



Fillmore County VSO Newsletter - Summer 2008

Fillmore County Service Office

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The Fillmore County Veterans Service Office is located in the Fillmore County Office Building. This building is located across from the sheriff's office in Preston. We are located in the lower level of the building. Parking is available on the east side of the building on the corner of County 17 and Farmer's Street. We are immediately inside the doors on the right.

We are open from 8:00 a.m. until 4:30 p.m. No appointment is required to be served, however if you would like to know for sure if we are available, please do give us a call.

We now have a web page on the Fillmore County web site. You can reach it off the main Fillmore County Web page under departments or you can go there directly via this link. <http://www.co.fillmore.mn.us/Veterans/Web/default.htm>.

Note: Once a quarter we be sending out a newsletter with any updated information we have received. This newsletter will be sent to all the Fillmore County Veterans Service Posts and Auxiliaries. Please contact us at vso@co.fillmore.mn.us if you would like to receive this newsletter or be removed from the mailing list. Also, if you have any notices for special events etc. please contact us and we would be happy to include them!

Greetings from your Assistant CVSO

Summer has arrived and so have the town celebrations!! I hope everyone had an opportunity to purchase a Poppy from the American Legion Auxiliary and to partake in your local Memorial Day ceremony. Deb, Heather, and I have been busy preparing for the Fillmore County Fair. I encourage you to stop by the Veterans Service Office booth to get information about our office and introduce yourself. We will also be participating in the Steam Engine Day Parade in Mabel so make sure you look for us there.

Take Care, Rick

Thank you to the Chatfield Legion, Chatfield Legion Auxiliary, Peterson Legion, Ostrander Legion, Mabel VFW, and the Greenleafon Reformed Church for your generous donation towards a new Fillmore County Veterans van!!

Additional donations are still needed and greatly appreciated.

VA Medical Center Important Phone Numbers

MINNEAPOLIS

Toll Free Main Number

1-866-414-5058

By dialing the main number you get the following options to speed up your call.

- | | |
|---------------|-----------------------|
| 1 Medications | 2 Cancel Appointments |
| 3 Eligibility | 4 Health Concerns |

Toll Free Pharmacy Refills

1-800-661-0827

Toll Free Urgent Care

1-866-NURSE-VA (687-7382)

Telephone Care

1-612-725-2242

Appointment Confirmation

1-866-414-5058 ext 92095

Primary Care Call Center

1-866-414-5058 ext 91100

Remember, you now need to dial "9" before any extension you use.

We also have a full list of extensions to each clinic within the VA Hospital. If you need to have a direct number, please contact us and we will be happy to give you the extension you need.

OTHER FACILITIES

**Rochester VA Primary Care Clinic
(507) 252-0885**

**Tomah VA Medical Center
(608) 372-1777**

**LaCrosse VA Primary Care Clinic
(608) 784-3886**

Fillmore County Van Transportation

Fillmore County has a van that transports any veteran to the VA Hospital in Minneapolis twice a week. Any veteran that has an appointment is more than welcome to ride this van. There is no direct fee to ride the van, however we do ask, that if you receive travel pay, you donate at least \$40 of that money to the van fund.

Our current van has been purchased with our county's gracious Post and Auxiliary donations as well as money from the county funds. It is our hope that everyone will know about this van and the service it provides.

If you have an appointment on a van day, or would like an appointment changed to ride the van, please contact our office and we will be glad to add you to our van list as well as change any appointment you may have.

July, August, September 2008 Van Schedule

<u>July</u>	<u>August</u>	<u>September</u>
2 - Wednesday	5 - Tuesday	2 - Tuesday
8 - Tuesday	6 - Wednesday	3 - Wednesday
9 - Wednesday	13 - Wednesday	10 - Wednesday
16 - Wednesday	14 - Thursday	11 - Thursday
17 - Thursday	20 - Wednesday	17 - Wednesday
23 - Wednesday	22 - Friday	19 - Friday
25 - Friday	25 - Monday	22 - Monday
28 - Monday	27 - Wednesday	24 - Wednesday
30 - Wednesday		30 - Tuesday

VA Reaching Out to Vets with Mortgage Problems

WASHINGTON (June 12, 2008) - Many home owners have found it difficult recently to pay their mortgages, but quick intervention by loan counselors at the Department of Veterans Affairs (VA) has actually reduced the number of veterans defaulting on their home loans.

"VA is reaching out to veterans -- both those who use our home-loan guaranty program and those who don't take advantage of our guaranties -- to keep people in their homes," said Secretary of Veterans Affairs Dr. James B. Peake. "I'm proud of our solid record of success in helping veterans and active-duty personnel deal with financial crises."

Accounting for much of this success are VA counselors at nine regional loan centers who assist people with VA-guaranteed loans avoid foreclosure through counseling and special financing arrangements. The counselors also can assist other veterans with financial problems. VA counselors have helped about 74,000 veterans, active-duty members and survivors keep their homes since 2000, a savings to the government of nearly \$1.5 billion.

Depending on a veteran's circumstances, VA can intercede with the borrower on the veteran's behalf to pursue options -- such as repayment plans, forbearance, and loan modifications -- that would allow a veteran to keep a home.

To obtain help from a VA financial counselor, veterans can call VA toll-free at 1-877-827-3702. Information about VA's home loan guaranty program can be obtained at www.homeloans.va.gov

Since 1944, when home-loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth \$911 billion. Last year, about 135,000 veterans, active-duty service members and survivors received loans valued at nearly \$24 billion.

About 2.3 million home loans still in effect were purchased through VA's home-loan guaranty program, which makes home loans more affordable for veterans, active-duty members and some surviving spouses by protecting lenders from loss if the borrower fails to repay the loan. More than 90 percent of VA-backed home loans were given without a down payment.

GI Bill Benefit Update:

The new "Post 9/11 GI Bill" has been signed by the President. This new benefit will give service members and veterans who have served on active-duty since Sept. 11, 2001, a new education benefits package worth up to roughly \$3,000 a month. The same legislation includes a change to the current Montgomery GI Bill that will increase the monthly payment to \$1,321 a month -- a total benefit of more than \$47,000. The new law also enables service members to transfer their GI Bill benefit to their dependents.

The New GI Bill: All You Need to Know "GI Bill for the 21st Century"

Effective Date: August 1, 2009 (may take some time for Department of Veterans Affairs (VA) to begin paying).

Eligibility: Military personnel, including Guard and Reservists, who have served at least 90 days on active duty since September 11, 2001.

Benefits:

- Tuition: Up to 100% of the highest established charges for full-time graduate students by the public institution of higher education in the state in which you are enrolled, paid directly to the school.
- Housing Stipend: A student enrolled in a traditional college program full or $\frac{3}{4}$ time can receive approximately \$1,400/month (amount of Basic Housing Allowance) for housing expenses.
- Books and Supplies Stipend: An enrolled student will receive \$1,000 each academic year, which will be paid in lump sums the first month of each quarter or semester.
- Licensing and Certification Payments: A student may receive up to \$2,000 towards one licensing or certification test.
- Tutorial Assistance: A student may receive up to \$1,200 for tutorial assistance, in the amount \$100 per month for up to 12 months.

Transferability: A portion of these benefits can be transferred to a designated dependent.

Expiration Date: 15 years after last discharge or separation from active duty.

Property Tax Exclusion for Disabled Veterans

On Friday, March 7, 2008, Governor Tim Pawlenty signed into law a bill providing full or partial property tax exclusion for homesteads of disabled veterans who have a military service-connected disability rating of 70 percent or greater, as determined by the United States Department of Veterans Affairs.

This new benefit consists of two tiers:

1. A \$150,000 market value exclusion, for a veteran with a service-connected disability rated at 70 percent to 100 percent; or
2. A \$300,000 market value exclusion, for a veteran with a service-connected disability rated as being total and permanent.

Upon the death of a veteran qualifying for the exclusion because of a total and permanent disability, the market value exclusion carries over the person's spouse, if the spouse co-owns or inherits the home and permanently resides there. For an agricultural homestead, the market value exclusion applies to only the house, garage and surrounding one acre of land. It is important to note that property qualifying for this tax exclusion is not eligible for the market value credit. The VA will be sending those who qualify a letter to take to their assessor. Once you receive your letter, to receive this tax exclusion you must contact your county assessor and fill out the proper form. Once the form is completed, it must be returned to your county assessor no later than (September 1, 2008). A property owner must apply to the assessor each year, unless the person's disability is rated as total and permanent.

Helmets to Hardhats

For service members returning from deployment, finding work can be one of the most challenging aspects of returning civilian life. Fortunately, there are many resources available to assist with this task, including Helmets to Hardhats, a national program that matches veterans with suitable positions in the construction industry. For many veterans, military experience has given them skills that transfer well into careers in the building and construction trades. Through Helmets to Hardhats, veterans can figure out which trade they are best suited for and network with employers to gain access to career opportunities or apprenticeship programs that will help them build the skills they need to become masters in their trade. To get started, veterans sign up on the program's website, www.helmetstohardhats.org. Once at the site, they can create a profile that communicates their skills to hiring managers. They can also search the career database to find opportunities for employment in their area. Positions are available in a wide variety of trades and construction companies. Administrative, engineering and management positions are also available. Eligibility standards vary based on the employer. In most cases, though, candidates must be at least 18 years old, have a high school diploma or equivalent, be honorably discharged, and be in proper physical condition to perform the work. The majority of the positions offered through Helmets to Hardhats are connected with union trades. Helmets to Hardhats is administered by the Center for Military Recruitment,

Assessment and Veterans Employment. It is a nonprofit organization funded through Congress and private parties. For more information or to get started on a career search, log on to the website or contact Bill Mulcrone, Helmet to Hardhats Midwest Field Representative, at 1(630)

Places to Visit

Minnesota Vietnam Veterans Memorial

The Minnesota Vietnam Veterans Memorial was designed to evoke a reflective mood rather than make a political statement. It was designed to express honor and remembrance, while acknowledging valor and service, and affirming the need to grieve as well as to experience an earlier time of innocence before the war. It was designed also to remind us that the price of war is high: young men and women die, and others have their lives forever altered.

The MVVM is located just south of the State Capitol in St. Paul, behind the Veterans Administration building (which is on the North side of interstate # 94). The Veterans Administration building has a parking lot a short distance from the MVVM.

Fitness Tip

Walk 10 Minutes a Day and Increase Your Fitness Level— Old thinking was to work out in a sweat-filled gym for hours a day. No pain, no gain. New studies show that even short bouts of activity can increase your fitness level, especially if you're new at working out.

Park and Walk— Whenever you have an errand, park your car as far away as you can handle and walk to the store. At the mall, park at the farthest end and walk the length of the mall. Use every opportunity to walk. At the end of the day, it all adds up to better fitness.

Crunch in Bed— Before you even get out of bed in the morning, do 10 stomach crunches while lying flat on your mattress. Increase daily by one until you get up to 100. Think you'll never get there? Try it. You may eventually have to set your clock to wake up 15 minutes earlier, a small price to pay for a flatter stomach.

Counselors Offer Free Services

Thousands of private counselors are offering free services to troops returning from Iraq and Afghanistan with mental health problems because the military is short on therapists. Give An Hour is a group of 1,200 mental health professionals donating one hour of free care a week to troops, veterans or family members. Nearly 200 licensed mental health professionals also have volunteered for the Soldiers Project. The Coming Home Project in the San Francisco area is a group of veterans, psychotherapists and interfaith leaders committed to helping veterans. The group offers everything from retreats and workshops to yoga and other stress management programs as well as counseling.

Read the full article at Military.com.

Vacations for Veterans

Vacations for Veterans is a non-profit organization created to provide recently wounded veterans of the United States Armed Forces with a week of free lodgings donated by a vacation homeowner. The Washington-based organization's focus is to get veterans wounded in Iraq or Afghanistan and their families on a much-deserved respite. Homeowners who would like to participate can sign up through the Vacations for Veterans website, which is also where eligible veterans can express interest. Veterans must provide a copy of their Purple Heart documentation to establish eligibility. For more information, visit the Vacations for Veterans website.