

KEEPING OUR PROMISE TO AMERICA'S VETERANS

www.davchapter7.org

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Monthly Newsletter May 2025

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



NEXT MEETING: DAV Headquarters at 5441 15th Street NW, Bemidji, MN Monday, May 19 at 6:30pm







620 Carr Lk Rd S, Bemidji, MN 56601

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acollman@paulbunyan.net www.AdultDayServicesBemidji.com

Promoting quality lifestyle choices for older adults.

CHAPTER OFFICERS

COMMANDER: Gene Schwantes - (218) 556-4592

SENIOR VICE: Darrel Baltzell
JUNIOR VICE: Tom Annonson
ADJUTANT: Jeff Meyer

SERVICE OFFICERS: Tom Annonson - (218) 251-3025

TREASURER: Jeri Harvey

CHAPLAIN: Mike Gutz - (218) 444-5015

JUDGE ADVOCATE: Ward Sutton
SERGEANT AT ARMS: Bruce Tiegen
OFFICER OF THE DAY: Glenn Aagard
LEGISLATIVE OFFICER: Joe Vene
HISTORIAN: Vacant

EXEC. COMMITTEE: Bruce Tiegen, Gary Guggenberger, Andy Staudt,

Henry Hammerback, Jim Pinsonnault

UPCOMING HOLIDAYS & EVENTS

May 1st - May Day Celebration

May 1st -- Yom Haazmaut is Israel's
Independence Day (Israel
declared independence on May
14th, 1948).

May 1st - National Day of Prayer

May 5th - DAV Chapter 7 Executive

Committee meeting 1630 Hrs.

May 5th - Cinco De Mayo (celebration of the Mexican Army's victory over France during the French and Mexican War of 1862).

May 8th -- Day of Remembrance and Reconciliation for Those Who Lost Their Lives During the Second World War.

May 9th - Military Spouse Appreciation Day

May 11th - Mother's Day

May 17th - Armed Forces Day

May 19th -- DAV Chapter 7 General Membership meeting 1830 Hrs. May 26th - Memorial Day

May 29th - Ascension (the day that Jesus ascended into heaven (Acts 1:1-11) after spending 40 days appearing to his disciples after his resurrection).

June 1st - Ride for the Troops

June 1st - Shavuot begins

June 2nd -- DAV Chapter 7
Executive Committee meeting 1630 Hrs.

June 8th - Pentecost

June 14th - Flag Day

June 15th - Father's Day

June 16th -- DAV Chapter 7 General Membership meeting 1830 Hrs.

June 19th - Juneteenth,

Celebration of the Emancipation of enslaved African-Americans.

June 27th - PTSD Awareness Day





COMMANDER'S CORNER

Hello to All You Veterans,

I hope all is going well with you and your family and as long as you asked, I do believe everything is hunky dory with me and Gloria. It's just about time, as of this writing, to get started on all of the spring yard work that I looked forward to all winter long, and I realize that my hindsight and my foresight don't see eye to eye. But I will endeavor to persevere through the backaches, stiff legs, sore muscles, and etc., anyway no more heavy coats and boots.

Well, last night at our April Chapter meeting we helped out several veterans in need, approved our 2025/2026 budget committee, had some lively discussion and even a few laughs, along with other business that came before the Chapter. This week, April 24 thru 26 is the DAV State Convention which 6 of our members will be attending, it is our DAV Chapter #7 and the State DAV's 100th anniversary and I am sure a great time will be had by all. By the way, at least 4 of our members were on the Honor Flight to Washington, D.C. that left on Easter Sunday!!

Things are gearing up for a busy summer, with the clothing program, medical equipment, putting up our new trailer shed so all of our trailers will be under roof, and don't forget that OUR DAV SUMMER PICNIC WILL BE HERE BEFORE WE KNOW IT along with other projects and things that need to get done. Such as, if anybody would be willing to do some painting, we have doors and door frames, trim, floors in the kitchen, bathroom, utility room and break room that are all in need of a fresh coat of paint, NOW IS THE TIME TO STEP UP AND SAY I CAN DO THAT!!!! JUST THINK, HELP OUT AT YOUR OWN PACE, ON YOUR OWN SCHEDULE, AND DO IT THE WAY YOU KNOW IT NEEDS TO BE DONE!!

Remember, this is our Chapter and it is all of our responsibilities to make it the best it can be, if you have any ideas to make it better, let me know and we can discuss your idea and take it to the Chapter for their thoughts and/or approval. LET US START OUR SECOND 100 YEARS WITH SOME GREAT IDEAS AND FOLLOW THRU WITH EVEN GREATER ACHIEVEMENTS. I believe that the Veterans that started our Chapter would be proud of what the Veterans of the Chapter have done over the last 100 years and hopefully, we to will be able to be proud of what gets done in the next 100 years, let us give it a darn good start in our 101st year, it takes all of us!!

Wishing you all a great summer, Gene Schwantes

AUXILIARY COMMANDER'S CORNER

Hello All,

I heard my first Loon call the other day and today I swatted at a mosquito.. It must be spring.

It was so nice to see newly elected officers, members, new members and visitors at our April meeting. Our Unit was brainstorming ways we could volunteer to help our veterans in the area. We are looking at special projects and ways we can help the DAV with their mission. Supporting our Veterans, their families and caregivers is something our Auxiliary strives for always.

Come and join us in our next meeting on May 19 at 6:30 pm at the DAV Building.

Lyndsey J. Moe, Commander Unit 7 - Bemidji, MN





THE DISABLED AMERICAN VETERANS NORTH CENTRAL CHAPTER #7 REGULARLY CONVENED ON 21 APRIL 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	Excused
Treasurer	Jeri Harvey	Present
Chaplain	Mike Gutz	Present
Judge Advocate	Ward Sutton	Present
Sergeant-At-Arms	Bruce Tiegen	Excused
Officer of the Day	Glen Aagard	Present
Historian	Vacant	N/A

- B. Members Present: 15
- C. Introduction of Guests or Visitors:
 - Heather Frach from Piece of Mind Counseling Service gave a brief presentation about her counseling service program.
- D. Minutes of Previous Meeting:
 - 1. Motion to accept minutes as read by Randy H, 2d by Mike G, Approved.
- E. Treasurer's Report:
 - The February treasurer's report was given by treasurer Jeri Harvey. Motion to approve by Tom A, 2nd by Mike G, Approved
 - The March treasurer's report was given by treasurer Jeri Harvey. Motion to approve by Tom A, 2nd by Ward S, Approved
- F. Communications:
 - 1. Joyce Plinke sent us a donation of \$15 dollars.
 - 2. A donation of \$100 was received.
 - Native American Veteran Resource Fair to be held at Cedar Lakes Casino, Cass Lake, Mn on Thursday May 15th, 2025, from 10am-3pm.
 - Information on VA Travel Pay reimbursement https://www.va.gov/health-care/ file-travel-pay-reimbursement/
 - Information from the VA about Military Sexual Trauma https://www.va.gov/ health-care/health-needs-conditions/military-sexual-trauma/
- G. Committee Reports:
 - 1. Membership: Paperwork submitted for one new member.
 - Service Officer: Tom reports several Veteran's referred over to CVSOs Shane, Luke, and Logan to file for benefits.
 - 3. Hospital/Sickness and Distress: none to report
 - Legislative: Brief update on the Veterans on the Hill Day and what legislation was addressed during the event. Awaiting updates as to our effectiveness from our DAV Legislative Director Trent Dilks.
 - 5. Entertainment: NA
 - 6. Publicity and Fundraising:

- Beltrami County Fair application was discussed with a possible adjustment to the cost of the Fair booth. Awaiting further communication with the Fair Board
- b. Articles for the newsletter are due by Wednesday April 23rd.
- 7. Medical Equipment: 15 Issues and 8 donations.
- H. Executive Committee Action Items: None.
- I. Old Business:
 - The Veterans on the Hill Day trip had 34 people show up and everyone said to say thank you to the Chapter for providing the bus and the meal.
- J. New Business
- Nominations / volunteers for our 2026 Chapter budget committee were received. Rodney, Mike G, and Tom were selected and will present the proposed 2026 budget at the May membership meeting for discussion or approval.
- A Veteran in Need request was made by a Mahnomen City service officer for a 91-year-old army Veteran needing help with the purchase of fuel oil for heating. The Executive Committee had approved up to \$1000, 200 gallons were purchased at a cost of \$662.89.
- A Veteran in Need request for a disabled Army Veteran in need of assistance with gas and groceries. Gene approved and made the purchases at a cost of \$375.81.
- 4. A Veteran in Need request was made by Beltrami CVSO Shane for an Army Veteran needing gas and groceries. Gene approved and made the purchases at a cost of \$167.38.
- A Veteran in Need request from Clearwater CVSO Logan for tires and vehicle repairs at a cost of \$1467.77. Motion to pay the bill made by Michael, 2nd by Rodney, Approved.
- A Deceased Army Veteran's spouse in Need request submitted by Beltrami CVSO Darren for propane bill at a cost of \$465.35 Gene paid the bill at his discretion
- A Veteran in Need request from Beltrami CVSOs Luke and Darren to pay a disabled Army Veteran's past due electric bill at a cost of \$1093.33. Motion to pay the bill by Mike G, 2nd by Roger M. Approved
- K. Good of the Order:
 - Veteran Flag placement at Greenwood Cemetery on 17 May 20, 0900 Hrs., volunteers are needed to help put out the flags.
 - 2. Memorial Day Ceremony at Greenwood Cemetery on May 26th at 1000 Hrs.
 - 3. Ride for the Troops on the 1st of June at the Eagle's Club.
 - 4. Flag Day Ceremony on Saturday the 14th of June at Ralph Gracie Park, 1100Hrs.
- L. Closing Ceremonies performed.
- M. Motion to Adjourn:
 - > Motion by Mike G, 2nd by David. Motion carried.
 - The meeting adjourned at 2010Hrs.
 - > Next meeting May 19th, 2025 @1830.

VETERANS AND MILITARY MEDIA CONNECTIONS ON FACEBOOK

For any of you that may be on Facebook, here is a short list of pages that you can follow to receive news and updates on upcoming events that pertain to us veterans.

- DAV North Central Minnesota Chapter 7 page https://www.facebook.com/davmnchapter7
- DAV National page https://www.facebook.com/DAV
- DAV Department of Minnesota page https://www.facebook.com/DAVofMN
- Veterans Affairs page https://www.facebook.com/VeteransAffairs

 Veterans Benefits page https://www.facebook.com/VeteransBenefits

Just be advised that when you are searching for these pages you may also be recommended to check out other military related pages to like or follow, such as:

- Other military organization VFW, American Legion, Purple Heart, and such.
- Each branch of the service Navy, Marines, Air Force, Coast Guard etc.
- Businesses that are veteran owned or oriented.

CHAPLAIN'S CORNER

We continue our discussion this month about spiritual temperaments. As you may recall, all of these different spiritual temperaments are answers to the one single question; how do (*I. you, my, me, we, them, ect*) relate to God? This single question in today's culture may be answered by saying it this way; this particular spiritual temperament (naturalist, sensate, traditionalist, activist, ascetic, caregiver, enthusiast, and *contemplative* ...) is simply the way (*I. you, my, me, we, them, ect*) relate to God, while having personal, uninterrupted, genuine and connecting 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! There are only two more, contemplative and intellectual, we will be discussing contemplative this month and intellectual next month. Yet, as you may recall, a person can have elements of all these different spiritual temperaments in different degrees. Therefore, each believer in Christ is unique, special and different. Therefore, by numbering each bullet comment with a numerical score between zero and five, this is base on how much you connect or identify with that particular comment. Zero means, "nope, that is definitely not me" while five is "yep, that is 100% me". Then adding the scores up between all the comments of the spiritual temperaments we have been discussing since August 2024, you will know which temperament or temperaments best describes the person whom you are.

Are you a contemplative?

- I feel closest to God when my emotions are awakened, when God quietly touches my heart, tells me that He loves me and makes me feel like I am His closest friend. I would rather be alone with God contemplating His love than participating in a formal liturgy, or being distracted by walking outside.
- The most difficult times in my faith are when I cannot feel God's presence with in me.
- The words lover, intimacy and heart are very appealing to me.
- I really enjoy having 30 minutes of uninterrupted time each day to sit in quiet prayer and "hold hands with God" writing love letters to Him and enjoying His presence.
- I would really enjoy reading the book "The Transforming Friendship.
- When I think of God, I think of love, respect, friendship and adoration more than anything.

We leave you with Ephesians 1:1-9 (The Living Bible). Long ago, even before he made the world, God chose us to be his very own through what Christ would do for us; he decided then to make us holy in his eyes, without a single fault—we who stand before him covered with his love. His unchanging plan has always been to adopt us into his own family by sending Jesus Christ to die for us. And he did this because he wanted to! Now all praise to God for his wonderful kindness to us and his favor that he has poured out upon us because we belong to his dearly loved Son. So overflowing is his kindness toward us that he took away all our sins through the blood of his Son, by whom we are saved; and he has showered down upon us the richness of his grace—for how well he understands us and knows what is best for us at all times. God has told us his secret reason for sending Christ, a plan he decided on in mercy long ago.

Mike and Julie Gutz

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MINNESOTA: LEGISLATIVE DIRECTOR UPDATE - APRIL 14, 2025

The legislature reached its final committee deadline on Friday, April 11 with most committees passing out budget proposals for the next two fiscal years. The House Veterans and Military Affairs Division passed out its budget proposal on Wednesday, while the Senate version was approved by the Finance Committee and sent to the Senate Floor.

The House proposal, HF2444 co-authored by division co-chairs Reps. Bliss and Xiong was unveiled on April 7. Overall, the bill underfunds the agency's recommended request by 12% or about \$16.1 million. The Programs & Services division was 16.5% below the recommendation, including elimination of funding for initiatives to end Veteran homelessness. On the Healthcare side, the proposal was also 12% below MDVA's request. This underfunding will lead to less staffing at the three newest Veterans Homes in Bemidji, Montevideo and Preston. Less staffing will hurt the ability to reach full census at those homes. It will also hurt our ability to keep up with operational and staffing costs at the other Veterans homes throughout the state. The Senate's version matched MDVA's operational requests.

The House Veterans budget bill also includes funding to help with food insecurity through Metro Meals on Wheels and through MDVA's CORE program, this funding was not in the Senate proposal.

There was also additional funding for Veteran Suicide prevention programming, including the development of a comprehensive suicide prevention plan.

Finally, the House proposal includes language to create a task force to define veterans of the secret war in Laos and grant those who meet the criteria limited benefits such as honor guards, grave markers, designations on drivers' licenses and state ID cards, among others. The task force will establish criteria to determine who served and protocol to determine those deserving of the limited benefits. The task force must complete its work by mid-February 2026. The Senate amended in comparable language on Thursday in the Finance Committee.

Both the House and Senate versions included MDVA policy items to allow for MAXIS database access for the Homeless Veteran Initiative, aligning federal burial benefit eligibility with the state and working towards the creation of a plaque dedicated to Gold Star and Blue Star Families at the Capitol Mall's Ring of Honor.

The legislature will now take time off to observe Easter and Passover and return on April 22. Following the break, there will be less than four weeks to finish the work of completing a state budget that the Governor, Senate and House can agree upon.









MILITARY HOLIDAYS AND OBSERVANCE DAYS THROUGHOUT THE YEAR:

- Month of the Military Caregiver
- National Military Appreciation Month
- May 1st Silver Star Service Banner Day
- May 8th VE Day, Celebrating Victory in Europe (WWII)
- May 9th Military Spouse Appreciation Day This date recognizes the service and sacrifices of military spouses.
- May 12th 17th Armed Forces Week
- May 13 Children of Fallen Patriots Day A Day to honor

- the children left behind by the brave men and women who gave their lives while defending our freedom.
- May 17th Armed Forces Day Observed on the third Saturday every May, this is a day dedicated to paying tribute to men and women currently serving in the U.S. Armed Forces.
- May 26th Memorial Day A solemn occasion to honor the men and women who died while serving in the military.

MINNESOTA: 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/

MINNESOTA: UPCOMING WOMEN VETERANS OUTDOOR EVENTS

Women's trips are designed to introduce and deepen the unique and meaningful benefits of time spent in nature within a safe space inclusive of all women. Join us on a kayak tour of the Apostle Islands National Lakeshore. Experience a series of sea kayaking and hiking day trips from our Little Sand Bay Base Camp.

Contact John Carson at john@davmn.org to signup for one of the following events.

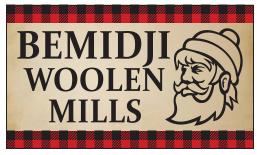
July 17th – July 20th, 2025 or August 21st - August 24th, 2025

Additional Sponsors

Cease Funeral
Grimes Realty
Lifequest Chiropractic

Nei Bottling Zetah Construction







MINNESOTA: 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: https://davmn.org/events-activities/events-for-veterans/

NATIONAL: COMMANDER'S ACTION NETWORK (CAN)

To stay informed and take action to support federal legislation and policies affecting veterans, their families and survivors, please join DAV CAN (Commander's Action Network).

To enroll, go to the DAV.org website and do a search for the "Commander's Action Network" it will direct you to a results page and there you will find the link to sign up and become an active participant in the program. Once you are enrolled you will periodically receive emails with "canned" letters to your individual representatives on legislative matters pertaining to veterans' issues that are currently before them in Congress encouraging them to act on behalf of all veterans that the proposed bill in question is addressing. Simply click the "take action" button at the bottom of the email and the letter will automatically be sent.

NATIONAL: POSTED ON APRIL 8, 2025

In December 2024, the Department of Veterans Affairs announced that over 3 million veterans, service members and spouses who receive life insurance from VA programs will receive a discount on premiums beginning in spring 2025.

The new lower premiums apply to those insured under the following:

- Veterans' Group Life Insurance (VGLI),
- Servicemembers' Group Life Insurance (SGLI)
- Family Servicemembers' Group Life Insurance (FSGLI)
- And to those who enroll in those programs in the future.

Currently, VA life insurance programs cover 5.6 million Americans. All those eligible for this update will automatically receive the discounted rates without any action needed on their part.

For questions about VA programs and benefits, please contact your nearest DAV service office by visiting benefitsquestions.org.

NATIONAL: POSTED ON APRIL 16, 2025

For the 13th year, the DAV-supported Camp Corral summer program will return to support the children of those who've served. Between June and August, Camp Corral will host 21 weeklong summer camps across the country, providing recreational opportunities and assistance to children ages 8 to 15 who have a parent who either is a disabled veteran or died as a result of their service.

DAV has been a long-standing champion for Camp Corral due to their programs designed to empower children who share in the sacrifices of military service. Through DAV's Just B Kids scholarship program, more than 6,800 children of ill, injured or fallen veterans and service members have attended Camp Corral programs at no cost to their families. This special camp gives them the opportunity to simply be kids while making connections, building coping skills and increasing self-confidence.

"In 2016, we began our partnership with Camp Corral to help expand the program's outstanding mission to support veterans and their families," said DAV National Adjutant Barry Jesinoski. "Children of disabled or fallen veterans have endured unique hardships and sacrifices due to their parents' service. We're grateful for Camp Corral's commitment to providing kids from around the country the joy of a week away at camp and a community with which they relate."

As a national leader and provider of educational resources, research and advocacy related to the challenges faced by wounded, ill and fallen military service members' children—many of whom provide caregiving duties within their families—Camp Corral partners with DAV to build life skills, resilience and independence.

VA: IMPORTANCE OF MAINTAINING YOUR VAID CARD

As a Veteran receiving health care, one of the most crucial assets you possess is your VA ID card. It's imperative to understand why maintaining and updating your VA ID card is essential and how you can ensure it remains functional.

Identification at VA Facilities

Your VA ID card serves as your primary identification at VA facilities. Whether you're seeking medical care, accessing benefits, or attending appointments, this card is vital. It streamlines the identification process, reducing potential human errors and allowing seamless access to your personal files and medical records.

Check-in for Appointments

When you have appointments at VA facilities, your VA ID card is a necessity for check-in. It helps staff quickly verify your identity, ensuring a smooth and efficient process.

Updating Your VA ID Card

If you need to update your VA ID card, visit the enrollment office at your local VA facility. No appointment is necessary for this process. The staff at the enrollment office are there to assist you in updating your information. Don't hesitate to ask any VA employee for guidance or assistance. They are more than willing to help you navigate the process of updating or obtaining a new VA ID card.

Inspecting Your VA ID Card for Serviceability

Image Accuracy

Ensure that the photo on your card accurately reflects your current appearance. If not, it might be time for an update.

Expiration Check

Regularly check the expiration date on your VA ID card. An expired card might hinder your access to services and benefits. If your card has expired or is about to, it's crucial to visit the enrollment office for renewal.

Ensuring Barcode and Card Information Accuracy

Your VA ID card's barcode and information play a pivotal role in swiftly accessing the benefits and services you're entitled to as a veteran. Regularly inspecting and ensuring the integrity of these components is essential for a hassle-free experience when utilizing your card at VA facilities. If you notice any issues with the barcode, information accuracy, or physical wear on the card, promptly address them by seeking a replacement or an update at your nearest VA enrollment office.

Maintaining and updating your VA ID card is pivotal for ensuring a smooth experience when accessing VA services and benefits. Whether for medical care, benefit claims, or appointments, a functional and up-to-date VA ID card simplifies the process. The VA is committed to assisting veterans in this regard, providing the necessary resources and support for a hassle-free experience.

Veterans have sacrificed and served our nation, and the VA ID card is a token of appreciation and commitment to providing the care and support deserved. By keeping your VA ID card current and well-maintained, you're taking a proactive step to ensure that you receive the benefits and services you've rightfully earned through your service to the country.





FREE RIDES

2025 - BEMIDJI VAN - 2025 DAV NORTHWEST TRANSPORTATION DATES



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16	17	18	19	20	21	22			
23	24	25	26	27	28	29			
30									

	DECEMBER								
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	1	2	3	4	5	6			
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21	22	23	24	25	26	27			
28	29	30	31						
20	25	30	31						

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

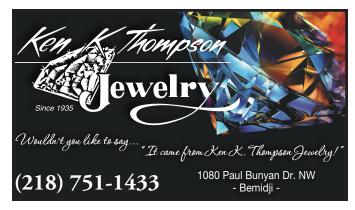
TO SCHEDULE RIDES FOR HIGHLIGHTED RED AREAS:

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.









VA: 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.







Law Offices of FULLER, WALLNER, CAYKO, PEDERSON & HUSEBY, LTD. 514 America Ave., P.O. Box 880 Bemidji, MN 56619-0880

Office Phone: Fax Number: 218-751-2221 218-751-2285

800-552-6881 www.lawofficemn.com



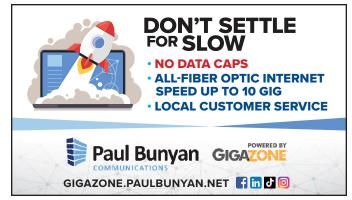
















Bemidji Chapter 7

Disabled American Veterans

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