



VETERANS' WIDOWS/ERS INTERNATIONAL NETWORK, INC.

FOUNDED * DENVER * 1995

JANUARY - FEBRUARY - MARCH 2009

VWIN95@AOL.COM

WWW.VETSURVIVORS.COM



My dear friends and fellow members,

I wish you all the best of everything 2009 has to offer.

No one should enter a new year when still owing apologies due in the outgoing year. In other words one should clean its conscience and apparently I owe some apologies to those members who felt that it would appear that in the last newsletter some of my remarks transgressed the apolitical ethics observed by VWIN. To all, please believe it was unintentional.

Altogether, 2008 was a very good year for VW(N). However, the resignation of Marilyn Ogden, our very competent and dedicated

Membership Chairlady, is quite a blow. She will be sorely missed and hard to replace. In accordance with our By-laws, all members of the Council must be resident of Colorado, in order to be able to attend our monthly meetings. So, local members, if any of you think you could volunteer your services to VWIN, know that you are urgently needed VWIN2008's achievements will come to light in subsequent pages. And as far as plans for the New Year, we welcome your suggestions. Please communicate those to Leslie Tjarks by phone: 303-220-0189 or e-mail: ltjarks@earthlink.net. Please get involved.

I am extending a very important invitation to each of you. If you have any question regarding the benefits

you receive or other you fret you should be entitled to, please contact me as soon as possible Edmée J Hills: 303-693-4745 or vwin95@aol.com. Please let me hear from you Until then, enjoy the New Year!

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With the New Year, comes the time to think of renewing our VWIN dues. In accordance with our By-laws, they have to be remitted before the end of February and the beginning of the new fiscal year (March 1).

Please send \$18 payable to VWLN, to Joyce Spaulding: 1953 S. Newark Way, Aurora, CO 80014, and encourage others to do the same.

You may wish to fill out the portion below and join it with your check.

Name _____

Address _____

Phone (____) _____ - _____ Email _____

Comments _____

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United Kingdom Representative

Barbara Martindell 051.645.4181

Advertisements

Advertisements are welcome! We will insert your business card sized ad when accompanied with a \$5.00 contribution to VWIN.

Social Security Taxation Update

Most states exclude Social Security retirement benefits from state income taxes. The District of Columbia and 26 states with income taxes provide a full exclusion for Social Security benefits - Alabama, Arizona, Arkansas, California, Delaware, Georgia, Hawaii, Idaho, Illinois, Indiana, Louisiana, Maine, Maryland, Massachusetts, Missouri, Mississippi, New Jersey, New York, North Carolina, Ohio, Oklahoma, Oregon, Pennsylvania, South Carolina, Virginia, and West Virginia. The remaining 15 states with broad-based income taxes tax Social Security to some extent:

- Minnesota, Nebraska, North Dakota, Rhode Island and Vermont tax Social Security income to the extent it is taxed by the federal government.
- Connecticut, Iowa, Kansas, Missouri, Montana and Wisconsin tax Social Security income above amounts of total income.
- Iowa will phase out its Social Security tax levy from 2007 through 2014.
- Missouri will phase out its Social Security tax levy by 2010, although the tax will continue above certain income levels.
- Colorado, Kentucky, New Mexico and Utah require that federally untaxed Social Security benefits be added back to federal AGI to calculate the base against which their broad age-determined income exclusions apply.

Membership Challenge

Ladies, from now on, for every two new members that you bring into VWIN, you will receive your next annual membership free. Would you like to make a donation to VWIN to honor a loved one? How about in memory of your veteran at some special time of the year? Or, would someone in your family wish to honor you with a VWIN contribution? VWIN is a 501c(3) designated organization, so contributions are fully tax deductible.

Many thanks are due to all those of you who have heard this appeal and have acted accordingly. Your spirit and generosity is really appreciated by our VWIN Council.

Change of Address

Are you moving? Please notify VWIN as soon as possible so we may change that information in our records. Send information to: Allyne Snitzen, 4891 Depew St, Denver CO 80202

Email

If you have an email address, please send it to maogden3@aol.com.

By-Laws

By-Laws are available by sending \$2.00 to: Joyce Spaulding, 1953 S Newark Way, Aurora CO 80014

Updated VWIN Website

Please take a look at our newly updated website at www.vetsurvivors.com. Also, look for a new "Donate" tab. Now, we can accept online donations.

Ready Reference Phone Numbers

DEERS	(800) 538-9552
DFAS Cleveland, Retired Pay	(800) 321-1080
DFAS Denver, Annuity Section	(800) 435-3396
ID Cards, Benefits & Eligibility	(800) 433-9297
	(901) 874-3360
Marine Corps Retired Affairs	(800) 336-4649
National Mail Order Pharmacy	(800) 903-4680
Navy Retired Activities Office	(800) 255-8950
Reserve Component SBP	(800) 535-2699
Senior Pharmacy Program	(877) 363-6337
TRICARE for Life	(888) 363-5433
Prime Remote	(888) 363-2273
Dental (Delta Dental)	(888) 838-8737
Dental (United Concordia)	(888) 866-8499
VA Benefits	(800) 827-1000
Health Benefits	(877) 222-8387
Education Benefits	(888) 442-4551
CHAMPVA	(800) 733-8387
Gulf War & Agent Orange	(800) 749-8387
TRICARE	(888) 363-2273



Sunshine Lady Marie Gregory

Who am I? I am small, very attractive, and extremely valuable, My back is sticky and some people stamp on me. I travel around the world and make my way into millions of places.

Then, when I have completed my journey, I either hit the waste basket or some thoughtful persons save and send me and others like myself to Marie Gregory, VWIN Sunshine Committee co-chairman. She wants to make sure we will have a chance to serve our country helping our hospitalized veterans through therapeutic treatments. So, when she gets enough of us she sends us to the VA Stamps and Coins Club and from there we are shipped to the 172 VA hospitals throughout the country.

1. Please remember that these veterans are all adult men and women who have become collectors of stamps and coins as therapy
2. These veteran patients are especially interested in receiving clean Large Size Commemorative, Priority, Hi-Value Express Stamps of the United States and Foreign Countries.
3. Don't peel the stamp off the envelope or parcel, simply tear or cut the corner of the envelope.

Information Overload

If you're one in a million in China, there are 1,300 people just like you. China will soon be the #1 English speaking country in the world.

The 25% of India's population with the highest IQ's is greater than the total population of the United States.

The top 10 in-demand jobs in 2010 did not exist in 2004.

The US Department of Labor estimates that today's earner will have 10-14 jobs by the age of 38.

1 in 8 married couples in the US last year met online.

There are over 200 million MySpace users. If MySpace were a country, it would be the 5th largest in the world.

4. First Day Covers, Post Cards, Albums,, Binders, Catalogues, Coins, Hunting Permit Stamps as well as Stock Books, Hinges, Album Pages and other collecting supplies are always welcome.
5. Mint Stamps United States and Foreign are Most Welcome.
6. Office mail from Banks and other commercial firms are especially needed.
7. This club is authorized to acknowledge receipt of collections that have a "Fair Market Value" - "Not Catalogue Value".

To all of you who are participating with this Out Reach of mercy, thank you. To all others who have as yet to join with us, please get involve. Several donors are non-members.

With the advent of the Internet, fewer cancelled stamps are available. If our members get involve, it will help fill the shortage. So, save those valuable stamps and send them to Marie Gregory at 13233 E. Alaska Pl., Aurora, CO 80012. 303-693-2456.

Recent donations came from: Donna Klettlinger, Mary Doshier, Maxine Progreba, Bonnie Kinyon, Jan Persons, Alice Glendenning, Marilyn Ogden, Joyce Spaulding, Joan Carty, Town of Mountain View, CO, Prime Time Faith Presbyterian Church, Aurora CO through Rita Zirkle, and Lola Weeks.

It took 38 years for radio to reach a market audience of 50 million, TV 13 years, the Internet 4 years, IPOD 3 years, and Facebook 2 years.

The number of Internet devices in 1984 was 1 thousand, in 1992 was 1 million, in 2008 was 1 billion.

There are about 540,000 words in the English language, about 5 times as many as in Shakespeare's time.

The amount of new technical information is doubling every 2 years.

By 2013, a supercomputer will be built that exceeds the computational capabilities of the human brain.

In the past five minutes, 67 babies were born in the U.S., 274 were born in China, and 395 were born in India.

MEMBERSHIP NEWS

Marilyn Ogden



We remember ALLYNE SNITZEN, one of our founding members of VWIN, who lost her daughter in October. We send her our sympathy as she mourns this great loss.

Our membership year will end at the end of February, 2009 so membership dues will be collected and due on March 1, 2009.

I am resigning as Membership Chairmen but will continue as a member in the organization.

JANUARY

- 1 Elsie Evans Bank
- 1 Yvonne Kozaczka
- 2 Joan Kapczynski
- 12 Rita Gregor
- 23 Nancy Sodeman
- 25 Valeska Thompson
- 27 Edmee Hills
- 27 Patti Sampers
- 30 Yvonnia Kiefer
- 31 Ruth Kremenak

FEBRUARY

- 3 Gisele Palmieri
- 5 Sarah Gregory
- 12 Lois Woelfel
- 15 Judy Kemp
- 17 Rita Kilborn
- 19 Carol Collins
- 19 Elsie Ryan
- 24 Afra Mefford
- 25 Barbara Milone
- 26 Ruth Wells
- 27 Linda Lemois
- 28 Allene Belanger
- 28 Oleta Leclair

MARCH

- 4 Maxine Pogreba
- 7 Allyne Snitzen
- 9 Ruth Macquigg
- 14 Susan Pough
- 20 Doris Pontifice
- 20 Marianna Lazizza
- 24 Judith Sincavage
- 26 Patricia Lantz

VA Disability Compensation Update

The Veterans Affairs Department has been wrongfully recovering money from widows of deceased veterans over the last 12 years by demanding reimbursement for final benefits checks in violation of federal law. Sen. Daniel K. Akaka, (D-HI), the chairman of the Senate Veterans' Affairs Committee, confronted the department last week about the problem, which has resulted in hundreds of thousands of senior citizens losing pension and disability money received during the month of their spouse's death. "This flawed practice has caused serious hardship for many widows," Akaka said. "I suspect that the improper procedures have harmed thousands of widows and widowers over the last 12 years." Congress granted veterans' spouses the right to keep their partner's last month's worth of benefits when it passed the Veterans' Benefits Improvements Act of 1996 (PL 104-275). The law instructed the department to treat disability and pension checks issued during the month of a veteran's death "as being payable to a surviving spouse." But the department never adjusted its systems to follow the law. As a result, the department has routinely either refused to send checks or taken active measures to retrieve money already sent, including collection actions. Akaka brought up the issue in a 5 DEC letter to Secretary James B. Peake, asking him to immediately take steps to identify all the spouses affected, pay them their missing benefits, and fix the system.

Akaka's press secretary, Jesse Broder Van Dyke, said there was no evidence officials intentionally withheld any money. "It was something that slipped through the cracks," he said. "They're using an automated system, so they needed to go and change the program, but they never did." Peake responded 11 DEC with a tentative action plan to fix the benefits problem over the coming months, saying "I agree that this problem must be fixed." A

department spokesman did not immediately respond to requests for comment, but a committee aide said solving the problem likely would take some time, partly because the department does not keep track of all spouses. The aide estimated that up to 50,000 spouses could have been affected each year since the law was passed. Each spouse could be entitled to anywhere from a few hundred to a few thousand dollars, depending on their situation. Repayments could cost the government hundreds of millions of dollars, the aide said. The department should have enough money in its budget to cover the costs, but "they might have to come back to Congress for some additional money," the staffer said. Akaka became aware of the problem last month when contacted by Ruby Maile Sasaoka, a Hawaii resident whose veteran husband died in 2007. After using her husband's final benefit check for funeral expenses, the Treasury department took an equal amount of money directly from her bank account without her knowledge. As a result, she unwittingly bounced checks and now faces credit issues. [Source: CQ TODAY Josh Rogin article 12 Dec 08 ++]

Please Read Carefully and Act Accordingly

Every surviving spouse of a veteran receiving VA disability benefits at the time of his death, if the death was after 31 DEC 96, should call the VA. On 12 DEC 08, the headline War veteran widows wrongly denied help in an AP story told the sad tale of another benefits miscue at the Department of Veterans Affairs. In recent years VA has been plagued by negative headlines, from a stolen laptop with personal information on millions of veterans to claims document shredding at a majority of VA regional offices around the nation. The War veteran widows headline was not exactly accurate. As Paul Harvey says, here's the rest of the story:

- Each year the Federal government pays compensation and pension

to millions of disabled veterans. Compensation is paid for service connected disabilities (war service not required); pension goes to wartime veterans who are totally disabled and have a low income. Checks are direct deposited or mailed out each month for the preceding month.

- Under the law, both benefits end on the last day of the month in the month preceding the veterans death (e.g., if a veteran dies on 10 JUN, the benefit is terminated on 31 MAY). Since it may take days or weeks for VA to receive word of a veteran's death, and may take more time to process that information, benefit checks are often sent out after a veteran dies.
- In 1996 Congress changed the law to allow the surviving spouse (for the sake of simplicity, lets call them widows) to receive or keep the veterans benefit for the month of death. This change applies to the widows of all veterans, whether the veteran had wartime service or not.
- VAs implementation of the change in law was less than elegant: to make it easy on itself widows were required to contact the VA to claim that last check. Usually, that claim was in the form of an application for death benefits. Those who were awarded death benefits received either an amount equal to the last check or their new death benefit, whichever was greater.
- The problem, of course, was that many widows did not apply for death benefits or payment of the last check. As a consequence, a large number of widows failed to receive money to which they were entitled. To be fair, most of these checks were for \$100-200: real money but not usually crucial to making the mortgage. However, some were \$2,500 or more: serious money that could spell the difference between eating every day of the month and skipping meals or not paying bills.
- VA will begin issuing retroactive payments to eligible surviving

(Continued on page 5)

(Continued from page 4)

spouses at the end of DEC 08.

Payments will continue to be issued as additional unpaid beneficiaries are identified and VA is able to obtain current address information.

VA is in the process of identifying every veteran who died between 1996 and December 2008 and was receiving a compensation or pension check when he died. It is reviewing its computer records to see if the veteran was married at the time of death and working with Social Security to obtain current addresses for widows. VA promises to make press announcements, news releases and perform outreach to try and locate every widow who may be entitled to the veteran's last check. To date VA has identified nearly 11,000 surviving spouses of deceased veterans who will receive a lump-sum payment to correct an error in their VA benefits. Payments were to be released to these survivors on 29 DEC 09. The total value of the payments is about \$24 million. Also documented were more than 73,000 who had been previously paid.

VA promises to fix the computer program. And it has briefed the major veteran service organizations. VA says that it wants every surviving spouse of a veteran who died after 31 DEC 96, who is unsure whether they received the veterans last check either separately or as part of their award of death benefits, to call 1-800-749-8387 Mon thru Fri 07-1900 CST and speak with a counselor. The counselor will need information that identifies the veteran (either his Social Security number or his VA claim number). They will also ask for the full name of the surviving spouse, a current address and a phone number. The VA counselor will forward that information to people who will research VA records to see if the last check was ever paid. If it was not paid, and the caller can be identified as the surviving spouse, then VA will issue a new check. Inquiries may also be submitted through the Internet at <http://www.vba.va.gov/survivorsbenefit.htm>.

NDAAs Allow for Special Survivor Indemnity Allowance

A provision of the National Defense Authorization Act Fiscal Year 2008, Public Law 110-181, established the SSIA for surviving spouses who are the beneficiary of the Survivor Benefit Plan (SBP) annuity, and their SBP annuity is partially or fully offset by their Dependency and Indemnity Compensation (DIC), paid by the Department of Veterans Affairs. The provision that established SSIA also applies to the surviving spouses of members who died on active duty whose SBP annuity is partially or fully offset by their DIC. The SSIA starts at \$50 per month for fiscal year 2009 and then increases each fiscal year by \$10 until the SSIA is \$100 for fiscal years following 2013. SSIA will not be paid for months prior to October 2008 and will terminate February 2016.

Surviving spouses whose SBP annuity is suspended due to remarriage prior to age 55 are not eligible for SSIA for the period their SBP annuity is suspended. If the marriage ends and the surviving spouse regains eligibility for SBP and DIC, they will also regain eligibility for SSIA. The SBP annuity for children is not offset by DIC. Therefore, child SBP beneficiaries are not authorized SSIA.

Surviving spouses whose SBP annuity is fully or partially offset by DIC are not required to apply for SSIA. The Defense Finance and Accounting Service – Cleveland (DFAS-CL) will automatically pay SSIA to surviving spouses whose SBP accounts show a DIC offset of their spouse SBP annuity for months starting in October 2008. Letters will be sent to all surviving spouses who qualify to receive this benefit. Surviving spouses not in receipt of this letter who believe they are entitled and have never applied for the SBP annuity benefit will not have an account to identify them as the SBP beneficiary eligible for payment of SSIA. These surviving spouses need to contact their Service representative for assistance with establishing their SBP annuity account. Account information and check address can be updated by contacting DFAS-CL at 1-800-321-1080 or contacting your military Service representative for assistance.

Eric Shinseki: Veterans Affairs Secretary

Obama formally announced his choice of General Eric Shinseki as Secretary of Veterans Affairs. Below is an excerpt of Obama's remarks, as prepared for delivery. (Scroll to the bottom for the full text.)

That is the kind of VA that will serve our veterans as well as they have served us. And there is no one more distinguished, more determined, or more qualified to build this VA than the leader I am announcing as our next Secretary of Veterans Affairs - General Eric Shinseki. No one will ever doubt that this former Army Chief of Staff has the courage to stand up for our troops and our veterans. No one will ever question whether he will fight hard enough to make sure they have the support they need.

A graduate of West Point, General Shinseki served two combat tours in Vietnam, where he lost part of his foot, and was awarded two Purple Hearts and three Bronze Stars. Throughout his nearly four decades in the U.S. Army, he won the respect and admiration of our men and women in uniform because they have always been his highest priority. He has always stood on principle - because he has always stood with our troops. And he will bring that same sense of duty and commitment to ensuring that we treat our veterans with the care and dignity they deserve.

A decorated soldier who has served at every level in the Army, General Shinseki understands the changing needs of our troops and their families. And he will be a VA Secretary who finally modernizes our VA to meet the challenges of our time.



CHAPLAIN'S REPORT Elsie M. Ryan

Hope you all have a Very Happy Holiday Season and a Very Blessed and Prosperous 2009, free from disasters and trials and tribulations. God is good and if

only we put our trust in Him, He will help us to deal with adverse situations if they come our way.

VWIN has come a long way and accomplished many things during 2008 through the dedication of its members, especially the Council members. May God continue to bless their efforts.

Let us all join in prayers for the ending of the ensuing wars and the safe return of our "sons and daughters" who are serving and for the demise of our country's economic downfall. May we have peace in this New Year.

God be with us all in our journey through this life. Peace and love.

Virus Warning

Be on the alert for symptoms of inner Hope, Peace, Joy and Love. The hearts of a great many have already been exposed to this virus and it is possible that people everywhere could come down with it in epidemic proportions. This could pose a serious threat to what has, up to now, been a fairly stable condition of conflict in the world. Some signs and symptoms of the virus:

- A tendency to think and act spontaneously rather than on fears based on past experiences.
- An unmistakable ability to enjoy each moment.
- A loss of interest in judging other people.
- A loss of interest in interpreting the actions of others.
- A loss of interest in conflict.
- A loss of the ability to worry.
- (This is a very serious symptom.)
- Frequent, overwhelming episodes of appreciation.
- Contented feelings of connectedness with others and nature.
- Frequent attacks of smiling.
- An increasing tendency to let things happen rather than make them happen.
- An increased susceptibility to the love extended by others as well as the uncontrollable urge to extend it.

Please send this warning out to all your friends. This virus can and has affected many systems. Some systems have been completely cleaned out because of it.

Cell Phones for Soldiers

Cell Phones for Soldiers hopes to turn old cell phones into more than 12 million minutes of prepaid calling cards for U.S. troops stationed overseas in 2008. To do so, Cell Phones for Soldiers expects to collect 50,000 cell phones each month through a network of more than 3,000 collection sites across the country.

The phones are sent to ReCellular, which pays Cell Phones for Soldiers for each donated phone – enough to provide an hour of talk time to soldiers abroad.

"Americans will replace an estimated 130 million cell phones this year," says Mike Newman, ReCellular VP, "with the majority of phones either discarded or stuffed in a drawer. Most people don't realize that the small sacrifice of donating their unwanted phones can have a tremendous benefit for a worthy cause."

Cell Phones for Soldiers was founded by teenagers Robbie and Brittany Bergquist from Norwell, Mass., with \$21 of their own money. Since then, the registered 501c3 non-profit organization has raised almost \$2 million in donations and distributed more than 500,000 prepaid calling cards to soldiers serving overseas.

"Cell Phones for Soldiers started as a small way to show our appreciation for the men and women who have sacrificed the day-to-day contact with their own families to serve in the U.S. armed forces," says the teens' father, Bob Bergquist. "Over the past few years, we have been overwhelmed by the generosity of others. But, we have also seen the need to support our troops continue to grow as more troops are sent overseas for longer assignments."

Through increased fundraising efforts, the Bergquist family hopes to raise more than \$9 million in the next five years to fund new programs, such as providing video phones with prepaid service to allow soldiers abroad to see their families on a regular basis.

You can print a shipping label by visiting their website www.cellphonesforsoldiers.com.



Let's say thank you!

Please take a few minutes of your time to select and send a thank you card to one of our troops.

It's easy, free, and does your heart good! What a good idea for a big company to do!!!

If you go to this Xerox web site, www.LetsSayThanks.com you can pick out a thank you card drawn by a school age kid- and Xerox will print it, and then it will be sent to a soldier that is currently serving in Iraq .

You can't pick out who gets it, but it will go to a member of the armed services.

How AMAZING it would be if we could get everyone we know to send one!!! It is absolutely FREE and it only takes just a second. Wouldn't it be wonderful if the soldiers received a bunch of these? Our soldiers over there need to know we are behind them and that we care. This takes just 10 seconds and it's a wonderful way to say thank you. Please take the time to do it, and please take the time to pass it on for others to do.

We can never say enough thank you's to our troops for all that they do and their commitment to sacrifice.

SAGE SURVI VOR

Nancy Ruthford Sodeman

The end of the year is a good time to do inventories. Especially important as we grow older, it is wise to look over the will and last wishes. We should inform a responsible family member of our intentions and the locations of legal documents and other lists of what we want done at the time of our death. Look over the will to make sure it states what you intend. For example, have you provided for per stirpes distribution? This means each family branch gets an equal share of what you leave behind.

What if one child dies? Do you want the other child to inherit the entire estate? Or do you intend for the children of the deceased child to get what you intended for their parent? Per stirpes distribution makes sure that all the assets are shared equally among the branches. Without per stirpes distribution most states hand over all assets to the remaining child.

Perhaps you would prefer to avoid much of probate and arrange for Pay on Death authorizations with your Certificates of Deposit or annuities or other financial arrangements.

Have you made sure you have a living will (advanced health-care directive) that you will need any time you are admitted to a hospital? What about getting an organ donation card so that you can give your body parts to someone who needs them after you die?

These are only a few issues you need to address and place these instructions in a convenient and known place for a family member or a trusted friend to take care of as soon as you die.

The December issue of Military Officer issues a reminder. To keep from paying the 2009 Medicare deductible, make sure both Tricare for Life and Medicare cover the first health care service of the calendar year.

In a local paper I found this good news. Military families are now admitted free in the YMCA.

Department of Defense is underwriting membership fees for a year to see how it works out. This service includes sports programs, childcare and other family oriented activities. Encourage military families that you know so that the program goes on beyond this experimental year.

Did You Know?

Peel a banana from the bottom and you don't have to pick the little "stringy things" off of it. That's how the primates do it.

Newspaper weeds away – Start putting in your plants, work the nutrient in the soil. Wet newspapers, put layers around the plants overlapping as you cover with mulch and forget about weeds. Weeds will get through some gardening plastic they will not get through wet newspapers.

Leftover snickers bars make delicious desserts. Simply chop them up with a food chopper. Peel, core and slice a few apples. Place them in a baking dish and sprinkle the chopped candy bars over the apples. Bake at 350 for 15 minutes!!! Serve alone or with vanilla ice cream.

Get rid of ants – Put small piles of corn meal where you see ants. They eat it, take it "home," can't digest it so it kills them. It may take a week or so, especially if it rains, but it works & you don't have to worry about pets or small children being harmed.

Get rid of bed bugs - Bed bugs are attracted to warm places, but they can't take the heat. Temperatures above 113-115°F from hair dryers, space heaters, or hot air blowers will kill bed bugs and their eggs. Be careful not to leave these items unattended, however, so you don't start a fire.

Remember Our Troops Campaign

Request from Capt. Daniel Douglass [danieldouglass@gmail.com]

To Genevieve Douglass-Beckham, a VWIN member from California. Follow the generosity of your heart!

Hi Mom,

Here is the list of desired items that I collected from my Marines. Feel free to send this list to anyone interested in sending care packages with notes to the troops, especially to my unit of 50 Marines here in Iraq. Keep it coming, these packages really brighten the day of the Marines and they all really appreciate the support.

Below is the mailing address to send to us at a base in Iraq.

Thank you, Daniel
Here is my mailing address during deployment:
Captain Daniel S. Douglass, USMC
VMGR-352 Det A
UIC 41147
FP0AP96426-1147

Food

Nutri-grain Bars
Strawberry Special K Bars
Energy bars / Protein bars
Protein powder
Hot chocolate mix
Quaker Original Oatmeal Tubs
Tuna
Ramen Noodles
Hot Fries snacks
Sunflower seeds
Beef or Turkey Jerky (no pork)
Trail mix
Coffee Creamer (flavored)
Animal Crackers
Butter Finger (bite size)
Teddy Grahms
Koala Yummies
Mentos (candy)

Other

Ping Pong Paddles
Ping Pong Balls
Golf Balls
Footballs
Dart Board (the last one only lasted about two weeks)
Darts (a lot of them, they break constantly)
Travel/Throw Pillows

One Goal Realized

VWIN's outstanding achievement of its number one goal was ten years in the making. The introduction of its idea to create an office solely dedicated to oversee Veterans' Survivors benefit inquiries was published on Jan. 20, 1998. The signing of the Bill creating the Office into law is dated 10110/2008.

Between Jan. 1998 and September 2007, VWIN systematically continued to write and bangs on all doors of those having the power to bring our idea to fruition. We never gave up and the miracle happened. On September 11, 2007 at the occasion of our visit to Capitol Hill to meet with several members of Congress, we met with Senator Mary Landrieu LA and just like that she promised us she would introduce legislation to create the Office. And by Jove, she kept her promise.

In May 2007, Senator Landrieu placed Cynthia Jones in charge of her military issues, and I have been working with the latter ever since regarding the Office.

If you read the following trail of some of our correspondence, you will better comprehend on how our idea finally became reality and a law. Please consider writing to Senator Landrieu, (landrieu.senate.gov) and thank her for what she has accomplished for all Veterans' Survivors.

While we eagerly await the tangible opening of the Office, we must turn our sights towards the other VWIN goals that need our attention; the SBP/DIC offset, the 10 years waiting period, reparation of the financial injustice caused to DIC Survivors of those 100% disabled veterans who did not die on active duty. The upgrading of the "In Memory Plaque on the Mall and a National Day of Recognition of all Veterans' Widows/Widowers.

Please, not only join the efforts of your Council, but as well, rally members of the military community to band with.

Edmée J. Hills

Contact with Senator Landrieu's Office

May 13, 2008
Dear Edmee,

I am a new assistant in Senator Landrieu's office and will be working on military issues. I wanted to introduce myself and touch base with you regarding your meeting with the Senator last fall. I've looked at the Veterans Widows International Network website and read the newsletter that discusses your trip to Washington, DC in the fall. Could you give me some background and a little more information regarding your visit? I would like to gather all the information possible before I sit down with the Senator to look at how we go forward in establishing a Survivors desk/office at the VA. Thank you for your time.
Cynthia Jones, Special Assistant

June 12, 2008
Dear Edmee,

Thank you for continuing to follow up with me. I am actively working on this issue. I currently have many emails and phone calls in to a multitude of offices trying to get information. I'm sorry it has been so long a wait for all of you but as I explained when we first spoke this issue was literally dropped on my desk as the previous MLA was departing Senator Landrieu's office. As you may know it is the legislative assistants who research and handle the actual legislative language that is added to bills that the Senator supports. The senator does feel strongly about survivor benefits, my position was created strictly out of her commitment to the military and veterans and their families and survivors. I can only apologize for the previous LA and give you my word that work is going forward on this and I will keep you abreast as progress is made. What I need from you is a definitive statement of what you expect from a survivors' desk at the VA. What exactly does VWIN envision for this desk? What service would this desk fulfill? Please know that all of us on the military team are

aware of this promise from the Senator and we are working on this diligently.
Regard, Cynthia Jones

Dear Cynthia,

This is in response of your very positive and uplifting email of June 12th. In a nut shell, the following paragraph is the bare bone recommendations expressed by VWIN on behalf of its request to create an office solely dedicated to handle veterans' survivors benefit inquiries. If need be, although our Treasury is not equipped to cover traveling and room expenses, some members of our Council will make personal sacrifices to fly to Washington to meet with Senator Landrieu.

The need to create one national office solely dedicated to handle Veterans' Survivors benefits inquiries became evident to the newly founded Veterans' Widows International Network, Inc. (1995), when it began to receive inquiry upon inquiry from military widows who had been jilted over for benefits they felt they were entitled to. The flow as yet to subside.

Here is an example to illustrate VWIN's claims of inadequate ministrations of survivors' requests by many so-called counselors from VSOs, VA etc. In this instance, although the death of the veteran was declared by doctors as service connected, the VA refused to issue DIC to the widow stating there were no records showing the veteran was ever in Vietnam. Later, VWIN's Chair, searching with the widow within the husband's military records, came across a document citing decorations which the latter had been awarded his service in Vietnam.

The office suggested here, should be staffed with multi-lingual counselors well trained in the art of listening and patient enough to help survivors reconstruct a veteran's 201 tile. Initial inquiry forms should be made available at VA hospitals,

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Libraries, Congressional offices, overseas American Consulates and Retirees' Affairs offices. 800 numbers should be carried by every telephone directory across the land and such information should be required to be published in every available military organization publications.

June 16, 2008

Dear Edmee,

Thank you for your informative email. It will help me a lot in our discussions. Matt Bailey, the Senator's new military legislative assistant, has been setting up meetings with a variety of VA people. He has also contacted "Mr. B". I just wanted to let you know we are actively working this. I will continue to keep you informed as we make progress.

Regards, Cynthia Jones

September 4, 2008

Edmee,

We continue to work towards getting a survivors desk wording in legislation. There is currently a house sponsored bill with wording for the survivors desk. We are also looking at trying to add some wording in conference to another bill in the Senate. We're a little crazy here right now working the hurricane issues but will continue to try to keep you abreast of things once we catch our breath.

Regards, Cynthia Jones

October 1, 2008

Edmee,

I've inserted part of the text of bill S3023 that has been approved by both houses and is ready to be sent to the White House for signature. I just pasted the pertinent info for you at this point since it's a very lengthy bill. I don't know when it will get signed.

Regards, Cynthia

S.3023

Veterans' Benefits Improvement Act of 2008 (Enrolled as Agreed to or Passed by Both House and Senate)

--S.3023--

S.3023

One Hundred Tenth Congress of the United States of America
AT THE SECOND SESSION

SEC. 222. OFFICE OF SURVIVORS ASSISTANCE.

(a) In General- Chapter 3 is amended by adding at the end the following new section:

Sec. 321. Office of Survivors Assistance

(a) Establishment- The Secretary shall establish in the Department an Office of Survivors Assistance (in this section referred to as the "Office") to serve as a resource regarding all benefits and services furnished by the Department--

(1) to survivors and dependents of deceased veterans; and

(2) to survivors and dependents of deceased members of the Armed Forces.

(b) Advisory Duties- The Office shall serve as a primary advisor to the Secretary on all matters related to the policies, programs, legislative issues, and other initiatives affecting the survivors and dependents described in subsection (a).

(c) Guidance From Stakeholders- In establishing the Office, the Secretary shall seek guidance from interested stakeholders.

(d) Resources- The Secretary shall ensure that appropriate personnel, funding, and other resources are provided to the Office to carry out its responsibilities.

(e) Inclusion of Information on Office in Annual Report on Department Activities- The Secretary shall include in each annual Performance and Accountability report submitted by the Secretary to Congress a description of the activities of the Office during the fiscal year covered by such report.'

(b) Clerical Amendment- The table of sections at the beginning of such chapter is amended by adding at the end the following new item:

'321. Office of Survivors Assistance.'

S. 3023: 110th Congress 2007-2008
Veterans' Benefits Improvement Act of 2008

A bill to amend title 38, United States Code, to improve and enhance compensation and pension, housing, labor and education, and insurance benefits for veterans, and for other purposes.

Title II - Modernization of Department of Veterans Affairs Disability Compensation System

Subtitle B - Assistance and Processing Matters

Section 222 - Establishes in the VA an Office of Survivors Assistance to advise the Secretary on VA policies, programs, legislative issues, and other initiatives affecting the survivors and dependents of deceased veterans and members of the Armed Forces.

December 11, 2008

Dear Edmee,

S.3023 was signed into law 10/10/2008. It is now law 110-389. section 222 of that law establishes the office of Survivors.

As you can imagine with the transition, the economy and the lame duck status of the current congress, things have been a little crazy here. I'm sure the actual establishment of the office will fall under the new administration and the nominated Gen. Shinseki. There is a timeline for action of these items.

I will keep you posted as things progress. The most difficult step has been made though so it is a cause to celebrate.

Happy Holidays and a blessed New Year, Cynthia

TRICARE and Medicare Work Together for Eligible "Under 65" Beneficiaries

TRICARE beneficiaries who receive a disability check - listen up. TRICARE officials want to ensure that beneficiaries receive the TRICARE coverage to which they are entitled.

In general, most beneficiaries become eligible for Medicare at age 65. However, many beneficiaries under age 65 also qualify for Medicare and there is one critical fact they need to know.

"Most TRICARE beneficiaries who are eligible for premium-free Medicare Part A are required under federal law to enroll in Medicare Part B to keep TRICARE benefits," said Anne Breslin, TRICARE For Life Program Manager.

Medicare Part A covers inpatient care in hospitals and skilled nursing facilities. It also covers hospice and some home health care.

Medicare Part B is medical insurance. It helps cover outpatient and physician services as well as some physical and occupational therapies

and home health care. The Medicare Part B monthly premium is currently \$96.40 and will remain the same for 2009. Individual premiums could be higher, based on income.

When Medicare coverage is effective, it becomes the primary insurance, while TRICARE becomes the secondary. Beneficiaries who take appropriate steps to maintain their TRICARE eligibility will often have no out-of-pocket expenses for health care services covered by Medicare and TRICARE.

Generally, beneficiaries who receive social security disability benefits begin receiving Medicare benefits after two years and they may choose between options such as TRICARE Prime or TRICARE for Life. Most will need to have Medicare Part B, although there are some exceptions.

"Whatever they choose, we can't emphasize enough that beneficiaries need to look carefully at their options before making decisions that could result in a loss of TRICARE coverage," said Breslin.

Factors beneficiaries must take into consideration before making a

decision when it comes to Medicare and TRICARE include: whether their spouse is on active duty; if they are disabled due to injuries while serving on active duty; if they have other health insurance; or if they are enrolled in the Uniformed Services Family Health Plan or TRICARE Reserve Select. Other factors may also apply, but help is available to understand the complexities of this benefit.

Detailed information on how Medicare and TRICARE work together for eligible beneficiaries under 65 is available through the TRICARE Web site at www.tricare.mil/medicare, where users can also download a "Using TRICARE and Medicare" flyer.

Additional resources for Medicare, TRICARE and Social Security information: FAQs at www.tricare.mil/faqs/ (select the TRICARE For Life category); visit www.medicare.gov or call 1-800-633-4227; visit www.ssa.gov or call 1-800-772-1213; or contact Wisconsin Physicians Service at 1-866-773-0404. Visit the nearest ID card issuing facility or call 1-800-538-9552 for eligibility information.

TRICARE Prescription Drug Benefit is Creditable Coverage

The Assistant Secretary of Defense
1200 Defense Pentagon
Washington, DC 20301-1200

Dear TRICARE/Medicare Beneficiary:

This notice has information about your current TRICARE prescription drug coverage and the Medicare prescription drug coverage that is available to people who have Medicare Part A and for Part B.

Please keep this notice. If you enroll in one of the Medicare prescription drug plans, you may need to provide a copy of this notice to show that you are not required to pay a higher premium.

There will almost always be no advantage to enrolling in a Medicare prescription drug plan for most TRICARE beneficiaries. The exception is for individuals who have limited income and resources. On average, the TRICARE prescription drug coverage is at least as good as the

standard Medicare prescription drug coverage, which means it is creditable coverage. Because the TRICARE prescription drug benefit is creditable coverage, you will not be required to pay extra if you decide to enroll in a Medicare prescription drug plan after the initial enrollment period.

All Medicare prescription drug plans will provide at least a standard level of coverage. Monthly premiums vary by plan. There are two types of Medicare prescription drug plans:

- * Prescription drug plans that add coverage to the Original Medicare plan.

- * Prescription drug plans that are part of a managed care plan. Under this option you would also get all of your health care through the managed care plan.

Before deciding whether or not to enroll in a Medicare prescription drug plan, you should compare monthly premiums, deductibles, co-pays and

drug coverage of various prescription drug plans in your area with your TRICARE prescription drug benefits. For more information about your TRICARE prescription drug benefit, access the TRICARE Pharmacy website at www.tricare.osd.mil/pharmacy.f if you do decide to enroll in a Medicare prescription drug plan, TRICARE will pay secondary to Medicare.

Beneficiaries who became eligible for Medicare in February 2006 or later may enroll in the Medicare Prescription Drug Program during their Initial Enrollment Period. The Initial Enrollment Period begins three months before a beneficiary becomes eligible for Medicare and ends three months after. The initial enrollment period is the time that beneficiaries may enroll in Medicare Part A (hospital insurance), Medicare Part B (medical insurance), and Medicare Part D (prescription drug coverage).

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* For example, a beneficiary who turns 65 on June 5, 2006 becomes eligible for Medicare June 1, 2006. The beneficiary's initial enrollment period began March 1, 2006 and ended September 30, 2006.

In addition, Medicare beneficiaries can enroll in a Medicare prescription drug plan during the open enrollment period (November 15th- December 31st each year, with prescription drug coverage beginning January 1st of the following year.

Under certain circumstances (remarriage, certain divorces, or when children attain age 21 or age 23 if

they are a full-time student) dependents or survivors may lose TRICARE coverage. If this happens and you do not enroll in a Medicare prescription drug plan within 62 days of losing TRICARE coverage, you may pay more to enroll in Medicare prescription drug coverage later.

If you go 63 days or longer without prescription drug coverage that is at least as good as Medicare's prescription drug coverage, your monthly premium will go up at least one percent per month for every month that you did not have that coverage. You will have to pay this higher premium as long as you have Medicare prescription drug coverage.

In addition, you may have to wait until the following November to enroll.

More detailed information about Medicare prescription drug plans is available in the "Medicare and You" handbook. You may also get more information about Medicare prescription drug plans from the following places.

* Visit www.medicare.gov for personalized help

* Call your State Health Insurance Assistance Program

* Call 1-800-MEDICARE (1-800-633-4227). TTY 1-877-486-2048

The TRDP on the Web: At Your Service!

Now that you have enrolled in the TRICARE Retiree Dental Program (TRDP), you have the benefit of many convenient self-service tools available to help you manage your program benefits—all within reach of your computer. Visit the TRDP's dedicated, customer-friendly web site at www.trdp.org to take advantage of such easy-to-use features as:

- The Consumer Toolkit®
- Dentist Search
- Customer Service Inquiry Form
- View and Print Program Materials

Even if you do not have access to a computer, there is still help available to you. Call the Interactive Voice Response (IVR) telephone system at (888) 838-8737, 24 hours a day, seven days a week to get self-service information using automated

features such as:

- Eligibility verification, claim status, maximum used to-date, and remaining deductible amount
- A complete breakdown of TRDP covered services, including time limitations
- A list of dentists in a specific area, including specialists, that can be faxed or mailed to you

www.trdp.org

Information for all and new members

Who's eligible?

- Medicare-eligible uniformed service retirees
- Eligible qualified family members and survivors
- Certain former spouses if they were eligible for TRICARE before age 65, have not remarried and do not have employer-sponsored other health insurance
- Dual-eligible beneficiaries under age 65 who are entitled to Medicare Part A because of a disability or end-stage renal disease

The Department of Health and Human Services' Medicare & You for 2004 publication has information on Medicare Part B enrollment.

Durable Power of Attorney

Protect yourself in case you become incapacitated mentally or physically and are unable to handle your care or personal affairs, by preparing both a

Medical Living Will and Durable Power of Attorney. Forms can be obtained from hospitals, libraries, etc. They need to be witnessed and notarized. Ensure these documents adhere to HIPAA privacy standards for disclosure of medical information that went into effect in 2004.

Also protect your previous documents for free with your local county clerk. Last DD 214, marriage, and birth certificates.

Annuitant Pay /Toll Free

The Directorate of Annuity Pay at the Defense Finance and Accounting Service - Denver Center has added a toll free fax number for the convenience of Annuitants. The fax is available 24 hours a day. Now the annuitant has the option of reducing processing time by faxing (800) 982-8459 or writing DFAS-DE/FRB 6760 E Irving Pl Denver CO 80270-6000

Replace DD214 & Lost Awards

National Personnel Records Center, Attn: Army Reference Branch 214s (NCPMA), 9700 Page Ave, St Louis MO 63132-5100, (314) 538-4010.

Social Security

Retirees living overseas should contact the American Embassy or Consulate; call 410-965-5404 or fax (410) 965-6539. (800) 772-1213. www.ssa.gov.

Replace Social Security Card

Use the website www.ssa.gov to download a copy of the form SS-5 for a replacement card, then mail to Social Security. Or call Social Security at (800) 772-1213 to request a copy of the SS-5 form. You can access Social Security 24 hours a day.

TRICARE for Life & ID Cards

Questions continue to arise regarding the need to reissue military ID cards since TRICARE for Life is a lifetime entitlement. The TRICARE Management Activity (TMA) has launched a campaign to ensure eligible TFL beneficiaries are aware of the DEERS enrollment requirement, are enrolled with the appropriate Medicare coverage information, and have a current military ID card reflecting their TRICARE coverage after age 65.

Good Luck, Mr. Gorsky

On July 20, 1969, as commander of the Apollo 11 Lunar Module, Neil Armstrong was the first person to set foot on the moon.

His first words after stepping on the moon, "that's one small step for man, one giant leap for mankind," were televised to earth and heard by millions. But just before he re-entered the Lander, he made the enigmatic remark "good luck, Mr. Gorsky."

Many people at NASA though it was a casual remark concerning some rival soviet cosmonaut. However, upon checking, there was no Gorsky in either the Russian or American space programs.

Over the years many people questioned Armstrong as to what the "Good luck, Mr. Gorsky" statement meant, but Armstrong always just smiled.

On July 5, 1995, in Tampa Bay, Florida, while answering questions following a speech, a reporter brought up the 26-year-old question to Armstrong. This time he finally responded.

Mr. Gorsky had died, so Neil Armstrong felt he could answer the question. In 1938 when he was a kid in a small mid-west town, he was playing baseball with a friend in the backyard.

His friend hit the ball, which landed on his neighbor's yard by the bedroom windows. His neighbors were Mr. and Mrs. Gorsky.

As he leaned down to pick up the ball, young Armstrong heard Mrs. Gorsky shouting at Gorsky.

"Sex! You want sex?! You'll get when the kid next door walks on the moon!"

Veterans' Widows Int'l Network, Inc.



*Save your cancelled
postage stamps for Vets
therapy in VA Hospitals*

Edmée J. Hills, National Chairperson
Veterans' Widows International Network
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Aurora CO 80013