



GATEWAY GAZETTE



The Official Publication of the Gateway Chapter Paralyzed Veterans of America
A Member Chapter of the Paralyzed Veterans of America



Feliz Navidad-Happy Hanukkah-Happy Kwanzaa-Happy New Year

By Stanley Brown, President

Happy Holidays to everyone! Please take note of your good-looking (Joey award-winning) president with the sombrero in the picture at right! Forgoing another long-winded President's Message this newsletter, I thought the below photos of our year more appropriate.



It's been another banner year for Gateway and its members. We again received an A+ rating from the St. Louis Better Business Bureau. Not many PVA chapters claim that accolade. Our last audit program/expense ratio was 88%, meaning out of every dollar we spend 88 cents goes to programs. In the pictures on this page you'll see some of our many activities, including monthly luncheons, a trap shoot, an annual picnic and our free transportation program. Gateway PVA exists solely for its members and I hope you'll agree that in 2013 we again accomplished that mission. On behalf of all the staff and myself, please have a joyous and safe holiday season!



Above: Members enjoying our Christmas luncheon
Below: A group picture at our Membership Picnic



Above: Members at our Annual Trap Shoot
Below: Members stop for a picture in front of the GPVA bus



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"Veterans with Spinal Cord Injury or Disease, Living Life to the Fullest"

**Gateway Chapter
Paralyzed Veterans of America**
<http://www.gatewaypva.org>

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Has your address changed? Please inform us by email: susanlyle@gatewaypva.org, or you may write or call us at the following:

**Gateway Chapter PVA
1311 Lindbergh Plaza Center
St. Louis, MO 63132
Office (314) 427-0393 or (800) 426-4058
Fax (314) 427-4183**

**Annual Chili Cook-off/Member
Patient Luncheon**

January 16, 2014



All crockpots of chili should be in the SCI dining room by 11:30 a.m. The luncheon will follow chili-tasting and voting.

VA's Got Talent

February 13, 2014

5:30 p.m.

Jefferson Barracks Theater

**VA Art Show**

February 28, 2014

11:30 a.m.

Jefferson Barracks VAMC Gym

Trivia Night

March 1, 2014

Doors open at 6 p.m.; begins at 7 p.m.
JB Gymnasium

**Clothing Donations Now Accepted at GPVA Office**

Members may drop off the following items for donation at the GPVA office and receive **1 Participation Point per bag**:

- ◆ Clothing & Shoes
 - ◆ Drapes
 - ◆ Bedding
 - ◆ Clocks
 - ◆ CDs
 - ◆ Jewelry
- ◆ Small housewares
- ◆ Books

Please note that we cannot accept large items such as upholstered furniture, mattresses, box springs and console TV's. **Bags may only be dropped off during office hours when they can be received. Please call before coming.**



**Gateway Chapter
Paralyzed Veterans of
America**

The material contained herein expresses the opinions of the writer and not necessarily the opinions of the editor or the Gateway Chapter, Paralyzed Veterans of America. All material in the *Gazette* may be reprinted unless specifically prohibited. Readers are encouraged to submit their articles or rebuttals to:

editor@gatewaypva.org or via US mail at the address shown to the left and send to the attention of the editor.

Becky Ballard Presented with the Shirley Jefferies Memorial Award

By Debbie Gray

Our very own Becky Ballard, OT for the SCI/D service for 30+ years, was honored with the Shirley Jefferies Memorial Award at the National Veterans Creative Arts Festival in Reno, Nevada. This award is presented each year to an individual who exemplifies true dedication to the NVCAF and the goals of the program. Shirley Jefferies, a Recreation Therapist, was the advisor and vital force in the early days of the event, driven by her love for the arts and their therapeutic value in life. She made a lasting impact on many veterans and staff. We could just as easily be describing Becky Ballard, couldn't we?

Becky earned an Art History degree from Columbia College and then went on to the Occupational Therapy program at Washington University. She began her work at the St. Louis VA in 1981 and within a few years, moved up to that very familiar and energetic space on the 2nd floor of Building 52. While SCI/D has always been her primary workload, Becky has experience bringing the healing powers of art to veterans with other physical and mental health challenges as well.

In addition to her fulfilling work in the SCI Craft Room, we all know that Becky has gently and competently led teams of VA staff and volunteers in successful accomplishments with St. Louis VA hosting the NVWG, the NVGAG and the NVCAF. She has secured numerous donations and tirelessly promoted local events, including, but absolutely not limited to, VA Trivia Night; Local Wheelchair Games; Sweat with the Vets; the local Creative Arts Festival; Valentine's for Vets and Welcome Home Programs.

Her rewarding work and talent for getting the most out of veterans, some of which have significant mobility issues because of SCI/D, is evidenced by a 6-panel stained glass window in the lobby of Building 52; the decorative concrete brick border at the front garden; the stained glass stones in the back gardens; the multiple desks and bookshelves throughout the building, which are decorated with fantastic ceramic pieces; handmade Craft room-created gifts to family, friends, staff and others too numerous to mention; and multiple entries and winners for the local Creative Arts Festival. Becky knows how to bring out the best in each veteran she encounters. She is unfailing in her service to veterans and their causes. Becky is certainly a deserving recipient of this prestigious award. Becky is OUR very own Shirley Jefferies! And, since Becky is much too humble to toot her own horn, be sure to congratulate her the next time you see her.



2013 JEFFERSON BARRACKS HALLOWEEN PARTY



Members Who Read Their Newsletters Win Tickets and Computers!

Several of our members contacted us about drawings we were holding for giveaways. These drawings were announced in many of our newsletters this year. We have held drawings for Rams and Cardinals' tickets, as well as for computers.

Pictured at right is our member, Chris Gutierrez. He won tickets to a Rams game and then sent us a picture.

Please keep reading your newsletters—you never know what you will find!



Requesting a Copy of Your DD214

Veterans can request their discharge papers online or print the required request form to mail or fax. It takes about 2 weeks to get a DD214.

Please visit <http://www.archives.gov/veterans/military-service-records/>

VA Trivia Night is Back Again This Year!!!

By Debbie Gray

The date is Saturday, March 1, 2014.

We have been at this for 10 years now, with great success. Trivia night finds a gym full of happy, peppy people; teams of 8 compete in 10 categories of 10 questions. There are prizes, but it's more about the overall good time. That's exactly why YOU should be a part of this event which raises money to support training and attendance for athletes who use wheelchairs and compete at the National Veterans Wheelchair Games.

Doors open at 6 pm and the game starts at 7 pm. Activities for the night include: Trivia, a Silent Auction, Games and 50/50 Raffles. A room full of happy people + support of a great cause = a FANTASTIC time. And all for the most reasonable price of \$15 per person.

Remember: EACH of us stores random information in our heads. During this event, you will pull out that information you thought was useless and use it to help your team answer questions and score points. If you don't have a team? No worries...we will find you a spot with a group.

Even though many people enjoy this, some of you might feel it's just not your idea of fun. In that case, you might choose to donate money to VA General Post Fund #8179. Or you could sponsor a round for \$100. Or you might even like to solicit contributions for the Silent Auction. The organizing team appreciates any way you choose to support this special event.

VA Trivia Night has grown each year, with over 400 bodies in attendance for the past couple of years. Make your reservations NOW. Don't be left out. Don't procrastinate. Just commit to being at the JB Gym on March 1. Contact Debbie Gray, SCI OT (x64504 or Deborah.gray@va.gov) for more information or to reserve a table.



Attaboy – Bob Fagyal

By LaRoy Smith



Most of us go through our personal struggle with SCI/D as best we can. If we're lucky, we get love and support from our family, friends, caregivers and medical providers. The occasional stranger holds the door, or looks directly at us and actually talks to us, or maybe they don't park in those disabled parking places or on the stripes adjoining them.

It's unusual when a "perfect" stranger's thoughtfulness and generosity means so much. This summer a "perfect" stranger contacted the Gateway office and offered his deceased wife's accessible van to a non-service connected disabled veteran in the Gateway Chapter PVA. The Chapter office facilitated a lottery of local members who were interested.

In late August, I was notified that my name had been selected to receive the van. Shortly after that, Barb and I went to meet Bob Fagyal and to see the van. Bob is a soft-spoken, unassuming man whose lovely wife Pam had passed away in May from complications associated with Multiple Sclerosis. As most of you know, I also have MS. The coincidence of this was not lost on Bob or us. We visited for almost two hours and got to know this kind, kind man. We talked about Pam, their family and life together, her love of the Cardinals baseball team and much more. We shed a few tears together and we prayed together for Pam and in thanksgiving for Bob's generosity.

A week or so later, when it came time to take possession of the van, Bob insisted on paying all the repairs needed to make the van "perfect" and pass inspection. The amount he paid for this was not insignificant. He even offered to pay for the modification to the E-Z Lock placement for my power chair by United Access. Bob had done so much already we wouldn't have accepted that offer, and in fact, the VA made the payment (thanks Debbie Gray in OT for the consult).

We have been enjoying the use of the van for several months now. When you see us around JB or JC, we're the big green Chevy van with the St. Louis Cardinals logos on the side and back. Say hello! The van has made all the difference and allows me to use my power chair when I'm out and about. It saves wear and tear on my shoulders, and it saves Barb's back from all the lifting...and all because of a "perfect" stranger that we now call friend. We will forever remember Bob and Pam in our prayers. And to Bob we send a special ATTABOY thank you. (We think Pam had something to do with all the Cardinals' wins this year too! Thanks, Pam.)



In memory of...

<i>Dennis Doyle</i>	<i>Waterloo, IL</i>	<i>10/13/13</i>
<i>Charles Holland</i>	<i>Louisville, KY</i>	<i>08/18/13</i>
<i>Margaret Schaben</i>	<i>Kissimmee, FL</i>	<i>08/01/13</i>



Please have someone contact our Chapter in the event of a member's death so that we can update our database, as well as inform other members who might wish to pay their respects to the departed.

GATEWAY CHAPTER PVA

WISHES TO WELCOME OUR NEW MEMBERS

Joseph BarrettHerington, KS
 Monty Dodge.....Columbia, MO
 Deryl GoettlingKansas City, MO
 Michael Taylor.....Leavenworth, KS
 Lois Zaremba.....East Peoria, IL

Richard Doak.....Kansas City, MO
 Jerry Fouts.....Nixa, MO
 Tony ShavissDu Quoin, IL
 Willie WarnerSt. Louis, MO

Debunking Some Myths of VA Compensation for Surviving Spouses

Submitted By Fred Bradley, Senior Benefits Advocate & Written By Patrick Cronk, NSO III



Over the years as a National Service Officer I have been asked what happens to the monthly compensation paid to a veteran after death. On certain occasions I have been astounded by the bad information being circulated in the veteran community. Some believe the veteran's monthly compensation will continue at the usual rate until the surviving spouse also dies. A married couple recently told me they thought the compensation would be reduced by 50 percent once the veteran dies. Their theory being since only one of them was still alive instead of two people, the VA would adjust accordingly. Unfortunately, many surviving spouses find out how compensation really works after the death of the veteran.

There are two VA programs for surviving spouses to get monthly income. One is called VA Dependency and Indemnity Compensation (DIC) and the other VA Death Pension. Death pension is an income supplement program for a low-income surviving spouse and/or children of a veteran. Death pension is not often awarded because of the low maximum allowable pension rate. Currently, a surviving spouse who is not in need of aid and attendance and has no dependents would have a maximum allowable pension rate of \$8,219 annually. This means if the surviving spouse has income that exceeds \$8,219 annually (approximately \$685 monthly), the widow would have excessive income to qualify for death pension. Income includes Social Security. Additionally, if the surviving spouse did qualify, the VA would only pay to bring the widow up to \$8,219 annually or \$685 monthly. For instance, a qualifying widow receiving solely \$600 monthly from Social Security would receive an additional \$85 monthly from the VA to get to the \$685 monthly level. Other factors such as the need for housebound or aid and attendance benefits or having additional dependents will increase the maximum allowable pension rate. However, even with these additional allowances, the vast majority of surviving spouses do not qualify for this benefit.

The more common compensation for a surviving spouse is Dependency and Indemnity Compensation (DIC). Unlike death pension, DIC is not income based. But like any other VA benefit, certain requirements must be met to qualify. It is a benefit payable if the veteran died while on active duty, not due to willful misconduct; or, when death was after service, if a service-connected disability either directly caused, or contributed to the death. In cases where death was after service, it is essential the death certificate lists a service-connected disability as the cause or a contributing factor in the death. If not, the claim for DIC could be denied and a lengthy appeal process could occur. While there have been cases where the doctor signing the death certificate will later amend the certificate to include a service-connected disability, this is not always the case.

It is recommended, if possible, to communicate with the doctor and see if a service-connected disability can be listed on the death certificate as the main cause of death or at least as a contributing factor. It is also recommended that the spouse be aware of all the service-connected disabilities the veteran has prior to death. Many times the spouse is aware of the most obvious and debilitating disabilities but not every single VA recognized disability. For example, a veteran with a 100% rating for PTSD and 0% for hypertension dies and coronary artery disease is the only listed cause of death. It is much easier to link the hypertension to the coronary artery disease than the PTSD. However, the spouse may be well aware of the PTSD service-connected disability but not the 0% rated hypertension. If in doubt, call your PVA NSO for a list of disabilities.

Also, since 1978 another way to qualify for DIC would be to receive VA compensation at the 100% rate, to include receipt of individual un-employability, for ten continuous years or more at the time of death as long as willful misconduct is not an issue. If the veteran was out of service less than ten years, DIC is payable if the veteran was paid at the 100% rate for a period of at least five continuous years. Since 1999, former prisoners of war only have to receive one year of payment at the 100% rate for DIC eligibility. It should be noted that remarriage of a surviving spouse generally terminates eligibility for DIC. Should that marriage be terminated due to death, divorce or annulment then eligibility can be re-established. In the case of a surviving spouse age 57 or older who remarries, eligibility to DIC and other related benefits is not taken away. Please be aware that DIC can also be established in less conventional ways. DIC can be authorized due to death as a result of a VA exam, VA medical treatment or participation in vocational rehabilitation.

As you can see, generally, eligibility to DIC is established by a service-connected death or payment at the 100% rate for ten years. If this threshold is met, how much does the VA pay the surviving spouse? No it's not 100% or 50% of what was being received prior to the death. The amount is an initial fixed rate of \$1,195 monthly regardless of the veteran's rank while in service.

Article continues on the next page.

Continued from previous page.

Prior to January 1, 1993 the DIC rates varied according to rank. This basic \$1,195 can be increased by \$254 monthly (\$1,449 per month) if the surviving spouse was married to the veteran for eight consecutive years prior to the death and the veteran was paid at the 100% for those eight consecutive years.

Other factors that can increase the monetary amount of DIC are an extra \$296 for each dependent child. A dependent child is defined by the VA as a legal dependent under the age of 18. If the children are in the spouse's custody, they are included on the spouse's monthly payment. A child not in the spouse's custody will be paid his or her share of DIC on a separate ward. DIC may only be paid to a child after age 18 if the child is attending an approved educational institution or is determined to be permanently incapable of self support (helpless). If the surviving spouse is found in need of aid and attendance an extra \$296 monthly is paid out. Surviving spouses who qualify for housebound benefits would receive an extra \$139 monthly.

Finally, if the veteran was entitled to military retired pay and contributed to the Survivors Benefit Plan (SBP), the surviving spouse may not concurrently receive both DIC and the "full" amount of SBP. If the SBP is more than the DIC rate, the SBP is reduced by an amount equal to the DIC rate. The amount of SBP left after the deduction of the DIC is paid to the widow in addition to the full DIC rate. For example:

SBP = \$1,695 monthly DIC = \$1,195 monthly

The surviving spouse would receive \$500 from SBP (\$1,695 minus \$1,195) and \$1,195 from DIC. The \$500 from SBP is taxable and the \$1,195 from DIC is non-taxable. In the case of SBP being less than DIC, the \$1,195 DIC is paid out but the SBP monthly payment are withheld. The SBP contributions are reimbursed from SBP. For example:

SBP = \$1,000 monthly DIC = \$1,195 monthly \$25,000 paid into SBP during veteran's lifetime

In this scenario, the widow would receive \$1,195 monthly from DIC and no monthly payment from SBP but they would receive a lump sum payment of \$25,000 for the contributions made over the years.

You don't need to be an expert on these subjects but you should be aware that once the veteran dies, the usual VA compensation ends. Surviving spouses may qualify for one of the VA survivor benefit programs but this amount granted could be much less than the amount received when the veteran was alive. Please contact your NSO if you have any questions. Contact information is located on page 2.

Veterans Creating and Healing Through the Arts

By Becky Ballard



The National Veterans Creative Arts Festival was recently held in Reno, Nevada. And what a week of celebration of the creative spirit it was! One hundred and twenty invited veterans aging from 23-89, representing all branches of service and conflicts came together to share their talents. A spirited and emotional stage show was held on October 27, on the same stage where American Icons like Frank Sinatra, Sammy Davis, Jr. and Judy Garland delighted crowds. One of the highlights of the show was a revival of a medley of songs originally sung by the "Rat Pack." Representing the St. Louis VA, Army veteran, Jay Harden, recited an original short story called the "Mother of All Letters." Jay brought tears to the eyes of many when he told the story of getting a letter from his young wife while serving in Vietnam. He described his joy and reaction to the news that he was going to be a first-time father. It was a very touching moment.

Marine veteran and artist, Scott Beaty, who learned about the program from volunteering in the SCI craft room, was a two-time winner in the visual arts category. He was awarded first place medals in both the pottery and metalworking categories. He spoke during the artist interaction session about how creating art had a profound effect on calming his nerves and helping him to "fight the demons" in a healthy constructive way. He hopes to share his gift and calming experiences of creating art with fellow vets in the near future.

It was a very fulfilling and inspirational week. If you are interested in learning more about the National Veterans Creative Arts Festival or want to see the award winning pieces please check us out at: www.creativeartsfestival.va.gov.

We will be accepting submissions for our local creative arts shows in January. The always entertaining VA's Got Talent Night will be held on February 13, in the JB Theater beginning at 5:30 p.m. Our local art show will take place in the JB gym at 11:30 a.m. on February 28. Please contact Becky at 314-652-4100 ext. 64512, Matt at 314-894-6602 or Charley at ext. 66602. Dramatic Readings, Creative Writings, Visual Arts, Dance and Performing Arts are all welcome! Just one more story to inspire you: Eighty-eight year old Army veteran, George Farr has already written his piece for 2014 and is working on a "rap" for 2015! George says "Ponce de Leon came to Florida to discover the fountain of youth. I participate in the creative arts festival to find my mine!"



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Annual SCI Chili Cook-Off and Gateway PVA Luncheon

By Matt Luitjohan



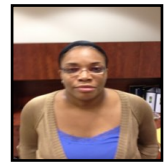
Come and join us for the greatest chili cook-off known to the VA. It's once again time to start getting your chili recipe perfected and then put it to the test on January 16, 2014. All crock-pots of chili must be in the SCI dining room by 11:30 a.m. There will be chili tastings and voting by all, followed by a wonderful luncheon provided by the Gateway Chapter PVA. Please inform us if you plan to bring a pot of chili, so that we can have adequate table space for the entries.



Don't forget to bring your antacid! To reserve your spot or for more information, please contact Matt at 314-894-6602 or Charley at 314-652-4100 ext. 64590. As usual, we'll have bowling for everyone after the meal.

Four Resources for Veterans Entering the Civilian Workforce

By Pat 'Trice Smith, MS, CRC Vocational Rehabilitation Counselor



1. **America Wants You:** The recently launched website brings together the private sector and corporate America to find job opportunities for men and women who have served in the U.S. military. CareerBuilder powers the job-search engine, which is free for both veterans and companies. Thousands of jobs are available in a variety of fields, including sales, customer service and information technology management, at companies across the U.S. www.jobs.militarytimes.com
2. **EmployVets.com:** EmployVets.com matches employers with veterans looking to return to the workforce. The website, powered by CareerBuilder, provides a variety of resources for veterans, including a job-search engine, a tool for discovering how one's military skills translate to the civilian world, and career advice.
3. **Veteran Entrepreneurial Transfer Inc. (VeTransfer.org):** According to the website, VeTransfer.org's mission "is to teach veterans how to become entrepreneurs and to assist them in accelerating their veteran-owned innovations." The organization, which receives backing from the Department of Veterans Affairs, helps veterans start their own businesses. Veterans are connected with the financing needed to get their venture off the ground and with business volunteers and mentors who provide advice, guidance and support.
4. **American Freedom Foundation Inc.:** The American Freedom Foundation provides grants to organizations that support veterans, including those related to employment. The foundation has a special focus on aiding wounded or disabled veterans and their families, as well as the children of those killed in action. <http://americanfreedomfoundation.org/>

Veterans with Spinal Cord Injury or Spinal Cord Disease who may be receiving SSDI or SSI and wish to work may consider calling a Paralyzed Veterans of America Certified Vocational Rehabilitation Counselor.

Pat 'Trice Smith, MS, CRC Vocational Rehabilitation Counselor

Office: (708)202-5832

Email: pattrices@pva.org

Website: www.operationpave.org

MIA

**William Grier
Shawn Kemp
Arthur Ratliff**



Have you seen or know the whereabouts of these members? They are in danger of being dropped from the PVA roster. Please call us, write to us, or e-mail us if you know where they are! Our contact info is inside the front cover.





WHEELS HELPING WARRIORS

Paralyzed Veterans of America

COMING SOON

Be sure to watch for your next copy of the *Gateway Gazette*. In our March/April issue we will have more information about PVA's Wheels Helping Warriors car donation program.

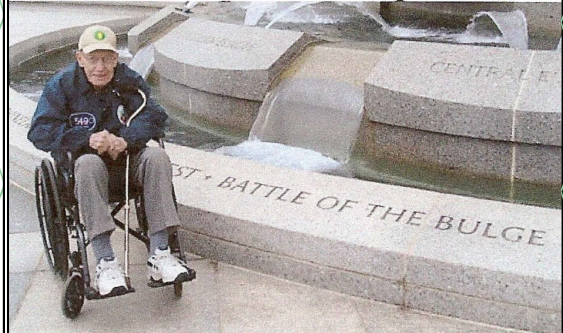
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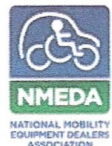
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January 2014

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Happy New Year! Office Closed 1/1/14	2	3	4	
5	6	7	8	9	10	11
12	13	14 BOD Mtg. @ GPVA 11:30 am 15 pts. non-BOD Mbr.	15	16 Annual Chili Cook-off/ Luncheon at JB @ Noon 5 pts.	17	18
19	20 M.L.K. Jr.'s Birthday Office Closed	21	22	23	24	25
26	27	28	29	30	31	



February



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
						1
2	3 Newsletter Articles Due	4	5	6	7	8
9	10	11 BOD Mtg. @ GPVA 4:00 pm 15 pts. non-BOD Mbr.	12	13 VA's Got Talent 5:30 pm JB Theater	14 Happy Valentine's Day!	15
16	17 Washington's Birthday Office Closed	18	19	20 Mbr/Patient Luncheon at JB @ Noon 5 pts.	21	22
23	24	25	26	27	28 VA Art Show 11:30 am JB Gym	VA Trivia Night March 1, at 7 pm JB Gym



Don't Miss the Chili Cook-Off at Jefferson Bar-
racks on Thursday, January 16!

Address Service Requested

St. Louis, MO 63132
1311 Lindbergh Plaza Center

Gateway Chapter

Paralyzed Veterans
of America



★ 2013

Veterans
Day
Parade

Downtown
St. Louis

“Veterans with Spinal Cord Injury or Disease, Living Life to the Fullest”