WEST LA VETERANS HOME WELCOMES NEW ADMINISTRATOR

The Veterans Home of California West Los Angeles welcomes Brenda Manke as its new administrator. Manke, who was appointed by Governor Brown on August 9, had been administrator of the Ventura Veterans Home since 2008. She was a nursing home administrator at West Hills Health and Rehabilitation Center from 2006 to 2008 and at the Center at Parkwest from 2002 to 2006. Manke was home administrator at the Jewish Home for the Aging in Eisenberg Village from 2000 to 2002 and administrator of the Valley Palms Care Center from 1985 to 2000.

“Ms. Manke has been a strong leader as the Administrator of Veterans Home of California, Ventura, and she is an excellent choice to lead the Veterans Home of California, West Los Angeles. Her history of service to veterans will ensure the department’s continued commitment to providing quality care for the disabled and older veterans living in our homes,” said Secretary Peter J. Gravett. “A leader of her level will be required to continue the ramp-up of the programs currently offered at the home and those which we are preparing to launch.”

CALVET WOMEN VETERANS LEADERSHIP CONFERENCE NEARS

CalVet, in partnership with VetFund Foundation, is making final preparations for the Women Veterans Leadership Conference being held September 25-27, 2013 at the Marriott Mission Valley Hotel in San Diego.

The department recently named the three women who will be honored...
September is suicide awareness month, and everyone should be concerned about the upward trend we have seen in suicides among active military personnel and veterans. A report recently released by the U.S. Department of Veterans Affairs (USDVA) estimated 22 veterans committed suicide each day in 2010. In 1999, that number was 20; in 2007 that number was 18.

Although recent studies suggest most military and veteran suicides are not tied to combat service, they do show the challenges of civilian life, including financial strain, relationship stress, and undiagnosed mental health issues compound the rigors of military life and the strain associated with deployment, separation from family and friends, and physical risk. While active duty military and recently-returned veterans are often the focus of suicide stories in the media, according to the USDVA, nearly 70 percent of all veteran suicides are among men and women aged 50 and older.

Many veterans may not show any signs of intent to harm themselves before doing so, but some actions can be a sign that a veteran needs help. Those signs include:

- Appearing sad or depressed most of the time;
- Clinical depression: deep sadness, loss of interest, trouble sleeping and eating—that doesn’t go away or continues to get worse;
- Feeling anxious, agitated, or unable to sleep;
- Neglecting personal welfare, deteriorating physical appearance;
- Withdrawing from friends, family, and society, or sleeping all the time;
- Losing interest in hobbies, work, school, or other things one used to care about;
- Frequent and dramatic mood changes;
- Expressing feelings of excessive guilt or shame;
- Feelings of failure or decreased performance;
- Feeling that life is not worth living, having no sense of purpose in life;
- Talk about feeling trapped—like there is no way out of a situation;
- Having feelings of desperation, and saying that there’s no solution to their problems.

If you or someone close to you is exhibiting similar symptoms, seek free, confidential help immediately. Suicide is a permanent way out of a temporary situation.

Sincerely,

Peter J. Gravett
Major General (Ret)
Secretary, California Department of Veterans Affairs

Veterans Crisis Line
1-800-273-8255 PRESS 1
USDVA TO HELP HOMELESS, AT-RISK VETERANS AND FAMILIES

The U.S. Department of Veterans Affairs (USDVA) has awarded $300 million to help homeless and at-risk veterans and their families. The grants were awarded to 319 community agencies in all 50 states, the District of Columbia, Puerto Rico and the Virgin Islands under the USDVA’s Supportive Services for Veterans Families (SSVF) program.

In California, USDVA awarded $38.6 million in grant funds to help 37 private non-profit organizations and consumer cooperatives serve their clients. The SSVF funding Vietnam Veterans of California received, for example, will serve approximately 370 participant households in Del Norte, El Dorado, Humboldt, Mendocino, Napa, Sacramento, San Mateo, Shasta, Siskiyou, Sonoma, Sutter, Trinity, Yolo and Yuba Counties. The SSVF program supports USDVA’s efforts to prevent at-risk veterans from becoming homeless and rapidly re-house those who have recently fallen into homelessness.

Through the SSVF grants, community organizations will provide a wide range of services that promote housing stability and play a key role in connecting veterans and their families to USDVA mental health care and other benefits and services. Community-based groups can offer temporary financial assistance to veterans for rent and utility payments, security deposits and moving costs.

More information about USDVA’s homeless programs is available at www.va.gov/homeless. Details about the SSVF program and a full list of grantees are available at www.va.gov/homeless/ssvf.asp.

<< CONFERENCE

at the conference for their exemplary commitment and service to California veterans:

• **Victoria Hudson** - Women Veteran Lifetime Achievement Award
• **Kate Weber** - Woman Veteran Leader of the Year Award
• **Mary Ellen Salzano** - California Outstanding Volunteer Award

CalVet also announced three of the conference’s featured speakers:

• **Paula Caplan** - Clinical and research psychologist and author of *When Johnny and Jane Come Marching Home: How All of Us Can Help Veterans*;
• **Shellie Hunt** - Global entrepreneur, business strategist, international motivational speaker and trauma expert.

In addition to providing inspiration and motivation, the conference will provide information and resources that encourage and empower women veterans to become self-sufficient, active members of their communities and provide a forum for women veterans in the private, public and nonprofit sectors to discuss and move to resolve issues facing California women veterans.

Conference participants will learn how to start a business or nonprofit organization and how to become a community leader, activist or volunteer. Attendees will also have the opportunity to learn about their veterans benefits, enroll in healthcare, file disability claims and speak with employers, college representatives, and veterans service organizations at more than 40 information tables.

For more information about the conference and to register, go to [www.calvet.ca.gov/women/Conference.aspx](http://www.calvet.ca.gov/women/Conference.aspx). Please contact womensveterans@calvet.ca.gov or call (916) 653-1402 with questions.
On Wednesday, August 21, 2013, the California Interagency Council on Veterans (ICV) gathered in plenary summit for the first time since February 2012. The purpose of the gathering was to acknowledge the two year anniversary of the Council’s inception via executive order, to share information about the successes achieved over the past eighteen months and to discuss the road ahead. Over 180 individuals attended the summit.

"Partly as a result of the strong show of support by the ICV appointed members, through their full engagement with the purpose of the Council and participation at the event, the August 2013 ICV Summit clearly achieved its purpose in educating the public about our progress." stated CalVet Secretary and ICV Chair, Peter Gravett. "The council has achieved much over the past two years, and we look forward to an equally successful 2014."

At the summit, the appointed members and ICV workgroup chairs shared information regarding the successes they had achieved in support of veterans and their families. Under the auspices of the Executive Order stated purpose of the ICV, to identify and prioritize the needs of veterans and coordinate activities at all levels of government in addressing those needs, attendees heard about myriad successes, including:

- Two subdivisions of affordable homes with support services for veterans and their families through partnership agreements between Habitat for Humanity, CalVet, and the Department of Housing and Community Development. These subdivisions are a model for additional subdivisions currently being planned throughout California;
- An agreement with the Sacramento Area Human Resource Association that will lead to a heightened awareness of the hiring of Sacramento area veterans and the model for rollout agreements in other California communities;
- A new agreement between CalVet and its federal counterparts resulting in enhanced information sharing which allows for stronger outreach and enhanced connectivity to benefits for veterans;
- The California Volunteers/CalVet Corps/AmeriCorps Governor’s Initiative;
- Programs at the Department of Consumer Affairs that provide credit for relevant military service for specified professional licenses and the thousands of California veterans who have benefitted from them; The Vets10.org initiative;
- The National Guard Work for Warriors program as a direct entry to apprenticeship;
- The focus on creating affordable rental options for veterans and their families;
- Impacts of the Council’s conversations on legislation, including shifts in the criminal justice system in support of veterans requiring treatment rather than incarceration;
- Enhancements in programs for student veterans; and efforts to bring presumptive service connected disabilities to the awareness of clinicians outside of the U.S. Department of Veterans Affairs system.

After the presentations, summit participants were educated on the impacts of the Bagley-Keene Open Meeting Act on ICV business.

The 2013 ICV Summit was made possible through the generous support of the VetFund Foundation partners.

Pamela Rasada is the Administrative Officer for the California Interagency Council on Veterans.
VETERAN INSOMNIA TREATMENT STUDY

Sleep disturbances appear common among military service members – across service branches, eras, stages of deployment, and among returning veterans. Research suggests that sleep problems may be particularly common among returning veterans, with up to 70-100% of OEF/ OIF/ OND veterans reporting clinically significant sleep disturbances.

Activities in the military can often involve extended periods of time and tours of duty with little sleep, changing schedules, and stressful experiences. As a result, sleep problems may arise when military members return to civilian life. Those sleep problems may develop into more chronic sleep disturbances that may benefit from insomnia treatment.

Project SERVE, a program funded by the Department of Defense and a collaboration between Stanford University and the Palo Alto VA is studying the problem. In an attempt to learn more about how to improve sleep, daytime functioning, and overall well-being among returning OEF/ OIF/ OND veterans, the program is offering a brief (4-session) non-medication insomnia treatment study to returning veterans.

Given the evidence base regarding disturbed sleep as a risk factor for depression and its prevalence among military personnel, Project SERVE is offering the treatment for the prevention of depression and suicide. Treatment is offered at no cost, and financial compensation is provided for participation.

To learn more about the study and whether you may be eligible to participate, contact projectserve-email@stanford.edu or call Stanford University at (650) 724-5368.

OPERATION COMEDY CUTS UP!

Few things are as rejuvenating as laughter; and what’s funnier than a good stand-up comedy routine? Operation Comedy, founded by Army vet and comedian Jon Stites, is the only comedy tour in the country dedicated to providing the very best in free entertainment exclusively to veterans and their loved ones.

For 5 years, Operation Comedy shows have featured top notch talent seen on The Tonight Show, HBO, Comedy Central, BET and other popular programs. A recent show at the Flapper Comedy Club in Burbank featured a surprise visit by comedian Gabriel Iglesias, who did an hour-long set that thrilled the audience!

With an office in Los Angeles, Operation Comedy is focusing on California, which has the largest veterans population in the country. “We’re so happy to be able to offer these free shows to veterans and veteran families,” said John Stites. “That simply would not be possible without the generous support of our sponsor, Humana Government Services.”

Visit www.operationcomedy.com to learn about upcoming Operation Comedy shows shows and comic guests.
VETERANS AND PROBLEM GAMBLING

For most people, finding their way into a casino, buying a lottery ticket, or joining an office football or baby-birth-date pool is a harmless distraction. That betting is occasional and typically involves only a small amount of money. For others, casinos, betting on horse and dog racing, sports betting, card playing, bingo, lotteries and other types of gambling—much of which can be done online—have a devastating grip on their lives and their finances.

A study conducted for the California Office of Problem and Pathological Gambling found that 9.5% of adult Californians may be at risk in their lifetime for developing problems with gambling. Approximately 2.2% of adult Californians are already experiencing problems associated with gambling and 1.5% may be classified as pathological gamblers—meaning that they are battling a disorder.

According to the California Council on Problem Gambling, a nonprofit organization founded in 1986 to assist problem gamblers and their families, “pathological gambling” is the most severe form of problem gambling and has been recognized by the American Psychiatric Association as a disease since 1980.

Some researchers suggest a possible link between problem gambling and PTSD. One study, led by Robert Hierholzer, M.D., a psychiatrist at the Veterans Administration in Fresno, indicated the rate of problem gambling for veterans undergoing treatment for PTSD ranges from 0% to as high as 17%, with a lifetime prevalence of 29%.

For veterans and others haunted by traumatic episodes from their past, gambling may bring some temporary relief. When a person is winning, they may experience a “high” similar to that reportedly experienced by people who use illegal drugs or abuse controlled substances. That elation helps them cope, at least temporarily, with intense thoughts and feelings that often accompany PTSD. Unfortunately, the relief doesn’t last, and the person wants to gamble more. The more a person gambles the more financial loss they typically experience. Depression and thoughts of suicide can follow.

If an individual is clinically evaluated by a problem-gambling counselor or mental health professional and meets five or more of the following criteria, they can be diagnosed with pathological-gambling disease:

Preoccupation: Frequent thoughts about gambling experiences (past, future, or fantasy);

Tolerance: Need for larger or more frequent wagers to experience the same “rush”;

Withdrawal: Restless or irritable when attempting to cut down or stop gambling;

Escape: Gambling to escape from problems or feelings (i.e., depression, loneliness, etc.)

Chasing: Trying to win back gambling losses with more gambling;
COLLEGES, UNIVERSITY WORK TO ENSURE VETERANS’ SUCCESS

The U.S. Department of Education (ED) and U.S. Department of Veterans Affairs (USDVA) have challenged education institutions to adopt best practices that support educational success. Hundreds of colleges and universities across the country answered the call to implement the “8 Keys to Success” to help veterans on campus get the degree or credential that will enable them to compete for high-skill jobs.

To help create the “8 Keys to Success,” ED convened more than 100 experts to review approaches that could be scaled and replicated to foster veterans’ success on campus and via distance learning. A wide range of stakeholders participated in the discussions, including non-profit organizations, foundations and veterans service organizations. Veterans who had recently completed postsecondary education in a range of disciplines also participated.

The “8 Keys to Success” include the following:

1. Create a culture of trust and connectedness across the campus community to promote well-being and success for veterans.

2. Ensure consistent and sustained support from campus leadership.

Lying: Lying about the frequency of gambling or amounts won or lost;

Loss of Control: Repeated unsuccessful attempts to control, reduce or stop gambling;

Bailout: Relying on others to relieve a desperate financial situation caused by gambling;

Illegal Acts: Breaking the law to obtain gambling money or recovery gambling losses;

Risked Significant Relationship: Gambling despite risking or losing a relationship, job, or other significant opportunity.

Like others who struggle with addiction, gamblers may be in denial about their circumstance.

The California Department of Public Health, Office of Problem Gambling (OPG) website offers information and resources for those concerned about their own gambling habits or those of a family member. Resources include an online self-assessment tool for gamblers and an online assessment tool for family members of gamblers. Those tools can help determine whether gambling has become a problem.

SELF ASSESSMENT

FAMILY MEMBERS OF GAMBLERS

OPG website information is offered in English and in 12 other languages. Brochures and other helpful publications are available in as many as 21 languages. Treatment provider search tools are also featured on the site.

If you have a gambling problem and are unable to find a treatment provider near you or are not ready for face-to-face counseling, free and confidential telephone counseling is available by calling (800) 426-2537 or TTY (800) 772-0997.

For more information about the California Office of Problem Gambling, its resources and its services, go to http://problemgambling.securesites.com/ccpgwebsite/default.aspx.
VA PALO ALTO USES MOBILE TECH TO HELP TREAT VETERANS

Military veterans and treatment teams at the VA Palo Alto Health Care System are piloting a new, technological tool to help treat the effects of post-traumatic stress disorder (PTSD) and traumatic brain injury (TBI). For the past year, veterans have been using an interactive mobile health system called “IntelaCare,” which provides them with instant and secure access to everything from appointment reminders and health diaries to video conferencing and individualized electronic medical records via the VA’s secure Blue Button system.

IntelaCare offers VA Palo Alto veterans an array of tools to treat and manage their healthcare. The mobile software manages appointments, provides medication reminders, allows for virtual visits (video conferencing) and many other features from the convenience of a mobile device.

The management and rehabilitation of veterans who have TBI or PTSD often involves many different facets that can be complicated by other diseases. Remembering and understanding a doctor’s treatment plan can be challenging even for someone without any service-related symptoms. IntelaCare will help improve veterans’ access to care and their ability to manage their health.”

Palo Alto launched this new program in 2011 and is the only VA facility to pilot this new initiative, as part of the Veteran Health Administration’s Innovation Initiative.

According to the VA, IntelaCare optimizes Veteran Health Administration’s investment in other “patient-facing” tools like MyHealtheVet and other VA social media outlets, but is not a replacement for the existing systems. Rather, IntelaCare complements existing resources by providing mobile, secure access.

<< SUCCESS

3. Implement an early alert system to ensure all veterans receive academic, career, and financial advice before challenges become overwhelming.

4. Coordinate and centralize campus efforts for all veterans, together with the creation of a designated space (even if limited in size).

5. Collaborate with local communities and organizations, including government agencies, to align and coordinate various services for veterans.

6. Use a uniform set of data tools to collect and track information on veterans, including demographics, retention and degree completion.

7. Provide comprehensive professional development for faculty and staff on issues and challenges unique to veterans.

8. Develop systems that ensure sustainability of effective practices for veterans.

More than 250 community colleges and universities in 24 different states and D.C. agreed to fully adopt the “8 Keys to Success” and more are expected to rise to the challenge in the coming months.

To view a list of colleges and universities that have implemented the “8 Keys to Success,” go to http://www.ed.gov/veterans-and-military-families/8-keys-success-sites.
HUD & VA Announce More Homeless Veterans Vouchers
The Department of Housing and Urban Development and the Department of Veterans Affairs today announced the second round of HUD-Veterans Affairs Supportive Housing (HUD-VASH) funding to local public housing agencies across the U.S. and Puerto Rico.
http://goo.gl/VfNBTW

DOD, VA Establish Consortia to Research PTSD and TBI
The Departments of Defense and Veterans Affairs highlighted the establishment of two joint research consortia, at a combined investment of $107 million to research the diagnosis and treatment of post-traumatic stress disorder and mild traumatic brain injury over a five-year period.
http://goo.gl/6aTnCL

VA Partners with American Bar Association and Legal Services Corporation to Help Veterans Receive Decisions Faster and Reduce Claims Backlog
The Department of Veterans Affairs, the American Bar Association and the Legal Services Corporation announced today a new partnership and pilot program aimed at reducing the claims backlog and making it easier for unrepresented Veterans to receive assistance developing their claims for disability pay.
http://goo.gl/pkjhtw

NASDVA Joins Fully Developed Claims Community of Practice
The Department of Veterans Affairs today welcomed the National Association of State Directors of Veterans Affairs to the Fully Developed Claims Community of Practice to speed the processing of Veterans' disability compensation claims.
http://goo.gl/XsWEAQ

VA Reaches Out to Veterans about the Health Care Law
The Department of Veterans Affairs has launched an awareness campaign and a new website, www.va.gov/aca, to let Veterans know what the Affordable Care Act means for them and their families.
http://goo.gl/GiHd4e

VA Grants up to One Year Retroactive Benefits for Veterans Filing Fully Developed Claims to Help Reduce the Backlog
The Department of Veterans Affairs announced today that Veterans filing an original Fully Developed Claim for service-connected disability compensation may be entitled to up to one-year of retroactive disability benefits. The retroactive benefits, which are in effect Aug. 6, 2013, through Aug. 5, 2015, are a result of a comprehensive legislative package passed by Congress and signed into law by President Obama last year.
http://goo.gl/ROGVTJ
MARINE WINNING VICTORY ON HOMEFRONT

By Diane A. Rhodes

When Josh Vazquez joined the Marine Corps less than a month after graduating from Beaumont High School, he was looking ahead to a bright future.

The combat war veteran was deployed to Iraq in 2003 and honorably discharged in 2007.

He entered military service with a strong work ethic and sense of leadership. The Marine Corps gave him structure and the faith to believe in himself.

His confidence was tested when he was unable to find a decent job after returning to civilian life, Vasquez said. He had dreamed of opening his own business that would capitalize on his natural talent as a visual artist, but he had not constructed any building blocks while he was still in the military, he said. He had not planned ahead.

“I was feeling more helpless than helpful like I was used to being. That spark was gone,” said Vazquez, 32. “So many of us get lost at sea in civilization. We feel surrounded by a sea of people who don’t know what it’s like to have a sense of something bigger and sacrificing for our country.”

In 2011, he joined the VFW Desert Edge Post 233 in Beaumont, across the street from the Denny’s restaurant that his father, Arnie, has managed for the past 20 years.

Last year, Vazquez participated in a new program from the Community Action Partnership of Riverside County called Veterans Employment Training. The program provided classroom training and work experience to low-income veterans transitioning from military to civilian life.

“They also provide resources and connections,” he said. “It opened the floodgates of possibilities.”

Participants receive personal coaching and mentoring in life and job skills. Employers receive 100 percent reimbursement for up to 40 hours a week of classroom and on-the-job training for participants.

US Foods, an employer partner with V.E.T., hired Vazquez for a permanent, full-time position as a transportation clerk at its Corona distribution facility. He has worked there nearly a year and is responsible for facilitating communication between more than 100 drivers and managers.

“Being a leader came natural to me and my superiors saw that in me,” said the former Marine sergeant.

Vazquez said being in the Marines kept him focused and emphasized his skills at being detail-oriented – traits that have been important to his lifelong love of creating art.

In the training program, participants are asked to establish personal goals. Vasquez’s goals include finishing his college degree during the next three years, starting his own business and continuing “the blessings that have been so graciously given to me.”

He hopes to improve the finances and well-being of other veterans when he is in a position to start hiring for his new company.

“Joshua is a young veteran who has a bright future ahead of him,” said Alida Plascencia, administrative service assistant at the Community Action Partnership. “Joshua has the capability and commitment to inspire others. I have no doubt that he will succeed in his personal and professional life.”

The V.E.T. program is seeking more veterans to sponsor and more employers willing to provide transitional employment training to veterans.

For more information, call (951) 955-6463.


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GETTING THE VETERAN JOB-SEEKER ADVANTAGE

If you are a veteran, there is a tool available that may give you an edge when applying for state or federal civil service jobs: Veterans Preference. By law, veterans who are disabled or who served on active duty in the Armed Forces during certain specified time periods or in military campaigns are entitled to preference over nonveterans in hiring from competitive eligibility lists.

If you meet the criteria for veterans preference and achieve a score of 70 or higher, either by a written examination or an evaluation of your experience and education, you will have 5 or 10 points added to your numerical ratings depending on the nature of their preference.

For California state-service jobs, veterans preference points apply to open civil service examinations for classifications that do not require both college graduation and two or more years of experience.

You are entitled to veteran’s preference points if you meet one of the following conditions:

- you served in active duty in the U.S. armed forces for at least 30 calendar days between September 16, 1940 and January 31, 1955, or in any war or time of peace in a campaign or expedition for which the U.S. Government authorized a medal; or
- you served in active duty in the U.S. armed forces for at least 181 consecutive calendar days after January 31, 1955; or
- you are the widow or widower of a veteran who met either of the two previous criteria.

You are not eligible for veterans preference points if you received a dishonorable discharge.

Veterans and widows or widowers of veterans, as well as spouses of 100-percent-disabled veterans, get a 10-point veterans preference. Disabled veterans get a 15 point preference.

To apply for veterans preference points, send a completed Application for Veterans Preference Points (found at http://jobs.ca.gov/PDF/SPB1093.pdf) with the necessary documentation to:

**CalHR / Exams Unit**
1515 S Street, N. Building, Ste. 400
Sacramento, CA 95811-7258

You can get the Application for Veterans Preference Points from State of California jobs sites or from your personnel office.

Once your eligibility for veteran’s preference points is determined, the points will be added automatically in all future examinations for which you apply, provided you check YES in the appropriate box on your application.

If you are a disabled veteran seeking a 15 point preference, and your disability was considered “temporary,” you must apply for each examination and reestablish proof of at least 10 percent disability each time.

For information about Veterans Preference for federal jobs, go to www.fedshirevets.gov/job/vetpref/index.aspx.
Iraq and Afghanistan Veterans of America (IAVA) calls itself the nation's first and largest nonpartisan organization committed to improving the lives of Iraq and Afghanistan veterans and their families. To best serve its members, IAVA conducts an annual member survey to delve into the challenges and opportunities of their day-to-day lives. According to IAVA, the survey is the largest annual, non-governmental survey sample of Iraq and Afghanistan veterans—four times larger than the Bureau of Labor Statistics’ monthly sample of Gulf War Era II Vets.

In February 2013, members were asked approximately 250 quantitative and qualitative questions. Almost every survey question invited members to elaborate on their answers and to tell their stories. Following are key findings of the survey.

1. The Post-9/11 GI Bill continues to be an incredible asset for improving the lives of Iraq and Afghanistan veterans.
   - 42% of respondents or their dependents are either using or have used their GI Bill benefits.
   - 69% of respondents currently in school are using the GI Bill, 50% of whom are pursuing their Bachelor’s Degree.

2. Veterans’ unemployment remains a focal point for IAVA.
   - 16% of respondents are unemployed.
   - 45% of respondents that are unemployed have been unemployed for one year or longer.

3. The VA Claims Backlog poses a great challenge to IAVA’s membership.
   - 40% of respondents have a claim pending with the VA.
   - 74% of these have been waiting for more than 120 days.
   - 45% have been waiting for longer than one year.

4. Survey respondents ranked suicide as the most important issue facing Iraq and Afghanistan veterans.
   - 30% of members surveyed have considered taking their own life.
   - 37% of respondents know a veteran who has committed suicide.

5. Women veterans are not receiving the care they need.
   - 62% of female respondents do not have a positive view of the VA’s care for women.
   - 31% report that they do not see doctors that specialize in women’s care.

GETTING THE HOME OF YOUR DREAMS

Have you been dreaming about a newly remodeled kitchen or bath? Would new energy-efficient windows brighten your home and help you save money?

If so, CalVet may be your answer. A CalVet Home Improvement Loan could have you cooking in a dream kitchen or luxuriating in an elegant bath. You can also protect your family’s investment with CalVet’s full-replacement-cost hazard, disaster protection plan (flood and earthquake) and optional life insurance.

There are many benefits to getting a CalVet Home Improvement Loan, including competitive interest rates, up to a 90 percent loan-to-value “improved” value, loan terms designed to meet your needs, and working with CalVet’s knowledgeable and friendly staff.

A CalVet Home Improvement Loan can be used for houses, condominiums, farms (for improvements to the main dwelling only) and manufactured homes located on land owned by the loan holder. These loans can be used for real property improvements, such as improving the basic livability of your home or property, increasing the property’s energy efficiency and, of course, for getting the kitchen or bath of your dreams.

The maximum CalVet Home Improvement Loan amount is $150,000 with a maximum term of 25 years. The minimum loan amount currently offered is $5,000. Can you imagine the luxurious spa-like bath you could create with a $5,000 remodel?

To learn more, about CalVet Home Improvement Loans, go to www.calvet.ca.gov/HomeLoans/Improve.aspx, call (866) 653-2510, or send an e-mail to loanapps@calvet.ca.gov. CalVet is here to help!
The Veterans Home of California—Barstow is a 400-bed, long-term care facility located on 22 acres with a panoramic view of the Mojave River Valley.

The Home offers three levels of care that provide continuity in the lives of Veteran residents in an atmosphere of dignity and respect.

1. Domiciliary Care (Independent living) for Veterans who are self-sufficient and do not require assistance with activities of daily living.
2. Intermediate Nursing Care for Veterans requiring some nursing assistance to perform activities of daily living.
3. Skilled Nursing Care for Veterans who require a higher level of nursing care and require assistance with many activities of daily living.

Amenities include: room and board – three meals plus snacks; medical care and medications; optical care, dental care and podiatry services; transportation services to all medical appointments and off-campus activities; and much more.

Spouses are also eligible to apply with the Veteran.
CALENDAR OF EVENTS

SEPTEMBER 16-21
Placer County Stand Down
Placer County Fairgrounds, Roseville

SEPTEMBER 17-20
State Conference
American Indian Veterans Association
Tachi Palace
17225 Jersey Avenue, Lemoore
Contact: (559) 736-6049

Central Valley Stand Down
VFW 8900
3585 North Blythe Avenue, Fresno

SEPTEMBER 19
Veteran/Military Hiring Fair
U.S. Chamber of Commerce
Pacific Views Center
202850 San Jacinto Road, Camp Pendleton

Golf Tournament
Paralyzed Veterans of America
Harding Park Golf Course, San Francisco
Contact: (800) 273-6789

SEPTEMBER 20
Tribute to American Heroes Luncheon
Harbor City/Gateway Chamber of Commerce
Sunrider International
1625 Abalone Street, Torrance
Contact: (310) 534-3143

SEPTEMBER 20-22
Sacramento Stand Down
10626 Schirra Avenue, Rancho Cordova
Contact: (916) 646-6004 or sacramentostanddown@yahoo.com

SEPTEMBER 25-27
CalVet Women Veterans Leadership Conference
Marriott Mission Valley
8757 Rio San Diego Drive, San Diego
Registration Required
Contact: womenveterans@calvet.ca.gov

SEPTEMBER 27-29
Orange County Stand Down
Army Reserve Center, Tustin
Contact: (714) 547-0615

OCTOBER 5-6
California Capitol Airshow
Mather Airport
3745 Whitehead Street, Mather
Contact: (916) 876-7568

OCTOBER 5-7
Nevada County Stand Down
Nevada County Fairgrounds
11228 McCourtney Road, Grass Valley

Note: To view full calendar, visit www.calvet.ca.gov/Files/Events_Calendar.pdf

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