

terving those who served and sacrificed for America

# LEXINGTON COUNTY VETERANS NEWS

July/August 2020

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#### At a Glance Calendar July/August

Weekly on Tuesdays in July

Friday, July 3rd

Saturday, July 4th

Tuesday, July 14th

Tuesday, July 28th

Weekly on Tuesdays in August

Tuesday, August 11th

Lexington County Veterans Group Meeting from 10am to 12 noon

Holiday - County offices closed

Independence Day

**County Council Meeting** 

County Council Meeting

Lexington County Veterans Group Meeting from 10am to 12 noon

**County Council Meeting** 

#### CALENDAR KEY

Purple—Holidays/Special Days Blue—Outreach dates Red—County Offices Closed, and Special Notices Black—Director's appearances in the County Brown—County Council Meetings
Pink—Special Events throughout
the County
Orange—Director Out of Office
Green—Lexington County
Veterans Group Meetings





Our office is experiencing something none of us could imagine and on March 17, 2020, we were briefed by County leadership that all County offices were closing to the public at 8am the following day due to the virus that is sweeping our country. We worked a staggered schedule with the team split in half for six weeks. We are still closed but reporting to work each day to assist our Veterans and their survivors over the phone, through email, US mail and by fax. It has been a heavy administrative task but we are persevering and getting the job done. County offices will open in a staggered fashion soon. We will do our best to continually provide the best services possible to our Veterans at all times.

We do apologize for suspending the office newsletter for May/June due to the virus and our staggered work schedule. Many of you called or emailed us about it and we appreciate your interest and patience as we adjust to a new normal.

This issue has a host of information for Veterans that is Covid 19 related and talks about all the adjustments the VA Regional office is taking as well as the VA medical center in Columbia. Both are continuing to provide services but have measures in place for your safety. The VA suspended in person C&P exams due to the virus and is doing its best to call or video the Veteran to try and accomplish the exam using these methods. At times, this was not feasible and the claim had to be held until in person exams begin. The VA is slowly beginning in person exams this month, so please be patient.

Summer is upon us and with that comes a lot of outdoor activities. We hope you stay safe and celebrate Independence Day in your own way. Everything is different but we are still Americans and dearly love our country!

Enjoying the journey,





#### ANNUAL CLOTHING ALLOWANCE



Veterans who wear or use a qualifying prescribed prosthetic or orthopedic appliance and/or prescription medication for a service connected disability or skin condition may be eligible for an annual clothing allowance. To be eligible, the appliance must wear or tear clothing, or medication must irreparably damage the Veteran's outer-garments. Effective December 16, 2011, Veterans who wear or use more than one qualifying prescribed prosthetic or orthopedic appliance and/or prescription medication for more than one service-connected disability or skin condition may be eligible for more than one clothing allowance. To be eligible for more than one clothing allowances must wear or tear more than one type of article of the Veteran's clothing and/or medications must



irreparably damage more than one type of the Veteran's clothing or outer-garment. Appliances such as an artificial limb, rigid brace, wheelchair, crutches or other appliance prescribed for the Veteran's service-connected disability are included. Non-rigid appliances, such as knee, ankle, or elbow sleeves are not included. Any medication prescribed for a service connected skin condition that causes permanent stains or otherwise damages the Veteran's outer garments is included. Clothing such as shirts, blouses, pants, skirts, shorts and similar garments permanently damaged by qualifying appliances and/or medications are considered in clothing allowance decisions. Shoes, hats, scarves, underwear, socks, and similar garments are not included.



The application form for the clothing allowance is VA Form 10-8678 APPLICATION FOR ANNUAL CLOTHING ALLOWANCE. Clothing allowance claims should be forwarded to the VA Medical Center (VAMC) or Outpatient Clinic (OPC) of jurisdiction, for the attention of the Prosthetic and Sensory Aids Service.

To be eligible for the 2020 clothing allowance, the Veteran must be found to meet the eligibility requirements as of August 1, 2020. At the end of July 2020

computer generated letter/applications will be issued to Veterans whose records are set to require annual redetermination of clothing allowance eligibility. The 2020 clothing allowance payments for Veterans who have been authorized recurring payments and for others whose awards are input on or before the last processing cycle of August, will be issued from September 1st to October 31st. If you have not received your payment by October 31st, you should contact your local prosthetic representative. Payments authorized after the last processing cycle of August will be made by out-of-system payment processing and should go out about 7 - 10 days after authorization. The 2020 clothing allowance is \$830.56. Veterans who are receiving their compensation payments by direct deposit will receive the clothing allowance payment by direct deposit. Veterans without direct deposit will receive their clothing allowance payments by check to the same address as their compensation payments. A Veteran receiving military retired pay is not required to waive any portion of his/her retired pay to receive the clothing allowance.

#### VA expands access to virtual hearings Virtual hearings provide Veterans a new option to have their appeal heard

The U.S. Department of Veterans Affairs (VA) Board of Veterans' Appeals (Board) has announced it is expanding access to virtual hearings to all Veterans awaiting their Board hearing after successfully testing the capabilities during the last year.

Virtual hearings are a secure, confidential and convenient option for Veterans and their representative to have their Board hearing held from a location of their choosing.

The Board moved quickly to put this option into place in response to COVID-19 and the temporary suspension of in-person hearings. For Veterans who opted to have a hearing, choosing the virtual hearing will allow the Board to decide a Veteran's appeal more quickly.

Virtual hearings became a permanent option for Veterans, April 10, when President Trump signed the VA Tele-Hearing Modernization Act into law. To date, the Board has successfully held more than 640 virtual hearings and has the capacity to hold 250 per week. There are many openings on the virtual hearing docket for Veterans and their representatives considering this option.

"Providing Veterans the option to participate in their Board hearings from a location of their choosing is yet another way VA and the Board are continuing to modernize," said VA Secretary Robert Wilkie. "This option helps VA ensure Veterans continue to receive important benefits and services, especially in these difficult times."





#### County Council Needs You!

Veterans are still needed to lead the Pledge of Allegiance at County Council meetings on the 2nd and 4th Tuesdays of the month. County Council meetings start at 4:30pm, so please be present around 4:15pm.

Contact the office at 803-785-8400, if you are interested.

The office would like to thank *Robert Cook, Mike Gordon, Lee Marshall, Ed Lundeen & David Kerr.* These individuals volunteered their time to say the Pledge of Allegiance during the months of March, April, May & June.



#### On This Day In History

Did you know that the following events occurred during the months of July & August?







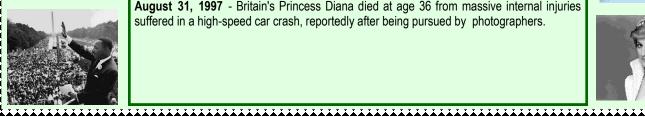












July 2, 1964 - President Johnson signed the Civil Rights Act of 1964.

July 3, 1863 - The Battle of Gettysburg ends.

July 4, 1882 - The "Last Great Buffalo Hunt" began on Indian reservation lands in North Dakota as 2,000 Teton Sioux Indians in full hunting regalia killed about 5,000 buffalo.

July 10, 1943 - The Allied invasion of Italy began with an attack on the island of Sicily.

July 16, 1969 - The Apollo 11 Lunar landing mission began from Kennedy Space Center at 9:37 a.m.

July 22, 1934 - Bank robber John Dillinger was shot and killed by FBI agents. He was the first criminal labeled by the FBI as "Public Enemy No. 1."

July 27, 1953 - The Korean War ended with the signing of an armistice. The war had lasted just over three years.

July 30, 1863 - Automotive pioneer Henry Ford was born in Dearborn Township, Michigan.

July 31, 1790 - The U.S. Patent Office first opened its doors.

August 1, 1779 - "Star-Spangled Banner" author Francis Scott Key was born in Frederick County, Maryland.

August 2, 1776 - Most of the 55 members of the Continental Congress signed the parchment copy of the Declaration of Independence.

August 5, 1962 - Film star Marilyn Monroe died at age 36 from an overdose of sleeping pills.

August 13, 1961 - The Berlin Wall came into existence after the East German government closed the border between the east and west sectors of Berlin with barbed wire to discourage emigration to the West.

August 14, 1935 - President Roosevelt signed the Social Security Act establishing the system which guarantees pensions to those who retire at age 65.

August 17, 1786 - American frontiersman Davy Crockett was born in Hawkins County, Tennessee.

August 21, 1959 – Hawaii was admitted to the Union as the 50th state.

August 28, 1963 - The March on Washington occurred as over 250,000 people attended a Civil Rights rally in Washington, D.C., at which Rev. Dr. Martin Luther King, Jr., made his now-famous "I Have a Dream" speech.

August 31, 1997 - Britain's Princess Diana died at age 36 from massive internal injuries suffered in a high-speed car crash, reportedly after being pursued by photographers.























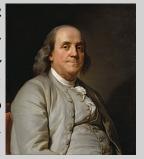
Are you a Veteran in crisis or concerned about one?

Connect with the Veterans Crisis Line to reach caring. qualified responders with the Department of Veterans Affairs. Many of them are Veterans themselves.

#### Call 1-800-273-8255 and press 1 or text 838255.

The Veterans Crisis line is a free, anonymous, confidential resource that's available to anyone, even if you're not registered with the VA or enrolled in VA healthcare. The Veterans Crisis Line does not charge for texting to 838255, but message and data rates may apply.

"The best thing to give your to enemy forgiveness; to an opponent, tolerance; to a friend, your heart; to your child, good example; to a father,



deference; to your mother, conduct that will make her proud of you; to yourself, respect; to all others, charity."

- Benjamin Franklin

#### "Why I Served Series"

Our County Public Information Officer, Harrison Cahill, has started a "Why I Served Series." He would like to record some video stories of Veterans explaining why they served. If you are interested or know of a Veteran who would be, please call Harrison (803) 212-5553 or email hcahill@lex-co.com to set this up. He the records interviews conference room, where you will have privacy and can take your time in being interviewed. Harrison usually pares down these interviews to three to five minute videos that are shown on the Lexington County Facebook page and the TV in our office.

#### **Direct Deposit**

What is the fastest way to enroll or make a change to your Direct Deposit? The fastest way is to call 1-800-827-1000. They will be able to change it over the phone. To enroll you will need to know your routing and account number along with the amount that is being deposited. If you are changing your direct deposit, you will need to know your old routing and account number along with your new information.





#### The History of Davy Crockett

Davy Crockett was a frontiersman, soldier, politician, congressman and prolific storyteller. Known as the "King of the Wild Frontier," his adventures — both real and fictitious — earned him American folk hero status.

He was born in eastern Tennessee on August 17, 1786, one of nine children of pioneer parents John and Rebecca (Hawkins) Crockett. John struggled to make ends meet, and the family moved several times throughout Crockett's childhood. Davy was often hired out to help pay his family's debts. Crockett received no significant academic education. For much of his teenage life, his teacher was the frontier, where he became a skilled woodsman, scout and hunter. On August 14, 1806, after being jilted by his first fiancée, Crockett married Mary (Polly) Finley. The couple had three children and moved to Franklin County, Tennessee, to a farm



Crockett named "Kentuck." After Polly died in 1815, Crockett married widow Elizabeth Patton. Elizabeth brought two children to the marriage, and Crockett and Elizabeth had three more together.

In 1813, Crockett joined the Tennessee militia as a scout and fought against the Creek Indians in Alabama. He participated in the Indian massacre at Tallushatchee in retaliation for an Indian attack on Fort Mims. During the War of 1812, Crockett re-enlisted as Third Sergeant under Captain John Cowan. He went to Spanish Florida to help Andrew Jackson clear British forces, including British-trained Indians, from the region. After being discharged in 1815, he returned home, where his wife Polly soon died. He remarried, moved his family to Lawrence County, Tennessee, started several businesses and began his political career.

In 1817, Crockett became public commissioner of Lawrence County. Later that year, he was elected justice of the peace and then became a lieutenant colonel in the Tennessee militia. After resigning those posts, he won a seat in the Tennessee General Assembly representing Lawrence and Hickman counties, where he fought for the tax and land rights of poor settlers and refined his speaking skills. After losing his businesses to flooding, Davy moved to Carroll County and was again elected to the General Assembly in 1823. He lost a bid for Congress in 1825 and returned to the private sector. He ran for Congress again in 1827 and 1829 and won a seat in the U.S. House of Representatives, lost in 1830, won again in 1833 and lost his final bid in 1834.

While in Congress, Crockett made a name for himself as a gifted storyteller and the "gentleman from the cane," a snobbish reference to his rural upbringing. He also became the subject of a play and a series of books and almanacs which included tall tales about his exploits as a bear-hunting frontiersman. Hoping to set the record straight about the reality of his life and change his folk hero reputation, Crockett wrote an autobiography and went on tour promoting it. When he returned and lost his seat in Congress, he famously said, "I told the people of my district that I would serve them faithfully as I had done; but if not, they might go to hell, and I will go to Texas." And he did.

At the age of 50, Crockett and a 30-man armed brigade arrived in Nacogdoches, Texas, in January 1836 during the Texas War for Independence. Crockett swore allegiance to the Provisional Government of Texas in exchange for land and arrived in San Antonio at the Alamo Mission in February. On February 23, President General Santa Anna and thousands of his troops laid siege to the Alamo against no more than 200 Texas volunteer soldiers, including Crockett and his men, whose sharpshooting skills and long rifles proved invaluable in the fight. Despite Texas commander Sam Houston's advice to abandon San Antonio, the Alamo defenders dug in and held out for 13 days until Mexican soldiers overran their defenses on March 6 and killed them all. Crockett is thought to have died defending the Alamo; however, by some accounts he survived the battle and was taken hostage with a handful of men (against Santa Anna's orders to take no hostages) and executed. Crockett's death at the Battle of the Alamo burnished his reputation as a hero and cemented his legendary status.

In 1954, Walt Disney produced a television series based on Crockett's life titled Davy Crockett with Fess Parker as Crockett. The series introduced the famous song "The Ballad of Davy Crockett" by George Bruns and Thomas W. Blackburn, and gave the world the still-popular image of a patriotic Crockett holding a long rifle while wearing frontier clothes and a coonskin cap. Throughout the 20th century and beyond, Crockett's likeness and adventures were represented in plays, novels, comic books and films, including the 1960 film The Alamo starring John Wayne as Davy Crockett. Dozens of parks, schools and other entities are named for Crockett, including Davy Crockett National Forest in Texas, David Crockett State Park in Tennessee and the Davy Crockett Nuke, a nuclear weapons system developed by the U.S. Army during the Cold War.

# COVID-19 Informational Update from Columbia VA Medical Center

Due to the ongoing increase positive cases in South Carolina, we will continue to provide only emergent and urgent care to Veterans across the entire Columbia VA Health Care System. Our Emergency Department remained open 24/7. always additionally we are open from 7:30 am to 6:00 pm seven days a week at our front entrance for COVID-19 testing for screening and all Veterans.

Universal masking will continue to be used to maximize the safetv of that enters of our everyone any face facilities for face a to appointment. We will continue to the majority of provide our appointments virtually through the use of smart phones, computers and tablets: which has become a great method for our staff to work with our Veterans and their families at distance. Thank you for your patience and understanding. If you need us at any time, we are only a phone call, secure message, or an e-mail away.

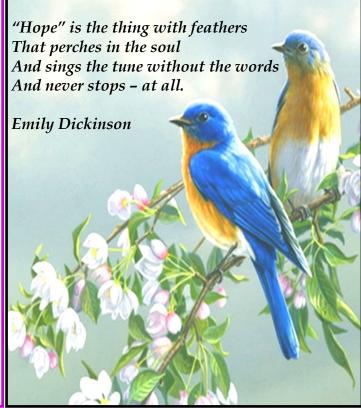
Please call Dorn VA Medical Center at 803-776-4000, to make sure the clinic you need is open.





# Gladiolus AUGUST BIRTH FLOWER Strength Generosity Integrity







### <u>CARES Act Extends</u> <u>VA Home Loan Pre-Foreclosure Options</u>

On March 27th, the President signed the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, into law to help Americans economically impacted by the coronavirus (COVID-19) pandemic to help homeowners avoid home foreclosure. As

the country rallies together to prevent further spread of the coronavirus, VA's Loan Guaranty Service is working to assist Veterans. The service is specifically focused on ensuring our Veterans and their families facing temporary or more long-term difficulty paying their monthly mortgage understand their options. How does this law affect my VA home loan? If you experience financial hardship caused directly or indirectly by COVID-19, then – as with any financial hardship – you should immediately contact your loan servicer (the company that accepts your monthly mortgage payments). If you do lose income, you always have options to avoid foreclosure on your VA home loan. Your options include forbearance extension under the CARES Act.

The CARES Act allows borrowers with government-backed loans (including VA loans) to request special forbearance – an agreement between you and your mortgage servicer – where your servicer agrees to either delay payments or to accept partial payments for one or more months. The details of any forbearance agreement are between you and your servicer, which means you don't have to call VA for permission. The Consumer Financial Protection Bureau (CFPB) has a video summarizing the mortgage forbearance changes.

You can request a forbearance for up to 180 days without paying late fees or other penalties by simply stating you are affected financially by the COVID-19 national emergency. No extra documentation is required. If necessary, you can request up to 180 additional days of forbearance before the first forbearance period ends. Your servicer cannot report delinquency if you take advantage of relief related to COVID-19 throughout the current emergency and 120 days afterward.

What does "up to 180 days" mean? Not all borrowers need 180 days. Your financial situation and ability to repay after the forbearance ends will help determine the length and terms of your forbearance agreement.

What do you need to know about forbearance? It is important to understand that all delayed payments covered in a forbearance period are still owed. For example: Your Monthly Mortgage Payment is \$1,100 and you request a forbearance for three months. After the three-month forbearance, you'll owe your mortgage servicer the \$3,300 of missed payments in addition to resuming your monthly mortgage payment of \$1,100. Your servicer will try to help you reach affordability, so you must be honest about your income, savings and expenses. VA encourages you to be realistic about what you can afford and how much time you will need. We don't want you to experience a worse financial situation in the future. If you attempt to overreport your income to keep your home, you could face an insurmountable debt and raise your risk of foreclosure. Your servicer does not have to accept partial payments unless that was part of the agreement. If you underreport your expected income to try to save money, your servicer may determine that you can't afford your loan and may raise your risk of foreclosure. Your servicer will try to verify that you can afford your mortgage. Building trust will go a long way to help you avoid foreclosure and negative effects on your credit.

When are my missed payments due? This depends on your forbearance agreement. Your repayment plan could be that you: Make the payments all at once, if you are financially able, or spread payments out over an agreed upon time period.

Continued on page 13

#### **Lexington County Veterans Group**

All Honorably Discharged Lexington County Veterans are invited to attend the weekly meetings. The group meets weekly on Tuesdays from 10 am to 12 noon. The group meets for Health Issues and PTSD counseling with a licensed counselor.

On the second Tuesday of each month, they meet at a different local restaurant for food and fellowship. Check their website for the location.



The Veterans group also participates in various social activities such as group lunches, group dinners with wives/significant other, boat trips on Lake Murray, participation in the Lexington County Veterans parade and other general group tours.



Veteran Wives Support Group

Meets 1st Friday of each month
2 to 4pm

Crossroads Counseling Center
130A Whiteford Way

Lexington, SC 29072

For further information, please visit their website at lex-coveteransgroup.com or contact our office at 803-785-8400.

The impacts due to COVID-19 are far reaching. The Debt Management Center (	DMC)	is
nelping our Veterans and beneficiaries.		
WHAT WE'RE DOING		
Suspended collections on new debts and halted issuing new debt		
collection letters		

	Paused referral of delinquent debt to Department of the	he Treasury,	Credit Alert I	nteractive
Verif	fication Reporting System, and Credit Reporting			
Ager	ncies			

		Offering	temporary	suspension	of debt	collection
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Providing extended	payment	arrangements
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- ☐ Text messages sent directly to Veteran's phone accounts 8.6M recipients
- ☐ Conducted a Borne the Battle Podcast with Public Affairs reached 11M
- Communicated to Veterans via a letter, multiple emails, Facebook, website posts and blog updates

#### WHERE TO GET UPDATES

We will continue to update our website: www.va.gov/debtman with new information regarding the COVID-19 crisis. We will announce important dates regarding resumption of debt collection activities on our website.

#### WHO TO CONTACT

For help with payment plans, please call us at 1-800-827-0648 or submit your online request to DMC at https://iris.custhelp.va.gov/app/ask/.

#### Emergency Senior Feeding Program

Lexington County Recreation & Aging Commission (LCRAC) and Irmo Chapin Recreation Commission (ICRC)

#### Emergency Senior Feeding Program

Thanks to BlueCross BlueShield of South Carolina & the BlueCross BlueShield of South Carolina Foundation!

Must be 60 years and older, must not be a current nutrition program client, must be a resident of Lexington County or in area served by LCRAC or ICRC, must have a valid SC ID. If picking up for someone else, must show their ID.

Maximum 2 meal recipients per car. Both must have a valid ID.

Each recipient will receive a package containing 5 catered meals.

Each recipient is limited to 1 package per week.

Lines may begin at 9:30 am.

Meal distribution will begin at 10:30 am and continue until all food has been distributed.

#### Monday

- Batesburg-Leesville Leisure Center, 227 Highland Avenue, Batesburg, SC 29006 (LCRAC)
- Midlands Sports Complex, 900 Pine Ridge Dr., West Columbia SC 29172 (LCRAC)
- Swansea High School, 500 1 st St., Swansea, SC 29160 (LCRAC)
- Tri-City Leisure Center, 485 Brooks Ave., West Columbia, SC 29169 (LCRAC)

#### Tuesday

- 1. Gilbert-Summit Sports Complex, 100 Broad St., Gilbert SC 29054 (LCRAC)
- 2. Red Bank Baptist Church, 120 Community Drive, Lexington SC 29073 (LCRAC)
- 3. Pelion Sports Complex, 300 Fort St., Pelion, SC 29123 (LCRAC)
- 4. Crooked Creek Park, 1098 Old Lexington Hwy., Chapin SC 29036 (ICRC)

#### Wednesday

- Gibson Road Soccer Complex, Duffie Rd., Lexington SC 29072 (Turn by Lex Co Sheriff Dept and follow Duffie to the park entrance), (LCRAC)
- Howard Park Sports Complex, 200
   Cougar Drive, West Columbia, SC 29169
   (LCRAC)
- Seven Oaks Park, 200 Leisure Lane, Columbia, SC 29210 (ICRC)

#### Thursday

 Pine Grove Sports Complex, 701 Barnwell Road, West Columbia, SC 29073 (LCRAC)
 Spires Recreation Center, 1500 Dunbar Road, Cayce, SC 29033 (LCRAC)

#### Friday

- Sandhills Middle School, 582
   Meadowfield Road, Gaston SC 29053
   (LCRAC)
- 2. Tri-City Leisure Center, 485 Brooks Ave., West Columbia, SC 29169 (LCRAC)
- 3. Gibson Road Soccer Complex, Duffie Rd., Lexington SC 29072 (Turn by Lex Co Sheriff Dept and follow Duffie to the park entrance) (LCRAC)

#### The History of Independence Day

In 1775, people in New England began fighting the British for their independence. On July 2, 1776, the Congress secretly voted for independence from Great Britain. Two days later, on July 4, 1776, the final wording of the Declaration of Independence was approved, and the document was published. The first public reading of the Declaration of Independence was on July 8, 1776. Delegates began to sign the Declaration of Independence on August 2, 1776. In 1870, Independence Day was made an unpaid holiday for federal employees. In 1941, it became a paid holiday for them.

The first description of how Independence Day would be celebrated was in a letter from John Adams to his wife Abigail on July 3, 1776. He described "pomp and parade, with shows, games, sports, guns, bells, bonfires, and illuminations" throughout the United States. However, the term "Independence Day" was not used until 1791.

Interestingly, Thomas Jefferson and John Adams, both signers of the Declaration of Independence and presidents of the United States, died on July 4, 1826 - exactly 50 years after the adoption of the declaration. It is also important to note that Native Americans lived in the country and each tribe had its own nation and government prior to the European settlers.



#### DID YOU KNOW?

The VA Regional Office is still



closed to the public.
Presently, there is no
opening date scheduled
 at this time.
Most VA employees are
working from home.

The new parking garage is open on the campus of the VAMC Dorn in Columbia. It is located near building 106.





#### Blue Water Navy Vietnam Veterans Act claims now being determined

The U.S. Department of Veterans Affairs (VA) began deciding claims for the Blue Water Navy Vietnam Veterans Act of 2019 at 12:01 am, January 1, 2020. The Act extends the presumption of herbicide exposure, that include toxins such as Agent Orange, to Veterans who served in the offshore waters of the Republic of Vietnam during the Vietnam War.

Signed into law June 25, 2019, the law specifically affects Blue Water Navy (BWN) Veterans who served no more than 12 nautical miles offshore of the Republic of Vietnam between January 6, 1962 and May 7, 1975, as well as Veterans who served in the Korean Demilitarized Zone (DMZ) between January 1, 1967 and August 31, 1971. These Veterans can now apply for disability compensation and other benefits if they have since developed one of 14 conditions that are presumed to be related to exposure to herbicides. Veterans do not need to prove that they were exposed to herbicides. The specific conditions can be found by searching the term "Agent Orange" on www.va.gov. The VA worked diligently to gather and digitize records from the National Archives and Records Administration to support faster claims decisions. These efforts will positively impact the claims process for Veterans filing for these benefits.

To be eligible a Veteran must have served in the identified locations during the specified time period and currently have a condition(s) associated with herbicide exposures, such as Agent Orange. Blue Water Navy claims are being processed under current prioritization criteria; however, special priority is being given to Veterans who are over the age of 85 or have a terminal condition. Qualifying recipients include affected Veterans who are still living and certain survivors of deceased BWN and Korean DMZ Veterans.

Survivors can file claims for benefits based on the Veteran's service if the Veteran died from at least one of the 14 presumptive conditions associated with herbicides such as Agent Orange. The law also provides benefits for children born with spina bifida if their parent is or was a Veteran with certain verified service in Thailand during a specific period.

Veterans who want to file an initial claim for an herbicide-related disability can use VA Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits or call our office and we can assist you. BWN Veterans who previously filed a claim seeking service connection for one of the 14 presumptive conditions that was denied by VA may provide or identify any new and relevant information regarding their claim when reapplying. To re-apply, Veterans may use VA Form 20-0995, Decision Review Request: Supplemental Claim. As a result of the new law, the VA will automatically review claims that are currently in the VA review process or under appeal.



#### CARES Act Extends VA Home Loan Pre-Foreclosure Options continued from page 9

What if I can't afford the higher monthly payments? In this case, VA allows loan modifications. This can offset the size of your monthly payments by extending your loan out beyond your 360-month (30-year) loan, as long as your loan does not exceed 480 months from origination date. Instead of 30 years, your loan term could be 30 years plus 1-month or up to 40 years. Keep in mind, your mortgage note is a legal document that specifically states the date of first payment. Those payments are due on the first of each month, and the maturity date or paid-in-full date of the loan. A VA loan can be repaid early without penalty, but your mortgage note must be legally modified to adjust any of the terms mentioned above.

What if I don't have a government-backed home loan? All homeowners can use the Consumer Financial Protection Bureau's (CFPB) "Find a Housing Counselor" tool to find counseling agencies approved by the Department of Housing and Urban Development (HUD) in your area. You can also call the HOPE™ Hotline, open 24 hours a day, seven days a week, at (888) 995-HOPE (4673). If your loan is owned by Fannie Mae or Freddie Mac, other programs may be available. As a homeowner, you can find out if your loan is owned by Fannie Mae by going to https://www.knowyouroptions.com/covid19assistance and by Freddie Mac by going to https://myhome.freddiemac.com/getting-help/relief-for-homeowners.html

#### **Banana Spilt**

#### **INGREDIENTS**

1/2 cup scoop vanilla ice cream

1/2 cup scoop chocolate ice cream

1/2cup scoop strawberry ice cream

1 large ripe banana

2 tablespoons chocolate syrup (or Hot Fudge)

2 tablespoons strawberry ice cream topping (or fresh strawberries)

2 tablespoons crushed pineapple

2 tablespoons wet walnut ice cream topping

Whipped cream

Cherries

#### **DIRECTIONS**

Line up ice cream scoops next to each other in an oval deep dish or a banana boat.

Cut the ends of the banana off (about 1/4 inch) while still in the peel. Slice in half long ways. Pop each half of the banana out of the peel onto each side of the ice cream row, pressing down and in a little so it'll stay put.

Top the vanilla ice cream with the pineapple, the chocolate with the chocolate syrup and the strawberry with the strawberry sauce.

Spoon the wet walnuts over all three scoops of ice cream. Top each scoop with some whipped cream and a cherry for each. Enjoy!



Wishing a Happy Belated Mother's & Father's Day to all!







## All Lexington County Offices will be closed on the following days:

Friday, July 3rd



#### DID YOU KNOW...

Copies of all of our newsletters can be found on the Lexington County website at lex-co.com/departments/veteransaffairs/newsletters.

The newsletters are listed on the site by year.



Governor Henry McMaster and the SC Department of Administration unveiled the launch of the initial phase of <u>accelerate.sc.gov</u>. Designed to provide citizens centralized access to easily connect with COVID-19 related information, this one-stop-

shop website will also share details about the state's revitalization efforts. This is a great resource tool for you to share with others.



#### Housing or Shelter Assistance

Veterans do not need to have an eviction notice to get help.

Those who wish to apply for funding can call the Supportive Services for Veteran Families (SSVF) Program at 803-995-8464 (Midlands) or 864-345-1299 (Upstate).

If you are a homeless Veteran or know a homeless Veteran, you can also contact the SSVF Program for possible assistance in obtaining shelter.



## About Our Office COVID-19 Updates

The County of Lexington officials have reopened portions of the County's

Administration buildings to the general public and are continuing to monitor the impact that COVID-19 is having on the Lexington County community and the services the County provides to its residents and visitors. Although County staff will work their normal 8am to 5pm schedule, the buildings will only be opened to the public between 9am to 4pm, so that thorough cleaning of public spaces can be conducted.

The VA office hours are from 8am to 5pm and we are open to the public on a limited basis. To comply with State and County social distancing guidelines, walk-ins will not be seen until further notice. Counselors are available to assist with claims and questions via the telephone, email, fax and US mail. Outreach at the libraries has been cancelled until further notice. For further information or to get help from a counselor, please call our office at 803-785-8400 and we will be glad to assist you. We are sorry for any inconvenience.

The VA has a website anyone can access for all VA questions, SEP user guides, regulations, policies, laws and any other VA resources. The website is: www.knowva.ebenefits.va.gov.

Website

#### Featured Medal: Air Medal

The **Air Medal** is a military decoration of the United States Military. The medal was created in 1942 and is awarded for meritorious achievement while participating in aerial flight.

The Air Medal was established by Executive Order 9158, signed by Franklin D. Roosevelt, on 11 May 1942. The Air Medal was awarded retroactive to 8 September 1939. The medal is awarded to anyone who, while serving in any capacity in or with the Armed Forces of the United States, distinguishes himself or herself by meritorious achievement while participating in aerial flight.

During World War II the medal's award criteria varied widely depending on the theater of operations, the aircraft flown, and the missions accomplished. In Europe some bomber crewmembers received it for five sorties; elsewhere, the Pacific and CBI much higher criteria were used. The Distinguished Flying Cross would be given to a commissioned officer where the Air Medal would be awarded to an enlisted man.

The Air Medal may be awarded to recognize single acts of merit or heroism, or for meritorious service. Award of the Air Medal is primarily intended to recognize those personnel who are on current crew member or non-crew member flying status which requires them to participate in aerial flight on a regular and frequent basis in the



Picture of the Medal and Ribbon.

performance of their primary duties. However, it may also be awarded to certain other individuals whose combat duties require regular and frequent flying in other than a passenger status, or individuals who perform a particularly noteworthy act while performing the function of a crew member but who are not on flying status. These individuals must make a discernible contribution to the operational land combat mission or to the mission of the aircraft in flight.

Examples of personnel whose combat duties require them to fly include those in the attack elements of units involved in air-land assaults against an armed enemy and those directly involved in airborne command and control of combat operations. Also to include personnel performing "Dustoff" Medevac operations. Awards will not be made to individuals who use air transportation solely for the purpose of moving from point to point in a combat zone.

Subsequent awards of the Air Medal are denoted in the U.S. Army by award numerals displayed on the medal and ribbon. The Army originally used oak leaf clusters, however it changed to numerals during the Vietnam War when the number of Air Medals awarded became too large to be annotated on a single ribbon. The Army and the Air Force also awards the Air Medal with the "V" Device for acts of heroism.

The Secretary of the Air Force approved the "V" device for Air Medals awarded for heroism effective 21 Oct 2004. This applies to all Air Force members (Active Duty, Air Force Reserve, Air National Guard), retirees, and Veterans. It is not authorized for wear on the medal for an earlier date.

The Air Force does not utilize numerals on the Air Medal. Subsequent awards are annotated with the traditional oak leaf clusters. Enlisted members are also awarded three points toward promotion.

#### Coming in the Next Issue...

#### Survivor Benefits & Auto Allowance