



# Governor Quinn Breaks Ground on First Veterans Home in Chicago



**CHICAGO** – Governor Pat Quinn broke ground September 21st on the \$70.5 million Illinois Veterans Home at Chicago. The 200-bed facility will be the fifth veterans' home in the state and the first in Chicago. Today's action is part of Governor Quinn's longstanding commitment to honor and support the men and women who have served our nation.

"All of us on the homefront have a duty to take care of those who have borne the battle," Governor Quinn said. "More than half of Illinois' veterans live in the Chicago area, and this new facility will greatly benefit these heroes and their families. Our new veterans' home in Chicago will provide care and support for 200 of our nation's heroes and create hundreds of jobs for hardworking Illinois residents."

The U.S. Department of Veterans Affairs has approved federal reimbursement for up to 65 percent of the eligible construction costs on the project. This means as much as \$45.8 million of the construction cost could be covered by the federal government.

The five-story home will feature single occupancy rooms with private bathrooms and common areas for dining and meeting with visitors. The facility will be built to meet Leadership in Energy and Environmental Design (LEED) silver standards, a testament to its energy-efficient and environmentally-friendly design. The construction project will be managed by the Illinois Capital Development Board.

Construction will begin by early October on 7.8 acres of land at the southwest corner of Forest Preserve Drive and Oak Park Avenue. The location was selected because of its proximity to the Edward Hines, Jr. VA Hospital and its accessibility to public transportation. Units will provide special long-term care for veterans with Alzheimer's disease and dementia. Construction is scheduled for completion in mid 2016.

"The start of construction on the Illinois Veterans Home at Chicago is a great step forward," Illinois Department of Veterans' Affairs (IDVA) Acting Director Rodrigo Garcia said. "Thanks to Governor Quinn's leadership and commitment to serving those who have served, Chicago-area veterans will have a chance to access the great quality of care and the caring, patriotic environment we offer at our four existing Homes."

"There is no more important building being constructed in the state of Illinois than this one," Capital Development Board Executive Director Jim Underwood said. "We are honored to oversee the construction of this home that will care for heroes who answered the call to serve."

The Illinois Veterans Home at Chicago will be operated by IDVA, which also supervises veterans' homes in Anna, LaSalle, Manteno and Quincy. IDVA also operates the Prince Home, a 15-bed permanent supportive housing facility for homeless and disabled veterans at Manteno. When completed and after recognition of the Illinois Veterans Home at Chicago, the Department will be able to receive USDVA per diem payments that will provide over one quarter of the annual operating budget of the home.



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AMVETS State Headquarters  
2200 South 6th Street  
Springfield, IL 62703

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# From the Commander

Dear AMVETS,

Welcome to November and with that this year is your right to vote in the midterm elections on the 4th. I hope everyone one of you went out and voted this year. This is a right we have defended with our military service. It is also a great time to be a veteran in the state of Illinois. I had the pleasure of being at the ground breaking ceremony for the new \$70.5 million dollar Illinois Veterans' Home in Chicago. It is going to be built at 4250 North Oak Park Avenue. It is the fifth veterans' home in the state and the first home to service the veterans and families that reside in Chicago and Northeastern Illinois. When the construction is complete it will be a 200 bed, five story skilled-care facility with also an alzheimer's unit. The good thing is that it will only be about three miles from Hines VA Hospital.

In my travels this time I had the pleasure of going to the veterans' stand down Mike Malmstrom of post 145 in East Moline puts on every year in Rock Island. I had a good time talking to the veterans'. There was a total of 109 veterans' that participated in the stand down. Some of the services that were provided free of charge were clothing, food, haircuts, showers, legal aid, employment assistance, social security and the Department of Veterans' Affairs was also onsite to help with the VA services that are offered. I want to thank Mike and all of his volunteers for their dedication and hard work to help these veterans better their lives. If you would like to donate or volunteer for Mike's stand down next year just contact him.

Lastly this month we will observe Veterans Day. Veterans Day is the day we gather to thank the more than 48 million Americans who have served this great country since 1776. This year will be the 61st year America has gathered in November to mark Veterans Day, but this solemn occasion goes back much farther. It has its origins in World War I. In 1918 at the 11th hour of the 11th day of the 11th month the guns fell silent on Europe's muddy battlefields. President Woodrow Wilson called it the war to end all wars and ordered that the Armistice be commemorated in succeeding years. So it was called Armistice Day. After the Korean War President Eisenhower renamed the holiday Veterans Day to salute all veterans no matter when or where they served. So this year on Veterans Day make sure to thank one of the more than 26 million veterans that are still alive today for their military service to this great country.

As always if you would like me to come to one of your post functions do not hesitate to give me a call or send an email. I would be more than happy to visit and help your post out any way that I can.

Yours in Service,  
Chris Studebaker  
Department Commander



# Vice Commander District 3, 4 & 5

Dear Amvets

As your new Vice Commander of Districts 3, 4 and 5 it is my pleasure to provide an update on my travels. First let me say it is my goal to attend all District 3, 4 and 5 meetings and to help in making these events meaningful and productive. I also plan to participate in many post meetings.

To date I have attended the 3 and 4 District meetings and it has been my pleasure to do so. The District 3 meeting was on July 20th at Post 100 in Jacksonville. Commander Pickle did a great job leading her first meeting in this position and I'm sure the next one will be even better.

On August 22nd I travel to Fisher Post 52 for the District 4 meeting. 2nd Vice Commander for Programs Shea attended this meeting and emphasized the importance of all posts participating in the September School of Instruction during his report. PDC and Department Alt NEC Cheryl Weglewski gave a report on the NEC meeting and the Freedom Foundation Scholarship. Her report on the Freedom Foundation covered all of the activities the youth get to experience during the trip. It was a great reminder that all posts should promote this wonderful opportunity offered by Amvets. Department Provost Marshall Terry Norgaard and PDC Rudy Spaulding were present at this meeting. In all 8 posts were represented at this meeting.

I will also be visiting a few of posts with District 5 Commander Brian Winfield. Our first trip will be to Post 140 in Greenville followed by a visit to Post 267 in Jerseyville. Commander Winfield and I plan to participate in their posts meetings to provide constructive feedback and suggestions. It will be especially gratifying to help Post 267's Commander and new officers get up and running with a better understanding of their responsibilities. Commander Winfield and I have already been to Post 51 in Granite City. Post 51 is hosting their annual Turkey Shoots every Sunday through November 23rd. If you haven't had a chance to attend one of these I encourage you to head out there. You will be glad you did, they have a great turn out.

Comprehensive reports that cover what is happening with regard to AMVETS helping veterans is what I want to see as well as new member recruiting. It is important to remember our slogan "Veterans Helping Veterans."

I'm preparing my list of posts I want to visit and if there are any posts that would like for me to come to just call are email me. I'm in the directory. I'm always glad to hear from you. I want to actively support all of your efforts.

Respectfully,  
Vice Commander 3, 4 & 5  
Robert Grieve

## Contact Us

### Headquarters Staff:

**Executive Director:**  
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Keith Wetherell

**Programs Director:**  
Nicole Edwards

**Public Relations Director:**  
Lynn Carter

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Springfield, IL 62703  
217.528.4713

### Service Department:

**National AMVETS  
Illinois Office**

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312.980.4256

**Regional Director:** Richard Miller

**NSO:** Jose Garcia

**Accredited VSO:** Connie Deleonardis

### Illinois Office Locations

**Mike Ragusa**  
**Deputy Service Director**  
309.235.5090

**Danville VAMC**  
217.554.4838

**Harold Dukala**  
**Captain Lovell FHCC**  
847.688.1900 ext. 84138

**Ed Humphrey**  
**VAMC Marion**  
618.997.5311 ext. 54743

**George Sebastian**  
**Bob Michel Peoria CBOC**  
217.494.1454

**Moline Vet Center**  
309.762.6954

**Joel Valera**  
**Hines VA Hospital**  
708.202.2564

**Auburn Gresham Clinic**  
773.651.7459





# Programs Director

Greetings AMVETS!

Since we are entering November, I would like to take a minute to discuss the true meaning of Veterans' Day and then bring the meaning of the day together with how it can impact your post's Programs Reporting as well. Our 6 month reporting period ends next month and we have quite a few unreported posts.

November 11 is celebrated as Veterans' Day in honor of the men and women who laid their lives in war to uphold freedom for their nation. Veteran's Day was initially called Armistice Day, which marked the end of World War I on November 11, 1918. The war ended on the eleventh hour of the eleventh day of the eleventh month of the year. It was in 1954 that President Eisenhower called it Veterans' Day.

This is a solemn occasion to remember the brave people who valued their country's welfare more than their own. Those people had families. Most of them had spouses and children. They also had aged parents that depended on them. But despite all these obligations, they felt that freedom of their nation was most important and they did not hesitate to lay their lives down for that cause.

We can learn a lot from the remarkable sacrifice that these exemplary men and women left for us to follow. We can read and study many of the World War accounts of the bravery that these soldiers exhibited in war

As a mark of respect, we can observe a minute of silence at 11 a.m. on November 11 every year. We can also join the services, school programs and parades that are held in many towns and cities all across America. Together we can reflect on the fact that the kind of life that we enjoy today results from the sacrifice of many men and women that lived before us.

Veterans' Day is often a day that is held in solemn reverence by Americans all over the country and especially to our AMVETS members. Often, the meaning behind the day, the memories of the past and the thoughts of our troops active today, combined with the activities that many individuals and posts participate in cause a glitch of sorts, probably due to the fact that this is just something that people do and don't think of as something that gets reported. I want to remind you first to report any and all activity on Veterans' Day. You may call me directly after you attend an event, report online, send a form to my attention at Headquarters or email me at [Nicole@ilamvets.org](mailto:Nicole@ilamvets.org).

This is a perfect opportunity to show the activity that happens in AMVETS and I am hoping to hear from you all soon. As of October 20, 2014, our Programs Reporting is at 30% for the Department. I am willing to wager quite a bit on our Posts and members in the month of November because I know that Veterans' Day is an important day that almost everyone is active on. Let's continue the tradition of 100% reporting.

Thank you.

## 2nd Vice for Programs

Dear AMVETS,

I would like to thank all that came out to the school of instruction, it was run a little different (we are trying to make it as interesting as we can), we broke into groups and basically did questions and answers. I explained on how to report your programs and that at National Convention it has been changed so now everyone that does a program can report on it, I also explained on the importance of reporting no matter how large or small – with the help of posts 14, 100, 245, and 270 they gave a brief example of what their posts report on, together they made up 30% of program values for last year (alone they range from 10% – 20%). The projects that we do no matter how small are still very important to report on it tells a simple story that as a AMVET we never stop caring for our fellow veterans, our community and our loved ones.

Some of us may think that we don't do much or I really don't have anything to report, until you start talking with one another. From hospital visits, to attending a veterans final goodbye, to putting flags on veterans graves or getting the kids at a local school to send cards to troops, there are so many things that we can and should report on. Having programs that are of interest to your members and the community should have an impact and help your post grow, by giving them reasons as to why they should be members and become involved in your post.

Respectfully,  
Richard Shea Jr.  
2nd Vice Commander of Programs



### AMVETS GOODSTUFF PROGRAM



Donate your unwanted clothing and household items to AMVETS' GoodStuff program! Your donated items, in turn, will be sold, with proceeds benefitting our veterans.

For More Information, or to schedule a pickup, visit [www.ILAMVETS.org](http://www.ILAMVETS.org)

## Amvets Insurance Program

a service of



### CONSUMERS FIRST

Understanding exactly what your car insurance covers is a vital part of owning a vehicle, but experts say few consumers are fully informed on their auto policies. According to a 2010 survey by the National Association of Insurance Commissioners, or NAIC, more than half of Americans don't know basic facts about auto insurance, and only 45 percent feel confident making decisions about it.

#### Here are a few things you need to know about how well your car is covered.

- 1.) If the question of whether to purchase rental car insurance puts a blank stare on your face, you're not alone. A 2007 study by the NAIC says more than 2 out of every 5 consumers are confused by rental car insurance or only have a vague idea about what it covers. If you rent a replacement personal vehicle and wreck it, the damage to the car could be covered by your regular auto insurance. Unfortunately, those won't be the only charges.

The auto rental company could charge you for loss of use. You could get charged for 45 days of renting this car every day, and that's not covered (by insurance).

In addition to not compensating the rental company for lost income, your car insurance may not cover the full value of the vehicle. Many insurance policies only provide compensation for the actual value of the vehicle or the cost of repair -- whichever is less.

- 2.) More than 2,000 motor vehicle thefts on average occur in the U.S. every day, according to the FBI. Comprehensive auto insurance will compensate you if your vehicle is stolen, but it won't cover what's inside the car. If its property specific to the use of your vehicle like a radio, CD player, those things should be covered. However, if your golf clubs are in the trunk of your car, that's probably not covered. Also, comprehensive car insurance probably won't cover add-ons you've made like a sound system or modifications to accommodate the disabled. That's customized equipment that needs to be endorsed.
- 3.) Your insurance will cover your car if an accident is your fault. But if you're in a collision with an uninsured motorist, you could be in trouble. According to an analysis this year by Insurance Research Council, or IRC, roughly 1 in 7 U.S. motorists are uninsured. In high-risk states such as Mississippi, almost 1 in 3 drivers doesn't have auto insurance. Everybody needs uninsured motorist coverage, and they need it to the same policy limits as their liability coverage.

Many states require car insurance companies to offer consumers uninsured motorist coverage, but insurance providers are not required to tell you exactly how high-risk your state is. You can research it at [www.insurance-research.org](http://www.insurance-research.org).

- 4.) Credit has become one of the large driving factors (in determining the price of your premium). Better credit typically translates to lower rates. According to a spokesman for the National Association of Mutual Insurance Companies, most states allow insurance companies to factor credit scores into their pricing formulas. Hawaii and California are the only states that ban this practice with car insurance. Other variables factor in, too. Those factors can include age, gender, marital status, how long you've been driving, how frequently you use your car, and whether the car comes with safety features such as antilock brakes and air bags.

Please contact us for more details on how you can support the AMVETS, Dept. of Illinois by getting your insurance needs quoted. This program extends to any member, family or supporter of AMVETS.

ABOUT US: CONSUMERS FIRST continually shops top-rated companies to find clients the best products for the best value. Also, when you, your family or friends purchase insurance through the CONSUMERS FIRST AMVETS Insurance program, AMVETS receives funding when the policy is purchased and EVERY time it renews!

PLEASE REMEMBER: Of every dollar donated to AMVETS Department of Illinois through the CONSUMERS FIRST AMVETS Insurance Program, 50% goes back directly to the local Posts!

Please contact the AMVETS Insurance program to learn more. Call 1-888-215-0613 or go to [www.SupportAMVETS.org](http://www.SupportAMVETS.org). Insurance services are provided by CONSUMERS FIRST. Offering may vary by state.

# Winter Standdown

Friday, November, 21, 2014  
8:00 a.m.

## FOR HOMELESS VETERANS

Northwest Armory  
1551 N. Kedzie; Chicago, IL



## Honoring Those Who Served

For more information visit our web site at:  
**[www.chicagostanddown.org](http://www.chicagostanddown.org)**

Sponsored by the Chicago Veterans Economic  
Development Council and America Cares Too



# AMVETS at Chicago Veterans Home Groundbreaking



*Photo Left to Right*  
*Mickey Yeager, President Teamsters Union*  
*Pat Quinn, Governor State of Illinois*  
*Abundio Zaragoza, AMVETS Community Service Chairman,*  
*AMVETS Post #326*  
*Chris Studebaker, Commander, AMVETS Department of Illinois*

AMVETS members Joined The Governor of the State of Illinois, Pat Quinn, at the Chicago Veterans Home Groundbreaking Ceremony Sunday, September 21, 2014 for the new Veterans Home to be constructed at 4250 N. Oak Park Ave., Chicago, Illinois



# Clinton Post 14 AMVETS



## + Clinton Local Scouts



## + Smoke & Fire

=

# Flag Retirement Ceremony

For the second year in a row the Clinton AMVETS Post 14 joined forces with the local Boy Scouts and Cub Scouts to conduct a flag retirement ceremony. In all there were over 50 flags that had reached their end of duty. The young men, Scout Masters, and AMVETS carried out the ceremonial retirement at the local Weldon Springs State Park. With a combined effort of 17 scouts, three Scout Masters, and five AMVETS, the task was successfully and safely completed. The pictures above are the participating scouts and Scout Masters plus the AMVETS and attendees saluting the Taps of retirement. Following the ceremony, everyone talks and shares about what being an American means and the importance of the flag over servings of hot dogs, sodas and chips. It is a very special time for AMVETS Post 14 and we thank the scouts for inviting us to conduct the ceremony.

*Article prepared and submitted by*  
*Darrel Tucker*  
*Post 14 Publicity & Finance Officer*



# District 1 Meeting



*September 18, 2014 AMVETS District I Meeting at  
Edward Hines VA Medical Center*

*Executive Board members pose for picture before they were treated to Mexican Food  
Hosted by AMVETS Post #326, celebrating Hispanic Heritage Month after the meeting.*

## **TOP Left to Right:**

Bob Przybylinski, District I Adjutant

District I Member

David Ramirez, AMVETS Post #326

Jerry Thomas, AMVETS District I Jr. Vice Commander

Bill Luna, AMVETS Vice Commander District I & II

Lawrence Greene, AMVETS Post # 247

Abundio Zaragoza, AMVETS District I Judge Advocate

## **FRONT ROW Left to Right**

Ray Raaf, AMVETS District I Chaplain

Wayne Grzybowski, District I Commander

Bill Haiman, AMVETS Post # 18

Tony Altieri, AMVETS District I Finance Officer

# A Brief History of Post 5



In 1947 World War II veterans of Assyrian descent in the Chicagoland area decided to affiliate themselves with the AMVETS veteran's organization. Upon receiving its charter, the group was designated as Post 5 of AMVETS and our Post has been in active existence for the past 67 years.

Through good times and bad, it has continued in faithful service to its fellow veterans and their needs. One of its founding members, Lincoln Tamraz became National Commander.

In the mid 1990's, the Post decided it would be appropriate to erect a monument honoring all of our Post's past and present member veterans. This effort was primarily initiated by John Hosanna and Marshall Joseph. Other Post members as well also contributed their time and talents to this important project. The monument was erected on its present location at Elmwood Cemetery, River Grove, Illinois in November of 1997. On Veteran's Day of 1998, the dedication ceremony to honor our veterans of past wars took place with full honors. The monument has engraved on its front and back sides a total of over 200 names of veterans of Assyrian descent or those related to Assyrian families. However over the years, time has taken its toll, as many have answered the final roll call. Their sacrifice to their country will never be forgotten, and the monument stands as a testimony to their loyalty to that end.

*Contributed by George Sargis*



## **IT'S EASY TO JOIN AMVETS**

Visit Us ONLINE at  
**[www.ILAMVETS.org](http://www.ILAMVETS.org)**

CALL Us at  
**217-528-4713**

Contact Us by E-MAIL  
**[keith@ilamvets.org](mailto:keith@ilamvets.org)**



# Secretary McDonald Announces VA to Continue Town Hall Events at VA Facilities Nationwide

WASHINGTON – Secretary of Veterans Affairs Robert A. McDonald has directed all Veterans Affairs (VA) healthcare and benefits facilities to continue to hold quarterly town-hall events to improve communication with, and hear directly from, Veterans nationwide. This follows the recent completion of town-halls at these facilities held between August and the end of September of this year.

“Every one of our medical centers and regional benefits offices held town hall meetings around the country in August and September, but we have more listening to do to better serve Veterans and their families,” said Secretary McDonald. “As part of our Road to Veterans Day, VA is taking a hard look at everything we do in order to reorganize the Department around the needs of Veterans. Direct feedback from Veterans, employees and stakeholders is an important component of that Roadmap, and key to improving our services and operations,” Secretary McDonald added.

Details of events at each location will be forthcoming from local facilities. Additionally, VA is looking to continue to improve the town hall notification process, making sure we have the benefit of extensive local input. In addition to Veterans and their families, the quarterly meetings are open to Congressional stakeholders, Veterans Service Organizations, Non- Governmental Organizations and other community partners.

**Illinois AMVETS  
has received  
a generous donation  
of 140 new luggage sets  
and 3,000 pairs  
of new sunglasses!!**

What are your suggestions on how we can best use these donation to help the veteran community?

Send your ideas to headquarter via mail or email,  
**lynn@ilamvets.org**

Include how money can be raised with this donation and what program the money should go towards.

**For a limited time,  
Illinois AMVETS  
is offering a custom designed  
T-Shirt as a ‘thank you’ for  
donations of \$20 or more.**



The T-Shirt was designed by Grunt Style, a Veteran-owned Illinois corporation.

It is constructed of 100% American cotton, cool and comfortable.

The AMVETS inspired graphics are distressed for a vintage style- it's what makes them even cooler!

To donate and receive this gift go to  
**ILAMVETS.Org**  
and click on 'I want to help veterans'.

**Illinois AMVETS  
Need Your Support**

They were willing to give all for you.  
What are you willing to give to them?

It's quick easy to make a monetary donation on our website:  
**www.ILAMVETS.org**

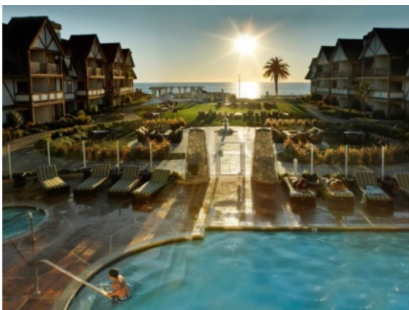


**Recruit 5 new members,  
earn an AMVETS challenge coin  
and you are entered into a  
drawing for a cellphone and  
a weeks' vacation in California!**

## Grand Prize

**A weeks' vacation in California, yea I need it!**

Sign up **5** members and you will be in the drawing for a free cell phone and a one week vacation at the Carlsbad Beach Resort. **Your room is ready from 12-19 March 2016.** The winner receives round trip tickets for two and \$500 spending money, let's go!



**Carlsbad Inn Beach Resort, Carlsbad**  
3075 Carlsbad Blvd Carlsbad, CA, 92008, United States of  
America, 1-866-539-0036

Membership is the lifeblood of AMVETS. To recognize your work building our organization we are giving away over \$5,000.00 in prizes during this years **"Bring in 5 Membership Drive"**. For every "5" new paid members you bring in between September 1, 2014 July 31, 2015 you will:

- Earn an AMVETS Challenge Coin
- Be entered into the ongoing "Bring in 5 Membership Drive" prize giveaway.

### What are the prizes?

Jan. 7, 2015 - we will draw a name for an AT&T Galaxy S5 Active Smartphone (retail value \$659.99\*)

April 7, 2015 we will draw a name for an AT&T Galaxy S5 Active Smartphone (retail value \$659.99\*)

July 7, 2015 - we will draw a name for an AT&T Galaxy S5 Active Smartphone (retail value \$659.99\*)

**Grand Prize Drawing will be in August at our 2015 National Convention:** 1 week stay at the Carlsbad Beach Resort, with flight expenses for two (coach class, within the United States) and \$500.00 spending cash (estimated value \$4,000.00).

\*\*\*\*\*

For every 5 members you bring in, you will receive one (1) entry into the drawings! Your name will be placed into all successive drawings. HQ will coordinate with you to schedule your flight from any US state. You don't need to be present to win. Paid employees of AMVETS National Headquarters, the National Service Foundation, AMVETS subordinates and their families cannot win. AT&T activation is not included. Submit your 5 members to HQ on the green hat form signed by Post or Dept Leader.



**Vacation Package Funded by AMVETS National Service Foundation**  
**Cell phones courtesy of AT&T, a valued corporate partner**

## AMVETS POSTS

### DISTRICT I

#### Cook County

Post 5, Chicago; Post 13, Ted Knusman<sup>1</sup>; Post 17 Colin Kelly; Post 18, Police; Post 34, Victory<sup>1</sup>; Post 43, Paul Price Memorial<sup>1,2</sup>; Post 66, Phillip Carpenter; Post 97, Oak Park Memorial; Post 99, William T. Gross<sup>1</sup>; Post 192, Westlawn memorial; Post 243, Chicago AMVETS; Post 247, Mol. M O Bousfield; Post 268, Glenwood Memorial; Post 277, Guardian; Post 326, Dr. Hector Garcia

### DISTRICT II

#### Northern Illinois

Counties: Jo Davies, Stephenson, Winnebago, Carroll, Ogle, Whiteside, Lee, Rock Island, Henry, Bureau, Mercer, Putnam, Boone, McHenry, Lake, DeKalb, Kane, & DuPage

Post 26, Bureau; Post 32, Freeport; Post 35, Little Fort<sup>1</sup>; Post 90, DeKalb; Post 91, Hampshire; Post 103, Aurora<sup>1,2</sup>; Post 123, Dixon; Post 145, Silvis-East Moline<sup>1</sup>; Post 167, Sterling-Rock Falls; Post 180, Princeton; Post 202, Elgin; Post 245, Pearl Harbor Memorial; Post 269, Woodstock; Post 503, St. Charles

### DISTRICT III

#### Central Western Illinois

Counties: Henderson, Warren, Knox, Stark, Peoria, Hancock, McDonough, Fulton, Tazewell, Mason, Adams, Schuyler, Logan, Brown, Cass, Menard, Pike, Morgan, Scott, Greene, Macon, Sangamon, Christian, Shelby, Montgomery, & Macoupin

Post 8, Knoxville<sup>1</sup>; Post 16, Litchfield<sup>1</sup>; Post 29, John T. Hendricks; Post 44, Pana; Post 55, Mount Olive; Post 61, Springfield; Post 64, Greater Peoria<sup>1</sup>; Post 76, Ursa; Post 77, Chillicothe; Post 94, Porter-Crask; Post 100, Jacksonville<sup>1,2</sup>; Post 104, Quincy; Post 169, Pekin (Paul Towne Memorial)<sup>1,2,3</sup>; Post 179, Greenville<sup>1</sup>; Post 235, George Maple<sup>1</sup>; Post 257 - Springfield

### DISTRICT IV

#### Eastern Central Illinois

Counties: McLean, DeWitt, Champaign, Vermillion, Piatt, Moultrie, Douglas, Edwards, Coles, Clark, Cumberland, LaSalle, Kendall, Will, Grundy, Marshall, Livingston, Kankakee, Woodford, Ford, and Iroquois

Post 3, Champaign<sup>1</sup>; Post 14, Clinton; Post 30, Ottawa; Post 41, Marshall AMVETS; Post 52, Fisher<sup>1</sup>; Post 53, Morris; Post 67, Deeke-Ohlendorf<sup>1</sup>; Post 75, Tilton AMVETS; Post 84, Crete; Post 107, Manteno Memorial; Post 113, Bradley; Post 115, Pontiac<sup>1</sup>; Post 270 - McLean County; Post 276, Elliott<sup>1</sup>; Post 278, Colfax; Post 312, Streator

### DISTRICT V

#### Southern Illinois

Counties: Bond, Fayette, Effingham, Jasper, Crawford, Clinton, Marion, Clay, Richland, Lawrence, Washington, Jefferson, Wayne, Edwards, Wabash, Perry, Franklin, Hamilton, White, Williamson, Jackson, Saline, Gallatin, Union, Johnson, Pope, Hardin, Alexander, Pulaski, Massac, Calhoun, Jersey, Madison, St. Clair, Monroe, and Rudolph

Post 4, Turner-Roehm<sup>1</sup>; Post 31, Marion; Post 33, W White Memorial<sup>1,2</sup>; Post 51, Quad City<sup>1,2</sup>; Post 101, Centralia; Post 132, Metropolis<sup>1</sup>; Post 140, Greenville; Post 148, Frank Nowland<sup>1</sup>; Post 156, USS Gambier Bay; Post 161, Belleville; Post 204, Madison<sup>1,2</sup>; Post 267, Jerseyville

<sup>1</sup> - Auxiliary; <sup>2</sup> - Sons of AMVETS; <sup>3</sup> - Riders



# What Is a VA Guaranteed Loan?

## A VA-guaranteed loan can be used to:

- buy a home, either existing or pre-construction, as a primary residence
- refinance an existing loan

## BENEFITS OF A VA-GUARANTEED LOAN:

- Equal opportunity for all qualified Veterans to obtain a VA loan
- Reusable
- No down payment (unless required by the lender or the purchase price is more than the reasonable value of the property)
- No mortgage insurance
- Onetime VA funding fee that can be included in the loan
- Veterans receiving VA disability compensation are exempt from the VA funding fee
- VA limits certain closing costs a Veteran can pay
- Can be assumed by qualified persons
- Minimum property requirements to ensure the property is safe, sanitary, and sound
- VA staff dedicated to assisting Veterans who become delinquent on their loan

## WHO IS ELIGIBLE?

Generally, the following people are eligible:

- Veterans who meet length of service requirements
- Servicemembers on active duty who have served a minimum period
- Certain Reservists and National Guard members
- Certain surviving spouses of deceased Veterans

## KEY UNDERWRITING CRITERIA:

- No maximum debt ratio; however lender must provide compensating factors if total debt ratio over 41%.
- No maximum loan amount; however, VA does limit its guaranty; Veterans can borrow up to \$417,000 without a down payment in most of the country. Find out the limit in any county by visiting: [www.benefits.va.gov/homeloans/](http://www.benefits.va.gov/homeloans/).
- Published residual income guidelines to ensure Veterans have the capacity to repay their obligations while accounting for all living expenses.
- No minimum credit score requirement; instead VA requires a lender to review the entire loan profile to make a lending decision.
- Complete VA credit guidelines are published at [www.benefits.va.gov/warms/pam26\\_7.asp](http://www.benefits.va.gov/warms/pam26_7.asp).

## HOW DO I START THE PROCESS?

VA provides policy, guidelines and oversight of the program. Lenders provide financing for eligible Veterans. The guaranty allows Veterans to obtain a competitive loan without a down payment. Lenders need a Certificate of Eligibility (COE) to prove your entitlement. Most Veterans can obtain the COE online through eBenefits ([www.ebenefits.va.gov](http://www.ebenefits.va.gov)). Lenders also have the ability to request the COE on your behalf.

*VA encourages prospective buyers to talk to several lenders to find one that fits their needs, knows the VA loan program, and offers competitive rates and terms.*

Yours in Service,  
George Sebastian  
Veteran Service Officer



# Department of Veterans Affairs Partners With Walgreens to Expand Real-Time Sharing of Medical Information of Vaccines Provided by Walgreens to Enrolled Veterans

## Pilot Immunization Program in Florida Expands Nationwide

WASHINGTON, D.C. – In a first-of-its-kind partnership, the Department of Veterans Affairs (VA) today announced that it will join forces with retailer Walgreens to provide greater access to Centers for Disease Control and Prevention-recommended vaccinations to Veterans across the country. This partnership grew out of a successful pilot program that began in Florida to provide flu vaccines to Veterans throughout the state. Based on those results, VA is expanding the pilot nationwide.

Through its nearly 8,200 locations nationwide, Walgreens will offer flu and other recommended vaccinations to Veterans. Pharmacists can administer vaccinations to Veterans and will leverage eHealth Exchange, through its Walgreens Cloud Electronic Health Records platform, to securely share immunization records with VA to help ensure complete patient medical records.

Vaccinations are available daily during all pharmacy hours with no appointment necessary and are subject to availability.

“VA is proud to partner with Walgreens to provide needed vaccines to our nation’s Veterans,” said VA Secretary Robert A. McDonald. “This partnership is a great example of how government and the private sector can work together to effectively and efficiently provide Veterans the care and benefits that they’ve earned.”

“Walgreens is committed to supporting our Veterans, and we are proud to work with the Department of Veterans Affairs to provide convenient access to vaccines,” said Walgreens President and Chief Executive Officer Greg Wasson. “This is an excellent opportunity for our pharmacists to help VA educate Veterans about the importance of vaccinations, to improve immunization rates through greater access and to contribute to helping veterans get, stay and live well.”

“The VA-Walgreens partnership gives Veterans greater choice in time and location for getting their flu shots without having to complete any other VA forms,” said Interim Under Secretary for Health, Dr. Carolyn Clancy. “With this program, the Veteran patient’s record is integrated, and VA maintains a complete immunization record that allows us to more effectively provide patient-centered care.”

Vaccines are subject to availability. Age, state and health related restrictions may apply. Many immunizations may be covered by commercial insurance plans, Medicare Part B or Medicare Part D. As part of this launch and under the agreement, VA funding can provide approximately 75,000 flu shots for enrolled veterans. Patients are encouraged to check with their health plan for specific coverage details. To find the nearest Walgreens, veterans can call 1-800-WALGREENS or visit [www.walgreens.com](http://www.walgreens.com). For more information about VA’s immunization program, visit <http://www.ehealth.va.gov/Immunization.asp>

# President's Letter

Hello Everyone,

I would like to discuss a bit more about the project I have decided to focus on during my time as Ladies Auxiliary President. I am excited to be focusing on the Smith Residences Veterans Village. They are seeking to redevelop a former Housing Authority of Cook County low-income development of 96 townhome units to create a gated Veteran's Village.

The Smith Residences Veterans Village provide transitional and permanent housing for women veterans and their families whose livelihood has been adversely and severely impacted due to homelessness, loss of employment, marital status, PTSD, or abuse. This village will provide rental assistance and extensive support services to the veterans and their families via partnerships with fellow service organizations such as counseling and career services. A woman that is faced with any of the aforementioned adverse conditions will have not only housing but resources to make the necessary changes to rise above her situation, all within the Village.



## Welcome Home Ceremony



*Auxiliary 169 President Amanda Webb and Junior AMVETS member Sydney Webb participated in the flag line at the Welcome Home ceremonies for the Greater Peoria Honor Flight. PDP Debby Dant also participated as did North Pekin AMVETS Riders Chapter 169.*

DOLL, INC is a non-profit incorporation serving underserved women Veterans and their families who have served our Country. This organization was founded to help our women heroes attain a place to call their own, despite the obstacles and challenges they have encountered, after serving their country. While helping provide housing, DOLL, INC is seemingly providing much more. They are able to help restore these women's lives with dignity and respect, which is much deserved and earned.

I chose this project because I believe that no matter what, every veteran deserves the right to a comfortable life when they return home. Many of our Nation's heroes, both men and women, face hardship upon returning to civilian life and I believe that we should do whatever we can to help ease their transition through whatever means needed. If a vet needs counseling to treat PTSD, alcohol or rehabilitation services from substance abuse, marital counseling or employment counseling, it should be readily available.

While many of you feel the same way, we also know that what we believe is often not the fact of the matter. While the Government is making strides in the area of fairer treatment of women serving in the military, we know that it is often because of outside organizations, community awareness and nonprofits such as DOLL, INC that make sure the extra mile has been traveled for our heroes and services are more available.

DOLL INC is doing what is needed in the female veteran community through the Smith Residences Veterans Village. I hope you will join with me in working towards raising funds for this wonderful and much needed program. I plan to announce a couple fundraisers within the next few months that will go toward funding for this project and am open to any and all suggestions from our readers. Please contact me with your level of interest and your ideas for helping this become a success.

I would also like to ask that each Auxiliary hold one fundraiser to be donated to this wonderful cause and I would ask that when you do your fundraiser, however big or small it may be, that you take pictures and send them to AMVETS HQ to Lynn Carter. I want to highlight each Auxiliary that participates in the newspaper and I would like to send the pictures to the Smith Residences as well, to show how much our women support our women vets and the residents there.

Respectfully,  
Laurie Shea  
Department President  
2014-2015

## Prayers from the Chaplain

Dear Lord:

We bow our heads to give thanks for daily bread, for all the good things in life, our loved ones, our homes and our country. Keep us mindful of your goodness and the many blessings bestowed on us. Help us to be true to you, others and ourselves. Amen.

Happy Thanksgiving to all.

Loretta Malecki  
Chaplain





# Marathon runners provide thousands of clothes to local charities

By Alexandria Johnson  
Medill Reports Chicago

Johnetta Rogers spent Wednesday morning in the aisles of the women's clothing room at Pacific Garden Mission, a homeless shelter in the South Loop. As a guest at the shelter, she now has a wide range of workout wear and warm-jackets to choose from, thanks to athletic wear donations provided by last weekend's Bank of America Chicago Marathon.

"They provide clean clothes, so I don't have to wear the same clothes over and over," Rogers said.

Chicago-area charities received a large influx of donations, including jogging pants and sweatshirts, following the marathon on Sunday. Many of the 41,000 runners shed their outer layers when the race starts while others strip down along the route. It's impossible to get that stuff back to its owners so it is donated to Pacific Garden Mission and AmVets, an organization that serves veterans.

"This helps someone coming off the street who is wearing the same clothes for a couple days," said Gerald Casey, director of outreach ministries for Pacific Garden Mission. "It gives them a sense of pride." Casey estimates Pacific Garden Mission has received clothing from the marathon for at least 40 years, along with unused items such as water, Gatorade and bananas.

"It had to be close to 15,000 items," Casey said. "As the weather gets nasty, a lot of people are being blessed by these items."

Pacific Garden Mission lets overnight guests select outfits from the donations. Memory Kadange volunteers in the women's clothing room where guests can pick out one outfit on Mondays and Wednesdays, and two on Fridays. "Even when I worked, I never shopped like that," said Kadange, who stayed at the mission two years ago. "You can be homeless and still look presentable."

AmVets sent three trucks to receive donations this year. The organization received marathon castoffs for the first time last year. "It definitely helps the AmVets, and we are very glad the organization called us to pick up donations," said Sharon Gnilka, the nonprofit's general manager. "We are very excited they called again."

AmVets is primarily funded from the sale of donated clothes, and it uses the money to help veterans receive benefits and compensation through the Department of Veteran Affairs.

November 2014

Leonard Imada of Los Angeles competed in his 12th marathon Sunday but did not shed any clothes during the race. Still, he is glad that his fellow runners' gear is helping people. "It's for a good cause," he said. The marathon also donates to other charities such as the Greater Chicago Food Depository. Last year the food bank received 47,000 pounds of unused food and water after the race.



*Memory Kadange helps women pick out clothing from Pacific Garden Mission. Clothes from the Chicago marathon, including sweaters and jogging pants, added to the supply of clothing available to homeless individuals in the city.*

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





# VETERANS DAY: Honoring All Who Served



Veterans Day originated as “Armistice Day” on Nov. 11, 1919, the first anniversary of the end of World War I. Congress passed a resolution in 1926 for an annual observance, and Nov. 11 became a national holiday beginning in 1938. Veterans Day is not to be confused with Memorial Day—a common misunderstanding, according to the U.S. Department of Veterans Affairs. Memorial Day (the fourth Monday in May) honors American service members who died in service to their country or as a result of injuries incurred during battle, while Veterans Day pays tribute to all American veterans—living or dead—but especially gives thanks to living veterans who served their country honorably during war or peacetime.

## Veterans Day Facts

In 1954, President Eisenhower officially changed the name of the holiday from Armistice Day to Veterans Day.

In 1968, the Uniform Holidays Bill was passed by Congress, which moved the celebration of Veterans Day to the fourth Monday in October. The law went into effect in 1971, but in 1975 President Ford returned Veterans Day to November 11, due to the important historical significance of the date.

Britain, France, Australia and Canada also commemorate the veterans of World Wars I and II on or near November 11th: Canada has Remembrance Day, while Britain has Remembrance Sunday (the second Sunday of November). In Europe, Britain and the Commonwealth countries it is common to observe two minutes of silence at 11 a.m. every November 11.

## Veterans Stats

The brave men and women who serve and protect the U.S. come from all walks of life; they are parents, children and grandparents. They are friends, neighbors and coworkers, and an important part of their communities. Here are some facts about the current veteran population of the United States.

## Did You Know?

There are approximately 23.2 million military veterans in the United States.

- 9.2 million veterans are over the age of 65.
- 1.9 million veterans are under the age of 35.
- 1.8 million veterans are women.
- 7.8 million veterans served during the Vietnam War era (1964-1975), which represents 33% of all living veterans.
- 5.2 million veterans served during the Gulf War (representing service from Aug. 2, 1990, to present).
- 2.6 million veterans served during World War II (1941-1945).
- 2.8 million veterans served during the Korean War (1950-1953).
- 6 million veterans served in peacetime.
- As of 2008, 2.9 million veterans received compensation for service-connected disabilities.
- 5 states have more than 1 million veterans in among their population: California (2.1 million), Florida (1.7 million), Texas (1.7 million), New York (1 million) and Pennsylvania (1 million).
- The VA health care system had 54 hospitals in 1930, since then it has expanded to include 171 medical centers; more than 350 outpatient, community, and outreach clinics; 126 nursing home care units; and 35 live-in care facilities for injured or disabled vets.

## UPCOMING EVENTS

### **AMVETS Post #5 64th Annual Banquet Sunday November 9, 2014**

A Testimonial Dinner  
in Honor of Lincoln Tamraz  
2 PM  
Hanging Gardens Banquet Hall  
River Grove, IL

Contact:  
Sam Mirza 847.674.4571  
Marvin Odesloo 773.878.7537  
Tom Tamraz 773.654.3843

### **AMVETS Dept of Illinois Februay SEC February 27-March 1, 2015**

Location:  
President Abraham Lincoln Hotel  
Springfield, IL

Contact:  
Amvets Headquarters  
Phone: 217-528-4713

**email your event  
details to Lynn Carter at:**

**Lynn@ilamvets. org  
to get your event  
on the calendar.**



# ILAMVETS.ORG

