



SERVICE TO THE ARMED FORCES

Information and Resource Guide

For Service Members, Veterans, and their Families



American Red Cross
Regional Service Delivery Office
3454 West M-55
West Branch, MI 48661
1-800-691-6059
www.rsd-redcross.org

Thank you for your service. The American Red Cross extends a heartfelt appreciation to you for your Honorable Service to Our Country. You served us well and with dignity when you were needed. We want you to know, “We are here for you **NOW.**”

This resource guide, compliments of the American Red Cross, has been compiled especially for *You, Our Veterans and Your Families*. It was made possible by a grant from the Department of Defense and is intended as an introduction to the many programs and services available to all veterans, past, present, and future.

Much of the information contained in this resource guide is a condensed version of information found in the Federal Benefits for Veterans and Dependents publication, the State of Michigan website at www.Michigan.gov, and other federal, state, and community resources.

We’d love to hear from you. If you are aware of resources, nationally or locally, not listed in this information and referral guide, please contact us at 1-800-691-6059. The information in this publication is also available, upon request, in an alternative, accessible format.

Table of Contents



.....	5
Service to the Armed Forces	5
Education and Training.....	7
Education and Training.....	8
U.S. Federal Programs.....	8
Other U.S. Federal Educational/ Training Benefits.....	9
Other Federal Education Programs.....	10
State of Michigan Programs.....	11
Additional Programs Available.....	12
Employment	14
U.S. Federal Programs.....	14
Other Federal Employment Programs.....	16
Apprenticeship Programs for Discharged Veterans.....	16
State of Michigan Programs.....	18
Health Care.....	22
Health Care and Hospital Benefits-U.S. Federal Programs.....	22
V.A. Disability Compensation	24
State of Michigan Programs.....	25
V.A. Center for Women Veterans.....	28
Homeless Veterans.....	29
Michigan V.A. Medical Facilities and Outpatient Clinics	30
Wounded, Severely Ill or Injured Support.....	31
Additional Programs Available.....	32
Home Loans and Tax Credits	35
Federal Benefits.....	35
State of Michigan Benefits.....	37
Life Insurance	38
Servicemembers' Group Life Insurance (SGLI).....	38
Traumatic Injury Servicemembers' Group Life Insurance	38
Veterans' Group Life Insurance (VGLI)	38
Service-Disabled Veterans' Insurance (SDVI)	39
Veterans' Mortgage Life Insurance (VMLI)	39

Assistance with Government Life Insurance Programs.....	39
Dependent and Survivor Benefits.....	41
Burial Benefits	41
Survivor Benefits for Spouse and Children-Federal Benefits	43
Family Services.....	45
Seniors	45
Children	45
Spouses	46
Communicating	48
Financial Emergencies.....	49
State of Michigan Programs.....	49
Other Programs	50
Additional Resources.....	51
Legal Assistance.....	52
Discounts and Entertainment.....	52
Veteran Resources.....	53
Michigan Veterans Trust Fund Reps.....	53
Michigan Department of Human Services	54
Michigan Association of County Veterans Counselors.....	55
Veterans Service Organizations	56
Federal Agencies.....	57
State Agencies	57
Additional Resources.....	60
Of Interest to Veterans	62
Veteran Holidays.....	62
Flag Etiquette.....	63
Flag Disposal	65
Michigan Congressional Delegation- 111th Congress.....	65
Michigan Governor and Lieutenant Governor	66
Michigan State Senate 2007-2010.....	66
Michigan House of Representatives-2009-2010.....	67
Websites of Interest	68



Service to the Armed Forces

Serving Military Families Worldwide

Nobody ever said being in the armed forces was going to be easy—for yourself or your family. Adjustments have to be made. Problems solved. Separations dealt with. Stresses and tensions resolved. **The Good News Is We Can Help.** With almost 1,200 offices in chapters or on military installations all over the world, there are sure to be people available to assist you or your family.

Prevent, Prepare for and Cope With Emergencies

It's a fact of military life: military families are frequently separated and on the move. No matter how strong the family ties, moves and separations often put a strain on relationships. They may lead to problems managing a home or children, making ends meet on a limited income or adjusting to new communities, often without the help of families or friends.

The Red Cross can help you with immediate personal and family problems. When long-term counseling is required, appropriate referrals are made. All Red Cross social services are provided free of charge.

Emergency Communication

In the event of an emergency, critical accident, illness or death in a service member's immediate family, the Red Cross should be called at once. The Red Cross is equipped to verify the situation and relay an emergency leave request, if necessary, to the proper military authorities. It is then up to the commanding officer to decide whether or not to grant leave.

Health and Welfare Inquiries

With the use of cellular phones and email we encourage families to stay in close touch. Regular communication between service members and their families is ordinarily no problem, but sometimes a long time with no word can be worrisome.

Through our worldwide network we can communicate messages of an inquiry nature if extenuating circumstances exist. Also, service members can request the same service regarding families back home.

Information, Referral and Advocacy

A variety of health and supportive services are available from the military and other sources, but how do you know where to turn? The Red Cross is available to help you understand government benefits, cut through red tape and get the help you need.

Humanitarian Reassignment and Hardship Discharge

If a hardship exists within your immediate family that cannot be resolved by an emergency leave, the Red Cross can counsel the family or service member on how to request either a humanitarian reassignment closer to home or a hardship discharge. We'll help you understand the procedures and documentation needed. *Final decisions on these applications are made by military authorities.*

Veterans Services

American Red Cross volunteers serve hospitalized veterans at the Department of Veterans Affairs (DVA) medical centers. These services are provided in accordance with an agreement between the American Red Cross and the Veterans Affairs Voluntary Services (VAVS).

Red Cross employees, at the Board of Veterans Appeals (BVA) in Washington, D.C., represent veterans and their families who seek compensation awards from the DVA. This process begins at the DVA, where a claim is submitted for adjudication.

Emergency Financial Assistance

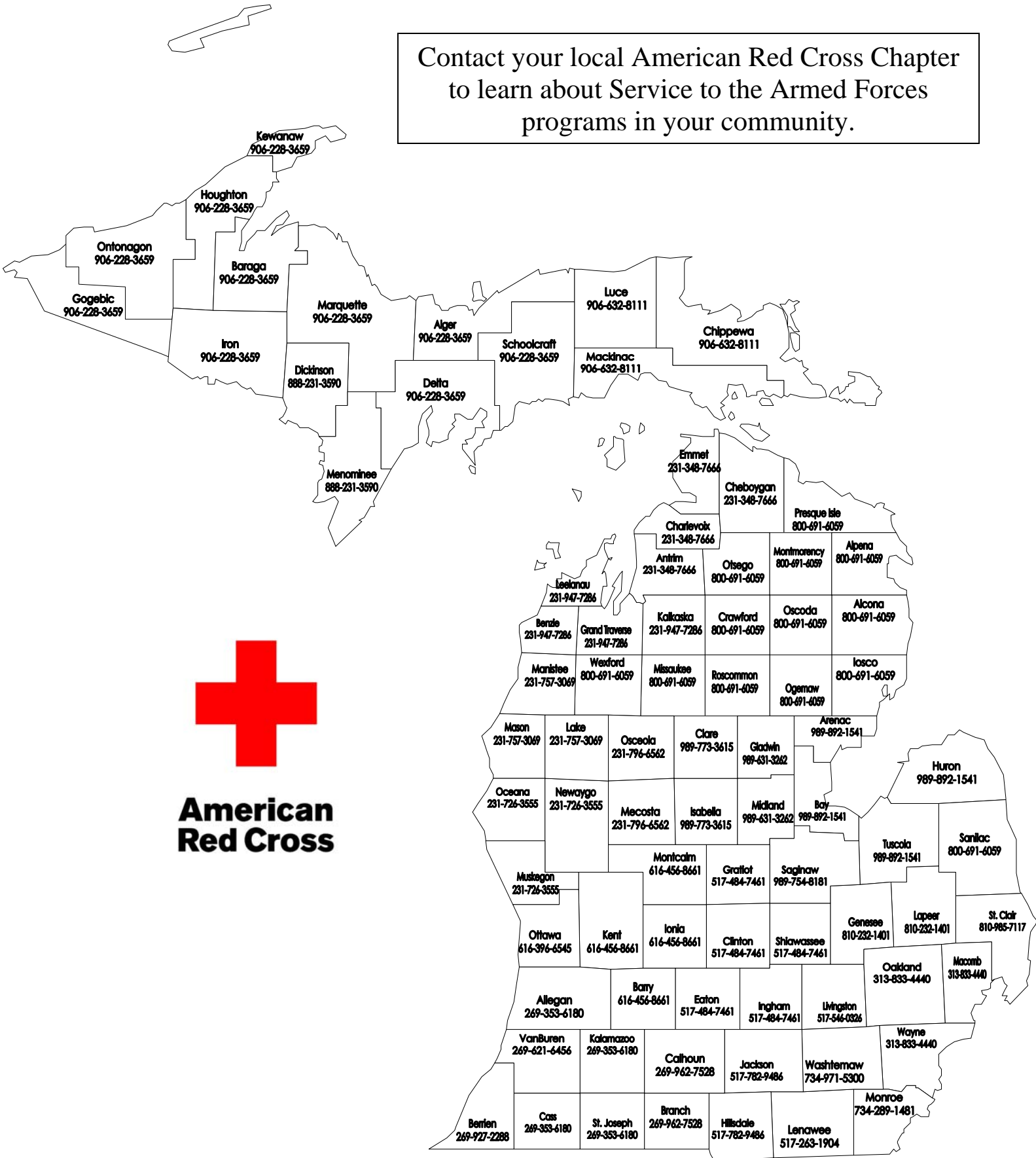
When an emergency arises that requires the presence of the service member or his or her family, the Red Cross may provide access to an interest-free loan or a grant for travel expenses. These funds are made available by the military aid societies. They may be authorized for other emergencies as well and are disbursed on the basis of need. Referrals to specialized sources of help are also available to service members and their families.

These Red Cross services, and more, are available to service members and their families 24 hours a day, 365 days a year. Also, ask about assistance when disaster strikes or try some of the many health, safety and lifestyle courses the Red Cross offers to help you prevent, prepare for and cope with emergencies.

For additional information about the American Red Cross, or to volunteer or offer financial support, visit our website at redcross.org.

*You're Never Out of Touch. The American Red Cross is here for you.
Here-Around the Clock, Around the World.*

Contact your local American Red Cross Chapter to learn about Service to the Armed Forces programs in your community.



Education and Training

U.S. Federal Programs

Montgomery GI Bill (MGIB)

The Montgomery GI Bill (MGIB) provides a program of educational benefits to honorably discharged veterans. The participant generally must have a high school diploma or an equivalency certificate before beginning training. Completing a minimum of 12 credit hours toward a college degree meets this requirement. Credits granted by colleges for life experiences may be used to meet this requirement.

Contact your county veterans service office or call the U.S. Department of Veterans Affairs (V.A.) at **1-888-442-4551** for further information, particularly on eligibility. Additional information for school officials, veterans, and dependents can be found on the V.A.'s Education Services web page (<http://www.gibill.va.gov>)

Basic Eligibility

Basic Eligibility applies to veterans who entered active duty for the first time after June 30, 1985. Active duty includes certain full-time Reserve and National Guard duty performed after June 30, 1985. To participate in the MGIB, service members have their military pay reduced by \$100 a month for the first 12 months of active duty. This money is not refundable.

There is a new Post-9/11 GI Bill with benefits beginning on August 1, 2009. Only active service after September 10, 2001, may be considered for determining eligibility for this new benefit. Go to www.gibill.va.gov or call **1-800-827-1000**.

Types of Education and Training Available Under the MGIB

The following types of training are available under the MGIB:

- (1) courses at colleges and universities leading to associate, bachelor, or graduate degrees, and accredited independent study;
- (2) courses leading to a certificate or diploma from business, technical, or vocational schools;
- (3) apprenticeships or on-the-job training programs for individuals not on active duty;
- (4) correspondence courses, under certain conditions;
- (5) flight training, if the veteran holds a private pilot's license upon beginning the training program and meets the medical requirements;
- (6) state-approved teacher certification programs;
- (7) preparatory courses necessary for admission to a college or graduate school;
- (8) licensing and certification tests approved for veterans; and
- (9) create or expand small businesses.

Payments for the MGIB

A veteran, who served on active duty for three years or more, or two years' active duty plus four years in the Selected Reserve, will receive a monthly income in basic benefits for 36 months. Those who enlist and serve fewer than three years will receive a slightly lesser amount per month. V.A. will pay an additional amount, commonly called a "kicker," if directed by the Department of Defense. For more information on amounts and eligibility, visit <http://www.gibill.va.gov>.

Vietnam Era GI Bill Conversions and Other MGIB Enrollment

Individuals who had remaining entitlement under the Vietnam Era GI Bill when that program ended on December 31, 1989 must have served on active duty for any number of days during the period October 19, 1984, to June 30, 1985; or served on active duty for at least three continuous years beginning on July 1, 1985; or served at least two years active duty beginning after June 30, 1985, followed by a minimum of four years in the Selected Reserve. Those who were not on active duty on October 19, 1984, if they served three continuous years on active duty at any time beginning on or after July 1, 1985, or two continuous years of active duty at any time followed by four continuous years in the Selected Reserve, may be eligible for MGIB benefits.

Individuals who were participants under the Post-Vietnam Era Veterans Educational Assistance Program (VEAP) may be eligible if they served on active duty on October 9, 1996, participated in VEAP and contributed money to a VEAP account, and elected MGIB by October 9, 1997, and paid \$1,200. Veterans who participated in VEAP on or before October 9, 1996, may also be eligible even if they did not deposit money in a VEAP account if they served on active duty from October 9, 1996 through April 1, 2000, elected MGIB by October 31, 2001, and contributed \$2,700 to MGIB. Certain National Guard service members may also qualify if they served on full-time active duty in the National Guard between June 30, 1985 and November 29, 1989, elected to have National Guard service count toward establishing eligibility for MGIB during the nine-month window ending on July 9, 1997, and paid \$1,200.

Additional information for school officials, veterans, and dependents can be found on V.A.'s Education Services web page (<http://www.gibill.va.gov>).

Other U.S. Federal Educational/ Training Benefits

V.A. Vocational Rehabilitation and Employment

Vocational Rehabilitation and Employment is an employment-oriented program that assists veterans with service-connected disabilities by offering services and assistance to help them

prepare for, find, and keep suitable employment. Suitable employment is work that is within the veteran's physical, mental, and emotional capabilities and matches their skills, abilities, and interests.

For veterans whose disabilities make employment unlikely, V.A. helps them attain as much daily living independence as possible.

For more information, visit www.vba.gov/bln/vre.

Eligibility for the V.A. Vocational Rehabilitation and Employment Program

A veteran must have a V.A.-established service-connected disability of at least 10 percent with a serious employment handicap, or at least 20 percent with an employment handicap; and be discharged or released from military service under other than dishonorable conditions. A service member pending medical separation from active duty may apply, but the disability rating must be at least 20 percent. Information and application forms are available from your county V.A. office; Herbert Thomas, the V.A. Vocational Rehabilitation Statewide Coordinator at **313-471-3807**; or on the Internet at <http://www.va.gov>.

Time Period for a V.A. Rehabilitation and Employment Program

Generally, veterans must complete a vocational rehabilitation program within 12 years from their separation from military service or within 12 years from the date V.A. notifies them that they have a compensable service-connected disability. Depending on the length of program needed, veterans may be provided up to 48 months of full-time services or their part-time equivalent. These limitations may be extended in certain circumstances.

The MGIB and the V.A. Vocational Rehabilitation and Employment Program have several combinations of eligibility depending on the time, dates of service, and contributions made while in the military service. Contact your county veterans service office or call the V.A. at **1-888-442-4551** for further information, particularly on eligibility.

Other Federal Education Programs

V.A. Work-Study Program

The V.A. Work-Study Program allows veterans to earn additional income while attending school (usually in the form of a part-time job with a veteran-related organization). Talk to your local veteran affairs representative at any university or community college or call 1-888-GI-BILL-1 for more information.

You can also visit the V.A. web site at <http://www.gibill.va.gov>.

Federal Pell Grant Program

The federal government is a source for education grants. Applicants must be undergraduate students who have not earned a bachelor's degree. Each applicant must be a U.S. citizen or

an eligible noncitizen and needs to have a high school diploma or a GED or demonstrate the ability to benefit from the program.

Pell Grant Eligibility

The U.S. Department of Education uses a standard formula established by Congress to evaluate the information a student supplies when applying for a Pell Grant. This formula produces an EFD (expected family contribution) number, which will determine if the student is eligible for the grant. The formula relies heavily on families' federal tax returns.

Award Amount

The amount of the Pell Grant depends on the student's EFC and several other factors, including program funding. For more information, visit www.studentaid.ed.gov.

How and When to Apply

Students apply not only for Pell Grants but for all federal, state, and institutional financial aid programs (except scholarships) by completing the Free Application for Federal Student Aid (FAFSA). The FAFSA form is available from high school guidance offices, or the application can be completed online at www.fafsa.ed.gov. Be aware of the application deadlines for submission and corrections.

State of Michigan Programs

The Michigan Commission on Disability Concerns, which includes the Division on Deaf and Hard of Hearing

The Michigan Commission on Disability Concerns responds to and advocates on behalf of Michigan's 1.9 million people with disabilities. This is done through information and technical assistance, disability rights training, working with the Michigan Business Leaders Network on employment for people with disabilities, coordinating the Michigan Youth Leadership Forum, and conducting disability awareness and sensitivity training. The Division on Deaf and Hard of Hearing deals with issues involving Michigan citizens who are deaf or hard of hearing. The mission of the commission is to provide statewide leadership to empower and integrate people with disabilities into all aspects of society.

For more information, contact:

Department of Energy, Labor and Economic Growth
Michigan Commission on Disability Concerns/ Division on Deaf and Hard of Hearing
201 N. Washington Square, First Floor
Lansing, MI 48913
Phone: **517-335-6004** T/V
Toll Free: **877-499-6232**
Fax: **517-335-7773**

Commission on Disability Concerns
mcdc@michigan.gov
Division on Deaf and Hard of Hearing
dodhh@michigan.gov

Michigan Rehabilitation Services

Veterans with disabilities should also look into the State of Michigan Rehabilitation Services program administered by the Michigan Department of Energy, Labor and Economic Growth. Services may be available to supplement USDVA allowances for vocational rehabilitation in cases of special need or for placement, tools, and equipment. Employment services may also be available to veterans whose disabilities are not service-related.

Information is available toll-free at **1-800-605-6722** or **1-888-605-6722 (TTY)**. Or visit the web site at www.michigan.gov.mrs.

Educational Benefits for Children of Disabled or Deceased Veterans

Tuition Grant Program

A program administered by the Michigan Higher Education Assistance Authority in the Michigan Department of Treasury provides payment for the education of the children of a veteran who is totally disabled from service-incurred causes, was killed in the line of duty, has died subsequently from a service-related disability, was totally disabled before death from a service-connected illness or injury, or who is listed by the federal government as missing in action in a foreign country. A student may be eligible for a tuition waiver of up to \$2,800 annually for undergraduate study. Recipients must meet certain eligibility requirements. Information on eligibility and application forms is available at: www.michigan.gov/studentaid or by calling toll-free **1-888-447-2687**.

Additional Programs Available

There are several non-profit and veteran organizations that provide educational and training benefits for service members, veterans, and/or their family members. Listed below are some great programs to look into. Additional resources may be found in the Websites of Interest section of this guide.

Need a Lift

Sponsored by the American Legion, Need a Lift is a college financial handbook focused on helping children of deceased and disabled veterans in their pursuit of higher education. This handbook is filled with scholarships, grants, fee waivers, student loans, and the organizations

that offer them. It also includes information to help select a school, apply for student financial aid, learn about loan forgiveness, understand tax credits, and much more! Additional information can be found at <http://www.needalift.org/>.

Military Spouse Scholarship

The National Military Family Association offers a one-year scholarship to spouses of all Uniformed Service Members. The scholarship can be used for tuition, fees, and school room and board. Additional information on this program including eligibility can be found at <http://www.militaryfamily.org/our-programs/military-spouse-scholarships/>.

Scholarship Programs for Veterans

College Scholarships.org provides a list of available funding sources including scholarship programs for veterans. This site lists a broad array of funding opportunities without asking a lot of information from you. It's a great resource for quickly finding nationally available veteran scholarship programs. Additional information can be found at <http://www.collegescholarships.org/scholarships/veterans.htm>.

Employment

U.S. Federal Programs

Transition Assistance Program (TAP)

The Transition Assistance Program (TAP) is available to service members (and their spouses) who are scheduled for separation from active duty. The program provides employment and training information to service members within 12 months of their separation or 24 months of retirement from the military. Three-day workshops to help begin the transition from military to civilian employment are conducted at military installations. TAP offers information on how to write resumes, prepare for job interviews, negotiate credits at schools, and obtain certificates or licenses. Additional information is available on the Internet at <http://www.dol.gov/vets/programs/tap/main.htm>, or by calling the Veterans Question Hotline at **1-800-455-5228**.

You may also wish to visit the Internet site DoD at <http://www.dodtransportal.org>

You may wish to use CareerOneStop at <http://www.acinet.org/acinet/moc> to translate military occupations to civilian counterparts.

Verification of Military Experience and Training

The Verification of Military Experience and Training (VMET) Document, DD Form 2586, helps service members verify previous experience and training to potential employers. VMET documents are available only through Army, Navy, Air Force, and Marine Corps Transitions Support offices and are intended for separating or retiring service members who have at least six months of active duty service. Service members should obtain VMET documents from their Transition Support office within 12 months of separation or 24 months of retirement. Call the Veterans Question Hotline at **1-800-455-5228**.

Federal Jobs for Veterans – Office of Personnel Management (OPM)

Certain veterans, principally those who are disabled or who served in a hostile area, are entitled to preference for federal civil service jobs filled by open, competitive exams. This preference includes five or ten points added to passing scores on examinations.

Preference is also provided for certain widows and widowers of deceased veterans who do not remarry, and for mothers of military personnel who died in service; spouses of service-

connected disabled veterans who are no longer able to work in their usual occupations ; and mothers of veterans who have permanent and total service-connected disabilities.

Individuals interested in federal information should contact the personnel offices of the federal agencies in which they wish to be employed. Or, contact any Office of Personnel Management (OPM) Service Center. The centers are listed in telephone books under U.S. Government, or you can visit the web site at <http://www.opm.gov>.

Workforce Investment Act (WIA) – Michigan Works! Agencies (MWAs)

The 25 local Michigan Works! Agencies (MWAs) operate adult programs on a year-round basis. The funds allocated to the MWAs for adult programs must be used to provide core, intensive, and training services to adults. Core services include, but are not limited to, outreach, intake, and orientation to other services, and initial assessments, job search, and placement assistance. Intensive services include comprehensive and specialized assessment, group counseling, and short-term pre-vocational services. Training services include on-the-job training, skill upgrading, and occupational skills training.

Workforce Investment Act (WIA) Dislocated Worker Program

An individual must be 18 years of age or older to receive core services in the Dislocated Worker Program. An eligible dislocated worker is an individual who:

- ❖ Has been terminated or laid off, or has received a notice of termination or layoff; or
- ❖ Is eligible for, or has exhausted entitlement to, unemployment compensation; or
- ❖ Has been employed for a duration sufficient to demonstrate attachment to the workforce, but is not eligible for unemployment compensation, and is unlikely to return to a previous industry or occupation; or
- ❖ Has been terminated or laid off, or has received a notice of termination or layoff from employment as a result of any permanent closure of a plant, facility, or enterprise; or
- ❖ Is employed at a facility where the employer has made a general announcement that the facility will close within 180 days; or
- ❖ Was self-employed but is unemployed as a result of general economic conditions; or
- ❖ Is a displaced homemaker.

Intensive services under the Dislocated Worker Program are available to dislocated workers who are unemployed or employed, have received at least one core service, and are unable to obtain employment or retain employment that leads to self-sufficiency.

Training services may be made available to employ unemployed dislocated workers who have met the eligibility criteria under intensive services, have received at least one intensive

service, and have been determined to be unable to obtain or retain employment through such services.

For more information, contact your local Michigan Works! Agency. Call **517-371-1100** to locate the nearest MWA or visit www.michiganworks.org for more detailed information.

Other Federal Employment Programs

USA Jobs

Federal job opportunities can be found at <http://www.usajobs.opm.gov>.

REALifelines

The Department of Labor provides specialized employment counselors and assistance for veterans and disabled veterans. More information can be found at www.HireVetsFirst.gov/REALifelines/index.asp

America's Heroes at Work

A U.S. Department of Labor project that addresses the employment challenges of returning service members living with Traumatic Brain Injury and/or Post-Traumatic Stress Disorder (PTSD). More information can be found at www.americasheroesatwork.gov or by calling **1-866-487-2365**.

Apprenticeship Programs for Discharged Veterans

U.S. Department of Labor Bureau of Apprenticeship and Training (BAT)

The BAT web site lists apprenticeship program sponsors recognized and registered by the Bureau of Apprenticeship and Training. Apprenticeship programs are sponsored and operated on a voluntary basis by individual employers, employer associations, or partnerships between employers and labor unions. The data is updated on a monthly basis. It is presented by state and county, with occupations in alphabetical order, followed by the employers who have a registered program for that occupation.

To view apprenticeship programs offered by different states, go to <http://www.aboutmasci.org>.

Helmets to Hardhats

Helmets to Hardhats is a free program that helps transitioning military, guardsmen, and reservists find great careers. The program, which is funded by Congress, works with building and construction trade unions and qualified employers to list construction careers and all other types of careers in the construction industry. Here you can list your skills online to be viewed by potential employers and view employment and training opportunities throughout the U.S. Visit the web site at <http://www.helmetstohardhats.org>.

Troops to Teachers

Troops to Teachers is a program that helps veterans efforts to become certified teachers under state law, and then provides placement assistance to appropriate schools. The program does not alter or circumvent existing teacher certification requirements.

Troops to Teachers is funded by the U.S. Department of Education and managed by the U.S. Department of Defense. An office within the Michigan Department of Education implements this program in Michigan. For more information, contact the Troops to Teachers program at:

David L. Ratajik, Ed.D.
John A. Hannah Building
608 West Allegan Street
P.O. Box 30008
Lansing, MI 48909
Phone: **517-373-9732**
Toll-Free: **1-866-801-0007**
Fax: **517-373-0542**
E-mail: ratajkd@michigan.gov

Re-employment Rights

A person who left a civilian job to enter active duty in the armed forces may be entitled to return to the job after discharge or release from active duty. Re-employment rights are provided for those who served in the active duty or reserve components of the armed forces. To be re-employed, four requirements must be met:

- (1) The person must give advance notice of military service to the employer;
- (2) The cumulative absence from the civilian job shall not exceed five years (with some exceptions);
- (3) The person must submit a timely application for re-employment; and
- (4) The person must not have been released with a dishonorable or other punitive discharge.

The law calls for the returning veteran to be placed in the job as if the veteran had remained continuously employed. This means that the person may be entitled to benefits that are

based on seniority, such as pensions, pay increases, and promotions. The law also prohibits discrimination in hiring, promotion, or other advantages of employment on the basis of military service.

Applications for re-employment should be given, verbally or in writing, to a person authorized to represent the company for hiring purposes. A record should be kept of the application. If there are problems gaining re-employment, the employee should contact the Department of Labor Veterans' Employment and Training Service (VETS) in the employer's state. This applies to private sector, as well as state, local, and federal government employees, including the Postal Service.

Get more information at <http://www.dol.gov>, call the Michigan Department of Energy, Labor and Economic Growth-Bureau of Workforce Programs and speak to a veteran's employment representative at 1-800-455-5228, or visit <http://michigan.gov/veteranjobs/>.

State of Michigan Programs

Veterans Employment Representatives Located at Michigan Works!

Michigan Works! Service Centers, in 100 locations, provide locally designed and operated services to meet local labor market needs. Employers seeking workers can post their job listing on the nation's first Internet-based public labor exchange. Veterans can post their resumes for review by employers who are recruiting workers.

The Michigan Works! System is open to everyone for information gathering, local and state labor market information, and self-serve career information, including necessary skill levels for good jobs. Special attention is given to meeting the needs of veterans and people with disabilities. **Each Michigan Works! Service Center has a Veterans Employment Representative or Disabled Veterans Outreach Worker responsible for assisting veterans with their employment needs.**

The labor market exchange component is called the Michigan Talent Bank. The Talent Bank can be accessed by calling 1-800-285-WORK (9675), online at <http://www.michiganworks.org>, or at any of the Michigan Works! Service Centers throughout Michigan.

Opportunities for Veterans Employment

The Veterans Division of the Department of Energy, Labor and Economic Growth promotes a labor exchange system focused on identifying and serving veterans separating to Michigan for employment opportunities that match their qualifications and career interests, while simultaneously meeting the staffing needs of the business community in our state. The

division provides returning veterans with detailed information about rights, benefits, and privileges to which veterans are entitled in the state and federal government. Veteran Service Specialists are available to assist with employment, education, and training needs and to help with licensing and credentialing. The toll-free number is **1-800-455-5228**. Or visit <http://www.michigan.gov/veteranjobs>.

Department of Energy, Labor and Economic Growth Bureau of Workforce Transformation

This bureau's site contains information on lifelong learning opportunities that veterans may utilize. See the department's web site at www.michigan.gov/mdcd under "Inside Career Development" or call **517-202-1416** for more information.

Unemployment Compensation

Recently discharged veterans with 365 days or more of continuous active service (unless separated earlier because of a service-related disability) and who have been discharged under conditions other than dishonorable may be eligible for unemployment compensation of up to 26 weeks. Benefits are paid from federal funds to eligible veterans who are able and available for work but are unable to find employment. Extended unemployment benefits may be available to those who exhaust their basic eligibility.

Recently discharged persons may not be eligible if they are already receiving a retirement pension, certain educational assistance, or vocational subsistence allowances from the USDVA.

How to File Your Claim

By Internet: To file your new unemployment claim or to reopen an established claim through the Internet, visit www.michigan.gov/uia weekdays from 7:00 a.m. to 7:00 p.m.

By Phone: To file your new claim or to reopen a claim through a toll-free telephone number, call **1-866-500-0017** using a touch-tone telephone.

Use the call-in schedule (see below) when filing by telephone. The schedule is based on the last two digits of your Social Security number. For example, if your Social Security number ends in 50, you would phone in your application on Tuesday afternoon.

Time	Monday	Tuesday	Wednesday	Thursday & Friday
8:00am-12:30pm	00-15	34-48	67-81	Open Call-In
12:30pm-4:30pm	16-33	49-66	82-99	

Information Needed to File a Claim

To file a claim, you will need your Social Security number, your driver's license number or state identification number or your MARVIN PIN (if you have one), a copy of your DD-214, and the names and addresses of employers you have worked for in the past 18 months, along with your quarterly gross earnings and the last date of employment with each employer. If you are not a U.S. citizen or national, you will need your Alien Registration Number and the expiration date of your work authorization.

If you have general questions about unemployment benefits, or if you have a question about your Claims by Mail application, call the Claimant Customer Relations Hotline at **1-800-638-3995** weekdays from 7:00a.m. to 7:00p.m.

Rights to Employment Services

A special phone number for veterans has been established for you to voice your concerns related to employment and training. Call **1-800-455-5228** if you need more information or feel you are not receiving the employment or training services you are entitled to. Veterans employment specialists are also available throughout the state at the Michigan Works! Service Centers. Or visit <http://www.michigan.gov/veteranjobs>.

Re-Employment Rights for Veterans

In 2002, the Michigan Legislature enacted a law to strengthen the Michigan law regarding re-employment of employees after military service. The act prioritized the employment positions in which a person would be re-employed following active service. The act specifies that the person is entitled to the seniority and the seniority-based rights and benefits he or she would have otherwise been entitled to, as well as other rights provided to employees on a leave of absence. Under certain circumstances, a person may not be entitled to re-employment under the law. State re-employment rights, when superior or in addition to federal rights, are not superseded or diminished by federal law.

Get more information at <http://www.michigan.gov/veteranjobs> or call the Michigan Department of Energy, Labor and Economic Growth-Bureau of Workforce Programs and speak to a veterans employment representative at **1-800-455-5228**.

Veterans Preference for State Jobs

The Michigan Civil Service Commission has information on state jobs. The Civil Service Commission provides for a veterans hiring preference through rules adopted by the commission. Rule 3-8 provides for a preference for an eligible veteran or spouse of a veteran.

A qualifying veteran, including retirees, and/or spouse must register with the Department of Civil Service using form CS-1791, and include the required documentation.

Service-Disabled Veteran Business Owners

Service-disabled veteran business owners may be eligible for a 10% pricing preference when bidding for State government contracts. Contact **517-335-7819/6219** for more information.

Health Care

Health Care and Hospital Benefits-U.S. Federal Programs

If you have questions about your health care eligibility, call your nearest health care facility or the Health Benefits Service Center at **1-877-222-8387** to obtain the latest information. Additional information on enrollment, including enrollment forms and online applications, also can be found at <http://www1.va.gov/health/index.asp>.

Financial Assessment

Veterans who want to enroll in a priority group based on their inability to defray the cost of their care must provide the V.A. with information on their annual income and net worth to determine whether they are below the annually adjusted “means test” financial threshold. A veteran’s household income and assets, such as the market value of stocks, bonds, notes, individual retirement accounts, bank deposits, savings accounts, and cash, are considered when making this financial assessment.

Services Requiring Co-Payments

Some veterans must make co-payments to receive V.A. health care. These include:
Inpatient care for veterans may require co-pays depending on their income and service-connected disability status.
Extended-care service may require co-pays based on each veteran’s financial situation.
Medication usually requires and \$8 co-pay for each 30-day supply or less of medication provided by V.A. for a condition that is not service-connected.
Outpatient care uses a three-tiered co-pay system. The co-pay is \$15 for a primary care visit and \$50 for some specialized care. Certain services do not require co-pay.

Overseas Benefits

V.A. will pay for medical services for the treatment of service-connected disabilities and related conditions for veterans living or traveling outside the United States. Before using the program, veterans living in the Philippines should register with the V.A. office in Pasay City, phone **011-632-833-4566**. All other veterans living or planning to travel outside the U.S. should register with the Denver Foreign Medical Program office, P.O. Box 65021, Denver, CO 80206-9021, USA; phone **303-331-7590**.

Nursing Home Care

Nursing care in V.A., state, or community nursing homes may be provided for veterans who are not acutely ill and not in need of hospital care. Veterans generally must be medically stable, have a condition that requires inpatient nursing home care, and be assessed to be in need of nursing home care by an appropriate medical provider. They also must meet the eligibility requirements for the home to which they are applying. For V.A. nursing homes, they may have to pay a co-payment. V.A. social workers at local V.A. medical centers can help interpret eligibility and co-payment requirements.

Domiciliary Care

Domiciliary care provides rehabilitative and long-term, health-maintenance care for veterans who require minimal medical care but do not need the skilled nursing services provided in nursing homes. A Domiciliary also provides rehabilitative care for veterans who are homeless. The V.A. may provide domiciliary care to veterans whose annual income does not exceed the maximum annual rate of a V.A. pension, or to veterans the V.A. determines have no adequate means of support. The co-payments for extended-care services apply to domiciliary care. Call your nearest benefits office or health care facility to obtain the latest information.

Medication

Outpatient pharmacy services are provided free to:

- (1) veterans with a service-connected disability of 50 percent or more;
- (2) veterans receiving medication for service-connected conditions;
- (3) veterans whose annual income does not exceed the maximum annual rate of the V.A. pension;
- (4) veterans enrolled in priority group 6 who receive medication for service-connected conditions;
- (5) veterans receiving medication for conditions related to sexual trauma while serving on active duty;
- (6) certain veterans receiving medication for treatment of cancer of the head or neck;
- (7) veterans receiving medication for a V.A. –approved research project; and
- (8) former prisoners of war.

Other veterans will be charged a co-payment of \$8 for each 30-day or less supply of medication.

V.A. Disability Compensation

V.A. disability compensation is a monetary benefit paid to veterans who are disabled by injury or disease incurred or aggravated during active military service. The service of the veteran must have been terminated through separation or discharge under conditions that were other than dishonorable. Disability compensation varies with the degree of disability and the number of dependents, and is paid monthly.

V.A. Disability Compensation

Veterans with disability ratings between 30 percent and 100 percent are eligible for allowances for a spouse and for each minor child, child 18-23 years of age attending school, child if disabled before 18 years of age, and dependent parent. The amount depends on the disability rating.

V.A. offers three methods for receiving disability benefit payments. Most veterans and beneficiaries receive their payments by direct deposit through an electronic funds transfer to their bank, savings and loan, or credit union accounts. Recipients may also choose to receive benefits by opening an Electronic Transfer Account or by check. To choose a payment method, veterans and beneficiaries should call V.A.'s toll-free helpline at **1-877-838-2778**, Monday through Friday, 7:30 a.m. - 4:50 p.m., Central Standard Time.

Pensions

Veterans with low incomes who are permanently and totally disabled, or are age 65 and older, may be eligible for monetary support if they have 90 days or more of active military service, at least one day of which was during a period of war. Veterans who entered active duty on or after September 8, 1980, or officers who entered active duty on or after October 16, 1981, may have to meet a longer minimum period of active duty. The veteran's discharge must have been under conditions other than dishonorable and their disability must be for reasons other than their own willful misconduct. Payments are made to bring the veteran's total income, including other retirement or Social Security income, to a level set by Congress. Unreimbursed medical expenses may reduce countable income for V.A. purposes.

Social Security Benefits for Military Personnel

Monthly retirement, disability, and survivor benefits under Social Security may be available. Like most civilian workers, current military personnel pay Social Security taxes and earn Social Security coverage. The number of credits an individual needs to qualify for Social Security depends on his or her age. For example, if a person becomes disabled before age 24, then he or she would generally need only about one and a half years of recent work.

Social Security disability benefits are expedited for injured military service personnel, regardless of where or how the injury occurred. If the wounded service member has sufficient work, then Social Security must decide whether he or she meets Social Security's definition of disability. Basically, if the person cannot work because of a physical or mental condition that is expected to last at least one year, then he or she may be eligible for Social Security disability benefits.

For further information, call **1-800-772-1213** or visit www.socialsecurity.gov.

Veterans with disabilities may wish to contact Disability Network/Michigan for advice on independent living issues. Call **517-339-1539** or visit <http://www.dnmichigan.org>.

Gulf War, Depleted Uranium, Agent Orange, and Ionizing Radiation Registry Programs

V.A. has developed databases called registries to help analyze the type of health conditions being reported by veterans who served in the Gulf War and Operation Iraqi Freedom; were exposed to depleted uranium; claim exposure to Agent Orange during the Vietnam War (between 1962 and 1975), while serving in Korea in 1968 or 1969, or other exposure while testing, transporting, or spraying herbicides; claim exposure to atomic radiation; or were treated with nasopharyngeal (NP) radium during military service. Veterans wishing to participate should contact the nearest V.A. health care facility for an examination.

Home Improvements and Structural Alterations Program

The Home Improvements and Structural Alterations Program provides funding for eligible veterans to make home improvements necessary for the continuation of treatment or for disability access to the home and essential lavatory and sanitary facilities. Home improvement benefits up to \$4,100 for service-connected reasons and up to \$1,200 for nonservice-connected reasons may be provided. For application information, contact the prosthetic representative at the nearest V.A. medical center or outpatient clinic.

State of Michigan Programs

Michigan Assistive Technology Loan Fund

The Michigan Assistive Technology Loan Fund allows people with disabilities and seniors (or their family members) to purchase assistive technology devices or services, including modification of vehicles and homes. Loans may also cover the cost of training to use the purchased equipment, warranties, and service agreements.

To apply for a loan to purchase any item or piece of equipment that will help you improve your independence and overall quality of life, contact the Michigan Assistive Technology Loan Fund at **1-800-828-2714**.

Michigan Veterans Homes

A unit of the Michigan Department of Military and Veterans Affairs, the Grand Rapids Home for Veterans provides physician care; skilled nursing care services; social work care; nutritional care; physical, occupational, speech, and rehabilitation therapy programs; and programs for Alzheimer's and special needs care for qualified disabled veterans.

A second veterans home, the D.J. Jacobetti Michigan Home for Veterans, is located in Marquette. This Upper Peninsula home provides physician coverage for a variety of services as well as additional services on a fee-for-service basis. The home has a domiciliary unit, skilled nursing care, basic nursing care, and a special needs unit for qualified disabled veterans. For further information, veterans may wish to contact the Grand Rapids Home for Veterans directly at **1-800-642-4838** or the D.J. Jacobetti Michigan Home for Veterans at **1-800-433-6760**.

You may also contact the Veterans Affairs Directorate of the Michigan Department of Military and Veterans Affairs at www.michigan.gov/dmva/.

Counseling

Veterans may need help after they return home from war. Friends and family who have not shared similar experiences may be unable to understand how they can help. There are resources that veterans have available to help cope with the impact of war once back home. Families who have lost loved ones in the military may also experience grief beyond their ability to cope with alone. Help is available for these family members as well.

The Department of Veterans Affairs provides readjustment counseling services through community-based Vet Centers. This counseling is designed to help combat veterans readjust to civilian life. Programs are available addressing military sexual trauma, post-traumatic stress disorder, or help with any other military-related issue that affects functioning within the family, work, school, or other areas of everyday life, among other programs.

Veterans who served on active duty in a combat theater during World War II, the Korean War, the Vietnam War, the Persian Gulf War, or other specific campaigns including current campaigns in Iraq, Afghanistan and the Global War on Terror may be eligible.

Veterans may wish to contact the nearest Vet Center or visit <http://www.vetcenter.va.gov>.

Veterans eligible for V.A. medical care may apply for substance abuse treatment. Contact the nearest V.A. medical facility to apply.

Veterans experiencing an emotional crisis or who need to talk to a trained mental health professional may call the National Suicide toll-free hotline number, **1-800-273-TALK (8255)**. The hotline is available 24 hours a day, seven days a week. Callers are immediately connected with a qualified and caring provider who can help.

Bereavement counseling is available to all family members including spouses, children, parents, and siblings of service members who died while on active duty. Information is available by calling **(202) 273-9116** or by e-mail at vet.center@va.gov.

Post-Traumatic Stress Disorder

According to the National Center for Post-Traumatic Stress Disorder, the condition known as Post-Traumatic Stress Disorder, or PTSD, is a psychiatric disorder that can occur following the experience or witnessing of life-threatening events such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults like rape. Most survivors of trauma return to normal given a little time. However, some people will have stress reactions that do not go away on their own, or may even get worse over time. These individuals may develop PTSD. People who suffer from PTSD often relive the experience through nightmares and flashbacks, have difficulty sleeping, and feel detached or estranged, and these symptoms can be severe enough and last long enough to significantly impair the person's daily life.

PTSD is marked by clear biological changes as well as psychological symptoms. PTSD is complicated by the fact that it frequently occurs in conjunction with related disorders such as depression, substance abuse, problems of memory and cognition, and other problems of physical and mental health. The disorder is also associated with impairment of the person's ability to function in social or family life, including occupational instability, marital problems and divorces, family discord, and difficulties in parenting.

About 30 percent of the men and women who have spent time in war zones experience PTSD. An additional 20 to 25 percent have had partial PTSD at some point in their lives. More than half of all male Vietnam veterans and almost half of all female Vietnam veterans have experienced "clinically serious stress reaction symptoms." PTSD has also been detected among veterans of the Gulf War, with some estimates running as high as 8 percent.

The National Center for Post-Traumatic Stress Disorder web site is <http://www.ncptsd.va.gov>.

If you are a veteran or a spouse of a veteran who wants to learn more about Post-Traumatic Stress, you may also call your nearest V.A. Medical facility or contact one of the Vet Centers listed below:

Dearborn Vet Center

2881 Monroe Street, Suite 100
Dearborn, MI 48124
313-277-1428

Detroit Vet Center

4161 Cass Avenue
Detroit, MI 48201
313-831-6509

Escanaba Vet Center

3500 Ludington Street
Escanaba, MI 49829
906-233-0244

Grand Rapids Vet Center

1940 Eastern Avenue SE
Grand Rapids, MI 49507
616-243-0385

Saginaw Vet Center

4048 Bay Road
Saginaw, MI 48603
989-321-4650

Traumatic Brain Injury

Traumatic Brain Injury (TBI) is a wound caused by direct or indirect involvement with an improvised explosive device (IED), attacks by mortars, grenades, bullets, car accidents, or falls. It is sometimes called the invisible wound because the injury can be sustained without visible external wounds. The extent of damage from TBI might not be realized until after the soldier, Marine, airman, or sailor is back home. Further, the symptoms may not be recognized as TBI and may even be confused with PTSD.

Visit the state TBI web site at www.michigan.gov.tbi for information and links to resources of interest to veterans.

V.A. Center for Women Veterans

The Center for Women Veterans is the primary advisor to the Secretary for Veterans Affairs on all matters related to programs, issues, and initiatives for and affecting women veterans.

The mission of the Center for Women Veterans is:

- ❖ to ensure women veterans have access to V.A. benefits and services;
- ❖ to ensure that V.A. health care and benefits programs are responsive to the gender-specific needs of women veterans;
- ❖ to perform outreach to improve women veterans' awareness of V.A. services, benefits, and eligibility; and
- ❖ to ensure women veterans are treated with dignity and respect.

Some of the services for women veterans are Outreach to Women Veterans, Health Care for Women Veterans, Sexual Trauma Counseling, and Comprehensive Health Care Centers.

For further information, visit <http://www1.va.gov/womenvet>.

Homeless Veterans

If you are in immediate need of shelter, please call the Department of Human Services hotline at **1-800-A-SHELTER (1-800-274-3583)**. They will arrange for a temporary emergency shelter or motel stay.

Veterans Housing Program-Volunteers of America

The Veterans Housing Program has greatly expanded housing and other community resources to a significantly underserved population. Veterans may participate in the program for 18 months and are offered the following services: case management, individual and group counseling, referrals for substance abuse and medical treatment, budgeting assistance, job interviewing and placement, and anger management. Upon graduation, aftercare services are offered for six months.

These services are being provided in collaboration with the Ingham County Health Department, Battle Creek V.A. Medical Center, Michigan State University, Advent House Ministries, Ann Arbor V.A. Medical Center, and the Michigan Works! System.

Eligible participants must be a homeless veteran and have, at minimum, a general discharge under honorable conditions.

In Lansing, Volunteers of America operates a 50-bed overnight emergency shelter for men. For more information about the **Veterans Housing Program**, please contact:

Program Coordinator
430 N. Larch Street
Lansing, MI 48912
517-484-4414

Michigan Coalition Against Homelessness

15851 S. Old US-27
Building 30, Suite 315
Lansing, MI 48906
Phone: **517-485-6536**
Fax: 517-485-6682
E-mail: mcah@mihomeless.org
www.mihomeless.org

Michigan V.A. Medical Facilities and Outpatient Clinics

Various U.S. Department of Veterans Affairs medical facilities operate in Michigan. They are listed below by the city in which they are located.

Ann Arbor

2215 Fuller Rd
Ann Arbor, MI 48105
1-800-361-8387

Iron Mountain

325 East H St
Iron Mountain, MI 49801
1-800-215-8262

Muskegon

165 E. Apple Ave
Suite 201
Muskegon, MI 49442
1-231-725-4105

Battle Creek

5500 Armstrong Rd
Battle Creek, MI 49015
1-888-214-1247

Ironwood

629 W. Cloverland Dr.
Suite 1
Ironwood, MI 49938
1-906-932-0032

Oscoda

5671 Skeel Ave
Suite 4
Oscoda, MI 48750
1-989-747-0026

Benton Harbor

115 Main St.
Benton Harbor, MI 49022
1-269-934-9123

Jackson

400 Hinckley Blvd.
Suite 300
Jackson, MI 49203
1-517-782-7436

Pontiac

1701 Baldwin
Suite 101
Pontiac, MI 48340
1-248-409-0585

Detroit

4646 John R St.
Detroit, MI 48201
1-800-571-8056

Kincheloe

16523 S. Water Tower #1
Kincheloe, MI 49783
1-906-495-3030

Saginaw

1500 Weiss St.
Saginaw, MI 48602
1-800-406-5143

Flint

G-3267 Beecher Rd.
Flint, MI 48532
1-810-720-2913

Lansing

2025 S. Washington
Lansing, MI 48910
1-517-267-3925

Traverse City

3271 Racquet Club Dr.
Traverse City, MI 49684
1-231-932-9720

Gaylord

806 S. Otsego
Gaylord, MI 49735
1-989-732-7525

Marquette

425 Fisher St.
Marquette, MI 49855
1-906-226-4618

Yale

7470 Brockway Dr.
Yale, MI 48097
1-810-387-3211

Hancock

787 Market St.
Quincy Center, Suite 9
Hancock, MI 49930
1-906-482-7762

Menominee

1101 10th Ave.
Suite 101
Menominee, MI 49858
1-906-863-1286

Wounded, Severely Ill or Injured Support

There are several organizations devoted to caring for wounded, severely ill or injured service members. Listed below are several great programs. Additional resources may be found in the Websites of Interest section of this guide.

Wounded Warrior Resource Center

Source of support and assistance including financial resources; education, training and job placement; info on V.A. benefits and other entitlements; home, transportation, and workplace accommodations; personal, couples, and family issues counseling; and personal mobility and functioning. Additional information can be found at <http://www.militaryonesource.com/MOS/FindInformation/Category/WoundedWarriorResources.aspx> or by calling 1-800-342-9647.

Wounded Warrior Project

The Wounded Warrior Project provides rides, work, peer mentoring and patient and family support through unique, direct programs and services to meet the needs of severely injured service members. Additional information can be found at www.WoundedWarriorProject.org.

Heroes to Hometowns

In coordination with the Department of Defense, the American Legion helps veterans return to hometowns across America and assists them in getting the special support services and adaptive resources they need for success. Additional information can be found at www.legion.org/homepage.php.

Yellow Ribbon Fund

The Yellow Ribbon Fund assists our injured service members and their families while they recuperate at the Walter Reed Army Medical Center and the National Naval Medical Center by offering free car rentals, cab vouchers, hotel rooms, apartments, job mentoring and internship programs and free tickets to cultural and sporting events. Additional information can be found at www.YellowRibbonFund.com

Caring Bridge

This free online service allows military families to remain updated on their loved one's condition while in a military medical treatment facility. Additional information can be found at www.fisherhouse.org/caring/aboutCaring.shtml

Angels of Mercy

Angels of Mercy is a non-profit organization that provides clothing and supplies for wounded service members. Additional information can be found at www.SupportOurWounded.org or by calling 1-703-938-8930.

DVDs4Vets

DVDs4Vets is a non-profit organization that provides free DVDs and players to V.A. patients and visitors. Additional information can be found at <http://www.dvds4vets.org/index.php>

Additional Programs Available

There are several organizations supporting the health and welfare of service members, veterans and/or their families. Listed below are several great programs. Additional resources may be found in the Websites of Interest section of this guide.

TRICARE

TRICARE is the Department of Defense's medical care benefit. To learn more about eligibility, plans, medical, dental, vision and prescription drug coverage options, additional information can be found at www.TRICARE.mil or by calling 1-877-874-2273.

Deployment Health & Family Readiness Library

Fact sheets, articles, guides, handbooks, checklists and multi-media resources for deployers and their stay-behind families can be found at the Deployment Health & Family Readiness Library. Additional information can be found at <http://DeploymentHealthLibrary.fhp.osd.mil>

Deployment Health Clinical Center

The Deployment Health Clinical Center is post-deployment healthcare assistance for military personnel, veterans, their families, and their healthcare providers. Additional information can be found at www.pdhealth.mil.

GulfLINK

GulfLINK was established in August 1995 to provide on-line access to medical, operational, and intelligence documents from the 1990-1991 Gulf War. Its purpose was and is to provide service members, veterans, and any interested person with information on what happened during that war that might have affected the health of those who served. Additional information can be found at <http://www.gulflink.osd.mil/> or by calling 1-800-749-8387.

Fisher Houses

Fisher Houses provides free or low-cost housing for those visiting a severely ill or injured service member or family members during a period of extended medical treatment at a major military medical treatment facility. Additional information can be found at www.fisherhouse.org.

Operation Hero Miles

Operation Hero Miles provides family members of wounded servicemen and women free plane tickets to visit their loved ones who are recovering at military hospitals across the nation.

Blog with a Military Doctor

Blog with the Department of Defense's top doctor every Thursday 3pm EST. Deployment health and family readiness issues are frequent topics. Additional information can be found at www.BlogTalkRadio.com/Dot-Mil-Doc.

VA Suicide Hotline 1-800-273-8255

The VA Suicide Hotline is a national suicide prevention hotline ensuring veterans in emotional crisis have free, 24/7 access to trained counselors. Additional information can be found at www.suicidepreventionlifeline.org or by calling 1-800-273-8255.

Chill Drills

Developed by a therapist who specializes in working with military members and families, Chill Drills are four audio drills that will train you to recognize and control your stress before, during and after deployment. These drills will help:

- ❖ Relax your mind by tuning into your body
- ❖ Release your stress
- ❖ Ease your back pain
- ❖ Get to sleep

Chill Drills is available as a pocket-sized, pre-loaded battery-powered MP3 player so you can listen anywhere, any time. These drills can also be downloaded from the Military One Source website at www.MilitaryOneSource.com/chilldrill

Give an Hour

Give an Hour is a non-profit organization providing free mental health services to U.S. military personnel and families affected by the current conflicts in Iraq and Afghanistan. Additional information can be found at www.giveanhour.org.

Anishnaabek Healing Circle Access to Recovery Program

With the Anishnaabek Healing Circle “Access To Recovery” (ATR) program, you have more choices than ever before to design a recovery program that is just right for YOU. You receive personal vouchers to use for the clinical treatment and recovery support services you want. Access to Recovery (ATR) is a nationwide presidential initiative which provides vouchers to people for purchase of substance abuse clinical treatment and recovery support services. The primary target populations are the enrolled members of the eleven collaborating tribes and members of other federally recognized tribes residing in the service areas designated by the collaborating tribes. Non-native family members are also eligible for services. Additional information can be found by calling 1-866-945-7332 or at www.atrhealingcircle.com.

Home Loans and Tax Credits

Federal Benefits

Home Loan Guaranties

Veterans Affairs loan guaranties may be made to service members, veterans, reservists, and unmarried surviving spouses for the purchase of homes, condominiums, and manufactured homes and for refinancing loans. V.A. guaranties part of the total loan, permitting the purchaser to obtain a mortgage with a competitive interest rate, even without a down payment, if the lender agrees. V.A. requires that a down payment be made for the purchase of a manufactured home. V. A. also requires a down payment for a home or condominium if the purchase price exceeds the reasonable value of the property or the loan has a graduated payment feature. With a V.A. guaranty, the lender is protected against loss up to the amount of the guaranty if the borrower fails to repay the loan. A V.A. loan guaranty can be used to:

- (1) Buy or build a home.
- (2) Buy a residential condominium.
- (3) Buy a residential cooperative housing unit.
- (4) Repair, alter, or improve a home.
- (5) Buy a manufactured home with or without a lot.
- (6) Buy and improve a manufactured home lot.
- (7) Install a solar heating or cooling system or other weatherization improvements.
- (8) Install a solar heating or cooling system or other weatherization improvements.
- (9) Buy a home and install energy-efficient improvements.

Eligibility

Applications involving other than honorable discharges will usually require further development by V.A.

Wartime-Service during:

WWII	09/16/40 to 07/25/47
Korean	06/27/50 to 01/31/55
Vietnam	08/05/64 to 05/07/75; or after 02/28/61 for veterans who served in Republic of Vietnam
Persian Gulf Era	08/02/90 to date to be determined

Peacetime-Service during periods:

07/26/47 to 06/26/50
02/01/55 to 08/04/64
05/08/75 to 08/01/90

If service was between September 8, 1980 (October 16, 1981, for officers) and August 1, 1990, veterans must generally complete 24 months of continuous active duty service or the full period (at least 181 days) for which they were called or ordered to active duty, and be discharged under conditions other than dishonorable.

Veterans of the Gulf War era must generally complete 24 months of continuous active duty or the full period (at least 90 days) for which they were called to active duty, and be discharged under conditions other than dishonorable.

If you served fewer than 181 days, you may be eligible if discharged for a service-connected disability.

Exceptions are allowed if the veteran completed at least 90 days of active duty but was discharged earlier than 24 months for:

- (1) hardship;
- (2) the convenience of the government;
- (3) reduction-in-force;
- (4) certain medical conditions; or
- (5) service-connected disability.

Reservists and National Guard members are eligible if they were activated after August 1, 1990, served at least 90 days, and received an honorable discharge.

Until the Gulf War era is ended, persons on active duty are eligible after serving 90 continuous days.

If you have questions about the V.A. Home Loan Program, contact your county V.A. office or call **1-877-455-5228**.

Eligible veterans must have a good credit rating, have an income sufficient to support mortgage payments, and agree to live in the property. To obtain a Certificate of Eligibility, complete V.A. Form 26-1880, "Request for a Certificate of Eligibility for V.A. Home Loan," and mail to: V.A. Eligibility Center, P.O. Box 20729, Winston-Salem, NC 27120. You can find more information on eligibility and addresses for the centers by contacting your local V.A. office or by visiting V.A.'s loan guaranty eligibility page at <http://www.homeloans.va.gov/eligibility.htm>.

Specially Adapted Homes

Certain veterans with service-connected disabilities may be entitled to a grant from V.A. to assist in either building a new specially adapted home, adapting a home they already own, or in purchasing an existing home to modify and remodel to meet their disability-related requirements (a 702 Housing Grant).

V.A. may approve a grant of not more than 50 percent of the cost of building, buying, or adapting existing homes or paying to reduce indebtedness on a previously owned home that

is being adapted, up to a maximum of \$50,000. In certain instances, the full grant may be applied toward remodeling costs.

State of Michigan Benefits

Tax Benefits

The **Home Heating Credit** is designed to assist low-income families and seniors in paying their home heating costs. Homesteads can be a rented apartment or a mobile home on a lot in a mobile home park. The final date to file for a Home Heating credit is September 30.

The Michigan Homestead Property Tax Credit is available if the homestead is located in Michigan, the owner was a Michigan resident at least six months in the prior year, and the owner pays property taxes or rents a Michigan homestead. People may not claim a property tax credit if their household income is more than \$82,650. The final date to file for a Homestead Property Tax Credit is April 16. For information on the homestead credit, call **517-334-7076**. For other property tax matters, call **517-373-0500**.

The Disabled Veteran Homestead Exemption provides that certain honorably discharged veterans with a service-connected disability (or their surviving unremarried spouses) who received monetary assistance from the federal government for specially adapted homes (a 702 Housing Grant) may apply for an exemption for their homestead from property taxation. A qualified veteran must submit an affidavit and a certificate from the V.A. confirming the monetary assistance for specially adapted housing. Contact your township supervisor or other assessing officer for further information and deadlines.

Principle Residence Exemption

There is a 24-mill statewide property tax levy used for K-12 education funding. Principal residences are exempt from 18 mills of this tax levy. Each individual or married couple may claim only one (principal) residence in the state as their principal residence, thus they may claim only one exemption.

Annual property assessment increases are capped at 5 percent or the rate of inflation, whichever is less. These assessments are “uncapped” after the property is sold, then taxed at the property’s fair market value.

Life Insurance

There are a number of current V.A. Life Insurance Programs offered to our veterans.

Servicemembers' Group Life Insurance (SGLI)

- ❖ Active duty members and reservists of the uniformed services
- ❖ Automatically insured for \$400,000 effective September 1, 2005 under Servicemembers' Group Life Insurance (SGLI)
- ❖ Effective November 1, 2001, Servicemembers' Group Life Insurance has also added a provision for automatic spousal and dependent child coverage. Spouses are covered for a maximum of \$100,000 on a paid-premium basis and dependent children are covered for a maximum of \$10,000 free. Spousal coverage can be decreased or declined by request of the insured servicemember.

Traumatic Injury Servicemembers' Group Life Insurance

Effective December 1, 2005, Traumatic Injury SGLI coverage provides for one-sum payments ranging from \$25,000 to \$100,000 for certain severe physical traumas, such as loss of limbs or sensory organs, severe paralysis, etc., as defined by the Office of Servicemembers' Group Life Insurance (OSGLI) and the Department of Defense (DOD).

Veterans' Group Life Insurance (VGLI)

- ❖ SGLI may be converted to VGLI in these cases:
 1. Full-time SGLI coverage upon release from active duty or the reserves after August 1974.
 2. Part-time SGLI coverage for veterans who incur a disability or aggravate a pre-existing disability during a reserve period which renders them uninsurable at standard premium rates.
 3. Members of the individual Ready Reserve and inactive National Guard.
- ❖ Individuals entitled to SGLI coverage can convert to VGLI by submitting the premium within 120 days of separating from active duty or the reserves. After 121 days, the individual may be granted VGLI provided initial premium and evidence of insurability are submitted within one year after termination of the veteran's SGLI coverage.
- ❖ Individuals with full-time SGLI coverage who are totally disabled at the time of separation and whose service makes them eligible for VGLI may now be granted

- ❖ Spousal and dependent coverage cannot at present be carried over into the Veterans' Group Life Insurance program; however, spouses have the option of converting their coverage to a private life insurance policy with a participating company within 120 days of the servicemember leaving active duty or if the servicemember drops the primary SGLI coverage.

Service-Disabled Veterans' Insurance (SDVI)

- ❖ Individuals with service-connected disabilities but who are otherwise in good health may apply to V.A. for up to \$10,000 in life insurance coverage at standard insurance rates within two years from the date of being notified of an original service-connected status (increases of pre-existing ratings alone do not qualify).
- ❖ Limited to veterans who left service after April 24, 1951.
- ❖ Veterans who are totally disabled and thereby not able to follow substantially gainful employment may apply for a waiver of premiums if the disability began before age 65.
- ❖ For those veterans who are eligible for this waiver and who are under age 65, additional coverage of up to \$20,000 may be available upon application. Premiums cannot be waived on this additional insurance.

Veterans' Mortgage Life Insurance (VMLI)

The maximum amount of mortgage life insurance available for those granted a specially adapted housing grant is \$90,000. Protection is automatic, unless the veteran declines. Premiums are automatically deducted from V.A. benefit payments or paid direct, if the veteran does not draw compensation and will continue until the mortgage has been liquidated, or the home is sold.

If a mortgage is disposed of, VMLI may be obtained on the mortgage of another home. Payment is to the current mortgage lender.

Assistance with Government Life Insurance Programs

- ❖ Call the V.A. Insurance Center in Philadelphia toll-free, **1-800-669-8477** or visit www.insurance.va.gov. Specialists are available between the hours of 8:30 am

and 6 pm ET to discuss premium payments, insurance dividends, changes of address, policy loans, naming beneficiaries and reporting the death of the insured. After hours, a caller may leave a recorded message, to be answered on the next workday.

- ❖ If the policy number is unknown, send the veteran's V.A. file number, date of birth, Social Security number, military serial number or military service branch and dates of service to:

Department of Veterans Affairs
Regional Office and Insurance Center
P.O. Box 13399
Philadelphia, PA 19101

- ❖ Information could also be obtained regarding:

- (1) Family Service Members' Group Life Insurance (FSGLI)
- (2) Increasing Insurance
- (3) Reinstating Lapsed Insurance
- (4) Converting Term Policies
- (5) Modified Life Policy
- (6) Disability Provisions
- (7) Borrowing on Policies
- (8) Insurance Dividends

- Those insurance programs that pay dividends pay on the policy anniversary date.
- The Internal Revenue Service has announced that the interest on insurance dividends left on deposit with V.A. is not taxable. For details on this ruling, contact the IRS.

Dependent and Survivor Benefits

Burial Benefits

Headstones and Markers

Upon request, V.A. furnishes headstones or markers at no charge for graves in cemeteries around the world for service members who dies while on active duty and for eligible veterans. V.A. also provides headstones or markers for spouses and dependents buried in state or national veterans cemeteries, but not for those buried in private cemeteries. To apply and to obtain specific information on available styles, contact the cemetery where the headstone or marker is to be placed. When burial occurs in a private cemetery, an application for a government-furnished headstone or marker must be made to V.A. The government will ship the headstone or marker free of charge, but will not pay for its placement. To apply, mail a completed V.A. Form 40-1330, along with a copy of the veteran's military service discharge document and death certificate to Memorial Programs Service (41A1), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903, or fax documents to **1-800-455-7143**. Do not send original discharge documents, as they will not be returned. For more information and instructions, visit <http://www.cem.va.gov>.

Presidential Memorial Certificates

Certificates signed by the President are issued upon request to recognize the military service of honorably discharged deceased veterans. Next of kin, relatives, and friends may request Presidential Memorial Certificates in person at any V.A. regional office or by mailing a completed V.A. Form 40-0247 to: Presidential Memorial Certificates (41A1C), Department of Veterans Affairs, 5109 Russell Road, Quantico, VA 22134-3903. Or fax documents to **1-800-455-7143**.

There is no time limit for requesting these certificates, but requests should include a copy, not the original, of the deceased veteran's discharge document and clearly indicate to what address the certificate should be sent. Additional information, V.A. Form 40-0247, and a sample certificate can be found at <http://www.cem.va.gov/cem/pmc.asp>.

Burial Flags

V.A. will furnish a United States burial flag for memorialization of:

- (1) Generally, veterans with an other than dishonorable discharge.
- (2) Veterans who were entitled to retired pay for service in the reserves, or would have been entitled if over age 60.

- (3) Members of former members of the Selected Reserve who served their initial obligation, or were discharged for a disability incurred or aggravated in line of duty, or died while a member of the Selected Reserve.

Additional information and V.A. Form 21-2008 can be found at <http://www.dem.va.gov/cem/bbene/bflags.asp>.

Reimbursement of Burial Expenses

V.A. will pay a burial allowance up to \$2,000 if the veteran's death is service-connected. In such cases, the person who bore the veteran's burial expenses may claim reimbursement from V.A. In some instances, V.A. also will pay the cost of transporting the remains of a service-disabled veteran to the national cemetery nearest the home of the deceased that has available gravesites. There is no time limit for filing reimbursement claims in service-connected death cases.

V.A. will pay a \$300 burial and funeral expense allowance for veterans who, at the time of death, were entitled to receive a pension or compensation or would have been entitled to compensation if they weren't receiving military retirement pay. For information on monetary benefits, call **1-800-827-1000**. Additional information about burial and memorial benefits may be obtained at any V.A. national cemetery, regional office, or on the Internet (<http://www.cem.va.gov>). To check on the status of an application for a headstone or marker, call **1-800-697-6947**.

National Cemeteries in Michigan

The U.S. Department of Veterans Affairs currently has two national cemeteries in Michigan:

The Fort Custer National Cemetery
15501 Dickman Road
Augusta, MI 49012
Phone: **269-731-4164**
Fax: **269-731-2428**

Great Lakes National Cemetery
4200 Belford Road
Holly, MI 48442
Phone: **248-328-0386** or **1-866-348-8603**
Fax: **248-328-0612**

State Veterans' Burial Expenses

Under Michigan law, eligible veterans (or the wife or widow of a qualified veteran) who meet residency and asset limits may qualify for \$300 for burial expenses paid by the County Board

of Commissioners of the Board of County Auditors. The Soldiers Relief Commission of each county has the responsibility for investigating each claim.

Survivor Benefits for Spouse and Children-Federal Benefits

Death Pension

V.A. provides pensions to low-income surviving spouses and unmarried children of deceased veterans with wartime service.

Spouses must not have remarried and children must be under age 18, or under age 23 if attending a V.A. –approved school, or have become permanently incapable of self-support because of disability before age 18.

The veteran must have been discharged under conditions other than dishonorable and must have had 90 days or more of active military service, at least one day of which was during a period of war, or a service-connected disability justifying discharge. Longer periods of service may be required for veterans who entered active duty on or after September 8, 1980, or October 16, 1981, if an officer. If the veteran died in service, but not in the line of duty, death pension may be payable if the veteran had completed at least two years of honorable service.

Children who become incapable of self-support because of a disability before age 18 may be eligible for a death pension as long as the condition exists, unless the child marries or the child's income exceeds the applicable limit.

A surviving spouse may be entitled to a higher income limit if living in a nursing home, in need of the aid and attendance of another person or is permanently housebound.

For more information, call **1-800-827-1000** or visit <http://www.va.gov>.

Dependency and Indemnity Compensation (DIC)

For a survivor to be eligible for Dependency and Indemnity Compensation (DIC), the veteran's death must have resulted from one of the following causes:

- (1) A disease or injury incurred or aggravated in the line of duty while on active duty or active duty for training.
- (2) An injury incurred or aggravated in the line of duty while on inactive duty training.
- (3) A service-connected disability or a condition directly related to a service-connected disability.

DIC may also be paid to survivors of veterans who were totally disabled from service-connected conditions at the time of death, even though their service-connected disabilities did not cause their deaths.

The survivor qualifies if the veteran was:

- (1) Continuously rated totally disabled for a period of 10 years immediately preceding death.
- (2) Continuously rated totally disabled from the date of military discharge and for at least five years immediately preceding death.
- (3) Or a former POW who died after September 30, 1999, and who was continuously rated totally disabled for a period of at least one year immediately preceding death.

Payments will be offset by any amount received from judicial proceedings brought on by the veteran's death. The discharge must have been under conditions other than honorable.

Surviving spouses of veterans who died on or after January 1, 1993, receive a basic rate, plus additional payments for dependent children, for the aid and attendance of another person if they are patients in a nursing home or require the regular assistance of another person, or if they are permanently housebound.

Add \$233 if the veteran was totally disabled eight continuous years prior to death. Add \$250 to the additional allowance for dependent children for the initial two years of entitlement for DIC awards commencing on or after January 1, 2005.

Surviving spouses of veterans who died prior to January 1, 1993, receive an amount base on the deceased's military pay grade.

Family Services

Military families serve our country with pride, honor, and quiet dedication. It's a fact of military life: military families are often strained with making ends meet, adjusting to new communities and dealing with long separations. Several organizations recognize these challenges and offer programs and support to ease the burden. Listed below are several great programs. Additional support may be found in the Websites of Interest section of this guide.

Seniors

Caring From a Distance

Caring from a Distance is a non-profit organization for long distance caregivers. They help distance caregivers determine their needs and tasks; connect them with local service providers and educate them on where to go for help; facilitate communication services between care-giving families/friends and providers; and reach out to others in the same situation. Additional information can be found at www.cfad.org or by calling 1-202-895-9465.

Children

Military Child Education Coalition

Child and Student Programs provides information regarding student opportunities to participate in peer-to-peer programs to assist students who are relocating into and out of their schools, art and space camp opportunities, early literacy resources, and state and national transition information. Additional information can be found at <http://militarychild.org>.

Operation Kid Comfort (Armed Services (YMCA))

Operation Kid Comfort provides personalized quilts to children ages 6 and under, and pillows to children ages 7 and older, who are having a hard time coping with deployment. ASYMCA volunteers collect photographs of the deployed parent and stitch a transfer of the images into custom-made quilts and pillows for the children to play with, sleep with or use to comfort them from the grief of missing their mom or dad. Additional information can be found at <http://www.asymca.org/>.

Sesame Street's Talk, Listen, Connect

Talk, Listen, Connect is a multiphase, bilingual, multimedia initiative that guides families through multiple challenges, such as deployments, homecomings, and changes that occur when a parent comes home. Additional information can be found at <http://www.sesameworkshop.org/initiatives/emotion/tlc>.

Teen Central

Explore a site written by, for and about teens. Read celebrity stories, real-teen tales, an anonymous help-line and crisis counseling. Additional information can be found at <http://www.teencentral.net/>.

National Runaway Switchboard

The National Runaway Switchboard provides services for runaway youth and their parents, including a bulletin board, referrals and message delivery. Additional information can be found at <http://www.1800runaway.org/>.

Spouses

MilSpouse.com

MilSpouse.com is a great website for military spouses with articles on deployment, family, relationships, money, career & education, well-being, and at home. The site includes tips of the day and can be followed on facebook and twitter. Additional information can be found at <http://www.milspouse.com>.

ArmyWives.com

ArmyWives.com is a support network for army spouses offering ideas for care packages, tips on military protocol, news and discussion forums. Addition information can be found at <http://www.armywives.com>.

The Military Spouse Corporate Career Network (MSCCN)

MSCCN is a non-profit corporate direct-hire program that provides career opportunities and job portability for military spouses through a nationwide network of employers. MSCCN does not charge a job posting or job placement fee to employers, the military or military spouse job applicants. Resources include a job search tool, a newsletter with job hunting tips, resume writing assistance, and the ability to speak with someone on the phone for

further assistance if need be. Additional information can be found at <http://www.militaryspousehelp.com/>.

Communicating

Communicating with your service member while deployed can be challenging. There are several organizations listed below that make it easier. More programs can be found in the Websites of Interest section of this guide.

DeploymentLINK

DeploymentLINK provides deployment information on past, current and future deployments for Active Duty personnel. Additional information can be found at <http://deploymentlink.osd.mil>.

Skype

Skype provides a free service to military personnel and family members who prefer to use the Internet to make phone calls between home and duty locations. With the addition of a computer webcam on either or both ends, individuals can see the person they are talking to. Additional information can be found at www.Skype.com.

Websites for Heroes

This non-profit organization allows military families of deployed service members to apply for a free website. Easy to use templates allow participants to post photos, videos, audio files, messages, contact information, and calendar of event information to keep each other engaged in daily family life. Additional information can be found at www.WebsitesForHeroes.org.

Mail

The United States Postal Service provides guidance for mailing packages and letters to APO/FPO addresses. Additional information can be found at <http://www.usps.com/supportingourtroops/welcome.htm>.

Sesame Street's Family Connections

Sesame Street's Family Connections is a child-centered private place where only the family and friends you invite can post messages, create and share artwork, upload photos and record videos. Additional information can be found at <http://www.sesamestreetfamilyconnections.org/>.

Financial Emergencies

State of Michigan Programs

Michigan Veterans Trust Fund Emergency Grant Program

Financial aid is available to Michigan veterans with at least 180 days of active duty in a wartime period who were discharged under other than dishonorable conditions to meet sudden, temporary, unforeseen needs. Examples of such needs include delay in unemployment benefits or other income, unexpected hospitalization not covered by insurance, finding or keeping shelter, and costs involved in attending family funerals. Contact your county V.A. office or call **517-373-3130** or visit their web site at <http://www.michigan.gov/dmva>.

State of Michigan Department of Human Services

The Department of Human Services provides cash assistance to families with children and pregnant women to help them pay for living expenses such as rent, heat, utilities, clothing, food, and personal care items. Applicants and recipients may be assigned to Work First for assistance in finding a job or developing needed job skills. Help with transportation, child care, and other needs related to employment and training may be provided.

Soldiers Relief Commission

In some counties, emergency relief grants are available to Michigan veterans who do not meet Michigan Veterans Trust Fund criteria. Funds are limited, so the commission makes an effort to refer veterans who are eligible to other sources of financial assistance. Contact your county V.A. office.

Contact a county veterans counselor at www.macvc.net for assistance. You may also consult your local phonebook for county government. Usually this is handled by the office of Veteran Affairs.

Michigan National Guard

Many veterans continue to serve in the Michigan National Guard. If you are a member of the National Guard, there are resources and information focused on your unique needs.

You may call the National Guard Family Program office at **517-481-8361** for information on available assistance if you are a member of the Michigan National Guard.

The Michigan National Guard Family Fund was created to assist Air and Army National Guard families who experience financial difficulties with temporary emergency financial assistance, and to fund programs and training to maintain and improve the quality of life of our Michigan National Guard families. The fund provides up to a \$500 grant to soldiers and airmen and their family members who encounter financial hardships.

What constitutes a need? Emergency loss of income through activation for military duty; inability to maintain employment due to injury, sudden illness, or job loss; unexpected medical expenses; pay problems; or the accumulation of legitimate bills (e.g., rent, mortgage, electric, oil, gas, etc.). Also included is the inability to pay for basic needs such as food, shelter, utilities, clothing, medical bills, and transportation due to unforeseen circumstances. An application must be submitted with the necessary documentation. For an application form, go to <http://www.michguard.com>.

Other Programs

Energy Assistance Programs

The Low Income Home Energy Assistance Program (LIHEAP) is federal money given to each state to assist low-income families with energy costs. In Michigan, the LIHEAP block grant is used for the following programs:

- Home Heating Credit
- State Emergency Relief (SER)
- Weatherization Assistance Program (WAP)

For more information, visit the Department of Human Services at <http://www.michigan.gov/heatingassistance>.

Operation Homefront

Operation Homefront provides emergency assistance and morale to our troops, to the families they leave behind, and to wounded warriors when they return home. Offering programs in the areas of emergency financial assistance, food assistance, vision care, furniture assistance and more. Additional information can be found at <http://www.operationhomefront.net>.

Temporary Financial Assistance (American Legion)

Through the TFA program, a local American Legion post can request cash assistance to help maintain the basic needs of veterans' children. The fund helps families meet the costs of shelter, food, utilities and health expenses when parents are unable, thereby keeping the child

or children in a more stable home environment. Additional information can be found at <http://www.legion.org/financialassistance> or by calling 1-317-630-1323.

Additional Resources

The **Army Emergency Relief** (<http://www.aerhq.org>) and the **Air Force Aid Society** (<http://www.afas.org>) are other available resources. You can obtain additional information at these sites or by contacting the Selfridge Community Services office at 586-307-45414. This office provides financial counseling and assistance for service members who are currently on active duty.

The **Navy-Marine Corps Relief Society** (<http://www.nmcrs.org/intfreeloan.html>) provides interest-free loans or grants to meet emergency transportation, funeral expenses, patient care, housing needs, disaster relief, child care, vehicle maintenance, and other unforeseen emergencies. They also provide budget assistance to help service members and their families review and understand their monthly budget and make recommendations for improvements.

Within local communities, you also have your local American Red Cross (<http://www.redcross.org>) as well as veterans organizations such as local VFWs and American Legions, and churches. Each organization has its own set of procedures to follow to obtain assistance, so please contact the resource nearest you for requirements.

The Michigan Association of County Veterans Counselors (MACVC) may be able to assist veterans and their families in obtaining county, state, and federal benefits to which they are entitled. The MACVC web site is located at www.macvc.net and contains links to the county counselors and other information. You may request information by email at director@sanilacountyva.org or write to: Michigan Association of County Veterans Counselors, P.O. Box 8645, Ann Arbor, MI 48107-8645.

Look for additional programs in our Websites of Interest section of this guide.

Legal Assistance

The Veterans Consortium Pro Bono Program

The Veterans Consortium Pro Bono Program provides free attorneys to veterans and their qualifying family members who have an appeal pending at the U.S. Court of Appeals for Veterans Claims Court. If an appellant has filed an appeal with the Court, he or she can request assistance from The Veterans Consortium. Additional information can be found at <http://www.vetsprobono.org/>.

ABA Military Pro Bono Project

The American Bar Association's Military Pro Bono Project connects active-duty military personnel to free legal assistance for civil legal issues beyond the scope of services provided by a military legal assistance office. Additional information can be found at <http://www.militaryprobono.org>.

Discounts and Entertainment

The following websites offer a listing of available discounts, deals, and freebies for veterans. You may be able to find additional great offers in the many websites listed in our Websites of Interest section of this guide.

Military.com

<http://benefits.military.com/DC/DealIndex.jsp>

Military4Life.com

<http://www.military4life.com/discounts/>

4MilitaryFamilies.com

<http://www.4militaryfamilies.com/militarydiscounts.htm>

Veteran Resources

Michigan Veterans Trust Fund Reps

Alcona.....	989-354-9671	Lake.....	231-745-2397
Alger.....	906-387-2837	Lapeer.....	810-667-0256
Allegan.....	269-673-0501	Leelanau.....	231-256-1000
Alpena.....	989-354-9671	Lenawee.....	517-264-5335
Antrim.....	231-533-8111	Livingston.....	517-546-6338
Arenac.....	989-846-4442	Luce.....	906-293-8711
Baraga.....	906-355-2209	Mackinac.....	906-643-9411
Barry.....	269-948-4881	Macomb.....	586-469-5315
Bay.....	989-895-4189	Manistee.....	231-723-4620
Benzie.....	231-882-0011	Marquette.....	906-226-3576, ext. 397
Berrien.....	269-983-7111, ext. 8510	Mason.....	231-843-1966
Branch.....	517-279-4322	Mecosta.....	231-592-0124
Calhoun.....	269-969-6734	Menominee.....	906-863-5691
Cass.....	269-445-4472, ext. 3311	In U.P.....	800-575-2876
Charlevoix.....	231-547-7220	Midland.....	989-832-6843
Cheboygan.....	231-627-8833/8803	Missaukee.....	231-839-4752
Chippewa.....	906-635-6370	Monroe.....	734-240-7359/7361
Clare.....	989-539-3651/3273	Montcalm.....	989-831-9387
Clinton.....	517-887-4331	Montmorency.....	989-785-8043
Crawford.....	989-348-5645	Muskegon.....	231-724-7143
Delta.....	906-786-7228	Newaygo.....	231-689-7030
Dickinson.....	906-774-2820	Oakland.....	248-655-1265
Eaton.....	517-543-5616	Oceana.....	231-873-8694
Emmet.....	231-348-1780	Ogemaw.....	989-345-5170
Genesee.....	810-257-3068	Ontonagon.....	906-884-4255
Gladwin.....	989-426-4891	Osceola.....	231-832-9458
Gogebic.....	906-667-1110	Oscoda.....	989-826-6060
Grand Traverse.....	231-995-6070	Otsego.....	989-731-7576
Gratiot.....	989-875-5259	Ottawa.....	616-399-1023
Hillsdale.....	517-437-3630	Presque Isle.....	989-734-0302
Houghton.....	906-482-0102	Roscommon.....	989-275-6047, ext. 7698
Huron.....	989-269-8911	Saginaw.....	989-793-9560
Ingham.....	517-887-4331	Sanilac.....	810-648-0212
Ionia.....	616-527-5379	Schoolcraft.....	906-341-3669
Iosco.....	989-362-8728	Shiawassee.....	989-743-2231
Iron.....	906-265-2964	St. Clair.....	810-989-6945
Isabella.....	989-772-0911, ext. 235	St. Joseph.....	269-467-5557
Jackson.....	517-788-4424	Tuscola.....	989-673-8114, ext. 128
Kalamazoo.....	269-373-5284	Van Buren.....	269-657-7376
Kalkaska.....	231-258-3370	Washtenaw.....	734-9734540
Kent.....	616-365-3899	Wayne.....	313-224-5045
Keweenaw.....	906-482-0102	Wexford.....	231-775-6654

Michigan Department of Human Services

Alcona.....	989-362-0300	Lake.....	231-745-8159
Alger.....	906-387-4440	Lapeer.....	810-667-0800
Allegan.....	269-673-7700	Leelanau.....	231-941-3900
Alpena.....	989-354-7200	Lenawee.....	517-264-6300
Antrim.....	231-533-8664	Livingston.....	517-548-0200
Arenac.....	989-846-5500	Luce.....	906-293-5144
Baraga.....	906-353-4700	Mackinac.....	906-643-9550
Barry.....	269-948-3200	Macomb.....	586-412-6100
Bay.....	989-895-2100	Manistee.....	231-723-8375
Benzie.....	231-882-1330	Marquette.....	906-228-9691
Berrien.....	269-934-2000	Mason.....	231-843-1966
Branch.....	517-279-4200	Mecosta.....	231-796-4300
Calhoun.....	269-966-1284	Menominee.....	906-863-9965
Cass.....	269-445-0200	Midland.....	989-835-7040
Charlevoix.....	231-348-1600	Missaukee.....	231-779-4500
Cheboygan.....	231-627-8500	Monroe.....	734-243-7200
Chippewa.....	906-635-4100	Montcalm.....	989-831-8400
Clare.....	989-539-4260	Montmorency.....	989-785-4218
Clinton.....	989-224-5500	Muskegon.....	231-733-3700
Crawford.....	989-348-7691	Newaygo.....	231-689-5500
Delta.....	906-786-5394	Oakland.....	248-975-4800
Dickinson.....	906-774-1484	Oceana.....	231-873-7251
Eaton.....	517-543-0860	Ogemaw.....	989-345-5135
Emmet.....	231-348-1600	Ontonagon.....	906-884-4951
Genesee.....	810-760-2200	Osceola.....	231-796-4300
Gladwin.....	989-426-3300	Oscoda.....	989-826-4000
Gogebic.....	906-663-6200	Otsego.....	989-732-1702
Grand Traverse.....	231-941-3900	Ottawa.....	616-394-7200
Gratiot.....	989-875-5181	Presque Isle.....	989-734-2108
Hillsdale.....	517-439-2200	Roscommon.....	989-275-5107
Houghton.....	906-482-0500	Saginaw.....	989-758-1500
Huron.....	989-269-9201	Sanilac.....	810-648-4420
Ingham.....	517-887-9400	Schoolcraft.....	906-341-2114
Ionia.....	616-527-5200	Shiawassee.....	989-725-3200
Iosco.....	989-362-0300	St. Clair.....	810-966-2000
Iron.....	906-265-9958	St. Joseph.....	269-467-1200
Isabella.....	989-772-8400	Tuscola.....	989-673-9100
Jackson.....	517-780-7400	Van Buren.....	269-621-2800
Kalamazoo.....	269-337-4900	Washtenaw.....	734-481-2000
Kalkaska.....	231-258-1200	Wayne.....	313-456-1000
Kent.....	616-247-6000	Wexford.....	231-779-4500
Keweenaw.....	906-337-3302		

Michigan Association of County Veterans Counselors

Alcona.....	989-724-9510	Jackson.....	517-788-4425
Alger.....	906-387-1635	Kalamazoo.....	269-373-5304
Allegan.....	877-673-5333	Kalkaska.....	231-258-3370
Alpena.....	989-354-9671	Kent.....	616-336-3492
Antrim.....	231-533-8499	Lapeer.....	810-667-0256
Baraga.....	906-524-5454	Leelanau.....	231-995-6070
Barry.....	269-948-4881	Lenawee.....	517-264-5335
Benzie.....	231-882-0034	Livingston.....	517-546-6338
Berrien.....	269-983-7111	Mackinac.....	906-643-9411
Branch.....	517-279-4322	Macomb.....	586-469-5315
Calhoun.....	269-969-6737	Mecosta.....	231-592-0124
Cass.....	269-445-4472	Menominee.....	906-863-5691
Charlevoix.....	231-547-7220	Midland.....	989-832-6843
Cheboygan.....	231-627-8803	Monroe.....	734-240-7362
Chippewa.....	906-635-6370	Montmorency.....	989-785-8043
Clare.....	989-539-3273	Newaygo.....	231-689-7030
Clinton.....	517-887-4395	Oakland-Pontiac Office.....	248-858-0785
Delta.....	906-786-7228	Oakland-Troy Office.....	248-655-1250
Dickinson.....	906-774-2820	Ogemaw.....	989-345-5170
Eaton.....	517-543-7500	Ontonagon.....	906-884-6204
Emmet.....	231-348-1780	Otsego.....	989-731-7575
Genesee.....	810-257-3068	Presque Isle.....	989-734-0302
Gladwin.....	989-426-4891	Roscommon.....	989-275-6047
Gogebic.....	906-667-1110	Sanilac.....	810-648-0212
Grand Traverse.....	231-995-6070	Schoolcraft.....	906-341-3669
Gratiot.....	989-875-5258	Shiawassee.....	989-743-2231
Hillsdale.....	517-437-3630	St. Clair.....	810-989-6945
Houghton.....	906-482-0102	St. Joseph.....	269-467-5557
Huron.....	989-269-8911	Tuscola.....	989-673-8114
Ingham.....	517-887-4395	Washtenaw.....	734-973-4540
Ionia.....	616-794-2573	Wayne.....	313-224-5659
Iosco.....	989-362-6571	Wexford.....	231-775-6654
Isabella.....	989-772-0911, ext. 235		

Mailing addresses may also be obtained at their web site at www.macvc.net.

Veterans Service Organizations

NOTE: Local veterans organizations may have a service officer who can help fill out forms or advise on benefits. See list below for contact information.

American Legion

1210 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
John Nelson
E-mail: john.nelson1@va.gov
Phone: 313-964-6640

Jewish War Veterans

1225 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Jack Weiss
Phone: 313-471-3897

Polish Legion of American Veterans

8256 E. 12 Mile Rd.
Warren, MI 48093
Joe Liwak
E-mail: plavdeptmi@juno.com
Phone: 586-582-9125

AMVETS

1227 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Darrell Kozma
Phone: 313-964-6920

Marine Corps League

1232 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
James Tuohy
E-mail: james.tuohy@va.gov
Phone: 313-964-6830

Veterans of Foreign Wars

1215 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Dan Crocker
E-mail: daniel.crocker@va.gov
Phone: 313-964-6510

Catholic War Veterans

1225 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Robert Van Hill
Phone: 313-471-3896

Military Order of the Purple Heart

1226 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Cynthia Cranford
E-mail: cynthia.cranford@va.gov
Phone: 313-964-6888

Vietnam Veterans of America

1231 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Phil Smith
E-mail: phil.smith@va.gov
Phone: 313-961-9568

Disabled American Veterans

1200 McNamara Bldg
477 Michigan Avenue
Detroit, MI 8226-2584
Thomas Wendel
E-mail: Thomas.wendel@va.gov
Phone: 313-964-6595

Paralyzed Veterans of America

1233 McNamara Bldg
477 Michigan Avenue
Detroit, MI 48226-2584
Charles Henning
E-mail: charlesh@pva.org
Phone: 313-471-3996

Federal Agencies

Department of Justice Civil Rights Division

950 Pennsylvania Avenue, NW
Disability Rights Section –NYA
Washington, DC 20530
Call Toll-Free: 1-800-514-0301
TTY Toll-Free: 1-800-514-0383

U.S. Department of Labor-Veterans Employment and Training (USDOL/VET)

3032 W. Grand Boulevard, Suite 9-550
Detroit, MI 48202
Phone: 313-456-3182

U.S. Department of Veterans Affairs (USDVA)

McNamara Building, 12th Floor
477 Michigan Avenue
Detroit, MI 48226
Call Toll-Free: 1-800-827-1000

State Agencies

All state agencies may be accessed on the web at www.michigan.gov.

Michigan Department of Civil Rights

Detroit Executive Office
Cadillac Place, Suite 3-600
3054 W. Grand Boulevard
Detroit, MI 48202
Phone: 313-456-3700
Fax: 313-456-3791

Lansing Office

Capitol Tower Building
Suite 800
Lansing, MI 48933
Phone: 517-335-3165
Fax: 517-241-0546
TTY: 517-241-1965

Michigan Department of Civil Service

Capitol Commons
400 S. Pine Street
Phone: 517-373-3030
TDD: 517-335-0191

Toll-Free: 1-800-788-1766

Michigan Department of Community Health

Capitol View Building
201 Townsend Street
Lansing, MI 48913

Phone: 517-373-3740

Hearing-impaired callers should call Michigan Relay Center at 711 or 1-800-649-3777 and ask for 517-373-3740.

Michigan Developmental Disabilities Council

1033 W. Washington Avenue
Lansing, MI 48910

Phone: 517-334-6123

Fax: 517-334-7353

TDD: 517-334-7354

Michigan Department of Human Services

235 S. Grand Avenue

P.O. Box 30037

Lansing, MI 48909

Phone: 517-373-2035

Fax: 517-335-6236

TTY: 517-373-8071

*Michigan Department of Energy, Labor and Economic Growth Michigan
Commission on Disability Concerns*

201 N. Washington Square, Suite 150

Lansing, MI 48913

Phone: 517-335-6004 T/V

Toll-Free: 1-877-499-6232 T/V

Fax: 517-335-7773

Commission on Disability Concerns

E-Mail: mcdc@michigan.gov

Division on Deaf and Hard of Hearing

E-Mail: dodhh@michigan.gov

Michigan Commission for the Blind

201 N. Washington Square, 2nd Floor

P.O. Box 30652

Lansing, MI 48909

Phone: 517-373-2062

Fax: 517-335-5140

TTY: 517-373-4025

Toll-Free: 1-800-292-4200 (Lansing)

Toll-Free: 1-800-323-2535 (Escanaba)

TTY Toll-Free: 1-888-864-1212

Bureau of Workforce Programs

Project MOVE (Michigan Opportunities for Veterans Employment)
Michigan Veterans Hotline Call Toll-Free: 1-800-455-5228

Michigan Rehabilitation Services

201 N. Washington Square, 4th Floor

P.O. Box 30010

Lansing, MI 48909

Call Toll-Free: 1-800-605-5722

TTY Toll-Free: 1-888-605-6722

E-Mail: MRS-CustomerAssistance@michigan.gov

Michigan Department of Military and Veterans Affairs

3423 N. Martin Luther King, Jr. Blvd.

Lansing, MI 48906

Phone: 517-335-6523

Michigan Department of Treasury

Treasury Building

430 W. Allegan Street

Lansing, MI 48922

Phone: 517-373-3200

TTY: 517-636-4999

Additional Resources

Federal Benefits for Veterans and Dependents, 2009 Booklet

If you would like more detailed information on veteran benefits and services, you may purchase a copy of *Federal Benefits for Veterans and Dependents, 2009* (Stock Number: 051-000-00236-9). Make check (\$5.00) payable to Superintendent of Documents

Send check payments to:
U.S. Government Printing Office
P.O. Box 979050, St. Louis, MO 62197-9000

The booklet is also available online at www1.vagov/opa/vadocs/fedben.pdf

Questions or comments? Contact the GPO Contact Center from 7:00 a.m. to 9:00 p.m. EST, Monday through Friday at 1-866-512-1800 or 1-202-512-1800, or e-mail ContactCenter@gpo.gov.

By Phone:

Education	1-888-442-4551
Headstones and Markers	1-800-697-6947
Health Care Revenue Center	1-877-222-8387
Life Insurance	1-800-669-8477
National Suicide Prevention Lifeline	1-800-273-8255
Special Health Issues	1-800-749-8387
Suicide Prevention	1-800-273-TALK
Telecommunication Device for the Deaf (TDD)	1-800-829-4833
VA Benefits	1-800-827-1000

DD-214 Lost Documents

A veteran who received Michigan's WW II, Korean, or Vietnam bonus may request by letter a copy of the discharge from military service from the Veterans Affairs Directorate, 7109 W. Saginaw St., Lansing, MI 48913.

The Veterans Affairs Directorate also has the DD Form 214 for veterans discharged since 1980 who requested their branch of military service provide the State of Michigan a copy of their discharge record.

Business Assistance:

U.S. Department of Veterans Affairs
The Center for Veterans Enterprise (CVE)

810 Vermont Avenue, NW
Washington, D.C. 20420
Phone: 202-303-3260
Fax: 202-254-0238
E-mail: VACVE@gov
Website: <http://www.vetbiz.gov>

Michigan Small Business and Technology Development Center
<http://www.gvsu.edu/misbtcd>

Small Business Administration
<http://www.sba.gov/VETS>

Small and Disadvantaged Businesses
<http://www.va.gov/OSDBU>

Of Interest to Veterans

Veteran Holidays

Veterans Day

Veterans Day is an opportunity to publicly commemorate the contributions of living veterans. Armistice Day officially received its name in America in 1926 through a congressional resolution. It became a national holiday 12 years later by similar congressional action.

If World War I had indeed been “the war to end all wars”, November 11 might still be called Armistice Day. Realizing that peace was equally preserved by veterans of World War II and Korea, Congress decided to make the day an occasion to honor all those who have served America. In 1954, President Dwight D. Eisenhower signed a bill proclaiming November 11 as Veterans Day. Historically, the first Veterans Day parade was held in 1953 in Emporia, Kansas.

A law passed in 1968 changed the national commemoration of Veterans Day to the fourth Monday in October. It soon became apparent, however, that November 11 was a date of historic significance to many Americans. Therefore, in 1978 Congress returned the observance to its traditional date.

Memorial Day

Memorial Day was officially proclaimed on May 5, 1868 by General John Logan, national commander of the Grand Army of the Republic and was first observed on May 30, 1868, when flowers were placed on the graves of Union and Confederate soldiers at Arlington National Cemetery. The first state to officially recognize the holiday was New York in 1873. By 1890 it was recognized by all of the northern states. The South refused to acknowledge the day, honoring their dead on separate days until after World War I (when the holiday changed from honoring just those who died fighting in the Civil War to honoring Americans who died fighting in any war). It is now celebrated in almost every state on the last Monday in May (passed by Congress with the National Holiday Act of 1971 to ensure a three-day weekend for Federal holidays), though several southern states have an additional separate day for honoring the Confederate war dead: January 19 in Texas; April 26 in Alabama, Florida, Georgia, and Mississippi; May 10 in South Carolina; and June 3 (Jefferson Davis’ birthday) in Louisiana and Tennessee.

Flag Etiquette

Federal law stipulates many aspects of flag etiquette. The section of law dealing with American Flag etiquette is generally referred to as the Flag Code. Some general guidelines from the Flag Code answer many of the most common questions.

Flag Displayed Outdoors

Over the Middle of the Street

The flag should be suspended vertically with the union or blue field to the north on an east and west street or to the east on a north and south street.

Flown at Half-Staff

The flag should be first hoisted to the peak for an instant and then lowered to the half-staff position. The flag should again be raised to the peak before it is lowered for the day. “Half-staff” means the flag has been lowered to one-half the distance between the top and bottom of the staff. Crepe streamers may be affixed to spear heads or flagstaves in a parade only by order of the President of the United States.

Flown on the Same Halyard with Non-National Flags

The American flag should always be at the peak. When flags are flown from adjacent staffs, the flag of the United States should be hoisted first and lowered last. No flag or pennant may be placed above or to the right of the flag of the United States.

Suspended Over a Sidewalk

The flag may be suspended from a rope extending from a house to a pole at the edge of the sidewalk. The flag should be hoisted out, union first, from the building.

From a Staff Projecting Horizontally or at an Angle

The flag may be projected from a window sill, balcony, or front of a building, with the union of the flag placed at the peak of the staff unless the flag is at half-staff.

In a Parade with Other Flags

The flag, when carried in a procession with another flag, or flags, should be either on the marching right (that is, the flag’s own right) or, if there is a line of other flags, in front of the center of that line.

With Non-National Flags

The flag of the United States should be at the center and at the highest point of the group when a number of flags of states or localities or pennants of societies are grouped and displayed from staffs.

With Other National Flags

When flags of two or more nations are displayed, they are to be flown from separate staffs of the same height. The flags should be of approximately equal size. International usage forbids the display of the flag of one nation above that of another nation in time of peace.

With Another Flag against a Wall from Crossed Staffs

The American flag should be on the right (the flag's own right which is the viewer's left) and its staff should be in front of the staff of the other flag.

Flag Displayed Indoors

From a Staff in a Church or Public Auditorium on a Podium

The flag of the United States should hold the position of superior prominence, in advance of the audience, and in the position of honor at the clergyman's or speaker's right as he/she faces the audience. Any other flag so displayed should be placed on the left of the clergyman or speaker (to the right of the audience).

From a Staff in a Church or Public Auditorium off the Podium

Custom-not the Flag Code-holds that the flag of the United States should hold the position of superior prominence, as part of the audience, in the position of honor at the audience's right.

Used to Cover a Casket

The American flag should be so placed on a casket that the union is at the head and over the left shoulder of the deceased. The flag should not be lowered into the grave or allowed to touch the ground.

Other Than Being Flown From a Staff

The flag should be displayed flat, whether indoors or out. When displayed either horizontally or vertically against a wall, the union should be uppermost and to the flag's own right (that is, to the observer's left). When displayed in a window, it should be displayed in the same way (that is, with the union to the left of the observer in the street). When festoons, rosettes, or draping are desired, bunting of blue, white, and red should be used, but never the flag itself.

Read a more comprehensive set of flag code etiquette rules for display of the American Flag at the "Americanism" link at the American Legion web site (<http://www.legion.org>).

P.L. 110-181 amended section 9, title 4, USC, to allow veterans to render the hand salute to the United States flag. The section reads: "During the ceremony of hoisting or lowering the flag or when the flag is passing in a parade or in review, all persons present in uniform should render the military salute. Members of the Armed Forces and veterans who are present but not in uniform may render the military salute. All other persons present should face the flag and stand at attention with their right hand over the heart or if applicable, remove their headdress with their right hand and hold it at the left shoulder, the hand being over the heart. Citizens of other countries present should stand at attention. All such

conduct toward the flag in a moving column should be rendered at the moment the flag passes.

State Policy for Flying American Flags at Half-Staff

State policy for displaying the United States flag at half-staff as a mark of respect for the memory of military personnel who are killed in the line of duty is found in Executive Order No. 2006-10.

As recognized under Proclamation 2003-4, the flag of the United States shall be displayed at half-staff throughout the State of Michigan on a day designated by the Governor when a member of the Michigan National Guard or a Michigan resident servicing as a member of the United States Armed Forces is killed in the line of duty.

When order providing for the flag to be displayed at half-staff on a statewide basis issued, Michigan residents, businesses, schools, local governments, and other organizations also are urged to display the flag at half-staff.

Flag Disposal

The United States Flag Code provides:

“The flag, when it is in such condition that it is no longer a fitting emblem for display, should be destroyed in a dignified way, preferably by burning.”

Many veterans service organizations conduct ceremonies for the destruction of unserviceable flags by burning. Such ceremonies may be done on June 14, Flag Day, to mark the dignity and solemnity of the occasion. Some local governments may also conduct these ceremonies.

In practice, for individuals who wish to destroy a flag in poor condition, this should be done discreetly so the act of destruction is not perceived as a protest or desecration.

Michigan Congressional Delegation- 111th Congress

United States Senate

Michigan, like every state, has two Senators in the United States Senate.

You may obtain contact information about our two United States Senators at the Senate web site: http://www.senate.gov/general/contact_information/senators_cfm.cfm

Select “Michigan” from the “Choose a State” drop-down box and you will get the phone number and address for the Senator as well as a link to contact the Senator via the web.

United States House of Representatives

Michigan currently has 15 Representatives in the United States House of Representatives. This number is determined by our population and may be adjusted following each decennial census.

You may obtain contact information about our 15 United States Representatives at the House of Representatives web site: <http://www.house.gov/writerep>

By selecting “Michigan” from the drop-down list, entering your zip code, and clicking the “Contact my Representative” button, you will get a form to contact your Representative via the web site. This page also provides links to get the address and phone numbers of your Representative in Congress.

Michigan Governor and Lieutenant Governor

Governor Jennifer M. Granholm

Contact information for the Governor may be found at <http://www.michigan.gov/gov>

Lt. Gov. John D. Cherry Jr.

Contact information for the Lieutenant Governor may be found at:
<http://www.michigan.gov/ltgov>

Michigan State Senate 2007-2010

The Michigan State Senate is composed of 38 State Senators whose districts are apportioned by population.

You may obtain contact information for your State Senator at the State Senate web site:
<http://www.senate.michigan.gov>.

Simply click the “Find Your Senator” link to obtain the phone number, address, and e-mail of your State Senator.

Letters to any of the Senators may be addressed:

The Honorable (name of senator)
State Senator
State Capitol
P.O. Box 30036
Lansing, MI 48909-7536

Senate Committee:

You may wish to contact State Senators on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State Senate committee page at:

<http://www.senate.michigan.gov/committees/standing.htm>

Michigan House of Representatives- 2009-2010

The Michigan House of Representatives is composed of 110 State Representatives whose districts are apportioned by population.

You may obtain contact information for your State Representative at the State House of Representatives web site: http://www.house.michigan.gov/find_a_rep.asp. By using the “Find a Representative” feature or the clickable map, you will obtain the phone number, address, and e-mail of your State Representative.

Letters to any of the Representatives may be addressed:

The Honorable (name of representative)
State Representative
State Capitol
P.O. Box 30014
Lansing, MI 48909-7514

House Committee:

You may wish to contact State Representatives on the committee that is designated to review proposed legislation regarding veterans affairs. The name of this committee may change over time. You may find the current name of the committee and the members of the committee at the State House of Representatives committee page at:

<http://www.house.michigan.gov/committees.asp>.

Websites of Interest

A Million thanks	www.amillionthanks.org
A Soldier's Wish List	www.asoldierswishlist.org
Adopt a Chaplain	www.adopt-a-chaplain.org
Adopt a Platoon	www.adoptaplatoon.org
Adopt A Soldier Ministries	www.adoptasoldierministries.org
Adopt a Soldier Now	www.adoptasoldiernow.org
Adopt a Unit US, Inc	www.adoptaunitus.com
Adopt a US Soldier	www.adoptaussoldier.org
Air Compassion for Veterans	www.aircompassionforveterans.org
Air Force Aid Society	www.afas.org
Air Warrior Courage Foundation	www.airwarriorcourage.org
Air Force Wounded Warrior	http://afw2.com
America's Littlest Heroes	www.alheroes.org
America's Vet Dogs	www.vetdogs.org
America Supports You	www.americasupportsyou.mil
American Freedom Foundation	www.americafreedomfoundation.org
American Heroes Tribute	www.americanheroestribute.org
American Legion	www.legion.org
American Legion Auxiliary	www.legion-aux.org
American Soldier Foundation	www.soldierfoundation.org
AMVETS	www.amvets.org
Angels 'n Camouflage	www.angelsncamouflage.org
Any Soldier	www.anysoldier.com
Armed Forces Entertainment	www.armedforcesentertainment.com
Armed Forces Foundation	www.armedforcesfoundation.org
Armed Forces Support Coalition	www.armedforcessupportcoalition.org
Armed Service YMCA	www.asymca.org
Armor 4 Troops Foundation	www.armor4troops.org
Army Community Covenant	www.acsim.army.mil/community_covenant/index.htm
Army Emergency Relief	www.aerhq.org
(Army)Gifts to Army Program	http://giftstoarmy.army.mil
Army Long Term Family Case Management	www.altfcm.army.mil
Army Wounded Warrior Program	www.aw2.army.mil
Association of the United States Army Family Programs (AUSA)	www.ausa.org/family
Azalea Charities Air for Wounded soldiers	www.azaleacharities.com
Believe in Tomorrow National Children's Foundation	www.believeintomorrow.org
Blue Star Mothers of America, Inc.	www.bluestarmothers.org
Boatsie's Boxes	www.boatsie.com
Bob Woodruff Family Fund	www.bobwoodrufffamilyfund.org
Bowlers for Veterans	www.bowlforveterans.org
Brookings Harbor Red Shirts	www.brookings-harbo-redshirts.org
Bryan McDonough Military Heroes Foundation	www.militaryheroesfoundation.org
Building Homes for Heroes	www.buildinghomesforheroes.com

Captain Scott Corwin Foundation	www.captainscottcorwinfoundation.org
Caring Bridge	www.caringbridge.org
Caring for Troops	www.caringfortroops.com
Cell Phones for Soldiers	www.cellphonesforsoldiers.com
Central Illinois Proud Families of Marines	www.cipfm.us
Children of Fallen Soldiers Relief Fund	www.childrenoffallensoldiersrelieffund.org
Citizen Soldier Connection	www.citizensoldierconnection.org
Coast Guard Mutual Assistance	www.cgmahg.org
Comfort for America's Uniformed Services	www.cause-usa.org
Coming Home Project	www.cominghomeproject.net
Dallas is Love	www.dallasislove.org
Defenders of Freedom	www.defendersoffreedom.us
Delta Blue Star Moms	www.deltabluestarmoms.org
Deployed Soldier's Family Relief Fund	www.dsffusa.org
Disabled Sports USA	www.dsusa.org
Dive Pirates Foundation	www.divepirates.org
Dog Tags for Kids	www.dogtagsforkids.com
Dolphin Scholarship Foundation	www.dolphinscholarship.org
Eagle's Watch Foundation	www.eagleswatchfoundation.org
Elder Quest Ministries	www.grandcamps.org
Enable America	www.enableamerica.org
Family and Friends for Freedom Fund	www.injuredmarinesfund.org
First Command Educational Foundation	www.firstcommand.org
Fisher House	www.fisherhouse.org
Flags Across the Nation	www.flagsacrossthenation.org
Forgotten Heroes	www.usaforgottenheroes.com
Forgotten Soldiers Outreach, Inc.	www.forgottensoldiers.org
Fort Bragg Area Community Foundation	www.bragg.army.mil/fbacf
Freedom Alliance	www.freedomalliance.org
Freedom Calls Foundation	www.freedomcalls.org
Freedom is Not Free	www.freedomisnotfree.com
Gerald T. Parks Memorial Foundation	www.geraldtparksmemorialfoundation.org
Give 2 the Troops	www.give2thetroops.org
Give a Vet a Chance, Inc.	www.giveavetachance.com
Give an Hour	www.giveanhour.org
Gold Star Wives of America, Inc.	www.goldstarwives.org
Grateful American Coin, Inc.	www.gratefulamericancoin.org
Have a Heart/Adopt a Soldier	www.heartsacrossthemiles.com
Helping Our Heroes Foundation	www.hohf.org
Hero Hugs	www.herohugs.org
Heroes of the War on Terrorism Scholarship	www.wispertel.net/~rrcpeterson
Hire a Hero	www.hireahero.org
Hire Heroes USA	www.hireheroesusa.org
Homefront America	www.homefrontamerica.org
Homefront Hugs USA	www.homefronthugs.com
Homes for Our Troops	www.homeforourtroops.org
Hooah! Radio	www.hooahradio.com
Hope Coming Ministries	www.hopecoming.com/military.html

Hugs for Soldiers	www.hugsforsoldiers.org
JDS Computer Donations	www.jdscomputers.netfirms.com
Ladies Auxiliary to the VFW	www.ladiesauxvfw.com
Landstuhl Hospital Care Project	www.landstuhlhospitalcareproject.org
Letters from Home	www.lettersfromhomeprogram.org
Little Patriots Embraced	www.littlepatriotsembraced.org
Marine Corps Family Support Community	www.mcfsc.com
Marine Graduation Foundation	www.usmcgrad.org
Marine Moms Online	www.marinemomsonline.net
Marine Parents	www.marineparents.com
Marine Parents United	www.marineparentsunited.com
Marine Wounded Warrior Regiment	www.m4L.usmc.mil
Massachusetts Soldiers Legacy Fund	www.mslfund.org
Military Family Support Centers, Inc.	www.milfamily.org
Military Mom in Action	www.militarymominaction.org
Montana Supporting Soldiers	www.mtsupportingsoldiers.com
MotoMail	www.motomail.org
My Soldier	www.mysoldier.com
Music for Troops	www.musicfortroops.com
National Rehabilitation & Rediscovery Foundation	www.nrrf.us
National Remember Our Troops Campaign	www.nrotc.org
National Restoration to Military Families Team.	www.nrt-caring.org
Naval Special Warfare Foundation	www.nswfoundation.org
Navy-Marine Corps Relief Society	www.nmcrcs.org
Navy Safe Harbor	www.npc.navy.mil/commandsupport/safeharbor/
Neighbors International Foundation	www.nifoundation.org
New England Caring for our Military	www.necfom.org
New England Shelter for Homeless Veterans	www.neshv.org
North Carolina Heroes' Fund, Inc.	www.ncheroes.org
Notes of Appreciation	www.onefreedom.org
ONE Freedom	www.onefreedom.org
Operation Action Packed	www.operationactionpacked.org
Operation Care Package	www.operationcarepackages.org
Operation Dreamseed	www.operationdreamseed.org
Operation Ensuring Christmas	www.opchristmas.org
Operation First Response	www.operationfirstresponse.org
Operation Forever Free	www.operationforeverfree.org
Operation From the Heart	www.opfth.com
Operation Give	www.operationgiveahug.org
Operation Homefront	www.operationhomefront.net
Operation Interdependence	www.oidelivers.org
Operation Military Support	www.operationmilitarysupport.com
Operation Mom's Cookies	www.momscookies.org
Operation Never Forgotten	www.operationneverforgotten.org
Operation Noble Foster	www.operationnoblefoster.org
Operation One Family	www.operationonefamily.org
Operation Paperback	www.operationpaperback.org
Operation Pinecone	www.operationpinecone.org

Operation: SAM	www.operationsam.org
Operation Second Chance	www.operationsecondchance.org
Operation Shoebox	www.operationshoebox.com
Operation Stephen's Touch	www.stephentouch.org
Operation Stocking Stuffer	www.operationstockingstuffer.org
Operation Stars and Stripes	www.operationstars.com
Operation Stars & Stripes, Inc.	www.operationstarsandstripes.com
Operation Support Our Troops Illinois	www.osotil.org
Operation Thank You	www.operationthankyou.org
Operation Troop Aid, Inc.	www.operationtroopaid.org
Operation Troop Appreciation	www.operationtroopappreciation.com
Operation Uplink	www.operationuplink.org
Operation Voices and Love	www.operationvoiceandlove.com
Operation Wheels of Freedom	www.owoff.org
Our Fallen Soldier	www.ourfallensoldier.com
Patriotic Hearts	www.patriotichearts.org
Pentagon Federal Credit Union Foundation	www.pentagonfoundation.org
PFC Geoffrey Morris Memorial Foundation	www.heroesoffreedommemorial.org
Project Compassion	www.placesofsolace.org
Project Ever Green Foundation	www.projectevergreen.com
Project Prayer Flag	www.projectprayerflag.org
Project Sanctuary	www.projectsanctuary.us
Pros vs. GI Joes	www.prosvsgijoes.org
Proud Patriots, Inc.	www.proudpatriots.org
Reach Out and Read	www.reachoutandread.org
Rebuilding Together: Heroes at Home	www.rebuildingtogether.org
Reserve Officer's Association	www.roa.org
Return to Honor	www.returntohonorworkshop.com
Road to Recovery	www.road2recovery.us.com
Salute our Services	www.saluteourservices.org
Seabee Memorial Scholarship Foundation	www.seabee.org
Sentinels of Freedom Scholarship Foundation	www.sentinelsoffreedom.org
Serving Those Who Serve	www.servingthosewhoserve.com
Sew Much Comfort	www.sewmuchcomfort.org
Silver Star Families of America	www.silverstarfamilies.org
Snowball Express	www.snowballexpress.org
Sock Monkey Ministries, Inc.	www.sockmonkeyministry.com
SOFAR: Strategic Outreach Reservists	www.sofarusa.org
Soldier's Angels	www.soldiersangels.com
Soldiers Memorial Fund	www.soldiersmemorialfund.org
Special Operation Warrior Foundation	www.specialops.org
Staten Island Project Home Homefront	www.siprojecthomefront.org
Soldiers to Movies, Inc.	www.soldiertomovies.org
Special Kindness in Packages	www.specialkindness.org
Spirit of America Tour	www.spiritofamericatour.org
Stars for Stripes	www.starsforstripes.com
Still Serving Veterans	www.stillservingveterans.org
Strength for Service	www.strengtforservice.org

Strikeouts for Troops	www.strikeoutsfortroops.org
Summit Supports Our Troops	www.ssot.org
Support a Soldier	www.supportasoldier.org
Support Our Soldiers America	www.sosamericainc.org
Tee it Up for the Troops	www.teeitupforthetroops.com
Tennessee Marine Family	www.tnmarinefamily.com
Tennessee's Helping Hearts	www.tnhelpinghearts.org
Terry Farrell Firefighters School	www.terryfarrellfund.org
ThanksUSA	www.thanksusa.org
The Freedom Fund	www.thefreedomfund.org
The Gene Vance Jr. Foundation for Catastrophically Injured War Veterans	www.genevancejr.org
The Greer Foundation	www.greerfoundation.org
The Home Front Cares	www.thehomefrontcares.org
The Hugs Project	www.thehugsproject.com
The Military Spouse Pinnacle Foundation	www.nscn.org
The Retired Enlisted Association Memorial Foundation	www.trea.org/org/mem_foundation.html
The Sempercomm Foundation	www.sempercomm.org
The Soldiers Project	www.thesoldiersproject.org
The Soldiers', Sailors', Marines', Airmen, & Coast Guard Club	www.ssmclub.org
The Thank You Foundation	www.thethankyoufoundation.org
The 4E Network a NJ Nonprofit Corporation	www.4enet.org
The 9-11 Help America Foundation	www.911helpamerica.com
Toys for the Troops' Kids	www.toysforthetroopskids.org
"Touch of Home" Support 4R Military, Inc.	www.touchofhomeformilitary.com
Tragedy Assistance Program for Survivors (TAPS)	www.taps.org
Treats and Letters from America	www.treatsandletters.org
Trees for Troops	www.treesfortroops.org
True to the Red White and Blue	www.trueotheredwhiteandblue.com
United States Entertainment Force, Inc.	http://unitedstatesentertainmentforce.org/
United Through Reading	www.read2kids.org/united
United Warrior Survivor Foundation	www.frogfriends.com
United We Serve	www.unitedweservemil.org
Unmet Needs Program	www.unmetneeds.com
US Troops Support Foundation	www.ustroopssupport.org
USA Cares	www.usacares.us
USO	www.uso.org
USO Care Package	www.usocares.org
USO of Metropolitan Washington	www.usometrodc.org
US Troops Support Foundation	www.ustroopssupport.org
US Vet Aid	www.usvetaid.org
US Wounded Soldiers	www.uswoundedsoldiers.com
Vacation for Veterans	www.vacationsfroveterans.org
Veterans Airlift Command	www.veteransairlift.org
Veterans' Families United Foundation	www.veteransfamiliesunited.org
Veterans of Foreign Wars (VFW)	www.vfw.org

Veterans Outreach Center, Inc.
Veterans Resource Network
Warrior Foundation
Watering Seeds Organization
Wounded EOD Warrior
Wounded Heroes Foundation
Wounded Warrior Project
Yellow Ribbon America
Yellow Ribbon Fund

www.veteransoutreachcenter.org
www.vrrnonline.org
www.warriorfoundation.com
www.wateringseeds.org
www.woundedeodwarrior.org
www.woundedheroesfund.net
www.woundedwarriorproject.org
www.yellowribbonamerica.com
www.yellowribbonfund.com

THANK YOU FOR YOUR SERVICE

On behalf of the American Red Cross, we extend a heartfelt appreciation to you for your Honorable Service to Our Country. We want you to know that we are here for you, today, tomorrow, and every day.

Author: Christina Curtis