



THE CENTURION

DELAWARE COMMISSION OF VETERANS AFFAIRS

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Jack A Markell, Governor

Jeffrey W. Bullock, Secretary of State

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Paul Lardizzone, Chairman

Antonio Davila, Executive Director

Apr-Jun 2009

CHAIRMAN'S UPDATE

The Commission has had a very busy and eventful third quarter of the year. We have been actively involved in events and issues presented at the Commission's monthly meetings and those items surrounding the economic climate that has begun to affect our daily operations. This being said, please be advised that our newsletter "The Centurion" will now be issued to subscribers electronically by email. Please visit our web site at www.veteransaffairs.delaware.gov to subscribe. A hard copy of the newsletter will only be available by visiting one of our office locations or through your local veterans post home. Please keep in mind that when you are completing your state taxes, that individuals can make donations to the Veterans Home using the check-off box on the Delaware State income tax return form. The continued involvement of our Armed Forces in stabilizing conditions in Iraq and Afghanistan requires our collective support. I am proud of the way our veterans organizations have supported and continue to support our own Delaware National Guard and active duty members from Dover Air Force Base and their families.

Sincerely,

Paul V. Lardizzone
Chairman

✿ THOUGHT FOR THE QUARTER ✿

“Isn’t it remarkable how our pioneering ancestors built up a great nation without asking Congress for help?”

DAV BUS TRIP TO WASHINGTON DC

The DAV Department of Delaware will be sponsoring a Bus Trip to Washington DC on Saturday, May 9, 2009, to visit the WWII Memorial, Korean War Memorial and Vietnam Memorial. For additional information call 302-697-9061 or 302-382-3448.

A DAY AT THE BLUE ROCKS WITH DAV

The DAV Department of Delaware is sponsoring “A Day at the Blue Rocks” on Thursday, May 28, 2009, at 6:35 PM. For additional information call 302-697-9061 or 302-382-3448.

MEMORIAL DAY SERVICES

The Disabled American Veterans and the Delaware Commission of Veterans Affairs will host Memorial Day Service, Saturday, May 30, 2009. The service will be held at the Memorial Bridge Plaza, Delaware Memorial Bridge, New Castle, Delaware, beginning at 10:30 AM. Following the services at the Memorial Bridge Plaza, the Delaware Commission of Veterans Affairs and the Military Order of the World Wars will conduct a service at the Delaware Veterans Memorial Cemetery in Bear, Delaware, at 2:00 PM. For further information, please call (800) 344-9900 (in state only) or (302) 739-2792.

VA COLA 2010

U.S. Sen. Daniel K. Akaka (D-HI), Chairman of the Veterans’ Affairs Committee, on 10 FEB introduced S.407 to increase veterans’ compensation through a cost-of-living adjustment (COLA). The bill is cosponsored by Ranking Minority Member Senator Richard Burr (R-NC) and all the other members of the Veterans’ Affairs Committee: Senators Rockefeller (D-WV), Murray (D-WA), Sanders (I-VT), Brown (D-OH), Webb (D-VA), Tester (D-MT), Begich (D-AK), Burris (D-IL), Specter (R-PA), Isakson (R-GA), Wicker (R-MS), Johanns (R-NE), and Graham (R-SC). “Compensation for disabled veterans and their

survivors is a cost of war. Many of the veterans and widows receiving this benefit live on a fixed income, and they count on annual cost-of-living increases to protect the purchasing power of their compensation,” said Akaka. The COLA increase for veterans would match the annual increase provided to Social Security recipients, which is based on the Bureau of Labor Statistics’ Consumer Price Index. The COLA is designed to offset inflation and other factors that alter the cost of living over time. Last year’s increase was 5.8 percent. The increase for this year has not yet been determined. The Veterans’ Compensation Cost-of-Living Adjustment Act of 2009 directs the Secretary of Veterans Affairs to increase, as of 1 DEC 09, the rates of:

- Veterans’ disability compensation;
- Dependency and indemnity compensation for surviving spouses and children; and
- Additional related benefits.

(Akaka Press Release, Feb 11, 2009)

PRESIDENT'S 2010 BUDGET REQUEST STRONGLY SUPPORTS VA PROGRAMS *Funding Plan Improves Access, Modernizes Technology*

President Obama's first proposed budget for the Department of Veterans Affairs (VA) expands eligibility for health care to an additional 500,000 deserving Veterans over the next five years, meets the need for continued growth in programs for the combat Veterans of Iraq and Afghanistan, and provides the resources to deliver quality health care for the Nation’s 5.5 million Veteran patients. The 2010 budget request is a significant step toward realizing a vision shared by the President and Secretary of Veterans Affairs Eric K. Shinseki to transform VA into an organization that is people-centric, results-driven and forward-looking. “Our success must encompass cost-effectiveness,” Shinseki said. “We are stewards of taxpayer dollars, and we will include appropriate metrics to accurately gauge the quality of our care and the effectiveness of our management processes.” If accepted by Congress, the President’s budget proposal would increase VA’s budget from \$97.7 billion this fiscal year to \$112.8 billion for the fiscal

year beginning Oct. 1, 2009. This is in addition to the \$1.4 billion provided for VA projects in the American Recovery and Reinvestment Act of 2009. The 2010 budget represents the first step toward increasing discretionary funding for VA efforts by \$25 billion over the next five years. The gradual expansion in health care enrollment that this would support will open hospital and clinic doors to more than 500,000 Veterans by 2013 who have been regrettably excluded from VA medical care benefits since 2003. The 2010 budget request provides the resources to achieve this level of service while maintaining high quality and timely care for lower-income and service-disabled Veterans who currently rely on VA medical care. The new budget provides greater benefits for Veterans who are medically retired from active duty, allowing for the first time all military retirees to keep their full VA disability compensation along with their retired pay. The President's budget request also provides the resources for effective implementation of the post-9/11 GI Bill -- providing unprecedented levels of educational support to the men and women who have served our country through active military duty. The new budget will support additional specialty care in such areas as prosthetics, vision and spinal cord injury, aging, and women's health. New VA Centers of Excellence will focus on improving these critical services. The proposed fiscal year 2010 budget also addresses the tragic fact of homelessness among Veterans. It expands VA's current services through a collaborative pilot program with non-profit organizations that is aimed at maintaining stable housing for vulnerable Veterans at risk of homelessness, while providing them with supportive services to help them get back on their feet through job training, preventive care, and other critical services. Finally, the President's budget request provides the necessary investments to carry VA services to rural communities that are too often unable to access VA care. The President's budget expands VA mental health screening and treatment with a focus on reaching Veterans in rural areas in part through an increase in Vet Centers and mobile health clinics. New outreach funding will help rural Veterans and their families stay informed

of these resources and encourage them to pursue needed care. (VA News Release, February 26, 2009)

GUARD/RESERVE RETIREMENT PAY POINT SYSTEM

If you are a member of the Active Reserves or National Guard, you must meet the following minimum requirements to be eligible for retired pay at age 60 (age 50 in some cases):

- Be at least 60 years of age (Note: Some reservists may qualify for retirement pay as early as age 50); and
- Have performed at least 20 years of qualifying service computed under Section 12732, Title 10, United States Code (See Qualifying Year below); and
- Have performed the last eight years of qualifying service while a member of the Active Reserve. (NOTE: If you completed your service requirement between 5 OCT 94 and 30 SEP 01, you need only have performed the last 6 years of qualifying service while a member of the active Reserve). (Added Note: Effective 1 OCT 02, and on, the eight year requirement was changed to six years); and
- Not be entitled, under any other provision of law, to retired pay from an armed force or retainer pay as a member of the Fleet Reserve or the Fleet Marine Corps Reserve; and
- Must apply for retired pay by submitting an application to the branch of service you were assigned to at time of your discharge or transfer to the Retired Reserve. For those serving in the Army National Guard or Army Reserve the address is: Commander, AR-PERSCOM, ATTN; ARPC-ALQ, 9700 Page Ave, St Louis, MO 63132-5200.

Qualifying Year - As a Reserve/National Guard member, you must have 20 "qualifying" years of service to be eligible for retired pay at age 60. A "qualifying year" is one in which you earn a minimum of 50 retirement points. This subject is too broad and complex to be explained effectively in this article. In very general terms, however, a soldier establishes a retirement year ending date by entering the Active Reserve. The date you enter the Active Reserve is your retirement year beginning date (RYB). As long as you have no break in

service, your retirement year ending date (RYE) will be one year later. For example, a soldier who joins the Active Reserve on 2 JUL 86 would have a RYB 2 JUL 86 and a RYE of 1 JUL 87.

60/75 Point Rule - Guard/Reserve members may accumulate a total of 365 points per year (366 in a leap year) from inactive and active duty service (one point for each day of duty). However, for retired pay calculation purposes, members can't use more than 60 inactive points per year (for Reserve years ending before 23 SEP 96) or 75 inactive points per year (for reserve years ending on or after 23 SEP 96). This is commonly referred to as the "60- or 75-point rule." Computation of Retired Pay - To determine how much retired pay you may be eligible to receive; the first step is to calculate the number of equivalent years of service. The formula for computing equivalent years of service for Reserve retired pay at age 60 is fairly simple: Total number of Creditable Retirement Points, divided by 360. The formula computes the number of equivalent years of service the soldier has completed (comparable to full time service). For example, 3,600 points equals 10 years. Military Personnel will notify the Defense Finance & Accounting Service – Cleveland Center (DFAS-CL) of the number of years service you've earned. Separating/discharging rather than transferring to the Retired Reserve will impact your retired pay and should be carefully considered. Guard and Reserve members who separate or are discharged before age 60 will be credited for basic pay purposes only with the years up until their discharge. Members who transfer to the Retired Reserve until age 60 will receive credit (for basic pay purposes only) for the years spent in the Retired Reserve. Depending on the date you initially entered military service, also called your DIEMS date, your monthly Reserve retired pay will be calculated under the "Final Basic Pay" or "High-3" formula as follows:

- DIEMS date before 8 September 1980 – "Final basic pay." Multiply your years of satisfactory (equivalent) service by 2.5%, up to a maximum of 75%. Multiply the result by the basic pay in effect on the date your retired pay starts.

- DIEMS date on or after 8 September 1980 – "High-3." Multiply your years of satisfactory (equivalent) service by 2.5%, up to a maximum of 75%. Multiply the result by the average of your highest 36 months of basic pay. The highest 36 months for a member who transfers to the Retired Reserve until age 60 will normally be the 36 months before they turn 60. Members who request a discharge from the Retired Reserve before 60, however, can only use the basic pay for the 36 months prior to their discharge. Think carefully before requesting a discharge from the Retired Reserve! Cost Of Living Adjustments To Retired Pay - Your retired pay will be increased annually by a cost-of-living allowance (COLA) based on the change in the Consumer Price Index (CPI) from the third quarter of one calendar year to the third quarter of the next. COLAs are normally effective 1 December and payable the first working day in January. 20-Year Letter - For years the services had difficulty accurately establishing when a member of a reserve component had completed 20 qualifying years of service. Many soldiers stopped participating when they believed they had completed 20 qualifying years only to discover, much too late (at age 60), that they did not meet the requirements for retired pay. In 1966, PL 89-652 imposed a requirement on the Service Secretaries to notify members of the reserve components when they had completed sufficient years for retired pay purposes. A letter with the subject "Notification of Eligibility For Retired Pay at Age 60," commonly referred to as the 20-year letter, does this. You should receive this letter within one year of completing 20 qualifying years of service for retired pay purposes. (*About.com US Military Guide, Rod Powers article, December 15, 08*)

HELOC FRAUD

Have you checked your home equity line of credit lately? If not, you probably should. Even if you've never used a home equity line of credit (HELOC), it's a good idea to check your three credit reports (Equifax, Experian and TransUnion) to make sure identity thieves haven't opened one in your name. According to the FBI, canny con artists are

increasingly draining the equity of unsuspecting homeowners by tapping into their home equity lines of credit. The more equity you have in your home, and the less vigilant you are about monitoring your finances, the greater the risk that thieves could drain the equity from your home -- or worse, sell it out from under you. In its annual mortgage fraud report, the FBI identified HELOC fraud as an "emerging scheme" that adds further insult to an already injured real estate and mortgage market. The report calls the current housing bust the "ideal climate" for HELOC fraud and other fast-buck mortgage schemes associated with builder bailouts, seller-assisted financing, short sales and foreclosure rescue. Identity thieves have traditionally targeted those with poor credit. In the past, by posing as homeowners, they could easily obtain subprime loans with little documentation. But now that the door to subprime lending has slammed shut, thieves have set their sights on those with good credit and substantial equity in their homes -- deep pools of cash that can be easily tapped via a HELOC.

The FBI says HELOC thieves typically use stolen identification to apply online for a line of credit in your name. Then they instruct the bank to wire the funds to their accounts, providing their own contact information in place of yours. That way, the bank unwittingly contacts the thief to verify the electronic funds transfer. Although the FBI does not track the dollar amount lost each year to mortgage fraud, incidents reported by financial institutions jumped a whopping 31% (from 35,617 to 46,717) in fiscal 2007, over the previous year. Jay Foley, executive director of the San Diego-based Identity Theft Resource Center, echoes the FBI's findings that some HELOC fraud, especially schemes aimed at selling the home without the homeowner's knowledge or consent, originates from within the mortgage industry itself. "It depends on the depth of the scam," he says. "In the recent mortgage bust by the FBI, these are all people who actually work in the industry; this is what I could classify as an inside job. An outsider would have to find a less-than-scrupulous Realtor, a less-than-scrupulous mortgage broker, and probably have to come up with somebody to do the inspections and all the other things." Now that anti-fraud software has

shored up credit card accounts, HELOCs have become the next tempting target for theft. Thieves gain access to your home equity pool either through an existing HELOC or by opening one in your name at the bank of their choice. Ironically, you may have more trouble opening a HELOC than identity thieves, who can manipulate the loan documents to suit their purposes. Once accessed, a line of credit can be tapped as easily and directly as a debit card account. And don't expect the thief to stay under the limit on your account. "The HELOC thief won't stop at your line of credit; they'll go into overdraft big time, and each one of those overdrafts is going to bean you for a few dozen dollars and launch your interest rate sky-high," Foley says. Foley says seniors may be particularly at risk of HELOC fraud for four reasons:

- 1) They often own their home outright (translation: 100 percent equity).
- 2) They may not be as vigilant of their finances.
- 3) They may not be living in their home.
- 4) They may be more trusting and forthcoming with personal information when approached by a friendly official-sounding caller.

"If your place is worth \$300,000, I'm sure I could tempt a bank into loaning me \$100,000 against it without any problem," Foley says. In extreme cases, con artists could even sell your home out from under you. Here's how: One poses as the buyer, obtains a mortgage to purchase your home from a partner posing as you, the seller. Upon closing, they split the mortgage money and disappear. Victims of HELOC theft and mortgage-jacking typically are reimbursed by the lender when fraud is proven. However, the process can be lengthy, and often the identity theft doesn't stop there. While you can arrange for credit monitoring from the three credit bureaus and various vendors, it's often too little, too late, Foley says. "Between the time that line of credit is opened and you get the notice that it's open, it is entirely possible that that entire line of credit would be spent," he says. For additional assurance freeze your credit with each of the three credit reporting bureaus. This prevents them from releasing your credit report for anything (credit cards, auto loans, HELOCs, etc.) until you "thaw" your credit, thereby stopping mortgage fraud at its

source. It's a somewhat lengthy process but can be well worth it if you have no plans to obtain credit in the near future. (*Consumer Affairs, Jay MacDonald article, November 14, 08*)

TRAUMATIC BRAIN INJURY SURVIVAL GUIDE

Dr. Glen Johnson, Clinical Director of the Neuro-Recovery Head Injury Program in Traverse City, Michigan, produced this guide in response to survivors of traumatic head injury and their families who expressed frustrations that there is nothing written that explains head injury in clear, easy to understand language. Most say the available material is too medical or too difficult to read. The goal of this online book is to better prepare the head injured person and family for the long road ahead. This online book came from materials that Dr. Johnson wrote for patients and their family members. The book became very popular and to avoid the costs of making copies, Dr. Johnson posted an online version to increase access as well as the ability to make updates. The guidebook is an extensive guide for those suffering from TBI as well as their families and friends. To view the guide for free, visit <http://www.tbiguide.com/>. (*NCHV Newsletter, March 2009*)

BURIAL IN ARLINGTON

Arlington National Cemetery does not make prearrangements. However, upon the passing of the veteran or veteran's spouse, the surviving spouse or personal representative should contact a local funeral home to arrange for any desired services in their home town. While the surviving spouse or personal representative is at the funeral home, the funeral director should telephone the Interment Office at Arlington National Cemetery (703) 607-8585 to arrange for the interment service. Before scheduling the service, the cemetery staff will need to determine the eligibility of the deceased. Upon verification of eligibility, they will schedule the interment. You can assist in the process ahead of time by making sure you have the proper documentation and your survivor(s) know where to locate that information. The key document required

is your DD-214 (discharge/separation from the military). The DD-214 generally provides all required information for verifying eligibility. The Web site www.arlingtoncemetery.org contains detailed information on the documentation required for verification of eligibility. Funeral honors available to eligible retirees, (regardless of interment at Arlington) consist of a minimum of two uniformed armed forces members (one from the service of the deceased), the folding and presentation of the American flag, and ceremonial bugle or a recording of "Taps" if a bugler is unavailable. It is important to understand military funeral honors are not automatic. The next of kin must request the honors and the funeral director must contact DOD by calling (877) 645-4667. For information about Chaplain Services at the Cemetery, contact the following: Air Force Chaplain (703) 607-8954; Navy Chaplain (703) 607-8960; Army Chaplain (703) 607-8959. Funeral services are provided Mon thru Fri, except federal holidays, during the hours 9:00 a.m. through 3:00 p.m. Family and friends should arrive at the cemetery approximately one half hour prior to the scheduled service time and must provide their own transportation for funeral services at the Cemetery. They will be required to drive from the administration building or chapel to the gravesite. The cemetery is open year round (365 days) for visitation from 8:00 a.m. through 5:00 p.m. 1 OCT thru 31 MAR and 8:00 a.m. through 7:00 p.m. 1 APR thru 30 SEP. Starting early next year, the Army will allow full military funeral honors at Arlington for all soldiers killed in action. Full military honors include a caisson, band, colors team and an escort platoon in addition to the standard honors of a firing party, bugler and chaplain. In the past, the caisson was available only for officers killed in action because of limited availability. The persons specified below are eligible for ground burial in Arlington National Cemetery. The last period of active duty of former members of the Armed Forces must have ended honorably. Interment may be casketed or cremated remains.

- Any active duty member of the Armed Forces (except those members serving on active duty for training only).

- Any veteran who is retired from active military service with the Armed Forces.
- Any veteran who is retired from the Reserves is eligible upon reaching age 60 and drawing retired pay; and who served a period of active duty (other than for training).
- Any former member of the Armed Forces separated honorably prior to 1 OCT 49 for medical reasons and who was rated at 30% or greater disabled effective on the day of discharge.
- Any former member of the Armed Forces who has been awarded one of the following decorations: Medal of Honor; Distinguished Service Cross (Navy Cross or Air Force Cross); Distinguished Service Medal; Silver Star; Purple Heart.
- The President of the United States or any former President of the United States.
- Any former member of the Armed Forces who served on active duty (other than for training) and who held any of the following positions:
 - a. An elective office of the U.S. Government
 - b. Office of the Chief Justice of the United States or of an Associate Justice of the Supreme Court of the United States.
 - c. An office listed, at the time the person held the position, in 5 USC 5312 or 5313 (Levels I and II of the Executive Schedule).
 - d. The chief of a mission who was at any time during his/her tenure classified in Class I under the provisions of Section 411, Act of 13 AUG 46, 60 Stat. 1002, as amended (22 USC 866) or as listed in State Department memorandum dated 21 MAR 88.
- Any former prisoner of war who, while a prisoner of war, served honorably in the active military, naval, or air service, whose last period of military, naval or air service terminated honorably and who died on or after 30 NOV 93.
- The spouse, widow or widower, minor child, or permanently dependent child, and certain unmarried adult children of any of the above eligible veterans.
- The surviving spouse, minor child, or permanently dependent child of any person already buried in ANC.
- The parents of a minor child, or permanently dependent child whose remains, based on the eligibility of a parent, are already buried in ANC.
- The widow or widower of:

- a. A member of the Armed Forces who was lost or buried at sea or officially determined to be missing in action.
- b. A member of the Armed Forces who is interred in a US military cemetery overseas that is maintained by the American Battle Monuments Commission.
- c. A member of the Armed Forces who is interred in Arlington National Cemetery as part of a group burial.

Note: A spouse divorced from the primary eligible, or widowed and remarried, is not eligible for interment.

Provided certain conditions are met, a former member of the Armed Forces may be buried in the same grave with a close relative who is already buried and is the primary eligible. (*MOAA News Exchange, December 17, 08*)

SOCIAL SECURITY COLA 2010

Social Security beneficiaries face a grim dilemma next January, if predictions from the latest economic report of the Congressional Budget Office (CBO) prove correct, — no cost-of-living adjustment (COLA) in 2010. But if that were to happen, and Medicare Part B premiums continue to increase, it would set off an unprecedented test of a little-known provision of law that protects the Social Security benefits of tens of millions of seniors. Under current law, when the Medicare Part B premium increases more than the amount of a person's Social Security COLA, the government is required to adjust the Medicare premium so that the person's Social Security check is not reduced from one year to the next. With only a few exceptions, this provision protects most people who have Medicare. According to the Congressional Budget Office's (CBO) 2009 annual Budget and Economic Outlook, the Consumer Price Index (CPI) is expected to drop because of easing gasoline and other prices, a characteristic of recessions. By the third quarter, when the government determines the annual COLA payable 1 JAN 10 the CPI may be close to, or at, zero, the CBO said. And according to the 12 month CPI data through DEC 08, the index used to determine COLAs isn't just zero, it's

minus 0.5%. If this were to happen, it would be the first time since Congress made the Social Security COLA automatic in 1975 that beneficiaries would fail to get an increase. Since the automatic COLA was established, the lowest ever paid was 1.3% in 1986 and 1998. Should inflation come down to zero, or even near zero, and Medicare Part B premiums increase even modestly, the federal government could be on the hook for potentially billions in unanticipated Medicare Part B premium costs that normally are automatically deducted from beneficiaries' Social Security checks. "The situation would just add to the exploding deficit," says Shannon Benton, the Senior Citizens League's (TSCL) Executive Director. The prospect of no COLA is particularly galling, because seniors are experiencing stiff increases in out-of-pocket Medicare drug costs in 2009. According to a national survey, the average beneficiary will see a 24% increase in his or her monthly premiums. And many drug and other Medicare plans also steeply increased co-pays and other out-of-pocket costs. "Clearly, the method that the government uses to determine senior COLAs is not adequately accounting for the costs that seniors actually have," Benton notes. TSCL believes the COLA does not fairly reflect the portion of income seniors spend on health care and other costs, and is lobbying Congress to pass legislation ensuring that COLAs will be more representative and adequate in the future. TSCL also is calling on Congress to take steps immediately to constrain the rise in Part B spending. There's well documented evidence of a considerable amount of waste in the Medicare system that Congress needs to get under control. "These are anxious times for seniors, and every one is dealing with bad financial news daily," says Benton. "We call on Congress to take action in weeding out wasteful Medicare spending, and to weigh the consequences of a Medicare Part B premium increase, in a year when COLAs may increase very little or not at all." (*TSCL Social Security & Medicare Advisor, Mar 2009*)

VETERAN SERVICE OFFICERS

Delaware Commission of Veterans Affairs

(New Castle County) - Mr. John K. Williams - located in Bear, DE, may be reached Monday - Friday, 8:00 AM - 4:00 PM, (302) 834-8046. Please call for an appointment.

(Kent County) – Mrs. Melanie E. Bronov - Dover office - may be reached Monday –Friday, 9:00 AM - 4:30 PM, (302) 739-2792 or (800) 344-9900 (in State). Please call for an appointment.

(Sussex County) - Ms. Laurie A. White - Pyle State Service Center located in Roxanna, DE, may be reached Monday-Friday, 8:30 AM - 4:30 PM, (302) 732-9560. Please call for an appointment.

DELAWARE VETERANS MEMORIAL CEMETERY

New Castle Co. Section (Bear, DE).....834-8046

Sussex Co. Section (Millsboro, DE).....934-5653

DELAWARE VETERANS HOME

100 Delaware Veterans Blvd.....424-6000
Milford, DE 19963

MOBILE VETERANS SERVICE CENTER

Ms. White will be providing services for veterans from the mobile Service Center at the following locations:

- APR 15 Delaware Veterans Home
- APR 17 Seaford Senior Center
- MAY 05 Georgetown Cheer Center
- MAY 06 Delaware Veterans Home
- MAY 08 Home of the Brave
- MAY 15 Seaford Senior Center
- MAY 20 Delaware Veterans Home
- JUN 02 Georgetown Cheer Center
- JUN 03 Delaware Veterans Home
- JUN 12 Home of the Brave
- JUN 17 Delaware Veterans Home
- JUN 19 Seaford Senior Center

For more information, contact Ms. White at the Pyle State Service Center, (302) 732-9560.

American Legion

Robert McBride, Dept. Service Officer, (302) 993-

7254 or (302) 993-7256, will visit the following posts between 9:00 AM and 1:00 PM on the following dates:

APR 17	Walter L Fox, Post 2	674-3922
APR 24	Laurel Post #19	875-9948
MAY 01	Oak Orchard/Riverdale, Post 28 (8:00-12:00)	945-1673
MAY 08	Walter L Fox, Post 2	674-3922
MAY 15	Laurel Post #19	875-9948
MAY 22	David Harrison, Post 14	633-1711
MAY 29	Nanticoke, Post #6	629-9915
JUN 05	Oak Orchard/Riverdale, Post 28 (8:00-12:00)	945-1673
JUN 12	Walter L Fox, Post 2	674-3922
JUN 19	Laurel Post #19	875-9948
JUN 26	David Harrison, Post 14	633-1711

Disabled American Veterans (DAV)

DAV Dept. Service Officers 302-382-3448
Paul Lardizzone 302-697-9061
H. Mark Wischman 302 697-9061

Kent County Schedule:

DAV Headquarters Building
183 South Street
Camden, DE 19934
Mondays 8:00-3:00 PM are by Appt only
Tuesday & Wednesday 8:00-12:00 PM Walk-Ins
Monday – Friday 1:00-3:00 PM are by Appt only

Sussex County Schedule:

Department of Labor
Division of Employment & Training
600 N. DuPont Hwy
Georgetown, DE 19947
Thursday 8:00-1:00 PM Walk-Ins (302)856-5230
Evening Appts for Kent & Sussex by appt only.

Purple Heart NSO (MOPH)

Deborah Frazier, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7263 M-F 8:30 to 4:30 by appt only.

Paralyzed Veterans of America (DE/MD PVA)

Darrell Johnson, Sr., National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 26,

Wilmington, DE 19805, (302) 993-7252 or (302) 993-7253. Mr. Johnson will make home visits upon request for Vets who do not have transportation to the VA. He will be in the Oak Orchard area the 1st Tuesday, Dover the 2nd Tuesday, Frederica the 3rd Tuesday and at the Home of the Brave on the 4th Tuesday of each month. In addition to our service officer at the Wilmington VA Regional Office, we also have a representative, David Timberman, National Liaison Service Officer, at the Home of the Brave on the 2nd & 4th Tuesdays from 10:00 AM until 2:00 PM. The Home of the Brave is located at 6632 Sharps Rd, Milford, DE (302) 424-1681 or 1682.

USN Veterans Association

CDR Jim Anderson.....(302) 295-7051

Veterans of Foreign Wars (VFW)

James Withrow, Dept. Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Room 21, Wilmington, DE 19805, (302) 993-7260 .

<u>1ST Thursday</u>		
Delaware DOL	(993-7260)	8:00-11:00 AM
Milford VFW	(422-4412)	1:30-4:00 PM
<u>2nd Thursday</u>		
Delaware DOL	(993-7260)	8:00-11:00 AM
Milton VFW	(684-4975)	1:30-4:00 PM
<u>3rd Thursday</u>		
Delaware DOL	(993-7260)	8:00-11:00 AM
Rehoboth VFW	(227-3469)	1:30-4:00 PM
<u>4th Thursday</u>		
Delaware DOL	(993-7260)	8:00-11:00 AM
Seaford VFW	(629-3092)	1:30-4:00 PM
<u>5th Thursday</u>		
Delaware DOL	(993-7260)	8:00-11:00 AM

NOTE: All persons interested in Outreach Services should first call our office so that some advance information may be obtained to accelerate the application process. Kent & Sussex County residents may call 1-302-993-7260. NOTE: persons desiring assistance at the Thursday-downstate locations should be at the Delaware DOL no later than 9:00 AM or at the afternoon locations by 2:00 PM. The VFW provides services to veterans and

their dependents without respect to veteran service organization affiliation; membership in the VFW is NOT required for service.

Vietnam Veterans of America (VVA)

Terry Baker, National Service Officer, VA Regional Office, 1601 Kirkwood Hwy, Wilmington, DE 19805, (302) 993-7250 or (302) 993-7251.

VETERANS ADMINISTRATION

Claims, Benefits, Veterans Services (Regional Office).....1-800-827-1000
VA Hospital Scheduling.....1-800-461-8262
.....302-994-2511
Dover VA Outpatient Clinic.1-800-461-8262 x2400
Georgetown VA Outpatient Clinic.....1-800-461-8262 x2300
Veterans Outreach Center (New Castle County).....302-633-5360 (Kent and Sussex Counties).....302-422-8011

EMPLOYMENT SERVICES

Al Barclift (Wilmington).....302-761-8093
Allen Jones (Wilmington).....302-761-8141
James Williams (Newark).....302-368-6622
Steve Flaherty (Dover).....302-739-5473
Joann Johnson (Dover).....302-739-5473
Cliff Rumph (Georgetown).....302-856-5230

RETIREE ACTIVITIES

Retired Activities Office

Lt. Col Ken Smith, (USAF RET), Bldg 520, Room 105, Dover AFB, DE 19902, (302) 677-4612.

Retired Navy Activities Affairs Office

Naval & Marine Corps Reserve Center, 3920 Kirkwood Hwy, Wilmington, DE 19808, (302) 998-5194.

VETERANS ORGANIZATIONS POC

Air Force Sergeants Association
Bill McMullen.....(302) 697-9750
American Legion
Richard "Ric" Santos.....(302) 628-5221

AMVETS

Dale Nauman.....(302) 249-9275
Colonial Paralyzed Veterans of America
Ron Hoskins.....(302) 368-4898
Phyllis Palabrica.....(302) 368-4898

DELVETS

Robert Wasson.....(302) 798-2951
Disabled American Veterans
Paul Lardizzone.....(302) 697-9061
40 & 8
Eugene "Chip" Rosan.....(302) 678-8077
Jewish War Veterans

Barry Newstadt.....(302) 475-2820
Korean War Veterans Association

Charles Garrod.....(302) 430-0634
Marine Corps League

James Thompson.....(302) 284-2708
Military Officers Association of America

Tom Kelly (New Castle Co.).....(302) 834-9659
Ron Sarg (Kent Co.).....(302) 678-1603
Dick Cecil (Sussex Co.).....(302) 645-0432
Military Order of the Purple Heart

Cornelius "Bill" Carroll.....(302) 655-3820
Military Order of the World Wars

COL (Ret) Eugene A. Hebert.....(302) 335-0110
E-mail: gene@hebert.net

The Reserve Officers Association
CWO John V. Hawkins, Sr. (Ret)...(302) 328-8115

U.S. Navy Veterans Association
Jim Anderson.....(302) 295-7051

Veterans of Foreign Wars
Paul Phillips Jr.....(302) 656-5022

Vietnam Veterans of America
Tom Daws.....(302) 738-8875

WAVES Nat'l
Ruth Harden.....(302) 998-1373

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DELDOT, THE STATE OF DELAWARE
AND
FREE SERVICES THE PTAC OF DELAWARE OFFERS
AND WHAT THE DELAWARE NATIONAL GUARDS AND DELAWARE RIVER AND BAY AUTHORITY
PURCHASES FROM SMALL BUSINESS**

INFORMATION SESSIONS

WORKSHOPS: 9:00 A.M. - 12:00 P.M.

LOCATIONS

TUES. , APRIL 28, 2009

SUSSEX COUNTY -SBDC
MILLSBORO CIVIC CENTER
322 WILSON HWY
MILLSBORO, DE 19966

TUES., MAY 26, 2009

KENT COUNTY - DELDOT
800 BAY ROAD
DOVER, DE 19903

TUES., JUNE 23, 2009

NEW CASTLE COUNTY - SBDC
DELMARVA POWER CONFERENCE CNTR
4100 S. WAKEFIELD DRIVE
NEWARK, DE 19707

TO REGISTER

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U.S. Small Business Administration

Delaware District Office
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Wilmington, DE 19801
(302) 573-6294 x221
www.sba.gov/de

Our network of partners:

SCORE –Counselors to
America’s Small Business
(302) 573-6552
(302) 745-1315(Kent & Sus-
sex Counties)
www.scoredelaware.org

YWCA DE Center for
Women’s Entrepreneurship
(302) 224-4060 –Newark
(302) 253-0684–Georgetown
www.ywcade.org

Small Business Develop-
ment Center (SBDC)
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4:00 - 6:00 pm

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TBD
Mid-April

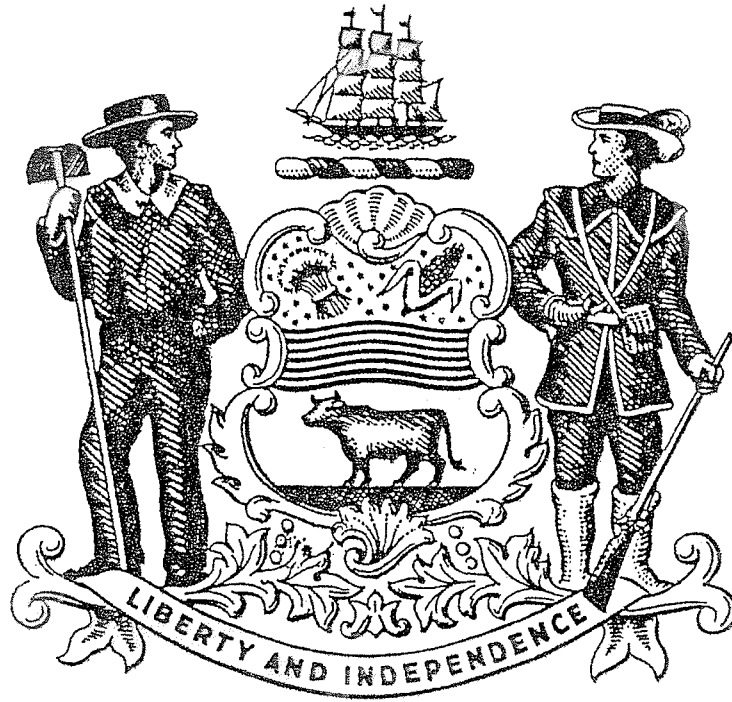
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