

# LZ FRIENDLY

Never Again Will One Generation Of Veterans Abandon Another



U C BERKELEY TOWERS



WWrite



EAST BAY ESTUARY



OCTOBER-NOVEMBER-DECEMBER 2019

WWI CENTENNIAL ISSUE 11.11.18

## PRESIDENT'S CORNER:

The latest VVA Nat'l Convention was very well attended. Not the most attendees, but aside from Spokane, WA not being the draw of the last convention (New Orleans), it was damned good.



The primary focus was to be the future of VVA and how it should be handled. Let's face it, we ain't gettin' any younger!

In my humble estimation, the "can was kicked down the road". What many of us wanted, was for AVVA to carry on our "legacy" of being at the forefront of fighting for our, and future Veterans to be able to avail themselves of VA Benefits.

Make no mistake, VVA was the leader in getting many war-related problems recognized as what the VA should be covering.

WE put the face on PTSD (formerly known as "shell shock", or "battlefield fatigue"). WE were the leaders in recognizing the health dangers of Agent Orange, or other toxic substances.

This has led to recognition of just how toxic (read deadly) the burn-pits are.

VVA deserves a LOT of credit for causing these and other problems which crop up in and around the battlefield.

AVVA has been there, lending their financial and personal support in working with us. I, personally, can't thank AVVA enough for their help!

AVVA has offered dual-memberships to VVA members, at a reduced rate of \$50 Life Membership. This was to help bring us into the fold in determining how we could work in harmony with AVVA in continuing our great work for not only each other, but for the betterment of future Veterans.

Unfortunately, some backstage maneuvering has steered us in a different direction. Also unfortunately, I don't know what all of that entails at this

moment. But, rest assured, I will be on top of it!

I was honored to have a chance to share an adult beverage with a Medal of Honor recipient from the Vietnam War, Allen J. Lynch. Al was our keynote speaker, and later was on hand to autograph his book, "Zero To Hero" for me.

Being the photographer that I am, I took tons of photos, and some will appear following this tome.

In Service To America,  
Bill

Gents,  
Pass it around.

We are in for the CAR SHOW on Park St October 12. We will be located along the Walgreen's wall off the corner of Lincoln and Park St. We will need to setup before 9:30 and compete with car exhibitors like we worked out last time around. There's supposed to be 400 cars.

Ask me any questions and see me there, unless you want to help setup.

Also, the Grocery outlet located where Safeway, Liquor Barn or West Marine used to be located between Pacific and Buena Vista off Webster St. Has VETERANS Parking opposite the entrance but right next to the building nonetheless.

Andy  
Former Chapter 400 Treasurer  
PPTLPVC@COMCAST.NET  
510-918-4429 or 510-719-1363

The background is the original NATIONAL MEMORIAL (not a monument) dedicated 11.11.1926 to Veterans of World War I at Washington, DC

## Chapter 400

Meets on the 3rd Tuesday of the month at 1830 (6:30pm). The meetings are at the Alameda Veterans Memorial Bldg. 2203 Central Avenue Alameda CA 94501

## EXECUTIVE BOARD

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## Our mailing address:

Vietnam Veterans of America

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Oakland CA 94612-0208

[www.vvachapter400.org](http://www.vvachapter400.org)

**A Non-Profit 501(c)(19)**

YOUR CALENDAR OF EVENTS FOR THIS QUARTER

OCTOBER 2018			NOVEMBER 2018			DECEMBER 2018		
Mon Mon	7 14	Fleet Week San Francisco CA						
Sat	12	Alameda Park Street Auto Show Chapter Participation Needed 510-918-4429 or 510-719-1363	Tue	5	ELECTIONS	Sat	7	PEARL HARBOR DAY
Mon	14	<b>COLUMBUS DAY</b> Federal, State and Local government offices closed	Mon	11	<b>VETERANS DAY</b> Federal, State and Local government offices closed	Sat	7	<b>MEDICARE OPEN SESEASON ENDS</b>
Tue	15	<b>6:30pm Chapter Meeting @ the Alameda Veterans Memorial Bldg.</b>	Mon	11	<b>MEMORIAL DAY CEREMONY PLEASE CALL 510-865-6372</b>	Mon	16	NO VETERANS AFFAIRS COMMISSION MEETING
Mon	15	<b>Medicare Open Season</b> The time to change or upgrade your Medicare Part C & Part D Healthcare plan. It closes Sat. 7 December	Mon	18	10am Veterans Affairs Commission Meeting @ the San Leandro Main Library	Tue	17	<b>6:30pm Chapter Meeting @ the Alameda Veterans Memorial Bldg.</b>
Sun	20	The Adding of names to the California Vietnam Veterans Memorial Sacramento CA Time: 1200-1400	Tue	19	<b>6:30pm Chapter Meeting @ the Alameda Veterans Memorial Bldg.</b>	Tue	24	CHRISTMAS EVE DAY
Mon	21	10am Veterans Affairs Commission Meeting @ the San Leandro Main Library	Wed	27	10am Veterans Employment Committee Meeting @ the San Leandro Veterans Memorial Bldg.	Wed	25	<b>CHRISTMAS DAY</b> Federal, State and Local government offices closed
Wed	24	10am Veterans Employment Committee Meeting @ the San Leandro Veterans Memorial Bldg.	Thu	28	<b>THANKSGIVING DAY</b> Federal, State and Local government offices closed	Wed	25	NOT VETERANS EMPLOYMENT COMMITTEE MEETING
Fri Sun	25 26	VVA California State Council Quarterly Meeting @ Fresno CA				Tue	31	<b>NEW YEAR'S EVE DAY</b>

**Open your wallet and if moths fly out or there are cobwebs in it means it is time to consider making a donation to your VVA Chapter 400.**

**Just write a check payable to "VVA Chapter 400" for \$20...\$40...\$60 or ...\$**

V V A 2019 NATIONAL CONVENTION SPOKANE, WA.

- 1)Opening day crowd!
- 2)Souvenir left in Irish Pub
- 3)VVA Delegate Manny Sanchez
- 4)This corpsman had this lady's Brother in his arms when he died.
- 5)Yours truly with MOH Recipient Al Lynch
- 6)VVA 400 Delegate Sue Hodges With Al Lynch and Chapter 391 Delegate





Sgt. R. A. Rocha

## VICE PRESIDENT'S CORNER:

### KNOW YOUR ENTITLEMENTS

What entitlements? An excellent question that needs to be answered time after time.

Time after time? Yes, as time goes by, some of the information provided to us about our VA entitlements seems just to be forgotten.

We (Joyce and I) recently took a 2100-mile journey that began in Alameda, CA, with a stop for breakfast, on I-80-E, in Citrus Heights, CA. Then we crossed into Nevada with a short stop at Sparks. Then the end of the first leg of the trip was Winnemucca, NV for dinner, gambling, and an overnight stay.

On the second leg of the trip, we drove by the Veterans Memorial Parks on US-95, still within city limits. We had breakfast in Rome, OR. We regularly stop there for the Steak Fingers and real Idaho Taters. As we continue on this route, we notice some parts of the highway were named Veterans Highway as we crossed into Idaho. For lunch, we stopped in Ontario, OR, and took US-92 to Baker City, OR. And we stayed there.

We spent time with Joyce's sister and her husband at their cattle ranch, where in past years, we played the part of wranglers (ranch hand). Not this time around due to my health status. Cancer of the spine and other areas, which are under control. It is manageable, and through medication, it is controlled to provide me with an almost pre-status condition.

After a few days at the ranch, Joyce, her sister, and I drove to Yakima, WA, and on our way there, we stopped for breakfast at Hermiton, OR before crossing to Washington State. We reached Yakima and spent time with their brother, a Vietnam Era Veteran and a former Marine Jet Mechanic. While in the service, he did an overseas tour on the Island of Formosa, now known as Taiwan. For the last 4yrs. Or so, he was diagnosed with Parkinson's disease, which has taken its toll.

So, what all this has to do with "Know Your Entitlements?"

While we were there, Steve suffered an anxiety episode that required urgent care. However, even though there is an outpatient VA clinic, it is not equipped for urgent care or ER services. Furthermore, it was on a Saturday, and a drive to Seattle was out of the question. So, we drove to the ER of the nearest hospital, and while there, I call the toll-free number at the back of the VA Healthcare Card (e.g., below), for health or non-health care

*This is not a credit card*

For Questions Concerning Health Benefits:  
1-877-222-VETS (8387)  
[www.va.gov/healthbenefits](http://www.va.gov/healthbenefits)

Veterans Crisis Line 1-800-273-8255

Foreign Medical Program 1-877-345-8179

**In emergency call 911 or go to nearest medical facility**

Report any emergency care to your VA treatment team within 24 hours.

For questions concerning non-health care VA benefits 1-800-827-1000

Property of the U.S. Government. If found, drop in nearest U.S. mail box.

POSTMASTER - RETURN TO:

Health Eligibility Center, 2957 Clairmont Road, Suite 200, Atlanta, GA 30329

VA benefits. I followed the props and possibly saved him and his wife the expense for his attention at a non-VA facility. It does not mean the VA will pay for the non-VA treatment, as it is evaluated case by case to assure all the requirements are met.

After a few hours there, he was discharged with an undetermined diagnosis. We were advised to follow-up with the VA ASAP. Just remember, it is a weekend, and the nearest full-service VA facility is at Seattle, WA. About 2 ½ hours away. We just drove home and wait for Monday to call Steve's primary care physician.

When we entered the house, I hear this funny electronic noise coming from an odd-looking answering gadget on top of the desk table. I asked Steve's wife what it was making such a strange noise. It turns out to be cardiac monitor equipment, which was reestablishing a connection with Steve's body monitor. It immediately sends the information to Seattle via no landline, and within a few hours, Sabra, his wife, received a call from the on-duty cardiologist to inform her he had had a very mild heart attack and not to rush to things by it. It could wait for further evaluation at his next upcoming visit within four days from that Saturday.

The VA has included as part of his health care support Adult Day Care. Two days per week. Physical Therapy, once a week. And a Visiting Nurse, once a week. However, due to the advanced stage of his Parkinson's Disease, he should be entitled to more days at the Adult Day Care, at least four or more days; which should include three days of additional Physical Therapy. And maybe one more day of a Visiting Nurse. What is missing in this picture is the Home Care Assistance, where some of the home cleanings, washing off his clothing, and food preparation are intended for. I have the latter part once a week. And it sure has made a difference in lightening Joyce's workload as my Care Giver.

The most important step forward is to qualify Steve for a VA Pension, and that will take some doing. There is a lot of financial documentation to submit before the claim gets a review and is allowed or denied.

I almost forgot. He is also receiving Meals-On-Wheels twice a week, and it is on the days he goes to daycare.

Just don't panic when a crisis arises. Remember, there are possibilities when the VA alleviates the burden of unexpected related or -related service-connected disability emergency occurrence, for which you could be liable or not. Look at the reverse side of your VA card and follow the instruction.

Here at the Northern California Health Care System (NCHCS), there is an additional assistance emergency health care system in place, and it is a much more friendly user. For further information and obtaining a pamphlet and card for it, please start attending the monthly meetings.

There is much more going on at the meetings than can be told in the LZ FRIENDLY quarterly newsletter. It is crucial to all of us, not to the few attendees, which at times forget what was discussed, introduced, or presented.

Sgt. RARocha

Let us not forget that on US-92, on the side of Washington State, there is a portion of the highway called "Vietnam Veterans Highway," and includes the Vietnam Flag displayed above the name.

## October payments delayed for some Veterans



Posted on Tuesday, October 1, 2019 4:15 pm

**NOTICE:**  
 DUE TO A TECHNICAL ISSUE, PAYMENTS WILL BE DELAYED BY TWO DAYS FOR SOME BENEFICIARIES.  
 PAYMENTS WILL BE DEPOSITED TO THEIR BANK ACCOUNTS ON THURSDAY, OCT. 3, 2019.



October disability compensation, dependency indemnity compensation (DIC) and pension payments are delayed by two days for more than 27,000 beneficiaries due to a software issue.

October disability compensation, dependency indemnity compensation (DIC) and pension payments are delayed by two days for more than 27,000 beneficiaries due to a software issue. The problem has been corrected and payments will be deposited in bank accounts on Oct. 3. This issue does not affect those receiving benefits under the GI Bill or Vocational Rehabilitation and Employment programs.

Impacted Veterans are those who received a new or changed award for compensation, DIC, or pension on or after Sept. 20, 2019. This issue affected Veterans around the Nation, and there was no particular region or state that was more adversely affected than any other.

VBA acknowledges that this delay could cause a hardship on Veterans and their families and will work with those facing financial hardship on a case-by-case basis. Beneficiaries who have experienced added financial hardship as a result of this are encouraged to contact the call center or local RO, and VBA will work with them to make them whole by reimbursing overdraft fees or late fees or working with the bank to have fees reversed.

(LZ FRIENDLY EDITOR'S NOTE: If you find yourself still not made whole and your account has not been posted with your monthly VA entitlement, you should immediately contact the VA as shown below.)

### Contact VA

Beneficiaries may contact VA with any questions regarding this delay, or to request assistance at the phone numbers below.

Benefits (VA): · Disability Compensation  · Dependency Indem-	1-800-827-1000
VA Pension Benefits	1-877-294-6380
Veterans Crisis Line	1-800-273-TALK (1-800-273-8255)




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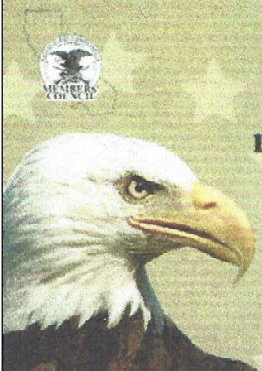


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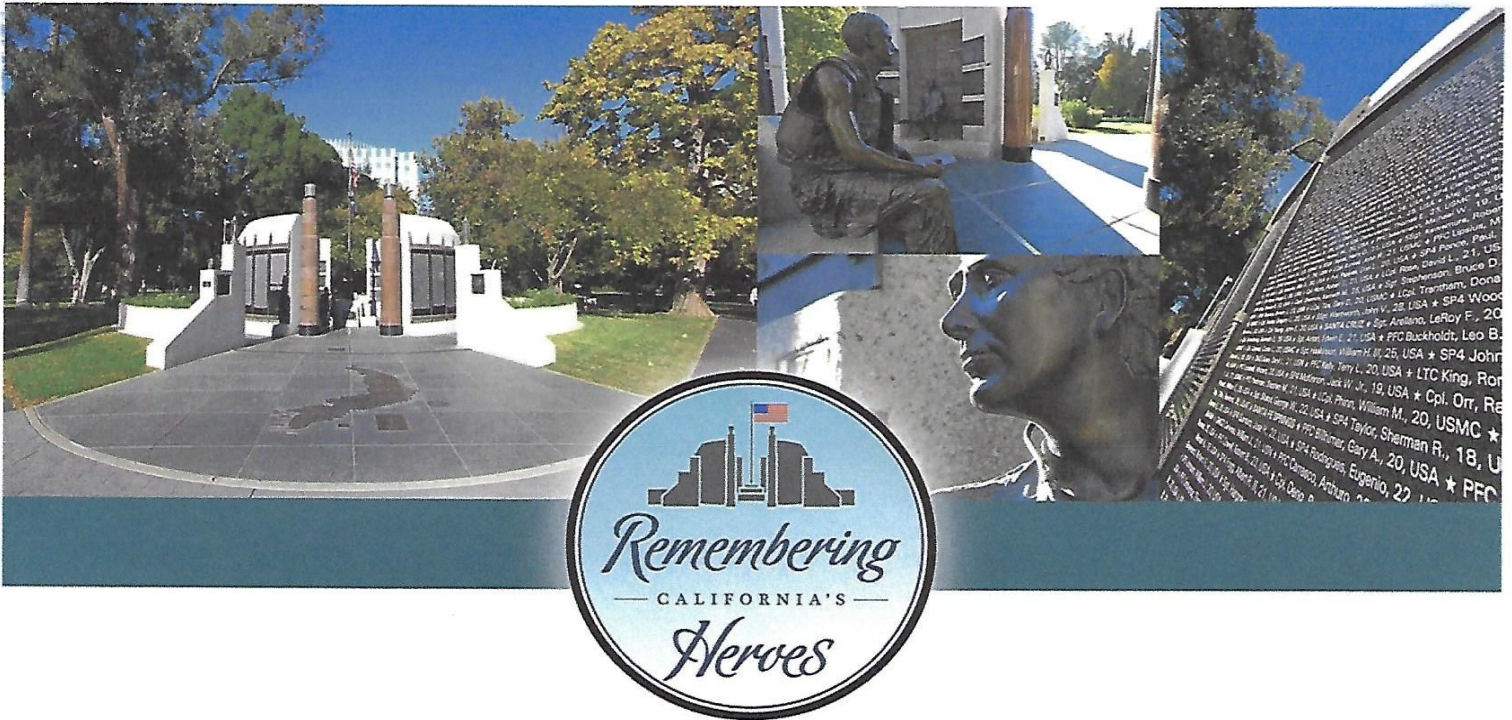
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**SAVE THE DATE**  
October 20, 2019

## Adding of names to the California Vietnam Veterans Memorial

The Vietnam Veterans Memorial Honor Committee and the California Department of Veterans Affairs cordially invite you to the unveiling of names added to the California Vietnam Veterans Memorial this year.

### WHERE

California Vietnam Veterans Memorial in Capitol Park  
15th Street and Capitol Avenue, Sacramento, CA 95814

### WHEN

Ceremony from 12:00 to 2:00 pm, Sunday, October 20, 2019

For more information about the Vietnam Veterans Memorial Honor Committee, please visit:

[www.calvet.ca.gov/vietnam](http://www.calvet.ca.gov/vietnam) or email: [vvmhc@calvet.ca.gov](mailto:vvmhc@calvet.ca.gov)

## TO REMEMBER THEM IS TO HONOR THEM



\*All additions or changes to the memorial are privately funded.

## NATIONAL HEALTH INSTITUTE

### September 2019



### Preventing Falls

#### Tips to Keep You on Your Feet

Each year millions of Americans, especially older adults, go to the emergency department after an injury from a fall.

“These falls can cause serious injuries—back fractures, hip fractures, as well as head trauma,” says Dr. David B. Reuben, a healthy aging expert at the University of California, Los Angeles, who co-leads one of the largest prevention studies for falling. Some people are never able to return to their

way of life before an injury.

Several kinds of health care providers can help those at risk of falling. “It’s actually a group effort,” Reuben says. Your doctor can be the first step. They can develop a prevention plan and refer you to other types of providers if needed.

The biggest risk factor for being injured from a fall is being age 65 or older. People younger than that may be at increased risk of falling when they engage in certain activities, like sports, or because of certain health conditions. But children and young adults typically fall without being seriously injured.

People with weak bones are more likely to break a bone during a fall. As you get older, your bones become less dense. They get thinner and more spongy. If that goes too far, it’s called osteoporosis. Osteoporosis makes your bones fragile. Having enough calcium and vitamin D can help keep your bones strong. So can getting treatment for osteoporosis if needed.

Other risk factors include finding it challenging to walk or keep your balance. Problems with foot pain or unsafe shoes can make these more difficult. And certain medicines you’re taking might cause you to feel tired or woozy. Some people have a drop in blood pressure when they stand up. That can make you feel dizzy and fall.

As you age, your eyesight, hearing, and reflexes may not be as sharp as they once were. Those changes can make it more likely you’ll stumble and fall. For older adults who have already fallen, the risk of falling is much greater.

See the Wise Choices box for ways to lower your risk of falling. Your doctor can help you make a personalized plan for prevent-

ing falls. They may encourage you to work with a physical therapist to increase your strength and improve your balance. They can also prescribe devices like special footwear or a walking cane.

Your plan for preventing falls may include getting more physical activity. Studies have shown that both individual and group exercise classes can help older adults prevent falls. Research suggests that this is true even for people 65 and older who are at higher risk of falls only because of their age.

You may also want to fall-proof your home. An occupational therapist can teach you about the safety hazards in your home. Keep your home tidy and well-lit to avoid stumbling over objects. Also, avoid having small area rugs that you could trip on. Making a habit of holding onto the handrails when you use stairs can keep you safer, too.

If you fall, it’s important to tell your doctor, especially if you’re an older adult. “This is something that you really want to pay attention to,” Reuben advises. Your doctor can help you make changes in your life to prevent another fall.

### Wise Choices

#### Lower Your Risk of Falling

- Talk openly with your health care provider about falls.
- Find out about the side effects of any medicine you take.
- Stay physically active to improve your balance and strength.
- Have your eyes and hearing checked regularly.
- See your health care provider about any foot problems. Make sure to discuss proper footwear.
- Make your home safer. Remove things you can trip over from stairs and walkways. Have grab bars and non-slip mats in bathrooms. Hold on to handrails when using stairs.

WHY IS THIS PAGE BLANK ...?

YOU REALLY HAVE NO CLUE AS TO WHY ...?

NO REPORT ON THE STATUS OF THE VA ONE STOP CAMPUS (OUTPATIENT CLINIC)  
AT THE ALAMEDA POINT.

NOT ALL OF THOSE MEMBERS WHO ATTENDED THE QUARTERLY CSC SUBMITTED A  
REPORT TO PROVIDE EDUCATIONAL INFORMATION FOR THE NON-ATTENDEES.

NO REPORT SUBMITTED FROM THOSE WHO ATTENDED THE PRE-NATIONAL ORIEN-  
TATION HELD BY CSC.

CH400 HAS MADE ITS PRESENCE AT EACH OF THE STREET EVENTS BY THE CITY  
OF ALAMEDA AND NO REPORTS SUBMITTED TO APPRIZE OUR FIELD-OF-  
MEMBERSHIP HOW VA INFORMATION HAS BEEN DISTRIBUTED.

THE LZ FRIENDLY IS YOUR WAY TO STAY IN TOUCH AND COMMUNICATE WITH OTH-  
ER MEMBERS WHEN NOT POSSIBLE TO ATTEND THE MONTHLY MEETINGS.

IS THERE A REASON FOR KEEPING THESE INFORMATION SO CLOSE TO YOUR  
CHEST?

## Current and lifetime PTSD prevalence among Vietnam-era women Veterans

The National Vietnam Veterans Longitudinal Study (NVVLS) provided current and lifetime rates of PTSD among the Vietnam cohort (see the [August 2015](#) CTU-Online), but included few women. Now, findings from another national survey of Vietnam-era women Veterans, the Health of Vietnam-Era Women's Study, provide information about PTSD in this cohort. Of the 8,742 Vietnam-era women Veterans eligible for the study, 4,219 (48.3%) participated. DSMIV PTSD diagnosis was determined using the Composite International Diagnostic Interview (CIDI), a lay-administered interview that has been used in the National Co-morbidity Survey.

The weighted prevalence of lifetime military or post-military PTSD was 16.9% among women who served in Vietnam, 8.5% among women who served near Vietnam, and 8.9% among women who served within the US; current prevalence was 13.5%, 5.8%, and 6.1%, respectively.

Lifetime and current prevalence of pre-military onset PTSD was 2.2%-5.0%. After adjusting for military characteristics and wartime exposures, the investigators found that odds of lifetime PTSD did not differ between women who served in Vietnam versus the U.S. The investigators suggest that the higher prevalence of PTSD in this study compared with the NVVLS is due to differences in measurement (CIDI for DSM-IV vs. CAPS for DSM-5).

Regardless of the difference, both studies are important because they provide information about the current status and needs Vietnam-era women Veterans.

Read the article: <http://www.ptsd.va.gov/professional/articles/article-pdf/id44451.pdf>  
Magruder, K., Serpi, T., Kimerling, R., Kilbourne, A. M., Collins, J. F., Cypel, Y., ... & Kang, H. (2015). Prevalence of posttraumatic stress disorder in Vietnam-era women veterans: The Health of Vietnam-Era Women's Study (HealthVIEWS). *JAMA Psychiatry*. Advance online publication. PILOTS ID: 44451

## Website Posting of Article by Conservative Tribune-The Western Journal-WJ

### Teen Steals US Flag, It Takes Vet Just 1 Hour to Track Him Down and Cut Him a Deal



BY **JARED HARRIS**

PUBLISHED JULY 28, 2019 AT 12:32 AM

A veteran took matters into his own hands when a teen stole an American flag from his business, and it only took him an hour to crack the case. Missouri business owner and veteran Bill Hoaglin caught the theft on camera just days ago and quickly went to the community to discover who took the flag.

The video, posted to [Facebook](#), yielded results almost immediately. Users identified the teen captured on camera as Keaton Chandler, but Hoaglin wasn't about to call the police on him.

Instead, the veteran graciously offered a deal to teach the teen respect for both property and the flag.

If Chandler would agree to return the stolen property and spend the day handing out miniature flags at Hoaglin's car wash, then all would be forgiven. Chandler accepted the generous deal.

"The middle flag, I stole it, I made a mistake," Chandler said, according to [Fox2Now](#). "Don't steal flags, kids."

Chandler's situation could have been a lot worse if he stole from a less forgiving business owner. Instead of throwing the teen into the criminal justice system, Hoaglin is convinced his punishment will have a more posi-

tive effect.

"I just feel this is a better learning experience for the young man," Hoaglin said. "And potentially for other people who know he is here doing it."

Respect for the American flag has taken a significant hit in our country.

[Colin Kaepernick](#) and other athletes that young people idolize have staged a major protest of the flag over the past few years. Antifa and other groups are not shy about burning the flag in the open.

ICE protesters infamously tore down a U.S. flag and replaced it with the Mexican colors in a recent [viral incident](#).

Even some members of the U.S. women's soccer team showed disrespect for the flag on international television, letting it [fall to the ground](#) to pose for photos. Another team member rushed to recover the American symbol.

Considering the airtime these bad examples get, it's no wonder disrespect of the flag seems to be at record-high levels.

With veterans like Hoaglin and other concerned citizens working to reach those who would disrespect the flag, there's still hope for a generation that cherishes and values the red, white and blue.

*We are committed to truth and accuracy in all of our journalism. Read our [editorial standards](#).*

Jared has written more than 200 articles and assigned hundreds more since he joined Conservative Tribune in February 2017. He was an infantryman in the Arkansas and Georgia National Guard and is a husband, dad and aspiring farmer.



**The Better Business Bureau and  
The Department of Veterans Affairs**

RE: "VA Loans Scams."

**Veterans: Beware**

The Better Business Bureau (BBB) and the Department of Veterans Affairs (VA) have issued another warning to veterans about the latest scam against veterans. In contacting veterans, the scammers are posing as VA representatives and offering VA loans to veterans. The catch, the veteran must pay up front fees to cover administrative costs of processing the "VA Loan." Of course, there is no VA Loan, and veterans find themselves out of fees ranging from \$75 to \$675. It appears the scammers will get as much money from the veteran as the veteran will give. "VA cautions Veterans that it does not make personal loans. In the VA home loan program, Veterans and other beneficiaries select a private lender, and the VA guarantees a portion of the loan. Veterans may contact VA at 877-827-3702 to confirm whether a lender is a participant in the Loan Guaranty program."

**MEDICARE OPEN SEASON**

Did you know you have choices in how you get Medicare hospital, medical, and prescription drug coverage? **Medicare Open Enrollment (October 15 - December 7)** is your chance to think about what matters most to you, and compare coverage options for 2020.

You probably know that Original Medicare includes Part A (Hospital Insurance) and Part B (Medical Insurance). Original Medicare doesn't cover everything, so most people buy additional coverage like a **Medicare Part D Drug Plan** to help cover the costs of prescription drugs, or a **Medicare Supplement Insurance (Medigap) policy** to help pay the remaining costs of covered supplies and services.

A growing number of people are selecting **Medicare Advantage Plans**, which cover all the same services as Original Medicare, and may include additional benefits like vision, dental, hearing, and prescription drugs.

**eMedicare – Another step to strengthening Medicare!**

You've been using technology more and more in your everyday lives. As a result, you have a growing need for fast, easy-to-use, seamless, and personalized experiences online.

**eMedicare** is here to give you access to accurate and valuable information, presented in ways that make sense. Whether you choose to interact with Medicare online, on the phone, or through other channels, our goal is to make sure you have personalized guidance to make good decisions about your health care and coverage.

To meet these needs and provide the level of customer service that you've come to expect, we're working to update and improve the Medicare resources you know and trust. We're building these improvements based on data from millions of interactions, feedback that you give us, and targeted research. And as always, we'll continue to ensure that your personal information is safe and secure.

We've already started some of these improvements – have you noticed? If you have or make a personalized account at **MyMedicare.gov**, and you've gotten your new Medicare card in the mail, you can go online anytime to log in and view or print a copy of your card. No more waiting for a replacement in the mail if your Medicare card takes an unexpected turn through the rinse cycle! Also, in your Medicare & You handbook this fall, we've included some new charts to give you a simple overview of the types of coverage choices available in Medicare.

These are just a couple of early changes, and there are more on the way. We're committed to giving you a seamless Medicare experience, whether you're looking for quick answers online or comparing costs and coverage in different health plan options. To stay on top of eMedicare improvements and other important news from Medicare, sign and follow us on **Facebook**.

**LETTERS TO THE EDITOR-COMMENTS-QUESTIONS-ACTIVITIES REPORTS ... ?**

As you will note, most of the pages are just website information. There is actually nothing coming from you, the Ch400 members. Please feel free to e-mail or write to us. LZ FRIENDLY is your means to keep in touch with each other. It's a way to advance intel to those who might not be with the loop. There is a lot to be shared and enrich others lives as well as yours by sharing.

Don't leave for tomorrow what you can do today. It might be late by then. Never shared and taken with you to your final place of rest.

**CONTACT INFORMATION: [sarg.rocha.vva.cal.ch400@gmail.com](mailto:sarg.rocha.vva.cal.ch400@gmail.com) or landline/fax 510-865-6372**

**NOTE:** Submission should not be any longer than 300 words w/picture or 440 words with out it.

**Space is limited.**

**We reserve the right to edit content for clarity ...!**



Vietnam Veterans of America  
East Bay Area Chapter 400  
200 Grand Avenue  
Oakland CA 94612-0208  
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[www.facebook.com/groups/565201016974868](https://www.facebook.com/groups/565201016974868)

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**ALAMEDA COUNTY**

**Veterans Services 510-577-1925**  
**Oakland Veterans/EDD 510-564-0500**  
**Fremont Veterans/EDD 510-794-3892**  
**Non-Emergency 24/7 Assistance**  
**in Alameda County. . . .dial 211**

**DISABLE AMERICAN VETERANS**  
**File or Service you Claim Call**  
**the National Service Officer**  
**(NSO) Oakland 510-834-2921**

**OPERATION DIGNITY**  
**Support Services for Veterans Families**  
**1-800-686-6465**  
**[www.operationdignity.org](http://www.operationdignity.org)**

**OAKLAND VET CENTER**  
**510-562-7906**

**HOMELESS VETS**  
**1-877-3838**

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## VETERANS HOMELOAN REFINANCING SCAM

Colleagues and Fellow Veterans,

The VA Interest Rate Reduction Refinance Loan (IRRRL) lowers your interest rate by refinancing your existing VA home loan. During FY17, VA guaranteed over 190,000 home loans under this program. In FY 2017, there were nearly 1,500 lenders that participate in the VA Home Loan program.

Regrettably, some lenders have taken advantage of Servicemembers and Veterans with VA home loans in the past. They have sent unsolicited offers to refinance VA mortgages with misleading advertising. If you have a VA home loan, there is a good chance you have already come into contact with unsolicited offers which appear official and may sound too good to be true.

**The VA and the Consumer Financial Protection Bureau (CFPB) have issued their first Warning Order to Servicemembers and Veterans who currently have a VA home loan, as we have found that some of you are being targeted with misleading advertising.**

Understand that certain advertised benefits, such as no out-of-pocket closing costs, skipped mortgage payments, and escrow refunds, are costs that are generally added to your loan and increase the overall principal balance. These are all red flags that may indicate that the loan is less likely to benefit you. Before you proceed with a VA mortgage refinance, be sure to consider the long-term and short-term benefits and consequences of refinancing your loan.

If you are contacted to refinance your VA mortgage, carefully consider your options and ask questions:

- Does a lower interest rate extend the term (i.e., 30-year fixed rate to another 30-year fixed rate)?
- What are the financial implications when choosing between a fixed term and an adjustable rate mortgage loan?
- What is your total payback for the new loan vs. the original loan?

Do offers of skipped payments or cash back ultimately get added to my loan amount?

If you have a problem with a VA mortgage refinance or other mortgage issues, you can submit a complaint to the CFPB online or by calling (855) 411-CFPB (2372). Please also see VA/CFPB's blog on this topic at: <https://www.consumerfinance.gov/about-us/blog/cfpb-and-va-warno-va-refinancing-offers-sound-too-good-be-true/>

We are working hard, along with other government agencies, to identify, stop, and prevent illegal and misleading advertising related to VA mortgages and refinancing. If you have questions that aren't being answered by your lender, please get a second opinion from another lender, or call a VA loan specialist who is available to assist you from 8 a.m. to 6 p.m. ET, Monday through Friday at (877) 827-3702.

As always, thank you for your service.

Regards,

Curtis L. Coy

Deputy Under Secretary for Economic Opportunity

Veterans Benefits Administration

U.S. Department of Veterans Affairs

Washington, DC 20420



**RE/MAX**  
TRIBUTE

**Joe LoParo**  
Broker

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