

Vietnam Veterans of America

Chapter 324 - PO Box 18631 - Milwaukee, WI 53218

In Service to America



Meeting Notice

18 August, '10

*Experimental site change for south side members
y'all come*

Zablocki VAMC

5000 W. National Av., Rm. 3435

Board Meeting 6 p.m. Chapter Meeting 7 - 8 p.m.

Meetings are held on the third Wednesday each month. You are also invited to join members for conversation and discussion after the meeting.

Chapter web page :

National web page: www.vva.org

Future Meetings

2010

15 September, 20 October, 17 November, 15 December

2011

19 January, 16 February, 16 March, 20 April, 18 May,
15 June, 20 July, 17 August, 21 September, 19 October,
16 November, 21 December

Chapter 324 Officers

President -

Vice President - Pat Moore 354-2533

Secretary - Dennis Symanski 453-3600

Treasurer - Kent Draper 963-0375

Director - Pat Ciofani 332-7734

Director - Ron Coppersmith 262-255-2832

Director - John Morgan 871-9274

THIS MAY BE YOUR LAST NEWSLETTER

Chapter 324 is moving into the 21st Century.

This is the last general mailing of the chapter newsletter.

We intend to begin sending this newsletter via e-mail in September, 2010. This will accomplish a number of things. The chapter will save money (about \$140 per month) as well as hours of time and effort.

Chapter 324 wants to stay in touch with you.

Your mailing address, phone number, and e-mail address are needed.

Your mailed version of this newsletter contains a letter listing your contact information.

If it is incorrect, or incomplete, please follow the instructions in the letter.

VIETNAM VETERANS OF AMERICA
Milwaukee Chapter 324
July 21, 2010

Meeting Called To Order At 7:05 pm By Vice President Pat Moore.

A moment of silence was observed for our brothers and sisters no longer with us and for all POW/MIA's and their families.

Pledge of Allegiance

Self-Introductions – Dennis Szymanski, Patrick Ciofani, Dan VanBuskirk, Janice E. Dahlke, Paul Javins, Breezy Brzeski, John Zutz, John Morgan, Pat Moore

Minutes of June 16th meeting reviewed and accepted.

Communications

COMMITTEE REPORTS

Stand-Down

– Breezy Brzeski

- Next Stand-Down in Sept. – We will donate money instead of handing out toiletries – Volunteers are still needed.

Fund Raising

– Aug. 6th is our final Brewers Fund Raiser at Miller Park.

OLD BUSINESS



Chapter 324 members at the July 4 parade in Wauwatosa

Operation Freedom - A good time was had at the zoo by all who attended.

Wauwatosa Independence Day Parade – Great crowd, good turnout of participants and a good time for all.

Tuesday Bingo - Even though we have cut back to working the kitchen on a bi-weekly basis, volunteers are still needed to give the regulars a break.

State Fair – We will not be participating in the activities at State Fair this year.

NEW BUSINESS

Resignation of President Bob Rugg and Board Member John Borkowitz – Bob and John have resigned their positions due to health issues. We wish them well as they deal with their health and hope to continue to see them at upcoming meetings. Pat Moore will assume the President's duties and we are asking for members to step forward to be candidates to fill these vacant positions.

August Meeting – **OUR AUGUST 18th MEETING WILL BE HELD IN ROOM 3435 AT THE VA AT 7:00pm.**

For the Good of the Chapter - Aug. 7th, Purple Heart Day will be observed at the War Memorial – Aug 22nd, "Run For The Fallen" 10am at Wheeler Lake at the VA.

Adjournment – 7:32 pm.

Vietnam Veterans of America - Wisconsin Statewide Convention

September 10, 11 & 12, 2010
Radisson Hotel Milwaukee-Pewaukee
Pewaukee, Wisconsin 53072

Wisconsin's Chapters' Colors & Statue Ceremony
Federal and State Legislative Updates
Claims Update by County Veteran Services Officers
Dryhooch of America: Veterans Reconnecting
Employability, Re-Careering & Education for Veterans
Health Care for Veterans of all War Eras & More
Enrollment Table & Employability & Recareering Room



Meet your comrades and welcome new veterans to the State Council.
Come with questions and get answers about your health, career, employment, financial support and much, much more. **Learn** the most up-to-date information from County Veteran Service Officer(s).
Discover Greater Milwaukee's Number One healing place for veterans - Dryhooch. **Hear** the latest from international, national and local professionals.

For more information & registration, go to:

www.vvawi.org
or call Karen at 920-684-4386

VA Combined Disability Ratings Table

When determining how much of a rating percentage to award on a veteran's claim VA adjudicators reference Title 38 CFR 4.125. Here is the Combined Ratings Table which is based on a formula, set in law, for combining disability ratings for separate service-related medical conditions. It's a more complex formula than the simple addition of each rating percentage.

The combined ratings table results from the consideration of the efficiency of the individual as affected first by the most disabling condition, then by the less disabling condition, then by other less disabling conditions (if any) in the order of severity. Thus a person having a 60% disability is considered 40% efficient. Proceeding from this 40% efficiency, the effect of a further 30% disability is to leave only 70% of the efficiency remaining after consideration of the first disability or 28% efficiency altogether. The individual is thus 72% disabled.

All combined ratings are rounded off to the closest 10% with combined values ending in 5 adjusted upward. As a result in this scenario the disability rating assigned would be a 70%. To view the Combined Ratings Table refer to www.warms.vba.va.gov/bookc.html. The table is found in Subpart A, Section 4.25. [Source: Authority 38 U.S.C. 1155]

Court orders VA to act on new Agent Orange findings

By Tom Philpott, August 5, 2010

dailypress.com/news/military/dp-nws-philpott-agent-orange-20100805,0,5722468.story

An estimated 200,000 Vietnam veterans suffering from three diseases newly associated with exposure to Agent Orange are closer to receiving disability compensation following an appeals court order Aug. 2 directing the Department of Veterans Affairs to publish a final implementing regulation within 30 days.

In response to a lawsuit brought by a coalition of veterans' service organizations, the U.S. Court of Appeals instructed the VA to issue by Sept. 1 a final regulation authorizing payment of claims for ischemic heart disease, Parkinson's disease or B-cell leukemia for any veteran who stepped foot in Vietnam during the war, or their survivors.

VA has been urging veterans with these diseases to file claims immediately because payments, when they begin, will be retroactive to the filing date. VA lawyers conceded to the court that VA had missed several deadlines set in the Agent Orange Act for reviewing the latest science report and for publishing rules to expand claims eligibility to these diseases.

Still, they argued that VA could not publish a final regulation until the Office of Management and Budget completed its own review of the draft regulation. They also argued that the delays were reasonable given the complexity of the issues and the costs involved, and that veterans are protected from financial harm if they just file their claims immediately.

The appeals court rejected those arguments.

After final a regulation is published, VA still will have to wait 60 days under the Congressional Review Act to begin paying claims, given the cost of adding these three diseases to the list of ailments presumed caused by exposure to defoliants used in Vietnam. That would give Congress time to block the regulation, though that seems unlikely given that funds already have been approved for anticipated first-year and retroactive payments.

If OMB completes its review soon, allowing rule publication before Sept. 1, payments could begin in October. If VA waits until Sept. 1 to publish its regulation, payments wouldn't begin before Nov. 1.

The Senate Veterans Affairs Committee still intends to hold a Sept. 23 hearing on how VA officials and independent scientists reached their decision on presuming these diseases were caused by Agent Orange

VA Obligates Last of its Recovery Act Funds to Help Veterans

\$1.8 Billion Investment Improves Care and Services for Veterans

Department of Veterans Affairs News Release August 5, 2010

WASHINGTON – The Department of Veterans Affairs (VA) committed the last of its \$1.8 billion in Recovery Act funds July 31, one of the first federal agencies to achieve that milestone. Projects at more than 1,200 sites in all 50 states, the District of Columbia and Puerto Rico will increase access to health care and services to Veterans, while creating jobs and stimulating the economy.

“Veterans across the Nation are benefiting from these Recovery Act funds,” said Secretary of Veterans Affairs Eric K. Shinseki. “Recovery Act projects are improving medical care, speeding claims processing, enhancing our national cemeteries, advancing our energy efficiency, and generating jobs for Americans.”

VA rapidly put American Recovery and Reinvestment Act (Recovery Act) funding to work to improve its medical facilities, revitalize its national cemeteries, hire claims processors, upgrade technology systems and assist states in acquiring, building or remodeling state nursing homes and domiciliary facilities for Veterans.

The funding received by VA is part of President Obama's economic recovery plan to improve services to America's Veterans. By obligating these funds quickly, VA is revitalizing its infrastructure and moving needed money into the economy.

Using Recovery Act funds, VA entered into 1,521 contracts with 696 contractors. Three-quarters of the contractors are Veterans owned businesses, either service disabled Veteran owned businesses or Veteran owned small businesses.

Veterans Agency to Probe Insurers on Soldier Benefits

By Tony Capaccio and David Evans - Jul 29, 2010

<http://www.bloomberg.com/news/2010-07-28/soldier-death-payout-practices-of-insurers-to-be-probed-by-veterans-agency.html>

The U.S. Department of Veterans Affairs is investigating life insurance companies' practice of putting veterans' death benefits in corporate accounts and keeping most of the investment profits instead of paying the survivors.

"The possibility that life insurance companies are profiting inappropriately from these service members' sacrifice is completely unacceptable," Mike Walcott, acting undersecretary for the agency's Veterans Benefit Administration, said yesterday in a statement that announced the investigation.

Instead of paying a lump sum to survivors when a policyholder dies, insurers keep the money in their own accounts, pay uncompetitive interest rates to survivors and give them misleading guarantees about the safety of the funds.

Prudential, the second-largest life insurer, handles life insurance policies for U.S. military personnel and veterans. New York-based MetLife, the largest life insurer in the U.S., provides insurance for nonmilitary federal employees.

Survivors are told the death benefit is being placed in a secure interest-bearing account, and they are given what the company calls a "checkbook" to spend the money when they want.

In fact, insurers place the so-called retained-asset accounts in their own general corporate accounts and keep most of the investment earnings. The money isn't guaranteed by the Federal Deposit Insurance Corp., and the "checks" are IOUs for money in the insurer's account.

"It's disgusting, particularly in the case of dead soldiers, for insurance companies to be holding back" money from survivors, Robert Hunter, Director of Insurance for the Consumer Federation of America, said in a telephone interview.

The American Council of Life Insurers released a statement saying retained-asset accounts help survivors.

"Retained-asset accounts provide a significant benefit to family members who are dealing with the emotional loss of a loved one," the council said. "Financial matters may not be the first thing on their minds and retained-asset accounts provide a secure place for life insurance policy proceeds to be held until the money is needed."

Insurers are holding onto at least \$28 billion owed to survivors, according to three firms that handle the retained-asset accounts for about 130 life insurance companies.

Since 1999, the VA has allowed Newark, New Jersey-based Prudential to use this procedure in providing benefits to survivors of fallen soldiers. In 2009, the families of U.S. soldiers and veterans were supposed to be paid death benefits totaling \$1 billion immediately, according to their insurance policies. They weren't.

In 2008, Prudential paid survivors 1 percent interest on their accounts, while it earned a 4.8 percent return on its corporate funds, according to regulatory filings.

Prudential spokesman Bob DeFillippo said the company's Alliance Account is lawful and is an aid to soldiers' families. MetLife spokesman Joseph Madden said customers are happy with the Total Control Account.

"The TCA affords beneficiaries security, peace of mind and time to make an informed decision -- while earning interest in the interim," Madden said.

Hunter said the VA and Pentagon should provide accurate information on the accounts to military personnel and should "outlaw any insurance company that uses this practice" from using any military facilities to sell the product.

The quasi-banking system operated by insurers has none of the protections of the actual banking system, and the financial regulation overhaul signed by Obama on July 21 didn't address it.



Sign Up Now With Vietnam Veterans of America Chapter 324

Anyone can join! Membership Options:

Vietnam Veterans (A copy of your DD214 must be included):

- Individual Member - 1 year \$20 • Individual Member 3 year \$50 • Life Member \$250
- Life Member Installment Plan (\$50 Deposit; \$25 per month for 8 Months)

Anyone Else:

- Associate Member - 1 year \$20 • Associate Member 3 year \$50 • Associate Life Member \$250
- Associate Life Member Installment Plan (\$50 Deposit; \$25 per month for 8 Months)

Please Print

Name _____ Membership # _____

Address _____ City _____ State _____ Zip _____

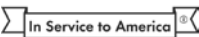
Phone_(_____) _____ E-mail _____

I would like to help Chapter 324 by donating \$ _____

Make checks payable to VVA324 and mail with this application to:
VVA Chapter 324 - Membership, PO Box 18631, Milwaukee, WI 53218



**Vietnam Veterans of America
Chapter 324
PO Box 18631**



Milwaukee, WI 53218

Time Valued Material
Correction Service Requested
Forwarding Postage Guaranteed