

# *Vietnam Veterans of America*



VIETNAM VETERANS MEMORIAL, LASDON PARK, SOMERS, NEW YORK



*Westchester  
County  
Chapter #49*

If box is checked  
your dues are due now.

☐

All the POW's are not home yet!  
Do you know?  
Do you care?



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Westchester County Chapter 49  
Vietnam Veterans of America  
P.O. Box 224  
Pleasantville, New York 10570  
Notice: Address Service Requested

# VVA CHAPTER 49 OFFICERS & COMMITTEES

## Chapter Officers:

President: Rick Burns ..... 769-7744  
Vice President: Al Zawiski ..... 428-9352  
Secretary: Jim LaManna ..... 793-6077  
Treasurer: Al Singerman ..... 930-7433

## Board of Directors: (5)

Bob Kennedy ..... 669-5411  
Terry Keogh ..... 428-9845  
Bob Miller ..... 391-8723  
Carl DiLiberto ..... 462-0782  
Barney Puleo ..... 682-4949

## State Council Delegates: (6)

Dan Griffin  
Jim LaManna  
Barney Puleo  
Al Singerman  
Al Zawiski  
Terry Keogh

## Nominating Chairman:

Dan Griffin

## Veterans Offices:

Yonkers: Louis Navarro ..... 377-6700  
Carmel: Brennen Mahoney .... 845-808-1620

Vet Center: 300 Hamilton Ave, White Plains, NY 10601

Roger Paulmeno ..... 682-6250  
Vinnie Matthews ..... 682-6250

White Plains Clinic ..... 421-1951  
23 S. Broadway, White Plains, NY 10601

FDR Montrose Hospital ..... 737-4400

## Westchester County Veterans Service Agency:

Director: Vito Pinto ..... 995-2146 / 2145

## Committees:

Membership Phil Wanderman ..... 963-3034  
Chaplain Al Zawiski ..... 428-9352  
Comm. Affairs Dan Griffin ..... 682-4949  
POW / MIA Dan Griffin ..... 682-4949  
Member Products Jim LaManna ..... 793-6077  
Color Guard Rich Palazzo ..... 845-297-1513  
Scholarship Bob Miller ..... 391-8723

## WESTCHESTER COUNTY VETERANS MUSEUM

HOURS:  
11:00 - 3:30  
914-864-7068  
WEDNESDAY - SUNDAY  
AND HOLIDAYS

Chapter 49  
Telephone / Fax Number  
(914) 682-4949

Website:  
[www.vietnamvets49.org](http://www.vietnamvets49.org)  
E-Mail:  
mailto:Chapter49@aol.com

Meetings: 1st Thursday of the month  
at  
Armonk Post 1097  
35 Bedford Rd.  
Armonk, NY 10504

This newsletter is a publication of Chapter 49, however the opinions expressed herein are those of the contributors, and as such, they do not necessarily represent those of Chapter 49. All views are welcome for publication. Submit items of interest, including poems, short stories, photographs, etc., to the Editors at the Chapter address or call for other arrangements. Materials submitted will not be returned unless otherwise requested.

## **EXECUTIVE DIRECTOR'S REPORT**

**On November 11<sup>th</sup> we held our Veterans Day ceremony.**

**On November 20<sup>th</sup> we ran an Agent Orange Town Hall meeting.**

**Also on December 13<sup>th</sup> we held our annual wreaths Across America ceremony.**

**And then on December 21<sup>st</sup> we held our annual Candlelight Vigil.**

**All of the meeting and ceremonies were successful because of our brother Chapter members pitching in to help; thank you all.**

**One of our long time members of our Chapter needs some help; Leonard Anderson needs someone to help fix up his house and or live in it. He is traveling a lot for work and he would like someone to stay there while he is away. The house is very large. His contact information is: 914-237-7689.**

**Our April 2 meeting is our annual meeting; therefore we will hold our elections. We are accepting nominations from now until the April meeting. You can nominate anyone including yourself by attending the February, March or April meeting. Remember that you or anyone you nominate must be a member in good standing, which means that your dues are paid up through 2015. Elsewhere in this newsletter are the nominations thus far.**

**Take care of yourself and each other**

**Dan Griffin**

---

**Welcome to our newest members**

**John Morrella life member from Yorktown Heights**

**Raymond Pena from Dobbs Ferry**

**John Tkachuk life member from Yonkers**

**Thomas Brennan from Ossining**

**Louis A. Dorio from Pleasantville**

**John Boccardi from Valhalla**

## **Nominations Class of 2015-2016**

**Nominations are now being accepted for all Chapter 49 Officers and Board of Directors. State Council Delegates are elected only on even years. Anyone interested should submit the candidate's name to the Chapter at the February, March or April meeting. The April 2<sup>nd</sup> meeting is our Annual meeting, which is when we hold elections.**

**Remember that you or anyone you nominate must be a member in good standing, which means that your dues are paid up through 2015.**

**Also you can nominate yourself.**

**Nominations thus far are as follows:**

**President** \_\_\_\_\_

**Vice President** \_\_\_\_\_

**Secretary:**   **Jim LaManna** \_\_\_\_\_

**Treasurer:**   **Al Singerman** \_\_\_\_\_

**Board of Directors (five positions):**

**Bob Miller, Terry Keogh, Bob Kennedy, Carl DiLiberto, Barney Puleo,**  
\_\_\_\_\_

**State Council Delegates (six positions): only on even years.**

**Jim LaManna, Dan Griffin, Al Singerman, Al Zawiski, Terry Keogh, Barney Puleo,**  
\_\_\_\_\_

**To vote you must attend (no Proxies) at the April 2<sup>nd</sup> Annual meeting.**

**Nominating Chairman: Dan Griffin**

VETERANS FLU SHOT INFORMATION

**VA HEALTH CLINIC**

23 SOUTH BROADWAY, WHITE PLAINS  
PHONE-914-421-1951

**IF YOU HAVE SEEN YOUR PRIMARY DOCTOR WITHIN  
THE PAST YEAR NO APPOINTMENT IS NECESSARY!**

THE SCHEDULE IS AS FOLLOWS:

TUESDAY - 1-3 PM

WEDNESDAY - 8-11 AM

THURSDAY – 8-11 AM & 1-3 PM (BEST DAY)

**KINGSBRIDGE** (PHONE - 718-584-9000)

MONDAY THRU FRIDAY

**NO APPOINTMENT IS NECESSARY**

8:30 – 12:00 NOON & 1:00 – 3:30 PM ROOM 1C06

**VA MONTROSE FDR CAMPUS**

2094 ALBANY POST ROAD. MONTROSE, NY  
PHONE 914-737-4400  
BLDG 3, ROOM 121

**NO APPOINTMENT IS NECESSARY**

MONDAY THRU FRIDAY

9-12 AM AND 1-3 PM

## **VA Loans □ How to Save on Closing Costs**

Closing costs are an inherent part of any VA home loan. Processing and approving a VA home loan application requires information and services from more than just your VA lender. And if you don't watch out, you'll pay more than you have to. VA loans limit the types of closing costs that veterans can pay but even with those limitations, there are closing costs. Here are some ways to reduce or avoid paying for them altogether.

**Closing Costs the VA Allows.** One of the easiest ways to remember the fees that the veteran may pay for is by using the acronym ACTORS. This stands for appraisal, credit report, title insurance, origination fees, recording and survey or abstract charges. The VA funding fee is also a charge but may be rolled into the loan amount and not paid out of pocket. This list leaves a lot of other players out of the picture and is an advantage that eligible VA borrowers have that others do not. What sort of fees? Common fees charged that veterans are not allowed to pay include loan processing, loan underwriting, document prep fees, escrow charges, settlement fees and a host of others. Added up, these fees can be more than a few thousand dollars, depending upon the size of the loan amount, locale and other factors. So how much can the fees be for the charges that the veteran is allowed to pay? Using a home with a sales price of \$300,000, what you might see is Appraisal \$500; Credit report \$50; Title \$3,000; Origination \$3,000; and Recording \$100 for a total of \$6,650. Even though VA loans limit the amount of costs the veteran may pay, it still can be a sizable number.

**How to Save or Eliminate Fees.** You always try one of the following. Nothing ventured, nothing gained.

· **Seller Concessions.** The most convenient way is to have the seller pay them. When making an offer on a home, your agent can ask that the seller pay a certain percentage or a particular amount of your closing costs. VA guidelines allow a seller to pay up to 4 percent of the sales price of the home to go directly toward the veteran's closing costs. In the above mentioned example, that could be up to \$12,000, well above what the borrower might pay. If not all of the costs, perhaps just some of them. If your offer says something to the effect of "We'll pay your asking price but we want you to pay all of our closing costs up to 4 percent of the sales price." In this scenario the seller's only choices are to pay all, some, or none of them

· **Lender Credit.** Another way to reduce or eliminate VA loan closing costs is having the lender provide a lender credit. How does a lender credit work? When speaking with your loan officer about various interest rate options, along with a loan term such as a 30 or 15 year fixed, you will also be given a list of rates with points and rates without points. Points, called "discount points" in the industry, are represented as a percentage of the loan amount. For each point paid, the interest rate can be reduced by about one-quarter of one percent on a 30 year mortgage. You might be quoted something like, "4.50 percent with no points or 4.25 percent with one point." On a 30 year loan of \$300,000, one point will cost you \$3,000.

Conversely, a lender can actually increase your interest rate by one-quarter of one percent or more, and provide you with a lender credit to be applied to your closing costs. Using this same example, you might be quoted 4.50 percent with no points, 4.75 percent with no points and a \$3,000 credit or 5.00 percent for a \$6,000 lender credit. It's your choice and something you need to review with your lender. Your monthly payment will be slightly higher, but then again you saved \$6,000.

There's no getting around closing costs on a VA loan, it's simply a matter of who pays for them. Properly structured, you may not have to. [Source: Mil.com | VA Loan Captain | Sep 2013 ++]

\*\*\*\*\* 26

# **Landmark open meeting on Agent Orange held at Oregon VA hospital**

**Nov 22 (Reuters) - Vietnam War veterans on Saturday called for more research into the health effects of U.S. service members' exposure to Agent Orange, in a first of its kind open meeting at a VA hospital in Portland, Oregon, on the lingering effects of the chemicals. The U.S. military during the Vietnam War sprayed millions of gallons of Agent Orange to destroy foliage and expose enemy troops. The herbicide, nicknamed for its giant orange storage drums, was often contaminated with a type of dioxin, a potentially carcinogenic chemical. About 130 veterans attended the meeting at the U.S. Department of Veterans Affairs Medical Center in Portland. It was the first time the VA allowed the nonprofit Vietnam Veterans of America to hold an Agent Orange town hall at one of its hospitals, said Mokie Porter, spokeswoman for the group. Research has suggested U.S. veterans exposed to Agent Orange are at increased risk of high blood pressure, lymphoma, prostate cancer and other illnesses. Agent Orange has also been linked to birth defects in children of those exposed to it. The VA provides health care to children of veterans who can link health conditions such as spina bifida to their Agent Orange exposure. Advocates with Vietnam Veterans of America believe more research would show health consequences go further than what the U.S. government acknowledges. Many veterans are still not aware of the full effects of exposure, Porter said. At the town hall meeting, U.S. Air Force veteran Jack McManus said he knew a master sergeant who tried to demonstrate the chemical was safe by gargling with it. "We were told it wasn't harmful," said McManus, who traveled from North Carolina to speak at the event. "More research is needed to understand how children and grandchildren might be affected. "McManus said: "We need to get toxic research bills passed and through the Congress and signed by a president of the United States." His remarks drew shouts of "you've got that right" from veterans in attendance. Dan Herrigstad, spokesman for the VA in Portland, said he does not know why other hospitals in the United States have not hosted similar events. "It's part of the mission of the VA. That's why our director agreed to it," he said.**

**The U.S. government in 2012 began working to clean up Agent Orange in Vietnam.**



# **VIETNAM VETERANS OF AMERICA WESTCHESTER COUNTY CHAPTER #49 SCHOLARSHIP AWARDS PROGRAM**

Vietnam Veterans of America - Chapter #49, awards six scholarships of \$700 each year to high school graduates in Westchester County. The awards are granted to assist with a college or vocational school education. These scholarships honor five outstanding individuals from our area and are named the Pete Lambert Memorial Scholarship, the Congressman Hamilton Fish Jr. Memorial Scholarship, the Peter T. McCauley Memorial Scholarship, the Anthony Shine Memorial Scholarship, the Jonathan Shine Memorial Scholarship, and the William Suddereth Memorial Scholarship.

**ELIGIBILITY:** Students who will complete high school in Westchester County this year, are the child or a grandchild of an active duty service veteran, and plan to attend an accredited college/university or vocational/technical school are eligible to compete for the scholarships. **Please note** that service in the Reserves or National Guard does not constitute veteran status, unless you were activated for more than 90 days for purposes other than training. **Also note** that the child/grandchild of any veteran is eligible; service does not have to be during the Vietnam era.

**HOW TO APPLY:** There are four selection criteria that the student must submit in order to be considered for a scholarship:

1. DD-214 or honorable discharge of parent/grandparent
2. SAT/ACT scores; no other test score will be accepted. **Note**; for those who will be attending a vocational/technical school this requirement will be waived.
3. A resume of extracurricular activities to include school clubs, sports and student government, work experience, volunteer experience and other interests. Relevant references, with addresses and phone numbers, should be provided.
4. A written statement, not to exceed two typed pages, on the topic "The affect (if any) of my parent's/grandparent's military service on my attitudes toward life and country."
5. Application must be signed by student, parent/guardian and School staff.

Students should complete the attached application and return it, along with the other requested items, by **April 1, 2015** to: Vietnam Veterans of America #49  
Scholarship Committee  
P.O. Box 224  
Pleasantville, NY 10570

**SELECTION OF AWARDEES AND PRESENTATION OF SCHOLARSHIPS:** VVA #49 Scholarship Committee is solely responsible for the selection process. In late April the Committee will notify those selected for scholarships and their high schools and the acceptance and enrollment of those selected in an accredited college or technical school will be verified. Scholarship awards will be presented at our May meeting.

**THE SCHOLARSHIP COMMITTEE WILL NOT CONSIDER APPLICATIONS THAT DO NOT CONTAIN ALL OF THE REQUESTED INFORMATION IN ITS REQUIRED FORM OR ARE RECEIVED AFTER THE SUBMITTAL DATE.**

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**NOTE TO CHAPTER MEMBERS OUTSIDE OF WESTCHESTER COUNTY: YOU DO NOT HAVE TO RESIDE IN WESTCHESTER COUNTY TO APPLY FOR OUR SCHOLARSHIP. PLEASE CALL THE CHAPTER AND WE WILL SEND YOU AN APPLICATION package.**



## JANUARY 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
				1 New Years Day	2	3
4	5	6	7	8	9	10
11	12	13	14	15	16	17
18	19	20	21	22	23	24
25	26	27 pizza Party FDR Stress Unit 5:30PM				

## FEBRUARY 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5 meeting Armonk 6:30 dinner 7:30 meeting	6	7
8	9	10	11	12	13	14 Valentine's Day
15	16	17	18	19	20	21
22	23	24 pizza Party FDR Stress Unit 5:30PM	25	26	27	28

## MARCH 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2	3	4	5 meeting Armonk 6:30 dinner 7:30 meeting	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22	23	24 PIZZA PARTY FDR Stress unit 5:30 pm	25	26	27	28
29	30	31				

## APRIL 2015

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 meeting Armonk 6:30 dinner 7:30 meeting	3	4
5 Easter	6	7	8	9	10	11
12	13	14	15	16	17	18
19	20	21	22	23	24	25
26	27	28 Pizza Party FDR Stress Unit 5:30 pm	29	30		



# ★ MEMBERSHIP ★



WE NEED YOU IN THE VIET-NAM VETERANS OF AMERICA

## MEMBERSHIP ELIGIBILITY AND FEES

MEMBERSHIP IS OPEN TO ALL WHO SHARE OUR CONCERNS, BOTH MEN AND WOMEN, FRIENDS, SUPPORTERS, AND FAMILIES, VETERAN OR NOT. WE ENCOURAGE ASSOCIATE MEMBERSHIP. INDIVIDUAL MEMBERSHIP IS OPEN TO ANY VIET-NAM ERA VETERAN WHO SERVED ON ACTIVE DUTY IN THE U.S. ARMED FORCES DURING THE PERIOD FROM JANUARY 1, 1959 TO MAY 7, 1975.

### ANNUAL MEMBERSHIP:

- ★ INDIVIDUAL MEMBER (IND) - A VIET-NAM ERA VETERAN WHO PAYS MEMBERSHIP FEES ANNUALLY.
- ★ ASSOCIATE MEMBER (ASO) - A NON VIET-NAM ERA VETERAN WHO PAYS MEMBERSHIP FEES ANNUALLY.

### LIFE MEMBERSHIP:

- ★ LIFE MEMBER (PAID) - A VIET-NAM ERA VETERAN WHOS LIFE MEMBERSHIP HAS BEEN PAID IN FULL.
- ★ ASSOCIATED LIFE MEMBER (PAID) - AN ASSOCIATED MEMBER WHOS LIFE MEMBERSHIP HAS BEEN PAID IN FULL.
- ★ LIFE MEMBER PLANNED PAYMENT (LMPP) - A VIET-NAM ERA VETERAN WITH THE AGREEMENT OF THE PLANNED PAYMENT ( LMPP ) FOR LIFE MEMBERSHIP.
- ★ ASSOCIATED LIFE MEMBER PLANNED PAYMENT ( ALPP ) - AN ASSOCIATED MEMBER WITH THE AGREEMENT OF THE PLANNED PAYMENT (ALPP ) FOR ASSOCIATE LIFE MEMBERSHIP.
- ★ THE PLANNED PAYMENT REQUIRES COMPLETION WITHIN A PERIOD OF TWELVE MONTHS.
- ★ FEES: ANNUAL FEES OF \$ 20.00 FOR INDIVIDUAL OR ASSOCIATED MEMBERSHIP OR MAKE A PAYMENT OF 50.00 FOR A THREE YEAR MEMBERSHIP AND SAVE \$ 10.00.

### LIFE MEMBERSHIP FEES ARE AS FOLLOWS:

#### CURRENT AGE:

49 AND UNDER.....	\$ 250.00
50 TO 55.....	\$ 225.00
56 TO 60.....	\$ 200.00
61 TO 65.....	\$ 175.00
66 AND OVER.....	\$ 150.00

#### PLEASE NOTE:

- ★ PROOF OF AGE MUST BE SUBMITTED ON ALL APPLICATIONS FOR LIFE MEMBERSHIP.
- ★ COPY OF FORM DD 214 MUST BE SUBMITTED FOR VIET-NAM ERA VETERANS.

## \* MEMBERSHIP APPLICATION \*

- ☐ I AM A VIET-NAM VETERAN / FEE: \$20.00 of 50.00 / Copy of DD 214 is Required
- ☐ I AM A NON-VIET-NAM VETERAN AND PLEASE ENROL ME AS AN ASSOCIATE MEMBER OF VVA / FEE: \$20.00 or 50.00
- ☐ RENEWAL of MEMBERSHIP / FEE: \$20.00 or \$50.00
- ☐ I Wish to Contribute and be kept informed  
(Enclosed is my Annual Contribution) \$ \_\_\_\_\_
- ☐ ADDRESS CHANGE (Indicate Chages Below)

#### LIFE MEMBERSHIP:

- ☐ VIET-NAM ERA VETERAN
- ☐ ASSOCIATE MEMBER

\* see note above

NAME: \_\_\_\_\_ TELEPHONE: \_\_\_\_\_

ADDRESS: \_\_\_\_\_ DATE of BIRTH \_\_\_\_\_

CITY: \_\_\_\_\_ STATE: \_\_\_\_\_ ZIP CODE: \_\_\_\_\_

Please make Cheque or Money Order Payable to: V.V.A Chapter #49  
To: Membership Chair, V.V.A. Chapter #49 PO Box 224, Pleasantville, NY 10570

Questions?: Call the Chapter. Phone/Fax (914) 682-4949  
Meetings of the Viet-Nam Veterans of America, Chapter #49  
are held the first Thursday of each Month @ 7:30pm.

Please check current Newsletter for Location.



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**914-632-2952**

**Cell 347-596-8042**



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