



LEXINGTON COUNTY VETERANS NEWS

"Serving those who served and sacrificed for America"

November/December 2020



Lexington, SC.

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**At a Glance Calendar
November/December**

Weekly on Tuesdays in
November

Lexington County Veterans Group
Meeting from 10am to 12 noon
See page 17 for more information

Sunday, November 1st

Lexington County Veterans
Parade - 3pm

Tuesday, November 3rd

Election Day

Tuesday, November 10th

County Council Meeting

Wednesday, November 11th

Veterans Day
County Offices Closed

Thursday, November 26th

Thanksgiving Day
County Offices Closed

Friday, November 27th

Day After Thanksgiving
County Offices Closed

Weekly on Tuesdays in
December

Lexington County Veterans Group
Meeting from 10am to 12 noon
See page 17 for more information

Monday, December 7th

Pearl Harbor Remembrance Day

Tuesday, December 8th

County Council Meeting

Thursday, December 10th

Hanukkah begins at sundown

Monday, December 21st

Winter begins

Thursday, December 24th

Christmas Eve Day
County Offices Closed

Friday, December 25th

Christmas Day
County Offices Closed

Saturday, December 26th

Kwanzaa begins

Monday, December 28th

Christmas Holiday
County Offices Closed

Thursday, December 31st

New Year's Eve

Friday, January 1st, 2021

New Year's Day
County Offices Closed

CALENDAR KEY

Purple—Holidays/Special Days
Blue—Outreach dates
Red—County Offices Closed,
and Special Notices
Black—Director's appearances
in the County

Brown—County Council Meetings
Pink—Special Events throughout
the County
Orange—Director Out of Office
Green—Lexington County Veterans
Group Meetings

From the Director...

As we approach Veterans Day activities both in our County and the Midlands, we are mindful of the service of all Veterans. We are grateful for their sacrifice and that of their family and we are honored to serve them every day. The Columbia Veteran's Day parade has been canceled due to COVID 19 and although this is sad, it is necessary to keep everyone safe.

Our Lexington County Veterans Parade is still planned and will be at 3pm on Sunday, November 1st and we would love for you to attend to honor our Veterans. Last year was a great parade with great weather. The parade marches down Main Street, Lexington and ends at the County Administration building and Veterans Monument on South Lake Drive and is always a highlight of the year. Usually, a patriotic ceremony is held at the Veteran's monument immediately after the parade and the public is invited.

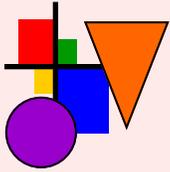
This large issue is chock full of discounts, free meals, free or reduced entertainment and free or reduced hotel stays for Veterans to honor the Veterans Day holiday. Please share this information with Veterans or those still serving on active duty that you may know.

Enjoying the journey,

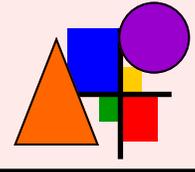


**Veterans
★ Day ★**

Thank you for your courage,
dedication, and hard work.
And thanks to the military
families for their support,
resilience, and sacrifice.

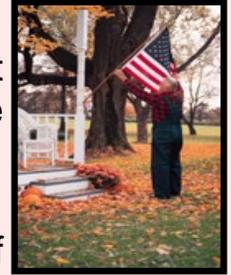


Individual Unemployability Benefits



What is Individual Unemployability?

Individual Unemployability is a part of the VA's disability compensation program that allows the VA to pay certain Veterans compensation at the 100% rate, even though the VA has not rated their service-connected disabilities at the 100% level.



What is the Eligibility Criteria for Individual Unemployability?

A Veteran must be unable to maintain substantially gainful employment as a result of his/her service-connected disabilities. Additionally, a Veteran must have:

- * one service-connected disability ratable at 60 percent or more, OR
- * two or more service-connected disabilities with a combined rating of 70 percent or more, with at least one disability ratable at 40 percent or more.

How do I Apply?

Submit VA Form 21-8940, Veteran's Application for Increased Compensation Based on Unemployability to our office or your nearest VA regional office. You can also call our office to schedule an appointment with us.



Can I work?

Veterans who are in receipt of Individual Unemployability benefits may work as long as it is not considered substantially gainful employment. The employment must be considered marginal employment.

- * **Substantially gainful employment** is defined as employment at which non-disabled individuals earn their livelihood with earnings comparable to the particular occupation in the community where the Veterans reside.
- * **Marginal employment** is generally deemed to exist when a Veteran's earned income does not exceed the amount established by the U.S. Census Bureau as the poverty level for the Veteran only.

What is the poverty level?

Per the U.S. Census Bureau the poverty levels depends upon the Veteran's age. If a Veteran is up to age 65, the poverty level is \$11,702 per year. If the Veteran is over age 65, the poverty level is \$10,788.

What if I don't meet the percentage Criteria?

Special consideration will be given for Veterans when the following criteria is met:

- * The Veteran is considered unemployable due to a service-connected disability(ies) but fails to meet the minimum percentage standards, OR
- * There is evidence of exceptional or unusual circumstances to impairment of earning capacity due to disabilities (for example, interference with employment or frequent periods of hospitalization)



Note: Veterans may have to complete an employment questionnaire once a year in order for the VA to determine continued eligibility to Individual Unemployability benefits.

VA expands access to virtual hearings

Virtual hearings provide Veterans a new option to have their appeal heard

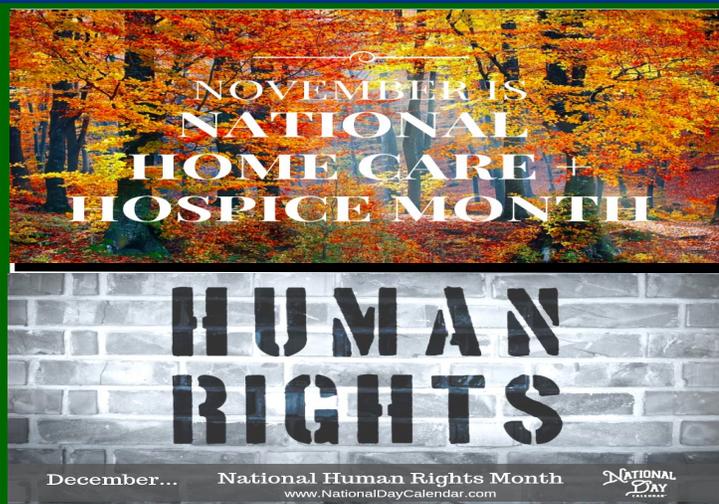
The U.S. Department of Veterans Affairs (VA) Board of Veterans' Appeals (Board) has announced it is expanding access to virtual hearings to all Veterans awaiting their Board hearing after successfully testing the capabilities during the last year.

Virtual hearings are a secure, confidential and convenient option for Veterans and their representative to have their Board hearing held from a location of their choosing.

The Board moved quickly to put this option into place in response to COVID-19 and the temporary suspension of in-person hearings. For Veterans who opted to have a hearing, choosing the virtual hearing will allow the Board to decide a Veteran's appeal more quickly.

Virtual hearings became a permanent option for Veterans, April 10, when President Trump signed the VA Tele-Hearing Modernization Act into law. To date, the Board has successfully held more than 640 virtual hearings and has the capacity to hold 250 per week. There are many openings on the virtual hearing docket for Veterans and their representatives considering this option.

"Providing Veterans the option to participate in their Board hearings from a location of their choosing is yet another way VA and the Board are continuing to modernize," said VA Secretary Robert Wilkie. "This option helps VA ensure Veterans continue to receive important benefits and services, especially in these difficult times."



County Council Needs You!

Veterans are still needed to lead the Pledge of Allegiance at County Council meetings on the 2nd and 4th Tuesdays of the month.

County Council meetings start at 4:30pm, so please be present around 4:15pm.

Contact the office at 803-785-8400, if you are interested.

The office would like to thank *Mike Gordon, Howard Smith & Nathan Prouse*. These individuals volunteered their time to say the Pledge of Allegiance during the months of September & October.



THANKS

ON THIS DAY IN HISTORY

Did you know that the following events occurred during the months of November & December?



November 1, 1950 - President Truman was the target of an unsuccessful assassination attempt.

November 6, 1854 - American conductor John Philip Sousa was born in Washington, D.C.



November 8, 1895 - X-rays (electromagnetic rays) were discovered by Wilhelm Roentgen at the University of Wuerzburg in Germany.



November 10, 1775 - The U.S. Marine Corps was established as part of the U.S. Navy.



November 12, 1929 - Grace Kelly was born in Philadelphia, Pennsylvania.



November 13, 1927 - The Holland Tunnel was opened to traffic. The tunnel runs under the Hudson River between New York City and Jersey City and was the first underwater tunnel built in the U.S.



November 17, 1800 - Congress met for the first time in the new capital at Washington, D.C.

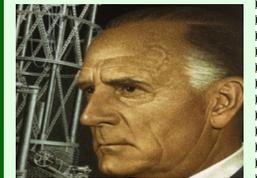


November 20, 1889 - American astronomer Edwin Hubble was born in Marshfield, Missouri.

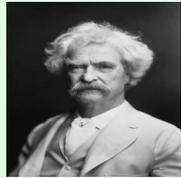
November 24, 1874 - Joseph Glidden patented his invention of barbed wire.



November 26, 1832 - The first female surgeon in the US Army, Mary Edwards Walker was born in Oswego, New York.



November 30, 1835 - American author, Samuel Clemens was born in Florida, Missouri. He wrote books under the pen name Mark Twain.



December 5, 1933 - The 18th Amendment (Prohibition Amendment) to the U.S. Constitution was repealed.



December 7, 1941 - The US Naval Base at Pearl Harbor, Hawaii was bombed. This started the US involvement in WWII.



December 8, 1980 - Former Beatle musician, John Lennon was assassinated.



December 16, 1944 - During World War II in Europe, the Battle of the Bulge began.

December 17, 1903 - Orville and Wilbur Wright achieved the first powered, controlled airplane flights.



December 24, 1993 - The KGB (Soviet Secret Police) organization was abolished by Russian President Boris Yeltsin.



December 26, 2004 - A magnitude 9.3 earthquake on the seafloor of the Indian Ocean set off a series of giant tsunami waves that smashed into the shorelines of a dozen countries including Indonesia, Sri Lanka, Thailand, India and Somalia.



December 29, 1890 - Members of the U.S. 7th Cavalry massacred more than 200 Sioux men, women and children at Wounded Knee Creek, South Dakota.



December 30, 1803 - The Stars and Stripes flag was raised over New Orleans as the United States took formal possession of the territory of Louisiana, an area of 885,000 square miles, nearly doubling the size of the U.S.



Louisiana Territory



**November is
National Raisin
Bread Month!**



**December is
National Fruit
Cake Month!**



**Are you a
Veteran in
crisis or
concerned
about one?**

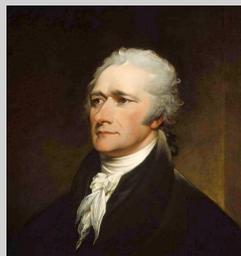
Connect with the Veterans Crisis Line to reach caring, qualified responders with the Department of Veterans Affairs. Many of them are Veterans themselves.

Call 1-800-273-8255 and press 1 or text 838255.

The Veterans Crisis line is a free, anonymous, confidential resource that's available to anyone, even if you're not registered with the VA or enrolled in VA healthcare. The Veterans Crisis Line does not charge for texting to 838255, but message and data rates may apply.

There is a certain enthusiasm in liberty that makes human nature rise above itself, in acts of bravery and heroism.

Alexander
Hamilton



"Why I Served Series"

Our County Public Information Officer, Harrison Cahill, has started a "Why I Served Series." He would like to record some video stories of Veterans explaining why they served. If you are interested or know of a Veteran who would be, please call Harrison at (803) 212-5553 or email him at hcahill@lex-co.com to set this up. He records the interviews in our conference room, where you will have privacy and can take your time in being interviewed. Harrison usually pares down these interviews to three to five minute videos that are shown on the Lexington County Facebook page and the TV in our office.

Direct Deposit

What is the fastest way to enroll or make a change to your Direct Deposit? The fastest way is to call 1-800-827-1000. They will be able to change it over the phone. To enroll you will need to know your



routing and account number along with the amount that is being deposited. If you are changing your direct deposit, you will need to know your old routing and account number along with your new information.

DID YOU KNOW...

All Dang-it Dolls workshops have been temporarily suspended due to the COVID 19 virus. Our office will let you know of any updates when we get them.

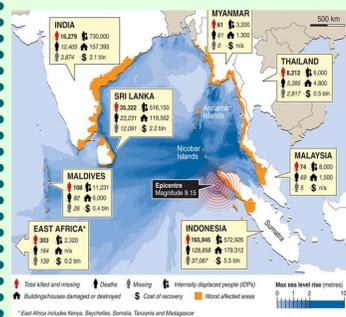


The History of the 2004 Indian Ocean Tsunami



It was December 26, 2004, the morning after Christmas or Boxing Day, and thousands of European and American tourists had flocked to the beaches of Sumatra, Thailand, Sri Lanka and Indonesia to escape the winter chill in a tropical paradise. At 7:59 AM, a 9.1 magnitude earthquake (one of the largest ever recorded) ripped a 900 mile stretch through an undersea fault in the Indian Ocean where the Indian and Australian tectonic plates meet. This was a powerful megathrust quake that occurs where a heavy ocean plate slips under a lighter continental plate. This propelled a massive column of water toward unsuspecting shores and caused the ocean floor to suddenly rise by as much as 40 meters (131 feet). The Boxing Day tsunami would be the deadliest in recorded history, taking a staggering 230,000 lives in a matter of hours.

The city of Banda Aceh on the northern tip of Sumatra was closest to the powerful earthquake's epicenter and the first waves arrived in just 20 minutes. It's nearly impossible to imagine the 100-foot rolling mountain of water that engulfed the coastal city of 320,000, instantly killing more than 100,000 men, women and children. Buildings folded like houses of cards, trees and cars were swept up in the oil-black rapids and virtually no one caught in the deluge survived. Thailand was next. With waves traveling 500 mph across the Indian Ocean, the tsunami hit the coastal provinces of Phang Nga and Phuket an hour and a half later. Despite the time lapse, locals and tourists were caught completely unaware of the imminent destruction. Curious beachgoers even wandered out among the oddly receding waves, only to be chased down by a churning wall of water. The death toll in Thailand was nearly 5,400 including



2,000 foreign tourists. An hour later, on the opposite side of the Indian Ocean, the waves struck the southeastern coast of India near the city of Chennai, pushing debris-choked water kilometers inland and killing more than 10,000 people, mostly women and children, since many of the men were out fishing. But some of the worst devastation was reserved for the island nation of Sri Lanka, where more than 30,000 people were swept away by the waves and hundreds of thousands left homeless. As proof of the record-breaking strength of the tsunami, the last victims of the Boxing Day disaster perished nearly eight hours later when swelling seas and rogue waves caught swimmers by surprise in South Africa, 5,000 miles from the quake's epicenter.

The 2004 quake ruptured a 900-mile stretch along the Indian and Australian plates 31 miles below the ocean floor. Rather than delivering one violent jolt, the quake lasted an unrelenting 10 minutes, releasing as much pent-up power as several thousand atomic bombs. In the process, massive segments of the ocean floor were forced upward an estimated 30 or 40 meters (up to 130 feet). The effect was like dropping the world's largest pebble in the Indian Ocean with ripples the size of mountains extending out in all directions. Once caught in the raging waters, if the currents don't pull you under, the debris will finish the job. In earthquakes, a certain number of people die but many more are injured. It's completely reversed with tsunamis. Almost no injuries, because it's such a difficult disaster to survive.

The U.S. Geological Survey held expeditions in early 2005 to measure the full extent of the tsunami that struck Sumatra. It was during these expeditions that scientists confirmed maximum wave heights of more than 131 feet on the northwestern tip of the island. Since the 2004 tsunami, governments and aid groups have prioritized disaster risk reduction and preparedness. Only three weeks after the tsunami, representatives of 168 nations agreed to the Hyogo Framework for Action, which paved the way for global cooperation for disaster risk reduction. Since then, ocean floor earthquake sensors have been installed to trigger early warnings, and many local communities have been trained in evacuation and disaster response.



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CARES Act Extends VA Home Loan Pre-Foreclosure Options

On March 27th, the President signed the Coronavirus Aid, Relief, and Economic Security Act, or CARES Act, into law to help Americans economically impacted by the coronavirus (COVID-19) pandemic to help homeowners avoid home foreclosure. As the country rallies together to prevent further spread of the coronavirus, VA's Loan Guaranty Service is working to assist Veterans. The service is specifically focused on ensuring our Veterans and their families facing temporary or more long-term difficulty paying their monthly mortgage understand their options. How does this law affect my VA home loan? If you experience financial hardship caused directly or indirectly by COVID-19, then – as with any financial hardship – you should immediately contact your loan servicer (the company that accepts your monthly mortgage payments). If you do lose income, you always have options to avoid foreclosure on your VA home loan. Your options include forbearance extension under the CARES Act.

The CARES Act allows borrowers with government-backed loans (including VA loans) to request special forbearance – an agreement between you and your mortgage servicer – where your servicer agrees to either delay payments or to accept partial payments for one or more months. The details of any forbearance agreement are between you and your servicer, which means you don't have to call VA for permission. The Consumer Financial Protection Bureau (CFPB) has a video summarizing the mortgage forbearance changes.

You can request a forbearance for up to 180 days without paying late fees or other penalties by simply stating you are affected financially by the COVID-19 national emergency. No extra documentation is required. If necessary, you can request up to 180 additional days of forbearance before the first forbearance period ends. Your servicer cannot report delinquency if you take advantage of relief related to COVID-19 throughout the current emergency and 120 days afterward.

What does "up to 180 days" mean? Not all borrowers need 180 days. Your financial situation and ability to repay after the forbearance ends will help determine the length and terms of your forbearance agreement.

What do you need to know about forbearance? It is important to understand that all delayed payments covered in a forbearance period are still owed. For example: Your Monthly Mortgage Payment is \$1,100 and you request a forbearance for three months. After the three-month forbearance, you'll owe your mortgage servicer the \$3,300 of missed payments in addition to resuming your monthly mortgage payment of \$1,100. Your servicer will try to help you reach affordability, so you must be honest about your income, savings and expenses. VA encourages you to be realistic about what you can afford and how much time you will need. We don't want you to experience a worse financial situation in the future. If you attempt to overreport your income to keep your home, you could face an insurmountable debt and raise your risk of foreclosure. Your servicer does not have to accept partial payments unless that was part of the agreement. If you underreport your expected income to try to save money, your servicer may determine that you can't afford your loan and may raise your risk of foreclosure. Your servicer will try to verify that you can afford your mortgage. Building trust will go a long way to help you avoid foreclosure and negative effects on your credit.

When are my missed payments due? This depends on your forbearance agreement. Your repayment plan could be that you: Make the payments all at once, if you are financially able, or spread payments out over an agreed upon time period.

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2020 Veteran's Day Free Meals and Discounts

Two things to always remember during Veterans Day when using any of the free meals or discounts listed below:

1 - **Proof of Military Service:** First, most companies require some form of military ID – including a U.S. Uniform Services ID Card (active/reserve/retired), Current Leave and Earnings Statement (LES), Photograph in uniform, be wearing uniform (if your service permits), Veterans Organization Card (e.g., American Legion and VFW), DD214, discharge paperwork, or other form of identification. Other restaurants and companies may only require a photo of you in uniform, or go by the honor system.

2 – **Participation:** Second, always call ahead to verify locations, times, and participation. Many of the listed companies are franchises and may have different policies.

Due to COVID-19 restrictions and safety precautions, please call each business ahead of time to find out their current procedures for social distancing, etc.

We will do our best to keep this page updated as we find new information.



Discounts at Restaurants

54th Street Grill - Veterans and active duty military get a free entree on November 11.

Applebee's – Veterans and active duty military receive a free meal from a limited menu on November 11.

Arooga's - Veterans and active duty military get a free meal from a fixed menu on November 11.

Bakers Square - Veterans and active duty military get a free breakfast from a set menu on November 11.

Bar Louie – On November 11, Veterans and active military personnel get a free appetizer or entree.

Ben's Soft Pretzels - Veterans receive a free Jumbo Soft Pretzel at participating locations on November 11.

BJ's Restaurant - Active duty military and Veterans receive a complimentary entree under \$12.95 on November 11.

BLT Steak - On November 11, parties of two or less receive a 50% discount and parties of three or more receive a 25% discount for veterans and active duty military.

Bob Evans - Veterans and active military personnel receive a free meal from a select menu on November 11.

Bonanza Steakhouses - Active duty and retired military get a free buffet on November 11.

Bonefish Grill – Veterans and active duty service members receive a free Bang Bang Shrimp appetizer on November 11.

Boston Market - Active duty or retired military personnel and their families can receive one free brownie or cookie with any purchase on November 11.

Bubba's 33 - Veterans and active members of the military get a free lunch on November 11.

Buffalo Wild Wings - Veterans and active duty military personnel receive one small order of wings and a side of fries free on November 11 all day.

Burntwood Tavern - Veterans and active military get a free lunch or dinner on November 11.

Calhoun's - Veterans and active duty military get a free meal on November 11.



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2019 Veteran's Day Free Meals and Discounts continued from page 9

California Pizza Kitchen – Veterans and active military receive a complimentary entrée from a special menu on November 11.

Carraba's – Veterans and active duty service members receive a free appetizer of your choice on November 11.

CentraArchy Restaurants - Veterans and active duty service members get a free entrée and 25% off to their accompanied family on November 11 at participating restaurants.

Chevys Fresh Mex - On November 11 from 11am-10pm, all active and retired military personnel can select one complimentary item from a special Veterans Day menu.

Chicken Salad Chick - On November 11, Veterans and active duty military receive one sandwich or scoop of their choice of chicken salad, one side, a pickle spear, a cookie and a drink.



Chili's – Veterans and active duty military receive a free meal from a special menu on November 11.

Chipotle - Active duty military, Reserves, National Guard, Veterans and spouses get a buy-one-get-one (BOGO) deal from 3:00 p.m. to close on November 11.

Chuck E. Cheese's - Active and retired military members can enjoy a free individual 1-topping pizza on November 11.

Cici's – Veterans and active duty members receive a free buffet that includes pizza, salad, desserts and more on November 11.

City Barbecue - Veterans and troops get a free sandwich platter on November 11.

Claim Jumper - On November 11, all Claim Jumper locations will provide Veterans with a complimentary meal from a special menu.

Country Cookin - Veterans receive a free meal from 2 pm – 8 pm on November 11.

Cracker Barrel - Veterans get a complimentary slice of Double Chocolate Fudge Coca-Cola Cake on November 11.

Dairy Queen – Veterans and active duty military receive a free Blizzard treat on November 11.

Denny's – Active, inactive and retired military personnel get a free Build Your Own Grand Slam on November 11, from 5am to noon.

El Torito - Active and retired military personnel can select one complimentary item from a special menu on November 11 from 11am-10pm.

Famous Dave's - On November 11, former and current military personnel will receive a free Two Meat Combo.

Farmer Boys - Veterans and active duty military receive a free Big Cheese burger on November 11.

FATZ – Veterans and active duty military receive one free world famous Calabash Chicken entrée.

Fazoli's - Veterans get a free Build Your Own Pasta Bowl on November 11.



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2019 Veteran's Day Free Meals and Discounts continued from 10

Figaro's Pizza - Veterans and active duty service members get a complimentary medium 1-topping pizza on November 11.

Firebirds Wood Fired Grill - Active duty military and Veterans get a free lunch or dinner entrée on November 11.

Fogo de Chão - Veterans and active duty personnel will receive 50% off their meal on November 11, and up to three additional guests will receive 10% off their meals.



Freddy's Frozen Custard and Steak Burgers – Veterans and active duty service members receive a free combo meal card on November 11.

Friendly's - Friendly's is treating Veterans and active military to a free breakfast, lunch or dinner from a limited menu on November 11.

Glory Days Grill - Veterans get a free appetizer on November 11.

Golden Corral – Golden Corral Restaurants' Military Appreciation Night free dinner will be available on November 14 from 5 to 9pm. Military retirees, Veterans, active duty, National Guard and Reserves are all welcome.

Green Mill Restaurant and Bar - Veterans and active duty military get a free meal on November 11.

Hickory Tavern - Veterans and active duty military get 50% off all food and non-alcoholic beverages all day on November 11.

Hickory Tavern – Veterans and active duty military get 50% off all food and non-alcoholic beverages all day on November 11.

Hooters – Hooters invites all Veterans and current service men and women to enjoy a free meal, up to \$10.99 in value with any drink purchase, by presenting a military ID or proof of service at any locations across the country.

Houlihan's - Active military and Veterans receive one free entrée, valued up to \$15, with purchase of an additional entrée on November 11.

Hurricane Grill and Wings - Veterans and active duty personnel get a complimentary entrée and non-alcoholic beverage on November 11 from a limited menu.

Hy-Vee - Veterans and active duty military members get a free breakfast buffet on November 11.

IHOP - On November 11, participating IHOP Restaurants offer Veterans and active duty military free Red, White and Blue pancakes from 7am to 7pm.

IKEA - Veterans get a free entrée from November 7 through 11.

JJ's Red Hots - Veterans and active duty get a free meal including unlimited hot dogs, sausages, sides and non-alcoholic drinks all day on November 11.

K&W Cafeteria – Anyone with a valid military ID can have a free meal on November 11, which includes meat, vegetables, bread and a refillable drink.

Krispy Kreme – Veterans and active duty military receive a free doughnut and a free small coffee on November 11.



Continued on page 12

2019 Veteran's Day Free Meals and Discounts continued from page 11

Krystal - All guests with their military ID may receive a complimentary breakfast Sausage Biscuit from opening until 11 am on November 11.

LaMar's Donuts - Veterans and active duty military get a free donut and 12 oz. coffee at participating locations on November 11.

Little Caesars Pizza - Veterans and active military members with a free \$5 Hot-n-Ready lunch combo on November 11 at participating stores nationwide.



Longhorn Steakhouse – Active duty military, Veterans and their families get a complimentary appetizer or dessert on November 11. Guests that dine with a Veteran will also receive 10 percent off their meal.

Max & Erma's – On November 11, participating Max & Erma's locations are offering Veterans and active military personnel a free Best Cheeseburger in America.

McCormick & Schmick's Seafood Restaurants – On November 6, participating McCormick & Schmick's Seafood Restaurants will offer a complimentary entrée to Veterans and Gold Star Families from a special menu.

Menchie's – All active and retired military personnel will receive a free 6oz frozen yogurt on November 11.

Mimi's Cafe - All Veterans and active duty military will receive a complimentary entrée with the purchase of any non-alcoholic beverage on November 11. On November 12 and 13, Veterans and active duty military receive their choice of breakfast, lunch or dinner entrees on the 'Veterans Day' menu for \$5.99.

Mission BBQ - Veterans and active duty military get a free sandwich and a slice of cake on November 11.

Native Grill & Wings - Veterans and active duty service members receive any menu item up to \$11.99 free all day on November 11.

Ninety Nine Restaurant and Pub - On November 11 from 11 am to 4 pm, Veterans and active military get a free lunch with purchase of an entree.

O'Charley's – Veterans and active duty service members get a free meal on November 11.

Olive Garden – Active duty military, Veterans and their families get a free entrée from a special menu on November 11.



On the Border – Veterans and active duty military can enjoy a free meal from the “create your own combo” menu on November 11.

Outback Steakhouse – All active and retired service members receive a free Bloomin' Onion and a beverage on November 11. Outback is also offering active and former service members 15% off their meals November 12 through December 31.

Perkins - Active duty military and Veterans get a free Magnificent Seven meal on November 11.

Pizza Schmizza - Veterans and active duty service members get a free slice of pizza on November 11, between 1 and 4 pm.

Ponderosa Steakhouse - Active duty and retired military get a free buffet on November 11.

Primanti Bros. - Veterans and active duty military get a free sandwich from 4 pm to close on November 11.

Continued on page 13

2019 Veteran's Day Free Meals and Discounts continued from page 12

Quaker Steak & Lube – Veterans and active duty military receive a free meal on November 11.

Red Hot & Blue - Veterans receive a free entrée with the purchase of a second entrée on November 9, 10 and 11. Coupon required.



Red Lobster – Veterans, reserve and active-duty military personnel receive a free appetizer or dessert from a limited menu on November 10 and 11.

Red Robin –Veterans and active duty military get a free Red's Tavern Double Burger with Bottomless Steak Fries on November 11.

Rib Crib - Veterans and active military personnel receive a free meal on November 11.

Rock and Brews - Veterans and active military personnel receive a complimentary pulled pork sandwich on November 11.

Rosebud Restaurants - All currently serving and retired Veterans get half off a second entrée purchase for lunch with the purchase of an entrée on November 11.

Ruby Tuesday - Veterans, active duty and reserve service members get a free appetizer on November 11.

Sheetz – Veterans and active duty military personnel get a free 6 inch turkey sub, regular size fountain drink and a carwash at all Sheetz locations on November 11.

Shoney's – Shoney's will offer a free All-American Burger to Veterans and active duty service members on November 11.

Spaghetti Warehouse - From November 11 through November 13 buy one entrée and get the second entrée free. Coupon required.

Steak 'n Shake – Veterans and active duty military receive a free breakfast skillet & coffee from 6am to 11am on November 11.

Sticky Fingers - Veterans and active military get a free pulled pork sandwich with baked beans and coleslaw all day on November 11.

Stir Crazy - Veterans and active duty military get a free chicken or steak fresh market bar on November 11.

Tap House Grill - Active, inactive and retired military personnel get a complimentary meal on November 11.

Texas Roadhouse –Texas Roadhouse locations nationwide will offer Veterans a free lunch on November 11 from 11am to 2pm. Offer is good for active duty, retired and former US military.

T.G.I. Friday's – Veterans and active duty military get a free lunch on November 11 from 11am to 2pm.

Tijuana Flats – Veterans and active duty military receive a free meal on November 11.

Travel Centers of America - Military Veterans who are CDL holders receive a free meal with beverage on November 11.

Twin Peaks - Active duty and Veterans get a free menu item from their Annual Veterans Day Appreciation Menu on November 11.

Uno Chicago Grill – Veterans and active duty military receive a free entrée or individual pizza with an entrée or pizza purchase of equal or greater value on November 11.

Continued on page 14



2019 Veteran's Day Free Meals and Discounts continued from page 13

Village Inn - Veterans and active military personnel receive a free Inn-Credible V.I.B. Breakfast on November 11.

White Castle - Veterans and all members of the military receive a free combo meal on November 11.

Wienerschnitzel - Veterans and active duty military receive a free Chili Dog, small fries and a 20oz drink on November 11

World of Beer - All Veterans and current service members receive a free select draught beer on November 11.

Yard House - Veterans and active duty military receive a complimentary appetizer on November 11.

Retail Stores and More

AARP - Get 20 percent off membership for veterans and their families.

Alfred Angelo - Military brides get a free wedding gown on Veterans Day. Must make an appointment for November 11 to qualify.

Amazon.com - Get 20 percent off select clothing on Veterans Day using the promotion code: 20veterans.

Army Corp of Engineers Recreation Areas - Free use at more than 2,400 recreation areas nationwide for Veterans and active-duty service members and their families.

Bellhops - Veterans and active-duty service members can order free service for moving and lifting jobs that will take place between November 13 and December 15.

Bed, Bath & Beyond – 20% off in store purchases, November 10 - 11

Big Lots – 10% off all purchases on November 11 for Veterans, active duty, reservists and their dependents.

Brides Across America - Military brides can get a wedding dress during the month of November through the Brides Across America program. The group partners with salons across the nation. You must register online.

Dell - Military members get 15 percent off on select PCs and electronics from Veterans Day through November 15.

Dollar General - Get 11 percent off on November 11 if you are a veteran or active duty military.

Great Clips - A free haircut for military members and for those not in the military, a card for a free haircut to give to military members.

Home Depot - Get a 10 percent discount with military ID.

Jockey - Veterans, active-duty and families get 25 percent off using the promo code MILITARY.

JDog Junk Removal & Hauling - Half-off services for Veterans if you book before November 11.

JC Penney - Twenty percent off for Veterans and active-duty military on in-store purchases.

La-Z-Boy Furniture Gallery - An additional 5 percent off the Veterans Day sale for active-duty, Veterans, retirees and reservists.

Lowes Home Improvement - Ten percent off for anyone who has served in the military with proof of service.

free



Continued on page 15

2019 Veteran's Day Free Meals and Discounts continued from page 14

Meineke - All Veterans receive a free Basic Oil Change at participating Meineke locations.
newegg.com: Get 10 percent off through Tuesday, November 10.

Publix - Active and retired military personnel and family members receive a 10 percent discount on Veterans Day. Proof of service required.

Rack Room Shoes - Ten percent off for retired and active-duty service members for your the entire purchase on Veterans Day.



Red Roof Inn - Retired and active-duty service members get 15 percent off a stay during the month of November.

Sleep Number - Save \$500-\$700 on selected Sleep Number mattress sets.

Sports Clips – Veterans and active duty US service members can stop in on November 11 to get a free haircut.

Under Armour - Retired and active-duty service members get 15 percent through November 12.

Free Park Admissions for Veterans Day

Colonial Williamsburg – Veterans, service members and dependents of currently deployed troops can get free admission tickets to the park from November 7th through 11th.

Free Entrance Into National Parks – This freebie is in honor of Veterans Day but everyone can take part in it. Over 100 national parks will waive admission fees on November 11th in honor of Veteran's Day.

Knotts Berry Farm– Knott's Berry Farm continues its tradition of honoring the brave men and women who have served in the U.S. military, both past and present, with free admission during its annual Military Tribute Days. The free-admission offer applies to all U.S. Veterans, retired and active military personnel and one guest. Up to six additional tickets may be purchased at Knott's Ticket Booths for only \$42 each from November 3 through 21 and for \$48 each from December 2 through 19, 2019. U.S. Veterans, retired and active military personnel must present military ID or proof of U.S. military service at Knott's ticket booths to receive the complimentary tickets. Veterans, retired and active military personnel must be present.

Seaworld Parks - Veterans and active-duty military receive discounts or free admission. Seaworld properties include SeaWorld Orlando, SeaWorld San Antonio, SeaWorld San Diego, Busch Gardens Tampa, Busch Gardens Williamsburg, Sesame Place Langhorne. The program does not include Discovery Cove in Orlando or Aquatica, SeaWorld's Waterpark.

Veteran Ticket Foundation – Get free tickets to sporting event, movies, shows and more by visiting www.vettix.org.



november

BIRTH FLOWER

loyalty
honesty
love
deep passion
get well wishes



CHRYSANTHEMUM

december

BIRTH FLOWER

hope
wealth
the only one
good fortune



NARCISSUS

VA LIFE INSURANCE

As part of our mission to serve Service members, Veterans, and their families, the VA provides valuable life insurance benefits to give you the peace of mind that comes with knowing your family is protected. The VA's life insurance programs were developed to provide financial security for your family given the extraordinary risks involved in military service.



Benefit Descriptions, Eligibility Requirements, and How to Apply

Service Members' Group Life Insurance (SGLI) is a low-cost group term life insurance program for service members. Coverage can be extended for up to two years if the service member is totally disabled at separation. Coverage is automatic for most active duty service members, ready reserve and National Guard members scheduled to perform at least 12 periods of inactive training per year, members of the Commissioned Corps of the National Oceanic and Atmospheric Administration and the Public Health Service, cadets and midshipmen of the U.S. military academies, and ROTC members. Use SGLV 8286 to designate beneficiaries, or reduce, decline, or restore SGLI coverage.

Veterans' Group Life Insurance (VGLI) allows Veterans to convert your SGLI to a civilian program of lifetime renewable term coverage after separation from service. Service members with full-time SGLI coverage are eligible to convert SGLI to VGLI after separation from service. You would need to complete form SGLV 8714.

Family Service Members' Group Life Insurance (FSGLI) insures spouses and children of Service members with SGLI coverage. Spousal coverage may not exceed the service member's coverage. Dependent children are automatically covered at no charge. The term life insurance coverage is automatically provided to spouses and dependent children of service members insured under SGLI. Use form SGLV 8286A to decline, reduce, or restore FSGLI coverage.

Service Members' Group Life Insurance Traumatic Injury Protection (TSGLI) is an automatic feature of SGLI that provides payments to service members who suffer losses, such as amputations, blindness, and paraplegia, due to traumatic injuries that occur in service. All service members insured by SGLI are automatically covered by TSGLI. To file a claim for the TSGLI benefit, complete for SGLV 8600.

Service-Disabled Veterans' Life Insurance (S-DVI) provides life insurance coverage to Veterans who have been given a VA rating for a new service-connected disability in the last two years. Totally disabled Veterans are eligible for free coverage and have the opportunity to purchase additional life insurance. This insurance is available for service members who were released from active duty under other than dishonorable conditions after April 25, 1951, AND have been granted service connection for any disability (even 0 percent) within the last two years, AND are in good health except for any service connected conditions may be eligible. For this coverage you would need to complete VA form 29-4364.

Veterans' Mortgage Life Insurance (VMLI) provides mortgage life insurance protection to disabled Veterans who have been approved for a VA Specially Adapted Housing (SAH) grant. VMLI is available to Veterans who received a SAH grant, have a title to the home, and have a mortgage on the home. You would need to complete VA form 29-8636.

Lexington County Veterans Group

All Honorably Discharged Lexington County Veterans are invited to attend the weekly meetings. The group meets weekly on Tuesdays from 10 am to 12 noon. They are currently meeting at the American Legion Post 7, 211 American Legion Drive, Lexington, SC 29072. The group meets for Health Issues and PTSD counseling with a licensed counselor.



On the second Tuesday of each month, they meet at a different local restaurant for food and fellowship. Check their website for the location.

The Veterans group also participates in various social activities such as group lunches, group dinners with wives/significant other, boat trips on Lake Murray, participation in the Lexington County Veterans parade and other general group tours.



Veteran Wives Support Group
Meets 1st Friday of each month, 2 to 4pm,
at Crossroads Counseling Center, 130A Whiteford Way,
Lexington, SC 29072

*For further information, please visit their website at
lex-coveteransgroup.com or
contact our office at 803-785-8400.*

DEBT MANAGEMENT CENTER COVID-19 UPDATES

The impacts due to COVID-19 are far reaching. The Debt Management Center (DMC) is helping our Veterans and beneficiaries.

WHAT WE'RE DOING

- Suspended collections on new debts and halted issuing new debt collection letters
- Paused referral of delinquent debt to Department of the Treasury, Credit Alert Interactive Verification Reporting System, and Credit Reporting Agencies
- Offering temporary suspension of debt collection
- Providing extended payment arrangements
- Text messages sent directly to Veteran's phone accounts - 8.6M recipients
- Conducted a Borne the Battle Podcast with Public Affairs - reached 11M
- Communicated to Veterans via a letter, multiple emails, Facebook, website posts and blog updates

WHERE TO GET UPDATES

We will continue to update our website: www.va.gov/debtman with new information regarding the COVID-19 crisis. We will announce important dates regarding resumption of debt collection activities on our website.

WHO TO CONTACT

For help with payment plans, please call us at 1-800-827-0648 or submit your online request to DMC at <https://iris.custhelp.va.gov/app/ask/>.

Veterans Transportation Service



The Veterans Transportation Service (VTS) is designed to ensure that all qualifying Veterans have access to care through convenient, safe, and reliable transportation. VTS provides qualifying Veterans with free transportation services to and/or from participating VA medical centers in a multi-passenger van. This service ensures that all qualifying Veterans who do not have access to transportation options of their own, due to financial, medical, or other reasons, are able to travel to VA medical facilities or authorized non-VA appointments to receive the care they have earned. Veterans who are eligible for VA health care benefits and have a VA-authorized appointment are eligible for transportation through the VTS program based on the availability and guidelines in place at their local facility. Each local VA authorized facility has ridership guidelines based on their capabilities.

Each local VA authorized facility has ridership guidelines based on their capabilities.

Below are Points of Contact in your area to assist you in meeting your transportation needs:

Wm. Jennings Bryan Dorn VA Medical Center
6439 Garners Ferry Road Columbia, SC 29209

Contact:

Roy Tucker

Roy.TuckerJr@va.gov

803-776-4000 ext. 6398

Alternate Contact:

Harry Plyler

Harry.Plyler@va.gov

803-776-4000 ext. 6398

History of the 2004 Indian Ocean Tsunami continued from page 7

Fast facts: 2004 Indian Ocean earthquake and tsunami

- The Sumatra-Andaman earthquake, which caused the 2004 Indian Ocean tsunami, is estimated to have released energy equivalent to 23,000 Hiroshima-type atomic bombs.
- In Banda Aceh, the landmass closest to the quake's epicenter, tsunami waves topped 130 feet.
- The tsunami's waves traveled across the Indian Ocean at 500 mph, the speed of a jet plane.
- The 2004 Indonesia earthquake caused a shift in the Earth's mass that changed the planet's rotation.
- Total material losses from the tsunami were estimated at \$10 billion.



DID YOU KNOW...

The U.S. Department of Veterans Affairs (VA), Veterans Benefit Administration (VBA) is transitioning to an exclusive online process on October 13, 2020. This new process will allow Veterans to enroll in direct deposit and/or change bank account information and help eliminate fraudulent actions aimed at Veterans.

This is an earlier transition date than previously announced. Security threats while using paper forms and faxes are immense. This expedited change is needed to reduce hundreds of attempts, reported each month, to defraud Veterans through paper-based interactions.

While online changes with the more secure two-factor authentication process are strongly encouraged, any Veteran with questions about the process can call our helpline at 1-800-827-1000 (TTY: 711), or by going to their nearest VA regional office (if accepting in-person appointments) and change this information in person.

For additional information, please visit us at: <https://www.va.gov/change-direct-deposit/>



UPDATE

Thank you for your past support of the Wreaths Across America Program at the Fort Jackson National Cemetery. We hope you can help us again this year. I realize this is a late start to be asking for help with wreath sponsorships. But, until now, we did not know what was going to happen. Because of COVID-19, the Veterans Administration is not allowing the annual ceremonies to take place at the National Cemeteries. Up until a week ago, they were not going to allow us to place the wreaths either. So, we did not feel comfortable asking for donations not knowing if those wreaths would be able to be placed. Now, we know they can, under the supervision of the cemetery, but without the general public's help this time. They will be in place by National Wreaths Across America Day on Saturday, December 19, 2020. The cemetery director will be directing how and when they will be placed.

This year, our goal is 8500 wreaths to Remember and Honor our Veterans past and present. We have appreciated your support in the past, helping us reach our goal of a wreath for every gravesite and we are hoping we can count on you again this year. Without the support of wonderful people like you, we would not be able to do this.

I have attached our 3 for 2 sponsorship form. (see page 20 for the sponsorship form) For every 2 wreaths sponsored, the National Wreaths Across America program will donate 1 wreath free. Please feel free to share this form with anyone you feel may be interested in helping. You can mail your donation to me at the address below, or if you prefer to make your donation by Credit or Debit Card, please call me and I will take it over the phone.

Thank you again for your continued support. Take Care and Stay Safe

Carol Davis
SC State Representative and Leader, Wreaths Across America
Fort Jackson National Cemetery, Columbia, SC
P.O. Box 3356
West Columbia, SC 29171
(803) 467-4482

Roasted Sweet Potatoes with Honey and Cinnamon

Ingredients:

4 sweet potatoes, peeled and cut into 1-inch cubes
1/4 cup extra-virgin olive oil,
 plus more for drizzling potatoes after cooked
1/4 cup honey
2 teaspoons ground cinnamon
Salt and freshly ground black pepper

Preheat oven to 375 degrees F. Lay the sweet potatoes out in a single layer on a roasting tray. Drizzle the oil, honey, cinnamon, salt and pepper over the potatoes. Roast for 25 to 30 minutes in oven or until tender. Take sweet potatoes out of the oven and transfer them to a serving platter. Drizzle with more extra-virgin olive oil.





WREATHS *across* AMERICA

2020

Wreath Sponsorship Form

*Sponsored wreaths are placed on the grave markers at state, national veterans cemeteries as well as local cemeteries each December. Wreaths may be purchased online at www.WreathsAcrossAmerica.org Please use Cemetery Code SCFJNC and Organization Code SC0015

Name: _____
 Address: _____
 City: _____
 State: _____ Zip: _____
 Phone: _____
 Email: _____

Please make checks payable to:
Wreaths Across America TM
 PO Box 3356
 West Columbia, SC 29171
 Questions? Please call 803-467-4482
 Thank you for your Sponsorship and joining us in our mission to Remember, Honor and Teach!

WREATHS ACROSS AMERICA FORT JACKSON NATIONAL CEMETERY

WHEN USING THIS FORM, FOR EVERY 2 WREATHS SPONSORED, WAA WILL DONATE 1 FREE WREATH.

Sponsorship	Price	Quantity	Total
Individual- 1 Wreath	\$15.00		
Mailed "In Honor" card- If you wish to send a mailed honor card telling someone of your sponsorship-see "In Honor" section below. *Card will not be mailed if the \$2 fee is not included.	\$2.00		
Family- 4 Wreaths	\$60.00		
Small Business- 10 Wreaths	\$150.00		
Corporate- 100 Wreaths	\$1,500.00		
		Grand Total	

SORRY- WE CAN NOT TAKE GRAVE SPECIFIC REQUESTS

<p style="text-align: center;">In Honor of:</p> <p>_____</p> <p>Please provide email of "In Honor Of" recipient, or mailing address so a card can be sent notifying them of your sponsorship in their honor. (If you have a specific message please write it on the back of this sheet and we will include it.)</p> <p style="text-align: center;">Email: _____</p> <p style="text-align: center;">Mailing: _____</p>	<p style="text-align: center;">In Memory of:</p> <p>_____</p> <p>This name will be listed on our online memory wall, please provide name, rank, branch of service and state resided</p> <p>Branch of Service: _____</p> <p>Rank: _____</p> <p>State: _____</p>
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Please note that all sponsorships are sent directly to the location and no wreaths are sent to the individuals purchasing sponsorships.

Location ID: SCFJNC Fundraising Group ID: SC0015

FOR OFFICE USE ONLY:

Cash \$: _____	Total\$: _____ Date: _____
Total # Checks: _____	Reconciled: _____
MO \$: _____	GEN: _____
Entered: _____	

Emergency Senior Feeding Program

Lexington County Recreation & Aging Commission (LCRAC) and Irmo Chapin Recreation Commission (ICRC)
Emergency Senior Feeding Program

Thanks to BlueCross BlueShield of South Carolina & the BlueCross BlueShield of South Carolina Foundation!

Must be 60 years and older, must not be a current nutrition program client, must be a resident of Lexington County or in area served by LCRAC or ICRC, must have a valid SC ID. If picking up for someone else, must show their ID.

Maximum 2 meal recipients per car. Both must have a valid ID.
Each recipient will receive a package containing 5 catered meals.
Each recipient is limited to 1 package per week.
Lines may begin at 9:30 am.
Meal distribution will begin at 10:30 am and continue until all food has been distributed.

Monday

1. Batesburg-Leesville Leisure Center, 227 Highland Avenue, Batesburg, SC 29006 (LCRAC)
2. Midlands Sports Complex, 900 Pine Ridge Dr., West Columbia SC 29172 (LCRAC)
3. Swansea High School, 500 1 st St., Swansea, SC 29160 (LCRAC)
4. Tri-City Leisure Center, 485 Brooks Ave., West Columbia, SC 29169 (LCRAC)

Tuesday

1. Gilbert-Summit Sports Complex, 100 Broad St., Gilbert SC 29054 (LCRAC)
2. Red Bank Baptist Church, 120 Community Drive, Lexington SC 29073 (LCRAC)
3. Pelion Sports Complex, 300 Fort St., Pelion, SC 29123 (LCRAC)
4. Crooked Creek Park, 1098 Old Lexington Hwy., Chapin SC 29036 (ICRC)

Wednesday

1. Gibson Road Soccer Complex, Duffie Rd., Lexington SC 29072 (Turn by Lex Co Sheriff Dept and follow Duffie to the park entrance), (LCRAC)
2. Howard Park Sports Complex, 200 Cougar Drive, West Columbia, SC 29169 (LCRAC)
3. Seven Oaks Park, 200 Leisure Lane, Columbia, SC 29210 (ICRC)

Thursday

1. Pine Grove Sports Complex, 701 Barnwell Road, West Columbia, SC 29073 (LCRAC)
2. Spires Recreation Center, 1500 Dunbar Road, Cayce, SC 29033 (LCRAC)

Friday

1. Sandhills Middle School, 582 Meadowfield Road, Gaston SC 29053 (LCRAC)
2. Tri-City Leisure Center, 485 Brooks Ave., West Columbia, SC 29169 (LCRAC)
3. Gibson Road Soccer Complex, Duffie Rd., Lexington SC 29072 (Turn by Lex Co Sheriff Dept and follow Duffie to the park entrance) (LCRAC)

TIDBITS from the VARO & VAMC

- The VA has announced the reestablishment of in-person benefits services in select locations throughout the country. Currently, there are 11 regional offices (RO) open to the public and more are expected to reopen in the coming weeks as reopening phases will vary by RO and local conditions. ROs will continue adherence to Centers for Disease Control and Prevention guidelines which includes the use of social distancing, face coverings, hand sanitizer and asking sick individuals to stay at home. Veterans can continue to interact with the Veterans Benefits Administration (VBA) virtually for accessing benefits information online or when filing a claim online. For claim-specific questions call 1-800-827-1000. To check the availability of an RO near you, visit VA benefits offices.
- 80% of the Columbia RO is still working from home. It is anticipated to be 50% soon but they are awaiting the VA secretary to approve this.
- The VA is using more civilian medical agencies to do most of the compensation and pension exams for claims. This includes the current companies of QTC, VES and LHI. The VA wants to move the process away from the VA medical centers, so they can focus on Veteran's healthcare.
- All Veterans using the Dorn VA medical center WILL need to enter through the appropriate screening process via the tent at Columbia or checkpoints at the community-based outpatient clinics (CBOCs). All Veterans who enter any of the Columbia VA Health Care System's facilities will be pre-screened and they are suspending visitor entry until further notice. Visitors will be asked to wait in their car or at a table/bench for the Veteran to complete their appointment.
- The Columbia VA HCS leadership has suspended the valet parking service at the William Jennings Bryan Dorn VA Medical Center. Veterans are encouraged to park in any designated parking spot, including the area normally reserved for valet parking. As always, you can reach our Telephone Advice Program at (803) 647-5829 or Toll Free at (888) 651-2683.



COVID-19 Informational Update from Columbia VA Medical Center

Due to the ongoing increase of positive cases in South Carolina, we will continue to provide only emergent and urgent care to Veterans across the entire Columbia VA Health Care System. Our Emergency Department has always remained open 24/7, additionally we are open from 7:30 am to 6:00 pm seven days a week at our front entrance for COVID-19 screening and testing for all Veterans.

Universal masking will continue to be used to maximize the safety of everyone that enters any of our facilities for a face to face appointment. We will continue to provide the majority of our appointments virtually through the use of smart phones, computers and tablets; which has become a great method for our staff to work with our Veterans and their families at a distance. Thank you for your patience and understanding. If you need us at any time, we are only a phone call, secure message, or an e-mail away.

Please call Dorn VA Medical Center at 803-776-4000, to make sure the clinic you need is open.

CARES Act Extends VA Home Loan Pre-Foreclosure Options continued from page 8

What if I can't afford the higher monthly payments?
In this case, VA allows loan modifications. This can offset the size of your monthly payments by extending your loan out beyond your 360-month (30-year) loan, as long as your loan does not exceed 480 months from origination date. Instead of 30 years, your loan term could be 30 years plus 1-month or up to 40 years. Keep in mind, your mortgage note is a legal document that specifically states the date of first payment. Those payments are due on the first of each month, and the maturity date or paid-in-full date of the loan. A VA loan can be repaid early without penalty, but your mortgage note must be legally modified to adjust any of the terms mentioned above.

What if I don't have a government-backed home loan? All homeowners can use the Consumer Financial Protection Bureau's (CFPB) "Find a Housing Counselor" tool to find counseling agencies approved by the Department of Housing and Urban Development (HUD) in your area. You can also call the HOPE™ Hotline, open 24 hours a day, seven days a week, at (888) 995-HOPE (4673). If your loan is owned by Fannie Mae or Freddie Mac, other programs may be available. As a homeowner, you can find out if your loan is owned by Fannie Mae by going to <https://www.knowyouroptions.com/covid19assistance> and by Freddie Mac by going to <https://myhome.freddie.com/getting-help/relief-for-homeowners.html>

If you experience any issues with your VA home loan, you can call a VA Regional Loan Center at 1-877-827-3702. We may have additional call volume, so please be patient.

The VA creates National Women Veterans Oncology System of Excellence in fight against breast cancer

In recognition of Breast Cancer Awareness Month, the VA has announced it is developing a National Woman Veterans Oncology System of Excellence through research, partnerships, precision oncology and teleoncology that will provide women Veteran oncology patients with cutting edge care and access to potentially lifesaving clinical trials.

Through the National Women Veterans Oncology System of Excellence and current partnerships with the National Cancer Institute, academic medical center and others, the VA is uniquely situated to provide care via teleoncology and decentralized clinical trails to women Veterans nationwide. Partnerships with medical and research universities will help advance and expand the VA's teleoncology and other services to provide the best cancer care and treatment options to women Veterans across the nation. As part of this effort, the VA is seeking to partner with more oncology medical and research organizations and universities that deliver world-class care and research. For information on becoming a VA partner, contact Cancer@VA.Gov.

Each year, an estimated 700 Women Veterans enrolled in the VA health care are diagnosed with breast cancer; calculating to one in eight women diagnosed within their lifetime. The VA's continued work with partnerships, research and innovations are leadig to faster cures and better outcomes. Our Veterans deserve no less.



COST OF LIVING INCREASES

The Department of Defense and the Department of Veterans Affairs has announced a 1.6% cost of living increase for 2021.

The Social Security Administration has announced a 1.3% cost of living increase for 2021.

Our hearts grow tender
with childhood memories
and love of kindred, and
we are better throughout
the year for having,
in spirit, become a child
again at Christmastime

Laura Ingalls Wilder

HAPPY
HANUKKAH



HAPPY
KWANZAA





**All Lexington County Offices
will be closed
on the following days:**

**Wednesday, November 11th
Veteran's Day**

**Thursday, November 26th
Thanksgiving Day**

**Friday, November 27th
Day After Thanksgiving**

**Thursday, December 24th
Christmas Eve Day**

**Friday, December 25th
Christmas Day**

**Monday, December 28th
Christmas Holiday**

**Friday, January 1st, 2021
New Year's Day**



Governor Henry McMaster and the SC Department of Administration unveiled the launch of the initial phase of [accelerate.sc.gov](https://www.accelerate.sc.gov). Designed to provide citizens centralized access to easily connect with COVID-19 related information, this one-stop-shop website will also share details about the state's revitalization efforts. This is a great resource tool for you to share with others.

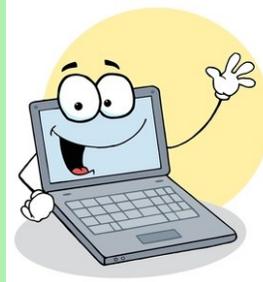
Housing or Shelter Assistance

Veterans do not need to have an eviction notice to get help.

Those who wish to apply for funding can call the Supportive Services for Veteran Families (SSVF) Program at 803-995-8464 (Midlands) or 864-345-1299 (Upstate).

If you are a homeless Veteran or know a homeless Veteran, you can also contact the SSVF Program for possible assistance in obtaining shelter.

DID YOU KNOW...



Copies of all of our newsletters can be found on the Lexington County website at lex-co.com/departments/veteransaffairs/newsletters.

The newsletters are listed on the site by year.



About Our Office COVID-19 Updates

The County of Lexington officials have reopened portions of the County's Administration buildings to the general public and are continuing to monitor the impact that COVID-19 is having on the Lexington County community and the services the County provides to its residents and visitors. Although County staff will work their normal 8am to 5pm schedule, the buildings will only be opened to the public between 9am to 4pm, so that thorough cleaning of public spaces can be conducted.

The VA office hours are from 8am to 5pm and we are open to the public on a limited basis. To comply with State and County social distancing guidelines, walk-ins will not be seen until further notice. Counselors are available to assist with claims and questions via the telephone, email, fax and US mail. Outreach at the libraries has been cancelled until further notice. For further information or to get help from a counselor, please call our office at 803-785-8400 and we will be glad to assist you. We are sorry for any inconvenience.

**The VA has a website anyone can access for all VA questions, SEP user guides, regulations, policies, laws and any other VA resources. The website is:
www.knowva.ebenefits.va.gov.**

Website

Featured Medal: The Airman's Medal

The Airman's Medal was established by Congress on July 6, 1960 to take the place of the Soldier's medal which, up until that time, had been awarded to Air Force personnel. The Soldier's medal was established by an Act of Congress on July 2, 1926, for award to any member of the Armed Forces of the United States, or of a friendly foreign nation, who while serving in any capacity with the Army of the United States distinguished himself by heroism not involving actual conflict with an enemy. The degree of heroism, while of a lesser degree than that required for the Silver Star, must be above the call of duty and clearly set the individual apart from his comrades. Award of this medal is not intended to be made solely on the basis of having saved a life. For acts of lifesaving, or attempted lifesaving, it is required that the action be performed at the risk of one's own life.

The Airman's Medal is worn after the Distinguished Flying Cross and before the Bronze Star. Additional awards of the Airman's Medal are denoted by oak leaf clusters.

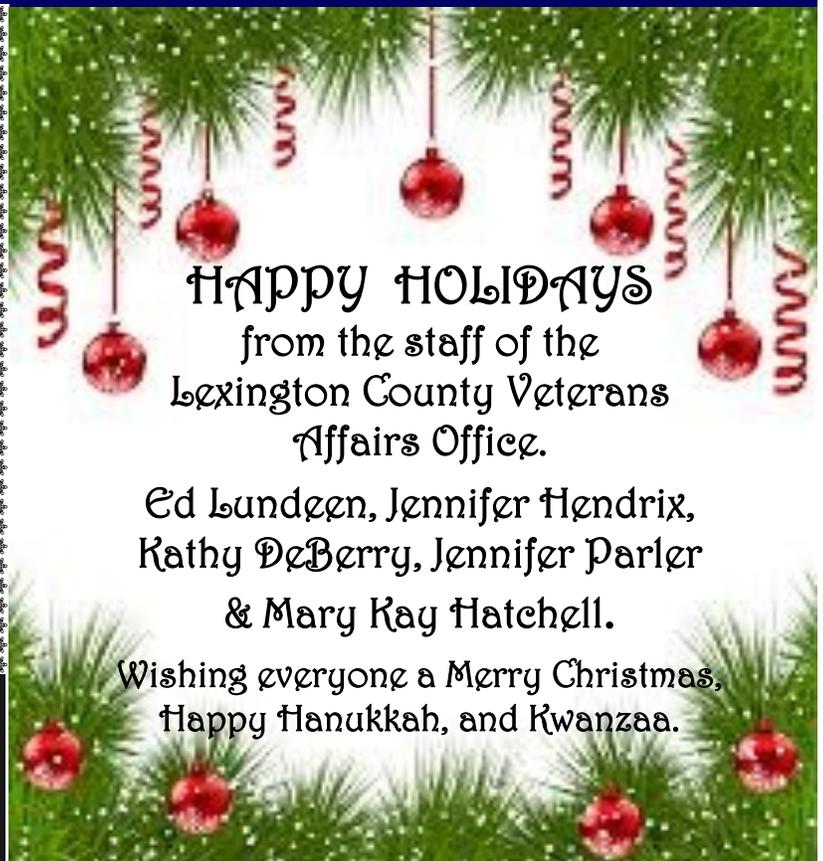


Picture of the Medal and Ribbon.

★ **HAPPY HOLIDAYS!** ★

Please be mindful that the office will be on a reduced staff the week of Thanksgiving and the last two weeks in December for the holidays.

Please be patient with us as the staff takes some time off for the holidays to spend with family.



HAPPY HOLIDAYS
from the staff of the
Lexington County Veterans
Affairs Office.

Ed Lundgren, Jennifer Hendrix,
Kathy DeBerry, Jennifer Parler
& Mary Kay Hatchell.

Wishing everyone a Merry Christmas,
Happy Hanukkah, and Kwanzaa.



Coming in the Next Issue...
Education Benefits, Homeless
Veterans & Travel Pay