

"Serving Our Community With Pride"



VFW POST 10295



May 2010

Vol. 6, No.11

From the Quatermaster

PTSD Support Group Sponsored by the Post

"There are two kinds of men: those who dream of war, and those who have nightmares of war" -- Marius van Niekerk.

Post Traumatic Stress Disorder (PTSD) is a fully recognized medical disorder with valid medical treatments. However, the fear of being labeled "crazy" associated with PTSD prevents many veterans from seeking professional help.

"I don't like sleeping because the nightmares come. Lately it's gotten to be that I can see/hear/taste it when I'm awake. I'm scared to talk to the doctors. I'm afraid they'll think I'm crazy."

Combat related PTSD is the same the whole world over. So too is the road to recovery. This is the main reason why veterans get together in groups; only other vets can really understand.

VFW Post 10295 is sponsoring a PTSD support group to help our comrades overcome the problems of PTSD. The next meeting is Monday, June 7, at 7 p.m., and is open to all veterans. No membership in the VFW is required to attend the event. Plenty of coffee, soft drinks and snacks will be available

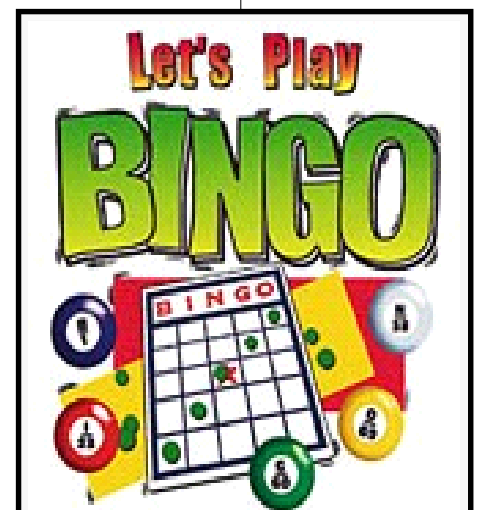
VFW Post 10295 is located at 17352 A. P. Hill Blvd., Bowling Green, VA on the 301 bypass.

For more information call 804-690-7348, or stop by the Post on Thursdays from 6 to 9 p.m., or Fridays from 5 to 7 p.m.

**Next Membership Meeting is
Tuesday, May 11, at 7 p.m. @ the
Post. Hope to see you there.**

What's Inside

New Scholarship	2
Loan Eligibility	2
'Aid and Attendance'	3
Missing on Bennies	4
'Now Hear This'	4
VA Home Loan Limits	5
Upcoming events	6



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

New Scholarship for Children of Fallen Service Members

WASHINGTON - The children of military personnel who died in the line of duty since Sept. 11, 2001 can apply for an educational scholarship similar to the new Post-9/11 GI Bill. Benefits are retroactive to Aug. 1, 2009.

The scholarship, which is administered by the Department of Veterans Affairs, is named after Marine Gunnery Sergeant John David Fry, 28, a Texas native who died in Iraq in 2006 while disarming an explosive. He was survived by three young children.

"The Fry scholarship represents this nation's solemn commitment to care for children whose mothers and fathers paid the ultimate price for our country," said Secretary of Veterans Affairs Eric K. Shinseki.

VA begins accepting applications for the Fry scholarship on May 1, 2010. For more information or assistance applying, call 1-888- 442-4551, or go *to* www.gibill.va.gov.

The VA estimates that nearly 1,500 children will receive benefits under the Fry scholarship program this year. Recipients generally have 15 years to use their benefits, beginning on their 18th birthday.

Eligible children attending institutions of higher learning may receive payments to cover their tuition and fees up to the highest amounts charged to public in-state students at undergraduate institutions in each state. A monthly housing allowance and stipend for books and supplies are also paid under this program.

VA will begin paying benefits under the Fry scholarships on Aug. 1 of this year. Eligible participants can receive benefits retroactively to August 1, 2009, the same day the Post-9/11 GI Bill took effect. Eligible children may be married. Recipients are entitled to 36 months of benefits at the 100 percent level.

When family members serve in the military, Reserves or are veterans in their own right eligible for education bene-

Selected Reserves or the Reserve Educational Assistance Program (REAP), they would relinquish their eligibility under those programs to receive benefits under a Fry scholarship.

VA Loan Eligibility Varies : Determined By Time in Service

In order to be considered for the VA home loan program, a borrower must meet military service requirements. The eligibility requirements vary depending on when the military service was completed, but can be summarized as follows:

Ninety days of active duty during wartime, 181 days of continuous active duty during peacetime, 6 years of service for Reservist/National Guard

For applications involving military discharges that are other than honorable, the VA determines eligibility on a case-by-case basis.

A potential VA borrower must obtain a Certificate of Eligibility (COE) before applying for a veterans' mortgage.

The Certificate shows the lender how much entitlement a borrower has available. Borrowers who are eligible for a VA loan can enjoy:

No down payment (100% financing); no private mortgage insurance (PMI) ; relaxed qualifying standards; competitive interest rates; no penalties for mortgage pre-payment
Cash-out and debt consolidation; and streamline rate reduction

Ultimately, the VA determines whether a person is eligible for VA home loan benefits. For more information on your own eligibility, contact the U.S. Department of Veterans Affairs, or speak with a VA loan professional.

VA loan eligibility guidelines are determined by the U.S. Department of Veterans Affairs. A Certificate of Eligibility shows the amount of entitlement. Those interested in VA home loan benefits may find it helpful to speak with a VA loan professional to understand their own eligibility and entitlement.



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VA Updates Online Application for Health Benefits

WASHINGTON -- Veterans will find it easier and faster to apply for health care benefits now that the Department of Veterans Affairs has updated its online Form 10-10EZ, "Application for Health Benefits."

"VA is committed to tapping into the best that technology has to offer to ensure veterans receive the benefits they have earned," said Secretary of Veterans Affairs Eric K. Shinseki. "We continue to look for new ways to improve access to care and benefits."

This revised online application provides enhanced navigation features that

make it easier and faster for veterans to apply for their health care benefits.

This new version also allows veterans to save a copy of the completed form for their personal records.

The most significant enhancement allows veterans to save their application to their local desktop and return to the application at any time without having to start over. Previously, veterans had to complete the form in a single session.

This updated online form, along with the revised VA Form 10-10EZ, reduces the collection of information from vet-

erans by eliminating some questions. In addition, there are minor changes to simplify the wording of questions and provide clarity in the instructions. Further enhancements to the online application are expected to be delivered in increments throughout 2010.

Veterans may complete or download the 10-10EZ form at the VA health eligibility website at <https://www.1010ez.med.va.gov/sec/vha/1010ez>. Veterans may also contact VA at 1 (877) 222-8387 (VETS) or go to www.va.gov/healtheligibility.

"Aid and Attendance" Benefit Being Overlooked By Thousands of Veterans, Surviving Spouses

"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.

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

To qualify, a veteran (including surviving spouse) must have served at least 90 days of active duty, one day of which is during a 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. For a surviving spouse it 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 assisted 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 widows of veterans, \$12,681. Yet, an estimated \$22 billion a year goes unclaimed, said Don Soard, a volunteer with Operation Veteran Aid in Oklahoma City.

"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."

For information go to www.seniorcareforveterans.com/ and <http://newsok.com/article/3344150>.



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

Thousands of Vets Missing Out on Better Benefits

By Kevin Maurer, Associated Press

WILMINGTON, N.C. – Only a fraction of wounded veterans who could get better benefits have applied in the two years since Congress, acting on concerns the military was cutting costs by downplaying injuries, ordered the Pentagon to review disputed claims.

As of mid-March, only 921 vets have applied out of the 77,000 the Pentagon estimates are eligible, according to numbers provided by the Physical Disability Board of Review. The panel was created in 2008 but started taking cases in January 2009.

More than 230 cases have been decided, about 60 percent in favor of improving the veteran's benefits, while an additional 119 case were dismissed as ineligible. Advocates and even the board members themselves want the review panel to do a better job of getting the word out.

"Quite frankly, I would like to see more opportunities for us to reach out to these people," said Michael LoGrande, president of the three-member board that has a staff of 10. "But we are doing the best we can with the limited people and resources we have." LoGrande said the board is trying to reach eligible vets mainly through veterans groups.

At issue are disability ratings based on an injury's severity and long-term impact. Veterans rated below 30 percent disabled with less than 20 years of service receive a one-time severance payment instead of a monthly retirement check. Also, their health care switches from the military to the strained VA system, and their families lose military health insurance.

A rating above 30 percent means monthly income and military health care for the family. A disabled service member's severance pay and monthly retirement is based on active-duty pay, years of service and if the service member's injuries are combat-related.

Congress created the board after investigations found inconsistencies in how the military assigns ratings for the level of disability that soldiers, sailors, airmen and Marines have before they are discharged. Veterans' advocates protested that the military was manipulating disability ratings to save money.

The panel is managed by the Air Force and charged with reviewing appeals from former members of the armed forces who re-

ceived disability ratings of less than 30 percent from Sept. 11, 2001 to Dec. 31, 2009. Before Congress created the streamlined process, veterans could appeal but were subjected to a lengthy review by a military panel that rarely changed the ratings.

Under the new system, the board makes a recommendation in an average of about eight months. The recommendation is sent to the service secretaries, who more than 90 percent of the time have accepted the board's review, according to numbers provided by the board.

Veterans' advocates say more outreach is needed. "Less than 1,000 have applied, to me they really need to do a better effort to get the word out," said Mike Hayden, deputy director of government relations for the Military Officers Association of America. "The success rate tells me there was a definite problem and the Physical Disability Board of Review is out there to correct it."

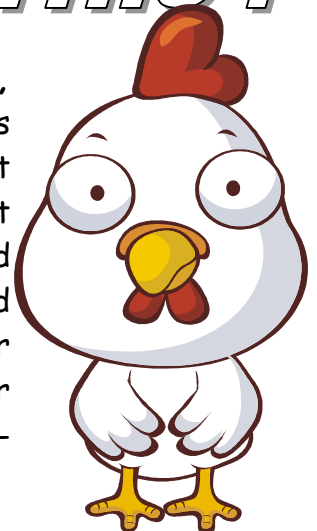
The Military Officers Association of America and other veterans groups drafted a joint letter urging the Defense Department and Department of Veterans Affairs to send letters to all veterans eligible for a review.

Retired Army LtCol. Mike Parker, an advocate for wounded soldiers, said it would be easy for the board to get the addresses of eligible veterans because most get VA benefits. "I personally think they are not trying to find people because the more they find, the retirements will add up," Parker said.

"This is a unique situation that we are a (Department of Defense) board that really services not active members, but former members," LoGrande said. "The best venue is to pursue it through veterans groups."

NOW HEAR THIS!

The next **Chicken Dinner** is **Friday, May 21**. 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.



IT Improves Quality of Health Care, Reduces Costs

WASHINGTON - The Department of Veterans Affairs has shown that health information technology provides improved quality of health care and substantial cost savings, according to a study in the public health journal *Health Affairs*.

The use of technology lowered costs while producing improvements in quality, safety and patient satisfaction.

"VA has seen its investment in health information technology pay off for Veterans and taxpayers for many years, and this study provides positive evidence for this correlation," said Secretary of Veterans Affairs Eric K. Shinseki.

"The benefits have exceeded costs, proving that the implementation of secure, efficient systems of electronic records is a good idea for all our citizens," he added.

The study, which covered a 10-year period between 1997 and 2007, found

that VA's health IT investment during the period was \$4 billion, while savings were more than \$7 billion.

More than 86 percent of the savings were due to eliminating duplicated tests and reducing medical errors. The rest of the savings came from lower operating expenses and reduced workload.

The authors further noted that these were conservative estimates of net value, based on available literature and published studies.

VA has also begun piloting health record exchanges with the Department of Defense and private-sector providers. These programs are paving the way for the seamless, lifetime exchange of the health care records of Veterans, regardless of where they live.

The use has grown to support the full range of patient care, including computerized patient records, bar-coded medications, radiological imaging, and laboratory and medication ordering.

Chronic illnesses such as diabetes, which impacts about 25 percent of VA patients, was a focus of the study.

VA patients with diabetes had better glucose testing compliance and control, more controlled cholesterol, and more timely retinal exams compared to Medicare's private-sector benchmark. Retinal damage can be caused by diabetes.

VA averaged about 15 percentage points higher than the private sector on preventive care for patients with diabetes.

The study authors are associated with the Center for Information Technology Leadership, a research organization in Charlestown, Mass., which is focused on guiding the health care community in making informed strategic IT investment decisions.

The study is available on the Internet at <http://content.healthaffairs.org/cgi/content/full/29/4/629>

VA Home Loan Limits Remain at '09 Levels

The 2010 VA home loan limits are out and many locations will remain at the 2009 levels.

Overall, few locations saw an increase for 2010; while several high-cost areas including California, saw loan limits decrease due to falling real estate values. Several areas that were considered high-cost were reduced to the \$417,000 limit.

The term "loan limit" can be misleading having veterans believe that VA Loan Guaranty limits will keep them from purchasing a home valued above loan limits. The VA Loan Guaranty program doesn't actually impose a maximum limit on loans as "limits" are used to calculate the maximum guaranty provided for a loan in a particular location.

Generally, qualified borrowers with full entitlement may borrow up to the loan limit with zero down. The word "limit" means the maximum loan amount on a zero-down loan; it is possible to borrow more than the maximum guaranty allowed as long as the required down payment is provided.

If a VA-eligible borrower has partial entitlement due to

past use of VA loan benefits, and entitlement has not been restored, the maximum loan guaranty may be decreased accordingly.

The 2010 VA loan limits are effective Jan. 1 through Dec. 31. http://www.directvaloans.com/VA_Loan_Limits/2010.aspx.

Contact a VA loan professional for clarification on VA loan limits.

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MAY 2010

Schedule of Events

Sun	Mon	Tue	Wed	Thu	Fri	Sat
30	31 					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

- May 6 – Bingo
- May 7 – Happy Hour
- May 9 – Mothers' Day
- May 11 – Member Meeting
- May 13 – Bingo
- May 14 – Happy Hour
- May 15 – Armed Forces Day
- May 20 – Bingo
- May 21 – Chicken Dinner
- May 27 – Bingo
- May 28 – Happy Hour
- May 31 – Memorial Day




VFW Post 10295
 7352 A. P. Hill Blvd
 Bowling Green, VA 22427