



**FULFILLING OUR PROMISES**  
TO THE MEN AND WOMEN WHO SERVED



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The Tallahassee Chapter #5  
Disabled American Veterans  
2181 East Orange Avenue, Room 1B110  
Tallahassee, FL 32311

Tel: (850) 513-7643  
Fax: (850) 513-8018  
Email: [dav-topc@hotmail.com](mailto:dav-topc@hotmail.com)  
[www.davmembersportal.org/chapters/fl/05](http://www.davmembersportal.org/chapters/fl/05)

### Interest Rate Reduction Refinancing Loan (IRRRL)

You may see it referred to as a "Streamline" or a "VA to VA." Except when refinancing an existing VA guaranteed adjustable rate mortgage (ARM) to a fixed rate, it must result in a lower interest rate. When refinancing from an existing VA ARM loan to a fixed rate, the interest rate may increase. No appraisal or credit underwriting package is required by VA. You should be aware, however, that lenders may require an appraisal & credit report anyway. A certificate of eligibility is not required. Your lender can use the VA's e-mail confirmation procedure for interest rate reduction refinance in lieu of a certificate of eligibility. An IRRRL may be done with "no money out of pocket" by including all costs in the new loan or by making the new loan at an interest rate high enough to enable the lender to pay the costs. (Remember: The interest rate on the new loan must be lower than the rate on the old loan unless you refinance an ARM to a fixed rate mortgage). An IRRRL can be done only if you have already used your eligibility for a VA loan on the property you intend to refinance. It must be a VA to VA refinance, & it will reuse the entitlement you originally used. You may have used your entitlement by obtaining a VA loan when you bought your house, or by substituting your eligibility for that of the seller, if you assumed the loan. If you have your Certificate of Eligibility, take it to the lender to show the prior use of your entitlement. The occupancy requirement for an IRRRL is different from other VA loans. When you originally got your VA loan, you certified that you occupied or intended to occupy the home. For an IRRRL you need only certify that you previously occupied it. The loan may not exceed the sum of the outstanding balance on the existing VA loan, plus allowable fees & closing costs, including funding fee & up to 2 discount points. You may also add up to \$6,000 of energy efficiency improvements into the loan. NOTE: Adding all of these items into your loan may result in a situation in which you owe more than the fair market value of the house, and will reduce the benefit of refinancing since your payment will not be lowered as much as it could be. Also, you could have difficulty selling the house for enough to pay off your loan balance.

### Veterans Can Now Schedule Appointments Online with Smartphones

New Online Appointment Scheduling Service Integrated with My HealthVet. Veterans in many parts of the country are now able to use the new Veteran Appointment Request (VAR) App to request or schedule certain appointments online. VAR is a new web application that is also accessible via smartphones, tablets and desktops. More than 60 VA Medical Centers (VAMCs) have started using VAR, and more are

coming online every few weeks. Visit the VA App Store to see where VAR is available. What does this mean for you? If you are a Veteran who receives VA health care, where the VAR App is live, you will be able to: View or Cancel existing clinic appointments; Make requests for help scheduling primary care & mental health appointments at facilities where you receive care; Self-schedule primary care appointments with your assigned primary care provider. VAR is going to make scheduling appointments easier & more accessible for Veterans. To use the VAR, visit the VA App Store.

### Medication Disposal Safety Tips



Don't flush unwanted, unneeded drugs down toilets or drains or throw them out in the trash. This can harm the water supply & wildlife. Your VA now has envelopes that you can use to mail your unwanted medications for disposal that is safe for the environment. These envelopes are free & do not require postage. Remember to read the directions and never place syringes in the envelope or receptacle. Your VA may also have a receptacle where you can deposit your unwanted medications. If you accidentally place drugs in the receptacle, VA cannot retrieve them or return them to you.

### Operations Desert Shield/Desert Storm Memorial



Veterans of Operations Desert Shield/Desert Storm will soon have their own memorial on the National Mall in Washington, D.C., thanks to legislation signed by the president. "I appreciate the commitment of my colleagues in the House of Representatives to swiftly approve this resolution so our Gulf War Veterans are appropriately honored for their service & sacrifice in our nation's capital," Sen. Boozman said. The National Desert Storm War Memorial will honor those Veterans who served in the Gulf War in 1990 and 1991. Now that legislation to create the memorial has been approved, the memorial's sponsors will begin the process of fundraising & working with the National Capital Planning Commission to select a location on the Mall.

### Three Reasons Veterans Hate networking

Networking is challenging for the best of us. Even the most extroverted people wrestle with initiating new relationships & extracting value from their contacts. While the concept of networking may have seemed unnecessary in the military, in your civilian career it will be critical. Unlike our social

relationships, networking in the civilian world should be viewed in an intentional & strategic way. If you approach networking as a focused meeting of your target audience in an authentic way in order to nurture mutually beneficial professional relationships, then networking becomes a very valuable part of your transition, and civilian career. After all, you never know who you are about to meet – that new contact could be the key that unlocks your future! Here are a few of the reasons people dislike networking and how to overcome them: 1. Fear of rejection; 2. Being unprepared; 3. Failing to follow up. Networking is not easy for most people. It takes practice to project confidence & remain genuine & relatable while meeting strangers who could impact your future. As you become an effective networker, you will learn to be more intentional & focused in the professional relationships you develop to aid & grow your career.

### **Burn Pit Registry**

VA's website states that exposure to toxins found in the burn pits may be associated with skin, eye, respiratory, cardiovascular, gastrointestinal, or internal organ problems. Exposure to burn pits is generally associated with short-term effects, such as eye irritation, acute respiratory symptoms, and skin itching or rashes. However, according to a 2011 Institute of Medicine report, fine dust particles and pollution in Iraq and Afghanistan may actually be more responsible for respiratory illness claimed by veterans who served there. VA has established a registry for veterans who were exposed to burn pits. The Center would be charged with using data from the registry to study whether exposure is associated with long-term health effects in veterans who served in Iraq/Afghanistan in addition to improving diagnosis & treatments for those exposed. Veterans' registration: [veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home](http://veteran.mobilehealth.va.gov/AHBurnPitRegistry/#page/home)

### **Seabees Celebrate 75 years of Service**

They have played a significant role in storming the beaches at Normandy, building a nuclear power plant in Antarctica & supporting the ongoing war on terrorism in Iraq & Afghanistan. As the Seabees celebrate their 75th anniversary, much of their work toward providing national security, alleviating humanitarian crises & responding to natural disasters goes unnoticed by a large percentage of the American public. The Seabees have played a role in every U.S. conflict since World War II, from getting equipment & supplies ashore during the Normandy landings to providing support during the Inchon landing during the Korean War to building & defending bridges and encampments during Vietnam and contributing to the war efforts and humanitarian missions in Iraq and Afghanistan.

### **Colorized Photo Marks 75<sup>th</sup> Anniversary of Doolittle's Raid**

It's been 75 years since 80 men took to the skies over the Pacific in B-25 Mitchell bombers on a daring mission to attack Tokyo, highlighting the firepower America could bring just months after the attacks on Pearl Harbor. Colorized photos of the U.S. Army Air Forces



pilots and crew before they took off for the raid have been released to mark the anniversary. "I wanted to do this to remind people of the extraordinary courage and selflessness of these 80 men," said Lori Lang, who in recent weeks breathed life back into the original black-and-white photos.

### **Blue Water Claims Update Opposed by VA**

The Department of Veterans Affairs opposes a bill that would extend disability benefits to 90,000 Navy veterans from the Vietnam War who served at sea and claim they were exposed to Agent Orange because the evidence of exposure is uncertain and the cost could reach nearly \$1 billion, stated a top VA official. The measure, H.R. 299, the Blue Water Navy Vietnam Veterans Act, proposed by Rep. David Valadao, (R-CA) would "extend the presumption of Agent Orange exposure to all veterans who served on ships in the 'territorial seas' of the Republic of Vietnam." Veterans' advocacy groups say that deployment on ships during the Vietnam War is enough to warrant a lower threshold to qualify for service-related disability benefits. "There is continued scientific uncertainty surrounding the issue of blue water Navy veterans' exposure to Agent Orange," Beth Murphy, VA director of compensation service at the VA, told the House Subcommittee on Disability Assistance and Memorial Affairs. Blue water Navy refers to sailors who serve on traditional sea-going vessels, while brown water Navy is often used to refer to Navy units that conduct riverine patrols away from the sea.

### **Embarrassing Medical Examinations**

One day I had to be the bearer of bad news when I told a wife that her husband had died of a massive myocardial infarct. Not more than five minutes later, I heard her reporting to the rest of the family that he had died of a 'massive internal fart.' Submitted by Dr. Susan Steinberg

During a patient's two week follow-up appointment with his cardiologist, he informed me, his doctor, that he was having trouble with one of his medications. Which one?.... I asked. 'The patch ... The Nurse told me to put on a new one every six hours and now I'm running out of places to put it!' I had him quickly undress and discovered what I hoped I wouldn't see. Yes, the man had over fifty patches on his body! Now, the instructions include removal of the old patch before applying a new one. Submitted by Dr. Rebecca St. Clair



'Whoever said the pen is mightier than the sword, obviously never encountered automatic weapons.' - General MacArthur