

Disabled American Veterans

Department of North Dakota

Tri-Annual News Bulletin



DEPARTMENT HEADQUARTERS

2009 4th STREET NE - JAMESTOWN, ND 58401

JANUARY 2014

DEPARTMENT COMMANDER REPORT



Thomas Saddler, Jr.
Department Commander DAV

I hope everyone had a happy and joyous holiday season! 2013 has been a good year for the Department and we need to continue our efforts in 2014 to build better lives for disabled veterans and their families.

I would like to thank Chapter 24 and the Unit for hosting their annual auction (Oct 11) and the Department Fall Conference (Oct 12) which are always fun to attend. I would also like to thank Chapter 1 and the Unit for hosting the Friday night social (Oct 25) and the 14th District meeting (Oct 26).

Both weekends are great opportunities to learn, discuss issues, and renew old friendships and the hosts do a great job supporting them. Thanks also to all who attended, your support is appreciated.

My wife Jackie and I have been busy visiting Chapters and Units around the state. Weather has only impacted one visit thus far, and that was to Jamestown on the third of December, which we have rescheduled for the 7th of January. We were disappointed we couldn't be there for the Department Drawing, a major fund raiser. Congratulations to the winners and thanks to all who supported the Department by buying and/or selling tickets. In addition to the rescheduled visit to Jamestown, we are scheduled to visit Bismarck/Mandan January 23rd and Grand Forks February 12th.

We have been impressed with the hospitality we have been shown and the dedication of the members during our visitations. The key to success is getting everyone to participate/contribute. Everyone has resources that they can offer, whether it is time, money or even special

skills. The opportunities are there to organize and volunteer for fundraisers (auctions, pancake breakfasts, and BBQ's), to volunteer at your local CBOC or regional facility, or to become a volunteer driver. The more involved you become, the more satisfaction you can obtain from the achievements in helping those in need.

Congratulations to Dennis Braley (Chapter 1) and Rod Olin (Chapter 31) on their appointments as Aide to the National Commander and to Jim Haukedahl (Chapter 1) and Mark Landis (Chapter 3) on their appointments as National Chief of Staff. The appointments, which are honorary, are based on the contributions they have made to veterans in their community and run concurrent with Joseph Johnson's term as DAV National Commander.

Membership is one of our most important programs and is the key to our future. It is through strong membership numbers, both at the Department level and at the National level that enables the DAV to obtain benefits and services not only for veterans but their dependents and survivors, to represent the above groups' interests with Congress, the White House, the Judicial Branch and the VA, and to conduct the outstanding Transportation Program that has benefitted millions of veterans over the years.

As of this writing, Chapter 2, Chapter 3, Chapter 5 and Chapter 24 have reached 100% of their life member goal. North Dakota (100.20) is in second place behind South Dakota (100.73) in the Division V category (less than 5,000 members). Congratulations to the above-named Chapters and to the recruiters who are signing up members. Keep up the good work! When we are visiting with eligible prospects, we need to invite them to attend a meeting, introduce them to members, make them feel welcome, answer any questions they may have and explain membership application procedures and benefits.

DAVA DEPARTMENT COMMANDER REPORT



Jackie Saddler
Department Commander DAVA

I hope Christmas and New Year were festive but, quiet for all. The end of December marks eight months since you voted me into office. This has been a busy time for us all. You have worked so diligently to help our Veterans and their families, and, I applaud all for your work and dedication.

December was quite snowy and bitter cold. The visitation to Jamestown got cancelled due to 10 plus inches of snow. Let us think good thoughts for January when I will try once more. The weather was no problem on December

12th when we drove to Fargo. Thank you Chapter and Unit #1 for making Tom and I feel so welcome at your Christmas party. As I said in my thank you note, the food was great but, the hospitality excellent! I have three more visitations to go (January to Jamestown and Bismarck/Mandan and in February, Grand Forks).

I would be remiss if I did not thank all from Valley City for the wonderful Fall Conference and auction. Thanks also, to Fargo who did a superb job in putting together the 14th District Conference. BRAVO to all involved.

I hope to see as many of you as possible in Jamestown for our DAV/A State Convention, April 25th – 27th. A lot is accomplished at our meetings during the day and, we have a good time socializing and getting reacquainted with other chapters and units in the evening. Make your reservations early.



MARK YOUR CALENDAR

**DAV MIDWINTER CONFERENCE
FEBRUARY 23-26, 2014**
Crystal Gateway Marriot
Arlington, VA

**DAV and DAVA DEPARTMENT
CONVENTION**
April 24-27, 2014
Jamestown, ND

DAV ANNUAL CONVENTION
August 9-12, 2014
Ballys
Las Vegas, NV

2014 Mid-Winter Conference

The DAV Mid-Winter Conference will be held at the Crystal City Gateway Motel in Arlington, VA from February 23 through the 26, 2014.

Activities for the conference include legislative workshops, national committee meetings, visits with congressional delegations, and National Commander's presentation to a joint session of the Veterans Affairs Committees.

The department legislative delegation will be in attendance. However, it is not too late to register and attend. If you are planning on attending the conference, let the department adjutant know of your intentions. Convention information is listed below.

February 23-26, 2014
Crystal Gateway Marriott
1700 Jefferson Davis Highway
Arlington, VA 22202
Telephone: 703.920.3230
Room Rates: \$190 Single/Double Occupancy



Past Department Commander George Trent Passes away

Past Department Adjutant and PDC Bob Evans reports that past Department Commander George Trent passed away December 18th at Mercy Medical Center in Williston. Funeral services were held on December 23rd at Everson Funeral Home Chapel with Military Funeral Honors.

DISABLED AMERICAN VETERANS DEPARTMENT OF NORTH DAKOTA DEPARTMENT OFFICERS 2013-2014

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Jim Groven
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FINANCE COMMITTEE MEMBERS
3 Year - Jim Groven
2 Year - Roy Fillion
1 Year - Mark Landis

NATIONAL SERVICE OFFICER
John Baxley
(701) 451-4636

DEPARTMENT HSC
Darlene Famias

Dept. Web Site:
www.davmembersportal.org/nd/default.aspx

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Commander: Thomas Saddler, Jr.
Adjutant: Warren Tobin
Member at Large: Richard Krajewski

**ADMINISTRATIVE COMMITTEE ON
VETERANS AFFAIRS**
Ken Hasby
Ron Otto
Jim Haukedahl

DISABLED AMERICAN VETERANS AUXILIARY DEPARTMENT OF NORTH DAKOTA DEPARTMENT OFFICERS 2013-2014

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Jackie Saddler

SR. VICE COMMANDER
Marissa Jackson

1st JR. VICE COMMANDER
Pat Resler

2nd JR. VICE COMMANDER
Joyce Stuber

DEPARTMENT CHAPLAIN
Joyce Hastings

ADJUTANT
Sandy Dobmeier

TREASURER
Faye Litzinger

JUDGE ADVOCATE/INSP. GENERAL
Jan Novontny

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VA Testing New Mobile Application



The key to the Department of Veterans Affairs' new model of patient care fits in the palm of your hand.

The VA has recently been field testing a variety of mobile apps designed to extend the reach of services to veterans.

At a DAV demonstration, Assistant National Legislative Director Adrian Atizado called the app program, "a very effective tool for both caregivers and veterans to keep track of important health data and to transmit that information directly to their health care team."

(Editor's Note: More information on this program will be included in a future DAV Magazine)



This photo was taken at the 14th District Conference held in Fargo last October.

Individuals in the photo are: Front Row: Tom Saddler (Dept. Commander), Rod Olin (Dept. Senior Vice Commander) Back Row: Chris Wingire (Dept. 1st Junior Vice Commander), Warren Tobin (Dept. Adjutant, Delphine Metcalf-Foster (DAV National 3rd National Junior Vice Commander), Dave Vareberg (Dept. 2nd Junior Vice Commander) and Erica Lovoi (Dept. Chaplain)

Miller Announces Legislation to Exempt Military Retirees, Disabled Retirees for COLA Cuts

WASHINGTON, DC –House Committee on Veterans' Affairs Chairman Jeff Miller announced he

would introduce two legislative measures that would eliminate certain cuts to cost of living adjustments for military retirees that were included in the recent Bipartisan



Budget Act of 2013. The first measure would eliminate the Bipartisan Budget Act's COLA reduction for all military retirees. The second measure would eliminate the act's COLA reduction only for veterans who are medically retired, receiving Combat Related Special Compensation and/or Concurrent Retirement and Disability Payments.

Following announcement of the measures, which will be introduced tomorrow, Miller released the following statement:

"I supported the Bipartisan Budget Act of 2013 because it represented the best opportunity for our divided government to keep its doors open for the next two years while reducing the deficit and bolstering military readiness. That being said, the bill contained COLA reductions for certain military retirees that I would not have supported outside of the context of the budget compromise. By introducing these measures, which will eliminate the act's COLA reductions for all military retirees, as well as those who are medically retired, receiving Combat Related Special Compensation and/or Concurrent Retirement and Disability Payments, I hope to give Congress time to reach an agreement that balances our need to cut federal spending with the promises America has made to our veterans."— **Rep. Jeff Miller, Chairman, House Committee on Veterans' Affairs**



Land of the Free! Home of the Brave!

THANK A VETERAN TODAY!

VA Progress on Claims Backlog Highlighted During Congressional Testimony

WASHINGTON – At a hearing on December 11, 2013, before the Senate Committee on Veterans' Affairs, the Department of Veterans Affairs' Under Secretary for Benefits, Allison A. Hickey, outlined progress made by the Veterans Benefits Administration (VBA) in reducing the backlog of Veterans' disability compensation and pension claims by 36 percent since March -- attributing the success to the combined impact of VBA's transformation initiatives and increased employee productivity.

"We know there is much more work to be done to reach our goal of eliminating the disability claims backlog in 2015," said Hickey. "But I'm encouraged that the improved tools and processes we've put in place so far are having a real impact so that we may better serve our nation's Veterans, their survivors and their families."

In her testimony, Under Secretary Hickey detailed the elements of VBA's transformation plan, which includes re-training and reorganizing its workforce, streamlining business processes, and building and implementing new technology solutions. With each transformation milestone, said Hickey, VBA is successfully moving away from a paper-bound, manual process to improve benefits delivery to Veterans, their families, and survivors through paperless claims processing. She also noted that if full funding is received, mandatory overtime for VBA claims processors, which helped bring down the backlog this year, will continue for much of 2014.

Key accomplishments highlighted in the testimony included:

- Decreasing the pending inventory of claims by 22 percent;
- Decreasing the number of claims in the backlog (those pending over 125 days) by 36 percent;
- Increasing claim-level accuracy from approximately 83 percent in 2011 to 90 percent today;
- Increasing medical issue-level accuracy to approximately 97 percent today;
- Completed processing of 99.9 percent of all claims that were pending over two years;
- Completed processing of 97 percent of all claims that were pending over one year through the end of October;
- Converting over 360 million images of paper claims documents into a digital format for electronic

processing; and

- Establishing over 3.2 million Veteran, Servicemember and family member accounts in *eBenefits*, the joint Defense Department/VA web portal for accessing and tracking VA benefits.

Also, VA's web-based, paperless electronic claims processing solution, the Veterans Benefits Management System (VBMS), was successfully deployed to all 56 of VA's regional benefits offices across the country, six months ahead of schedule. VBMS has also been fielded to the Appeals Management Center, the Records Management Center, the Board of Veterans' Appeals, VA's National Call Center, and all VA Medical Centers. Currently, about 75



percent of the VBA's claims inventory is in digital form for electronic processing in VBMS – a percentage that is growing daily. In December, VBMS will continue to add new features and capability.

During her testimony, Hickey thanked the committee members for their support, noting that VA will rely on their continued support for resourcing the information technology and automation advancements needed to meet the Department's goal of eliminating the backlog in 2015. In fiscal year 2013 alone, VA provided over \$59 billion in compensation benefits to four million Veterans and survivors, and over \$5 billion in pension benefits to more than 515,000 Veterans and survivors.

For Veterans and separating Servicemembers who are planning to file a disability claim, VA urges them to do so by filing Fully Developed Claims (FDCs) electronically through *eBenefits*. Veterans and separating Servicemembers who need help filing their claims can contact their local veteran service organization for assistance.

Under current law, Veterans filing initial disability compensation claims as FDCs now through Aug. 5, 2015, may be eligible for up to one year of retroactive benefits. Registered *eBenefits* users with a Premium account can file a claim online, track the status, and access a variety of other benefits, including pension, education, health care, home loan eligibility, and vocational rehabilitation and employment programs.

For more information about VA benefits, visit www.benefits.va.gov, or call 1-800-827-1000.

Get to Know... Department Commander Saddler

DAV Department Commander Tom Saddler is from Chapter 2 in Grand Forks and his wife Jackie is the DAVA Department Commander. Tom joined the DAV shortly after he retired from the US Air Force in 1993.



TOM SADDLER

During his military career, Tom specialized in Law Enforcement and Security. He had a variety of assignments in this field including assignments in Vietnam, Hawaii (Base Chief of Security Police and PACAF Inspector General Staff), and Air Force Office of Security Police at Kirtland, Air Force Base in Albuquerque, New Mexico. His final assignment was as the Commander, 842 Security Police Group at Grand Forks AFB.

Tom's second career was as the Grand Forks County Veterans Service Officer. In that position for 12 and one half years, Tom was a leader among VSOs and provided outstanding services to his veterans.

Tom has held a variety of positions in the DAV at both the chapter and department level. He has held many elected offices in his chapter and is currently the chapter commander. He has been a leader in the department for many years. He was elected Department Commander in April 2013 and previously had been on the finance committee and elected to the vice commander positions.



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DISABLED AMERICAN VETERANS



FRANCIS J. BEATON Chapter No. 1

Fargo, North Dakota

Meetings Held 2nd Thursday
of each month

VA and Dept. of Housing and Urban Development Announce Report Shows 24% Reduction in Homelessness Among Veterans

WASHINGTON – The Department of Veterans Affairs and the Department of Housing and Urban Development announced that a new national report shows a 24 percent reduction in homelessness among Veterans since 2010.

The report also showed an 8 percent reduction between January 2012 and January 2013. The decline keeps the Obama administration on track to meet the goal of ending Veterans' homelessness in 2015.

"We are on the right track in the fight to end homelessness among Veterans. While this trend is encouraging news, we know that there is more work to do," said Secretary of Veterans Affairs Eric K. Shinseki. "As President Obama said, we're not going to rest until every Veteran who has fought for America has a home in America. The results in the latest report are a credit to the effort given by our dedicated staff, and our federal, state, and community partners who are committed to ending Veterans' homelessness."

"We're making real and significant progress to reduce homelessness in this country and now is not the time to retreat from doing what we know works," said U.S. Housing and Urban Development Secretary Shaun Donovan. "If we're going to end homelessness as we know it, we need a continued bipartisan commitment from Congress to break the cycle trapping our most vulnerable citizens, especially our Veterans, between living in a shelter or a life on the streets. I understand these are tough budget times but these are proven strategies that are making a real difference. We simply can't balance our budget on the backs of those living on the margins."

The 2013 Point-in-Time Estimates of Homelessness, prepared by HUD, estimates there were 57,849 homeless Veterans on a single night in January in the United States, an 8 percent decline since 2012 and a 24 percent decline since 2010.

VA has made ending Veterans' homelessness by the end of 2015 a top priority, undertaking an unprecedented campaign to dramatically increase awareness of VA services

for homeless Veterans and Veterans at risk of becoming homeless. While the number of homeless people in the United States dropped by 4 percent since 2012, according to the 2013 report, Veterans' homelessness has shown a more robust decline. During a period of prolonged economic recovery, the Obama Administration has been able to reduce the number of homeless Veterans by 24 percent, breaking previous patterns of increased homelessness during difficult economies.

Earlier this year, HUD and VA also announced the award of nearly \$70 million of HUD-Veterans Affairs Supportive Housing grants to further assist in addressing the issue of Veterans' homelessness. The program combines rental assistance from HUD with case management and clinical services provided by VA. Since 2008, a total of 58,140 vouchers have been awarded and 43,371 formerly homeless Veterans are currently in homes of their own because of the joint HUD-VA program.

One of the tools VA uses in its systematic approach to prevent and end Veterans' homelessness is the Supportive Services for Veteran Families grant program. In July, VA announced the award of nearly \$300 million in grants to 319 community agencies to help approximately 120,000 homeless and at-risk Veterans and their families.

More recently, VA has announced \$8.8 million in grants for 164 projects to acquire vans for homeless providers and to rehabilitate housing, plus \$4.9 million in grants for 25 community-based projects to enhance services for Veterans.

The grants promote housing stability among homeless and at-risk Veterans and their families. The grants can have an immediate impact, helping lift Veterans out of homelessness or providing aid in emergencies that put Veterans and their families at risk of homelessness.

More information about VA's homeless programs is available at www.va.gov/homeless. Details about the Supportive Services for Veteran Families program are online at www.va.gov/homeless/ssvf.asp.



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Thirty-Two VA Medical Facilities Named "Top Performers"

Thirty-two Department of Veterans Affairs medical facilities from across the nation were recently recognized as "top performers" by the independent panel that accredits and certifies health care organizations. Among those recognized was the Fargo VA Health Care System.

"We are proud of the medical facilities that have been recognized for demonstrating VA's commitment to provide the high-quality care our Veterans have earned through their service," said Secretary of Veterans Affairs Eric K. Shinseki. "This achievement highlights the hard work of our VA medical staff to serve Veterans."

Our Department Commander Tom Saddler echoes Mr. Shinseki's comments. "As a volunteer at the Grand Forks CBOC, I have heard many favorable comments from veterans regarding their care at the Fargo Health Care System." Commander Saddler adds: "As a patient of the VA I can verify from my personal experience that veterans receive high quality health care here."

The recognition came from The Joint Commission, a not-for-profit organization that ensures the quality of U.S. health care by its intensive evaluation of more than 20,000 health care organizations.

While all 151 VA medical facilities are accredited by The Joint Commission, the list recognizes facilities that are the top performers based on The Joint Commission's annual review of evidence-based care that is closely linked to positive patient outcomes. This program recognizes Joint Commission-accredited hospitals for a significant achievement in accountability and performance measures.

The Joint Commission recognized 19 VA medical facilities as top performers in 2011/2012 and 20 VA medical facilities in 2010. Nine VA facilities have been rated as top performers for two consecutive years – a noteworthy distinction.

"VA health care has been a leader in performance measurement, electronic health records, research and clinical quality for more than a decade," said VA Undersecretary for Health Dr. Robert Petzel. "I am proud of the staff that works hard every day to care for America's Veterans."



Statement from Secretary Shinseki on the Disabilities Treaty

Ratification of the Disabilities Treaty is not about changing America. It's about helping the rest of the world raise their accessibility standards to the gold standard the United States has set through our ADA. Ratification will help reinforce America's global leadership role and reputation, putting us in the strongest position to advance disability rights worldwide.

By joining the treaty, we will be helping the 5.5 million Veterans with disabilities and the 50 million Americans with disabilities study and work with dignity and pursue greater opportunity abroad with the same access they enjoy at home.

I served for roughly 10 years in Europe as a disabled Soldier following my tours in Vietnam. During that time, I had to learn to walk and run again. I had to convince the Army that I could continue to serve, and learn to adjust to a new reality. I recall the absence of aids for the disabled in many places where I served—ramps, lifts, automatic door openers, among other devices that are commonly available in this country.

Our disabled Veterans and service members have put their trust in our country. Now, it's time for our country to put its trust in them. It's time to ratify the Disabilities Treaty.

I urge the Senate to approve the Treaty this year.



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VA Marks the 10-Year Anniversary of My HealthVet

Online Access Available to Support Veterans Health Care

WASHINGTON—In recognition of the 10th anniversary of its award-winning Personal Health Record, My HealthVet (www.myhealth.va.gov), the Department of Veterans Affairs is urging all Veterans and Servicemembers to join the millions already accessing VA health care information and services online. VA is marking this milestone by spreading the word about the benefits of My HealthVet Personal Health Record, such as VA prescription refill, VA notes, VA Blue Button and secure messaging with VA health care providers.

“VA is a pioneer and a leader of health information technology that improves patient-provider relationships, embraces wellness and improves health outcomes for the brave men and women who have served our Nation,” said Secretary of Veterans Affairs Eric K. Shinseki. **“VA invites all Veterans and Servicemembers to get online to become more active partners in their health care.”**

Throughout November, My HealthVet Coordinators at all 151 VA medical centers organized community events, host enrollment and education health fairs, lead training sessions and work with VA Voluntary Service to showcase how My HealthVet contributes to more informed and more engaged Veteran patients. VA continues to build its My HealthVet online health record, adding new online tools and features, and My HealthVet Coordinators are geared up to accept new My HealthVet enrollees throughout November.

“VA is dedicated to providing Veterans with the best experience possible, both at VA facilities and online,” said

Under Secretary for Health, Dr. Robert A. Petzel. “We are proud to celebrate a decade of online access for Veterans and look forward to a future of even more access to meet their evolving needs.”

My HealthVet is VA's award-winning website that offers Veterans secure access to portions of information in their VA health care records anywhere and anytime. Its web-based tools give users greater control over their care and wellness, helping them become active partners in their health care.

In addition to allowing Veterans access to their records, My HealthVet lets them save, print and share their health information using the VA Blue Button, refill VA prescriptions online and track their health activities. Veterans who upgrade their accounts, free of charge, can use secure messaging

to communicate electronically with their VA health care teams between visits. They can also view VA appointments, get VA Wellness Reminders, access VAlab results and more.

“We urge Veterans and Servicemembers to go online during November and throughout the year,” said Theresa Hancock, director of the My HealthVet program. “My HealthVet offers a flexible and convenient way for Veterans to become engaged in their health care and well-being.”

My HealthVet is celebrating 10 years of online access. All Veterans and Servicemembers are encouraged to enroll or upgrade today at www.myhealth.va.gov.



DISABLED AMERICAN VETERANS



ANDY NOMLAND
Chapter No. 2

Grand Forks, North Dakota

Meetings Held 2nd Wednesday of each month at 6:30 pm
County Office Building - 6th Floor
September - June



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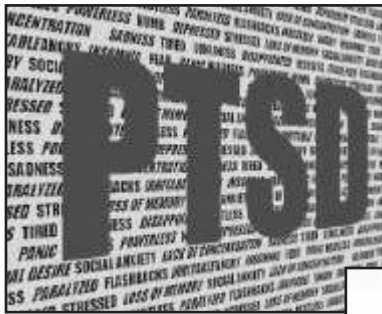
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Research Shows Possible Link Between PTSD and Myocardial Ischemia

Patients with posttraumatic stress disorder (PTSD) were more likely to have myocardial ischemia on exercise treadmill testing than those without the disorder in a recent prospective cohort study. In the Mind Your Heart Study, researchers evaluated data collected from 663 participants treated on an outpatient basis at two



Veterans Affairs Medical Centers (VAMCs) in California between 2008 and 2010. Incidence of myocardial ischemia (reduced blood flow to the heart) was compared between patients with and without symptoms of PTSD as indicated by the Clinician-Administered PTSD Scale. Evidence of ischemia was determined via exercise treadmill testing. PTSD was observed in 35% of the cohort, including 210 patients with full PTSD and 20 with partial PTSD. Myocardial ischemia on testing was observed in 17% of patients with PTSD compared with 10% of those without.

A significant association between ischemia and PTSD remained after adjustment for factors that included age, sex, history of cardiovascular disease CVD, obesity, sleep quality, depression and the presence of traditional cardiac risk factors. Exclusion of patients with prior CVD did not eliminate the significance of this association. The use of continuous PTSD symptom score as the predictor of ischemia also yielded a significant association with myocardial ischemia. Sensitivity analysis adjusting for peak exercise capacity during testing did not significantly alter results, nor did exclusion of patients with partial PTSD from analysis or the addition of those with partial PTSD to the non-PTSD group.

"While research continues on causal mechanisms, providers still have opportunities to intervene and prevent potentially disabling or fatal CVD events in patients with PTSD," the researchers wrote. "... Discussing how PTSD can have a harmful impact on physical health may provide additional encouragement for patients to seek treatment. Our finding that PTSD symptom severity was linked to CVD risk also suggests that improving symptoms could lower cardiac risk, though it would be important to examine this in PTSD treatment trials." [Source: Cardiology

Source: Today | J.H. Turner | 15 Dec 2013 ++]

Surviving Spouses May Be Eligible for VA Loans

Surviving spouses have many decisions to make that they were not confronted with prior to becoming a widow/er. One of these is whether or not to stay in their present home or to sell it and move elsewhere. Moving might be prudent if they are alone and need to downsize their residence to minimize expense or to be closer to their adult children, grandchildren, or other relatives. Depending on the status of their deceased spouse at the time of his/her death, they may be eligible to consider VA loans thanks to extended eligibility. Surviving spouses make the ultimate sacrifice for our freedom. VA home loan benefits are just one way to say Thank YOU! With a zero-down VA loan of their own it might be cheaper to make monthly payments vice pay rent. Military widows and widowers may be eligible for VA home loan benefits if their spouse died:

- As a result of serving in the military, or
- Of a service-connected disability, or
- Of any cause, was continuously rated totally disabled for a period of time determined by the VA and was eligible for disability compensation at the time of death

To qualify, the veteran must have been eligible for VA disability pay at time of death and continuously rated totally disabled for:

- 10 or more years prior to death, or
 - 5 or more year from date of discharge, or
 - 1 or more years prior to death after 9/30/99 for POWs
- VA home loan benefits are still generally for surviving military spouses who have not remarried. So, why are VA loans such a great deal for surviving spouses? It's possible to get these government-backed mortgages with no down payment up to \$417,000. And surviving spouses never pay the VA funding fee. This can save spouses more than \$4,000 on a \$200,000 loan.

Other VA loans benefits include:

- \$0 Down Option on Purchases up to \$417,000
- 100% Loan to Value on Refinances May Be Possible
- No Monthly Mortgage Insurance Premiums
- Low Interest Rates that are Nationally Competitive
- No Penalties for Early Payoff or Principal Reduction
- VA Streamline Refinancing (for surviving spouses with or without VA loan benefits)

Surviving spouses who may not have been eligible in the past may now qualify with new eligibility requirements. If you have questions about this topic, post them at <http://valoan.military.com/6102/tip-of-the-week-surviving-spouses-reconsider-va-loans/or>, get in touch with an approved lender of your choice. If you have no preference Military.com suggests using <https://www.directvaloans.com>.

[Source: Military.com's VA Loan Blog <http://valoan.military.com/?ESRC=dod.nl> | Aug 2013]

VA Offers \$600 Million in Funding to Support Services For Homeless Veteran Families

Grant Program One of Many VA Initiatives to End Veterans' Homelessness

WASHINGTON – The Department of Veterans Affairs (VA) has announced the availability of up to approximately \$600 million in grants for non-profit organizations and consumer cooperatives that serve very low-income Veteran families occupying permanent housing through the Supportive Services for Veteran Families (SSVF) program.



“Those who have served our Nation should never find themselves on the streets, living without hope,” said Secretary of Veterans Affairs Eric K. Shinseki. “These grants play a critical role in addressing Veteran homelessness by assisting our vital partners at the local level in their efforts. We are making good progress towards our goal to end Veterans’

homelessness, but we still have work to do.”

The SSVF program is designed to assist very low-income Veteran families who are homeless or at imminent risk of becoming homeless. The program employs a housing first model, an approach which centers on providing homeless Veterans with permanent housing quickly and then providing VA health care, benefits and services as needed.

Required services include outreach, case management, assistance in obtaining VA benefits, and providing or coordinating efforts to obtain needed entitlements and other community services. Grantees secure a broad range of other services for participants, including legal assistance; credit

counseling; housing counseling; assisting participants in understanding leases, securing utilities, and coordinating moving arrangements; providing representative payee services concerning rent and utilities when needed; and serving as an advocate for the Veteran when mediating with property owners on issues related to locating or retaining housing. Grantees also offer temporary financial assistance that provides short-term assistance with rent, moving expenses, security and utility deposits, child care, transportation, utility costs, and emergency expenses.

VA announced the availability of funds today through a Notice of Funding Availability (NOFA) via the Federal Register. VA is offering \$300 million in FY 2014 funds and \$300 million in FY 2015 funds, subject to available appropriations. VA will make award decisions based on a national competition.

In FY 2013, VA awarded approximately \$300 million in SSVF grants for operations beginning in FY 2014. VA is focusing up to \$300 million in surge funding on 76 high priority continuums of care in an unprecedented effort to end Veterans' homelessness in these communities. In FY 2013, funding from the SSVF program served over 39,000 Veterans and over 62,000 participants (i.e., Veterans and their family members).

In November, VA and the Department of Housing and Urban Development (HUD) announced the results of the 2013 Point-in-Time Estimates of Homelessness, which was prepared by HUD. The report estimated there were 57,849 homeless Veterans on a single night in January in the United States, an eight percent decline since 2012 and a 24 percent decline since 2010.

The SSVF program is authorized by 38 U.S.C. 2044. VA implements the program by regulations in 38 CFR part 62. More information about the program can be found at www.va.gov/homeless/ssvf.asp.

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VA Regulation Expands Benefits for Traumatic Brain Injury

December 17, 2013

By Charity A. Edgar

A new VA regulation will give veterans with a service-connected traumatic brain injury (TBI) diagnosed with one of five other ailments the ability to receive additional compensation.



A National Academy of Sciences, Institute of Medicine report found "sufficient evidence" to link moderate and severe

levels of TBI with Parkinson's disease, certain types of dementia, depression, unprovoked seizures or certain diseases of the hypothalamus and pituitary glands.

Advancements in medical science continuously make great strides in helping treat our ill and injured

veterans," said Washington Headquarters Executive Director Garry Augustine. "We are pleased when this research is recognized by VA so our nation's heroes can receive the care and benefits they deserve."

The regulation states that severity of the TBI and time between the injury and the onset of the secondary illness will be taken into account when determining eligibility. Veterans are encouraged to file a claim to establish direct service-connection for these ailments regardless of whether or not they meet the time and severity standards in the new regulation, which takes effect on Jan. 15.

Any veteran who believes they may be affected by this new regulation should contact their local National Service Office as soon as possible," said National Service Director Jim Marszalek. "DAV National Service Officers are standing by to assist veterans with new claims related to this rule."



The leadership of Chapter 31 is as follows:

(Left to Right):

Chris Wingire

Dept. 1st Junior Vice Commander and Chapter Commander

Paul Byron

Senior Vice Commander

Kurt Kaseman

Junior Vice Commander

Rod Olin

Dept. Senior Vice Commander and Chapter Adjutant/Treasurer

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Do You Know...

The difference between the ACOVA and the NDVCC? The acronym ACOVA stands for the Administrative Committee on Veterans Affairs and the NDVCC stands for the North Dakota Veterans Coordinating Council.

The Administrative Committee is responsible for the organization, policy, and general administration of all government directed veterans' affairs in North Dakota. The Administrative Committee is comprised of 15 voting members, each appointed by the Governor, representing the five major patriotic veteran organizations in the state. Each year, the Governor is to appoint one member from a list of two names submitted by the following North Dakota veteran organizations: American Legion, Veterans of Foreign Wars, Disabled American Veterans, AMVETS, and Vietnam Veterans of America. The Committee is also comprised of three nonvoting members who are to serve in an advisory capacity - the North Dakota Adjutant General, the

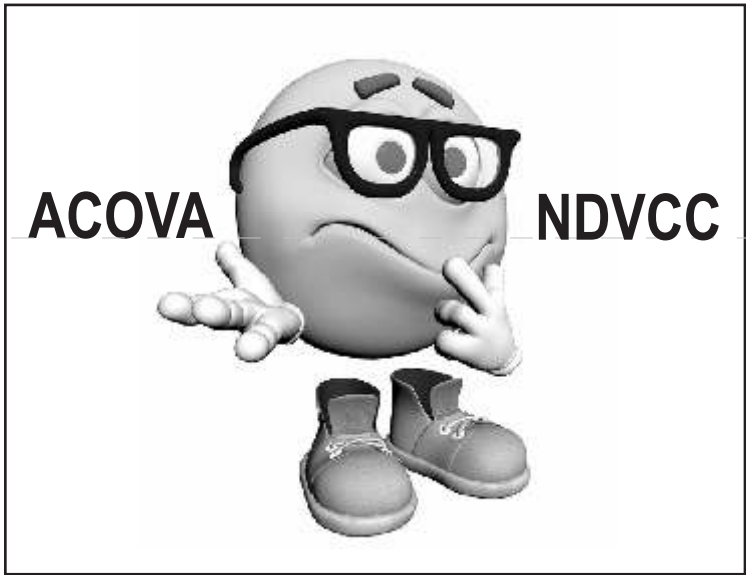
Center Director of the federal Veterans Affairs, and the Executive Director Job Service North Dakota. The Governor also appoints a chairman and secretary of the Administrative Committee.

The ND Veterans Coordinating Council was established to bring veterans organizations together in a united effort on behalf of all veterans and dependents. It is meant to provide a practical means through which Veterans organizations throughout the state may effectively contribute to the betterment of all veterans. The three major responsibilities of the Coordinating Council are to sponsor

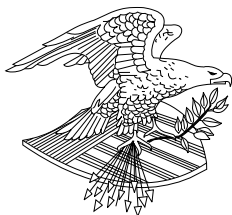
and monitor legislation that affects veterans and their dependents, monitor all general programs for veterans including hospital benefits, employment programs, and social programs; and finally, to establish a system of public relations for veterans. No member of the Coordinating Council may hold concurrent membership on the Administrative Committee on Veterans Affairs.

The Council is made up of three members from each of the following five ND Veterans organizations; the American Legion, VFW, DAV, AMVETS, and VVA. The three representatives from each Veterans organization shall be the Department Commander, the Department Adjutant, and one other representative. Each member has one vote. The office of president, vice president, and secretary/treasurer are elected from these voting members. The members are volunteers and do not receive salaries for

performing their duties as outlined in the by-laws. The third segment of the Council is the Legislative Committee. They are appointed from the veterans' organizations and should be from Bismarck. There are two members from each organization and a chairman. They are appointed for two years. They should be from Bismarck so they can attend hearings on bills affecting the veterans. The Coordinating Council's main function is drafting, or monitoring, or co-sponsoring Veterans legislation. It is not an administrative body. Administration and implementation of Veterans laws is the function of the Administrative Committee on Veterans Affairs, (ACOVA).



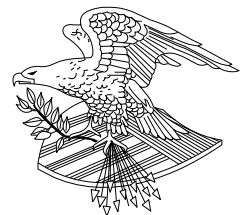
(Editor's Note: This is reprinted from the ND American Legion Newsletter, Dave Johnson (Adjutant) is the editor)



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VA Under Fire for Proposed Disability Filing Rule

(Editor's Note: This was reprinted from an MSN.com article with editing revisions)

The Department of Veterans Affairs wants to change how disability compensation claims can be initiated causing some veterans groups to sound the alarm.

WASHINGTON — For veterans seeking disability compensation, the application process is supposed to be so easy that a handwritten note on a napkin will initiate a claim or an appeal. A proposed rule from the Obama administration would change that, and veterans groups are sounding the alarm.

The Department of Veterans Affairs says the many ways that requests for disability compensation arrive actually hamper its ability to administer benefits, and they contribute to a claims backlog that has about 400,000 veterans waiting more than 125 days for a decision. At times, workers spend so much time trying to figure out what's being claimed and trading letters with applicants that it's slowing down decisions for everyone.

The VA's solution: Require veterans to use a standard form when they file for disability compensation — or appeal a decision, and throw in some incentives for those who use a computer.

"Draconian" and "heavy-handed," said the Veterans of Foreign Wars. "A seismic change" that will "poison" the disability claims process, said the American Legion. "The most serious, egregious attack on a veteran-friendly disability claim system in VA history," declared the law firm of Bergmann & Moore, which specializes in pursuing disability claims.

The critiques recently submitted in response to the proposed regulation point to one of the sharpest policy disagreements that veteran groups have had with the Obama administration.

Both camps have generally agreed on the need to transform how disability claims are managed; namely, the need to move to a computer system instead of relying on paper records to track a veteran's injuries, illnesses and service. So far, the burden has been on the VA to transform. The proposed regulations would place more of the burden on the veteran.

"VA believes that using a standard form is a minimal burden to place on claimants," the proposed rule states.

But for veterans, a major advantage of the current system is that once the VA makes its decision, benefits generally accrue back to when a veteran first initiated his or her claim, usually months and sometimes years earlier.

Indeed, submitting what are referred to as "informal

claims" has become a standard practice for veterans because it locks in the effective date of their claim even as they gather supporting evidence such as military records and doctor's exams for the more formal application. Then, if the application is approved, the veteran often ends up getting a sizeable lump-sum payment in addition to a monthly award.

Under the proposed regulation, the first communication from a veteran may not trigger anything. Those veterans who put their claims in writing would have to completely fill out a standard form, and the clock that determines how far back the government will pay, won't begin ticking until the VA receives the successfully completed form.

The veterans groups say it's perfectly reasonable for the VA to use a standard form to enhance efficiency, but they worry that the time it takes to gather records and successfully

complete the standard form could lead to substantially less money for veterans. They worry that the omission of a single entry could take months to resolve.

"A combat veteran of two tours in Iraq is defeated by a bureaucratic requirement to fill in all the boxes of a claim form," said the VFW's William Bradshaw in the organization's formal response.

They argue that veterans who are the most vulnerable — the homeless, those with traumatic brain injury and those with a limited education — would have the most trouble meeting the new standard.

The VA is trying to get more veterans to file disability claims electronically, so it will maintain a more relaxed standard for those who use its computer system. Even if the form is incomplete, the veteran will have a full year to finish it, and the VA will still consider the initial unfinished submission as the starting date for when benefits accrue.

But the veterans groups oppose that approach. They said that such favorable treatment for computer users ignores that millions of veterans, particularly the elderly, don't have computers or ready access to the Internet.

The VA said that veterans who don't have a computer can go to the closest VA facility to get help. It said numerous veteran organizations can also assist in filing claims electronically.

The VA said it has no fixed timeline for issuing a final rule. If the VA goes ahead with the regulation, it would take effect 30 days after its publication in the Federal Register.



DAV Partners with U.S. Tech Vets to Connect Veterans with Careers in the Tech Industry

January 8, 2014

By Charity A. Edgar

DAV is partnering with U.S. technology trade associations on U.S. Tech Vets, an online community that connects veterans to employment opportunities in the industry. The initiative seeks to help veterans transition to civilian careers and provide access to jobs within the technology sector.

“The U.S. tech industry understands that hiring veterans is more than just the right thing to do – it’s a smart business investment,” said DAV National Adjutant Marc Burgess. “U.S. Tech Vets offers a platform to connect the skilled and dedicated men and women who served with meaningful employment. This is a service that will greatly benefit veterans across the country.”

Veterans can use the military skills translator to match their skills to civilian jobs, access a searchable database of jobs at member companies of the participating technology associations and tap into educational resources to help them develop skills to thrive in a private sector career.

U.S. Tech Vets is sponsored by the Consumer Electronics Association, the Northern Virginia Technology Council and Monster.com, in partnership with several national technology associations. Participating associations include Custom Electronic Design and Installation Association, Central Station Alarm Association, CompTIA, Electronic Security Association, National Association of Broadcasters, Professional Services Council, Security Industry Association, Telecommunications Industry

Association and Wireless Infrastructure Association.

U.S. Tech Vets was unveiled Jan. 8 during the renowned International Consumer Electronics Show in Las Vegas. Over the coming weeks and months, member companies of these associations will be posting jobs and searching resumes to find potential veteran employees. Combining Monster’s technology and audience reach with the support of technology associations and employers, the site will create the largest collection of veteran job candidates and technology industry jobs available anywhere.

“The technology industry is one of America’s fastest growing industries and is hungry for high-quality talent,” said Gary Shapiro, president and CEO of the Consumer Electronics Association. “Veterans

bring valuable skills and experience to the job, such as leadership, team-building, motivation, work ethic and quick-thinking as well as experience working in a mission-focused environment. These qualities are highly prized

in the technology sector. We understand that a workforce with these outstanding qualities can be an incredible competitive advantage in the marketplace. More, veterans have served our nation. It’s our duty to give back to them.”

DAV is excited to be a supporter of U.S. Tech Vets. Visit www.ustechvets.org today to search jobs, translate your skills, upload a resume and access all the resources the site has to offer. DAV is committed to improving employment opportunities for veterans. Stay tuned for other career initiatives by visiting <http://www.dav.org/veterans/veterans-job-search/>.



VA Suicide Prevention Rate Spikes Among Young Vets

The number of young veterans committing suicide jumped dramatically from 2009 to 2011, a worrying trend that Veterans Affairs officials hope can be reversed with more treatment and intervention. New suicide data released by the department on 9 JAN showed that the rate of veterans suicide remained largely unchanged over that three-year period, the latest for which statistics are available. About 22 veterans a day take their own life, according to department estimates. But while older veterans saw a slight decrease in suicides, male veterans under 30 saw a 44 percent increase in the rate of suicides. That's roughly two young veterans a day who take their own life, most just a few years after leaving the service. "Their rates are astronomically high and climbing," said Jan Kemp, VA's National Mental Health Director for Suicide Prevention. "That's concerning to us."

Reasons for the increase are unclear, but Kemp said the pressures of leaving military careers, readjusting to civilian life and combat injuries like post-traumatic stress disorder all play a role in the problems facing young male vets. Female veterans saw an 11 percent increase in their

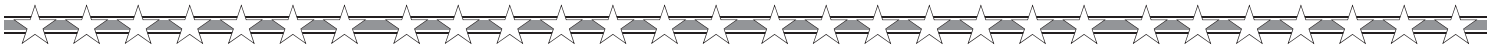
suicide rate over the same span. Overall, suicide rates for all veterans remain significantly above their civilian counterparts. The good news, according to the report, is that officials have seen decreases in the suicide rates of veterans who seek care within the VA health system. Of the 22 deaths a day, only about five are patients in the health system. "What we're seeing is that getting help does matter," Kemp said. "Treatment does work." Now, she said, the challenge is expanding that outreach. Persuading younger veterans to seek care remains particularly problematic, because of stigma associated with mental health problems.

VA officials have boosted their mental health personnel and suicide hotline staff in recent years, but the outdated data doesn't reflect those changes. The report also notes that national rates of suicide have remained steady or increased slightly in recent years, indicating the issue is a larger national health problem, not simply a military and veterans issues. [Source: Stars & Stripes | Leo Shane | 9 Jan 2014 ++]



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