaged into nanoparticles that to the immune system resemble a virus, according to Novavax research chief Dr. Gregory Glenn. While some religious groups oppose the shots, when COVID-19 vaccines first started rolling out the Vatican's doctrine office called the options "morally acceptable" and Pope Francis, who has received Pfizer shots, has strongly encouraged widespread vaccination.

First Liberty and the law firm Hacker Stephens LLP represent a number of Navy sailors in one lawsuit, and First Liberty and Schaerr Jaffe LLP represent nine airmen in another. Berry said he doesn't know how many would consider Novavax acceptable, but guessed it may be a small percentage. Military officials declined to publicly detail the nature of any service members' religious exemption requests, but spoke on condition of anonymity to provide some descriptions. They said that the most predominant issue mentioned in waiver requests is the remote link to fetal cell lines, while others argue that their body is a temple that must remain pure.

Berry said his firm carefully screens individuals for the lawsuits, to make sure their objections are based on sincerely held religious beliefs, rather than political or other opposition masquerading as faith-based views. The military can't administer the Novavax shot now, and won't pay for anyone's travel overseas to get it. But tens of thousands of American forces are based in Europe, where Novavax is available. Earlier this week, advisers to the FDA backed the Novavax vaccine. Next, the FDA must decide whether to authorize it. A final FDA decision isn't expected immediately, as the agency finishes combing through the data.

Across the military, more than 5,000 service members have been discharged for refusing the vaccine, according to the latest statistics provided by the services. Of those who requested religious exemptions, only slightly more than 100 have been approved.

- In the lawsuit against the Navy, a federal judge in Texas agreed the case can go forward as a class-action lawsuit and issued a preliminary injunction barring the service from taking action against sailors who objected to the vaccine on religious grounds. Berry said the Justice Department has said it will appeal the ruling to the 5th Circuit Court of Appeals.
- In the Air Force lawsuit, Berry said, lawyers have asked that it also be a class action, and they are seeking a temporary restraining order preventing the Air Force from taking any adverse actions. The court has not yet ruled.

[Source: The Associated Press | Lolita C. Baldor | June 9, 2022 ++]

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# **Army Recruiting**

**Update 18: Army Involuntarily Extending Assignments for Recruiters** 

Army recruiters are having their assignments involuntarily extended for months amid a servicewide struggle to find new recruits to fill gaps in the ranks. In an internal memo in early June to recruiters reviewed by Military.com, U.S. Army Recruiting Command says it cannot continue its mission to recruit 60,000 new active-duty soldiers by October, the end of the fiscal year, without involuntarily extending recruiters' assignments. As of 7 JUN, the service had selected 267 "high performing" recruiters to have their assignments involuntarily extended, according to Brian McGovern, a command spokesperson.

Typically, a noncommissioned officer who elects to be a recruiter will have the assignment for roughly three years. In total, there are 5,319 active-duty Army recruiters. "Based on the current challenges we face, the recruiting mission for Fiscal Year 2022 led to the decision to extend selected Recruiting NCOs through both the conclusion of the Fiscal Year 2022 mission and into the initial months of the Fiscal Year 2023 mission, in order to develop momentum going into the next accessions mission cycle," McGovern said in a statement to Military.com.

All service branches are facing an uphill battle to recruit new talent due to a combination of a hyper-competitive civilian job market and the Defense Department struggling to pitch Gen Z on joining. On top of those hurdles, only about one-quarter of young Americans are even eligible to serve, mostly due to widespread obesity and minor criminal infractions. The Army has recently been growing its advertising presence on BuzzFeed, emulating the site's signature style for quizzes as recruiting efforts. It has also continued building its presence on Facebook. However, BuzzFeed is largely associated with millennial culture, while Facebook skews older and is largely associated with Generation X and Baby Boomers, much older than the average military recruit. Meanwhile, Gen Z has flocked to TikTok, which has been banned from government-issued phones due to security concerns tied to its Chinese ownership.

There are some outlier examples of soldiers still using the service, including the South Dakota National Guard, which is known for its irreverent, comedic posts about military life and recruitment pitches. To learn how to better reach a younger crowd, Army officials planned an event with online influencers, most of whom have modest followings, on Saturday in the Washington, D.C., area, according to an internal schedule obtained by Military.com. Those influencers are mostly from the fitness community, and they're set to meet with public affairs officials and key leaders including Sergeant Major of the Army Michael Grinston on how the force can better communicate online. [Source: Military.com | Steve Beynon | June 10, 2022 ++1]

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# **Medicare Part B Premiums**

**Update 13: Impact Update on Alzheimer's Drug Aduhelm** 

When Medicare Part B Premiums skyrocketed at the beginning of 2022 TSCL and other seniors' organizations protested that the increase was way too much and that it would seriously

harm seniors with lower incomes. The huge increase came about because of the anticipation that Medicare would cover a new Alzheimer's drug called Aduhelm that was extremely expensive. TSCL covered that story earlier this year but suffice it to say that the drug was, and is, very controversial and had received a contentious approval from the FDA.

Ultimately, Medicare decided that it would cover the cost of the drug only in limited circumstances and as a result, that amount of money Medicare had anticipated spending on the drug far exceeded the actual amount being spent. Earlier this year Health and Human Services Secretary Xavier Bacerra told Medicare to consider lowering the Part B premium this year. However, it was determined that the legal and administrative hurdles to do so were too high so it was announced last week that the overpayments this year will be factored into the Part B premiums next year.

Medicare officials calculated that if the current situation around Aduhelm had been factored into at the beginning of 2022, premiums would have increased 8% instead of the actual increase of 14.5%. The calculation means that older adults paying average premiums for outpatient services will pay roughly an extra \$116 this year due to the impacts of a single, expensive drug. It is possible seniors will not see a decrease in premiums next year, but instead premiums may hold steady or increase at a slower rate than they otherwise would have, Medicare officials said. [Source: The Senior Citizens League Weekly Update | May 28, 2022 ++]

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## **Medicare Enrollment**

**Update 04: Extended thru DEC 2022 for 2022** 

The Centers for Medicare & Medicaid Services (CMS) has announced that it will extend the enrollment/disenrollment period for 2022 to the end of this year. This relief applies to the 2022 General Enrollment Period, Initial Enrollment Period, and Special Enrollment Period. Anyone who was unable to enroll or disenroll in Medicare because they could not reach the Medicare office by phone after January 1, 2022, will be granted additional time, through December 30, 2022. For more information, call 1-800-772-1213 or you can click on <a href="https://www.ssa.gov/benefits/medicare/?utm\_campaign=ocomm-equitable-relief-22&utm\_content=learn-more-cta-button&utm\_medium=email&utm\_source=govdelivery">https://www.ssa.gov/benefits/medicare/?utm\_campaign=ocomm-equitable-relief-22&utm\_content=learn-more-cta-button&utm\_medium=email&utm\_source=govdelivery</a> for more information. [Source: The Senior Citizens League Weekly Update | May 28, 2022 ++-]

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**Post-COVID-19 Syndrome** 

## **Update 02: Vaccinated People Can Get Long COVID**

Even vaccinated people with mild breakthrough COVID-19 infections can experience long COVID with debilitating, lingering symptoms that affect the heart, brain, lungs, and other parts of the body, new research shows. The study of more than 13 million veterans also found that vaccination against the virus that causes COVID-19 reduces the risk of death by 34% and the risk of getting long COVID by 15%, compared with unvaccinated patients infected with the virus. However, vaccines were shown to be most effective in preventing some of the most worrisome manifestations of long COVID—lung and blood-clotting disorders—which declined about 49% and 56%, respectively, among vaccinated people.

"Vaccinations remain critically important in the fight against COVID-19," says Ziyad Al-Aly, a clinical epidemiologist at Washington University in St. Louis, and first author of the paper in Nature Medicine. "Vaccinations reduce the risk of hospitalization and dying from COVID-19. But vaccines seem to only provide modest protection against long COVID. People recovering from breakthrough COVID-19 infection should continue to monitor their health and see a health care provider if lingering symptoms make it difficult to carry out daily activities."

The researchers classified patients as fully vaccinated if they had received two doses of the Moderna or Pfizer-BioNTech vaccines or one dose of the Johnson & Johnson/Janssen vaccine. At the time the research took place, the database used for this study did not include information about whether patients received boosters.

"Now that we understand that COVID-19 can have lingering health consequences even among the vaccinated, we need to move toward developing mitigation strategies that can be implemented for the longer term since it does not appear that COVID-19 is going away any time soon," says Al-Aly, who is also the chief of research and development at the VA St. Louis Health Care System. "We need to urgently develop and deploy additional layers of protection that could be sustainably implemented to reduce the risk of long COVID." Such protective layers could include nasal vaccines that are more convenient or potent than the current shots, or other types of vaccines or drugs aimed at minimizing the risks of long COVID.

"Getting COVID-19, even among vaccinated people, seems almost unavoidable nowadays," says Al-Aly, noting that 8 to 12% of vaccinated people with breakthrough infections may develop long COVID. "Our current approach will likely leave a large number of people with chronic and potentially disabling conditions that have no treatments. This will not only affect people's health, but their ability to work, life expectancy, economic productivity, and societal well-being. We need to have a candid national conversation about the consequences of our current approach." Since the pandemic started, more than 524 million people globally have been

infected with the virus; of those, more than 6 million have died—including more than 1 million in the United States alone.

"Let's say SARS-CoV-2 is here for 10 years," Al-Aly continues. "People are sick and tired of masking and social distancing, and it's simply not sustainable to ask that they continue to do so. We need to come up with additional layers of protection that allow us to resume normal life while co-existing with the virus. Current vaccines are only part of the solution."

#### LONG COVID DATA

For the study, researchers analyzed the de-identified medical records of more than 13 million veterans. The records are in a database the US Department of Veterans Affairs, the nation's largest integrated health-care delivery system, maintains. The researchers examined data of 113,474 unvaccinated COVID-19 patients and 33,940 vaccinated patients who had experienced COVID-19 breakthrough infections, all from January 1 through October 31, 2021. The patients with COVID-19 were mostly older, white men; however, the researchers also analyzed data that included more than 1.3 million women and adults of all ages and races.

- The study does not include data involving the virus's Omicron variants, which began spreading rapidly in late 2021. However, Al-Aly says prior studies have suggested the vaccine is effective against all current variants. Among the study's other findings:
- In addition to complications involving the heart, brain, and lungs, other symptoms associated with long COVID included disorders involving the kidneys, blood clotting, mental health, metabolism, and the gastrointestinal and musculoskeletal systems.
- Long COVID risks were 17% higher among vaccinated immunocompromised people with breakthrough infections compared with previously healthy, vaccinated people who experienced breakthrough infections.
- An analysis of 3,667 vaccinated patients who were hospitalized with breakthrough COVID-19 infections showed that they experienced 2.5 times the risk of death than people who were hospitalized with influenza. They also had a 27% higher risk of long COVID in the first 30 days after diagnosis compared with 14,337 people who were hospitalized with seasonal influenza.
- The datasets also compared long-term health outcomes with a prepandemic control group of more than 5.75 million people (meaning they had never had COVID-19 because it hadn't yet existed). Across the board, people who had breakthrough COVID-19 faced significantly higher risks of death and illnesses such as heart and lung diseases, neurological conditions, and kidney failure.

"The constellation of findings shows that the burden of death and disease experienced by people with breakthrough COVID-19 infections is not trivial," Al-Aly says. Original Study DOI:

10.1038/s41591-022-01840-0. [Source: Government Executive | Washington University in St. Louis | June 1, 2022 ++]

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## **Coronavirus Vaccine Concerns**

**Update 07: How Long Does Protection Last?** 

Protection against symptomatic COVID-19 begins to decrease after one month from initial vaccination, while immunity against severe COVID-19 remains high for about six months, according to a new study. For the study, researchers analyzed data from 7 million unvaccinated and vaccinated people. The latter received Pfizer-BioNTech, Moderna, or Johnson & Johnson doses of the COVID-19 vaccine. Conducting a systematic review and meta-analysis, the investigators examined 18 peer-reviewed studies published from December 2019 to November 2021, prior to emergence of the Omicron variant that dominated the most recent pandemic surge in the US.

According to the Centers for Disease Control and Prevention, more than 577 million doses of the COVID-19 vaccine have been administered across the nation. Vaccinated individuals may wonder how long the vaccine provides protection against the coronavirus. The research shows the vaccines provided significant protection against COVID-19, but effectiveness waned over time. After full vaccination, immunity against COVID-19 infection decreased from 83% after the first month to 22% after five or more months. The research included data on adults and children, aged 12 and older. The findings showed that recipients of the Moderna vaccine experienced the highest levels of protection.

Fully vaccinated people are defined as those who received two doses of either the Moderna or Pfizer vaccines, as well as people who received one dose of the Johnson & Johnson vaccine. The researchers did not have data beyond six months, and the study did not include data on booster vaccines. "It is reassuring to see that individuals vaccinated against COVID-19 maintained strong protection against hospitalization and death over time even when effectiveness against infection waned," says senior author Catharine Paules, assistant professor in the department of medicine at Penn State. "More data are needed specific to protection against the Omicron variant."

The researchers say that vaccines remained 90% effective against severe COVID for up to six months. However, protection against severe COVID-19 was lower (74%) for people who received the Johnson & Johnson vaccine. According to the study, immunity against COVID-19 decreased more rapidly for people 65 or older, regardless of which vaccine they received. "It's

important to note that the rate of waning of vaccine effectiveness against COVID-19 is not uniform. Elderly populations had a higher rate of waning effectiveness," says Paddy Ssentongo, assistant professor for the department of public health sciences and lead author of the study in BMC Infectious Diseases. "Future studies should focus on showing how vaccine protection lasts for various comorbidities and immune suppression status."

The researchers note that overall efficacy could depend on several factors, including vaccine type, patient age, emerging variants, and geographic areas. According to the CDC, subsequent doses of the vaccine are recommended as time passes to help boost immunity and mitigate the threat of COVID-19. Evidence shows that booster doses can provide a short-term increase in protection against COVID-19 infection and symptomatic disease. "COVID-19 vaccines are critical for ending the pandemic, and even if their effectiveness against infection wanes, they provide key and important protection against severe COVID-19 disease that can lead to hospitalization," Ssentongo says. "Future studies will need to explore the evolution of effectiveness against Omicron and newer variant-related hospitalizations."

The authors note that a high degree of variation in factors such as study designs, follow-up lengths, geographical location, vaccine types, and variants of the virus might have influenced the results. The researchers declare no conflicts of interest or specific funding for this research. [Source: Government Executive | Penn State DOI: 10.1186/s12879-022-07418-y | June 8, 2022 ++]

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## TRICARE for Guard/Reserve

**Update 03: New Legislation to Address Lack of Health Insurance** 

Sen. Tammy Baldwin (D-WI) said she plans to introduce new legislation to expand health care coverage for military reservists, including some 60,000 National Guard members who lack health insurance when they are not on military duty. The bill would expand free access to TRICARE coverage to all service members in the National Guard and Army, Air Force, Navy and Marine reserves who are now only eligible for free health care while in certain active-duty military statuses — typically when they are called to active-duty for more than 30 consecutive days. In addition to the 60,000 National Guard troops who lack private health insurance, another roughly 70,000 reservists lack health coverage, according to members of Baldwin's staff.

Baldwin called the issue a combat readiness problem during a hearing 7 JUN of the Senate Appropriations Committee's defense subpanel. She said expanding free health coverage to all

military reservists would only incur an about 3% increase in the Pentagon's budget for reserve component personnel, citing information provided by the Defense Health Agency. "The Defense Health Agency is on record agreeing that health care coverage is really a readiness issue for the total force," Baldwin said during the hearing when she announced her planned legislation.

However, the senator did not provide specifics about her plan and timing of the introduction of her bill was "yet to be determined," Baldwin's staff said 8 JUN in an email. "Sen. Baldwin's legislation will ensure that every service member has health care, including addressing financial barriers to mental health, in turn, helping improve readiness of service members and providing incentives for service and hiring service members," according to Baldwin's office.

The lack of universal health care coverage for National Guard troops has long been among the top issues for Army Gen. Daniel Hokanson, the chief of the National Guard Bureau. He said 7 JUN that the issue has only grown more important as Guard forces have grown busier than ever during the last two years — responding to myriad issues including the coronavirus pandemic, civil unrest across the country, increased natural disasters, and supporting U.S. Border Patrol operations along the U.S. southern border.

"When I look at what we've asked our Guardsmen and reservists to do over the last two years, you know, we talk about the fight, the force has to be ready to go [at any time]," Hokanson told the senators. "You look at [the coronavirus] and our requirement to ask Guardsmen ad reservists to come on duty almost immediately — one of the key things there is that they have to be medically ready to do that." The general said Congress should take steps to ensure part-time troops have permanent health care options "and that they can afford it." "It's really important," he said. "It'll make a huge impact to our readiness."

National Guard members and military reservists receive what is called "line of duty" coverage any time they are on duty, including drill weekends, which insures them for illnesses or injuries suffered while they are in uniform. But those troops do not have access to the free full medical coverage provided by TRICARE that active-duty troops receive except when they are also on active-duty orders for at least 30 days. Some Guard members and reservists are eligible for military health benefits, but they must pay monthly premiums and co-pays when not on active duty for 30 days, according to TRICARE, the U.S. military's health care provider.

Pentagon officials in the past said most part-time troops would have health care coverage from their non-military employer, but some Guard members and reservists do not receive health insurance from their civilian jobs or do not have another job. Baldwin's bill would seek to end any medical fees for American troops, regardless of their duty status, according to her staff.

House lawmakers last year introduced similar legislation. Reps. Andy Kim (D-NJ) and Trent Kelly (R-MS) introduced the Healthcare for Our Troops Act in May 2021, which sought to provide TRICARE coverage free of premiums and co-pays to all National Guard members and reservists. Though their bill has yet to receive a vote, members of Kelly's staff said 8 JUN that it remains a priority for the congressman. Kelly is a major general in the Mississippi Army National Guard who has served 36 years. It also remains a top priority for Kim, the congressman's spokesman Forrest Rilling said 8 JUN. Kim hopes the measure will be included in the forthcoming fiscal 2023 National Defense Authorization Act, the yearly bill which sets policy and spending priorities for the Pentagon, Rilling said.

Defense Secretary Lloyd Austin told Kelly last year during a House Armed Services Committee hearing that he supported lawmakers' efforts to expand health coverage for National Guard members and reservists. "The health, welfare and safety of our force is of the utmost importance to me," Austin said during the hearing on June 24, 2021. "I would welcome any initiatives that enable us to provide better health care, more efficient health care, to all the components of our service." [Source: Stars and Stripes | Corey Dickstein | June 8, 2022 ++]

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# **Mammograms**

**Update 04: Two Bills That Expand Access for Female Veterans Become Law** 

President Joe Biden on 7 JUN signed two bills into law that will expand mammogram access for female veterans who served in areas with toxic exposures and improve services for them in rural parts of the country. "It's a sacred obligation because veterans are the backbone, the spine of who we are as a country," Biden said during the signing at the White House. "Less than 1% risks everything to defend our nation and our values and everything we hold dear. The 99% of us who don't, we owe them. We owe them big, and that's what today's all about: It's paying a debt, in my view."

The two bills were among nine bills related to veterans that Biden signed into law 7 JUN. One of the other bills awarded the Congressional Gold Medal to veterans of the Army Rangers of World War II. The bill signings came two months after the death of Kate Hendricks Thomas, a Marine veteran who advocated for better health care for veterans exposed to burn pit toxins. The Dr. Kate Hendricks Thomas Supporting Expanded Review for Veterans in Combat Environments Act, also known as the Dr. Kate Hendricks Thomas SERVICE Act, extends access to mammograms for all female veterans who served in areas with burn pits or other toxic exposures, regardless of their age, symptoms or family history.

A May 2021 study by the National Library of Medicine reported female veterans were nearly three times more likely to develop invasive breast cancer than the rest of the population. The study also reported breast cancer cases had tripled in the Department of Veteran Affairs from 1995 to 2012. Additionally, the study said breast cancer is the leading cancer that affects female veterans, with data that implied increases were based on service-related exposures.

At age 25 in 2005, Thomas served in Iraq and was near multiple burn pits in Anbar province. In 2018, when she was 38, Thomas went to a routine health care appointment at her local VA, and her doctor encouraged her to get a mammogram. Following the mammogram, she was diagnosed with an aggressive form of breast cancer. Thomas had no family history of the disease and believed her diagnosis was related to her burn pit exposure. Thomas fought for years to prove her cancer resulted from her exposure to toxic burn pits before the VA recognized the link. At the same time, she advocated for the process to change so that other veterans didn't face the same challenges. Thomas died in April at the age of 42.

"Kate knew this was the right thing to do, and America — building on her work and influence — has finally done it," said Marine veteran Mindy Beyer, a friend of Thomas. "Today was a huge step forward for veterans' health. We must all keep vigilant and continue to push forward these initiatives to protect those that protect us." Beyer said she, along with Thomas's other friends and family, were present at the signing. Biden also gave Thomas's son, Matthew, the pen that he used to sign the bill into law.

Sen. John Boozman (R-AR) introduced the **Kate Hendricks Thomas SERVICE ACT** in July. "I've been pleased to work in a bipartisan way to get these measures across the finish line so we can save lives through modern approaches to breast cancer screening and treatment as well as increased accountability within the department," Boozman said this week. "Our veterans deserve this progress and now we must ensure these laws are implemented in a timely and effective way."

Another bill that Biden signed into law is the Making Advances in Mammography and Medical Options for Veterans Act, introduced by Sen. Jon Tester, D-Mont., chairman of the Senate Committee on Veterans' Affairs. The new law gives the VA one year to start a pilot program for veterans who live in states where the department doesn't offer in-house mammography services. In addition to extending access to mammograms for veterans in rural areas, the new law changes VA mammography. In part, it will upgrade all the VA's in-house mammography services to use 3D imaging, called digital breast tomosynthesis. Moreover, the law will expand veterans' access to clinical trials through partnerships with the National Cancer Institute.

"These new laws will connect veterans and their families with the kind of care they earned and deserve — from strengthening oversight for VA and improving veterans' access to high-

quality breast cancer screenings and care," Tester said this week. "I'm proud to have worked hand-in-hand with Sen. Boozman, our Senate colleagues, and veteran stakeholders to deliver these wins for the men and women who served and sacrificed."

[Source: Stars and Stripes | Sara Samora | June 8, 2022 ++]

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# **Drug Importation**

## FDA Approves Limited Prescriptions from Canada

Both the Trump and Biden Administrations have supported importing drugs from Canada, which are generally much less expensive than the same drugs in the U.S. While it never happened under Trump, the Food and Drug Administration (FDA) has now given approval for pharmacists and drug wholesalers to import prescription medicines from Canada for up to two years as part of state programs aimed at bringing down drug costs. In April, the FDA began discussions with five states - Florida, Colorado, Vermont, Maine, and New Mexico – to begin the test program.

According to a report by Axios, a Washington, D.C. news service, "The guidance lays out requirements for importing drugs from wholesalers licensed by Canadian regulators and for testing and labeling the drugs. It excludes some controlled substances, biological products, and infused drugs." However, there is skepticism by some that the program will work. Canada has said from the time this idea was first discussed that its market is too small to make a dent on U.S. drug prices, and many drug suppliers there have said they won't participate. [Source: The Senior Citizens League Weekly Update | May 28, 2022 ++]

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# **Military Retirement Pay Taxation**

## **Update 07: Latest on Grassroots Work to Exempt Military Retirement**

Military retirees in three states soon will be eligible for significant tax breaks, with South Carolina and Oklahoma exempting all military retirement income from state taxes, and Georgia exempting a portion of that income for residents under age 62. MOAA members and affiliates took part in some of the lobbying efforts to secure these

new provisions. Here's an update on these new laws, as well as work underway in Rhode Island on similar tax relief.

#### **South Carolina**

Gov. Henry McMaster signed H. 3247 into law on 13 MAY, exempting all military retirement income from South Carolina taxes beginning with the 2022 tax year. The South Carolina Veterans Coalition members from the S.C. VFW, S.C. DAV, S.C. AUSA (Columbia and Charleston), S.C. Marine Corp League, S.C. ROA, S.C. Navy League, S.C. AMVETS, and S.C. Council MOAA members, spearheaded the advocacy efforts in support of the change.

"It has been an eight-year journey. It's a hallelujah day for us," said Col. Tom Robillard, USAF (Ret), who serves as the vice president for legislative affairs for both MOAA's South Carolina Council of Chapters and the Columbia Chapter. Robillard said a combination of factors led to the legislative victory. The timing was good -- the state was experiencing an excess of funds and had created a new tax on internet sales. And while that played a role, Robillard said a unified drumbeat from nine veterans service organizations made this a reality. In terms of strategy, he said one-on-one meetings between legislators and their constituents proved critical to convey the message.

Robillard said Council President Maj. Gen. Michael Akey, USAF (Ret), and Council Vice President Linda Caldwell, a former Army captain, led the way. "We are just so thrilled for our fellow veterans that they have this long-awaited exemption," Caldwell said, adding that this move will keep military retirees in the state. "This is just a huge plus for South Carolina, which is an awesome place to live." Robillard said the bill also benefits survivors, although it does not include nonmilitary uniformed services personnel. "That's probably another battle down the line," he said.

### Oklahoma

Oklahoma Gov. Kevin Stitt signed a bill 26 MAY granting full exemption on military retirement pay. SB 401 takes effect beginning with the 2022 tax year and would expand the state's existing tax break for military retirees, which covers 75% of their earnings. "We're thrilled about it," said Lt. Col. Ed Petersen, USAF (Ret), president of MOAA's Oklahoma Council of Chapters. "Looking at the number of surrounding states that already had this it was pretty obvious it needed to be done."

State Sen. Adam Pugh, a former Air Force officer and a member of the senate since 2016, told the Tulsa World the bill would attract "highly trained professionals" to the state to "help fill the gap in critical industries like aviation and engineering, which will be an incredible boon for our economy." Petersen, at risk of sounding like the Chamber of Commerce, noted the state already had clean air, clear skies, cosmopolitan cities, a low cost of living, and friendliness to

spare. "Bottom line, this is just another item on the list," Petersen said of the new exemption. "And one that might tip Oklahoma in favor." The bill does not cover members of the commissioned corps of the U.S. Public Health Service or NOAA.

## Georgia

Less than a month before the South Carolina law took effect, Georgia Gov. Brian Kemp signed a law exempting up to \$35,000 of military retirement income from state taxes for state residents under age 62. All residents are eligible for a \$17,500 military retirement pay exemption, while those declaring Georgia-earned income up to \$17,500 can declare an additional amount equal to the income claimed. Georgia residents ages 62 to 64 can claim a \$35,000 exemption on any type of retirement income, while those over 65 can exempt \$65,000. The Georgia law takes effect for the 2022 tax year.

"It was a long, hard battle, but it worked out," said Lt. Col. Barry Gardner, USA (Ret), president of MOAA's Georgia Council of Chapters. "Every chapter talked to their state rep, their state senator and push this, stressing the brain drain." Gardner gave special praise to Georgia Council legislative chair Col. William "Les" Arent, USAF (Ret), who "herded from the council level." "He's been working this legislative affairs thing for a good seven, eight years," Gardner said. "He's always been right there with us."

Gardner said the tax break sends a message to newly retiring military based at Georgia installations. "You've served here in Georgia, and now is your chance to continue serving in the state and contribute your expertise in the state," he said. The bill does not address survivor benefits and does not cover members of the commissioned corps of the U.S. Public Health Service or NOAA.

### Virginia

Virginia state lawmakers approved the state budget 1 JUN and with it came a new tax exemption for military retirees. Under the new law, which still requires a governor's signature, military retirees age 55 or older will receive the benefit. It will be phased in beginning in tax year 2022. Taxable military retirement pay will be reduced by \$10,000 in the first year and progress in \$10,000 increments to a maximum of \$40,000 in 2025.

"We're very pleased that we have a real benefit now in the state of Virginia," said Col. Monti Zimmerman, USA (Ret), vice president of legislative affairs for MOAA's Virginia Council of Chapters. "The only thing we would like to see happen is reduce that age 55 to age 50 or no age requirement at all." While the exemption is not yet official, Gov. Glenn Youngkin touted a partial exemption to military retiree income during his campaign. When combining Virginia's additional tax breaks for those age 65 and older, such as zero tax on Social Security, some military retirees will be approaching zero tax, Zimmerman estimated. "It's going to be quite the

total benefit for someone who is a military retiree," he said. The benefit only applies to members of the armed forces, so USPHS and NOAA members would not receive the benefit. Survivors of armed forces retirees will receive the exemption.

#### **Rhode Island**

The FY 2023 Rhode Island state budget proposal includes a phased approach to exempting military retirement pay, beginning with a 20% reduction for the 2023 tax year. The exemption would increase an additional 20% until the 2027 tax year, when the full amount would be covered. Gov. Dan McKee included the change in his proposal, which is now in the state house (H 7123) awaiting consideration.

The measure would not address USPHS or NOAA income, nor would it affect survivor benefits. Rhode Island has no military retirement-specific tax breaks on the books, though taxpayers over 65 are able to exempt a portion of their income if overall income levels fall below a given threshold -- \$87,200 for individual filers in 2022. Learn more about the exemption at this link (PDF).

[Source: MOAA Newsletter | Tony Lombardo | June 2, 2022 ++]

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# **Insurance & Inflation**

### What You Need To Keep In Mind

Add insurance to the list of rising costs that may be affecting your wallet this year. You may have seen premium increases already for certain types of coverage, such as auto or homeowners insurance. But with the rising cost of real estate — and everything else — you should also make sure you have enough coverage to pay for the cost of rebuilding your home and replacing your belongings if there's a partial or total loss. Military members often see costs of auto insurance go up or down when they move to another area of the country. Vehicle insurance premiums have returned to pre-pandemic levels, according to the Insurance Information Institute.

A number of insurance companies had given back about \$14 billion in refunds and account credits at the start of the COVID-19 pandemic in 2020 because fewer people were driving, But according to an analysis by Bankrate.com, the average cost of car insurance will probably rise in 2022 for many drivers. Inflation is having an impact, but so are other factors, such as an increase in the number and severity of accidents, supply chain issues, the rising costs of car replacement parts and labor shortages.

Insurance rates depend on many factors, such as location, type of vehicle and driving record, to name a few. "Individual premiums fluctuate and some members may see an increase in rates due to a wide range of factors," said Brad Russell, a spokesman for USAA. The situation affects not just the costs, but the time it takes to get repairs done and claims resolved. "Across the property and casualty insurance industry, inflation and supply chain challenges have, in many cases, lengthened the time to get replacement materials as well as driven up the cost of paint, car parts, lumber, etc. We have also seen labor shortages in the claims marketplace, which further compounds delays, Russell said.

### Homeowners, renters: check your coverage

You might be aware that your house has gone up in value since you bought it — even if you bought it last year. Are you sure you have enough coverage to rebuild your home if partial or total loss occurs? According to the Insurance Information Institute, home replacement costs have increased more than 10% over the past year due to higher prices for building materials and labor.

"There's been a massive increase in costs," said Bryce Palmer, assistant vice president of affinity programs at Armed Forces Insurance. "It puts homeowners in a position where two years ago they may have had enough coverage on their policy, but this year they might not because costs have gone up. "I would encourage everyone to recheck to make sure they have the right amount of coverage because those costs have gone up faster than policies have been adjusted," he said. "This is important for any family, but especially for military families." Some companies provide an option to handle inflation, he said, adjusting the coverage amount of the homeowners policy, and adjusting the cost of the insurance premiums accordingly.

AFI is getting calls from people asking why their premium rates have gone up, even when they didn't file a claim. The answer is usually one of two things, he said. Either the state insurance commission granted a rate increase or your policy's "inflation guard" provision kicked in because the cost of rebuilding went up, and the policy adjusted to increase in value. So, if your coverage is currently \$300,000, and your house is now valued at \$350,000, your insurance premium would cost more because of that extra \$50,000 of coverage. Not all policies have the inflation provision, Palmer said, "but it's a safeguard." If you've had a homeowners policy for 15 years with the same amount of coverage, that can mean trouble if there's a total loss.

Another trend to watch for in the homeowners insurance arena is coverage for roofs. Companies continue to reevaluate how they handle roofs, Palmer said. "Roofs are an area where companies really see the largest amounts of claims," because of storms with hail and wind. Companies are looking at ways to mitigate their losses, and some are going to systems where they'll pay full replacement over a certain period, such as 15 years, and then will start depreciating it and paying certain percentages of the cost after certain numbers of years.

Military homeowners sometimes rent their homes to other people when they receive permanent change-of-station orders. With the rising cost of all real estate, these homeowners should also reevaluate the amount of insurance coverage they have on their rental properties, Palmer said. If you don't own your home and are renting — including military privatized housing — make sure you have renters insurance for your personal belongings. The average cost of renters insurance is between \$15 and \$30 per month, according to the National Association of Insurance Commissioners. That depends on location and the amount of coverage, among other things. With inflation affecting the price of so many goods, reevaluate your belongings. Would your current \$50,000 worth of coverage pay for replacing everything? An extra \$25,000 in coverage will cost you extra in premiums, but that cost would be well worth it if the worst happens.

### What you can do

Ask your current insurance company whether there are any steps you can take to lower your premium. Make sure you're getting the discounts you may qualify for. Shop around for insurance, but compare apples to apples, and make sure companies are financially sound. Get recommendations from friends about insurance companies. Go back to your current company and ask if they can match a lower price. Also:

- Consider "bundling" different types of insurance with the same company, such as vehicle insurance and homeowners insurance. You may get a discount.
- Consider raising your deductible, which could lower your premium costs. Just make sure you can afford to pay the difference if you have to file a claim. If your deductible is \$250 and you increase it to \$500, can you afford to pay \$500 before the insurance kicks in?
- For older cars, consider dropping the collision and/or comprehensive coverage, says the Insurance Information Institute. Their rule of thumb is that if the car is worth less than 10 times the premium, buying that coverage might not be cost effective. The value of used cars has risen dramatically, so check the value of your car at www.kbb.com.
- Check your credit reports and scores. Having poor credit can mean higher premiums.

[Source: MilitaryTimes | Karen Jowers | June 3, 2022 ++]

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**Social Security Fund Depletion** 

**Update 17: Good News, if only Temporary** 

While Congress was on Memorial Day recess last week the annual Social Security Trustee Report was released. It announced that the financial health of Social Security improved slightly over the past year. The report projects that the program's combined reserves will be depleted by 2035, one year later than was projected last August. A key Medicare fund also had an improved outlook, with a two-year solvency extension.

Of the two components that comprise Social Security, the retirement program is projected to be able to pay full benefits on a timely basis until 2034, a year longer than the last report. Unless Congress acts to shore up the retirement trust fund, seniors would then receive 75-80% of their Social Security payments if the trust fund should run out of funds in 2035. That, of course, is not acceptable to TSCL because so many seniors are struggling even with the Social Security payments they receive today.

The second component, the disability insurance trust fund, continues to be on surer footing. The 2020 analysis projected it to run out in 2049, before being bumped up to 2057 in the report issued in 2021. Thursday's report states that the fund is expected to be able to meet its financial obligations beyond the 75-year projection window — a first since the early 1980s, according to administration officials. In addition, it was announced that the fund that covers hospital care through Medicare, better known as Part A, is projected to remain solvent until 2028. The program's previous insolvency projection was 2026. [Source: TSCL Weekly Update | June 4, 2022 ++]

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# **Home Buying**

**Update 03: Active Duty** 

Whether you are newly enlisted or have years of service under your belt, owning a home can be a great investment but it also can cause financial stress and difficulty if you have to move at a moment's notice. Here are a few tips:

- Keep your budget in mind when shopping for a property and a home loan. A few rules of thumb can help you get started.
  - You may want to limit the cost of your home to 2 to 2.5 times your annual income.
  - o For your mortgage, you should aim to borrow 50% to 80% of the value of your home at most, and your monthly payments should not exceed 35% of your income.

- You may be eligible for the VA Home Loans program. The Department of Veterans Affairs guarantees part of these loans, which allows the private lender to give you a better deal.
- o These are guidelines the details of your situation might differ and affect your choices
- Owning appears to cost less than renting but weigh the pros and cons of each. With renting, you:
  - o Can apply your BAH to rent
  - o Aren't on the hook for major maintenance issues
  - o Are paying lower up-front costs
  - Might have lower monthly payments
  - Might be able to move more easily at a moment's notice. As a member of the military, you will get new orders and might have to leave quickly. If you own your home, a PCS could leave your house vacant and on the market for months or years, while you keep making payments. Renting out your home is an option, but being a landlord, while in the military, can be time consuming, costly, and challenging.
- With home buying, you:
  - o Can apply your BAH to mortgage payments
  - o Are responsible for maintenance.
  - o Are tied to your mortgage payment, unless you can sell
  - o Can personalize your home as you like
  - May get tax advantages
- Military OneSource has several financial planning calculators that can help you assess your decision, including which types of mortgages may fit your situation. You can check these out at <a href="https://www.militaryonesource.mil/financial-legal/personal-finance/borrowing/11-calculators-to-help-you-scope-out-your-personal-finances">https://www.militaryonesource.mil/financial-legal/personal-finance/borrowing/11-calculators-to-help-you-scope-out-your-personal-finances</a>.
- Under the Servicemembers Civil Relief Act (SCRA), if you purchased a home prior to beginning active duty, you can have your mortgage interest rate lowered to 6%; all excess interest payments under a higher interest rate will be forgiven.

[Source: BBB Saluting Trust | June 2022++]

Norton/Lifelock Scam

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# **Impostor Poses As BBB Using Five Different Scams**

Better Business Bureau is warning businesses and consumers to exercise caution if they receive an email claiming to be from Norton LifeLock. NortonLifeLock Inc, is a BBB Accredited Business and is aware of the situation.

A 71-year-old California woman recently received one of these emails and called the number, thinking it was actually from LifeLock. Once on the line, the scammer convinced her it was time to renew her subscription, and he would help her by logging onto her computer. She allowed him to log in. The scammer then stated he wanted to verify he was with LifeLock and printed out a letter that appeared to be from a Connecticut BBB address, signed by the BBB CEO – using the victim's printer.

The scammer then had the victim log into her bank account, stating he had overcharged her and would refund the money if she entered a special code that the scammer sent to her computer. She entered it, and money appeared in her account as bitcoin. Then she started getting suspicious. While keeping the scammer on the phone, she went to a nearby friend's house and called BBB for guidance. She then called Norton to see if the letter was from them (it was not), and she called her bank to verify if the scammer's claims were legitimate (they were not).

Once the victim knew the claims were not true, she hung up the phone and turned off her computer. Unfortunately, since the impostor had her cell number, he then started to text her, accusing her of being dishonest and getting him fired. All in all, the scammer used a phishing email, impostored LifeLock, impostored BBB, used a remote computer takeover (often used in tech support scams), a cryptocurrency scam, and then started smishing (sending fake texts pretending to be someone else).

Norton LifeLock Inc approved the following statement: "On May 12, 2022, BBB received a notice that the business's name is being used by scammers who are impersonating BBB. The impostor sent letters impersonating BBB and Norton LifeLock Inc in a scheme to demand money from consumers. Please be advised that BBB does not send out mailers to consumers in regards to payments/collections for a business." The business asks consumers to review the "Important tips to help you avoid fraudulent Norton support scams" page of their website for guidance and tips on how to avoid scams.

BBB does sometimes reach out to consumers and businesses via U.S. Mail or Canada Post; however, BBB will never ask for passwords, information to access your personal device, or personal information in a letter. If you are unsure if it's really the BBB calling, tell the caller you will call them back and end the call so you can confirm. If you receive a letter in the mail from BBB, check the phone number on the letterhead and make sure it matches the BBB phone number listed on BBB.org. You can also reach out to your local BBB by calling them directly.

Find more tips <u>about impostor scams</u> and <u>how they work</u> on <u>https://www.bbb.org</u>. [Source: Better Business Bureau | May 18, 2022 ++-]

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## **Job Candidates Scam**

## Hiring? Watch Out For Those Who Aren't Who They Pretend To Be

When job openings are high and unemployment is low, finding the right person for the job can become a big challenge. A recent scam is now making things even harder on businesses, especially when hiring remote workers. Watch out for job candidates who aren't who they pretend to be.

#### How this scam works

- You set up a virtual interview with a potential job candidate whose skill set matches your opening. As you conduct the interview, you are impressed by the person's clear understanding of all the technical aspects of the position.
- However, during a follow-up interview or even after they start the job the potential hire starts to seem a little "off." For example, the person's appearance or voice may seem different from their first interview. The candidate may also be unable to answer technical questions that they previously appeared to know.
- What's going on here? This job candidate is trying to con their way into a position they know little or nothing about.
- With more businesses going remote, employers need to watch out for interview scams. Job candidates can hire someone to complete an initial interview, do a technical exercise, or simply be nearby to feed them answers. If you don't spot the lie during the interview process, you may hire a new employee who is totally unequipped for the job.

## How to spot a dishonest job candidate:

• Prepare your questions ahead of time. Don't wing it during a job interview. Prepare your questions before the interview, keeping the things you need to know about the candidate in mind. The Society for Human Resource Management recommends preparing open-ended questions rather than very specific ones to encourage interviewees to provide longer answers and expand on their skills and knowledge. Prepare a few follow up questions you can use if the person's answer is too short or vague.

- Carefully assess the candidate's skills. When hiring for a very technical position, ask the candidate to perform a technical exercise. If the candidate is successful, ask them to explain how they resolved the exercise in a follow-up interview. If a person has a skill on their CV you'd like to confirm, ask for specific examples. For example, if they claim to be an Excel expert, ask them what the most complex thing they've done in Excel is.
- Conduct a follow-up interview. Take notes during the initial interview and then schedule at least one follow-up interview, especially if you are hiring for a remote position. At the second interview, inconsistencies will likely come to light.
- Get more interview tips in the complete article on BBB.org.

#### For more information

For more tips to help you as a business owner, visit BBB's <u>Business Resources page</u> and <u>BBB's Business HQ</u>. Also, read about the <u>top 10 scams targeting small businesses</u>. If you've spotted a scam (whether or not you've lost money), report it to <u>BBB Scam Tracker</u>. Your report can help others avoid falling victim to scams. Learn how to spot a scam at <u>BBB.org/SpotAScam</u>. [Source: Better Business Bureau | June 3, 2022 ++]

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# **Workers' Comp Scam**

## Your Facebook Friend Claims You're Owed Workers' Comp

Have you ever daydreamed about receiving a sudden windfall? You aren't alone, and scammers know it. In this new trick, scammers are using Facebook to con people into thinking they have thousands of dollars in unclaimed workers' compensation, according to recent BBB Scam Tracker reports.

#### How the scam works

- A scammer impersonates one of your Facebook friends and sends you a message. They allegedly saw your name on a list of people who are owed workers' compensation. Lucky you! They also provide the phone number of a person who can help you collect the money.
- You think the information came from a trusted friend, so you make the call. The "agent" sounds professional—at first. They either confirm that you are owed money or asks you to pay a small fee so they can check. They may claim to have an official sounding title, such

as "Workers' Compensation Appeals Board member" or a "Federal Treasury Reserve official."

- However, when you inquire about claiming the money, things get suspicious. The "agent" you are speaking with asks you to pay a "delivery" or "case file" fee up front. They may even give you your choice of payout amounts. Of course, the bigger the payout, the higher the fee. In most cases, they will ask you to wire the fees or send the money in prepaid debit cards.
- One victim reported: "They sent me a form to complete. They asked for my name, address, phone number, date of birth, and more. Then they said you have to pay a delivery fee, which must be paid upfront to process your application. They listed the fees as \$600 for \$50,000, \$100 for \$100,000, all the way up to \$10,000 for \$1 million and said, 'kindly get back to us with the amount you would like to apply for.'"
- Of course, if you send money to the scammer, they will either take the money and disappear or think up reasons to ask for more money. One thing is for sure, the workers' compensation money in this scam doesn't exist, and you won't get paid.

### How to avoid Facebook scams

- Watch out for fake friends. If scammers can see your friends list, they can create a fake account that looks like it is one of your trusted friends. If you get an unusual request or a strange offer from a Facebook friend, contact that person directly to find out if they've been hacked before you take any further action.
- Never pay money to get money. If a legitimate business or governmental organization owes you money, you won't have to pay any fees to get it. Asking for fees to provide a payout is a common scam tactic.
- If it sounds too good to be true, it probably is. Another common scam ploy is to offer the victim easy money they won't have to work for. If someone offers you \$1,000 and all you have to do is pay \$100, it's a scam.
- Never send money to strangers. Especially if they ask you to wire funds or send them prepaid debit or gift cards. This is a telltale sign you're dealing with a scammer.

#### For more information

Read <u>BBB Tip: Sweepstakes, Lottery, and Prize Scams</u>. These scams use tactics similar to this workers' comp con. Learn more ways to protect yourself from scams at <u>BBB.org/SpotAScam</u>. If you've been the victim of a scam, report your experience at <u>BBB.org/ScamTracker</u>. Your report helps BBB build consumer awareness and makes con artists' scams less effective. [Source: Better Business Bureau | May 20, 2022 ++]

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## **Notes of Interest**

JUN 01 thru 15, 2022

- **Vet Bills.** The Subcommittee on Economic Opportunity Legislative held a Hearing that addressed 18 pending veteran related bills on 18 May 2022. To view the 100 min hearing refer to https://www.youtube.com/watch?v=JvsevrSoFFs&t=310s.
- Navy Vaccine Separations. Twenty-five more sailors have been separated from the Navy in the last week for refusing to be vaccinated against COVID-19, according to the service. There have now been 1,099 separations for sailors who will not get vaccinated against COVID-19 and do not have a waiver.
- **IRS Impersonators**. As of March 31, more than 16,000 people reported losing more than \$85 million collectively to people impersonating IRS employees. They try to trick taxpayers into providing personal information that can be used for identity theft or send money via debit card, wire transfer, or gift card to settle fake tax bills.
- **Prices for New Drugs Soar.** According to a report by Bloomberg News, research have found that over 47% of new drugs introduced in 2020 and 2021 cost more than \$150,000 per year, compared to just 9% of new drugs from 2008 to 2013.

[Source: Various | June 15, 2022 ++]

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# **DPRK Nuclear Weapons**

**Update 30:** North Korea Appears To Be Preparing for Nuclear Test

Officials from the United States, South Korea and Japan met in Seoul on 3 JUN to prepare for "all contingencies" amid signs North Korea is preparing to conduct a nuclear test for the first time since 2017. U.S. Special Representative Sung Kim met his South Korean and Japanese counterparts, Kim Gunn and Funakoshi Takehiro, after a U.S. assessment that the North was preparing its Punggye-ri test site for what would be its seventh nuclear test. "We are preparing for all contingencies in close coordination with our Japanese and ROK allies," Kim said at the

beginning of the meeting, referring to South Korea by the initials of its official name, the Republic of Korea.

This year, North Korea has tested several ballistic missiles, including one thought to be its largest intercontinental ballistic missile, in violation of U.N. resolutions. "We want to make clear to the DPRK that its unlawful and destabilizing activities have consequences and that the international community will not accept these actions as normal," the U.S. envoy said, referring to North Korea. South Korea's newly appointed nuclear envoy, Kim Gunn, said North Korea's "relentless pursuit of nuclear weapons will only end up strengthening our deterrence". "The course that Pyongyang is currently embarking on has only one inevitable destination: reduce security for North Korea itself," the South Korean diplomat said.

Last week, the United States called for more U.N. sanctions on North Korea over its ballistic missile launches, but China and Russia vetoed the suggestion, publicly splitting the U.N. Security Council on North Korea for the first time since it started punishing it in 2006, when it conducted its first nuclear test. Japan's Funakoshi stressed the need for coordination, vowing to "enhance regional deterrence, including trilateral security cooperation". The officials said the door for dialogue was open and expressed concern over the COVID-19 situation in North Korea.

"We have made very clear directly to Pyongyang that we are open to diplomacy," Sung Kim said later at a separate conference in Seoul, noting that Washington was willing to discuss items of interest to Pyongyang, such as sanctions relief. "So far they have shown no interest." The most important thing was for the three countries to present a united front to North Korean leader Kim Jong Un, the U.S. envoy said. "When he sees that we are coordinating very closely with partners and allies I hope this persuades him that the only viable path is diplomacy with us," he said.

China and Russia were clearly not interested in working with the United States to manage North Korea's nuclear and missile arsenal, Kim said, when asked about their veto of new sanctions. "We're not asking them for a favor, it's in their interest," he said. The United States would not link humanitarian aid for North Korea as it battles COVID to denuclearization, U.S. officials said. "We passed the message through our regular channel, that we were willing to provide humanitarian cooperation focused on COVID relief including vaccines," Kim said. "But we haven't heard back."

It was time to look for new approaches to North Korea because Kim Jong Un would never willingly give up nuclear weapons, said Tae Yong-ho, a former North Korean diplomat who now serves as a member of parliament in the South. "Nuclear weapons are the core to unite the whole North Korean people and ensure continuation of Kim family rule," he told the conference. [Source: Reuters | Soo-Hyang Choi | June 3, 2022 +]

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# **Cooking Myths**

## **Culinary Confusion**

It's a great time to be an at-home chef and amateur foodie. Your next great baked Alaska, duck flambé, or Cornish hen, after all, is just one YouTube video or Blue Apron box away. The problem with all the information floating around is that a lot of it is misinformation. Combine internet folklore with old wives' tales from forever ago and the result is kitchens that are cluttered with mythology about storing, cooking, and preparing food. Bust these myths first.

### Keep Coffee in the Fridge — or Even Better, the Freezer

Some people will tell you to keep your coffee beans cold or even to freeze them to preserve their freshness and extend their life. Those people do not represent the National Coffee Association, whose website states: "To preserve your beans' fresh roasted flavor as long as possible, store them in an opaque, air-tight container at room temperature."

### Plastic Cutting Boards Are More Hygienic Than Wood

Wooden cutting boards — even old ones scarred with knife cuts — resist dangerous bacteria such as E. coli and salmonella better than plastic ones after being washed with soap and hot water, according to the San Antonio Express-News. That runs contrary to common wives' tale wisdom, which insists that wood is porous and can't go in the dishwasher and therefore is more hospitable to microscopic bugs. There's no evidence to support that, but there is evidence to the contrary. With either wood or plastic, replacing warped, worn, stained, or scarred cutting boards is the only way to be safe and sanitary.

### **Don't Cut Meat on Wooden Cutting Boards**

This one, too, is based on the belief that wood is more porous or prone to knife scars and therefore harbors more bacteria. In terms of meat and the dangers of cross-contamination, wood is no better or worse than acrylic, marble, plastic, or glass, but it has to be solid wood, according to the Academy of Nutrition and Dietetics. Much more important than your choice of material is that you strictly segregate one cutting board for meat and nothing else.

## **Cooking With Teflon Pans Is Dangerous**

After a long life of heavy use, nonstick pans sometimes chip and flake, particularly cheaply made ones. When a nonstick pan gets to that point, it's definitely best to retire it and buy a new one — but if you swallow a flake or two, relax. Contrary to popular mythology, that coating, which is sure to be polytetrafluoroethylene, or Teflon, isn't particularly dangerous and you'll just

pass it without realizing, according to Scientific American. Nonstick pans used to contain a suspected carcinogen called perfluorooctanoic acid, or PFOA, but its use has been almost completely phased out of all manufacturing processes. (Overheating Teflon is a concern, though.)

### **Adding Salt Makes Water Boil Faster**

This one is on the fence because it's only sort of a myth. It's technically true that saltwater gets hotter faster than non-salinated water, according to Live Science, but it wouldn't be noticeable until it was many times saltier than seawater. A second or maybe two worth of saved boiling time would come at the cost of too much salt for any sane recipe. As far as a human cook can discern, water with a little cooking salt added boils no faster than it would fresh out of the tap.

## **Canning with Boiling Water Preserves Food Safely**

This is a myth — or a misunderstanding, at least — and one that it's important to understand. Canning by boiling safely preserves only some food. Unlike salt, pressure cooking does noticeably increase the boiling point of water. Canning with the traditional boiling method is fine for acidic foods such as fruits, jams, and high-acid vegetables including tomatoes. Boiling kills botulism, but not botulism spores. To kill those in non-acidic vegetables and other vulnerable foods, you'll have to go a few degrees higher than naturally boiling water can reach on its own. Only pressure canning can achieve that kind of extra-hot boiling.

### **You Need Milk For Strong Bones**

The dairy industry succeeded so thoroughly for so long in positioning milk as the only source of calcium that even today, people drink milk and give it to their children because they believe their teeth and bones will be at risk if they don't. It's true that milk is high in calcium — about 300 mg per 8-ounce cup, according to the National Osteoporosis Foundation. That's exactly how much calcium, however, you'll find in the same serving of fortified alternative non-dairy milk made from soy, almond, and rice. Cooked collard greens contain 266 mg per serving. You can get up to 1,000 mg of calcium just by eating a fortified cereal for breakfast.

### You Can Lose Weight While Eating 'Negative-Calorie' Foods

It's easy to understand why dieters would want to believe that some foods, such as apple slices, require more calories for the human body to chew, digest, and process than the actual foods contain. You can, the myth goes, burn calories and lose weight just by eating. Sadly, it is exactly that — a myth. Healthline states plainly, "There are no actual negative-calorie foods. Though it's true that most of these foods are nutritious, it's unlikely that any of them are negative-calorie. Each of them contains calories, and there is no evidence to support the notion that they require more energy to eat, digest, and process than they provide."

### Just Peel Away the Green Part of a Potato

Green potatoes can be dangerous. If any part of one is green, peeling that part away can help, according to Healthline. But green only indicates the presence of a toxin called solanine. That toxin could be anywhere in the potato, so it's always best to throw it out. Potatoes produce trace amounts of solanine naturally to resist pests and fungi — it's part of why potatoes are so hardy. When exposed to light and heat, however, solanine levels increase. By the time you see green, it can be present in levels high enough to cause headaches, nausea, and even neurological problems.

### You Don't Have to Refrigerate Eggs

The internet is filled with videos of foodies who swear that eggs left out at room temperature taste fresher and last just as long as those banished to the flavor-sapping abyss of the fridge. Those videos come from other countries. In the U.K. and elsewhere, it's totally okay to leave eggs out at room temperature because hens are vaccinated and therefore can't pass salmonella onto their eggs. In the United States, however, you definitely want to chill your eggs. Our eggs are power washed to blast away salmonella and other dangerous bacteria instead of the hens being vaccinated. In the process, a protective layer called the cuticle is also blasted away, leaving unrefrigerated eggs vulnerable to contamination.

## **Bread Keeps Longer in the Refrigerator**

For generations, people have been tossing bread of all shapes and sizes in the fridge to rescue it from getting stale. Unfortunately, that has the opposite effect. According to Good Housekeeping, bread goes stale much faster when cooled because low temperatures cause starch molecules to crystallize faster than they normally would.

### You Can't Refreeze Thawed Meat

There's a common myth that says meat or seafood from the freezer can never be safely refrozen once thawed. That isn't always true, according to the Washington State Department of Health. It's just fine to refreeze as long as the meat was defrosted slowly in the refrigerator. Any other method of defrosting and the myth holds up — eat or throw away.

## You Have to Refrigerate Ketchup

You certainly can refrigerate ketchup, but you don't have to, according to GoodHomes magazine. Nonperishable with a shelf life measured in years, ketchup can be stored in the cabinet or anywhere else at room temperature. Refrigerating it only makes it taste less acidic.

## **Alcohol Cooks Off During Cooking**

If you use wine, beer, vodka, or any other adult beverage as an ingredient, don't fall for the myth that says all the alcohol cooks off during the cooking process. It can, but research published in ScienceDirect showed that factors such as temperature and cooking time play a big role in determining whether the pasta sauce accidentally gets the family a bit tipsy.

#### Salt Is Salt

Depending on whether it's drawn from the sea, mined from the earth, or made in a lab, salt can look different, taste different, have different mineral properties, and different uses in the kitchen. It's the most important seasoning agent and flavor enhancer across all culinary traditions. If you're serious about cuisine, or even if you just like to cook, you've got to get serious about salt. There are at least a dozen different kinds, including finely ground and highly processed standard table salt, but there's also quick-dissolving, meat-enhancing kosher salt, which is coarsely ground and flaky. Damp and sandy with a briny taste, Celtic salt comes from tidal ponds near France. Trendy pink Himalayan salt gets its name and trademark color from the mineral-rich mountains that birthed it.

[Source: Cheapism | Andrew Lisa | March 22, 2022 ++]

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# **Etiquette Rules**

**Update 01: More Manners That No One Seems To Follow Anymore** 

## 'Oh, You Shouldn't Have'

You go to someone's home for dinner and bring a bouquet of flowers, a bottle of wine or a box of chocolates. It's the polite thing to do. So, why do people not do it so much these days? And, of course, a housewarming gift is always expected the first time you visit someone's new place.

#### After You

Lost count of the times a door has closed on you? Holding the door for the person behind you or letting someone exit — from a bus, elevator or even shop — before you rush in is another one of those everyday gestures that displays civility.

#### Ahhhhh-choooo!

It's a free-for-all some days. You sit next to someone having a coughing fit (and they don't cover their mouth) or they emit a wildly dramatic sneeze into the air. Masks have provided protection

from those offensive behaviors of late, but some people are slow to change their habits. In the workplace, staying home when under the weather shows you respect your colleagues, too.

## **Space It Out**

Taking up two seats on the train — one for you and one for your bag — or laying your gym tote on the bench instead of in a locker ... all signs you are invading someone else's (potential) space. And we'll avoid commenting on those with fancy cars who purposely take up two parking spaces so no one scratches their "baby."

## May I Clear That?

Have you watched a table full of people eat an entire meal at a food court, deli, fast-food spot or park picnic table, finish and leave the table full of debris, from open ketchup packets to unfinished sandwiches to dirty napkins? It only takes a moment to clean up after yourself — and it shows you respect yourself, the eatery — and whoever will sit at the table next.

## Pay Attention to Me

How is it that you can hear that woman gossiping from across the room? People crave attention, and for many, speaking loudly in public brings exactly that. After all, what they are saying is so exciting/important/cool, you need to listen, right? Um, no. Same goes for music blared out of cars, at beaches and in the park.

## **Calling on Courtesy**

We could do an entire piece on phone etiquette, but we'll leave it to a few points. Not talking on your cell at the dinner table, not yelling or shrieking when catching up with someone in public, taking selfies that infringe on other people's space — and worse, posting things on social media without permission of those featured. Yes, phones can cause a lot of issues.

## **Attention to Personal Hygiene**

You know that guy in front of you at the coffee shop just got out of the gym. If you didn't see the sweat dripping through his T-shirt, you certainly got a whiff of his "successful workout." Or perhaps, it's that woman who reeks of bad perfume. Attention to personal hygiene isn't a priority for some people – but wow, it should be.

## **Barking Mad**

Sure, pets are great — but not everyone is of the opinion they belong by your side, no matter where you go. Back in the day, no one would have ever thought to bring his or her dog to a restaurant (where they might bark or try to sneak food off the table) or the discount-clothing

store, where they've been spotted perched in the "baby seat" of a shopping cart. Ewwww. Think of who has to sit there next — and keep your dog where it belongs.

### **Cinematic Courtesies**

As movie theaters continue to gradually re-open, people are back in the land of the big screen once again. It's tempting to think you're still at home watching Netflix, but remember you are definitely not. That means no yelling at the screen, talking loudly to your companion or, gasp, texting or taking a phone call.

#### **Personal Comments**

"Wow, you got your, um, hair cut..." That's never a great thing to hear. Comments about someone's personal appearance used to be looked down upon. These days, there are no rules. "Are you going to have kids soon?" "Is your husband's job giving raises?" "Does your son have a girlfriend?" People constantly invade privacy, judge others (look to Instagram for proof) and put people down. Sure, there always have been things people think or want to know, but there was a time that you weren't confronted with such intrusive questions or comments.

## **Respecting Differences**

"What is that you're eating?" "Why do you wear that?" "How come you do it that way?" As the world becomes more multicultural, we are exposed to more cultures and their customs. Don't assume your ways and traditions are best. Find out what makes other people tick, and you just might understand — and appreciate — them more.

### Be on Time

Perhaps the biggest pet peeve of mine is waiting for someone who is late, especially if they're a "repeat offender." We all have those friends who are never, ever on time. You know the type — you tell them the 7:30 dinner is at 7 in the hopes that they will arrive by 7:45. And you've tired of giving gentle reprimands with those "Always late but worth the wait" gifts. Bottom line: Punctuality is a sign of respect. Those who are late don't respect your time.

[Source: Cheapism | Mary Shustack | April 1, 2022 ++]

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Vocabulary

Some Words to Enhance Yours | 220615

## Which word best fits these example sentences?

- 1. (a) What does a dragoman do?
  - (b) Strategic analysis Interpretation Calculations ndaandaandaaBoat repair
- 2. (a) What is an antonym for "hearken"?
  - (b) *Ignite- Ignore Ignoble Ignominy*
- 3. (a) My father's story of breaking his leg was an he hoped I would learn from.
  - (b) Execution Exemplum Exemption Exenteration
- 4. (a) My boss a monthly sales award to my colleague...
  - (b) Vacationed Vouchsafed Vowed Evolved
- 5. (a) What kind of professional would make a manchet?
  - (b) Cobbler Surgeon Teacher Baker
- 6. (a) What is the word "India" an example of?
  - (b) An exonym A synonym An antonym A rhythm
- 7. (a) Which of these is another word for erratic?
  - (b) Systematic Color-coded Desultory Orderly
- 8. (a) What is a synonym for "pollex"?
  - (b) Wrist Knuckle Thumb Fingernail
- 9. (a) What is an antonym for "desultory"?
  - (b) *Methodist Mirrored Methodical Melted*
- 10. (a) In which card game can you achieve a yarborough?
  - (b) Gin rummy Bridge Blackjack Go Fish

### **Answers**

- 1. Dragoman [TRO-piz-əm] An interpreter or guide, especially in countries speaking Arabic, Turkish, or Persian.
- 2. Hearken [HARK-ən] Endow or provide with a quality or ability.
- 3. Exemplum [eg-ZEM-pləm] An example or model, especially a moralizing or illustrative story.
- 4. Vouchsafe [VOUCH-seif] Give or grant (something) to (someone) in a gracious or condescending manner.
- 5. Manchet [MAN-chət] A loaf of the finest kind of wheaten bread.
- 6. Exonym [EK-soh-nim] A name for a place or group of people that is only used outside that place or group.

- 7. Desultory [DEH-səl-tor-ee] Occurring randomly or occasionally.
- 8. Pollex [PAH-leks] The innermost digit of a forelimb, especially the thumb in primates.
- 9. Desultory [DEH-səl-tor-ee] Occurring randomly or occasionally.
- 10. Yarborough [YAR-bə-rə] (In bridge or whist) a hand with no card above a nine.

[Source: www.wordgenius.com | June 15, 2022 ++]

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## News of the Weird

JUNE 01 thru 15, 2022

What Could Go Wrong? -- More than 800 New Yorkers aged 75 and older are going to get a new friend, The Verge reported. The New York State Office for the Aging is distributing robot companions named ElliQ, built by Israeli company Intuition Robotics, to help with social isolation -- for example, engaging in small talk and helping contact loved ones. "It focuses on what matters to individuals: memories, life validation, interactions with friends and families," said NYSOA director Greg Olsen. Intuition Robotics said ElliQ can project empathy and form bonds with users, even cracking jokes for users who tend to laugh a lot. [The Verge, 5/25/2022]

#### 0-0-0-0-

Fine Points of the Law -- According to the Conrad Public School District in Conrad, Montana, there's an old law on the books that stipulates that a school principal is responsible for feeding and tending a horse if a student rides it to school. On May 23, WTHR-TV reported, 12 students at Conrad High School put the statute to the test, riding their steeds up to the school and leaving them in the care of Principal Raymond DeBruycker throughout the school day. Apparently DeBruycker had no time to comment while he kept his charges watered and fed and (presumably) mucked the parking lot. [WTHR, 5/25/2022]

### 0-0-0-0-

Goals --. A man in Japan identified as Toko has spent almost \$16,000 to make himself look like a collie, fulfilling his dream and depleting his savings in one fell swoop, Wionews reported. Toko contracted with a professional company called Zeppet, which makes sculptures and costumes for movies and amusement facilities, to create a costume that is extremely realistic. It took 40 days to build. "I made it a collie because it looks real when I put on," Toko said. "Long-

haired dogs can mislead the human figure. I met such a condition and made collie, my favorite breed of dog." [Wionews, 5/25/2022]

### 0-0-0-0-

Criminal No Longer on the Lam(b) -- In South Sudan, inmates at a military camp have a new jailbird to get to know -- or maybe that should be "jailsheep." NBC Montana reported that the ram was arrested and convicted in May of murdering an African woman "by hitting her in the ribs and the old woman died immediately," said police chief Major Elijah Mabor. "The owner is innocent, and the ram is the one who perpetrated the crime, so it deserves to be arrested." However, the owner has also been ordered to pay five cows to the victim's family. [NBC Montana, 5/25/2022]

#### 0-0-0-0-

Weird Science -- The Cambodian Ministry of Environment has taken to Facebook to plead with the public to stop picking a rare carnivorous plant known as a "pitcher plant" for the way it captures insects, Live Science reported on May 17. The plant, Nepenthes bokorensis, could be driven to extinction if people continue to harvest it, scientists warn. So why, you might ask, are people, particularly women, so drawn to picking the plants and having their photos taken with them? While the leaves are still developing, the mouths of the plants resemble men's genitalia. "If people are interested, even in a funny way, to pose, to make selfies, with the plants, it's fine," said Francois Mey, a botanical illustrator. "Just do not pick the pitchers, because it weakens the plant." [Live Science, 5/17/2022]

#### 0-0-O-0-

**Lose Something?** -- Iberia Parish (Louisiana) Sheriff's officers were called out at 3:30 a.m. on May 22 because of a house found abandoned on a trailer attached to a truck, KATC-TV reported. The rig was blocking the road, and signs, mailboxes and trees had been damaged along the street. In addition, power lines and poles had been hit, knocking out power to about 700 customers in the area. Deputies arrested Tony Domingue, 46, and Nico Comeaux, 32; they had been told they needed permits to move the home, but they went ahead and tried to do it on their own anyway. Both men were held at the Iberia Parish jail. [KATC, 5/23/2022]

#### 0-0-0-0-

**I'll Have the Pasta --** Florida International University recently published a three-year study of bonefish living off the South Florida coast that might make you rethink your entree order. The fish

they studied averaged seven pharmaceutical drugs, with at least one containing 17 different substances, ClickOrlando.com reported. Lead researcher Jennifer Rehage said the drugs are entering the fisheries through the wastewater systems and include blood pressure medications, antidepressants, antibiotics and pain relievers, among other medicines. Researchers said the drugs could also be changing the fishes' behavior, making them more susceptible to predators, or affecting their reproduction. [ClickOrlando.com, 5/20/2022]

#### 0-0-0-0-

Honesty Is the Best Policy -- After Michael Calvo, 51, of Cape Coral, Florida, crashed his semitruck into the back of a Publix grocery store in Haines City on May 26, he didn't immediately get out of the cab because, he told an officer, he thought he was being pranked for a reality TV show. When the officer was able to remove Calvo from the truck, Fox13-TV reported, he asked if he had fallen asleep or suffered a medical emergency, to which Calvo answered, "I was smoking my meth pipe." Calvo was arrested on multiple charges, although the deputy police chief did express his appreciation for Calvo's honesty. [Fox13, 5/26/2022]

[Source: <a href="https://www.uexpress.com/oddities/news-of-the-weird/2022/05/27">https://www.uexpress.com/oddities/news-of-the-weird/2022/05/27</a> | May 2022 ++]

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## **Have You Heard or Seen?**

Southern States of Mind | Toons | Try Being Stupid

## **Southern States of Mind**

A Florida senior citizen drove his brand new Corvette convertible out of the dealership. Taking off down the road, he pushed it to 80 mph, enjoying the wind blowing through what little hair he had left. "Amazing," he thought as he flew down I-95, pushing the pedal even more. Looking in his rear view mirror, he saw a Florida State Trooper, blue lights flashing and siren blaring. He floored it to 100 mph, then 110, then 120. Suddenly he thought, "What am I doing? I'm too old for this!" and pulled over to await the trooper's arrival.

Pulling in behind him, the trooper got out of his vehicle and walked up to the Corvette. He looked at his watch, then said, "Sir, my shift ends in 30 minutes. Today is Friday. If you can give me a new reason for speeding--a reason I've never before heard -- I'll let you go." The old

gentleman paused then said: "Three years ago, my wife ran off with a Florida State Trooper. I thought you were bringing her back. "Have a good day, Sir," replied the trooper.

### 0-0-0-0-

The owner of a golf course in Georgia was confused about paying an invoice, so he decided to ask his secretary for some mathamatical help. He called her into his office and said, "Y'all graduated from the University of Georgia and I need some help. If I wuz to give yew \$20,000, minus 14%, how much would you take off?" The secretary thought a moment, and then replied, "Everthang but my earrings."

#### 0-0-0-0-

A senior citizen in Louisiana was overheard saying ... "When the end of the world comes, I hope to be in Louisiana." When asked why, he replied, "I'd rather be in Louisiana 'cause everythang happens in Louisiana 20 years later than in the rest of the world."

#### 0-0-0-0-

The young man from Mississippi came running into the store and said to his buddy, "Bubba, somebody just stole your pickup truck from the parking lot!" Bubba replied, "Did y'all see who it was?" The young man answered, "I couldn't tell, but I got the license number."

#### 0-0-0-0-

A man in South Carolina had a flat tire, pulled off on the side of the road, and proceeded to put a bouquet of flowers in front of the car and one behind it. Then he got back in the car to wait. A passerby studied the scene as he drove by, and was so curious he turned around and went back. He asked the fellow what the problem was. The man replied, "I got a flat tahr." The passerby asked, "But what's with the flowers?" The man responded, "When you break down they tell you to put flares in the front and flares in the back. I never did understand it neither."

#### 0-0-0-0-

A Tennessee State trooper pulled over a pickup on I-65. The trooper asked, "Got any ID?" The driver replied, "Bout whut?"

Texas The Sheriff pulled up next to the guy unloading garbage out of his pick-up into the ditch. The Sheriff asked, "Why are you dumping garbage in the ditch? Don't you see that sign right over your head." "Yep," he replied. "That's why I'm dumpin' it here, 'cause it says: 'Fine For Dumping Garbage.' "

#### 0-0-0-0-

Y'all kin say whut y'all want 'about the South, but y'all never heard o' nobody retirin' an' movin' North.

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## **Try Being Stupid**

This story from an Army vet could well be true: Pocket Tazer Stun Gun, a great gift for the wife. A guy who purchased his lovely wife a pocket Tazer for their anniversary submitted this:

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Last weekend I saw something at Larry's Pistol & Pawn Shop that sparked my interest. The occasion was our 15th anniversary and I was looking for a little something extra for my wife Julie. What I came across was a 100,000-volt, pocket/purse-sized Tazer.

The effects of the Tazer were supposed to be short lived, with no long term adverse affect on your assailant, allowing her adequate time to retreat to safety...?? WAY TOO COOL! Long story short, I bought the device and brought it home. I loaded two AAA batteries in the darn thing and pushed the button. Nothing! I was disappointed I learned, however, that if I pushed the button and pressed it against a metal surface at the same time, I'd get the blue arc of electricity darting back and forth between the prongs. AWESOME!!! Unfortunately, I have yet to explain to Julie what that burn spot is on the face of her microwave.

Okay, so I was home alone with this new toy, thinking to myself that it couldn't be all that bad with only two AAA batteries, right? There I sat in my recliner, my cat Gracie looking on intently (trusting little soul) while I was reading the directions and thinking that I really needed to try this thing out on a flesh & blood moving target. I must admit I thought about zapping Gracie (for a fraction of a second) and then thought better of it. She is such a sweet cat. But, if I was going to give this thing to my wife to protect herself against a mugger, I did want some assurance that it would work as advertised. Am I wrong? So, there I sat in a pair of shorts and a

tank top with my reading glasses perched delicately on the bridge of my nose, directions in one hand, and Tazer in another.

The directions said that: A one-second burst would shock and disorient your assailant; A two-second burst was supposed to cause muscle spasms and a major loss of bodily control; A three-second burst would purportedly make your assailant flop on the ground like a fish out of water. Any burst longer than three seconds would be wasting the batteries.

All the while I'm looking at this little device measuring about 5" long, less than 3/4 inch in circumference (loaded with two itsy, bitsy AAA batteries); pretty cute really, and thinking to myself, 'no possible way!'

What happened next is almost beyond description, but I'll do my best. I'm sitting there alone, Gracie looking on with her head cocked to one side so as to say, 'Don't do it stupid,' reasoning that a one second burst from such a tiny lil ole thing couldn't hurt all that bad.. I decided to give myself a one second burst just for heck of it. I touched the prongs to my naked thigh, pushed the button, and... HOLY MOTHER OF GOD. WEAPONS OF MASS DESTRUCTION. WHAT THE...!!!

I'm pretty sure Hulk Hogan ran in through the side door, picked me up in the recliner, then body slammed us both on the carpet, over and over and over again. I vaguely recall waking up on my side in the fetal position, with tears in my eyes, body soaking wet, both nipples on fire, testicles nowhere to be found, with my left arm tucked under my body in the oddest position, and tingling in my legs! The cat was making meowing sounds I had never heard before, clinging to a picture frame hanging above the fireplace, obviously in an attempt to avoid getting slammed by my body flopping all over the living room.

Note: If you ever feel compelled to 'mug' yourself with a Tazer, one note of caution: There is NO such thing as a one second burst when you zap yourself! You will not let go of that thing until it is dislodged from your hand by a violent thrashing about on the floor! A three second burst would be considered conservative!

A minute or so later (I can't be sure, as time was a relative thing at that point), I collected my wits (what little I had left), sat up and surveyed the landscape. My bent reading glasses were on the mantel of the fireplace. The recliner was upside down and about 8 feet or so from where it originally was. My triceps, right thigh, and both nipples were still twitching. My face felt like it had been shot up with Novocain, and my bottom lip weighed 88lbs. I had no control over the drooling. Apparently I had crapped in my shorts, but was too numb to know for sure, and my sense of smell was gone. I saw a faint smoke cloud above my head, which I believe came from

my hair. I'm still looking for my testicles and I'm offering a significant reward for their safe return!

PS: My wife can't stop laughing about my experience, loved the gift and now regularly threatens me with it! If you think education is difficult, try being stupid!!!! [Source: Words of wisdom by Margaret Gee ++]

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# Thought of the Day

"Talk is cheap, except when Congress does it.

-- Anonymous

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