



Drum & Bugle

Department of Indiana
Publication by and for the Members of Indiana ROA
"The price of liberty is eternal vigilance"

November 2020

Presidents Message.

Allow me to take this opportunity to say what an honor it is to serve as the President of the Reserve Organization of America, Department of Indiana!

It goes without saying what a year 2020 has been. The COVID-19 Pandemic has touched or affected just about everyone and everything we do to include the ROA, Dept. of Indiana. For example:

- No Chapter has held a meeting since March, with none presently planned for the near future.
- The Department Convention/Annual Meeting was delayed from April to June because of Indiana pandemic guidance. Additionally, getting clearance to meet in a facility was a challenge, and once obtained, only 14 members attended the June Convention.
- Dept Board Meetings have been difficult to hold due to meeting location and concerns about meeting in person. We are experimenting with conducting the dept meeting in a "hybrid" fashion. That being a few members attending in-person and many others calling in by teleconference to increase participation. Your support of that initiative is much appreciated.

I urge everyone to take appropriate precautions to stay safe from contracting or spreading the COVID-19 virus.

On a positive note, in September, I attended the ROA National Convection held in Saint Louis, MO. There National Headquarters recognized the Dept of Indiana with the following awards:

- BG James. Bauerle USA (Ret.) received the Sword and Pen Award for excellence in communication – The Indiana Drum and Bugle

- CW03 Aretha S. Dreher received the CW04 Michael Novosel Outstanding Warrant Officer of the Year award. Congratulations to the recipients.

Take care and, again, stay safe.

Clarence Scott
Colonel, USA (Ret)
President
ROA Dept. of Indiana

Donate to Your ROA Indiana Department

Send your tax-deductible donation made out to ROA of Indiana and send to:
COL Clarence Scott
4020 E. Stonegate Court
Bloomington, Indiana 47401-9802

Check with your tax advisor, but if you must take a Minimum Required Deduction from your qualified IRA, you may be able to deduct the donation BEFORE you get to your adjusted gross income and before you either itemize or take a standard deduction.

Our Kroger Community Rewards Program. Just go to the appropriate website mentioned below and begin enrolling. This program has already added much needed funds to your Department's balance sheet. Kroger distributes a portion of their community fund pool to organizations enrolled based on active shoppers using their "Kroger Plus" card.

The Department's organization number is 32927.

This is a no-cost program and Kroger, Ruler, Jay-Cee, and Payless grocery stores participate. This is a No-Cost fund raiser.

TO USE THE KROGER COMMUNITY REWARDS PROGRAM:

Simply encourage your family and friends to register online at krogercommunityrewards.com

- Be sure to have your Kroger Plus card handy and register your card with your organization after you sign up.
- If you do not yet have a Kroger Plus card, please let them know that they are available at the customer service desk at any Kroger.

- Click on Sign In/Register
- Most participants are new online customers, so they must click on SIGN UP TODAY in the 'New Customer?' box.
- Sign up for a Kroger Rewards Account by entering zip code, clicking on favorite store, entering your email address and creating a password, agreeing to the terms and conditions
- You will then get a message to check your email inbox and click on the link within the body of the email.
- Click on My Account and use your email address and password to proceed to the next step.
- Click on Edit Kroger Community Rewards information and input your Kroger Plus card number.
- Update or confirm your information.
- Enter NPO number or name of organization, select organization from list and click on confirm.
- To verify you are enrolled correctly, you will see your organization's name on the right side of your information page.
- REMEMBER, purchases will not count for your group until after your member(s) register their card(s).
- Do you use your phone number at the register? Call [800-576-4377](tel:800-576-4377), select option 4 to get your Kroger Plus card number.
- Members must swipe their registered Kroger Plus card or use the phone number that is related to their registered Kroger Plus card when shopping for each purchase to count.

Remember, hug a reservist, not a tree!

VA 2021 COLA

Military retirees, those who receive disability or other benefits from the Department of Veterans Affairs, federal retirees and Social Security recipients will see a 1.3% increase in their monthly checks for 2021. The annual Cost Of Living Allowance (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. Each year, military retirement pay, Survivor Benefit Plan Annuities, VA Compensation and Pensions, and Social Security benefits are adjusted for the rate of inflation. Military retirement pay is one of the top three benefits of military service, along with medical and other benefits.

Understanding how to calculate military retirement pay involves understanding the final pay and high 36-month average methods.

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.

How the COLA Is Determined

The Department of Labor determines the annual COLA by measuring the Consumer Price Index (CPI), which is a measurement of a broad sampling of the cost of consumer goods and expenses. The CPI is compared to the previous year; if there is an increase, there is a COLA. If there is no increase, there is no COLA. The COLA affects about one in every five Americans, including Social Security recipients, disabled veterans, federal retirees and retired military members. In 2020, the COLA increase was 1.6%; in 2019, retirees saw a 2.8% increase. Military pay benefits are constantly changing.

[Source: Military.com | Jim Absher| October 13, 2020 ++]

Moving Beyond Total Force: Building a True Strategic Reserve

[Jacquelyn Schneider](#)

November 2, 2020



In the early 1970s, Army Chief of Staff Gen. Creighton Abrams — fresh off a frustrating defeat in Vietnam — unveiled a new, all-volunteer total force military. It combined the active duty, reserve, and guard components into one mutually reinforcing force. Abrams' construct [transformed the role](#) of the reserves from a strategic stand-by force (which President Lyndon Baines Johnson had famously avoided calling up during Vietnam) into an operationally ready service designed to augment active duty troops deployed in combat. Legend has it that [Abrams declared to his fellow Vietnam-scarred generals](#), “they’re not taking us to war again without calling up the reserves.” [Whether or not Abrams actually ever meant the total force as a tripwire](#) to restrain future presidents, the reserves have deployed in every war since the total force debuted — fighting in Iraq, Syria, Afghanistan, Libya, and beyond. They serve side by side with their active duty peers in the air, on the ground, and at sea, and are perhaps the most operationally ready reserve in U.S. history.

But it's time to move beyond the total force.

In 2018, the Department of Defense published a new [National Defense Strategy](#) that called on the department to pivot towards great-power competition and invest in the talent to do so. A logical answer to the strategy's talent call is to lean more on the reserves. More flexible than the active duty, the reserves can draw on civilian airmen/soldiers/sailors with commercial skills and unique experiences. As a result, the reserves at first glance seem to be the perfect, cost-effective solution to an overly rigid active duty personnel system that rewards standardized career progression and cultural conformity — both anathema [to the specialized tech talent](#) that the *National Defense Strategy* highlights.

But the reserves are not currently optimized to attract and retain this kind of talent. That's because Abram's imperative to mold an operationally ready reserve force — combined with a total force stretched to its limit in conflicts across the globe — has prioritized creating the best airmen/soldiers/sailors and undervalued (or at least not optimized) the citizen portion of reservists' skills.

This is a missed opportunity, because the citizen portion of a reservist's identity is a unique asset, sometimes more valuable than a member's military qualifications. Indeed, in a recent call out for software developers, venture capitalists, and innovation experience in the Air Force reserves, over 150 airmen responded. In the responses (which I helped aggregate for the Air Force as part of my reserve duty) were Ph.D.s, senior executives, startup founders, and software developers with major tech companies. Most were in reserve jobs or billets that didn't use their civilian skills. There is extraordinary talent latent in the reserves. Now the United States needs to tap into that talent.

It is time to create a true strategic reserve capability — one that can attract and then use the kind of citizen talent that is needed for a long-term competition with China. In order to do that, the reserves should reinvigorate its individual ready reserve, reallocate work by projects instead of billets, and build a database of strategic talent. If done with the right technology and cultural adaptation, the country can have a true strategic reserve — all without competing with the operationally ready reserve. Below I discuss the evolution of the U.S. reserve force and how it

got to its current state, detail why this no longer serves American grand strategy, and discuss what steps the United States can take to create a much-needed strategic reserve capability.

How the Reserves Got Here

The U.S. military reserve was born in the years just prior to World War I as [“a voluntarily recruited standing force ... primarily with support, specialist, and technical missions.”](#) This was distinct from the century-old National Guard, which was explicitly designed to quell ground force threats to state territories. [The Navy leaned heavily on reservists during World War II](#), but the reserves wouldn't become a big part of ground strategy until the Cold War. With NATO [forces greatly outnumbered](#) by the Soviet military, the United States needed a large stateside reserve force to make deterrence credible. While the reserves may have played an important role in Cold War strategy, they were mobilized only sparingly (e.g., during the Berlin airlift and Cuban missile crisis). Funding for training and equipment lagged active duty and so, leading up to the end of the Vietnam War, reserve forces were ill-prepared for most operational support. To make matters worse, politicians were loath to call up this strategic reserve and famously Johnson turned to the draft in part to avoid mobilizing the reserve to serve in Vietnam.

This led to big changes in the early 1970s. Both the [Army's Abrams Doctrine](#) and [Secretary of Defense Melvin Laird's total force structure](#) were designed to make the reserve force more operationally ready. This allowed the military to transition to an all-volunteer force without significantly increasing the number of personnel in the active duty. The total force concept created by Laird and Abrams envisioned a reserve force not as a strategic last-use capability to shore up deterrence against a larger Soviet army, but instead as a pressure release for active duty (and political decision-makers) to maintain a global presence. The reserves did this well. The reserve forces [deployed and performed commensurate with active duty peers](#) in the Gulf War and continued to [support U.S. military campaigns](#) throughout the 1990s.

The operational focus of the reserves switched into overdrive after 9/11. Reservists across the services deployed frequently and for longer rotations. [In order to maintain this pace of operational support](#), reservists had to meet active duty training standards, and subsequently spent more time on duty and less time as civilians. Reserve units built more active-guard-reserve billets and mirrored active duty readiness, training, and promotion requirements. The strategic reserve force was gone and in its place was an “active-duty light” version of reserves focused on supporting operational requirements of increasingly deployed active duty forces.

Why This Isn't Good Enough Anymore

The initiatives that started with the total force in the 1970s and peaked during the wars in Iraq and Afghanistan have created an operationally ready reserve force that resembles more closely the active duty force than the strategic reserve force of the Cold War. That's a good thing for fighting multiple conflicts with an all-volunteer force. And one way the reserves can support the *National Defense Strategy* is to continue to participate in counter-terrorism missions while active duty forces are geared for great-power competition. However, focusing only on the operational needs of the total force isn't the best way to use the unique skills of reservists, and it is certainly not the optimal way to build the most talented force for competing with China or Russia.

Why can't the active duty provide the talent the Department of Defense needs? Active duty struggles to keep up with the talent needs of its force, especially in the most technological and high-demand fields. Across the services, active duty forces are [asking for more digital talent](#) to [develop software](#), [integrate emerging technologies](#), or [leverage cyber capabilities](#), all the while struggling to retain some of their core occupational specialties [like pilots](#) and [special force operators](#). Rigidity in promotion structures, family accommodations, and training pipelines make it hard for the active duty to recruit, retain, or build all the talent it needs. Further, bottlenecks within officer accession programs, recruitment quotas tied to military operational specialties instead of skill sets, and training capacities mean that it is often difficult to optimize incoming individuals' skills, experience, or education with the highly programmed "needs" of the active duty force.

The reserves, in contrast, offer a potential flexible solution to the built-in rigidity of the active duty. In many of the services, reservists opt into their units (and usually their deployments) and can flex between part-time and full-time positions throughout their career. Unfortunately, in the recent years the flexibility of the reserves has not been used to its advantage. Reservists who don't move units or deploy, who have "bad years" by not participating enough days, or who opt for highly flexible part time positions are less likely to get promoted and, ultimately, can be cut from the force in [a very similar process](#) as the active duty's rigid up or out structure.

To make this problem worse, the military doesn't even know the extent of how much talent it is losing (or not using) in the reserves. Reservists rarely exit the military in the same way as active duty, transitioning instead to non-participating status and gradually leaving the force — often without triggering an exit survey. And perhaps most importantly for the optimization of this talent, occupational specialty codes used by reservists, designed to delineate between infantry and cavalry or intelligence and cyber, rarely give the total force a window into the unique civilian skills that reservists bring to the military. For instance, none of these delineations tells what experience a reservist has as a stack developer, network architect, venture capitalist, data scientist, or strategist.

How to Build a Strategic Reserve

A new strategic reserve can complement the operationally focused reserve by doing three things: expanding the workforce (both participating and non-participating reservists), optimizing work for reservists, and building a database of strategic skills and reservist contact information.

First, a strategic reserve can expand the workforce by improving both the participating and non-participating [individual ready reserve programs](#). The individual ready reserve, unlike the selected reserve, is not constrained by a congressional end strength (for [reference](#), there are approximately 1.3 million active duty members and almost 800,000 selected reserve members). Therefore, while it may be difficult to expand the selected reserve workforce without congressional approval, the services may increase their overall reserve end strength by increasing their number of individual ready reserve members. The problem in the past has been that very few individual ready reserve members maintain their readiness, meaning that using this force comes with a large time and administrative lag for medical screenings, security clearance updates, and new identification cards. Plus, members of the non-participating individual ready

reserve often don't update their contact information, making them difficult members to call up — especially for select projects or contingencies.

However, there are some individual ready reserve member programs that keep members minimally qualified. These programs provide an insight into how we could use the individual ready reserve better. The Air Force, for example, does this through its Category-E participating individual ready reserve programs like the [Air Force Academy Liaison Officer](#) and [Civil Air Patrol](#). These members do not drill with a reserve unit and are responsible for accomplishing “points only” (retirement credit, but no pay) duty through their affiliation with their Category-E program. While these members aren't paid for their minimal readiness and support to Category-E programs, they are eligible for both active duty and reserve orders. Further, because these are not selected service members, they don't have to fulfill typical drill day requirements (known in the Air Force as individual duty training and annual training) before taking orders. This gives Category-E reservists in the Air Force one of the quickest routes for going onto long-term duty orders — a characteristic that is key for a strategic reserve designed to support crises or contingencies.

COVID-19 provides an illustrative (and personal) example of the promise of Category-E reservists. When the world went into lockdown in March, my husband, Lt. Col. Jeffrey Schneider — a Category-E Air Force Academy Liaison Officer and previous F-16 pilot — was flying full time for United Airlines and living in Silicon Valley. Jeff has an MBA and civilian program manager experience so when the Department of Defense put out a call for COVID-19 support, he went on orders with Defense Innovation Unit in nearby Mountain View. Within two weeks, he went from the individual ready reserve to full time and now leads [a project to develop biowearable technology to detect COVID-19](#). The Defense Innovation Unit and Jeff saw an opportunity to leverage something that the Air Force Academy Liaison Officer program was not necessarily designed to do. This makes him an outlier. However, a strategic reserve could expand on these kinds of individual ready reserve programs to provide a more flexible, but still relatively ready, opportunity for reservists who might otherwise not be active participants in the military.

This leads to the second important characteristic of a strategic reserve — the ability to match people to projects. [Research suggests](#) that high talent individuals, especially millennials, are more motivated by meaningful work than pure compensation. Therefore, in order to attract this top talent into the strategic reserve, the reserves should find a way to match reservists with the right work instead of pigeonholing reservists within billets that may not fit their expertise. There are already initiatives to do some of this kind of work optimization, including Cyber Command's [Points of Partnership](#) team. The Navy also has a [team of reservists that is able to drill remotely](#) while being administratively controlled by one overarching reserve unit. Further, there are proposals underway in both the Air Force and Space Force for a new reserve construct called the Bullpen, which places reservists in an administrative unit while fulfilling work across the entire force (in some ways similar to the Navy's construct). The Bullpen draws from a baseball strategy in which a team uses their pitching bullpen to build a large bench of pitchers with different strengths who rotate based on who they are playing, where they are playing, and what the opposing batters' strengths are. The reservist Bullpen creates a similar function, notionally providing the administrative support for a large bench of operationally ready reserve members as

well as participating individual ready reservists — all administratively controlled by the reserves, but working across the total force to support gigs that fit their unique expertise.

Finally, an expanded strategic reserve should facilitate a timelier use of reservists by creating a database of talent and potential volunteers. As the [final report of the National Commission on Military, National, and Public Service](#) recommended, the Department of Defense should provide ways for non-participating reserve members to volunteer their contact information, skills, and willingness to serve. This database of critical skills and national roster of volunteers could be used to generate quick, targeted reserve support and to create mechanisms for the active duty military to recruit reservists for both crisis and special project support.

When COVID-19 hit earlier this year, the [reserves across the forces put out calls for](#) doctors, nurses, epidemiologists, and technology developers. The process was hit or miss, mostly because these calls for support had to rely on antiquated opt-in mailings from Department of Defense websites or the proverbial “bro-network” of reservists. Maintaining a database of participating and non-participating reservists willing to be contacted in times of crises and contingencies (complete with contact information and details about skills and talents) can create a new strategic depth from the reserves.

What’s Required

Today’s reserve has become an extraordinarily competent operationally ready force. However, it is ill-suited for competition with China and Russia and may not even be best optimized to respond to [contingencies in a post-pandemic world](#). Moving forward, the reserves should update technological applications that not only facilitate remote administration, but also pair reservists with “gigs” that optimize the use of their talents. An initiative out of Defense Innovation Unit, Gig Eagle, is designed to do just that by building an application where reserve members can post their skills and experience, while “customers” across the force can advertise flexible gigs. But like all programs, the Gig Eagle needs funding and support. The reserves should commit funds and personnel days to maintain Gig Eagle. Congress can help this effort by making it easier to convert budget money into reserve mandays and — perhaps most helpfully — by [passing a budget](#).

Technology alone — even well-funded technology — will not create a strategic force. The reserves will also have to make organizational changes, build administrative support, and shield these potentially disruptive reforms from status quo impulses within the now entrenched operationally ready reserve culture in order to make this flexible construct work. The best option in the near term is to incubate strategic reserve organizations at the highest level of reserve leadership — preferably placing the strategic reserve directly below commanders of each armed service’s reserve component — and allow the initial cadre of strategic reserve leaders wide room for experimentation and autonomy. By placing these units in the reserve chain of command (instead of as an associated, supporting organization for an active duty unit), the reserves could emphasize the citizen part of the citizen-soldier/airman/sailor and build the administrative support required to optimize this new kind of reserve workforce. Finally, the strategic reserve force should be allowed to experiment with what kind of work and individuals are best suited for this new use of the reserves. Some kinds of projects that are asynchronous, unclassified, or use

civilian skills like programming seem to fit really well into a new flexible construct. However, there are other uses of the strategic reserves (firefighters, doctors, scientists, etc.) that might be equally successful. [Designing work requirements](#) (Do they work full day? Pay by the minute, the hour, the day? Do they get health or life insurance?) that fit these different needs will be part of the experimental phase of the strategic reserves.

The biggest challenge, however, will not be in developing technology or building the administration of this larger strategic force. Instead, it will be culture that introduces the biggest hurdles for maximizing the reserves to support great-power competition. Can the military allow for such a different model of work? Can the Pentagon value members of a strategic reserve that don't devote as much time as full-time reservists? Is the Defense Department ready to think about what makes a reserve officer or senior non-commissioned officer useful or ready for more responsibility or leadership? There will have to be big choices about promotion and retention with the introduction of the strategic reserve. Luckily, Congress has already given the military room to innovate here by [doing away with up or out requirements](#). Now the reserves should use that as an opportunity to build and maintain a talented and flexible force.

It has been almost 50 years since Gen. Abrams and the post-Vietnam military adopted the total force. It is time for a change. The Department of Defense faces a talent gap that threatens to derail its competitive edge. Across its services, the military [requires](#) more technological proficiency, more flexibility, and greater strategic depth. Human capital is changing, as is the future of work. If the Pentagon continues to use the reserves only as an operational stopgap, it will miss out on a real opportunity to leverage the latent talent that exists within its civilian-airmen/soldier/sailors and, ultimately, fail in its efforts to compete.

Dr. Jacquelyn Schneider is a Hoover Fellow at Stanford University and a non-resident fellow at the Naval War College. She has fifteen years of combined active and reserve service in the U.S. Air Force.

China U.S. Relations

U.S. Enhanced Response Cutters Being Based in Western Pacific

The United States is stepping up its military presence and activity in and around the small island nation of Palau in the Philippine Sea, a strategic location coveted by Pentagon planners as the US looks to expand its footprint in the region. The past two months have seen visits by both the secretaries of Defense and the Navy, where commitments were offered about more US attention to the country, according to meeting notes seen by Breaking Defense. The president of Palau, Tommy Remengesau, recently handed letters to the two US officials in which he asked the US to consider building a new base in his small nation of 17,000 inhabitants.

The letter, passed to Defense Secretary Mark Esper and Navy Secretary Kenneth Braithwaite, said the archipelago boasts “port facilities, secondary airfields, law enforcement training grounds

and maritime enforcement and surveillance facilities,” which can be used as “opportunities to strengthen US military readiness.” The task falls squarely within the emerging US military strategy in the region which revolves around distributing forces to more places, with smaller footprints than the megabases on Guam, Okinawa, and Japan. Defense and State Dept. officials have embraced Remengesau’s eagerness to draw closer to the United States, and there are signs of progress in getting agreements signed and begin moving forward.

One State official, speaking on condition of anonymity, said “we have a great relationship” with the Republic of Palau, “and look forward to finding ways to strengthen our cooperation in areas of mutual security interests.” They added, however, that “the sensitive discussions between our senior leaders” still have a way to go.

The U.S. national security adviser said on 23 OCT the U.S Coast Guard was basing Enhanced Response Cutters in the western Pacific for maritime security missions, citing illegal fishing and harassment of vessels by China. In a statement, Robert O’Brien also said the Coast Guard planned to evaluate next fiscal year the feasibility of basing Fast Response Cutters in American Samoa in the South Pacific. The statement described the United States as a Pacific power and added that China’s “illegal, unreported, and unregulated fishing, and harassment of vessels operating in the exclusive economic zones of other countries in the Indo-Pacific threatens our sovereignty, as well as the sovereignty of our Pacific neighbors and endangers regional stability.”

It said U.S. efforts, including by the Coast Guard, were “critical to countering these destabilizing and malign actions.” “To that end, the USCG is strategically home porting significantly enhanced Fast Response Cutters ... in the western Pacific,” the statement said, without detailing where the vessels would be based or how many were involved.

O’Brien said the new-generation Coast Guard vessels would conduct maritime security missions, such as fisheries patrols, and enhance maritime-domain awareness and enforcement efforts in collaboration with “regional partners who have limited offshore surveillance and enforcement capacity.”

“Enhancing the presence of the USCG in the Indo-Pacific ensures the United States will remain the maritime partner of choice in the region,” his statement said. The Coast Guard did not immediately respond to a request for comment on the statement, which came just ahead of a planned visit to Asia by U.S. Secretary of State Mike Pompeo. Pompeo led a meeting of foreign ministers from India, Japan and Australia this month in Tokyo, a grouping Washington hopes to develop as a bulwark against China’s growing assertiveness and extensive maritime claims in the region, including to most of the strategic South China Sea.

The U.S. Navy regularly angers China by conducting what it calls “freedom of navigation” operations close to some of the islands China occupies that are also claimed by other states. O’Brien’s announcement comes less than two weeks ahead of the 3 NOV U.S. presidential

election, in which President Donald Trump's campaign has made a tough approach to China a major foreign policy theme. China's government said 26 OCT it will impose sanctions on U.S. military contractors including Boeing's defense unit and Lockheed Martin for supplying weapons to rival Taiwan, stepping up the feud with Washington over security and Beijing's strategic ambitions. [Source: Breaking Defense & Reuters | Paul McLeary & David Brunnstrom | October 23, 2020 ++]

Iran Nuclear Threat

Satellite Images Reveal Construction Ongoing

An Iranian nuclear site is undergoing construction, according to international experts. Satellite images provided by Planet Labs to The Associated Press show a new or upgraded road at the Natanz nuclear facility, a change to the area observed since previous imaging in August, according to the news outlet. One area formerly used as a firing range has also been cleared away, while construction equipment was also seen onsite, according to the AP. "That road also goes into the mountains so it may be the fact that they're digging some kind of structure that's going to be out in front and that there's going to be a tunnel in the mountains," said Jeffrey Lewis, an expert for the James Martin Center for Nonproliferation Studies at the Middlebury Institute of International Studies, who reviewed the images for the AP. "Or maybe that they're just going to bury it there."

The director-general of the International Atomic Energy Agency, an international agency that regularly inspects Natanz and other nuclear sites, told the AP that his agency had been notified about construction at the site. "It means that they have started, but it's not completed. It's a long process," Rafael Grossi told the AP. Construction at the site comes roughly a month after the head of Iran's nuclear energy program told state media that a centrifuge site that exploded last year was being replaced underground "in the heart of the mountains around Natanz." Iran has increased its uranium enrichment, exceeding the limits of the nuclear deal that it remains partial to with world powers such as Britain, France, Germany, China and Russia. President Trump pulled the United States out of the Iran nuclear deal in 2018, calling the Obama-era agreement "defective at its core," according to The Washington Post.

Iran said 27 OCT it would welcome a US return to the landmark 2015 nuclear deal after its November 3 election provided it "guarantees" not to pull out again. "It makes no difference to us which president in America decides to return" to the accord between Tehran and world powers, government spokesman Ali Rabiei told reporters. "We would welcome such a decision by any president," he said. But Washington "should be ready to be held responsible for the damages it has caused the people of Iran during the time it withdrew" and also "to provide other guarantees it will not repeat" such action.

Tensions have soared between Washington and Tehran under US President Donald Trump, who pulled out of the deal in 2018 and has unilaterally re-imposed sanctions on Iran. Joe Biden, Trump's challenger who is allegedly leading in polls, favors diplomacy with Iran and has backed the nuclear accord negotiated while he was vice president under Barack Obama. The Trump administration has accused Iran as well as Russia of trying to interfere in the 2020 election, charges which Tehran has strongly denied. Iranian officials have repeatedly said they favor no specific candidate in the race. [Source: The Hill & Agence France-Presse | John Bowden | October 27& 28, 2020 ++]

Vinegar Don'ts

9 Things You Should NOT Clean with It

The natural cleaner can actually 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 percent 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," says Brian Sansoni, senior vice president of communications at the American Cleaning Institute.

Distilled white vinegar is good at de-scaling 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. Most steam irons have a protective coating inside the chamber, but the acid can gnaw away at that lining, and then the metal parts are next. The best way to clean an iron really depends on the model you have. We spoke to Rowenta, the largest manufacturer of irons, and were told there's no universal method. Your best bet is to read your iron's manual and follow the cleaning recommendations.

2. Counter Tops

If you want to keep your 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, we recommend wiping down these types of countertops with a sponge or dish towel dipped in mild detergent. Use only plastic scrub pads to remove stubborn spots.

Dishwashers

You may have heard that 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. Persons who have tested have tried it out in their dishwasher to see if vinegar could remove water film. “It didn’t do a thing,” says Larry Ciufu, head of the dishwasher lab at Customer Report. “It was perhaps better than nothing back in the day, but there are specially formulated dishwasher cleaners today that work really well,” Ciufu recommends using a dishwasher cleaner, such as those from Affresh or Finish, to remove the hard-water film.

Not only is vinegar ineffective at getting rid of water spots, but dishwasher manufacturers, including Electrolux and Bosch, warn that the acetic acid can eat away at the rubber parts in dishwashers. “There are dozens of rubbers out there with different chemical compositions, some of which react with the vinegar and some that do not,” says Glajch. “If you don’t know what kind of rubber is in your appliance and the manual doesn’t say you can use vinegar, then don’t.”

Electronic Screens

Vinegar’s great at leaving windows streak-free, 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,” says Antoinette Asedillo, an electronics product tester at CR. Use a soft sponge or cloth dampened with plain ole water instead. For stubborn spots, try a solution of dish soap highly diluted with water, applied to the cloth, and not to the screen itself. (As a guideline for how much soap to use, Panasonic recommends a 100:1 ratio of water to soap.)

Flooring

Many flooring manufacturers, including Lumber Liquidators, warn against using vinegar to clean your 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. If you have stone tile flooring, you’ll want to skip the vinegar, too. See “Countertops,” above.

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, warns Jim Nanni, head of appliance testing for CR. 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.

Ranges

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

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. "There are different grades of stainless steel," says Nanni. "The lower-quality ones are often used for small appliances and less resistant to rusting, which can be spurred on by acid." When in doubt, use diluted dishwashing soap instead.

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. It's a problem that Steven Grayson, owner of Foothills Appliance Service in Wilkesboro, North Carolina, sees fairly frequently: "With continual use, vinegar can literally melt hoses, causing leaks and thereby possibly all kinds of additional damage to the house," says Grayson. In his experience, front-load washers are especially susceptible to vinegar-related damage. Plus, it may not even be doing much. "Vinegar isn't very useful with stains that have already set into clothing, including food stains and bloodstains," says Sansoni. Consumer Reports' recent tests of laundry stain removers reveal products that are great at removing tough stains, and you don't have to worry about any of them melting the rubber in your washer.

[Source: The Outdoor Wear Team | September 17, 2020 ++]

Vet Retirement Earnings-- Vietnam Era Earn Nearly as Much as Their Civilian Counterparts

A study published by the Congressional Budget Office found that Vietnam-era veterans earned nearly as much in retirement as their civilian counterparts, with those over the age of 72 actually making more, on average, than civilians of the same age. According to the Census Bureau, there

are nearly 15 million American males between the ages of 63 and 78, of that number approximately 5.5 million are Vietnam-era veterans. The newly published study examined the total personal income of nearly 246,000 males born between 1940 and 1955, using data from the U.S. Census Bureau.

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. The report cited two studies, one conducted in 2008, when most Vietnam-era veterans were still in the workforce, and one from 2018, when most of them had retired. The studies took into account five sources of regular income:

1. Wages and earnings
2. Social Security
3. Retirement plans
4. Investment income
5. VA disability payments

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.

In 2018, a 65-year-old veteran earned an average of \$56,300, compared to the average civilian income of \$66,900. That difference narrowed as age increased; by the time they reached age 71 (the median age for a Vietnam-era veteran), vets had an average total income of \$65,600, compared to \$65,700 for non-veterans. After that age, veterans had significantly more income than non-veterans in their age group. At 72, veterans earned \$5,000 more annually than non-veterans; by age 76, a veteran made an average of \$68,600 compared to \$56,800 for a non-veteran. The study also found that veterans in the study group were less likely to remain in the workforce once they reached retirement age.

Nearly 10% more non-veterans continue to work after age 65 than veterans do.

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. Approximately 15% of veterans were in the lower one-quarter of earners, compared to 22% of non-veterans; 17% of veterans were in the upper one-quarter of earners, compared to 21% of non-veterans. Another tidbit of information contained in the report said that nearly 3 million of the 9 million veterans receiving VA health care were Vietnam vets. The health care those veterans received cost

taxpayers an average of \$11,400 annually. You can see the full report on the Congressional Budget Office's website.

[Source: Military.com | Jim Absher | October 6, 2020 ++]

The Commander John Scott Hannon Veterans Mental Health Care Improvement Act of 2019

Proposed letter: We write as a delegation representing 392,388 veterans to urge the Department of Veterans Affairs (VA) to expeditiously implement S. 785, the Commander John Scott Hannon Veterans Mental Health Care Improvement Act of 2019. This landmark legislation will provide our nation's veterans with access to groundbreaking mental health therapies and innovative community care options, including local specialty clinics like IndyVital.

Section 702 of S. 785 directs the VA to enter into partnerships with non-government healthcare entities, such as IndyVital, to offer Hyperbaric Oxygen Therapy (HBOT) to veterans suffering from Post-Traumatic Stress Disorder (PTSD) and Traumatic Brain Injury (TBI) and further study the effectiveness of this treatment. HBOT was born out of U.S. Navy research showing that certain wounds, including brain injuries, heal more rapidly when treated with pure oxygen in a pressurized chamber. This therapy allows more enriched blood to reach damaged tissue, healing the patient faster and getting the impacted individual back to living a normal life.

Since 2007 private clinics have used HBOT as a non-invasive method of treating more than 3000 veterans suffering from TBI and PTSD. The clinical reports provide preliminary evidence of HBOT's success but has also documented high clinic success rates with 90 percent of patients showing significant medical improvement as evaluated using the same criteria as the VA's current HBOT pilot program and the National Institutes of Health's (NIH) National Brain Injury Rescue and Rehabilitation Study. Many veterans report that HBOT has changed their lives, offering hope and a path toward recovery.

The John Scott Hannon Veterans Mental Health Care Improvement Act provides an important opportunity for the VA to leverage local experts in the battle against veterans' mental illness. As such, we request that as the VA implements Sec. 702, you consider partnering with IndyVital to treat and further study the effectiveness of HBOT for veterans suffering from PTSD and TBI. Thank you in advance for your timely consideration of this request.

Military Maxims

- 101st Airborne Division -- "When it comes to Combat, we care enough to send the very best"
- "When in doubt, empty the magazine"
- "Sniper - You can run, but you'll just die tired!"
- "Machine Gunners - Accuracy By Volume"
- "Except For Ending Slavery, Fascism, Nazism and Communism, WAR has Never Solved Anything"
- " U.S. Marines - Certified Counselors to the 72 Virgins Dating Club"
- " U.S Air Force - Travel Agents To Allah"
- "The Marine Corps - When It Absolutely, Positively Has To Be Destroyed Overnight"
- "Death Smiles At Everyone - Marines Smile Back"
- "What Do I Feel When I Kill A Terrorist? A Little Recoil"
- "Marines - Providing Enemies of America an Opportunity To Die For their Country Since 1775"
- "Life, Liberty and the Pursuit of Anyone Who Threatens It"
- "Happiness Is A Belt-Fed Weapon"
- "It's God's Job to Forgive Bin Laden - It was Our Job To Arrange The Meeting"(Gen H. Norman Schwarzkopf)
- "Artillery Brings Dignity to What Would Otherwise Be Just A Vulgar Brawl"
- "One Shot, Twelve Kills - U.S. Naval Gun Fire Support "
- "My Kid Fought In Iraq So Your Kid Can Party In College and Protest"
- "A Dead Enemy Is A Peaceful Enemy - Blessed Be The Peacemakers"
- "Some people spend an entire lifetime wondering if they made a difference in the world. But the US Marines doesn't have that problem.
- The American soldier does not fight because he hates who is in front of him; he fights because he loves who is behind him. Amen? AMEN!!

Husbands and Wives

Shopping

A wife asks her husband, "Could you please go shopping for me and buy one carton of milk and if they have avocados, get 6. A short time later the husband comes back with 6 cartons of milk. The wife asks him, "Why did you buy 6 cartons of milk?"

He replied, "They had avocados." If you're a woman, I'm sure you're going back to read it again! Men will get it the first time.

WATER IN THE CARBURETOR

WIFE: "There is trouble with the car. It has water in the carburetor."

HUSBAND: "Water in the carburetor? That's ridiculous"

WIFE: "I tell you the car has water in the carburetor."

HUSBAND: "You don't even know what a carburetor is. I'll check it out. Where's the car?"

WIFE: "In the pool".

STATISTIC

THIS IS A FRIGHTENING STATISTIC, PROBABLY ONE OF THE MOST WORRISOME IN RECENT YEARS.

25% of the women in this country are on medication for mental illness.

That's scary. It means 75% are running around untreated...

THE PHONE

A young man wanted to get his beautiful blonde wife something nice for their first wedding anniversary. So he decided to buy her a cell phone. He showed her the phone and explained to her all of its features.

Meg was excited to receive the gift and simply adored her new phone. The next day Meg went shopping. Her phone rang and, to her astonishment, it was her husband on the other end.

"Hi Meg," he said, "How do you like your new phone?" Meg replied, "I just love it! It's so small and your voice is clear as a bell, but there's one thing I don't understand though..." "What's that, sweetie?" asked her husband. "How did you know I was at Woolies?"

HE MUST PAY

Husband and wife had a tiff. Wife called up her mom and said, "He fought with me again, I am coming to live with you." Mom said, "No darling, he must pay for his mistake. I am coming to live with you."

REMEMBER

An army first sergeant and his wife were in a busy shopping center getting things for their youngest child's upcoming engagement announcement. The wife suddenly noticed that her husband was missing and as they had a lot to do, she called him on his cell and said "Where are

you, you know we have lots to do." He said "You remember the jewelers we went into when we were stationed here about 10 years ago, and you fell in love with that diamond necklace? I could not afford it at the time, and I said that one day I would get it for you?" Little tears started to flow down her cheek and she got all choked up... "Yes, I do remember that shop." She replied. "Well, I'm in the gun shop next door to that."

TODAY'S SHORT READING FROM THE BIBLE

From Genesis: "And God promised men that good and obedient wives would be found in all corners of the earth." Then he made the earth round... and He laughed and laughed and laughed!

Tax Burden for Indiana Retired Vets --- As of October 2020

Many people planning to retire use the presence or absence of a state income tax as a litmus test for a retirement destination. This is a serious miscalculation since higher sales and property taxes can more than offset the lack of a state income tax. The lack of a state income tax doesn't necessarily ensure a low total tax burden. States raise revenue in many ways including sales taxes, excise taxes, license taxes, income taxes, intangible taxes, property taxes, estate taxes and inheritance taxes. Depending on where you live, you may end up paying all of them or just a few. Following are the taxes you can expect to pay if you retire in Indiana:

Sales Taxes

The Indiana state sales tax rate is 7%. Indiana has a lower state sales tax than 59.6% of states.

- Groceries and prescription drugs are exempt from the Indiana sales tax. However, prepared food is taxed at 9%. Counties and cities are not allowed to collect local sales taxes
- Indiana has no special sales tax jurisdictions with local sales taxes in addition to the state sales tax
- Indiana's sales tax was raised to 7% from 6% in 2008 to make up for lower property taxes. There are several specific exemptions to the sales tax in Indiana, including medication, water and ice, and all raw foods and juices (groceries).
- Counties and cities are allowed to add local sales taxes, and many also collect surtaxes on the sale of prepared food and beverages. Most localities use this sales tax revenue to fund tourism and economic development projects.
- If you buy goods and are not charged the Indiana Sales Tax by the retailer, such as with online and out-of- state purchases, you are supposed to pay the 7% sales tax (less any foreign sales tax paid) for these items yourself as the Indiana Use Tax.
- If you have questions about the Indiana sales tax, contact the Indiana Department of Revenue's Sales Tax Hotline at (317) 233-4015.

Excise Taxes

An excise tax is a tax directly levied on certain goods by a state or federal government. The most prominent excise taxes collected by the Indiana state government are the fuel tax on gasoline and the so-called "sin tax" collected on cigarettes and alcoholic beverages. An excise tax is not the same thing as the Indiana Sales Tax. The Indiana Sales Tax is collected as a percentage of the final purchase price of all qualifying sales, and is collected directly from the end consumer of the product. Indiana's excise taxes, on the other hand, are flat per-unit taxes that must be paid directly to the Indiana government by the merchant before the goods can be sold. Merchants may be required to attach tax stamps to taxable merchandise to show that the excise tax was paid. Even though excise taxes are collected from businesses, virtually all Indiana merchants pass on the excise tax to the customer through higher prices for the taxed goods. Indiana collects an average of \$433 in yearly excise taxes per capita, lower than 54% of the other 50 states.

- Alcohol: Liquor \$2.68 per gal | Wine: \$0.47 per gal | Beer: \$0.12 per gal. All are already added to their purchase prices by the retailer. The Indiana excise tax on liquor is one of the lowest liquor taxes in the country. Indiana's excise tax on Spirits is ranked #42 out of the 50 states. Indiana state taxes on hard alcohol vary based on alcohol content, place of production, size of container, and place purchased. The Indiana liquor tax applies to all hard alcohol (alcoholic beverages other than beer and wine). The Indiana excise tax on Wine is lower than 70% of the other 50 states. Indiana's excise tax on wine is ranked #35 out of the 50 states. The Indiana excise tax on beer is one of the lowest beer taxes in the country. Indiana's beer excise tax is ranked #41 out of the 50 states.
- Cannabis Tax: Not Applicable
- Cellphone: The average tax collected on cell phone plans in Indiana is \$9.84 per phone service plan, higher than 54% of the other 50 states. Indiana's average cellphone tax is ranked #23 out of the 50 states. The Indiana cellphone tax is already included in the service plan price you pay to your service provider, and may be listed as "Misc. taxes and Fees" or "Other" on your monthly
- Cigarettes: The Indiana excise tax on cigarettes is \$1.00 per 20 cigarettes, lower than 62% of the other 50 states. Indiana's excise tax on cigarettes is ranked #31 out of the 50 states. The Indiana cigarette tax of \$1.00 is applied to every 20 cigarettes sold (the size of an average pack of cigarettes). If a pack contains more than 20 cigarettes, a higher excise tax will be collected.
- Fuel: The Indiana excise tax on gasoline is 18.00¢ per gallon, higher than 62% of the other 50 states. Indiana's excise tax on gasoline is ranked #19 out of the 50 states. The Indiana gas tax is included in the pump price at all gas stations in Indiana. This is in addition to the federal excise tax of 18.4¢ per gallon on gasoline and 24.4¢ per gallon, on diesel.
- Vehicle: Indiana collects a registration fee and a title fee on the sale or transfer of cars and motorcycles, which are essentially renamed excise taxes. Unlike standard excise

taxes, however, the end consumer must pay the tax directly to the Indiana Department of Transportation and receive documentation (registration and title papers) proving the fees were paid.

Personal Income Taxes

Tax Rate Range: Flat rate of 3.23% of federal adjusted gross income (AGI) for single or married. See tax info www.in.gov/dor/4748.htm & <http://www.in.gov/dor/4735.htm#military>.

Personal Exemptions: Single – \$1,000; Married – \$2,000; Dependents – \$1,000; \$1,000 is a base exemption. If dependents meet certain conditions, filers can take an additional \$1,500 exemption for each.

Renter's Deduction: You can deduct up to \$3,000 or the amount of rent paid, whichever is less.

Standard Deduction: None

Medical/Dental Deduction: None

Federal Income Tax Deduction: None

Retirement Income Taxes: Social Security is exempt. Taxpayers age 62 and older may deduct from their adjusted gross income \$1,000 from a federal civil service annuity. Out-of-state pensions are fully taxed.

Homeowners can deduct up to \$2,500 from their income taxes for property taxes on their residence. To view information for seniors check Indiana.

Retired Military Pay and/or SBP: The taxability of this income is being phased out over a four-year period of time.

Retired Military Pay: Military retirees age 60 and older are entitled to deduct up to \$6,250 of benefits plus 50% over that amount. This increases to 75% in 2021 income tax on military retirement pay is being phased out in Indiana. There will be no tax on military retirement benefits beginning in 2022.

Active Duty or Reserve Military Pay: Military personnel (regardless of age) on active duty or in the reserves may deduct up to \$5,000 of taxable military pay if it is not already excluded or deducted from their adjusted gross income.

Military Disability Retired Pay: To take this deduction you must have been permanently and totally disabled at the time of retirement, and retired on disability before the end of the tax year, and received disability retirement income during the tax year. If you meet these qualifications, you must complete Schedule IT-2440 and have it signed by your doctor to claim this deduction. This deduction is limited to a maximum of \$5,200 per qualifying individual.

VA Disability Dependency and Indemnity Compensation: VA benefits are not taxable because they generally are for disabilities and are not subject to federal or state taxes.

Military SBP/SSBP/RCSBP/RSFPP: Generally subject to state taxes for those states with income tax.

Check with state department of revenue office.

Website: Indiana Department of Revenue <https://www.in.gov/dor/individual-income-taxes>

Tax Forms: IT-40 Individual Income Tax Booklet

file:///C:/Users/User/AppData/Local/Temp/265-2019.pdf & IT-40

Income Tax Form file:///C:/Users/User/AppData/Local/Temp/154.pdf

Property Taxes

Property taxes are collected on a county level, and each county in Indiana has its own method of assessing and collecting taxes. As a result, it's not possible to provide a single property tax rate that applies uniformly to all properties in Indiana.

- The median property tax in Indiana is \$1,051.00 per year for a home worth the median value of \$123,100.00. Counties in Indiana collect an average of 0.85% of a property's assessed fair market value as property tax per year. Indiana has one of the lowest median property tax rates in the United States, with only ten states collecting a lower median property tax than Indiana.
- Indiana's median income is \$56,350 per year, so the median yearly property tax paid by Indiana residents amounts to approximately 1.86 % of their yearly income. Indiana is ranked 37th of the 50 states for property taxes as a percentage of median income.
- The exact property tax levied depends on the county in Indiana the property is located in. Hamilton County collects the highest property tax in Indiana, levying an average of \$2,274.00 (1.08% of median home value) yearly in property taxes, while Orange County has the lowest property tax in the state, collecting an average tax of \$515.00 (0.57% of median home value) per year.
- For more localized property tax rates, find your county on the property tax map of Indiana in the county list at <http://www.tax-rates.org/indiana/property-tax#Counties>.

Indiana offers a disabled veteran property tax deduction based on age, home value and percent of disability.

Property taxes in Indiana are administered at the local level with oversight by the Indiana Department of Local Government Finance. The average effective rate is 0.86%, which amounts to \$1,164 on a median value home.

Indiana offers a homestead credit and two property tax breaks to residents who are age 65 or older.

- **Over 65 or Surviving Spouse Deduction** lowers your home's assessed value to \$12,480 or half the assessed value, whichever is less. The property must be valued at a maximum of \$182,430 and combined adjusted gross income \$25,000 or less. This deduction is also available to surviving spouses who are at least 60 years of age and who do not remarry if the spouse was at least 65 years of age when they died.
- [Indiana's Over 65 Circuit Breaker Credit](#) limits property tax bills from being raised more than 2% annually. The taxpayer must qualify for the homestead standard deduction on the property both the current and prior year. Adjusted gross income limits are \$30,000 or less if single combined AGI of no more than \$40,000. The property value must be \$160,000 or less on the homestead portion.

Homeowners are eligible for a homestead deduction of \$45,000 or 60% of the assessed value of the homestead, whichever is less. A supplemental 35% deduction is available for homesteads with an assessed value under \$600,000, or 25% for a homestead assessed at more than \$600,000.

Inheritance and Estate Taxes

Indiana repealed its inheritance tax in 2013. For individuals dying after Dec. 31, 2012, no inheritance tax has to be paid. Click here for details on inheritance tax and go to <https://www.fool.com/taxes/2019/11/11/here-are-the-2020-estate-tax-rates.aspx> for estate taxes.

Other State Tax Rates

To compare the above sales, income, and property tax rates to those accessed in other states go to:

- Sales Tax: <http://www.tax-rates.org/taxtables/sales-tax-by-state>.
- Personal Income Tax: <http://www.tax-rates.org/taxtables/income-tax-by-state>.
- Property Tax: <http://www.tax-rates.org/taxtables/property-tax-by-state>.

For further information visit the Indiana Department of Revenue site <http://www.state.in.us/dor>.
[Source: <http://www.retirementliving.com/taxes-alabama-iowa#INDIANA> | October 2020 ++]

Covid-19 Testing ---Cold? Flu? COVID? Here's How to Tell

How can you tell if you have a cold, the flu, or COVID-19? An expert offers advice for those worried sick about their symptoms. You wake up one morning feeling under the weather. While in previous years you may have chalked up a sore throat or body aches to a run-of-the-mill cold or flu, this year's COVID-19 pandemic adds a new element of concern to getting sick. "There is significant overlap between symptoms of influenza and COVID," says Laraine Washer, medical director of infection prevention and epidemiology at Michigan Medicine. "Both can present with fevers, chills, cough, muscle/body aches, fatigue, and headache." Here, Washer offers advice to follow during this unique cold and flu season.

Know the Symptoms

- Cold symptoms are mild and the common cold tends not to be associated with fever or headache.
- Congestion/runny nose is common for the common cold and would be uncommon to be the only symptom for influenza. Congestion/runny nose can be a symptom of a COVID infection and might be the only symptom in mild cases.
- Flu symptoms are often of rapid onset. COVID symptoms can be of rapid or more gradual onset.
- One symptom that is more unique to a COVID infection is the loss of taste or smell, Washer says.

Should you get a test?

Washer says that in many settings, the only way to tell the difference between COVID and influenza is by testing.

"The differentiation can be very important as there are isolation requirements to prevent transmission of COVID and antivirals that can be used for influenza," she explains. If you have fever/chills, new cough or new shortness of breath, you should stay home and arrange to be tested for COVID. If you have two or more of the following symptoms:

- Headache,
- New muscle aches,
- New upper respiratory symptoms (congestions, runny nose, sore throat),
- New loss of taste or smell, new nausea/vomiting/diarrhea,
- Or new rash, you should consider COVID testing. If you have had a known close contact exposure to someone with COVID, you should be tested even if you have one mild symptom. There is a low threshold for COVID testing given risk of transmission to others. Once influenza season begins, your doctor may also wish to test you for flu.

Should you call the doctor?

If you have any chronic medical conditions or are over the age of 65, you are at higher risk of getting a severe COVID infection and should call your doctor. Call your doctor for a fever that does not go down with fever reducing medicine (do not use aspirin as it is contraindicated in influenza) or any severe symptoms or symptoms that get worse over time.

Should I go to the emergency room?

Go the emergency department if you have chest pain or pressure, confusion, difficulty breathing or blue discoloration to your lips or face.

Some good news is that social distancing and wearing masks may mean a milder flu season. “Flu and other respiratory illnesses were reduced in the Southern Hemisphere, whose flu season typically stretches from May to November,” says Washer. Getting a flu shot this year is particularly important to reduce the potential for a twin pandemic of influenza and COVID, which could further overwhelm the healthcare system. “Continue to social distance, avoid large gatherings, and wear your mask! And get and use a thermometer,” says Washer.

[Source: Nextgov | University of Michigan, | October 26, 2020 ++]

Coronavirus Vaccine

Nearly All Americans Will Not Have to Pay Any Costs

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. [Source: MoneyTalksNews | Chris Kissell | October 29, 2020 ++]

Common Colds

Usually Quite Harmless and Go Away on Their Own

Common colds, or simply “colds,” are usually quite harmless and go away again on their own. The symptoms of a cold such as a cough, sore throat and a runny nose can be really annoying. A severe cold can make you feel weak and ill, too. Colds usually go away on their own after about a week, but some symptoms may last longer. Although a sore throat or a stuffy nose may be gone after just a few days, it can sometimes take up to three weeks for a cough to disappear completely. Treatment with medication usually isn’t necessary. Some medications may, at best, help relieve the symptoms a bit. Because colds are typically caused by viruses, it also doesn't make sense to use antibiotics to treat an ordinary cold. Antibiotics only fight bacteria.

Symptoms & Causes

Colds usually take a few days to fully develop. Typical symptoms include a stuffy or runny nose, sneezing, coughing and a sore throat. Sometimes a cold is also accompanied by a mild fever, weakness, a headache and joint pain. Occasionally, colds are mistaken for the flu. But flu symptoms are usually much worse. Also, a flu doesn't develop gradually. Instead, it generally starts very suddenly with a high fever, chills, and aching muscles and joints. Colds can be caused by various viruses. They lead to inflammations in the lining of the nose and throat, but are otherwise harmless. This makes them different from true flu viruses or the new coronavirus (SARS-CoV-2), for instance. An infection with these viruses can also cause cold-like symptoms, and they may be mild. But it can also result in a severe infection of the airways, like pneumonia.

Prevalence & Outlook

Colds are very common, especially in children. It's quite normal for children to catch 6 to 10 colds per year – at school, daycare or kindergarten. Adults have 2 to 4 colds a year on average, mostly during the colder time of year. Colds often start with a sore throat, usually soon followed by a runny or stuffy nose. Even though you might feel quite ill during a cold, it usually doesn't cause any harm. Your immune system can fight off the infection without any problems. The

worst is typically over within a week. But it can take a little longer for the symptoms to go away completely. Coughs in particular can be stubborn. Adults need 18 days on average to completely recover from a cough, and it can take up to three weeks in children too.

Effects

Colds are usually harmless and clear up without any serious consequences. But bacteria can sometimes spread through the airways after a viral infection, and they may cause more severe problems in various places, such as in the sinuses. If the larynx (voice box) is inflamed, your voice becomes hoarse. Young children may develop croup too. Croup is caused by viruses. The typical symptoms are a "barking" cough, raspy sounds when you breathe in and mild breathing difficulties. In babies, infants and toddlers, colds sometimes spread to the ear and lead to a middle ear infection. Bacterial infections in the throat can cause tonsillitis. Infections of the upper airways (in the nose, mouth and throat area) only very rarely cause serious complications like pneumonia. It's a good idea to see a doctor if you have a high fever, severe or worsening symptoms, chest pain, shortness of breath or trouble breathing. This is especially important for people who have a chronic disease of the airways, such as chronic obstructive pulmonary disease (COPD).

Upper and Lower Airways

Diagnosis & Prevention

No special tests are needed for doctors to diagnose a cold. Because practically everyone knows the symptoms from childhood, most people don't go to see the doctor. Doctors usually just need to look into your throat and ask you what symptoms you have. Colds are very common, so it's much less likely that you have another illness with similar symptoms. But if your doctor thinks you may have the flu or another more serious infection, tests like nose or throat swabs can help to find out. Because there are so many different cold viruses, having recovered from a cold doesn't stop you from catching another one. Your immune system needs to learn how to fight each new virus. This also means that it's not possible to vaccinate against colds. But there are some simple things you can do to avoid catching a cold, like keeping your distance from others and washing your hands. The viruses spread through droplets: When someone with a cold sneezes or coughs, a lot of tiny virus-containing drops are sprayed into the air, and they come to rest on objects like doorknobs, computer keyboards or handles and poles on the subway. If you touch these objects, the viruses may get on to your hands. Touching your face with your hands could then easily spread the viruses to your nose or mouth. So avoiding touching your face with your hands is one way to reduce your risk of catching a cold. It's also important to wash your hands often with regular soap.

If you are already ill and have to sneeze and cough a lot, it's best to keep your distance from other people. That also means that you shouldn't go to work if you have the symptoms of a cold. Cold viruses are spread through objects that have touched the nose or mouth of a person with a

cold. This includes cups or glasses that the person might have used to drink out of, and of course used tissues as well. So it's important to throw tissues away immediately after use, and avoid leaving them lying around. Vitamins or echinacea products are sometimes recommended for the prevention of colds. Some people already start taking these kinds of products a few weeks before the cold season starts. But they offer very limited protection.

Research summaries

Treatment

Because there are so many different cold viruses, there is currently no medicine that can fight cold viruses and noticeably shorten the length of colds. But various medications can relieve some of the symptoms a little. These include painkillers like ibuprofen and acetaminophen (paracetamol), as well as decongestant (anti-swelling) nasal sprays for temporary use. Antibiotics are not effective against cold viruses and should only be used if bacteria are also involved and complications have developed. The antibiotics often have side effects too.

Products that contain zinc, vitamin C, or echinacea extracts are also commonly recommended for the treatment of colds. It's not currently possible to reliably assess the advantages and disadvantages of these products because there has either been too little research or the studies that have been done have produced contradictory results. Honey or herbal products like extracts taken from Pelargonium (umckaloabo), primrose, thyme, eucalyptus and ivy leaves may possibly relieve a cough somewhat.

[Source: <https://www.informedhealth.org/common-colds.2642.en.html> | October 15, 2020 ++]

Estate Planning: What Happens to Your Email and Social Media After You Die?



<https://youtu.be/nbz9KAcuapI>

Have a Last Will and Testament ready to go today in the case of an emergency. However estate planning has gotten a bit more complicated than it used to be. Not only do you need a will and durable power of attorney, but today you need to make post-death plans for digital stuff, such as photos, email, a Facebook page and a Twitter account. It makes sense to name someone —your legal executor or another trusted person —to be your “digital executor” to manage your online accounts and digital property after your death.

The responsibility, as outlined by online estate-planning site Everplans, may include:

- Archiving personal files, photos, videos and other content you’ve created.
- Deleting files from your computer or other devices, or erasing devices’ hard drives.
- Maintaining certain online accounts, which may include paying for services to continue (such as web hosting services).
- Closing certain online accounts, such as social media accounts, subscription services or any accounts that are paid for (such as Amazon Prime).
- Transferring any transferable accounts to heirs.
- Collecting and transferring any money or usable credits to your heirs.
- Transferring any income-generating items (websites, blogs, affiliate accounts, etc.) to your heirs.
- Informing any online communities or online friends of your death.

Record your passwords

If you do nothing else, record all passwords so your executor or someone else you designate can manage or close your accounts after your death. Store the list in a mutually agreed on and secure place. Don’t put passwords in your will, though, because that becomes a public document. Passing on your passwords is essential. With many digital assets, privacy policies will prevent survivors from accessing your accounts without them. Spell out how you want each of your accounts handled. Do you want them destroyed? Do you want some photos, communication, creative material or business correspondence left to a member of the family?

Make plans for email and social media accounts

In general, you need to read the terms and conditions of each site you deal with to find out what can be done with your online presence after you die. Some sites —such as Google —allow you to designate someone who can access your data in the event that your account goes inactive.

According to Google: “Contacts will only receive notification once your account has been inactive for the specified amount of time —they will not receive any notification during setup.”Policies vary, so you need to check company by company. For more information, check out the following:

- Facebook
- Instagram
- Twitter
- Google
- Yahoo
- Microsoft

There’s a lively competition among online services that can help you prepare your estate and manage digital assets. Depending on the complexity and value of your online assets, it may be wise to pay a fee for the expert help. For example, Ever plans offers a “secure digital archive of everything loved ones will need” if you are incapacitated or die. [Source: MoneyTalksNews | Karen Datko |September 22, 2020++]

The Headwinds Looming for the US Army

[David Barno](#) and [Nora Bensahel](#)

October 27, 2020

The U.S. Army is facing a stormy period that will be marked by wrenching change in the coming years. In the early weeks of the COVID-19 shutdown, we [argued](#) that the defense budget would decline as a result of the simultaneous health and economic crises facing the nation. Seven months later, the effects of the pandemic are [already worse](#) than we could have predicted, and show no signs of abating as the virus continues to spread. That means that the Pentagon needs to prepare for even more sharply reduced budgets than it might have expected even a short while ago. And while this will force all of the services to make painful choices, the Army will face the most daunting challenges of all.

The rise of China and the primacy of the Indo-Pacific as the U.S. military’s most important theater of operations upend the Army’s longstanding role in American defense. For the first time in decades, land will not be the most critical domain of warfare, and it may not even be the decisive one. In a future war with China, the air and sea domains, together with space and cyber, will define the shape of the conflict. As a force organized, trained, and equipped for land warfare, the U.S. Army clearly will be at a huge disadvantage in both the strategic arguments and budget fights to come. Its budget, end strength, and force structure will all face significant cuts, which could easily exceed the cuts of the sequestration era. In order to [adapt](#) successfully to these tectonic shifts, the Army will have to grapple with becoming a supporting service, the shift

from maneuver to fires, the growing mission of homeland defense, and rebalancing active and reserve forces.

Taking on a Supporting Role

Though the 2018 [National Defense Strategy](#) stressed great-power competition with both China and Russia, the Department of Defense is now explicitly prioritizing China *over* Russia. Secretary of Defense Mark Esper has clearly [stated](#) that his goal is “to focus the department on China,” since he sees China as “[the pacing threat](#)” that the U.S. military must prepare for. And even though a potential Biden administration would voice much stronger support for NATO and U.S. allies in Europe, China will nevertheless remain the U.S. military’s most dangerous threat. The reasons why are simple and sobering: Only a rising China has the immense economic power, the cutting-edge technological prowess, and increasingly, the advanced military capabilities that could match (or even exceed) those of the U.S. armed forces — and potentially defeat them.

This shift has profound implications for the Army. For decades, the Army has arguably been the U.S. military’s *primus inter pares*, the first among equals, of the four services. During the Cold War, the U.S. Army formed the bulk of NATO forces postured to deter or defeat a Soviet invasion of Western Europe. It also provided most of the forces that served in Korea, Vietnam, the 1991 Gulf War, and more recently, Iraq and Afghanistan. The Army has grown accustomed to being what’s called the *supported service*, where the other services help enable its land operations. Yet the explicit prioritization of China over Russia means that this relationship is about to flip. The Army will be a *supporting service* in any potential conflict with China, tasked with enabling the other services in a conflict that would span the vast air and maritime domain of the Western Pacific.

That will be a seismic shift for the Army, since it will no longer conduct the primary combat operations against the nation’s greatest strategic threat. It will fundamentally upend the central warfighting roles and missions the Army has traditionally played against the most dangerous U.S. adversaries for over 75 years. Its ground combat forces will remain essential for deterrence (and, if necessary, fighting) on the Korean peninsula, but otherwise its role in the Western Pacific against China will remain limited. Yet despite this shift, the Army is planning to conduct [littoral operations](#) throughout the region that in many ways duplicate missions the Marines have traditionally performed, and updated in their most recent doctrine and [Commandant’s Planning Guidance](#). Instead of [competing with the Marines](#) for a major role in the littorals, the Army should instead focus on providing critical enablers to the rest of the joint force in the Pacific. These include capabilities like land-based air and missile defense, theater-wide logistics and engineering, electronic warfare, and potentially, long-range precision fires. The service’s new [Multi-Domain Task Forces](#), with their integrated cyber, space, fires, and electronic warfare functions, may also provide other innovative capabilities to the Pacific fight that could be more useful than maneuver forces.

The Army’s traditional ground combat capabilities will still be required in Europe. Russia remains the most capable and dangerous potential U.S. adversary in the land domain, and U.S. Army forces will still be required to defend Europe from Russian aggression and buttress NATO’s defense. But those missions, which were the main U.S. strategic priority for many

decades, are now a lower national priority than deterring and possibly fighting Chinese aggression in the Pacific. The fact that the Army's primary combat mission is now a secondary national security priority will pose enormous challenges for the service, including almost certain cuts to Army force structure and end strength, and present an uncomfortable degree of risk in the European theater.

The Shift from Maneuver to Fires

Finally, the Army is being disrupted by the changing relationship between fires and maneuver, as both weapons technology and the importance of long-range precision fires in future conflicts rapidly advance. Traditionally, the Army has devoted a sizable part of its end strength to maneuver units — primarily the infantry, armor, and cavalry formations that assault the enemy and seize and hold terrain — and relied on fires from artillery and rockets to support those maneuver forces. But the advent of precision long-range fires is inverting this traditional relationship. Traditional artillery used to support maneuver troops generally has a range between [15](#) and [25](#) miles. Today, land-based precision rockets and missiles are being developed with potential ranges of over [1,000 miles](#).

This unprecedented technological leap-ahead is completely altering the roles of fires and maneuver. For the first time, land forces will be able to strike adversaries at strategic ranges without having to utilize nuclear weapons — and that means that they might be able to deliver strategic effects. In the near future, the Army may be able to use precision long-range fires to shatter adversary units, command and control networks, and vulnerable logistics and supply routes. The Army's main contribution to a future war in the Pacific could soon involve using these new and powerful weapons to strike a wide range of naval and island targets, without utilizing its maneuver forces at all.

This means that the Army is now overinvested in brigade combat teams. These major maneuver forces will not play a significant role in any conflict with the nation's primary strategic threat, and so will need to be cut as force structure and end strength decline. With their large footprints and substantial electronic signatures, these brigades could become [vulnerable targets](#) for the growing threat posed by enemy long-range precision fires. Infantry brigade combat teams should be particular targets for reduction, since their lack of protection and mobile firepower gives them low survivability in any high intensity conflict in Europe. The Army should try to reinvest some of the resources freed by these cuts to procure more new long-range fires and further enabling capabilities for the Pacific.

The Growing Mission of Homeland Defense

The pandemic has made it abundantly clear that the United States is better prepared to defend its vital interests overseas than to protect its citizens from attacks at home. Yet for all of the human suffering that the pandemic has caused, basic necessities like food, water, and power remain widely available. But a massive cyber attack against the United States could far too easily disrupt the supply chains that make these essentials available. And a deliberate attack against U.S. space assets could disrupt or destroy critical communications capabilities, as well as the positioning, navigation, and timing capabilities that enable GPS and other critical infrastructures. Any future

conflict with a major foreign power will almost certainly spill over into the homeland, with potentially devastating consequences.

As the direct threats to the homeland continue to grow, the Army will play an important role in helping prevent such attacks, and an even greater role in helping to mitigate their consequences. Throughout the nation's history, the Army has been the principal military service that has provided for the protection of the United States and its citizens at home. Whether those missions entailed battling native Americans on the frontier, policing the Mexican border from bandit raids, or responding to earthquakes, hurricanes, floods or wildfires, the U.S. Army has been a crucial part of the toolkit, with multi-faceted and incomparably capable organizations standing ready to provide a wide range of logistics, communications, and engineering support.

Active Army forces will only have a limited role to play in this vital mission. In a conflict that occurs mainly at home, or an overseas campaign that engages relatively few Army forces, the active Army could help provide logistics, communications, and engineering support for civil authorities within the homeland. But the Army's [reserve component](#), and especially the Army National Guard, will be far more critical for this mission. The National Guard operates day-to-day under the command of state governors, and is the first military entity on-call to respond to civil disruptions that exceed the capacity of local authorities. During the pandemic, both National Guard and the Army Reserve forces have supported local authorities in missions like [food distribution](#), and providing capabilities like [medical augmentation units](#) and [mortuary affairs](#) to hard-hit areas. In a major homeland calamity, the reserve component would take on even broader missions, such as providing humanitarian assistance, restoring power and water, and preventing civil disorder. Regardless of the budgetary constraints to come, the rising vulnerability of the homeland means that the Army will have to increasingly prioritize capabilities that can respond to catastrophic domestic events.

Rebalancing Active and Reserve Forces

The Army has always viewed its active forces as the first among equals within the three elements of the total force. Active Army units have traditionally been accorded the first priority for scarce resources, new equipment, and even emerging new missions such as [cyber defense](#). Yet the coming era of fiscal austerity combined with the growing threats to the homeland may well require inverting that traditional relationship. Reserve forces are a wise strategic investment during lean budgetary times, because they preserve both combat and support force structure at far less cost, and provide vital capabilities for both domestic and overseas scenarios. Future wartime demands may find these forces pulled in both directions, but they nevertheless remain a cost-effective investment across a huge range of missions. As the budget axe falls, the Army should not simply make equal cuts to active, reserve, and Guard end strength and force structure in order to share the bureaucratic pain equally. Instead, it should consider preserving some more reserve capabilities above active capabilities, in order to strengthen the total force's ability to defend the homeland effectively while also husbanding critical war-fighting capabilities in the most economical way possible.

Such decisions would pose an immense cultural challenge for the Army, however. When defense budgets contracted during the sequestration era, the Army's active and reserve components

engaged in an all-out bureaucratic war that can only be characterized as fratricide, leading Congress to charter an [independent commission](#) to [referee the fight](#). The Army, and the country more broadly, cannot afford to repeat that experience. As the Army chief of staff, Gen. James McConville faces the daunting task of managing this countercultural change. He should do so by ensuring that active, reserve, and Guard forces all have an equal seat at any table where cuts are considered. And after tough decisions have been made behind closed doors, all of the Army's senior leaders should emerge with a unified approach that emphasizes the needs of the entire Army rather than any of its individual components.

Navigating the Army's New Strategic Environment

Taken together, these changes will challenge the Army's traditional identity as the service that delivers war-winning outcomes on land for the nation. It is going to get smaller, and become a supporting service in the nation's primary theater of potential conflict. Its missions will also expand to include a greater role in homeland security, and the importance and relevance of its reserve component may eclipse that of its active forces in some domains of future conflict. Navigating the Army through these tremendous challenges will require imagination, resilience, and resolve at every level of command, especially as resources decline. Army senior leaders will need to challenge some of the assumptions that have long guided the force, and overcome deeply ingrained orthodoxies about the relative priorities of warfighting versus support, fires versus maneuver, and active versus reserves. Doing so successfully will help assure that the Army can remain a relevant and vital component of the nation's military power as it transforms in the years and decades to come.

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Car Insurance: Coverage You Most Likely Didn't Know You had

Your auto insurer will pay for a lot more than fender benders. Just as your homeowners insurance may cover unexpected costs, so too your car insurance could have hidden benefits.

From pesky rodents to falling branches, auto insurance can pay claims for surprising reasons.

Of course, policy details vary by insurer, and you'll need comprehensive coverage to get most of these benefits. However, here is a look at some surprising losses your car insurance may cover.

How many of these covered costs did you know about?

1. Volcanic eruptions

When the Kilauea volcano in Hawaii erupted in 2018, it sent lava through residential areas, destroying everything in its wake. Fortunately, anyone who lost a car to the lava flow was likely reimbursed by their auto insurance, assuming they had comprehensive coverage. In fact, comprehensive coverage will pay for damages from a wide variety of natural disasters, from wildfires and earthquakes to windstorms.

2. Riots If your vehicle was in the wrong place at the wrong time and destroyed by rioters, your insurer could step up and pay for the damage. Riots are among the events covered by most comprehensive auto insurance policies.

3. Vandalism Of course, it doesn't have to be people rioting that damages your car in order for you to be covered. Vandalism for any reason can trigger an insurance claim. That could include slashed tires, a keyed door or graffiti spray-painted on the side. However, you'll need comprehensive coverage to file a claim, and don't forget that your deductible will apply.

4. Animal damage Car-deer collisions are a major hazard in parts of the country, and hitting a deer can cause significant damage to your vehicle. Fortunately, insurance policies typically pay for the repairs so long as you have comprehensive coverage. Having a comprehensive policy can also come in handy for other damage caused by animals, such as rodents making a home under the hood and chewing up wires.

5. Missiles We hopefully don't have to worry about missiles hitting our cars, but this is 2020, so it seems like anything is possible. Missile strikes are covered by comprehensive coverage as are more common falling hazards such as branches and ice.

6. Pothole-related damage Poorly maintained roads are a problem across the nation, but your collision insurance has you covered if hitting a pothole causes damage to your vehicle. A collision policy will also pay claims should you roll your car or hit a tree.

7. Damage from uninsured motorists Most states have at-fault insurance laws, which means the insurer of the person who caused the damage pays for the repairs or any associated medical costs. However, there may be situations in which the at-fault person is uninsured or underinsured. In those cases, your policy will pay your costs so long as you have uninsured motorist coverage.

8. Injured pets If Fido is riding with you and gets injured in a car accident, your collision coverage could pay for his vet bill. However, there could be limitations on how much your insurer will cover in veterinary bills for pet injuries.

9. Lost wages Most people know the personal injury protection (PIP) portion of car insurance will cover medical bills. However, you may not realize that this coverage will also cover lost wages should you have to take time off work because of an injury sustained in a car accident. [Source: MoneyTalksNews | Maryalene LaPonsie |October 7, 2020++]

Home Remedies--- Simple Solutions for Life's Irritations

1. Remove water stains with mayonnaise

What happened: Someone ignored your fancy coasters and put a sweaty, icy glass of soda right smack on your best wooden table, leaving a nasty white ring on the wood surface.

What to do: Glop a good-sized scoop of mayonnaise right onto that ring. I've seen warnings that you shouldn't leave it too long, but when I tried wiping it up in less than 10 minutes, it didn't work and I had to reapply. I forgot about it for more than a half-hour, and when I went to wipe it off, no unsightly ring!

2. Open a stuck jar using rubber bands

What happened: That new jar of pickles just won't let you unscrew the top and get at the goodies inside.

What to do: Here's the trick: Get a fat rubber band and run it around the lid's edge, right where you're twisting it. It gives you a solid, nonslippery grip, and you can usually open the jar. If not, try soaking the lid in hot water.

3. Unstick a zipper with a crayon or pencil

What happened: The zipper on your brand-new boots is stuck and refusing to track correctly.

What to do: Get a crayon in a color closest to the item, or a regular black graphite pencil, and rub it up and down both sides of the zipper. The zipper will come unstuck! Depending on the color and material, you might want to test this first to see if any goofs will show up. It's not a big deal on a pair of big black rain boots, but on a white satin dress, the fix could be worse than the original problem. I've seen soap, candle wax and even Windex also recommended. But so far, crayons have worked best for me.

4. Make a candle last longer by freezing or salting it

What happened: Those fancy candles in Southern Cotton or Angel Food Cake scents seem to melt to a puddle of wax in the time it takes to relight a match.

What to do: Two odd tips that actually work. Both techniques slow down the rate at which the wax melts. They can be used together, too, for better results:

- Store your candle in the freezer overnight. Then, take it out right before you burn it.
- After you light your candle, let it melt a small puddle of wax around the wick. Then, blow it out and sprinkle table salt into the liquid wax.

5. Remove rust from cast-iron pans with melted Crisco

What happened: Even though you love your jack-of-all-recipes cast-iron skillet, you left it wet for too long—and it rusted.

What to do: Believe it or not, Lodge Cast Iron says you should just treat the pan the way you normally would to season it:

- Wash using steel wool. Soap is optional. Rinse and dry.
- Melt some Crisco or any brand of vegetable shortening. Apply a thin, even coating.
- Put foil on the bottom rack of your oven—not the oven floor—and set it to 350 degrees Fahrenheit.
- Turn the pan upside-down and put it on the top rack. Bake for an hour.
- Turn off the oven and let it cool before taking the pan out.

6. Extend the life of razor blades with jeans

What happened:

You're sick of constantly buying new packages of razor cartridges.

What to do: This one sounds weird, but multiple sources, including Gizmodo, swear by it.

- Get an old pair of jeans, not your favorite designer pair. Don't put them on! Instead, lay them flat, and run a clean, dry used razor several times up the pants leg. Then, repeat, running it several times down the pants leg.
- Don't shave the jeans —be sure to hold the razor in the opposite direction you would to shave. The threads on the jeans sharpen the blades, sort of like using an old-fashioned razor strop. And done right, it can keep your blades sharp for months.

7.Remove gum with peanut butter

What happened: Ugh, you stepped in someone's chewed and discarded gum.

What to do: Only Sherlock Holmes or Sam Spade should be called a gumshoe, so:

- Pretend the sole of your shoe is an English muffin, and spread a decent amount of peanut butter around and on the gum. Let it sit for 10 minutes. The PB will breakdown the gum.
- Then, get a good scrub brush and scrub it off, with the aid of some cold water.

8. Remove crayon from walls with toothpaste

What happened: Your preschool Picasso drew you a beautiful picture —on the wall.

What to do: Get a glob of white toothpaste —and be sure that it is paste, not gel. Rub it on the crayon marks and keep rubbing. It may not work on all wall surfaces, but it's the best household remedy we've found. It probably prevents your wall from getting cavities, too.

9.Soothe your sunburn with yogurt

What happened: You soaked up the sun, and now you suffer from your excess. Ow, ow, ow!

What to do: Get a nice cold carton of the plainest yogurt you can find, and spread it thinly on your burn. After 10 minutes, gently wipe it off with a cold cloth.

10.Clean your grill with an onion

What happened: You forgot to clean your home grill after making those melty cheeseburgers last week. Or you're at a public beach and are wary of using a grill someone else cooked who-knows-what on.

What to do:

Spear half a peeled white onion with a barbecue fork, and once the grill is hot, rub it all over the grates. The raw onion cleans off residue and even a little rust, and seasons the grill while smelling delicious.

11. Make your own buttermilk with milk and vinegar
What happened: That delicious biscuit recipe calls for buttermilk, but it's not a staple in your fridge, and you don't have time to buy any.

What to do:

- Pour not quite a full cup of milk for every cup of buttermilk in the recipe.

- Sour the milk yourself by adding a tablespoon of white vinegar —lemon juice also works —per cup of milk. Wait 10 minutes, then use the mixture in place of the buttermilk in your recipe.

Also, pro tip: You can now buy powdered buttermilk, which can sit in your pantry for a long time awaiting use.

[Source: Money Talks News | Gael F. Cooper |May 19, 2019++]