

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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New DoD Website for Military Spouses – source Military Times

The DoD's new MilSpouse Money Mission website (<https://www.milspousemoneymission.org>) answers a lot of financial questions unique to the military life, as well as providing basic information geared to help families get out of debt, and to help them get their finances in order - and keep them that way. It includes timely information on how to protect your finances during this COVID-19 pandemic, and resources for those in the military community in financial need, whether it's because of the pandemic, or other needs. Created by the DoD Office of Financial Readiness, the website offers sections of information on topics starting with Money Ready 101 through Money Ready 401, with explanations, videos, articles and blogs, financial calculators and quizzes.

Whether you're a newbie at balancing a checkbook or a dedicated saver, you should find something in this resource that could help strengthen your finances. Take a quick look around the site to get an idea of what's there, and you can come back when you need some reliable information about a certain topic - for example what to consider when you're

thinking about making a big purchase. You can take it a step at a time, at your own pace, with opportunities to delve deeper into subjects. There's information on how to calculate your debt-to-income ratio, and steps to consider when you're deciding whether to borrow money, including calculating how much the loan will cost you over the life of the loan. Military OneSource has long offered resources on a variety of financial topics pertinent to military life, but this expands on the resources and provides one more separate resource for military spouses. MilSpouse Money Mission also offers a social media community of support and motivation, on Facebook, Instagram, Twitter, YouTube and Pinterest.

DoD officials have recognized that spouses are often the chief financial officer of the family, taking the reins of finances in the family to provide continuity because service members are gone so much of the time. And if spouses aren't involved in the family finances, they should be — and not just when the service member is deployed

Calendar and Upcoming Events

June 2020

National Fresh Fruit & Veggies Month

1– Dare Day

6 – D-Day (WW2)

8 – V-E Day (Europe WW2)

14 – Flag Day

20 – National Hollerin' Contest Day

21 – Father's Day

25 – National Catfish Day

28 – Paul Bunyan Day



July 2020

National Hot Dog and Ice Cream Month

1– Dominion Day (Canada)

4 – Independence Day

6 – National Fried Chicken Day

11 – Cheer up the Lonely Day

15 – Cow Appreciation Day

26 – Parent's Day

27 – Take Your Pants for a Walk Day

30 – Father-in-law Day

Two Reminders

If you haven't already done so, go to www.census2020.gov and complete the Census.

If you haven't already done so, apply NOW for an absentee ballot (or whatever system your State uses) for the November election.

Scary Stuff

Defense Department report reveals military occupations with highest suicide rates – source Stars & Stripes

The 2018 Department of Defense Suicide Event Report presents data collected by the services about suicides and suicide attempts among service members during that calendar year. The data included 139 suicides in the Army, 60 in the Air Force, 68 in the Navy and 58 in the Marine Corps. Army and Marine Corps infantry and gun crews, Air Force service and supply handlers and Navy electricians or mechanics are among the military jobs that had the highest numbers of suicides in 2018.

The Report presents data collected by the services about suicides and suicide attempts among service members during the 2018 calendar year. “There were 325 deaths by suicide identified among active-component service members,” the report states. The data included 139 suicides in the Army, 60 in the Air Force, 68 in the Navy and 58 in the Marine Corps, according to the report. The military jobs that had the highest number of suicides in each service in 2018 were:

- Army infantry, gun crews, with 40 suicides, or 37.4% of the service’s total.
- Marine infantry, gun crews, with 13 suicides, or 23.2% of the service’s total.
- Navy electrical/mechanical equipment repairers, with 13 suicides, or 19.4% of the service’s total.
- Air Force service and supply handlers, with 10 suicides, or 20.8% of the service’s total.

“The suicide mortality rate was 24.8 deaths per 100,000 population,” wrote analysts with the DOD Psychological Health Center of Excellence who authored the report. The suicide rate for reservists was 22.9 deaths per 100,000 while the rate for the National Guard was 30.6 per 100,000, the report states. That compares with a suicide rates for American adults ages 17-59 of 18.2 per 100,000 in 2017, according to the report. “The annual suicide mortality rates

for the active and reserve components demonstrated increases from (2011-2018),” the report states. “In contrast, the annual suicide mortality rates for the National Guard component did not increase.”

Some of the data analyzed in the report was released by the Pentagon in September in its first-ever Annual Suicide Report. At that time Karin Orvis, director of the Defense Suicide Prevention Office at the Pentagon, said the rates were not where leaders wanted them to be. “They’re not in the direction that we want them to be going,” she said. “We take this extremely seriously in our department, and it is a top priority” for Defense Secretary Mark Esper.

When last year’s report was released, Esper told reporters he wished he could say the department had “an answer to prevent further, future suicides.” “We don’t,” he said. “We are caught up in what some call a national epidemic of suicide among our youth. And not just our youth, but it’s something we continue to wrestle with. I believe we have the means and the resources to get ahead of this and do better than our civilian counterparts.”

After accounting for differences in age and sex between the military and general U.S. populations, the 2018 suicide rates for both the active and reserve components were statistically no different from the 2017 U.S. adult population rate, according to Monday’s report. “In contrast, the [2018] suicide rate for the National Guard was significantly higher than the U.S. adult population rate,” the report states. Personal firearms accounted for 66.5% of military suicides in 2018. Overdose by drug and/or alcohol was the most common method of attempted suicide, accounting for 59%, the report states. Less than half, or 44.6%, of troops who died by suicide in 2018 had a documented behavioral health diagnosis, the report states.

USMC Boot Camp Arrivals Undergo 14-day Quarantine before Training – source Stars & Stripes

COVID-19 is causing drastic changes in how recruits experience boot camp. As if being yelled at by drill instructors every day wasn’t stressful enough, Marine recruits arriving in San Diego for boot camp will now have to undergo a 14-day quarantine before training even commences. That’s an extra two weeks of living on the recruit depot before a recruit ever stands on the iconic footprints - which begins the transformational process of becoming a Marine.

“As recruits arrive to the depot in the future, they will enter a staging period of 14 days during which they will be medically screened, monitored and provided classes to prepare and orient them to begin recruit training,” the San Diego depot posted to Facebook. Photos of new arrivals show recruits donning face masks and having their temperatures recorded - part of an effort to help slow the spread of COVID-19. While new recruits at boot camp will undergo the same training to earn the title - culminating in a

grueling 54-hour exercise dubbed the Crucible - their lives and initial experiences of recruit training will be different than that of their predecessors.

Recruits and drill instructors aboard the depots are already donning face masks during training, there’s extra space in between racks in squad bays, more spacing at the chow halls and classroom training has been adapted to meet guidelines pushed by the DoD and health experts. Recruits at Parris Island are authorized to have a cellphone following the Crucible to help mitigate communications disruptions as a result of COVID-19. Those phones are only authorized to be used during fourth phase liberty hours. “Current planning and execution remain fluid as the situation continues to evolve,” the San Diego depot posted to Facebook “The health and well-being of our recruits, recruiting and training personnel, and their families remain our primary concerns,” the San Diego depot said.

Quarantine Quips – sources - friends of the BB

- * Half of us are going to come out of this quarantine as amazing cooks. The other half will come out with a drinking problem.
- * I used to spin the toilet paper like I was on *Wheel of Fortune*. Now I turn it like I'm cracking a safe.
- * I need to practice social distancing from the refrigerator.
- * Never in a million years could I have imagined I would go up to a bank teller wearing a mask and ask for money.
- * I don't think anyone expected that when we changed the clocks we'd go from Standard Time to Twilight Zone.
- * **This morning** I saw a neighbor talking to her cat. It was obvious she thought her cat understood her. I came into the house, told my dog . . . we laughed a lot.
- * So, after this quarantine, will the producers of *My 600 Pound Life* just find me or do I find them?

35,000 TRICARE Prime Enrollees to Get Refunds – source Military.com

About 35,000 military retirees will soon receive cash refunds from Tricare, thanks to a policy change made last year that affects how Tricare calculates annual out-of-pocket maximum payments. The rebates impact retirees who paid more than \$2,400 out of pocket towards their annual maximum payment in 2018 and 2019. They do not impact Tricare for Life or Tricare Retired Reserve users. The annual maximum out-of-pocket payment, or "catastrophic cap," for any retiree family with a service member who joined the military before Jan. 1, 2018, is set at \$3,000. For those who joined after Jan. 1, 2018, the annual retiree cap is about \$3,600. Those who joined before 2018 pay about \$600 per year for plan enrollment, while those who joined after 2018 will pay about \$1,000.

A set of sweeping Tricare reforms ordered in 2018 directed that the annual fee paid by retirees to use Tricare Prime no longer counted toward the yearly out-of-pocket max. That meant some families were faced with an increase of about \$600 in their yearly Tricare spending, up to \$3,600 for most retirees. But that change was reversed last summer, retroactive to 2018, allowing the enrollment payment to

Congress Unlikely to Act on Prescription Drug Costs Until COVID-19 Vaccine Developed – source SCL Weekly Update

The Senior Citizens League (TSCL) has been fighting for several years to get Congress to pass legislation to lower prescription drug prices for seniors. In addition, we have been fighting for other legislation to stop the practice of surprise medical billing, whereby someone receives an unexpected bill for health care that they thought was covered by health insurance. They knew it was going to be a tough fight to get both of those passed this year, with the possibility of surprise billing legislation being easier to pass than lower prescription drug prices. Nonetheless there was some hope Congress would pass legislation dealing with both issues by the end of May. But the rise of the coronavirus pandemic caused Congress to kick the can down the road until November 30.

Recently, TSCL participated in a conference call with Congressional reporters who now say passing legislation for either of those is becoming less and less likely, at least until

- * Quarantine day 45. Went to this restaurant called THE KITCHEN. You have to gather all the ingredients and make your own meal. I have no clue how this place is still in business.
- * My body has absorbed so much soap and hand sanitizer that when I pee it cleans the toilet.
- * Not to brag, but I haven't been late to anything in over two months.
- * I'm so excited . . . it's time to take out the garbage. What to wear, what to wear?
- * Recent monthly budget: Gas \$0, Entertainment \$0, Clothes \$0, Groceries \$2,799.
- * Day 37: The garbage man placed an AA flyer on my recycling bin.
- * Better 6 feet apart than 6 feet under.
- * When this quarantine is over, let's not tell some people.

count toward the cap once again and reducing the amount of money retirees might pay out of pocket each year by about \$600 for most users.

Retirees should watch their mailboxes for refund notification letters from Tricare's contractors, HealthNet in the west region and Humana in the east, Tricare officials told Military.com today. The letters started going out April 20. The reimbursements will be in the form of an account credit automatically applied to future enrollment fees. Retirees will also have the option of requesting a cash refund.

The Defense Health Agency, which oversees Tricare, announced a plan early this year to bar retirees from access to many on-base medical facilities, instead requiring them to be seen off base. That means retirees on Tricare Prime will increasingly be paying out of pocket for care -- and coming closer to hitting that annual out-of-pocket maximum. While retirees using Tricare Prime face no out-of-pocket costs if they are seen by an on-base providers, they do cost shares when seen off-base, including \$20 per primary care visit and \$31 for specialty care.

effective treatments for those affected by the coronavirus are developed and until a vaccine against the virus is available and our citizens are widely vaccinated. With the urgent need to develop both of those, lawmakers are hesitant to cut into the profits of the drug companies we are depending upon to come up with them. In other words, the drug companies have us over a barrel for the time being.

Regardless, TSCL will continue to keep up the pressure on Congress and the President to take some kind of action on both issues. Perhaps there are other measures that could be considered right now such as reducing the cost of co-pays for drugs. TSCL recognizes that pharmaceutical manufacturers serve a vital mission in keeping us all healthy, but making sure they don't take advantage of those who are dependent on prescription drugs for our health, and sometimes for our very lives, has to be a priority of our lawmakers.

VA Fraud, Waste, & Abuse

Boston, Mass. – A VA employee has agreed to plead guilty to embezzling nearly \$70,000 in VA funds. **Michael Donaher**, of Lakeville, was charged with one count of embezzlement and theft of public money, property or records. He has agreed, as part of a plea agreement, to reimburse the government for the funds he stole. Donaher worked as an Inventory Management Specialist for the Veterans Affairs Medical Facility in Brockton and was responsible for purchasing various equipment necessary for use in the facility. He conducted fraudulent transactions using his government-issued purchase cards and routed the proceeds to his personal bank account. He attempted to conceal these fraudulent purchases by making it appear as if the purchases were made through a large company VA frequently used for legitimate business, when, in fact, they were actually made through a company. The charging statute

provides a sentence of up to 10 years in prison, three years of supervised release and a fine of up to \$250,000.

Chicago, IL -- Guaranteed Rate Inc. has agreed to pay the United States \$15.06 million to resolve allegations that it violated the False Claims Act and the Financial Institutions Reform, Recovery and Enforcement Act of 1989, when it originated and underwrote mortgages insured by HUD. FHA or guaranteed by VAGuaranteed Rate is headquartered in Chicago, Illinois, with branches across the United States.

“This case involved a pattern of serious, systemic and widespread violations under the False Claims Act,” said Rae Oliver Davis, Inspector General at HUD. “This recovery on behalf of FHA and the American taxpayer should serve as a stark reminder of the potential consequences of not adhering to HUD program rules and to the value of whistleblowers, in pursuing lenders that violate these rules.”

Thyroid Disease: 60% of People With it Don't Know They Have It – source MoneyTalksNews

Many of us worry about being diagnosed with a life-threatening illness. Cancer, heart disease and Type 2 diabetes loom large in our fears, especially as we grow older. But we often overlook a generally less life-threatening but still potent condition, thyroid disease, which is more common than heart disease or diabetes, according to the University of Michigan. In fact, up to 60% of Americans with thyroid disease - as many as 12 million people - don't realize they have the illness. People who are at a greater risk of developing thyroid disease include women, people over age 60 and people with a history of an autoimmune disease or a family history of thyroid disease. The thyroid is a small gland that sits in your lower neck. Sometimes described as being shaped like a butterfly, this gland is important because it secretes hormones that impact nearly every organ in your body.

When something goes wrong with the thyroid, it can hamper regulation of the body's metabolic processes and control of the body's temperature. And plenty can go wrong with this gland. In some cases, your body secretes too much

thyroid hormone. Known as “hyperthyroidism,” this condition speeds up body processes, leading to symptoms such as: nervousness or anxiety, increased sweating and heart rate, trouble sleeping, weight loss, and frequent bowel movements

By contrast, sometimes the body secretes too little thyroid hormone, a condition called “hypothyroidism,” which slows down body processes. Symptoms may include: intolerance to cold, fatigue, dry skin, mood swings and depression, and constipation.

The only sure way to know if you have thyroid disease is to see your doctor and have your blood tested to measure your thyroid hormone levels. If the results show a problem, further testing may be necessary to find the cause of the issue. The good news is that most thyroid conditions are easily treatable, according to the University of Michigan. Medications often can correct the problem. In some cases of hyperthyroidism, you may require radioactive iodine treatment or surgery.

COVID-19 Coach App Available for Download - source VFW Action Corps Weekly

The COVID Coach app was created for everyone, including veterans and service members, to support self-care and overall mental health during the COVID-19 pandemic. Features include education about coping during the pandemic, tools for self-care and to improve emotional well-being, trackers to check your mood and measure your growth toward personal goals, and graphs to visualize progress over time. COVID Coach can be used as a stand-alone tool or as a supplement to professional mental health care. You can mark your favorite coping tools and track your mental health over time. Set reminders to visit the app each day and work toward your goals. The app can also help you create your own personal support network. NOTE: COVID Coach is not intended to replace needed professional care related to COVID-19 or mental health conditions, such as PTSD.

Several of the questionnaires used in COVID Coach, including the PTSD Checklist (PCL-5), are reliable and valid self-report measures used across VA, DoD, and the community, but they are not intended to replace professional evaluation. Any data created by the user of this app are only as secure as the phone/device itself. Use the security features on your device if you are concerned about the privacy of your information. Users are free to share data; as the self-monitoring data belong to each user, HIPAA concerns do not apply while the data are stored or shared. If the user were to transmit or share data with a health care provider, the provider must then comply with the HIPAA rules.

COVID Coach was created by VA's National Center for PTSD, To download go to:

https://www.ptsd.va.gov/appvid/mobile/COVID_coach_app.asp.

The Grey-Haired Brigade is Here: Vet Geezer Comments – source Frontlines of Freedom Newsletter

The typical US household headed by a person age 65 or older has a net worth 47 times greater than a household headed by someone under 35, according to an analysis of census data. 47 times!

They like to refer to us as senior citizens, old fogies, blue hairs, geezers, and in some cases dinosaurs. Some of us are "Baby Boomers" getting ready to retire, others are from the Greatest Generation already retired. We walk a little slower these days and our eyes and hearing are not what they once were. We worked hard, raised our children, worshiped our God and have grown old together.

In school we studied English, history, math, and science, which enabled us to lead America into the technological age. We still use two spaces after a period when typing. Most of us remember what outhouses were, many of us with firsthand experience. We remember the days of telephone party-lines, \$.25 gasoline, and milk and ice being delivered to our homes.

We are probably considered old fashioned and outdated by many. But there are a few things you need to remember before completely writing us off. We won WWII, fought in Korea and Viet Nam. We can quote "The Pledge of Allegiance," and know where to place our hand while doing so. We wore the uniform of our country with pride & lost many friends on the battlefield. We didn't fight for the Socialist States of America; we fought for the "Land of the Free and the Home of the Brave." We wore different uniforms but carried the same flag.

We know the words to the "Star Spangled Banner," "America," and "America the Beautiful" by heart, and you may even see some tears running down our cheeks as we sing. We have lived what many of you should have read in

Words

- The meaning of opaque is unclear.
- I wasn't going to get a brain transplant but then I changed my mind.
- Have you ever tried to eat a clock? It's very time consuming.
- A man tried to assault me with milk, cream and butter. How dairy!
- I'm reading a book about anti-gravity. I can't put it down.
- It's a lengthy article about ancient Japanese sword fighters but I can Sumurais it for you.
- So what if I don't know the meaning of the word 'apocalypse'? It's not the end of the world.
- Police were called to the daycare center. A 3-year old was resisting a rest.
- The other day I held the door open for a clown. I thought it was a nice jester.
- Need an ark to save two of every animal? I Noah guy.

history books, and we feel no obligation to apologize to anyone for America.

Yes, we are older and slower these days but rest assured, we have at least one good fight left in us. We love this country, fought and died for it, and now we are going to save it. It is our country, & nobody is going to take it away from us. We took oaths to defend America against all enemies, foreign & domestic, & that's an oath we plan to keep. There are those who want to destroy this land we love but, like our founders, there is no way we are going to remain silent.

It was mostly the young people of this nation who elected the Congress that promised "Hope and Change" - which in reality was nothing but "Hype and Lies" from your college professors. You youngsters need to taste socialism & see evil face to face to understand you don't like it after all.

You make a lot of noise, most are all too interested in their careers or "Climbing the Social Ladder" to be involved in such mundane things as patriotism & voting. Many of those who fell for the "Great Lie" in 2008 are now having buyer's remorse. With all the education we gave you, you didn't have sense enough to see through the lies and instead drank the 'Kool-Aid.'

Well, don't worry youngsters, the Grey-Haired Brigade is here, & in 2016 we took back our nation.

We may drive a little slower than you would like, but we get where we're going, and in 2020 we're driving to the polls again by the millions.

So, the next time you have the chance to say the Pledge of Allegiance, stand up, put your hand over your heart, honor your country, & thank God for the old geezers of the "Gray-Haired Brigade."

- Alternative facts are aversion of the truth.
- I used to have a fear of hurdles, but I got over it.
- Atheism is a non-prophet organization.
- Did you know they won't be making yardsticks any longer?
- I used to be allergic to soap but I'm clean now.
- The patron saint of poverty is St. Nickeless.
- What did the man say when the bridge fell on him? The suspension is killing me.
- Do you have weight loss mantras? Fat chants!
- My tailor is happy to make a new pair of pants for me. Or sew it seams.
- What is a thesaurus's favorite dessert? Synonym buns.
- A relief map shows where the restrooms are.
- There was a big paddle sale at the boat store. It was quite an oar deal.
- How do they figure out the price of hammers? Per pound.

IRS 2020 Filing Season: 10 Ways Your Taxes Will Change in 2021 – source MoneyTalksNews

Now is the time to start thinking about your 2020 tax return - the one due by April 2021. The sooner you learn about the credits, deductions and contribution limits available, the more time you will have to take advantage of them. Here's a look at some ways the federal return you will file in 2021 will differ from your prior return.

1. Waived RMDs - The Coronavirus Aid, Relief, and Economic Security Act of 2020 (CARES), waived required minimum distributions (RMDs) for 2020. RMDs generally count as taxable income, so this one-time reprieve means some retirees will have lower taxable incomes and possibly owe less in federal taxes in 2021.

2. Higher standard deductions - Standard deductions generally rise each year on account of inflation. For 2020, the standard deduction amounts for the following tax-filing statuses are: Married filing jointly: \$24,800 - up \$400 from 2019; Married filing separately: \$12,400 - up \$200; Head of household: \$18,650 - up \$300, and Single: \$12,400 - up \$200. The standard deduction reduces the amount of income that's subject to federal taxes. If a single person is eligible for and chooses to take the standard deduction (as opposed to itemizing deductions) on their 2020 tax return, they would not be taxed on the first \$12,400 of their income from 2020.

3. A charitable deduction available to all - Usually you can only write off tax-deductible donations to charity on your federal return if you itemize your deductions rather than take the standard. But to encourage Americans to donate money to charity during the pandemic, the CARES Act enabled taxpayers to deduct up to \$300 in monetary donations in 2020 - even if they take the standard deduction.

4. Higher income brackets - Tax brackets tend to rise annually. For 2020, the income brackets are as follows for folks whose tax-filing status is single: 37% tax rate: Applies to taxable income of more than \$518,400; 35%: More than \$207,350 but not more than \$518,400; 32%: More than \$163,300 but not more than \$207,350; 24%: More than \$85,525 but not more than \$163,300; 22%: More than \$40,125 but not more than \$85,525; 12%: More than \$9,875 but not more than \$40,125, and 10%: Income of \$9,875 or less. For complete 2020 tax rate tables for all tax-filing statuses, see pages 5-7 of IRS Revenue Procedure 2019-44. If you want to compare them with the 2019 tables, see pages 8-10 of Internal Revenue Bulletin 2018-57.

Approval Sought for Hazardous Duty Pay for Coronavirus Response Troops – source Military Times

Sen. Joni Ernst (R-IA), retired Iowa National Guard lieutenant colonel who served in the Middle East during the Iraq War, is introducing legislation to provide tax-free hazardous duty pay for all guardsmen deployed on pandemic-related missions, to include back pay for deployments back to the start of March. "Whether it's delivering personal protective equipment, food, or medical supplies, our National Guardsmen and women have answered the call to help during COVID-19," Ernst said. "I could not be more proud of their tireless and selfless efforts. That's why I believe Congress should take this small step to recognize the hazardous work they're doing during this pandemic and provide them the pay they deserve."

5. Higher contribution limits for (some) retirement accounts - You can save more money in several types of workplace retirement accounts in 2020. The base contribution limit for 401(k) plans, for example, is \$19,500 - up from \$19,000 for 2019. The limit for catch-up contributions, which taxpayers age 50 and older can make, is an additional \$6,500 - up from \$6,000. So, folks who are at least 50 can contribute a total of \$26,000 to a 401(k) in 2020. Unfortunately, 2020 did not bring any contribution limit increases for individual retirement accounts (IRAs).

6. Higher contribution limits HSAs - Contribution limits for health savings accounts also tend to increase each year. The 2020 contribution limits for folks eligible for an HSA and have the following types of high-deductible health insurance policies are: Self-only coverage: \$3,550 - up from \$3,500 for 2019; Family coverage: \$7,100 - up from \$7,000.

7. Higher income limits for the Saver's Credit - For 2020, the Saver's Credit, formally known as the Retirement Savings Contributions Credit, has higher limits, effectively making this little-known tax credit available to more people. You might be eligible in 2020 if your adjusted gross income (AGI), is not more than: Married filing jointly: \$65,000 - up from \$64,000 for 2019; Head of household: \$48,750 - up from \$48,000, and All other tax-filing statuses: \$32,500 - up from \$32,000.

8. A more valuable adoption tax credit - The tax credit for qualified adoption expenses is more valuable in 2020. The maximum allowable credit amount is \$14,300 - up from \$14,080 for 2019.

9. A more valuable Earned Income Tax Credit - For 2020, both income limits and maximum credit amount for the Earned Income Tax Credit are higher. You might be eligible for the EITC if your AGI is not more than: Married filing jointly: \$56,844 - up from \$55,952 for 2019; All other tax-filing statuses: \$50,594 - up from \$50,162. The maximum amount the EITC is worth in 2020 is \$6,660 - up from \$6,557.

10. Higher cap on Social Security payroll taxes - One bit of bad news for some folks: The maximum amount of a worker's income that is subject to Social Security payroll taxes rose to \$137,700 for 2020 - up from \$132,900 for 2019.

Her proposal would extend to active duty service members and other military medical corps professionals on coronavirus operations. More than 46,500 National Guard and about 7,000 active-duty troops have been activated for response to the coronavirus outbreak. Hazardous duty pay could total at least \$150 a month, depending how lawmakers define the deployments under existing Defense Department rules. No estimate was given for what the move could cost. But the idea follows several pitches by lawmakers to award more money to public servants and essential private-sector employees for their continued work amid the coronavirus threat. Sen. Mitt Romney (R-UT) proposed bonuses of up to \$12 an hour for three months for employees at hospitals, grocery stores and health manufacturing firms.

Beans - The Perfect Pandemic Food - source MoneyTalksNews

Beans are cheap, filling, low-fat, high-protein and, when prepared well, delicious. They also can keep for up to a decade when stored well. In short, beans are one of the most worthwhile things to stockpile, or to buy during a months' long pandemic that pushes you to pinch pennies. So, following is everything you need to know to embrace this perfect food and start working more beans into your diet - from how to avoid digestive gas to how to cook homemade beans.

Canned versus dried beans - Reach for canned beans when convenience is your priority. Pop open a can and sprinkle beans on your salad, throw them onto a tortilla with cheese, or toss them into a casserole, chili or soup. If cost or taste is more important to you than convenience, go with dried beans. If shelf life is key, go with dried beans as well: They can keep for up to 10 years, while canned foods usually expire within two to five years of their manufacture date.

You don't have to cook beans every time you want to eat them, though. Cook up a batch and freeze the beans in small portions. You'll enjoy the convenience of canned beans at a fraction of the cost. The Bean Institute ran the numbers a few years ago and found that a family of four eating beans once a week will save around \$80 a year by using dried beans over a national brand of canned beans. Here are the institute's price comparisons for pinto beans:

Dry - \$0.15 per serving; canned (store brand) — \$0.34 per serving; canned (national brand) - \$0.48 per serving.

Homemade dried beans are also tastier than the canned equivalent. "Canned beans are never going to be as good as home-cooked dried beans, no matter how many seasonings you add to your pot," raves The New York Times food writer Melissa Clark. "They're like any other convenience food ... fine in a pinch but never transcendent." Yet another advantage of dried beans is that you get to decide what else goes into the pot — which is important if you are trying to cut down on sodium.

Gas-free beans? Really? - Digestive gas that you might experience after eating beans is caused by fermentation in your digestive tract - specifically, fermentation of complex carbohydrates in the beans called oligosaccharides, says Berkeley Wellness. But there are many ways to avoid or decrease digestive gas and, ultimately, to condition your gut to welcome beans without this potentially embarrassing aftereffect. Here are a few tips:

- Rinse canned beans: It will reduce the amount of oligosaccharides present, Berkeley Wellness reports.
- Soak dried beans: This too will reduce oligosaccharides, according to Berkeley Wellness. The publication suggests



soaking beans in water for at least six to eight hours — and as long as overnight — and changing the water at least once before cooking the beans. The Bean Institute recommends the hot soak method as the most effective step against gas and offers detailed soaking directions on its website.

- Try adzuki beans: They are relatively easy to digest and thus should not give you gas, according to the website of integrative health expert Dr. Andrew Weil.

- Try black-eyed peas: A 2011 study published in the Nutrition Journal investigated "perceptions of flatulence from bean consumption" by having participants eat a half-cup of pinto beans, vegetarian baked beans or black-eyed peas every day for at least eight weeks. The first week of the study, 50% of participants who ate pinto beans and 47% of those who ate baked beans reported increased gas — compared with only 19% of those who ate black-eyed peas.

- Eat beans regularly: In the 2011 study, the participants reported less gas over time. In fact, at least 70% of the participants who experienced gas reported that it dissipated by the second or third week of daily bean consumption. Berkeley Wellness reports similarly: "If you eat beans on a regular basis, your body will learn to handle them more efficiently over time. But increase your intake gradually."

- Consider enzymes: Products like Beano or generic equivalents contain an enzyme that helps break down oligosaccharides, Berkeley Wellness says.

- **Cooking couldn't be simpler** - As you'd guess, dry beans are an excellent excuse to get out the crockpot. Turn it to low to cook them for three to six hours, depending on your cooker and on the beans. Or use the stove-top. Or a pressure cooker. Or even a rice cooker. These instructions apply, regardless:

- Cover with water: Combine your soaked or unsoaked dry beans with an extra 2 inches or more of water or broth. Keep an eye on them while they cook, and add liquid if necessary.

- Add salt at the beginning: Salting early penetrates the beans better than if you wait until they're cooked. In fact, salting the soaking water breaks down beans' skins, speeding up cooking, food writer Melissa Clark says. At any rate, salting the cooking water won't prevent beans from cooking, as some hold.

- Let them simmer: Boiling will break beans apart. Low and slow is the way to go for creamy, well-cooked beans.

Bean-a-licious recipes - With a little attention, beans can help both your health and your food budget - and make a delicious addition to the dinner table. To get started, try some of these on-line sources for recipes: [Epicurious](#), [Serious Eats](#), [Food Network](#).

DeCA now doing daily health screenings of everyone who works in commissaries – source [MilitaryShoppers.com](#)

The Defense Commissary Agency has begun daily health screenings of anyone who works in commissaries – including employees, baggers and affiliated contractors – before they start their shifts. Commissaries will initially conduct the screenings with a questionnaire that focuses on any visible symptoms related to COVID-19, and traces their travel history as well as potential connections with anyone affected by the virus. As stores receive infrared thermometers, the screening will include temperature checks. If a temperature check determines anyone is a potential risk, they will be directed to go home and contact their health care provider. They can return to work once they have no signs of a fever or illness, and they will be screened again.

“Military resale is good at evolving and adapting, and screening the people who work in our stores is the first step in a new normal that helps reduce the risk of transmission for everyone,” said Rear Adm. (retired) Robert J. Bianchi, DOD Special Assistant for Commissary Operations. “We should expect to operate like this for the foreseeable future.” Bianchi, who is also the CEO of the Navy Exchange Service Command (NEXCOM), said his Navy Exchange stores are also preparing to implement these procedures for the personnel working in their facilities. “There are probably going to be many commercial businesses that start implementing temperature checks for employees and wearing of face coverings, so this should be no surprise to anyone as they may experience this in many aspects of their personal lives,” he said. The employee health screenings are

the latest in a series of safety measures commissaries have implemented:

- Anyone (including customers) entering a store must wear a face covering.
- Stores have plexiglass sneeze shields in all regular checkout lanes.
- Commissary personnel wipe down checkout areas, product display cases, restrooms and shopping carts with disinfectant, and practice routine hand washing and other basic sanitation measures.
- Touchless credit card processing eliminates the need for the customer to sign.
- Customers scan their own ID cards so cashiers can provide them touchless transactions.
- Reusable bag usage has been banned.
- Only authorized customers – this includes disabled veterans with VHIC cards – will be able to enter a commissary. Visitors will no longer be allowed to accompany authorized customers and a 100% ID check is in place.
- DeCA canceled special events such as the spring sidewalk sales, in-store product demonstrations (including DeCA’s free coffee program), group tours, vendor-sponsored events and other events to discourage group gatherings.
- Commissaries are working with installation leadership and public health personnel to implement risk reduction practices such as designated store hours for various patron groups, and limiting the number of patrons in the store.

More Than 5,000 Veterans Are in Recovery from COVID-19 - source [Stars & Stripes](#)

VA reported, in the first half of May, that more than 5,000 veterans are in recovery after becoming infected with the coronavirus. About 65% of the department’s nearly 10,000 cases (5,185 veterans & 760 VA employees) were in recovery from the virus. VA defined being in recovery as having been discharged from the hospital or having made it 14 days after a positive coronavirus test and not needing hospitalization. The number of recoveries was included in the VA’s dataset starting May 4, following a nearly four-day period during which the department posted no public updates about its coronavirus cases. VA Secretary Wilkie said in a statement that the data now shows “all known COVID-19 cases that are tested or treated in VA facilities.”

According to the new data, VA’s death toll jumped 62% in one week, from 482 on April 29 to 779 on May 6. Besides VA inpatients, the count now includes VA patients who died at their homes or in community hospitals. Previously, those veterans were omitted from the department’s data. The death toll doesn’t include VA employees. In a separate datasheet, VA reported 24 employees had died of the virus as of May. During the same week, the total number of positive cases increased from 7,903 to 9,823. In addition to veterans and employees, VA added in other people who were admitted to VA hospitals, including civilians, Tricare patients and active duty service members.

Thousands of veterans remain hospitalized with the virus. The New Jersey VA Health Care System had 283 active cases as of May 6, followed by the New York Harbor Health Care System and the Philadelphia Health Care System, which each had 140. The North Chicago VA Health Care System and the VA in Washington, D.C., were each treating more than 100 coronavirus patients. The New York Harbor system, which encompasses parts of New York City, had experienced the most deaths, with 86. In New Jersey, 71 veterans had died, and 59 veterans had died at the Bronx VA. New Orleans, Detroit, Boston and Indianapolis each reported more than two dozen deaths at their facilities.

As part of its “fourth mission” to serve as America’s backup medical system during national crises, the department is helping to treat civilian patients in 38 states. The VA has focused some of those efforts toward nursing homes, many of which have experienced outbreaks of the virus. More than 80 VA medical workers were sent to aid 26 nursing homes in Florida, and 90 VA nurses went to help two nursing homes in New Jersey. Other staff were sent to state-run nursing homes in Alabama, Massachusetts and Tennessee. The department committed to opening 1,500 beds at VA hospitals to treat civilian patients.

Airborne Hazards and Open Burn Pit Registry Update – source [ConnectingVets.com](#)

More than 204,000 veterans and service members have signed on to the VA Airborne Hazards and Open Burn Pit Registry. The registry was established in June 2014 and allows current and former service members to self-report toxic exposures and health concerns using an online questionnaire. That registry and their responses can be used to discuss health issues with doctors and other providers. “Concerns about the long-term effects of exposure to burn pits remain a priority,” VA Secretary Wilkie said in a statement. “By joining the registry, veterans, service members and the department will further understand the impact of deployment-related exposures on health.”

DoD encouraged registry participation in a letter to more than 700,000 active-duty, National Guard and Reserve members. To participate in the registry, veterans and troops must complete the questionnaire and receive an in-person exam. Because of the pandemic, most VA facilities are deferring those exams to prevent the spread of the virus. Veterans, advocates and lawmakers on Capitol Hill have raised concerns during the pandemic that veterans exposed to toxins during service - including those exposed to burn pits, Agent Orange and other hazards - were not being warned about their vulnerability to infection, or were

White Paper Identifies Guam 13 Year AO Exposure Period

Veterans who served in Guam from 1962 to 1975 were likely exposed to toxins including Agent Orange and should receive VA benefits, according to a white paper from the National Veterans Legal Services Program and Veterans Legal Services Clinic at Yale Law School. The report shows those veterans satisfy VA's legal standard for exposure to AO and other herbicides. “The conclusion is based on an exhaustive review conducted over nearly two years of government, private, archival and oral history evidence of herbicide use in Guam during the Vietnam era,” the groups said. “This white paper confirms the reports of countless veterans who served in Guam but whose claims VA has wrongly rejected,” said Bart Stichman, executive director of NVLSP. “It is time that the VA acknowledge the strong evidence of toxic herbicide exposure in Guam and care for veterans exposed.”

At the height of bombing operations during Vietnam, more than three-quarters of all U.S. B-52 aircraft available for operations were based in Guam. The rapid buildup, along with climate conditions on the island, housing and water shortages and other challenges, prompted military leaders to work to prevent fires and control tropical growth using the herbicides. “Service members have said for years they sprayed AO and other toxic herbicides all across Guam,” said Brian Moyer, a Marine veteran who served in Guam from 1974 to 1976 and leads the group Agent Orange Survivors of Guam, a section of Military Veterans Advocacy. “So many of us were exposed and, sadly, many have already passed away—with no recognition from the VA.”

otherwise not being cared for properly by VA. They made sure to mention that the 200,000 registry members were likely only a fraction of the total number of veterans and service members exposed to airborne toxins. VA has estimated that number at as many as 3.5 million.

Some veterans on the registry have reported they received an email from the department about toxic exposures and COVID-19, but others said they did not. “We do know that veterans who are over the age of 65 or who have underlying health conditions such as asthma, chronic lung problems or other underlying medical issues may be more susceptible and experience more severe symptoms if infected with the coronavirus as is seen in the general population,” the email read. When Iraq and Afghanistan Veterans of America launched its burn pits campaign in 2018, Tom Porter, an IAVA spokesman, said the registry had just 140,000 members. “(This is a) good byproduct of VSOs and Congress stepping up the conversation around toxic exposures,” Porter said. When veteran service organizations appeared before members of Congress earlier this year to share their top legislative priorities, almost all listed toxic exposures as one of their main focuses.

he report says the evidence collected o establishes, at minimum, “as likely as not” veterans who served on the island during those years were exposed. Widespread exposure is supported by evidence including contamination tests by the Environmental Protection Agency and DoD in the 1980s and 1990s, according to the report. As a result, those veterans should be presumptively entitled to disability benefits for any diseases VA has associated with exposure to those toxins. “Like many of the early veterans’ Agent Orange claims dismissed by the VA in the 1970s and 1980s, Guam veterans have been fighting for overdue recognition of their in-service disabilities,” said John Rowan, National President of Vietnam Veterans for America. “Guam veterans now have an overwhelming case that will require the VA to finally recognize these meritorious claims.”

“Official government accounts of herbicide mishandling, improper hazardous waste disposal, and high concentrations of dioxin across Guam establish exposure pathways to support claims of service connection based on herbicide exposure,” said James Campbell, a law student in Yale’s Veterans Legal Services Clinic. “We hope that veterans advocates and lawmakers will build on this report to address unremediated health risks and military pollution in Guam.” Veterans exposed to Agent Orange are still waiting on VA to decide to add four additional diseases to the list of covered conditions, including bladder cancer, hypertension, Parkinson's-like symptoms and hypothyroidism. VA has delayed those decisions repeatedly. Senators earlier this year introduced a bill to force the issue, but that legislation has not come up in committee or received any votes so far.

In case you'd like to try it at home, here's the recipe for chipped beef on toast (SOS to most of you)

- 1 pound ground beef
- ¼ cup all-purpose flour
- 1 beef bouillon cube
- 1 pinch ground black pepper
- 2 ½ cups milk

Brown beef in a large skillet over medium heat. Stir in flour, bouillon cube, salt and pepper. Sauté for about 5 minutes or until flour is absorbed. Stir in milk and bring to simmer, stirring constantly. Cook until thickened – about 5 to 10 minutes. Serve over two pieces of toast.

And finally

Cleaner Combination No Nos: Take Care You Don't Get Hurt – source MoneyTalksNews

Is the warming weather triggering your spring cleaning impulses? Or maybe sheltering in place has got you scrubbing. Cleaning feels like a healthy impulse, but take care you don't get hurt. That's easier than you'd imagine, as cleaning products often contain chemicals - including bleach, ammonia, acids and hydrogen peroxide - that should never be used together. Below, are outlined some dangerous combinations of common household chemicals.

But first a word of caution. Before using any cleaning products, always read their labels. The Missouri Poison Center also advises leaving each product in its own container to help avoid mistakes and confusion. In case you have a chemical accident, act quickly: Call the American Association of Poison Control Centers hotline at 800-222-1222 to reach your local poison control center. Then, look for a toll-free telephone help number on a product's label and check a product's website for information.

Never mix chlorine bleach and ammonia - You probably have a gallon jug of chlorine bleach in your laundry area. It makes laundry whiter — and can be used to sanitize a home against the spread of the coronavirus. Ammonia is another familiar household cleaner. You may have it on hand for cleaning windows, for instance. But combining bleach and ammonia - or cleaning products that contain bleach and ammonia - creates dangerous *chloramine gas*. Exposure to this gas can cause chest pain, coughing, shortness of breath, nausea and irritation to your eyes, nose or throat. It can even cause pneumonia and fluid in the lungs. The active ingredient in chlorine bleach is sodium hypochlorite, which is found in many disinfectants as well as household bleach, according to the Washington State Department of Health. So, if a cleaning product says "sodium hypochlorite" or "bleach" on its label, do not mix it with ammonia. Ammonia may be found in glass and window cleaners as well as paint (both interior and exterior). If you are uncertain whether such a product contains ammonia, be safe and don't use it with bleach.

Never mix chlorine bleach and acids - When the chlorine bleach combines with an acid it can create another dangerous substance, *chlorine gas*. The Washington State Department of Health warns: "Chlorine gas exposure, even at low levels, almost always irritates the mucous membranes (eyes, throat and nose), and causes coughing and breathing problems, burning and watery eyes, and a runny nose. Higher levels of exposure can cause chest pain, more severe breathing difficulties, vomiting, pneumonia, and fluid in the lungs. Very high levels can cause death."

In late 2019, a restaurant manager in Burlington, Massachusetts, died after a cleaning product containing

high-strength sodium hypochlorite (the active ingredient in bleach) was used on a floor where a cleaning product containing phosphoric acid and nitric acid had been spilled. The Utah Department of Health says acids may be present in: Vinegar, Drain cleaners. Toilet bowl cleaners, Window and glass cleaners. Automatic dishwasher detergents and rinses, Products for removing lime, calcium and rust, and Concrete and brick cleaning products

If you're unsure whether a product contains an acid, don't use it with bleach or products that list bleach or sodium hypochlorite on their label.

Never mix vinegar and hydrogen peroxide - Vinegar is acidic - its key ingredient is acetic acid. Vinegar is also an amazingly versatile and environmentally friendly product. You can use it in your home to replace expensive chemical cleaners and pesticides. Hydrogen peroxide, also an acid, is used as a disinfectant and antiseptic as well as a bleaching agent. In fact, it is found in many OxiClean products. But do not combine vinegar or products that contain vinegar with hydrogen peroxide or products that contain hydrogen peroxide. The Missouri Poison Center warns: "*When vinegar of any kind is mixed in the same container with hydrogen peroxide, periacetic acid is formed. Periacetic acid is used as a sanitizer, but in high concentrations it is corrosive and can cause irritation of the skin, eyes and respiratory system.*"

Never mix vinegar and Castile soap - Castile soap, available in liquid or bar form, is named after olive oil-based soaps originating in Castile, Spain. Other soaps may use animal fat, but Castile soap contains only vegetable oils. Castile soap is used as a household cleaning agent for its simple ingredients. It is particularly good at cutting through grease. Vinegar, too, is often preferred by households looking for simple, healthy cleaners. But don't use them together, cautions Lisa Bronner, whose family members run Dr. Bronner's Magic Soaps. She is a granddaughter of the company founder, Dr. Emanuel Bronner. It's not dangerous to combine acidic (lower-pH) cleaning agents like vinegar or lemon juice with a base or alkaline (higher-pH) cleaner like Castile soap. But the acid and base, when combined, react to neutralize each other's useful properties. Bronner explains: "The vinegar '*unsaponifies*' the soap, by which I mean that the vinegar takes the soap and reduces it back out to its original oils. So you end up with an oily, curdled, whitish mess." It's safe and preferable, Bronner says, to use Castile soap and vinegar in sequence: Clean with Castile soap and follow that with a vinegar rinse to remove any soap film.