

Bugle Blasts

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This Newsletter is dedicated to serving and former members of the Armed Forces of the United States and to their families and friends.

Do what's right, no matter what the cost. It always costs. Do what's right anyway.

Editor/Publisher/s Notes – Mike Berger

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Fighting Flu Together: Get an Immunization! – source Vantagepoint

Getting a flu vaccine is more important than ever to protect yourself, your family, friends, and coworkers. We are facing a tough 2020 flu season as we prepare to battle the coronavirus at the same time. Flu shots protect you against flu. By getting a flu shot, you will be less likely to spread flu to others. By keeping you healthy, our VA facilities [and others] won't be overwhelmed with flu patients during the pandemic. Flu and COVID-19 can lead to serious health complications resulting in hospitalization or death. The good news is both may be prevented by wearing a face covering, practicing physical distancing, washing your hands frequently and coughing into your elbow.

With flu season upon us, talk to your health provider about where to safely get a flu shot this fall. The CDC recommends everyone six months or older should get a yearly flu

shot. Flu can be serious among young children, older adults and those with chronic health conditions, such as asthma, heart disease or diabetes. Every year, hundreds of thousands of Americans are hospitalized with the flu. During the 2019-2020 flu season, more than 4,600 Veterans were hospitalized at VA medical centers. More than 600 of them required intensive care stays. VA providers also saw over 27,000 Veterans for flu and spoke to more than 13,000 during phone triage calls.

If you are enrolled in VA health care, you can receive the seasonal flu vaccination at more than 60,000 locations through the Community Care Network in-network retail pharmacies and urgent care partners. VA will pay for standard-dose and high-dose flu shots. Even if you haven't had a flu shot lately, make this the year that you do!

VA C&P Exams: All Exam Locations Now Open – source VA News

VA has partnered with specialized contract examiners to resume in-person Compensation & Pension (C&P) exams related to disability benefits at their designated contract facilities and not at VA medical facilities. Your local VAMC will still conduct VA medical appointments and testing related to your health care. Specific safety requirements are still in place for Veterans' health. While specialty exams are only performed when it is safe, certain areas have allowed removal of personal protective equipment (PPE) in order to complete the appointment. Through a joint collaboration with VA contract medical examiners, VA has opened its final location in central Alabama to create a 100% re-

opening of locations now scheduling in-person C&P exams for disability compensation claims.

Visit: <https://benefits.va.gov/compensation/claimexam.asp> for more information regarding locations in your area. You can also visit <https://www.va.gov/disability/va-claim-exam> to learn more about claim exams after you file your disability benefits claim. In addition you might want to visit the YouTube playlist Video Series on VA claim exams at <https://www.youtube.com/playlist?list=PLrrh23QvVYhAJ6t3vr81YvDypkezZ2yI> which will walk you through what may happen and what to expect during your exam based on your claimed condition(s).

Calendar and Upcoming Events

November 2020

Caregivers Appreciation Month
3 – Election Day
5 – Guy Fawkes & Housewife Day
9 – Chaos Never Dies Day
10 – USMC Day
11 – Veterans Day
19 – Great American Smokeout Day
26 – Thanksgiving Day
29 – Advent Begins



December 2020

2 – National Fritters Day
7 – Pearl Harbor Day
10 – Hanukkah Begins
13 – International Children's Day
15 – Bill of Rights Day
25 – Christmas Day (my birthday)
27 – National Fruitcake Day
30 – Bicarbonate of Soda Day
31 – New Year's Eve

Reminder

Get yourself a flu shot.

Eight facts about water

Are you drinking the amount of water you should drink every day?

1. 75% of Americans are chronically dehydrated. (Likely applies to half the world population)
2. In 37% of Americans, the thirst mechanism is so weak that it is mistaken for hunger.
3. Even MILD dehydration will slow down one's metabolism as 3%.
4. One glass of water will shut down midnight hunger pangs for almost 100% of the dieters studied in a University of Washington study.

SSA Payroll Tax Break: How It Works – source MoneyTalksNews

Payroll taxes might be the last thing you want to think about during the pandemic, but now is the time to understand how the new payroll tax break works. This payroll tax deferral opportunity recently established by the President is available only from September through December. So, there is limited time for employers to take advantage of it - not that they necessarily should. For workers, the deferral is akin to postponing a debt. For retirees, the deferral will not reduce tax revenue for the already-worrisome level of Social Security reserves, but it could affect those reserves in another way. Confusion has surrounded the executive memorandum about the payroll tax deferral since it was issued it on 8 Aug. But new guidance from the IRS and clarification from the House Ways and Means Committee provide further details of how it works.

Basically, the executive memorandum allows - but does not require - employers to postpone the employee portion of the Social Security taxes that they normally must withhold from employees' paychecks. These taxes are 6.2% of an employee's pay. So, if an employer opts to defer them, eligible employees will have bigger paychecks from September through December because 6.2% of their pay would not be withheld from their checks during those months. The catch is that employers must withhold the deferred taxes from eligible employees' checks within the first four months of 2021. This means that the employees who see bigger paychecks than usual from September through December will see smaller paychecks than usual from January through April. In effect, employers who opt to participate in the de-

5. Lack of water, the #1 trigger of daytime fatigue.
6. Preliminary research indicates 8-10 glasses of water a day could significantly ease back and joint pain for up to 80% of sufferers.
7. A mere 2% drop in body water can trigger fuzzy short-term memory, trouble with basic math, and difficulty focusing on the computer screen or on a printed page.
8. Drinking 5 glasses of water daily decreases the risk of colon cancer by 45%, plus it can slash the risk of breast cancer by 79%, and one is 50% less likely to develop bladder cancer.

ferred are merely postponing a governmental debt on behalf of their eligible employees. Defense and military officials confirmed that active-duty military personnel and federal civilian employees cannot opt out of the payroll tax deferral.

Employees who make less than \$4,000 biweekly - or less than \$104,000 annually - are eligible for the deferral. Being eligible does not guarantee you a deferral, however: It's up to your employer. As the House Ways and Means Committee wrote in a blog post, the executive memorandum "does not provide a right for employees to demand that an employer participate in the deferral." Self-employed people are not eligible for the deferral at this time. "Additional guidance would be required in order to apply the deferral to self-employment taxes," the committee explains.

Technically, the payroll tax deferral will have no net effect on Social Security funding because it merely postpones Social Security payroll taxes. It does not eliminate any Social Security payroll taxes, so it will not shortchange the Social Security coffers of any such taxes. In fact, the IRS guidance states penalties and interest will apply to deferred Social Security payroll taxes that are not paid by May 1, 2021. There is one way in which Social Security trust funds might be negatively affected by the payroll tax deferral, however. Social Security reserves generate interest, which is its own source of revenue for the Social Security coffers. So, any Social Security payroll taxes that are not paid as usual in September through December will not have the opportunity to generate interest during that time.

Military Theme Park Lets You Drive Tanks, Crush Cars and Shoot Machine Guns

Whether in the military or not, most people don't drive tanks. But for nearly a decade, Drive A Tank has opened its doors to civilians wanting to live out their tank fantasies in Kasota, MN. "We're trying to get normal people - civilians who wouldn't normally have access to military equipment - a little bit of hands-on knowledge," said Drive A Tank's owner Tony Borglum in the video at <https://youtu.be/S78V0AB6e1A>. The video shows what a day is like for people who visit Drive A Tank. It's one of the only places in the world where you can drive a tank and shoot a machine gun under one roof that's not owned or operated by the government, according to MarKessa Baedke-

Peterson. With packages ranging from \$449 to \$3,699, this military theme park will have you behind the wheel of a 15-ton armored vehicle through a course of woods and mud. The course ends at the car crushing area where visitors get to destroy perfectly intact Priuses (and other vehicles) by running them over. But that's not all. After the tank course, attendees get to shoot anti-material rifles like the Barrett 50 Cal. and belt fed machine guns like the M1919 Browning. "Now that's one badass mother-----," Baedke said. For more info refer to <https://www.drivetank.com>.

Retiree Finances: Average Annual Expenditures 2019 – source MoneyTalksNews

How much does it cost to get by in retirement? Pretty close to what it costs to live before retirement, according to federal data. U.S. households led by someone who is 65 or older spend a whopping \$50,220 a year, according to the latest federal data on consumer spending, which covers the 12 months from July 2018 through June 2019. By comparison, the average across all households is \$63,036. So, where is all that money going every golden year? The biggest expenses for older households are many of the same as those for younger Americans. They include:

1. Housing -A whopping one-third of older-household spending is related to housing. That translates to an average of \$17,472 per year, which compares with \$20,679 for the average U.S. household. That spending includes rent and mortgage costs as well as hidden homeowner costs such as property taxes, insurance, maintenance and repairs. It does not include utilities - which are detailed in No. 5.

2. Transportation - Commuting expenses might vanish during retirement, but that doesn't mean all transportation costs will. Older households spend an average of \$7,492 on

transportation costs such as vehicles, gas and insurance each year. That compares with an average of \$10,742 for all households.

3. Health care -Now, here's an example of an expense that increases in retirement. Older households spend an average of \$6,833 on health care annually - compared with \$5,193 for all households. The bulk of consumers' health care spending - for both older households and the average household across all ages - is on insurance. The rest is on medical services, medical supplies and drugs.

4. Food - Members of older households spend an average of \$6,599 per year on food, including both the food they eat at home (\$4,063) and eating out (\$2,536). That's lower than the total of \$8,169 spent by the average household.

5. Utilities and public services - Older households spend an average of \$3,810 per year on utilities like natural gas and electricity, and services such as phone and water. By comparison, the average spent across all households is \$4,055.

Google Password Scam: A Phishing Con – source BBB Scam Alerts

The Phishing Scam is After Your Google Password. Don't let your curiosity get the better of you. A new scam appears to be an email from Google, informing you that someone has shared a photo album. But it's really a phishing scheme that's after your password.

How the Scam Works - You get an email or text message that appears to come from Google Photo. Someone is sharing an album of photos with you. To view the photos, you just need to click the link. The message looks so real! It may use a convincing URL, which has been created by Google's goo.gl URL shortener to appear to be an official Google domain name. The message also seems to come from the email noreply-photos@google.com. The catch? There is no photo album. It's a phishing con. When you click the "View Photo" link, it will open in your web browser and prompt you to log into your Google account. If you enter your information, you are giving scammers your username and password. Con artists can now access your email account as well as any other accounts that use the same login information.

How to avoid a phishing scam -Follow these tips to protect yourself from this and other online phishing scams.

- Never click on links in unsolicited messages. Phishing scams direct you to websites that look official, but these

sites may be infected with malware. If you don't know and trust the person who sent you the message, don't click on any links.

- Be careful with shortened links. Con artists often use link shorteners, such as Bit.ly or Goo.gl, to disguise scam links. Be extra cautious when following one of these links because you can't tell where it leads.

- If it seems strange, it may be a scam. Be wary of any message that comes from a friend but seems out of character. (For example, an old work acquaintance who contacts you out of the blue.) It may have originated from their account, but they could be victims, too.

- Don't fall for "urgent" scams. Scammers like to cause alarm to create urgency. You might get a message that indicates you're in a compromising video, your password is being reset, your account is in danger of deactivation, or some other dire situation that needs immediate attention. If it seems unlikely, watch out.

For More Information - Read more about common phishing scams and how to avoid them at BBB.org/PhishingScam. If you've been a victim of this or another phishing scam, be sure to report it at BBB.org/ScamTracker. Your report can help others to spot a scam before it's too late.

A few Notes of Interest

USMC. Marines who deployed or were assigned for at least 30-days on COVID-19 relief missions will be eligible for the Armed Forces Service Medal, according to a Marine Corps administrative message released September 29.

Military First. A supercarrier now on the drawing boards will be christened the USS Doris Miller, an African American sailor.

Marijuana. New research indicates a growing number of middle-aged women are turning to marijuana to help soothe symptoms of menopause.

Military traditions. Check out <https://youtu.be/qy3SIRuUyMw> (10 min) for the 10 weirdest.

Exercise. At https://www.youtube.com/results?search_query=%23GerofitExercise check out VA's 35-minute full-body low impact exercise routine designed for low to moderate intensity for individuals of all abilities.

Veteran Access Expanded with iPad Services – source VA Press Release

VA has announced a new collaboration with Apple to increase Veterans' access to virtual care benefits. VA's iPad program provides qualifying Veterans with cellular-enabled iPads to access telehealth services and currently helps more than 50,000 Veterans across the country connect to VA health care services virtually. VA Secretary Wilkie said, "VA's partnership with Apple is an integral step in helping to bridge the digital divide for Veterans everywhere. This is particularly critical during the COVID-19 public health emergency, when telehealth is being leveraged to protect the safety and well-being of both our Veterans and clinicians."

VA has been a leader in telehealth services for decades and began the Connected Tablet program in 2016. A VA study found Veterans who received tablets, reported high levels of satisfaction with care, were less likely to miss appointments and found it easier and more convenient to access VA care. To standardize the program and provide Veterans a consistent, quality experience, VA will exclusively distribute

iPads to Veterans. iPads offer Veterans the combination of portability, user experience, data privacy and security made possible through Apple's integrated hardware and software platform. The collaboration between VA and Apple, facilitated by the VA Secretary's Center for Strategic Partnerships, provides VA with Apple's expertise to help enhance the platform and ensure Veterans and health care professionals have the best telehealth experience.

As part of VA's commitment to supporting Veteran health care, patients can also securely view and download their personal medical data using the Health Records on iPhone feature from Apple. Veterans who don't currently have a video-capable device or internet service and are interested in VA's telehealth iPad program should consult their VA health care team to determine their eligibility. Visit Connected Care at <https://connectedcare.va.gov> for more information about VA telehealth.

New More Durable Retiree ID Cards Resemble CACs – source military.com

The military is ditching flimsy laminated paper-based ID cards for military retirees and dependents for an all-new card system: the Next Generation Uniform Services Identification Card. The cards, which represent the first ID update for these military communities since 1993, will be more durable and more closely resemble the Common Access Cards (CAC), used by active-duty troops and DoD civilians. The new IDs are already in circulation: the military quietly began issuing them to retirees, reservists and dependent military family members in July at a few ID card facilities.

The new cards are enhanced with an updated design and security features to deter counterfeiting and fraud. Michael Sorrento, director of the Defense Manpower Data Center, said in a statement. To date, only about 20 Real-Time Automated Personnel Identification Card System (RAPIDS) sites now offer the new cards; other sites await equipment upgrades in order to make them. All DoD USID card facilities are set to offer the IDs by December 2020. The complete transition to new cards is targeted for January 2026. This transition doesn't affect current card expiration dates and

doesn't change the populations who are eligible to get the current USID cards.

In addition to dependents of active-duty troops and reservists and retirees and their dependents, those eligible for these DoD-recognized IDs include Medal of Honor recipients and their dependents and 100% disabled veterans and their dependents, among others. The COVID-19 pandemic has complicated the rollout of the new cards. Officials advised it would be better to wait to get the new card until next summer unless the holder's current one is expired. Applicants should call ahead for appointments to get the new cards.

In April, Pentagon officials announced that dependent and retiree cards set to expire in 2020 would be automatically extended (now to June 30, 2021) in light of the pandemic, and changed policy to allow some ID updates and new enrollments to be done by mail. DoD is further developing the ID card process and eyeing changes such as a mail-in ID process with online vetting, eliminating the requirement to apply in person at a RAPIDS site.

Update 02: Vets Have Less Pain when Acupuncture is Used Before Surgery - source UPI

Veterans who have acupuncture before surgery reported less need for opioids for pain, a pilot study presented at the ANESTHESIOLOGY 2020 meeting shows. "Six percent of patients given opioids after surgery become dependent on them, and veterans are twice as likely to die from accidental overdoses as civilians," said study lead author Dr. Brinda Krish. "Clearly it is crucial to have multiple options for treating pain, and acupuncture is an excellent alternative. It is safe, cost effective and it works," said Krish, an anesthesiology resident at Detroit Medical Center.

Researchers analyzed two groups of patients treated at John D. VA Medical Center in Detroit. The study's principal investigator, physician anesthesiologist Dr. Padmavathi Patel, provided the acupuncture. The first group included 21 patients who had traditional acupuncture, which involves the insertion of very thin needles at specific trigger points

around the body to relieve pain, and 21 patients who did not. The second group included 28 patients who received battlefield acupuncture, which a U.S. Air Force doctor developed to reduce pain without use of opioids on the front lines, and 36 patients in control group. In both acupuncture groups, veterans reported significant reduction in post-operative pain and post-operative opioid use compared to control patients undergoing surgery without acupuncture.

"Some patients were open to trying acupuncture right away, and others became more interested when they learned more about the risk of opioid use," Krish said. "It's easy, patients love it, it's not just another medicine and it's very safe. Because battlefield acupuncture was developed by an armed services doctor, veterans also were more willing to participate."

Born 1925 - 1955 - you survived the 30s, 40s, and 50s – source friend of the BB

- We survived being born to mothers who may have smoked and/or drank while pregnant.
- They took aspirin, ate blue cheese dressing, and tuna from a can, and didn't get tested for diabetes.
- Then we were put to sleep on our tummies in baby cribs covered with bright colored lead-based paints.
- There were no childproof lids on medicine bottles, locks on doors or cabinets, and, when we rode our bikes we wore baseball caps, not helmets.
- We would ride in cars standing up that had no car seats, booster seats, seat belts, or air bags, bald tires and sometimes no brakes.
- We rode in the back of a pick-up truck on a warm day leaning over the cab.
- We drank water from a garden hose.
- We shared a soft drink with four friends, from one bottle and on straw and no one died.
- We ate cupcakes, white bread, real butter and bacon. We drank Kool-Aid made with white sugar and we didn't gain weight.
- We were always outside. We'd leave in the morning, and come home when the streetlights came on.
- No one could reach us to see if we were OKAY.
- We built go-carts out of scraps and rode down hills without brakes.
- There were no Play Stations, Nintendo. X-boxes or video games,
- TV, if you had one, had three channels. There were no videos, DVDs, CDs, surround-sound, smart phones, PCs, or chat rooms.
- We fell out of trees or from steel jungle gyms, got cut, broke bones and lost teeth, but no lawsuits resulted.
- We got spanked but no one called child services to report abuse.
- We got Daisy BB guns for our 10th birthday, .22s for our 12th, and while warned, we didn't put our eyes out.
- We had cherry bombs, torpedoes and 2-inchers – all legal.
- We went to a friend's house and sometimes just walked in.
- Kids teams had tryouts and not everyone made the team.
- If we got in trouble parent's didn't bail us out – more likely they sided with the law.
- In spite of it all these 60 to 85 year olds produced some of the best risk-takers, problem solvers, inventors and heroes of all times. We had freedom, failure, success and responsibility, and we learned how to deal with it all. If you are one of those born between 1925 & 1955, CONGRATULATIONS.

Post 9-11 Veterans can find new team with fire corps – source blogs.va.gov

Post-9/11 Veterans looking to find a new team have a unique opportunity through the Southeast Conservation Corps Veterans Fire Corps (VFC). SECC is an AmeriCorps-affiliated nonprofit that engages recent-era Veterans, partnering with the U.S. Forest Service Southeast Region. SECC started the VFC program in 2018. The 10-month intensive training program engages recent-era military Veterans up to age 35 in fuels reduction, fuels management, and wildland firefighting. The program is [now open](#) and runs Jan. 10, 2021 – Oct. 8, 2021. This includes 31 weeks of AmeriCorps time, eight weeks of administrative work, and one week of paid time off.

VFC crewmembers can earn certifications related to fuels management. This includes courses on firefighting, wildland fires, chainsaws, incident management, first aid and CPR. Southeast National Forests use VFC, which facilitates opportunities for crew members to work across a variety of districts and landscapes while simultaneously assisting for-

ests with a myriad of fuels related needs. Home base for VFC crews is the Conasauga Ranger District of the Chattahoochee-Oconee National Forest in Georgia.

Some projects require members to work five days at a time with two days off. Others require camping and living on project locations for 8-14 days, with a set amount of days off. Members cannot use drugs or alcohol during work related travel at any time. In addition to a stipend, members receive paid trainings and certifications and an education award upon program completion. Members also receive food and accommodations during overnight travel and transportation to and from work sites.

To read a full position description and learn more about the VFC program and SECC, visit [here](#). Interested Veterans can also email

Lagee@conservationlegacy.org
or SECC@conservationlegacy.org

Some of Murphy's Other Laws – source a friend of the BB

- Light travels faster than sound; this is why some people appear bright until you hear them speak.
- A fine is a tax for doing wrong, a tax is a fine for doing well.
- Change is inevitable, except from a vending machine.
- Nothing is foolproof to a sufficiently talented fool.
- The 50-50-90 rule: Anytime you have a 50-50 chance of getting something right, there's a 90% probability you'll get it wrong.
- It is said that if you line up all the cars in the world end-to-end, someone would be stupid enough to try to pass them.
- The things that come to those who wait, may be the things left by those who got there first.
- Give a man a fish and he will eat for a day; teach a man to fish and he will sit in a boat all day drinking beer.
- Flashlight: a case for holding dead batteries.
- God gave you toes as a means for finding furniture in the dark.
- When you go into court, you are putting yourself in the hands of twelve people who weren't smart enough to get out of jury duty.
- He who laughs last, thinks slowest.

15 of the Most Outrageous Overpriced Products – source MoneyTalksNews

Retailers' markup products by hundreds of times their cost - but you don't have to pay the premium. If you're a merchant, the only way to profit is to sell stuff for more than you pay for it. As a consumer = whether you're sipping a martini in a swanky bar or swilling bottled water from the grocery store - you are swallowing that markup. Fortunately, you can save a lot of money simply by paying attention. Following is a list of products with high markups, along with ways to avoid paying a premium.

1. Movie theater popcorn/candy Concessions such as \$5 tubs of popcorn and \$6 boxes of gummy worms are big revenue streams. Since most theaters prohibit moviegoers from bringing in outside food and drinks, one way to save is to bypass concessions altogether. Try having a snack at home before you go to help you resist that fresh popcorn smell. For more options, check out

2. Prescription drugs Astronomical prices - with markups ranging from 200% to 3,000% - are enough to give patients a headache or even an ulcer. To save ask your doctor about generic substitutes. Comparison shopping is also a great idea.

3. Diamonds Shoppers should be prepared to pay anywhere from 50% to 200% more than the wholesale cost. A diamond's sparkle may cause shoppers to turn a blind eye to the price tag, but you can land a better deal by understanding what you're buying and doing a lot of shopping.

4. Bottled water Bottled water's markup can be outrageous. Saving is simple: Drink tap water. If you're concerned about taste or quality, use a water filtration system.

5. Salad bars Some salad bar items are marked up more than 350%. Items that aren't worth their weight: chickpeas (386% markup over retail), radishes (302%) and baby corn (277%). To get the most for your money, load up on the items that cost less than you'd pay at the grocery store, like bacon bits (55% markdown) and grilled chicken (44% markdown).

6. Eyeglass frames Dishing out \$450 for Armani frames? Fortunately, focusing on warehouse stores and the internet can help you find discounts.

7. Soda Order a glass of Coke when you're dining out, and you will pay a ridiculous amount for what is essentially sugary water. Sure, you know going into a restaurant that you're paying for the service and ambiance, too. But if you're looking to save without sacrificing a night out, skip the extras like soda and opt for water instead.

8. Wine/Champagne It's not uncommon for restaurants to charge two or even three times retail for a bottle of wine.

Rules to Remember – source friends of the BB

- Money won't buy happiness - but it's far more comfortable to cry in a Porsche than on a bicycle.
- Forgive your enemy - but remember the person's name.
- If you help someone when they're in trouble they will remember you when they're in trouble again.
- Alcohol does not solve problems - but neither does milk.
- Some people are alive only because it's illegal to shoot them.
- A woman has the last word in any argument. Anything a man says after that is the beginning of a new argument.

Scan the menu for a reasonably priced bottle. Tip: Look for house wines.

9. Coffee and tea Lattes are one of life's little luxuries, but they can be marked up by a crazy amount. If you're looking to save, start by turning on your coffeemaker at home and bypassing the coffee shop.

10. Bakery goods Go to a bakery, and you could be paying a budget-busting markup for items that you can instead easily bake at home. Granted, convenience is a factor - especially for labor-intensive treats. But if you're a big fan of homemade bread, consider spending \$50 to \$200 on a bread-making machine. You throw in the ingredients, turn it on and walk away until it tells you it's ready. (Your nose will also alert you!) It's a relatively small investment to put a wide array of fresh-baked breads at your fingertips.

11. Greeting cards Greeting cards are simple pieces of paper with a whopping markup. And that's before factoring in so-called Hallmark holidays. On a budget? Make your own cards - or better yet, if you have school-aged children, have them design one. This will likely amount to a more sincere gesture and will leave a lasting impression. Or, stop by the dollar store.

12. Flowers An orchid can cost up to \$25 per stem. Add a holiday like Valentine's Day or a wedding into the mix, and prices can surge. While disregarding flower purchases altogether isn't always an option, shopping around for the best price is. Check out online retailers and buy in season to help cut costs.

13. Produce Buying produce in season is the best way to find a bargain. Look for deals on grapefruit and oranges in January, asparagus in March, and melons in May. Also, steer clear of pre-cut veggies and fruit, which often have a big markup.

14. Furniture and mattresses Furniture stores usually make a hefty margin, with big markups. Try to shop during sales, but if your timing is off, don't be afraid to negotiate a better price. Also, take note of the product number and then search online to see if any other retailers offer a lower price.

15. Cosmetics It's no secret that makeup comes with a big markup. Since most cosmetics are made from various combinations of dirt, oil, wax and fragrance, it's surprising that shoppers pay such a premium. But thanks to anti-aging claims and celebrity-endorsed marketing, shoppers have been breaking the bank for years to buy products they hope will make them look younger and more beautiful.

- Everything on a man's face stays its original color. The same hairstyle lasts for years, maybe decades, even if you are bald. You only have to shave your face and neck. You can play with toys all your life. One wallet and one pair of shoes - one color for all seasons. You can wear shorts no matter how your legs look.
- Men dress up for weddings and funerals; women dress up to go shopping, water the plants, empty the trash, answer the phone, read a book, and get the mail.

Get Your COVID-19 Test Results Online – source myhealth.va.gov

If you were tested at a VA facility and have a My HealtheVet Premium account, you can view your results online. COVID-19 test results are now available without a ‘hold period,’ meaning that they are available online in My HealtheVet as soon as VA has received or processed them. If you test positive, your VA care team will call you to talk about the next steps.

With your Premium account, you can view lab and test results that are currently in your VA electronic health record. If you do not have, or do not know if you have a My HealtheVet Premium account, go to myhealth.va.gov and read the instructions on upgrading your account.

Check COVID-19 Test Results Online

My HealtheVet will display COVID-19 test results from any lab test ordered by a VA health care team.

Sign in to your account and follow these steps to access your COVID-19 test results:

- Select **Labs + Tests** on the home page
- Select **View More** under **VA Chemistry/Hematology**
- Review the summary list ‘by date’ for COVID-19 test results performed at your VA facility

Fraud, Waste and Abuse

Tampa, Florida – Dr. Richard Davidson (41, Boca Raton) has pleaded guilty to conspiracy to commit health care fraud. He faces a maximum penalty of 10 years in federal prison. Davidson has also agreed to forfeit \$2,472,087 to the United States, which represents the proceeds he obtained through the commission of the offense.

According to the plea agreement, in 2018, Davidson and his conspirators established a conglomerate of durable medical equipment (“DME”) supply companies. During the creation of the companies, they lied to Medicare to secure billing privileges. The scheme involved placing the companies in the names of straw owners. By concealing their true ownership, the conspirators secretly gained control of multiple companies, which Medicare prohibits. This enabled the conspirators to submit high volumes of illegal DME claims while attempting to evade law enforcement scrutiny. In one

Learn the Top Signs of Heart Disease – source [Aging Healthy Today](https://aginghealthy.com)

Heart disease is no joke; the sooner you learn the signs better off you will be. Heart failure and cardiovascular disease kills 647,000 people annually in the U.S. Top warning signs put you on a better track to taking good care of your health. If you suffer from any of them don’t think twice, see a doctor right away!

1. Chest Pain Chest discomfort is one of the most common symptoms. Chest pain or tightness is often due to blocked arteries. In some cases, the feeling may last unusually long leading to a heart attack. That said, if the pain occurs only in one specific spot when you touch or press it, it’s probably not a heart problem. To be on the safe side, you should still call 911 and get it checked by a doctor immediately.

2. Nausea, Vomiting, Indigestion, or Abdominal Pain These are symptoms of a heart attack and are more common among women than men. You may suffer stomach pain or nausea for many other reasons. It could probably be because you ate something wrong. But it’s important to know that

For more information about your results, contact your VA health care team through Secure Messaging or by telephone.

Make Sure You Have a Premium Account

Sign in to check if you have a Premium account. If not, there are two ways to upgrade your account to Premium from home:

Online: You can upgrade to a Premium account online with a secure sign-in partner.

- **DS Logon:** Create a DS Logon Level 2 (Premium) account with the U.S. Department of Defense at myaccess.dmdc.osd.mil.

- **ID.me:** Create an ID.me account at id.me/registration/new.

- Once you have a DS Logon Level 2 (Premium) or ID.me account, go to myhealth.va.gov, select **Sign in**, select either **Sign in with DS Logon** or **Sign in with ID.me**. After you sign in, select **Upgrade Now** and follow the instructions.

Video Appointment: Ask your VA facility’s My HealtheVet Coordinator if upgrading by video is an option and what documents you’ll need to successfully upgrade over video.

year, through the conglomerate, Davidson and his conspirators submitted more than \$20 million in illegal claims, resulting in more than \$10 million in payments from Medicare and the Civilian Health and Medical Program of the Department of Veterans Affairs (CHAMPVA).

To attain such high volumes, the conspirators used bribes and kickbacks. Specifically, Davidson and his conspirators illegally purchased thousands of signed doctors’ orders for DME braces from so-called “marketers.” The marketers, for their part, had generated the signed doctors’ orders under the guise of “telemedicine,” but no telemedicine had actually occurred. Instead, the “marketers” had bribed doctors to sign the DME brace orders that supported the illegal claims. Davidson and his conspirators paid millions to secure the illegal DME claims for submission to Medicare and CHAMPVA.

these symptoms can occur before or during a heart attack and you should consult a doctor as soon as possible.

3. Left Arm Pain Another classic symptom of heart disease. When the pain shoots from your chest and creeps down to the left side of your arm it may turn out to be a heart attack. In some cases, arm pain may also occur due to a “pinched nerve” or weak muscles. In either case, you should see your doctor to know the exact reason for left arm pain.

4. Dizziness or Lightheadedness This often happens when your heart fails to carry enough blood to your brain. As a result, you may suffer from extremely low blood pressure and feel off balance. If you often feel dizzy or faint for brief moments, you are probably suffering from heart problems.

5. Fatigue If you easily get exhausted by doing tasks that you used to do easily in the past, such as climbing flights of stairs in one go or carrying heavy grocery bags from the car, you should get an appointment with your doctor at your latest convenience.

Advice from An Old Farmer – source a friend of the BB

- Your fences need to be horse-high, pig-tight and bull-strong.
- Keep skunks and bankers at a distance.
- Life is simpler when you plow around the stump.
- A bumble bee is considerably faster than a John Deere tractor.
- Always drink upstream from the herd.
- Words that soak into your ears are whispered... not yelled.
- Meanness don't jes' happen overnight.
- Forgive your enemies; it messes up their heads.
- Do not corner something that you know is meaner than you.
- It don't take a very big person to carry a grudge.
- You cannot unsay a cruel word.
- Every path has a few puddles.
- When you wallow with pigs, expect to get dirty.
- The best sermons are lived, not preached.
- Most of the stuff people worry about ain't never gonna happen anyway.
- Don't judge folks by their relatives.
- Sometimes you get, and sometimes you get got.

The Registry of the American Soldier – source soldierforlife.army.mil

FORT BELVOIR, Va. — Have you heard about the Registry of the American Soldier? The Army Historical Foundation (AHF), which is leading the campaign for the National Museum of the United States Army, created the Registry to serve as a digital archive of the personal stories of Soldiers past and present. The Registry is currently available on the Foundation's, and once the National Museum of the United States Army opens to the public, the entire collection will be forever preserved and accessible by visitors via electronic kiosks. For no cost, you can register your own service, that of a loved one, or even a Soldier from history whose service you admire. When creating a registry entry, you can include as much information about a Soldier's service as desired, including pictures!

Jerry Hansen, a long-time supporter of the Museum and AHF, has found the Registry to be a fascinating resource for learning more Soldiers' stories and the inspiration for his newest hobby as he now adds his own entries to the database. He explained, "I've often visited the Registry website online and entered the name of a famous Soldier or someone with whom I served. If their name does not show up in the Registry, I feel an urge to complete a record on their behalf."

VA Benefits Handbooks 2020 Now Available Online – source Vantage Point

VA's new website landing page makes it easier for Veterans and family members to access VA benefits and services information. The website, www.va.gov/getstarted, provides two updated booklets on information about VA benefits and services, as well as how to apply for them.

The first is the 2020 **Federal Benefits Handbook for Veterans, Dependents and Survivors**. The handbook contains a comprehensive listing of VA benefits and services with direct links to contact benefits and services representatives. In fact, an index located on the inside cover lists both

- Remember that silence is sometimes the best answer.
- Live a good, honorable life... Then when you get older and think back, you'll enjoy it a second time.
- Don 't interfere with somethin' that ain't bothering you none.
- Timing has a lot to do with the outcome of a rain dance.
- If you find yourself in a hole, the first thing to do is stop diggin'
- The biggest troublemaker you'll probably ever have to deal with, watches you from the mirror every mornin'.
- Good judgment comes from experience, and a lotta that comes from bad judgment.
- Lettin' the cat outta the bag is a whole lot easier than puttin' it back in.
- If you get to thinkin' you're a person of some influence, try orderin' somebody else's dog around.
- Live simply. Love generously. Care deeply. Speak kindly. Leave the rest to God.
- Don't pick a fight with an old man. If he is too old to fight, he'll just kill you.
- Most times, it just gets down to common sense.

The Registry recognizes the service of ALL Soldiers throughout U.S. Army history, ensuring that those lesser-known stories will also be preserved for future generations. Currently, Mr. Hansen is working to document as many of the junior Soldiers and NCOs with whom he served. He continued, "Researching their stories has created a great opportunity to contact these individuals after many years, tell them how much I appreciate their service, and ask if I may document their story."

While many of us are staying home and relying more and more on digital resources, now is a great time to contribute YOUR family's stories to this invaluable compendium of selfless service and personal sacrifice. In addition to the Registry of the American Soldier, there is a Registry of the Army Community and a Registry for Animals in Service to the Army. The Foundation also offers the Army community and proud Americans the opportunity to order personalized commemorative bricks to be laid on the grounds of the Museum, and Unit tributes that will line the main walkway to the Museum's entrance. Visit armyhistory.org to become a permanent part of the Museum today!

phone numbers and websites for easy reference. Importantly, the handbook provides a legal overview on eligibility requirements to include the definition of a Veteran. Additionally, as VA serves many generations of Veterans, there are specific qualification guidelines for distinct periods of service to clarify eligibility during both peacetime and wartime environments.

The second booklet, the **VA Welcome Kit**, complements the handbook with easy-to-understand words and graphics to better navigate VA's many benefits.

1,000,000! - source soldierforlife.army.mil

In October, the United States Army exceeded one million Retired Soldiers! That's as many Retired Soldiers as there are Soldiers serving on active duty, in the Army National Guard, and in the Army Reserve – combined. Retired Soldiers are an Army force multiplier.

In 2012, Gen. Raymond T. Odierno, the Army Chief of Staff, created the Soldier for Life (SFL) program to instill a new mindset which proclaims that service to the nation continues after uniformed service ends. In 2015, the Director of Army Retirement Services, retired Col. John W. Radke, coined the Retired Soldier mission statement during a conversation with Army Chief of Staff Gen. James C. McConville, then the Army G-1.

Hire: We want you to mentor veterans where you live and help them get jobs. This helps veterans and their families, so they are more likely to become our ambassadors as Soldiers for Life. But this also helps the Army. The money spent on veterans' unemployment compensation can instead be spent on training and equipping today's Soldiers.

Inspire: We want you to inspire Americans in three ways. But to do this, Americans must *see you* as a Retired Soldier – out of your uniform. Wear the U.S. Army Retired Lapel Button and put the Soldier for Life window sticker on your car. These are conversation starters. You inspire Americans just by telling your Army stories. Stories that need to be told. Your stories make Soldiers real to Americans. Tell them what being a Soldier means to you. Tell them about the sacrifices you and your family made. Dispel their negative stereotypes about veterans. Your stories help Americans understand why we need an Army, trained and ready to defend their freedoms. We need Americans to understand the Army. Their support will ensure the Army remains a formidable foe for our adversaries and a critical partner for our allies. By continuing to set an example in your daily life, you influence Americans to see military service as a viable career for their children.

Still Serving: There are many ways you can still serve the Army. The Army's largest demographic should not be its

most underutilized asset. Continue to serve. Be a Soldier for Life.

Continue to Serve, as a Soldier for Life Meet Your Army – Public speaking by the most senior Retired Soldiers.

Recruiting – Help recruiters influence the people who influence young Americans to join the military, such as parents, teachers, guidance counselors, and coaches.

Retiree Councils -- Advise garrison commanders about the concerns of the retired community and be liaisons with the local civilian community.

ETS Sponsorship – Serve as a mentor in the VA's ETS Sponsorship program that helps retiring or separating veterans resettle in your city.

Casualty Assistance -- Assist surviving spouses of other Retired Soldiers in their time of need.

Retirement Services – Assist retirement services officers (RSOs) in helping other retirees.

Retiree Appreciation Days – Assist RSOs in organizing and hosting these events

Military Treatment Facilities (MTF) – provide medical, dental, nursing, or other health-care related services. Or serve on the MTF advisory council.

Senior ROTC – Serve on the Army Advisory Panel (AAP) on ROTC Affairs.

Junior ROTC – Serve as an instructor in one of 1,709 U.S. Army Junior ROTC programs.

Army Community Service -- Augment ACS in both technical and nontechnical areas.

Regimental associations – Be a link with today's Soldiers as honorary colonels, honorary warrant officers, honorary sergeants major, and distinguished members of a regiment.

Assistant Voting Officers -- Provide direct assistance in registration and voting procedures in an Installation Voting Assistance Office.

Veterans Service Organization Panels – Serve on VSO speakers' panels and committees.



Keep Those Grey Cells Active *Ten (10) things that are known about you.*

- 1) You are reading this.
- 2) You are human.
- 3) You can't say the letter "P" without separating your lips.
- 4) You just attempted to do it.
- 6) You are laughing at yourself.
- 7) You have a smile on your face, and you skipped No. 5.
- 8) You just checked to see if there is a No. 5.
- 9) You laugh at this because you are a fun-loving person and everyone does it too.
- 10) You are probably going to send this to see who else falls for it.

-o-o-O-o-o-

See if you can figure out what these seven words have in common?

Banana, Dresser, Grammar, Potato, Revive, Uneven. Assess. Give it another try. Look at each word carefully. You'll kick yourself when you discover the answer.

No, it is not that they all have at least two double letters. Look below IMPOSSIBILITIES IN THE WORLD for the answer.

-o-o-O-o-o-

IMPOSSIBILITIES IN THE WORLD

- 1) You can't count your hair.
- 2) You can't wash your eyes with soap.
- 3) You can't breathe through your nose when your tongue is out. Put your tongue back in your mouth, you silly person.

Answer: In all of the words listed, if you take the first letter, place it at the end of the word, and then spell the word backwards, it will be the same word.

Little-Known Homeowners Insurance Facts – source Cedar Brook Group

If you have a homeowners insurance policy, you should be aware of what this insurance does and does not cover. These policies have their limitations as well as underrecognized perks.

Some policies insure actual cash value (ACV). ACV factors depreciation into an item's worth. If someone makes off with your expensive camera that you bought five years ago, a homeowners policy that reimburses you for ACV would only pay for part of the cost of a new equivalent camera bought today.

Other policies insure replacement cash value (RCV). That means 100% of the cost of an equivalent item today, at least in the insurer's view.

Insurers cap losses on certain types of items. If you lose an insured 42" flat-screen TV to a burglar, the insurer could reimburse you for the RCV, which is probably around \$300. An insurance carrier can handle a loss like that. If a thief takes an official American League baseball (say, from the 1930s signed by Babe Ruth) out of your home, the insurer would probably not reimburse you for 100% of its ACV. It might only pay out \$2,000 or so, nowhere near what such a piece of sports memorabilia would be worth. Because of these coverage caps, some homeowners opt for personal floaters – additional riders on their policies to appropriately insure collectibles and other big-ticket items.

Did you know that losses away from home may be covered? For example, you have your laptop with you on a business trip. Your rental car is broken into, and your laptop

is taken. In such an instance, a homeowners policy will frequently cover a percentage of the loss above the deductible – perhaps closer to 10% or 20% of the value above the deductible rather than 100%. However, if you have cash stolen during a trip, most insurance policies put a limit on what they will reimburse you for; typically, around \$200 to \$250.

Your location affects your coverage and your rates. If you live in an area with more frequent property crime, your insurance carrier might cap its reimbursements on some forms of personal property losses. The insurer might even refrain from covering certain types of losses in your geographic area. The best thing to do is to review your policy carefully to make sure that, if the unthinkable happens, you have adequate coverage.

Do you have a home-based business? If you do, damage and losses to your residence, resulting from or linked to your business activity, won't be covered by your homeowners insurance policy. The same holds true for a personal umbrella liability policy. Having a separate, discrete business insurance policy to protect your home-based company is important. Without such a policy, you have inadequate coverage for your business. If a visiting client has a bodily injury claim, or an employee at your residence file a workers' compensation claim, you could end up losing your home.

Read the fine print on your policies. Recognizing the basic limitations of homeowners insurance is critical. You should know what is and is not covered to address a weak spot(s) before it becomes a major issue.

And Finally . . .

5 Cocktails With Military Origins – source We Are * The Mighty

Time for indoor cocktails that warm the bones and keep your inner fire glowing. You might not be able to gather with your colleagues, but that doesn't mean Happy Hour has to die. Not sure where to start? Here's a list of five cocktails that all have military origins – recipes included.

1. Army-Navy Records are a little lacking when it comes to uncovering how this cocktail came to be, but it's thought to have made its first appearance in "The Fine Art of Mixing Drinks." No matter, it's the most popular cocktail for celebrating the annual Army-Navy football game. Recipe: 2 parts gin, 1/2 part lemon juice, 1/4 part amaretto. Fill a shaker with ice cubes. Add ingredients. Shake and strain into a chilled cocktail glass.

2. Army Ranger While not as strong as Ball-level Grogg, this cocktail is definitely going to light a fire under you. Apparently, it was crafted out of necessity by the good folks at the 2nd Ranger Battalion during a cold-weather FTX. We can't be sure, of course, but it seems like just the thing a Ranger Batt would put together. Recipe: 1/2 oz Bacardi 151 Rum, 1 8 oz can Red Bull. 1 oz Jagermeister. Mix Jagermeister, Bacardi 151 rum, and a can of Red Bull in a mug or tall glass. Place a slice of both lime and lemon on top and serve.

3. Bald Eagle Martini Nothing says America like the eagle. This cocktail's origins are unclear, but it's been found in mixology books dating back to the early 1900s. Perfect for

summer, but equally delicious in cooler months when you want to remember what it's like to feel the sun on your face and the sand at your feet. Recipe: 2 oz tequila, 1 oz pink grapefruit juice, 1/2 oz cranberry juice, 1/2 oz lime juice, , 1/2 oz lemon juice. Salt to rim. Rim a martini glass with salt. Then shake all ingredients with ice. Strain into the prepared glass and serve.

4. The Light Infantry Perfect cocktail to sip while singing "The Army Goes Rolling Along," if you're into that kind of thing. You don't really have to sing, but we highly recommend this decadent combo for November evenings that are chilly and crisp. Recipe: 2 oz. rye whiskey, 1 oz. Lillet (just use more vermouth if you can't find Lillet), 1/2 oz. Cocchi Vermouth de Torino 4 dashes orange bitters, 1 large, thick orange peel, for garnish. Place rye, Lillet, vermouth, and bitters in a shaker with ice and stir. Rub the orange peel around the rim of a chilled martini glass; strain the drink into a glass. Twist orange peel over the drink to release its oils and add to glass. Garnish with a cherry, if you like.

5. Uncle Sam This one doesn't have a war-time history, but it's all out America with its patriotic color, and we're pretty sure given the amount of alcohol, it's sure to keep you warm on cold weather nights. Recipe: 1 oz Avalanche Cinnamon Schnapps, 1 oz Avalanche Peppermint, 1 oz Rumpelintz. Pour each ingredient in slowly to layer them in a glass. Don't stir — the color is what makes this drink patriotic.