

Bugle Blasts

December 2020
Volume 12 Number 6



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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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VA 2021 COLA same as SSA, SBP & Military Retiree Recipients – source Military.com

Military retirees, those who receive disability or other benefits from VA, federal retirees and Social Security recipients will see a 1.3% increase in their monthly checks for 2021. The annual COLA is slightly less than the 1.6% increase from last year but in line with the historical increases seen over the last 10 years.

Retirement Pay Increase - As a result of the increase, retired military members will see a \$13 increase for each \$1,000 in military retirement pension they receive each month. Retirees who entered military service on or after Aug. 1, 1986, and opted for the Career Status Bonus (CSB/Redux retirement plan) have any COLA increases reduced by 1%, so they will see a smaller increase in 2021.

They should see a monthly increase of only \$3 per \$1,000. Survivors receiving Survivor Benefit Plan payments will see the same increase of \$13 per \$1,000 in their monthly payments.

VA Disability Increase - Disabled veterans will also get a bump. The average VA disability check will go up about \$1.85 per month for those with a 10% rating, and \$19.68 for those rated at 100%. Military retirees and VA beneficiaries aren't the only ones who benefit from the COLA increase. Civil Service retirees and Social Security recipients will also see the 1.3% jump in their monthly checks. For Social Security recipients, the monthly increase will mean an extra \$18.07 per month for the average beneficiary.

Places You're Most Likely to Catch COVID – source www.eatthis.com/covid-19-high-risk-places/

Before you step out, read this essential ranking. Check out these places you're most likely to catch COVID so you can better understand the risk associated with your activities. **Threat levels** are on a scale of one to 10, with one being the safest. The levels are estimated using CDC guidelines and the Texas Medical Association's risk rankings. Go to the link for more information.

Going to a State Park: 2

Getting Gas: 2

Browsing at the Grocery Store: 3

Taking a Walk: 3

Hiking: 4

Staying at a Hotel: 4

Taking Your Kids to a Playground: 4

Attending a Farmer's Market: 4

Walking Through Downtown: 4

Going to an Art Museum: 4

Waiting in a Doctor's Office: 4

Visiting a Library: 4

An Indoor Baby or Bridal Shower: 5

Shopping in a Retail Store: 5

Hosting a Cook-Out: 5

Working in an Office: 6

Going Swimming: 6

Going to School: 6 or higher

Going on a Trip With Friends: 6

Dinner inside at a Friend's: 6 or higher

Going to a wedding: 7

On an Airplane: 7

Hugging a Friend: 7

Waiting in Line for Food To-Go: 7

Eating Dinner at a Restaurant: 7

Getting a Haircut: 7

Playing a Team Sport: 7

Getting Your Nails Done: 7

Going to the Gym: 8

Going to a Theme Park: 8

Eating at a Buffet: 8

Visiting Your Local Bar: 9

Going to Church: 9

Attending a Sporting Event: 9

Hanging With a Sick Person: 10

Calendar and Upcoming Events

December 2020

2 – National Fritters Day

7 – Pearl Harbor Day

10 – Hanukkah Begins

13 – International Children's Day

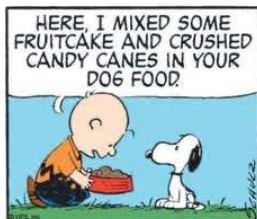
15 – Bill of Rights Day

25 – Christmas Day (my birthday)

27 – National Fruitcake Day

30 – Bicarbonate of Soda Day

31 – New Year's Eve



January 2021

National Blood Donor Month

1 – New Year's Day

3 – Fruitcake Toss Day

17 – Ditch New Year's Resolutions Day

18 – Martin Luther King, Jr. Day

20 – Inauguration Day

23 – National Pie Day

26 – Australia Day

29 – National Puzzle Day

Reminder

Get your flu shot now, and COVID vaccine as soon as you can.

Things to ponder – source a friend

- **Fitness client:** (sobbing, eyes swollen, nose red)...“I can’t see you anymore. I am not going to let you hurt me like this again!” **Trainer:** “It was a sit-up. You did one sit-up.”
- Having plans sounds like a good idea until you have to put on clothes and leave the house.
- It’s weird being the same age as old people.
- When I was a kid I wanted to be older...this is not what I expected.
- Life is like a helicopter. I don’t know how to operate a helicopter.
- Chocolate is God’s way of telling us he likes us a little bit chubby.
- It’s probably my age that tricks people into thinking I’m an adult.
- **Marriage Counselor:** “Your wife says you never buy her flowers. Is that true?” **Husband:** “To be honest I never knew she sold flowers.”
- Never sing in the shower! Singing leads to dancing, dancing leads to slipping, and slipping leads to paramedics,. so, remember: Don’t sing!
- During the middle ages they celebrated the end of the plague with wine and orgies. Does anyone know if there is anything planned when the pandemic ends?
- I don’t think the therapist is supposed to say “wow,” that many times in your first session but here we are...
- **If 2020 was a math word-problem:** If you’re going down a river at 2 MPH and your canoe loses a wheel, how much pancake mix would you need to re-shingle your roof?

VA Presumptive AO Diseases: The \$8 Billion Question – source MOAA Newsletter

House and Senate conferees are negotiating contentious provisions in the FY 2021 National Defense Authorization Act (NDAA), which should be completed just after the election. One key provision sought by MOAA – the addition of three ailments to the [list of Agent Orange presumptive conditions](#) – has received added attention because of the significant price tag attached. The Senate version of the NDAA would raise direct spending by an additional \$8 billion from 2021 to 2030, according to a [Congressional Budget Office \(CBO\) estimate](#). Of that amount, \$7.9 billion comes from the addition of bladder cancer, Parkinson's-like symptoms, and hypothyroidism to the list of Agent Orange presumptives. While high, the figure is \$2 billion less than previous estimates.

The Military Officers Association of America (MOAA) does not feel this price tag should serve as a barrier to providing the earned benefits, long-delayed, to these Vietnam veterans. Their sacrifice should not be discarded as a budgetary matter, nor should financial needs in other areas be used as an excuse to continue ignoring the science behind these much-needed additions. The [House’s version](#) of the NDAA scored a insignificant budgetary impact, according to the CBO estimate. The Senate showed broad bipartisan support for this initiative by passing the measure by a [94-6](#)

- I see people about my age mountain climbing; I feel good getting my leg through my underwear without losing my balance.
- We can all agree that in 2015 not a single person got the answer correct to, ‘Where do you see yourself 5 years from now?’
- If you can’t think of a word say, “I forgot the English word for it.” That way people will think you’re bilingual instead of an idiot.
- I’m at a place in my life where errands are starting to count as going out.
- **Coronacoaster** *noun*: the ups and downs of a pandemic. One day you’re loving your bubble, doing work outs, baking banana bread, and going for long walks; the next you’re crying, drinking gin for breakfast, and missing people you don’t even like.
- I’m at that age where my mind still thinks I’m 29, my humor suggests I’m 12, while my body mostly keeps asking if I’m sure I’m not dead yet.
- Don’t be worried about your smartphone or TV spying on you. Your vacuum cleaner has been collecting dirt on you for years.
- I’m getting tired of being part of a major historical event.
- You don’t realize how old you are until you sit on the floor and then try to get back up.
- We all get heavier as we get older, because there's a lot more information in our heads. That's my story and I'm sticking to it.

[vote](#), then following with a [conferee letter](#) signed by 46 senators.

Given the broad level of support in the Senate, attention turns to the House to see if representatives will agree to include this measure in the final NDAA. The related [stand-alone bill](#) introduced by Reps. Josh Harder (D-CA) and Pete Stauber (R-MN) gained nearly 40 cosponsors but was not considered by the House Veterans’ Affairs Committee. When Harder attempted to include a provision for the House NDAA matching what was added to the Senate version by Sen. Jon Tester (D-Mont.), his amendment did not pass the House Rules Committee. One promising development: A House conference committee letter of support is being drafted and gaining significant support from representatives. The letter, when released, will send a strong message to House members on the committee of the importance of caring for 34,000 veterans ill from these Agent Orange-related diseases.

Veterans service organizations, including MOAA, have been [urging the VA](#) to add these presumptives for nearly a year, but the VA has delayed doing so, citing the necessity of further study. Congress is close to adding these three presumptives, but a final push from constituents is needed to ensure these ill veterans are taken care of in the NDAA. [Call](#) or [write](#) your lawmakers today.

Gold Star Families Pentagon Display Dedicated – source DoD News

A new Gold Star Families Pentagon display was dedicated at its permanent home at the Pentagon's Hall of Heroes in a ceremony in October. "The gold star is a symbol of your loved one, a symbol of the one that you lost - and they were children, fathers, mothers, brothers and sisters; and they were friends, and coaches, and mentors, and so much more. But most of all, they're American heroes," Army Gen. Mark A. Milley, chairman of the Joint Chiefs of Staff, told Gold Star families. Milley was the keynote speaker at the ribbon-cutting event.

DoD officials said the history of Gold Star families dates back to World War I when military families put service flags in their window featuring a blue star for every immediate family member serving in the war. If their loved one was killed in action, the star's color would be changed to gold. In 1918, the gold star tradition grew as President Woodrow Wilson approved a recommendation by the Women's Committee of National Defenses to wear a black armband with a gold star. Milley said the nation must remember the casualties of war - and their service, their sacrifices, and their stories. "Every soldier, sailor, airman, Marine and Coast Guardsman - every one of us in uniform - has written a blank check payable to the American people, which says each of us is willing to give our all [in] that we

are willing to make the ultimate sacrifice to protect and defend the Constitution of the United States of America against all enemies, foreign and domestic," the chairman said.

And behind every soldier, sailor, airman, Marine and Coast Guardsman willing to give their all are the loved ones who support them in service and sacrifice, he added. Each Gold Star family member is also a hero, filled with compassion, resilience and patriotism, and words can do no justice to the loss of their loved ones, Milley said. "I ask that each of us remember why we joined and why we fought — we in uniform and those of us who came before us — [and] why we are willing to lay it on the altar of freedom? So that Americans of this generation and every generation to come remain forever free," the chairman said. "As taps is played, it not only signals a tremendous loss, but it also signals the reaffirmation of our resolve to ensure that their memory never dies. So, honor them, tell their story."

Matthew P. Donovan, undersecretary of defense for personnel and readiness hosted the unveiling ceremony of the Gold Star Memorial; Gold Star wife Jane Horton created the display. For a video of the dedication refer to https://cdn.dvidshub.net/media/video/2010/DOD_108041908/DOD_108041908-1280x720-2765k.mp4.

National Parks: Free Lifetime Entry for All Vets/Gold Star Families – source Stars & Stripes

As of November 11, 2020, all Veterans and Gold Star families now have free lifetime entry into national parks, wildlife refuges and other federal lands. Previously only active-duty service members and their dependents, as well as veterans with 100% disability ratings through VA, were eligible for free entrance into all national parks. The change provides free entry to millions more veterans and families.

While not all of the system's 2,000 public recreation areas charge entrance fees, many of the more popular destinations do, such as Yellowstone National Park and Grand Canyon National Park. The fees vary by location. Instead of paying individual entry fees, visitors can purchase an annual "America the Beautiful" pass for \$80. Seniors over age 65 can purchase a lifetime pass for \$80. Disabled veterans qualify for the Access Pass, which gives free admission and a 50% discount on some costs such as camping or boat launch fees. Other passholders pay out of pocket for those costs.

According to the Interior Department, veterans of the United States Armed Forces are those individuals who have served in the United States Armed Forces, including the National Guard and Reserves. They must present some form of identification reflecting their veteran status to get free entry into national parks. This includes a DoD identification card, Veteran Health identification card (VHIC), VA identification card, or a U.S. driver's license that has a veteran

designation. The new free-access rule for veterans does not extend to their immediate family members. That means that at parks where entrance fees are paid per vehicle, veterans and their families will be able to enter free using the veteran pass. At parks where admission is paid per person, however, only the veteran will be able to enter free.

The department is defining Gold Star families as the next of kin of a service member who lost his or her life in war, an international terrorist attack or a military operation outside of the United States. Ben Goldey, Interior Department press secretary, said Gold Star family members will not be required to produce proof of qualification -- at least for now. "For the time being, we will be using an honor system," Ben Goldey, a spokesman for Interior told Military.com in an email. "An individual who identifies themselves as a Gold Star family member at an entrance facility will be thanked for their service and sacrifice and admitted free of charge."

For years, veterans and experts have praised experiences in nature as therapy for those suffering from post-traumatic stress disorder. "Exposure to outdoor recreation can provide a wide range of mental health benefits, and given our nation's ongoing veteran suicide crisis, this is a welcome step forward using a whole of government approach to improve the lives of veterans," said Jeremy Butler, CEO of Iraq and Afghanistan Veterans of America.

Honey: More Reasons to Eat It - source Aging Healthy Today

Honey has been used for thousands of years for its health benefits. Today, the use of honey is especially important, not only for health but for the conservation of the bee population. By using honey, there are many natural benefits to your body that promote healing, wellness, and enjoyment. Honey can vary in its benefits according to the types of flowers the bees pollinate. However, raw, local honey will have the maximum amount of benefit.

1. Gives You Antioxidants - Antioxidants clear out free radicals from your system. Free radicals cause damage and are one of the main components that cause aging. Antioxidants protect you from this, helping your body to live longer and healthier.

Several studies have shown that high-quality honey holds many important antioxidants, including phenolic compounds and organic acids like flavonoids. There is some speculation that pasteurization may reduce the number of antioxidants. Choosing raw honey can avoid this.

2. Boosts Brain Health - Honey has both an antioxidant and anti-inflammatory power to boost the health of your brain. Research has shown that honey consumption helped to protect the brain against chemical brain damage. Because of the high content of antioxidants, honey removes free radicals that may destroy brain cells. Honey also helps with inflammation in the brain. The hippocampus is an important part of the brain that aids in memory. With inflammation in the hippocampus, quick recollection may be more difficult. Raw honey reduces the amount of inflammation.

3. Keeps Your Heart Healthy - Honey can help your heart health in multiple ways. The antioxidants help to protect your heart and guard you against having a heart attack. It does this by reducing oxidative stress on your heart and preventing clots. Honey may also help your arteries to dilate, increasing your blood flow out of the heart. Honey has also been linked to lower blood pressure. Studies involving both humans and rats saw decent reductions in blood pressure from honey consumption.

4. Improve Cholesterol Levels - Another way that honey can improve heart health is by lowering bad cholesterol and boosting good cholesterol. High bad cholesterol levels are one of the key indicators that you are at high-risk for a heart

attack. This type of cholesterol builds up fat in your arteries, leading to eventual strokes or heart attacks. Several studies have shown that honey both reduces bad cholesterol and raises good cholesterol to improve overall health. With the balancing of your cholesterol, you may even see a small amount of weight loss.

5. Promotes Wound Healing - One of the oldest natural benefits of honey is the promotion of wound healing. Since ancient Egypt, honey has been used in the treatment of wounds and burns. Known for its antimicrobial properties, honey helps to kill bacteria, reduce inflammation, and nourish the body's cells. Over 20 studies found honey beneficial to healing wounds, especially those infected after surgery. Some studies reported a 97% success rate of honey to heal diabetic ulcers. Honey is also helpful in healing other skin conditions, including herpes lesions and psoriasis.

6. Aid in Cough Suppression - One of the most well-known benefits is its ability to aid in cough suppression and soothe sore throats. Many singers and actors are known to eat honey when preparing for a large performance to aid their throat. A couple of studies have shown that honey is even more effective in suppressing coughs than common cough medications. This is especially important for children with upper respiratory infections who may not be able to sleep due to coughing. Honey should only be given to children a year or older.

7. Ease Pollen Allergies - Eating raw, local honey may help your seasonal pollen allergies. Some studies suggest that eating local honey may reduce congestion and ease some allergies. This may be due to the pollen that gets collected by the bees and mixed with honey in small amounts so that your body can train on how to deal with the allergen. The key here is making sure your honey is produced by bees getting nectar from your local plants.

8. Allows You to Eat Sweet and Healthy - The best benefit of honey is that it allows you to continue enjoying sweet food while also eating healthy. Some studies show that honey is a good alternative for diabetics avoiding sugar. You'll encourage brain health, heart health, and overall health while eating sweets. Eating honey is not only good for you but delicious.

Vietnam Era Veterans Earn Nearly as Much as Their Civilian Counterparts – source Military.com

A study published by the CBO found Vietnam-era veterans earned nearly as much in retirement as their civilian counterparts, with those over 72 actually making more, on average, than civilians of the same age. There are nearly 15 million American males between 63 and 78, of that number approximately 5.5 million are Vietnam-era veterans. The study examined the total personal income of nearly 246,000 males born between 1940 and 1955, using Census data. Of that number, approximately 178,000 were non-veterans and 68,000 were vets.

The study found little difference between races or those with or without college degrees. Since fewer than 4% of those who served during the Vietnam era were women, only

men were included in the study. When all these sources of income were added together, most Vietnam-era veterans actually earned more than their civilian counterparts in retirement, even though they earned less than civilians while in the workforce. While employed, the sampled veterans had an average total income of \$50,000 in 2008 - 20% less than non-veterans in the same age range, who earned an average of \$62,200. However, in 2018 when most Vietnam-era veterans had reached retirement age, the difference was much less. Veterans also had less income disparity than non-veterans, meaning that more vets were solidly middle class with fewer of them being either very rich or very poor.

Coronavirus Vaccine: Nearly All Americans Will Not Have to Pay Any Costs – source MoneyTalksNews

If a coronavirus vaccine is approved early, nearly all Americans - including those covered by Medicare, Medicaid or private health insurance - will not have to pay any costs when getting vaccinated, thanks to a recent rule change. The Centers for Medicare and Medicaid Services just announced a rule change that will allow full coverage for people who get any vaccine that is approved early, under what is known as an emergency-use authorization. That is an important change from standard rules, which typically only allow vaccines to be covered if they go through the standard approval process, CNBC reports. Because of the imminent and widespread danger posed by COVID-19, the process for vaccine approval is being fast-tracked.

As a result of the rule change, patients with Medicare or Medicaid can get the vaccine without having to pay any costs like coinsurance or deductibles. CNBC reports that if everyone on Medicare received a COVID-19 vaccine, the total cost would be about \$2.6 billion, according to figures

from the federal Centers for Medicare & Medicaid Services, or CMS. AARP reports that the federal government also is requiring private health insurance plans to cover COVID-19 vaccines without cost sharing, even if the person is getting the vaccine from an out-of-network provider. AARP says medical professionals will be reimbursed when they vaccinate people who do not have health insurance.

In an interview with AARP, CMS Administrator Seema Verma said the rule change “sends a message to the American people that this is not something that they need to worry about.” Verma also told AARP that the federal government is taking steps to ensure that Americans will be quickly vaccinated in large numbers. Plans are underway to create a network of “mass immunizers” that will include pharmacies, schools, public health clinics and other nontraditional providers. Several vaccines are currently being developed, with hopes that at least one could receive fast-track approval late this year or early in 2021.

A financial planning benefit all military families should know about – source financial-planning.com

There is a unique benefit available to heirs of active military in case the worst happens. The life-insurance proceeds received by beneficiaries of military members, who die while serving, can be directly rolled over into a Roth IRA or Coverdell Education Savings Account. It can be done regardless of contribution limits and provides access to tax-free investment growth and withdrawals down the line. This special tax treatment applies only to military death gratuities and SGLI payouts, meaning the recently deceased armed service member must have been actively serving, be a certain reserve status, or have been discharged within the past 120 days.

SGLI coverage of \$400,000 is automatically granted to individuals who are:

- An active-duty member of the Army, Navy, Air Force, Marines, or Coast Guard, or
- A commissioned member of the National Oceanic and Atmospheric Administration or the U.S. Public Health Service, or
- A cadet or midshipman of the U.S. military academies, or
- A member, cadet, or midshipman of the ROTC engaged in authorized training and practice cruises, or
- A member of the Ready Reserve or National Guard, assigned to a unit, and scheduled to perform at least 12 periods of inactive training per year, or
- A volunteer in an IRR mobilization category

Servicemembers, however, can decline the coverage or elect lesser amounts, meaning a beneficiary might not be entitled to that full \$400,000 payout. Finally, a death gratuity, equal to \$100,000, may also be paid out to the survivor of an active armed forces member. Certain reservists may also qualify if the death occurred while traveling to or from active duty, or while on inactive-duty training, for instance.

Altogether, a widow or other beneficiary could have a total of \$500,000 in tax-free income to deposit into a Roth IRA and Coverdell Education Savings Account, which could dramatically reshape their future financial picture and retirement security. The beneficiary can split these payouts between the ESA and Roth IRA as they see fit, contributing a portion, all, or nothing to each. Alternatively, they can also reserve a chunk for immediate expenses by leaving it within a checking or savings account. They just need to watch that the total amount contributed to the ESA and Roth IRA does not exceed the total benefit amount they received, otherwise they'll have to remove the excess contributions to the Roth IRA.

Contribution limits do not apply, nor do annual income limits for funding a Roth IRA. So an individual earning \$210,000 the year their military loved one passes and who receives a \$50,000 SGLI benefit, for example, could contribute the whole sum to a Roth IRA, even though under normal circumstances only \$6,000 (or \$7,000, if age 50 or older) can be placed in the account annually - and they would otherwise be ineligible to contribute at all because their income is so high. Funds must be deposited into a new or existing ESA or Roth IRA within one year of the beneficiary receiving it, otherwise they forfeit the opportunity to do so. (A separate one-year deadline applies to each benefit received.) Finally, the funds can be tapped at any time within the Roth IRA without incurring taxes or a penalty, as they are treated like any normal contribution. This is why the move makes sense for almost everyone because they can still easily access it while it grows tax free. However, the earnings on that money will be subject to income tax, if removed before the account is five years old, and a 10% early distribution penalty, if under the age of 59½.

Hospitals Fail to Tell Uninsured their COVID-19 Bills are Covered – source Beckers Healthcare Newsletter

Most major health systems participate in a program that covers hospital bills for uninsured COVID-19 patients; however, many are not telling their patients upfront, according to National Public Radio (NPR). The program is run by the Centers for Medicare & Medicaid Services (CMS) and was set up by the Coronavirus Aid, Relief and Economic Security Act this spring. According to Jennifer Tolbert of the Kaiser Family Foundation, who studies uninsured patients, there is no requirement for hospitals to tell uninsured COVID-19 patients upfront that the federal government would pay the bill in full. Ms. Tolbert also said that even physicians don't always know how the program works or that it exists. She says these are shortcomings of the program.

Ms. Tolbert's research finds that people without insurance often avoid care for financial reasons, even though they may qualify for a number of financial aid programs. "At the point when the patient shows up at the hospital or at another provider site, it's at that point when those questions need to be answered," Ms. Tolbert told NPR. "And it's not always clear that that is happening." An investigation into the case of Darius Settles, a 30-year-old uninsured patient who died from COVID-19 in July, found he had never been told that cost shouldn't be a concern.

Surprising Things that Damage Your FICO Credit Score – source MoneyTalksNews

The next time you check your credit score, you might discover it has taken a tumble because of a seemingly small mishap on your part. Here are some other types of mishaps that can damage your credit score.

1. Car rental reservations - Planning to rent a car? If you use a debit card to make the reservation, the rental car company might require a credit screening. That can ding your credit score. Here's a better option: Confirm the reservation with your credit card to avoid the inquiry. Then, settle the final bill with your debit card.

2. Closing credit cards - Closing a credit card account sounds smart, but it can hurt your score. Closing an account affects what's known as your credit utilization ratio. That is the percentage of your available credit that you are using. This ratio affects both FICO credit scores and VantageScore credit scores. The lower your ratio - meaning the least of your available credit that you're using- the better your score. Closing a credit card account you're not using decreases your available credit, however. That increases your credit utilization ratio, hurting your score.

3. Past-due rent payments - Fail to pay the rent on time, and the landlord might report your delinquency to credit bureaus. If you're having trouble with the rent, meet with your landlord and propose an alternative payment plan until you're caught up. That way, you can salvage your good name and credit.

4. Defaulting on recurring bills - If you are even slightly past due on a bill from a cellphone or utility company or other provider of recurring services, chances are you'll receive several notices before services are terminated. But once the provider has had enough, expect to be turned over to debt collectors and subsequently reported to the three main nationwide credit-reporting companies - Equifax, Ex-

perian and TransUnion. Don't ignore correspondence or fail to settle outstanding obligations.

Mr. Settles took two separate trips to TriStar Southern Hills emergency room in Nashville, Tenn., as his symptoms worsened. He was sent home the first time with antibiotics and awaited COVID-19 test results. The second time, he knew he had COVID-19, but was not admitted to the hospital because after a few hours in the ER his oxygen levels improved and he was otherwise young and healthy, and the physician didn't note any other risk factors for complications. However, although he needed it, he never made a third trip to the hospital. Instead of calling 911, he called his father, pastor David Settles, and asked him to come pray for him. Shortly after his father arrived, Mr. Settles became unconscious. At that point his father and wife, Angela Settles, called 911. They were told to perform chest compressions. Even after help showed up, Mr. Settles never woke up.

According to Ms. Settles, TriStar never told her or her husband that the hospital bill would be covered under the program, according to the report. Even after failing to disclose its policy for uninsured COVID-19 patients, TriStar sent Ms. Settles a bill for part of her husband's care. A TriStar spokesperson said that the bill was sent in error.

5. Breached gym membership contracts - Even if you are tired of forking over hard-earned cash each month for a gym membership you aren't using, don't just walk away. Properly close the account, or it could cost you in the form of early termination penalties and a damaged credit score.

6. Outstanding medical bills - If you're having trouble paying medical bills, make sure you tend to the matter promptly. Request a payment plan, for example. Ignoring collectors by muting the ringer on your phone or sending their calls to voicemail can eventually result in a blemish - in the form of a collection account - on your credit report. Due to credit industry changes announced several years ago, medical debts are reported only after a 180-day waiting period designed to allow enough time for insurance payments to be applied. And in general, credit-reporting agencies are placing less weight on outstanding medical debt. Still, tending to medical bills promptly can help you avoid a credit blemish in the first place.

7. Too many credit card applications - Ten percent of your FICO credit score is determined by how you shop for credit. According to Fair Isaac Corp., or FICO, the company behind FICO scores: "People tend to have more credit today and shop for new credit more frequently than ever. FICO Scores reflect this reality. However, research shows that opening several new credit accounts in a short period of time represents greater risk - especially for people who don't have a long credit history." So, remember this the next time you're offered a store credit card at the checkout counter as part of a deal that could save you some significant cash on the purchase. The price of that one-time savings might be a lower credit score.

Fraud, Waste and Abuse – source Department of Justice

San Diego, CA -- Nimesh Shah age 35, owner of Blue Star Learning, a technical training school in San Diego, was sentenced in federal court in October to 45 months in custody as a result of a multi-year scheme that defrauded VA out of almost **\$30 million** in Post-9/11 G.I. Bill benefits. As a result of Shah’s fraud, the VA issued over \$11 million in tuition payments to Blue Star Learning, and over \$18 million in housing allowances and stipends. In total, as a result of Shah’s fraud, the VA lost \$29,350,999.

Shah took extraordinary efforts to deceive regulators from VA to ensure the school continued to receive VA funds. He provided VA with false documents, invented fake students and created fake student files. He provided spreadsheets with false employment information and fraudulent contact information for purported graduates of the school and their employers. He purchased cellular telephones so that he and his employees could field VA regulator calls to purported employers of school graduates, and hired individuals overseas to pretend to be satisfied Blue Star Learning students in response to VA regulator emails. As laid out in court records, Shah’s scheme appears to be one of the largest Post-9/11 G.I. Bill fraud cases that has been prosecuted around the country.

Shah was also ordered to forfeit \$3,076,361.77 and to pay VA \$29,350,999 in restitution. Shah’s wife **Nidhi Shah**, who was the vice president and director of education at the school, was sentenced to two years of probation as a result of lying to investigators.

In order to receive funds from VA under the Post-9/11 G.I. Bill, Blue Star Learning was required to have at least 15% non-veterans for each course for which VA was paying educational benefits. Blue Star Learning was also required to provide vocational attainment data for graduates of the school to VA regulators that corroborated employment statistics posted on the Blue Star website.

As part of his scheme, between March 2016 and June 2019, Shah lied to VA about the percentage of non-veteran students at the school, and made up fake non-veteran students – when in fact nearly all of their business came from veteran students. He falsely claimed that all of the students at the school were enrolled full-time. Shah’s lies ensured that Blue Star Learning received millions of dollars in VA education benefits that the school was not entitled to.

Blue Star Learning, which charged up to \$20,560 per course, had close to 100% veteran students. Shah took extraordinary efforts to deceive VA regulators regarding non-



veteran students at the school, including creating fake enrollment agreements and student files for the purported non-veterans in each program. Shah emailed VA 48 fraudulent enrollment agreements for fictitious people he represented were non-veteran students at Blue Star Learning, complete with fraudulent dates of birth, social security numbers, addresses, phone numbers and emails for each fraudulent non-veteran student.

Shah knew the vast majority of Blue Star Learning graduates did not obtain jobs in the fields in which they were purportedly receiving training, and that the employment statistics on Blue Star Learning’s website were false. Shah nonetheless submitted fraudulent spreadsheets claiming that all the Blue Star Learning students listed were employed in the informational technology field. On these spreadsheets, Shah provided fraudulent phone numbers, email addresses, employers, and employer contact information for each student. He then took his fraud a step further: Because he knew CSAAVE could contact the students/employers to verify the data submitted, Shah hired individuals to create the fraudulent email addresses for the Blue Star Learning students, and directed these individuals, who resided overseas, to answer emails received at the fraudulent email addresses pretending to be satisfied Blue Star Learning graduates working in the information technology field. Shah additionally created 30 fictitious companies that he listed as the employers on the fraudulent spreadsheets, and hired individuals to create fraudulent email addresses and domain names for each fictitious company. Shah directed a Blue Star Learning employee to purchase 30 cellular telephones, one for each fictitious employer, and had employees of Blue Star Learning create voicemail greetings on each cellular telephone so that it would appear that the fraudulent businesses were legitimate if CSAAVE called to check.

“This was an extraordinary fraud in terms of the elaborate deception, the years-long duration and the amount of money involved,” said U.S. Attorney Robert Brewer. “This defendant knowingly violated the rules to enrich himself, and for that he will go to prison.” Brewer commended prosecutor Michelle Wasserman and agents from the Department of Veterans Affairs Office of Inspector General and Federal Bureau of Investigation for excellent work on this case. VA OIG urges anyone with knowledge of possible fraud against VA to contact the VA OIG Hotline Division at 1-800-488-8244.”

Pentagon imposes new coronavirus restrictions – source The Hill

The Pentagon has placed new restrictions on personnel who work in the building following new positive cases among its top officials. The building has moved to a higher health protection level, cutting maximum occupancy to 40% and increasing the number of temperature checks on workers entering the building by as much as 15%. The new restrictions will shore up procedures the Pentagon has had in place since this spring. The building has been below 50% occupancy for

months - with meetings now regularly conducted by phone or virtually - and all visitors already receive temperature checks. The new restrictions encourage leaders to have employees frequently telework, limits the number of people in the Pentagon’s athletic center, discontinues seating in the food court, and limits gatherings from fewer than 50 people to fewer than 25.

10 Things we've learned About COVID-19 So Far - source Becker's Hospital Review

Over the past months, COVID-19 has impacted nearly every aspect of our lives. As we continue to find safe and creative ways to navigate our new reality with this virus, it's worthwhile to reflect on what we've learned along the way. Here are 10 observations about COVID-19 that immediately come to mind:

The virus doesn't care who you are. A virus is a piece of genetic material (in this case RNA) surrounded by a protein capsule. If you breathe in enough particles of the virus, you're going to get COVID-19. It's that simple. Anyone can get it.

Testing isn't 100 percent. Medical testing isn't perfect and can sometimes lead to a false sense of security. There are false negatives (you have COVID but test negative) and false positives (you don't have COVID but test positive). In general, rapid tests have higher false negative rates. If you think someone might have COVID and a rapid test is negative, testing should be repeated with a more sensitive test.

Respiratory spread is the most common way for COVID to be transmitted. The virus is spread through the air. An infected person breathes it out; you breathe it in. The closer you are to someone who is infected (whether or not they have symptoms), the more likely you are to become infected. The better the ventilation and airflow around you, the less likely you are to become infected. Close proximity indoors means higher risk; being socially distanced outdoors lowers the risk.

Masks work. Because the virus is predominantly spread through the air, masks can help to both protect you from inhaling the virus and also protect other people if you have the virus. Some masks are better than others. Properly fitted N95 masks offer optimal protection and have the best filtration. Surgical facemasks or medical ear-loop masks are also very good, but don't offer the same protection as an N95 mask. Cloth masks are not as good as medical masks, but still offer some protection. On another note, unless you wear the mask over your nose and mouth, it probably doesn't help very much. As always, be certain to practice good hand washing habits and stay home if you are sick.

COVID-19 has many symptoms: some typical, some atypical. Most patients with COVID present with either a fever, cough or shortness of breath. However, many also have other symptoms including headache, fatigue, gastrointestinal complaints, rashes and more. In children, there can be an inflammatory syndrome that resembles Kawasaki disease. It's important to be alert for these other symptoms. Too often the diagnosis of COVID has been delayed because the symptoms weren't typical. Of importance, the sudden loss of taste or smell in an otherwise healthy person is very concerning for the diagnosis of COVID.

Some people have symptoms for many months after infection. We call these cases "long haulers" and the cause is not completely understood. Most commonly, these individuals get over their acute symptoms but are left with disabling fatigue, marked exercise intolerance, and often a sense of heart racing with minimal activity. Some researchers think that the virus causes inflammation in the part of the nervous system that controls heart rate, blood pressure and temperature. Patients with such cases seem to be increasing in number and will likely further grow as the pandemic continues. It's important to note that despite the presence of these "long haul" symptoms, people like this are not infectious.

We've made a lot of progress on therapies. It's hard to believe, but we've only known about COVID-19 for several months. However, in that short time medical researchers have identified treatments that work to limit the disease or shorten its duration (remdesivir, dexamethasone), treatments that probably work (monoclonal antibodies) and treatments that likely show minimal or no benefit (hydroxychloroquine). Medical researchers have a lot of experience conducting studies to determine which treatments are most likely to be beneficial. Listen to the scientists who are doing good peer-reviewed research. Be wary of those who promote cures without good science supporting them.

The mortality rate from COVID-19 in October is a lot lower than it was in March and April. We've learned a lot about this disease over the past several months. In addition to the therapies described above, we've also learned a great deal about the critical care of patients with COVID-19. We've learned how to best use oxygen, how to best position patients for maximal ventilation ("proning"), when and how to use mechanical ventilators. We've begun to understand how the virus affects the heart and other organs. We've found that the virus increases blood clotting and are doing research to understand when and how to use blood thinners. In the Ascension system alone, which serves 4 million unique lives annually, we've seen a 50% reduction in hospital mortality over the past six months – remarkable progress in such a short period of time.

COVID-19 isn't going away any time soon. The pandemic will end when we have "herd immunity" to the virus. This will happen when either enough people have become infected and develop immunity, or when enough people are treated with an effective and safe vaccine. Unfortunately, it looks like that according to our best information only 10% of the population has reportedly had the virus to date and is immune for an undetermined amount of time. We've got many more months to go.

We still have a lot to learn. The good news is we're learning more all the time.

9 Things You Should NOT Clean with Vinegar - source The Outdoor Wear Team

The natural cleaner can do some serious damage to appliances and other household items. Google how to clean basically anything and you'll likely get results that suggest using distilled white vinegar. Diluted with water to about 5% acidity, distilled white vinegar is hailed as a natural non-toxic cleaning marvel, killing bacteria, dissolving hard-water deposits, and cutting through grime at a fraction of the cost of brand-name cleaning products. However, **don't believe all the hype**. There is a common perception that vinegar can clean everything, but it isn't the catchall ingredient that you might think it is. Distilled white vinegar is good at descaling your coffee maker and leaving windows streak-free because "the acid reacts with the organic chemicals in stains and dissolves them away," explains Joe Glajch, a chemist and owner of JLG AP Consulting in Nashua, N.H. "But just as it eats away at coffee stains, imagine it doing the same thing to other surfaces in your home." Here are nine instances where you should skip the vinegar and grab a different cleaning agent for the job.

1. Clothes Iron - Using vinegar to clean the inside of your iron can corrode the heating element and permanently damage the inside of the appliance. The best way to clean an iron depends on the model. Your best bet is to read your iron's manual and follow the cleaning recommendations.

2. Counter Tops - If you want to keep stone countertops looking beautiful, don't reach for vinegar. The acid etches and dulls natural stone such as granite, marble, and soapstone. It can make them lose their shine and cause pitting or scarring. Instead, wipe them down with a sponge or dish towel dipped in mild detergent. Use only plastic scrub pads to remove stubborn spots

3. Dishwashers - You may have heard running a dishwasher with a bowl of vinegar in it will help get rid of hard water film and lingering odors. Some people even use vinegar as a rinse aid. Don't do it. There are specially formulated dishwasher cleaners today that work really well. The acetic acid in vinegar can eat away at the rubber parts in dishwashers.

4. Electronic Screens - Vinegar's great on windows, but never use it on an electronic screen like that on your computer, smartphone, tablet, or TV. Vinegar can damage a

screen's anti-glare properties and even make a touch screen less responsive. Use a soft sponge or cloth dampened with plain water. For stubborn spots, try a solution of dish soap highly diluted with water (100:1), applied to the cloth, and not to the screen itself. (As a guideline for how much soap to use,

5. Flooring - Many flooring manufacturers warn against using vinegar to clean hardwood floors. Some will even void the warranty if there are any signs that vinegar was used. Diluted vinegar can dissolve the finish that protects the wood and leave it looking cloudy, dull, or scratched. The same goes for wood furniture. Follow the manufacturer's cleaning recommendations or pick a cleaner that's made specifically for hardwood flooring

6. Knives - You want to keep vinegar away from metals. Tools with exposed edges, like kitchen knives, are especially vulnerable. Not only can vinegar damage the finish on knives, but it can also leave the knife's edge pitted. Other common metals in the kitchen that you should keep away from vinegar include aluminum and copper. The best cleaning option is dishwashing liquid and warm water.

7. Ranges - Vinegar won't necessarily damage your range or cooktop (the metals in ranges are typically coated in enamel and smooth cooktops are made of glass), but if it's a greasy mess you're looking to clean, vinegar simply won't cut it. Instead, opt for an alkaline cleaner, like ammonia or Borax."

8. Small Appliances - The plastic and glass surfaces on most small kitchen appliances, such as blenders, coffee makers, and toasters, are safe to clean with vinegar, but you want to avoid any rubber parts or metal that vinegar can corrode. This includes stainless steel. When in doubt, use diluted dishwashing soap instead.

9. Washing Machines - Vinegar is sometimes used as a fabric softener or for getting rid of stains and odors in the laundry, but as with dishwashers, it can damage the rubber seals and hoses in some washing machines to the point of causing leaks. Front-load washers are especially susceptible to vinegar-related damage. Plus, it may not even be doing much.

It's the holiday season, and a variation on a credit card scam, beware – source friend of the BB

How it works: You get a phone call telling you "Express Couriers" (or similar) will be delivering a package within the hour that requires a signature. An hour later a uniformed delivery man arrives with a basket of flowers and a bottle of wine. There is no special occasion, and you didn't expect it, so you ask who sent it. The courier doesn't, know, he says a card was being sent separately. He explains because the gift contains alcohol there is a \$3.50 "delivery/ verification charge," as proof it was delivered to an adult of legal drinking age. This seems reasonable and you offer cash. Nope, the company requires payment by credit or debit card only, so you swipe your card on his device. He says thank you, gives you a receipt, and departs.

You've been had: Within hours you discover your credit card has been used to make thousands in purchases or your

funds have been withdrawn from your account. The "courier's" device captured all the info necessary to create a "dummy" card with all your card details including the PIN number.

What to do:

- Immediately notify your credit card company and the police. If you have a doorbell-cam give the police the video.

- Be wary of accepting any surprise gift or package which you neither expect or personally ordered, particularly if it involves any form of payment as a condition of receiving the gift or package.

- Don't accept anything if you can't identify the sender.

- Above all, never give anyone your credit/debit card information unless you personally initiate the transaction.

TRICARE Young Adult Plan: Up to 22% Monthly Costs Increase Next Year – source MilitaryTimes

Current monthly enrollment fees of \$376 for Tricare Young Adult Prime will increase by 22%, said Eileen Huck, deputy director for health care for the National Military Family Association. She said a senior defense health official informed military service organizations of the increases, which are set to go into effect in January. Families are currently paying more than \$4,500 a year in enrollment fees for that coverage, and the increase would add nearly \$1,000 more. Current monthly enrollment fees of \$228 for Tricare Young Adult Select will increase by 12%, she said.

More than 37,000 unmarried, adult children of military sponsors were enrolled in either the Tricare Young Adult Prime or Select programs. As of a year ago, 10,509 adult children were enrolled in TYA Prime, and 26,830 were enrolled in Select. Those eligible are at least 21 years old, but not yet 26. Regular Tricare coverage through the military sponsor ends at age 21, or age 23 if enrolled in college. The young adult must not be eligible to enroll in an employer-

sponsored health care plan based on his or her own employment.

Confirmation of the fee increase was not immediately available from the Defense Health Agency; a 2021 Tricare fee schedule has not yet been released. However, according to Military Times calculations, the fees would increase for TYA Prime to about \$459 a month; and for TYA Select to about \$255 a month. "A lot of families will find it financially impossible to keep their kids in Tricare Young Adult," Huck said. "Will that mean that some of these young adults will go without health care coverage? I think that's a concern, at a time when a lot of families are struggling financially because of the economic downturn and the pandemic. ... It seems like an awfully big financial burden to be placing on these families." The majority of those in Tricare Young Adult are children of retirees, she said, and retirees in Tricare Select are already being asked to pay enrollment fees for the first time, next year.

And Finally . . .

Covid-19 Headgear: What Next? – source Washington Post

It was, perhaps, inevitable that food companies would see the masks that we're wearing these days and envision them as blank canvases onto which they could project their brands' advertising. To marketers, the inches of cotton stretched across our mouths and noses amount to a rare new frontier in the logo-littered landscape of T-shirts and ball caps. But here's the twist we didn't see coming: Now, some masks don't just bear the names or images of products, but also . . . their smell.

Fast food chain Jack in the Box gave away masks that purport to be scented like chicken, so you can inhale eau de poultry as you comply with Centers for Disease Control and Prevention guidance and local masking requirements - a win-win-win, apparently, for safety-minded chicken superfans. But here's another odd thing (as if the very premise isn't strange enough to begin with): According to the company's website, the mask giveaway is a promotion for Jack in the Box's new "Unchicken Sandwich." That's the brand's new plant-based faux-bird offering, which swaps a pea-protein patty for the traditional patty.

So, let's get this straight. To celebrate fake chicken, Jack in the Box is giving people the chance to go about their days in a cloud of real-chicken scent? Is this stunt merely proof that the chain can so successfully mimic chicken-like properties that its new sandwich must taste convincingly like the genuine article? And does anyone really want to constantly be enveloped in a chicken-perfumed cloud, anyway? Isn't that smell enjoyed more situationally? We have, as the saying goes, so many questions. But it turns out JITB's marketing wizards aren't alone. The meat company Hormel also recently announced it's giving away a mask that isn't just printed with lifelike images of the company's popular bacon. It's also imbued with the aroma of its "black label" premium strips. "Don't just eat bacon," the website promoting the giveaway reads. "Inhale it."

Barbara Kahn, a marketing professor at the University of Pennsylvania's Wharton School of Business, senses that the

bacon- and chicken-scented accessories are something of a novelty, likening them to the "flame-grilled" cologne that Burger King offered in Japan. "It's a gimmick is my guess, but it's one that's clever and could go viral," she says. She notes that it wouldn't be such a bad idea for companies to offer masks with scents. After all, hotels and retail stores spend a lot of money developing and piping in just the right smells they hope customers wind up associating with them. "A well-engineered smell can add to value of the brand," Kahn says.

In our pandemic everyday masks have emerged as opportunities for advertisers, and there are models emblazoned with presidential campaign slogans (you can buy official versions that read "MAGA" or "Unity," depending on your favored ticket), sports teams and bands. But part of the appeal of the scented mask, the companies offering them insist (with a possible wink), is to actually extend the enjoyment of their foods. Hormel boasts that it has employed "the latest in bacon-smell technology and irresistibly breathable, 2-ply fabric" to prolong the experience of consuming its product. "Finally, bacon-bliss can be with you always," it enthuses.

At the very least, it seems that for die-hard bacon or chicken lovers, such sensations would merely prove frustrating. They transform wearers into a modern-day version of the mythical Tantalus, punished by the gods for eternity by being made to stand in a pool of water and surrounded by fruit trees that remained just out of his reach. You might be able to smell that bacon while standing in line at the post office, but you can't eat it. For a slightly more recent analogy, perhaps we should look to the masks worn by doctors during the 17th century Black Plague. Their long, beaklike noses were typically stuffed with sweet-smelling herbs and botanicals, thought to have disease-fighting properties - with the added bonus of covering up the smell of death. When it comes to a pandemic, scent might be just the distraction we need.