

Volume 16 • Issue9/10 VVA Chapter 12 • Newsletter Sept./Oct 2016



**Vietnam Veterans of America Chapter 12** PO Box 276, Allenhurst, NJ 07711

'For those who fought for it, Freedom has a special flavor the protected will never know.'

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Mike Quilty, Alternate Delegate Dan Higgins, Alternate Delegate

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face very serious medical conditions.
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Please visit and like our Face Book page, "Vietnam Veterans NJ Shore Area Chapter 12" for info on what we are doing – photos, and more.
Please visit our Chapter web site – <a href="www.vvachapter12.net">www.vvachapter12.net</a> for photo albums, News Letter Archive's, Chapter History.
We have been informed that in lieu of specific items to send to troops on deployment, gift cards to the PX would be appreciated. The troops can get almost anything in the PX, but could use the help via gift card. This is also a money and effort saver on our part. Donations to the PX gift card fund are being accepted. We are also switching from actual food to gift cards for our food bank as this will better serve our veterans in need.
Anyone needing a ride to the VA, please contact Ernie Diorio for assistance.
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Please remember our fellow Chapter members, and their families in your prayers, as they continue to

#### President's Message

Last month's meeting was the first after our summer break. It was very well attended in support of our guest speaker, Monmouth County Surrogate Rose Mary Peters.

On September 3, Chapter's little Elves were at it again for our home base, Home Depot Hazlet Store, for the kid's workshop. At this month's work shop the Chapter donated hot dogs for all customers. As always our Hot Dog King "Danny Higgins" did a great job in cooking some 250 dogs.

On September 16, our Chapter Color Guard presented the Colors for the annual POW/MIA DAY, GOLD STAR MOTHER Ceremony. Later that night we set the missing man table at VFW2179's annual POW/MIA Remembrance Service.

The Chapter, together with Post 2179, continues to visit the Menlo Park Nursing Home for bingo each month as we have for the past 15 years.

Our Chair for the Cremains Committee, which is listed as a Supporting Organization with MIAPus, Richard Gough also reported that there are 23 veterans identified who will be laid rest in the next two months.

With schools back in session Sparkie is already starting to fill up his calendar for our speakers program. If you wish to become a speaker, please give Sparkie a call at 732-859-4640.

#### **THE COLONEL**



#### **UPCOMING CHAPTER EVENTS**

The next Chapter meeting will be on Wednesday, October 5,2016 at 7:30PM. Location is at VFW 2226, 210 Norwood Ave., Oakhurst, NJ.

Stand Down October 8 – see flyer

Holiday Party, December 10 - see flyer

#### BIRTHDAYS AND ANNIVERSARIES

9/2 Don Mcnamara
10/7 Dennis & Dolores Beauregard Anniversary
10/7 Noel & Dang Switzer Anniversary
10/11 Steven & Arlene Levenson Anniversary
9/14 Steven Levenson
9/15 Joanne Parrella
10/20 Ernie Diorio
9/18 Jim Finaldi
9/21 Bob & Joanne Parrella Anniversary
9/23 Gerri Diorio

9/30 Evan Goode Stephanie & Howie Furth Anniversary

Anyone born in September or October?? Please let me know so I can put it here!!

If you wish to post a birthday or anniversary please submit the info by the  $20^{\text{th}}$  of the month for the next month's news letter.





#### **HOLIDAY PARTY**

Our annual Holiday Party will be held on **SATURDAY**, **DECEMBER 10** at **VFW Post 2179 in Middletown**. The party will run from **3:00 PM to 6:00 PM**. As always, we will have a **Sweets and Treats** table. The best **home made** dessert will win a prize, but all desserts are welcome. We will also have games and prizes and, for the grand-children, a special surprise guest!!!

In the past, we've asked that you call to let us know if you're coming, but we no longer need for you to respond, as we pretty much have this down pat and always have enough food.

If you have any questions or need directions, give me a call at (732) 531-2574. Looking forward to seeing all of you.

Bob Hopkins Santa's Helper

# Stand Down of North Jersey ONE DAY EVENT TO ASSIST HOMELESS VETERANS



## Saturday, October 8, 2016

8:30 AM TO 4:30PM
John F. Kennedy Pool and Recreation Center
211 West Kinney Street
Newark, NJ 07102

Federal, State, Public & Private support agencies offer a broad array of FREE services and assistance:

VA Benefit Counseling, PTSD information, Mental Health information, Welfare, Social Security, Food Stamps, Addiction Information, Housing Information, Medical, Employment, Unemployment, Haircuts, Clothing, Provisions, and Refreshments.

#### The Pickup Points at all locations will be at 7 am.

YMCA- Madison Avenue Elizabeth, NJ \* (7:15 am) YMCA-

Watchung Avenue, Plainfield NJ

115 Christopher Columbus Ave. Jersey City NJ

435 Main Street Paterson NJ (Father English Center) Dept. Of

Labor 1 Bergen County Plaza Hackensack NJ

Dept. of Labor 109 Bassett Highway, Dover NJ On the Green-Morristown NJ

(across from Presbyterian Church) \*(7:15 am)

1027 Hooper Ave, Bldg. #2, Toms River NJ

Capital Building on State Street, Trenton NJ

Lyons VA (Bldg #1) - 151 Knollcroft Road, Lyons, NJ

East Orange VA - Main Entrance - 385 Tremont Avenue, East Orange, NJ (7:45 am)

#### PRE-REGISTRATION IS ENCOURAGED -CALL (201) 223-7787

Herb, Dennis

Could you please pass this on to your contacts since Stand down will be before our State Council meeting.

Stand down in Newark will be held at JFK recreation Center in Newark, NJ on Saturday, October 8, 2016.

Anyone interested in volunteering, Tom Wojciechowicz will again be in charge of the volunteers.

Please call him on 201-460-8614 if you are interested in volunteering.

Thank you.

Margaret

Attached is a mentor application form if any of your chapter members want to apply to be a mentor in the Veteran Courts system of NJ. I have not heard if the state is going to have a vet court but this looks good as a possible start.

Herb Worthington President Vietnam Veterans of America NJ State Council

#### To All:

The attached VETERANS MENTOR APPLICATION may be reproduced and is intended for use by any of your members that may wish to volunteer to be mentors for veterans involved in the judicial system.

Please note that completed application forms should be returned to this office for future reference and use and that background checks are not mandatory. We will maintain files at this location for completed applications and may share the completed form with officials of the Judiciary.

P.L. 2015, c. 0246 provides that prospective mentors must be "former service members". The development of training for volunteers is continuing and more specific information will be forthcoming as might be necessary or indicated.

I would appreciate it greatly if you would share this information with your leadership and/or membership and again, the application may be reproduced as necessary.

Thanks for all that you continue to do,

Ray Zawacki, DCVA NJDMAVA

# NEW JERSEY DEPARTMENT OF MILITARY AND VETERANS AFFAIRS VETERANS MENTOR APPLICATION PO BOX 340 TRENTON NEW JERSEY 08625

TRENTON, NEW JERSEY 08625 609-530-6975

Name:
Address:
County:
Email Address:
Phone number:(Home)(cell)
Branch of Service: Dates of Service: Type of Discharge:
Do you speak a language other than English? Yes No If yes, please list language(s):
Have you previously served as a mentor? Yes No If yes, in what capacity and where?
Signature of Applicant
Date of signature

Note: Please return this form to the address above. This application will be reviewed by the New Jersey Department of Military and Veterans Affairs and may be referred to a mentor coordinator at the Local or County level as necessary. A copy will remain on file at this office.



### National Suicide Prevention Week is Sept 5 –11

#### Do You Know the Warning Signs for Suicide?

- Threatening to hurt or kill oneself or talking about wanting to hurt or kill oneself
- Looking for ways to kill oneself by seeking access to firearms, available pills, or other means
- Talking or writing about death, dying, or suicide when these actions are out of the ordinary for the person
- Feeling hopeless
- Feeling rage or uncontrolled anger or seeking revenge
- Acting reckless or engaging in risky activities seemingly without thinking
- Feeling trapped like there's no way out
- Increasing alcohol or drug use
- Withdrawing from friends, family, and society
- Feeling anxious, agitated, or unable to sleep or sleeping all the time
- Experiencing dramatic mood changes
- Seeing no reason for living or having no sense of purpose in life

Why Do Veterans Die?

Try to picture a veteran who has recently chosen to take his own life, and you'll probably think of someone like me: a 20-to-30-something man who served in Iraq or Afghanistan. That's a result of countless hours spent by advocates to raise awareness about the issue.

In 2014, as a volunteer for Iraq and Afghanistan Veterans of America, I spent most of my free time advocating for the <u>Clay Hunt Suicide Prevention for American Act</u>. I spent the summer traveling the country telling Clay's story to everyone who would listen in hopes of building a movement that would get Congress to finally take decisive action to address the suicide crisis in the veteran community.

I had never met Clay when he was alive, but thanks to my experience with IAVA, I now know Clay's parents, Susan and Richard Selke. We don't talk regularly or see each other much since the Clay Hunt bill was signed into law in early 2015, but I feel like I've got a unique sort of bond with them. It's a bond that I've felt with lots of parents who have lost their son or daughter to suicide.

That bond exists because they see in me what they lost, and I see in them what I almost did to my own parents.

On my way into Baghdad from Kuwait in early 2005, I was a private first class with just about 12 months in the Army. Our Bradley fire support team vehicle was strapped on top of a civilian 18-wheeler in order to preserve fuel as part of a gigantic convoy, and I traded my gunner seat for the Bradley commander's spot so that I could hang outside the turret and soak in all the sights.

Little did I know, an insurgent had placed an IED on a road sign that was suspended above the road. I chose just the right time, for no particular reason, to hop down into the turret and clamshell the hatch above me. When the bomb went off, I didn't even know what happened for a few seconds. Between the relatively small size of the bomb and the Bradley's armor, I was fine. But I spent the next year thinking about how I could die at any moment.

When I returned home from Iraq at the end of 2005, I felt like anything but a hero. Save for a few random close calls, I had been relatively safe.

Still, in May 2007, I walked out onto Warrior's Walk, a field at Fort Stewart, Georgia, where they plant a tree for every Dogface Soldier who has fallen in Iraq or Afghanistan. Like a lot of memorial sites, it feels a bit like a graveyard. There I chased a fist full of Percocet with a bottle of vodka, with intent to die among my fallen brothers.

Parents like Clay's don't always ask me, "Why did you try to kill yourself?" but I can see it in the way that they look at me that they want to know.

They want to understand why they lost their own son or daughter.

In order to address the problem that is suicide in our community, the answer to this question is vitally important — and unfortunately, the <a href="Department of Veterans Affairs">Department of Veterans Affairs</a> new <a href="Suicide data report">suicide data report</a> doesn't provide us the answer.

On a personal level, answering, "Why'd you try to kill yourself?" is incredibly frustrating. There was a lot going on at the time of my suicide attempt. I had been suffering from severe bouts of depression, frightening panic attacks, and paralyzing migraines — what I now understand to be the effects of severe post-traumatic stress disorder.

What made things worse before my suicide attempt is that when I asked for help, I was treated with suspicion by my Army doctors and later chastised by my company commander for taking the antidepressants that I had been prescribed.

Despite an otherwise stellar career, I felt like I had failed as a soldier and as a man. My personal relationships were a mess. My unit went downrange without me so that I could get some emergency surgery, and I spent the next month restricted to my quarters. In that time,

I quit going to therapy, and I stayed home in a dark room watching the 2007 presidential primary debates, where my buddies in Iraq seemed to have been forgotten, and I was drinking myself to sleep most nights.

So, why did I decide suicide was the only way out?

It wasn't the nightmares about discovering a mass grave in Iraq, or waking up from vivid dreams not knowing which of my friends were alive and which were dead. It wasn't the fear of going back to the sandbox for another tour that made me want to end my life.

At the age of 21, almost every bit of experience that I had as an adult was at war, or training for it. Outside of my limited, and what was then, miserable world, I didn't think there was any chance of things getting better. There was no one thing, one event, one person to blame

It was a last resort, a last way to exert control over a life that otherwise felt like complete and total chaos.

And thankfully, I woke up from that drug-induced brush with death after a battle buddy found my limp body.

Years later, I've figured out that the common theme among veterans who choose suicide is as <u>Dr. Thomas Joiner says</u>, an overall sense of hopelessness combined with severe mental anguish — a feeling that we've lost control of our own lives, and there's not one thing that we can do to get back on the path.

The VA's latest report confirmed what we already believed to be true: The highest rate of veteran suicide falls on those aged 19–29. In terms of raw numbers, it's the Vietnam veterans' generation who are dying in droves. But the biggest takeaway from the report is that 14 of the 20 veterans who die each day aren't enrolled at the VA. The increase in suicide rates for veterans outside the VA healthcare system has grown almost five times faster than those getting care at VA.

There are a lot of questions the VA still doesn't have answers to. As a survivor, it's my duty to try to fill the gaps so that we can continue to look out for one another, beyond our own units, and beyond our own generation.

For all of its flaws, it's the VA that's provided me the care that pulled me out of that dark place the war pushed me into. It's usually not the success stories that make the headlines — but the VA saves lives.

When politicians bash the VA as if it's worthless, they're feeding the hopelessness of vulnerable veterans by discouraging them to reach out for care in a system that works. I'm not saying we shouldn't hold the VA accountable or try to fix its problems — but we need to be responsible about it about who we're blaming and for what.

Kristofer Goldsmith deployed as a forward observer with the Army's Third Infantry Division. He is now the assistant director for policy and government at Vietnam Veterans of America and a member of the Defense Council at the Truman National Security Project.

#### VA Suicide Report 2014: 65 Percent of Veterans over Age 50

(Washington, DC)—On August 3, the VA released Suicide Among Veterans and Other Americans 2001-2014, a comprehensive analysis of veteran suicide rates in the United States in which VA examined more than 55 million veterans' records from 1979 to 2014.

"While the number of suicides among all veterans is significant, what may not be known is that approximately 65 percent of all veterans who died from suicide in 2014 were 50 years of age or older," said John Rowan, National President of Vietnam Veterans of America. "Why is it that so many veterans, basically, take their lives by suicide? Last year, the Clay Hunt SAV Act, Public Law 114-2, was enacted to address the high suicide rate amongst the newer veterans but did not specifically address the older veterans. We call on the VA to increase its outreach and education efforts immediately so that the families of all veterans, especially our older veterans, are aware of this

The VA must overcome all barriers to find the key—if indeed there is one—to preventing suicide in as many instances as possible among our veterans. All Americans must also realize that there is a very serious problem with veteran suicides and act upon it with a coordinated effort in our communities—with our fellow veterans, both young and old; our families; our friends; and with researchers and the agencies of government. As we have repeatedly stated, one veteran suicide is too many. And let's not fool ourselves with easy answers."

Since 2001, the rate of suicide among U.S. veterans who use VA services has increased by 8.8 percent, while the rate of suicide among veterans who do not use VA services increased by 38.6 percent. In the same time period, the rate of suicide among male veterans who use VA services increased 11 percent, while the rate of suicide increased 35 percent among male veterans who do not use VA services. In the same time period, the rate of suicide among female veterans who use VA services increased 4.6 percent, while the rate of suicide increased 98 percent among female veterans who do not use VA services. A link to the report may be found <a href="http://www.mentalhealth.va.gov/docs/2016suicidedatareport.pdf">http://www.mentalhealth.va.gov/docs/2016suicidedatareport.pdf</a>

#### **US CAVA Claims**

From: Paul Sutton

Date: Sep 1, 2016 3:24:32 PM

Subject: US CAVA CLAIMS DECISION ON NON-SERVICE CONNECTED EMERGENCY CARE CLAIMS

While I empathize with VA's inability to pay these pending claims because the costs weren't forecast; I find this "Brief" composed in a less than friendly manner. But, I haven't seen any of the VSOs voicing righteous indignation. Where are all those folks? So, if I read this correctly, no effort will be made to find the unbudgeted funds in the short term; and, veteran's claims for reimbursement be continue to languish while VA spends more time and money to fight the CAVA decision. Is it any wonder that veterans complain about a broken system?

Paul Sutton

## UNITED STATES COURT OF APPEALS FOR VETERANS CLAIMS DECISION ON NON-SERVICE CONNECTED EMERGENCY CARE CLAIMS ISSUE BRIEF AUGUST 2016

#### **Background**

On April 8, 2016, a U.S. Court of Appeals for Veterans Claims (CAVC) ruling invalidated a VA regulation governing reimbursement or payment for unauthorized emergency treatment of a Veteran's non-service-connected condition furnished by a non-VA provider. Prior to the ruling, VA's regulation barred reimbursement or payment when the Veteran has other health insurance (OHI), including Medicare and employee-sponsored and private health insurance, in addition to their VA health care benefits. The CAVC ruling contradicts VA's longstanding interpretation of the statutory authority and our business practices.

#### What is the impact of this ruling?

- The CAVC ruling impacts claims for reimbursement or payment of non-VA emergency treatment of Veterans' nonservice connected conditions if the Veterans also have OHI. It also impacts related claims for reimbursement or payment of the costs of emergency transportation, which are dependent on VA making payment on the related emergency treatment claim.
- The CAVC ruling significantly expands a benefit without providing additional resources. Unless funds are appropriated for this purpose, implementing the decision will adversely affect resources available for medical services and hospital care for other enrolled Veterans.
- If the CAVC ruling is upheld, it means the way VA was processing claims for reimbursement
  or payment of Veterans' non-VA emergency treatment of non-service-connected conditions
  is no longer valid. Regulations need to be developed to determine the way these claims
  should be paid.
- If upheld, the ruling would require VA to pay claims that are currently denied today, resulting
  in an unbudgeted cost. As of August 2016, the high-end estimate for the first year of
  implementation is \$1.6 billion and the low-end estimate is \$529 million. These estimates may
  change with time and will increase if Veterans' reliance on non-VA emergency treatment
  grows in response to the ruling.

#### What does this mean for Veterans and Community Providers?

 Many claims for non-VA emergency treatment of non-service-connected conditions will be held in a pending status and will not be paid. At this time, VA is unable to state how long these claims will be held. This will affect the claims of Veterans with OHI that otherwise would be eligible for reimbursement. VA estimates it will hold approximately 6,000-7,000 claims per week.

VA is notifying Community Providers and Veterans that they should submit claims to OHI
plans to ensure timely filing deadlines are met while VA challenges the CAVC ruling. This
should be done prior to submitting claims to VA.

#### How is VA responding?

- VA is taking steps to challenge the Court's ruling since it does not provide a comprehensive and sustainable solution to emergency care.
- VA is advocating for comprehensive reforms to improve all enrollees' access to care in
  the community as outlined in the Plan to Consolidate Community Care Programs as
  submitted to Congress in October 2015. The reforms identified in the Plan will assist in
  delivering a program that is easy to understand, simple to administer, and meets the needs
  of Veterans, community providers, and VA staff.
- VA is moving forward with developing regulations needed to implement the April 8, 2016, decision to ensure VA is able to quickly process affected claims if the ruling is upheld.
- VA is working closely with Veterans, Community Providers, Veterans Service Organizations, Congress, and other key stakeholders to help them understand the implications of the April 8, 2016, ruling and to keep them abreast of VA's actions.

#### VETERANS AFFAIRS

VA News Release

VA Proposes Rule to Consider Certain Diseases Associated with Exposure to Contaminants in the Water Supply at Camp Lejeune

09/09/2016 11:46 AM EDT

VA Proposes Rule to Consider Certain Diseases Associated with

Exposure to Contaminants in the Water Supply at Camp Lejeune

VA to provide presumptive service connection for related diseases

WASHINGTON – The Department of Veterans Affairs (VA) has published proposed regulations to establish presumptions for the service connection of eight diseases affecting military members exposed to contaminants in the water supply at Camp Lejeune, N.C.

The presumptive illnesses apply to active duty, reserve and National Guard members who served for no less than 30 days at Camp Lejeune between August 1, 1953 and December 31, 1987, and are diagnosed with the following conditions:

- · adult leukemia
- aplastic anemia and other myelodysplastic syndromes
- bladder cancer
- kidney cancer
- liver cancer
- multiple myeloma
- non-Hodgkin's lymphoma
- Parkinson's disease

"We have a responsibility to take care of those who have served our Nation and have been exposed to harm as a result of that service," said Secretary of Veterans Affairs Robert A. McDonald. "Establishing a presumption for service at Camp Lejeune will make it easier for those Veterans to receive the care and benefits they deserve."

Environmental health experts on VA's Technical Workgroup conducted comprehensive reviews of scientific evidence, which included analysis and research done by the Department of Health and Human Service's Agency for Toxic Substances and Disease Registry (ATSDR), Environmental Protection Agency, the International Agency for Research on Cancer, the National Toxicology Program, and the National Academies of Science.

Military members with records of service showing no less than 30 days of service, either concurrent or cumulative, at Camp Lejeune during the contamination period can already be granted Veteran status for medical benefits, following passage of the Honoring America's Veterans and Caring for Camp Lejeune Families Act of 2012.

In the early 1980s, volatile organic compounds, trichloroethylene (TCE), a metal degreaser, and perchloroethylene, a dry cleaning agent (PCE), as well as benzene, and vinyl chloride were discovered in two on-base water supply systems at Camp Lejeune. These systems served the housing, administrative, and recreational facilities, as well as the base hospital. The contaminated wells supplying the water

systems were shut down in February 1985.

VA acknowledges that current science establishes a link between exposure to certain chemicals found in the water supply at Camp Lejeune and later development of one of the proposed presumptive conditions. However, VA experts agree that there is no scientific underpinning to support a specific minimum exposure level for any of the conditions. Therefore, VA welcomes comments on the 30-day minimum exposure requirement and will consider other practical alternatives when drafting the final rule. VA also notes that the proposed 30-day requirement serves to establish eligibility for service connection on a presumptive basis; nothing in this proposed regulation prohibits consideration of service connection on a non-presumptive basis. The 30-day public comment period on the proposed rule is open until Oct.10, 2016.

#### **Information for Veterans**

#### (I'm from the IRS, and I'm here to help you)

The Internal Revenue Service is committed to providing assistance to all Veterans. We work with community and government partners to provide timely federal tax-related information to Veterans about tax credits and benefits, free tax preparation, financial education and asset-building opportunities available to Veterans.

#### Our Approach

The Stakeholder Partnerships, Education and Communication (SPEC) office within the Wage & Investment Division has built a network of national and local partners. Organizations include corporate, faith-based, nonprofit, educational, financial and government. With so many tax benefits available today, taxes can serve as the starting point for a dream leading to stronger financial security for many people.

#### Partnership with VA

IRS and US Department of Veterans Affairs entered into a Memorandum of Understanding in 2015. The primary focus of the MOU is to provide free tax preparation services to Veterans and their families.

Partnering organizations prepare tax returns free for those whose incomes are low to moderate. Also check out the partner <u>Outreach Corner</u> for links to newsletter articles, podcasts, widgets and other electronic products to help reach out to customers with timely tax news they may need. If you represent a Veteran organization that assists other Veterans, why not look further to see how you can become involved?

#### **Contact Information**

If you are interested in partnering opportunities in your area, send an email to <a href="mailto:partner@irs.gov">partner@irs.gov</a>, and let us help you get started making an impact in your community today!

#### Free Tax Preparation Services

Each year, millions of people have their taxes prepared for free by IRS certified volunteers. <u>The Volunteer Income Tax Assistance and Tax Counseling for the Elderly programs</u> have helped people for more than 40 years.

Here are some tips about VITA and TCE:

- Trained and Certified. The IRS works with local community groups to train and certify VITA and TCE volunteers.
- VITA Program. For the most part, VITA offers free tax return preparation to people who earn \$54,000 or less in 2016.
- TCE Program. TCE is mainly for people age 60 or older. The program focuses on tax issues unique to seniors. AARP participates in the TCE program through AARP Tax-Aide.
- Free E-file. VITA and TCE provide free electronic filing. E-filing is the safest, most accurate
  way to file your tax return. If you combine e-file with <u>direct deposit</u>, you can get your refund
  faster.

#### IRS Free File

Whether you draw a paycheck, are self-employed or own a small business, you can use all available tax forms you need for free with <u>IRS Free File</u>. If you make \$64,000 or less (in 2016), you qualify for free brand-name software offered through a partnership between the IRS and leading tax software providers. Some of these providers offer free federal and free state return preparation and electronic filing. If you made more than \$64,000, you can use **Free File Fillable Forms**, electronic versions of IRS paper forms best for someone experienced in return preparation.

#### Earned Income Tax Credit

Many Veterans are eligible for various tax credits including the <a href="Earned Income Tax Credit">Earned Income Tax Credit</a>, a refundable federal income tax credit for low- to moderate-income, working individuals and families. To qualify, you must meet certain requirements and file a tax return, even if you do not owe any tax or are not required to file.

#### Financial Education and Asset Building

Our partners recognize that financial education and asset building starts with ensuring individuals and families receive all the benefits to which they are entitled. These include the Earned Income Tax Credit and other tax credits, nutrition assistance, health insurance, heating/cooling allowance support and other national and local benefit programs. Many SPEC partners have incorporated financial education and asset building programs and services such as income support, debt and credit counseling, financial education training, banking education, home ownership and small business management into their free tax return preparation activities.

#### **Special Tax Considerations**

Veterans may be eligible to claim a federal tax refund based on:

- An increase in the Veteran's percentage of disability from the Department of Veterans Affairs (which may include a retroactive determination) or
- The combat-disabled Veteran applying for, and being granted, Combat-Related Special Compensation, after an award for Concurrent Retirement and Disability.

Special tax considerations for disabled Veterans occasionally result in a <u>need for amended returns</u>. VA Disability Benefits

Do not include disability benefits you receive from the  $\underline{VA}$  in your gross income. In particular some of the payments which are considered disability benefits include:

- Disability compensation and pension payments for disabilities paid either to Veterans or their families.
- Grants for homes designed for wheelchair living,
- Grants for motor vehicles for Veterans who lost their sight or the use of their limbs, or
- Benefits under a dependent-care assistance program.

#### VA e-Benefits

VA has created an <u>eBenefits portal</u> where you can apply for many of these benefits online. Veterans can apply for Veterans' Benefits Online (VONAPP), access VA Payment History, apply for VA Home Loan Certificate of Eligibility, check on Compensation & Pension Status, and more. Family members (spouses and dependents [ages 18+]) of Service members and Veterans may register for a Basic (Level 1) DS Logon to access <u>eBenefits</u>. View TRICARE benefits, explore eLearning opportunities, and request information from State VA offices online.

The VA publishes an <u>annual benefits booklet</u>, a comprehensive guide for Federal Benefits for Veterans, Dependents and Survivors.

If you are a military retiree and receive your disability benefits from the VA, see <u>IRS Publication</u> 525for more information .

#### **Homeless Veterans**

Veterans experience high rates of unemployment, poverty, and homelessness. The VA and other organizations work together through <u>neighborhood stand-downs</u> to help Veterans who are homeless. This collaborative effort provides a variety of services such as food, shelter, clothing, health screenings, and benefits counseling.

#### **Veteran Legal Services**

Research shows that Veterans have a significant and too often unmet need for legal services. Veterans who are homeless or at risk of becoming homeless rank legal needs (e.g., regarding eviction or foreclosure proceedings, child support issues and outstanding warrants or fines) as some of their highest unmet needs. The website <a href="https://www.statesidelegal.org">www.statesidelegal.org</a> has:

- 1. Legal information on various topics of interest to Veterans and
- 2. A search engine that allows Veterans to find free legal help in their geographic area.

#### Federal Employment

If you are a Veteran and have a disability per the VA, you may qualify for internships or you could be hired non-competitively for any federal position for which you qualify. The <u>IRS Veterans Employment Program Office</u> is designed to provide quality training and work experience to wounded warriors and Veterans by offering various non-paid internship opportunities within the IRS as well as help Veterans who qualify for one or more of the three special hiring authorities to become gainfully employed within the IRS.

#### Do you need alternate formats for IRS forms and publications?

The IRS is committed to making every document on its Web site accessible to everyone, including Veterans and individuals with disabilities. If you need help accessing these products, please visit our <u>Accessible IRS Tax Products</u> page. See also other <u>forms and publications for people with disabilities.</u>

#### **Active Duty Military**

This page is intended for Veterans. If you are looking for information for service members on active duty, please visit the IRS <u>Military</u> Web page.

#### The VVA Veteran: 2017 Deadlines

This is your chance to have articles of your chapter or events that you participated in within the Veteran, VVA's National Magazine. So download the schedule and use it to your advantage. Just remember it is still up to the Veteran Staff to print the articles or photographs they want to.

Herb Worthington President Vietnam Veterans of America NJ State Council

Issue	Writers' Deadline & Ad Space Res.	Ad Material Due	Product'n	Mailing Labels	Press Delivery	Deliv. Window
Jan/Feb	Jan 6	Jan 13	Jan 18	Jan 23	Jan 27	Feb 14-17
Mar/Apr	Feb 17	Feb 24	Mar 1	Mar 6	Mar 10	Mar 28-31
May/June	Apr 17	Apr 21	Apr 26	May 1	May 5	May 23-26
July/Aug	June 2	June 9	June 14	June 19	June 23	July 11-14
Sept/Oct	Aug 18	Aug 25	Aug 30	Sept 1	Sept 8	Sept 26-29
Nov/Dec	Oct 20	Oct 27	Nov 1	Nov 3	Nov 9	N 28-D 1

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From: "The Veterans of Foreign Wars"

From the VFW

Share the good news about VFW scholarships!

Do you know a high school student who could use some help paying for college? Let them know about the VFW's Voice of Democracy Scholarship competition

This Year's Topic: My Responsibility to America ENTRY DEADLINE: November 1, 2016 We need to spread the word, and we're asking friends like you to help out. The Voice of Democracy Program is open to students in grades 9-12 (on the Nov. 1 deadline), who are enrolled in a public, private or parochial high school or home study program in the United States and its territories. We want to reach as many patriotic students as possible to compete for the grand prize: \$30,000 paid directly to the American college, university or vocational/technical school of their choice!

Download the application . Pass the word on to:

- \* High School Students
- \* Teachers
- \* Counselors
- \* Youth Groups
- \* Parent-Teacher Associations
- \* School Boards

Thanks for spreading the word about this incredible opportunity! Veterans of Foreign Wars, 406 West 34th Street, Kansas City, MO 64111 © 2001-2016. All rights reserved.

Voice of Democracy <a href="http://www.vfw.org/VOD/~VOD First Link">http://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra</a> <a href="http://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra">http://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra</a> <a href="https://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra">http://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra</a> <a href="https://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra">https://www.vfw.org/uploadedFiles/VFWorg/MY VFW/VoiceofDemocra</a> <a href="https://www.ufw.org/uploadedfiles/VFWorg/MY VFW/VoiceofDemocra">https://www.ufw.org/uploadedfiles/VFWorg/MY VFW/VoiceofDemocra</a> <a href="https://www.ufw.org/uploadedfiles/VFWorg/MY VFW/VoiceofDemocra">https://www.ufw.org/uploadedfiles/VFWorg/Uploadedfiles/VFWorg/WY VFW/VoiceofDemocra</a> <a href="https://www.ufw.org/uploadedfiles/VFWorg/MY VFW/VoiceofDemocra">https://www.ufw.org/uploadedfiles/VFWorg/Uploadedfiles/VFWorg/WY VFW/VoiceofDemocra</a> <a href="https://www.ufw.org/uploadedfiles/VFWorg/MY VFW/VoiceofDemocra">https://www.ufw.org/uploadedfiles/VFWorg/Uploadedfiles/VFWorg/Wyw.ufw.org/uploadedfiles/VFWorg/Uploadedfiles/VFWorg/Wyw.

## RECREATIONAL THERAPY PRESENTATION "PLAY HOOK-E FROM PTSD"

By Greg Kucharewski

The "Play Hook-E from PTSD" Veteran Outdoor Recreation program has been very successful. However, we are looking to make one small change. Recently, on August 28th, we presented the Vietnam Veterans of America Shore Area Chapter 12 veteran fishing program at the 2016 Florida Recreation and Park Association's Annual Therapeutic Recreation Institute Orlando, Florida. Our audience was Certified Therapeutic Recreation Specialists (CTRS') who work with individual's to restore, remediate and rehabilitate functional abilities to promote independent leisure involvement. While in the area Kim Peatee, CTRS invited us to tour the James A. Haley Veteran's Hospital in Tampa and we met two other CTRS' and toured this amazing facility and learned about many of the services offered to Veterans.

What does a CTRS do? Basically, a CTRS is a professional who assists individuals to improve or maintain physical, cognitive, social, emotional and spiritual functioning in order to facilitate full participation in life. CTRS' work in VA Hospitals, acute and long term care facilities, camps, municipal recreation departments, etc. At the conference my sister Ruthie Kucharewski, Ph,D., CTRS University of Toledo, Director of Therapeutic Recreation and Chair of the School of Exercise and Rehabilitation Sciences and I provided an overview of the symptomology of Post-traumatic Stress Disorder (PTSD), NJ Fishing Opportunities, and healthy outdoor activities for veterans and their families to take advantage of in New Jersey. During our presentation at the TR Institute we discussed how to be more sensitive toward veterans and the possibility of changing PTSD to Post-traumatic Stress Injury (PTSI.) The word "disorder" can make combat veterans and other first responders feel uncomfortable with the description of their illness. I feel we were injured while on duty protecting our loved ones and country. Our VVA Chapter 12 fishing logo for our veteran fishing program was well thought out and it does not label veterans with the word "disorder." During our November meeting, I will explain our VVA Chapter 12 logo "Play HOOK-E" and how it was designed not to offend anyone.

At our November 2, 2016, VVA Chapter 12 meeting I will present a condensed version of "Play Hook-E from PTSI." Fishing is a lifetime leisure activity and this presentation will provide attendees with an overview of a fishing program that helps veterans. Warfighters connect with warfighters and the "Play Hook-E" program is implemented by Vietnam Veteran's for all Veteran's and their families. The fishing program can help relieve symptoms, provide a supportive environment and teach an individual fishing skills.

We completed the following programs over the summer months:



On Flag Day June 14th, twenty-two Veterans and family members attended a Museum tour and crabbing workshop hosted by the Vietnam Veterans of America (Chapter 12), JCAA, and Sea Girt Army National Guard Training Center Militia Museum. Topics included: Museum Tour, New Style Crab Traps – Access Locations – Night Crabbing – and NJ Marine Digest Rules and Regulations. Veterans attending received crab lines, recipes, and plenty of door prizes. Grand door prize winner won a trip on the Miss Belmar.



July 26, Seven-teen veterans attended a Fluke Fishing Workshop, at Point Pleasant Riverside Park. Veterans learned about Project Healing Waters, Operation Beachhead, NJSFSC, and fluke fishing techniques. Two veterans caught fish and many received door prizes from Home Depot and our grand door prize winners won trips on the 95' Norma K III, Point Pleasant Beach, NJ.



August 10, Six veterans went Surf Fishing for Fluke at Johnson Ave., Bay Head, NJ.



On August 1, we assisted Project Healing Waters Fly Fishing Jersey Shore with their monthly fly casting lessons at Lake Como, Spring Lake, NJ. We are partnering with PHWFF and others so veterans can utilize all outdoor resources to limit unpleasant emotions.



August 20, VVA Chapter 12 and JCAA provided a fish printing activity for youngsters at the Manasquan River Club, Riverside Dr., Brick, NJ. Over forty children attended the fish printing session and learned about different species of fresh and saltwater fish. Children had a chance to design their own lucky patriotic fishing towel with a red, white, and blue theme. Towels and fish printing supplies were donated by the JCAA and VVA Chapter 12. The youngsters were great!!!!!!! I think we have some very fine artists. I would also like to thank Michael for his creative fishing towel for the COL. Excellent Job!!!



September 15, Due to high winds and rough surf we only had one die hard veteran Dennis Owens fishing in front of the Essex and Sussex Condo in Spring Lake, NJ. Dennis gave it a good try. I'm sure he will catch that fish of a lifetime soon. As for the rest of us, we had an alternative plan, breakfast. After some grits, Fred Davies gave us a presentation in the parking lot of Perkins of how to organize your vehicle with fishing gear and how he caught a keeper fluke off the Earle fishing pier.

Our next free fishing workshop is at VFW Post 2226, 212 Norwood Ave., Oakhurst, NJ. Thursday, October 20, 7:00 p.m. to 8:00 p.m., Learn Where to fish the Point Pleasant Canal for Striped Bass, please phone: 732-785-9278 or email: Gkucharews@jcaa.org to register. Remember, we always have lite refreshments and plenty of door prizes. Grand door prize is a rod and reel.

#### Web Sites and Other Things

New Jersey Approves Medical Marijuana For PTSD Treatment

http://taskandpurpose.com/new-jersey-approves-medical-marijuana-ptsd-treatment/?utm source=email&utm medium=social&utm campaign=share&utm content=tp-share

\*\*\*\*\*\*

From: frank arminio

Date: Sep 20, 2016 3:27:33 PM

Subject: Twilight ceremonies held at Lafayette memorial | Franklin Hamburg

Lafayette NJ | Local News

http://www.advertisernewssouth.com/article/20160920/NEWS01/160929997

These Photos are very, very good, there are too many to list separately , so here are the URLs-Big thanks to Michael Mc Mahon

Here are links to three photo albums that you may find interesting for the BITW. All the pictures are from the POW-MIA Recognition Day Ceremony at the NJ Vietnam Veterans' Memorial. They include the ceremony, the Chapter 12 Color Guard, and pictures of the recently replaced mural inside the Museum.

Each album should have a slide show option to view the pictures. I copied the Color Guard members I had email addresses for. I'd appreciate if you could forward this message to the others.

Please let me know if you have any questions. If anyone would like individual files for printing, just send an email.

Welcome Home!

Michael

POW-MIA Gold Star Mothers Recognition Ceremony - September 16, 2016:

 $\underline{https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/POW-MIA-Gold-Star-Mothers/}$ 

Jersey Shore VVA Chapter 12 - Color Guard at the POW-MIA Recognition Ceremony:

https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/Jersey-Shore-VVA-Chapter-12/

NJ Vietnam Veterans' Museum

 $\underline{https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/NJ-Vietnam-$ 

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Welcome Home!

Michael

POW-MIA Gold Star Mothers Recognition Ceremony – September 16, 2016:

 $\underline{https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/POW-MIA-Gold-Star-Nethology and Star-Nethology and Star-Netholog$ Mothers/

Jersey Shore VVA Chapter 12 - Color Guard at the POW-MIA Recognition Ceremony:

https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/Jersey-Shore-VVA-Chapter-12/

NJ Vietnam Veterans' Museum

 $\underline{https://mgmcmahon.smugmug.com/NJ-Vietnam-Veterans-Memorial/NJ-Vietnam-$ Veterans-Museum/

( Copy and paste the URLs above into your browser to view, or call the grand kids )

#### **Vietnam Wall**

First click on a state. When it opens, scroll down to the city and the names will appear. Then click on their names. It should show you a picture of the person, or at least their bio and medals.

This really is an amazing web site. Someone spent a lot of time and effort to create it.

I hope that everyone who receives this appreciates what those who served in Vietnam sacrificed for our country.

The link below is a virtual wall of all those lost during the Vietnam war with the names, bio's and other information on our lost heroes. Those who remember that timeframe, or perhaps lost friends or family can look them up on this site. Pass the link on to others, as many knew wonderful people whose names are listed.

http://www.virtualwall.org/iStates.htm

\*\*\*\*\*\*\*

From: frank arminio
Date: Sep 16, 2016 9:12:39 PM
Subject: Holmdel holds POW/MIA remembrance ceremony at Veterans' Memorial | News 12 New Jersey
To: Frank A A < fishman23@optonline.net>

http://newjersey.news12.com/news/holmdel-holds-pow-mia-remembrance-ceremony-at-veterans-memorial-1.12328349

Stopped at Best Market on Sunday, could not use a handicapped space but as a Purple Heart recipient, I was totally surprised to find this space and was honored. The Colonel.

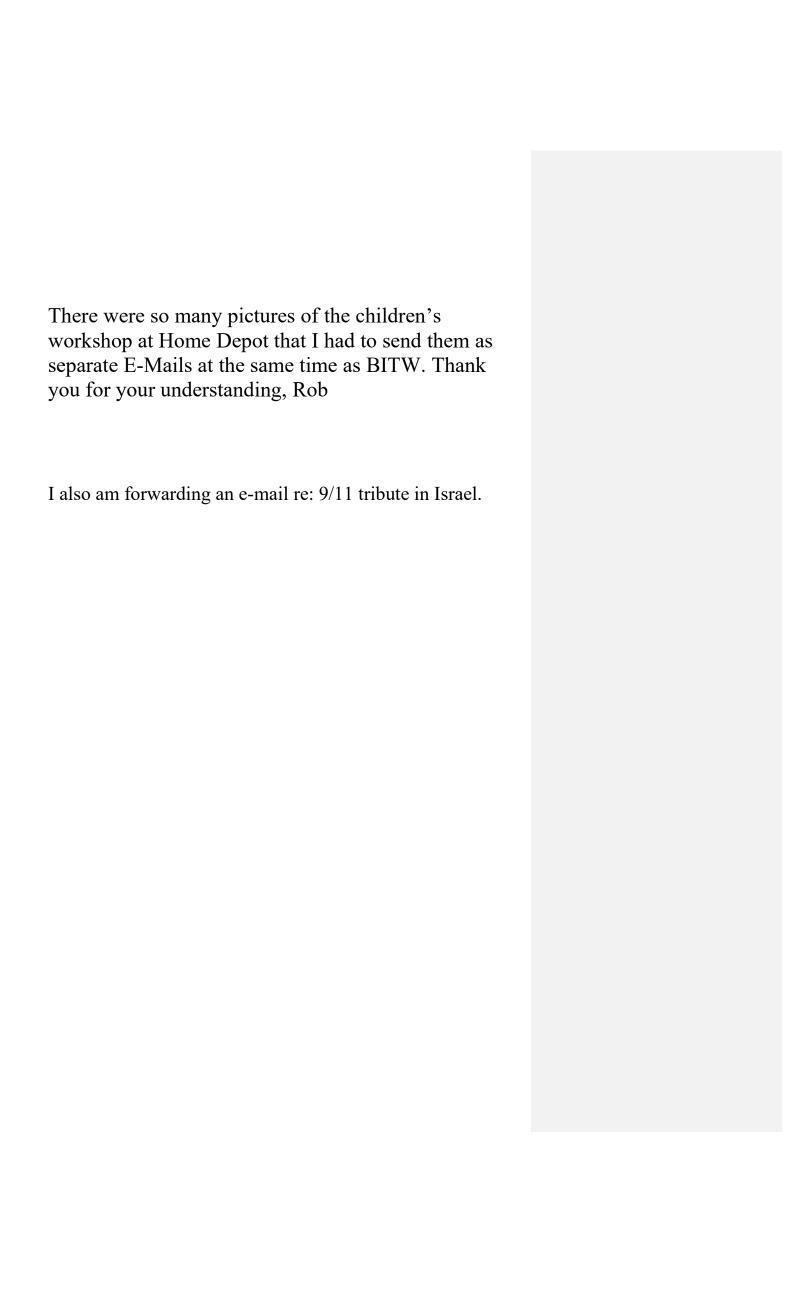




#### Subject: Delaney Rose Taggart

I am pleased to announce the BIRTH and arrival of Delaney Rose Taggart, 8lb, 2 ounce, 21" tall, baby daughter of Sarah and Ryan Taggart. She is as cute as a baby can be. Congratulations!!!! I have already sent her a job application. Best,

Bill
Bill Linderman
Executive Director
NJVVMF











And people won't stand for the Anthem.

## The following pics show what happens when you have way too much time on your hands!!



Perfectly good airplane



Wheel strut of perfectly good airplane



Looking up at perfectly good airplane



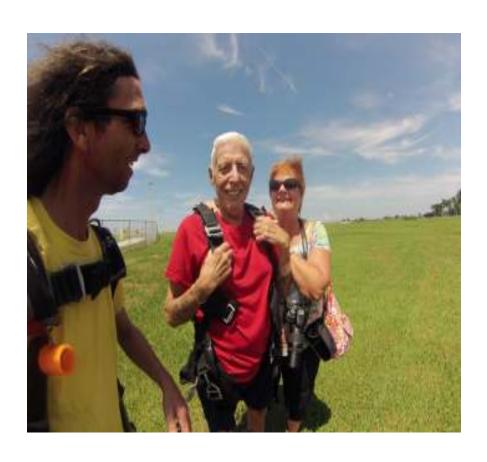
The back of my head



Free fall at 10,000 feet



The view from about 3,000 feet



The view from THE GROUND



St. Jude's Hospital for Children, Walk Palm Beach 9/24/16 Thank you to all who supported us. The walk raised almost \$100,000.

#### **HUMOR**

( as if the preceding photos were not humorous enough)

#### **HUMOR**

#### SENIOR TRYING TO SET PASSWORD

WINDOWS: Please enter your new password.

USER: cabbage

WINDOWS: Sorry, the password must be more than 8 characters.

USER: boiled cabbage

WINDOWS: Sorry, the password must contain 1 numerical character.

USER: 1 boiled cabbage

WINDOWS: Sorry, the password cannot have blank spaces.

USER: 50damnboiledcabbages

WINDOWS: Sorry, the password must contain at least one upper case character.

USER: 50DAMNboiledcabbages

WINDOWS: Sorry, the password cannot use more than one upper case character consecutively.

USER: 50damnBoiledCabbagesShovedUpYourAss!
WINDOWS: Sorry, the password cannot contain punctuation.

USER: ReallyPissedOff50DamnBoiledCabbagesShovedUpYourAssIfYouDontGiveMeAccessNow

WINDOWS: Sorry, that password is already in use.

#### **DISNEYLAND**

Two blondes were going to Disneyland. They were driving on the Interstate when they saw the sign that said Disneyland LEFT. They started crying and turned around and went home.

#### FLORIDA OR MOON

Two blondes living in Oklahoma were sitting on a bench talking, and one blonde says to the other, 'Which do you think is farther away... Florida or the moon?' The other blonde turns and says 'Helloooooooooo, can you see Florida ?????'

#### CAR TROUBLE

A blonde pushes her BMW into a gas station. She tells the

mechanic it died. After he works on it for a few minutes, it is idling smoothly.

She says, 'What's the story?'

He replies, 'Just crap in the carburetor'

She asks, 'How often do I have to do that?'

#### **SPEEDING TICKET**

A police officer stops a blonde for speeding and asks her very nicely if he could see her license. She replied in a huff, 'I wish you guys would get your act together.

Just yesterday you take away my license and then today you expect me to show it to you!'

#### **RIVER WALK**

There's this blonde out for a walk. She comes to a river and sees another blonde on the opposite bank 'Yoo-hoo!' she shouts, 'How can I get to the other side?'

The second blonde looks up the river then down the river and shouts back, 'You ARE on the other side.'

#### AT THE DOCTOR'S OFFICE

A gorgeous young redhead goes into the doctor's office and said that her body hurt wherever she touched it.

'Impossible!' says the doctor.. 'Show me.'
The redhead took her finger, pushed on her left shoulder and screamed, then she pushed her elbow and screamed even more. She pushed her knee and screamed; likewise she pushed her ankle and screamed. Everywhere she touched made her

scream.

The doctor said, 'You're not really a redhead, are you?

'Well, no' she said, 'I'm actually a blonde.'
'I thought so,' the doctor said, 'Your finger is broken.'

#### KNITTING

A highway patrolman pulled alongside a speeding car on the freeway. Glancing at the car, he was astounded to see that the blonde behind the wheel was knitting!

Realizing that she was oblivious to his flashing lights and siren, the trooper cranked down his window, turned on his bullhorn and yelled, 'PULL OVER!'

'NO!' the blonde yelled back, 'IT'S A SCARF!'

#### **BLONDE ON THE SUN**

A Russian, an American, and a Blonde were talking one day.

The Russian said, 'We were the first in space!'
The American said, 'We were the first on the moon!'
The Blonde said, 'So what? We're going to be the first on the sun!' The Russian and the American looked at each other and shook their heads.
'You can't land on the sun, you idiot! You'll burn up!' said the Russian.

To which the Blonde replied, 'We're not stupid, you know. We're going at night!'

#### **IN A VACUUM**

A blonde was playing Trivial Pursuit one night... It was her turn. She rolled the dice and she landed on Science & Nature. Her question was, 'If you are in a vacuum and someone calls your name, can you hear it?' She thought for a time and then asked, 'Is it on or off?'

## FINALLY, THE BLONDE JOKE TO END ALL BLONDE JOKES!

A girl was visiting her blonde friend, who had acquired two new dogs, and asked her what their names were. The blonde responded by saying that one was named Rolex and one was named Timex.

# Her friend said, 'Whoever heard of someone naming dogs like that?' 'HELLLOOOOOOO.....,' answered the blonde. 'They're watch dogs'

#### Nine Words Women Use

- (1) **Fine**: This is the word women use to end an argument when they are right and you need to shut up.
- (2) **Five Minutes**: If she is getting dressed, this means a half an hour. Five minutes is only five minutes if you have just been given five more minutes to watch the game before helping around the house.
- (3) **Nothing**: This is the calm before the storm. This means something, and you should be on your toes. Arguments that begin with nothing usually end in fine.
- (4) Go Ahead: This is a dare, not permission. Don't Do It!
- (5) Loud Sigh: This is actually a word, but is a non-verbal statement often misunderstood by men. A loud sigh means she thinks you are an idiot and wonders why she is wasting her time standing here and arguing with you about nothing. (Refer back to # 3 for the meaning of nothing.)
- (6) That's Okay: This is one of the most dangerous statements a women can make to a man. That's okay means she wants to think long and hard before deciding how and when you will pay for your mistake.
- (7) Thanks: A woman is thanking you, do not question, or faint. Just say you're welcome. (I want to add in a clause here This is true, unless she says 'Thanks a lot' that is PURE sarcasm and she is not thanking you at all. DO NOT say 'you're welcome'. that will bring on a 'whatever').
- (8) Whatever: Is a woman's way of saying Forget YOU!
- (9) **Don't worry about it, I got it**: Another dangerous statement, meaning this is something that a woman has told a man to do several times, but is now doing it herself. This will later result in a man asking 'What's wrong?' For the woman's response refer to # 3.

#### Subject: Heaven

A little boy was waiting for his mother. As he waited, he was approached by a man who asked, "Son, can you tell me where the Post Office is?"

The little boy replied, "Sure! Just go straight down this street a couple blocks and turn to your right." The man thanked the boy kindly and said, "I'm the new pastor in town.

I'd like you to come to church on Sunday. I'll show you how to get to Heaven."

The little boy replied with a chuckle; "You're kidding me, right?

You don't even know the way to the Post Office!

#### **TAPS**

#### Shore Area Vietnam Vets Called Home By The Lord

Bonny, William "Bill", "Willie", "Paka", 69, Little Egg Harbor, Navy Carroll, William Robert, 72, Keyport, Army Conklin, James, 70, Monroe Twp., USMC Dilley, Danny, 68, Long Branch, Army Early, Tom, 77, No. Carolins, USCG Eldridge, James, 71, Huntsville, AL, Army Escher, Richard, 72, Bayville, Army Gruss, Robert, 69, Lincroft, Army Harm, Michael, T, 69, Colts Neck, Army Hishon, Robert, 71, Brick, Army Jones, Michael, 67, Neptune, Army Lamb, Newbold, 69, Wrightstown, Army Lauer Jr., Arnold, 68, Howell, Army Linthwaite, Lawrence, 71, Forked River, USMC Mathis, John, S, 73, Scottsdale, AZ, Army Mazza, saverio Victor, 71, Long Branch, Army Mooney, Dennis, J., 68, Toms River, Navy Morton, Billy, 68, Manasquan, Army O'Connell, Neil, 71, Jackson, Army Peterson, Eric Clinton, 74, Port Monmouth, Army Reed, William A, 69, Toms Rver, Navy Sarabella, Joseph Anthony, 70, Wall Twp, Army Tilton, Richard, 68, Lakehurst, USAF Tronio, Paul, 68, Holiday City, Army Underwood, Thomas J, 70, Hertford, NC, USMC Ward, Joseph, 71, Interlaken, Army

**REST IN PEACE BROTHERS** 

Werntz, Bryan, 61, Manchester, Navy Yereance, Richard, 71, Navesink, Navy

#### **RETIREMENT**

All good things must come to an end. This is my last issue of BITW as editor. Over the past, I think it is seven, years I have had the privilege of putting out BITW each month. It has been a learning experience - mostly I learned to never say anything to The Colonel that could even remotely be construed as volunteering!

I have really enjoyed putting it together, and I just hope you enjoyed getting it. I am not completely out of it yet (nor do I intend to be), I will still do the Face Book page, and I can finally get to work on the Chapter web page, which is very outdated.

I may even take up sky diving.

Rob a/k/a Perry White