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June 2015 | www.calvet.ca.gov

CalVet CONNECT

CAL VET
CALIFORNIA DEPARTMENT
OF VETERANS AFFAIRS

Celebrating
PRIDE



Acting Secretary's Message

June is Pride month, and across the Nation ceremonies and parades celebrate the contributions of our Lesbian, Gay, Bisexual & Transgender (LGBT) community.

This month's CalVet Connect contains several articles plus important new information regarding our LGBT Veterans. CalVet remains committed to reaching out with our words and deeds and providing advocacy for all Golden State Veterans, and that includes our LGBT Veterans, who often use federal and state benefits at lower levels than other Veterans.

According to the U.S. Census Bureau statistics from 2000, an estimated one million Lesbian and Gay Americans are Veterans. Since California is home to the largest number of Veterans at 1.8 million, our LGBT Veteran population may be the highest in the nation. Again, using the most recent Census data available and considering sexual orientation and identity are traditionally underreported, the 7.5 percent estimation of LGBT Veterans means as many as 135,000 or more LGBT Veterans live in California.

For LGBT Veterans and active service members, 2015 marks the fourth year since the repeal of the "Don't Ask, Don't Tell" policy by President Barack Obama. The discontinued policy prohibited persons who identified as LGBT from openly serving in our U.S. military. For too many years, members of our LGBT community were harassed, discriminated against, and prosecuted while serving in the military. All our courageous men and women wanted to do was protect and serve our nation.

Unfortunately, the end result for many LGBT Veterans and service members, having experienced a culture of fear and discrimination, is skepticism of being treated

with respect and equality when attempting to access their well-deserved and earned services and benefits.

Our mission at the California Department of Veterans Affairs (CalVet) is to actively change that, because we serve all of our Veterans. CalVet proactively reaches out to all Veterans, regardless of race, color, national origin, religion, gender, sexual orientation, or gender identity.

As part of fulfilling our mission, in September of 2014, CalVet hosted the nation's first LGBT Veterans Leadership Forum and brought together community leaders, advocates, and service providers who serve LGBT Veterans and their families. CalVet's goal for the Forum was to identify programs currently available, best practices and initiatives, gaps and exclusions in services, and potential new programs and initiatives. Attendees were tasked with exploring, identifying, and discussing a wide spectrum of issues and needs specific to LGBT service members, Veterans, and their families. During the Forum, participants discussed issues dealing with Veterans' housing, employment, health care, and education benefits and services.

Our partner, the California Research Bureau, is in the process of writing informational papers based on the data gathered during last year's LGBT Veterans Leadership Forum. Once published, the informational papers will describe and discuss services available or lacking for LGBT service members, Veterans, and their families.

On September 30, 2015, CalVet plans to host a post-California LGBT Veterans Leadership Forum Informational Session at the State Capitol in Sacramento. I ask you to please join

me at this important event where additional information about LGBT Veterans is scheduled for release.

During Pride Month, I wish to leave you with the following thought about the importance of equality, respect, and recognizing all our Veterans: members of our Lesbian, Gay, Bisexual & Transgender community have always served with honor during our nation's conflicts, from the War for Independence to the current Global War on Terror. LGBT service members constantly demonstrate great bravery and patriotism, serving in all military branches. Many LGBT service members courageously volunteered for the most dangerous missions.

However, if anyone knew they were LGBT, they encountered unacceptable discrimination and harassment. While the repeal of Don't Ask, Don't Tell made it both easier and legal for Lesbian, Gay, and Bisexuals to openly serve, more acceptance, tolerance, and respect are still needed, especially when it comes to Transgender service members and Veterans.

Paraphrasing President John F. Kennedy, "Ask not what your country can do for you, but rather, let us allow all men and women, regardless of gender, sexual orientation, and identity, to do all they can for our nation."

Sincerely,

Debbie Endsley
Secretary (A)
California Department of Veterans Affairs



Debbie Endsley, Secretary (A), California Department of Veterans Affairs, speaking at the El Dorado County Veterans Monument in Placerville, CA.

CalVet Leadership Attends Memorial Day Events Statewide

In honor of the service and sacrifice of fallen California Veterans and fallen Veterans nationwide, members of the California Department of Veterans Affairs (CalVet) leadership team attended 15 public Memorial Day events statewide. Many CalVet leaders delivered proclamations signed by Governor Edmund G. Brown Jr. establishing May 25 as Memorial Day 2015.

Acting Secretary Debbie Endsley
Ceremony, El Dorado County Veterans Monument, Placerville, CA

Undersecretary Diane Vanderpot
Ceremony, Star Park, Coronado, CA

Deputy Secretary Todd Irby
Ceremony, Sacramento Valley National Cemetery, Dixon, CA

Deputy Secretary Coby Peterson
Ceremony, Veterans Home of California – Yountville Cemetery, Yountville, CA

Deputy Secretary Lindsey Sin
Ceremony/Veteran Name Unveiling, Solano County Courthouse, Fairfield, CA

Deputy Secretary Paul Sullivan

- Ceremony, USS San Francisco Memorial Park, San Francisco, CA
- Ceremony, Golden Gate National Cemetery, San Bruno, CA

Deputy Secretary JP Tremblay
Ceremony, Honoring Veterans and the California National Guard, VA Medical Center, Sacramento, CA

Deputy Secretary Mirtha Villarreal-Younger

- Reading of the Names, California Vietnam Veterans Memorial, Sacramento, CA
- Ceremony, El Soldado Monument, Capitol Park, Sacramento, CA

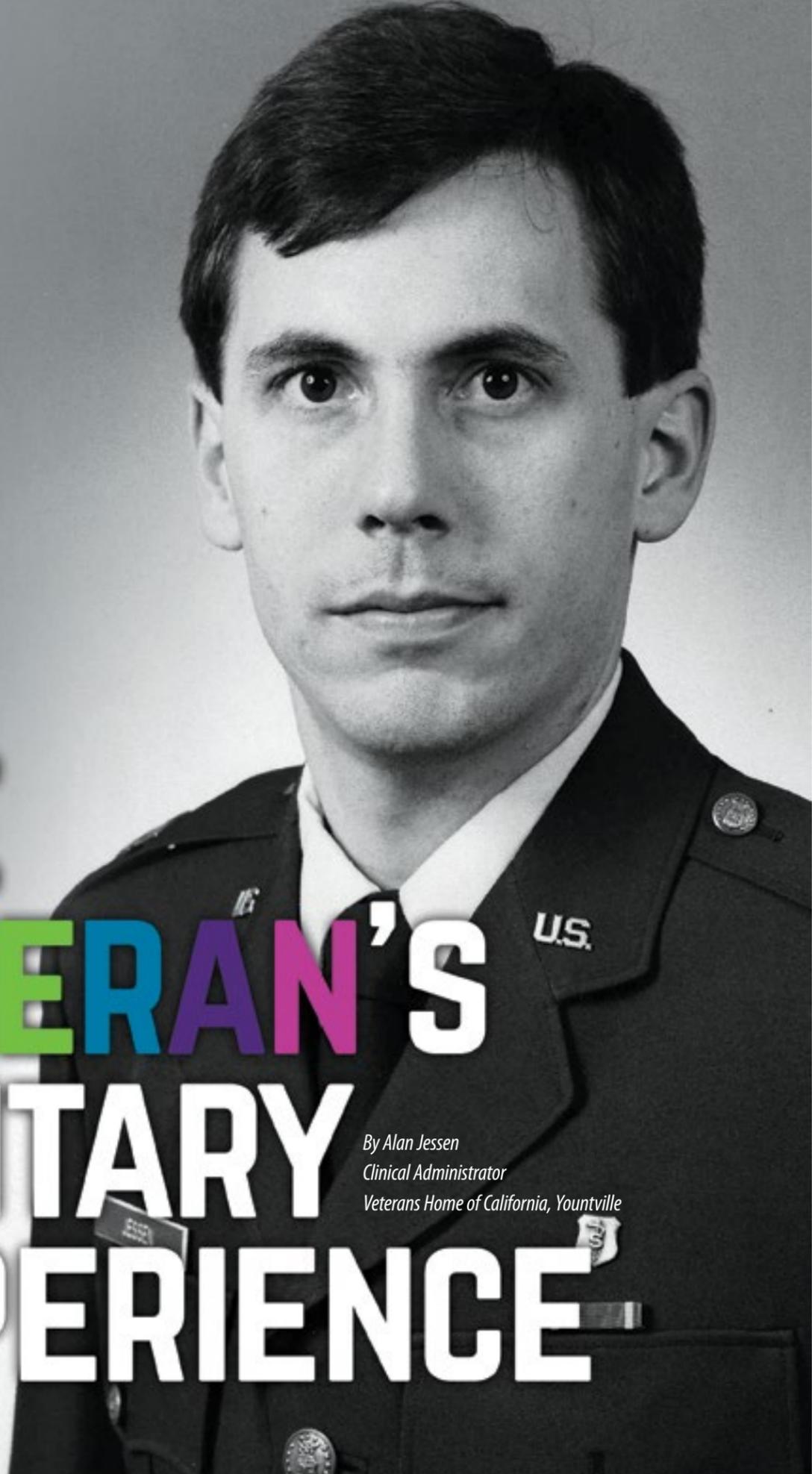
Assistant Deputy Secretary Karen Escobar
Ceremony, Sylvan Cemetery, Citrus Heights, CA

Assistant Deputy Secretary David Gerard
Veteran Car/Truck/Bike Show, Fort Ord Martinez Hall, Marina, CA

Assistant Deputy Secretary Pounh Simpson
Ceremony, San Francisco National Cemetery, San Francisco, CA

Assistant Deputy Secretary Lisa Senitte
Ceremony, Mare Island Cemetery, Vallejo, CA

Assistant Deputy Secretary Isaiah Mall
Ceremony, Veterans Memorial, Clayton, CA



ONE VETERAN'S MILITARY EXPERIENCE

By Alan Jessen
Clinical Administrator
Veterans Home of California, Yountville

I am a gay Veteran. I served in the U.S. Air Force as a Public Health Officer from 1988 to 1999, at bases from Europe to Asia. I was highly decorated (three Meritorious Service Medals, one Commendation Medal, and two Achievement Medals) during this 11.5 year period. This was when the treatment of gay and lesbian service members went from criminal to "Don't Ask, Don't Tell" (DADT).

When I first joined the service, gays and lesbians could not legally serve, mandatory HIV screening had just begun, and anti-gay sentiments ran high. During this time, the military's Office of Special Investigation (OSI) conducted sting operations to find gays and lesbians. The aggressiveness of the hunt depended on the zeal of the base/post commander, the pressure from the Department of Defense, or the politics of the press.

Undercover OSI agents hung out in or near gay bars to identify any military members present. OSI then questioned them, pressured them to confess, and told them to give names of others who might be gay or lesbian or face additional military charges. The purges tended to come in waves.

In 1993, President Clinton enacted DADT. The policy tended to end the active hunting of gays and lesbians. If gays and lesbians were closeted, then they were ignored. But if the military discovered they were homosexual, then they were discharged. The fear then was being outed by someone who didn't like you. I knew of a case of next-day regret/guilt by a young service member who sent his roommate to Leavenworth prison claiming non-consensual sex to protect his own reputation.

The DADT policy also allowed people to come into the military culture with anti-homosexual beliefs, and it fostered a society that did not allow open discussion about gays in the military. It was frustrating when a coworker at a party started to rant that homosexuals were solely responsible for the decline of America. I could see the anger in the eyes of my straight male and female military friends, but neither they nor I could comment for fear of being accused of being homosexual. Our inability to speak up gave the ranting guy a feeling of absolute support in his belief.

As DADT settled in and society had less negativity around homosexuality, DADT could be abused as a tool by some military personnel to receive free training in highly marketable skills. As soon as training was finished, then straight or gay service members would simply state they were homosexual to get out of the military. With the less than honorable (but not dishonorable) discharge, they could go work in the private sector for significantly higher salaries. True or not, I felt they were disloyal to the military.

There were also financial and social inequalities for gay and lesbian service members. The military provides financial incentives for marriage. If you are married, you get paid more, and the spouse is covered for health care. When deployed, you can receive double housing payments for your spouse and for your new location. If you are married, then you can move off base more easily. For these reasons, it was not uncommon for a gay and lesbian service

"I encourage homosexual service members and Veterans to tell their stories..."

member to have a fake marriage and move off base as a win-win situation.

During my service, I had a civilian partner who followed me through reassignments and deployments. His career was uprooted whenever I moved. He could not be acknowledged, attend social/military gatherings, or receive benefits. It was difficult having my home packed and moved while making sure it did not appear to be two people moving.

Alan >



Alan Jessen, Clinical Administrator, Veterans Home of California, Yountville.

< ALAN

While I loved serving in the military, being appreciated as a leader, and serving my country, I had to get out. It was impossible for me to sustain being a gay officer at a rank where I moved every two to three years while maintaining a relationship. So I had to choose between having a partner or staying in the military. I chose my partner and the freedom from the threat of being discharged. I accepted a voluntary separation incentive (retirement reimbursement) and honorable discharge during a troop reduction effort.

In my opinion, the military did extremely well bringing together Americans with their broad range of bad and good values on race and gender equality and, overcoming these cultural upbringings, to build teams. The military was ahead of society on racial equality and will probably be the same with sexual orientation equality.

Have I experienced prejudice at work over the years? Yes. Is it worse than any other business? Probably not. Is it getting better? Yes. More than once people have come to me and said I am a positive role model and they have grown because of my leadership.

I encourage homosexual service members and Veterans to tell their stories and to stand proud whenever Veterans are honored.

Dr. Jessen is the Clinical Administrator at our Yountville Veterans Home.

NOTE: The Library of Congress Veterans History Project collects, preserves, and makes accessible the personal accounts of American war Veterans so future generations may hear directly from Veterans and better understand the realities of war. To learn how you can participate, please visit <http://www.loc.gov/vets/kit.html>.

CalVet Serves All Veterans.

CalVet is committed to ensuring all Veterans have access to and receive the benefits they have earned without regard to race, color, national origin, religion, gender, sexual orientation, or gender identity. The Minority Veterans Division promotes the use of U.S. Department of Veterans Affairs benefits, programs, and services by minority and Lesbian, Gay, Bisexual and Transgender (LGBT) Veterans. We work to identify gaps in services and make recommendations to improve service. We support and initiate activities that educate and sensitize the public to the unique needs of minority and LGBT Veterans.

For more information about CalVet LGBT resources and a list of LGBT advocacy organizations, please visit www.calvet.ca.gov/MinorityVets/Pages/LGBT.aspx. For U.S. Department of Veterans Affairs LGBT information and resources, please visit www.diversity.va.gov/programs/lgbt.aspx.



LGBT Veterans to be Honored with Monument in National Veterans Cemetery

The first federally approved monument honoring LGBT Veterans was dedicated on Monday, May 25—Memorial Day—at the Abraham Lincoln National Cemetery in Elwood, Illinois, one hour south of Chicago.

The monument spearheaded by the Chicago chapter of the American Veteran’s for Equal Rights (AVER), was approved late last year by Chicago’s interim undersecretary for memorial affairs.

Made of black and pink granite, the monument bears a pink triangle and the bronze service seals of the Army, Marines, Navy, Air Force, Coast Guard, and Merchant Marine. It is inscribed with these words:

“Gay, lesbian, bisexual and transgender people have served honorably and admirably in America’s armed forces. In their memory and appreciation of their selfless service and sacrifice, this monument was dedicated by Chicago Chapter American Veterans for Equal Rights ‘AVER’ (. . . with liberty and justice for all).”

LGBT service members served throughout the history of the U.S. military. During some of that time, gays and lesbians served under an outright ban supported by regulation stating that homosexuality was incompatible with military service (the bans did not deal separately with transgender people). After the policy was challenged and became an issue of public debate—and it became a campaign issue for Bill Clinton in 1992—a



Photo by Hal Baim/Windy City Times

compromise “Don’t Ask, Don’t Tell” policy was instituted after Clinton signed the bill into law in late 1993. The new policy was supported by an actual law, so repeal had to be sought through the Congress and the courts. Nearly 14,000 service members were discharged before the Don’t Ask, Don’t Tell Repeal Act of 2010 was signed into law by President Barack Obama. Work on open trans inclusion continues today.

Source: Windy City Times: <http://www.windycitymediagroup.com/lgbt/First-federally-approved-LGBT-Veterans-Monument-unveiled/51605.html>.

A History of Don't Ask, Don't Tell

To view the Washington Post’s Don’t Ask Don’t Tell timeline, please visit www.washingtonpost.com/wp-srv/special/politics/dont-ask-dont-tell-timeline.



CalVet to Host LGBT Veterans Information Session

The California Department of Veterans Affairs (CalVet) encourages you to "Save The Date" for our Post-Lesbian, Gay, Bisexual, Transgender (LGBT) Veterans Leadership Forum Informational Session on Wednesday, September 30, 2015, in State Capitol Room 4202. CalVet will share important and significant findings discussed in the California Research Bureau (CRB) White Papers developed after our California LGBT Veterans Leadership Forum held in September 2014. CRB plans to publish its White Papers between July and September, 2015.

CalVet will provide Information Session registration information as soon as it becomes available. If you need additional information or have questions, please contact Danielle Chapman at danielle.chapman@calvet.ca.gov or (916) 503-8059.



CalVet Home Loans Available to Domestic Partners

Did you know California Department of Veterans Affairs (CalVet) Home Loans began lending to Veterans and their "registered" domestic partners 10 years ago? In January 2005, CalVet Home Loans aligned its lending policy with the California Domestic Partners Rights and Responsibilities Act and began issuing the CalVet 97 Home Loan with full benefits and privileges to registered domestic partners.

CalVet continues to market and close home loans to California Veterans with registered domestic partners statewide. The benefits for registered domestic partners mirror that of Veteran spouses in every area of the program including origination, servicing, and insurance benefits. Many domestic partners have run into challenges with approval from lending institutions offering a Federal VA loan which has restrictions in this area. Yet, with CalVet, a registered domestic partner will find a lending product to meet their needs. To learn more about our CalVet Home Loan program, call (866) 653-2510 or visit our website at www.calvet.ca.gov/homeloans. Get started on the path to homeownership today!

Know your Transgender Rights

According to The National Center for Transgender Equality (NCTE), a national nonprofit social justice advocacy organization, records with former names or outdated gender designations can compromise privacy and lead to harassment when applying for jobs or benefits and in other situations. NCTE encourages transgender individuals to learn

their rights. The organization's website offers information about rights related to airport security, employment, health care, housing, military records, public accommodations, schools, social security, and more at <http://transequality.org/know-your-rights>.

Veteran Driver License Coming Soon

Starting November 12, 2015, the California Department of Veterans Affairs (CalVet) and the California Department of Motor Vehicles (DMV) launch the Veteran Driver License Initiative. This initiative allows California Veterans to obtain a "Veteran" designation on their California driver license or identification card (DL/ID).

To apply for the Veteran DL/ID, interested Veterans need to present a valid DD-214 to a local County Veterans Service Office (CVSO) to receive the Veteran Status verification form, and then take that form to a DMV field office for processing.

Although Veteran Status verifications and Veteran DL/ID applications are not available until November 12, 2015, now would be a good time to request a replacement DD-214 if you need one. To obtain a copy of your DD-214, submit your request via the National Archives and Records Administration website, <http://www.archives.gov/veterans/military-service-records> or call (314) 801-0800.

Prior to November 12, 2015, CalVet will post Information on our website and Facebook pages and in our CalVet Connect newsletter about how to apply for the Veteran DL/ID, the cost of application, and other frequently asked questions.

CalVet to Host DVBE Forum in Long Beach

On October 27, 2015, the California Department of Veterans Affairs (CalVet) hosts a forum for Disabled Veteran Business Enterprise (DVBE) owners in California. At our second annual Forum, DVBEs and suppliers will learn how to:

- » Become certified by the State of California
- » Find state and federal bidding opportunities
- » Compete for contracts
- » Effectively manage a business
- » Take advantage of the support and services available through CalVet and the California Department of General Services (DGS).

Our Forum also helps our Veterans secure contracts by matching them with federal, state, public utility, nonprofit, and private procurement decision makers.

CalVet invites government, public utility, private, and nonprofit entities to support our DVBE Forum by becoming a sponsor or exhibitor.

The State of California contracts with DVBEs for approximately \$300 million in goods and services every year. CalVet established the DVBE program in 1989, with the goal of awarding at least 3% of all state contracts to certified disabled Veterans. The State met that 3% goal the last three years, and CalVet met or exceeded its own DVBE contracts goal of 5%.

For more information about CalVet's DVBE Forum, including how to register, exhibitor opportunities, and the benefits of sponsorship, please visit <http://goo.gl/oCdEtr>.



CalVet Wins Gold, Silver Communications Awards

The California Department of Veterans Affairs (CalVet) was honored by the California State Information Officers Council at its Excellence in State Government Communications awards ceremony on May 13, 2015.

Carolyn Ballou, Information Officer at our CalVet Headquarters, won a GOLD award for an event she planned and executed last year honoring a Pearl Harbor Survivor and reuniting him more than 70 years later with the U.S. flag he raised aboard the badly damaged and burning USS California after the Japanese attack on December 7, 1941. That floor-to-ceiling flag hangs proudly in CalVet's Medal of Honor Hall in Sacramento.

Terri Mejorado, Information Officer at our Yountville Veterans Home, won a SILVER award for her photograph titled, The Road Home. "For many Veterans coming to live at the Veterans

Home of California, Yountville, this is, literally and figuratively, the road home," Terri said. "We are honored to be a part of their journey."

SiOC honored CalVet with seven Excellence in Communications awards in 2014 and three in 2013. SiOC is a not-for-profit organization offering support, advocacy, education, networking, and other benefits to public information and communications professionals working for and with the State of California.



Save the Date- California State Fair Military & Veteran Appreciation Day

The California State Fair honors patriots during Military & Veteran Appreciation Day on **Thursday, July 16, 2015**, with a variety of specially designed attractions and exhibits. Veterans, service members, reserve, and guard personnel are admitted free on that day with appropriate identification. With a Distinguished Veteran Pass, admission is free for the entire run of the Fair, July 10-26, 2015. Visit our CalVet information table to learn about state and Federal Veterans benefits you and your family may be eligible to receive.

CalVet Home Loans Increases Loan Amounts for High-Cost Counties

The Department of Veterans Affairs, CalVet Home Loan Program, helps our California Veterans purchase homes by offering competitive interest rates, low to no down payment and typically lower loan fees than conventional lenders, plus the security of a great-value home protection package.

Pursuant to Military Veterans Code, Section 987.65, the maximum CalVet Home Loan can be as much as 125% of the current maximum Fannie Mae (FNMA) conforming loan limit for a single-family home, or 150% for a farm loan. With the passage of the Housing and Economic Recovery Act of 2008 (HERA), a permanent formula was established to calculate the conforming loan limits.

To allow additional Veterans opportunities to purchase a home in California's 24 high-cost counties, CalVet Home Loans has increased the maximum loan amounts in these counties to align with the new loan limits. CalVet allows for loans 25% above the conforming loan limit at the same rate and fees as our conforming loan amounts for all counties. Most lenders charge higher interest rates and fees for these types of loans, called Jumbo loans.

The CalVet loan amount for the other 34 counties will remain at \$521,250 for a single-family home loan. Farm loan amounts will increase from \$625,500 to a maximum of \$938,250 based on the high-cost county limits. The farm loan amount for the 34 counties not designated as high-cost counties will remain at \$625,500.

There is no change in the maximum loan amount for mobile homes in a park at \$175,000 or Home Improvement Loans (HILs) at \$150,000.

NEW MAXIMUM LOAN AMOUNTS FOR HIGH-COST COUNTIES

COUNTY	SINGLE FAMILY HOME	FARM
ALAMEDA	\$ 781,875.00	\$ 938,250.00
ALPINE	\$ 579,312.00	\$ 695,175.00
CONTRA COSTA	\$ 781,875.00	\$ 938,250.00
EL DORADO	\$ 593,687.00	\$ 712,425.00
LOS ANGELES	\$ 781,875.00	\$ 938,250.00
MARIN	\$ 781,875.00	\$ 938,250.00
MONO	\$ 661,250.00	\$ 793,500.00
MONTEREY	\$ 628,187.00	\$ 753,825.00
NAPA	\$ 769,062.00	\$ 922,875.00
NEVADA	\$ 596,562.00	\$ 715,875.00
ORANGE	\$ 781,875.00	\$ 938,250.00
PLACER	\$ 593,687.00	\$ 712,425.00
SACRAMENTO	\$ 593,687.00	\$ 712,425.00
SAN BENITO	\$ 781,875.00	\$ 938,250.00
SAN DIEGO	\$ 702,937.00	\$ 843,525.00
SAN FRANCISCO	\$ 781,875.00	\$ 938,250.00
SAN LUIS OBISPO	\$ 701,500.00	\$ 841,800.00
SAN MATEO	\$ 781,875.00	\$ 938,250.00
SANTA BARBARA	\$ 781,875.00	\$ 938,250.00
SANTA CLARA	\$ 781,875.00	\$ 938,250.00
SANTA CRUZ	\$ 781,875.00	\$ 938,250.00
SONOMA	\$ 651,187.00	\$ 781,425.00
VENTURA	\$ 754,687.00	\$ 905,625.00
YOLO	\$ 593,687.00	\$ 712,425.00

The CalVet Home Loan Program performance shows steady improvement.

- » **Fiscal Year 12-13:** 69 loans totaling \$8.7 million
- » **Fiscal Year 13-14:** 284 loans totaling \$71.5 million
- » **Fiscal Year 14-15:** On track for 450 loans totaling \$120 million

CalVet's AA bond rating is the highest of any state agency. CalVet continually monitors its bond rating, looking for ways to maintain and even improve its rating. CalVet maintains customer service standards and the program's growth is pacing with available funding.

To learn more about our CalVet Home Loans, please visit www.calvet.ca.gov/calvet-programs/home-loans or call (866) 653-2510.

Take Advantage of the College Fee Waiver Benefit

By Ken Cruickshank

This is the time of year when many Veteran dependents are enrolling in local colleges for the upcoming fall semester. I would like to remind you about the California College Fee Waiver (CFW) Program, an education benefit available to the spouses and children of U.S. Veterans through the California Department of Veterans Affairs. The Fee Waiver runs through the academic year, beginning with each fall semester. Once certain eligibility criteria are met, dependents can get their tuition and other fees waived when attending any California community college, California State University, or University of California campus.

So, who is eligible and what are the criteria? I will offer you the guidelines here, but please don't hesitate to contact my office to discuss further details. The state offers Plans A through D, but we will describe here the most commonly used Plans: A and B. Please note the CFW benefit cannot be used to attend private or out-of-state colleges under either plan.

PLAN A: You must be the spouse, registered domestic partner (RDP), child, or unmarried surviving spouse of a wartime Veteran who is totally disabled due to a service-related illness or injury or who has died from a service-connected cause, or any dependent of a former POW or Veteran who was declared MIA.

Under Plan A, there is no income limit, but the child of a Veteran must be between 14 and 27 years of age (up to age 30 if the child is also a Veteran). There is no age limit for a spouse or RDP. This benefit is not available to students who are also eligible for Chapter 35 VA benefits, addressed in the Veterans Corner article published on July 17, 2012. You can find the article on our website at www.tchhsa.org. Additionally, surviving spouses or RDPs must not have remarried. The Veteran's date of death or date of 100 percent disability rating has to have occurred before the child's 21st birthday.

PLAN B: You must be the child of a Veteran who has a permanent service-related disability or who had a service-related disability at the time of death, or who died from service-related causes.

Under Plan B there is no age limit, but the child's income, plus the value of parental support, must not exceed the federal poverty level of \$12,316 (this figure may be adjusted annually). The academic year benefit is based on the previous year's annual income. This benefit can be used in conjunction with Chapter 35 benefits; wartime service is not a requirement; and the benefit is only available to the children of a Veteran. To document the child's income, you may use either a copy of the current year's income tax return (either the 1040 or the 540) or a letter of



non-filing provided by the Internal Revenue Service (IRS). The IRS usually starts issuing these letters after June 15 of each year.

Staff at County Veterans Services Offices (CVSO) are available to help you determine whether you are eligible and to help you complete the application form, which is downloadable at www.cacvso.org (just follow the "College Fee Waiver" link). You may also pick up the form at the local CVSO. Once completed, just return the application to us, along with proof of income (if enrolling under Plan B) and proof of your relationship to the Veteran (such as a copy of your birth, marriage, or domestic partnership certificate). Once the CVSO receives all the required information, a benefit letter will be mailed to you and to the appropriate school within two weeks.

Ken Cruickshank, retired Navy Master Chief Petty Officer, is the Veterans Services Officer for Tulare County.

NOTE: To find the County Veterans Service Office nearest you, call (844) 737-8838. Enter your zip code when prompted and your call will be transferred immediately. Alternatively, please visit www.cacvso.org. Click on Contact Us and then click on your county of residence to view CVSO locations, hours of operations, and contact information.

USDVA Eliminates Net Worth as Health Care Eligibility Factor

The U.S. Department of Veterans Affairs (USDVA) is updating the way it determines eligibility for USDVA health care, a change that will result in more Veterans having access to the health care benefits they earned and deserve.

Resources for Blind and Visually Impaired Veterans

Effective 2015, USDVA eliminated the use of net worth as a determining factor for both health care programs and copayment responsibilities. This change makes USDVA health care benefits more accessible to lower-income Veterans and brings USDVA policies in line with Secretary McDonald's my[USD] VA initiative which reorients USDVA around Veterans' needs.

Instead of combining the sum of Veterans' income with their assets to determine eligibility for medical care and copayment obligations, USDVA now only considers a Veteran's gross household income and deductible expenses from the previous year. Elimination of the consideration of net worth for USDVA health care enrollment means that certain lower-income, non-service-connected Veterans will have less out-of-pocket costs. Over a five-year period, USDVA estimates that 190,000 Veterans will become eligible for

Blind and visually impaired Veterans may be eligible for services at a U.S. Department of Veterans Affairs (USDVA) Medical Center or for admission to a USDVA blind rehabilitation center or clinic. Services are available at all USDVA medical facilities through the Visual Impairment Services (VIST) Coordinator.

In addition, the California State Library established a new, one-stop discovery resource for Californians interested in free library services to people with print disabilities.

This new web page, Library Services for People with Print Disabilities, allows California's blind, low-vision and otherwise print-disabled individuals — and the organizations and institutions who serve

reduced costs of their health care services. In March 2014, USDVA eliminated the annual requirement for updated financial information. USDVA now uses information from the Internal Revenue Service and Social Security Administration to automatically match individual Veterans' income information which reduces the burden on Veterans to keep their health care eligibility up to date. That change better aligned USDVA's health care financial assessment program with other Federal health care organizations.

Veterans may submit updated income information at www.1010ez.med.va.gov or by visiting their nearby USDVA health care facility. For more information, please visit www.va.gov/healthbenefits or call USDVA at (877) 222-8387, toll free.

them — to select a county of residence and be directed to the appropriate National Library Service for the Blind and Physically Handicapped Network Regional or Subregional library serving their geographical area.

These libraries provide Braille and audio books and magazines, audio playback equipment and descriptive videos at no charge to blind, visually impaired or otherwise print-disabled individuals, such as people with dyslexia and other organic reading disabilities or those physically unable to read conventional print.

To assist in this campaign, please include the following link on your library's website: <http://pd.library.ca.gov>.



El Soldado

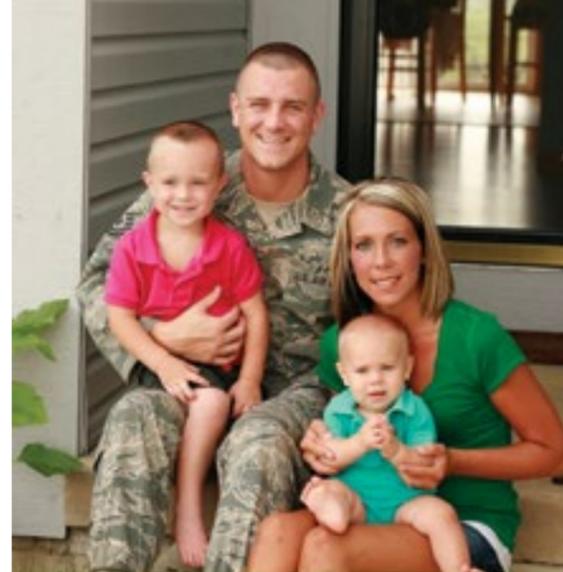
Help Make the Dream a Reality.

El Soldado stands on the Capitol grounds, memorializing the contributions of Latino's to the State of California and to this nation.

Restoring El Soldado pays tribute to Latino Veterans and Service members—past, present, and future.

Be a part of El Soldado's Legacy that began more than 70 years ago.

Every dollar counts.
 Donate today!
www.el-soldado.org



VETERANS
 PURCHASING A HOME
 IN CALIFORNIA

RATES AS LOW AS
3.75%*
 NO MONEY DOWN**

For more information contact
 (866) 653-2510 or
loanapps@calvet.ca.gov



*4.00% - 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. Limited to available funds. Rates are subject to change.
 ** Not all buyers will qualify.

2015 State Convention Calendar

California Veteran Service Organization

June 5-7

AMVETS

Doubletree – Airport
 222 N. Vineyard Avenue, Ontario
 Contact: smokey@teamamvets.org

June 10-13

Disabled American Veterans

Peppermill Resort & Casino
 2707 South Virginia Street, Reno
 Contact: davcajoel@aol.com

June 11-14

Marine Corps League

Crowne Plaza Hotel
 2270 Hotel Circle North, San Diego
 Contact: jessf57@aol.com

June 12-16

Veterans of Foreign Wars

Doubletree Hotel
 3100 Camino del Rio Court, Bakersfield
 Contact: nguest@vfwca.org

June 22-25

CACVSO Conference

Black Oak Casino
 19400 Tuolumne Road North, Tuolumne
 Contact: sarah.hernandez@calvet.ca.gov

June 25-28

The American Legion

Ontario Convention Center
 2000 E. Convention Center Way, Ontario
 Contact: bill@calegion.org

June 26-27

American GI Forum

Whittier Community Center
 14181 Telegraph Road, Whittier
 Contact: jake.alarid@gmail.com

November 8-10

Military Officers Association of America

San Luis Obispo, CA
 Contact: rramirez4@dc.rr.com

CalVet Strike Team Update

CalVet Strike Team claims review efforts in San Diego, Los Angeles, and Oakland as of May 14, 2015.

Number of Claims Reviewed	55,368
Lump Sum Payments Total	\$65,401,609*
Monthly Award Payments Total	\$8,493,063
Annualized Monthly Awards Payment Total	\$101,916,751**

*Retroactive payments based on the time the claim has been sitting at the U.S. Department of Veterans Affairs.

**Payments going to California veterans every year for the rest of their lives.

CalVet Small Business/DVBE Update

CalVet's April Small Business (SB) / Disabled Veteran Business Enterprise (DVBE) Monthly Report for Fiscal Year 2014-2015 reflected the following estimates:

- Agency Total: **SB increase to 32.26% from 31.64%**
- Agency Total: **DVBE increase to 9.97% from 9.25%**

JUNE



CALENDAR

June 5*

American Veterans for Equal Rights

LGBTQ/A Veteran Service Clinic

4:00 p.m. – 8:00 p.m.

Bob Hope Patriotic Hall

1816 S. Figueroa Street, Los Angeles

Contact: vetsupport@aver-gla.org

**First Friday of every month and by appointment*

June 7

Disabled Veterans Pickleball Tournament

Wounded Warrior Project

8:00 a.m. – 5:00 p.m.

Soto Sports Complex

1275 Ash Street, Arroyo Grand

Contact: SLOpickleball@gmail.com

WWI Speaker Series

“An Inevitable War?”

1:00 p.m. – 2:30 p.m.

Sacramento Central Library

828 I Street, Sacramento

Contact: (916) 264-2795

June 9

WWI Speaker Series

“Gallipoli”

5:30 p.m. – 8:00 p.m.

Sacramento Central Library

828 I Street, Sacramento

Contact: (916) 264-2795

UC Davis Extension

Resource & Education Fair

4:00 p.m. – 7:00 p.m.

2901 K Street, Sacramento

Contact: (916) 327-0007

June 11

Shout! For Women Veterans

Free Art Show and Reception

Swords to Plowshares

6:00 p.m. – 9:00 p.m.

Fort Mason Conference Center

2 Marina Blvd., San Francisco

www.shoutforwomenvets.org

June 13

240th Army Birthday Ball

Doubletree Hotel

5:00 p.m. – 11:00 p.m.

7050 Johnson Drive, Pleasanton

Register: Robert.c.patterson12.mil@mail.mil

June 14

Fall of Saigon: A Conversation with Marines Who Were There

1:00 p.m. – 2:30 p.m.

Sacramento Central Library

828 I Street, Sacramento

Contact: (916) 264-2795

June 19

JFTB Veterans Service Center Resource Day

8:30 a.m. – 4:00 p.m.

Building 244 Joint Forces Training Base

Los Alamitos

June 20

American Heroes Air Show

9:00 a.m. – 4:00 p.m.

Hansen Dam Sports Complex

11480 Foothill Blvd., Lake View Terrace

Contact: jim@heroes-airshow.com



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