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Monthly Newsletter March 2025

North Central MN Chapter #7 PO Box 564 Bemidji, MN 56619



NEXT MEETING: DAV Headquarters at 5441 15th Street NW, Bemidji, MN Monday, March 17 at 6:30pm



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CHAPTER OFFICERS

COMMANDER: SENIOR VICE: JUNIOR VICE: ADJUTANT: SERVICE OFFICERS: TREASURER: CHAPLAIN: JUDGE ADVOCATE: SERGEANT AT ARMS: OFFICER OF THE DAY: LEGISLATIVE OFFICER: HISTORIAN: EXEC. COMMITTEE: Gene Schwantes - (218) 556-4592 Darrel Baltzell Tom Annonson Jeff Meyer Tom Annonson - (218) 251-3025 Jeri Harvey Mike Gutz - (218) 444-5015 Ward Sutton Bruce Tiegen Glenn Aagard Joe Vene Vacant Bruce Tiegen, Gary Guggenberger, Andy Staudt, Henry Hammerback, Jim Pinsonnault

UPCOMING HOLIDAYS & EVENTS

Mar 3rd -- DAV Chapter 7 Executive Committee meeting 1630 Hrs.

- Mar 4th Mardi Gras
- Mar 5th Ash Wednesday Mar 9th - Daylight Saving Time begins
- Mar 14th Purim(Jewish holiday that celebrates the miraculous events told in the Book of Esther.)
- Mar 17th St Patrick's Day
- Mar 19th -- The feast of St Joseph, the husband of the virgin Mary and stepfather of Jesus.
- Mar 20th Spring Equinox Start of Spring
- Mar 29th Vietnam War Veterans Day

April 1st – April Fool's Day April 6th – National Tartan Day

April 2nd -- DAV Chapter 7

Executive Committee meeting 1630 Hrs.

- April 12th Passover begins April 13th - Palm Sunday
- April 15th Paint Suite
- April 15th Tax Day
- April 18th Good Friday
- April 20th Easter Passover ends
- April 22nd -- Earth Day
- April 23rd Holocaust Remembrance Day
- April 25th Arbor Day
- April 29th Yom HaZikaron begins. Israel's official remembrance day, traditionally dedicated to fallen soldiers, its commemoration has been extended to include civilian victims of terrorism.



COMMANDER'S CORNER

Dear Chapter 7 DAV Members,

I hope everyone is doing fine, staying healthy and staying warm, which isn't easy to do recently around here. With the number of sicknesses in the area and the well below zero temperatures, a person just has to keep on plugging along and hope for the best and hopefully by the time you read this the bitter cold temperatures will have subsided.

The monthly Chapter meeting and elections were held last night, all officer position and executive committee members were re-elected, so there will be no changes. Several veterans in need were given assistance. Veterans on the Hill is on April 9, let Tom or me know if you want to go along on the bus to the State Capitol. The DAV State Convention is on April 24 thru the 26th at Treasure Island Casino, let Jeff Meyer or me know if you would like to go. The DAV sponsored PTSD therapy group facilitated by the Stellher Human Service folks was reviewed and due to the lack of participation, a motion was made and approved to cancel DAV's financial support effective March 31st, 2025.

Great things happen at Chapter Meetings, so get on board and become a member that steers the direction our Chapter is going by attending meetings, getting your opinion heard, and voting. **REMEMBER, DAV CHAPTER 7 IS "YOUR" CHAPTER, GET INVOLVED AND LET'S MAKE CHAPTER 7 BETTER THAN IT'S EVER BEEN, I KNOW THE BAR HAS BEEN SET VERY HIGH, BUT TOGETHER WE CAN DO IT!!!!**

Well, I believe after this winter we are all looking forward to a nice long summer. Please be aware of that veteran or neighbor that may need assistance or a little help. If you are able to assist, please help that person, the reward you feel inside you will be well worth it and repaid many times over. Just remember, someday you might need a little help, so pay it forward while you can, and make the world a better place.

I hope to see a lot of you at the March meeting for the swearing-in ceremony and bring your ideas of what you would like to see the Chapter doing in the future.

Best Regards, Gene Schwantes

AUXILIARY COMMANDER'S CORNER

Hello all,

I hope you have had a good winter so far and enjoyed our January and February break from our regular monthly meetings. I am looking forward to seeing as many of you as possible to show up for our meeting this month on the 17th. We will be electing the officers for the next year and having a large turn out for that would be great. We will also be looking for volunteers that would like to be delegates to attend the DAV/ DAVA Convention that is to be held at the Treasure Island Resort and Casino in Welch, MN on the 24th through the 26th of April. This year's Convention will also be a celebration of the Minnesota Department of the DAV's 100th year of existence and it looks like they will be having some extra activities just for that purpose.

Respectfully, Sarah Gast

UPCOMING DAV MN OUTDOOR EVENTS

The Minnesota DAV Department's Outdoor program has scheduled their upcoming events and posted them on their website. Check them out at: <u>https://davmn.org/events-activities/events-for-veterans/</u>





THE DISABLED AMERICAN VETERANS NORTH CENTRAL CHAPTER #7 REGULARLY CONVENED ON 17 FEBRUARY 2025 AT 1830.

OPENING CEREMONY: * OPENING PRAYER * PLEDGE OF ALLEGIANCE

A. ROLL CALL of OFFICERS to determine if a quorum is present.

Commander	Gene Schwantes	Present
Senior Vice Commander	Darrell Baltzell	Present
Junior Vice Commander	Tom Annonson	Present
Adjutant	Jeff Meyer	Present
Treasurer	Jeri Harvey	Excused
Chaplain	Mike Gutz	Present
Judge Advocate	Ward Sutton	Excused
Sergeant-At-Arms	Bruce Tiegen	Present
Officer of the Day	Glen Aagard	Present
Historian	Vacant	N/A

- B. Members Present: 13
- C. Introduction of Guests or Visitors: New member Charles Musselman!
- D. Minutes of Previous Meeting
 - 1. Motion to accept minutes as read by Tom, 2d by Darrel, the motion carried.
- E. Treasurer's Report:
 - 1. The January treasurer's report was read by Commander Gene, motion to accept made by Gary, 2d by Mike, the motion carried.
- F. Communications:
 - 1. Veterans Honor Flight sent us an update; they will be doing 5 trips this year (2025) and are planning 6 trips in 2026. So far there are 13 Veterans signed up from the Bemidji area for these three-day trips to Washington D.C.
 - 2. The family of James (Jim) Williamson sent us a donation on Jim's behalf and due to his recent passing.
- G. Committee Reports:
 - 1. Membership: One new member recognized tonight, welcome Charles Musselman!
 - Service Officer: Tom reports several Veteran's referred over to the CVSO Shane and Luke for benefits earned.
 - 3. Hospital/Sickness and Distress: James (Jim) Williamson passed away the first week of February, thoughts and prayers go out to his family.
 - 4. Legislative: NA
 - 5. Entertainment: NA
 - 6. Publicity and Fundraising: Gun show coming up March 22-23d at the Bemidji Armory.
 - 7. Medical Equipment: 10 Issues and 9 donations.
 - The Scholarship Committee reports that the 2025/2026 school year application is complete and sent out to schools as of this writing. Responses are already being received.
- H. Executive Committee Action Items:
 - 1. The Executive Committee has sent a proposal to the general membership to end funding for the Veteran Support Group due to the lack of participation.
- I. Old Business:
 - 1. Nominating committee:
 - a. Final nominations were called for CMDR, Sr. Vice, and Jr. Vice, the nominees are Commander - Gene Schwantes, Sr. Vice - Darrel Baltzell, Jr. Vice - Tom Annonson.
 - b. Motion to close the nominations made by Rodney, 2d by Glen, motion approved.
 - c. With the nominations closed:
 - i. Adjutant Jeff Meyers cast one unanimous vote to elect Gene Schwantes as the Commander for North Central MN Chapter #7.
 - ii. Adjutant Jeff Meyers cast one unanimous vote to elect Darrel Baltzell as the Sr. Vice Commander for North Central MN Chapter #7

- iii. Adjutant Jeff Meyers cast one unanimous vote to elect Tom Annonson as the Jr. Vice Commander for North Central MN Chapter #7.
- J. New Business:
 - 1. DAV MN State Convention -4/23-4/26, Celebrating 100 Years of Service

Treasure Island Resort & Casino 5734 Sturgeon Lake Rd, Welch, MN. Delegates to attend so far are Commander Gene, Jr. Vice Tom, and Treasurer Jeri, and Officer of the day Glenn.

- 2. Five "Members at Large" were nominated and elected to the Executive Committee:
 - They are Gary Guggenberger, Andy Staudt, Henry Hammerback, Bruce Teigen, and Jim Pinsonnault.
- The Commander's Appointed officers are Adjutant Jeff Meyer, Treasurer Jeri Harvey, Judge Advocate - Ward Sutton, Seargent at Arms - Bruce Tiegen, Officer of the Day - Glen Agard, and Chaplain - Mike Gutz, and they were all approved by the membership.
- 4. Veterans on the Hill will take place this year on 4/9/2025. Please sign up ASAP for Tom to get an accurate count. Tom also reports the cost of the bus has gone up this year to \$2250.00 dollars.
- 5. The general meeting received a recommendation from the executive committee to cease funding of the Veterans Support group at the end of March. After much discussion the motion to suspend funding was made by Rodney, the 2d by Glenn and the motion carried.
- Veteran in need request from Shane for Veteran seeking help paying for new tires in the amount of \$723.48. Mike made the motion to approve, 2d was made by Darrel and the motion carried.
- Veteran in need request from Darren for Veteran seeking help paying for propane in the amount of \$500 dollars. This was approved and paid for by Gene.
- Veteran in need request from Shane for Veteran seeking help paying for propane in the amount of \$500 dollars. This was approved and paid for by Gene.
- 9. Veteran in need request from Steve in Cass County for Veteran seeking help paying for diesel for heater. The amount was \$108.52 and approved and paid for by Gene.
- 10. Recommendation to continue the Savers clothing program with Chapter 7 was made by Mike, 2d was made by Darrell and the motion to continue the program was unanimous.
- 11. American Legion in Bagley is requesting \$500 dollars to help cover the costs of the upcoming Vietnam Veterans Dinner hosted by the In Country Motorcycle Club. Motion to approve was made by Tom, 2d by Gary and the motion carried.
- 12. Gary amended his previous motion to approve wrapping the new trailer, to approve the wrapping of our two new trailers at a cost of \$3000 dollars for both. Rodney 2d and the motion carried.
- K. Good of the Order:
 - There is another scam making the rounds within the Veteran Community, promising Veterans they can get 100% compensation. There is a contract to sign, and fees are required, and, in the end, you get nothing. Please remind Veterans you know that compensation approval can only be obtained from the VA and there are never any costs or fees associated with their claim(s). See your CVSO for more compensation information.
- L. Closing Ceremonies performed.
- M. Motion to Adjourn:
 - Motion by Mike and second by Andy. Motion carried.
 - ➤ Meeting adjourned at 1949
 - > Next meeting 3/17/2025 @1830.

CHAPLAIN'S CORNER

Over the past several months we have been exploring spiritual temperaments. We will be doing two this month. We began exploring the meaning of different spiritual temperaments in August 2024. All of these different spiritual temperaments are answers to one single question the question; how do you relate to God? Restating this single question in today's culture may be like saying; this particular spiritual temperament (naturalist, sensate, traditionalist, activist, ascetic ...) is just simply you relating to God, while having my personal, uninterrupted, genuine and "me" time with Christ. There are no pretenses, no agendas, no presuppositions, and no superficial attitudes; just the person whom you are, spending time with the Holy Spirit. You may be asking; what are the next spiritual temperaments? We are glad you asked! The answer is ascetic and caregiver. Therefore, on a scale of 1-5, with 5 being a question you can relate to most, while 1 is a question that is definitely not you, here are the questions you may want to ask yourself. Ascetic:

- I feel closest to God when I am alone and there is nothing to distract me from focusing on His presence.
- I would describe my faith as more "internal" than "external."
- The words silence, solitude and discipline are very appealing to me.
- Taking an overnight retreat by myself at a monastery where I could spend large amounts of time alone in a small room, praying, studying God's Word and fasting for one or more days are all activities I would enjoy.
- I would enjoy the book: A Place Apart: Monastic Prayer and Practice for Everyone
- I would really enjoy spending time on a night watch, taking a short vow of silence, or simplifying my life.

The questions for caregiver as you will see reveal a completely different and diametrically opposite spiritual temperament than ascetic, it's an amazing contrast.

Caregiver

- I feel closest to God when I see Him in the needy, the poor, the sick, and the imprisoned. I feel God's presence most strongly when I am sitting quietly by the bed of someone who is lonely or ill, or when I am taking a meal to someone in need. You can count on me to offer a ride, or to volunteer for helping activities.
- I grow weary of Christians who spend their time singing songs while a neighbor goes without a hot meal or a family in need doesn't get help fixing their car.
- The words service and compassion are very appealing to me.
- I sense God's power when I am counseling a friend who has lost a job. I enjoy preparing meals for others. I feel God's presence when fixing the car of a family in need or spending a week at an orphanage in Mexico.
- A book entitled 99 Ways to Help Your Neighbor would be very appealing to me.
- I would rather nurse someone to health or help someone repair their house than teach an adult Sunday school class. If given the choice between helping someone get to a health clinic or going on a quite lonely walk in the woods while praying, I would choose to drive them to the health clinic.

We close with this; Then Job said to the Lord, "I know that you can do all things, and that no thought or purpose of Yours can be restrained or thwarted..." (Job 42:1 Amplified).

Take care. Give us a call whenever you need. Blessings, Mike and Julie Gutz

MINNFLUENCE

Our voices are louder together. For this reason, DAV of Minnesota innovated an effective platform for Veterans, their families and concerned citizens. MinnFluence is a free, one-of-a-kind tool to ensure Veteran advocates can keep up with current legislative issues and swiftly engage with state lawmakers. "MinnFluencers" will receive updates on progress of legislation for Veterans, their families, and survivors. When important issues arise that could impact DAV of Minnesota arise, subscribers will receive ready-to-send emails to engage their respective elected officials. MinnFluence also allows Minnesotans to easily track how their elected state representatives voted on key Veterans issues. You do not need to be a Veteran to sign up; Veterans, families and the community are invited to join. Together we can build a stronger, louder voice to support the men and women who have served.

To sign up go to https://davmn.org/about-us/minnfluence/



481 MAG SEVEN COURT SW, SUITE #9 BEMIDJI, MN 56601 PHONE: (218) 759-2305 www.lukearch.com



VETERANS DAY ON THE HILL 2025

The Bemidji Bus Lines charter bus will comfortably seat 50 people, and seating is filling up quickly, so sign up to get your seat(s) reserved!

Please Text or Email me your information prior to the 28th of March so that I can add your names to my list. Your information must contain the following:

- Name(s) of everyone planning to join us.
- Cell phone number of each participating individual, we don't want anyone to be left behind.
- Which pick up point you want to meet the bus at:
 - Bemidji Walmart parking lot, promptly departing at 0600 Hrs.
 - Former Akeley VFW, arriving approx. 0640 Hrs., departing 10 minutes later.
 - Bricks Travel Center, Motley, MN, arriving approx. 0750 Hrs. Departing 15 minutes after arrival.
 - Copper Lantern Restaurant in St Cloud, arriving approx. 0905 Hrs. Departing 10 minutes after arrival.

Plan to be at your pick-up point 20-30 minutes prior to the arrival times as these times may vary depending on road conditions and traffic.

If you have any questions or concerns, feel free to call / text me at (218) 251-3025 or Email at torgor@lightspeed.net.

Thank you for supporting our Veterans!

Sincerely, Tom Annonson **Trip Coordinator**

ETERAN OUTDOOR ACTIVITIES PROGRA

The following is a list of Organizations that cater to taking Veterans on outdoor events, usually at no cost to Veterans and some offer events that are also available to your family members as well. If you are interested in participating in any of these events and don't have access to a computer have a family member help you get in contact with them. Their contact info is listed on their home pages.

American Heroes Outdoor TV https://www.americanheroesoutdoors.com/ applications/

Band of Brothers Outdoors https://www.bandofbrothersoutdoors.com/

Brady Oberg Legacy Foundation

https://bradyoberglegacyfoundation.org/

Fishing With Vets https://fishingwithvets.org/ **Mandatory Fun Outdoors** https://mandatoryfunoutdoors.org/ **Middle River Veterans Outdoors**

https://mrveteransoutdoors.com/

Minnesota Veterans Outdoors https://www.mnvetsoutdoors.org/

Warriors and Walleyes https://warriorsandwalleyes.org/ **Wounded Warrior Guide Service** https://wwgsmn.org/









NEW BENEFIT ALERT - 100% DISABLED VETERANS



Vehicle Registration, Title Fees, Driver's License Fees, etc..

Jan. 1, 2024 changes to veteran benefits

Veterans with a total service-connected disability will be eligible for new benefits from DVS starting Jan. 1, 2024.

What you need to know

- 100% disabled veterans will be exempt from registration fees (including filing fees) for two vehicles of their choosing. This includes passenger vehicles, non-commercial 1-ton pick-ups, motorcycles and RVs.
- Does not include personalized plate fee, annual contributions for special plates, reinstatement fees or impound fees.
- 100% disabled veterans will be exempt from title fees (including filing fees) for vehicles purchased on or after Jan. 1, 2024.
- Does not include salvage inspections or fast track fees.
- Early renewal/titling (before Jan. 1) is not an option for veterans who would like to take advantage of these benefits.
- 100% disabled veterans will be exempt from driver's license and identification card fees for all types of cards: Standard, REAL and Enhanced.
- Starting July. 1, 2024 100% disabled veterans will also be exempt from paying motor vehicle sales taxes for vehicles purchased on or after that date.

To utilize these benefits bring your award letter or statement of benefits with you to show proof of 100% Service Connection

Additional Sponsors

Cease Funeral Grimes Realty Lifequest Chiropractic

Nei Bottling Zetah Construction



BEMIDJI AREA VETERANS SUPPORT GROUP

A SAFE SPACE FOR VETERANS TO TALK, SHARE EXPERIENCES AND SUPPORT ONE ANOTHER







MEETINGS HELD AT 10:00 AM THE 2ND AND 4TH FRIDAY OF EVERY MONTH AT STELLHER PROGRAM FOR RECOVERY 1426 BEMIDJI AVE NORTH SUITE 1 BEMIDJI MN 56601

PLEASE CALL 218-444-2845 OR 218-444-5155 FOR MORE INFORMATION





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DAV'S LEGISLATIVE GOALS FOR 2025

Each year, DAV members gather at the organization's national convention to help determine its legislative goals. These targeted issue areas serve as guideposts for DAV's legislative team members in Washington, D.C., who advocate for laws that will improve the lives of veterans and their families, caregivers and survivors.

"DAV's stance on legislative issues is determined by the adoption of resolutions each year at our national convention. With a united, engaged voice, we protect veterans benefits and fight to ensure the promise is kept," said DAV National Legislative Director Joy Ilem.

Several DAV resolutions originate with professional staff and are further developed by our interim committees before being considered for adoption by convention committees. But for DAV members, this process starts at the local chapter level before moving on to the state department level and then the national level, where resolutions are voted on during the annual convention. Adopted resolutions make up DAV's annual legislative program and allow the organization to endorse critical veteran-related federal legislation.

In 2024, DAV members submitted hundreds of resolutions that shaped the year's advocacy agenda and legislative program.

This partial list of key resolutions adopted in 2024 will focus DAV advocacy efforts until the 2025 DAV and Auxiliary National Convention in Las Vegas. To see the full list of resolutions, visit dav.org/about-dav/legislation/dav-resolutions.

Disability compensation and other benefits

- Support legislation to provide service connection for disabling conditions resulting from toxic and environmental exposures.
- Support legislation to improve and reform Dependency and Indemnity Compensation.
- Support legislation to remove the prohibition against concurrent receipt of military retired pay and veterans' disability compensation for all veterans.
- Support legislation that prohibits Special Separation Benefit payments from being withheld from Department of Veterans Affairs disability compensation payments.
- Oppose reduction, taxation or elimination of veteran's benefits.
- Support legislation for studies and establishing presumptive diseases related to PFAS exposure.
- Support legislation to provide studies, health care and benefits resulting from toxic exposures at Karshi-Khanabad (K2) Air Base in Uzbekistan.
- Support legislation to increase disability compensation.
- Support oversight of VA practices in evaluating disability claims for residuals of military sexual trauma.
- Support legislation that would exempt the benefits paid to wartime-service-connected disabled veterans from the "PAYGO/CUTGO" provisions of the Budget Enforcement Act.
- Increase the grant and specially adaptive equipment rates for automobiles and other conveyances for eligible disabled veterans.
- Support legislation to ensure that total disability based on Individual Unemployability remains available for all veterans in need regardless of age or receipt of any other earned federal benefits.
- Support legislation to improve the VA Fiduciary Program.
- · Increase the VA Home Improvement and Structural Alterations Grant.
- Support an increase in the VA burial allowance for service-connected disabled veterans and provide automatic annual adjustments.

Medical and health care services

• Improve and enhance resources for VA mental health programs and suicide



218-444-2845 www.stellher.com

Offices in: Bemidji, Detroit Lakes, and Baudette

prevention.

- Enhance medical services and benefits for women veterans.
- Support equity in access to services and benefits for racial and ethnic minority service-connected disabled veterans.
- Provide comprehensive dental care to all service-connected disabled veterans within the VA health care system.
- Enhance long-term services and supports for service-connected disabled veterans.
- Support legislation to improve and provide comprehensive services for caregivers of severely wounded, injured and ill veterans of all eras.
- Strengthen and protect the VA health care system.
- Ensure a safe, secure and effective electronic health record for veterans that allows the VA to fulfill core missions of patient care, research and training.
- Support effective recruitment, retention and development of the VA health care system workforce.
- Ensure veterans have quality and timely access to health care from the Veterans Health Administration and Veterans Community Care Program providers.
- Support VA research into the medical efficacy of cannabis for treatment of service-connected disabled veterans.
- Support humane, consistent pain management programs in the veterans' health care system.
- Support VA medical and prosthetic research programs.
- Support legislation to eliminate or reduce VA and Department of Defense health care copayments for service-connected disabled veterans.
- Support legislation directing the VA to research and make available effective
 psychedelic compounds for treating mental health conditions and traumatic brain injury.

General issues

- Support sufficient, timely and predictable funding for all VA programs, benefits and services.
- · Support licensure and certification of active-duty service personnel.
- Provide adequate funding and permanency for veterans' employment and/ or training programs.
- Protect veterans from employment discrimination when receiving health care for service-connected conditions.
- Support renewed prisoner-of-war/missing-in-action discussions.
- Support legislation to strengthen and protect Service-Disabled Veteran-Owned Small Businesses.
- Support legislation to create, improve and reform federal programs for service-disabled veteran entrepreneurship.
- Support the continued growth of Veterans Treatment Courts for justice-in-volved veterans.
- Support veterans' preference in public employment.
- Support adequate air travel accommodations for disabled veterans.
- Provide scam and fraud protection for veterans and their families, caregivers and survivors.
- Support legislation to regulate the VA's use of artificial intelligence (AI) and automated tools in medical and benefit settings while requiring adequate oversight and transparency in the use and outcomes of AI implementation.

on Feb 6, 2025, Posted By Kevin C. Miller





2025 - BEMIDJI VAN - 2025 DAV NORTHWEST TRANSPORTATION DATES



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FREE RIDES To All Veterans and Caregiver (if needed)!

Northwest Transportation MN DAV Bemidji-Fargo Trips • Pick-up Points:

Bemidji National Guard Armory • Solway in front of bar • Shevlin in front of bar • Bagley Cenex Station west end of town Fosston at LePier's on the east end of town • Mahnomen northside of town • Ada Country Store • Mainstreet Leonard & Clearbrook

TO SCHEDULE RIDES FOR HIGHLIGHTED RED AREAS:

Call **1-855-277-9787** and follow voice prompts to leave a message. If you have problems leaving a message call **Saddoris at 218-209-1863 (text/call)**. Volunteer Drivers Needed! Call Saddoris for info.



Wouldn't you like to say... "It came from Ken K. Thompson Jewelry!

218) 751-1433

1080 Paul Bunyan Dr. NW - Bemidji -



BEMIDJI, MN 218-888-6181

BENEFITS FOR SPOUSES, DEPENDENTS, SURVIVORS, AND CAREGIVERS

• Health and disability benefits for family and caregivers

For spouse, dependent child, surviving spouse, surviving child, caregiver Find out if you're eligible for health care or related benefits through CHAMPVA or other programs. And learn about our support for caregivers, including training, counseling, and payments.

• Survivor compensation

For surviving spouse, surviving child, surviving parent Find out if you're eligible for VA Dependency and Indemnity Compensation (VA DIC) or a VA Survivors Pension.

• Education and career benefits for family members

For spouse, dependent child, surviving spouse, surviving child Find out if you're eligible for money for school or to help you cover expenses while you're training for a job through our Survivors' and Dependents' Education Assistance Program (also called Chapter 35) or the Fry Scholarship. And learn about how a Veteran may transfer their unused Post-9/11 GI Bill benefits to you.

- Housing assistance for surviving spouses
 For surviving spouse
 Find out if you're eligible for a VA-backed loan to buy, build, improve, or refinance a home. And learn how to manage your loan benefits and avoid foreclosure.
- Life insurance for family members

For spouse, dependent child, surviving spouse, surviving child Find out if you're eligible for Family Servicemembers' Group Life Insurance (FSGLI) coverage or manage an existing policy. If you're the beneficiary of a Veteran's or service member's policy, find out how to get free financial advice and will preparation services.

• Burial and memorial benefits for family members

For spouse, dependent child, surviving spouse, surviving child, surviving parent

Find out if you're eligible to be buried in a VA national cemetery, or learn how to plan a burial for a Veteran. You can also apply for help paying for burial costs, request memorial items, and learn about bereavement counseling.

BEWARE OF BENEFIT SCAMMERS!!

Scammers are taking advantage of new opportunities to commit fraud. There's been an increase in PACT Act-related phishing (email), vishing (phone), and social media scams targeting Veterans to access their PACT Act benefits or submit claims on their behalf. Veterans should be cautious of anyone who guarantees a lucrative financial benefit or service.

Remember that all VA benefit claims should be submitted through either one of the following offices, your local County Veterans Service Office(CVSO), DAV Department Service Office(DSO) or National Service Office(NSO) and these services are provided at no cost or fees required. Anyone requesting fees or a cost for their services should be reported to the local authorities.

MILITARY HOLIDAYS AND OBSERVANCE DAYS THROUGHOUT THE YEAR:

- March 3 Navy Reserve Birthday
- March 13 K-9 Veterans Day The date is the official birthday of the United States K9 Corps and a day to honor their service.
- March 25 Medal of Honor Day A holiday to honor the heroism and sacrifice of Medal of Honor recipients for the United States.
- March 29 Vietnam Veterans Day A national holiday to recognize and honor Veterans who served in the military during the Vietnam War.





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Bemidji Chapter 7

Disabled American Veterans North Central Minnesota Chapter #7 P.O. BOX 564 BEMIDJI, MN 56619-0564



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If you would like to receive the newsletter by email, please send your email address to the organization at mndavchapter7@gmail.com or call or text Tom Annonson @ 218-251-3025

