

"Serving Our Community With Pride"

VFW POST 10295



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From the Commander

Water/Sewage Project May Affect Post

I went to a Town Council meeting in Bowling Green recently, and I was made aware of the proposed Water/Sewer Project.

It seems that the town of Bowling Green has determined that 16 local property owners are supposed to pay for half of the cost of the project. This would come to \$6,420 a year for 15 years with a balloon payment at the end. Being a non-profit organization, we don't pay taxes to the town or county, so our assessment only affects our cost-share for the project.

However, the cost does not include the connection to the new lines, and we have to pay for that as well. Since we have a bar, kitchen and a bathroom downstairs, we will need to install an electric pump station, so that means additional funds to install it and run it.

The property's assessment will also go up to \$2.80 per \$100, which, in my opinion, is kind of steep. I think County rates now are \$0.86 per \$100. The Post could be looking at between \$19,000 to \$25,000 for the first year if the project goes as planned. I told the Council members that our Post just doesn't have that kind of money.

Bowling Green has hired a lawyer to assist with all the legal issues. I have no doubt this will get ugly. I'll keep on top of this and hopefully get an estimate on the cost to the Post if the Town forces the issue. I'll also find out the cost of a pump station.

I encourage you to attend this month's membership meeting as we will be discussing this and voting on some decisions regarding this situation.

Doug Fortune
Commander

Next Membership Meeting is Tuesday, April 13, at 7 p.m. @ the Post. Nominations for Post Officers will be taken during this meeting. See you there.

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**I GOT LUCKY
TWICE LAST NIGHT**



ONCE AT BINGO!

**On Thursdays
At the Post
Doors Open at 6
Games at 7
Admission: \$15**

VA Expands Evaluation of All IT Projects

WASHINGTON - The Department of Veterans Affairs announced that all information technology (IT) projects will now be managed under its Program Management and Accountability System (PMAS).

First announced in June 2009, the system requires IT projects to deliver new functionality within six months and keeps projects tied to established milestones. VA is using PMAS and other rigorous management techniques to reform its IT management practices and provide better value, efficiency, and effectiveness for taxpayers' dollars.

During the next several months, VA restarted 32 of the 45 computer projects they were having problems with, has stopped 12 and reviewed one. These actions resulted in cost avoidance of \$54 million for VA during fiscal year 2010.

"While we have stopped the 12 projects, the real saving is in the increased probability of success for the projects we changed and restarted," said Roger W. Baker, VA's Assistant Secretary for Information and Technology. "While much work remains to be done, PMAS has shown what can be achieved by forcing measured demonstrations of performance."

PMAS, in conjunction with the analytical tools available through the IT Dashboard, will ensure early identification and correction of problematic IT projects. The Internet-based IT Dashboard (www.usaspending.gov/), launched last June, is a one-stop clearinghouse of information which allows the tracking of federal information technology initiatives and hold the government accountable for progress and results.

"Better accountability and focus on results lead to better services for our veterans and better value for the taxpayer," said Federal Chief Information Officer, Vivek Kundra. "Investing in what works is about continuing projects that are effective, and making tough choices when projects, however well intentioned, are broken and failing."

TRICARE Takes Plunge Into 'Social Media'

TRICARE is taking the plunge into social media channels and networks like Twitter, Facebook, YouTube and Flickr to find out what issues matter most to its beneficiaries around the world.

It is active on Twitter, Facebook, YouTube and Flickr, and launched a new media center Web page in March. The media center includes TRICARE news and links to TRICARE's social media channels.

It will also allow beneficiaries to "share" benefit information with their friends and families online.

For more information, visit TRICARE's Facebook page at www.facebook.com/TRICARE, or Twitter account at www.twitter.com/TRICARE.

Taxes Are Coming; Should You Itemize?

Tax season pressure may tempt you to accept a standard tax deduction, rather than exploring the potential benefit of itemizing your deductions.

To figure out whether itemizing would be profitable for you, you need to determine whether the allowable expenses you paid during the year – like mortgage interest, property, state income or sales taxes, medical expenses, charitable donations, etc.—exceed the standard deduction for your filing status.

Here are the basic numbers to beat for 2008 returns:

- Standard deduction for single taxpayers - \$5,450
- Standard deduction for married taxpayers filing a joint return - \$10,900
- Standard deduction for head of household taxpayers - \$8,000

Continued on Page 4 >>>

Post Officers

Commander.....Doug Fortune

Senior Vice.....Paul Pitts

Junior Vice.....Moody Pitts

Newsletter Editor....George Hijar

Chaplain.....Peter Swain

Advocate.....Garrison Boyle

Surgeon.....George Hijar

Trustees.....

G. Bauserman

Ryan Ransome

J.D. Crabtree

Vets Can Now File Claims Under New Agent Orange Rules

WASHINGTON - The Department of Veterans Affairs (VA) has announced an aggressive new initiative to solicit private-sector input on a proposed "fast track" veterans' claims process for service-connected presumptive illnesses due to Agent Orange exposure during the Vietnam War.

"This will be a new way of doing business and a major step forward in how we process the presumptive claims we expect to receive over the next two years," Secretary of VA Eric K. Shinseki said. "With the latest, fastest, and most reliable technology, VA hopes to migrate the manual processing of these claims to an automated process that meets the needs of today's Veterans in a timelier manner."

Over the next two years, about 200,000 Veterans are expected to file disability compensation claims under an historic expansion of three new presumptive illnesses announced last year by Secretary Shinseki. They affect Veterans who have Parkinson's disease, ischemic heart disease and B-cell leukemia.

In practical terms, veterans who served in Vietnam during the war and who have one of the illnesses covered by the "presumption of service connection" don't have to prove an association between their medical problems and military service.

This "presumption" makes it easier for Vietnam veterans to access disability compensation benefits, and they are being encouraged to submit their claims as soon as possible to begin the important process of compensation.

Along with the publication of proposed regulations for the three new presumptive this spring, VA intends to publish a formal request in Federal Business Opportunities for pri-

private-sector corporations to propose automated solutions for the parts of the claims process that take the longest amount of time. Development involves determining what additional information is needed to adjudicate the claim, such as military and private medical records and the scheduling of medical examinations.

With this new approach, VA expects to shorten the time it takes to gather evidence, which now takes on average more than 90 days. Once the claim is fully developed and all pertinent information is gathered, VA will be able to more quickly decide the claim and process the award, if granted.

The contract is expected to be awarded in April with proposed solutions offered to VA within 90 days. Implementation of the solution is expected within 150 days.

"Veterans whose health was harmed during their military service are entitled to the best this nation has to offer," added Shinseki. "We are undertaking an unprecedented modernization of our claims process to ensure timely and accurate delivery of that commitment."

Last year, VA received more than one million claims for disability compensation and pension. VA provides compensation and pension benefits to more than 3.8 million veterans and beneficiaries. Currently the basic monthly rate of compensation ranges from \$123 to \$2,673.

For more information about disability compensation, go to www.va.gov. Additional information about Agent Orange and VA's services and programs for Veterans exposed are available at www.publichealth.va.gov/exposures/agentorange.



**There will be \$1
drafts sold at the
Bar every Friday
during "Happy Hour"
starting at 5 p.m.**

Taxes: Even If You Don't Own a Home, Itemize!

>>> From Page 2

If you're 65 or older or blind, you get to increase the standard tax deduction.

Standard Deductions -- The standard deduction amount is increased by \$500 (\$1,000 for married couples filing jointly) if they paid at least that much in property taxes during the year. This new break allows those who do not itemize to get some tax benefit for the property taxes they pay.

If You Own a Home -- Many taxpayers take the standard deduction rather than itemizing their tax deductions, even though some taxpayers with mortgages or home equity loans could have saved money by itemizing. If you have a mortgage or home equity loan on your home, fill out Schedule A to see if your itemized tax deductions are larger than the standard tax deduction to which you're entitled.

In January, your mortgage lender should provide the amount of mortgage interest you paid during the previous year. Look for Form 1098, Mortgage Interest Statement. If you paid points as part of the financing for your home, the points will also be shown on that form.

Tip: Mortgage lenders sometimes attach Form 1098 to your December or January mortgage bill.

Here's a quick rule of thumb: Compare your mortgage interest (plus any points paid on the buying your house) with your standard deduction.

If you have refinanced your mortgage, points on the refinancing are deducted gradually over the life of the loan—1/30th a year on a 30-year mortgage, for example. Don't forget to add each year's share to your deductions. (www.irs.gov/pub/irs-pdf/p936.pdf)

If the interest you paid on your mortgage is larger than your standard tax deduction, you definitely benefit by

itemizing -- and all the rest of your deductible expenses (including real estate taxes, state and local income taxes, and charitable donations) are frosting on the cake.

Many lenders provide a year-end tax summary that includes any real estate taxes and insurance paid through escrow accounts. The real estate taxes are deductible, but homeowner's insurance and homeowner's association fees are not.

If your real estate taxes aren't paid through an escrow account, review your property tax bills and cancelled checks and add up what you paid. You can't deduct any penalties you paid for late payment of property taxes; you can only deduct the actual taxes assessed and paid.

If you closed on a home mortgage in 2008 and had to pay Private Mortgage Insurance (PMI), the premiums you paid in 2008 can be deducted if your adjusted gross income falls below a certain level.

This new write-off phases out as income rises between \$100,000 and \$110,000 (except on married filing separate returns, for which the phase out zone is \$50,000 to \$55,000).

If you're paying PMI on a mortgage issued before 2007, you're out of luck on this one. This deduction, which applies only to mortgages used to purchase a home (rather than refinance), is effective through December 31, 2010.

As noted above, even if you don't itemize, you can add \$500 (\$1,000 on joint returns) to your standard deduction for property taxes paid on your home.

State and Local Taxes

Even if you don't own a home, itemizing can pay off. Look at the income taxes you paid to your state, city or county, if applicable. Income taxes paid to these governments are deductible.

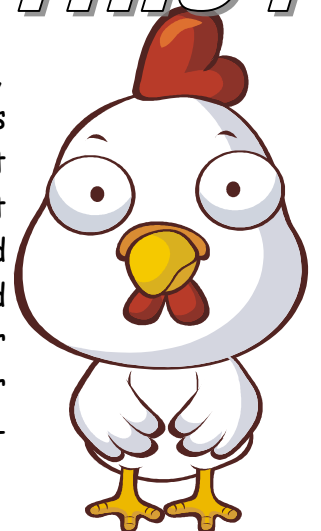
Add up the state and city taxes shown on your W-2s and compare the total to your standard deduction.

If you made estimated tax payments to your state or local government (including 2007 refunds you applied to your 2008 tax bill), be sure to total those amounts.

Don't forget to add money you sent with your 2007 state and local tax returns in 2008.

NOW HEAR THIS!

The next **Chicken Dinner** is **Friday, April 16**. You can pick up the dinners between 5 and 6 p.m., but you must purchase a ticket in advance. You get 1/2 grilled chicken, brownie, baked beans, potato or macaroni salad, and apple sauce for just \$8. E-mail or call Jim Koch at (804) 690-7348, or stop by the Post any Thursday or Friday evening to get tickets.



Long-Term Care Benefits Available to Vets

By Paula Burkes, NewsOK

A little-known veterans' benefit for long-term care expenses is available to wartime veterans and their spouses. But the benefit is being overlooked by thousands of families, industry observers say.

"Aid and Attendance" is an underutilized special monthly pension benefit offered by the Veterans Administration for veterans and surviving spouses who require in-home care or live in nursing homes.

To qualify, a veteran (includes the surviving spouse) must have served at least 90 days of active military service, one day of which is during a period of war, and must be discharged under conditions other than dishonorable.

The veteran's benefit is \$18,234 annually (paid monthly) and increases to \$21,615 if a veteran has one dependent. The surviving spouse alone is \$11,715 annually. For more information call 1-800-827-1000.

The Special Pension for Veterans' Aid and Attendance pays up to \$1,644 a month, \$19,736 annually, toward as-

sisted living, nursing homes or in-home care for veterans 65 and older who served at least 90 days and one day during wartime — stateside or overseas. Veterans and their spouses can receive up to \$23,396 annually and spouses of deceased veterans, \$12,681.

Yet, an estimated \$22 billion a year goes unclaimed, said Don Soard, a volunteer with Operation Veteran Aid in Oklahoma City. In 2007, only 134,000 seniors nationwide received the benefit, which was established in 1952.

"Literally hundreds of thousands don't even know about it," Soard said. "Due to incomplete information, many disqualify themselves on income or assets or find the paperwork too burdensome."

Soard helps families complete the necessary forms, so that approval comes in four to six months. The process is streamlined for vets who are blind or have memory issues and widows with medical needs, he said.

Most applicants qualify and payments are retroactive, according to Soard. The few who are denied on excessive liquid assets can seek financial advice to qualify, he said. Soard started his volunteer

mission two years ago, following the deaths of two family members who served in WWII.

"If they'd known about this benefit, they'd have a much better quality of life," he said. "Without it, many vets are forced to go on Medicaid."

Oklahoma is one of nine states where the welfare program doesn't cover assisted living costs. Assisted living often can be an alternative to a nursing home when 24-hour skilled care is not an absolute need, said Willie Ferguson, executive director of Legend at Rivendell in Oklahoma City.

"But if someone just has Social Security and a small pension, it's not enough to live here," Ferguson said.

According to a 2008 MetLife survey, assisted living in Oklahoma averages \$2,346 a month, while nursing homes cost \$153 a day for a private room.

"Until I toured this operation, I had no idea the benefit was available," said a retired engineer technician from the Federal Aviation Administration who served stateside during the Korean Conflict. Finding a nearby facility and learning about the special veterans' pension has been a godsend, she said.

Read more at <http://newsok.com/article/3344150#ixzz0k9twZSXz>.

Also go to www.seniorcareforveterans.com/?OVRAW=Veterans%27%20Aid%20and%20Attendance&OVKEY=veteran%20aid%20and%20attendance&OVMTc=standard&OVADID=21594888521&OVKWID=196955357021.



small hands
BIG HEARTS

MONTH
of the
MILITARY
CHILD

April
is...

APRIL 2010

Schedule of Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
				1	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27	28	29	30	

- April 2 – Good Friday
- April 4 – Easter Sunday
- April 8 – Bingo
- April 9 – Happy Hour
- April 13 – Member Meeting
- April 15 – Bingo
- April 16 – Chicken Dinner
- April 22 – Bingo
- April 23 – Happy Hour
- April 29 – Bingo
- April 30 – Arbor Day/
Happy Hour



VFW Post 10295
 17352 A. P. Hill Blvd
 Bowling Green, VA

