



Heartlander

South Central Florida Chapter
July 2019



South Central Florida Chapter of MOAA

P.O. Box 7841
Sebring, FL 33872



Chapter Officers:

President: Mike Borders, tel. (h) 863-402-8292; (c) 703-795-8776
Vice President: Fred Carino, tel. 863-381-3636
Treasurer, David Grey, tel. 785-282-5445
Secretary: Mark Milia, tel. 407-222-4867
Recruiting/Retention: Ed Gadbois, tel. 808-280-7773
Legislative Affairs: Tom Nunnallee, tel. 863-446-0055
Personal Affairs: Craig Smith, tel. 207-703-3402
Newsletter: Bob Brooks, tel. 863-471-6318
Past President: Roy Whitton

Our Web Site: www.scfcmoaa.org

Florida Council of Chapters website: www.moaafl.org

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

9 July 2019: Dinner/Social with spouses/better halves/significant others: 6:30 PM, Cowpoke's Watering Hole. 6318 US 27 South, Sebring, FL 33876

7 August 2019. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

WHO CAN JOIN MOAA?

MOAA membership is open to all officers, commissioned or warrant, whether on active duty, retired, former, reserve or national guard of all the seven uniformed services, including the Army, Navy, Marines, Air Force, Coast Guard, National Oceanic and Atmospheric Administration (NOAA) and the Public Health Service.

Are you looking for a way to serve veterans in a very direct and meaningful way?

Well, here is your chance. The County Veteran Services Office, located right behind the Watering Hole restaurant is short staffed and needs help desperately. They need someone to answer phones, greet folks coming in, and generally serve as an all-around receptionist. There is no pay for this job, but there is reward—the reward of helping our veterans. If you want to volunteer, call Denise Williams or Carol West at 863-402-6623.

President's Message:

We had a super visit to the Avon Park Bombing Range on 13 June. Some 25 members and wives got the VIP treatment by Lt Col Dale Stark, commander at Avon Park and member of our chapter. Check out the photos in the newsletter and also on our website:

www.scfcmoaa.org. It is hard to appreciate what is going on out there unless you see it in person. The size of the range is mind boggling. What they do to keep our military trained in the defense of our freedoms is really amazing. Thanks Dale!!

After our May dinner, I sent out a note regarding the idea of NOT sending the monies we collect from the 50/50 drawings and other donations to the MOAA national scholarship fund. The idea is to provide cash grants to outstanding JROTC students from the six high schools we support. These would be students going on to senior ROTC programs or one of the service academies. All responses I have received are in favor of this change. That doesn't mean everyone is so inclined, but those are the responses I have received. We will discuss further and then take a vote as a group; it will not be a board decision alone.

There is some good gouge in the "Did You Know" items included below. One addresses major changes (yet again) for the VA. The others are of interest as well, including my "report" on the state convention. Check them out.

Our board of directors and officers will need some new blood for the 2020-2021 (two-year) term. There are already a couple of volunteers, and a couple of the current crop have also indicated a willingness to keep going. If you would be willing to support the chapter by becoming a board member, please let us know.

Our next dinner/social with spouses/significant others is on 9 July at 6:30 PM at the Watering Hole restaurant on US 27 in south Sebring. Be there or be square!

July Birthdays: 13 July—George Cajigal

Editor's Note: If your birthday is not recognized, it is because you did not include it on your application form. Please contact our Secretary, Mark Milia at 407-222-4867, and provide the same.

Did You Know? The VA Has Launched the “MISSION” Act (The below comes from the VA)

The U.S. Department of Veterans Affairs (VA) launched its new and improved community care program June 6, 2019, implementing portions of [the VA Maintaining Internal Systems and Strengthening Integrated Outside Networks Act](#) of 2018 (the MISSION Act), which both ends the Veterans Choice Program and establishes a new Veterans Community Care Program. The MISSION Act will strengthen the nationwide VA Health Care System by empowering Veterans to have more options in their health care decisions. Under the new Veterans Community Care Program, Veterans can now work with their VA health care provider or other VA staff to see if they are eligible to receive community care. Eligibility for community care does not require a Veteran to receive that care in the community; Veterans can still choose to have VA provide their care. Veterans are eligible to choose to receive care in the community if they meet any of the following six criteria:

- Eligible Veteran needs a service not available at any VA medical facility.
- A Veteran lives in a U.S. state or territory without a full-service VA medical facility. Specifically, this would apply to Veterans living in Alaska, Hawaii, New Hampshire and the U.S. territories of Guam, American Samoa, the Northern Mariana Islands and the U.S. Virgin Islands.
- A Veteran qualifies under the “[grandfather provision](#)” related to distance eligibility for the Veterans Choice Program (40-mile rule).
- VA cannot furnish care in a manner that complies within certain designated access standards. The specific access standards are described below. (**Important:** *Access standards are proposed and not yet final.*)

Average drive time to a specific VA medical facility

30-minute average drive time for primary care, mental health and non-institutional extended care services.

Sixty-minute average drive time for specialty care
Note: Average drive times are calculated by VA using geo-mapping software.

Appointment wait time at a specific VA medical facility

Twenty days for primary care, mental health care and non-institutional extended care services, unless the Veteran agrees to a later date in consultation with his or her VA health care provider.

(Cont.)

The VA Has Launched the “MISSION” Act (Cont.)

Twenty-eight days for specialty care from the date of request, unless the Veteran agrees to a later date in consultation with his or her VA health care provider.

- The Veteran and the referring clinician agree it is in the best medical interest of the Veteran to receive community care based on defined factors.
- VA has determined that a VA medical service line is not
- providing care in a manner that complies with VA’s standards for quality.

NOTE: Bay Pines is currently helping employees prepare for this transformation and others under the MISSION Act.

- The VA MISSION Act:
- Strengthens VA’s ability to recruit and retain clinicians.
- Statutorily authorizes “[Anywhere to Anywhere](#)”
- telehealth provision across state lines.
- Empowers Veterans with increased access to community care.
- Establishes a new, urgent-care benefit that eligible
- Veterans can access in the community.

For more information:

- VA news release – April 22, 2019: <https://www.blogs.va.gov/VAntage/59215/vas-improvements-veteran-community-care-mission-act-track-june-6-implementation/> VA Vantage Point Blog – April 1, 2019: [New eligibility criteria a major improvement over existing rules](#)
- VA Vantage Point Blog – March 19, 2019: [VA MISSION Act: What is the latest on community care? How VA is transforming Veteran community care under the VA MISSION Act of 2018 and what to expect.](#)
- VA Vantage Point Blog – Feb. 11, 2019: [MISSION ACT 101: How the law will improve VA’s ability to deliver health care to Veterans](#)
- Community Care Contact Center (C4)
Resources: You may email the C4 supervisor email group at: VHA10D1D1CCC4Supervisor@va.gov, visit the website at: https://vaww.vrm.km.va.gov/system/templates/selfservice/va_kanew/help/agent/locale/en-US/portal/554400000001045, or call 1-877-881-7618 between 8:00 am and 6:45 pm (EST) Monday – Friday.

Did You Know 2?

The Florida Council of Chapters (FCoC) of MOAA is a BIG Deal

The Florida Council of Chapters hosts an annual convention each summer and is far and away the biggest and best council with the biggest and best convention. And it is a big draw as well. Besides chapter leaders from around the state, we have participants from other states, as well as the most senior leadership from MOAA National. At the convention, the board of officers and directors conduct their annual business meeting, any vacancies are filled with an election, new members are sworn in, and the "affairs of state" are addressed. Not because I am the current state Vice President, but you should know that the Council is in good shape and in good hands. I would not have accepted the position had it been otherwise.

We also heard from the folks from MOAA National, most importantly, from Lt Gen Dana Atkins, President and CEO. He provided a "State of the Union" address and fielded questions and concerns from the nearly 200 folks assembled for the meetings. He has been on the job for over four years, and I am confident that our national organization is in very good hands. He has not only steadied the ship, but he has put it on the right course. Significant fiscal and resource challenges are on the road to recovery, our legislative advocacy is achieving results, and our membership numbers are steadying and even improving. You may be surprised to find out that 20% of MOAA's national members are active duty folks. That is a good thing to be sure.

Bottom line: Our national organization is in good shape. Bottom line 2: our state organization is in good shape. I encourage you to consider attending the annual convention next summer in West Palm Beach. It is lots of fun AND you will learn a whole bunch about MOAA. See me for details.

Did You Know 3?

VA Facilities and Campuses to go Smoke Free in October

WASHINGTON — As part of the U.S. Department of Veterans Affairs' (VA) commitment to provide excellent health care for Veterans, the department will implement a new policy restricting smoking by patients, visitors, volunteers, contractors and vendors at its health care facilities by October.

Although VA has historically permitted smoking in designated areas, there is growing evidence that smoking and exposure to secondhand and thirdhand smoke creates significant medical risks, and risks to safety and direct patient care that are (Cont.)

VA Facilities and Campuses to go Smoke Free in October (Cont.)

inconsistent with medical requirements and limitations. Accordingly, VA's Veterans Health Administration (VHA) has collaborated with key stakeholders to update and certify the policy to be consistent with the department's commitment to Veterans and the community.

A recent VA survey revealed that approximately 85% of responding facility leadership support smoke-free campuses, and this new policy for patients, visitors, volunteers, contractors and vendors allows VA to ensure the health and well-being of VA staff, patients and the public.

"We are not alone in recognizing the importance of creating a smoke-free campus," said VA Secretary Robert Wilkie. "As of 2014, 4,000 health care facilities and four national health care systems in the U.S. have implemented smoke-free grounds. This policy change coincides with additional VHA efforts to help us become the provider of choice for Veterans and the reason why Veterans will ChooseVA."

VHA's new smoke-free policy applies to cigarettes, cigars, pipes, any other combustion of tobacco and non-Federal Drug Administration approved electronic nicotine delivery systems (ENDS), including but not limited to electronic or e-cigarettes, vape pens or e-cigars.

To learn more about health risks associated with smoking, visit the Surgeon General's website at <https://www.hhs.gov/surgeongeneral/reports-and-publications/tobacco/index.html> or <https://smokefree.gov/>.

VHA has extensive resources and programs to assist Veterans in their smoke-free journey. They can be found at <https://www.mentalhealth.va.gov/quit-tobacco/>.

For additional information about the policy visit: https://www.va.gov/vhapublications/ViewPublication.asp?pub_ID=8242

Chapter Calendar

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13 September 2019. Dinner/Social with spouses/better halves/significant others: 6:30 PM, Caddy Shack. 3122 Golfview Road, Sebring, FL

2 October 2019. Board Meeting: 1700 (5:00 PM) Business Meeting, 1830hrs (6:30 PM). Venue: Sea Services Museum, 1402 Roseland Ave., Sebring, FL 33870, (corner of Kenilworth and Roseland, about a mile east of Sebring High School).

Did You Know 4?

Inspector General Finds VA Overcharged Disabled Vets on Home Loans

Military.com | By [Patricia Kime](#)

The [Department of Veterans Affairs](#) charged nearly 73,000 veterans improper home loan funding fees adding up to \$286 million, an error that could result in refunds for the affected veterans.

The VA Office of Inspector General [released a report Thursday](#) saying that, from Jan. 1, 2012, through Dec. 31, 2017, the VA improperly charged disabled veterans loan funding fees that they are not required to pay because of their disability status.

About 53,200 veterans may be owed a total of \$189 million, while an additional 34,400 veterans could receive refunds adding up to \$164 million if the Veterans Benefits Administration, or VBA, doesn't fix the problem that resulted in erroneous funding fee charges, the report found.

According to the IG, the VA was aware of the problem as early as 2014 but didn't act.

"OIG finds it troubling that senior VBA management was aware that thousands of veterans were potentially owed more than \$150 million yet did not take adequate actions to ensure refunds were issued," VA Assistant Inspector General for Audits and Evaluations Larry Reinkemeyer wrote in the report.

Roughly \$67 million of the charges were levied on veterans who were exempt by disability status at the time of their loan applications -- what VA OIG termed "avoidable fees," since their disability rating was known to the VBA.

The remainder were considered "unavoidable" because the veterans were appropriately charged when they applied for a home loan but later became exempt because their disability status changed.

The VA refunded \$97 million to 19,700 affected veterans from Jan. 1, 2012, through Dec. 31, 2017, but 53,200 are still owed refunds, according to Reinkemeyer.

The refund amounts could be substantial: The average funding fee charge was \$4,483, with the highest fee topping out at \$19,470, according to the report.

The VA OIG recommended that the VBA identify the affected veterans and issue refunds. It also recommended that the VA identify any exempt veterans erroneously charged the fee before 2012 and provide refunds.

The VA OIG said the Loan Guaranty Service managers must do a better job identifying exempt veterans during the loan application process to prevent avoidable fees and track that lenders apply funding fee refunds to loan balances if an applicant's disability status changes.

The VA concurred with most of the IG recommendations and set a target date for identifying affected veterans and providing refunds by July 31.

SURVIVING SPOUSE CORNER

Craig Smith, Surviving Spouse and Personal Affairs Chair

As I put this to print there is good news, The Military Surviving Spouses Equity Act has 312 co-sponsors. Also called HR 553 it is scheduled to go on the calendar for a mid July vote. It also has 67 co-sponsors in the Senate. So the outlook for passage is very encouraging. MOAA along with other military organizations are continuing to pressure congress. For the next 2 months, If you have not written a letter please do so today "lets get R done". I came across this article under the MOAA website Surviving Spouse Corner and wanted to pass it on. It was written by Micki Costello who is one of chairpersons for the Virtual Chapter. The MOAA website is loaded with all the latest news.

Find a way to create a record of your life so your loved ones can know about and celebrate the road you've traveled.

By Micki Vonnegut Costello, Surviving Spouse Advisory Committee member

Often, as we enter the "winter of life," there is a greater interest in ancestry and finding the "roots" of your family tree. Options abound with available ways to do this. In addition to DNA testing, there are workbooks that contain space for recording musings, drawings, favorite things, places one has been, or dreams of things done or waiting to happen. And with technology, it is even easier to provide a record of a family's history — and do it earlier in life.

Members of my family decided to create a written history of our grandparents' branch of the family tree as a way to honor their remarkable lives and preserve the story for future generations.

The project was divided into sections: The first would be about our grandparents' lives. The second section about the lives of each of their eight children, written by a member of that family, including childhood memories, relationships, places lived, military service, significant events, and the like. The third section an overview of the individual lives of each of the grandchildren, also written by a member of the family. Plus, space would be provided to include family pictures.

Instructions and a deadline were sent out to each of the family members. All the stories were collated and then put together into a hardcover book, copies of which were distributed at a family reunion. Though the project took several years to complete, everyone in our rather large family agreed the effort was well worth the time invested. It is indeed a gift to be treasured today and handed down to subsequent generations

If you have a specific question or concern the following Chairpersons are more than willing to help you address your specific concern. Their contact information is below:

Gail Joyce
mssvc02@gmail.com
(214) 676-2132

Micki Costello
mssvc02@gmail.com
(214) 770-4140

ALAN KENT NEEDS HELP: DAV VAN DRIVERS NEEDED!!!

As many of you know, the DAV supplies the local VA Clinic with 2 vans to be used to drive disabled veterans to Bay Pines VA Hospital, Bradenton VA Clinic and Cape Coral VA Hospital. The hospital pays for fuel & maintenance. We need to supply the drivers. Currently we are down to FOUR drivers... with a commitment of 12 - 20 runs per month. We lost a half dozen snowbird drivers who went home. We have 3 or 4 out with illnesses and/or injuries. We NEED YOUR HELP. We need about a half dozen more drivers to drive at least one day per month. Most of the current drivers are former enlisted folks... a few, like me, are officers. There is no shame being an officer who drives enlisted to their appointments! I have been doing this for 10 years and enjoy almost every trip I drive! I am thrilled to be able to help them.

These veterans we transport are, for the most part, those who cannot afford to own a car or are physically unable to drive the 220 mile round trip to St Petersburg. Give up a day each month to help them... and you'll enjoy all the "sea stories" that you hear on the van!

Please contact our Van Coordinator, Fred Norton, at the Sebring VA Clinic at 863-471-6227, ext 22697. Many thanks!!!

MOAA Legislative Goals for 2019:

- Ensure any TRICARE reform sustains access to top-quality care.
- Prevent disproportional TRICARE fee increases.
- Sustain military pay comparability with the private sector.
- Block erosion of compensation and non-pay quality of life benefits.
- End financial penalties for military survivors.
- End concurrent receipt penalties for military retirees.
- Achieve equity of benefits for Guard/Reserve members with their active duty counterparts.
- Strengthen DoD-VA collaboration and services to support wounded warriors and an expanding population of women veterans.
- Ensure timely access to service-earned VA benefits.
- Protect military and veteran family support programs and policies.

Take Action. MOAA Legislative Action Link:

<http://www.moaa.org/takeaction/?tab=Legislative-Action-Center#Legislative-Action-Center>

Would you like to buy a MOAA polo shirt or some other MOAA item? Go to the MOAA "Store," click on the following link: <http://www.tmgwebstores.com/moaa/default.html> You can also call them at 1-866-860-9293. They have everything from men's and ladies' polos, coffee cups, hats, you name it.

Nametags: If you don't have and DO want a chapter nametag, please let us know. We need your info as you want it to appear on the tag: Name, Rank, Service. Spouse/significant other's name. The cost is \$10.00 each. Here is an example:



If you want to sign up for a range of updates from MOAA National, you can go to: http://moaa.highroadsolution.com/moaa_preference_page/EmailSearch.aspx and follow the prompts. It gives various options for the type of information desired, as well as the frequency you may wish to receive it. Don't miss out on this valuable resource!

PURPOSES OF THE MILITARY OFFICERS ASSOCIATION OF AMERICA

The Military Officers Association of America (MOAA) is a not-for-profit corporation that is operated exclusively to further the interests of the nation and its uniformed services personnel, their family members, and survivors.

From the preamble to the Bylaws of The Military Officers Association of America

- To inculcate and stimulate love of country and flag;
- To defend the honor, integrity, and supremacy of our National Government and the Constitution of the United States;
- To advocate military forces adequate to the defense of our country;
- To foster the integrity and prestige of uniformed service;
- To foster fraternal relations between all branches of the various Services from which our members are drawn;
- To further the education of children of Service personnel;
- To aid personnel of the Services from which our members are drawn, and their family members and survivors, in every proper and legitimate manner; and
- To present their rights and interests when Service matters are under consideration

We unite to form THE MILITARY OFFICERS ASSOCIATION OF AMERICA

TAKE ACTION!!

www.moaa.org

**Chapter Members in Action:
From Our Visit to the Avon Park
Air Force Range**



**Presentation of plaque to Lt Col Dale
"Porkchop" Stark**



**Dale Stark and Del Smith--two pilots
of two generations**



**Group photo in front of the tower and hangar 44,
which dates from 1944**

Chapter Members in Action: Photos From Our Visit to the Avon Park Air Force Range



USEFUL ADDRESSES, PHONE NUMBERS AND WEB SITES

Air Force Retiree Services: (800) 531-7502;

www.retirees.af.mil

Arlington National Cemetery: (703) 607-8000;

www.arlingtoncemetery.org

Armed Forces Retirement Home: (800) 422-9988;

www.afrh.gov

AAFES: (214) 312-2011; www.aafes.com

Army Retired Services: (703) 571-7232; [https://](https://soldierforlife.army.mil/retirement)

soldierforlife.army.mil/retirement

Burial at Sea: (866) 787-0081; [http://www.public.navy.mil/](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx)

[bupersnpc/support/casualty/mortuary/Pages/](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx)

[BurialAtSea.aspx](http://www.public.navy.mil/bupersnpc/support/casualty/mortuary/Pages/BurialAtSea.aspx) Combat Related Special Compensation:

[http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx)

[default.aspx](http://www.secnav.navy.mil/mra/CORB/Pages/CRSCB/default.aspx) DEERS: (800)-538-9552, Fax: (831) 655-8317;

www.tricare.osd.mil/deers

Defense Commissary Agency: www.commissaries.com

DFAS Casualty Assistance Branch: (800) 321-1080 or (216)

5225955; (For Reporting a Retiree's death, option #1)

I.D. Cards Benefits and Eligibility: (866) 827-5672; [https://](https://www.dmdc.osd.mil/rs/!appj/)

www.dmdc.osd.mil/rs/!appj/

[site;jsessionid= liU5y-4sPqyCtIimgUJThnUWUeAanhbl5E](https://www.dmdc.osd.mil/rs/!appj/site;jsessionid=liU5y-4sPqyCtIimgUJThnUWUeAanhbl5EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

[aGXQn4lh2pEEKpso!416826654?execution=e1s1](https://www.dmdc.osd.mil/rs/!appj/site;jsessionid=liU5y-4sPqyCtIimgUJThnUWUeAanhbl5EaGXQn4lh2pEEKpso!416826654?execution=e1s1)

Internal Revenue Service: (800) 829-1040; www.irs.gov

Marine Corps Retired Affairs: [https://](https://www.manpower.usmc.mil/webcenter/portal/MRAHome)

[www.manpower.usmc.mil/ webcenter/portal/MRAHome](https://www.manpower.usmc.mil/webcenter/portal/MRAHome)

(Hover over "Veteran Marines " then click on "Retired Services")

Medicare: (800) 633-4227. TTY: (877) 486-2048;

www.medicare.gov

Military Officers Assoc. of America: (800) 234-6622;

www.moaa.org

National Burial Services: (800) 697-6940

NPC Navy Reserve Personnel Management (PERS 9):

(866) 827-5672; [www.npc.navy.mil/career/](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

[reservepersonnelmgmt/Pages/default.aspx](http://www.npc.navy.mil/career/reservepersonnelmgmt/Pages/default.aspx)

Navy Casualty Assistance: (800) 368-3202

Navy Retired Activities Office: (866) U-ASK-NPC

(866-827-5672)

MILL RetiredActivities@navy.mil; [www.npc.navy.mil/support/](http://www.npc.navy.mil/support/retired_activities/Pages/default.aspx)

[retired_activities/Pages/default.aspx](http://www.npc.navy.mil/support/retired_activities/Pages/default.aspx)

Reserve Component SBP: (866) 827-5672 ask for PERS-912

Retiree Dental — Delta Dental: (888) 838-8737;

www.trdp.org

Servicemembers Group Insurance (SGLI): (800)

419-1473; www.insurance.va.gov

Social Security Administration: (800) 772-1213;

www.ssa.gov

Pay/SBP Questions: www.dfas.mil. Pay inquiries and update of pay or SBP records in case of death, divorce, or remarriage:

Retiree:

Defense Finance and Accounting Service

U.S. Military Retirement Pay

P.O. Box 7130 London KY 40742-7130

(800) 321-1080, (216) 522-5955

SBP/RSFPP annuitant:

Defense Finance and Accounting Service

U.S. Military Annuitant Pay

P.O. Box 7131 London KY 40742-7131

(800) 321-1080, (216) 522-5955

(800) 669-8477; www.insurance.va.gov

Burial information: (800) 827-1000; www.cem.va.gov

GI Bill: (888) 442-4551; www.gbill.va.gov

VA: www.va.gov **Regional offices:** (800) 827-1000

(overseas retirees should contact the American Embassy/consulate)

TDD (800) 89-4833

Insurance: A Regional Office and Insurance Center

PO Box 7208 (claims inquiries) -ORPO

Box 7327 (loans) -ORPO

Box 7787 (payments)

Philadelphia PA 19101

(800) 669-8477; www.insurance.va.gov

Now and Always We'll be There.



1-800-247-2192 • www.moainsurance.com