



The above mural honoring our Veterans through the era's is on display in our hallway and was created by local artist Galen McCarthy

VICTOR SIERRA OSCAR COMMO CHECK!

Vol 3 Number 10 | "America's Veterans embody the ideals upon which America was founded." | October 2020

This publication is for Veterans, their families and their communities, The information provided herein is to keep you informed of events, newsworthy items and historical data of interest.

Proud member of



MN and National Associations of Veteran Service Officers



"In the aftermath, we are because they were." R.J. Heller,

OFFICE INFORMATION

The Jackson County Veterans Service Office is located at:

402 White St. (Door 6)
Jackson, MN 56143
507.847.4774

CVSO@co.jackson.mn.us

Monday	8am-4:30pm
Tuesday	8am-4:30pm
Wednesday	8am-Noon
Thursday	8am-Noon
Friday	Closed

(Available for after hour & weekend appointments case-by-case)

First Monday monthly we are at the Lakefield library 1PM-3:30PM

Hours may be flexed without notice due to meetings and trainings. Please call for an appointment!

Do a friend a favor, do a "Buddy Check" regularly

TAKE CHARGE, BE A PART OF EXPERIENCE 2020!

Experience 2020 (or E2020) is a rallying event for all MN military connected: (currently serving, prior service/Veterans, families, caregivers, and supporters)

E 2020

MN service providers are working together to create a day of programming with subject matter experts to allow you to get answers to your most important questions. Check back for agenda, exhibitors, and sponsors closer to the date of the event.

25 and 55 minute sessions will cover topics important to you: such as Veterans benefits, economic stability, healthcare, employment, education, training, housing, social connection, service, and more. There will also be opportunities to engage with providers to ask additional questions and connect with specific organizations.

Sessions are also being created specifically for organizations that want to better support MN military connected.

We will showcase some amazing Veteran owned businesses who would love to serve you and your families and sponsor organizations who have helped to make this all possible.

PLEASE SHARE THIS EVENT WITH OTHERS WHO WILL BENEFIT FROM THIS EVENT

If you are an organization looking to get involved in this event, please email info@mnme.us for more information or visit <https://mnme.us/>.



IMPORTANT CORRECTION FROM AUGUST!

Reference page 8 of the August newsletter. It was brought to my attention that I had listed the Veterans Crisis Line toll free number in error. Please make note that the correct number is:

800-273-8255

SPECIAL DAYS THIS MONTH

OCTOBER IS: Adopt a Shelter Dog Month;
Domestic Violence Awareness Month;
Breast Cancer Awareness Month

- 6 – Physician’s Assistants Day
- 9 – Fire Prevention Day
- 12 – Indigenous People’s / Columbus Day
- 13 – **United States Navy Birthday**
- 14 – Emergency Nurses Day
- 24 – Make a Difference Day
- 24 – United Nations Day
- 26 – **National Day of the deployed**
- 27 – National Black Cat Day
- 28 – National Frankenstein Day
- 30 – Mischief Night
- 31 – **HALLOWEEN!**



Your Jackson County CVSO will be on the KKOJ Morning Show the 2nd

Tuesday of every month. Tune in but don't tune out! The show begins at 8:50AM. Question & answer, interesting information, VA Program updates fun facts, straight talk and announcements. This will be geared for all Veterans, their families and Veteran Organizations...



STAY TUNED - STAY INFORMED!



Through the vehicle of radio, Thomas Lyons of the MN Military Radio provides information pertinent to today! He has a guest most every week and discusses upcoming events important to you as the Veteran or military family. The MN Military Radio Hour is on KKOJ radio at 3PM Sundays.

FIRST MONDAY MONTHLY IN LAKEFIELD

Don't forget that the Jackson County Veteran Service Office is located at the Lakefield Library the first Monday of every month, 1-3:30PM. C'mon down and visit! Recommend that you call for an appointment first at 507-847-4774 or just walk in...



IT'S HALLOWEEN!



It's Halloween 2020 and although we seem to expect that Covid will bring fewer Tricks 'n Treaters we still need to take care driving.

We can still be expected to see kids out there looking for a little candy and walking the streets, not to mention "the Great Pumpkin"!

We all have to be alert and watchful when driving on Halloween to be sure our little ghosts and goblins are safe as they traipse from house to house laughing and giggling all the way....



VETERANS EMPLOYMENT



Looking for work or know a Veteran who is? CareerForce, Minnesota's Career Resource can help! CareerForce's dedicated Veterans Employment Representatives can help Veterans and eligible spouses with

- individual career planning,
- job search,
- resume writing assistance
- much more.

Current or former military members and spouses are encouraged to contact **Rebecca Kaas**, Disabled Veterans Outreach Program Specialist at 507 401-4266 or email rebecca.kaas@state.mn.us.

Message from VA Health Care

Attention Veterans: If you think you have been exposed to COVID-19 and develop a fever and symptoms such as cough or difficulty breathing, or if you are feeling sick or ill with other symptoms, your first step is to CALL the VA Health Care System at:

- Minneapolis: 612-467-1100
- Fargo: 701-239-3700 extension 2319
- St. Cloud: 320-252-1670, or 800-247-1739
- Sioux Falls: 605-336-3230 or 605-336-5001

The medical staff will advise you on next steps based on your symptoms. In a medical emergency, call 911.

As we face this challenging time together, we know that some of our Veterans have experienced interruptions in employment resulting in health care coverage. We want those Veterans to know, VA is here. Please contact us at VA.gov, or call us at 1-877-222-VETS (8387).

If you are a Veteran in need, or know a Veteran, please share with them.

It's that season again and with Covid 19 lurking around too be sure to protect yourself and you loved ones... Take time for your Flu Vaccination!



Spirit Lake CBOC Flu Shot Clinics	Date	Time
	15	12:30-3:30
	22	08:30-12:30

**ITS COMING AND WE ALL KNOW IT!
ARE YOU READY FOR IT?
What's the BEST thing about winter in Minnesota?
...NO MORE MOSQUITOES!**

VA INFORMATION VERIFICATION LETTER

Have you received a letter from the VA requiring you to complete a form concerning your dependent status and income verification?

Several have over the past few months and have asked me what it's all about. Primarily, it's to update your information in their system to ensure you are receiving the correct level of pension and/or benefits.

Good to Know!! This is a VA requirement and, yes, it may or may not affect your current benefits or VA priority level of care. Your care and the amount you can receive as compensation, are affected by several factors. A couple of them are how much you earn monthly and the number of dependents you claim.

COVID Financial Assistance for Veterans

September 15, 2020

On March 26, 2020, the Minnesota State Legislature voted to fund a special appropriation to assist Veterans who may be financially impacted by the COVID-19 pandemic. COVID-19 Specific Programs have been activated specifically in response to mitigate the economic effects COVID-19 is having on our Veterans and their families. These programs can close at any time without notice due to the exhaustion of approved funding. Status updates will be posted here regarding the status of these programs. All of the grants are awarded on a first come, first serve basis, and the amount of grants awarded is limited to the length of existing funding.
COVID-19 Disaster Relief Grant

The COVID-19 Disaster Relief Grant is to mitigate the negative effects and economic impact COVID-19 has had on Veterans and their families by providing a one-time financial relief grant in the amount of \$1,000.

Applications for the COVID-19 Disaster Relief Grant must demonstrate a financial loss on or after the date of the Governor's Emergency Executive Order, March 13, 2020. A closing date for the disaster relief grant has yet to be determined and will depend on the length of the peacetime emergency declared by the Governor of the State of Minnesota and the availability of funding.

To qualify for the COVID-19 Disaster Relief Grant, applicants must be:

1. *A Veteran as defined by MN Statute 197.447, and*
2. *A Minnesota Resident, and*
3. *Have been negatively financial impacted by COVID-19.*

** Note: Two Veterans married to each other are both authorized to apply for and receive the disaster relief grant.*

COVID-19 Disaster Relief Grant application status

The MDVA team is working as quickly as possible to process the applications for the COVID-19 grants. Some applicants have already received their checks. We have received more than 4,000 applications to date and our current processing date is noted above.

As applications are uploaded into our system, we send an email to applicants to confirm that step has been completed. If we need any additional information to support your application, we will email you. Thank you for your patience while the MDVA COVID-19 team works diligently to input and process the applications.

The current estimated processing time is approximately 21 business days.

Application Resources:

- [Program Overview Document](#)
- [COVID-19 Disaster Relief Application](#)
- [Application Portal](#) (Note: The application portal is not currently compatible with Internet Explorer)

COVID-19 Special Needs Grant

The purpose of the COVID-19 Special Needs Grant is to provide one-time financial assistance to a Veteran or surviving spouse who needs assistance due to a COVID-19-related event. Any funding awarded from this grant would go directly to a vendor or creditor of the applicant, and no money awarded goes directly to an applicant or an applicant's family member.

Applications for the COVID-19 Special Needs Grant must be dated no earlier than March 13, 2020. A closing date for the COVID-19 Special Needs Grant is subject to the length of the peacetime emergency declared by the Governor of the State of Minnesota, and the funding available.

To qualify for the COVID-19 Special Needs Grant, applicants must be:

1. *A Veteran or the surviving spouse (who has not remarried) of a deceased veteran as defined by MN Statute 197.447,*
2. *A Minnesota Resident, and*
3. *Have been negatively financial impacted by COVID-19.*

**Note: two Veterans married to each other are only authorized one COVID-19 Special Needs Grant.*

Items Covered by COVID-19 Special Needs Grant

- | | | |
|---------------------------------------|----------------------|---|
| • Utility Bills | • Security Deposits | • Auto Repairs |
| • Auto Insurance | • Medical Bills | • Furnace/AC Unit |
| • Rent/Mortgage/
Contract for Deed | • Auto Loan Payments | • Home Repairs
(related to habitability) |

Application Resources:

- [COVID-19 Special Needs Grant Overview Document](#)
- [Contact your CVSO](#)

COVID-19 Distance Learning Support Grant

The purpose of the COVID-19 K-12 Distance Learning Support Grant is to mitigate the negative financial impact a family experiences by implementing their school district's distance learning or hybrid learning plans by providing a one-time grant in the amount of \$3,000.

Applicants for the COVID-19 K-12 Distance Learning Support Grant must demonstrate a negative financial impact on or after August 1, 2020. A closing date for the K-12 Distance Learning Support Grant will depend on the availability of funding, but not later than June 30, 2021.

To qualify for the COVID-19 Disaster Relief Grant, applicants must be:

1. A Veteran as defined by MN Statute 197.447, and
2. A Minnesota Resident, and
3. Have been negatively financially impacted by COVID-19.

Eligible applicants must be able to demonstrate meeting all the requirements below.

1. Have a child who is enrolled in the State of Minnesota in:
 - a. Grades K-8 or;
 - b. Grades 9-12 with an IEP (Individual Education Plan), Section 504 Plans are not eligible.
2. The child must attend a school that has implemented distance learning or a hybrid program or have newly enrolled (school year 2020-2021) in private school or homeschool option as an alternative to the implementation of distance learning or hybrid program.
3. Provide evidence that your family has experienced a negative financial impact as defined by one of the following scenarios:
 - a. A parent had to reduce or eliminate work in order to accommodate the implementation of distance learning or hybrid program for the child.
 - b. The child was newly enrolled in a daycare setting or similar business in order to accommodate their parent's employment and to facilitate the school district's distance learning or hybrid program for their child.
 - c. The parent has newly employed a tutor, nanny, non-parental adult family member, or other similar arrangement to coach, mentor, and implement distance learning or hybrid program for their child.
 - d. Newly enrolled in homeschool or a private school but was previously (2019-2020 school year) enrolled in a public school district.

Note: Incurring "normal school expenses" such as school lunch costs, school supplies, etc. does not constitute a "negative financial impact" for the purposes of this grant.

Application Resources

- *COVID-19 Distance Learning Support Grant Overview Document*
- *Contact your CVSO*

OTHER PROGRAMS

The State Soldiers Assistance Program (SSAP) typically provides seven different programs year-round that are not tied to our COVID-19 response. Although they are not specifically intended to assist with our COVID-19 response, SSAP programs may be helpful to any Veteran or dependent who may have been affected by COVID-19.

Special Needs Grant

The purpose of the Special Needs Grant is to provide one-time financial assistance to a Veteran or surviving spouse to assist in their financial crisis and to promote stability and prevent homelessness.

Special Needs Grants are open year around. To qualify for a Special Needs Grant, applicants must be:

- A Veteran or the surviving spouse of a deceased Veteran as defined by MN Statute 197.447.
 - A Minnesota Resident.
- * Note: Two Veterans married to each other are entitled to their own separate Special Needs Grants

Application Resources:

Contact your County Veterans Service Officer to learn more at our Special Needs Grant.

Subsistence Assistance: (Short Term Disability)

Subsistence Assistance provides financial assistance for up to six months to a Veteran or surviving spouse when they are disabled and prevented from working at their usual/normal occupation for at least 30 days, or without a disabling medical condition within one year of the Veterans death.

Subsistence Assistance is available year around, and provides help with:

- Shelter associated payments (rent / mortgage / room & board / property taxes / association dues / homeowners' insurance).
- Utility Assistance (i.e. electric, gas, propane, water, sanitation/sewer, etc.).
- Healthcare Premiums
- Personal Needs Funds (Cash grant).

Application Resources:

- *Subsistence Assistance Overview Document*
- *Contact your County Veterans Service Officer*

Important Message

We understand that many County Veterans Service Offices are currently closed or operating at a reduced capacity and that situations around the state are changing daily. If you are in need of assistance with applying for any of our programs and you cannot receive assistance from

your County Veterans Service Officer our Field Operations Team has staff standing by and ready to assist you. They can be reached at FO.MDVA@state.mn.us.

The COVID-19 Frequently Asked Questions document is also available if further information is needed.

“It is wiser to find out than suppose.”

- More Maxims of Mark Johnson, 1927

THE ALLIANCE

Jeffrey L. Gay, Jackson Co. VSO



I had the pleasure and honor recently to visit a new facility in Sioux Falls, SD dedicated to Military, Veterans, Family and Community. It's an awesome concept and well worth your visit, everyone is welcome.

From my understanding this was a coalition of the local American Legions and VFW who sold their Post homes to purchase these facilities in an effort to bring Veterans and community closer together. They have picked up numerous partners to make this effort **coalesce** into what it is now and will expand to become.

It's a vivid and exciting example of what our Service Organizations can do with a little vision, forward thinking and rolling up their sleeves to work together toward a common goal! Even smaller Posts can use this concept as a model to bring more life, vitality and purpose to their clubs providing value added programs for its members and communities. We can truly say, **“This ain't your grandpa's Legion no more”!**

Many of these partners are housed within the two buildings offering services to Veterans and their families.



When I first entered I was flooded with images of times past. It reminded me of a military service club (on steroids!). The clientele, the atmosphere, the conversations. It had a definite vibe about it that was familiar, calming and inviting. There were all ages, all genders and all ethnicities conversing with one another. The huge screen was alive with colorful images and the music wasn't too loud nor was it too soft. A definite destination for anyone travelling to Sioux Falls with some time to spare.



It's a shining example of what can be accomplished with an open mind and an idea. It's a model to proudly be emulated nationwide and shows what our service clubs are capable of doing as they work together for their membership and their communities and how they can draw other like-minded entities to partner with.



Besides the facility the two buildings comprise and the services offered this is also the Post Home for the various American Legions, VFW's and other service organization partners.

AMENITIES

Some of the amenities for your use and enjoyment are:

- | | |
|-------------------------|---------------------------|
| Coffee Club | Gun Range & Armory |
| Club Lobo (Supper Club) | VA Veteran Services |
| Museum | American Legion |
| The Patriot Grill | Veterans of Foreign Wars |
| The Hangar Gift Shop | 'Tha' Spot' Barber Shop |
| Facility Rentals | Event Center (for rental) |

The following is taken directly from their website: *“The South Dakota Military Heritage Alliance, Inc. is organized exclusively for charitable and education purposes. The purpose of this corporation is to provide support services, encouragement, camaraderie, entertainment and esprit de corps for military veterans, active duty servicemembers, actively-serving Reserve Component (i.e. Reserve and National Guard) servicemembers, their families and all who support them, to preserve South Dakota and American military heritage, and to provide historic and current military educational opportunities to civilians of all ages.”*

A PLACE FOR FREEDOM

Join us in celebrating our country and freedom; be who you are; have fun, express yourself, be involved as you want to be.

A PLACE TO REMEMBER

Never forget those before us – those who gave some, and those who gave all.

A PLACE FOR ALL

One place for veterans, active military service members and our community to come together to celebrate, unify, and support others.

One area that intrigued me is their small arms range. It's fully automated 14 lanes meet all federal safety codes for ventilation and exhaust. A great place to hone or maintain your skills with a handgun in a warm, dry, comfortable area throughout the winter months.



With a \$1 membership fee you can get discounts for lane rentals and more. If you are military, military Veteran, law enforcement or fire and rescues you can get lane rental discounts as well! Rent a gun or bring your own. They also offer firearm safety training and carry

permit classes as well as on-hand experts to help you as you use the ranges.



The Patriot Grill



Main Conference and Event Hall



Balcony Seating (Event Hall)



Medium Sized Meeting Room



Individual Meeting Room

Below is a snapshot of their growing list of partners:

<i>'Tha' Spot' Barber Shop</i>	<i>Ag United</i>
<i>USA Mortgage</i>	<i>Sanford Health</i>
<i>Fisher Sisters Real Estate</i>	<i>SD Dept of Veteran Affairs</i>
<i>Riverview Insurance</i>	<i>Keystone Treatment</i>
<i>Sioux Falls Handyman Services, Inc.</i>	<i>VFW</i>
<i>Nebula Group, USA, LLC</i>	<i>American Legion</i>

Supported Affiliates Include:

<i>Veterans of Foreign Wars</i>	<i>Paralyzed Veterans of America</i>
<i>American Legion</i>	<i>Military Order of the Purple Heart</i>
<i>Disabled American Vets</i>	<i>Vietnam Veterans of America</i>
<i>Rolling Thunder, Inc.</i>	<i>Legion Honor of El Riad Shrine</i>
<i>Tr-State Navy Chiefs Assn.</i>	<i>Sioux Falls Veterans Council</i>
<i>USMC League</i>	<i>Combat Veterans Motorcycle Assn.</i>
<i>Military Officers Assn.</i>	
<i>Warriors Never Give Up</i>	
<i>Midwest Honor Flight</i>	

For more information on this growing organization go to www.southdakotaalliance.org or call/email directly to 605.271.1582 / info@southdakotaalliance.org

1600 W. Russell St.

Sioux Falls, SD 57104

(Located directly across Russell Street from The Denny Sanford Convention Center)

I urge any of you visiting Sioux Falls for shopping, VA medical visits, vacationing or whatever your reason might be to stop in at 'The Alliance' and check it out. It's an experience you won't soon forget..

"There is a child in every one of us who is still a trick-or-treater looking for a brightly-lit front porch."

— Robert Brault

PARTNERSHIPS & COLLABORATIONS

To provide you with the best possible benefits and assistance we, your local CVSO's, build networks, partnerships and collaborations utilizing the services of many organizations both public and private.

COVID-19 Housing Assistance Program (CHAP)

This program will provide housing assistance payments to help prevent eviction, prevent homelessness, and maintain housing stability for eligible renters and homeowners. Local administrators will review applications from individuals and families requesting assistance, verify eligibility, and process payments for eligible expenses on behalf of households.

Am I eligible to apply? To qualify for housing assistance, households must meet all of the criteria listed below:

- *Be a Minnesota resident.*
- *Be a renter or homeowner with an income at or below 300% of federal poverty guidelines, with a preference for those at or below 200% of federal poverty guidelines. To see if your income qualifies, please see the [FY 2020 Federal Poverty Guidelines](#).*
- *Have an eligible expense that was incurred after March 1, 2020 that is **past due**. Housing assistance funds can only be used for eligible expenses incurred between March 1, 2020 and December 30, 2020.*
- *Be unable to make the payment(s) owed because of the public health emergency due to unemployment, illness, or another COVID-19 related issue.*

If you currently receive rental assistance that adjusts with income (i.e. Housing Choice voucher, project-based assistance, or another form of state or federal rental assistance), you are generally not eligible to apply for rental assistance in the COVID-19 Housing Assistance Program. You may still apply for assistance with eligible utility expenses.

For more info: www.mnhousing.gov/sites/np/renters

DNR VETERAN BENEFITS

www.dnr.state.mn.us/licenses/military/index.html

UNITED COMMUNITY ACTION PARTNERSHIP (UCAP)

<https://www.unitedcapmn.org/>

These are just a few, there are many more locally, throughout the State and the Nation that we work with. They all offer something that we can use for you!

***"By the pricking of my thumbs,
something wicked this way comes."***

- William Shakespeare, Macbeth

BEWARE OF SOLICITORS

"If it looks like a duck, and quacks like a duck, we have at least to consider the possibility that we have a small aquatic bird of the family Anatidae on our hands." (Quote by Douglas Adams)



I'm sharing this with you as a reminder to be wary about those soliciting for YOUR money, especially for causes you know nothing or little about or who may be misrepresenting known non-profit aid organizations.

There are many great people out there doing what is right but there are many predators too who only want your money,

Don't become a victim! In the military it was always "when in doubt, salute", but in cases like this when in doubt give it some serious thought and either approach them with valid questions or just ignore them.

A "non-profit" set up outside the Walmart in Grand Rapids, MN. After some checking it seems to be a legit 501c(3) non-profit. He is asking for donations from every person who walks in, and he received a lot! The area CVSO watched him for 20 minutes and then confronted him. He stated he does not raise funds in his own county but travels around the state to raise funds just like he was doing here.

When he was challenged he became very defensive and accused the CVSO of harassing him. He was dropping names of several organizations and counties who can vouch for him while providing their thank you letters to read. Additionally, he is the sole member and president of this nonprofit.

He may be donating some money and did offer to donate locally if there was an organization who would apply for his grant. His offer was declined and we plan to keep an eye out for him and not have him back in our county. Sadly, he was able to be outside Walmart for two full days before it was brought to our attention. Walmart told him he can't come back and he was confrontational with them as well.

He justifies what he does by calling out what other organizations do and tries to trash them, the DAV in particular. He said he is giving back way more of the donations than they do so he sees nothing wrong with the way he is operating. **One more thing that seemed suspicious, ALTHOUGH NEVER SERVING HE LIKES TO DRESS AND LOOK LIKE A VETERAN.**



"Putting all your eggs in one basket..." This can be good and it can be not so good. For

instance, if you are dependent on your VA compensation or pension payments alone may not always bode well for you.

If that original decision is reviewed and the disability that was instrumental in awarding it has improved the payment to you may be reduced or eliminated. On the other hand, there is always a chance that if the disability is considered to have worsened it may be just as apt to increase the amount received.



Consider that and then consider what would happen if there was a change in the amount. How would you handle that? How much of an impact would that have on your fiscal life? Would you survive it? **Don't expect any goose to lay a golden egg either!**



VA DEBT RECOUPMENT

A debt may be due to an overpayment or **erroneous** payment for compensation or other payments which may have been provided.



How can this affect your personal finances?

There are many "horror stories" out there and we've all heard them. An unexpected debt or secession of payments can turn your budget upside down creating an immediate hardship. In most cases these are not totally unexpected but in some they are. In any case you are generally caught off-guard.

In these instances not only the lifestyle you've become accustomed to changes but your ability to pay other bills and household expenses is impeded. This causes personal embarrassment, interruption of day to day life, and may **detrimentally** affect your FICO score thus reducing your buying power.

Remember the old saying "ignore it and it will go away"? Well, take my word for it, **'it don't go away'**! It's up to you to take appropriate action... Prepare yourself for the "just in case" scenario and begin saving more and, most importantly, prepare a household budget.



You don't have to go it alone, there are ways you can find relief to help you get through this...

- First of all, contact the VA to confirm it and to better understand what happened and why. There may be a way of setting up payments or to make other arrangements to satisfy this debt.
- You can also seek expert help in modifying your personal/family budget to accommodate this debt as well as ease the impact and make sure your credit score remains intact. Your CVSO can help set you up with budget or debt management people.



Remember, if you get a debt collection notice from the VA contact your CVSO as soon as possible. This is another good reason to read your mail/email, don't just throw it in a corner unopened, it may be important!

Attention Veterans and Family members who have a VBA overpayment

If you are affected by the COVID-19 (CORONAVIRUS), have a VBA benefit debt and need temporary financial relief, please contact DMC at 1-800-827-0648 to request assistance.

The financial relief actions include the following until further notice:

Suspending all actions on Veteran debts under the jurisdiction of the Treasury Department.

Suspending collection action or extending repayment terms on preexisting VA debts, as the Veteran prefers

If you are affected by a natural disaster (Hurricane Laura or wildfires), have a VBA benefit debt and need temporary financial relief, please contact DMC at 1-800-827-0648 to request assistance.

We can suspend collection action for up to **90 days** or extend repayment terms on preexisting VA debts, as the Veteran prefers

"The farther we've gotten from the magic and mystery of our past, the more we've come to need Halloween."
— Paula Curan

NEW! Live Whole Health Mobile App Now Available



For information on what this is and how to get it go online to:

www.va.gov/WHOLEHEALTH/features/Live_Whole_Health_Mobile_App.asp

The app is available for download on both Android and Apple devices. Visit the VA App Store to download the Live Whole Health app today! It's that easy...

<https://mobile.va.gov/app/live-whole-health>

"There is nothing as easy as denouncing ... It don't take much to see that something is wrong but it does take some eyesight to see what will put it right again."

~ Will Rogers

I'M SURE YOU REMEMBER WORRYING ABOUT THIS?

Trust Me, I'm A
RECRUITER

NOW IT'S TIME TO WORRY ABOUT THIS!

TRUST ME I'M A POLITICIAN

YOUR VOTE IS YOUR VOICE

"Politicians can do more funny things naturally, than I can think of to do purposely."

~ Will Rogers

JUST START THE CONVERSATION...

Opening a dialogue about suicide is a rather uncomfortable thing but one that has to be broached if we are ever going to eliminate it. It's not just something we can leave to someone else to do for us, it has to be each and every one of us to spread the word far and wide.



VA encourages families and supporters to reach out and provide support to the Veterans in their lives. Each of us can make a difference.

Unsure how you can help? Here are a few ways to take-action this month and every month:

- **Take a moment:** Start the conversation with the Veteran in your life—is there anything they need from you to feel better supported?
- **No action is too small:** Some actions you can take including giving them a call, scheduling a video chat, going on a walk together or arranging an outdoor picnic.
- **Offer hope:** You can offer hope to a Veteran by setting goals for them to look forward to, and voicing support through simple words, such as "I believe in you."
- **Be a source of support:** Offer to help. Ask the question, "What's the best way for me to support you right now?"

It's always a good time to **Be There** for the Veteran in your life. Take the initiative, reach out, be at their **"six"**....

For more information: <https://BeThereForVeterans.com>

YOU DON'T HAVE TO BE A PROFESSIONAL

You don't have to be a mental health professional to help a Veteran going through a challenging time.

Talking about suicide isn't easy, but it's okay to ask the hard question. "Are you thinking about suicide?" It won't cause a suicide, but it may save a life.

Take the first step to prevent Suicide. Start by checking in and saying hello. It can go a long way in helping someone feel supported. VA has developed a guide to help you feel confident in starting the conversation with strategies and recommendations on language to use. For a Veteran in crisis, these conversations can mean all the difference. You have the power to support Veterans on their journey and create a supportive space with open dialogue.



This month, and every month, talk to your loved ones about their challenges and check in with Veterans in your life.

For more information and resources you can visit www.bethereforveterans.com.

Take time to review some of the signs that someone may be at risk for suicide. They can include:

- *Persistent or worsening trouble sleeping or eating*
- *Feeling anxious or agitated*
- *Increasing alcohol or drug misuse*
- *Engaging in risky activities without considering the consequences*
- *Withdrawing from family members and friends*
- *Feeling rage or anger*
- *Feeling hopeless, trapped, or like there's no way out*
- *Feeling like there is no reason to live*

All signs of suicide risk require attention, but some warning signs require immediate action. If you recognize any of these signs, either in yourself or a loved one, find support in your community. If you are in crisis or are concerned that a loved one is, contact the **Veterans Crisis Line at 1-800-273-8255, and Press 1.**

The following can be signs of a suicidal crisis.

- *Making a plan for how/when to attempt suicide*
- *Frequently talking, writing, or drawing about death or about items that can cause physical harm*
- *Acting recklessly or engaging in risky activities without thinking about the consequences*
- *Behaving violently, such as punching holes in walls, getting into fights, or engaging in acts of self-harm*
- *Feeling rage or uncontrolled anger or seeking revenge*

- Taking risks that could lead to death, such as driving fast or running red lights
- Giving away prized possessions
- Putting your affairs in order, tying up loose ends, and/or making a will
- Seeking access to firearms, pills, or other means of harming yourself

WORDS & STUFF GLOSSARY

Anatidae	biological family of water birds that includes ducks, geese, and swans
CDC	Centers for Disease Control
ARVIN	Army of the Republic of Vietnam
Coalition	a body formed by the coalescing of originally distinct elements or parties
Legacy	of, relating to, associated with, or carried over from a n earlier time
Hypothermia	subnormal temperature of the body as opposed to "hyperthermia" which is an exceptionally high fever especially when induced artificially for therapeutic purposes
CITC	Care in the Community
Coalesce	Come together to form one mass or whole
Erroneous	Wrong; incorrect
detrimentally	Causing damage or harm; injurious.
"six"	Back or backside, six o'clock position

ACT NOW

MEDICARE OPEN ENROLLMENT

Medicare Open Enrollment starts October 15 — but you can get a head start by **previewing 2021 plans today!** Now's a great time to review your coverage and see if there's a better fit for you. **Plans have historically low premiums** — dropping an average of 34% over the last 3 years, and in some states up to 60%!

Here's something new for Open Enrollment: Many participating drug plans will offer a **30-day supply of insulin for \$35 or less in 2021.** Visit Medicare.gov now to preview participating plans ahead of Open Enrollment.

Remember: When comparing plans look at the estimated "Yearly Drug & Premium Cost." A plan with the lowest premium may not always provide the lowest total cost to you.

*"Shadows of a thousand years rise again
unseen, voices whisper in the trees,
Tonight is Halloween!"*

— Dexter Kozen

IMPORTANT INFORMATION

Please place these numbers close by in case you would ever need to call one. We hope that the need never arises but we also understand that it's a real possibility. Better to be prepared and to know where to call for help when help is needed...

National Suicide Prevention Hotline



OR TEXT TO "838255"

NATIONAL PROBLEM GAMBLING HELPLINE

1-800-522-4700



NATIONAL DOMESTIC VIOLENCE
HOTLINE 
1-800-799-7233

DON'T FORGET – LIKE US ON FACEBOOK!
www.facebook.com/JacksonCountyMNVeteranServices

Visit us online www.co.jackson.mn.us/veterans

COMMO CHECK!!!!!!
HOW COPY? OVER...
GOOD COPY! OUT!



GOIN' ON-LINE

Below are web addresses which can help you, entertain you and keep you abreast of news, views and changes in benefits. Watch for additions to the list as we move forward!

NEWS & VIEWS

Marine Times	www.marinecorpstimes.com
Air Force Times	www.airforcetimes.com
Military Times	www.militarytimes.com
Military.COM	www.military.com
SOFREP News	https://sofrep.com/news/

BENEFITS & OTHER INTEREST

U.S. Veterans Affairs	www.va.gov
MN Dept. of Vet Affairs	https://mn.gov/mdva/
My Health-e Vet	www.myhealth.va.gov

SERVICE ORGANIZATIONS

American Legion	www.legion.org
MN American Legion	www.mnlegion.org
Veterans of Foreign Wars	www.VFW.org
Disabled American Vets	www.DAV.org
AMVETS	http://amvetsnsf.org
Vietnam Vets of America	https://vva.org/
Military Order of Purple heart	https://moph.org

MILITARY SERVICE BRANCHES

US Army	www.goarmy.com
US Marine Corps	www.marines.mil
US Navy	www.navy.mil
US Air Force	www.airforce.com
US Coast Guard	www.uscg.mil
US Space Force	www.spaceforce.mil/
National Guard (Army/Air)	www.nationalguard.com

OF INTEREST TO MILITARY RETIREES

TRICARE Health	www.tricare.com
DFAS MyPay (Finance)	https://mypay.dfas.mil
Military Officers Assn.	www.moaa.org
DoD Lodging Site	www.dodlodging.net
America's Warrior Part.	americaswarriorpartnership.org
Dental & Vision – FEDVIP	www.benefeds.com
The American Flag	www.usa.gov/flag
US Flag Code	www.military.com/flag-day/us-flag-code.html

LINKS PROVIDING INFO AND ASSISTANCE

Nat'l Archives (Records)	https://archives.gov/veterans
MACV (Financial/Legal)	www.mac-v.org
Minnesota LinkVet	https://minnesotaveteran.org
Senior Linkage Line	www.seniorlinkageline.com
Wounded Warrior Proj.	www.woundedwarriorproject.org
"Make the Connection"	www.MakeTheConnection.net
MN Military & Vet Exch.	www.mnme.us
Minnesota Help!	https://mnhelp.info/
Ctr for Disease Control	www.cdc.gov
Veterans Court	www.mncourts.gov/district/5/
FEMA	www.reacy.gov



"WHO YA GONNA CALL?!"

Occasionally you need to call for help. Besides your local CVSO the numbers below may be helpful for you.



Resources for SW/WC MN Area Veterans

VAMC, Sioux Falls, SD	605.336.3230
(Toll Free)	(800.316.8387)
<i>(Press "0" or your party's extension to interrupt message)</i>	
A Nurse or Telephone Care	866.687.7382
Telephone Triage	x7140
Patient Advocate	x6688
Pharmacy Refills	855.560.1723
VA Billing Questions	866-347-2352
CBOC, Spirit Lake, IA	712.336.6400
CBOC, St James, MN	507.375.9670
MN Vet's Home, Luverne, MN	507.283.6200
Toll Free	877.588.8387
Vet Center, Sioux Falls, SD	605.330.4552
MACV, Mankato Office	507.345.8258
SW Ctr for Independent Living	507.532.2221
MDVA SW MN Higher Education Coordinator	507.537.7213
MDVA Tribal VSO, SW MN	507.637.1534
MDVA Veterans Linkage Line	888.546.5838
Senior Linkage Line	800.333.2433
VA Crisis Line/Suicide Line	1.800.273.TALK press 1 (273.8255)
Defense Finance & Acc't. Svc	888.332.7411
TRICARE West Region	844.866.9378

MN Veterans Service Organizations' Dept. HQ's

The American Legion	866.259.9163
Veterans of Foreign Wars	651.291.1757
Disabled American Veterans	651.291.1212
Military Order Purple Heart	651.227.4456
Vietnam Veterans of America	651.224.6345

IDENTIFICATION CARDS/DEERS UPDATES

(Call for appointment and bring proper paperwork)

NG Armory, Mankato, MN	507.389.6219
100 Martin Luther King Drive	Mon-Wed-Fri
114 th FW, Sioux Falls, SD	605.988.5845
1201 W. Algonquin St.	
196 th MEB, Sioux Falls, SD	605.357.2900 or 2985
800 W. National Guard Drive	
NG Armory, Montevideo, MN	320.269.9284 or 5180
711 S. 17 th St.	Mon-Fri / 9am-3pm

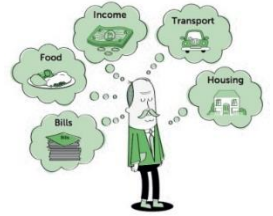
YOUR LOCAL
CVSO IS:

FINDING A LOCAL VETERAN SERVICE OFFICER

MN Ass'n of Vet Service Officers	www.macvso.org
Nat'l Ass'n of Vet Service Officers	www.nacvso.org

FINANCIAL PEACE OF MIND

Peace of mind can come from many sources. However, one of the most mind-numbing experiences a person has is how to manage their money. You can rob from Peter to pay Paul only so often until you're mired down into what seems to be financial quicksand or quagmire.



Creating a budget can be daunting, figuring out where to start and where to go. Many people view it as stifling and others are overwhelmed. It sounds so complicated but it can be as easy as three little words, "I need help"...

Take time to read the below notice from the Sioux Falls Vet Center and then make time to follow the course. It's a great deal! What usually costs a fair stipend to get the Vet Center is offering free of charge. Just call...

READ PLEASE



Sioux Falls Vet Center
3200 W. 49th Street
Sioux Falls, SD 57106
605-330-4552
FAX: 605-330-4554



Financial Peace-Military Edition

This education program is designed to help Veterans/Service Members and their households to develop and implement financial education that can help to manage money more effectively. The purpose is to provide tools to improve skills and planning to better manage their finances and have more success financially.

Eligibility: Vet Center-RCS eligible Veteran (call us if you have questions)

Location: Sioux Falls Vet Center will host via Telehealth

Dates: Tuesday, October 20, 2020 through December 15, 2020 (9 weeks)

Time: 10 am to Noon

Facilitator: Morris Patzlaff, MSW

Sign up early to assure your spot in the class.

Veterans new to the Vet Center need to register for services and complete the Intake Process prior to starting this Group. If you have any questions, please contact Morris Patzlaff at the Sioux Falls Vet Center (605) 330-4552.

Note: Even if you cannot attend the group, we can assist you individually or as a couple to do this on your own schedule.

Sioux Falls Vet Center will provide the student workbook free of charge (approximately a \$90 value) to Veterans who have completed the Intake Process and we have a DD214 to document their military service.

We know that many Veterans and Service Members are dealing with financial challenges and want to do what we are able to assist.



All 9 lessons are pre-recorded and the Veteran and their family can watch whenever their schedule allows. The group is to further assist the Veteran and their family to implement the skills they are learning. Also, it is my understanding that the Veteran has lifetime access to these 9 lessons and a ton of other content, that is on the Dave Ramsey Financial Peace Military Edition website.

<https://www.daveramsey.com/military/>

Morris Patzlaff, MSW, CSW-PIP, LMFT
Sioux Falls Vet Center
Phone: 605-330-4552



"Too many people spend money they earned... to buy things they don't want... to impress people that they don't like." --Will Rogers

"Never spend your money before you have it." --Thomas Jefferson

Jackson County Veteran Service Office **October 2020**

DISTRICT 8 & SW MINNESOTA COUNTY VETERAN SERVICE OFFICERS

Cottonwood - Todd Dibble
 41385 US Hwy N
 Windom, MN 56101
 507.831.5522

todd.dibble@co.cottonwood.mn.us

Jackson - Jeffrey Gay
 402 White Street – Door #6
 Jackson, MN 56143
 507.847.4774

cvso@co.jackson.mn.us

Lincoln - John Hovland
 Box 29319 N. Rebecca St.
 Ivanhoe, MN 56142
 507.694.1033

jhovland@co.lincoln.mn.us

Lyon - Heidi Fier
 607 W. Main St.
 Marshall, MN 56258
 507.537.6729

heidifier@co.lyon.mn.us

Martin - Douglas Landsteiner
 2423 Albion Ave.
 Fairmont, MN 56031
 501.238.3220

doug.landsteiner@co.martin.mn.us

(NOTE: Martin Co is actually district 9)

Murray - James Reinert
 Government Center; PO Box 57
 Slayton, MN 56172
 507.836.1169.

jreinert@co.murray.mn.us

Nobles - Bill Brockberg
 315 10th St,
 Worthington, MN
 507.295.5292

bbrockberg@co.nobles.mn.us

Pipestone - Renae Schuch
 811 5th SW
 Pipestone, MN 56164
 507.825.1183

renae.schuch@co.pipestone.mn.us

Redwood - Dustin Hunter
 P.O. Box 130403 South Mill St
 Redwood Falls 56283
 507.637.4034

dustin_h@co.redwood.mn.us

Rock - David Haugum
 204 E. Brown St.
 Luverne, MN
 507.283.5061

dave.haugum@co.rock.mn.us



WWW.MACVSO.ORG



“Liberty has never come from Government. Liberty has always come from the subjects of it. The history of liberty is a history of limitations of governmental power, not the increase of it.”

-Woodrow Wilson

WHAT ARE VA PRIORITY GROUPS AND HOW DO THEY AFFECT ME?

This is a question that is asked many times by Veteran's. The official answer, straight from the VA website, is when you apply for VA health care, the VA will assign you to 1 of 8 priority groups. This system helps to make sure that Veterans who need care right away can get signed up quickly. It also helps to make sure the VA can provide high quality care to all Veterans enrolled in the VA health care program.

The priority group you are assigned may affect:

- *How soon we sign you up for health care benefits, **and***
- *How much (if anything) you'll have to pay toward the cost of your care*

What factors will VA use to assign a Veteran to a priority group?

They'll base your priority group on:

- Your military service history, **and**
- Your disability rating, **and**
- Your income level, **and**
- Whether or not you qualify for Medicaid, **and**
- Other benefits you may be receiving (like VA pension benefits)

The VA assigns Veterans with service-connected disabilities the highest priority. They assign the lowest priority to Veterans who earn a higher income and who don't have any service-connected disabilities qualifying them for disability compensation (*monthly payments*).

If you qualify for more than one priority group, you will be assigned to the highest one.

1	<p>You may be assigned to priority group 1 if any of the below descriptions are true. You:</p> <ul style="list-style-type: none"> ▪ Have a service-connected disability that we've rated as 50% or more disabling, or ▪ Have a service-connected disability that we've concluded makes you unable to work (also called unemployable), or ▪ Received the Medal of Honor (MOH)
2	<p>You may be assigned to priority group 2 if you have a service-connected disability that the VA has rated as 30% or 40% disabling.</p>
3	<p>You may be assigned to priority group 3 if any of the below descriptions are true. You:</p> <ul style="list-style-type: none"> ▪ <i>Are a former prisoner of war (POW), or</i> ▪ <i>Received the Purple Heart medal, or</i> ▪ <i>Were discharged for a disability that was caused by—or got worse because of—your active-duty service, or</i> ▪ <i>Have a service-connected disability that we've rated as 10% or 20% disabling, or</i> ▪ <i>Were awarded special eligibility classification under Title 38, U.S.C § 1151, "benefits for individuals disabled by treatment or vocational rehabilitation"</i>
4	<p>You may be assigned to priority group 4 if either of the below descriptions is true. You:</p> <ul style="list-style-type: none"> ▪ Are receiving VA aid and attendance or housebound benefits, or ▪ Have received a VA determination of being catastrophically disabled
5	<p>You may be assigned to priority group 5 if any of the below descriptions are true. You:</p> <ul style="list-style-type: none"> ▪ <i>Don't have a service-connected disability, or you have a non-compensable service-connected disability that the VA's rated as 0% disabling, and you have an annual income level that's below the adjusted income limits (based on your resident zip code), or</i> ▪ <i>Are receiving VA pension benefits, or</i> ▪ <i>Are eligible for Medicaid programs</i>
6	<p>You may be assigned to priority group 6 if any of the below descriptions are true. You:</p> <ul style="list-style-type: none"> ▪ <i>Have a compensable service-connected disability that we've rated as 0% disabling, or</i> ▪ <i>Were exposed to ionizing radiation during atmospheric testing or during the occupation of Hiroshima and Nagasaki, or</i> ▪ <i>Participated in Project 112/SHAD, or</i> ▪ <i>Served in the Republic of Vietnam between Jan 9, 1962, and May 7, 1975, or</i> ▪ <i>Served in the Persian Gulf War between Aug 2, 1990, and Nov 11, 1998, or</i> ▪ <i>Served on active duty at Camp Lejeune for at least 30 days between Aug 1, 1953, and Dec 31, 1987</i>

6b	<p>We may also assign you to priority group 6 if you meet all of the requirements listed below. You:</p> <ul style="list-style-type: none"> ▪ Are currently or newly enrolled in VA health care, and ▪ Served in a theater of combat operations after Nov 11, 1998, or were discharged from active duty on or after Jan 28, 2003, and ▪ Were discharged less than 5 years ago <p>Note: As a returning combat Veteran, you're eligible for these enhanced benefits for 5 years after discharge. At the end of this enhanced enrollment period, the VA will assign you to the highest priority group you qualify for at that time.6</p>
7	<p>You may be assigned to priority group 7 if both of the below descriptions are true for you:</p> <ul style="list-style-type: none"> ▪ Your gross household income is below the geographically adjusted income limits (GMT) for where you live, and ▪ You agree to pay copays ▪ View current copay rates go online to: www.va.gov/health-care/copay-rates/ ▪
8	<p>You may be assigned to priority group 8 if both of the below descriptions are true for you:</p> <ul style="list-style-type: none"> ▪ Your gross household income is above VA income limits and geographically adjusted income limits for where you live, and ▪ You agree to pay copays ▪ View current copay rates go online to: www.va.gov/health-care/copay-rates/ <p>If you're assigned to priority group 8, your eligibility for VA health care benefits will depend on which sub-priority group they place you in.</p>

You may be eligible for VA health care benefits if you are placed in one of these sub-priority groups:

a	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Have a non-compensable service-connected condition that the VA's rated as 0% disabling, and ▪ Enrolled in the VA health care program before January 16, 2003, and ▪ Have remained enrolled since that date and/or were placed in this sub-priority group because your eligibility status changed
b	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Have a non-compensable service-connected condition that the VA's rated as 0% disabling, and ▪ Enrolled in the VA health care program on or after June 15, 2009, and ▪ Have income that exceeds current VA or geographical limits by 10% or less
c	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Don't have a service-connected condition, and ▪ Enrolled in the VA health care program as of January 16, 2003, and ▪ Have remained enrolled since that date and/or were placed in this sub-priority group because your eligibility status changed
d	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Don't have a service-connected condition, and ▪ Enrolled in the VA health care program on or after June 15, 2009, and ▪ Have income that exceeds current VA or geographical limits by 10% or less

You're not eligible for VA health care benefits if we place you in one of these sub-priority groups:

e	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Have a non-compensable service-connected condition that we've rated as 0% disabling, and ▪ Don't meet the criteria for sub-priority group a or b above <p>Note: You're eligible for care for your service-connected condition only.</p> <p>Note: You're eligible for care for your service-connected condition only.</p>
f	NOT USED
g	<p>All of these must be true. You:</p> <ul style="list-style-type: none"> ▪ Don't have a service-connected condition, and ▪ Don't meet the criteria for sub-priority group c or d above

ONCE ENROLLED WILL MY PRIORITY GROUP EVER CHANGE?

Your priority group may change in some cases, such as if:

- Your income changes, **or**
- Your service-connected disability gets worse and we give you a higher disability rating
- You can update your income or other Health Benefits Information you can either visit your local CVSO or go online to www.va.gov/health-care/update-health-information

If you're currently enrolled or newly enrolled in the VA health care program, and you served in a theater of combat operations after November 11, 1998, or were discharged from active duty on or after January 28, 2003, you're eligible for enhanced benefits for 5 years after discharge. During this time, we'll assign you to priority group 6. At the end of this enhanced enrollment period, we'll assign you to the highest priority group you qualify for at that time.



OUR MISSION

The Minnesota Military & Veterans Exchange (MNme) is a coalition and community with one simple goal: to create a rallying point for all things related to creating healthier military and prior service communities.

OUR VALUES

WE MAKE IT EASY TO FIND WHAT YOU NEED

There are hundreds of tools and organizations created to support those currently serving, prior service members, their families, and caregivers. So many, in fact, that it can be hard to know where to start looking. MNme raises awareness and provides organized, effective access to the resources available to the Minnesota military and veteran community. We strive to facilitate meaningful connections.

- ***WE LEVERAGE THE COLLECTIVE IMPACT OF THE MILITARY AND VETERAN COMMUNITY***
- ***WE ARE DEDICATED TO ALL MINNESOTA PRIOR SERVICE MEMBERS AND THOSE CURRENTLY SERVING***
- ***WE FOCUS ON HEALTH, STABILITY, AND PURPOSE***
- ***WE RAISE THE PROFILE OF THE MINNESOTA VETERAN COMMUNITY***

HOW MNME WORKS

Men and women from every military branch form a community bonded by their commitment to serve. Having served, these individuals often find themselves grappling with a vast array of unique circumstances. Unfortunately, there is no one-size approach the community can take to address these situations. Instead, the we must come together to create a network, a consolidated hub of communication. MNme is that hub.

We raise awareness of the existing supportive community and strengthen the connections military, prior service members, their families and caregivers have to that community. **We encourage all organizations that honor and support those currently serving and veterans to use this site to find each other, connect, share information, and collaborate.**

For more information or to contact us find MNME on Facebook at: www.facebook.com/MNme.us/ or online at www.mnme.us

Strengthening MN military and veteran families through collaboration and partnership

2020



Here are a couple of things that many of us either forget about, let slip to the wayside or haven't really considered... A few thoughts from Jeff

UPDATES:

It's vitally important to keep people, employers and organizations you belong to aware of any change of address, phone number, email or even "life events" (marriage, divorce, births, deaths, etc.). These all have an impact on your life in one way or another.

RECORDS:

Your military records are vitally important to you as you begin to explore your Veteran benefits. The most important of which is your DD form 214 which is a snapshot of your military career. This is a source document needed for VA home loans, entry into the VA system, filing claims to the VA for medical issues, etc. They should be safeguarded with the rest of your important documents.

REVIEW:

You need to stay in control of your own life, don't depend on others. As such, you need to review your VA benefits on a regular basis to see if anything has changed or additional claims may be filed. Same goes with your insurance, cellular plan(s), investments, etc.

LIFE:

As we travel down the road of life do we ever stop and take inventory of where we're at? Do we have to adjust our course and make changes? Have we gotten to where we thought we would be at this juncture?

Part of examining our life includes all facets of it to include employment, retirement, home, wages, savings, etc, and, most importantly your, heart. A very large part of it is to be sure that you and your life's partner never go to bed mad. Life is too short to be miserable...

REFLECTIONS:

We were all service men and women and during that time our lives were regimented and (mostly) in order. I'm sure the majority of us wrote reports after a mission or task to review what went wrong, what went right, what could've been done to make it easier or more successful, and personal notes regarding its outcome. We still need to do that when taking stock of our lives. It's just one more tool to make our lives easy and more manageable. Take time to think, take a pause, reflect on today, tomorrow will come soon enough...