



VETERANS CHRONICLE



Learn more at VeteransHelpNet.com.

FRIDAY, June 21, 2019



The high cost of not applying for your earned disability benefits

By Seth Maier

When we service members solemnly swore our oath in supporting and defending the Constitution of the United States, we didn't think that we might potentially leave military service with fewer abilities than we had at the start.

Imagine that a carbon copy of yourself was created right when you signed those enlistment papers. Fast forward to your military exit. Compare your post-military self to the carbon copy that had not experienced military service. What are the differences?

Perhaps there is a physical difference, such as a paratrooper with a bum knee and back spasms from all the voluntary airplane leaps. Perhaps there is something invisible, such as witnessing the hell of combat and the ongoing

trauma of reliving those experiences and painful memories. We might not see the physical difference from our carbon copy, but internally there is certainly something changed.

It is these differences that the VA disability compensation system was designed for. It's in the VA motto, a quote from President Lincoln: "To care for him (*her*) who shall have borne the battle and for his (*her*) widow (*widower*), and his (*her*) orphan." (Emphasis rightly added for my Women Warriors!)

It breaks my heart to hear a brother or sister in arms tell me that they won't apply for a service connection because they feel like they are taking something away from another veteran, believing that "They deserve it more than I do."

No vet is getting anything taken away from them when another vet applies. It simply doesn't work that way!

I bugged a veteran buddy for three years to apply for service connection from his exposure to Operation Iraqi Freedom burn pits. He could hardly breathe – the burn pits had a major impact on his health – but he always said, "Some other vet needed it more." He finally applied and, three months later, he was 100% service-connected disabled.

Here is a metaphor that helped change his perspective:

If you leased a car from a dealership, you made an agreement on the maximum number of miles driven and if you get a ding in the car, you'll have to fix it before it's returned. If you return it with unrepaired damages and/or more miles than agreed upon, you are going to have to pay extra. Our enlistment contract is like a lease with the government. Uncle Sam leased our minds and our bodies in exchange for a signed blank check, payable for up to our mortal life. If we left military service with dings, cracked headlights, or more miles used – guess what? Our Uncle will compensate for that! The problem is our Uncle won't just pay it – we have to apply to obtain service-connected disability.

We calculated that because my buddy waited those three years, he lost over \$70,000 in compensation. It will never be paid back to him. Every month a member waits from filing is a month of compensation they'll never get! Don't wait, apply now!

It further breaks my heart when I encounter a veteran whose home is being foreclosed on because of the cost of their medical treatments, such as cancer. If they had a cancer that has been directly

connected to exposure to Agent Orange and they had applied for a service connection, those medical bills been covered and they would've been able to keep their home.

Additionally if that service member clocks out in life because of that cancer, I can sleep at night because I know their spouse and their dependents will be taken care of, as they'll continue to receive survivor benefits. That part is really important to me – if my death is related to an injury or disease associated with my service, I need my family to be able to sustain themselves after I'm gone. The service-connection disability I applied for and was awarded benefits all for my family.

VA disability compensation is a tax-free benefit paid to a veteran because of injuries or diseases that happened while on active duty, or were made worse by active military service. All recognized service-connected disabilities will all be fully covered medically for the rest of the vet's life, followed by a plethora of additional benefits that can't even be enacted until a service claim is made. I urge veteran readers (and their support systems) to meditate for a moment on the idea of that carbon copy self made at military enlistment. What is different? Does it still impact you today? Has it gotten worse?

Meet with a Veteran Service Officer to discuss these differences at no cost; you don't have to be a member of their organization, nor is there pressure for you to join their organization. VSOs took the exact same oath as you did upon entering service. They'll understand and recognize if your experiences will qualify. It is incredibly valuable to have that talk!



Physical and occupational therapy offered by VA

By Jean Bledsoe

I am a retired RN and knew a little about both physical therapy (PT) and occupational therapy (OT), but I really didn't understand the full scope of what they could do to improve my life.

I was referred to a physical therapist, and as she watched me painfully walk down the hall, she immediately gave me a new rolling walker with a seat and basket. She evaluated my spinal condition, came up with a plan, gave me some simple exercises

along with some equipment, and said I needed OT in addition to PT and ordered it immediately.

The occupational therapist evaluated my condition and concentrated on specific, simple tasks that I had difficulty performing with my hands, like holding silverware, picking up small items, buttoning my clothes, tying my shoes, using a knife, all because of the loss of strength, feeling and flexibility in my hands. I was treated with ultrasound and paraffin wax.

Each week I would see both therapists. They reevaluated my progress and gave me additional exercises to help with my rehabilitation and make my life easier. Eventually, they determined that I would need to see the hand surgeon at the VA and they set all of that in motion.

I talked with the OT team, who told me about helping stroke patients and amputees, and patients with chronic illnesses, like diabetes and heart disease. Therapists assess their needs and home environment, and provide the devices, equipment, and education to enable them to lead safer, more independent lives.

They also spoke of the work OTs do with clients with PTSD and other mental health issues.

Both Mann-Grandstaff VA Medical Center in Spokane and North Idaho CBOC in Coeur d'Alene offer these therapies.

What do you need? If you haven't already, begin exploring your VA benefits with the help of a Veteran Service Officer (see "How Can I Get Help" on page 2). If you are already enrolled, ask your primary provider for a referral.

Inland Northwest Honor Flight thanks supporters



It was 10 years ago this Memorial Day weekend that Inland Northwest Honor Flight made its public debut to the Spokane area. At that time, we had no idea how we were going to raise enough money to further our mission.

Fast forward to 2019 and we have raised \$3.6 million and taken over 1,800 veterans on their Honor Flight. We are still going strong in our fundraising and are funded almost through the year 2020 with continuing fundraisers and donations. This success solely belongs to our donors, sponsors, volunteers and those who tirelessly hold fundraisers and everyone who contributes to our program in any way. We cannot do it without you. It truly is a community effort.

On behalf of our veterans and our program and our continuing mission to honor those who have served and those who have made the ultimate sacrifice for all of us, THANK YOU!

This message was shared by Inland Northwest Honor Flight on its Facebook page (www.facebook.com/INWHF) on May 27, 2019.

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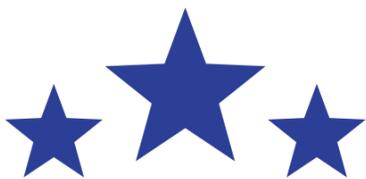
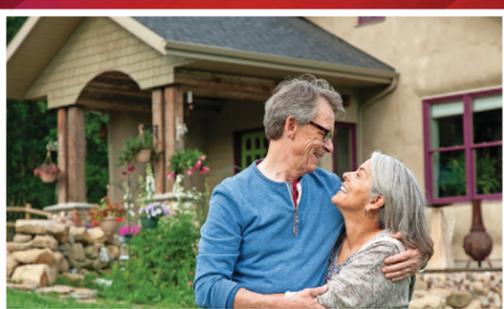
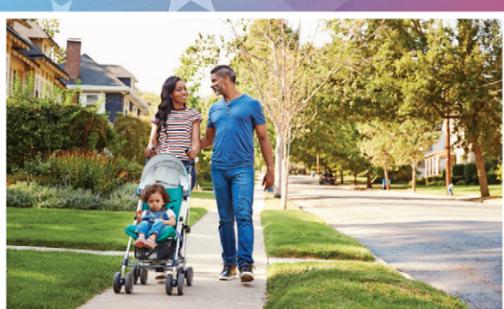
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Honor Flight guardian stays in the present

By Jack Pusek

I am a planner. When I prepare for a trip I check things three times. So when I recently went to escort WWII veterans on an Honor Flight to Washington, D.C., I was shocked to find my camera missing. I was sure I had packed it. I checked my luggage, my car ... even returned to my hotel and checked my room. The camera was nowhere to be found.

So I gave up on my search, consoling myself that I would purchase a new camera when the flight arrived in D.C. But I never had the chance. And yet ... and yet, now that I have returned home from the trip I find myself at ease with the fact that I was unable to take pictures of those memorable two days.

You see, it wasn't until I was missing my camera that I realized my memory would take all the "snapshots" it needed. It was because of that missing camera that

I was given the chance to be fully present meeting the veterans, their family members, other guardians, and seeing the many wonderful memorials.

As someone who has spent much time volunteering in nursing homes, I had asked to escort a veteran who uses a wheelchair. I was blessed. The veteran I escorted was lively; he was full of stories, many of which were about his time in the service flying blimps over the U.S. naval fleet looking for subs during the war.

It was that missing camera that gave me the opportunity to meet a father and daughter (his escort) who had both served in the Armed Forces. And it was because of that missing camera that I was fully present at the WWII Memorial where I watched scores of children shake hands, hug, and even kiss the veterans, thanking them for having served.

Though the trip was a whirlwind of events, I was given the opportunity to be present. I was able to give thanks to many men and women who have served and fought for our liberties and freedoms. I discovered a renewed sense of faith in the younger generation, and I was able to see the Vietnam Veterans Memorial, where I shed a few tears for those I knew.

So I suppose the idiom is true - sometimes God does give us blessings in disguise. Although I will not have a million snapshots of the trip collecting dust in some photo album, the memories I gained from this honor will be with me until I am no more.

And, when I got home, I found my camera ... in the zipper compartment of my backpack, right where I had thought I put it, but could not find it when I looked.

HOW CAN I GET HELP?

Every county and state has a Veteran Affairs office to answer questions about benefits and provide assistance. There are also other useful resources for veterans in the Inland Northwest.



GO ONLINE

VA.gov
The Department of Veterans Affairs website has resources on every topic relevant to veterans.

VA.gov/welcome-kit
The VA Welcome Guide covers all types of benefits and services available for veterans, new recruits, active service members and their families.

DAV9.com
Based in Post Falls, Disabled American Veterans Chapter 9 Fort Sherman shares links and information to both local and national help organizations for veterans.

Explore.VA.gov/benefits-navigator
Explore VA benefits and discover which ones you and your family may be eligible to receive.



IN PERSON

Spokane County Regional Veteran Service
1117 N. Evergreen Rd.,
Spokane Valley, WA
(509) 477-3690

Apply for emergency services, or have any benefits or service questions answered by 5 Veteran Service Officers (VSO) and staff.

North Idaho Veteran Services and Benefits Office
120 E. Railroad Ave., Post Falls, ID (208) 446-1092

Meet with a VSO or staff for help with VA benefits enrollment, claims or other veteran needs.

Goodwill Support Services for Veteran Families (SSVF)
130 E. Third Ave., Spokane, WA (509) 828-2449

SSVF helps homeless veterans and their families find housing and connects veterans with other support organizations.



BY PHONE

Spokane County Regional Veteran Service
(509) 477-3690

North Idaho Veteran Services and Benefits Office
(208) 446-1092

Veteran Crisis Line
1 (800) 273-8255, press 1

North Idaho Crisis Center
(208) 625-4884

Washington or Idaho 2-1-1

Dial "2-1-1" for health and human resources referrals.

Healthcare for Homeless Veterans HCHV

In Person or Phone
504 E. Second Ave., Spokane, WA

Phone: (509) 435-2019

Provides healthcare and outreach for housing, job opportunities and counseling.

HEY, VETERANS DID YOU KNOW

Type II diabetes may qualify you for VA benefits?

If you develop Diabetes Mellitus (Type II), you are automatically eligible for some VA health care benefits and a monthly disability check? Due to presumed exposure to Agent Orange in Vietnam, there are currently 14 listed diseases that automatically qualify you to receive compensation. Conditions secondary to diabetes are also covered, including neuropathy, chronic kidney failure and heart disease. Contact your Veterans Service officer (VSO) for more information or for assistance in filing a claim. This is a free service and you do not need to belong to a specific organization to receive help.

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Veteran Benefits in Washington State



HOUSING BENEFITS

The state of Washington runs four state veterans' homes in Orting, Port Orchard, Spokane, and Walla Walla. Eligible applicants must meet the following criteria: Served at any time, in any branch of the United States Armed Forces including the National Guard; received an honorable discharge and reside in Washington State. The spouse of a resident or widow of an eligible veteran is also eligible, as are Gold Star parents who lost a child while serving in the Armed Forces.

FINANCIAL BENEFITS

Disabled Veteran Property Tax Exemption: Veterans with a 100 percent service-connected disability and an income of less than \$40,000 (not including VA disability

payment) may be exempt from paying property tax on their home. Surviving spouses may also qualify.

Free License Plates for Disabled Veterans: Veterans who have been receiving 100 percent VA disability for at least one year can receive a free disabled veteran vehicle license plate.

EMPLOYMENT BENEFITS

State Employment: Honorably discharged combat veterans or those with a campaign ribbon, and their surviving spouses, get preference for state jobs. For state jobs that require an examination, 5 percent will be added to the score of a non-combat veteran, 10 percent will be added to the score of a combat veteran, and 5 percent will be added to the score of a mobilized guard or reserve member.

Military Service Credit: Washington State Department of Retirement Systems offers military service credit to qualified public employees. If a veteran receives military

retirement, they will get 5 percent added no matter what. Honorable discharge is required.

Translating Military to State Credentials: Military training may count towards certain healthcare profession credentialing requirements, if the state determines it is substantially equivalent to standards.

Military Commercial Drivers License Skills Test Waiver: Veterans seeking a Commercial Drivers License (CDL) may get a waiver of the skills test if they are currently licensed, and operated a CDL in the last 90 days as a part of their military duties. The written test can't be waived.

Washington State Conservation Corps: The Washington State Department of Veterans Affairs in partnerships with local counties, the Washington State Department of Ecology, and federal agencies operates several internship and paid programs. These programs work to restore and protect Washington State's natural resources.

RECREATION BENEFITS

Disabled veterans with at least 30 percent disability can get free camping, moorage, campsite reservations, watercraft launching, trailer dump, and day use at state parks. Discounted hunting and fishing licenses are available to 30 percent and greater disabled veterans (resident or non-resident), and to those over 65 with any disability. Active duty members stationed in Washington can buy hunting and fishing licenses at the resident rate.

VETERANS CEMETERY

The Washington State Veterans Cemetery is located in Medical Lake. In general, veterans discharged under conditions other than dishonorable and their spouses and dependent children are eligible for burial. There is no residency requirement. There is no charge for veteran interments, and a one-time fee of \$300 for eligible dependents.

Veteran Benefits in Idaho



HOUSING BENEFITS

There are three state veterans homes in Idaho: Boise, Lewiston, and Pocatello. Applicants may be peacetime or wartime veterans; wartime veterans retain priority admission status. Applicants must have been discharged under honorable conditions and be an Idaho resident. Applicants must be unemployable as a result of age, illness, or disability, and must apply for and be eligible for Medicaid benefits or must pay a monthly fee.

FINANCIAL BENEFITS

Income Tax: Military pay is tax free if stationed out-of-state. Military retirement is tax free for retirees over 65 or disabled retirees over 62, as well as unremarried surviving spouses.

Property Tax: Effective July 1, 2018, veterans with a 100 percent service-connected disability may apply to reduce their property taxes by as much as \$1,320.

Grocery Tax Credit: Veterans age 65 or older, or disabled veterans age 62 or older, may claim the Grocery Tax Credit even when not required to file an income tax return if VA disability benefits are the veteran's only income.

Financial Assistance: Provides up to a \$1,000 grant, in cases of extreme emergency, to

wartime veterans in need of assistance. Must have entered the military from Idaho or lived within the state for at least five years. The event or emergency must have occurred within 90 days of the request.

EMPLOYMENT PREFERENCE

Idaho state employment gives preference points for active duty veterans. Honorably discharged veterans get 5 preference points, disabled veterans get 10 preference points. Unremarried surviving spouses can get the same points as the veteran.

RECREATION BENEFITS

Idaho veterans with 100 percent service-connected disability get free access

and camping at Idaho State Parks. Resident disabled veterans may be eligible for reduced fees for licenses and tags for hunting and fishing. Nonresident disabled veterans with a VA disability rating of at least 40 percent are eligible for nonresident DAV reduced fees for licenses and tags.

VETERANS CEMETERY

The Idaho State Veterans Cemetery is located adjacent to the Dry Creek Cemetery in Northwest Boise. The eligibility requirements for burial at the Idaho State Veterans Cemetery follow the National Veterans Cemetery eligibility requirements and Idaho law. There is no requirement to be a resident of the state of Idaho.

HEY, VETERANS DID YOU KNOW

Benefits are available for Vietnam veterans with Parkinson's disease or prostate cancer?

Due to presumed exposure to Agent Orange for "boots on the ground" Vietnam veterans, these are two of 14 currently listed presumptive diseases that automatically qualify veterans to receive VA health care benefits and a monthly disability check.

If this sounds like you or someone you know, contact the Spokane County Regional Veterans Services at (509) 477-3690 or the North Idaho Veteran Services and Benefits at (208) 446-1092 for help filing a claim or enrolling in the VA medical system.

For more information about the 14 presumptive diseases associated with Agent Orange, visit www.publichealth.va.gov/exposures/agentorange/conditions/.

For more information, contact Spokane County Veteran Services at (509) 477-3690.

HEY, VETERANS DID YOU KNOW

There is appropriate flag etiquette at parades?

A Color Guard typically leads the parade with the U.S. flag. Civilians should stand, remove their hats, and place their hand over their heart as the flag passes by. Veterans and members of the Armed Forces not in uniform can respond as civilians or render the military salute. It is not necessary to salute every small flag in a parade.

HEY, VETERANS DID YOU KNOW

Disabled veterans can get a free veteran license plate?

Specialty veteran license plates are free for 100 percent service-connected disabled veterans in Washington and Idaho. Visit Washington's Department of Licensing (www.dol.wa.gov/) and Idaho Transportation Department's Division of Motor Vehicles (itd.idaho.gov/itddmv/) for applications and requirements.

Veterans Crisis Line provides immediate care

There are now three call centers operating 24 hours a day, seven days a week.

The VA has always prioritized the need to provide immediate care to veterans in crisis, and the VCL is an essential part of this life-saving mission. The Topeka-based center was opened to support increased demand. The VA has two other call centers located in Canandaigua, N.Y., and Atlanta, Geo.

Since its launch in 2007, crisis line responders have answered over 3.5 million calls, initiated the dispatch of

emergency services to callers in imminent crisis nearly 93,000 times, engaged over 397,000 requests for chat services, answered nearly 92,000 requests for text services, and forwarded more than 582,000 referrals to local VA Suicide Prevention Coordinators (SPCs) on behalf of veterans to ensure continuity of care with veterans local VA providers.

Veterans who are in crisis or having thoughts of suicide – and those who know a veteran in crisis – can call the Veterans Crisis Line for confidential support at any time, day or night.

Ways to connect

- 📞 Call (800) 273-8255 and press 1
- 💬 Chat online at VeteransCrisisLine.net/chat
- 📱 Text 838-255

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Residential Loan Officer
509-462-5805



Deidre Arnold
NMLS# 643782
Residential Loan Officer
509-227-5497



Lisa Knight
NMLS# 785378
Residential Loan Officer
509-462-5809



Mike Coffey
NMLS# 699335
Residential Loan Officer
509-227-5465



Laura Lund
NMLS# 507140
Residential Loan Officer
509-227-5492

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Tax free monetary benefit for survivors

Dependency and Indemnity Compensation (DIC) is a monthly benefit paid to eligible survivors of certain deceased veterans.

Dependency and indemnity compensation is paid to a surviving spouse at the monthly rate of \$1,319.04 (if a veteran's death was on or after Jan. 1, 1993).

Who can receive DIC? Eligible survivors of:

- A military member who died while on active duty.
- A veteran whose death was the result of a service-related injury or disease.
- A veteran whose death wasn't related to their service but received VA disability compensation:
 - For at least 10 years immediately before death, or
 - Since their release from active duty and for at least five years immediately preceding death, or
 - For at least one year before death if they were a former POW who died after September 30, 1999.

A surviving spouse is eligible if one of the following criteria is met:

- They married the veteran before January 1, 1957.
- They were married to a service member who died on active duty.
- They married a veteran whose death was service connected (if married within 15 years of the discharge).
- They were married to the veteran for at least one year.
- They had a child with the veteran and lived with the veteran continuously until the veteran's death or, if separated, was not at fault for the separation and haven't gotten remarried.

Note: A surviving spouse who remarries on or after December 16, 2003, or they turn 57, can still get DIC.

The surviving children are eligible if a qualifying child isn't included in the survivor spouse's DIC; is under age 18 and unmarried; or is between the ages of 18 and 23 and attending school. Certain helpless adult children (a child who, before the age of 18, became permanently incapable of self-support) can be entitled to DIC.

Some surviving parents may be eligible for an income-based benefit.

Additional allowances may be available under the following conditions:

- At the time of death, the veteran was rated 100 percent disabled or unemployable as a result of disability for at least eight continuous years immediately preceding death and the surviving spouse was married to the veteran for those same 8 years.
- Veteran had one or more dependent child under age 18.
- Surviving spouse is entitled to aid and attendance (A&A) benefits.
- Surviving spouse is entitled to housebound benefits.
- Surviving spouse has one or more children under age 18.

For more information, visit www.benefits.va.gov/compensation/ or contact your Veterans Service Office ("How Can I Get Help?" on page 2).

Information provided by military.com.

Aid and Attendance Benefits

Aid and Attendance (A&A) is a benefit paid in addition to monthly veteran pension and disability compensation. A&A can help cover the cost of in-home care, assisted living, or a nursing home. This benefit may not be paid without eligibility to pension.

A veteran may be eligible for A&A if they meet one or more of the following criteria:

- The veteran requires the aid of another person in order to perform personal functions required in everyday living, such as bathing, feeding, dressing, attending to the wants of nature, adjusting prosthetic devices, or protecting themselves from the hazards of his/her daily environment.
- The veteran is bedridden, in that their disability or disabilities requires that they remain in bed apart from any prescribed course of convalescence or treatment.
- The veteran is a patient in a nursing home due to mental or physical incapacity.
- The veteran is blind, or so nearly blind as to have corrected visual acuity of 5/200 or less in both eyes; or concentric contraction of the visual field to 5 degrees or less.

Visit your local regional benefit office to file a request. See "How can I get Help" on page 2 to find your regional benefit office. Information provided by military.com.



HEY, VETERANS DID YOU KNOW

Nearly 100,000 veterans have been cured of Hepatitis C?

The VA can test and treat veterans enrolled in VA care for Hepatitis C. HCV infection can lead to advanced liver disease (ALD), liver cancer and death. Treatment of HCV can prevent development or progression of ALD.

To check your VA health benefit eligibility, contact a Veterans Service Officers (see "How to Get Help?" on page 4) or go online at www.va.gov/health-care/how-to-apply/.



Vets Garage: Providing therapeutic activities, skills

*By Chuck Elmore
Director, Vets Garage*

The mission of Vets Garage is to provide therapeutic activities for veterans with post-traumatic stress disorder. We accomplish this in many ways.

We have a considerable number of wood-working tools. Classes are available in how to operate wood lathes, saws, planers, and other woodworking equipment. We also teach metal casting for making jewelry and other items in sand. We are in the early stages of teaching the use of composite materials in manufacturing. We conduct knitting and crocheting classes, and we can probably teach almost any activity you may desire.

We have two Computer numerical control (CNC) routers that can make practically anything. CNC is a computerized automation method used in manufacturing that allows precise tolerances and near perfect copies. The computer control comes from Computer-aided design (CAD) software that tells the machine tool what actions to take during the milling process.

Several veterans have come through our programs and learned job skills that enabled them to go back to work for local companies and in some cases, even start their own business.

The facility is also available to civilians and everyone pays a small use fee. You will enjoy camaraderie working around other veterans and civilians who have similar interests and life experiences. Call or stop by to learn more.

*Veterans Garage- Northpoint Business Park
3915 E Francis Ave, Ste. C10
(509) 919-3176
Vetsgarage2015@gmail.com*

HEY, VETERANS DID YOU KNOW

You can get a zero premium Medicare plan?

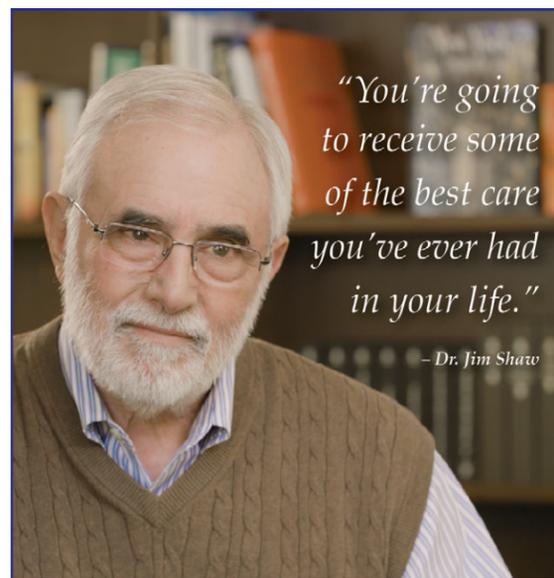
If you are Medicare age (65 and older) and receive VA health care, zero premium Medicare plans are available in some counties that you can use as a back up to your VA health care. There's no monthly cost to you!

For more information, contact Tim Osterman at Omega Benefits Group at (509) 991-0992 or timo@cio.net.



VeteransHelpNet partners with *The Spokesman-Review* to publish Veterans Chronicle on the third Friday of every month to increase awareness about veteran issues and help veterans find hope and help.

If you would like to share a veteran story or a "Did You Know" fact about resources for veterans, please contact info@VeteransHelpNet.com or visit www.VeteransHelpNet.com. For advertising information, please contact (509) 459-5095 or advertising@spokesman.com.



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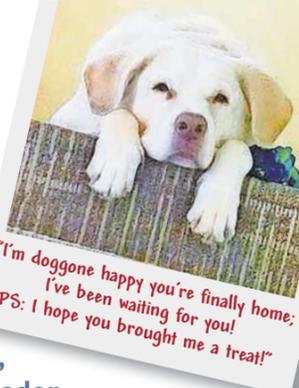
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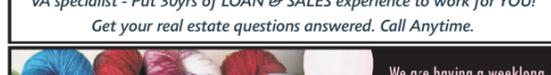
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UPCOMING EVENTS

How to Improve Your Credit Score

Financial Wellness Workshop
Wednesday, June 26, 4-5 p.m.
Spokane County Regional Veteran Services Center
1117 N. Evergreen Rd., Spokane Valley
Your credit score impacts everything. Join us for this financial wellness workshop as we discuss all the ins and outs of your credit score and credit report. Get tips to help increase your credit score and maintain good credit.
Sponsored by Spokane County Regional Veteran Service Center and Spokane Federal Credit Union. Call (509) 477-3690 for information and reservations.

Washington State American Legion Convention

July 17-20
Spokane
Celebrate 100 years of the American Legion in downtown Spokane. Legion members from all over the state will come to Spokane for a number of special events, including a Centennial Celebration in Riverfront Park on Thursday, July 18, which will include free rides for the public on the historic Looft Carrousel. Visit walegion.org for more information.

Mobile Vet Center Monthly Schedule

The Mobile Center (MVC) is an effort to reach the underserved combat veteran population of rural America. Individual counseling services are provided since there is a need in Washington, Idaho, Montana, or Oregon. Call the Spokane Vet Center at (509) 444-8387 for detailed schedule, information and sign-up.

- First and Third Wednesdays
North Idaho College, Coeur d'Alene, Idaho
- First and Third Thursdays and Fridays
VFW Sandpoint, Idaho
- Monthly
Tonasket/Colville, Washington

Upcoming Inland Northwest Stand Downs

Stand Downs are one- to three-day events providing supplies and services to homeless veterans, such as food, shelter, clothing, health screenings and VA Social Security benefits counseling. Free to all veterans.

All opening ceremonies at begin at 8 a.m.

- | | |
|------------------------------------------------------------------|------------------------------------------------------------------|
| July 27
Community Center
Newport, WA | Sept. 28
Grant County
Fairgrounds
Moses Lake, WA |
| Sept. 14
National Guard Armory
Wenatchee, WA | Oct. 5-6
Asa Wood Elementary
Libby, MT |
| Sept. 21
Stevens County
Fairgrounds
Colville, WA | |

Sponsored by local veteran organizations and Mann-Grandstaff VAMC. For more information, contact Mann-Grandstaff VAMC Outreach / Stand Down Coordinator Kevin Copelin at (509) 462-2500, ext. 4017 or Kevin.Copelin@va.gov. Visit www.va.gov/homeless/events.asp to find Stand Down events across the country.

5 COMMON VA HOME LOAN MYTHS

There is an abundance of VA loans myths out there that deter veterans and active military personnel from fulfilling their dream of homeownership.

Let us set the record straight.

MYTH 1

I can't get another VA home loan because I already used it or lost my entitlement in a foreclosure.

BUSTED

- Veterans can use their entitlements more than once.
- Even with foreclosure veterans may have some entitlement available.

TRUTH

MYTH 2

The VA funding fee is so high. Isn't that a disservice to veterans?

BUSTED

The funding fee is a one-time fee instead of a monthly fee like mortgage insurance.

TRUTH

MYTH 3

Jumbo financing is not available for VA loans.

BUSTED

- VA has no limit on the loan amount, only the amount of Guaranty.
- We have Jumbo loans available up to \$1.5M.

TRUTH

MYTH 4

You cannot purchase another home with a VA loan if you currently own a home.

BUSTED

You are allowed to rent out your current home and use a VA loan to purchase a new larger home, or even to downsize.

TRUTH

MYTH 5

VA loans cost the buyer and seller more money.

BUSTED

Thank you for your service!
Contact us to learn more!

- You can get a VA Loan with NO money down.
- Borrow up to 100% of home's value, more with energy improvements.

TRUTH



Janet Schmidt

NMLS #296944
Loan Officer

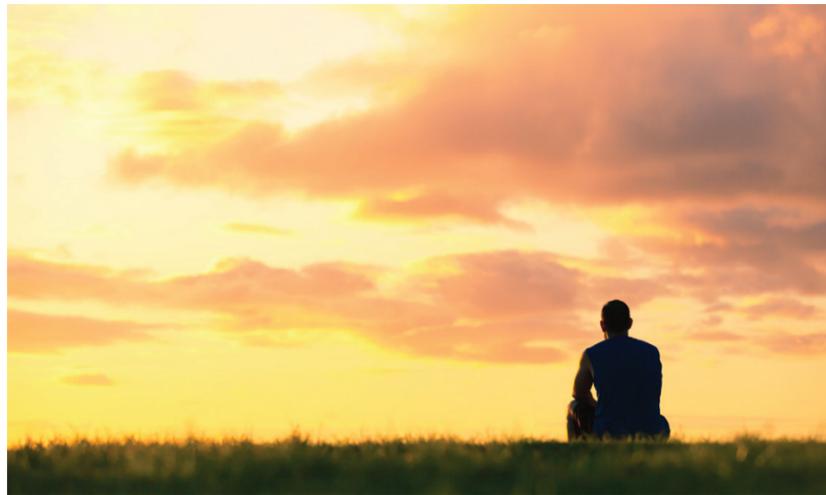
11917 E Broadway, Suite 201
Spokane, WA 99206

509-998-9912 cell
509-209-8514 office
509-209-8515 fax

janet.schmidt@apmortgage.com



NMLS 1850



Recognizing distress and depression in veterans

Dear Fellow Veteran,

I am personally reaching out to you because we want you to know that if you are a veteran experiencing emotional distress, hopelessness or have thoughts of hurting yourself, we really want to help you.



The Mann-Grandstaff VA Medical Center and Community Based Outpatient Clinics serve an area of 64,000 square miles (from Libby, Mont., to Wenatchee, Wash., and the Northern Idaho Panhandle in between). As you can imagine, it is very difficult to reach all veterans who need our help.

If you need help now or know of a veteran who may benefit from our help, the following services are available to you.

Veterans Crisis Line: This confidential service is accessible 24 hours a day, 7 days a week. Call 1-800-273-8255, text 838255 or chat online at www.veteranscrisisline.net.

VA Health Care Benefits: To learn about the VA health care benefits you may qualify for as an enrolled veteran, apply online at www.vets.gov/healthcare/apply/. You can also complete applications by phone Monday through Friday from 8 a.m. to 8 p.m. Eastern Standard Time (5 a.m. to 5 p.m. PST). Call 1-877-222-8387 to apply.

Dr. Robert J. Fischer, Veteran
Medical Center Director, Mann-Grandstaff
VA Medical Center

How can you tell if you (or someone you know) are depressed?

1. Do you have little interest or pleasure in doing things?
2. Do you feel down, depressed or hopeless?
3. Do you have trouble falling or staying asleep, or sleeping too much?
4. Do you feel tired or have little energy?
5. Do you have a poor appetite or overeating problems?
6. Do you feel bad about yourself, that you are a failure, or have let yourself down?
7. Do you have trouble concentrating on things such as reading the newspaper or watching television?
8. Do you move or speak so slowly that other people have noticed?
9. Have you had thoughts of hurting yourself, or that you would be better off dead?*

*If yes, seek help right away by calling the Veterans Crisis Line at 1-800-273-8255. Visit www.myhealth.va.gov/mhv-portal-web/depression-screening to take this private online test to begin the process of healing.

Mobile Medical Unit



The Mann-Grandstaff VA Medical Center's "Mobile Medical Unit" assists veterans with their health care needs, enrollment, and much more when they visit locations in Eastern Washington and North Idaho. Veterans who are interested in learning more about VA health care or want to meet the team, just look for the mobile clinic!

For more information and a detailed schedule, call (509) 991-1356.

2019 "MMU" VA Health Care Team (left to right): Bob Sonderman, veteran, MMU Operator; Lena Young, veteran, Social Worker; Jayne Shoda, ARNP; Kaitlyn Liss, MSA; and Mark Sheldon, veteran, RN.

HEY, VETERANS DID YOU KNOW

A new federal Veteran ID card is available?

The old Military ID card is limited to current service members, retirees and certain veterans with 100% disabilities. Any honorably discharged veteran can get a new Veteran ID card (VIC), a photo ID that shows proof of veteran status without presenting a DD214.

You can apply online at <https://www.va.gov/records/get-veteran-id-cards/vic/> or bring necessary documents (a current government-issued photo ID and a copy of your DD214) to the 7th floor of the Mann-Grandstaff VAMC to begin the application process.



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