

NEWS AND NOTES FOR FLORIDA VETERANS

Veterans Service Center, VA Regional Office
St. Petersburg, FL



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The "News and Notes for Florida Veterans" is published monthly by the Veterans Service Center, VA Regional Office, St. Petersburg, Florida, to provide information on VA benefit programs to veterans and dependents in Florida. The material presented does not have the effect of laws or regulations. Please send questions or comments on this newsletter to Veterans Service Center, ATTN: "News and Notes," PO Box 1437, St. Petersburg, FL 33731. We do not have the resources to maintain a mailing list for distribution to individuals; however this newsletter is available on the St.

Petersburg

VA Regional Office web site at <http://www.benefits.va.gov/stpetersburg/>.

VETERANS DAY The fighting of World War I ceased in 1918 when an armistice, or temporary cessation of hostilities, between the Allied nations and Germany went into effect on the eleventh hour of the eleventh day of the eleventh month. For that reason, November 11, 1918, is generally regarded as the end of "the war to end all wars."

In November 1919, President Wilson proclaimed November 11 as the first commemoration of "Armistice Day." An Act of Congress approved May 13, 1938, made the 11th of November in each year Armistice Day, a legal holiday. In 1954 the Act of 1938 was amended by striking out the word "Armistice" and inserting in its place the word "Veterans." With the approval of this legislation November 11th became a day to honor American veterans of all wars.

Many people confuse Memorial Day and Veterans Day. Memorial Day is a day for remembering and honoring military personnel who died in the service of their country, particularly those who died in battle or as a result of wounds sustained in battle. Veterans Day is the day set aside to thank and honor *all* those who served honorably in the military - in wartime or peacetime. In fact, Veterans Day is largely intended to thank *living* veterans for their service and to underscore the fact that all those who served - not only those who died - have sacrificed and done their duty.

"Veterans Day," not "Veteran's Day" or "Veterans' Day" is the correct spelling. "Veterans Day" does not include an apostrophe but does include an "s" at the end of "Veterans" because it is not a day that "belongs" to veterans, it is a day for honoring all veterans.

LAW AUTHORIZES VETERANS' SALUTES FOR THE NATIONAL ANTHEM Veterans and active-duty military not in uniform can now render the military-style hand salute during the playing of the national anthem, thanks to changes in federal law. The new provision improved upon a little known change in federal law that authorized veterans to render the military-style hand salute during the raising, lowering or passing of the flag, but did not address salutes during the national anthem.

The change authorizing hand-salutes during the national anthem by veterans and out-of-uniform military personnel was included in the Defense Authorization Act of 2009. The earlier provision authorizing hand-salutes for veterans and out-of-uniform military personnel during the raising, lowering or passing of the flag, was contained in the National Defense Authorization Act of 2008, which took effect Jan. 28, 2008.

VA GUARANTEES 20 MILLIONTH HOME LOAN (VA News Release) WASHINGTON – The Department of Veterans Affairs announced it has guaranteed 20 million home loans since its home loan program was established in 1944 as part of the original GI Bill of Rights for returning World War II Veterans. The 20 millionth loan was guaranteed for a home in Woodbridge, Va., purchased by the surviving spouse of an Iraq War Veteran who passed away in 2010.

Given the current low interest rates, the program has grown significantly in the past five years, with 71 percent more purchases and 20 times as many refinances processed in fiscal year (FY) 2012 than in FY 2007. Currently, there are 1.7 million VA guaranteed home loans in existence with a total value of \$284 billion. VA has guaranteed 540,000 mortgages in 2012.

The program makes home ownership more affordable for eligible veterans, service members, and surviving spouses by providing access to lower cost financing. VA loans are also attractive within the mortgage industry because they protect lenders from loss if the borrower fails to repay the loan. Mortgages guaranteed by VA have had the lowest foreclosure rate for the last 17 quarters and the lowest delinquency rate for the last 14 quarters compared to all other types of home loans in the nation, including prime loans, according to a report by the Mortgage Bankers Association.

Much of the strength of VA's home loan program stems from the efforts of VA employees and its industry partners nationwide to ensure Veterans receive every possible opportunity to remain in their homes and avoid foreclosure.

Since 2009, VA's efforts have resulted in over \$8 billion in savings to taxpayers in foreclosure avoidance.

Veterans may obtain a certificate of eligibility for a VA-guaranteed home loan through the joint Department of Defense—VA web portal *eBenefits* at www.ebenefits.va.gov. To obtain more information about the VA Home Loan Program, visit the program's home page at www.benefits.va.gov/homeloans.

VA VET CENTERS The Vet Center Program was established by Congress in 1979 out of the recognition that a significant number of Vietnam era vets were still experiencing readjustment problems. Vet Centers are community based and part of the U.S. Department of Veterans Affairs.

The goal of the Vet Center program is to provide a broad range of counseling, outreach, and referral services to eligible veterans in order to help them make a satisfying post-war readjustment to civilian life.

In April 1991, in response to the Persian Gulf War, Congress extended the eligibility to veterans who served during other periods of armed hostilities after the Vietnam era. Those other periods are identified as Lebanon, Grenada, Panama, the Persian Gulf, Somalia, and Kosovo/Bosnia. In October 1996, Congress extended the eligibility to include WWII and Korean Combat Veterans.

On April 1, 2003 the Secretary of Veterans Affairs extended eligibility for Vet Center services to veterans of Operation Enduring Freedom (OEF) and on June 25, 2003 Vet Center eligibility was extended to veterans of Operation Iraqi Freedom (OIF) and subsequent operations within the Global War on Terrorism (GWOT). The family members of all veterans listed above are eligible for Vet Center services as well. On August 5, 2003 VA Secretary Anthony J. Principi authorized Vet Centers to furnish bereavement counseling services to surviving parents, spouses, children and siblings of service members who die of any cause while on active duty, to include federally activated Reserve and National Guard personnel.

VA's readjustment counseling is provided at community-based Vet Centers located near veterans and their families. All Vet Center services are prepaid through military service. Contact your nearest Vet Center through information provided in the Vet Center Directory at http://www.va.gov/directory/guide/vetcenter_flash.asp or listings in the local blue pages. Vet Center staff are available toll free during normal business hours at 1-800-905-4675 (Eastern) and 1-866-496-8838 (Pacific).

1-877-WAR-VETS is an around the clock confidential call center where combat Veterans and their families can call to talk about their military experience or any other issue they are facing in their readjustment to civilian life. The staff is comprised of combat Veterans from several eras as well as families members of combat Veterans. This benefit is prepaid through the Veteran's military service.

VA FACILITIES ADDRESSES AND TELEPHONE NUMBERS:

SUICIDE PREVENTION 1-800-273-8255

National Call Center for Homeless Veterans
1-877-4AID-VET (1-877-424-3838)

VA Regional Office, St. Petersburg - PO Box 1437,
St. Petersburg, FL 33731 1-800-827-1000

Regional Processing Office, Atlanta, GA (education claims) - PO Box 100022, Decatur, GA 30031-7022
1-888-GIBILL1 (442-4551)
Telephone number for Chapter 30 self-verifications
1-877-823-2378

VA EFT Information Hotline (electronic funds transfer - direct deposit) 1-877-838-2778

Veterans Health Administration Toll-Free Hotline (medical care) - 1-877-222-8387

VA Health Revenue Service (information on amounts owed to VA Medical Centers) 1-866-793-4591

VA Insurance Center, Philadelphia (VA Insurance) -
PO Box 42954, Philadelphia, PA 19101 1-800-669-8477

VA Health Administration Center (CHAMPVA and Spina Bifida health care) 1-800-733-8387 CHAMPVA inquiries:
PO Box 65023, Denver, CO 80206-5023; CHAMPVA claims: PO Box 65024, Denver, CO 80206-5024
Spina Bifida inquiries and claims: PO Box 65025, Denver, CO 80206-5025

National Cemeteries

10,000 Bay Pines Blvd N, Bay Pines FL 727-398-9426
6502 SW 102nd Ave, Bushnell FL 352-793-7740
6501 S State Rd 7, Lake Worth, FL 561-649-6489
4083 Lannie Rd, Jacksonville FL 904-766-5222
Naval Air Station, Pensacola FL 850-453-4108/4846
9810 State Hwy 72, Sarasota FL 877-861-9840
104 Marine St, St Augustine FL 352-793-7740

National Cemetery Administration Office of Memorial Programs (headstones and markers) - 5109 Russell Rd
Quantico VA 22134-3903 1-800-697-6947

Loan Guaranty Eligibility Center (certificates of eligibility)
PO Box 20729, Winston-Salem, NC 27120
1-888-244-6711

Telecommunications Device for the Deaf (TDD) - 711

INTERNET SITES OF INTEREST:

VA Web Site: www.va.gov

VA Web Automated Reference Materials System (WARMS) www.warms.vba.va.gov

VA Workload and Performance Reports;
<http://www.vba.va.gov/reports/>

St. Petersburg VA Regional Office:

<http://www.benefits.va.gov/stpetersburg/>

Property Management (sale of VA-repossessed homes): <http://va.equator.com>

Florida Dept of Veterans' Affairs: www.FloridaVets.org

Library of Congress (information on pending legislation) thomas.loc.gov