



# **Veterans-For-Change Newsletter**

*A Voice of the Veterans*

Week Ending Sunday, October 21, 2018

Volume 9, Issue 41



## **This-N-That**

Bad Paper Discharge requests for review and upgrade numbers about 26,000 with about 14,000 of those being with the Army. And a member of Congress wants to combine all branches of service review boards to expedite the process.

Although the Navy says it won't produce any better or faster results, I'd have to agree with that comment, but putting more people on each branch of Service review boards would!

The discharge upgrade requests have come under extra congressional scrutiny in recent years as advocates have

found growing evidence of troops dismissed with dishonorable or other-than-honorable status because of misconduct caused by undiagnosed war wounds, mental health issues or mishandled sexual assault claims.

Many have been dishonorably discharged to expedite paperwork, create less paperwork, and reduce possibilities of having to pay out benefits through the VA for various problems such as mental health issues and sexual assault claims which in all reality has created an even bigger mountain of paperwork.

Veterans fighting for benefits and medical and mental healthcare, and fighting the DoD to get their discharges upgraded. So who or what did it save since it's costing way more now to review each persons records individually to make determinations as to whether or not an upgrade in discharge is warranted?

Seems to me the higher up's in the Military were working hand in hand with members of Congress, trying their best to find more ways to waste taxpayer money, and prevent having to pay out to all those who served and have more than earned the right to benefits and care!

Michigan has been in the news lately about a shortage of "Benefits Experts", meaning Service Officers!

I believe this is a nationwide crisis, not just in one or two states. I also feel that those who are service officers fall into two categories, those "who truly care" and go the extra mile, and those who "are there for a paycheck!"

I can say this after many years of talking with Veterans, many having to re-work their claim, or assist them on their appeals and thoroughly listening to them and what was said and done prior. But the one thing I do emphasize most is that if you're filing a claim, TAKE CHARGE of your own future medical care and benefits, participate in your claim, don't expect any Service Officer to do it all for you.

Be diligent, keep copies of all medical records, never give originals to anyone ever, keep a log with the date, time, action (whether a phone call, dr's visit, C&P, everything including time of meals, medications taken and dosage taken, side effects from medications, did you inform your dr., etc.) so that in the future should there be any problem you will have a track record of keeping notes and detailed information to back up your claim.

If you've filed a claim, yes it does take time to process, but keep in touch with your Service Officer at least once a month, and document the time, date, and if you spoke to him/her or left a voice message. It's really important to keep that daily journal.

This weeks newsletter will be missing things that we'd normally put in as I am in the process of just taking a couple of days for myself. So I will close this section for now.

On behalf of our Volunteers nationwide and myself, we wish you and your family good health! And have a great

weekend!

Respectfully,

Jim Davis

Founder

[Jim.Davis@Veterans-For-Change.org](mailto:Jim.Davis@Veterans-For-Change.org)



## **Prepare for TRICARE Open Season: Compare TRICARE Plan Costs with Cost Comparison Tool**

Do you have questions about your TRICARE costs? Your health care costs depend on your health plan, and who you are. If you're an active duty family member enrolled in TRICARE Prime, for example, you'll pay different costs than a retiree enrolled in TRICARE Select. To help you make informed choices, you can view and compare costs between TRICARE plans using the TRICARE Compare Cost Tool.

Read the full [article here](#).



## **VA study on cholesterol genetics could lead to new treatments for heart disease, diabetes**

WASHINGTON — In the U.S. Department of Veterans Affairs' (VA) drive to help improve lives of Veterans through health care discovery and innovation, a team led by VA researchers recently identified three genetic mutations that govern cholesterol levels, which could lead to the development of new drugs to treat cardiovascular disease and diabetes.

Detailed results of the study can be found in the [Oct. 1 issue of Nature Genetics](#), a scientific journal.

“This is fantastic news, not just for Veterans, but for all Americans suffering from these diseases,” said VA Secretary Robert Wilkie. “VA researchers have been improving the lives of Veterans and all Americans through health care discovery and innovation for decades. Their groundbreaking research has resulted in three Nobel prizes and numerous other national and international honors.”

Using data from VA's [Million Veteran Program](#) (MVP), the researchers found that three genes — PDE3B, PCSK9 and ANGPTL4 — could be targets for treatment of heart disease, abdominal aortic aneurysm and diabetes, respectively. VA research showed that those with specific

mutations to the genes had better cholesterol and triglyceride levels than those without the mutations.

The PDE3B mutation appears to protect against heart disease. A mutation in PCSK9 seems to decrease the risk not only of heart disease, but also abdominal aortic aneurysm — a condition in which the aorta is enlarged, which could lead it to rupture and cause life-threatening bleeding. The ANGPTL4 mutation was linked to lower risk of Type 2 diabetes. The research was supported by VA, the National Institutes of Health and Stanford's Department of Medicine.

MVP is a national, voluntary research program funded by [VA's Office of Research and Development](#). MVP partners with Veterans receiving care in the [Veterans Health Administration](#) to study how genes affect health. As of late September 2018, MVP had enrolled more than 700,000 Veterans. It is already one of the world's largest databases of health and genomic information.

The Nature Genetics publication is one of the first major papers describing scientific findings from MVP. The publication highlights the power of researchers having access to data from large numbers of individuals. In this instance, researchers were able to identify several novel genetic factors that affect people's blood lipid [cholesterol and triglyceride] levels. Such findings may lead to new approaches to diagnose people at risk for cardiovascular disease, as well as identify candidate therapeutic targets.

To learn more about VA research, including MVP, visit [www.research.va.gov](http://www.research.va.gov).



## Senate Leaves Town

Even though it was scheduled to be in session a couple more weeks, the Senate went into recess last week and ended business until after the elections in November. Although only one-third of the Senate is up for election (which happens every two years) a number of the contests are very close and, as is true in the House, control is up for grabs.

Congress is scheduled to return on November 13 and begin a short "lame duck" session, since some members will have been defeated while others are retiring and new people will have been elected to fill those seats. However, the newly elected members will not take their seats until January, so

the current office holders still can pass legislation.

There will be a number of important issues to be dealt with when they return, chief among them being the funding of approximately 30 percent of the government for the remainder of FY 2019. The immigration issue, as well as funding of the President's border wall, will also be part of the issues being debated and it could be a controversial lame duck session, especially if party control of one body or the other changes.

As we've said for the past couple of weeks, we do not anticipate any more legislation pertaining to veterans or military people to pass this year. The one major issue that is still technically alive is the Blue Water Navy VA presumption bill, but as we've also speculated, it is tied up in the Senate and is not likely to pass this year because of its controversial funding mechanism.

TREA will be fighting next year for passage of a similar bill, and hopefully a new way to fund it will be found.

Source: TREA



**Veterans-For-Change Web Site**

The Veterans-For-Change website has been under construction since day one back in 2009 and every day since then. The looks pretty much stay the same, but in the background constant improvement and change is being done to make our website the most user friendly “**One-Stop-Shop**” website to find almost everything you might have tried to find searching the internet.

Almost a hundred people have been involved; collecting web links to documents now houses on the VFC website, collecting thousands of web links for various issues, illnesses and benefits. Creating forums for all eras of service and two forums one just for men and one just for woman where you can go question, comment, share medical and personal concerns, what ever you'd like it to be.

We also have a forum with for Mental Health and are currently seeking a new Licensed Mental Health Worker, where you can seek help or just ask questions.

We average 2,600 hits per day, and downloads average 1,884 per day with a total **4,440,643** visitors as of Friday.

If you subscribe you will have full access to the entire website and best of all it's FREE of charge! You just need a valid E-mail address so the system can send you a confirmation E-Mail. Once received, click on the link to be authorized automatically.

[www.veterans-for-change.org](http://www.veterans-for-change.org)

- Documents Library with over 16,662 documents on-line  
(Updated: 08/27/18)
- FAQ's with more than 1,600 FAQ's and answers
- Multiple Forums
  - o Afghanistan Veterans
  - o FMP - Foreign Medial Program
  - o Gulf War & Desert Storm Veterans
  - o Iraq Veterans
  - o Korean Veterans
  - o Men Veterans Forum
  - o Mental Health for Veterans (Counselor Needed)
  - o Political Issues
  - o Suggestion Box
  - o The Mess Hall
  - o VA Hospitals and Medical Centers
  - o Veteran Affairs
  - o Vietnam Veterans
  - o Welcome Mat
  - o Women Veterans Forum
  - o WW II Veterans
- Job Postings
- Memorial Pages (Updated: 01/11/18)
- News (Articles On-Line: 7,859)
- Polls
- Web Links, more than 4,288, Added 268 New Links  
(Updated: 10/01/18)

If you have a submission for the memorial pages, E-Mail:

[Jim.Davis@veterans-for-change.org](mailto:Jim.Davis@veterans-for-change.org)



## **ECHO Benefit Year Changes to Calendar Year**

Do you have a family member who gets supplemental services through the TRICARE Extended Care Health Option (ECHO) program? If so, you need to know that beginning on Jan. 1, 2019, the ECHO benefit cap will apply to covered costs during a calendar year and not a fiscal year. The calendar year runs from Jan. 1 to Dec. 31.

Read the full [article here](#).



## Octobers's Featured Song

### Wings Against The Moonlight

By

LT Bobby Ross

LT Bobby Ross - Voice Of America

### Previous Featured Songs



## Cost-of-living adjustment (COLA) Increase for 2019 Passed into Law

On October 9, 2018, President Trump signed Public Law 115-258, which provides a cost-of-living adjustment (COLA) increase of 2.8 percent, effective December 1, 2018, for veterans disability compensation and dependency and indemnity compensation (DIC) for survivors and certain other benefits.

VA compensation and DIC benefits are retrospectively paid on the first of each month, for the previous month. This means that the 2.8 COLA increase effective December 1, 2018, will not be included until the January 1, 2019 payment. This increase matches the COLA provided to Social Security recipients.

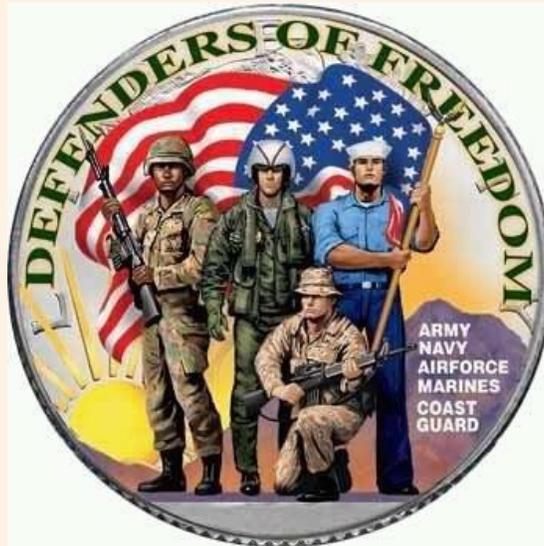
This COLA benefits injured and ill veterans, their families and survivors by helping to maintain the value of VA benefits against inflation. Without annual COLAs, many disabled veterans, who sacrificed their own health and family life for the good of our nation, may not be able to maintain the quality of life they deserve.

We thank Representative Mike Bost (IL), Chairman of the House Veterans' Affairs Subcommittee on Disability Assistance and Memorial Affairs for introducing HR 4958, the Veterans' Compensation Cost-of-Living Adjustment Act of 2018 and Congress for final passage of the bill on September 25, 2018.

Likewise, we appreciate your support for service-disabled veterans and your grassroots efforts in the DAV Commander's Action Network, which helped get this critical legislation enacted. Please share this information on all of your social media sites. Thank you for all you do for America's veterans and their families.

This alert is for your information only. No further action is required at this time.





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## **VA online health portal wins government innovation award**

WASHINGTON — The U.S. Department of Veterans Affairs (VA) recently won a [2018 Government Innovation Award](#) for the [VA Medical Images and Reports feature](#) in My HealtheVet, VA's online health portal. VA will be recognized for the award at a ceremony Nov. 8 in McLean, Virginia.

Launched in April, the VA Medical Images and Reports feature allows Veterans with a Premium My HealtheVet account to view, download and share electronic copies of their radiology studies, such as X-rays, mammograms, MRI scans and CT scans from their VA electronic health records.

“This is a well-deserved award for a program that elevates

the level of service to our Veteran patients and ensures continuity of care,” said VA Secretary Robert Wilkie. “It’s a great example of VA’s continued movement toward new programs and processes that increase quality of care.”

Veterans can view a wide-ranging list of accessible radiology studies, which are all available in My HealtheVet three calendar days after a study report has been verified. Previously, Veterans were required to submit a written request to get copies of radiology images. That request was then manually processed and could take up to 20 days for the Veteran to get a physical copy of the results. Now, instead of going to a VA facility, Veterans can choose an online self-service option on My HealtheVet to obtain a VA medical image or report.

The VA Medical Images and Reports feature standardizes the viewing experience for users and makes transferring the image files and accompanying notes easier for Veterans. Since VA Medical Imaging and Reports went live in early April, approximately 231,000 requests and nearly 870,000 reports have been viewed through the feature.

For more information about My HealtheVet, visit [www.myhealth.va.gov](http://www.myhealth.va.gov).





**CONTACT YOUR  
MEMBERS OF CONGRESS!**

To Call your Representative:  
202-225-2305

To Call your Senators:  
202-224-3841 or 202-224-3553

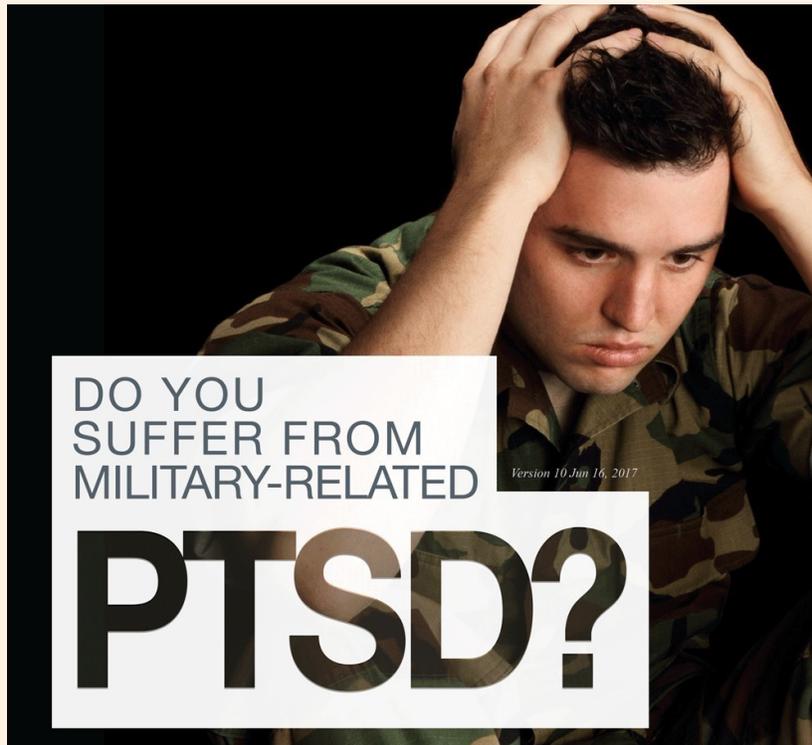
To call Different Members of Congress:  
202-224-3121

TOLL FREE: 866-272-6622

**PLEASE... STOP Making Excuses!**

**[www.veterans-for-change.org](http://www.veterans-for-change.org)**





**Veterans Crisis Line:  
1-800-273-8255 & Press 1  
Ntl Call Center for Homeless Vets  
1-877-424-3838**



## **VA and DOD Senior Leaders Commit to Aligned Electronic Health Records System Rollout**

WASHINGTON — The U.S. Secretaries of Veterans Affairs (VA) and Defense (DOD) signed a joint statement Sept. 26 pledging that their two departments will align their plans, strategies and structures as they roll out a new electronic health records (EHR) system that will allow VA and DOD to share patient data seamlessly.

Signed by Defense Secretary James N. Mattis and VA Secretary Robert Wilkie, the joint statement reinforces both departments' commitment to ensuring the successful transition from a legacy patient-data system to a modernized one that will continue to support active-duty service members, Veterans and their families.

"The joint statement between DOD and VA represents tangible evidence of our commitment to change how we deliver Veteran-focused, provider-friendly care," Wilkie said. "The new EHR system will be interoperable with DOD, while also improving VA's ability to collaborate and share information with community care providers. This will ease the burden on Service members as they transition from military careers and will be supported by multiple medical providers throughout their lives."

VA signed a contract with Cerner Corp. May 17 to replace VA's 40-year-old legacy Veterans Integrated System Technology Architecture (VistA) health care records technology over the next 10 years with the new Cerner system, which is in the pilot phase at DOD. Collaborating with DOD will ensure that VA: understands the challenges encountered as DOD deploys its EHR system called Military Health System (MHS) Genesis; adapts an approach by applying lessons learned to anticipate and mitigate known issues; assesses prospective efficiencies to help deploy faster; and delivers an EHR that is fully interoperable.

"We are committed to partnering with the VA to support the

lifetime care of our Service members, Veterans and their families," Mattis said. "This modern electronic health record will ensure those who serve our Nation have quality health care as they transition from Service member to Veteran."

"The EHR will give health care providers a full picture of patient medical history, driving better clinical outcomes," Wilkie said. "It will also help us identify Veterans proactively who are at higher risk for issues, such as opioid addiction and suicide, so health care providers can intervene earlier and save lives."

To view the joint statement, visit

[https://vaww.va.gov/6102/graphics\\_resource\\_center.asp](https://vaww.va.gov/6102/graphics_resource_center.asp) .

For more information about OEHRM, go to

[www.ehrm.va.gov](http://www.ehrm.va.gov).



**COLA for 2019 Announced**

We try not to repeat news here in our update that is reported by the major news media because we view our job as giving you information that we think will be important and useful that you won't find many other places. However, we know the COLA is important information for many of our members.

So just in case you missed it last week the COLA for 2019 will be 2.8 percent. That applies to military retirement pay and VA disability pay, as well as Social Security. That's the good news.

The bad news is that the COLA is higher because the costs of things you buy have gone up.

The COLA is not really a "pay raise." It's meant to protect your retirement income from being eaten up by inflation.

One of the issues TREA is going to be watching very closely next year is whether there will be an attempt to change the COLA and reduce the amount you get under the current formula. There is something called the "chained CPI," which we have reported on before, that if adopted would reduce your COLA from what it otherwise would be. The reason politicians like it is because it would save the government money and help them reduce the federal deficit.

If it raises its ugly head next year we will let you know immediately and do all we can to kill it.

Source: TREA



## **President Trump approves appointment of four additional judges to VA's Board of Veterans' Appeals**

WASHINGTON — Today the U.S. Department of Veterans Affairs (VA) announced that President Donald J. Trump recently approved the appointment of four new Veterans law judges to VA's [Board of Veterans' Appeals](#).

“Bringing on additional judges means the Board will be better staffed to conduct hearings and decide appeals properly in a timely manner,” said VA Secretary Robert Wilkie. “Combined with procedural changes under the Appeals Modernization and Improvement Act of 2017

[AMA] and the hiring of more than 200 additional Board attorneys, this translates into better and faster service for Veterans.”

Veterans law judges are presidential appointees and go through a thorough vetting process. After an initial screening, the chairman of the Board recommends a list of candidates to the Secretary of the VA. If agreed to, the list of selectees is forwarded to the White House for final approval. Once approved, the selectees are notified by the chairman and officially sworn in.

The following Veterans law judges will assume their roles Oct. 14, and will begin holding hearings and signing decisions for Veterans and other appellants: Lauren Cryan, Evan Deichert, William Donnelly and Cynthia Skow.

In fiscal year 2018, the Board issued a historic 85,288 decisions to Veterans — 61.6 percent more than 2017. Expanding the roster of Veterans law judges will allow the Board to continue issuing more decisions for Veterans, as VA prepares for full implementation of the AMA. This law transforms a complex appeals process into one that is simplified, timely and transparent by providing Veterans with increased choice and control. The AMA will go into effect on Feb. 14.

For more information about the Board and its progress on appeals modernization, visit <https://www.bva.va.gov>.



Never forget our fallen!



## Tyndall Air Force Base Devastated

It was announced last week in the wake of hurricane Michael that 100 percent of the housing on Tyndall Air Force Base in the Florida panhandle was destroyed and is uninhabitable. There were 600 families on base so they all need temporary housing for an indefinite period of time. We also heard on a news report that nearly every building on Tyndall was damaged.

Tyndall is the home of the F-22 Raptor, the Air Force's most advanced fighter. Most of the planes were moved to other bases ahead of the storm but some were moved into hangars at Tyndall to ride out the storm and reports are that they all were damaged to some extent.

Source: TREA



### **Veteran Crisis Resources**

**Veterans Crisis Line 1-800-273-8255 and Press 1**

**Military Crisis Line 1-800-273-TALK (8255)**

**National Call Center for Homeless Veterans**

**1-877-4AID-VET (424.3838)**

**VA Caregiver Support Line 1-855-260-3274**



# Links to Other Stories

- 1) [Advocates call for a renewed national conversation on Veteran suicide](#)
- 2) [Can DoD fix the painfully long wait for reviews of bad-paper discharges?](#)
- 3) [Charity for Veterans' funerals faces federal investigation](#)
- 4) [City Ponies Up For Westside Homeless Shelter](#)
- 5) [Gillibrand, VA clash over funds for off-shore Navy Veterans](#)
- 6) [He remembers the fallen on their 100th birthday](#)
- 7) [Homeless Veterans prepare for winter at annual Goodwill Stand Down](#)
- 8) [House For Homeless Female Veterans Opens In Maplewood](#)
- 9) ['I can be a bad ass,' top health official says, when it comes to making sure Tricare patients get good service](#)
- 10) [Popular heartburn drugs linked to silent kidney damage](#)
- 11) [Shortage of Veteran benefit experts means Michigan struggles to get Vets the help they need](#)
- 12) [VA won't turn over documents related to outside businessmen's influence on department policy](#)
- 13) [Veteran faces 10 years for threatening congressman](#)
- 14) [Veteran finally wins claim after 10-year battle with VA](#)
- 15) [Veterans Affairs misdiagnoses and delays nearly kill SoCal Veteran](#)
- 16) [Veterans are sleeping in their cars at VA medical centers](#)

You can help VFC by reading articles posted and commenting at the bottom and rate the articles. If you don't have an account, sign up today, it's FREE. Your comments and rankings tell us what type of information you want most.

Check us out today: [www.veterans-for-change.org](http://www.veterans-for-change.org)



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## **\* RED ALERT \***

**Everyone Call The Senate Committee  
On Veterans Affairs Members Ask  
Them To Support and Vote to pass  
HR 299 Blue Water Navy  
Vietnam Veterans Act Of 2018 to the  
Full Senate for a Vote!**

**Jon Tester (D - MT)202-224-2644-Tony  
Murray, Patty (WA)202-224-2621-Ryan  
Sanders, Bernie (VT)202-224-5141-Matt  
Brown, Sherrod (OH)202-224-2315-Anna  
Blumenthal, Richard (CT)202-224-2823-Ethan  
Hirono, Mazie (HI)202-224-6361-Adam  
Manchin, Joe (WV)202-224-3954-Emily**

**Please Ask everyone to Make The  
Calls and Share this with  
Everyone!**

**Thank You Michael F Kvintus  
Sr. BWNVVA  
National Vice Commander**



## **Office of Inspector General**

- 1) [Access to Health Care for Low-Income Adults in States with and without Expanded Eligibility](#)



**“We Proudly Support our  
Military Personnel & Families”**



**U.S. FOOD & DRUG  
ADMINISTRATION**

- 1) Endologix, Inc. Recalls AFX Endovascular AAA Systems Due to Risk of Type III Endoleaks
- 2) Faribault Foods, Inc. Announces Voluntary Recall of a Limited Quantity of S&W Brand White Beans Due to the Presence of Undeclared (Sulfites)
- 3) Fat Burners Zone Issues Voluntary Nationwide Recall of Zero Xtreme Due to Presence of Undeclared Sibutramine
- 4) Feel Good Foods Inc Issues Allergy Alert on Undeclared Egg Product In “Vegetable Fried Rice”
- 5) New Nan Fong Hong Trading Inc. Issues Allergy Alert on Undeclared Sulfites in Source Day Natural Treasures Dried Liquorice Slice
- 6) P. East Trading Corp. Issues Alert on Undeclared Sulfites In Fruits Du Sud Golden Seedless Raisins





**SURVIVAL IS FUN**





## **VA Aid & Attendance Update - Changes to Eligibility Requirements**

VA has published their final rules, which will be effective 18 OCT. These rules are not statutory changes to federal laws; rather, they are administrative regulations promulgated by the VA – however, they affect the eligibility requirements for VA “wartime” pension benefits, including so-called “Aid and Attendance” benefits. Some of the major changes under the new rules are:

### **Asset Cap**

Although VA pension benefits are “means-tested” (i.e. the applicant’s income and assets are considered in determining eligibility), there was previously no specific asset limitation, and applicants were assessed on a case-by-case basis. The new rules provide a countable asset “cap” which matches the Community Spouse Resource Allowance for Medicaid (\$123,600 for 2018). An applicant’s annual income is included in calculating their countable assets, as are the assets and income of the applicant’s spouse.

### **Transfers of Assets and “Lookback” Period**

Under current regulations, when an applicant has assets in excess of the cap, an applicant can transfer assets (e.g. to a family member, a trust, or an annuity) without penalty, regardless of the amount transferred. After October 18,

2018, this will NOT be the case. The new rules include a “lookback” period of 3 years beginning with the effective date of the rules (i.e. the VA will not penalize asset transfers prior to October 18, 2018). If an improper transfer of assets occurred during the 3 years immediately prior to the application for benefits, a penalty period of ineligibility of up to 5 years may be assessed (depending on the amount of assets transferred). The new rules specifically note that transfers to family members, trusts, and annuities are generally considered penalizable transfers for the purposes of the “lookback” period.

### **Unreimbursed Medical Expenses (UME) and Caregiver Agreements**

Luckily, some of the changes are helpful expansions of current rules. For example, fees related to residence in an independent living facility now count as UME under certain circumstances, and other items which previously did not count (e.g. prescriptions, special dietary items, vitamins and supplements) are deductible from income if they are prescribed by the applicant’s physician. Further, costs related to service animals and transportation for healthcare purposes are now countable UME. Additionally, family members (instead of healthcare personnel) can be paid caregivers, and the payments will count as UME, provided a qualified medical professional indicates that the applicant requires a protected environment due to a “physical, mental, developmental, or cognitive disorder.” Qualifying payments to caregivers can also include services which previously did not count as UME, such as shopping, preparing meals, laundry and housekeeping, managing the

applicant's medications, and helping with the applicant's finances.

There are a number of other rule changes which may affect you (or your loved ones). The key to best protecting yourself and your family is (as it always has been) planning ahead. Planning ahead and properly timing your application is the only way to avoid unnecessary penalties, and ensure well-deserved benefits are received at the earliest possible date.



## **Tax & Credit Information**



- 1) Can I Negotiate a Lower Interest Rate on My Credit Card?
- 2) IRS announces waiver of dyed fuel penalty in Florida due to Hurricane Michael
- 3) IRS Extends Deadlines for Victims of Hurricane Michael
- 4) IRS extends Oct. 15 and other deadlines for more counties hit by Hurricanes Michael, Florence; Additional areas in Florida, Georgia, North Carolina, South Carolina and Virginia covered
- 5) IRS extends Oct. 15 and other upcoming deadlines, provides expanded tax relief for victims of Hurricane Michael
- 6) IRS Nationwide Tax Forums Online Debut New Seminars
- 7) IRS: Several tax law changes may affect bottom line of many business owners
- 8) Low-income housing units nationwide may be offered to displaced victims of Hurricanes Michael and Florence, other recent disasters
- 9) New Changes to Estate and Gifting Tax Rules
- 10) PTIN Renewal Season Opens Next Week
- 11) Reduced 24-percent withholding rate applies to small businesses and other payers; Revised backup withholding publication features helpful FAQs
- 12) Seminars from the 2018 IRS Nationwide Tax Forums available online now
- 13) Tax reform brings changes to real estate rehabilitation tax credit
- 14) The Pros and Cons of a Joint Credit Card
- 15) Upcoming Webinars on Data Security and Tax Reform



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Riverside County, CA

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**Please pass on to all your Veteran Friends and Family!**



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[Jim.Davis@veterans-for-change.org](mailto:Jim.Davis@veterans-for-change.org)

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