

# SUMMER NEWSLETTER 2018

Greetings,

We are having a nice summer this year and I hope it slows down, as it seems to be flying by way too fast. Along that note due to vacation days if you are traveling a distance to any one of the three offices please call first to make that the office is attended. We do put the office dates when we are closed on the Polk County Website under Veteran Services. (<https://www.co.polk.mn.us/>)

Last week I had the pleasure and honor of conversing with many Veterans at the Polk County Fair. A trend that I noticed with many of the Veterans I was talking to is many Veterans are paying copays for V.A. healthcare and have not reapplied for V.A. healthcare after their income has decreased. If you are one of these Veterans, who are subject to copays through the V.A. and have had a decrease in income, it is time to reapply to see if you are eligible to be exempt from copays.

We have moved!! Our office has physically moved to room 241 at the Government Center in Crookston. When you come through the main doors from the parking lot, we are the first door on the right. The new office has been a great fit for serving our Veterans. Please stop by and check out our new office when you are in the area. We are always happy to see Veterans and their families even if it is just for a visit.

OxCart days will be celebrated in Crookston in August from the 15th through the 19th. I would like to extend an invite to be at the Veterans Recognition Ceremony on August 15th at 3:00 Bede Hall at UMC. This year's honorees' are: Mark Peterson, Bill Rasmussen, Linus Desrosier, Trevor Desrosier, Lenny Fuller, Roberta Schipper and Seth Goehring.

Enjoy the rest of your summer!!!

Thank you for your Service,



# THE VETERANS FAIR HELD IN APRIL, 2018



Kurt Ellefson(left), Polk/Red Lake County CVSO & Harvey Bakke (right) 20 year retired Air Force veteran & 23 years retired CVSO from Red Lake County.



Jeff Burth(left), Claims Supervisor for State of MN/American Legion & Tony Schnellbach (right), Veteran Education Specialist



Nan Widseth, Polk County Public Health



Darius Simon, MACV

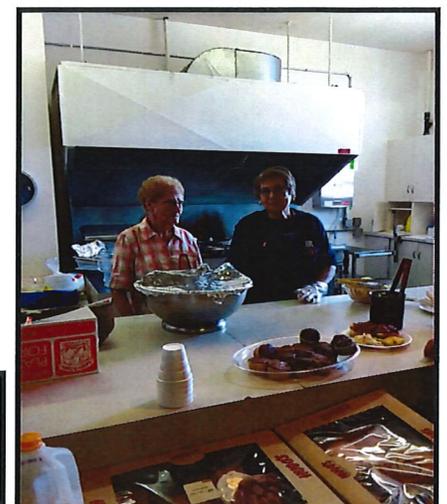


Kristin Helmers, MN Military Family Assistance Specialist



Trisha Chadduck & Amy Gunkelman-Fargo Caregiver Program

*A few of our vendors pictured here!!!*



The best chefs around!!!  
Mercy Petersen(right) & Nancy Lanctot(left)



**Are You a Veteran or Concerned About One?**

## About the Veterans Crisis Line

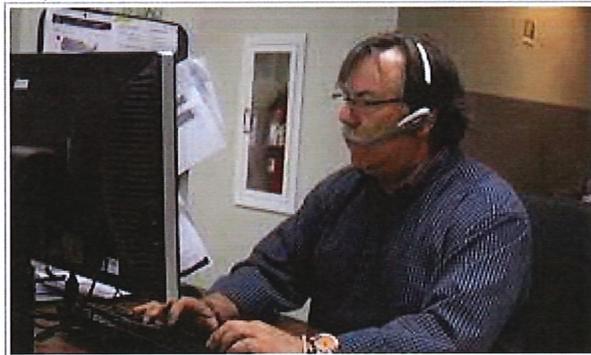
The caring responders at the Veterans Crisis Line are specially trained and experienced in helping Veterans of all ages and circumstances. Some of the responders are Veterans themselves and understand what Veterans and their families and friends have been through and the challenges Veterans of all ages and service eras face.

Since its launch in 2007, the Veterans Crisis Line has answered more than 3.3 million calls and initiated the dispatch of emergency services to callers in crisis more than 93,000 times. The Veterans Crisis Line anonymous online chat service, added in 2009, has engaged in nearly 395,000 chats. In November 2011, the Veterans Crisis Line introduced a text-messaging service to provide another way for Veterans to connect with confidential, round-the-clock support, and since then has responded to more than 92,000 texts.

In 2011, the National Veterans Suicide Prevention Hotline was renamed the Veterans Crisis Line to encourage Veterans and their families and friends to make the call. People who know a Veteran best may be the first to recognize emotional distress and reach out for support when issues reach a crisis point — and well before a Veteran is at risk of suicide.

To make sure all Veterans and their loved ones are aware of the Veterans Crisis Line, VA is coordinating with communities and partners nationwide to let Veterans and their loved ones know that support is available whenever, if ever, they need it.

The Veterans Crisis Line connects Veterans in crisis and their families and friends with qualified, caring Department of Veterans Affairs responders through a confidential toll-free hotline, online chat, or text. Veterans and their loved ones can call **1-800-273-8255** and **Press 1**, [chat online](#), or send a text message to **838255** to receive confidential support 24 hours a day, 7 days a week, 365 days a year. Support for [deaf and hard of hearing](#) individuals is available.





## VA reviewing World War II mustard gas claims

The Department of Veterans Affairs (VA) is reviewing previously denied claims from World War II Veterans who participated in full-body testing for [mustard gas or Lewisite](#) in the 1940's. The claims are being reconsidered as part of Public Law 115-48, Section 502.

The law extends a presumption of exposure to mustard gas or Lewisite to those previously denied Veterans who served during WWII at one of the 22 specified sites or any other site VA determines is appropriate, and such service is consistent with the places, types, and circumstances of service of the Veteran.

The law added six new sites to the list of DOD identified locations where full-body testing took place. The added locations are: Fort McClellan, Alabama; Huntsville Arsenal, Alabama; Fort Detrick, Maryland; Horn Island Installation, Mississippi; Camp Crowder, Missouri; and Toole Army Depot, Utah. In addition, Virginia has added Camp Howze, Texas, to the list.

"We are firmly committed to finding those World War II Veterans who participated in full-body mustard gas or Lewisite testing and ensuring that they have an opportunity to file a claim for related disabilities," said Paul R. Lawrence, Ph.D., VA's under secretary for Benefits.

VA has contacted identifiable World War II Veterans with a previously-denied claim for exposure to mustard gas or Lewisite to re-adjudicate those claims.

World War II Veterans who were previously denied benefits for mustard gas or Lewisite exposure and have not been contacted by VA, should call (800) 827-1000 to request that their claim be reviewed.

For more information go to [www.benefits.va.gov/COMPENSATION/claims-postservice-exposures-mustard.asp](http://www.benefits.va.gov/COMPENSATION/claims-postservice-exposures-mustard.asp)



## Veterans Legacy Program: Lt. Col. Alexander Miguel Roberts, Veteran of WWI and WWII, prisoner of war, and aviation enthusiast



Lt. Col. Alexander Miguel Roberts served as an Army pilot during World War I. He reached celebrity status back home after his plane was shot down over Belgium in July 1918. After surviving his plane crash, the German Army captured Roberts, taking him as a prisoner of war. Hometown newspapers reported on Roberts's experiences during the war.

Roberts was born in Mexico City on October 13, 1895. His father was an American citizen, and his mother became a naturalized citizen after the family

moved to Mississippi. During his childhood, Roberts often traveled back and forth between Mississippi and Havana, Cuba with his family.

Roberts attended Mississippi State University and studied electrical engineering. When the United States entered World War I on April 6, 1917, he withdrew from school to enlist in the Army. He attended flight training for about a year before going to France in June 1918.

On his first mission, Roberts engaged in aerial combat against German aircraft. He successfully shot down the first plane he engaged. As Roberts watched the enemy plane go down, the German ace pilot Josef Jakobs caught him off guard and gained an advantage. The German ace shot through and disabled Roberts's plane. Though he escaped injury, his plane plummeted towards the ground. He became the German ace's 24th victory.

Roberts survived the crash landing of his aircraft. However, once on the ground the German Army quickly captured him. In the early weeks of his captivity, he made multiple attempts at escape. In one attempt, he jumped off a train while being transferred between prison camps. Roberts attempted to reach friendly lines but the German Army captured him again before he could reach them. Later, he made a successful escape from a prison camp and hid in a forest for nearly a week before willingly returning to the camp due to lack of food.

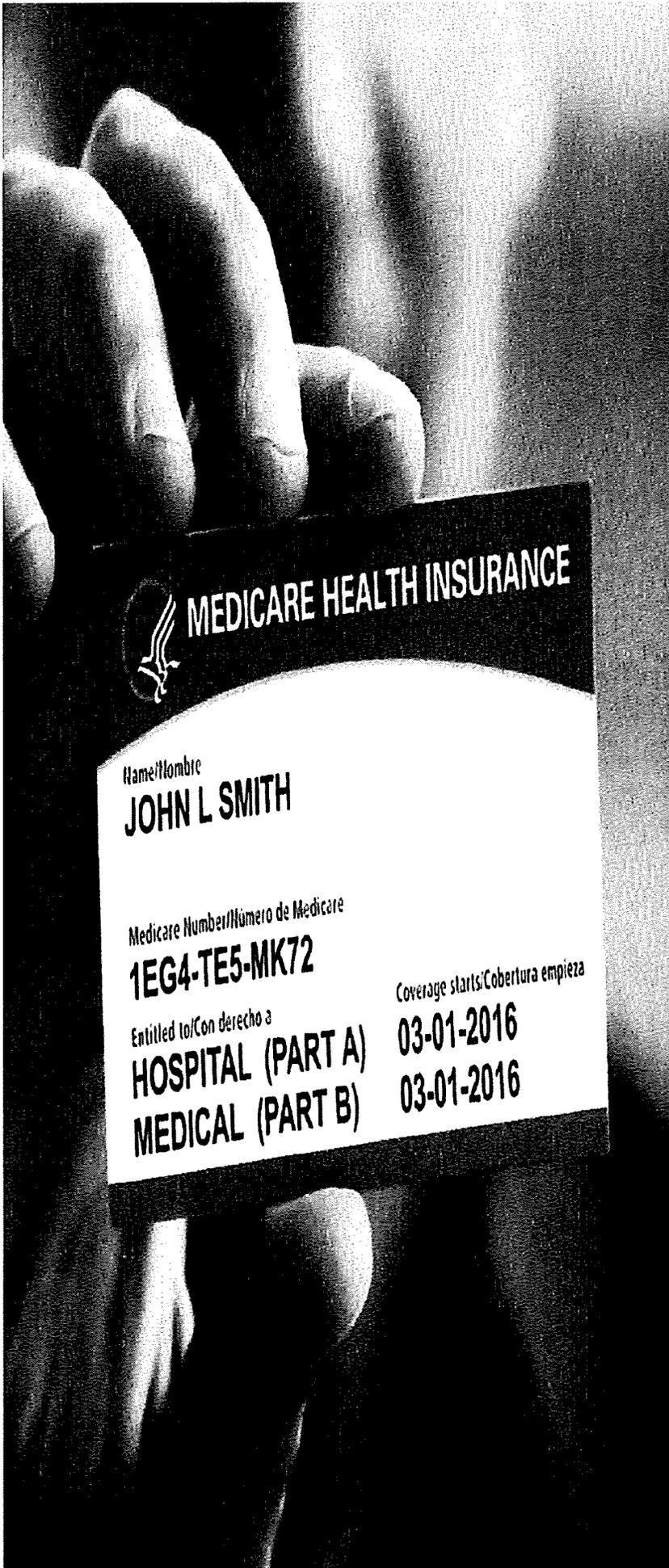
During Roberts's imprisonment, the German ace who shot down his plane visited him. Jakobs told Roberts that he felt relieved to learn that he had survived the crash, and that the pilot of the aircraft that Roberts had shot down also survived. The ace promised to write Roberts's father while he was imprisoned. In 1919, after the end of the war, Roberts was released and returned to the United States.

After returning home, Roberts continued his career as a pilot. He flew in air shows and races across the country. Roberts reached a level of national fame and used this status to promote the aviation industry.

Roberts reentered military service during World War II. The U.S. Army promoted him to Lieutenant Colonel and he served as an aviation adviser.

Roberts dedicated much of his life to the new, quickly growing field of aviation. He served his country in both World War I and World War II. On July 23, 1988, Roberts died at the age of 92 in Tampa. Today he is interred in Florida National Cemetery in Bushnell, Florida.

In 2017, the Veterans Legacy Program partnered with University of Central Florida to discover and share the stories of Veterans interred in local national cemeteries. Lt. Col. Roberts's story is one of many.



# VA Wants you to remember!

Under Medicare Part B, VA health care is NOT creditable coverage.

Creditable coverage under Medicare Part B can only be provided through an employer. Although a Veteran may avoid the late enrollment penalty for Medicare Part D by citing VA health care enrollment, that enrollment would not help the Veteran avoid the late enrollment penalty for Part B.



# Big Changes Coming for Minnesotans on Medicare

**Medicare Cost Plans will be ending in most Minnesota counties beginning January 1, 2019.**

**Medicare Cost Plans are a very popular type of Medicare coverage that help pay costs not covered by regular Medicare and may include prescription drug coverage (Part D). If you have a Cost Plan, you may have to change your Medicare plan so you have the Medicare coverage that is best for you in 2019.**

Overall, Minnesota has the nation's largest concentration of people with Medicare Cost Plans.

A Medicare Cost Plan is a unique Medicare product that helps cover the costs that your original Medicare Part A and B does not cover. It is somewhat of a hybrid – a cross between a Medicare supplement and a Medicare Advantage Plan. The Minnesota health plan market is unusual because it has been dominated by insurance companies that sell Medicare Cost Plans, as opposed to Medicare Advantage Plans that are prevalent in almost all other states. These two types of Medicare health plans differ in how the federal government reimburses insurance companies.

Cost Plans have been popular in Minnesota due to the snow birds - older adults who move to a warmer climate for several months during the year. Snow birds can leave Minnesota and their Medicare Cost Plan and it will revert to an original Medicare Part A and B, which they can use fairly easily when they are out of state.

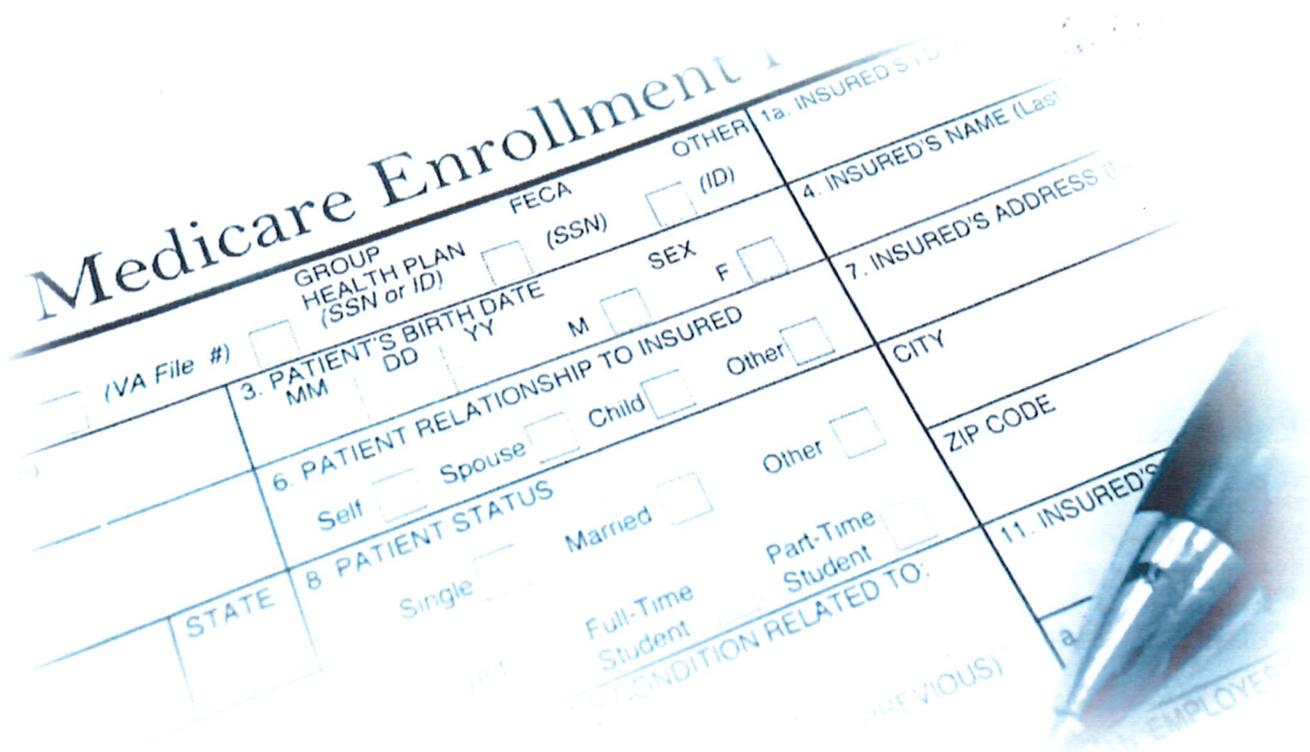
For many years, the federal government has been taking steps to end Cost Plans. In 2019, they will be ending in counties where two or more sizable Medicare advantage plans are being sold - a standard that will impact about 70 of Minnesota's 87 counties.

## The Cost Plans in Minnesota include:

- Blue Cross Blue Shield of MN Platinum Blue plans
- HealthPartners Freedom plans
- Medica Prime Solution plans

If you have one of these plans, don't worry. You don't need to do anything right now, as long as you are enrolled in your Cost Plan for 2018 and have coverage.

But in the fall of 2018, during Medicare Open Enrollment (October 15 - December 7), people on Medicare are encouraged to review their plans and choose the plan



that best suits their medical needs. During this time, if you are currently on a Medicare Cost Plan you will need to make a change that will take effect in 2019.

You will have many Medicare plans to choose from, so you won't be left without coverage. These plans will be different than your current Cost Plan, but will still provide you with good coverage.

When the time comes to change plans, the Senior LinkAge Line® can help you choose one that works best for you. You can call them at (800) 333-2433 or live chat with them at [www.minnesotahelp.info](http://www.minnesotahelp.info) or at [www.seniorlinkageline.com](http://www.seniorlinkageline.com).

The Senior LinkAge Line® also offers Medicare 101 presentations that provide an overview of Medicare for older adults. The presentation reviews Medicare A (Hospital/Nursing Home), B (Clinic), C (Advantage Plan), D (Drugs); as well as supplemental (Medigap) insurance.

**Hello, I'm Beth!**  
 I am a Senior LinkAge Line Supervisor at the LDSAAA. If you would like more information about our Medicare 101 presentation or if you would like to know when a presentation will be offered in your area, please email me at [beth@mwrdc.org](mailto:beth@mwrdc.org).



## 5 Things you should do if you are a Medicare recipient:

- 1 Mark your calendars with the Medicare Open Enrollment dates (October 15 - December 7).
- 2 Attend a Medicare 101 presentation (call (800) 333-2433 to see when there will be one available in your area).
- 3 During Open Enrollment review your insurance coverage and needs and choose a plan that best suits your medical needs.
- 4 Continue to grow your Medicare knowledge.
- 5 Be aware of scams and contact a professional for your insurance needs.

## Ann Margaret Thanks Soldiers ► A True Story

Ann-Margret (born Ann-Margret Olsson in 1941) caught the entertainment industry's eye while still a teen. Her vivacious spirit and startling good looks helped propel her into a successful career as an actress, singer, and dancer,

but she was initially saddled with a sex kitten image that limited her to siren roles. With the help of her husband (Roger Smith of television's 77 Sunset Strip), she began to shake free of that perception during her thirties; and she has since been twice nominated for Academy Awards (for Carnal Knowledge in 1971 and Tommy in 1975) and has been the recipient of numerous Emmys.

The below book signing story adheres to the facts of Ann-Margret's life, and according to Bruce Thompson, webmaster of Ann-Margret.com (the star's official web site), it is indeed true. This is a good counter-balance story to the Jane Fonda Vietnam Woman of the Year story.



Viet Nam 1966 Ann-Margret entertained American servicemen in Vietnam as part of Bob Hope's traveling troupe in the 1960s, and she participated in a number of signings at book stores when her autobiography, Ann-Margret: My Story, was published in 1994. (My Story made the New York Times's best-seller list scant days after its release.) Ann-Margret is still remembered fondly by many of those soldiers who served in Vietnam and who were lucky enough to be in the audience for one of her shows. In press interviews she has often spoken about former G.I.s who have stepped forward to thank her for taking the time to do her part back then, so it's hardly a stretch to think she would be thanking them in return. Unfortunately, Ann died at age 77 on July 10, 2018 and her death was because of a short but painless illness.

Richard, (my husband), never really talked a lot about his time in Viet Nam other than he had been shot by a sniper. However, he had a rather grainy, 8 x 10 black & white photo he had taken at a USO show of Ann Margaret with Bob Hope in the background that was one of his treasures.

A few years ago, Ann Margaret was doing a book signing at a local bookstore. Richard wanted to see if he could get her to sign the treasured photo so he arrived at the bookstore at 12 o'clock for the 7:30 signing. When I got there after work, the line went all the way around the bookstore, circled the parking lot, and disappeared behind a parking garage.

Before her appearance, bookstore employees announced that she would sign only her book and no memorabilia would be permitted. Richard was disappointed, but wanted to show her the photo and let her know how much those shows meant to lonely GI's so far from home.

Ann Margaret came out looking as beautiful as ever and, as 2nd in line, it was soon Richard's turn. He presented the book for her signature and then took out the photo. When he did, there were many shouts from the employees that she would not sign it. Richard said, "I understand. I just wanted her to see it".

She took one look at the photo, tears welled up in her eyes and she said, "This is one of my gentlemen from Viet Nam and I most certainly will sign his photo. I know what these men did for their country and I always have time for "my gentlemen". With that, she pulled Richard across the table and planted a big kiss on him.

She then made quite a to do about the bravery of the young men she met over the years, how much she admired them, and how much she appreciated them. There weren't too many dry eyes among those close enough to hear. She then posed for pictures and acted as if he was the only one there.

# VA Announces Changes to Improve Delivery of Specialty Rehabilitation and Prosthetic Services

**WASHINGTON** — With a commitment to ensure Veterans receive quicker access to specialty rehabilitation services and equipment, the U.S. Department of Veterans Affairs (VA) recently implemented a rapid response team to expand staffing and training, increase communication directly with Veterans and improve processes to reduce and eliminate the backlog of pending requests for prosthetic items and services.

To improve Veterans' access to specialty rehabilitation services, enrolled patients at VA medical centers can now schedule appointments directly with amputation care and wheelchair clinics, without having to first see a primary care provider.

This means Veterans will not have to make an extra appointment and travel to a VA facility for a referral. Direct scheduling is currently available at 137 VA facilities for amputation care and at 124 VA facilities for wheelchair clinics.

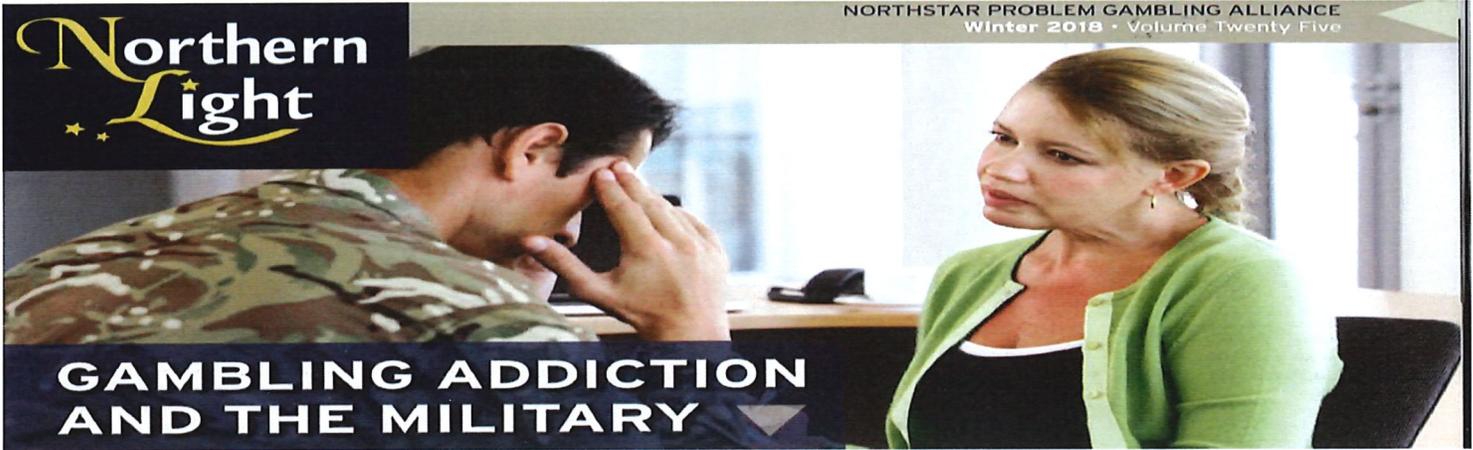
Additionally, same-day access for orthoptist/prosthetist clinical services is available at 141 VA facilities.

"The dedication and support of the multidisciplinary team of VA employees who are implementing these improvements demonstrate their commitment to do the right thing for our Veterans," said Robert Wilkie, Acting Secretary of Veterans Affairs. "We are focused on implementing the best solutions to modernize how we deliver rehabilitation and prosthetic services across all VA medical centers — ensuring Veterans nationwide are receiving timely and integrated health care and support."

As the largest and most comprehensive provider of prosthetic devices and sensory aids in the country, [VA Prosthetics and Sensory Aids Service](#) currently averages 638,000 new requests monthly across its health-care system for such items. The service provides a full range of equipment and services to Veterans, including artificial limbs and bracing, wheeled mobility and seating systems, sensory-neural aids (e.g., hearing aids, eyeglasses), implants and devices surgically placed in the Veteran (e.g., hips and pacemakers), and home respiratory care.

VA is working to ensure Veterans are receiving their medical items, equipment and supplies sooner. Since June 2017, the total number of requests for prosthetic items pending for more than 30 days has been reduced by 72 percent.

As VA continues to look for modern, simple ways to improve care for America's Veterans, additional process improvements for prosthetic and specialty rehabilitation services will be fully implemented at all VA medical centers in 2018.



**Problem gambling and gambling addiction is an equal opportunity employer, affecting all segments of the population, regardless of age, sex, religion or socio-economic status.**

However, there are certain groups that appear to be more at risk for developing gambling problems than the general population. One such group is those who have served in the military.

Various statistics support the notion that vets experience a greater incidence of gambling problems. A study in the *American Journal on Addictions* noted that the prevalence rates of gambling problems and pathological gambling among vets receiving VA care exceeded rates reported in the general population by two to four times, with female and younger veterans at particularly high risk. And a large-scale epidemiologic study (Worldwide Survey of Health Risk Behaviors Among Military Personnel) that screened military personnel for gambling-related problems in 1992, 1998 and 2002, found problem gambling rates of approximately 10%.

“Gambling addiction is a serious health problem that affects veterans and active-duty service members,” says Keith Whyte, executive director of the National Council on Problem Gambling (NCPG). “It is highly co-occurring with other serious conditions and complicates the treatment of these disorders. In addition, gambling

addiction has disastrous consequences for the veteran and his or her family.” The NCPG estimates that 56,000 active duty service members have serious or moderate gambling disorders.

### **Why Are Military Personnel Vulnerable to Gambling?**

There are a number of reasons why those in the military are vulnerable to developing gambling problems—both during their service and upon returning home. First, there are many opportunities to gamble. According to the Government Accounting Office (GAO), there are approximately 3,100 slot machines at military bases in the U.S. with high payout ratios. There are also casinos in close proximity to some bases. With limited choices for entertainment, members of the military may choose to gamble to pass time and enjoy the thrill. Gambling can help them reduce stress, relieve boredom and social isolation, and provide a substitute for action. While gambling may seem to be an innocent source of recreation—and is for most—it can hardly seem like gambling compared to risking lives in combat. “Young people away from home in military service are more vulnerable to a number of risk-taking behaviors, and gambling certainly can be a risk-taking behavior,” says Roger Anton, MA, LSW, consulting therapist at the Minneapolis VA Medical Center.

“The average person going into the military is 18 to 24 years old, which is a developmental period,” says Roger. “For many, it might be

the first time they are away from a familiar environment. If a base has a number of people gambling, they’ll likely want to join in, just like any other peer group.”

For many, gambling and other mental health problems develop when veterans are challenged in their return to civilian life. This adjustment to a different life, along with post-traumatic stress disorder that many suffer from, can result in gambling becoming a favored escape to deal with boredom, loneliness, anger, stress and depression.

“PTSD makes vets more susceptible to this addiction because when PTSD is active, an individual wants distraction and relief from their recurring memories,” says Roger. “A veteran with PTSD may gravitate toward anything that will give him some kind of distraction. If a veteran’s distraction of choice is gambling, and there’s a casino down the street, it may feel like a good fit for a while, because when they are at the casino they are not thinking about what’s actually going on in their life.”

There are a number of other risk factors associated with members of the military that may make them more vulnerable to develop gambling disorder. Some of these include a predisposition to take risk and act impulsively, involvement in extremely stressful situations that create anxiety, experiencing grief and loss, and substance use and abuse. Military members are also more likely to be young, male and from a lower socioeconomic status, all additional risk factors for problem gambling.

(Continued on Page 12)



## GAMBLING ADDICTION AND THE MILITARY

### Treatment Challenges for Vets

Unfortunately, there are barriers to problem gamblers in the military getting the help they need. One major obstacle is that the problem does not fit comfortably within the existing structure. A compulsive gambling problem can be seen alternatively as a problem relating to addiction, mental health, financial, discipline or even a moral issue requiring the assistance of a chaplain.

Those who need help are also not likely to seek it because of concerns about confidentiality. There is also apprehension because of the stigma, shame and misunderstanding associated with a gambling disorder diagnosis.

### Looking Ahead

To date, the military has not done a great job at working to identify those with gambling disorder nor attempted to determine the magnitude of the problem. In recent years, the NCPG has recommended a two-part study of Veterans Health Administration (VHA) patients to determine the severity of gambling problems and to assess the VHA's readiness to address problem gambling issues among vets.

In June, U.S. Sen. Elizabeth Warren (D-Massachusetts) introduced legislation that would require the military to include problem gambling screens in annual health and behavioral surveys. The bill would require the Department of Defense to screen service members for gambling

disorders in the Annual Periodic Health Assessment and the Health Related Behavior Surveys, a recommendation included in the GAO report in January.

Problem gambling programs also have the potential to provide cost savings for VHA through improved recovery rates, decreased demand in current substance abuse and mental health care programs, and a reduction in the social costs generated by untreated problem and pathological gamblers. Most importantly, it will ensure that veterans and their families receive the best possible services and enjoy the highest quality of life possible.

## *VA and the Consumer Financial Protection Bureau warn against home loan refinancing offers that sound too good to be true*

The [Consumer Financial Protection Bureau](#) and VA are issuing their first, "Warning Order," to service members and Veterans with VA home loans. If you have a VA home loan, then there is a good chance that you have already come into contact with unsolicited offers to refinance your mortgage that **appear official** and may sound **too good to be true**.

Many of these solicitations promise:

- Extremely low interest rates
- Thousands of dollars in cash back
- Skipped mortgage payments
- No out-of-pocket costs
- No waiting period

Don't be fooled. Before responding to any unsolicited offers, here is what you need to know.

### Operational environment

Some lenders marketing VA mortgage refinances may use aggressive and potentially misleading advertising and sales tactics. Lenders may advertise a rate just to get you to respond, or you may receive a VA mortgage refinance offer that provides limited benefit to you while adding thousands of dollars to your loan balance.

How will you know if the offer is **too good to be true**? Here are some offers and tactics to watch out for:

- **Offers to skip one or two mortgage payments** – Lenders sometimes advertise this as a benefit of a VA mortgage refinance; in fact, VA prohibits a lender from advertising the skipping of payments as a means of obtaining cash in an [Interest Rate Reduction Refinance Loan \(IRRRL\)](#). Certain lenders nevertheless use this as a selling point when they are unable to offer cash-out or a significantly lower interest rate. **(continued on Page 13)**

- **Offers to receive an escrow refund** – Lenders may promise that you will receive a certain amount of cash as a refund from your escrow account; however, the amount you may receive is dependent on how much is left in your account at the time the loan closes, which may be much less than you were promised. We have heard from service members who were promised a certain refund amount and received a much lower amount at closing. We have also heard from service members who have experienced problems with their new escrow accounts after closing and have had to make higher monthly payments to make up for the shortfall.
- **Low-interest rates without specific terms** – Lenders may advertise a low-interest rate to get you to respond to an advertisement. You might assume these rates are for a 30-year fixed-rate mortgage, but in many cases, the rates are for a 15-year fixed-rate mortgage or an adjustable-rate mortgage, or you may have to pay discount points to receive the advertised rate.
- **Aggressive sales tactics** – Certain lenders may try to push you into a VA mortgage refinance. For example, you may be called by a lender multiple times or receive VA mortgage refinance offers in the mail that look like a check or bill to get you to open it. You may be pressured to refinance your VA loan only a month or two after you closed on your current VA loan.

Whether you're thinking of buying a home, already have a home loan, or are having trouble paying your mortgage, [the CFPB has mortgage resources](#) to help you every step of the way. If you currently have a VA loan and are having issues repaying your mortgage, you should call a VA loan technician at (877) 827-3702 to explore potential options that can assist you.

For help handling financial challenges at every step of your military career and beyond, visit the Consumer Financial Protection Bureau's [guide through the military lifecycle](#).

*This post includes links and references to third-party resources or content that consumers may find helpful. The Consumer Financial Protection Bureau and VA do not control or guarantee the accuracy of this third-party information. By listing these links and references, the Consumer Financial Protection Bureau and VA are not endorsing and have not vetted these third-parties, the views they express, or the products or services they offer. Other entities and resources also may meet your needs.*

**Be prepared to:** Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally **added to your loan and increase the overall principal balance**. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

## Friendly forces

We are working hard, along with other government agencies, to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing. If you are considering mortgage or refinancing through a VA loan, VA loan specialists are available from 8 a.m. to 6 p.m. ET, Monday through Friday, to assist you. If you have questions about your current VA loan, contact VA at (877) 827-3702.

If you have a problem with a VA mortgage refinance or other mortgage issues, you can [submit a complaint to the CFPB online](#) or by calling (855) 411-CFPB (2372).

If you would like to stop or reduce the amount of the offers you receive, you can call 888-5-OPTOUT (888-567-8688) or visit [www.optoutprescreen.com](http://www.optoutprescreen.com). You can also put your phone number on the federal government's National Do Not Call Registry to reduce the telemarketing calls you get at home. Visit [www.donotcall.gov](http://www.donotcall.gov) or call 888-382-1222 from the phone number you want to register.

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#### Experience Wanted

Shortly after joining the Army, I was in line with some other inductees when the sergeant stepped forward with that day's assignments. He handed several tasks out and then asked, "Does anyone here have experience with radio communications?"

A longtime ham radio operator, I shouted, "I do!"

"Good," he said. "You can dig the hole for the new telephone pole."



#### Very Important Colonel

Having just moved into his new office, a pompous, new colonel was sitting at his desk when a PFC knocked on the door. Conscious of his new position, the colonel quickly picked up the phone, told the PFC to enter, then said into the phone, "Yes, General, I'll be seeing him this afternoon and I'll pass along your message. In the meantime, thank you for your good wishes, sir."

Feeling as though he had sufficiently impressed the young enlisted man, he asked, "What do you want?"

"Nothing important, sir," the PFC replied, "I'm just here to hook up your telephone."



## [IRS News Release: Veterans owed refunds for overpayments attributable to disability severance payments should file amended returns to claim tax refunds](#)

*IR-2018-148, July 11, 2018*

**WASHINGTON** — The Internal Revenue Service today is advising certain veterans who received disability severance payments after January 17, 1991, and included that payment as income that they should file [Form 1040X](#), Amended U.S. Individual Income Tax Return, to claim a credit or refund of the overpayment attributable to the disability severance payment.

This is a result of the Combat-Injured Veterans Tax Fairness Act passed in 2016.

Most veterans who received a one-time lump-sum disability severance payment when they separated from their military service will receive a letter from the Department of Defense with information explaining how to claim tax refunds they are entitled to; the letters include an explanation of a simplified method for making the claim. The IRS has worked closely with the DoD to produce these letters, explaining how veterans should claim the related tax refunds.

### **Statute of Limitations**

The amount of time for claiming these tax refunds is limited. However, the law grants veterans an alternative timeframe – one year from the date of the letter from DoD. Veterans making these claims have the normal limitations period for claiming a refund or one year from the date of their letter from the DoD, whichever expires later. As taxpayers can usually only claim tax refunds within 3 years from the due date of the return, this alternative time frame is especially important since some of the claims may be for refunds of taxes paid as far back as 1991.

### **Amount to Claim**

Veterans can submit a claim based on the actual amount of their disability severance payment by completing Form 1040X, carefully following the [instructions](#). However, there is a simplified method. Veterans can choose instead to claim a standard refund amount based on the calendar year (an individual's tax year) in which they received the severance payment. Write "Disability Severance Payment" on line 15 of Form 1040X and enter on lines 15 and 22 the standard refund amount listed below that applies:

- \$1,750 for tax years 1991 – 2005
- \$2,400 for tax years 2006 – 2010
- \$3,200 for tax years 2011 – 2016

Claiming the standard refund amount is the easiest way for veterans to claim a refund, because they do not need to access the original tax return from the year of their lump-sum disability severance payment.

### **Special Instructions**

All veterans claiming refunds for overpayments attributable to their lump-sum disability severance payments should write either "Veteran Disability Severance" or "St. Clair Claim" across the top of the front page of the Form 1040X that they file. Because all amended returns are filed on paper, veterans should mail their completed Form 1040X, with a copy of the DoD letter, to:

Internal Revenue Service  
333 W. Pershing Street, Stop 6503, P5  
Kansas City, MO 64108

Veterans eligible for a refund who did not receive a letter from DoD may still file Form 1040X to claim a refund but must include both of the following to verify the disability severance payment:

- A copy of documentation showing the exact amount of and reason for the disability severance payment, such as a letter from the Defense Finance and Accounting Services (DFAS) explaining the severance payment at the time of the payment or a Form DD-214, and
- A copy of either the VA determination letter confirming the veteran's disability or a determination that the veteran's injury or sickness was either incurred as a direct result of armed conflict, while in extra-hazardous service, or in simulated war exercises, or was caused by an instrumentality of war.

Veterans who did not receive the DoD letter and who do not have the required documentation showing the exact amount of and reason for their disability severance payment will need to obtain the necessary proof by contacting the [Defense Finance and Accounting Services \(DFAS\)](#)



## How to Get a Military ID Card – Eligibility, ID Card Facility Locator

A military ID card or dependent ID is a valuable card which can unlock a variety of valuable benefits, such as health care through TRICARE, [education benefits](#), and access base facilities, including the commissary, base exchange, [MWR centers](#) and other support agencies.

Unfortunately, getting a military ID card isn't always as easy as waltzing onto your local military installation and requesting one. Only certain individuals are eligible to receive a military ID card or dependent ID card. You are usually eligible to receive a military ID if you are a military retiree or are currently serving in the military (active duty, Guard, Reserve, or Inactive Ready Reserve). Certain dependents are eligible for dependent ID cards as well (see below). You also need to required paperwork. We cover all of these details in this article.

**What about a veteran ID card?** One of the most common questions we receive comes from veterans who are looking to get a veteran ID card which proves their military service. There are many reasons why proof of military service can come in handy – including securing veterans benefits, proof of service for [military discounts](#), or just to show off your military pride. Thankfully, the US Government created the Veterans Identification Card Act 2015 which authorizes the [VA to issue Veteran ID Cards to all veterans with an honorable discharge](#). The VA will begin issuing these cards in November 2017.

Please note these Veterans ID Cards are not military ID Cards. They simply show you served honorably in the US Military, and will not function to provide military benefits, base access, or [other veterans benefits](#). If you served in the military and have since separated from, but didn't retire from the military, you may not be eligible for a military ID card.

In this article we will cover information about some of the forms of military ID that are available, who is eligible to receive one, and alternative forms of identification to prove military service if you are a military veteran who is not eligible for a military ID card.

### Military ID Card Eligibility

In general, you must be [in the DEERS system](#) to receive a new military ID card. This includes the service-member (sponsor) and eligible dependents (who must be entered into DEERS by the sponsor). Here are some general rules regarding military ID card eligibility. Check with your local issuing base personnel office more more specific information.

- **Active Duty ID card.** You must be on Active Duty military status and be in the DEERS system.
- **Guard/Reserve Military ID Card.** You must be in the Guard or Reserves, which may include the Inactive Ready Reserves (IRR).
- **Retiree Military ID Card.** You must qualify as a military retiree, which generally means 20 years of active military service, or 20 years in the Guard or Reserves (though age limits may change eligibility requirements for Guard/Reserve retirees). Medically retired servicemembers may also be eligible.

**Former Military / No longer serving, not retired.** There are a few exceptions given to certain veterans who meet the following qualifications: Medal of Honor recipients, 100% disabled veterans, Former members in receipt of retired pay, [Transitional Health Care Member \(TAMP\)](#), and some others. They will receive DD Form 2765.

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- **Military Dependent ID Card.** These may include, but are not limited to: Lawful spouse, un-remarried surviving spouse, unmarried children (including adopted or stepchildren) who are: under 21 years of age, over 21 but incapable of self-support (documentation is required), over 21 but under 23 who are attending an approved learning institution as a full time student (documentation is required). There are additional eligibility rules for former spouses, dependent parents/in-laws, and certain other cases. Contact your card issuing service for additional information.
- **Veterans ID Card.** (See Section Below For Most Up to Date Information).

## How to Get a Replacement Military Dependent ID Card

In addition to being in the DEERS system, you will need at least 2 forms of ID. For more information about where to go, contact your local base personnel office, or visit the [Rapids Site Locator \(RSL\)](#) for ID card requirements and to locate the nearest ID Card Facility/RAPIDS Station based on City, Zip, State or Country. Here is a [RAPIDS Appointment Scheduler user guide](#) to help navigate the site and set up your ID card appointment.

## Veterans ID Card Information



**Veterans ID Cards.** The VA will begin issuing [official DoD issued military veteran ID card](#) to veterans with an [Honorable Discharge](#) issued starting November 2017. Veterans must have an honorable discharge to be eligible for this new Veterans ID card.

**Veteran Health Identification Cards.** The VA also issues [Veteran Health Identification Cards](#) for veterans who are in the [VA medical system](#). Many veterans believe they need to be receiving [service connected disability benefits](#) in order to be eligible for VA health care benefits. This is not the case. All veterans are potentially eligible, based on different criteria, including when and where they served, whether or not they have a service-connected health condition, if they were discharged for medical reasons, served in a war zone, recently returned from an overseas deployment, or other conditions. Each situation is unique and each veteran should contact the VA to determine their eligibility status.

**Other Veteran ID Cards.** Some states, [including Virginia](#), issue state veterans ID cards. Many other states may include an [endorsement on their state issued driver's licenses or ID cards](#). If this is the case, you should be able to get an ID card through your state (Note: Most, but not all states, offer these cards at this time).

## Veterans Designation on Drivers Licenses or State ID Cards

It can be difficult for some military veterans to prove they served in the military. The only federally issued [military ID cards](#) are military retiree ID cards, the [Veterans Health Identification Card](#) issued by the VA for eligible veterans, and other veterans on a limited basis. The VA has announced a [new Veterans ID Card](#) that will be available to all veterans, but the specific details and timeline haven't yet been announced. Veterans who are ineligible for one of these ID cards are often left without an official ID card that [proves they served in the military](#).

Some veterans get around this by carrying around a copy of their [DD form 214](#), but this presents a several issues: it is not a photo ID, so many places won't accept it, it is bulky and difficult to carry in one's wallet, and it has the veteran's Social Security number on it, which presents an identity theft risk if it is stolen.

Thankfully, many states are taking notice of this and are including a veterans designation on drivers licenses and state issued ID cards. Some states, [such as Virginia](#), are issuing a separate photo ID that identifies veterans.

## States that Offer a Veteran Designation on Drivers Licenses and ID Cards

We have compiled a list of states that now offer a military service or veterans designation on drivers licenses and their state issued ID cards. These cards can often be used for [military and veterans discounts](#), or to prove you served in the military. However, it's important to note that these ID cards are not official military ID cards in the sense that they will allow you to enter a military post or receive military benefits. You will need to show your DD Form 214 or other official military documents to receive military benefits, if you are eligible.

Currently 49 states offer a veterans designation on state issued drivers licenses or ID cards. Puerto Rico and Washington D.C. also issue driver's licenses or ID cards with a Veterans Designation.

## How to Get a Veterans Designation on Your Drivers License

If you live in a state that offers the military designation on state issued drivers licenses and ID cards, then you will need to bring a copy of your DD Form 214, DD Form 215, or other discharge paperwork, along with any additional paperwork required by your state (most states require a copy of your birth certificate, social security card, passport, or some other form of identification). You should be able to find a specific list by contacting your state department of motor vehicles (DMV) by phone, or by visiting their website. Related: learn how to [replace your DD Form 214](#) or [other military records](#).

The military service designation is new in many states, so it may not have been available when you last renewed your drivers license or ID card. Virtually every state will require you pay a replacement fee if you want to get a new card with the veterans designation before your old license has expired. Each state has different rules and costs for this, so please contact your state DMV in advance.

Related information about military ID cards: If you need to replace your military ID Card, you will need to [set an appoint through the RAPIDS Appointment Scheduler](#). This is only available to eligible military service members and retirees who are authorized military ID card holders.

## Your DD 214 Will Prove Military Service

The easiest way to prove your military service without one of the above ID cards is with a [DD Form 214](#), which is the document which serves as your service record. This is issued to all military members when the separate from military service (the military used to issue a wallet sized DD Form 214, but so far as I know, this is no longer the case).

Unfortunately, carrying around a letter size document is inconvenient. One tip we have received from many veterans is to take your DD Form 214 to an office supply store such as Office Depot, Office Max, Fed-Ex/Kinkos, etc. and ask them to shrink the card to a wallet size version and have it laminated. This will give you a wallet sized document that will prove your service.

## Events



August 10th – 12th – 2018, **Fishing** at Eastbay Campground, Devils Lake ND. 20 spots available, 15 of the spots are filled

August 21st – 24th, 2018 **Charter boat fishing** out of "Slims Resort" Baudette, MN on Lake of the Woods – 20 spots available, 11 are filled

September 8th, 2018 **Youth Waterfowl Hunt**, 20 spots available

October 6th, 2018 **Disabled Veterans Goose Hunt**, 20 spots available

October 11th-13th, 2018 **Accessible Deer Hunt** on Rydell Refuge in partnership with "Options RCIL" 4 spots available. Hunters must possess a permanent total disability, the Social Security definition is used as guidance when reviewing applications. Call 218-686-9114 for more details and special application forms.

October 18th – 21st, 2018 **Deer Hunting** on private land in an intensive harvest area – bring a cooler, we are quite sure you will have some venison to return home with.

To participate in one of our events all you need is the appropriate fishing or hunting license, seasonal outdoor clothing and the desire to have a great time in the company of other veterans.

We furnish food, ammunition, bait, blinds and other supplies. We also have guns and fishing gear for those that need them.

To be considered for any of these events please complete and return the application at least 20 days prior to the event



X

**Application for one event**

What event are you applying for \_\_\_\_\_

Name: (Last) \_\_\_\_\_ (First) \_\_\_\_\_ (Middle) \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip Code \_\_\_\_\_

Phone Number: \_\_\_\_\_ E-mail: \_\_\_\_\_

Branch of Service: \_\_\_\_\_ Years served \_\_\_\_\_ Rank \_\_\_\_\_ Age \_\_\_\_\_ Weight \_\_\_\_\_

WWII \_\_\_\_\_ Korea \_\_\_\_\_ Vietnam \_\_\_\_\_ Desert Storm \_\_\_\_\_ Afghanistan \_\_\_\_\_ Iraq \_\_\_\_\_ Other \_\_\_\_\_

On the back of this application please list in detail any disabilities & diagnosis, current medication taken, and any special needs such as assistance, diet, equipment - - cane, crutches, wheelchair, walker, etc.

Do you have a "Service Connected" disability ? \_\_\_\_\_

Difficulties with outdoor temperatures ? Yes \_\_\_\_\_ No \_\_\_\_\_

Name and phone number of contact person in case of emergency \_\_\_\_\_

Our screening committee will review all applications // All applicants will be notified by mail, phone or e-mail // You must provide your own transportation to and from this adventure // Questions concerning the event you are interested in should be directed to Jason by e-mail [jasonc@wikel.com](mailto:jasonc@wikel.com) 218-686-0889 or Wayne by e-mail [mrvetsod@wikel.com](mailto:mrvetsod@wikel.com) 218-686-9114 or Dave at 218-449-3865

Please return application 20 days prior to event to: Middle River Veterans Outdoors  
PO Box 66  
Middle River, MN 56737

X \_\_\_\_\_  
Applicant's Signature



## Apply for an Honor Flight

Honor Flight Network recognizes American veterans for your sacrifices and achievements by flying you to Washington, D.C. to see YOUR memorial at no cost. Top priority is given to World War II and terminally ill veterans from all wars.

Honor Flight Network has expanded to include Korean War and Vietnam War veterans. In order for Honor Flight Network to achieve this goal, guardians fly with the veterans on every flight providing assistance and helping veterans have a safe, memorable and rewarding experience.

For what you and your comrades have given to us, please consider this a small token of appreciation from all of us at Honor Flight Network.

If you are a Veteran and would like to experience an Honor Flight at no cost to you, go to:  
<https://www.honorflight.org/veteran-application/>

If you know of someone who is a World War II veteran or a veteran with a terminal illness, please fill out an application and send it in on their behalf. And remember, every veteran flies free.

## For More Information

For further information, please contact us at 937-521-2400 or via email at [applications@honorflight.org](mailto:applications@honorflight.org).

## IMPORTANT NOTE

Most Honor Flight Network hubs use their own Veteran application forms. Before downloading the application form above, take a minute to check the website of the Honor Flight Network hub you wish to depart from on our [Regional Honor Flight Hubs](#) page. If the website has application forms, download the appropriate form and follow their instructions for submitting it.

