



Veterans News And Views

HAPPY VETERANS DAY !

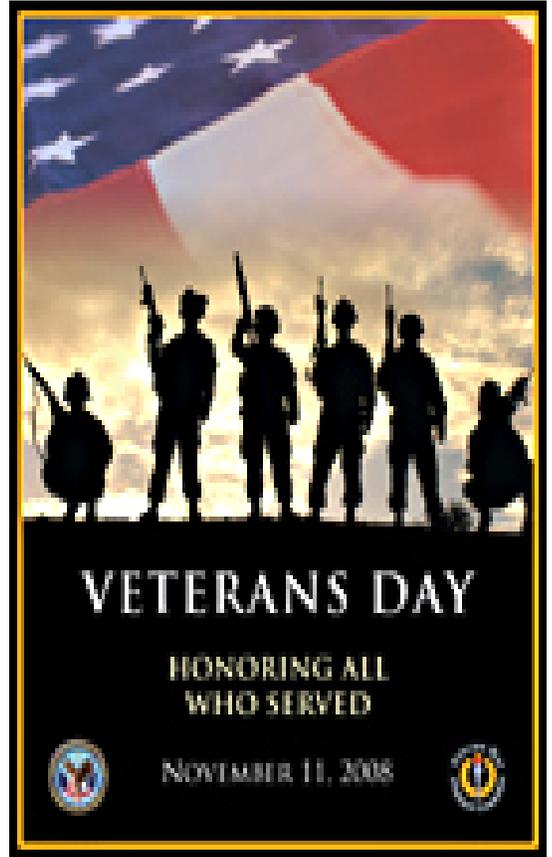
I hope that all of you are planning in attending a local Veterans' Day celebration.

Veterans Day is a time to not only reflect on the loss of our comrades, but also to celebrate the lives of all of our veterans here with us today.

It is a time to remind the non-veterans around us of not just our past sacrifices, but also our accomplishments, in and out of the military.

Less than 10% of the current population of the United State has served a single day in the military. You are unique!

Celebrate your uniqueness !!!



STARS AND STRIPES HONOR FLIGHT

As most of you are aware by now, we have started a chapter of the National Honor Flight program here in Ozaukee County.

Our first flight will be November 19, 2008.

I wish to thank all of you who have contributed to this effort so far. We have

along way to go to meet our goal of 3 more flights in 2009.

We lose over 900 WWII veterans every day, so there is a significant sense of urgency in getting this accomplished.

Help us spread the word !

See the enclosed flyer for more information.



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Iraq and Afghanistan



As of the writing of this letter, the wars continue overseas.

Some have tried to compare the current conflicts to our past wars, whether it be Vietnam or WWII, neither comparison seems either appropriate, nor honest.

The current War Against Terrorism and Iraqi Freedom, are

unique unto themselves.

There is no draft, so everyone fighting there is a volunteer.

Technology is different, the enemy uses some very unconventional means for inflicting harm, aimed as much at the psyche of the local population as well as our coalition troops.



While war is never a popular issue, at least this go-round, our troops have the support of the majority of Americans, unlike what occurred to our troops who served in Vietnam.

We, as fellow veterans, need to insure that our fellow citizens appreciate the sacrifices our military personnel, and their families, make every day.

POST 9 / 11 GI BILL

Congress recently passed the Post 9-11 GI Bill, sometimes referred to as the Webb GI Bill.

It has significant enhancements to the current (Montgomery) GI Bill, but is not always the best benefit for a Wisconsin Veteran.

The implementation will be rather complex, and because Wisconsin has its own GI Bill for education, I expect that there will be many long meetings with State Legislators and representatives for the UW System and the various veterans organization, so we can work out a

compromise package that continues the Wisconsin tradition of honoring the service of our military and giving our veterans the best possible educational opportunities we can.

Add-ons include:

Full tuition

Book Allowance

Housing allowance

**CHANGES DO NOT TAKE EFFECT
UNTIL AUGUST 2009**

VA MEDICAL SYSTEM NEWS

The VA Medical System remains open to many veterans. That's the "good" news.

We here in Wisconsin are fairing better than a number of other areas in the country.

As of this writing, there is only about a 3-5 month waiting list at the VAMC Milwaukee, or its branch clinic in Cleveland, WI.

Please remember, that if you do not have a service-connected disability, then you must meet the "Means Test" requirements to get enrolled in the system. Current Means

Test levels for a resident of Ozaukee County are:

Single Veteran \$37,650

Married Veteran (no Children) \$43,000

The "cap" increases by about \$5,000 for each dependent child.

There is a "rumor" that there will be some additional monies in the system for next year, and that these "caps" may increase some. I will keep my eyes and ears open, and keep you informed.

VA Enhanced Mortgage Options

The Federal VA has made some changes to their Home Loan Guarantee Program.

In response to the current down-turn in the housing industry, and the meltdown in the mortgage arena, the VA is offering to refinance loans made to veterans from conventional or sub-prime lenders.

The VA will refinance the veterans loan for up to 100% of the appraised value of their home.

This will allow veterans to get out from under some of these “exotic” and harmful adjustable rate mortgages, and get into a stable fixed mortgage with VA.

The VA, both state and federal, has never participated in the sub-prime lending arena. Consequently the default rate for federal and state VA home loans has remained well below the industry average.

The WDVA default rate is below 1% and is the envy of most lending institutions.



See the attached News Release for more information.

And for comparisons between conventional and WDVA home loans, especially for first time home buyers, visit the WDVA website and explore the home loan page. They have charts showing costs associated with their loans, and others.

<http://www.wisvets.com>

Veterans Can Salute during the National Anthem



Recent changes to federal legislation, now make it “legal” for veterans, in or out of uniform, to render a hand salute during playing of the national anthem.

Most of us have practiced this observance

ourselves over the years, legal or not.

See the attached article, which came to me in a VA Bulletin.

Dental and Hearing Treatments from the VA

I frequently get asked about these benefits, and their availability from the VA.

If you do not have a service connected disability, that specifically relates to the above, the chances that you will receive these services from the VA is mighty slim!

There are certain exceptions given for the extremely low income, former POWs, and those who’s VA doctor specifically recommends receive these areas of care.

Otherwise, don’t bet the farm on getting help in these areas!



Caption describing picture or graphic.

The VA has very limited capacity, hence the limited availability.

Hearing loss is also proven to be exceptionally difficult to get service connected, as the VA has gotten “creative” over the years in finding other reasons your hearing is going down hill. Never mind you stood next to a howitzer for days on end....if you mow your grass with a lawn tractor, then obviously the

lawn tractor caused you to lose your hearing.....



County Veterans Service Office

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Serving Those Who Served America

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In Memory Of Our Comrades



The following comrades have passed away since our last newsletter:

MAY THEY REST IN PEACE

Richard Johnson;
Gordon Moe; Raymond Rassel; Ferdinand Mintzlaff; Dale Weber; Paul Godersky;
Walter Jarvey; Robert Zuba; Frederick Swatek; James Hansen; Jack Schardt;
Aloys Peiffer; Donald Jackson; Ernst Kersey; Mary Steidtmann; Ivan Laubenhymmer;
Joseph Stern; Rosemary Bichler; Edwin Wittig; Donna Schroeter; John Edbauer;
Floyd Chapman; Robert Ewig; Kenneth Wilelme; Jerome Schowalter; John Yushka;
Robert Hetzer; Eugene Paulson; Duncan Boccio; Henry Ahrenholz;
Robert Freeman; George Fiel; Carl Wollner; Frederick Molling; Robert Smasal;
Walter Miksic; Edward Harper; Frank Lompart; Gene Swanson; Delwin Dreikosen;
Gerald Paulson; Francis Winkel; William Travis; Ronald Pitzlaff; John Erni;
Raymond Zielinski; Bruce Mieloch; Reginald Mueller and Helmer Miller.

A Parting Thought

By the time this arrives the elections will be over.

This has been a particularly divisive and sometimes nasty campaign season, on both the National and the local fronts.

No matter the outcome, it is time for all of us to adjust to the reality that we all, as Americans, have had the opportunity to express our personal preferences, and the majority has spoken. I'm sure that the pundits and "talking heads" will spend an excessive amount of time trying to analyze the outcomes and lay "blame" on the losers' doorsteps.

To say we live in troubling times, would be a overly simplistic statement. There is a great deal that we as Americans need to do to support our local, state and federal governments. (I'm talking about ways to help other than just paying your taxes!) As well as fulfilling our obligation to continue our support our fellow veterans and active duty military personnel.

As the coming months unfold, we will get a better picture of the direction new administration is trying to take our country.

Just because the election is over, does not mean we can not continue to communicate our ideas to our elected officials.

I encourage each and every one of you to always take every opportunity to express your thoughts and ideas to your elected officials, they are not mind readers! Sometimes the need your input in order to make an intelligent and thoughtful decision. Don't hesitate to provide that input!

See you around the County!

Ken