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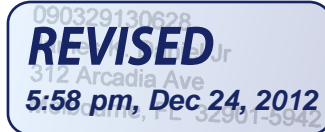
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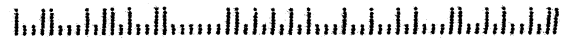


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**DISABLED AMERICAN VETERANS NEWSLETTER**

**Dec 2012 – Mar 2013**

**SERVICE HOURS – MONDAYS & WEDNESDAY 9AM – 1PM**

E-mail: [fldav32@bellsouth.net](mailto:fldav32@bellsouth.net) Website: [WWW.FLDav32.Org](http://WWW.FLDav32.Org)

**Thank you Thank you Thank you Thank you Thank you!**

The Officers of DAV Chapter #32 wish to extend our sincere thanks and appreciation to Rusty Rutstein, owner of A Better Copy, for all of his and his staff's assistance over the years, especially in the printing and publication of our periodic newsletters. He is a life member of our Chapter and expertly handles all of our printing needs.

Thanks Rusty for all you do.

***Elections***

It's coming up on that time again. Anyone interested in running for any of our elected offices should let the Adjutant know by the end of February. Elected positions are: Commander, Senior Vice Commander, Junior Vice Commander, Treasurer, Sergeant at Arms, Officer of the Day, and Chaplain. Either write to him at our regular mailing address or email to [fldav32@bellsouth.net](mailto:fldav32@bellsouth.net).

***Commander's Note***

I sincerely hope that the new year will find you in at least as good health and spirits as the last. We'll be seeing a modest COLA (better than nothing) and, hopefully, a break in the backlog of disability claims. Whether or not your candidates in November's elections were successful, it's now time to get behind those who won and make sure that they are aware of and are supporting the causes of disabled veterans. We can't afford to just sit back and assume that they have our best interests at heart. We have to remind them every chance that we get! LET'S GET SOME GREASE FOR OUR SQUEAKING WHEELS! We also need new blood, OK, just a figure of speech, old blood in disabled veteran containers will do. If you have a friend or acquaintance who is not yet a member of the DAV, encourage him or her to join. There is strength in numbers and the more of us there are the stronger our collective voice.

This might just be my final newsletter column as I will be stepping down as Commander after the next election to give another deserving veteran the chance to lead this terrific chapter. I have enjoyed the last three years as your leader and will continue to serve as a Department Service Officer, leading our cadre of dedicated volunteers who staff our service office.

..... Cmdr. Earl Mason

**NEWSLETTER**

Please send the coupon below and your check for \$10 to subscribe to our newsletter. If you're due for renewal, don't forget to do so. If you have anything for the newsletter let us know.

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NEWSLETTER  BOOSTERS

TOTAL AMOUNT \$ \_\_\_\_\_

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**BOOSTERS**

Donations from our DAV Boosters help defray the chapter costs. The donation will be \$10.00 annually; you may use the form above for the newsletter or booster donation. Check boxes indicating what you are donating for -Thank you.

### ***VA Public affairs officer: Army Veteran***

VA recently introduced a new form, VA form 40-1330M, Claim for Government Medallion, to use when ordering the bronze medallion memorial benefit. The new form makes it easier for family members to order a medallion and for VA to process the order.

### ***Mobile App Helps Veterans Manage PTSD***

Mobile apps like the PTSD Coach can identify signs of PTSD, manage symptoms, and connect with resources and help instantly. And, according to studies, early intervention may prevent long term damage to mental health.

### ***Update: Contaminated water Camp Lejune:***

Among the “New” law’s provisions - Marine veterans and family members who lived or served at least 30 days between 1957 and 1987 are eligible for health care coverage for the following illnesses connected to the contaminants: esophageal cancer, lung cancer, breast cancer, bladder cancer, kidney cancer, leukemia, multiple myeloma, myelodysplastic syndromes, renal toxicity, hepatic steatosis, female infertility, miscarriage, scleroderma, neurobehavioural effects and non-Hodgkin’s lymphoma.

The so-called DeMint clause, insisted upon by Sen. Jim DeMint, R-SC, allows the Dept. of Veterans Affairs to question individual applicants to prevent fraud, but the health benefits do not require patients to prove a connection between their diseases and the contaminated water, according to the office of Rep. Brad Miller, D-NC. Language in the law requires future appropriations to pay for family members’ health care.

Read more at <http://www.mcclatchyde.com/2012/08/06/160517/obama-signs-law-giving-health.html#storylink=cpy>

Please note that VA “has not” yet set up rules for treating family members. It will take a few months, I am sure, for VA to establish procedures and rules. Further, this law only pertains to eligibility for health care not presumption for service-connected disabilities. To have a chance at getting on one of the above disabilities rates as service-connected it will take, at a minimum, a strong nexus letter from your doctor opining that the problem you are currently afflicted with is as likely as not (or stronger language) caused by your exposure to contaminated water at Camp Lejune. You can find more about what the contaminants were at the above web site.

### ***Army Releases Plan for PTSD Case Review***

The Army plans to review 190,000 medical files of veterans and service members dating back to 2001 to determine if soldiers were shortchanged on retirement compensation for mental health problems. This 90-day review represents 160,000 individuals, and was spurred by an incident at the Madigan Army Medical Center in Tacoma, Wash., where the post-traumatic stress disorder diagnoses for soldiers seeking medical retirements were downgraded, potentially reducing their disability payments. The review will cover both digital and paper records to determine if a behavioral health diagnosis was made and whether or not it was changed. Individuals whose mental health diagnosis was changed to a lesser illness will have the opportunity to be re-examined to determine if a mistake was made.

### ***Joint VA/DOL Program to Retrain Unemployed Veterans***

Unemployed veterans between the ages of 35 and 60 can now apply for new benefits to cover up to one year’s education costs through a program between the Departments of Veterans Affairs and Labor, focused on retraining 99,000 veterans for high-demand jobs. Eligible veterans can receive 12 months of assistance equal to the full-time Montgomery GI Bill rate of \$1,473 per month. To qualify, veterans must not have been dishonorably discharged and cannot be eligible for any other VA education benefit program (such as the Post-9/11 GI Bill, Montgomery GI Bill, Vocational Rehabilitation and Employment). Veterans who receive VA

compensation at the 100 percent rate are not eligible. Applying veterans must start their course of training after July 1, 2012, in a VA-approved associate degree, non-college degree, or certification program. Veterans can apply on a first-come, first-served basis until the program ends March 31, 2014. Visit [www.benefits.va.gov/VOW](http://www.benefits.va.gov/VOW) for more details.

### ***VA and DoD Look to Redefine PTSD***

The military and the VA are looking to change the way they define and treat post-traumatic stress disorder, which could ease the path for more veterans and service members to seek treatment. This comes in addition to the VA's announcement to hire more therapists and support staff, as well as including more alternative therapies for patients, as opposed to mainly talk therapy and medication. The plan aims to reduce the stigma associated with seeking mental health care assistance but could likely add to the backlog of PTSD cases already facing the VA if it is successful. The pending changes in the term PTSD may have other implications, as well. The draft American Psychiatric Association's fifth edition of the Diagnostic and Statistical Manual of mental Disorders drops the term "disorder" in the title in favor the word "injury". Some have voiced concern that the term "injury" may imply a short-term condition, which may make it difficult for veterans to qualify for permanent disability benefits. The term "disorder", however, implies a lasting condition that some fear stigmatizes veterans and makes the less likely to seek care.

### ***VA Releases Draft – Serving Women Veterans***

The VA has released a draft of its strategic report to address key issues facing women veterans. This document outlines the steps to improve sustainable and accountable care and service for women veterans within the department's culture and operations. The number of women veterans using VA health care has risen 83 percent in the past decade, compared to a 50 percent increase among their male counterparts for the same time frame. To meet the unique needs of this growing demographic, VA Secretary Eric K. Shinseki developed a task force to formulate a plan to address those issues. Department experts have since identified and prioritized those areas of concern. Before the draft report is finalized, the public can review the document and submit both electronic and written feedback. Readers may also take part in a public discussion board on the subject. The draft report will be open for comment for 30 days, and can be located at [www.regulations.gov](http://www.regulations.gov).

### ***Secondary Service Connected Disabilities***

One method of establishing Service-Connected Disabilities, often not applied for by Veterans, is called "Secondary". In a nutshell the Secondary Method of establishing a Service-Connected Disability causes them to acquire another Disability. For example, the Veteran's Service-Connected Hypertension leads to Coronary Artery Disease or other Heart Problems or the Service-Connected Disability for Diabetes causes Kidney Problems, Vision Problems, or other problems. In these type cases, if the Veteran presents Medical Evidence clearly showing that their Treating Physician states an already established Service-Connected Disability is causing another Disability, then these Secondary Claims can be approved.

### ***VA Overpayments:***

Did you know if you are receiving Compensation from the VA for a Disability rated 30% or greater and are married and/or have minor children, you are also receiving additional compensation based on the number of your dependents? If the number of your dependents changes due to death or divorce, you are responsible for letting the VA know **as soon as possible** so they can reduce your compensation appropriately. Failure to do so will create a debt to the VA. The really bad thing about this debt is it usually is around three years before the VA discovers you are being overpaid and creates the debt. Of course, by that time, the amount of the debt can be pretty significant in many cases. So act quickly when dependent status changes.

### ***For Laboratory Appointments only at Viera VAOPC***

Starting January 1<sup>st</sup> 2013 lab visits will be first come, first serve utilizing the ticket system located in the new laboratory patient waiting room. You will need to go to the lab 7 –10 days prior to your primary care appointment to have your lab work collected to ensure all testing is complete prior to seeing your provider. Some tests are sent out and can take 7-10 days for results to be completed. Since there will be no scheduled appointment time, you may come at your convenience. There will be no check in or waiting in line. Tickets will be available from 0730am to 1545pm. A number board is in the waiting room which will allow you to see what number we are currently serving and will chime when the next number is up.

**For coumadin and ESA clinic lab** draws, you will still arrive to the lab **1 hour** prior to your clinic appointment and will wait in the front (old patient waiting room) to be called.

### ***VA Pension Program:***

This is a program that can pay eligible Veterans or their Surviving spouses VA monies to help offset the costs of home health care or Assisted Living Facilities (ALF's). Basic eligibility requires the Veteran to have at least 90 days Active Duty (AD) prior to 1980 and during a wartime period. The Veterans must have an Honorable Discharge and be 65 or older. If younger than age 65, the Veteran must be permanently and totally disable (does not have to be service-connected disabilities). From there, eligibility depends on the veteran's/spouse's gross annual income and value of their combined net worth "not counting your primary residence and a car. Everything else is counted like money in the bank, stocks, annuities, bonds, IRA's, etc. Generally, the net worth should not exceed \$80,000, but there can be exceptions. The amount of income you can have varies, depending on the costs of home health care or ALF's. We are expert at determining your possible eligibility for assistance, which could be as high as \$2,019 per month for a married veteran or \$1,094 for a surviving spouse. Contact us for free claims help. There are, unfortunately, several groups operating in our County who are charging Veterans and/or surviving spouses money to help file these pension claims. Simply stated, this is against the law. Do not pay anyone money to help you file for VA benefits. Always see us for free, professional assistance.

### ***New National Cemetery:***

The VA closed on a 318-acre land acquisition in Scottsmoor. This will become the home of the new Central East Florida National Cemetery. Currently, a Specific Environmental Assessment is required to be conducted. This may take up to 9 to 12 months. All actions necessary to reconstruct the cemetery and get it open may take up to three years. This is a much-needed project and our hats are off to the VA for recognizing our need and acting to meet it.

### ***Area Code Scam: Calls from 809, 649, 284 Area Codes***

The Federal Communications Commission (FCC) has recently learned that an old long-distance phone scam that leads consumers to charges on their phone bills may now affect wireless consumers. In the past, consumers have been fooled into making expensive international calls by scam artists who leave messages on consumers' answering machines or their e-mail accounts. The messages urge consumers to call a number with a "809", "284", or "876" area code to collect a prize, find out about a sick relative, or engage in sex talk.

Wireless consumers are now receiving similar calls from phone numbers with three-digit codes that appear to be domestic, but actually are associated with international pay-per-call phone numbers. While wireless companies are working to block suspicious numbers networks, some consumers may become victims of this scam.

#### **The Scam Works Something like this:**

- Your wireless phone rings once or twice and then disconnects the call. When the number appears in your wireless phone log as a missed call, it appears to be a typical domestic telephone number, starting with "809", "284", "876" or some other three digit code.
- When you return the call, you assume you are making a domestic long distance call as "809", "284", "876" codes involved in this scam appear to be typical three-digit U.S. area codes. *(continue on next page)*

- When you call the three-digit area code plus the number, you are connected to a phone number outside the U.S., often in Canada or the Caribbean, and are charged expensive international call rates and may be charged for pay-per-call as well. (In this case, “649” goes to the Turks and Caicos, “809” goes to the Dominican Republic, “274” goes to the British Isles, and “876” goes to Jamaica.)
- You don’t find out about the higher international call rates until you receive your phone bill, which can be in the thousands of dollars.

**What you can do to minimize the risk of this happening to you:**

- Check any unfamiliar area codes before returning the call
- Be aware that there are many three-digit area codes (mostly in the Caribbean) that connect callers to international phone numbers.
- If you do not otherwise make international calls, ask your local or wireless phone company to block outgoing international lines.

***Property Tax Relief – Hot News!***

The recent election resulted in the passing of Amendment 2 to Florida’s Constitution. The text is: VETERANS DISABLED DUE TO COMBAT INJURY; HOMESTEAD PROPERTY TAX DISCOUNT. – Proposing an amendment to Section 6 of Article VII and the creation of Section 32 of Article XII of the State Constitution to expand the availability of the property discount on the homesteads of veterans who became disabled as the result of a combat injury to include those who were not Florida residents when they entered the military and schedule the amendment to take effect January 1, 2013. Now, what does this really mean? Prior to this amendment this property tax discount only was available for those veterans who were a resident of Florida when they entered active duty and were at least partially disabled due to combat injury. Now this discount can apply to any veteran who is now a current resident of Florida and owns a home and has a combat related disability as rated by the VA. Veterans need to provide a copy of their DD214 (or other discharge documents if separated prior to 1950); copy of their VA rating decision for the disability they claim is combat related, proof of age on January 1<sup>st</sup>, Award of a Purple Heart or other documentary proof, like the Vietnam Service Medal, Korean Service Medal, Global war on Terrorism Medal, and many more can serve to prove that the disability is combat related. If denied by the Property appraiser, then they will notify you in writing stating the reasons for denial and you will have a right to appeal. The form to apply for this will be ready at the Property Appraisers offices starting January 1, 2013. You will have until March 1, 2013 to apply for 2013 Discount. This Discount is applied, using your total VA Disability Rating. So, if your combat disability was rated at 30%, but you are rated a total of 70%, you would, in this example, get a 70% discount off your property tax after you had taken any other exemptions you are eligible for.

***Veterans Affairs Services (VAS)***

The Office of the Secretary of the Department of Veterans Affairs (VA) has requested dissemination of the following: “An organization called Veterans Affairs Services (VAS) is providing benefit and general information on VA and gathering personal information on veterans.

“This organization is NOT affiliated with VA in any way.” [The organization described itself at its web page at: <http://www.vaservices.org/us/index.html> ]“. VAS may be gaining access to military personnel through their close resemblance to the VA name and seal. Our Legal Counsel has requested that we coordinate with DoD to inform military installations, particularly mobilization sites, of this group and their lack of affiliation or endorsement by VA to provide any services. In addition, GC requests that if you have any examples of VAS acts that violate chapter 59 of Title 38 United States Code, such as VAS employees assisting veterans in preparation and presentation of claims for benefits, please pass any additional information to Mr. Daugherty at the address below:

Michael G. Daugherty  
 Staff attorney  
 Department of Veterans Affairs  
 Office of General Counsel

## ***Rip off is the Disabled Veterans National Foundation – Not the DAV***

**Washington (CNN)** – The Senate Finance Committee is launching an investigation to determine whether a charity intended to help disabled veterans deserves its tax-exempt status after doling out millions of dollars to a direct-mail company. Sen. Max Baucus, D-Montana, chairman of the committee, announced the investigation into the Disabled Veterans National Foundation on Wednesday. He said the committee will seek to determine whether the foundation, the subject of a two-year CNN investigation, should keep its status as a 501(c)3 charity under Internal Revenue Service guidelines.

“Our veterans should never be used as pawns in a scheme to exploit the taxpayers,” Baucus said in a Wednesday news release announcing the investigation. “The tax exemption for charities exists to promote worthwhile causes like assistance to veterans, not to provide tax loopholes to abuse. DVNF has a responsibility to show it’s genuinely helping veterans and playing by the rules.” CNN’s investigation into the foundation, part of “AC360’S” Keeping Them Honest” series, played a major role in prompting the committee’s investigation, according to a committee staff member who did not want to be identified.

CNN found that the charity’s tax records and other documents showed that little of the nearly \$56 million raised by the Disabled Veterans National Foundation over the past three years has gone to direct aid to veterans.

Sen. Max Baucus’ committee will examine whether the charity deserves tax-exempt status.

The group has paid nearly \$61 million to Quadriga Art and its subsidiaries, one of the world’s largest direct-mail providers to charities and nonprofits, and its subsidiaries over the past three years, according to publicly available IRS 990 tax forms. The Disabled Veterans National Foundation still has a business relationship with Quadriga Art through 2013, with Quadriga Art saying the foundation has acquired nearly 2 million donors through its direct-mail program Charity Watch, the nation’s largest charity watchdog group, has given the Disabled Veterans National Foundation an “F” grade since 2010 because of the miniscule amount the charity actually spent on veterans – which Charity Watch estimates to be 2%. In addition to its questionable finances, the Disabled Veterans National Foundation has provided massive amounts of unnecessary items to veterans aid groups including candy, hand sanitizer and dress shoes – all surplus items that the charity receives at no cost. In one instance, St Benedict’s, a small veterans shelter in Birmingham, Al, received an unsolicited shipment of goods that included 2,300 emergency blankets that were “heavily used” after last year’s devastating tornado, according to the shelter’s director. But the charity also sent St Benedict’s more than 11,000 bags of coconut M&M’s candy and more than 700 pairs of surplus Navy dress shoes, which the shelter’s president said he could not use.

The Disabled Veterans National Foundation also claimed in its tax filings more than \$838,000 in fair market value donations to another charity, although the bill of lading obtained by CNN showed that the donations – which included chefs’ coats and aprons – was valued at about 234,000.

CNN attempted to get a comment from the Disabled Veterans National Foundation for more than a year but received no replies to specific questions, even after submitting several questions in writing.

When approached by a CNN crew at the Veterans of Foreign Wars hall in Baton Rouge, La, Disabled Veterans National Foundation President Precilla Wilkewitz rebuffed questions. Later, after being approached at a public event, Vice President Valerie Conley responded that “not all the funds” raised by the Disabled Veterans National Foundation go to fundraising.

“The cost of fundraising is high, as you know,” she said. “And it has been for many veteran service organizations who use this kind of direct paying approach.”

On Wednesday, Wilkewitz released a statement saying the foundation “will happily answer the questions posed by the United States Senate Finance Committee and provide it with information that others have sadly, chosen to ignore.”

The Disabled Veterans National Foundation “has helped tens of thousands of veterans with direct financial aid and supplies that have made a difference in their lives. Media reports about our activities have been plain wrong and we welcome the opportunity to set the record straight,” Wilkewitz said in the statement.

Two-thirds of the more than 30 veterans charities rated by Charity Watch were given a “D” or “F” grade based on the amount they spend on fundraising compared with actual donations, according to Charity Watch President Daniel Borochoff.

A small charity called the National Veterans Foundation, also connected to Quadriga Art, gets an “F” grade a well. Its officers say they have been trying to cancel a contract with Quadriga since August.

“It’s as if you’re looking at these ratios through a funhouse mirror,” Borochoff said of the National Veterans Foundation. “It really ought to be reversed. It ought to be flipped. They ought to be giving 80 or 90% to helping veterans, not 12%. It’s pathetic.”

## ***VA Eliminates Copayment for In-Home Video Telehealth Care***

WASHINGTON – Beginning May 7, the Department of Veterans Affairs will no longer charge Veterans a co-payment when they receive care in their homes from VA health professionals using video conferencing.

“Eliminating co-payment for this service will remove an unnecessary financial burden for Veterans,” said Secretary of Veterans Affairs Eric K. Shinseki. “We will continue to do everything we can to ensure that Veterans have access to the first-class care they have earned with their service to our Nation.”

### ***BOOSTERS AUGUST – NOVEMBER 2012***

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Andrew Zorbis		

### ***Aluminum cans***

We are still collecting aluminum cans for recycling and annually realize about six or seven hundred dollars from this effort, which helps with Chapter expenses. While the majority of cans are soft drink and beer cans, others such as Spam and some pet food cans are also aluminum and are acceptable. All we ask, for the benefit of the disabled vets opening the bags at the recycling center, is that you rinse the pet food cans out before bagging them as they can become a bit “ripe” during the time they spend in our shed awaiting the trip to the center. Please remove any paper labels.

.....Thanks

**Disclaimer:** The Disabled American Veterans, J.L. Golightly, Inc. Chapter #32 publishes this newsletter as a service to its members as well as a public information service on Veteran’s Affairs. The contents do not reflect the views or opinions of the membership, the Chapter officers or National parent organizations of the DAV.