

FULFILLING OUR PROMISES
TO THE MEN AND WOMEN WHO SERVED

Disabled American Veterans, Department of Ohio

December, 2015 Newsletter

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FROM THE DESK OF STATE COMMANDER PHILLIP ALEXANDER



I hope everyone had a safe, loving, and cheerful Thanksgiving, enjoying their families and loved ones.

The DAV has finished one of our busiest months. Not because we were forced too, pushed into, or in most cases asked too.

We as Veterans love participating in parades, ribbon cutting ceremonies, speaking to school children, feeding the hungry, clothing those in need with a smile, posting colors, assisting with Veteran's Appreciation Day at the Golden Corral, claims, train rides, visiting the sick, lonely, and bereaved, as well as various other duties performed in the communities and districts, giving our all. This is what we the Veterans will do to help the fellow VET! We raised funds to help Veterans in the hospitals, nursing homes, job fairs and other worthy causes. This goes on before, during, and after Veteran's Day.

For most of us, this started in October; with one of our best and well attended Fall Conferences I have had the pleasure of attending in years. The information and training sessions were well received and very appreciated. Our Commanders and Adjutants training and the instructors took the criteria to another level. I look forward to the next one and would love to see this program continue. Attendance of Chapter participation was outstanding.

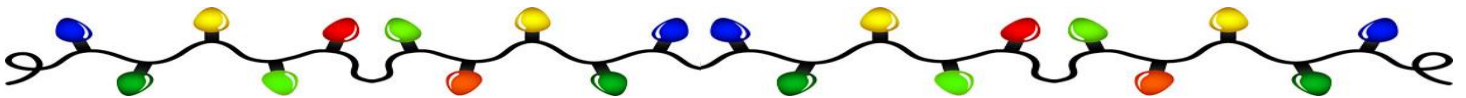
Special thoughts and prayers go out to all our sick and shut-in. Please call or contact Department Commander or Adjutant if you know of anyone who needs to be added to the list so we can let our DAV family know we care. A special prayer for Sherry Williamson's family whose mother, Carrie Thompson, passed on Nov. 2, 2015, also her mother-in-law is currently ill. May God Bless us all.

As I look around the DAV has exemplified the true meaning of patriotism as we helped all Veterans' brothers, sisters, families and surviving spouses this past month.

In case I don't see all of you at your Chapter functions, I would like to wish you a Merry Christmas and a Happy New Year!

BE OF SERVICE!

Phillip Alexander
State Commander



IMPORTANT NUMBERS

National Headquarters, DAV	(877) 426-2838
NSO Office, Cleveland	(216) 522-3507
NSO Office, Cincinnati	(513) 684-2676
Washington Office, DAV	(202) 554-3501
Cincinnati DSO, Tom Kirstein	(513) 475-6443
<i>Tuesday, Thursday</i>	
Lisa Wilson	
<i>Monday, Wednesday, Friday</i>	
Dayton DSO, Leland Sink	(937) 268-6511
<i>Tuesday, Thursday</i>	
Ricky Sickles	
<i>Monday, Wednesday, Friday</i>	
Wade Park DSO, Walter Dryja	(216) 791-3800
<i>Monday, Wednesday, Friday</i>	
Ext. 3395	
Chillicothe DSO, Darlene Maravilla	(740) 773-1141
<i>Monday- Friday</i>	
Ext. 7916	
Columbus Clinic DSO,	
Henry Snodgrass (614) 257-5487	
<i>Monday- Friday</i>	
Parma Clinic DSO, Richard Healy	(216) 739-7000
<i>Monday-Thursday</i>	
Ext. 2405	

DATES TO REMEMBER

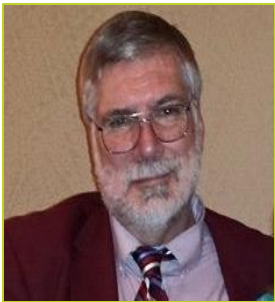
February 21-24, 2016	Mid-Winter Conference, Arlington, VA.
March 18-20, 2016	I-X Piston Powered Auto-Rama, Cleveland, Ohio.
June 23-26, 2016	Department of Ohio Convention, Crowne Plaza, Dublin, Ohio.
July 30-Aug. 2, 2016	National Convention, Atlanta, GA.
November 4-6, 2016	Fall Conference, Crowne Plaza, Dublin, Ohio.
Feb. 26-Mar. 1, 2017	Mid-Winter Conference, Arlington, VA.
July 29-Aug. 1, 2017	National Convention, New Orleans, LA.
February 25-28, 2018	Mid-Winter Conference, Arlington, VA.

Happy Holidays!



NOTES FROM THE STATE ADJUTANT KENNETH MARCUM

DELINQUENCY ASSISTANCE



The US Department of Veterans Affairs urges all Veterans who are encountering problems making their mortgage payments to speak with their loan service officer as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, service officer really do *not* want to foreclose because foreclosure costs a lot of money. Depending on a Veteran's specific situation, service officer may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The service officer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example would be when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The service officer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the service officer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to pay off the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the service officer instead of going through a lengthy foreclosure process.

Access our website at <http://benefits.va.gov/homeloans/> for additional information on VA loans and to watch videos of Veterans who have completed the workout options listed above.

Veterans with VA-Guaranteed Home Loans: The service officer has the primary responsibility of servicing the loan to resolve the default. However, in cases where the service officer is unable to help the Veteran borrower, Loan Guaranty has Loan Technicians in eight Regional Loan Centers and a special servicing center who take an active role in interceding with the servicer to explore all options to avoid foreclosure. Service members or Veterans with VA-guaranteed home loans can call (877) 827-3702 to reach the nearest Loan Guaranty office where Loan Specialists are prepared to discuss potential ways to help save the loan.

Veterans with non-VA Guaranteed Home Loans: For a Veteran or service member who may have obtained a conventional or sub-prime loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contacts his/her service officer as quickly as possible. Visit VA's website (<http://benefits.va.gov/homeloans/>) or call toll-free (877) 827-3702 to speak with a VA Loan Technician for advice on approaches to take with your service officer.

National Call Center for Homeless Veterans: Veterans who feel they may be facing homelessness as a result of losing their home can call (877) 4AID VET (877-424-3838) or go to <http://www.va.gov/HOMELESS/NationalCallCenter.asp> to receive immediate assistance from VA.

Other Assistance: In addition to the resources offered by VA, the Department of Housing and Urban Development (HUD) offers assistance to homeowners by sponsoring local housing counseling agencies. To find an approved agency in your area, please search online at <http://www.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>, or call HUD's interactive voice system at (800) 569-4287.

INCARCERATED VETERANS

VA benefits are affected if a beneficiary is convicted of a felony and imprisoned for more than 60 days. Disability or death pension paid to an incarcerated beneficiary must be discontinued. Disability compensation paid to an incarcerated Veteran rated 20% or more disabled is limited to the 10% rate. For a Veteran whose disability rating is 10%, the payment is reduced to half of the rate payable to a Veteran evaluated as 10% disabled.

Any amounts not paid to the Veteran while incarcerated may be apportioned to eligible dependents. Payments are not reduced for participants in work-release programs, residing in halfway houses, or under community control. Failure to notify VA of a Veteran's incarceration can result in overpayment of benefits and the subsequent loss of all VA financial benefits until the overpayment is recovered. VA benefits will not be provided to any Veteran or dependent wanted for an outstanding felony warrant.

The Health Care for Re-entry Veterans Program (HCRV) offers outreach to Veterans incarcerated in state and federal prisons, and referrals and short-term case management assistance upon release from prison. The Veterans Justice Outreach Program (VJO) offers outreach and case management to Veterans involved in law enforcement encounters, overseen by treatment courts, and incarcerated in local jails. Visit www.va.gov/homeless/ to locate an outreach worker. The Veterans Justice Outreach (VJO) Program offers outreach and linkage to needed treatment and services to Veterans involved in law enforcement encounters, seen in the court system, and/or incarcerated in local jails who may be at risk for homelessness upon their release. Visit www.va.gov/VJO.asp to locate a Veterans Justice Outreach Specialist. The Health Care for Re-entry Veterans (HCRV) Program offers outreach, linkage to needed treatment and services, and short-term case management assistance for Veterans incarcerated in state or federal prison that may be at risk for homelessness upon their release. Visit www.va.gov/homeless/reentry.asp to locate a Re-entry Specialist.

REMINDER TO CHAPTERS: The Department Headquarters has set up separate accounts for donations to the Cleveland Fisher House, Dayton Fisher House, DSO Program and the Cleveland Fisher House Van Program. When sending a donation, please make sure to indicate where you'd like your donation to go in the MEMO section.

Kenneth Marcum
State Adjutant

DAV RUN TO HONOR VETERANS 5K

The DAV 5k Race held November 7th in Cincinnati, Ohio was a big success. Over 2,600 Veterans and Civilians participated and many others were there to show their support. National Commander Moses McIntosh Jr., Past Department Commander and Past National Commander Joseph Johnston, and the Department of Ohio Color Guard, Stan Coffman, Don LeForce, Fred Manning, Lyle Moore and Doug Nichols were just a few of the many there to participate and show support. The National DAV raised \$120,240.02 thanks to those participants, supports and donators at the Cincinnati race.



From Left to Right: Lyle Moore, Don LeForce, Fred Manning, National Commander Moses McIntosh Jr., Past National Commander Joseph Johnston, Stan Coffman and Doug Nichols.



CHAPLAINS CORNER

Psalm 95.02 Let us come before his presence with thanksgiving, and make a joyful noise unto him.

Last month we celebrated two of our national holidays Veterans Day and Thanksgiving. This holiday gives us an annual opportunity to give thanks, as a nation and individually within our families, for all the good things that have been made

available to us as Americans. We can give thanks because, since this nation's founding, we have had the opportunity and the challenge to promote, to protect, and to defend the most basic, fundamental, and inalienable of human rights: the right to life, liberty and the pursuit of happiness, for all people.

May each of you be blessed with love for your family, compassion to the needy, courage to stand up for yourself, unmatched success in life and the ability to handle it. Have a blessed Christmas.

GOD BLESS YOU, GOD BLESS THE DAV AND GOD BLESS AMERICA.

Robert Habern
Department Chaplain



SPECIAL VISIT TO PDC HARLAN PLUMMER



Past Department Commander Harlan Plummer, second from right, couldn't make to last summer's DAV National Convention, where members of our organization's national staff hoped to meet him and personally thank him for remembering DAV in his estate plans. That prompted three members of DAV's staff to carry those thanks to Harlan's home in Peebles, Ohio. From left are Judie List Sweeney, Stephanie Vorhees, and John Barfield, all of whom work at DAV National Headquarters.

Thomas Keller
Past Department Commander

FIRST FEMALE QUILT OF VALOR RECIPIENT

The Anderson Senior Citizen Quilters, in conjunction with Chapter #63 (Clermont County) of the Disabled American Veterans (DAV) presented a "Quilt of Valor" to Lisa Wilson, a disabled Army veteran on November 10, 2015. The presentation was made by Ms. Mary Bartels, chief instructor of the quilters, at the Anderson Township Senior Citizen Center.

Although this was the fourth "Quilt of Valor" given to disabled veterans by the Anderson Quilters, this presentation was the first "Quilt of Valor" presented to a female disabled veteran. "To my knowledge, this is the first 'Quilt of Valor' presented to a female soldier in the southeastern Ohio region," said Ms. Bartels.

The quilts are presented to disabled veterans as a comforting and healing gesture of appreciation from quilters. The concept of presenting quilts to soldiers is rooted in the Civil War tradition of family members giving departing soldiers home-made quilts made from pieces of their families' own clothing to comfort the soldiers in their times of need and strife.

Women have served in the military since the American Revolution. The first woman honored by the military was Mary Ludwig Hayes, who was nicknamed "Molly Pitcher." General George Washington saw her manning the ramrod and cleaning a cannon

after her husband, John Hayes, collapsed from heat exhaustion at the Battle of Monmouth. After the Battle of Monmouth was won by the Continental Army, Washington commissioned her as a Sergeant in the Proctor's 4th Pennsylvania Artillery. Today, a statute of "Molly Pitcher" with a cannon ramrod in her hands at the Monmouth battlefield in New Jersey.

Today, women serving in the military constitute 20 percent of new recruits and 14.5 percent of the 1.4 million active duty military personnel. Females constitute 18% of Reserve Components in the military. Approximately 280,000 females served post-9/11 in Afghanistan and Iraq. Although projected male recruits will decline in 2020, female recruits will increase by 11%.



Adjutant Ray Hutchinson (left) of DAV Chapter #63, Commander Joyce Hutchinson (center) of DAV Auxiliary Unit#63 and Chief Instructor Mary Bartels (right) of the Anderson Senior Citizen Quilters present Lisa Wilson with her Quilt of Valor for her service in the military.

“Historically, contributions made by women to the military have not been fully recognized,” said John Plahovinsak, Commander of DAV Chapter #63 (Clermont County). “A recent DAV sponsored survey, the DAV Veteran Pulse Survey, substantiates this perspective by both females and males.”

The DAV was one of the first veteran organization to recognize that the unique needs of female veterans are both varied and complex. It commissioned two studies (***Stand Up for Women Veterans*** and ***Women Veterans: The Long Journey Home***) in 2014 to serve as an action blueprint to explore the issues facing women as they transitioned from military to civilian life. The overarching goal of these two studies was to document the existing gaps in federal programs and services and to spur policy changes to fill them.

“I think that it is fitting and proper that the Anderson quilters recognize Acting Sergeant Lisa Wilson as the recipient of this ‘Quilt of Valor’ today,” explained DAV Chapter #63 (Clermont County) Adjutant Raymond Hutchinson. “Hopefully more women in the future will be recognized for their efforts while serving on active duty in the military.”

Acting Sergeant Wilson served as a Wire System Installer during her three years of military service with the 4th Battalion of the 1st Signal Brigade at Fort Gordon, Georgia. She explained that her military job was as a “pole climber” who installed wire for communications. While at Fort Gordon, she was promoted to the position of assistant to the Operations Sergeant of the Battalion, and earned an Army Commendation Medal before her medical discharge.

Wilson accepted the “Quilt of Valor” not for herself, “but for all the disabled women veterans whose military achievements and contributions were never recognized.” She noted, “I will hang this quilt proudly on the wall of my office so that all who enter will see the honor bestowed upon me by the Anderson quilters. If any disabled veteran that I’m serving needs to hold the quilt, I will gladly wrap it around their shoulders.”

Both she, and her service dog, are employed as a Department (of Ohio) Service Officer (DSO) by the Disabled American Veterans. “My job is to listen to veterans, prepare their disability claims to the Veterans Administration (VA) and process them in a timely manner,” explained Wilson. “The DAV prepares and processes 70% of all VA disability claims for veterans free of charge, and it is my job to see that they are done correctly on behalf of the veterans.”

Commander Joyce Hutchinson, of the DAV Auxiliary Chapter #63 introduced the main speaker for the presentation, Ms. Tracey Butts, who is in charge of Voluntary Services at the Cincinnati Veterans Administration Medical Clinic (VAMC).

Ms. Butts explained how she witnessed the therapeutic efforts of quilts placed on the shoulders of disabled male and female veterans, who were suffering post-traumatic stress disorder (PTSD) syndrome effects. She provides one quilt to each of the female disabled veterans residing at a Fort Thomas annex of VAMC. Several female veterans related to her how much the quilt that they were given meant to them as a part of their healing process.

Ms. Butts’ Voluntary Services work also included serving pregnant Army veterans with a basket containing a baby quilt and new baby-related items. During her presentation, Ms. Butts recognized the efforts of Commander Joyce Hutchinson of the DAVA Chapter #63 (Clermont County) in providing supplies for the baskets.

Following the oral presentations, all the Anderson Senior Citizen Quilters gathered around Ms. Wilson and wrapped the Quilt of Valor around her in a healing and comforting gesture.

Past Department of Ohio Commander Raymond Hutchinson concluded the presentations by giving Ms. Wilson an Army baseball cap with a 2015 DAV pin to celebrate the day, on behalf of DAV Chapter #63 (Clermont County).

In her final comments, Ms. Bartels commended all the husbands of the quilters, who attended the presentation and DAV Chapter #63 (Clermont County). She also announced that the Anderson Senior Citizen Quilters were already working on a fifth “Quilt of Valor” to be presented to another worthy disabled military veteran in the near future.

For further information please contact: John Plahovinsak at plahovinsak@msn.com

John Plahovinsak
Executive Committeeman



20/20 MEMBERSHIP PROGRAM

When signing up a new member with the DAV, fill out and complete the Membership Application and make sure the new member sends a check of at least \$20 towards their membership and the Department will chip in \$20 towards that new members DAV membership balance. *Only new members can participate.* Mail to the DAV Headquarters at PO Box 15099, Columbus, Ohio 43215-0099 for the 20/20 Program. Please make sure the application is COMPLETED and the \$20 must be provided. Contact Department Headquarters at (614) 221-3582 or National Headquarters at (877) 426-2838 to receive Membership Applications.



LENDING A HAND FOR A VETERANS WIDOW



DAV Capital City Chapter #3 Adjutant Jim Gunkelman along with member and DAV Chairperson for the Women Veterans Committee Laurie Kline delivered and set-up a hospital bed that had been donated to the Chapter. Ruth Mack, a widow of a Veteran, wanted to live at home however her doctor wasn't going to allow her to stay in her home due to the fact it was not safe for her to go upstairs. So Chapter #3 provided this bed for her on her first floor and now she can stay in her home.

The Women Veterans Committee is seeking other women veterans as well as volunteers. If you're interested please contact Laurie Kline at her e-mail address lakline@franklincountyohio.gov.

WITH GRATITUDE

Thank you to all of the DAV family that called, sent cards or flowers, came to the visitation or funeral services of my mother, Carrie B. Thompson. I have found myself thinking about each kind word or gesture and remembering not only did so many of the DAV family stand with me during the loss of my mother, but also 20 years ago when my father passed away on Veterans Day they were with me then. My mother fought an 11-year battle with breast cancer and did an awesome job with the fight. The number of DAV faces that came from as far as the Cleveland NSO Office to my dear 96-year old friend, Dan Smiley from Cincinnati was endless and very much appreciated. Thank you is just not enough to express how grateful and thankful I am for each and every one of the DAV Family.

Sherry Williamson
Office Manager

THANK YOU FROM THE AUXILIARY

Thanks to all of you that brought items for our auction and helped during the auction at the State Fall Conference. We appreciate all the hard work you did and thanks to you we made \$1,415.00!

Joyce Hutchinson
State Auxiliary Adjutant

ATTENTION CHAPTER OFFICERS!

The Department of Ohio wants your Chapter to succeed, that's why when your Chapter files your annual Financial Report with National and Department Headquarters, we at the Department will file your form 990-N also known as the *e-Postcard* with the IRS as long as your Chapters annual gross receipts are \$50,000 or less.

If you do not file your *e-Postcard* on time, the IRS will send you a reminder notice. There is no penalty assessment for late filing the *e-Postcard*, but an organization that fails to file required *e-Postcards* (or information returns – Forms 990 or 990-EZ) for three (3) consecutive years will automatically lose its tax-exempt status. The revocation of the organization's tax-exempt status will not take place until the filing due date of the third year.

If you prefer to file the form 990-N (*e-Postcard*) yourself please feel free to do so. We just ask that you send a copy of the form to the Department Headquarters at *P.O. Box 15099, Columbus, Ohio 43215-0099 to the attention of Stephanie Williamson*.

If you have any further questions please contact the office at (614) 221-3582.

COSTUMES AND CHARACTERS AT CONFERENCE

There were many different characters at the DAV Department of Ohio's Fall Conference this year! Can you guess who?



A BIG thank you to everyone who participated!