



The Maryland VETERAN



Maryland Veterans Trust Fund is Here to Provide Support to Maryland Veterans and Their Families

With a national economy that is still recovering and a challenging job market, many of Maryland's veterans are experiencing difficulties that are unfortunately becoming all too common in this economy. These difficult times were the catalyst for the creation of the Maryland Veterans Trust Fund (MVTF), which gives everyone a way to say "thank you" to Maryland's brave men and women who served honorably.

Maryland is home to over 443,000 veterans. The MVTF was established by the Maryland General Assembly in the 2009 Legislative Session as a means to assist veterans and their families who are in need, as well as organizations with dedicated resources for veterans such as homeless shelters and food banks. The program is designed to provide temporary assistance to help a veteran get over one of life's many unexpected challenges. Examples of assistance provided by MVTF are; helping a veteran get caught up on their mortgage; placing a security deposit on a new apartment for a veteran who was previously homeless, and childcare expenses. Applicants can apply for assistance in the form of grants or no interest loans. Applications for funding are available online at <http://mdva.state.md.us/trustfund/apply.html>.

What makes the Maryland Veterans Trust Fund so unique is that, unlike other programs sponsored by the State of Maryland, it receives no funding

from the State and is completely dependent upon donations. These donations are completely tax-deductible. Because all administrative costs are covered by the Maryland Department of Veterans Affairs donors get the assurance of knowing that 100% of their donation is used to assist a Maryland veteran.

Individuals and businesses that would like to make a tax-deductible donation to the MVTF may send a check or money order to: Maryland Veterans Trust Fund, 16 Francis Street, 4th Floor, Annapolis, MD 21401. All contributions are held, separate from the Maryland Department of Veterans Affairs operating budget, by the State Treasurer and accounted for by the State Comptroller.

For more information about the Maryland Department of Veterans Affairs and the Maryland Veterans Trust Fund, please visit <http://www.mdva.state.md.us/trustfund/index.html>. One grant recipient, a U.S. Navy veteran from St. Mary's County stated "Thank you so much for your generosity and kindness in our time of need. Your help saved our home; and us from being homeless." This quote sums up why we created the Maryland Veterans Trust Fund. If you know a veteran in need, or would like to donate, please contact the Grant Administrator at 410.974.2399. Please don't hesitate; you can help a veteran and their family!



Maryland Veterans Trust Fund Supporters

HERO LEVEL \$1,000 or more

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Shadow Objects, LLC

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Korean War Veterans Association, Inc., Maryland Chapter 33
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Governor Martin O'Malley

Dear Friends,

We are about to mark several significant military anniversaries. On July 27, 2013 we will celebrate the 60th anniversary of the end of the Korean War. Our nation's commemoration of the 50th anniversary of the Vietnam War officially began on Memorial Day.

One of the most basic and sacred obligations we have is to serve those who have served under our nation's flag. Maryland veterans face unique challenges and often turn to their neighbors and their government for assistance with reintegrating into the society they fought to defend. We remain committed to working with our veteran community to champion issues that are important to them, including veterans' behavioral health, career training, and educational opportunities.

The Maryland Department of Veterans Affairs (MDVA) partnered with other state agencies and the U. S. Department of Veterans Affairs is committed to providing support services and resources for Maryland veterans and their dependents.

Again, I would like to thank our Maryland veterans for their dedicated service to our great nation.

Sincerely,



Martin O'Malley, Governor



Photo by Jay Baker

Governor Martin O'Malley Veterans Day 2012 video chat with UMUC Service Members in Afghanistan.

A Message from Secretary Chow

Maryland has been ably represented throughout our Nation's military history. Marylanders have served since the French and Indian Wars. In the Revolutionary War, when Americans were defeated at the Battle of Long Island in 1776, Maryland regiments were given the order to defend the American withdrawal. Those valiant 400 men saved the Continental Army from annihilation in our first major battle of the Revolution. Known as the Maryland Line, the performance of Maryland regiments during that war so impressed General Washington that Maryland gained the nickname "The Old Line" State.

Marylanders have served in every conflict after that: the Mexican-American War, the Indian Wars, the Spanish American War, the Mexican Expedition, WWI, WWII, Korean War, Vietnam War, Operation Desert Storm, Operations Iraqi Freedom New Dawn (Iraqi), and Operation Enduring Freedom (Afghanistan), as well as numerous others.

The men and women of Maryland are still serving around the world. Marylanders have served in the Army, Navy, Marines, Air Force, Coast Guard and Merchant Marines. Our veterans come from all parts of the State; we come from all walks of life. We're sons; we're daughters. We're rich; we're poor,

or somewhere in-between. We're diverse; we're definitely unique. As our most recent wars have seen many more reservists and National Guard personnel activated, we are also your neighbors.

Our Department is committed to assisting Maryland veterans and their dependents.

In the past year, Service Program staff obtained \$17,372,912 in new benefits for Maryland veterans. We submitted 4,154 disability compensation claims for adjudication to the United States Department of Veterans Affairs.

There were exciting changes at our Charlotte Hall State Veterans Home. The home was presented with a beautiful new 16 passenger transport bus by The American Legion, The Sons of The American Legion, and The American Legion Auxiliaries. They also received a grant to replace the emergency generators. A Skilled Nursing Women's Wing was established to serve the increasing number of women veterans.



continued on page 5

Legislative Session 2012 Highlights

The 2012 session of the Maryland General Assembly was very successful for veteran related legislation. Listed below are the highlights.

Drivers' Licenses and Identification Cards – Notation of Veteran Status

This bill requires the Motor Vehicle Administration (MVA) to ensure that the driver's license or identification card of an applicant who presents a specified military service discharge form or other acceptable documentation (authorized by the Maryland Department of Veterans Affairs) includes a notation that the applicant is a veteran. The new program went into effect January 1, 2013.

Task Force on Military Service Members, Veterans, and the Courts

This bill establishes the Task Force on Military Service Members, Veterans, and the Courts. The task force is charged with various responsibilities, including:

- studying military service-related mental health issues and substance abuse problems suffered by members or veterans of the armed services that may appear in civil, family, and criminal cases;
- studying ways the courts may address violence, drug and alcohol use, mental health conditions, and crimes committed by armed service members or veterans; and
- making recommendations regarding the creation of a special court for defendants who are current or former service members and who may suffer from mental illness, substance abuse, or post-traumatic stress syndrome related to military service and the readjustment to civilian life.

The Task Force shall report its findings to the Governor, Chief Judge of the Maryland Court of Appeals, and the General Assembly on or before December 1, 2013.

Sales and Use Tax – Exemption – Veterans' Organizations

This bill repeals the termination date for a State sales and use tax exemption for sales made to specified veterans' organizations. Under current law, the exemption terminates June 30, 2012. The bill went into effect June 1, 2012.

Slot Machines for Nonprofit Organizations on the Eastern Shore – Uses of Proceeds

This bill requires that at least one-half of net after payout proceeds, instead of gross proceeds, from authorized slot machines operated by nonprofit organizations in Eastern Shore counties be used for the benefit of charity. This bill went into effect when it was signed by the Governor on April 10, 2012.

Higher Education - Eligibility for Edward T. Conroy Memorial Scholarship Program

This bill expands the eligibility requirements for the Edward T. Conroy Memorial Scholarship Program to include the surviving spouse of a member of the armed forces who suffered a service-connected 100% permanent disability. The bill went into effect July 1, 2012.

Higher Education – Veterans of the Afghanistan and Iraq Conflicts Scholarship - Extension

This bill extends the deadline for awarding an initial Veterans of the Afghanistan and Iraq Conflicts Scholarship from June 30, 2016, to June 30, 2020. The Office of Student Financial Assistance (OSFA) may continue to renew the scholarships after the June 30, 2020, deadline for individuals who received initial scholarships before the deadline.

continued on page 5

MARYLAND DEPARTMENT OF VETERANS AFFAIRS

OFFICE OF THE SECRETARY

Edward Chow, Jr., *Secretary*
Jerry Boden, *Chief of Staff*

Outreach & Advocacy

Cynthia Mason-Posey, *Director*

The Wineland Building
16 Francis Street – 4th Floor
Annapolis, MD 21401

BALTIMORE SERVICE CENTER & ADMINISTRATIVE OFFICES

Finance & Personnel

John R. Kearns, *CFO*

Claims Assistance & Benefits

Phil Munley, *Director*
Federal Building – Room 3020
31 Hopkins Plaza
Baltimore, MD 21201
Phone: 410-230-4444
Toll Free: 800-446-4926 x6450
Fax: 410-230-4445

CHARLOTTE HALL VETERANS HOME

Sharon M. Mattia, *Director*
29449 Charlotte Hall Road
Charlotte Hall, MD 20622
Phone: 301-884-8171
Toll Free: 800-522-8387
Fax: 301-884-8036

BOARDS & COMMISSIONS Maryland Veterans Commission

Fred L. Shinbur, *Chair*

Maryland Veterans Home Commission

Robert M. Johnson, *Chair*

The War Memorial Commission

War Memorial Building
Norman Johnson, *Chair*

Maryland Military Monuments Commission
Honorable Edward Chow, Jr., *Chair*

Commission on the Establishment of a Women in Military Service Monument
Senator Katherine Klausmeier, *Chair*

Providing Relief to Service Members and Veterans

President Obama announced relief that will be provided to thousands of service members and veterans by servicers on top of the historic settlement completed by the Federal government and 49 state Attorneys General. This is part of the President's overall strategy to support responsible homeowners and the housing recovery. This relief – which is in addition to the over \$25 billion committed through the overall settlement – includes:

Compensating Service Members Wrongfully

Foreclosed Upon: Servicers will conduct a review – overseen by the Department of Justice's Civil Rights Division – of the files of every service member foreclosed upon since 2006 to determine whether any were foreclosed on in violation of the Service Members Civil Relief Act (SCRA). Servicers will compensate those who were with a payment equal to whichever of the following sums is higher:

- the service member's lost equity, plus interest, and an additional \$116,785; or
- an amount provided for the same violation as a result of a review conducted by the banking regulators.

Compensating Service Members Wrongfully Charged Higher Interest Rates:

Servicers will conduct a review – also overseen by DOJ's Civil Rights Division – of the files of their service member clients dating back to 2008 to determine whether they charged any an interest rate in excess of 6% on their mortgage after a valid request to lower the rate, in violation of the SCRA. Servicers will be required to provide any service member who was wrongfully charged interest in excess of 6% with a payment equal to at least four times the amount wrongfully charged.

For example, if a service member who took out a \$200,000 mortgage with a 7% interest rate was wrongfully denied a request to lower their interest rate to 6% over a course of 18 months, they would receive a payment of over \$9,000, plus interest.

Providing Relief for Service Members Forced to Sell Their Home at a Loss Due to a Permanent Change in Station:

Under the Department of Defense's Homeowners' Assistance Program (HAP), some service members who are forced to sell their home at a loss due to a Permanent Change in Station (PCS) may be compensated for the loss in their home's value. Under this settlement, servicers will provide short sale agreements and deficiency waivers to those service members who were forced to sell their home for less than they owe on their mortgage due to a PCS, but who are not eligible for HAP. This means that the benefits of that program will finally be extended to service members who bought their homes between July 1, 2006 and December 31, 2008, or who received a PCS after October 1, 2010.

\$10 Million for the Veterans Housing Benefit Program.

Under the settlement, servicers will pay \$10 million into the Veterans Housing Benefit Program Fund, through which the U.S. Department of Veterans Affairs guarantees loans provided on favorable terms to eligible veterans.

Foreclosure Protections for Service Members Receiving Hostile Fire/Imminent Danger Pay.

The SCRA prohibits servicers from foreclosing on active duty service members without first securing a court order, but only if their loan was secured when they were not on active duty. The settlement extends this protection to all service members, regardless of when their mortgage was secured, who within nine months of the foreclosure received Hostile Fire/Imminent Danger Pay and were stationed away from their home.

For Additional Information

- Any Service member who believes his or her rights were violated by Bank of America, J.P. Morgan Chase, Ally, Citi, or Wells Fargo can contact the Justice Department directly at 1-800-896-7743. The Department will have access to information to determine whether or not service members are victims and the settlement requires those individuals to be contacted.
- Service members and their dependents who believe that their SCRA rights have been violated should contact the nearest Armed Forces Legal Assistance office. For the relevant contact information, please consult the military legal assistance office locator at <http://legalassistance.law.af.mil> and click on the Legal Services Locator.
- Additional information about the Justice Department's enforcement of the SCRA and the other laws protecting service members is available at www.servicemembers.gov.



**Maryland Homefront:
The Veterans and Military Family
Mortgage Program**

- The interest rate will be a half of a percent (.50%) below the regular Maryland Mortgage Program (MMP) non-targeted interest rate.
- Provides \$10,000 of assistance from the CDA Downpayment and Settlement Expense Loan Program (DSELSP).
- Can be combined with funds from applicable Partner Match programs and assistance from local jurisdictions.
- Qualified veterans do not have to be first time homebuyers.
- For reservations on or after July 3, 2012, lasting until June 30, 2013 or until the program funds have been expended.
- \$50 Million program designed to help current and former military homebuyers.

For more information, go to the Maryland Mortgage Program website, www.mmprogram.org and click on NEW-HOMEOWNER-SHIP PROGRAMS.

Call (410) 514-7530.



Secretary Chow's Message *continued*

To date, more than 83,000 of Maryland's veterans and their dependents have been interred at our five veterans' cemeteries. Maryland is a leader among the nation in State veterans' cemeteries. In FY 2012, three of our five cemeteries were among the top ten busiest state veteran cemeteries in the nation. Our state veterans cemeteries are maintained as national shrines, dedicated to preserving the history of our nation and state, nurturing patriotism and honoring the service and sacrifice veterans and their families have made.

Maryland has been a leader in supporting our troops as they return from Iraq, Afghanistan and the other places where they serve. The work that the Department of Veterans Affairs does is important and I can honestly say that I am working for

a Governor and Lt. Governor who support that work and who recognize and appreciate the service and sacrifice of our veterans. I thank you for your service to our country.



Maryland American Veterans (AMVETS) NEC Fred Shinbur presents MDVA Secretary Edward Chow, Jr. with a \$10,000 donation to the Maryland Veterans Trust Fund.

Legislative Session 2012 Highlights *continued*

State Government – Maryland Veterans Commission – Membership

This departmental bill specifies that one member of the Maryland Veterans Commission must be a veteran of the Iraq or Afghanistan conflict. The bill also changes membership for an individual appointed from a list submitted to the Governor by the Pearl Harbor Survivors Association from voting to honorary nonvoting membership. The total voting membership of the commission remains at 28.

Maryland Veterans Commission – Membership – Revision

This bill substitutes the National Association for Black Veterans for the Black Veterans of All Wars, Inc. as an organization that may submit the name of an individual to be appointed to the Maryland Veterans Commission by the Governor. The bill went into effect June 1, 2012.

Scholarship Funding

\$750,000 for the Veterans of Afghanistan and Iraq Conflicts Scholarship Program

No-Interest Loan Program Funding

\$300,000 for the Military Personnel and Service-Disabled Veterans No-Interest Loan Program

Veterans Behavioral Health Initiative Funding

\$463,000 to provide behavioral health services and transportation services for veterans who require behavioral health treatment

SPECIAL SESSION – August 2012

Gaming Expansion – Lottery Machines – Veterans' Organizations

This bill authorizes veterans' organizations in certain counties to purchase or lease up to five instant ticket lottery machines

CEMETERY & MEMORIAL PROGRAMS

Christopher Piscitelli, *Director*
1122 Sunrise Beach Road
Crownsville, MD 21032
Anne Arundel County
410-923-6981

CHELTENHAM VETERANS CEMETERY

Martin F. Fahey
Superintendent
Cheltenham
Prince George's County
301-372-6398

CROWNSVILLE VETERANS CEMETERY

Virginia "Pat" Ritter
Superintendent
Crownsville
Anne Arundel County
410-987-6320

EASTERN SHORE VETERANS CEMETERY

Bruce W. Webster
Superintendent
Hurlock
Dorchester County
410-943-3420

GARRISON FOREST VETERANS CEMETERY

Kenneth McKisset
Superintendent
Owings Mills
Baltimore County
410-363-6090

ROCKY GAP VETERANS CEMETERY

Mike Gregory
Superintendent
Allegany County
301-777-2185

MEMORIALS

Patrick M. Tracy
Assistant Director
Cemetery & Memorial Programs
Baltimore, MD
410-354-3550

VA Health Care Facilities Serving Maryland Veterans



Medical Centers

Baltimore VA Medical Center
10 North Greene Street
Baltimore, MD 21201
410.605.7000
Toll Free: 1.800.463.6295

Loch Raven VA Community Living
& Rehabilitation Center
3900 Loch Raven Boulevard
Baltimore, MD 21218
410.605.7000
Toll Free: 1.800.463.6295

Perry Point VA Medical Center
Perryville, MD 21902
410.642.2411
Toll Free: 1.800.949.1003

Washington DC VA Medical Center
50 Irving Street, NW
Washington, DC 2042
202.745.8000

Martinsburg VA Medical Center
510 Butler Avenue
Martinsburg, WV 25405
304.263.0811

Outpatient Clinics

Cambridge VA Outpatient Clinic
830 Chesapeake Drive
Cambridge, MD 21613
410-228-6243

Community Clinic-Greenbelt
7525 Greenway Center Drive,
Suite T-4
Greenbelt, MD 20770
301.345.2463

Cumberland Outpatient Clinic
200 Glenn Street
Cumberland, MD 21502
301.724.0061

Fort Detrick VA Outpatient Clinic
1433 Porter Street
Frederick, MD 21702
301.624.1200

Fort Howard VA Outpatient Clinic
9600 North Point Road
Fort Howard, MD 21052
410.477.1800

Fort Meade VA Outpatient Clinic
2479 5th Street
Fort Meade, MD 20755
410.305.5300

Glen Burnie VA Outpatient Clinic
808 Landmark Drive, Suite 128
Glen Burnie, MD 21061
410.590.4140

Hagerstown Outpatient Clinic
Hub Plaza Bldg
1101 Opal Ct
Hagerstown, MD 21742
301.665.1462

Loch Raven VA Outpatient Clinic
3901 The Alameda
Baltimore, MD 21218
410.605.7650

Pocomoke City VA Outpatient Clinic
Downtown Professional Building
101 Market Street
Pocomoke, MD 21851
410.957.6718
Toll Free: 866.441.0287

Southern Maryland VA
Outpatient Clinic
Charlotte Hall State Veterans Home
29431 Charlotte Hall Road
Charlotte Hall, MD 20622
301.884.7102

Southern Prince Georges County
Outpatient Clinic
5801 Allentown Road
Camp Springs, MD 20746
301.423.3700

Vet Centers

Aberdeen Vet Center
Outstation 223 W. Bel Air Avenue
Aberdeen, MD 21001
410.272.6771
Toll Free: 877.927.8387

Annapolis Vet Center
100 Annapolis Street, Suite 102
Annapolis, MD 21401
410.605.7826
Toll Free: 877.927.8387

Baltimore County - Dundalk Vet Center
1553 Merritt Blvd
Dundalk, MD 21222
410.282.6144
Toll Free: 877.927.8387

Baltimore Vet Center
1777 Reisterstown Road, Suite 199
Baltimore, MD 21208
410.764.9400
Toll Free: 877.927.8387

Cambridge Vet Center Outstation
830 Chesapeake Drive
Cambridge, MD 21613
410.228.6305
Toll Free: 877.927.8387

Community Clinic-Southeast
820 Chesapeake Street, S.E.
Washington, DC 20032
202.745.8685

Elkton Vet Center
103 Chesapeake Blvd., Suite A
Elkton, MD 21921
410.392.4485

Martinsburg Vet Center
300 Foxcroft Ave., Suite 100
Martinburg, WV 25401
304.263.6776
Toll Free: 877.927.8387

Prince George's County Vet Center
7905 Malcolm Road, Suite 101
Clinton, MD 20735
301.856.7173

Silver Spring Vet Center
10411 Motor City Drive, 5th Floor
Bethesda, MD 20817
240.395.1425
Toll Free: 877.927.8387

Washington DC Vet Center
1250 Taylor St, NW
Washington, DC 20011
202.726.5212
Toll Free: 877.927.8387

Charlotte Hall Veterans Home Re-Enlistment Ceremony

Charlotte Hall Veterans Home was honored May 18, 2012, to be the location of a Re-Enlistment Ceremony. Staff Sergeant Christopher Clarke, 30, married with two young children, chose Charlotte Hall Veterans Home to hold the re-enlistment ceremony because his Great Uncle, Charles Franklin is a resident at the Home. SSG Clarke said “My Great Uncle, Charles Franklin is there and I thought it would be nice to go visit him and meet all of the other vets. I really wanted to thank all of them for their service and to let them know that it was because of their sacrifice, whether they only served two years or twenty years, that helped defend and protect this country for future generations of American’s like myself. I guess it’s just my way of showing them, on a small scale; the future generation is here to pick up the torch for the nation’s defense, just as they did, and carry it to the next. I guess that’s what’s really at the heart of why we all chose to serve.” The residents in attendance were touched to be remembered in such a very personal manner.

SSG Clarke is just the latest member of his family to enlist in the Army. His father, grandfather and great grandfather all served. He was motivated to enlist because he “didn’t want to look back on my life and say to myself that I wish I had served and wind up not doing it.”

When asked what he would like to say to his children or other young adults, he had this comment. “I would just like to thank all of the spouses and kids who stay behind and represent a lot of what service members serve for. No amount of words or time spent trying to make up time lost will ever be able to describe the thanks that we have for our families that go through so much with us.”

Staff Sergeant Clarke is stationed at Fort George G. Meade and first enlisted in the Army in March 2004. He plans to make a career of the Army. We wish him and his young family well.



SSG Christopher Clarke

Did you know...

Honorably discharged veterans who withdrew from a Maryland public high school to enlist in the United States Armed Forces during World War II, the Korean Conflict and the Vietnam War may be eligible to receive a high school diploma. Contact your local board of education for additional details.

MDVA Veteran Cemeteries Pre-Interment Program

There is a pre-interment program where veterans can indicate their desire to be buried in one of the five state veterans cemeteries and verify their eligibility for burial by submitting a pre-interment application. The application can be downloaded at <http://mdva.state.md.us/state/burialBenefits.html>



Photo by James W. Brown

Baltimore City Veterans Day Celebration



Charlotte Hall Bus, donated by The American Legion



Maryland Department of Veterans Affairs... Proudly Serving Maryland Veterans

Office of the Secretary	866-793-1577
Outreach & Advocacy	866-793-1577
Cemetery & Memorial Programs.....	410-923-6981
Charlotte Hall Veterans Home	800-522-8387

VETERANS SERVICE PROGRAM & CLAIMS ASSISTANCE

Baltimore – Headquarters	800-446-4926 x6450
Bel Air.....	410-836-4900
Camp Springs	301-248-0463
Charlotte Hall.....	301-884-8171 x7155
Cumberland	301-759-5251
Frederick.....	301-600-2155
Hagerstown.....	301-791-0356
Hurlock.....	866-497-3684
Salisbury	410-713-3480



Read previous issues of The Maryland Veteran
www.mdva.state.md.us/news/newsletters.html

The Maryland VETERAN is a publication of the Maryland Department of Veterans Affairs
 16 Francis Street, Annapolis, Maryland 21401

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