

VFW

2024

VETERANS OF FOREIGN WARS®

THE MARYLAND VFW COMBAT VETERAN

The Official Publication of the Department of Maryland Veterans of Foreign Wars of the United States

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Dear Members...

Welcome to the first edition of the Maryland VFW Combat Veteran for the 2024-2025 Year. I am humbled once again to be the editor and I thank Commander Cicchillo for this appointment.

September is National Suicide Prevention Awareness month. For the VFW and Auxiliary, Veterans and their well being are at the

forefront of our minds everyday. We know that every one death by suicide is one too many. Let this month foster in us a renewed awareness and find new and innovative ways we can promote suicide prevention and share the 988 suicide crisis line emergency number. To seek help, select option 1 for veterans, option 2 for Spanish and option 3 for LGBTQ+.

I hope you enjoy this first issue. If there is something you would like to see in this communication please reach out to me with your request for consideration.

Until next time...

The Maryland VFW Combat Veteran

STATE COMMANDER

Joseph Cicchillo

ADJUTANT

Orlando "Big O" Roberson, Sr.

EDITOR

Jacquelyn Kimball, PDP

The Maryland VFW Combat Veteran is published six times per year — July—August, September—October, November—December, January—February, March—April and May—June by the Department of Maryland, Veterans of Foreign Wars of the United States, 101 North Gay Street, Room J, Baltimore, MD 21202, 410-752-6474

Send all communications for publication to jackie.kimball@comcast.net. Deadline for submissions is on the 20th, during the months of June, August, September, December, February and April.

WEBSITE

www.vfwmd.org

Veterans
Crisis Line



DIAL 988 then
PRESS 1

Call

Dial 988 then Press 1

Chat

VeteransCrisisLine.net/Chat

Text

838255



NO ONE DOES MORE FOR VETERANS.

STATE COMMANDER JOSEPH CICCHILLO

"Our Department needs to achieve an incredible milestone of 102% membership. This achievement will be a testament to our collective efforts and dedication to the VFW mission."



Dear Brothers and Sisters,

As we move forward from our recent convention, it's time to roll up our sleeves and get to work. Our Department needs to achieve an incredible milestone of 102% membership. This achievement will be a testament to our collective efforts and dedication to the VFW mission. Let's build momentum and strive for greater heights.

One of our primary goals is to ensure that we take care of our veterans. We are committed to providing the best possible support and services to our comrades. This includes expanding access to healthcare, advocating for veterans' rights, and ensuring that every veteran receives the benefits they deserve. We are also focusing on data-driven actions to identify areas where we can improve and make a more significant impact. By analyzing data and feedback, we can tailor our programs and initiatives to better serve our members and their families.

Our Department is also in the process of going paperless. We are now communicating through email, Facebook, and our website. **Please make sure to check the website calendar regularly and help pass the word to your comrades who may not have computer skills.** This transition will help us streamline our operations and ensure that information is readily available to all members.

I am committed to attending as many activities and events as possible. If there is an event you would like me to attend, please do not hesitate to call or email me.

Stay safe this summer, and I look forward to seeing you all soon.

Yours in Comradeship

**Joseph Cicchillo
State Commander**

DEPARTMENT PRESIDENT

DEBBIE STURGIS



It is an honor to have been elected to lead this Department as your President for the 2024-2025 Auxiliary year. I am truly excited to be working alongside each of you to continue the tradition of outstanding service to our veterans that this Department is known for. I look forward to working with Commander Joe Cicchillo and his team to further assist our veterans and supporting the VFW in anyway the Auxiliary can.

Our incoming National President Brenda Bryant's theme is "From Our Roots to Our Branches". We may not always agree on everything, but we will "Extend Service to Our Veterans". We joined this wonderful organization for our Veterans, so we will dig our Roots in. My theme is "Setting Sail For Our Veterans". My personal pin is a Sailboat with the Maryland Flag as the sail.

My Special Project is "Patriot Point" located in Madison, Maryland on the Eastern Shore. Patriot Point is a coastal waterfront retreat for our recovering service members. It is the Military Bowl Foundation's 294-acre retreat that provides a relaxing and safe environment for our nation's wounded, ill and injured service members, their families and caregivers.

Thank you for all you do.

Debbie Sturgis

Department President

My Special Project is "Patriot Point." It is the Military Bowl Foundation's 294-acre retreat that provides a relaxing and safe environment for our nation's wounded, ill and injured service members, their families and caregivers.



STATE ADJUTANT ORLANDO "BIG O" ROBERSON SR.

"As your new State Adjutant, I am deeply honored to be part of this esteemed organization and to work alongside such committed individuals."

DEPARTMENT OF MARYLAND STATE ADJUTANT THANKS VFW MEMBERS

The State Adjutant for the Department of Maryland's Veterans of Foreign Wars extends heartfelt gratitude to all comrades and auxiliary members for their exceptional dedication and tireless efforts in supporting our veterans. The commitment demonstrated by our members is vital in ensuring that the needs and concerns of our veterans are addressed with the utmost care and respect.

As your new State Adjutant, I am deeply honored to be part of this esteemed organization and to work alongside such committed individuals. Each day, I am inspired by the character, accountability, and integrity that define our work. It is a privilege to engage with both local members within Maryland and comrades from Departments around the globe. The collaborative spirit and shared mission are truly motivating.

I eagerly anticipate the continued opportunity to learn and grow with each of you. Together, let us strive for a successful and impactful 2024-2025, ensuring that our veterans receive the recognition and support they so richly deserve. Thank you for your unwavering service and dedication.

**Semper Fidelis,
Orlando "Big O" Roberson Sr.
State Adjutant**

Department of Maryland
Veterans Of Foreign Wars
101 North Gay Street Suite J
Baltimore, MD 21202

STATE JUDGE ADVOCATE

MIKE "TRIKE" LECZA

Greetings from your Department Judge Advocate,

Just wanted to touch on something that is near and dear to my heart.

Bylaws.....

Since taking Office, I have gotten numerous calls about Bylaws, so here goes.

Bylaws:

- Every Member should be at a minimum, familiar with their Post Bylaws.
- Every Post Command Team should be familiar with their Post/ District/Department and National Bylaws
- Every District Command Team should be familiar with their District/Department and National Bylaws

The procedure for updating your Bylaws can seem to be complicated.

Post Bylaws do not need to be updated unless there are changes to be made. However they should be reviewed regularly and if changes are made the membership shall be notified a minimum of 20 day prior to Voting on changes and



EVERY MEMBER should be at a minimum, familiar with their Post Bylaws.

EVERY POST COMMAND TEAM should be familiar with their Post/ District/Department and National Bylaws.

EVERY DISTRICT COMMAND TEAM should be familiar with their District/Department and National Bylaws.

then the updated Bylaws must be:

Voted on by Post membership, then signed by the Post Commander and Adjutant, then forwarded to Department JAG. Department will review the Updated Bylaws and then forward to National. Once I review them I will need to get the Commander to sign them so it may take a week or two before we cross paths and I get them signed, that being said once I have them signed they will be forwarded to National on the Next business Day.

Post Bylaws are not Official until they are reviewed and approved by National. District and Department Bylaws follow same path to VFW National, I do get an email receipt when I send them to National, however it will take some time before I get them back approved.

As always if there are any Questions or concerns about anything regarding Bylaws Please feel free to contact me.

Keep your Powder Dry,

Mike "Trike" Lecza

Judge Advocate

VFW Department of Maryland

Cell: 443-890-1841

Email: mike.lecza@vfwmd.org

MARK YOUR CALENDAR

January 26, 2025 at 1300

Our Department's Patriot's Pen, Voice Of Democracy, Loyalty Day, Buddy Poppy, Teacher of the Year and Civil Servant Awards will be held at VFW Post 2678, 6521 North Point Road, Edgemere, MD 21219.

*Celebrating outstanding achievements and
honoring exceptional individuals.*

**COME OUT AND MEET
NATIONAL PRESIDENT BRENDA BRYANT
WHEN SHE VISITS MARYLAND**

SEPTEMBER 19 & 20, 2024

September 19th, 7PM—Dinner at Suicide Bridge Restaurant, RSVP to Debbie Sturgis deborahsturgis1@gmail.com

September 20th, 8:30AM-Breakfast at Denny's in Cambridge, Maryland

10:15AM—Meet at Cambridge South Dorchester High School to caravan down to Patriot Point for tour and lunch. From Patriot Point visitation to National Harriet Tubman Museum. \$10 fee for lunch at Patriot Point.

6:30PM—Dinner and Banquet at VFW Post 5246, Federalsburg, MD. Cost of Dinner is \$13.

Fees for lunch and dinner should be sent to Department Treasurer, Jackie Kimball no later than September 15, 2024. FINAL DEADLINE!

THOMAS C. WILLIAMS, PSC CHIEF OF STAFF

Comrades,

Summer is fading away and schools will be open soon. It's that time for Voice of Democracy and Patriot's Pen and all the rest of our programs. Information on programs has already been distributed. Post commanders need to attend the Council of Administration meetings. There's a lot of information passed out at these meetings and even if you don't have a vote you can still voice your opinion through your District Commander.

All post and district audits, bonds, and inspections are due now. Believe it or not - we still have posts without an election report or paid convention dues! We should be training our new members and officers. Post commanders, if you have questions or need help please contact us. We will be happy to come out and help. This is what Department is supposed to do. Also, if a post doesn't have a home it can work with other posts that have a hall and facilities.

Right now our department needs funds. Our day to day operations are growing and our funds aren't We need the posts and districts to support the department and send funds upwards.

The Commander's home-should

coming was well attended but more members have come out. These functions should be attended by all our members and when members aren't showing up it means we're not doing our job. We can't turn this department around and succeed without our members.

The VFW and the Auxiliary can work together as one family. Remember teamwork makes the dream work. Our main job is helping veterans and the community. We can't forget that.

I want to thank all the new and the seasoned officers for stepping up this year. We're going to have a great year!

"The VFW and the Auxiliary can work together as one family. Remember teamwork makes the dream work."





STATE MEMBERSHIP CHAIRMAN PATRICK PIERSON

Combat Vets and our family,

As the Membership Chairman of the Department of Maryland, it's my pleasure to announce an exciting year ahead for our members and potential recruits. Building on the success of the previous year, we are introducing a series of incentives that not only recognize the hard work of our existing members but also encourage the growth of our community.

Membership Requirements 102% —This year, we're setting the bar high with a membership

requirement of 102%. This ambitious goal is a testament to our commitment to expanding our ranks and strengthening our organization. Achieving this target means more support for our veterans and more resources to advocate for their rights. Did you know there are **331,000 eligible veterans** for the VFW in the state of Maryland? Our current membership is around 19,000.

Recruiting 10 New VFW Members —To honor the dedication of our members in bringing new comrades into the fold, we are introducing the **Commander's Coin**. This exclusive recognition will be awarded to those who recruit 10 new VFW members, symbolizing their significant contribution to our mission.

First 10 Posts or Districts to 102%— The race is on! The first 10 Posts or Districts to reach the 102% membership threshold will receive a special token of appreciation—a **Louisville Slugger bat emblazoned with the VFW emblem**. This unique item not only serves as a trophy of achievement but also as a reminder of our collective strength.

Top Recruiter Award— The individual who stands out as the Top Recruiter will be rewarded with a luxurious **four-night stay at Rocky Gap**. This is our way of saying thank you for going above and beyond in expanding our community and ensuring that the VFW continues to be a pillar of support for our veterans.

"Did you know there are **331,000 eligible veterans** for the VFW in the state of Maryland? Our current membership is around 19,000."

"The first 10 Posts or Districts to reach the 102% membership threshold will receive a special token of appreciation—a **Louisville Slugger bat emblazoned with the VFW emblem.**"

Support for Posts —Understanding the importance of membership renewal, we are offering targeted support to our Posts. Any Post seeking to bolster their numbers can request a list of unpaid members in their area. This initiative is designed to assist Posts in reaching out to those who have not yet renewed their membership, providing an opportunity to re-engage and remind them of the benefits and camaraderie that the VFW offers. By utilizing this list, Posts can effectively strategize their recruitment efforts and ensure that no veteran is left behind.

These initiatives are designed to foster camaraderie, boost our membership, and enhance the support we provide to our veterans. As your Membership Chairman, I am here to support you every step of the way. Let's embrace the challenge, reach new heights together, and make this year one for the history books.

In Comradeship,
Patrick Pierson
Membership Chairman
VFW Department of Maryland
membership@vfwmd.org
301-466-7559



VETERANS & FAMILY MEMBERS HEALTH RESOURCE FAIR

COVERING SERVICE — CONNECTED CLAIMS, MENTAL HEALTH & SUICIDE PREVENTION, VETERAN OUTREACH PROGRAMS, KINESIOLOGY, NARCAN TRAINING & OVERDOSE PREVENTION, SOCIAL WORKER, CPR & FIRST AID, VETERAN GROUP SUPPORT, VIRTUAL REALITY THERAPY DEMONSTRATION, CAREGIVER BENEFITS, SURVIVING SPOUSE BENEFITS & MORE

**VFW POST 6027 HALL
815 TURKEY POINT ROAD NORTH EAST MD 21901
4435536207—VFWPOST6027@HOTMAIL.COM
OCTOBER 5, 2024 10AM—2PM**

#INVITEAVETERAN



2024 VETERANS DAY POSTER CONTEST:

And the winner is...

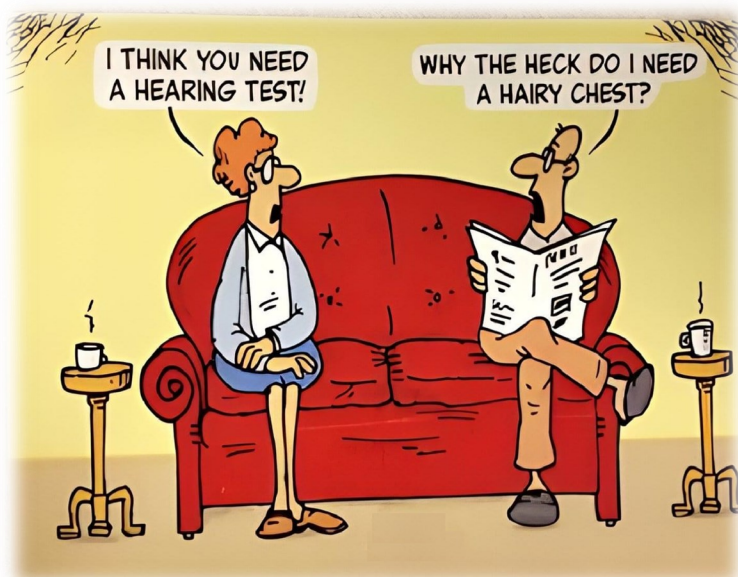
Myisha Godette submitted the winning design for the 2024 Veterans Day Poster Contest

For the 2024 Veterans Day Poster Contest, the Veterans Day National Committee (VDNC) called on professional and amateur artists to create picture perfect designs that reflect the theme of this year's Veterans Day observance, "A Legacy of Loyalty and Service." The competition was tough. There were more than 150 entries from people ranging from school-age children to graphic designers with decades of experience. When all ballots were tallied, the VDNC selected the design created by Myisha Godette.

A retired, disabled Army Veteran from Queens, New York, Myisha's design was driven by a desire to represent all who have served. "As a Veteran, I've sometimes felt underrepresented, prompting me to consider how best to incorporate inclusivity and the essence of loyalty and service," she said. "Ultimately, I chose to symbolize the shared experience of service members—past, present, and future—with elements like the American Flag, military "dog tags," and the enduring strength of Veterans, embodied by a solid, dark concrete background in my design."

The Veterans Day poster will be displayed in VA facilities, military installations, and municipal buildings across America. It will also serve as the cover of the official program for the Veterans Day commemoration at Arlington National Cemetery on November 11.

Thank you to all who used their creativity to show appreciation for our Veterans. We welcome you to enter the 2025 Veterans Day competition and we look forward to seeing your future artistic creations.



DEPARTMENT MEMBERSHIP

CHAIRMAN

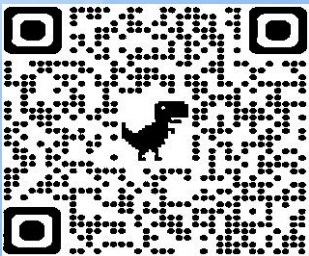
FELICIA WEEKS

I am honored to serve the Department of Maryland VFW Auxiliary as Membership Chairman this program year 2024 - 2025. I look forward to "Setting Sail for Our Veterans".

AWARDS FOCUS...

What Auxiliary couldn't use more money for their programs and even to extend Membership Award opportunities to your Membership? President's, Treasurers and Membership Chairmen should keep your membership informed about awards your Auxiliary and they personally could win. A few Awards that are coming up:

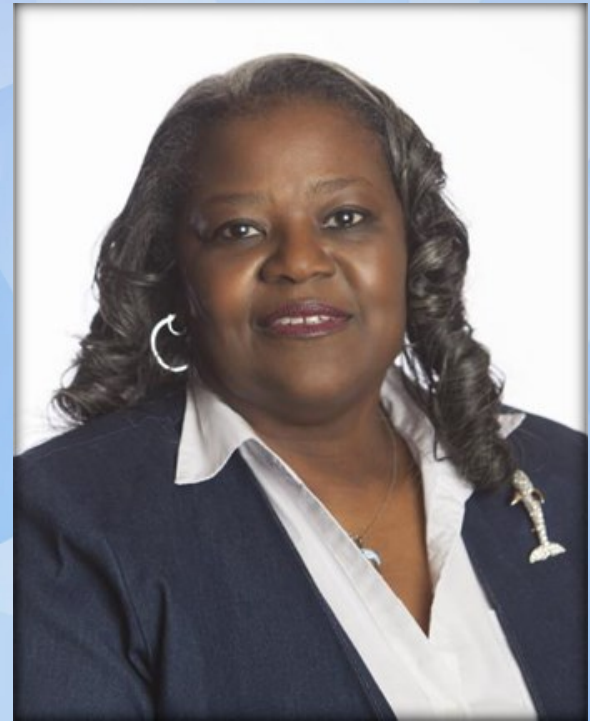
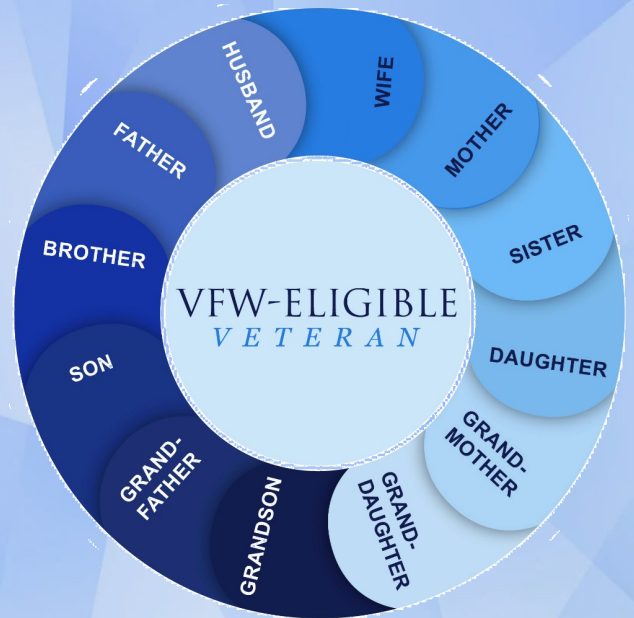
1. **ADOPT A MEMBER**—If a member cannot pay their dues because of personal hardship (illness, financial, etc.), an Auxiliary member can "adopt" a member and pay their dues for them. **The top three (3) Auxiliary members who adopt the most members by November 1st will receive \$100.00!** If there is a tie, we will have a drawing). The completed form must be to Department Membership Chairman by November 15th. The prize will be announced and awarded at the Department Christmas Conference.
2. **NEW MEMBERS**—**The Auxiliary member who "recruits" the most NEW members over 5 by December 1st will receive \$100 at our Christmas Conference** (If there is a tie, we will have a drawing).
3. **REJOIN/REINSTATED MEMBERS**—**The Auxiliary member who "recruits" the most rejoin or reinstated members by November 1st will receive \$100** (If there is a tie we will have a drawing). The completed form must be to Department Membership Chairman by November 15th. The prize will be announced and awarded at the Department Christmas Conference.
4. **NATIONAL MEMBERSHIP ACHIEVEMENT AWARD**—The first VFW/Auxiliary member who recruits 20 new and/or rejoined members by December 1st will receive \$100 from the Department (if there is a tie we will have a drawing). The prize will be announced and awarded at the Department Christmas Conference.
5. **\$200**—There will be a drawing for one Auxiliary in each Membership Group that reaches 95% plus by November 1st.



With our younger generation living such busy and fast lives, this year National has introduced the QR code for the tech savvy individuals and we have been running with it.

So, remember to check those metals, the eligibility wheel and carry an application with you or just use the QR code on anything. Until next time!

Peace and Blessings,



At the National Convention the Eastern Conference was assigned the branch of the Marine Corp. We were told to have fun therefore, these socks were worn to show that membership is the heartbeat of this organization.

From the Desk of the Secretary Combat Veteran September-October 2024



Hello Comrades and Patriots,



Welcome to an exciting time for our auxiliary as we introduce a new program year. Our Department President Deborah Sturgis will lead us with her theme “Setting Sail For Our Veterans”. President Debbie’s special project is Patriot Point. Visit our department website @ www.vfwauxmd.org and click on the image on the landing page to view Patriot Point’s website and a video of their beautiful facility and the amazing services they provide to veterans.

We had a productive convention at The Grand Hotel & Spa in Ocean City. The Bylaws committee presented and passed new Bylaws for the Department. Elections were held and a joint installation with the VFW followed the closing of the Auxiliary Convention on Friday. Past Department Commander Brian Sturgis, husband of President Debbie, installed the 2024-2025 Auxiliary Officers.

We had a productive convention at The Grand Hotel & Spa in Ocean City. The Bylaws committee presented and passed new Bylaws for the Department. Elections were held and a joint installation with the VFW followed the closing of the Auxiliary Convention on Friday. Past Department Commander Brian Sturgis, husband of President Debbie, installed the 2024-2025 Auxiliary Officers.



From the Desk of the Secretary Combat Veteran September-October 2024

PRESIDENT	Debbie Sturgis	DISTRICT 1 PRESIDENT	Karen Rooker, PDP
SR. VICE PRESIDENT	JR. Bill Siperek	DISTRICT 2 PRESIDENT	Michele Hebert
VICE PRESIDENT	Nancy Shenk	DISTRICT 3 PRESIDENT	Faith Friend
SECRETARY	Libby DallaTezza	DISTRICT 4 PRESIDENT	Susan Feyl
TREASURER	Jackie Kimball, PDP	DISTRICT 6 PRESIDENT	Melissa Tracey
CHAPLAIN	Melissa Tracey	DISTRICT 7 PRESIDENT	Dawn Daly
CONDUCTOR	Theresa Baynes	DISTRICT 10 PRESIDENT	JoAnne Bierly
GUARD	Karen Rooker, PDP	DISTRICT 11 PRESIDENT	Cynthia Davis, PDP
PATRIOTIC INSTRUCTOR	Cheri Brown, PDP	DISTRICT 14 PRESIDENT	Cathy Gistedt
HISTORIAN	Cathy Gistedt	DISTRICT 16 PRESIDENT	Sheila Justice
JR. PDP	VaNette Jones, PDP		



INTRODUCING OUR NEW DEPARTMENT GUARD KAREN ROOKER
Karen Rooker, a Scott-Johnson-Collins VFW Auxiliary No. 9619 member, was elected Department Guard. This is not a new adventure for Karen as she climbed the Department chairs and served as Department President in 2017-2018.

CONGRATULATIONS & THANK YOU KAREN!

Time to roll out the red carpet:

National President Brenda's Official Visit to Maryland

September 19 – 21, 2024



From the Desk of the Secretary
Combat Veteran September-October 2024

Sailing away... SEA you later!



Libby DallaTezza, Secretary
VFW Auxiliary Department of Maryland



DEPARTMENT OF MARYLAND VFW

ANNUAL FUND RAISER

GRAND PRIZE DRAWING—\$2,000

ONE DRAWING FOR \$1,000

SIX DRAWINGS FOR \$500 EACH

TICKETS TO BE DRAWN AND PRIZES AWARDED

MAY 28, 2025

EARLY BIRD DRAWING ON MARCH 16, 2025

ONE DRAWING FOR \$1,000

FOUR DRAWINGS FOR \$500 EACH

**Raffle Tickets Have Been Mailed to All Members
More Tickets are Available and can be requested
by contacting the Department Adjutant, Orlando Roberson
at 410-752-6474**

Please Support Our Department Fund Raiser



VA PACT ACT

SECOND YEAR IN REVIEW

YEAR TWO-ANNIVERSARY ISSUE



In this VA PACT Act Performance Dashboard, we are demonstrating our commitment to transparency by sharing with all stakeholders—internal to VA and externally—key performance metrics and data we are using to assess our success in implementing the PACT Act. This Issue of the dashboard includes the core metrics assessing VA's implementation of PACT Act since enactment. Our next regularly scheduled dashboard with the full complement of metrics will be published on Friday, August 16, 2024.

If you, a Veteran, family member, or survivor would like more information about the PACT Act and your VA benefits, please start here:



VA.GOV
ask.va.gov



CALL
1-800-MyVA411
24/7/365



WALK-IN
[VA.gov/find/locations](https://va.gov/find/locations)



VETERANS SERVICE ORGANIZATION
[VA.gov/disability/get-help-filing-claim](https://va.gov/disability/get-help-filing-claim)



NEW HEALTH CARE & BENEFITS MAP
[Download Map Here](#)

Help spread the word—download [PACT Act Outreach Materials!](#)



The PACT Act is perhaps the largest health care and benefits expansion in VA history. In this section, we are measuring the overall impact of the PACT Act in terms of its expansion of health care and benefits.

VA IS EXPANDING CARE AND BENEFITS FOR VETERANS AND SURVIVORS

Expanding Benefits



74.9%
Total PACT Act Related Claims Approved
(08/10/2022–08/03/2024)



1,016,086
Total Veterans/Survivors with Approved PACT Act Related Claims
(08/10/2022–08/03/2024)



1,273,051
Total Veterans/Survivors with Completed PACT Act Related Claims
(08/10/2022–08/03/2024)

1,005,341
Total Veterans with Approved PACT Act Related Claims
10,777
Total Survivors with Approved PACT Act Related Claims

1,251,720
Total Veterans with Completed PACT Act Related Claims
21,416
Total Survivors with Completed PACT Act Related Claims

Benefits Experience



1,853,448
Cumulative Total PACT Act Related Claims Submitted
(08/10/2022–08/03/2024)



1,540,949
Cumulative Total PACT Act Related Claims Completed
(08/10/2022–08/03/2024)



39.3%
Percentage of PACT Act Related Claims Submitted

1,825,412
Total Veteran PACT Act Related Claims Submitted
28,036
Total Survivor PACT Act Related Claims Submitted

1,518,749
Total Veteran PACT Act Related Claims Completed
22,200
Total Survivor PACT Act Related Claims Completed

\$6,828,081,880.67
Total PACT Act Benefits Paid
(08/10/2022–08/03/2024)

Expanding Care



333,767
New Enrollees from the PACT Act Planning Population
(10/01/2022–08/04/2024)



Total New VHA Enrollees:

AUGUST 2020-AUGUST 2022 (PRE-PACT ACT)

553,490

AUGUST 2022-AUGUST 2024 (POST PACT ACT)

739,421 +185,931

200,000 400,000 600,000 800,000 1,000,000



91.9%
VA Health Care 90-Day Trust Score
(05/06/2024–08/04/2024)

Care Experience



5,690,117
Total Toxic Exposure Screenings
(09/06/2022–08/04/2024)



2,563,611 (45.1%)
Toxic Exposure Screenings where Veterans Endorsed **at least 1** Potential Exposure
(09/06/2022–08/04/2024)



4,078,028
Current Enrollees in the PACT Act Planning Population
(as of 08/04/2024)

524,914 (9.2%)
Toxic Exposure Screenings where Veterans Endorsed **more than 1** Potential Exposure
2,038,697 (35.8%)
Toxic Exposure Screenings where Veterans Endorsed **exactly 1** Potential Exposure



REMINDER: The PACT Act is here to stay, and Veterans and survivors can apply anytime for the benefits they've earned. While there's no deadline to apply, there is urgency: the sooner you apply, the sooner you could start to receive benefits. So don't wait, apply today. Visit [VA.gov/PACT](https://va.gov/PACT) to apply!

STATE VETERANS & MILITARY SUPPORT

CHAIRMAN

TOM KIMBALL, PSC

It is true, there are Veterans in Maryland who are currently living on the streets or making their home in their cars trying to survive day by day. **In order to continue to give assistance the Department relies on donations from VFW Post and Auxiliaries our Department.**

Comrades and Members of the Auxiliary,

As the Chairman for the VFW State Veterans and Military Support Committee, almost everyday I receive request from veterans, and members of the military who have fallen down on their luck and need assistance to give them a hand up. **It is true**, there are Veterans in Maryland who are currently living on the streets or making their home in their cars trying to survive day by day. Even though the National VFW Organization has decided to abandon their assistance program, our Department still continues to receive request for assistance and would still like to continue to provide assistance the best we can. Last year our Department was able to give approximately \$15,000 of assistance to members of the veteran community who were facing troubling times in their life. **In order to continue to give assistance the Department relies on donations from VFW Post and Auxiliaries our Department.**

When considering giving assistance, the financial hardship cannot be caused by misconduct, civilian, legal, or domestic issues, any issues that are a result of spousal separation or divorce, and/or financial mismanagement by self or others, or due to bankruptcy.

All grants are paid directly to the creditor and not to the applicant. The applicant must provide the most current bills due. We will render payment for eligible current bills only.

Expenses Eligible for consideration of payment (daily necessities):

- Housing expenses - mortgage, rent, repairs, and homeowners' insurance (establishing residence/insurance or paying off expenses for a residence that is no longer being occupied will not be considered).
- Vehicle expenses – payments, repairs, insurance (purchasing/paying off loan, major repairs for vehicles over 10 years old, registering, establishing insurance will not be considered).
- Utilities (establishing/paying off utilities for a residence no longer being occupied will not be considered).
- Childcare.
- Medical bills (the patient's portion for necessary or emergency medical care only).

Expenses Ineligible for consideration for payment:

- Military debt/repayment, tuition assistance debt/repayment.
- Cable, internet, secondary phones.
- Taxes owed of any kind.
- Rentals of any kind (vehicle, furniture, and/or electronics).
- Any other expenses not determined to be a "daily necessity."

The eligible and ineligible expense lists are not all inclusive. Each case will be carefully reviewed for its own merits. Upon approval, payments will be made for the veteran directly to the creditor. All applications are individually reviewed, and the VFW reserves the right to make exceptions on a case-by-case basis.

VFW Post wishing to make donations can make their checks payable to:

VFW Dept. of MD

Earmark your check: **VMS**
Mail your donation to the following address:

VFW MD Department HQ
101 North Gay ST, RM J
Baltimore, MD 21202

VFW Auxiliaries wishing to make donations can make their checks payable to:

VFW Auxiliary Dept. of MD

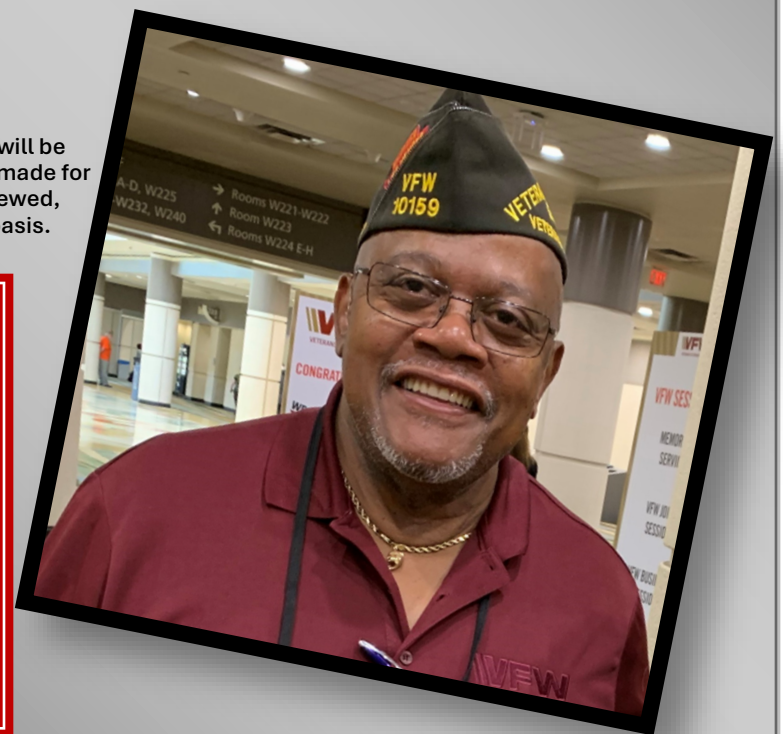
Earmark your check: **VMS**

Mail your donation to the

following address:

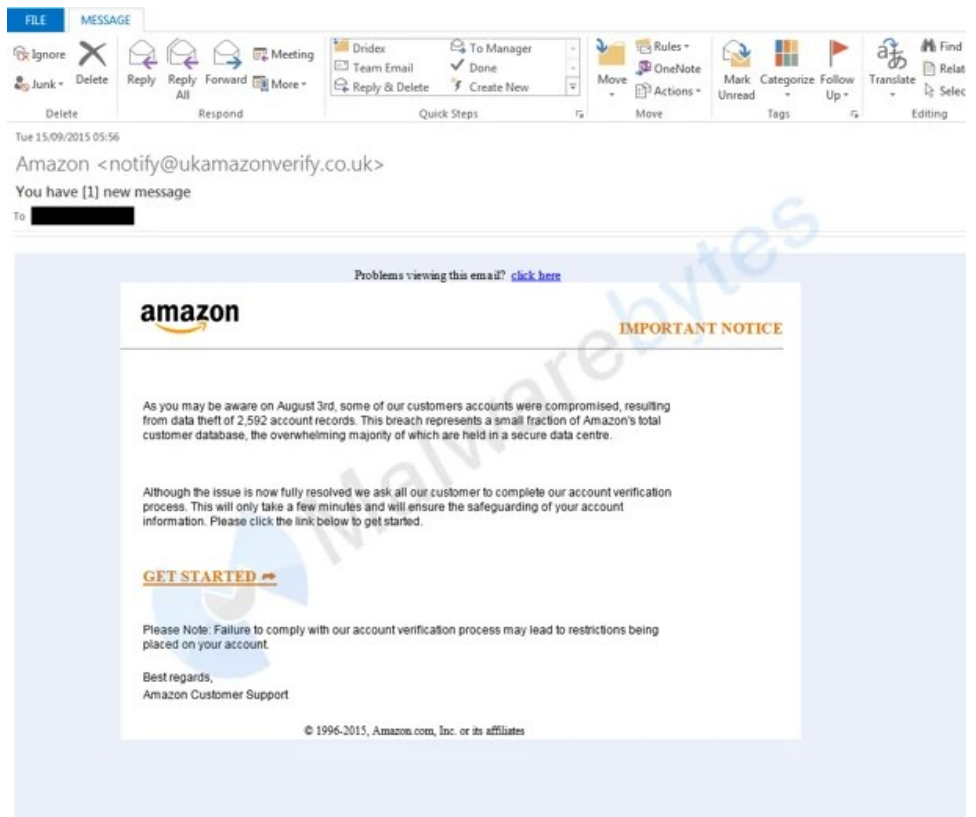
Jackie Kimball, Dept Treasurer
1019 Queen Ave
Salisbury, MD 21801

Sending your check to the Dept
Aux Treasurer ensures you receive credit for your donation.





BEWARE SCAM TARGETING AMAZON USERS



PHISHING SCAM TARGETING AMAZON USERS

The emails claim to be from Amazon's customer service, and falsely state that a small number of accounts were breached last month.

The hackers use a clever social engineering trick which requires the victims to complete a "verification process", or else their account will be restricted. But when the user clicks the link to verify their account, they are redirected to a site that mimics Amazon where they need to login and provide personal information, payment card details and security details. The attack was traced back to Chinese cyber criminals.

I recommend you send this to your friends and family.

"Cyber criminals are attacking Amazon users with a phishing campaign that falsely claims a small number of accounts have been hacked. The email starts with an "Important Notice" and you are required to "verify" your Amazon account, by providing payment card information and security details. The email threatens that if you do not comply with the verification process, restrictions may be placed on your account.

THINK BEFORE YOU CLICK! The email is a scam to try to trick you into revealing your credit card information and more. If you see an email like this that has not been caught by any spam filter, **delete it.**

Remember the rule: "If In Doubt, Throw It Out!"

DEPARTMENT CHAPLIAN

MELISSA TRACEY

Rise

When shadows stretch across your path,
And doubts weigh heavy on your heart,
Remember this: You are not alone,
For hope still blooms, a work of art.

The sun, though hidden, waits to rise,
Its golden fingers touching skies,
And so shall you, with strength anew,
Embrace the dawn, where dreams arise.

In every stumble, find your grace,
For scars are maps of battles won.
Each tear, a testament to resilience,
A dance with life beneath the sun.

So rise, my friend, like morning mist,
Unfurl your wings, let courage soar.
The world awaits your whispered song,
A symphony of hope forevermore.

