



## Ten Veterans Benefits You May Not Know About

**M**any veterans know about the basic health care and education benefits available to them through the Department of Veterans Affairs: Tricare and the GI Bill.--- While these benefits alone are substantial, numerous other programs help provide more benefits to veterans and their families. Even within the health care and education programs are little-known benefits to improve the lives of veterans and help ease the financial burden of medical care or other expenses. Here are 10 veterans benefits you haven't heard about that all veterans should see if they qualify for.

### 1. Long-term Care

Long-term care is expensive, but often necessary to provide care for aging relatives. Through the *Aid and Attendance Program*, many veterans are eligible to receive money to cover the cost of nursing homes, assisted living programs and other long-term care options. With the ability for couples to receive up to \$25,020 a year, the Aid & Attendance benefit will help take care of a significant portion of long-term care costs. Sur-

viving spouses of veterans are also eligible to receive up to \$13,560 a year to cover their long-term care costs.

### 2. Caregiver Support

Should you choose to take care of an ailing Veteran at home, the Department of Veterans Affairs offers a caregiver support program. While this program does not offer any monetary support to caregivers, they are provided with a free support line and a caregiver support coordinator to help navigate military benefits and the stress of care giving.

### 3. Death Benefits

When a veteran dies, families have a few unique benefits available to them. A U.S. flag may be requested to drape over the casket and families may request a Presidential Memorial Certificate to honor the deceased loved ones service. The Department of Veterans Affairs also provides free headstones or grave markers.

### 4. Certification Programs

In addition to receiving credits to use toward a college degree, the GI Bill offers up to \$2,000 to help cover the cost of certification courses or other vocational training programs. This bene

See *Benefits*, Page 3



**Thomas Williams  
Jr. Vice Commander  
Dept. of MD VFW**

Comrades,

Well, the months are flying by! Hope everyone is staying warm. Its time to wrap up all your programs and get reports into Department. Make sure Post Commanders are putting down all your community activities. With all the holiday events there should be some very full reports. There are more Posts and Auxiliaries working together—Good Job! We can all work together; the VFW and the Auxiliary working as one team on one mission!

I was privileged to attend a Veteran’s Day program at Lisbon elementary School in Howard County. The teachers ad students put on a wonderful program. The cub scouts had their own Color Guard. It made me proud to see our youth as they presented all the flags for all the branches of service.

The Commander, JJ, and myself spoke with our representatives in Annapolis on December 4. I asked about the Peace

*See Jr. Vice, Page 4*



**Frank Bennett  
Surgeon  
Dept. of MD VFW**

Comrades,

It’s that time of year to keep all walkways clear of snow and other debris. Also time to get those reports in to Department Headquarters.

If you can try to help with membership.

The Department needs all the help it can get. It is also time to start thinking about your upcoming elections in your Post. When nominating...look at the comrades ability and willingness to perform the duties of the office. Comrades, I will be running again for State Surgeon and respectfully ask for your support.

To you and your family Happy New Year!

In Comradeship,  
*Frank Bennett*  
Jr. Vice Commander

**THE MARYLAND VFW COMBAT VETERAN**

**STATE COMMANDER**  
Denise Perry

**ADJUTANT**  
Douglas MacArthur

**EDITOR**  
Jacquelyn Kimball

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**WEBSITE**  
www.vfwmd.org



## ***Benefits, from page 1***

fit will work well for veterans who wish to change careers or pursue a career path that does not require a college degree.

### **5. Transferring GI Bill® Credits**

Unused credits through the GI Bill may be transferred to spouses and dependents of veterans. There are service limits required to transfer the benefits.

### **6. Free Tax Preparation**

Veterans and their family have access to free tax preparation services through the Volunteer Income Tax Assistance offices on military bases. The individuals who work in the offices have expertise working with the complicated nature of military-related tax issues.

### **7. Life Insurance**

Many veterans have trouble obtaining traditional life insurance, particularly if they sustained an injury during their time of service. Through the Servicemembers' and Veterans' Group Life Insurance program, veterans may receive up to \$400,000 in life insurance. This program also offers competitive premium rates.

### **8. Mortgage Help**

Veterans having trouble making their mortgage payments are eligible for repayment assistance through the Department of

Veterans Affairs. Options for help include special repayment plans, loan forbearance and loan modification programs. Additional benefits are available for veterans with VA loans and for homeless veterans.

### **9. VA Foreclosures**

The VA maintains a list of homes serviced by VA loans that have gone into foreclosures. Veterans have the ability to search the list of VA acquired properties and purchase homes at a discount. You do not have to be a veteran to search the properties, but all properties qualify for VA financing.

### **10. American Corporate Partners**

American Corporate Partners connects veterans with top companies to help them obtain a job after their time of service. Along with being connected to job opportunities, veterans have the opportunity to receive one-on-one mentoring and other career development services.

*\*This article was taken from Military Benefits.*



*Jr. Vice, from page 2*

Cross Monument in Bladensburg, MD. The cross was erected in memory of the twenty-four servicemen from Prince Georges County who gave their lives for their country in World War I. There's a movement to tear it down. **We must protect our history.** One minute people are thanking us for our service and the next minute they're tearing down our history. Governor Hogan has said it will not come down as long as he's in office. We all need to make a stand to protect it.

This is a member supported organization fighting for one cause, supporting our veterans. If the membership wants a change they need to come to the Council of Administration meetings. Your voice matters and if you have any ideas, pass them up the chain of command.

The Department is bringing back their golf tournament fundraiser in May. I'm hoping each Post and District will sponsor a hole and come out and play. Check your emails for more information.

December 31st is coming up fast, so be sure to get life memberships in before the deadline. Please make sure all lines are filled in on application forms so they don't get rejected. Sending forms back and forth slows down the process. This also applies to reports. If you have any questions about reports just give JJ or myself a call.

Have a Merry Christmas and a Happy New Year!

In Comradeship,  
*Thomas Williams*  
Jr. Vice Commander  
USNR Retired Seabee

P.S. Army won this year, we'll get you next year.



## State Quartermaster Elected

Past State Commander, William Miller, was elected on November 3, 2018, as State Quartermaster. The election was held at the Council of Administration meeting at Chesapeake City VFW Post 7687.

# “VFW...Family”



## Veterans of Foreign Wars (VFW) and VFW Auxiliary State of Maryland Annual Golf Tournament



Dear Comrades, Sisters and Brothers,

This year the Veterans of Foreign Wars (VFW) and VFW Auxiliary Department of Maryland are again working to host their Annual Golf Tournament on May 3, 2019 at Ruggles Golf Course, Aberdeen Proving Ground, MD.

Every combined dollar we raise through individual golfers, corporate sponsors, Post/Auxiliary Sponsors and auction items goes directly towards helping Veteran projects.

We are hoping that you too, will work with us to make this event a success and hopefully start a combined fundraiser that will endure for years to come! All donations will be greatly appreciated.

There are several sponsorships available. We are accepting both monetary sponsorships and “in-kind” sponsorships in the way of products or services donated for tournament prizes, auction items, raffle prizes, etc.

### SPONSORSHIP OPPORTUNITIES:

**Hole Sponsor:** \$100 per hole (you can sponsor as many holes as you like)

**Team Sponsors** – Foursome plus a hole sponsor: \$500.00 (\$450.00 if paid by 3/15/19)  
(Cost for golfers is \$100.00 each)

If you don’t have a team but would like to sponsor a team of veterans/local wounded warriors, please let us know and we can arrange a team for you.

If you have any questions/concerns or require additional information, please contact Douglas MacArthur 410-459-1275 or Pam Edmiston 443-831-7728.



## Veterans of Foreign Wars (VFW) and VFW Auxiliary State of Maryland Annual Golf Tournament



**When:** May 3, 2019  
**Where:** Ruggles Golf Course  
5600 Maryland Blvd.  
APG, MD 21005  
410-278-4794



Ruggles is located outside of the APG Post gate.

**Prizes to Top 3 Teams,  
Longest Drive,  
& Closest to the Pin**

**Cost: \$100.00 per player (Prior to April 15, 2019)**  
Registration: 7:30 a.m. – 9:00 a.m. Shot Gun Start

### Teams Will Consist of Four Players:

	Name:	Phone #	Email
Player 1:	_____		
Player 2:	_____		
Player 3:	_____		
Player 4:	_____		

If you don’t have a “Team” but would like to **sponsor Veterans/ Wounded Warriors** let us know and we can arrange it.

**Deadline for Entry Confirmation April 15, 2019**

Please return applications with payment to:  
VFW Department of Maryland  
War Memorial Building, Room J  
101 North Gay Street, Baltimore, MD 21202

Checks should be made payable to: **VFW Dept of MD** and earmarked “**Golf Tournament**”

**Golfers Registration Includes: Greens fees, cart, practice range, breakfast and lunch, Happy Hour & Hors D’oeuvres**

*Proceeds to benefit the MD VFW and VFW Auxiliary Veterans Programs*



# “VFW...Family”



## Veterans of Foreign Wars (VFW) and VFW Auxiliary State of Maryland Annual Golf Tournament



The Veterans of Foreign Wars (VFW) and VFW Auxiliary State of Maryland are hosting their Annual Golf Tournament on May 3, 2019 at Ruggles Golf Course, Aberdeen Proving Ground, MD.

The VFW and VFW Auxiliary are Non-Profit Veteran Service Organizations that have been serving our veterans and communities for over 100 years. Every dollar we raise through individual golfers, corporate sponsors, and auction items goes directly towards helping Veteran projects. (MD VFW for Wounded Warriors Program (taking Wounded Warriors to State Convention in Ocean City, MD), McVets, programs at local VA Hospitals in and around the State of MD, are just a few of the programs to which we will be donating this year.)

There are several sponsorships available. We are accepting both monetary sponsorships and “in-kind” sponsorships in the way of products or services donated for tournament prizes, auction items, raffle prizes, etc.

### SPONSORSHIP OPPORTUNITIES:

**Hole Sponsor:** \$100.00 per hole (you can sponsor as many holes as you like and a sign with your name/company name will be posted at one of the 18 holes on the course).

**Team Sponsors** – Foursome plus a hole sponsor: \$500.00 (\$450.00 if paid by 3/15/19) (Cost for golfers is \$100.00 each)

If you are unable to do any of the above sponsorships, any donation is greatly appreciated. All donations are tax-exempt; our Tax ID is 52-0517415.

If you don't have a team but would like to sponsor a team of veterans/local wounded warriors, please let us know and we can arrange a team for you.

All sponsors will receive ongoing recognition for your support, as we will promote our loyal supporters in the tournament program, on social media, and on all publications that go out through-out our state.

If you have any questions/concerns or require additional information, please contact Douglas MacArthur 410-459-1275 or Pam Edmiston 443-831-7728.



## Veterans of Foreign Wars (VFW) and VFW Auxiliary State of Maryland Annual Golf Tournament



November 1, 2018

Dear Friends and Supporters;

We are pleased to announce that the VFW and VFW Auxiliary are hosting their ANNUAL GOLF TOURNAMENT. The Tournament will be held on May 3, 2019 at Ruggles Golf Course at Aberdeen Proving Ground, MD.

In addition to providing a networking atmosphere for our members and guests each year our golf outing serves as a core fundraiser. Funds raised are used for the VFW and VFW Auxiliary Programs.

We are offering you the opportunity to showcase your Post, Auxiliary or Business at this event. Please consider enhancing your Post, Auxiliary or Business's visibility by “*Sponsoring a Hole*”. All Hole Sponsors will have a sign prominently displayed at the tee! As is a tradition in these tournament events, we would like to hold a raffle for prizes such as clothing, hats, sporting event tickets, golf equipment, etc. Contributions of raffle items are greatly appreciated and will be acknowledged at the event.

We want to make this year a successful one. Thank you in advance for your consideration and continued support of our Military, Veterans and their families. Should you have any questions or require additional information, please contact Pam Edmiston at 443-831-7728 or Doug MacArthur at 410-459-1275.

Please detach and return your completed form to:

VFW Department of Maryland  
War Memorial Building, Room J

101 North Gay Street, Baltimore, MD 21202

Checks should be made payable to: **VFW Dept of MD** and earmarked “**Golf Tournament**”

All donations are tax-exempt; our Tax ID is 52-0517415.



**Yes! We will sponsor a Hole for \$100.00!** Our check number \_\_\_\_\_ payable to VFW Dept of MD is enclosed.

Please provide the following information for your sign:

\_\_\_\_\_  
(Post, Auxiliary or Business Name)

\_\_\_\_\_  
Your Name

**Yes! Will contribute a Raffle Item!** The item will be: \_\_\_\_\_

Contact \_\_\_\_\_ at \_\_\_\_\_ Phone \_\_\_\_\_ to arrange for delivery.

**To be properly acknowledged during the tournament, please return this form as soon as possible or before April 15, 2019. Thank you.**



# Auxiliary News



**Dr. Joyce Thomas, President  
Dept. of MD VFW Auxiliary**

Greetings,

We are grateful that this Auxiliary year has been steadily moving along in a positive manner. You have been working like "Busy Bees" and continue to prove that "working together works."

I am pleased to report that official visits to all six of the VA hospitals have been completed. Included were the following: Baltimore VA Medical Center; Loch Raven VA Medical Center; Perry Point VA Medical Center; Elsmere VA Medical Center; Washington, DC Medical Center; and Martinsburg VA Medical Center.

Additionally, ten of the eleven District Inspections have been completed with the last one to be completed by the end of January.

Congratulations to all Auxiliaries who have submitted participants in the Annual

Voice of Democracy and Patriot's Pen Contests. To further show support for these youth, all are encouraged to attend the VOD Awards Banquet at the VFW Post 5118 on January 27, 2019.

Moreover, congratulations to all Auxiliaries who reached 100% in membership by December 31st. Nonetheless, let us continue to press forward with retaining as well as bringing in new members. As you are aware, continuing to build on our foundation is a necessity towards strengthening our organization.

As we move towards the end of this Auxiliary year, be sure to mark your calendar as follows:

January 27, 2019	VOD/PP Banquet
March 3-7, 2019	Legislative Conference
March 30, 2019	Testimonial Dinner
March 31, 2019	C of A Meeting



# Auxiliary News



April 4-6, 2019      Bus Trip to National Home for Children  
April 28, 2019      Young Creative Patriotic Art Award Ceremony  
April 15, 2019      Deadline for Submission of Reports  
May 17-18, 2019      National President's Visit  
June 3-6, 2019      Department Convention – Ocean City, MD

Respectfully,

*Joyce M. Thomas*

Dr. Joyce M. Thomas, President  
VFW Auxiliary Department of  
Maryland 2018 - 2019



Betty J. Stahm, PDP  
Membership Chairman  
Dept. of MD VFW Aux.

Brothers and Sisters,

To remain a member in good standing, dues **MUST** have been paid by **December 31, 2018**. Members who have not paid by this date will no longer receive the VFW Auxiliary Magazine.

We know that as life gets very hectic at times members may have forgotten to pay their dues. There is still time. Dues must be received by June 30th in order to continue your years of service. If not paid by June 30th you must rejoin showing proof of eligibility.

Did you know that you can pay your dues online using MALTA on the National VFW Auxiliary website. I have included instructions on how to do so.

Thank You for what you do for our brave men and women who have served our country both past and present. **Feel free to contact me with any questions or concerns.**

Respectfully Submitted:

*Betty J. Stahm*

Betty J. Stahm, PDP  
Membership & Recruitment Chairman  
VFW Auxiliary - Department of Maryland



**"BEElieve - Yes we can"....."Bee Miracle Workers for our Veterans"!**





# Auxiliary News



## PAY YOUR DUES ONLINE

It's now easier than ever to pay your dues. Log in to MALTA through [vfwauxiliary.org](http://vfwauxiliary.org). Select "Member Login" from the Main Menu to Log in to MALTA.

After July 1, annual members can pay their next year's dues. According to the National Bylaws, they are due by December 31. So you will be paying 2019 dues starting July 1.

- ♦ Look in the upper right-hand corner of your profile page in MALTA. You should see a red box that says "Pay Dues."
- ♦ Click on it, and it will take you through the steps to pay either by credit card or with your bank account.
- ♦ If you are paying with a bank account/ACH, then it will take about seven (7) days for that payment to clear.
- ♦ If you are paying by credit card and the payment goes through immediately, you are paid for the year!
- ♦ The Department's portion of your dues will be forwarded to the Department and the Auxiliary's portion to the Auxiliary.
- ♦ You will be mailed a membership card through National Headquarters. Please be patient with this new process.

In the meantime, you can access your card anytime on any device. Look for "View Card" on your profile page. You can print this out or show it on your phone at any meeting as proof of membership.

DONE!



## BUS TRIP



COME JOIN THE DEPARTMENT OF MARYLAND VFW AUXILIARY  
AS WE VISIT THE VFW NATIONAL HOME FOR CHILDREN



VFW NATIONAL HOME FOR CHILDREN

3573 S Waverly Rd (471.82 mi)  
Eaton Rapids, Michigan 48827

**Thursday April 4th – Saturday April 6th, 2019**

Departing from Yingling-Ridgely VFW Post 7472  
4225 VFW Lane Ellicott City, MD

Depart from Post 7472 at 5:30 am on April 4<sup>th</sup>, 2019  
Arrival in Eaton Rapids at approximately 4:00 pm on April 4<sup>th</sup>, 2019  
Depart Eaton Rapids on April 6<sup>th</sup>, 2019 at approximately 9am  
Arrival at Post 7472 on April 6<sup>th</sup>, 2019 approximately 7pm

Transportation price is **\$145.00** per person.  
A deposit **\$45.00** is needed to reserve a seat.

Make checks payable to: **Dept of MD VFW Auxiliary.**  
Mail to: **Carole Betro, 26595 Blue Jay Lane, Hebron, MD 21830**

Please call to make your personal room reservations at the

### Comfort Inn:

1302 E Packard Hwy  
Charlotte, MI 48813  
517-543-7307

**Group Name VFW Dept of Maryland # 3414868**

Room Type  
Single \$75.00 + Tax  
Double \$75.00 +Tax

For further information please call:  
Cynthia Davis 443-629-3270

## Testimonial Dinner Honoring



**Denise Perry**  
State Commander  
and  
**Dr. Joyce Thomas**  
State President

Richlin Catering & Event Center · 1700 Van Bibber Road · Edgewood, Maryland 21040  
Saturday—March 30, 2019 7:00 PM until 11:00 PM Social Hour & Cash Bar—7:00 PM Dinner—8:00 PM

**Hors d'œuvres:** Fresh Raw Vegetable Display & Assorted Cheeses

**Entrée:** Choice of **Stuffed Chicken Breast with Wild Rice and Mushrooms in a Chicken Veloute** or **Sliced Roast Sirloin with Chausser Sauce, Tomatoes, Onions and Mushrooms**—With Assorted Bread Basket, Mixed Green Salad, Herb Roasted New Potatoes and Green Bean and Carrot Medley.

**Dessert:** Choice of Assorted Layer Cakes

**\$50 per Guest—Tables of Ten Guest—\$500**

**For Tickets Contact: Tom Kimball, PSC—1019 Queen Ave—Salisbury, MD 21801  
443-235-0742—thomaskimball@comcast.net**

**GUEST DESIRING TO BE SEATED TOGETHER MUST SEND THEIR MONEY AND TICKET/MEAL REQUEST TOGETHER. WE MAY NOT BE ABLE TO HONOR YOUR SEATING REQUEST IF MONEY AND REQUEST ARE NOT SENT TOGETHER.**

**Ticket Order—Please Write Legible**

Contact Name \_\_\_\_\_

Email \_\_\_\_\_ Phone \_\_\_\_\_

Send Tickets to \_\_\_\_\_

Address \_\_\_\_\_

No. of Tickets Requested \_\_\_\_\_ x \$50 = \$ \_\_\_\_\_ (Whole Table—\$500—10 Tickets)

No. of Chicken \_\_\_\_\_ No. of Beef \_\_\_\_\_

**GUEST DESIRING TO BE SEATED AT THE SAME TABLE MUST SEND IN THEIR TICKET REQUEST TOGETHER.**

## Testimonial Lodging

Ramada Inn

1700 Van Bibber Road  
Edgewood, MD 21040

410-679-0770

Ask for VFW Maryland  
(block of rooms)

Rooms Available 3/29 & 30

\$89.95 +12% tax



# VFW & Auxiliary In the Spotlight

