

Benefits for Our Veterans

Susan Piazza, Commander, DAV

For those who read our last article, I think you can now understand how confusing VA benefits are for the veteran and his or her family. I cannot stress enough the importance of veterans keeping their families informed as to the location of their important military and/or veteran papers. These papers are essential in knowing and understanding what benefits the spouse and/or family may be entitled to. Benefits hinge on one issue, the type of discharge. Other matters can be debated, possibly bent. A dishonorable discharge is not one of these issues. A dishonorable discharge makes the veteran and his family ineligible for benefits. For purposes of this article, we will assume all discharges are under conditions other than dishonorable.

We will again focus on death benefits for survivors. The following are programs set up to assist the family left behind.

Dependency and Indemnity Compensation (DIC)

To be eligible for DIC, the veteran would have had to suffer a service related injury or disease resulting in death. A non-service related injury or disease can be eligible if the veteran was receiving or entitled to receive 100% compensation prior to his death for the ten (10) consecutive years prior to death.

A veteran who dies before the ten years has accrued can still be eligible if he was rated 100% disabled upon exit from the military, and this rating continued for the five years following exit from the military. POWs who died after 30 Sept 1999 and were rated 100% for one year prior to death may also be eligible. DIC helps surviving spouses, unmarried children under 18 (or between 18 and 23 if attending a VA approved school) or helpless children. Dependent parents whose income is low enough may also be eligible.

A spouse, in the eyes of the government, must be married and have lived with the veteran for a minimum of one year or, if a child is born of the union, any length of time qualifies the spouse.

A spouse can still be eligible, if he or she did not live with the veteran for a period of time prior to death, if the separation was not the fault of the spouse.

The VA considers a child to be "helpless" if he or she is permanently disabled, unable to care for one's self, and if the disability occurred prior to the eighteenth (18) birthday and will not improve.

The surviving spouse and remarriage.

A spouse who remarries can still be eligible for benefits if the remarriage is terminated due to annulment, divorce, or death. However, if the surviving spouse lives with someone and sets that person up as their spouse, he or she can become ineligible. Another exception to the remarriage rule is that as long as the surviving spouse remarries after age 57, the spouse may still qualify.

Another important benefit that can be useful is something called Aid and Attendance. If a survivor is entitled to DIC, he or she may be entitled to Aid and Attendance. This assistance is given to inpatients in nursing homes, or to those that require the "aid and attendance" of another person on a regular basis.

A similar program is called Housebound. As one can logically assume, this benefit is for those spouses who are permanently housebound. One who is eligible for DIC is usually eligible for housebound benefits.

Death Pension.

Pensions, as with DIC, are income based. They are based on need. Someone eligible for aid and attendance, or someone who is permanently housebound, may be entitled to a higher income limit. The veteran has had to have served ninety (90) days in the service with at least one day served during wartime (or conflict) status, unless the veteran was discharged or retired for a service-connected disability. A death pension may be issued to a "helpless" child. The helpless child definition explained in the DIC section applies here as well. This pension may continue until or unless the child marries and/or has an income that exceeds limits. Parents of a deceased veteran may be entitled to a death pension as well, but, again, only if income is limited.

Annual limits, changed yearly, conform to levels established by law. The current annual amount given to a surviving spouse is \$7,094. These payments are diminished by the amount of income one receives. Social Security counts as income and is subtracted from this annual rate.

Any income received erodes this "benefit." Non-reimbursed medical expenses may be used to offset some of one's income. One point I want people reading this to take away - please, please, please! - make sure your finances are in order and that you have taken steps to ensure that those left behind will not have a declining lifestyle at a time in their lives when they are unable to work and maintain their own normal lifestyles. Prepare.

Now and again, laws change. So, even if this article implies you may not be eligible, check with a veterans' agent. Massachusetts has an agent in every city. He or she will assist you in filling out forms. Many veterans' organizations will also assist you.

May God bless all, and may God bless the great United States! Until later, I remain ...

Susan Piazza is the first female commander of the DAV in 75 years, and its current commander. She has been involved with the DAV over twenty five years. She is also Past Commander of the American Legion Post 417, Methuen.



Taking Care of Our Veterans

John Lenotte, American Legion



A Time to Remember

Memorial Day will soon be upon us. For a number of years, this has been the unofficial start of summer. We head off to the beach, have a cookout and/or finalize our summer vacation plans. Growing up in Lawrence in the '50s and '60s, it had quite a different meaning. It was a time to honor those who served or were serving in the military.

There was a huge parade with a number of bands and drum corps providing music. The Boy Scouts, Girl Scouts, Cub Scouts, Brownies all marched. We had horses, vendors selling cotton candy and balloons. Included were representatives from the various branches of the military, military vehicles and veterans groups. And I am sure it was pretty much the same throughout the Merrimack Valley. Then came the Vietnam War. With it came the protest marches along with numbers of our brothers and sisters who gave their lives for our country. The parades diminished to almost nothing.

Then September 11, 2001 happened. We were attacked on our soil in dramatic, ugly fashion. Patriotism came back into style. Somewhat. We now see more groups marching in the parades and more citizens showing up to watch and applaud.

The military does not participate as our troops are stretched too thin. In Haverhill, we are fortunate to have a Junior ROTC unit at the high school that participates in the parade.

Unfortunately, we have many more folks come out to see the Santa parade versus the numbers that come out for Memorial Day or Veterans Day. I am not knocking the Santa parade (I don't want coal in my stocking this year). We just seem to have our priorities mixed up. Showing up to either march in the parade or to cheer those

who are marching is NOT showing political support for or against the war. It shows respect and support for those who are serving or have served in the military.

Let us demonstrate to our men and women in uniform that we care about them. Remember, it is our freedoms and our way of life that are under attack and it is the military in the end that will preserve our society.

And what of the families of the troops? I am sure we all have some connection to someone in uniform. How do you think they feel as they watch the news and worry about their loved one? April was a terrible month with 104 killed and many more wounded.

As of April 30, the total was 3,351 killed. How many children have now been left with one parent? The American Legion has established a scholarship fund for the children of those who made the ultimate sacrifice in this conflict. I am sure there are other opportunities to give. And as I have noted in other columns, there are groups in Danvers, Methuen and Wilmington who send packages to our troops. They can always use donations.

I know the mailing costs alone can be very expensive. And let us not forget the families of those who are serving. Again the Legion has a family support program as does the National Guard and other branches. Please show them your care.

Can you not give some time out of your busy life to come out and show your support on Memorial Day? I will be there. I hope to see many of you there also.

John Lenotte is the American Legion District 8/Essex County Commander and Post 4 Haverhill Adjutant. You can Email him at JohnLDistrict8@verizon.net

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Georgetown News

Georgetown Selectman Lonnie Brennan

April vacation found sunshine and warm and friendly storybook and film favorites including Belle, Winnie the Pooh, Aladdin, Jasmine, Mickey, Minney, and host of magic spender for Georgetown musicians.

The Georgetown High School Marching Band marched down Main Street. Main Street in Magic Kingdom at Walt Disney World in Florida, that is! Magic Kingdom, Animal Kingdom, MGM Studios, and EPCOT! An incredible trip attended by approximately 111 marchers and many, many Georgetown families.

A photo of the Magic Kingdom parade is shown on this page. What a time! The students stayed at Disney's All Star Music Resort. Highlights of the trip include watching the show Fantasmic, days of rides and shops and pool parties and arcade games, boat rides, water and monorail shuttles, Space Mountain roller-coaster in the stars, a haunted house, president's hall, thunder mountain, pirate ride, nighttime Spectromagic parades, and, of course, receiving a banner for display at the school from Walt Disney World!

Friendships, and memories for a lifetime as the band makes it trip to Disney just once every four years.

May Preview: Budgets/Overrides/Surplus. Oh My?

Town Meeting has yet to occur as this column goes to press. However, if the past is any indication of the future, hours of guilt trips and arguments, and passionate, emotional pleas will be followed by a series of votes approving nearly every warrant article that separates more money from your family to feed the insatiable government structure.

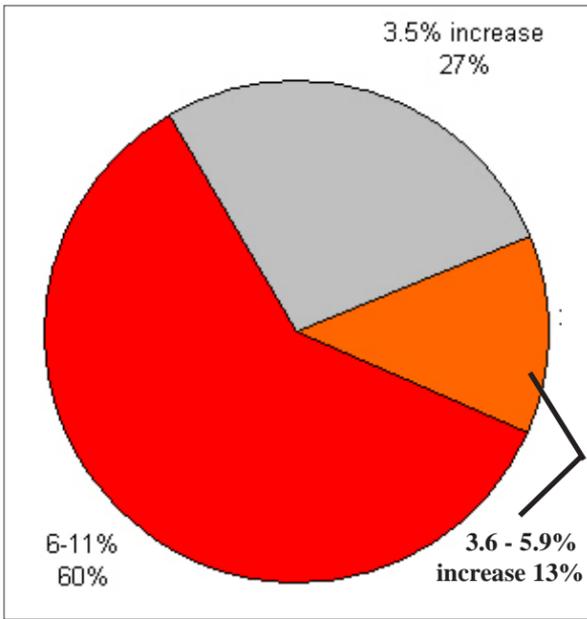
The beautiful people in the beautiful homes with the beautiful salaries and finances will again try to tell those less able to pay that everyone should work together as one, as a team, and chip in more money. After all, it's for a good cause.

As many who read this column have noted, I ask a lot of questions and often it appears as though even after asking a question and getting an answer, much confusion appears to remain.

So, here are some statistic charts to consider, of some information that apparently was not well known: for example, the school teachers contract signed 1.5 years ago has come home to roost. In a tough financial climate, School Committee chair George Moker led the negotiations which gave a reported 3.5% pay raise to the teachers for next year, but, as the daily papers have now reported



extensively, that 3.5% increase was applied BEFORE step and column increases and bonuses. The result, of 140 teachers we checked out on the official listings (not including those changing hours or positions), less than 1/3 will receive that 3.5% increase. Yup, approximately 60% of the teachers will get raises between 6-11%. Meanwhile, non-teacher salaries, including those for aides, janitors, and elsewhere in town, our highway department workers, tax collector, treasurer, assessor's clerk, and many others will get one-half to one-third the increase the teachers will receive.



Georgetown Public Schools Teacher Salaries, \$ percent increase and percent of teachers receiving that increase

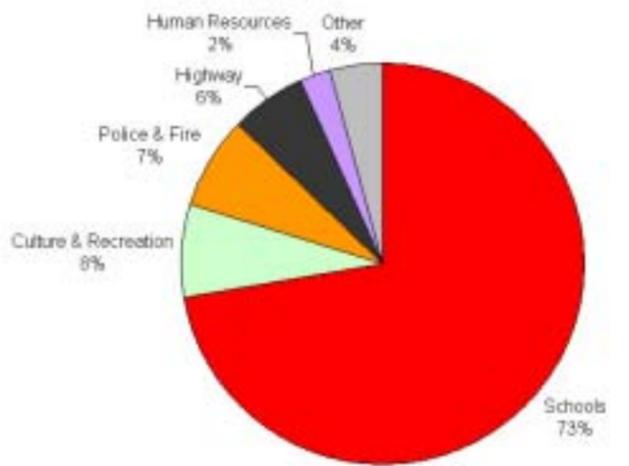
And, as also picked up by the daily press, after nearly a month of my prodding and asking questions and trying to get straight answers, it has been acknowledged that the contract was signed without any checks and balances as required by Mass. General Law, Ch. 150E; the contract was negotiated and signed illegally.

Does it matter? Perhaps not. Once the deed is done, there might be no turning back, but the important thing to

understand is why it happened and what we can do to prevent it in the future.

When alerted to this error, Town Administrator Steve Delaney said "no," he didn't know about the law, and then that it probably wouldn't have mattered anyway. School Committee Chair George Moker said there was an oversight, and sent a letter of apology to the selectman, but also let us know that teachers are underpaid anyway. He considers an 11% pay raise a good start. OK, I agree that teachers in the ideal world would be paid as much as Red Sox baseball players, but that's not the real world, and neither was the approval of such raises in the manner in which it was done. (By way of full disclosure, my sister is a teacher in the school system.)

As the schools/town go forward with an override request for approximately \$1,061,000, we've printed a chart below that shows how the pie is going to be divided: a lot of money for the schools, a little money for everyone else. The proponents say it's all critical. Vote however you care to vote.



Lonnie Brennan is a selectman in Georgetown. You can email him at lonnie@thechocolatecellar.com.

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Why I support Barry Finegold for Congress

The upcoming election to replace the long held seat of Congressman Martin Meehan is going to be exciting.

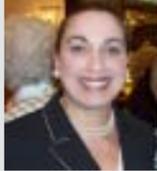
People are starting to form camps of support and many hard questions are being asked. The field of choices is large. Tough questions are being answered. I held a Meet and Greet for Barry Finegold at my home last week and attendees were able to get down to business with Finegold and questioned him about the war, the environment and the economy. He was thoughtful, educated and engaging in providing his answers.

Since winning his first election to the Andover Board of Selectmen at the age of 24, and then to the Massachusetts State Representatives at the age of 25, Barry Finegold has earned the reputation of being someone with a strong work ethic when it comes serving the people who elected him. He is someone who has proven to be an independent voice and willing to take the leadership role in many issues.

Finegold is the best choice to represent the 5th Congressional District because he recognizes the importance of making economic issues a priority. A real concern for all of us is that we have bright, young people studying in this state and they are forced to leave due to lack of job opportunities. He is working hard to attract high technology businesses to the area to provide jobs.

He understands that in order to end the mass exodus of our young people from the Commonwealth, more creative measures are needed to promote our economic well-being. He supports research grants and small business loans as incentives to encourage new businesses to come to Massachusetts and keep the ones we have. It is this vision that will take Massachusetts into the future as a place for young people to live and bring up a family.

Regarding the environment, Finegold has already been a recognized leader. He is not thinking "green" because it is a hot topic among politicians these days. He can be credited with his contributions on the Massachusetts Hydrogen Coalition and has proposed legislative initiatives to put the 5th Congressional District at the forefront of fuel cell technology.



Methuen News
Kathleen Corey Rahme
 Vice Chair, Methuen City Council,
 Methuen Youth Corps Founder



Lawrence City Councilor Grisel Silva (District "B") and Methuen City Councilor At-Large Kathleen Rahme show their support during the Barry Finegold event at Councilor Rahme's home.

As one of the authors of the "Massachusetts Renewable Energy Road Map", Finegold is cognizant of the need to protect our environment by providing research and development grants as well as tax incentives for Massachusetts companies developing fuel-cell technology. In a move to encourage the purchase of hybrid cars, this legislation also provides a \$1500 tax credit. Representative Finegold is the co-chair of the North East Solid Waste Committee.

He secured \$54 million to assist the communities of Dracut, Westford and Tewksbury in their efforts to improve clean air technology upgrades at their power

plants. These efforts and others are examples of how he is concerned with Massachusetts' carbon foot print.

The Safe Havens Act was authored by Representative Finegold earlier this year. This legislation provides protection for newborn babies who are unable to be cared for by their parents. The parent is allowed to drop their child off at designated places such as fire or police stations and emergency rooms. I have learned that three babies have been saved as a result of this legislation and twenty-one parents have completed counseling or adoption programs. The Massachusetts Alliance on

Teen Pregnancy recognized Finegold as the Legislator of the Year for his efforts to save their programs from drastic budget cuts.

When I speak to others about Barry Finegold as the choice to lead the 5th Congressional District, they all share stories about him with me. A common theme in their stories is how much Finegold cares about his constituents and how supportive he is of them. I have spoken to people from the nursing home industry and they are grateful to him for his reforms to protect our seniors by making Massachusetts one of the first states to establish a consumer report card on nursing homes. Another constituent expressed gratitude about his generosity and support toward high school students. Like his constituents, his interests are diverse. He knows the Merrimack Valley and his proven track record in service and dedication makes him the proper choice for US Congress.

If you have ever driven through Lowell, you would agree the city looks vibrant. My husband attended the University of Lowell in the 1980's. He had the occasion to go through Lowell not too long ago and was very impressed. I told him that it looked like a Congressman lived there. I have never forgotten that conversation and now, I want the cities east of the river to look that way too. It's our turn. Besides the many reasons mentioned above, his knowledge about the needs of Methuen and Lawrence are pretty compelling reasons for supporting him for this very important seat.

There are other important issues on matters of education, healthcare, domestic and foreign policy issues that are too numerous to highlight here due to spatial constraints. I have merely noted some of the ones that impressed me the most. I have visited his website. I encourage you to visit his website <http://www.barryfinegold.com> and read about him so you can make the decision yourself. Finegold is likeable and approachable. He is my choice for US Congressman for the 5th Congressional District.

Kathleen Corey Rahme is the former Central District Councilor in Methuen and was elected as a city councilor "at large" in 2005. She is also the vice chair of the city council and founder of the Methuen Youth Corps. She also hosts "Call to Serve." You can email her at kcoryerahme@comcast.net

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9AM, 11:45AM, 6PM
Paul Harvey



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Annual Methuen Democrat City Committee Breakfast



Lt. Governor Tim Murray with his daughter Helen



From left to right above: State Representatives Barbara L'Italien and Linda Dean Campbell, State Senator Steve Baddour and former Chief Bourassa who was honored by the Democrat City Committee for his years of public service.

State Representative Jamie Eldridge, clearly the most left leaning candidate for congress, berated the president and called for an immediate withdrawal of troops from Iraq



Lawrence City Councilor Nilka Alvarez-Rodriguez (left), a Finegold for Congress supporter, brought her friends and family to hear what the other candidates had to say.



Lowell City Councilor Eileen Donoghue addressed the crowd explaining the platform of her campaign.



Lawrence residents supporting Andover State Rep. Barry Finegold for congress turned out to hear their candidate. Pictured 2nd from right is Lawrence School Committeeman Patricia Sanchez.