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George H. W. Bush Former President, Navy Pilot and Much More
FRA members were saddened to hear that George H. W. Bush, 41st President of the United States, recently passed away at age 94. When Bush heard the news of the Japanese attack on Pearl Harbor, he immediately signed up to join the Navy. He became a naval aviator and was assigned to fly torpedo bombers off Navy aircraft carriers in the Pacific. In September 1944, his plane was shot down by enemy ground fire. His crew perished but he survived and was rescued at sea by a Navy submarine. He received the Distinguished Flying Cross for heroism under fire.

After the war, he went on to get elected to Congress, appointed U.S. Ambassador to the United Nations, served as America's first diplomatic liaison to Communist China, selected as Chairman of the Republican National Committee, appointed Director of the Central Intelligence Agency, and elected twice as Vice President. Bush possibly had one of most extensive resumes before becoming president. He was elected President in 1988 and saw the collapse of the Soviet Union and probably his greatest achievement, leading the U.S. and allies to victory in the Persian Gulf War (Operation Desert Storm) to liberate Kuwait after it was invaded and occupied by Iraq.

He was defeated for re-election in 1992 by Bill Clinton. He and Clinton became close friends while working together following the Asian tsunami disaster in 2004 and Hurricane Katrina the following year. "It was an amazing experience. This man who I had always liked and respected and ran against ... I literally came to love,” said Clinton in 2011.

President Barack Obama awarded Bush the Presidential Medal of Freedom that same year.

NAS Urges Research and Data on Gulf War and Post 9/11 Veterans and Their Children
The National Academies of Sciences (NAS), tasked by the Department of Veterans Affairs (VA) with reviewing existing scientific research on toxic exposures, issued a statement recommending more study of the burn pit exposure. NAS called on federal agencies to launch a new, coordinated effort to monitor and research the health of Gulf War and post-9/11 veterans affected by toxic exposures, as well as track the health of their offspring.

The committee spent two years looking through more than 4,000 papers on toxic exposure written by VA, Defense Department and outside researchers. They found a lack of information about how service members' exposures affect their descendants.
Service members in the Gulf War and post-9/11 veterans have been at risk for exposure to chemical and biological agents, smoke from burn pits, oil-well fires and depleted uranium. The committee found some evidence exists between those exposures and developmental problems in descendants, as well as low birth weight, preterm birth and childhood leukemia.

FRA is supporting the "Burn Pits Accountability Act" (H.R.5671/S.3181). The bill directs the DoD to provide service members in Iraq and Afghanistan periodic health assessments during deployment and during military separation. They should form an evaluation of whether a service member has been exposed to open burn pits or toxic airborne chemicals. If they are not determined to have been exposed, they will be enrolled in the Burn Pit Registry unless they opt out.

**DOJ Fines Credit Union for SCRA Violations**

The Department of Justice (DOJ) has announced that Hudson Valley Federal Credit Union, Poughkeepsie, New York, has agreed to pay a $95,000 fine for violations of the Servicemember Civil Relief Act (SCRA). The DOJ found that the credit union committed seven additional violations, including rejecting service members' explicit requests for SCRA protection. In one instance, a service member and his girlfriend contacted the credit union multiple times to notify the company that he was on active duty and stationed overseas, but the credit union still repossessed his car while he was serving in South Korea. To settle the charges of violating the statute, the credit union agreed to pay $95,000. Of that total, $65,000 will be paid as compensation to the seven service members whose cars were unlawfully repossessed.

FRA works to ensure that the SCRA is enforced by regulatory agencies and works to ensure that active duty personnel are protected from predatory lenders. Further, the Association has been working to make mandatory arbitration agreements in financial contracts unenforceable.

In related news, the Federal Trade Commission (FTC) announced a proposed rule requiring credit reporting agencies to provide free electronic credit monitoring services for active duty service members. The rule was mandated by legislation (S.2155) sponsored by Mike Crapo (Idaho) that was recently enacted into law (Public Law-115-174). To take advantage of this service, active duty service members will need to provide contact information, appropriate proof that they are an active duty member of the military and proof of identity.

**Court Rules for Navy and Marine Veterans with PTSD**

Thousands of Navy and Marine Corps veterans of Iraq and Afghanistan who developed post-traumatic stress disorder (PTSD) but were denied health benefits by the Department of Veterans Affairs (VA), have recently been given the opportunity to sue the military under a ruling by a federal judge in Hartford Connecticut (3:18-cv-372 CSH). The Senior United States District Judge Charles S. Haight, Jr. certified a class-action lawsuit against Navy Secretary Richard Spencer, for veterans who claim they were falsely given less-than-honorable (OTH) discharges for minor infractions linked to their untreated PTSD. This type
of discharge disqualifies them for VA benefits. FRA will continue to monitor this litigation and work to ensure that veterans suffering from PTSD have their OTH discharges reviewed.

**Enroll Before TRICARE, FEDVIP Open Season Closes December 10**
Open season closes on Monday, December 10, 2018. Those wanting to make changes to their TRICARE health plan or enroll in a dental or vision plan with the Federal Employees Dental and Vision Insurance Program (FEDVIP) must act now! The new coverage will start on January 1, 2019.

For more information on TRICARE Open Season go online.  
For more information on FEDVIP sign up go online.

**A Day That Will Live in Infamy**
FRA shipmates around the country will participate in events today to remember the Japanese sneak attack on the US Naval base at Pearl Harbor, Hawaii killing more than 2300 Americans. December 7th, 2018 marks the 77th anniversary of the attack. FRA National President Bob Washington will be at Pearl Harbor to participate in ceremonies memorializing those who made the ultimate sacrifice on "the day that will live in Infamy."