



The Veteran's Voice

Newsletter

November 2024

Edition

THE VETERANS VOICE

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4 Outright Lies Veterans Believe About VA Home Loans



In the U.S. housing market, competition for location, location, location has sent prices through the roof (not literally, but still: get an inspection). Buyers using [VA home loans](#) can feel good about saving as much money as possible, no matter what their agent or lender says.

[A recent Navy Federal survey](#) of 1,000 service members and veterans revealed a lot of misconceptions about VA home loans; how they're used, the loan origination process, and exactly how much of a benefit they really are.

To be clear: VA home loans are one of the most potent benefits of military service. With no down payment, lower credit requirements, and inspections that ensure the property is sanitary and safe, they offer significant benefits and savings for veterans.

Veterans in the market for a house should not be taken in by the following myths:

1. Lenders don't know how to process VA home loans.

This is an enduring myth from the days before things like the internet and email. [Some lenders believed](#) a VA loan was difficult to originate within the vast bureaucracy of the federal government. Like any other job, however, people get better at it.

These days, there are banks and credit unions just for military personnel, veterans and their families that specialize in VA home loans. Most financial institutions open to the public also offer training to their lending staff or hire employees with this expertise.

2. You can use a VA home loan only once.

There are [many types of VA home loans](#). Usually, when people refer to "VA home loans," they mean the [VA-backed purchase loan](#), which can be used to buy a single-family home, condo or manufactured home or to build a home. You can even use it for improvements on the home you buy.

Once they purchase the home, veterans must occupy their new house within 60 days. If they choose to sell at a later time, they can buy another house with another VA backed purchase loan, so long as that new home is now their primary residence. Vets can also assume a VA home loan when buying from another veteran. The only stipulation is that you get just one loan at a time.

3. VA home loans come with a higher interest rate.

This is another falsehood. Although the VA doesn't set interest rates, the VA home loan comes with a slew of benefits, some that might seem hard to believe in today's housing market. With full entitlement, there is no down payment, and if you have full entitlement, the VA no longer imposes a home loan limit.

"Full entitlement" means it's your first time using your VA loan benefit, or you sold your previous home and therefore your prior VA loan has been paid in full. This is true even in cases of foreclosure or short sale as long as the prior VA loan has been satisfied. With these protections in place, lenders usually offer a VA home loan at [0.5% lower](#) than conventional loans. The VA also limits the origination fee to 1% of the mortgage, which means closing costs are often lower

4. It takes more time to process a VA home loan.

There is actually little difference between closing on a VA home loan and closing on a conventional loan.

Both require similar paperwork, and even increased VA-mandated inspections still happen relatively quickly. In truth, both VA home loans and conventional loans are often [closed within 30 days](#), and an overwhelming number of respondents to the survey (80%) were happy with the time it took to process their loan.

How the PACT Act Works for Current VA Beneficiaries



Sgt. Robert B. Brown from Fayetteville, N.C. with Regimental Combat Team 6, Combat Camera Unit watches over the civilian Fire Fighters at the burn pit as smoke and flames rise into the night sky behind him on May 25, 2007. (Cpl. Samuel D. Corum/Marine Corps)

Military.com | By [Amanda Miller](#)

Published August 11, 2023

The [Department of Veterans Affairs](#) screened more than 4 million U.S. military veterans in the first year of the new [PACT Act](#) to find out if they thought they'd been exposed to toxins during their military service. The vast majority of those screened were already enrolled in VA health care.

Of those millions of veterans, 1.7 million had "screened positive" for possible exposure, Steve Miska, the VA's PACT Act transitional executive director, told Military.com.

As a result, the VA is reaching back out to those veterans, "encouraging them to file a supplemental claim that could potentially increase benefits, whether on the health-care side or many of the other benefits," Miska said.

The PACT Act linked a variety of medical conditions with toxins common during specific eras or circumstances of military service. Rather than require veterans or their survivors to prove that a toxic exposure caused a given condition, the law assumes that some illnesses are service-connected if the person served in a certain place at a certain time. This means that veterans may be eligible for additional VA benefits based on past toxic exposure during their service.

Here's how the PACT Act could affect existing VA beneficiaries:

Veterans Who Already Receive Partial Disability Pay

Veterans who already have a partial VA disability rating could have their rating increased now that the VA covers more conditions under the PACT Act, and they don't need to fear that applying could potentially cause their rating to decrease instead, VA officials told Military.com.

That increased rating could add up to a significant difference in monthly compensation, especially for veterans with dependents. For example, a veteran with a [spouse](#) and two dependent children under age 18 whose disability rating rises from 10% to 60% could see their [pay](#) rise from \$165.92 a month to \$1,588.65 a month in 2023.

"And we are not going [and] looking back at other service-connected issues trying to decrease those," Kaitlin Richards, assistant director in the VA's Office of Policy and Oversight, told Military.com.

Veterans Who Already Receive 100% Disability Pay

Even those veterans who already receive the maximum monthly disability benefit should file a PACT Act claim if they think they have a condition that's newly covered under the PACT Act, the VA officials told Military.com. Doing so could benefit not only the veterans now but their families later.

"What I tell everyone -- because we always get that question -- is, even if you are 100% service-connected already, you should still file for benefits," Richards said. "Because if you get [declared] service-connected for a disability, and that is ultimately the disability that you pass away from, that -- whatever is listed on your death certificate -- is how your survivor, your spouse, will be able to file for their own benefits."

Meanwhile, veterans themselves may, depending on their condition, qualify for additional benefits if they need, for example, aid and attendance in everyday living or specially adapted housing.

This "special monthly compensation ... is paying at an even higher level," Richards said.

Establishing a service connection could ultimately help with burial, such as providing an allowance for costs.

Surviving Family Members Who Already Receive DIC

The survivors of deceased veterans who already receive the VA's [Dependency and Indemnity Compensation](#) (DIC) likely won't benefit from filing a toxic exposure claim now, "unless they have an increase in their [veteran's] disability [rating]," Richards said.

DIC beneficiaries can get an extra \$331.84 a month if their veteran was totally disabled with a service-connected disability for eight years leading up to the veteran's death.

Survivors should file a new DIC claim if they think they qualify now, even if the VA denied their claim in the past.

Surviving Family Members Who Already Receive VA Survivors Pension

Current recipients of the VA's income-based Survivors Pension could become eligible for DIC instead if their service member died of a newly presumptive condition.

Because the Survivors Pension is meant only to raise their income up to a certain threshold, depending on individual circumstances, the flat-rate DIC could pay more.

WASHINGTON – Vietnam-era veterans exposed to nerve agents and hallucinogenic drugs in a classified military research program more than 50 years ago are appealing for retroactive disability benefits after a federal court ruling found their constitutional rights were violated. Now in their 70s and early 80s, the veterans were sworn to silence and restricted from reporting the debilitating health effects from the program, which included paralysis, cancer, depression and psychosis. They were also restricted from obtaining disability compensation from the Department of Veterans Affairs, according to the court. “I never knew what I was given in those tests,” said Frank Rochelle, 76, of North Carolina, a former Army corporal whose service from 1968-1970 included a tour in Vietnam. “When I went to file a VA claim, I was told that the tests I took part in had never happened. The records were sealed. I had no way to prove my case.” But a 2023 ruling in the U.S. Court of Appeals for the Federal Circuit in Washington is enabling Rochelle and other service members for the first time to obtain VA disability compensation retroactive to their date of discharge. An estimated 3,000 to 5,000 veterans who participated as human test subjects in classified studies that the U.S. Army Chemical Corps conducted at Edgewood Arsenal in Maryland are believed to be alive today. The facility was established in 1948 primarily as a center for researching chemical warfare agents, but military equipment, protective clothing and pharmaceuticals also were tested at the facility, according to the VA. The Vietnam-era veterans were considered volunteers in classified studies that began in 1956. They signed consent agreements prior to participating in experiments but said later they were not informed of the risks. About 7,000 military personnel participated in the tests until the Army disbanded the program in 1975, according to the Defense Department. Edgewood Arsenal now functions as the Army’s center for research, tests and development in chemical, biological, radiological and nuclear defense. The court found the secrecy agreements that the participants signed, which carried the threat of criminal penalty if violated, effectively denied them due process and disability compensation to which they were entitled, said Mark Jones, the attorney for Rochelle and several other veterans. “This decision importantly opens a pathway for all veterans who are under a secrecy agreement to pursue their claims, whether they are Edgewood Arsenal vets or not,” he said. Rochelle’s case is pending a higher review in the U.S. Veterans Court of Appeals, which has already ordered retroactive compensation this year in three other cases involving Edgewood veterans. Jones said though the VA states it now has a process in place for Edgewood Arsenal veterans to file to receive benefits, the agency continues to delay decisions and deny their claims. Terrence Hayes, the VA press secretary, said the VA does not have figures on how many Vietnam-era veterans have submitted claims for retroactive payments related to illnesses and injuries from serving as test subjects at the Edgewood Arsenal. In 2023, Army veteran Bob Taylor of Idaho was the first veteran to receive disability compensation retroactive to his military discharge for illnesses and injuries that he suffered after participating in the classified research project, according to court documents. Taylor’s attorneys first argued in U.S. Court of Appeals for Veterans that he was entitled to compensation back to his discharge date of 1971. But the court denied the claim, which was then appealed in U.S. Court of Appeals for the Federal Circuit in Washington, D.C. That court ruled the government-imposed secrecy that kept him silent about his medical problems entitled him to receive disability compensation dating to the day after he was separated from the military. “I went to Edgewood, and my whole world fell apart,” said Taylor, a 73-year-old former private. Taylor, who served from 1969-1971, has been diagnosed with multiple cancers, depression, insomnia and post-traumatic stress disorder. “I’m trying to stay alive and see this case to the end,” he said. “This is not just about me. I’m fighting for all veterans to get their full benefits. You don’t leave your brothers and sisters behind. Anyone who signs a secrecy agreement should be able to get their claims prosecuted.” He and other Edgewood veterans said they thought they

had volunteered to test military equipment in the 1960s and 1970s but were directed instead to military research labs for human trials using chemical substances they received in gas chambers, by injection and other means. "The court holds that when a veteran has been determined to be entitled to benefits for one or more disabilities connected to participation in the Edgewood program, the required effective date of such benefits is the date that the veteran would have had in the absence of the challenged government conduct," according to the ruling. Taylor was exposed to at least three highly poisonous chemical agents during the Edgewood experiments, according to court documents. Some of the agents were known only by numbered references with the prefix "EA" for Edgewood Arsenal. They were EA-3580, a form of sarin gas; EA-3547, a derivative of tear gas, and scopolamine, a highly toxic chemical test as a "truth serum" but that can cause psychosis. The service-connected illnesses and injuries of Taylor and other veterans from the experiments were not recognized by the VA until the secrecy agreements were partially lifted by the Defense Department in 2006, according to court documents. "We were lied to about our reasons for going to Edgewood. We thought that the Army was testing equipment to better the forces," said Rochelle, whose medical problems from his experiences at Edgewood made him "unemployable," according to VA records. "This has been ignored for 30 to 50 years."

Read more at: <https://www.stripes.com/theaters/us/2024-10-04/veterans-human-testing-disability-benefits-15404186.html>

Source - Stars and Stripes



Women veterans have unique healthcare needs, and the U.S. Department of Veterans Affairs (VA) has developed programs and services tailored to address these needs. Historically, VA healthcare was designed with male veterans in mind, but as the number of women veterans has grown, so has the focus on providing gender-specific and comprehensive care. Here are some key aspects of healthcare for women veterans:

1. Primary Care

Women veterans can access gender-specific primary care, including preventive services such as breast and cervical cancer screenings, contraception, and menopause care. The VA is working to ensure that all primary care providers are trained to address women's health issues.

2. Maternity Care

The VA covers prenatal and postpartum care, as well as labor and delivery services. While the VA itself doesn't operate maternity wards, it partners with community providers to deliver these services to women veterans.

3. Mental Health Services

Women veterans may face unique mental health challenges, such as PTSD related to military sexual trauma (MST) or combat exposure. The VA provides specialized mental health care, including counseling, therapy, and support for issues such as depression, anxiety, and PTSD.

4. Military Sexual Trauma (MST) Support

The VA offers comprehensive support for survivors of military sexual trauma, which includes free mental health care. MST-related care is available even for veterans who are not enrolled in the VA healthcare system.

5. Reproductive Health

The VA provides a range of reproductive health services, including birth control, fertility counseling, and treatment. It also offers assistance for family planning and infertility services, including counseling and in some cases in-vitro fertilization (IVF).

6. Cancer Screenings and Treatment

The VA provides routine cancer screenings for breast, cervical, and colorectal cancers, as well as follow-up care for abnormal results. Women veterans who are diagnosed with cancer can access oncology services through the VA, including chemotherapy and other treatments.

7. Chronic Disease Management

Women veterans can receive care for chronic conditions such as diabetes, heart disease, and arthritis. The VA emphasizes disease prevention and management programs tailored to the specific needs of women veterans.

8. Homelessness and Housing Support

Women veterans are at increased risk of homelessness compared to their male counterparts. The VA offers programs to support homeless women veterans, including transitional housing, case management, and healthcare services.

9. Telehealth Services

The VA has expanded its telehealth services, making it easier for women veterans to access care remotely. This is particularly useful for those in rural areas or with mobility challenges.

10. Women Veterans Call Center

The VA operates a Women Veterans Call Center, which provides information about available services, eligibility, and benefits. The call center is staffed by women who are trained to address the specific needs of women veterans.

Challenges and Ongoing Improvements

Access to Gender-Specific Care: In some regions, women veterans may have difficulty accessing care tailored to their specific needs due to shortages of trained providers.

Mental Health Stigma: Women veterans may face stigma related to seeking mental health care, particularly for conditions like PTSD or MST.

Outreach: Some women veterans may be unaware of the full range of services available to them, leading to underutilization of VA resources.

The VA is continually working to improve the care and services offered to women veterans through its Center for Women Veterans (CWV) and other initiatives aimed at ensuring quality care for this growing population.



WOMEN VETERANS

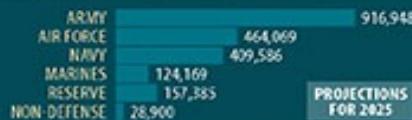
WOMEN VETERANS IN FOCUS



WOMEN ARE THE FASTEST GROWING GROUP IN THE VETERAN POPULATION



WOMEN VETERANS SERVED ACROSS ALL MILITARY BRANCHES AND DIVISIONS

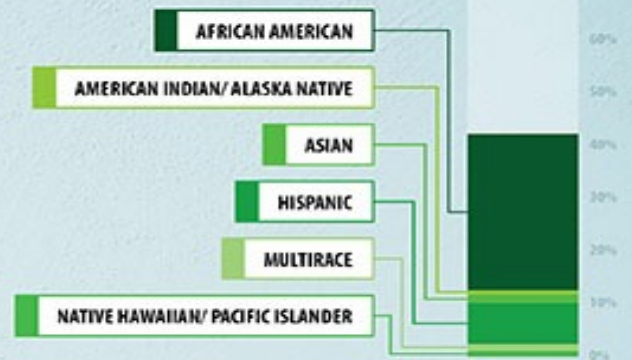


3 OF 4 WOMEN VETERANS WHO USED VA HEALTH SERVICES IN FY19 HAD AN URBAN RESIDENCE BUT THE NUMBER OF RURAL WOMEN IS INCREASING



WOMEN VETERANS ARE RACIALLY AND ETHNICALLY DIVERSE

43% OF THE WOMEN WHO USED VA HEALTH SERVICES IN FY20 BELONGED TO A RACIAL OR ETHNIC MINORITY GROUP.



No matter where she lives, every women Veteran has access to the VA health system which provides care at 1,255 health facilities, including 170 VA Medical Centers and 1,074 outpatient clinics.



Every VA Medical Center nationwide has a Women Veterans Program Manager to advise and advocate for women Veterans and help coordinate all the services they may need, from primary care to specialized care for chronic conditions or reproductive health.



Every VA offers maternity care coordination. VA Maternity Care Coordinators understand women Veteran's unique needs and will support them through every stage of their pregnancy.



VHA provides the highest quality, state-of-the-art systems and healthcare equipment, including on-site mammography at 69 sites across the country.

VA
RESOURCES
FOR WOMEN



Women Veterans Health Care

womenshealth.va.gov | #WomenVets

DATA AS OF 10/30/2020 | UPDATED 12/2022

VA



U.S. Department
of Veterans Affairs

RECOGNIZE THESE PCOS SYMPTOMS?

70% of women with polycystic ovary syndrome remain undiagnosed

SYMPTOMS INCLUDE:



Irregular or missed periods



Acne and oily skin



Obesity or trouble losing weight



Excessive facial hair



Thinning hair

INCREASED RISK OF:

Infertility
Diabetes
Sleep apnea
High cholesterol

Liver disease
Heart disease
Depression
Difficulty breastfeeding

PCOS IS TREATABLE AND VA CAN HELP

Medications	Weight Management
Infertility Treatment	Hair Removal
Pre-Conception Care	Mental Health Care
Maternity Care & Breastfeeding Support	Heart Disease & Diabetes Prevention

Schedule an appointment to speak with your VA primary care provider if you think you may have PCOS. We will begin by testing you for PCOS through a combination of physical exam, blood tests, and ultrasound.

WOMEN'S HEALTH CARE
★ ★ ★ *You Can Trust*

1-855-829-6636
www.womenshealth.va.gov

VA  **U.S. Department of Veterans Affairs**



President's Corner

Hello Everyone

This month we celebrate Thanksgiving, a day where we pause to give thanks for the things we have.

I am thankful for having a great loving family, although we do not always agree, in the end we forgive.

I am thankful that I am able to help my fellow veterans.

I am so thankful that my life is filled with such wonderful friends.

There are many more things that I am grateful for but just not enough space here to add them.

I guess my message this month is to ask each of you before sitting down to that wonderful Thanksgiving meal to pause and reflect back over the year and think about all the things that you are thankful for.

**Respectfully
Joseph Armstrong
President**



From the Desk
Of
Conrad Letellier
1st Vice-President

Respectfully
Conrad Letellier
1st vice-president

Membership Corner

**By
Conrad Letellier Membership Chairman**

We are still in the process of updated our membership rosters. Recently we sent out 48 letters to our members that do not have an email address and 6 came back as undeliverable no forwarding address.

It is so very important to keep up updated on your contact information. Otherwise we can not update you on events and news important to our chapter.

**Conrad Letellier
Membership Chairman**

VETERANS SERVICE OFFICER

Conrad Letellier

The Togus Regional Office is focused on ensuring every Veteran and survivor in Maine is receiving the benefits they have earned.

If you are a Veteran or survivor not currently receiving benefits, please call us at 207-621-6938 or work with one of the five Veterans Service Organizations located on the Togus Campus - American Legion, Disabled American Veterans, Maine Veterans Services, Paralyzed Veterans of America, and the Veterans of Foreign Wars.

If you are a family member, neighbor, friend, coworker, or otherwise know a Veteran or survivor who may not be receiving benefits, please help us spread the word.

Conrad Letellier
Veterans Service Officer

PUBLIC SERVICE ANNOUNCEMENT

Vietnam Veterans of America Chapter 1044 Maine

Launches FREE COFFEE FOR VETERANS WEDNESDAYS

Vietnam Veterans of America Chapter 1044 is located at 508 Elm Street Biddeford, Maine (basement of the American Legion Post 26). Our founding principle is "Never Again Will One Generation of Veterans Abandon Another".

Meetings are held on the first Sunday of each month. Meetings start at 1:30 pm (13:30).

To honor and appreciate our veterans, we're offering **FREE COFFEE EVERY WEDNESDAY** to all veterans!

Whether you served in the past or are currently serving, this is our small way of saying thank you for your service and dedication.

WHEN: Every Wednesday from 09:00 – 11:00 hrs.

WHERE: Vietnam Veterans of America
508 Elm Street Biddeford, Maine (Downstairs American Legion Post 26)

WHO: All veterans are welcome

Simply show your military ID or wear something that identifies your service, and your coffee is on us!

Help us spread the word and bring a fellow veteran along for a cup of gratitude. We look forward to serving you!

We offer to the veterans a place to sit and enjoy a cup of fresh coffee and a pastry or donut, read a book or magazine or just talk with fellow veterans. We also have several tables set up with board games such as chess, checkers.

A veteran's service officer will be available to answer any questions on veterans' benefits or to help file a claim for disability thru the VA system. This service is available to spouses of veterans as well.

Also available will be a veterans assistance officer to help those veterans and or families in need of assistance with heating fuel or other issues.

We will add additional days that we will be open as the demand increases

For more information contact our chapter president Joseph Armstrong at (207) 494 – 9287 or visit us at <http://www.vva1044maine.org>

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POW MIA INFORMATION

Conrad Letellier



USNR Lt. Cmdr. Larry R. Kilpatrick, Home at Last

On October 8, the Defense POW/MIA Accounting Agency announced that U.S. Navy Reserve Lt. Cmdr. Larry R. Kilpatrick, 28, of Stone Mountain, Georgia, accounted for May 18, 2018, will be buried in Gwinnett County, Georgia, on Nov. 15, 2024. In June 1972, Kilpatrick was a member of Attack Squadron One Hundred Five (VA-105), on board the USS *Saratoga* (CVA-60), flying an A-7A "Corsair II" aircraft in a flight of two on a night armed reconnaissance mission over northern Vietnam. Kilpatrick's wingman lost radio contact with him outside of Ha Tinh City, after he announced he had sighted a target and was commencing an attack. After daybreak, search and rescue aircraft observed remnants of a parachute near Kilpatrick's last known location, but could not identify it as Kilpatrick's.



History of the POW/MIA Flag

In 1970, Lt. Commander Michael Hoff went missing in action when his plane crashed over Laos, Southeast Asia during the Vietnam War. His wife, Mary Hoff, felt there was a need for the nation to have a symbol in which those who were lost to war would not be forgotten, thus becoming the pioneer of the POW/MIA flag. She read an article in the Jacksonville Florida Time Union about how Annin & Co. Helped to design and manufacture flags for newer UN member nations. Mrs. Hoff contacted Annin and their VP of Sales, Norman Rivkkes commissioned graphic designer Newt Heisley to design a flag to represent the group/

Newt Heisley found inspiration for designing the flag from his past experiences as a WWII pilot: “I used to fly within range of the Japanese and wondered how I would hold up if I ever got captured. When I did the design, I thought how easy it would be to forget those guys.” The now familiar slogan :You are not forgotten” was born of that sentiment. Heisley’s son, Jeffrey, upon returning home ill from Marine training, inspired the gaunt appearance of the flag’s silhouette. In addition to the slogan and silhouette, the flag also boasts a 5-point star, a watchtower with a guard on patrol, a strand of barbed wire, and a black and white wreath.

WHAT DOES THE POW/MIA MEAN?

The POW/MIA flag is a reminder for Americans to never forget our Prisoners of War (POW) and those Missing in Action (MIA). Prisoners of War are individuals - whether military personnel or civilians - who are captured and imprisoned by the enemy during times of war. The status of life for those who are MIA have not yet been confirmed. According to the Defense POW/MIA Accounting Agency, over 83,00 Americans who fought in wars since World War II are still; missing.

On November 18, 1997 the 1998 Defense Authorization Act was signed into law. A section of the act required that the POW/MIA flag be flown from Military Installations, National Cemeteries, V.A. Medical Centers and many other Federal Buildings

**From The Desk of the Events Coordinator
Jim Davis**



**MEETING
NOTICE!**

**NEXT CHAPTER MEETING WILL BE SUNDAY 03 NOVEMBER
2024. MEETING WILL START AT 1:30 PM 13:30 HRS.
THERE WILL BE A BOARD DIRECTORS MEETING PRIOR TO
OUR REGULAR MEETING. BOD MEETING WILL START AT
12:00 NOON.**

Membership in VVA is the Right Choice

First I want to say "WELCOME HOME "

The goals of Vietnam Veterans of America are to promote and support the full range of issues important to Vietnam veterans. To create a new identity for this generation of veterans and to change public perception of Vietnam veterans.

VVA is a "home of our own" - a community of fellowship with people who share our experiences, needs, and hopes for the future.

Be as active as your time, talents, and interests allow. Or, simply be a proud member of VVA, knowing that your membership helps VVA work for you and your fellow Vietnam veterans.

Membership includes a subscription to our award-winning newspaper, The VVA Veteran, bringing you updates on issues and legislation affecting veterans, as well as unique articles on the people, places, and history of the Vietnam experience.

Membership is open to U.S. armed force veterans who served on active duty (for other than training purposes) in the Republic of Vietnam between February 28, 1961 and May 7, 1975, OR in any duty location between August 5, 1964 and May 7, 1975.

Our chapter is working very hard to help our brothers and sisters, their families and veterans of today.

We meet once a month at the American Legion Post 26 located at 508 Elm Street Biddeford. Meetings start at 1:30 (13:30)

If you would like further information on joining our chapter please email me your mailing address at **cwomaine@metrocast.net** I will send the information to you.