CalVet CONNECT

March 2015 | www.calvet.ca.gov

Women Veterans History Week

CALVET
CALIFORNIA DEPARTMENT OF VETERANS AFFAIRS

Acting Secretary's Message

During the month of March, the United States celebrates and recognizes the outstanding contributions of women. Here in the Golden State, the California Department of Veterans Affairs (CalVet) considers this an especially important time to acknowledge and celebrate the many contributions of women to the military and Veteran's community.

Each year, California's Governor issues a proclamation declaring the third week of the month as "Women's Military History Week." In celebration of this proclamation, many events are held throughout California recognizing our women, past and present, of our U.S. Armed Forces. For California, this includes nearly 200,000 women Veterans, more than any other state.

As Californians, we all welcome this opportunity to celebrate and recognize the contributions of our service members and Veterans on a regular basis. During this month, we especially remember and honor women who have served and continue to serve in our Armed Forces because all too often, their valuable contributions are overlooked.

Although historically, the actions and sacrifices of women are not as widely recognized as those of men, women who have served are equal in their commitment and demonstration of military core values. Our women Veterans are diverse and dynamic. They are women of content and character, of integrity and resourcefulness. They are recognized leaders, steadfast volunteers, and devoted family members.

CalVet also plays a significant role recognizing, honoring, and assisting our women Veterans. In November 2014, CalVet produced and distributed the first-ever Women Veterans Outreach Toolkit to educate government, business, education, healthcare, and community service organizations about the unique challenges facing women Veterans in the Golden State.

While female Veterans face many of the same challenges as their male counterparts, some are unique to women. Our Toolkit offers very specific ways organizations can support our female Veterans in their efforts transitioning to civilian life – a process research shows remains more difficult for women.

Created in response to requests for guidance by service providers, our CalVet Toolkit offers facts about women Veterans, best practices, a "to do list" of actions to assist women Veterans, plus links to state and national resources.

And this month, CalVet honors two women with the CalVet Trailblazer Award at its annual reception in honor of Women's Military History Week. This year's reception will be held on March 18, from 5:00 to 8:00 p.m., at the Leland Stanford Mansion in Sacramento. This reception is free and open to the public.

This year's CalVet Trailblazer Award recipients include Rea Cichocki and Ophelia Alvarez Willis.

- Rea Cichocki retired as a Master Sergeant from the U.S. Army after 38 years of military service. During her lengthy career, Cichocki witnessed many changes in the military, such as: women in combat, changes in attitudes about women in service, opening up of more Military Occupational Specialty fields, and fighting alongside brothers in arms.

- Ofelia Alvarez-Willis is a Major in the Army National Guard. Since 2007, she served as Chief Medical Doctor at the Department of Emergency Medicine and Ambulatory Care at the Jerry L. Pettis Memorial Veterans Medical Center. In June 2014, Alvarez-Willis was appointed by Governor Edmund G. Brown Jr. to serve as a Commissioner on the California Commission on the Status of Women and Girls.

Please join CalVet in honoring these two outstanding women as they are recognized for their achievements and dedication to military service and Veterans.

Sincerely,

Debbie Endsley
Acting Secretary
California Department of Veterans Affairs

California's Oldest Living Female Veteran Turns **105**

By Jeanne Bonfilio

The County of Los Angeles recently honored California's oldest living female Veteran. At a small ceremony during the Los Angeles County Supervisor's Board Meeting on February 3, 2015, family, friends, and Los Angeles County representatives helped Bea Cohen, World War II U.S. Army Private First Class, celebrate her 105th birthday. Cohen was born February 3, 1910.

Supervisor Michael D. Antonovich warmly greeted Cohen and presented her with a stunning Certificate of Recognition and a birthday cake, thanking her for her military service and lifetime of volunteerism.

Cohen is one of the few people alive today who witnessed the beginning of World War I in 1914, when, at age four, she and her family watched while low-flying airplanes dropped bombs on the factories next to their home in Buhush, Romania.

As an immigrant, Cohen worked at Douglas Aircraft Company in Los Angeles as a real-life "Rosie the Riveter," along with thousands of other female factory workers supporting the World War II effort by producing munitions and war supplies. Cohen quit the company and joined the Army at age 34, even though she was offered five cents more an hour to stay on.

Assigned to serve in Elveden, England, Cohen witnessed history in the making as American planes flew overhead on their way to invade Normandy, France in 1944.

After the war, she married Ray Cohen, a former prisoner of war who was imprisoned on Corregidor Island, Philippines. Together, they became involved with the American Ex-Prisoners of War, a group of Veterans who still meet at the Veterans Home of California – West Los Angeles.

As a Veteran, Cohen spent more than 70 years of her life giving back to the United States and supporting the American military. She worked with the Jewish War Veterans Auxiliary Post 667, United Cerebral Palsy Spastic Children's Foundation, Los Angeles Air Force Base Family Readiness Center, City of Hope, and Blinded Veterans Association. Over the years, she collected thousands of pairs of clean, white socks for homeless Veterans.

Cohen received countless awards throughout her life lifetime of service. In 2012, she received a number of special recognitions. The California Department of Veterans Affairs honored her at a ceremony during Women's Military History Week after which she met Governor Edmund G. Brown Jr.

Los Angeles television station KCET gave her its Local Heroes Award. The Los Angeles Dodgers named Cohen "Veteran of the Game" on Army Night, and she threw out the first pitch--fitting, since Cohen played on an all-female baseball team during World War II.

Cohen hopes people will honor and thank Veterans for their service and sacrifice and remember, in particular, the service of women Veterans, who were pilots, doctors, dentists, clerks, nurses, and much more. "There isn't anything a woman cannot do," she said.

Bipartisan Bill to Close Military Sex Offender Loophole

A Federal bipartisan bill recently introduced would close a frightening loophole in the criminal justice system by bringing the military sex offender registration system in line with civilian practices. The Military Track, Register and Alert Communities Act of 2015 (Military TRAC Act), would bring some relief to all those who were sexually assaulted while serving in the military and help protect communities at large.

The existing loophole allows sex offenders convicted in military courts to return to civilian life and travel undetected, without appearing on any sex offender registries. Unlike most civilian jurisdictions, where offenders must register before being released from prison, military offenders are expected to register themselves after their release. A recent investigation by the Scripps news agency found that of 1,321 cases, nearly 250 offenders convicted of crimes such as rape and child molestation did not appear on a single public registry. Because the Scripps data comes only from cases that were appealed, the real number of undetected offenders is likely far higher.

The Department of Defense (DoD) is currently required to notify the offender's state of residence of the offender's release. But in several cases, DoD failed to do so, and in others the offender simply moves somewhere else or does not register.

The Military TRAC Act (H.R. 956) closes the loophole. It would establish a DoD sex offender registry for military personnel convicted of rape, sexual assault, or other sex-based offenses. It would also require military sex offenders to register before their release from military prisons; ensure that information on military sexual offenders is available to civilian law enforcement agencies; and mandate the creation of a website that makes the military sex offender registry available to the public.

For more information about the Military TRAC Act, please visit http://www.gpo.gov/fdsys/pkg/BILLS-114hr956ih/content-detail.html.

Women Veteran Chest Pain May be Stress Related

A new study in the American Heart Association Journal shows female Veterans seeking medical assistance for chest pain were younger, more likely to be obese and more like to suffer for post-traumatic stress disorder than male Veterans, reports the University of Michigan's Shantell Kirkendoll. Because the doctors were less likely to find blockages in the women's arteries, they believe the problems may be stress-induced. Veterans Service Organizations, including Iraq and Afghanistan Veterans Association and Disabled American Veterans, made women's issues a priority this year, and urged the U.S. Department of Veterans Affairs to pay more attention to the differences between male and female Veterans, and to ensure women have a safe place to go for their health care. For more information about the study, please visit http://bit.ly/1Ahvos6.

Proposed Federal Rule Would Broaden Compensation Benefits for Women Veterans

A proposed Federal rule would give a woman Veteran with a missing or nonfunctioning second ovary for non-service connected reasons the same rating as a man has for a missing or nonfunctioning second testicle "in order to equalize the U.S. Department of Veterans Affairs (USDVA) compensation for female Veterans." They've also added "female sexual arousal disorder," similar to a man's erectile dysfunction, to the list as a diagnostic code. "In order to ensure gender parity, USDVA proposes the creation of a new diagnostic code 7632 'Female sexual arousal disorder,'" the rule states. For more information about the proposed rule, please visit http://1.usa.gov/1FF7Xxn.

CalVet Home Loan Program Changes Lives!

The CalVet Home Loan Program assists Veterans and their families buy the homes of their dreams by offering low interest rates, affordable mortgage payments, low costs, and the security of a great-value home protection package. Our program's expanded eligibility requirements may also make home ownership a reality for Golden State Veterans whose family situations are complicated or whose credit scores are less than stellar.

Since CalVet home loan specialists do not work on commission or receive other special compensation for closing a home loan, our Veteran loan seekers and their families can be assured they will receive the best possible home-buying advice and service for the life of the loan.

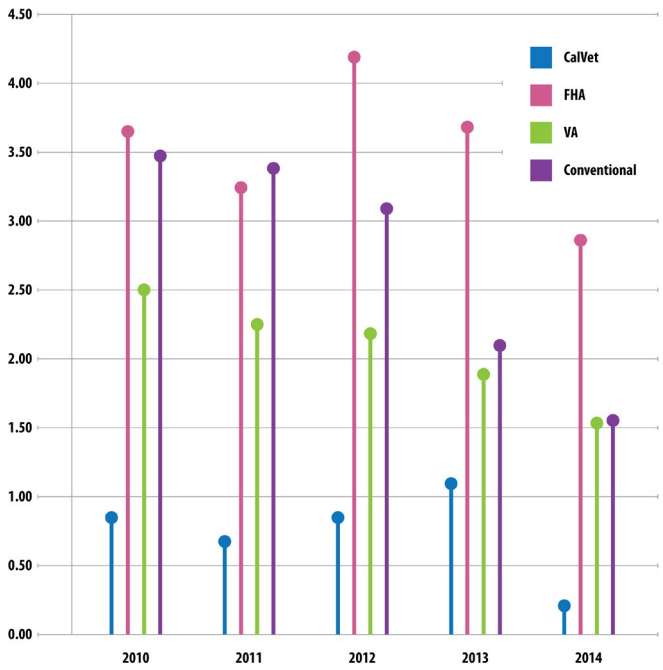
According to customer service surveys, the CalVet Home Loan customer satisfaction rate is 96% based on service received during the processing of their CalVet loan application. The many thank you notes CalVet receives after loans have closed bear this out. Following are just a few examples.

In December, 2014, a Veteran family came into CalVet and applied for a home loan. After being approved for the loan, the Veteran and his wife sat down with their escrow agent and signed the all necessary CalVet loan documents. Prior to CalVet funding and closing the Veteran's loan, CalVet's rates were reduced from 3.9% to 3.75%. The CalVet loan agent called the Veteran to report the interest rate had dropped and invited the family back to escrow to sign new documents so they could take advantage of the lower interest rate and lower payments. The handwritten note our loan specialist received in return is truly heartwarming:

> ***You went out of your way for us. You didn't have to call us and have us resign the papers . . . . That extra money every month will be going towards our grand kids' schooling. You are a light in the darkness. God bless you and yours!***
>
> ***P.S. You really took care of your Veterans.***

Loans >

Even during this housing crisis and tough economic times, the CalVet Home Loan Program maintains the lowest foreclosure rates in the United States when compared with FHA, VA and conventional loans. This is evidence that, more than any other lender, CalVet works assisting Veterans with obtaining and maintaining their dreams of homeownership.



<Loans

Another family wrote:

> ***I wish there was some way to repay you for helping us. I know it is your job but there is no doubt in my mind that you went way overboard to make sure we got the loan and the house. We are so happy for the house and the great neighborhood we are moving into. I feel so complete now that I can give my family a beautiful home and an area where they can grow up with fantastic schools. Thank you from my heart and soul!***

One letter CalVet received recently came from the father of a family with three children, two of them with special needs. The Veteran's spouse had to quit nursing school to care for the family. Because of this, the Veteran found himself facing financial hardship. Credit problems soon followed. Unable to work with a conventional lender because of his past bad credit, the Veteran came to CalVet in desperation. Now, happily settled in a new home that accommodates their family and its unique needs, the Veteran called to thank CalVet for what he described as a "life changing experience for the whole family."

Contact CalVet today to learn more about the CalVet Home Loan Program and whether you qualify for a CalVet home loan. Call (916) 503-8318 or visit www.calvet.ca.gov/homeloans.

CalVet West LA Home at Forefront of Streamlined Recruiting

The Veterans Home of California – West Los Angeles held an innovative and successful job fair at the Home on January 21, 2015. The job fair was unique because it expedited the recruitment process by offering eligibility exams and interviews on the same day at a single location.

The streamlined process gave job seekers a one-stop opportunity to join state service and the California Department of Veterans Affairs (CalVet) the ability to immediately increase its pool of eligible applicants.

"Filling our Home's Certified Nursing Assistant (CNA) vacancies with committed, compassionate, and professional staff was the focus of our event," said Diane Vanderpot, Undersecretary, Veterans Homes. "We were thrilled to be able to test more than 100 CNAs and interview more than 40 applicants for these critical positions."

The one-stop process was well orchestrated. As applicants checked in, CalVet staff reviewed their paperwork. Those with proof of licensure and qualified took self-assessment exams related to their qualifying experience. Staff instructed those without proof of licensure how to proceed through the regular state exam procedure. Staff interviewed applicants who passed the exam with the highest scores. Staff ranked applicants based on exam and interview scores and scheduled select applicants for background checks as required by law.

Without the streamlined recruiting offered at the CalVet job fair, this process could take much longer to complete. The streamlined recruiting worked well enough that CalVet will consider it for future job fairs. CalVet also is considering adding other job classifications to the one-stop process for recruiting additional clinical staff at the Homes.

More than 100 Veterans attended the job fair hosted by CalVet in partnership with the California Employment Development Department and Work Resources Center. Those who qualify receive Veterans preference points which will boost their eligibility scores.

Besides clinical and other positions needing to be filled at the Home, CalVet recruited staff for the expansion of food services at the home.

The next CalVet job fair will focus on filling positions at the Barstow Veterans Home. CalVet plans other recruiting events at other homes in the state including at return to West Los Angeles. To learn more about CalVet exams and job vacancies in all divisions, please visit www.calvet.ca.gov\jobs.

California

WOMEN VETERANS OUTREACH TOOLKIT

CALVET WOMEN VETERANS

Women Veterans Outreach Toolkit Offers Guidance to Service Providers

On Veterans Day last year, the California Department of Veterans Affairs (CalVet) released our new Women Veterans Outreach Toolkit to educate government, business, education, healthcare, and community service organizations about the unique challenges facing the nearly 200,000 women Veterans in the Golden State.

"While female Veterans face many of the same challenges as their male counterparts, some are unique to women," said Lindsey Sin, CalVet Deputy Secretary for Women Veterans Affairs. "Our Toolkit offers very specific ways organizations can support our female Veterans in their efforts transitioning to civilian life – a process research shows remains more difficult for women."

Created in response to requests for guidance by service providers, our CalVet Toolkit offers facts about women Veterans, best practices, a "to do list" of actions to assist women Veterans, plus links to state and national resources. The publication is the first-ever toolkit published in the nation designed to provide resources for groups assisting women Veterans.

On Veterans Day, the *Sacramento Bee* published a front-page article about the challenges our women Veterans face. The article profiled two local women who exemplify their strength and resolve to succeed after military service. The *Bee* published an accompanying article specifically about our Toolkit.

"I commend CalVet for providing this much-needed Toolkit," said Major Ophelia Alvarez-Willis, M.D., Commissioner, California Commission on the Status of Women and Girls. "CalVet's Toolkit is an extraordinary improvement in our state's efforts to assist leaders and advocates committed to ensuring women Veterans obtain healthcare, employment, housing stability, and safety." CalVet's toolkit is endorsed by the California Association of County Veterans Services Officers, CalVet's partner in serving our Veterans.

Since it was released and posted on the CalVet web site, the Women Veterans Outreach Toolkit page was viewed more than 1,400 times. To view the Women Veterans Outreach Toolkit, visit http://bit.ly/1xxQHsa. To read the Sacramento Bee articles about women Veterans and the CalVet Toolkit, visit http://bit.ly/1wYrUgN and http://bit.ly/1EHvApM.

CalVet Works Closely, Compassionately with Distressed Loan Holders

By Linda Rose-Gullion

At CalVet, we recognize our country's real estate market remains challenging, and many Veterans may still experience financial hardship. If you are having trouble making your CalVet home loan payments, then CalVet wants to help you.

CalVet can assist with loan modifications and other solutions that allow our Veterans to stay in their homes. Dedicated staff members work with our Veterans and their families to determine the best option available to them, and then work out the details. Occasionally, Veterans and their families grateful for CalVet assistance take the time to thank us.

Following are recent examples of why CalVet remains a leader in Veteran home lending and servicing.

During a time of extreme financial and medical distress, one family wrote:

> ***"I want to thank you personally for all your help, genuine concern, repeated phone calls and e-mails with words of encouragement. Without you this process would have been highly overwhelming. It was our sole intention to keep our home. We can manage the payments as they are now and we appreciate the help. "***

Another family wrote:

> ***"I am writing to thank you in particular for working with my wife and me to save our home. You provided expert, thorough information to us and offered us hope during some very dark days. You kept us focused on going forward …. You exemplify the best in the industry. You are smart, caring and practical. You delivered the services established by the [U.S. Department of Veterans Affairs] and State of California in a manner that was truly helpful, and at no time did you ever make my wife or me feel bad or desperate. You solved problems before we knew about them. You structured our modification and worked with another agency to coordinate the best possible solution for us."***

Even during this housing crisis and tough economic times, the CalVet Home Loan Program maintains the lowest foreclosure rates in the United States when compared with FHA, VA and conventional loans. This is evidence that, more than any other lender, CalVet works to assisting Veterans in maintaining their dreams of homeownership.

CalVet provides service for the life of its loans. Because CalVet loans are not sold, Veterans and their families can be assured they will get the customer service they needed and deserve.

"You provided expert, thorough information to us and offered us hope during some very dark days. You kept us focused on going forward …. You exemplify the best in the industry."

According to customer service surveys, the CalVet Home Loan customer satisfaction rate is 91% based on overall service received over the life of their loan (until paid in full). The customer satisfaction rate during the processing of CalVet loan applications is 96%.

Contact CalVet today and learn more about our Home Loan Program and to see if you qualify for a CalVet home loan. Visit www.calvet.ca.gov/homeloans or call (916) 503-8318.

CalVet Recognizes Excellence in Supporting California Disabled Veteran Business Enterprises

The California Department of Veterans Affairs (CalVet) recently honored Sandy Schneeberger and VForce Staffing Solutions, Inc. with 2015 John K. Lopez Awards for their commitment to supporting California disabled Veteran business owners. As one of his last official duties before his retirement, CalVet Secretary Peter J. Gravett presented the awards during the Department of General Services' 15th Annual State Agency Recognition Awards (SARA) ceremony.

Ms. Schneeberger, of Santa Fe Springs, was recognized for Individual Excellence for her selfless work on behalf of the disabled Veterans business community. Ms. Schneeberger created dynamic business opportunities for Disabled Veteran Business Enterprises (DVBE) in the city and county of Los Angeles. As Owner, President, and CEO of the Sanberg Group, the Small Business Administration; Wells Fargo Bank; the California Disabled Veteran Business Alliance; and the American Legion have recognized her volunteer work for the DVBE Community.

VForce Staffing Solutions Inc., of Sacramento, was recognized for Business Excellence for developing a recruiting pipeline with local Veteran service organizations and the California Department of Employment Development. VForce, under the leadership of its President and Founder, Mani Kontokanis, set new standards for recruiting and hiring Veterans as well as mentoring and financing new Veteran-owned businesses.

The SARA honors State departments for outstanding achievements in Small Business and Disabled Veteran Business Enterprise advocacy and for contracting success.

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Rates are subject to change.
** Not all buyers will qualify.

Group Aims to Shift How Veterans are Pictured in Films, TV

A group dedicated to the entertainment industry's realistic representation of Veterans announced a new seal of approval for portrayals of military men and women in films and television shows.

Called "6 Certified," after the military term Got your 6, that means "I've got your back," the 6 Certified program launched with the support of First Lady Michelle Obama. The campaign seeks to shift perception of Veterans in pop culture.

Studios, producers and other content creators will be eligible for the certification badge if the work contains "a representative and balanced depiction of Veterans" and fulfills at least one of six pledges: to research or consult with Veterans, family members or experts in the subject; to cast a Veteran; to hire a Veteran as a writer; to portray a Veteran character; to tell a Veteran's story; or to use Veterans as resources on set or in writers rooms.

"Studies show that the public can have skewed views of Veterans based on what's seen in film or on television," said Chris Marvin, executive director of Got Your 6, the group launching the new program. "They are heroes on one end of the spectrum or broken Veterans on the other end of the spectrum," he said.

For more information about the studies referenced, visit http://bit.ly/1C4YstL. To learn more about Got Your 6, visit www.gotyour6.org. To learn more about 6 Certified, read the LA Times article found at http://lat.ms/1DnGxeN and the Washington Post article found at http://wapo.st/18NX0Q8.

New App Helps Military, Veteran Families with Babies, Toddlers Navigate their Changing Lives

A new smartphone app is designed especially for military and Veteran families as they navigate the many transitions that that are part of serving—including deployment, reintegration, moving, and transitioning back to civilian life. Babies on the Homefront offers behavior tips and activities for parents with children 0-36 months and has a special section for parental self-care.

The app also provides access to a series of newly developed, short video podcasts on a range of parenting topics particularly relevant to military and Veteran families.

Available in both English and Spanish in iTunes and Google Play stores, the app was made available through a grant from the Robert R. McCormick Foundation. To learn more, visit www.babiesonthehomefront.org.

Veteran Benefit Buyout Plans and Other Bad Ideas

Magazine, newspaper, and television ads often promise a lump sum of money in exchange for a Veteran's future disability benefit or pension payments. Military bases are typically surrounded by businesses offering fast cash in the form of auto title, tax refund anticipation, payday, and other quick cash loans and with instant approval and overnight, direct deposit.

It's no wonder our Veterans are being targeted. The U.S. Department of Veterans Affairs (USDVA), paid Veterans nearly $63.6 billion in disability compensation and pension dollars in Fiscal Year 2013. In California alone, which has a higher Veteran population than any other state, that number is nearly $5.4 billion.

For Veterans struggling to find work or Veteran families with unexpected or overwhelming debt, offers of quick cash appear enticing. Unfortunately, as the saying goes, if it sounds too good to be true, then it probably is.

In exchange for a lump sum payment, Veterans sometimes turn to consumer lenders to sell part or all of the income they will get from their disability benefits. But to get the cash, a Veteran may have to agree to sign away several years of their USDVA benefits or put up some form of collateral, such as their house, to secure the contract in case they become unable to make required loan payments. A Veteran may also be required to take out a life insurance policy payable to the lender in case the Veteran dies before the contract period is complete. With loan charges and other fees, a Veteran may pay interest rates exceeding 30%. To add insult to injury, companies that buy out pensions or other benefits typically pay only a fraction of a Veteran's actual entitlement over time--about 30 or 40 cents on the dollar.

With payday loans, a Veteran takes out a quick loan to deal with a temporary financial problem and promises to pay back the loan with the next paycheck. The Consumer Federation of America warns that some payday loans can cost up to $30 per $100 borrowed and borrowers carry annual interest rates as high as 650%!

One California Vietnam Veteran, who was too embarrassed to be identified, remembers well the first time he took out a payday loan and the problems that followed. He was on the hook for substantial fines and penalties after a motor vehicle accident for which he was responsible, and he found himself unable to pay his IRS tax bill.

"I took out a loan for $3,400," he said. "I was going pay it back as soon as I got my paycheck, but when I realized I'd have to take out another loan to pay my living expenses, I let it ride. Even though I was paying more than $700 a month on the loan, with the high interest rate, it took forever to pay it off and, in the end, I had to pay nearly double what I had borrowed."

Never able to get ahead of his debts and living expenses, the Veteran spent the last seven years, caught in a vicious, expensive and stressful cycle of getting a new payday loan the same day he paid off his old one.

Buyout >

<Buyout

Tax refund anticipation loans (RAL) are no picnic either. One of America's largest personal income tax preparation firms will grant clients a $5,000 loan within two days of filing their taxes—for an additional $110 in fees and charges. According to the firm, if the clients do not take advantage of the RAL, they have to wait an average of three weeks to receive their tax refund. However, consumers who accept the loan offer may be spending more money than they'll receive on the refund. That is because the fees and charges of the RAL actually add up to an annual interest rate of more than 37 percent.

A Consumer Financial Protection Bureau (CFPB) study done in the last couple of years concluded that so-called payday loan and other cash advance programs may work for consumers for whom an expense needs to be deferred for a short period of time, but they become harmful when consumers use them to make up for chronic cash flow shortages.

Two-thirds of payday borrowers in the CFPB study had seven or more loans in a year—most of which were taken within 14 days of a previous loan being paid back. Frequently, those loans were taken out the same day as a previous loan was repaid.

While acknowledging that these pension buyouts and quick-cash loans are not necessarily illegal, the USDVA calls this type of offer a "financial scam" that takes advantage of desperate Veterans who may be down on their luck and need quick cash.

Several years ago, an Orange County Superior Court Judge ruled against one company that offered pension buyouts, awarding a total of $2.9 million to 63 Veterans in a class action lawsuit. The judge said the agreements that the retirees had signed violated federal law against "assigning" military pensions to other parties and called the buyouts "unscrupulous and substantially injurious."

The best defense against mounting debt and unscrupulous or predatory lenders is a good offense. Veterans and Veteran families struggling financially should consider working with an experienced credit counselor who can help them manage their money, use their credit, and relieve their debt wisely. For Federal Trade Commission tips on how to find a reputable, free or low-cost consumer credit counseling service, visit www.consumer.ftc.gov/articles/0153-choosing-credit-counselor.

CalVet Strike Team Update

CalVet Strike Team claims review efforts in San Diego, Los Angeles, and Oakland as of January 29, 2015.

Number of Claims Reviewed	**47,288**
Lump Sum Payments Total	**$49,671,900***
Monthly Award Payments Total	**$6,405,585**
Annualized Monthly Awards Payment Total	**$76,867,020****

*Retroactive payments based on the time the claim has been sitting at the U.S. Department of Veterans Affairs.
**Payments going to California veterans every year for the rest of their lives.

CalVet Small Business/ DVBE Update

CalVet's December Small Business (SB) / Disabled Veteran Business Enterprise (DVBE) Monthly Report for Fiscal Year 2014-2015 reflected the following estimates:

- Agency Total: **SB increase to 27.93% from 25.97%**
- Agency Total: **DVBE increase to 7.36% from 6.24%**

Supreme Court Allows Lawsuits Over Burn Pits, Electrocutions

By Heath Druzin
Stars and Stripes

The Supreme Court is allowing lawsuits involving open-air burn pits in Iraq and Afghanistan and a soldier's electrocution in a base shower to move forward against two of the largest American military contractors, according to wire reports.

The lawsuits were filed against KBR Inc. and Halliburton Co., which had filed appeals saying the lawsuits should be thrown out because the company was operating as an arm of the military in Iraq and Afghanistan. Two of the lawsuits include claims that troops suffered health problems related to their exposure to burn pits and toxic chemicals on American bases in Iraq and Afghanistan.

Another claims that shoddy electrical work led to the electrocution death of Staff Sgt. Ryan Maseth, who was killed in a base shower in Iraq.

In general, the government cannot be sued in such cases, but private contractors working on behalf of the government have presented a legal gray area. Supreme Court justices offered no comment for their decision, according to the Associated Press. The Obama administration has sided with the contractors.

Open burning of waste was commonplace at bases in Iraq and Afghanistan, and many troops suspect respiratory problems they have suffered after their deployments may be linked the clouds of smoke that often hung over bases.

The burn pit decision could open the door to thousands of troops who were potentially exposed to toxic chemicals and encourage more law firms to take up their cases, said Kelly Kennedy, a spokeswoman for Bergmann and Moore law firm, which focuses on veterans' claims.

"If there's money to be made, people will investigate those claims more thoroughly," said Kennedy, who reported on burn pit exposure for Army Times and USA Today.

William Hartung, an author and director of the Arms and Security Project at the Center for International Policy, said the decision could lead contractors to charge more if they think they are more vulnerable to lawsuits. But the most immediate effect may be to deter contractors from doing shoddy work.

"To the extent that this decision changes the behavior of contractors in war zones, it should be for the better," he said. "It's unlikely that many other contractors would engage in the level of malfeasance that Halliburton was allegedly involved in, so I don't think it should be a concern for contractors who conduct themselves properly."

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WOMEN'S MILITARY HISTORY WEEK RECEPTION

★ ★ ★ ★ ★ ★

Our Legacy Unites Us

★ ★ ★ ★ ★ ★

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Gulf War illness: It's Physical, You Can See it, and There is Good News on Treatment

by Kelly Kennedy
Bergmann & Moore

Every last bit of new research on Gulf War illness shows that it's a physical, not mental, ailment.

The one in four sick Gulf War vets—or about 250,000 people who served in 1991 in Iraq, Kuwait and Saudi Arabia—already know that.

There have been many reasons for the confusion: Some Veterans were sickened after service in the Persian Gulf, while others were not. Veterans serving different countries suffered different symptoms. Even Veterans serving in the same units had different symptoms. And the symptoms themselves seemed to have no logic.

But quite a few things have changed since 1991. Scientists now have a better understanding of what Veterans were exposed to, including a CIA admission 10 years after the fact that the United States blew up armed rockets at Khamisiyah, Iraq, and exposed up to 145,000 of troops to Sarin gas.

Congress mandated that Veterans Affairs create an independent board in 1997 to look at Gulf War illness research after Congress determined VA's work on Gulf War illness was "irreparably flawed" and that VA had focused most of its attention on non-existing psychiatric causes of the illness—a viewpoint some believe VA continues to take today. And with that new board, the research itself has changed, and new findings and potential treatments have been found.

Just this week, scientists discovered that some Gulf War veterans may have genetic differences that caused them to metabolize chemicals found in anti-nerve agents pills, insecticide and nerve agent differently, finds a new study published in the Environmental Health journal. This potentially helps explain why some Veterans were sickened while others were not.

Scientists have long wondered why some 1991 Gulf War Veterans developed a series

Illness >

of symptoms, including fatigue, joint pain, indigestion, memory problems and dizziness, after the war ended, while other troops in the same areas returned home healthy. About one in four veterans, or 250,000 people, developed Gulf War illness.

Perhaps, they thought, some service members broke down chemicals differently than other vets did, forcing the chemicals out of their systems before they could do any damage, while others processed the chemicals in a way that caused damage to their nervous systems.

Lea Steele, research professor at Baylor University Institute of Biomedical Studies, conducted the research. She has also shown that troops who took more doses of anti-nerve-agent pills and who used insecticides and bug repellents were more likely to develop the illness.

That research may explain why troops in different areas developed different symptoms. Steele found that, while troops in Saudi Arabia may not have been taking a daily dose of pyridostigmine bromide—the anti-nerve agent pill—they may have been loading up on a bug spray. Army support troops used a 70 percent DEET and lindane powder in 1991, which is no longer used by the military. Today's formulas are 30 percent DEET.

And, anyone who served will remember washing his or her laundry by hand in a plastic tub. Some soldiers (and it was specific to soldiers) used the insecticide permethrin to treat their clothing as they washed. But the chemical was designed to last through six months' worth of washings. Some soldiers used it every time they did laundry.

All of those chemicals—nerve agents, anti-nerve-agent pills, insecticide and repellent—include AChL inhibitors, and used in conjunction with each other, they appear to be the main culprit in Gulf War illness, Steele says.

Early research on rats found that the animals exhibited symptoms when exposed to pyridostigmine bromide and nerve agent that were similar to Gulf War illness, but VA did not include those animal studies in its database.

And research has found that the brains of veterans with Gulf War illness look different, and that difference might be used to diagnose vets with the disease, but those researchers say they have not been contacted by VA. James Baraniuk, a professor of medicine at Georgetown University Medical Center, used fMRI machines to see anomalies in the bundle of nerve fibers that interpret pain signals in sick Gulf War vets. Those fibers had deteriorated.
Baraniuk believes the differences in symptoms may be differences in the onset of the same disease.

Another Georgetown study found two areas of atrophy in ill Gulf War veterans' brains, both linked to exercise. This is key because so many Gulf War vets complain of fatigue. Some of the vets, when asked to stand up after lying down, experienced extreme blood pressure increases, while another group of ill Gulf War vets experienced increases in pain levels.
A second test to check short-term memory found that the sick vets' brains used circuitous routes to find answers, a sign that the normal path is dysfunctional. It may show degeneration of the nervous system, Baraniuk said.

As frustrating as it can to be hear such a diagnosis, many veterans say they're glad to finally know there is something wrong—that the disease is absolutely not psychosomatic, or all in their heads. And, as researchers work to answer questions about causes and effects, they're gaining information about treatment.

Baraniuk recommends cognitive behavioral therapy because, if veterans don't come to terms with the disease, they can face depression. He also recommends triptan drugs to help with migraines, which, he says, are a very real problem for these veterans.

And, another recent study shows Coenzyme Q10, a supplement available at the drug store, helps veterans fight symptoms. Beatrice Golomb, professor of medicine at the University of California, San Diego School of Medicine, found that 80 percent of ill Gulf War veterans who took the supplement experienced improved physical function. She hopes to conduct more research using "mitochondrial cocktails" to help vets feel better.

Gulf War veterans are also eligible for benefits for Gulf War illness.

To learn more about military exposures, visit the U.S. Department of Veterans Affairs website at www.publichealth.va.gov/exposures/index.asp.

New Law Strengthens Veteran, Military Suicide Prevention Efforts

President Obama signed a suicide prevention bill for Veterans on February 12, 2015. The legislation, known formally as the Clay Hunt Suicide Prevention of American Veterans Act of 2014, is intended to improve access to U.S. Department of Veterans Affairs (USDVA) mental health services. Among other things, the bill requires USDVA to submit to independent review of its suicide prevention program and would create new peer support programs for Veterans outreach.

An estimated 22 Veterans complete suicide every day, according to a report released last year by the USDVA. According to the Pentagon, there were 320 suicides in the active ranks in 2012 and 255 in 2013. Among Reservists, there were 72 suicides in 2012 and 86 in 2013.

The legislation is named after Marine Corporal Clay Hunt, who killed himself in his Houston home in 2011. After serving and suffering wounds in Iraq, Hunt recovered and then went to sniper school. He was deployed to Afghanistan in 2008 with a unit from Twentynine Palms, California, and saw fierce combat that killed many Marines in his unit.

After returning home, Hunt struggled with depression, panic attacks, post traumatic stress disorder and unemployment. At the time of his death, he was battling USDVA to get his disability rating upgraded from 30 percent.

The Clay Hunt Suicide Prevention of American Veterans Act of 2014:

- Provides for annual evaluations of USDVA mental health care and suicide prevention programs;
- Establishes a pilot program to repay student loans to psychiatrists who agree to work at the USDVA;
- Creates a centralized USDVA website with information for Veterans on all department mental health services;
- Establishes a pilot program to assist Veterans transitioning from active-duty service with access to mental health care;
- Helps improve USDVA collaboration with nonprofit mental health organizations.

To read the USDVA suicide report, go to http://www.va.gov/opa/docs/Suicide-Data-Report-2012-final.pdf.

End of Life Care Can be Different for Veterans

Many veterans who served in World War II, the Korean War, and the Vietnam War are now finding themselves needing end-of-life care. These Veterans are served by hospice care facilities across the country. But caring for Veterans isn't always the same as caring for others.

NPR reporter Quil Lawrence recently interviewed a Vietnam Veteran who learned last year he is terminally ill. During the interview, Lawrence discovered regardless of culture, old traumas can resurface or appear for the first time for combat Veterans as they prepare to die. Listen to this compelling story, hosted by NPR's Robert Siegel, at http://www.npr.org/2015/01/28/382218316/end-of-life-care-can-be-different-for-veterans.

Northern California Veterans Cemetery Works to Save Water

The CalVet Northern California Veterans Cemetery (NCVC) in Igo continues its efforts to retrofit its facility-wide irrigation system to comply with the 2012 state mandate of 50% water reduction. NCVC is working to modify the irrigation in all of its more than 12 acres of flower beds and 20 acres of burial area.

Spray water heads and irrigation are being replaced with drip lines in the cemetery's 5,200 linear feet of flower beds. Staff is checking and adjusting burial area sprinklers to minimize over watering and runoff. A new more sophisticated irrigation control unit will allow watering to be adjusted by time of day and season. This allows for water in the facility to properly soak into the turf lessening runoff and evaporation.

Because the north state experienced the highest level of drought conditions last summer, NCVC shut off water in several undeveloped areas to ensure turf in existing burial areas remained healthy and green for families visiting loved ones' gravesites. NCVC staff remain committed to complying with the state's water reduction mandate while preserving the dignity of this national shrine.

Veteran Suicide Prevention Hotline Film Wins Oscar

A film titled, "Crisis Hotline: Veterans Press 1," showcasing the dedication and emotional strain of those who work behind the scenes to keep Veterans from committing suicide won an Academy Award on February 22, 2015. In their acceptance speeches, producers thanked those who answer the phones—many of whom are Veterans themselves or military family members. The 40-minute documentary originally aired on HBO in late 2013.

The U.S. Department of Veterans Affairs (USDVA) officials reportedly had trouble coordinating filming because of privacy concerns, but felt the importance of the project was well worth the effort. Since it was launched in 2007, the Veterans Crisis Hotline fielded more than 1.35 million calls and made roughly 42,000 lifesaving rescues.

The number for the USDVA Veterans Crisis Line is (800) 273-8255 (Veterans Press 1). Crisis intervention is also available online at www.veteranscrisisline.net and by texting 838-2556.

CALENDAR

To view full calendar, visit www.calvet.ca.gov/home/calendar

March 5

Veteran Family Member Support Group Meeting
6:30 p.m.
Mather VA Auditorium
10535 Hospital Way, Mather
Contact: (916) 843-7198

March 7

Women in Military History Celebration
12:00 p.m. - 3:00 p.m.
United Methodist Church
1411 Oak Street, Alameda
RSVP: http://bit.ly/1zMIAGp

March 10

Veteran Resource Center Grand Opening
10:30 a.m.
Sacramento Central Library
828 I Street, Sacramento
Contact: (916) 264-2766

March 13

California Central Coast Veterans Cemetery Groundbreaking Community Event
10:30 a.m.
General Stilwell Community Center
4260 Gigling Road, Seaside
Contact: (831) 883-3672

March 14

Veterans in Higher Education Conference
10:00 a.m. - 3:00 p.m.
Fullerton Marriott
2701 Nutwood Avenue, Fullerton
Register: http://bit.ly/1wrnfB4

Veterans Rockin' on the River
Rosa's at Tower Park
14900 W. Highway 12, Lodi
Contact: (209) 365-4693

March 18

California Department of Veterans Affairs Women Military History Week Reception
5:00 p.m.
Stanford Mansion
800 N Street, Sacramento
Register: http://conta.cc/1EUkWv2

March 18

Resolving Outstanding Tickets & Warrants
Free Legal Clinic for Veterans
5:30 p.m. - 8:30 p.m.
Bob Hope Patriotic Hall
1816 South Figueroa Street, Los Angeles
Contact: inquiries-veterans@lacba.org or (213) 896-6537

March 21

Women's Military History Week Celebration
10:00 a.m. - 2:00 p.m.
Fontana Community Senior Center
167 Ceres Avenue, Fontana
Register:
https://wvugthankashero2.eventbrite.com

March 29

California Vietnam Veterans Memorial Name Unveiling Ceremony
1:00 p.m.
State Capitol Park, Sacramento
Contact: (916) 653-2192

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