



# LEXINGTON COUNTY VETERANS NEWS

*"Serving those who served and sacrificed for America"*

January 2012

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### Director's Corner

With a new year upon us I would like to reflect on the one behind us. 2011 was a great year for me because I was appointed as your County Veteran's Service Officer by the Lexington County Legislative Delegation. It is a job I love to do and it allows me to help the best people in the world, Veteran's and their survivors. I enjoy attending Veteran Service Organization meetings throughout the county because I get to meet so many Veterans and it is an honor to speak with them. 2011 also brought my office a new Veteran's Specialist and a new Secretary and we are delighted to have them.

In 2012 we want to serve more of you in our office and in the outreach areas of Batesburg-Leesville, Chapin, Gaston-Swansea and Cayce-West Columbia. It is my desire to serve you in these outlying areas so you will not have to make the drive to Lexington and I have met so many of you during these outreach times. Presently, there has only been interest in the Batesburg and Chapin areas and I would like for any of you to call my office and express a desire for the other areas so that I can assist you locally. We are here to serve you and are happy to assist you with VA programs and benefits.

We are planning for the 2012 Veteran's parade in Lexington on November 4 at 3pm and hope you will mark your calendars for this event. This is the 10<sup>th</sup> year we have held this parade and we want it to be the biggest and best ever. Please remember this is the Lexington County Veteran's parade and we would like to see all high school bands and ROTC's participate as well as Veteran Service Organizations and Scout programs. Please call our office for an application and we will ensure you have a choice position in the line-up. Lastly, we do email these newsletters and would be happy to send you one each month if you will call or write our office. It looks much better in color and we want to provide that feature to whoever would like it. We write it for all Veteran's and Survivors and hope you will share it with them.

Happy New Year!

It is an honor to serve Lexington County!

**AT-A-GLANCE  
JANUARY**



**Sunday, January 1st**  
New Years Day—2012

**Monday, January 2nd**  
County Offices Closed (no van scheduled)

**Tuesday, January 3rd**  
9 - 12 noon Batesburg/Leesville Outreach

**Monday, January 9th**  
7pm Veterans Advisory Committee Meeting

**Tuesday, January 10th**  
9-12 noon Chapin Outreach

**Monday, January 16th**  
Martin Luther King, Jr. Day  
County Offices Closed (no van scheduled)

**NO OUTREACH FOR THE MONTH OF FEBRUARY**

We would like to welcome Mandy Cooper to the office. Mandy joined the office on December 12th and is the new secretary.

Welcome to the team.



**Just a Reminder...**

The DAV van will not run on Monday, January 16th due to holiday closings.



Lexington, SC.

**YOUR VA OFFICE STAFF**

**ED LUNDEEN**  
DIRECTOR

**JENNIFER HENDRIX**  
ASSISTANT DIRECTOR/  
NEWSLETTER EDITOR

**JANET SMITH**  
VETERANS SPECIALIST

**MANDY COOPER**  
VETERANS CLERK/SECRETARY

605 WEST MAIN STREET,  
SUITE 101  
LEXINGTON, S.C. 29072

TELEPHONE: (803) 785-8400  
FAX: (803) 785-0115

**JANUARY DATES FOR  
OUTREACH PROGRAM**

Jan. 3rd: 9-12 Batesburg-Leesville  
Police Department  
Jan. 10th: 9-12 Chapin Town Hall

*Please call the office  
to schedule an appointment.*

**TOLL-FREE  
TELEPHONE NUMBERS**

Lexington Main Office: 785-8400  
From Batesburg/Leesville: 332-8400  
From Chapin: 941-0231

*We are now emailing copies of the newsletter. Please contact the office to be added to the newsletter email list.*

This is information sent to us by the County's Master-in-Equity department concerning help for homeowners and their mortgages.

## **Frequently Asked Questions**

### **What is South Carolina's Hardest Hit Fund or the SC Homeownership and Employment Lending Program (SC HELP)?**

The Housing Finance Agency Innovation Fund for the Hardest-Hit Housing Markets gave 19 states including South Carolina via the SC State Housing Finance and Development Authority (SC State Housing), the opportunity to develop innovative programs to help homeowners avoid foreclosure. SC State Housing was designated to receive and administer the funding via an eligible entity. SC HELP must satisfy funding requirements under the Emergency Economic Stabilization Act of 2008 (EESA). More information about the national initiative may be found at [www.makinghomeaffordable.com/pr\\_08042010.html](http://www.makinghomeaffordable.com/pr_08042010.html).

### **What is SC Housing Corp.?**

To administer these funds, SC State Housing was required to create a separate eligible entity. This entity is called SC Housing Corp. (SCHC), and is governed by a Board of Directors. The entity will administer the fund in cooperation with SC State Housing.

### **Who is eligible for SC HELP?**

These funds will go to assist "responsible borrowers." These are homeowners who find themselves in default and foreclosure due to circumstances beyond their control. This includes, job loss, divorce, death of a spouse or extensive medical expenses.

### **What is a "responsible borrower?"**

SC HELP is here to assist borrowers who are facing possible foreclosure due to circumstances beyond their control—things like unemployment, catastrophic medical expenses, death of a spouse or divorce. A responsible borrower will have had a good payment history up until the time of the circumstances listed above. SC HELP will not be able to assist borrowers who are facing foreclosure due to poor credit and/or debt management, stripping the equity from their homes for non-essential purposes or overall mismanagement of their personal budget.

### **How do I apply?**

To begin the application process, homeowners should register online at [www.SCMortgageHelp.com](http://www.SCMortgageHelp.com). Homeowners without internet access can call 1-855-435-7472 (1-855-HELP-4-SC) and speak with a call center representative who will refer them directly to an approved SC HELP housing counselor in their area to begin the application process. Homeowners will be referred to approved housing counseling agencies selected by SC Housing Corp (SCHC). A SC HELP trained housing counselor will work with each homeowner to screen for eligibility and develop an individualized Action Plan to address the homeowner's particular needs. SCHC will review and approve eligibility applications and will authorize payments to the homeowner's mortgage servicer. Application guidance is available at this website.

### **What kind of help can I get?**

Services offered under SC HELP include:

**Monthly Payment Assistance-** assisting homeowners with monthly payments for a defined period of time while they seek employment and a return to self sustainability;

**Direct Loan Assistance-** for borrowers who have fallen behind on payments during periods of hardship, but who have recovered and are now sustainable. This will bring current loans and end fees and penalties;

**Property Disposition Assistance-** in cases where the mortgage cannot be salvaged funds may be provided to release the mortgage to the lender and transition families from homeownership to tenancy.

### **Can homeowners qualify for more than one option under the SC HELP menu of services?**

Yes, homeowners may qualify for more than one type of assistance. The total amount of assistance may not exceed the maximum benefit amount for the homeowner's county.

### **Does this program apply to mobile homes/manufactured homes?**

Yes, however the property must have a mortgage and must be taxed as real property.

### **Is this a grant or a loan? Will I have to pay it back?**

This assistance is made as a loan, however, it will be a loan made at 0% interest and will be forgivable at a rate of 20% per year. If you continue to live in the home for five years the loan will be forgiven. If you sell the home before that time any balance will need to be paid from the net proceeds.

### **I'm in a "rent-to own" arrangement. I can't make my payments right now. Can you help me?**

No. This program can only help the holder of a mortgage. In a "rent-to-own" arrangement, you are a tenant.

### **Is there a household income limit?**

No, however, there is an assistance cap placed on each eligible homeowner.

# Death and burial benefits

Veterans discharged from active duty under conditions other than dishonorable and service members who die while on active duty, active duty for training, or inactive duty training, as well as spouses and dependent children (under age 18 and age 18-23 if in full-time school) of Veterans and active duty service members, may be eligible for VA burial and memorial benefits. The Veteran does not have to die before a spouse or dependent child (under age 18 and age 18-23 if full-time in school) for them to be eligible.

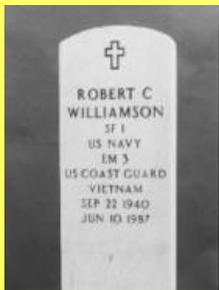
## Burial in VA National Cemeteries

Burial in a VA national cemetery is available for eligible Veterans, their spouses and dependents (under age 18 and age 18-23 if in full-time school) at no cost to the family and includes the gravesite, grave-liner, opening and closing of the grave, a headstone or marker, and perpetual care as part of a national shrine. For Veterans, benefits also include a burial flag (with case for active duty) and military funeral honors. The VA operates 131 national cemeteries, of which 72 are open for new casketed interment and 18 are open to accept only cremated remains. The funeral director or the next of kin makes arrangements by contacting the National Cemetery Scheduling office at 800-535-1117 or the Ft. Jackson National Cemetery at 866-577-5248 (803-699-2246).



## Headstones, Markers, and Medallions

Veterans, active duty service members, and retired Reservists and National Guard service members, are eligible for an inscribed headstone or marker for their grave at any cemetery—national, State Veterans, or private. VA will deliver a headstone or marker at no cost, anywhere in the world. For eligible Veterans whose deaths occurred on or after November 1, 1990, VA may provide a government headstone or marker even if the grave is already marked with a private one, or VA may provide a medallion instead of a headstone or marker for Veterans' graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker. Spouses and dependent children (under age 18 and age 18-23 if in full-time school) are eligible for a government headstone or marker only if they are buried in a national or State Veterans cemetery. Public Law 110-157 enacted December 26, 2007, expanded VA authority to provide a medallion instead of a headstone or markers for Veterans' graves in private cemeteries when the grave is already marked with a privately-purchased headstone or marker. Claimants will have the option to apply for either a traditional headstone or marker to place on the grave, or a medallion to affix to a privately-purchased headstone or marker.



## Military Funeral Honors

Upon request, Department of Defense will provide military funeral honors consisting of folding and presentation of the United States flag and the playing of "Taps." A funeral honors detail consists of two or more uniformed members of the armed forces, with at least one member from the deceased's branch of service. Family members should inform their funeral director if they want military funeral honors. Department of Defense maintains a toll-free number (1-877-MIL-HONR) for use by funeral directors only to request honors. VA can help arrange honors for burials at VA national cemeteries. Veterans service organization or volunteer groups may help provide honors. For more information, visit [www.militaryfuneralhonors.osd.mil/](http://www.militaryfuneralhonors.osd.mil/).



*Continued on next page.*

# Death and burial benefits continued

## Burial Flags

VA will furnish a U.S. burial flag to memorialize:

1. Veterans who served during wartime or after January 31, 1955.
2. Veterans who were entitled to retired pay for service in the Reserve or National Guard, or would have been entitled if over age 60.
3. Members or former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in the line of duty, or died while a member of the Selected Reserve.



The next of kin may apply for the flag at any VA regional office or U.S. Post Office by completing VA Form 21-2008, Application for United States Flag for Burial Purposes, available at <http://vbaw.vba.va.gov/bl/20/cio/20s5/forms/VBA-21-2008-ARE.pdf>. In most cases, a funeral director will help the family obtain the flag.



## Reimbursement of Burial Expenses

VA will pay a burial allowance up to \$2,000 if the Veteran's death is service-connected. In such cases, the person who bore the Veteran's burial expenses may claim reimbursement from the VA. In some cases, VA will pay the cost of transporting the remains of a Veteran whose death was service-connected to the nearest national cemetery with available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

## Burial Allowance

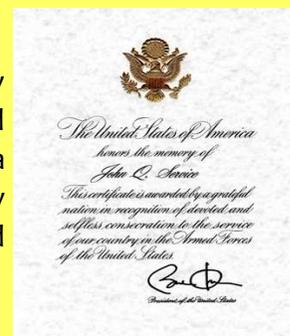
VA will pay a \$700 burial and funeral allowance for Veterans who, at time of death, were entitled to receive pension or compensation or would have been entitled if they were not receiving military retirement pay. Eligibility also may be established when death occurs in a VA facility, a VA-contracted nursing home or a State Veterans nursing home. In cases in which the Veteran's death was not service-connected, claims must be filed within two years after burial or cremation.

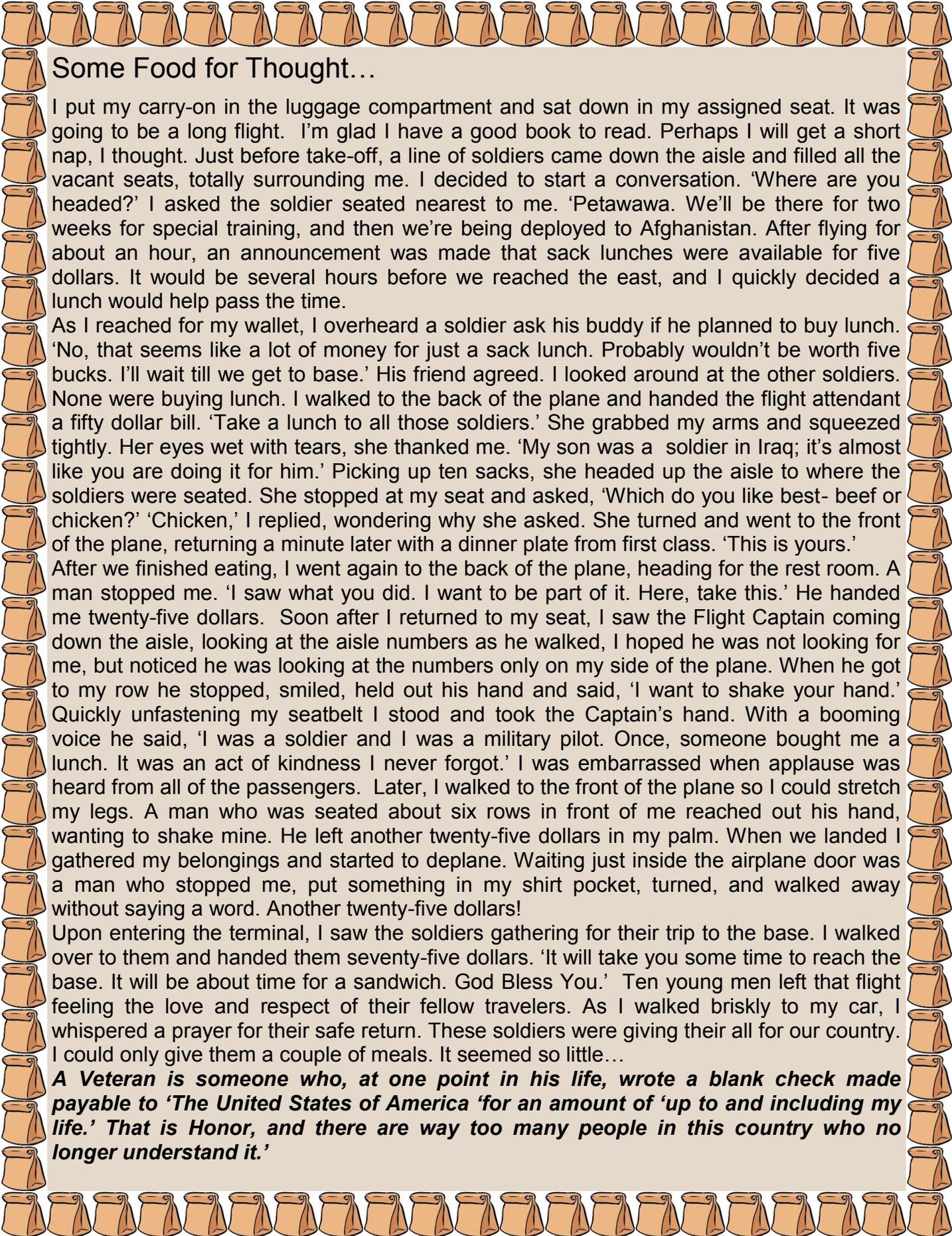
## Plot Allowance

VA will pay a \$700 plot allowance when a Veteran is buried in a cemetery not under U.S. government jurisdiction if: the Veteran was discharged from active duty because of disability incurred or aggravated in the line of duty; the Veteran was receiving compensation or pension or would have been if the Veteran was not receiving military retired pay; or the Veteran died in a VA facility. The plot allowance may be paid to the state for the cost of a plot or interment in a state-owned cemetery reserved solely for Veterans burials if the Veteran is buried without charge. Burial expenses paid by the deceased's employer or a state agency will not be reimbursed.

## Presidential Memorial Certificates

Certificates are issued upon request to recognize the United States military service of honorably discharged deceased Veterans. Next of kin, relatives and other loved ones may apply for a certificate by mailing, e-mailing, or faxing a completed and signed VA form 40-0247 along with a copy of the Veteran's military discharge documents or proof of honorable military service. The form and eligibility requirements can be found at [www.cem.va.gov](http://www.cem.va.gov).





## Some Food for Thought...

I put my carry-on in the luggage compartment and sat down in my assigned seat. It was going to be a long flight. I'm glad I have a good book to read. Perhaps I will get a short nap, I thought. Just before take-off, a line of soldiers came down the aisle and filled all the vacant seats, totally surrounding me. I decided to start a conversation. 'Where are you headed?' I asked the soldier seated nearest to me. 'Petawawa. We'll be there for two weeks for special training, and then we're being deployed to Afghanistan. After flying for about an hour, an announcement was made that sack lunches were available for five dollars. It would be several hours before we reached the east, and I quickly decided a lunch would help pass the time.

As I reached for my wallet, I overheard a soldier ask his buddy if he planned to buy lunch. 'No, that seems like a lot of money for just a sack lunch. Probably wouldn't be worth five bucks. I'll wait till we get to base.' His friend agreed. I looked around at the other soldiers. None were buying lunch. I walked to the back of the plane and handed the flight attendant a fifty dollar bill. 'Take a lunch to all those soldiers.' She grabbed my arms and squeezed tightly. Her eyes wet with tears, she thanked me. 'My son was a soldier in Iraq; it's almost like you are doing it for him.' Picking up ten sacks, she headed up the aisle to where the soldiers were seated. She stopped at my seat and asked, 'Which do you like best- beef or chicken?' 'Chicken,' I replied, wondering why she asked. She turned and went to the front of the plane, returning a minute later with a dinner plate from first class. 'This is yours.'

After we finished eating, I went again to the back of the plane, heading for the rest room. A man stopped me. 'I saw what you did. I want to be part of it. Here, take this.' He handed me twenty-five dollars. Soon after I returned to my seat, I saw the Flight Captain coming down the aisle, looking at the aisle numbers as he walked, I hoped he was not looking for me, but noticed he was looking at the numbers only on my side of the plane. When he got to my row he stopped, smiled, held out his hand and said, 'I want to shake your hand.' Quickly unfastening my seatbelt I stood and took the Captain's hand. With a booming voice he said, 'I was a soldier and I was a military pilot. Once, someone bought me a lunch. It was an act of kindness I never forgot.' I was embarrassed when applause was heard from all of the passengers. Later, I walked to the front of the plane so I could stretch my legs. A man who was seated about six rows in front of me reached out his hand, wanting to shake mine. He left another twenty-five dollars in my palm. When we landed I gathered my belongings and started to deplane. Waiting just inside the airplane door was a man who stopped me, put something in my shirt pocket, turned, and walked away without saying a word. Another twenty-five dollars!

Upon entering the terminal, I saw the soldiers gathering for their trip to the base. I walked over to them and handed them seventy-five dollars. 'It will take you some time to reach the base. It will be about time for a sandwich. God Bless You.' Ten young men left that flight feeling the love and respect of their fellow travelers. As I walked briskly to my car, I whispered a prayer for their safe return. These soldiers were giving their all for our country. I could only give them a couple of meals. It seemed so little...

***A Veteran is someone who, at one point in his life, wrote a blank check made payable to 'The United States of America 'for an amount of 'up to and including my life.' That is Honor, and there are way too many people in this country who no longer understand it.'***

# We Need Your Help...

We need your help Veteran Service Organizations in Lexington County! Below is a list of the Veteran Service Organizations in Lexington County that we are aware of. Also, we have included meeting days, times and locations. Please help us in verifying the information we have and including any we don't have. If you know of any Veteran organization that is not on our list, please give us a call or email with the information and we will update the list.

The new County Veteran's Service Officer is making his way throughout the county to visit each one of these and introduce himself and bring copies of our revamped newsletter. We also would like to include this information on our bulletin board in the lobby and on our web page at the county website. We want to help recruit for your organization and promote any events you have so please help us help you.

## VETERAN SERVICE ORGANIZATIONS IN LEXINGTON COUNTY

### AMERICAN LEGION

**Post #7**-Lexington: Meets the first Saturday of the month (except before a holiday) at 1900.

Address is: American Legion Road, Lexington.

**Post #61**-Batesburg Leesville: Meets the third Tuesday of the month at 2000.

Address is: South Hendrix Street, Leesville.

**Post #79**-West Columbia: Meets the first Monday of the month at 1930.

Address is:

**Post #90**-South Congaree: Meets the first Thursday of the month at 1900.

Address is: Hwy. 302 near South Congaree.

**Post #130**-Cayce: Meets the third Thursday of the month at 1830.

Address is: Naples Avenue, Cayce.

**Post #142**-Gilbert: Meets the second Tuesday of the month at 1900.

Address is: Hwy. #1 Gilbert.

**Post #156**-Sandy Run: Meets the fourth Monday of the month.

Address is: Pine Plain Road outside of Gaston, just off Old Sandy Run Road.

**Post #174**-Irmo: Meets the second Friday of the month at 1900.

Address is:

**Post #193**-Chapin: Meets the second Thursday of the month at 1900.

Address is: 102 Lexington Ave., Chapin.

**Post #217**-Lexington: Meets the second Thursday of the month at 1930.

Address is:



### DISABLED AMERICAN VETERANS

**Chapter #4**-West Columbia: Meets the second Monday of the month at 1900.

Address is: 511 Violet Street, West Columbia.

**Chapter #13**-West Columbia: Meets the second Saturday of the month at 1300.

Address is: 511 Violet Street, West Columbia.

**Chapter #20**-West Columbia: Meets the third Saturday of the month at 1100.

Address is: 511 Violet Street, West Columbia.

**Chapter #28**-West Columbia: Meets the second Tuesday of the month at 1800.

Address is: 511 Violet Street, West Columbia.

**Chapter #51**-Leesville: Meets the third Thursday of the month at 1900.

Address is: South Hendrix Street, Leesville.

### VETERANS OF FOREIGN WARS

**Post #6740**-Lake Murray: Meets the \_\_\_\_\_ of the month at \_\_\_\_\_

Address is: 950 Rock N Creek Road, Leesville.

**Post #8738**-Lexington: Meets the first Tuesday of the month at 1900.

Address is: 424 Cedarcrest Drive, Lexington.

**Post #9037**-Pelion: Meets the third Monday of the month at 1930.

Address is: 505 Canal Drive, Pelion.

### MARINE CORPS LEAGUE

**Detachment #1141**-West Columbia: Meets the second Thursday of the month at 1800 for chow, 1900 for meeting.

Address is: 511 Violet Street, West Columbia.

### BLUE STAR MOTHERS

**Midlands Chapter**-Lexington: Meets the third Thursday of the month at 1800.

Address is: 424 Cedarcrest Drive, Lexington.

### AMVETS

**Post #2**-West Columbia: Meets the \_\_\_\_\_ of the month at \_\_\_\_\_

Address is: 1778 D Avenue, West Columbia.



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## FEATURED MEDAL:

### ***MERITORIOUS SERVICE MEDAL***

The **Meritorious Service Medal** is a military decoration presented to members of the United States Armed Forces who distinguished themselves by outstanding meritorious achievement or service to the United States subsequent to January 16, 1969. Effective 11 September 2001, this award also may be bestowed for meritorious achievement in a designated combat theatre. Normally, the acts or services rendered must be comparable to that required for the Legion of Merit but in a duty of lesser, though considerable, responsibility. A higher decoration, known as the Defense Meritorious Service Medal, is intended for similar services performed under joint service with the United States Department of Defense. Today, most MSM recipients are field grade officers (pay grades O-4 to O-6), senior warrant officers (W-3 to W-5), senior noncommissioned officers (E-7 to E-9), foreign military personnel in the ranks of O-6 and below, and individuals who have displayed a level of service that warrants an award of such magnitude. To receive this award the individual must exhibit exceptionally meritorious service at that level of responsibility.



*Picture of medal and ribbon*

The decoration was designed by Mr. Jay Morris of the Institute of Heraldry, and the design was approved by the committee on March 20, 1969. The ribbon design purposely follows the colors used for the Legion of Merit to reflect the parallel between the two medals. The eagle, symbol of the United States, stands on laurel branches denoting achievement. The star is used to represent the military service and the rays emanating from there denote the constant efforts of individuals to achieve through excellent and meritorious service.

The Meritorious Service Medal is a bronze medal, 1.5 inches in diameter overall, consisting of six rays issuant from the upper three points of a five-pointed star with beveled edges and containing two smaller stars defined by incised outlines; in front of the lower part of the star an eagle with wings upraised standing upon two upward curving branches of laurel tied with a ribbon between the feet of the eagle. The reverse has the encircled inscriptions "UNITED STATES OF AMERICA" and "MERITORIOUS SERVICE". The ribbon is 1 3/8 inches wide and consists of the following stripes: 1/8 inch Crimson 67112; 1/4 inch White 67101; center 5/8 inch Crimson; 1/4 inch White; and 1/8 inch Crimson

Subsequent awards in the U.S. Army and U.S. Air Force are denoted by the attachment of bronze oak leaf clusters to the ribbon and medal; subsequent awards in the U.S. Navy, U.S. Marine Corps and U.S. Coast Guard are denoted by the attachment of gold stars to the ribbon and medal.

## TIME TO SUBMIT THOSE ANNUAL REPORTS!

**Anyone who receives an Eligibility Verification Report (EVR) or Medical Expense Report should call our office as soon as possible to schedule an appointment for the completion of these forms.**

Once your appointment is set, please gather the following information relating to your **2011 expenses**:

1. Computer printout from pharmacy itemizing medication expenses
2. Paid receipts for doctor/hospital expenses, glasses and eye exams, hearing aids, dental care, over-the-counter drugs, ambulance fees, etc.
3. Itemization of total mileage accumulated while traveling to/from doctors, hospital, pharmacy
4. Private Medical Insurance premiums

Also bring with you items relating to your **INCOME**, such as your Social Security 2012 award statement, checking/savings account information, IRA/stocks/bonds/mutual funds from 2011. Method of payment information for aid and attendance payment (if applicable) should be provided to us as well. The U.S. Department of Veterans Affairs will **not consider** canceled checks as proof of payment, nor will Explanation of Benefits Statements (EOB) or prescriptions qualify as proof of expense. Remember, if you are married, we will need expenses for your spouse too.



**These forms should be postmarked by March 1, 2012 to avoid interruption of compensation payments**

## DID YOU KNOW...



The Lt. Governor's Office on Aging has an informational website with links and contact information for seniors. The website is: <https://scaccess.communityos.org/cms/>

As of 11/28/2011, the travel office at the VA hospital will no longer issue cash for travel pay, only a check. The checks will be received by mail within 14 days from the Treasury Department. You must still see the cashier to sign the travel voucher.



## Mark your calendars!



The 2012 Lexington County Veterans Parade is scheduled for Sunday, November 4th at 3pm in downtown Lexington. Please mark your calendars to join us for the 10th Annual Parade.



## Area Service Organizations - Continued from page 7

### MILITARY ORDER OF THE PURPLE HEART

Chapter #402-Columbia: Meets the fourth Tuesday of the month at 1900.  
Address is: 200 Pickens Street, Columbia.

### NAVY SEABEES

SCX #2-West Columbia: Meets the second Monday of the month at 1900.  
Address is: 179 Lynn Street, West Columbia.

### PEARL HARBOR SURVIVOR ASSOCIATION

### VIETNAM VETERANS OF AMERICA

Chapter #303, Sandlappers-Columbia: Meets the  
Address is:

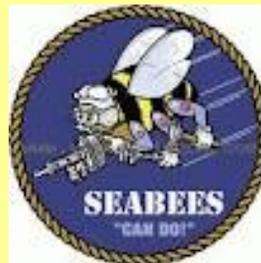
### PARALYZED VETERANS OF AMERICA

VA Regional Office-Columbia is the nearest chapter.  
Address is: 6439 Garner's Ferry Road, Columbia.

### CHINA-BURMA-INDIA VETERANS ASSOCIATION

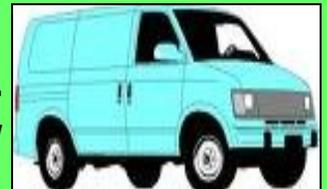
### AMERICAN EX PRISONERS OF WAR

Palmetto Chapter-Columbia: Meets the  
Address is:



## Looking for Volunteer Van Drivers

The van runs on Mondays, Wednesdays, & Thursdays, taking Veterans to appointments at DORN VAMC for their scheduled appointments between 9am and 1pm. If you can volunteer to drive the DAV van at least 1 day a month, contact the office at 803-785-8400.



## Coming in the Next Issue...

100% Permanent and Total Benefits