POW-MIA accounting efforts -- the Defense Prisoner of War Missing Personnel Office and the Joint POW/MIA Accounting Command, Hagel told a Pentagon news conference. Last month, the defense secretary directed Michael Lumpkin, acting undersecretary of defense for policy, to provide him with recommendations on how to reorganize the two organizations into a single, streamlined unit with oversight for the entire mission. "These steps will help improve the accounting mission, increase the number of identifications of our missing, provide greater transparency for their families and expand our case file system to include all missing personnel," Hagel said. An armed forces medical examiner working for the yet-to-be-named agency will be the sole DOD identification authority and will oversee operations of the central identification laboratory in Hawaii as well as those in Omaha, Neb., and Dayton, Ohio. "By consolidating functions, we will resolve issues of duplication and inefficiency and build a stronger, more transparent and more responsive organization," Hagel stressed. In explaining why the reorganization was necessary, Lumpkin told reporters it had become clear that the department needed a "paradigm shift" from what some have called "outdated, institutionalized thinking and behavior that didn't deliver the number of remains accounted for that we had hoped." "As of next year, Congress has mandated the department have the capacity to identify up to 200 sets of remains a year, but last year the DOD agencies only identified 70 sets," he said. Lumpkin said the new agency will maintain a single database of records related to missing Americans instead of the multiple databases currently in use. In addition, he said, proposals will be developed for expanding partnerships with private organizations already working to recover and identify remains to "fully embrace progressive science." No date has been set for when the new agency will be stood up, but the undersecretary said it would be led by a civilian appointed by the president. "This is a top priority for the Department of Defense. There is no greater sacrifice a service member can make than by dying for this country and we want to honor these heroes by bringing them home," Lumpkin said. [Source: AFPS | Nick Simeone | 31 Mar 2014 ++]
HOMELESS VETERANS UPDATE:

The VA has reversed course in the face of complaints from community groups and a USA TODAY query and restored aid to potentially several thousand homeless veterans who otherwise could have been left on the streets. The assistance, for a category of homeless veterans who have less than honorable discharges, had quietly been pulled in recent months after a legal review of eligibility laws. The support programs — called highly effective by community support groups nationwide — funnel money from the Department of Veterans Affairs through local organizations to provide immediate financial support or transitional housing for homeless veterans. But after the legal review, the VA cut access to the financial support program in December and to the transitional housing program in February for all veterans with less than honorable discharges and for those who served less than 24 months in the military, the VA said. These veterans are generally ineligible for VA health care, and the agency’s lawyers determined that ineligibility for VA health care rendered a veteran ineligible for homeless programs. Community groups were shocked, particularly given President Obama’s stated goal of ending veteran homelessness by 2015. "There is nothing morally wrong here," said Phil Landis, president and CEO of Veterans Village of San Diego, a transitional housing program that turned away 14 homeless veterans in February after the policy change. Ten had served in or during the Iraq and Afghanistan wars, Landis said. "This is federal bureaucracy at its most heartless," said Sen. Patty Murray (D-WA) the Senate Budget Committee chairman and a senior member on the Senate Veterans' Affairs Committee, whose office received complaints. "(It) defies all common sense." VA officials said a law was necessary to change the eligibility rules. "We would hope for some type of relief where somebody would look at this and understand that it runs counter to what the president, what the secretary (Eric Shinseki), what the Congress, what the veteran and what everybody needs to end homelessness," said Vince Kane, head of the VA’s National Center on Homelessness Among Veterans. Murray introduced legislation 28 MAR to correct the problem. Late Friday, responding to a USA TODAY query, the VA said its lawyers were working toward a permanent decision on eligibility. In the meantime, Robert Petzel, the VA's undersecretary for health, restored support for all homeless veterans who had previously been receiving it, the VA said. "This decision will remain in effect until a final legal opinion has been rendered," the VA said in a statement, adding that on 31 MAR it will notify community groups that administer the programs. About 10% of veterans living on the street have other-than-honorable discharges, according to a national database on homeless veterans maintained by Community Solutions, a national non-profit group that fights homelessness and poverty. Nearly 58,000 veterans were homeless in 2013 based on a one-night count by the U.S. Department of Housing and Urban Development. Other-than-honorable discharges often occur in cases directly related to combat stress, said Pete Dougherty, a VA homeless program official until his retirement last year. Troops diagnosed with post-traumatic stress disorder sometimes self-medicate with drugs or alcohol, and substance-related infractions such as drunken driving result, leading to an other-than-honorable discharge, Dougherty said. Some of these veterans later become homeless. Dougherty said the VA, in its earlier determinations about eligibility, had cut off aid to "someone who need us the most." [Source: USA TODAY | Gregg Zoroya | 28 Mar 2014 ++]

Who are homeless veterans?

The U.S. Department of Veterans Affairs (VA) states that the nation’s homeless veterans are predominantly male, with roughly 8% being female. The majority are single; live in urban areas; and suffer from mental illness, alcohol and/or substance abuse, or co-occurring disorders. About 12% of the adult homeless population are veterans.

America’s homeless veterans have served in World War II, the Korean War, Cold War, Vietnam War, Grenada, Panama, Lebanon, Persian Gulf War, Afghanistan and Iraq (OEF/OIF), and the military’s anti-drug cultivation efforts in South America. Last three years, and one-third were stationed in a war zone.

(Excerpt: from National Coalition for Homeless Veterans website)
Service members have been exposed to extreme cold in combat and military training missions. The major cold injuries they suffer include frostbite, non-freezing cold injuries, immersion foot (formerly called trench foot), and hypothermia. The risk of cold injury depends on several environmental conditions including temperature, wind and moisture, in combination with physical activity, the duration of exposure, and amount of protection. The individual’s level of fitness and cold susceptibility also contribute to the risk. If you are concerned about health problems associated with cold injuries, talk to your health care provider or local VA Environmental Health Coordinator who can be located at http://www.publichealth.va.gov/exposures/coordinators.asp. Veterans may have been exposed to extreme cold without adequate protection during:

**World War II:** The Battle of the Bulge, fought in December 1944 through January 1945 under conditions of extreme cold.

**Korean War:** The Chosin Reservoir Campaign, conducted from October 1950 through December 1950 in temperatures that dropped to 50 degrees F below zero, with a wind chill factor of 100 degrees F below zero.

**Operation Enduring Freedom (OEF) in Afghanistan** Other campaigns or circumstances during military service, including training. Health problems associated with cold injuries Cold injuries may result in long-term health problems, including the following signs and symptoms (at the site of exposure):

- Changes in muscle, skin, nails, ligaments, and bones.
- Skin cancer in frostbite scars
- Neurologic injury with symptoms such as bouts of pain in the extremities, hot or cold tingling sensations, and numbness, vascular injury with Raynaud’s Phenomenon with symptoms such as extremities becoming painful and white or discolored when cold

VA has developed a guide for clinicians on how to diagnose and treat cold injuries. Veterans and others also may be interested. The guide is available at [http://www.publichealth.va.gov/vethealthinitiative/cold_injury.asp](http://www.publichealth.va.gov/vethealthinitiative/cold_injury.asp).

If you are concerned about health problems associated with cold injuries during your military service, talk to your healthcare provider or local VA Environmental Health Coordinator. VA offers a variety of health care benefits to eligible Veterans. For additional info in this refer to [http://www.publichealth.va.gov/exposures/benefits/health-care.asp](http://www.publichealth.va.gov/exposures/benefits/health-care.asp).

If you are not enrolled in the VA health care system find out if you qualify for VA health care. Veterans may file a claim for disability compensation for health problems they believe are related to cold injuries during military service. You may file online, or with Waushara County Veterans Services. Call (920)787-0446 for appointment. [Source: [http://www.publichealth.va.gov/exposures/cold-injuries/index.asp](http://www.publichealth.va.gov/exposures/cold-injuries/index.asp)]

**Financial Help**

Jamie Kolpien from Supportive Service for Veterans Families (SSVF) will meet with veterans facing eviction from rentals or post foreclosures, every 4th Wednesday at the North Annex 230 W. Park St. Wautoma, WI between 10 am to 3 pm. For an appointment call 866-823-8387.

**Free Counseling**

Andy Heitman 608-264-5342 of the Madison Vet Center, comes to Waushara County Courthouse by previously arranged appointments, 2nd Wednesday of the month. Call for appointment. Free Counseling to combat veterans and sexual trauma veterans. 5 sessions to non-combat veterans. Marriage counseling, also.
MADISON – Wisconsin Department of Veterans Affairs (WDVA) Secretary John A. Scocos today announced VetCon: A Veteran Employment and Services Conference will take place on Saturday, May 10, 2014 at the Wisconsin Center in Milwaukee. VetCon, presented in partnership with Hiring our Heroes, the Department of Workforce Development (DWD), and the Department of Military Affairs (DMA), is a conference for veterans and employers who seek to hire veterans that will include a career fair, a benefits expo, workshops such as financial planning and resume writing, as well as provide access to educational and other resources.

Veterans and employers are invited to kick-off the daylong conference at a breakfast. Governor Scott Walker is the invited keynote speaker. Awards will be presented to employers who have gone above and beyond the call of duty to employ veterans.

“Our service members have dedicated their time and talents to serve our country, and it is our duty to assist them with a smooth transition back into their communities and families,” Governor Walker said. “As a state and as a country we must do all we can to provide veterans with access to the resources they need to be successful, and VetCon is one way we can do that while also saying thank you to the men and women who have served our country.”

“VetCon is an exciting opportunity for veterans to have direct access to employers, experts in veterans benefits and many other valuable resources,” Secretary Scocos said. “While the WDVA is responsible for assisting veterans on many different issues, we are especially focused on helping veterans find meaningful employment and are very excited to partner on VetCon with those organizations that can make a true connection between veterans and employers. We are expecting this to be a beneficial conference that will meet the varying needs of many veterans.”

Veterans can expect to have access to about 150 employers at the career fair. Over the past four years, the WDVA has partnered with various agencies and organizations such as DWD and Hiring Our Heroes to host 67 veteran career fairs statewide, serving nearly 14,000 veterans. Last year alone, over 4,000 veterans and spouses attended these career fairs, many receiving a job offer or a follow-up job interview. Of those who completed a follow up survey about their career fair experience, 55 percent had received a job offer or follow-up interview.

"Connecting job seekers to jobs is what we do as a team at DWD, and with our Office of Veterans Service, we have veterans helping veterans, serving the brave men and women who served our state and nation," DWD Secretary Reggie Newson said. "At the conference, OVS and other members of the DWD team will be front and center, ready to help veterans improve their resumes, prepare for interviews, and do what we can to help them succeed in landing family-supporting jobs. We will be there to help them explore training opportunities, such as apprenticeship. At VetCon, we are joining forces for our veterans."

At the benefits fair, veterans will have access to information such as education and health benefits, claims, service opportunities, as well as information about Wisconsin’s veterans homes, among other resources. In addition, workshops will be provided by the partners and other experts such areas as resume writing, financial planning, interviewing techniques and starting businesses. Finally, panel discussions will take place to help veterans understand education options available to them while maximizing their education benefits and to help businesses and organizations improve efforts to recruit and hire veterans.

“This is a continuation of the excellent partnership we have with Secretary John Scocos from the Department of Veteran’s Affairs and Secretary Reggie Newson from the Department of Workforce Development,” said Maj. Gen. Don Dunbar. “This event helps support our veterans by connecting them directly with employers and showcases the knowledge, capability and leadership our service members bring to the civilian workforce.”

The full schedule of activities and more information about VetCon, as well as registration for veterans wishing to attend can be found at www.WisVets.com.
VA CAREGIVER PROGRAM

An estimated 1.1 million Americans provide care for ailing or disabled veterans of the Iraq and Afghanistan Wars, including parents and spouses whose cumulative efforts save taxpayers $3 billion each year, according to a RAND study released 31 MAR. Most of these people labor in obscurity without a support network, unaware of government assistance available to help them, untrained in best practices for providing care and at increased risk for emotional problems of their own, researchers found.

"For every hour you spend caregiving, your risk of depression increases," says Terri Tanielian, co-author of the largest study of military caregivers. Sixty-three percent of those caring for a post-9/11 veteran have jobs. On average, they miss about a day of work each week caring for their loved one, an annual productivity loss of $5.9 billion, researchers found. Twenty-eight percent quit work to care for their veteran; 11% took early retirement. The result is that more than 60% say they are constantly under financial strain, twice the ratio of caregivers for veterans who served before 9/11. Challenges ahead include middle-aged parents who face decades of looking after sons or daughters, only to require their own support system as they grow old; or young spouses who are caregivers in a strained marriage, the study found. "We know that a lot of these spouses ... are young, and they're in young marriages with lower relationship quality and potentially vulnerable to divorce," Tanielian says. She says aging parents or troubled spouses pose challenges for the future care of veterans. "What does that suggest to society?" Tanielian says. "Do we have a need where in 10 years, 15 years, 20 years we have a cohort of veterans who have significant caregiving requirements that don't have caregivers? Are they going to need to be institutionalized? Is society going to have to pay to hire home health workers?" Former senator Elizabeth Dole — whose group, Caring for Military Families: The Elizabeth Dole Foundation, paid for the 288-page study — says the results show the nation has not yet come to grips with the magnitude of the challenges facing military caregivers. "This is a special issue that requires a national response," Dole says. "That response needs to be collaborative across the public, private and nonprofit sector, the labor community and faith-based organizations." RAND researchers surveyed more than 28,000 military caregivers from July 1 to Oct. 15 for the study. They estimated that 5.5 million Americans care for veterans of all eras — helping them bathe, dress, eat, use the toilet, make medical appointments and manage finances. They also care for their children. They help those who are emotionally troubled avoid social triggers that can exacerbate post-traumatic stress disorder. Caregivers for those who served in Iraq or Afghanistan have far higher rates of emotional problems, more than likely because they deal with veterans diagnosed with mental health problems, researchers suggest. Nearly half of caregivers suffer from depression, a far higher rate than was found among either pre-9/11 military caregivers or among those who care for disabled civilians. Only about a third of post-9/11 military caregivers who probably suffer from depression see a counselor, the report says. [Source: USA TODAY | Gregg Zoroya | 31 Mar 2014 ++]

DO YOU NEED HELP?

Do you need help at home? If you are in VA Healthcare and in need of home services such as

- Bathing
- Caregiver relief for veterans caregiver only. In home respite up to 30 (6 hour) days in a year to the caregiver of a veteran. Respite also available as an in patient at Tomah VA when several days at a time are needed.
- Adult Day Care
- Housekeeping
- Meal Preparation
- Making a Living Will or Advanced Care Directive
- Home Equipment like grab bars, wheel chair, shower chair
- Homemaker Services to those receiving bathing care, includes light housekeeping, meal preparation or errands. This service is designed for veterans who either live alone or have caregivers who are impaired and not capable of doing household chores.

Contact your VA primary care doctor. Ask for a “Geriatric” assessment. Your VA doctor can prescribe any of the above items and more. The VA could also pay for Home Health Aide to come to your home and help with personal care such at bathing. If you need help, and want to stay in your home, call for an assessment today, see what you can qualify for. You will need to go to the VA to be assessed for these benefits. The VAMC in Tomah works with Cooperative Care here, in Waushara County to give you the services you need. Although the geriatric assessment will be done by a different doctor, you will still keep your same primary care physician and continue to see your doctor as scheduled. Appointment takes 2 hours. 1-800-872-8662 X 66313
VA LOANS: How To Save On Closing Costs

Closing costs are an inherent part of any VA home loan. Processing and approving a VA home loan application requires information and services from more than just your VA lender. And if you don't watch out, you'll pay more than you have to.

VA loans limit the types of closing costs that veterans can pay but even with those limitations, there are closing costs. Here are some ways to reduce or avoid paying for them altogether. Closing Costs the VA Allows. One of the easiest ways to remember the fees that the veteran may pay for is by using the acronym ACTORS. This stands for appraisal, credit report, title insurance, origination fees, recording and survey or abstract charges.

The VA funding fee is also a charge but may be rolled into the loan amount and not paid out of pocket. This list leaves a lot of other players out of the picture and is an advantage that eligible VA borrowers have that others do not. What sort of fees? Common fees charged that veterans are not allowed to pay include loan processing, loan underwriting, document prep fees, escrow charges, settlement fees and a host of others. Added up, these fees can be more than a few thousand dollars, depending upon the size of the loan amount, locale and other factors. So how much can the fees be for the charges that the veteran is allowed to pay? Using a home with a sales price of $300,000, what you might see is Appraisal $500; Credit report $50; Title $3,000; Origination $3,000; and Recording $100 for a total of $6,650. Even though VA loans limit the amount of costs the veteran may pay, it still can be a sizable number.

How to Save or Eliminate Fees?

You always try one of the following. Nothing ventured, nothing gained.

Seller Concessions. The most convenient way is to have the seller pay them. When making an offer on a home, your agent can ask that the seller pay a certain percentage or a particular amount of your closing costs. VA guidelines allow a seller to pay up to 4 percent of the sales price of the home to go directly toward the veteran's closing costs. In the above mentioned example, that could be up to $12,000, well above what the borrower might pay. If not all of the costs, perhaps just some of them. If your offer says something to the effect of "We'll pay your asking price but we want you to pay all of our closing costs up to 4 percent of the sales price." In this scenario the seller’s only choices are to pay all, some, or none of them Lender Credit.

Another way to reduce or eliminate VA loan closing costs is having the lender provide a lender credit. How does a lender credit work? When speaking with your loan officer about various interest rate options, along with a loan term such as a 30 or 15 year fixed, you will also be given a list of rates with points and rates without points. Points, called "discount points" in the industry, are represented as a percentage of the loan amount. For each point paid, the interest rate can be reduced by about one-quarter of one percent on a 30 year mortgage. You might be quoted something like, "4.50 percent with no points or 4.25 percent with one point." On a 30 year loan of $300,000, one point will cost you $3,000.

Conversely, a lender can actually increase your interest rate by one-quarter of one percent or more, and provide you with a lender credit to be applied to your closing costs. Using this same example, you might be quoted 4.50 percent with no points, 4.75 percent with no points and a $3,000 credit or 5.00 percent for a $6,000 lender credit. It's your choice and something you need to review with your lender. Your monthly payment will be slightly higher, but then again you saved $6,000.

There's no getting around closing costs on a VA loan, it's simply a matter of who pays for them. Properly structured, you may not have to. [Source: Mil.com | VA Loan Captain | Sep 2013]
As a veteran, beware of pension advance products that offer to pay military retirees a lump-sum payout in return for their monthly retirement payments. The products may amount to payment of only pennies on the dollar and the advances are reported to carry interest rates from 27 percent to 106 percent, which can threaten a safe retirement. There are many pension advance companies on the Internet, often with patriotic-sounding names and logos. If you’re offered a pension advance, stay away from arrangements that allow a creditor to access the account where you get your benefits. Instead, get trusted financial expert advice if you need emergency funds. Additionally, some individuals and companies use VA’s Aid & Attendance pension benefit as a hook to sell services. The Aid & Attendance benefit is for eligible disabled veterans who require the aid and attendance of another person, or who are housebound. Individuals or companies looking to sell their services may offer to help veterans obtain Aid & Attendance benefits, but they often require customers to sign up for financial services first, then they move assets into irrevocable trusts for qualification. When being solicited, watch out for:

A lawyer or veteran advisor who offers to get the Aid & Attendance benefit for a fee. Federal law prohibits

VA accredited advisors from charging to assist with VA claims. However, at times a “consultation fee” is charged up front. A claim from a paid advisor stating that they can get the benefit for you more quickly than anyone else. All VA claims must go through the standard evaluation process, which no one can bypass to get it done faster.

An offer to help a financially secured veteran qualify for Aid and Attendance by taking control of their finances and moving assets into an inaccessible trust.

This may disqualify a veteran from other benefits. Retirement homes using the lure of Aid & Attendance to get veterans to move in on the implied promise that they will get the benefit.

If the claim is denied, the veteran may not be able to afford to remain in the facility. [Source: American Legion | Cajun Comeau NC VSO | 1Apr 2014 ++]

VA BACKLOG UPDATE

A coalition of senators and congressmen is preparing for a possible larger overhaul of the Department of Veterans Affairs, saying a 44 percent cut the agency reported making to reduce the backlog of first-time and supplemental disability claims by former military members is not good enough. Sen. Pat Toomey, a Lehigh Valley Republican and the son of a Marine told reporters on 7 APR that large-scale reforms designed to dramatically revamp the VA are ahead if it can’t slash deeper into the backlog of 337,357 claims languishing at 56 regional offices nationwide. “It’s not acceptable for men and women who served their country and risked their lives, often with serious deleterious effects from their service, to wait for long periods of time to have their claims decided,” Casey’s proposed 21st Century Veterans Benefit Delivery Act calls on the Government Accountability Office, the investigative wing of Congress, to survey how VA regional offices handled the backlog before proposing uniform changes to spur more accurate and timely decisions. Casey’s bill has been championed by the Veterans of Foreign Wars, the American Legion and several other military groups. “Veterans deserve a comprehensive and permanent solution to this problem, and my hope is that this legislation will ensure we reach that goal,” Casey told the Trib. Last week, the VA announced that vets are waiting 119 days less than they did a year ago for decisions on initial disability filings. Officials have blamed the backlog that peaked last year at more than 611,000 claims on a record number of new and complex filings since 2011. Toomey said. Darin Selnick, an independent consultant for Concerned Veterans of America and a former Air Force officer and VA executive from 2001-2009, said the VA has been caught in a bureaucratic cycle for years. (EXCERPT )

To review a draft of the bill go to http://www.scribd.com/doc/211914285/Tester%E2%80%99s-21st-Century-Veterans-Benefit-Delivery-Act-pdf
The Department of Veterans Affairs (VA) is eliminating the annual requirement for most Veterans enrolled in VA’s health care system to report income information beginning in March 2014. Instead, VA will automatically match income information obtained from the Internal Revenue Service and Social Security Administration. “Eliminating the requirement for annual income reporting makes our health care benefits easier for Veterans to obtain,” said Secretary of Veterans Affairs Eric K. Shinseki. “This change will reduce the burden on Veterans, improve customer service and make it much easier for Veterans to keep their health care eligibility up-to-date.” Some Veterans applying for enrollment for the first time are still required to submit income information. There is no change in VA’s long-standing policy to provide no-cost care to indigent Veterans, Veterans with catastrophic medical conditions, Veterans with a disability rating of 50 percent or higher, or for conditions that are officially rated as “service-connected.” VA encourages Veterans to continue to use the health benefits renewal form to report changes in their personal information, such as address, phone numbers, dependents, next of kin, income and health insurance. For more information, visit www.va.gov/healthbenefits/cost or call VA toll-free at 1-877-222-VETS (8387). [Source: VA News Release 24 Mar 2014 ++]

REMINDER: If you get a means test or 10-10 EZR from the VAMC you are enrolled in, you must respond. Medical Centers