

# INCOMING VIETNAM VETERANS OF AMERICA CHAPTER 535



Website: www.vva535.org

Volume 31 Issue 11 November 2021

### VIETNAM VETERANS OF AMERICA CHAPTER 535 PRESIDENT'S MESSAGE October 2021

I was waiting for Noah's Ark to pass by but didn't see it. We need rain, but did it have to show up all at one time? Fifteen inches at my home. We had a great luncheon at Margarita's in October. About 16 people showed up for a great lunch. We have some awesome people in our organization. Listening to all of the stories about life in Vietnam and after, very interesting. What a good opportunity for fellowship. Jose challenged us to a test taste of chocolate mixed with both milk and water. It may have been a toss-up, but I think milk might have won. The response on the Victorian Christmas assignment list has not been overwhelming, so I think I know where our participation is headed. A decision needs to be made at our next meeting. If we decide in the positive someone will have to take charge and organize the event. As we discussed at our last meeting regarding the Christmas dinner, Jose will provide us with his famous rolled beef roast and garlic potatoes rather than the traditional deep fried turkey. We will assemble a "what to bring" list by alphabet so we don't end up with all desserts. I believe Ric will bring the ham. We will need a head count so enough food can be prepared.

Enrique, your job is to invite the gold star moms so we need a count on how many will attend. I have no report on how the stand-down went since I was out of town that day. Cost estimates are being prepared by Cal-Trans regarding our dedication sign at the South Yuba River and Hwy 49. There may be a slight delay because the installation crews are assigned to snow removal on the summit. That about sums it up. I hope you all have a nice Thanksgiving.

Keith

### Nevada County First Annual Military Appreciation Week

Nevada County is sponsoring a First Annual Military Appreciation Week to honor all Active Duty, Reservists. Retired, Veterans and Gold star Families in the County. The event will be scheduled annually starting on the Saturday before Veterans day through the Sunday after Veterans Day (November 6-14 this year) and we would like your support. The event is made possible with the support of the Beale AFB, local recruiting offices and the Nevada County Consolidated Veterans Council. It will highlight Nevada County businesses who are offering discounts and other incentives to veterans during the week. Businesses can also offer discounts throughout the year. The County of Nevada Board of Supervisors will be proclaiming the event during the October 26th Board meeting presenting the resolution to our military partners and honoring veterans in Nevada County.

We will be creating an electronic list of all participating businesses and creating a distinctive logo for the event. This electronic list will be shared with our over 10,000 veterans who live in Nevada County, and over 15,000 Airmen and their families at Beale.

Additionally, we are working with local media outlets to highlight this unique County-wide program so veterans outside of our local area can be made aware of your participation by the eye-catching logo prominently displayed at your business and the list which highlights your establishment.

Participation in the program is free and not only benefits your business by attracting new customers and increasing sales but honors our veterans.

To learn more about the program and have a representative reach out to you please visit: mynevadacounty.com/veterans or email militaryappreciation@co.nevada.ca.us

### **VVA Chapter 535 Mission Statement**

To foster camaraderie among members and assist those with disabling mental and physical injuries, to promote the welfare of our brethren affected by the war, and to engender public understanding of the sacrifice, patriotism and bravery of those who served, those who gave all, and those left behind.

### Attention

If you do not drive and need a ride to a meeting or any VVA-535 function, please contact Bart Ruud or any local VVA -535 member and we will do our best to arrange transportation for you.

### Guest Speaker for November 4, 2021

Unknown at this moment in time.

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### **Upcoming Events**

CSC Meeting – Visalia October 29-30, 2021 VVA National Convention – Nov. 2 – 6, 2021 NCCVC Meeting – November 4, 2021 General Meeting – November 4, 2021 Director's Meeting – November 4, 2021 VVA 535 Christmas Dinner – Dec. 2, 2021 Victorian Christmas – Dec. 5, 8, 12, 15, 19 WAA – St. Patrick's Cemetery – Dec. 18, 2021

### **Chapter 535 Officers**

President Keith Grueneberg kgberg0178@sbcglobal.net 916-425-1121

Vice-President Dave Chaix ... 530-269-1431

Treasurer

Ralph Remick ...... 530-559-7716

Secretary

Bart Ruud ...... 530-305-0493

### **Directors**

Dick Corn	530-277-8856
Enrique Vasquez	530-575-4416
Ray James	530-478-1126
Dave Johnson	530-887-8297
Dave Middleton	530-205-9375
Ric Sheridan	530-274-1413
Corbin Smith	916-833-7860
Mel Williams	1-707-391-7692

### **Committee Chairs**

FinanceRalph Remick	
Parade and Honor Guard	Dick Corn
Membership Affairs	Ric Sheridan
Newsletter Inte	erim Editor Bart Ruud
Victorian Christmas Ca	incelled for 2020
Nominations	Ralph Remick
Veterans Assistance	Keith Grueneberg
NCCVC	Open
Speakers Bureau	Dan Davis
Web Master	Ralph Remick
Quartermaster	
Facebook Master	Mike Laborico
Nevada County Fair	Open
CA State Council Rep	Open

### Nevada County Veterans Service Officer

VSO Officer -David West II (530) 265-1446 office (530) 913-5046 cell 988 McCourtney Road, Grass Valley 95949 <a href="mailto:ncvso@co.nevada.ca.us">ncvso@co.nevada.ca.us</a> Thursday, 9:00 to 12:00 and 1:00 – 4:00 is a "Walk-In" day.

### **Placer County Veterans Service Officer**

Derrick Oliveira ... 916-780-3290. 1000 Sunset Blvd, Suite 115, Rocklin, CA Mon. – Fri., 8:00 – 12:00 and 1:00 – 5:00 p.m.

### Matters of interest as outlined at Meeting of October 7, 2021

A mysterious \$1,500 check from VVA National of \$1,500 was received and it was determined that this was a grant from National that Bart Ruud had applied for regarding the Chapter's constrained fundraising in 2021 due to the Covid 19 pandemic.

Bart Ruud shared that he would not attend the VVA National Convention in Greensboro, NC in early November. He also shared he would not be available to attend the October 29 -31 CSC meeting in Visalia.

Final discussion regarding Victorian Christmas was deferred to the November meeting. A signup sheet for the kitchen and street booth will be distributed.

VVA 535 stepped up with a \$500 contribution to the Vinh Son Orphanage in KonTum, Vietnam. An additional contribution of \$500 was approved to assist with a request to help fund orthodontia work for the daughter of an Army veteran who does not have means to provide the much needed \$6,300 care. This contribution was bolstered by two \$500 anonymous contributions from VVA 535 members, thus making the VVA 535 contribution to the cause a total of \$1,500. There may have been additional anonymous VVA 535 contributions. Other military service organizations and local Elks were known to be assisting with funding the need.

Life member Enrique Vasquez shared an overview of his service as a 1st Cav Army medic in Vietnam and further detailed his professional life following military service as a hospital operating room medical technician.

### Military Myths Saltpeter Use for Libido Manipulation

Air Force Times | Sarah Sicard | September 22, 2021

Learning to stand at attention for extended periods during basic training is key, yet after reporting for duty many new military recruits discover that their membrum virile is unable to do the same. Decades ago a rumor began circulating that the U.S. military was adding saltpeter to the chow of young service members to keep libidos in check. The urban legend. according to one Quora user, has been rumored to have started during the Navy's colonial days before carrying on well into the 20th century. "There was a belief long ago that eating saltpeter would drive down a man's sex drive, which was seen as beneficial for military personnel when their wives and girlfriends were far away," wrote user Stephen Merkel.

"The story went that saltpeter was added to the breakfast eggs for this purpose."

Formerly "saltpetre," the chemical has, among other uses, previously been employed to prevent people from dying a painful death courtesy of the bacteria Clostridium botulinum — more commonly known as the rare poisoning botulism. "Up until the 1980s, corned beef was prepared using saltpeter as a curing agent ... until such time as better nitrates for food preservation were discovered," Merkel added. "Since cured meat was often used in military rations, this might also [lend] credence" to the saltpeter myth. The compound is also "a common term for potassium nitrate," according to Culinary Lore. "It is used to preserve meat, temper steel, and to make gunpowder and fireworks." But there's no chemical proof that saltpeter has ever had any impact on the male sex drive. Instead, any loss of interest in the pursuit of hanky panky during boot camp or otherwise is likely from the sort of mental and physical exhaustion that accompany rigorous training.

The military, meanwhile, remains adamant that no amount of saltpeter comes in contact with any of the food consumed by service members. "According to Army Natick Combat Capabilities Development Command Soldier Center, items procured for military rations are under the guidance of the Food and Drug Administration and the United States Department of Agriculture," a Defense Logistics Agency spokesperson told Military Times. "In 1999, the FDA no longer allowed the use of saltpeter, sodium or potassium nitrate in curing smoked and cooked meats, non-smoked and cooked meats, or sausages." So, your sausage is safe — at least from saltpeter.

### Army Sniper Rifle MK-22 Takes On 'Final Hurdle' Before Fielding

Army Times | Todd South | September 23, 2021

Troops recently tested the MK-22 Modular Precision Sniper Rifle (PSR), the Army's newest sniper rifle, at Fort Bragg, North Carolina according to an Army release. The MK-22 replaces the Army's existing M107 sniper rifle and the M2010 Enhanced Sniper Rifle. It also replaces all bolt-action sniper rifles for the Marines. The recent tests are the "final hurdle" before fielding, the Army release stated. It has a folding stock, removable suppression system, and can be changed out to fire the standard 7.62mm or .300 Norma Magnum and .338 Norma Magnum caliber options.

"The modular nature of the PSR allows it to be tailored to meet mission requirements and is appealing to airborne Snipers who are typically armed with long-barreled precision rifles of a single caliber offering," Sgt. 1st Class Marcus Love said in the release. Love works as a test NCO with the Airborne and Special Operations Test Directorate under the Army's Operational Test Command. "With a folding stock and removable suppression system, the PSR will provide airborne Snipers a more compact load during airborne infiltration operations without reducing their lethality while providing a precision rifle platform more conducive to their combat environment," said MK-22 project NCO Sgt. 1st Class Jonathan Copley.

The test team used the mobile weapons boresight collimator after an airborne jump to ensure that the weapon's zero had not degraded. That way a sniper can put rounds on target with the first trigger squeeze after hitting the ground from high above. "The increased engagement range will keep Snipers safer and increase the options for the local commander employing these combat multipliers," said Sgt. Austin Stevens, a sniper assigned to the 1st Battalion, 325th Airborne Infantry Regiment, 2nd Brigade Combat Team, 82nd Airborne Division. The rifle is made by the Barrett Firearms Manufacturing company, which calls their weapon the Multi-Role Adaptive Design rifle, or MRAD. SOCOM has called the PSR the "Advanced Sniper Rifle" in the past. The search

for a new sniper rifle began in 2016 following a SOCOM request, Army Times previously reported. Originally, the Army was going to buy 536 MRAD rifles. New plans call for 2,800 rifles for the service over the next five years.

### USSF Uniforms Enlisted Rank Insignia & Service Dress Uniform

Air Force Times & NPR | Rachel S. Cohen | September 20 & 22, 2021

Some people call them futuristic; others say they're a new take on the classic double-breasted tunic. But it seems everyone has a reaction to the new Space Force uniforms that the chief of space operations, Gen. John Raymond, unveiled at a conference this week. To many, the uniforms resemble those worn by officers in the sci-fi TV series Battlestar Galactica from the 2000s. Similar design elements include the jacket's high collar and its asymmetrical, angled row of buttons.

The Space Force uniform combines a dark blue jacket with gray pants. Its buttons prominently feature the delta shape that the service adopted soon after its creation — and which has frequently been compared to the Starfleet emblem from the venerable Star Trek franchise. The six buttons symbolize the Space Force's status as the sixth branch of the U.S. military, Raymond said 21 SEP, as two guardians — the name for Space Force service members — modeled the uniform at the Air Force Association's Air, Space & Cyber Conference at National Harbor, Md. "Every winning team needs a uniform!" the general stated on Twitter.

The uniforms are still in the prototype stage, Raymond said, predicting that they will be tweaked a bit before going into "wear testing" in the coming months. After that, he added, they'll be rolled out to the force's guardians. "We started with the female design and then created the male prototype" for the uniforms, Raymond added. The newly unveiled uniforms are "service dress" — the military equivalent to a

coat and tie and a notch below full, formal or dinner dress. But a commenter on the (www.reddit.com/r/SpaceForce) says that for that purpose, "this is way over the top," suggesting that the uniforms seem too formal and constricting. Other commenters took exception to the pants being a different color. And many seemed to agree with a commenter on the Space Force's Facebook page who posted an image from Battlestar Galactica, saying the new uniform echoes the series. The person also added one of the show's taglines: "So say we all."

Raymond also gave an update on how the nascent Space Force is developing. For example, the force is taking over a number of Army and Navy satellite communications operations, including their funding and ongoing missions. "All told, 15 global units with 319 military and 259 civilian billets [job slots] from the Army and Navy combined will transfer to the Space Force," the Defense Department stated.

Describing the urgency with which the service is being created, Raymond said that the U.S. "can no longer take space for granted.... Space is clearly a warfighting domain, and we're convinced that if deterrence were to fail, we're going to have to fight and win the battle for space superiority" He added, "Let me be clear: We don't want to fight in space. We want to deter that from happening."

### 761st Tank Battalion WWII Distinguished Military Unit

Together We Served Newsletter | September 2021

Entry of the United States into World War II quickly revealed how woefully ill-prepared the armed forces were to contend with a major conflict. Apart from the peacetime draft instituted in 1940 and lend-lease support to Great Britain, few actions had been taken to address escalating global tensions. Now racing to enlist, train, arm, and deploy resources necessary across multiple theatres of war, the

Army and other branches of service were forced to again face long-held racial discrimination and related practices.

Responding to arguments raised by General McNair, Commander of Army Ground Forces, the US began to experiment with segregated combat units in 1941, and as one outcome, the 761st Tank Battalion was activated April 1, 1942. Rated Superior during training by Lt. General Lear, Commander Second Army, the unit fought with distinction across the European Theatre of Operations (ETO) as the first Black tank battalion to enter combat, eventually adopting the nickname Black Panthers, and is celebrated as one of the most effective armored battalions in WWII.

Constituted at Camp Claiborne, Louisiana, the 761st was overwhelmingly comprised of inductees from deep southern states. Having experienced a lifetime of racism and institutional segregation, these recruits carried with them attitudes and personal values familiar only to other racially segregated units. at times leading to physical and then lawless confrontation. Perhaps the most well-known action was the refusal by a young second lieutenant and morale officer, Jackie Robinson, to move to the back of a bus while on base. causing his immediate court-martial and eventual acquittal following WWII. In the face of extreme scrutiny both as soldiers and tankers, the Battalion's success is credited in large measure to the command of Lt. Colonel Paul Bates, who 69 closely guided and challenged the men to strive for excellence, and in doing so, realize their potential.

Following twenty-four months of training involving light-duty Stuart tanks (Camp Claiborne) and the iconic medium-duty M4 Sherman (Fort Hood, Texas), the 761st was said to exhibit exceptional morale as they embarked for the ETO from New York on August 27, 1944. The Battalion arrived in England and underwent final training before entering the ETO through Omaha Beach on October 10, 1944. Then

totaling 712 (36 officers and 676 enlisted men) and organized into five companies, the Battalion was transported to bivouac at Les Pieux, France, and immediately assigned to General Patton's 3rd Army, at his request.

Characteristically, Patton addressed the men from the back of a half-track. "Men, you're the first Negro tankers to ever fight in the American Army. I would never have asked for you if you weren't good. I have nothing but the best in my Army. I don't care what color you are as long as you go up there and kill those Kraut sonsofbitches. Everyone has their eyes on you and is expecting great things from you. Most of all your race is looking forward to your success. Don't let them down, and damn you, don't let me down! They say it is patriotic to die for your country. Well, let's see how many patriots we can make out of those German sonsofbitches."

Attached to the 26th Infantry Division, the 761st Tank Battalion would need to catch the 3rd Army in a race across Europe that began August 1944, following Operation Cobra. On November 7, 1944, the Battalion moved on the towns of Moyenvic and Vic-Sur-Seille that would prove to be their baptism in combat, and following two days of savage fighting, Moyenvic, Bezenge-la-Petite, and Hill 253 fell. To continue the advance, the 26th Division formed a Provisional Task Force with the 761st as spearhead, heading northward toward Morville, France, under heavy enemy artillery and mortar fire. Morville was taken on November 9th and Wuisse on the 11th, Kerpriche and Dreuze fell November 20th, with Bossing, Bidestroff, Inswiller, Torcheville, Nebing, and Neufvillage taken by tank-infantry teams by November 25th. Then entering Honskirch, France, on November 25th, the 761st was forced to withdraw and instead advance through Sarre Union that fell on December 2nd.

In less than one month, the 761st Tank Battalion entered combat and performed brilliantly in liberating over fifteen towns. Moreover, for his leadership and "extraordinary heroism in

action" during this advance, Sargent Rubin Rivers posthumously received the Congressional Medal of Honor. However, the price paid for this success during November 1944 alone included 22 killed in action, 125 casualties, 14 tanks of the original 54 lost, and 20 severely damaged. As December unfolded, the 3rd Army was poised to cross the border from France into Germany. But no one could conceive of what was in store for the 761st.

On December 14, 1944, the 761st Battalion spearheaded 3rd Army's advance past the Maginot Line and crossed into Germany between Saarbrucken and Strasbourg, steeling themselves for an assault on the Siegfried Line. However, these plans would wait as the Germans launched the Ardennes counteroffensive between Belgium and Luxembourg on December 16th, later 70 popularized as the Battle of the Bulge. In response, the 761st moved immediately to Offagne, Belgium, only thirty miles southwest of Bastogne. Supporting the 345th Infantry Regiment, the towns of Rondu and Nimbermont, Belgium fell, and following two days of intensive fighting; Tillet was taken from the 113th Panzer Brigade on December 31st. Critical to the Allie's success, Tillet was an epic assault conducted with eleven tanks, but only two surviving the battle. The Battalion then seized and held roads leading to and from Bastogne, captured six more towns in conjunction with the 17th Airborne Division, engaged and defeated an enemy column near Emmerscheid, and once again crossed into Germany on January 31, 1945.

The Battle of the Bulge was now over and battle lines reestablished, priority once again became infiltration into Germany. Now February 1945, the 761st Battalion was reassigned to US 9th Army, supporting the 314th Regiment in capturing two more cities, clearing pockets of resistance, and supporting the 79th Division in attacks conducted along the Roer River. In March, the Battalion was again reassigned to the 7th Army (103rd Infantry Division), replacing the 48th Tank Battalion and spearheading Task

Force Cactus in assaulting and breaching the Siegfried Line, opening the way for the U.S. 4th Armored Division into Germany.

Leveraging earlier rapid advancement of the 761st, the unit was assigned to Task Force Rhine organized on March 21st and composed of the 761st Tank Battalion, 409th Infantry Regiment, and an Engineer Detachment. Assembling in Reisdorf, two columns proceeded north, clearing pillboxes and capturing five towns before seizing the mission objective of Klingen-Munster on March 23rd. The way now open for the 14th Armored Division into Germany, the 761st was reassigned to 3rd Army and crossed the Rhine themselves at Oppenheim on March 30th. During ensuing months, the 761st supported the US 71st Division in the capture of the entire 6th SS Mountain Division, smashed through dozens of German cities and towns, and in the final days of the war in Europe was one of the first American units to reach Steyr, Austria, at the Enns River. There they met with the 1st Ukrainian Front of the Soviet Red Army.

In combat operations in World War II, front-line troops rarely spent more than a few weeks on the front lines; however, much to the contrary, the 761st had been in combat since their arrival in the ETO- over 183 days straight. On May 4th, 1945, the 761st Tank Battalion and 71st Infantry Division unexpectedly encountered something that would haunt the men for the rest of their lives, the Gunskirchen Concentration Camp. A subcamp of the infamous Mauthausen network, the guards had fled several days earlier and left over 15,000 souls behind. The 761st was deactivated on June 1, 1946, in Germany.

Presidential Unit Citation 1
Congressional Medal of Honor 1
Silver Star 11
Bronze Star 69
Legion of Honor 5
Purple Heart 296
Purple Heart w/Clusters 8

The 761st Tank Battalion bore a weight that few can understand, performing brilliantly throughout the war in Europe and credited with inflicting over 130,000 enemy casualties. In tribute to the men of the 761st Tank Battalion, on January 24, 1978, President Jimmy Carter belatedly awarded the Presidential Unit Citation that had earlier eluded them. In further tribute, on November 7, 2015, the American Veterans Center in Washington DC conferred the Audie Murphy Award for "...men of valor on and off the battlefield". In truth, we owe these men a debt that can never be repaid.

### Covid-19 Health Care The Days of Full Insurance Coverage Are Over

The Washington Post | Christopher Rowland | September 20, 2021

Insurers are restoring deductibles and co-pays, leaving patients with big bills. Jamie Azar left a Tennessee rehab hospital in mid-SEP with the help of a walker after spending the entire month of August in the ICU and on a ventilator. She had received a shot of the Johnson & Johnson vaccine in mid-July but tested positive for the coronavirus within 11 days and nearly died. Now Azar, who earns about \$36,000 a year as the director of a preschool at a Baptist church in Georgia, is facing thousands of dollars in medical expenses that she can't afford. "I'm very thankful to be home. I am still weak. And I'm just waiting for the bills to come in to know what to do with them," she said 15 SEP, after returning home.

In 2020, as the pandemic took hold, U.S. health insurance companies declared they would cover 100% of the costs for Covid treatment, waiving co-pays and expensive deductibles for hospital stays that frequently range into the hundreds of thousands of dollars. But this year, most insurers have reinstated co-pays and deductibles for Covid patients, in many cases even before vaccines became widely available.

The companies imposed the costs as industry profits remained strong or grew in 2020, with insurers paying out less to cover elective procedures that hospitals suspended during the crisis. Now the financial burden of Covid is falling unevenly on patients across the country, varying widely by health-care plan and geography, according to a survey of the two largest health plans in every state by the nonprofit and nonpartisan Kaiser Family Foundation.

If you're fortunate enough to live in Vermont or New Mexico, for instance, state mandates require insurance companies to cover 100% of treatment. But most Americans with Covid are now exposed to the uncertainty, confusion and expense of business-as-usual medical billing and insurance practices - joining those with cancer, diabetes and other serious, costly illnesses. (Insurers continue to waive costs associated with vaccinations and testing, a pandemic benefit the federal government requires.)

A widow with no children, Azar, 57, is part of the unlucky majority. Her experience is a sign of what to expect if Covid, as most scientists fear, becomes endemic: a permanent, regular health threat. The carrier for her employee health insurance, United Health Care, reinstated patient cost sharing 31 JAN. That means, because she got sick months later, she could be on the hook for \$5,500 in deductibles, co-pays and out-of-network charges this year for her care in a Georgia hospital near her home, including her ICU stay, according to estimates by her family. They anticipate she could face another \$5,500 in uncovered expenses next year as her recovery continues.

Bills related to her stay at the out-of-network rehab hospital in Tennessee could climb as high as \$10,000 more, her relatives have estimated, but they acknowledged they were uncertain this month what exactly to expect, even after asking UnitedHealthcare and the providers. "We still don't know where the numbers will land because the system makes the family wait for

the bills," said Azar's sister, Rebecca Straub. UnitedHealthcare declined to comment specifically about Azar's situation unless she signed a blanket waiver allowing release of all her health records - which she declined. In general, a person with Azar's type of plan would have an in-network deductible of \$1,500 and an in-network out-of-pocket maximum of \$4,000, said UnitedHealthcare spokeswoman Tracey Lempner in an email. Lempner declined to say what a patient's out-of-network, out-of-state share would be at the Tennessee rehab hospital.

"The cost-share waivers were just one piece of our overall response to the covid-19 pandemic," Lempner said. "We have focused our efforts around helping our members get access to covid-19- related tests, vaccines and treatment, while providing additional support to our clients, care providers and local communities." United Health Group, UnitedHealthcare's parent company, reported \$15.4 billion in profits in 2020, up from \$13.8 billion in 2019.

The charges Azar anticipates would be budgetcrushers, Straub said. Her relatives are seeking help from the public on a nonprofit patientfundraising website called Help Hope Live. which says it verifies the circumstances of each patient's condition with medical providers. In a Facebook video call from her hospital bed in Chattanooga, Azar cited prayer from family and friends for helping her maintain a positive attitude. Although she considers the change in insurance practices unjust for people who get sick this year, she said she harbors no personal animosity toward UnitedHealthcare. "I got here a year late, huh?" she quipped. "Even though it may not seem fair or seem right, it's where we are." She said her doctors surmised she may have already been exposed to the coronavirus when she received her Johnson & Johnson shot in July.

The lack of uniformity in Covid insurance practices across the country this year is striking. In some places, because of differences in health plan policies, Covid patients in the same

hospitals and in the same ICU units could be facing completely different financial burdens. "There was no federal mandate for insurers to cover all the costs for Covid treatment. Insurers were doing it voluntarily," said Krutika Amin, a Kaiser Family Foundation associate director who researches health insurance practices. Last year, according to the Kaiser Family Foundation, 88% of people covered by private insurance had their co-pays and deductibles for Covid treatment waived. By August 2021, only 28% of the two largest plans in each state and the District of Columbia still had the waivers in place, and another 10% planned to phase them out by the end of October, the Kaiser survey found. Its survey this year of employersponsored plans reflected similar patterns. "For some people, deductibles can be over \$8,000 for a hospital stay," Amin said. "It will really depend on what plan they have."

America's Health Insurance Plans, the industry's lobbying and trade group said insurance companies began to reinstate cost-sharing for Covid treatment as vaccines became available and in recognition that the coronavirus will be an ongoing health challenge. "After a year and a half, it's pretty clear that Covid is here to stay, that this is a continuing health condition," AHIP spokesman David Allen said. "When it comes to treatment, we're looking at it like we would treat any other health condition." The industry says it is not using the return of deductibles as financial incentive for people to get vaccines. To encourage vaccinations, the industry is focused on "carrots, not sticks," Allen said, with programs targeting education and making sure no one is billed for receiving vaccines.

The reintroduction of cost-sharing mainly affects people with private or employer-based insurance. Patients with no insurance can have 100% of their expenses covered by the federal government, under a special program set up by the government for the pandemic, with hospitals reimbursed for care at Medicare rates. Covid patients with Medicaid, the government plan for lower-income people that is paid for by

states and the federal government, continue to be protected from cost-sharing, insurance specialists said. Patients on Medicare, the federal plan for the elderly, could face out-ofpocket costs if they do not have supplemental insurance.

For large commercial plans, the pandemic created an unusual dynamic in 2020. Hospitals stopped performing elective procedures. because of the risk of infection and because they were overwhelmed in many communities, so insurance companies had to pay out fewer claims. "Insurers may have also wanted to be sympathetic toward patients pains, and some may have also feared the possibility of a federal mandate to provide care free-of-charge to COVID-19 patients, so they voluntarily waived these costs for at least some period of time during the pandemic," the Kaiser Family Foundation report said. Nationally, Covid hospitalizations under insurance contracts on average cost \$29,000, or \$156,000 for a patient with oxygen levels so low that they require a ventilator and ICU treatment, according to data gathered by the national independent nonprofit FAIR Health.

"Insurers wanted to encourage people to get treatment. And this was something that, almost more than any illnesses and health conditions, was something that you have no control over," said Jack Hoadley, research professor emeritus at the Georgetown University Center on Health Insurance Reforms. "The insurers probably had a sense that there was a moral obligation to not put patients on the spot for this kind of thing." Insurance companies participating in Affordable Care Act marketplaces also faced the prospect of having to pay rebates to the government if their profit ratios exceeded certain levels. The calculus in place in 2020 changed with the advent of vaccines, which now makes most hospitalizations preventable, Hoadley said.

In some cases, the patchwork of policies and plans is creating stark differences in circumstances for individual patients in the

same facility. Hospitals along the Connecticut River, the border between Vermont and New Hampshire, draw patients from both states. Vermont health plans are waiving deductibles and co-pays into 2022. In New Hampshire, where Anthem Blue Cross Blue Shield has a dominant presence, insurance companies have reinstated cost-sharing. Marvin Mallek, a doctor who treats Covid patients from both sides of the river at Springfield Hospital in Vermont, said New Hampshire Covid patients are now facing business as usual from insurers, suffering the same sort of financial stress that routinely affects patients with cancer, heart disease and other serious ailments. "The inhumanity of our health-care system and the tragedies it creates will now resume and will now cover this one group that was exempted," he said. "The U.S. health-care system is sort of like a game of musical chairs where there are not enough chairs, and some people are going to get hurt and devastated financially."

Hospitals also are in the position of having to resume billings and collections for individuals who may have been laid off because of the pandemic or been too sick to work, experts said. If you ever wanted a study in differential treatment, this is it," said Ray Berry, chief executive officer of his own company, Health Business Solutions, in Cooper City, Fla., and a member of the North Broward Hospital board. "You can have people in beds right next to each other, and one can pay \$3,000 and one can pay nothing. . . . The folks who do pay it are going to get sticker shock."

### **Belching-Gas-Bloating Tips for Reducing Them**

Mayo Clinic | https://www.mayoclinic.org/diseasescondition | September 2021

### Belching: Getting rid of excess air

Belching or passing gas (flatus) is natural and common. Excessive belching or flatus,

accompanied by bloating, pain or swelling of the abdomen (distention), can occasionally interfere with daily activities or cause embarrassment. But these signs and symptoms usually don't point to a serious underlying condition and are often reduced with simple lifestyle changes. When belching, gas or bloating interferes with your daily activities, there may be something wrong. Find out how to reduce or avoid gas and gas pains, and when you may need to see your doctor.

Belching is commonly known as burping. It's your body's way of expelling excess air from your upper digestive tract. Most belching is caused by swallowing excess air. This air most often never even reaches the stomach but accumulates in the esophagus. You may swallow excess air if you eat or drink too fast, talk while you eat, chew gum, suck on hard candies, drink carbonated beverages, or smoke. Some people swallow air as a nervous habit even when they're not eating or drinking. Acid reflux or gastroesophageal reflux disease (GERD) can sometimes cause excessive belching by promoting increased swallowing. Chronic belching may also be related to inflammation of the stomach lining or to an infection with Helicobacter pylori, the bacterium responsible for some stomach ulcers. In these cases, the belching is accompanied by other symptoms, such as heartburn or abdominal pain.

### You can reduce belching if you:

- Eat and drink slowly. Taking your time can help you swallow less air. Try to make meals relaxed occasions; eating when you're stressed or on the run increases the air you swallow.
- Avoid carbonated drinks and beer. They release carbon dioxide gas.
- Skip the gum and hard candy. When you chew gum or suck on hard candy, you swallow more often than normal. Part of what you're swallowing is air.
- Don't smoke. When you inhale smoke, you also inhale and swallow air.

- Check your dentures. Poorly fitting dentures can cause you to swallow excess air when you eat and drink.
- Get moving. It may help to take a short walk after eating.
- Treat heartburn. For occasional, mild heartburn, over-the-counter antacids or other remedies may be helpful. GERD may require prescription-strength medication or other treatments.

### Flatulence: Gas buildup in the intestines

Gas in the small intestine or colon is typically caused by the digestion or fermentation of undigested food by bacteria found in the bowel. Gas can also form when your digestive system doesn't completely break down certain components in foods, such as gluten, found in most grains, or the sugar in dairy products and fruit. Other sources of intestinal gas may include:

- Food residue in your colon
- A change in the bacteria in the small intestine
- Poor absorption of carbohydrates, which can upset the balance of helpful bacteria in your digestive system
- Constipation, since the longer food waste remains in your colon, the more time it has to ferment
- A digestive disorder, such as lactose or fructose intolerance or celiac disease. To prevent excess gas, it may help to:
- Eliminate certain foods. Common gas-causing offenders include beans, peas, lentils, cabbage, onions, broccoli, cauliflower, whole-grain foods, mushrooms, certain fruits, and beer and other carbonated drinks. Try removing one food at a time to see if your gas improves.
- Read labels. If dairy products seem to be a problem, you may have some degree of lactose intolerance. Pay attention to what you eat and try low-lactose or lactose-free varieties. Certain indigestible carbohydrates found in sugar-free

foods (sorbitol, mannitol and xylitol) also may result in increased gas.

- Eat fewer fatty foods. Fat slows digestion, giving food more time to ferment.
- Temporarily cut back on high-fiber foods. Fiber has many benefits, but many high-fiber foods are also great gas producers. After a break, slowly add fiber back to your diet.
- Try an over-the-counter remedy. Some products such as Lactaid or Dairy Ease can help digest lactose. Products containing simethicone (Gas-X, Mylanta Gas, others) haven't been proved to be helpful, but many people feel that these products work. Products such as Beano, particularly the liquid form, may decrease the gas produced during the breakdown of certain types of beans.

### Bloating: Common but incompletely understood

Bloating is a sensation of having a full stomach. Distension is a visible or measurable increase in abdominal size. People often describe abdominal symptoms as bloating, especially if those symptoms don't seem to be relieved by belching, passing gas or having a bowel movement. The exact connection between intestinal gas and bloating is not fully understood. Many people with bloating symptoms don't have any more gas in the intestine than do other people. Many people. particularly those with irritable bowel syndrome or anxiety, may have a greater sensitivity to abdominal symptoms and intestinal gas, rather than an excess amount. Nonetheless, bloating may be relieved by the behavioral changes that reduce belching, or the dietary changes that reduce flatus.

Most often bloating is linked to eating habits or certain foods and beverages that cause the build-up of gasses in the digestive system—among them, carbon dioxide, oxygen, nitrogen, hydrogen, and sometimes methane or sulfur (which is responsible for the unpleasant odor when gas is released). Food-related causes of bloating include:

- Eating too much: Stomach tissue is stretchy: If you put more into it than it can easily accommodate it will stretch enough to protrude.
- Eating too fast: Consuming food without taking a break doesn't give your belly and your brain time to acknowledge the signs of (satiety) fullness. By the time your body catches up, 15 or 20 minutes after you've eaten, you may feel as if you've downed two or three meals rather than one
- High-fiber foods: Whole grains and other foods that are rich in fiber can cause bloating, especially if you aren't used to eating them.
- Constipation. Stool backed up in the bowels can cause distention of the lower abdomen. Swallowing air: When you chew gum or drink carbonated beverages, you're essentially consuming air. The same holds for drinking from a straw.
- Drinking: Alcohol of any type may cause temporary puffiness by irritating the lining of the stomach. Bubbly beverages (beer, champagne, cocktails mixed with soda) can be especially problematic. People who abuse alcohol may develop a condition called alcoholic gastritis—inflammation that tends to flare after a binge, causing bloating and other symptoms.
- Lactose intolerance: People who are lactose intolerant do not have lactase, the enzyme needed to digest the sugar in dairy products, and as a result experience nausea and bloating within 30 minutes to 2 hours after consuming foods such as milk or cheese.
- Gluten: Some people who are sensitive to gluten (a protein found in wheat and other grains) or who have celiac disease may experience gas and bloating after eating foods with gluten.
- Irritable bowel syndrome (IBS): Some foods, such as artificial sweeteners, certain fruits and vegetables, and or dairy products may produce uncomfortable gas and discomfort in some people.

### When to see your doctor

Excessive belching, passing gas and bloating often resolve on their own or with simple

changes. If these are the only symptoms you have, they rarely represent any serious underlying condition. Consult your doctor if your symptoms don't improve with simple changes, particularly if you also notice:

- Diarrhea
- Persistent or severe abdominal pain
- Bloody stools
- Changes in the color or frequency of stools
- Unintended weight loss
- Chest discomfort
- Loss of appetite or feeling full quickly

These signs and symptoms could signal an underlying digestive condition. Intestinal symptoms can be embarrassing — but don't let embarrassment keep you from seeking help.

### **Writing Your Story for INCOMING**

(Ongoing repeat solicitation)

### Ideas for your story:

- Think about what you appreciated about the Vietnam experience. There is surely a means to segue into that with very little reflection on the negative aspects of war.
- What did you appreciate about the Vietnamese people during your deployment?
- Can you steer away from the bad stuff and

- \reflect on the best experience you had in the Nam?
- Surely you had a close buddy and you supported each other. Maybe there is a story in that.
- What really got you through the day-to-day anxieties and fears? There might be a positive recollection in that regard.
- How did your experience instill in you a sense of patriotism that you possibly express every day of your life.

So far we have heard from Ruud, Epps, Chaix, Hamer, Chuck Holmes, current Marine LCpl. Jesse Hernandez, Kent Hawley, Mike Laborico and Dave Johnson. (Thank you!)

No writer needs to dwell on the negatives of war. Each of us who was there lived the negatives, and all of us are better people for having served, especially when we look at how we matured as a result of our experiences. Each of us has derived a sense of being and an energy that is different from what it might have been had we not been sent across the pond.

Do share with us, in your own words, something of that chapter of your life. And, thank you for your service.

Forward your story to Bart Ruud at bruud45@gmail.com or hand deliver to Bart.

### **Application for Membership**

### VIETNAM VETERANS OF AMERICA, INC., CHAPTER 535

P.O. Box 37, Grass Valley, CA 95945

Membership is open to U.S. armed forces veterans who served on active duty (for other than training purposes) in the Republic of Vietnam between February 28, 1961, and May 7, 1975, or in **any duty location** between November 1, 1955 and May 7, 1975.

Name:	Date of Birth:
Mailing Address:	
City:	State: Zip:
Home Phone: ()	Cell Phone: ()
Email Address:	Gender:
(Optional) Chapter Number:	Sponsor:
I am already a VVA member and I wan	t to become a Life Member. My VVA Number is
<b>Membership</b> : Individual Life Mem	bership: \$50. (Effective Oct. 20, 2018)
<b>ATTENTION New members</b> : You this application and dues payment.	must submit a copy of your DD-214 form along with
Payment Method:CheckMor	ney OrderCredit Card (Visa, MasterCard, AMEX, Discover)
Credit Card Number	Exp. Date
Signature	
Return your completed application, paymen	t and a copy of your DD-214 to:
Viotnam Votorans of America Inc. Cl	hanter 525

Vietnam Veterans of America, Inc., Chapter 535 P.O. Box 37 Grass Valley, CA 95945

Revised: January 2021

# October

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
					1	2
3	4	5	6	7 VVA-535 Board & General Meeting  Afghanistan War Began (2001)	8	9
10	11 Columbus Day (observed)	12	13 Navy Birthday (1775)	14	Nevada County Stand Down  National Boss Day	16
17	18	19	20	21	22	23
24 United Nations Day	25	26	27 Navy Day	28	29 CSC – Visalia	30 CSC Visalia
31 Halloween						

# November

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
	Operation Rolling Thunder ends (1968)	Election Day VVA National Convention	3 VVA National Convention	VVA 535  VVA National Convention	5 VVA National Convention	6 VVA National Convention
7 Daylight Savings Time Ends	8	9	10 Marine Corps Birthday (1775)	Signing of WW I Armistice (1918)	12	VFW Post 84 Hoe Down for Heroes
14 Battle of Ia Drang begins (1965)	15	16	17	18	19	20
21 Grenada Campaign Ended (1983)	22	23	24	25 Thanksgiving Day	26	27
First Sunday of Advent  Hanukkah  Begins at sundown	29	30				

# December

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		2	1	VVA 535 Christmas Dinner	3	4
5 Victorian Christmas	6	7 Pearl Harbor Remembrance Day	8 War Declared on Japan (1941) Victorian Christmas	9	10 Human Rights Day	Germany and Italy Declared War on U.S. (1941)
Victorian Christmas	13	14	Iraq War Ended (2011)  Bill of Rights Day  Victorian Christmas	16 Victorian Christmas	17	18 Wreaths Across America
Victorian Christmas	Panama Campaign began (1989)	21 Winter begins	22	23	24	25 Christmas Day
26 Kwanzaa	27	28	29	30	31 New Year's Eve Official end of WW II (1946) Kosovo Campaign Ended (2013)	

# January

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1 New Year's Day
2	3	4	5	6 VVA 535	7	?
9	10	11	12	13	14	15
16	Martin Luther King Jr. Day Persian Gulf War began (1991)	18	19	20	21 Battle of Khe San began (1968)	22
23	24	25	26	27 Paris Peace Accords signed (1973)	28	29
30 Tet Offensive began (1968)	31					