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All veterans are reminded that the fastest way to inquire and secure the benefits they have earned is by visiting their local County Veterans Service Office. A listing of these offices is available at www.cacvso.org.

DECEMBER 2013

2013 WOMEN VETERANS SURVEY NEEDS YOUR INPUT

Time is running out for you to respond to the 2013 California Women Veterans Survey. This biennial survey assesses the needs and challenges of women living in California who have served or are serving in the U.S. Armed Forces.

The survey documents and tracks the status and experiences of California women who have served in the U.S. Armed Forces and uses those research findings to inform policy discussions. The survey is also designed to encourage women veterans to connect to the benefits and services available to them through CalVet and other state and federal departments and local organizations.

CalVet strongly encourages women veterans to complete the survey so that their experiences and needs can be documented, and to pass this survey along to other women



veterans in California.

The survey questionnaire should take approximately 25 minutes to complete and can be found at www.surveymonkey.com/s/womenvetsurvey.

Begun in 2009, this survey is administered by the California Research Bureau on behalf of and in collaboration with CalVet and the California Commission on the Status of Women and Girls.

To view results of previous-year Women Veterans Surveys, go to www.calvet.ca.gov/Women/WomenSurvey.aspx.

USDVA ID CARDS EASY TARGET FOR IDENTITY THIEVES

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Secretary's Message

The holidays are upon us, and while we think about family and friends at this time of year, I ask you to remember our veterans and their families as well. For many of us, December involves gift wrapping, caroling, and sumptuous feasts. While you enjoy those times, please remember those who do not have a warm bed in which to sleep or basic food staples in their kitchen.

Every day, many veterans are forced to roam the streets of our cities looking for food and shelter. While most veterans have successfully transitioned from military to civilian life, many veterans discover, after returning home to their families, that the job market has stagnated, their bills keep mounting, and family and other stressors are making life difficult to manage. These are Californians—our people, our veterans—that I want you to remember this festive season.

Recently, my wife and I took in a homeless veteran and his pregnant wife. They stayed with us until they found permanent housing. While I'm not asking you to do the same, I am asking you to make some sort of little sacrifice. Instead of buying that second television, new electronic gadget, or Peppermint

Mocha, consider donating that money to an organization like Swords to Plowshares, U.S. Veterans, New Directions, The American Red Cross, Salvation Army or other veteran service organizations. They will use your donation to provide social and health services to veterans most in need.

You may think that I am just a bleeding heart, but you know what? When it comes to our veterans, I am, and I am very proud of it. I challenge you to open your hearts and wallets. Support your local food pantry, homeless shelter or religious institution. Share locally, because the most needy are probably not far from you.

As 2013 comes to a close, I want to thank the entire CalVet staff for your hard work and many accomplishments. We have had an exemplary year! We now have eight veterans homes up and running throughout the state and transitional housing for homeless veterans in Southern California. Nearly 100 veterans and their families are using "sweat equity" to build homes for themselves through our Habitat for Heroes partnership with Habitat for Humanity.

We also have staff working in USDVA regional benefit offices in San Diego, Los Angeles and Oakland reviewing backlogged veterans disability claims. Overall, I'd say we have had a good year at CalVet that greatly benefits California veterans.

We now look forward to 2014 and our renewed and refocused commitment to serve veterans and their families and to ensure they receive the benefits and services they so richly deserve.

On behalf of my wife Blanche and me, I wish you and your family a Merry Christmas, Feliz Navidad, Happy Hanukah, Happy Kwanza, and Happy New Year. However you celebrate, enjoy a safe, warm and very happy holiday Season!

Sincerely,



Peter J. Gravett, Major General (Ret)
Secretary, California Department of
Veterans Affairs



VENTURA VETERANS HOME WELCOMES NEW ADMINISTRATOR

Veterans Home of California, Ventura staff and residents welcomed Administrator Michelle Roulston after her recent appointment by Governor Brown.

"Michelle brings with her a wealth of experience in the care of veterans and will make an outstanding addition to our team," said CalVet Secretary Peter J. Gravett.

Roulston, of Camarillo, has served as a supervising registered nurse

since 2011 at the Veterans Home of California in Ventura, where she also served as a registered nurse. She was a licensing program analyst at the California Department of Social Services from 1998 to 2010, and a health facilities evaluator nurse at the California Department of Health Services from 1993 to 1998. She served in multiple positions at the Camarillo State Hospital and Developmental Center from 1986 to 1993, including health services specialist and registered nurse.

VETERANS TO RECEIVE COST-OF- LIVING INCREASE

Veterans, their families and survivors receiving disability compensation and pension benefits from the U.S. Department of Veterans Affairs (USDVA) will receive a 1.5 percent cost-of-living increase in their monthly payments beginning January 1, 2014.

INCREASE, page 4 >>



<< THIEVES

Veterans beware! Anyone with the smartphone and a bar code app can scan any U.S. Department of Veterans Affairs (USDVA) identification card issued since 2004, and the cardholder's social security number will immediately pop up on the screen. The USDVA published warnings about the veterans information cards on their web site in 2011 and again in July, 2013 and is working on a new type of card which will not contain a social security number. To prevent identity theft in the meantime, veterans should treat their current ID cards just as carefully as they do their social security card and other personal and financial information.

<< INCREASE

For the first time, payments will not be rounded down to the nearest dollar, which, prior to this year, was required by law. Veterans and survivors will see additional cents included in their monthly compensation benefit payment.

For veterans without dependents, the new compensation rates will range from \$130.94 monthly for a disability rated at 10 percent to \$2,858.24 monthly for 100 percent. The full rates may be viewed at www.benefits.va.gov/compensation/rates-index.asp.

The increase also applies to disability and death pension recipients, survivors receiving dependency and indemnity compensation, disabled Veterans receiving automobile and clothing allowances, and other benefits. Under federal law, cost-of-living adjustments for USDVA's compensation and pension must match those for Social Security benefits. The last adjustment was in January 2013 when the Social Security benefits rate increased 1.7 percent.

In fiscal year 2013, VA provided over \$59 billion in compensation

benefits to nearly 4 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 plan to file an electronic disability claim, USDVA urges them to use the online portal, eBenefits. 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.

"TROOPS TO TRUCKS" STREAMLINES COMMERCIAL DRIVER LICENSE PROCESS

A new program of the California Department of Motor Vehicles (DMV) streamlines the commercial driver license (CDL) application process for qualified military personnel and veterans by eliminating the road skills driving test requirement.

Under the Troops to Trucks program, CDL applicants will not have to take



the road skills driving test. Recent state and federal law changes allow the DMV to waive the road skills driving test for qualified military personnel (two or more years of military, heavy truck driving experience) applying for a California CDL.

A CDL is required in California to operate large trucks and buses. To obtain a CDL, the applicant must be

at least 18 years of age and pass a commercial medical examination, a vision examination, applicable knowledge (written) tests, and the road skills driving test.

For more details on the Troops to Trucks program or how to obtain a CDL, visit the California DMV website at www.dmv.ca.gov/military/troops-to-trucks.htm.

NEW PARTNERSHIP HELPS WOMEN VETERANS FIND JOBS

A partnership formed between the Commission on the Status of Women and Girls and the Business and Professional Women's Foundation will help women veterans find high tech jobs.

Joining Forces Mentoring Plus® offers unlimited free personal coaching and professional guidance—including working women mentors—for women veterans of all ranks and eras, military/veteran spouses, and caregivers of wounded warriors, to help them successfully identify, outline, and pursue civilian careers. The program's high-tech, high-touch framework meets women where they are to address the distinct challenges they face and provides exposure and access to education, credentialing, career development, and entry into the broadest spectrum of industry, services, and entrepreneurial endeavors.

To learn more and to apply as a mentor, mentee or subject matter expert, go to <http://joiningforcesmentoringplus.org/california>.



VETERAN AUTOMOBILE AND ADAPTIVE EQUIPMENT GRANTS AVAILABLE

By Joe Wright

Two little-known USDVA benefits provide badly-needed mobility to disabled servicemembers and veterans with certain service-connected disabilities. Qualifying individuals may be eligible for a one-time payment of not more than \$18,900 toward the purchase of an automobile or other conveyance. The grant is paid directly to the seller of the automobile and the servicemember or veteran may receive the automobile grant only once in his/her lifetime.

Some servicemembers and veterans may also be eligible for adaptive equipment, including but not limited to, power steering, power brakes, power windows, power seats, and special equipment necessary to assist the eligible person into and out of the vehicle.

USDVA may provide financial assistance in purchasing adaptive equipment more than once. This benefit is payable to either the seller or the servicemember or veteran. USDVA approval is needed prior to the purchase of an automobile or adaptive equipment, and eligibility is limited to specific disabilities.

For a complete list of eligibility requirements and information about how to apply for these grants, go to www.benefits.va.gov/COMPENSATION/claims-special-auto-allowance.asp.

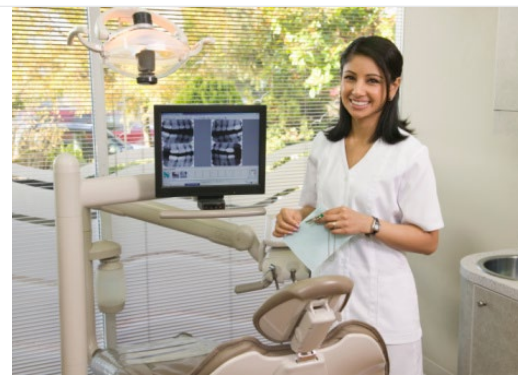
Retired Navy Master Chief Petty Officer Joe Wright is the Veterans Service Officer for Kings County.

USDVA THREE-YEAR PILOT DENTAL PROGRAM BEGINS

A new program now allows all enrolled veterans and CHAMPVA beneficiaries to purchase private dental insurance at a reduced cost. Created by the Caregivers and Omnibus Health Services Act of 2010, this three-year pilot program known as the VA Dental Insurance Program (VADIP) offers a wide array of affordable plans to veterans and eligible dependents through Delta Dental and MetLife.

Covered services include diagnostic, preventative, surgical, emergency and endodontic/restorative treatment. Delta Dental and MetLife

offer multiple plans. Each participant pays the fixed monthly premiums for coverage and any copayments required, depending on the type of plan selected. Monthly premiums range from under \$10 to a little over \$50, depending on level of coverage selected. The initial participation period will be at least 12 calendar months. Afterward, VADIP beneficiaries can renew their participation for another 12-month period or be covered month-to-month, as long as the participant remains eligible for coverage and VA continues VADIP.



Participation in this program is entirely optional and dental service connection is not required. Enrollment began November 15, 2013, and coverage will begin January 1, 2014.

For more information call 1-877-222-VETS (8387) or go visit www.va.gov/healthbenefits/vadip and click the insurer's link for specific information regarding registration, rates and services.

MEDAL OF HONOR POSTAGE STAMPS NOW AVAILABLE

On Veterans Day, the U.S. Postal Service issued special Medal of Honor stamps. The first side of the four-page design highlights 12 photographs of the last living recipients of the Medal of Honor from World War II. In January 2012, the Postal Service invited these men to join in honoring the extraordinary courage of every individual who received the Medal of Honor for his actions during the war. All the men pictured agreed to participate in this momentous event. Sadly,

Senator Daniel K. Inouye and Vernon McGarity died before the stamps could be issued, as did Nicholas Oresko, who died after the stamps were printed.

The photographs surround two forever stamps. One stamp features a photograph of the Navy version of the Medal of Honor; the other stamp features a photograph of the Army version of the Medal of Honor. The two center pages list the names of all 464 recipients of the Medal of Honor from World War II. The remaining

18 stamps are located on the back page. To learn more about the stories behind the new stamps, visit the U.S. Postal Service Blog at <http://www.uspsstamps.com/blog/2013/10/18/>.

The new issuance contains two different Forever stamps. One features a photograph of the current Navy version of the Medal of Honor, and the other features a photograph of the current Army version of the award. (The Air Force version of the medal is not shown, because it was not created until after World War II). The stamps were released on Monday, November 11, 2013, at the National World War II Memorial in Washington.

CARING FOR VETERANS AT THE END OF LIFE

By Laura Semmler

End-of-life care is not a comfortable topic of conversation for most families, but it should be spoken about more often, especially within the veteran community. According to the National Hospice and Palliative Care Organization, 26 million veterans are living in the United States today. Twenty-five percent of all deaths in the U.S. are veterans and more than 1,800 veterans die each day. Although these statistics may be surprising, what is even more staggering is the fact that only 33 percent of veterans receive benefits from the U.S. Department of Veterans Affairs ; only four percent of veterans die in a VA facility, leaving 96 percent to pass away in a community-based service.

The U.S. is seeing many of the veterans who served in World War II, the Korean Conflict, the Vietnam War, the Gulf War, and those who served during peacetime pass away. Finding a community hospice that is trained in veteran services can make a major difference in both the patient and their family's experience during one's end-of-life. Hospice providers that are trained in the We Honor Veterans program are equipped to recognize the unique needs of veterans who are facing a life-limiting illness. The



program trains caretakers to be sensitive to the notion that lifelong scars left behind from war can come to the surface when a veteran faces a terminal illness.

When you are looking for care for your grandparent, husband or wife who has served, look for caretakers who are trained in veteran issues so they can help you and your loved one achieve a more peaceful ending. In certain cases where there might be some specific needs related to the veteran's military service, combat experience or other traumatic events, these hospices are able to provide the tools that will support those they are caring for.

Not every veteran has unique needs, but there are many aspects that influence a veteran's ideals and values, which is important for palliative care professionals to be aware of. One should not assume that a non-combat veteran did not experience extreme stress, as this is not always the case. Individuals who were prisoners of war, those who have experienced Post Traumatic Stress Disorder (PTSD), the amount of time they spent in a war, the branch of service in which they served, their rank and whether they enlisted or were drafted are all factors that caretakers need to consider.

Veterans were trained to believe that expressing emotions exudes weakness and it may compromise missions. These same emotion-suppression techniques that were taught during their military training can also be what they employ to handle their own end-of-life circumstances.

Although not everyone is the same, many veterans may be happy to celebrate their service. One way you or your hospice caretaker can help do this is by asking the patient if they would like to be issued new medals and awards if they were lost or stolen. The process of replacing the medals will allow for you to gain new knowledge of the veteran's service, while also allowing you to show your gratitude for their sacrifice.

Each veteran's war experience is different and should be treated delicately, without prior assumptions. It is very important for the community, families and caretakers to be aware of the differences and sensitivities that veterans experience at the end of life. For more information visit www.WeHonorVeterans.org.

Laura Semmler is the Executive Director at Mission Hospice.

PAYDAY LOAN COMPLAINTS NOW BEING ACCEPTED

Veterans and military personnel are often targeted by marketing that offers fast cash in the form of auto title, tax refund anticipation, payday, and other quick cash loans. With payday loans, a veteran takes out a quick loan to deal with a temporary financial problem and promises to pay back the loan with the next paycheck.

For veterans struggling to find work after returning home from deployment, veteran families that have incurred unexpected or overwhelming debt, or those whose credit may not be good enough to qualify for other types of loans, offers of quick cash can appear to be a godsend. But some payday loans can cost up to \$30 per \$100 borrowed and borrowers carry annual interest rates as high as 650%! If the veteran uses his or her pay check to pay off the loan and doesn't have the money they need to pay their other bills, they often take out another payday loan and the expensive cycle continues. Many lenders require that borrowers grant them advance access to checking accounts in order to repay the loans.

Payday lenders have sprung up across the country over the past 20 years, beginning in storefront locations. Many payday loans now are also offered through the Internet.

The Consumer Financial Protection Bureau (CFPB)

has authority to oversee the payday loan market and began its supervision of payday lenders in January 2012.

Apparently, not all is well in the world of payday loans. CFPB is now accepting complaints from borrowers who have encountered problems with payday loans, including:

- Unexpected fees or interest;
- Unauthorized or incorrect charges to their bank account;
- Payments not being credited to their loan;
- Problems contacting the lender;
- Receiving a loan they did not apply for;
- Not receiving money after they applied for a loan.

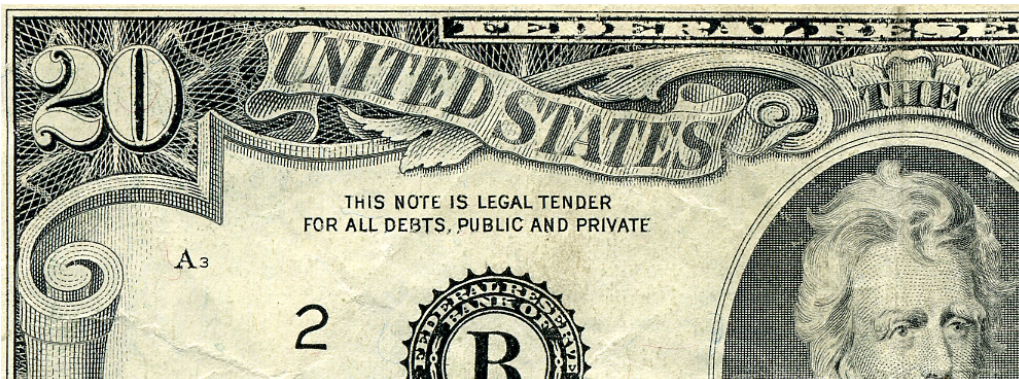
The CFPB also accepts complaints about mortgages, bank accounts and services, private student loans, consumer loans, credit reporting, debt collection, and money transfers.

CFPB requests that companies respond to complaints within 15 days and describe the steps they have taken or plan to take to ameliorate the problem and expects companies to close all but the most complicated complaints within 60 days. Consumers are given a tracking number after submitting a complaint and can check the status of their complaint by logging on to the CFPB website.

- To submit a complaint, consumers can:
- Go online at www.consumerfinance.gov/Complaint
- Call the toll-free phone number at 1-855-411-CFPB (2372) or TTY/ TDD phone number at 1-855-729-CFPB (2372)
- Fax the CFPB at 1-855-237-2392
- Mail a letter to: Consumer Financial Protection Bureau, P.O. Box 4503, Iowa City, Iowa 52244

Additionally, through AskCFPB, consumers can get clear, unbiased answers to their questions about payday loans at consumerfinance.gov/askcfpb or by calling 1-855-411-CFPB (2372).

For more information about CFPB, visit www.consumerfinance.gov.



THE HONORABLE RICHARD M. KING: A FIGHTING SEABEE GETS REFLECTIVE

By Robby Robinson

When I called Judge Rick King to interview him about his military service, he readily agreed, provided that "it's not all about me; it has to be about all vets." Fair enough, and a common sentiment from veterans that bears repeating. In honoring the story of one, we honor them all.

Judge King served eighteen months on the ground in Vietnam from 1967-1969 as an enlisted heavy equipment operator (power shovels, bulldozers) with a Naval Mobile Construction Battalion commonly known as the Seabees. Recently, he shared some of his experiences with me.

So how did you get to be a Seabee?

I was an eighteen-year-old kid growing up in the Midwest. I was a terrible student in high school, working in construction as an apprentice, and my friend and I decided over a beer to join the Navy on the buddy system. It was as simple as that! It was not a well-thought-out decision. It was 1965,

and for us in the Midwest, it was not a question of whether you would serve, but when.

I did basic training at Great Lakes. Then, when I was chipping paint off a ship in Norfolk and making \$30 every two weeks, I got the chance to apply for Seabee School. That was four months of training in Davisville, Rhode Island. It was winter when I was there, and it was cold. When I graduated, they assigned me to Navy Mobile Construction Battalion 9 based in Port Hueneme, and I could not get over how warm it was. That was the first time I had been to California.



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SUICIDE AND MILITARY DEPLOYMENT

According to a large study that included all branches of the United States military, there was no association found between deployment (including combat experience, length of deployment, or number of deployments) and suicide risk. The study, published in the Journal of the American Medical Association, reported factors significantly associated with an increased risk of suicide for military members were similar to those for civilians, including "male sex, depression, manic-depressive disorder, heavy or binge drinking, and alcohol-related problems."

The authors suggest that the increases in the suicide rate in the military in recent years may in fact be due to the documented increase in mental health disorders seen in the military since 2005, which itself may be related to occupational stress for members of the military, regardless of whether they are deployed or stationed in the United States. The data analysis also found that the suicide rate in the military might be reduced by 18 percent by preventing or eliminating alcohol-related problems. Lesser, but substantial, reductions could be made by preventing or eliminating depression and manic-depressive disorders (11 percent and 5 percent, respectively).

Source: Suicide Prevention Resource Center

<< KING

When you joined in 1965, we had troops in Vietnam, but it wasn't quite on everyone's mind yet.

Things were ramping up. When I got to Port Hueneme, I had to wait for my Battalion to return from Vietnam. Then we trained in Camp Pendleton before the Battalion returned to Vietnam. When we first got there in September of 1967, we were near Da Nang, and things were relatively secure. My company was assigned to operate a rock quarry in support of road improvement operations. I worked the night shift—6:00 p.m. to 6:00 a.m. In our off time, we went to movies and drank beer and ate cheeseburgers at the E Club. At Christmas, I got to see the Bob Hope show with special guest Raquel Welch. But things changed real quickly after that. That was Christmas of 1967.

Yes, you gave me this Deployment Completion Report which paints a very different picture than hanging out at the E Club in your time off. What happened come January of '68?

Well, Da Nang wasn't completely secure and we had to provide our own security for our construction projects. While doing security duty in a bunker, a buddy of mine, Harry Hodges from Arkansas, threw himself on a satchel charge, which had been thrown into the bunker by the enemy, to save a fellow Seabee. He was awarded the Silver Star posthumously. But for me, Harry

was the first person I knew, who had become a friend, to die in war.

Seabees provide mobile construction services in support of military operations, often in combat zones. A couple days after seeing Bob Hope and Raquel Welch, our situation took a 180 turn. The rock quarry we were operating was going to be turned over to private contractors, and we were going up north to open up a new rock quarry and rock crushing operations on virgin land surrounded by intense enemy activity. That meant we had to find a way of getting all of our heavy equipment up there, build our own base, clear the land, set up all the supporting facilities, provide our own security, and start producing different grades of gravel to improve what was known as Highway 1. The road was not wide enough to support our supply chain. Some of us went with the equipment and materials by sea, and some of us were flown into the nearest city—Phu Bai. The plan was to offload the materials from the ships and convoy down to the rock quarry site which was by a city called Phu Loc. Our mission was to have the facility in full operation by April—less than four months later.

I see in the Deployment Completion Report some incredibly unfortunate timing. The advances details convoyed from Hue to the quarry site in over fifty vehicles between January 24 and January 28. Two days later, the North Vietnamese Army and the Vietcong launched the Tet offensive.

That's right. I went with a group that flew into Phu Bai in a C-130 propeller. The whole area, the city of Hue, was under siege. There were battles all around. On top of it, we had twenty-eight days of nonstop rain. We had to go into Hue, which saw some of the fiercest battles of the Vietnam War during the Tet Offensive, to get our equipment. We did it. We had planned on having more security support from Marines in the area, but they had their hands full. On several occasions, we took incoming rounds from mortars and recoilless rifles. We returned fire, we cleared the land, we built a base, and the quarry/crusher became fully operational in just over two months—on time! To this day, I am so honored to have been a part of that team effort.

On March 30, 1968, two Marine "8" tanks that could hit the "eye of a fly" ten miles away had rolled into our camp for the evening. A few miles down the road, the enemy attacked a village and the Marine tanks were providing fire support. Early in the morning of the next day, the enemy sent a mortar team to take out the tanks, but our Seabee mortar team took them out instead. During this attack, several Seabees were seriously wounded. A few hours later, the enemy commenced a second attack and was targeting the Seabee mortar team, who continued to fight back. However, they took two direct hits, and five of my fellow Seabees were killed that day. Another who had sustained serious wounds later died. Subsequently, I learned that

<< KING

it was the greatest single loss of life of Seabees in Vietnam.¹ That quarry operation went on to support the improvement of Highway 1, which became a paved road and the main supply route.

You went in as an eighteen-year-old kid, a poor student, and then you came out, went to college, law school, completed a successful career in the DA's office, and then became a judge. How was it coming back to the college atmosphere in 1969?

When I started at Santa Monica City College, there were prolific anti-war protests. I saw disrespect to vets, and experienced a few instances of that personally. But mostly what I saw was indifference. I did not see appreciation. When I told other students what I had been doing for the last few years, I would get: What did you do that for?" or "Why were you so stupid to volunteer?" So I kept to myself, and I think a lot of veterans did. It wasn't until 1989 that someone said thank you for your service. That was twenty years later?

In November 2011 you were appointed to the Interagency State Veterans Council. Tell us about that.

I was much honored to be appointed to that position by Chief Justice Cantil-Sakauye. A lot of people don't know that the state of California has a Department of Veteran Affairs. A few years ago, Governor Brown, through an Executive Order, directed the department to establish

a Council with representatives of different state agencies. Besides the judiciary, there's a representative of the UC system, the Cal State system, the community colleges, one representative from each house of the legislature, and a number of department heads of various state agencies. I think there are about fifteen to nineteen appointed members. California, being the largest state, has the largest veteran population. There are veterans benefits from both the federal government and the state government. The council's task is to identify, prioritize, and coordinate ways to help our veterans receive these benefits. We've organized into four pods—health, education, housing, and employment. Those are where the greatest needs are.

What areas of hope do you see for assisting veterans?

One message I would like to get out is that most veterans do okay. We've all seen the way Vietnam combat veterans were portrayed in the movies as psycho misfits when they came home. But most Vietnam veterans, as well Gulf War veterans, came back okay—they move on, they have careers, and they form families. But for those who need help, we are trying to identify them and make them aware of the benefits available so they can take advantage of them. One area of improvement that we can work on is the backlog of claims.

And I am encouraged to see that the new vets are not facing what the Vietnam-era vets faced. Most people

are grateful to veterans now, and the focus of any criticism or frustration by the public is on the war, and the politics, not on the warrior.

What do you like best about living and working in Orange County?

Well I've been here for thirty-three years now. It's a quasi-urban area. I love cities, but I also love space, and Orange County gives me both.

END NOTE: (1) For his actions that day, Judge King received the Navy Achievement Medal with Combat "V." The citation for this medal indicates he worked throughout the night assisting the corpsman caring for the wounded, and right after the second attack, he voluntarily retrieved the wounded and dead for helicopter evacuation.

Robby Robinson of Quest Law Firm practices plaintiff employment law in Tustin and is a retired Marine Corps Reservist.

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You can start the pre-approval process by submitting an inquiry online at www.calvet.ca.gov/homeloans or you can download the application and submit it by mail, fax or email. Once you have obtained a pre-approval, you will know how much you can borrow and be ready to purchase your new home.

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- » 1% Origination Fee with no additional lender fees
- » No monthly mortgage insurance premium, which lowers your monthly payment
- » Fire and Hazard insurance with low group rates and guaranteed replacement cost
- » Disaster protection for earthquake and flood damage – great coverage with low deductibles and low premiums
- » Low cost group Life Insurance

**FOR MORE INFORMATION CONTACT
(866) 653-2510 OR LOANAPPS@CALVET.CA.GOV**



*4.25% - Estimated total monthly payment/APR based on a \$200K sales price, no down payment & financing of the VA funding fee under the CalVet/VA program, \$200K assessed value, mandatory hazard, and disaster indemnity insurance. Your actual payment can vary due to replacement costs for your home, location, local taxes, fees, and assessments and subsequent use of VA benefit, etc.

** Not all buyers will qualify.

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www.calvet.ca.gov

USDVA BRIEFS

STATEMENT FROM SECRETARY SHINSEKI ON THE DISABILITIES TREATY

Ratification will help reinforce America's global leadership role and reputation, putting us in the strongest position to advance disability rights worldwide. <http://goo.gl/cIBmsC>

VA AND HUD ANNOUNCE TWENTY-FOUR PERCENT REDUCTION IN VETERANS' HOMELESSNESS SINCE 2010

The Department of Veterans Affairs and the Department of Housing and Urban Development today announced that a new national report shows a 24 percent reduction in homelessness among Veterans since 2010. <http://goo.gl/GZjmES>

VA OFFERS DENTAL INSURANCE PROGRAM

VA is partnering with Delta Dental and MetLife to allow eligible Veterans, plus family members receiving care under the Civilian Health and Medical Program, to purchase affordable dental insurance beginning Nov. 15, VA officials announced today. <http://goo.gl/1le3Rv>

VA APPROVES \$8.8 MILLION IN GRANTS TO PROVIDE TRANSPORTATION AND RENOVATED HOUSING FOR HOMELESS VETERANS

The Department of Veterans Affairs has approved \$8.8 million in grants to fund 164 projects in 37 states, the District of Columbia and Puerto Rico

to rehabilitate currently operational transitional housing projects and acquire vans to facilitate the transportation needs of homeless Veterans. <http://goo.gl/VcnUSf>

SECRETARY SHINSEKI ANNOUNCES AN ADDITIONAL \$4.9 MILLION TO HELP ELIMINATE VETERANS HOMELESSNESS

The Department of Veterans Affairs announced today that 25 projects in 11 different states will share approximately \$4.9 million in grants to provide enhanced services for homeless Veterans this year. This is in addition to the approximately \$300 million in preventive grants awarded earlier this year through the Supportive Services for Veteran Families program. <http://goo.gl/TMc0j8>

ONE MILLION NOW BENEFIT FROM POST-9/11 GI BILL

The Department of Veterans Affairs announced today that 1 million Veterans, Servicemembers, and family members have benefited from the Post-9/11 GI Bill since the program's inception in August 2009. <http://goo.gl/D7RZt5>

BACKLOG OF DISABILITY CLAIMS REDUCED BY 34 PERCENT SINCE MARCH

The Department of Veterans Affairs has made significant progress in reducing the backlog of disability compensation claims -- from 611,000 to 400,835 or 34 percent -- since peaking in March. <http://goo.gl/8Y1OLU>

CALENDAR OF EVENTS

DECEMBER 14

Wreaths Across America Ceremonies
National Cemeteries
San Bruno, Los Angeles, Igo

FEBRUARY 5

**California Association of County
Veteran Service Officers Capitol
Legislative Day**
State Capitol
Sacramento, CA

FEBRUARY 20

Women Warrior Wellness Conference
CSU Stanislaus & Swords to Plowshares,
One University Circle
Turlock, CA 95380
Contact: Jennifer Grigoriou
(209) 205-0930

FEBRUARY 24

Black Veterans Summit 2014
African American Museum
600 State Drive
Los Angeles, CA 90037

FEBRUARY 26 - MARCH 2

**Traveling Vietnam Veterans
Memorial**
Will be on display in Capitol Park
Sacramento, CA

MARCH 26

**Vietnam Veterans of American
California State Council
Capitol Legislative Day**

APRIL 2

**AMVETS Department of California
Capitol Legislative Day**
Sacramento, CA

APRIL 30

**American Legion Department of
California Capitol Legislative Day**
Sacramento, CA

MAY 14

**Veterans of Foreign Wars,
Department of California, Capitol
Legislative Day**
Sacramento, CA

JUNE 25

**7th Annual Assembly Veteran of the
Year Luncheon**
Sacramento Convention Center
Sacramento, CA

Note: To view full calendar, visit www.calvet.ca.gov/Files/Events_Calendar.pdf

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