DID YOU KNOW?


Learn more at VA.gov
Search for “Blue Water Navy”
Veterans Day

As a nation, we set aside Veterans Day as a time to remember all of our citizens that have served in our Nation’s armed forces. As Legionnaires, we take pride in our service because we believe we need to do our part to defend this great nation.

We also do not and will not forget those who served before us. It is also a time for us to take advantage of the day and educate those who have not served in our military and our nation’s youth about our service and why we need to remember the sacrifices these Veterans made to support our Nation.

I had a chance to attend several events on the weekend of Veterans Day. It started with a District 10 meeting in John Day and learning about events held throughout the District on Veterans Day, and there were many. I also learned Posts in Districts 10 are going into their area schools to educate the students about Veterans, Flag etiquette, and Legion Programs.

Next, I went to Four Rivers Charter School Grades K-12 in Ontario on Veterans Day for an assembly to honor Veterans and had a chance to talk to some of the students about our service and why we serve. The program was excellent, and those kids did a great job. The staff at this school encourages the students to be involved in their community.

The next stop was at Four Rivers Cultural Center in Ontario for a Flag Ceremony at the War Memorial on the grounds to honor our nation’s Veterans with High School students. I want to thank Daniel Burks District 10 Commander for hosting me in Ontario “good job.”

Next, we were off to Burns for the Veterans Day Banquet at the Burns Elks Lodge along with Post 63. I had a chance to speak at this dinner, and it was an honor. It was attended well and an outstanding program.

The next day I attended the Veterans Day event at Burns High School because the high school was closed. Burns High School, Elementary School, and Hines Middle School participated in this program and did a great program.

Hines Middle School was escorted about 1 mile to the High School by Post 63 honor guard. The honor guard escorted the students with the American Flag and POW flag at the front. As cars passed by, they honked, and the students waved back, it was fun. They were escorted back to Hines after the event. The High School gym was packed with many veterans. This trip showed how much the communities in District 10 support their Veterans, and it was great to see.

**Commanders Schedule for January**

- January 4th, District 9 meeting
  - Post 76 Port Orford
- January 10-12 DEC Springfield
- January 14th Team Meeting
  - Wilsonville 10:00am
- January 18th District 5
  - Meeting 1:00pm
Hello Legionnaires, and Veterans advocates,

We are rapidly coming to the end of 2019, and what an excellent year for the most part with many positive changes in the Department of Oregon Headquarters and operations. Our Department team has been working very hard in support of American Legion membership, Programs, and local events that are coming our way in 2020.

Each year we look for students to participate in our American Legion Programs, i.e., Boys State, Oratorical, Junior Shooting Teams, and the Law Enforcement Career Camp. Those working American Legion Programs must get started early in the year to locate young adults that will participate, and additional funding to support them. If you know of a student in your area that is interested in participating, please direct them to your Post Program Chairman or the Department of Oregon for more information.

Membership in the Department of Oregon continues throughout the year and really should never stop. As Veterans and Veterans advocates, we must be there throughout the year to promote membership in support of Veterans and their families in need. Right now, we have a chance to make up for the lost time and if you need help with membership please ask for assistance from your District Membership Chairman or the Department of Oregon Second Vice Commander. They are there to help.

Veterans that are just coming home need the American Legion more than they know, and it’s up to us to assist them with information, support, and a Service Officer before they fall into tough times.

We are here to help them transition back into their community and to let them know that there are other Veterans here to support them in just about every aspect of their lives. We have a great organization and our Veterans need to know we are here for them.

The Department of Oregon has qualified Service Officers that you can contact through the Department of Oregon Headquarters in Wilsonville.

I want to thank all of our members and Officers for their devotion and volunteering efforts that will again make the American Legion what it is in the spirit of the men and women that created this great organization. Your support for Veterans and their families during the Holidays is appreciated and needed. May God Bless you and your families this holiday season. And like always my phone is on.

“Believe and Achieve”

“For God and Country”

TRIVIA

In January 1920, this county lead the state in the number of Posts, 6

A. Coos  B. Clatsop  C. Multnomah  D. Marion
By the time you read this, Christmas is but a memory, and we are already nearly two weeks into the year 2020. My how the time does fly.

At the age of 18, I was lamenting that I had three years before I was at the “magical” age of 21. I recall my Dad telling me at the time, son, don’t wish your life away; as you get older time only goes by faster. Yes, indeed, Dad was pretty smart at that.

I am no doubt far more busy as Chaplain of my Post, and even in retirement, as a Salvation Army officer than I have been as Department Chaplain. However, as I said in my first Report, I am here for all of you. I am just a phone call or email away. It is a pleasure to meet and talk with the residents and listen to their stories. I have visited the Lebanon Veterans Home numerous times. It is indeed a great Legion Family teamwork.

The American Legion has always stood for God and Country. I recently read some interesting things in that regard. In the United States, the number of people who believe in a sovereign God has declined dramatically in recent years. In that same survey, the number of people who have no religious belief whatever has risen substantially as well. We can all thank Almighty God that we still have freedom of religion in the United States today. I have also read recently that 80% of the world population do not have freedom to worship as they choose. It has been said that the nuclear family is no longer the norm. What a tragedy that children are raised in our communities today with little or no religious training.

As Christians, we are called to make a positive difference in the world in which we live. In Matthew 5:13-14 (NLT), Jesus talks about the Christian believer as being salt and light. I suggest to you that this means we must bring Christian flavor (salt) into a world that has become flavorless. We are also to display the light of Christ in a culture that has become flavorless and dark due to the sickness of sin.

May God bless you in all you do. May the love of God be on display in all that we as Legionnaires do in our respective communities.

I followed along to Spring ridge retirement center to celebrate a 99 year young Auxiliary Member Janet Long. The Department Auxiliary President Gea Clausier spoke at her birthday party, such a treat, and she thoroughly enjoyed us being there as Veterans to help her celebrate.

We attended Laura Forte’s (Carol Bo-Rice’s Mother) at Willamette Cemetery Memorial in September. The Riders performed an excellent Flag line, and Bob Huff gave the eulogy. Many were in attendance and there was a reception that followed.

1st Vice Commander Don Weber and I attended a Mobilization send off for Operation Spartan Shield at the Convention Center along with John Staub from Post 104. We need to be doing more support for these kinds of events and let them know the Legion is there for their families while they are away protecting the country.

1st Vice Commander Don Weber and I attended District 7 meeting at the Gresham city hall back in September.

We recently acquired a new Copier to print the Legionnaire on a much better-quality print out. The legionnaire Magazine continues to improve, and I receive many Kudos that go to the folks that submit articles for submission and Geanne Horne, who lays out the publication. Some, at national, have even asked me to include them on the e-Distribution.

We all attended the Fall DEC meeting at Post 51 in Lebanon. That was my first meeting as Adjutant. I survived and have the T-shirt.

Many of you had Veterans Day events throughout the State, and Commander Steve Adams attended out in Harney County with Charlie Schmidt.

The Department Christmas Party at Post 180 was a hit. The show “Miss Belhavens” was great. Mick Wilson counted 65 people at the Party. What great Legion Family teamwork.

Continued on Pg 5
Hats off to Mick and his crew.

The Auxiliary had Gift Shop openings at Portland VA Hospital, The Veteran Homes in the Dalles and Lebanon. Roseburg canceled theirs. The Portland VA Hospital was their 80th year, what an accomplishment, Auxiliary President Gea Clausier spoke as well as National Vice Commander West, Rob Liebenow and Linda Liebenow. Geanne Horne Headed up The Dalles Opening, and Shirlee Harrington headed up the Lebanon Home.

Commander Steve Adams and I attended the Wreaths across American ceremony at The State Capitol in the Governor’s Ceremonial Office. ODVA Director Kellie Fitzpatrick officiated and The Old Guard Motorcycle Club was in the Background.

I had planned to become Detachment Commander at our 2020 convention, but the best-laid plans do get changed. With the timeline change, being split between 2 groups, my Squadron, where I was Commander and Detachment. I have spent time between both, removing myself from one and getting up to speed on the other. With the years end coming, I have accomplished the first and am diving in entirely on the second.

We have work to get membership up, work on renewals and new members, get the word out about what we do for Vets, Children, and the Community. A short story about how we can accomplish this.

I knew a Post that was having problems. All the usual, money, cohesion, respect, and family. Three years ago, the Commanders and President of the Post sat down and developed a new way to divide funds from events. Funds dispersed are now according to volunteer time. For example, we have a tree sale each year. Before we paid the Post to use the property, this stopped and now we divide the profits according to volunteer hours.

This year we had members from every group helping, all groups received funds and the sale was the best to date. The Post, while not getting the lion’s share, did make ten times what they made three years ago. We also obtained over 20 new members.

All groups worked together, all profited, all got new members. It’s about Family. We also tell the community what we have done with their money and thank them for their support. This is what I want to attain. All groups were working together.

What can Detachment do to help your squadron? Nothing if Squadrons don’t ask. Can we help with renewals, fundraising ideas and advertising? Detachment can help but we need better communication to unearth the problems.

I know we can solve problems but only through communication. I understand that asking for help is hard. I am an outsider in your community, in your Post, your Squadron but good at what I do, fundraising, membership and group cohesion. Oregon can be the Best in the West, but only if we work for it and work together.

Articles submitted to The Oregon Legionnaire that are copied from other publications must be accompanied with written permission from original author or publication before they can be included here. No exceptions. Violation of copyright law is a serious matter that we cannot afford to engage ourselves in. Verbal permission is not acceptable.
Greetings Comrades,

I send you warm greetings for a very Merry Christmas and all the best that it brings to you and your family!

Following is an update of goings on – and there are a lot – as the year is winding down quite quickly. There are important details I share so please give a read.

**NATIONAL SECURITY** – Nomination packets are due at Department headquarters by 31-Dec-2019. If your post is nominating a candidate, please notify any of our district officers as there may be an opportunity the district can provide a small token of appreciation for their efforts.

**CARE PACKAGES** – My appreciation to the posts and members attending the recent district meeting that made donations of coffee, monetary contributions, and other basic materials. Approximately $550 in donated and purchased goods, along with shipping costs, are being boxed and purchased goods, along with materials. Approximately $550 in donations, and other basic materials. Approximately $550 in donations, along with shipping costs, are being boxed and purchased goods, along with materials.

**2019 WREATHS ACROSS AMERICA (WAA)** – There were several Legion Family members from District 1 participating in the 2019 WAA event at Willamette National Cemetery in Portland where 10,000 wreaths were placed honorably on gravesites. Special time was taken in remembering PDC John Kalmbach and in honoring him with a wreath upon his gravesite. Look for opportunities within your post next summer to plan a workgroup and get organized to support this endeavor as it is a viable fundraiser for posts and youth groups.

**NATIONAL PRESS ASSOCIATION** – National Adjutant Daniel S. Wheel er, has “asked Media & Communications Chairman Walter Ivie for his commission to work with the Media & Communications Division on creating a modern approach that would enable American Legion Family members to effectively promote their posts. Chairman Ivie will be coordinating these efforts promptly and will be communicating next steps with American Legion leadership, former NALPA members, department press associations and others.” District 1 did have members within the former NALPA/NALMA associations. More details will be shared as they become known.

**HIGH SCHOOL ORATORICAL CONTEST** – Post- and district-level contests will be upon us very soon. Please keep Randall Butler, district oratorical chair, updated so that we can host a well-organized district-level competition. The department-level contest location has yet to be determined. Department Oratorical Committee Chair Vandee Mauser informed me the auditorium that has been used at the Oregon Department of Veterans Affairs is undergoing renovation and unavailable this year. More information will be shared when it becomes known.

District Oratorical Contest: 2:00 PM on Jan 19, 2020 at Washington #2, Forest Grove, Ore.

POC: Randall Butler, chair, District Oratorical Committee, Email: thepdxwinebutler@gmail.com

**POST VISITS** – Visits were completed this month to: Louis Larsen #68; John Kalmbach #90; and, Clatsop #12. I have completed visits to our 13 active posts, and several posts have received multiple visits already. Thank you for your hearty and warm welcome. My genuine hope is that future visits will continue to grow in helpfulness.

I continue to be amazed by the level of care and compassion our posts provide to our veterans and communities. As different as each post may appear to be, I can affirm to you, the challenges we face are very similar. We have much more in common than we do in differences.

**MEETING MINUTES** – The meeting minutes from the 7-Dec-2019 district meeting have been distributed by email. I am working to find a better – easier, efficient and more convenient – means of getting them distributed to you. We have an extremely varied and diverse membership and that includes abilities and resources when it comes to computers and information technology. We are working to identify a ‘best fit’ practice to ensure the most members possible can have access to our meeting minutes.

**DISTRICT 1 MEETING SCHEDULE**

Continued on Pg 7
Deadline for the March issue of the Oregon Legionnaire is February 5th, 2020

Continued from Pg 6

7-Mar-2020 Clatsop #12, Astoria
2-May-2020 Aloha #104, Aloha

Each of you make a difference - thank you for all you do to support our veterans and the communities in which they live. Have a very Merry Christmas and a happy and healthy 2020!

Continued from Pg 6

At the Fall DEC, it was announced that all committees, programs, officers etc. that have a budget, will be required to have a budget request submitted NO LATER THAN 1 JANUARY 2020. Failure to do so will result in NO BUDGET for your committee, program etc. with no exceptions.

So, how to avoid this situation? It's relatively easy. Go to the Department web site and download the Budget request form. Fill out the form and send it in. Easy as pie! When you fill out the form you need to put down some justification for what you are asking for. If it is for a one-time increase or special need, the better the explanation, the better chance you have of receiving what you need. If you will not require as much money as in the past, an explanation will help you in the future when your previous needs may once again apply.

Don't forget, that each program can go out and solicit donations from commercial enterprises for your program. The funds will be ear-marked for your program, and will only be used by you for your program (Legion Baseball has been doing this for years).

If you have any questions concerning donation receipts, feel free to contact any member of the Permanent Finance Commission, and they will be able to supply you with the necessary information that a donor may need. Remember, The Department of Or-

Continued on Pg 8

Deadline for the March issue of the Oregon Legionnaire is February 5th, 2020

Mike Sowles
American Legion Baseball Commission

Legion Baseball teams have continued to schedule league meetings and organize their game schedules for the 2020 season. Teams have been soliciting sponsors, coaches and managers and seeking players of interest.

State tournament dates are July 24th to July 29th. The State Single A Tournament is hosted by North Marion, at North Marion High School in Aurora, Oregon. The triple AAA Tournament is to be in Roseburg, Oregon on a new turf field.

The Triple AAA Regional tournament is in Gillette, Wyoming from Aug. 5th to August 9th.

The Single A Regional tournament is scheduled for Alaska this year and we will not be sending a team due to the costs to attend. The last time that we sent a Single A team to Alaska the costs were $35,000. (Air Fair, housing)

Your Committee is happy to report that Michael Soper, a member of the Salem Post 136 Withnell Dodgers Triple AAA team has been awarded an American Legion Baseball All Academic Team member from the State of Oregon. Michael is a graduate of South Salem High School. He is currently enrolled at Linn-Benton Community College in Albany.
Continued from Pg 7
Oregon Foundation is a 501(c)3, which may be useful for some donors that cannot donate to a 501(c)19.

One last thing, if you know that you will not be involved with a program for the next year, make sure that you still get the form and submit it. This will ensure that whoever takes your place has the necessary funds to operate the program, committee etc.

**Calendar of Events**

**January**
- 01 National Closed
- 01 New Years (Closed)
- 04 District 9 Mtg
- 08 District 4 Mtg
- 08 District 6 Mtg
- 18 District 7 Mtg
- 20 National Closed
- 20 MLK Day (Closed)
- 20 National Closed
- 20 MLK Day (Closed)

**February**
- 01 District 10 Mtg
- 02 District 2 Mtg
- 17 National Closed
- 17 Presidents Day (Closed)
- 18 District 8 Mtg

**March**
- 08-11 Washington Conf.
- 11-13 Dept Service Officer School Wash. DC
- 28 District 7 Mtg

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**OUR OREGON AMERICAN LEGION FOUNDATION**

You, **PERSONALLY**, can leave a legacy to our own **OREGON AMERICAN LEGION FOUNDATION (OALF)** which can benefit your own favorite legion program whether it be housing assistance for homeless female veterans, a scholarship for Boys State, or dues for a vet in one of our state veteran’s homes. As long as it supports one our four pillars of the American Legion, it can be restricted to whatever program that fits your fancy, or a general unrestricted gift for any of the programs the foundation supports.

The process of giving to the foundation is quite simple. During your lifetime, you can donate to the OALF 365 days per year. Send your Check or Money order payable to OALF. If you want the gift to be restricted, indicate the restrictions placed on it. These donations are 100% tax deductible and absolutely no administrative or overhead expenses are paid by OALF. 100% goes to the programs.

The least painful method of giving to the foundation is providing the gift in your will or trust. Simply provide in your will or trust the following language: I give (a set dollar amount, or a set percentage amount of my net distributable estate) to the **OREGON AMERICAN LEGION FOUNDATION**, P.O. Box 1730, Wilsonville, OR 97070. That’s all you need unless you want to restrict it, and then generally describe how you wish it to be restricted, i.e. “to be used for inner city Boys State Scholarships.”

**Are you moving?**

We hate to have you miss the next Legionnaire Newsletter!

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**CHANGE OF ADDRESS FORM**

**Please Update My Address in mylegion.org**

- Name: _____________________________________________
- New Address: _______________________________________
- City/State/Zip: ______________________________________
- Effective Date:_______________________________________
- PhoneNumber:______________________________________
- Email Address:______________________________________

Please Email to: Office@orlegion.org

Or Mail to: The Department of Oregon
Attn: Adjutant
P.O. Box 1730
Wilsonville, OR 97070-1730

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**TRIVIA**

Answer: B. Coos

January 1920 Post Leaders

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PDC, ANDY MILLAR
NECMEN
OALF BOARD MEMBER
Car Dealers Love Flags
Many car dealers fly multiple American flags on their lots. Consider approaching these dealers and asking them to support your Post with their flag purchases. You will likely save them money on their flag replacement budget.

Success Stories
Congratulations! The following Posts have earned big credit in 2019 to spend at Emblem Sales in 2020:

Over $400 earned:
1. Bay City, MI Post 18
2. Ankeny, IA Post 42
3. Lake Linden, MI Post 90
4. Bismarck, ND Post 1
5. Lily Dale, NY Post 1280

Over $300 earned:
6. Douds, IA Post 494
7. Lawrenceburg, IN Post 239
8. Newburgh, IN Post 44
9. Caruthersville, MO Post 88
10. Des Plaines, IL Post 36

Over $200 earned:
25 Posts have earned

Over $150 earned:
25 Posts have earned

Remember: Your Post earns 10¢ for each $1 spent on American flags by your Post or sponsors!
Did you serve in the offshore waters of the Republic of Vietnam between Jan. 9, 1962, and May 7, 1975? If so, then you’re considered a Blue Water Navy (BWN) Veteran.

On Jan. 1, 2020, the Blue Water Navy Act of 2019 goes into effect. This Act was signed into law on Jun. 25, and extends the presumption of herbicide exposure, such as Agent Orange, to BWN Veterans who served as far as 12 nautical miles from the shore of Vietnam and have since developed one of 14 conditions related to exposure. Some of these conditions include Type 2 diabetes, Parkinson's disease, many forms of cancer and others. You may now be eligible for disability compensation and other benefits. In addition, if you’re a Veteran who served in the Korean Demilitarized Zone (DMZ) between Sept. 1, 1967, and Aug. 31, 1971, you may also qualify for compensation and benefits for yourself and your family members.

How do I know if I’m eligible?

The best way to find out if you’re eligible is to work with an accredited claims representative or Veterans Affairs (VA) regional office to understand eligibility requirements before filing a claim. You don’t need to prove contact with herbicides to be eligible.

How do I file a claim for compensation benefits?

You can file an initial claim (that has not been previously decided by VA), by submitting Form 21-526EZ, Application for Disability Compensation and Related Compensation Benefits. CLICK HERE to initiate your new claim.

You can also contact an accredited Veterans Service Organization (VSO) to assist you with your application. To access a list of VA-approved VSOs, CLICK HERE. You may also contact your state’s Veterans agency should you need additional assistance with the application process.

What if I’ve previously filed a claim that was denied?

VA will be using the new law to automatically review claims that are currently with the VA review process or under appeal. However, if you had an herbicide exposure claim with one or more presumptive conditions denied in the past, you are urged to file a new claim.

When you begin the claims process, be sure to provide or identify any new and relevant information regarding your claim, such as the dates the vessel you were serving on traveled through the offshore waters of the Republic of Vietnam or updated medical information.

Submit a VA Form 20-0995, Decision Review Request: Supplemental Claim.

How should survivors and dependents apply for initial Dependency and Indemnity Compensation (DIC) Claim for a Veteran who died of presumptive condition?

Eligible survivors and dependents must meet certain conditions to receive DIC. To learn more about this process, CLICK HERE. If found to be eligible, there are several ways to file a claim, including:
• By mail, using VA Form 21P-534EZ.
• In person at a VA regional office.
• An accredited claims representative or VSO.

What benefits will I receive if my claim is approved?

If you are deemed eligible, you may receive a monthly disability compensation payment and free healthcare related to your disability. The amount of compensation you may receive is determined by your diagnosed condition and level of disability.

Another important component of the Blue Water Navy Act includes changes to the VA Home Loan program. VA now allows the no-down payment option on guaranteed home loans, regardless of mortgage amount for ALL Veterans. In addition, there is a reduction in the funding fee required for Reservists and National Guard borrowers and other changes.

More information and resources on the Blue Water Navy Act, eligibility, how to file a claim, and changes to the VA Home Loan Program can be found online HERE.

Renee Johnson is a public affairs specialist for the Veterans Benefits Administration.

The Blue Water Navy veterans — those who were stationed on ships in deep waters off the coast of Vietnam — their survivors and certain dependents will soon receive their long-awaited benefits for exposure related to Agent Orange.

Veterans who served as far as 12 nautical miles offshore from Vietnam between Jan. 6, 1962, and May 7, 1975, as well as those who served in the Korean demilitarized zone between Jan. 1, 1967, and Aug 31. 1971, can apply for compensation if they have developed one of 14 conditions.

For further details, talk to our Department Service Office, Ed VanDyke or Jody Marsh at (503) 412-4706
As we have reported, our approved 2019-2020 Budget is a zero-based budget. At each Department Executive Committee (DEC) meeting, our Officers, District Commanders and Commission Chairs when making their reports on their activity will report how they are using their approved budgeted funds. If the budgeted funds are not being used, or no plan for future use in the 2019-2020 Budget Year, the funds will be removed from their budget line and added to the reserve funds budget line.

We have provided training on Post Financial Information and filing tax’s and other Legion subjects in operating your Post, Membership, and Membership processing, Forms, our Programs the Saturday before each of our Department Executive Committee (DEC) meetings and will continue providing training. Our next training session will be Saturday afternoon, January 11, 2020 at the Holiday Inn in Springfield. This training is open to the whole Legion Family, no cost. If able to attend, please attend this training. It is important, if you have questions on our Programs, on processing membership, on Post finances please attend our training sessions. If you have Legion training you would like for your Post, your District please let your District Commander know so they can coordinate it. During the last month and a half, the referrals and questions that I have received for assistance from Posts on IRS Warning Letters, IRS Revocation of EIN Number, Posts wanting to open their Lounges to the Public, Paid Employees issues, all current issues some of our Posts are having indicates we need more training at the Post and District level. Do not wait until you receive an IRS Warning letter before you ask questions if you do not understand. Training is available.

Our DEC voted in our Mid-Winter DEC last year to change our Tax Reporting Year from August 1 to July 31 to Tax Reporting Year October 1 to September 30 to support reporting our program expenses that occur during the August and September time period. With additional documents required to support our change under the ruling as we have subordinate Posts that have filed 990T Forms in the past 10 years, we were required to support our change with additional documents before we could change our reporting year. We submitted our 1129 Form for The Department of Oregon and with our Foundation, The Oregon American Legion Foundation not having completed ten Tax reporting periods, we filed a 1129 Form for an Automatic Approval Request to support changing our Tax Reporting Year to October 1 to September 30 each year. We are currently in process of developing our tax documents for our Tax Year August 1, 2018 through July 31, 2019 for The Department of Oregon and The Oregon American Legion Foundation. We will then generate a “Short Year” tax document for August 1, 2019 through September 30, 2019 for The Department of Oregon and The Oregon American Legion Foundation which will count as one tax reporting document of ten required for each to support the change in Tax Reporting Year.

Remember, that between Department Conventions, the administrative power of the Department shall be vested in the Department Executive Committee per Article VII, Section 1. As we have changed our Tax Reporting Year, we have reduced membership numbers for income, increased expenses for our priorities within our mission, changes will be required in the alignment of budget within our Approved Budget. We are having those discussions and will provide our recommendations in a Finance Resolution for discussion and vote at our Mid-Winter DEC.

Happy New Year!

Giving Tuesday within the United States refers to the Tuesday following Thanksgiving. It is a global movement, founded within the United States, to create an international day of charitable giving at the beginning of the Christmas and holiday season, seeking to celebrate the generosity of giving, a great American tradition.

A heartfelt thank you to all who donated to TOALF in support of #GivingTuesday!
A closing thought concerning December 3rd’s Giving Tuesday...it's not over.

Caring for our veterans. Creating opportunities for our youth. Maintaining a strong national security. Enriching our communities. The needs of our fellow veterans, our service men and women, and our nation still exist and do not just end so we, too, continue our work.

The Oregon American Legion Foundation (TOALF) is your foundation. It is responsible for generating the philanthropic resources required to continue to meet the growing demands and needs of our evolving organization – The American Legion.

The members of the TOALF committee embrace a responsibility of ensuring The American Legion’s veterans and programs are nurtured and cared for today and positioned to be successful through the next century of service. There are countless veterans and veteran-supporters who feel the very same way – we count you among them. To be successful we need you – we need your support to continue to meet the demands of the future.

We thank all who have - and continue to donate to TOALF! Whether it's on Giving Tuesday, when over $1,000 was raised for TOALF; during department executive committee meetings; district and post fundraising events; or, anytime during the year, your support strengthens our programs.

Very soon in the new year TOALF will be announcing details of an exciting raffle event that we hope will further advance our cause in generating financial support for our programs.

We genuinely appreciate your support, and more importantly, need your help in ‘growing the foundation’ to meet the needs of the future. Thank you for all you do to support our veterans and the communities in which they live. You – our members and supporters of The American Legion Family – remain our strength and greatest asset.

The Veterans Employment and Education Commission is tasked with Veterans Employment, Education and Homelessness. We set up our tables with our services at two Oregon National Guard Town Halls and participated with our Soldiers and families for the 186th Infantry before their deployment in October. Our local team was present on Sunday October 13 for their and the 4th Brigade mobilization ceremony which was held at Southern Oregon University in Ashland. Our local Posts participated in Mobilization Ceremonies throughout our State. We have participated in four VA Town Halls focused on the Mission Act and providing information on our programs to the Veteran communities hosting the events and have more scheduled in the coming months. Today, we have multiple Veterans Stand Downs in Oregon, the communities and Posts have become active; some are also Veterans Employment and Benefits events. All positive and most are attended by an average of 170 Veterans, the environment has changed. Our Posts, our Legion Family have been supporting as community events. This is important; with our Oregon National Guard deploying and some on the ground already, our biggest deployment, our Posts need to participate with their local National Guard units and their families during this deployment. There are several Vet-Nets established in our communities to assist our deployed Guard families, some of our Posts are participating, all our Posts need to participate. We have programs that can support this deployment and the families of our Guard. This is an opportunity for our Legion Family to be in the community and show our National Guard units and families our programs and the good work we do.

The 2020 Oregon Women Veterans Conference is held every 2 years and is being held on May 30-31, 2020 at the Riverside Convention Center in Bend, which we sponsor, and support and we will be there. Registration is now open at www.wvc.oregondva.com. This is an excellent event, well attended.

Remember again, we are having our largest deployment in Oregon which started in October. There will be Yellow Ribbon events for the families during the deployment and then when our Soldiers return. This is a great opportunity for our Posts and Districts to meet the soldiers and their families during deployment and on their return from deployment and show our programs and the positive impact we have on Veterans issues and our community.

Continued on Pg 13
Continued from Pg 12

Communities and supporting their families.

Reminder, also, Point in Time (PIT) Count, when your County conducts their PIT of Homeless Veterans, it is important that this count be taken, any assistance our Posts can give to assure an accurate count is taken is necessary for funding to support the Homeless Veterans population in those communities. The PIT is being organized now in several of our Counties. Remember our most successful events are those with local Post participation.

KABUL, Afghanistan (AP) — U.S. Sen. Lindsey Graham said Monday that President Donald Trump will announce an American troop drawdown from Afghanistan this week, which will likely begin next year.

Speaking from the Afghan capital of Kabul, Graham said the president could reduce troop numbers to 8,600, down from the current 12,000. He said Afghanistan's National Security Forces are up to the task of defending their country.

Still, Graham has opposed a full U.S. troop withdrawal, saying Monday that America's withdrawal from Afghanistan must be “condition-based” and that the Taliban must keep the promises they make during talks.

Recently-resumed peace negotiations between the U.S. and Taliban are again “paused” after an attack Wednesday outside Bagram Air Base, north of Kabul. The attack killed two Afghans and wounded 70 others. Five U.S. soldiers were slightly injured.

Need to Know Dates

Boys State – June 14-20, 2020
Girls State – June 14-20, 2020
State Convention
June 24-28, 2020

Public invited to funeral for Indiana Veteran with no family

By: The Associated Press

ELWOOD, Ind. — A central Indiana funeral home is inviting the public to attend Thursday’s funeral for an 89-year-old Army veteran after authorities couldn’t track down any of his relatives.

George R. Green, who died of natural causes on Dec. 5, was a distinguished Korean War veteran who as wounded in combat. The lifelong Elwood resident had earned four Bronze Star medals, a Korean Service medal and a United Nations Service medal by the time he completed his active duty in 1953.

Madison County Coroner Danielle Noone has said that she had to make funeral arrangements for Green without his family’s input because none of his relatives came forward or could be located.

The public can attend Green’s funeral services Thursday at the Copher-Fesler-May Funeral Home in Elwood, about 40 miles (64 kilometers) northeast of Indianapolis, WRTV-TV reported. Green will then be buried with full military honors at the National Cemetery in Marion.

Green’s obituary states that residents and veterans from Elwood and surrounding communities “are encouraged to attend George’s funeral to demonstrate that no veteran remains alone at the end of a life that was once offered for service and sacrifice to his country.”

“If any family members are found in the future, it is the hope of all involved that they will know Mr. Green was shown the highest level of honor and respect from his beloved hometown — the Elwood community,” the obituary adds.
TOPIC 1: ECONOMY

Economic growth holding up well, but will not reaccelerate in 2020. US Real Gross Domestic Product performed better than consensus forecasts in Q3 and was in-line with The Conference Board’s projection of 1.9 percent. Looking forward, we anticipate growth to tick up to 2 percent in Q4, but then to moderate slightly into 2020.

In Q3 consumer spending was again the primary driver of growth and we expect robust demand over the holiday season in Q4. This trend is underpinned by solid job growth and wage increases. However, as employment growth will likely slow into 2020, which is our expectation, there’s likely to be a cooling in consumer spending growth as well. This will serve as a headwind to overall GDP growth.

Business sentiment and investment have been a drag on growth recently, but we expect some improvement over the coming quarters. As a result, we expect to see improved business spending on equipment and structures next year. This should partially offset softer consumer spending.

We also expect residential investment to continue to help maintain US economic growth. US mortgage rates have dropped, and the housing starts are up substantially. This trend should continue in the short-term and help buoy any lapse in other parts of the economy.

Finally, the US Federal Reserve recently cut rates by 25 basis points for the third time this year. Chairman Powell signaled that the Fed would not continue to ease policy in the near-term. We do not anticipate additional cuts in the coming quarter unless downside risks to US growth arise.

The Bureau of Labor Statistics publishes an occupational outlook each decade. It goes into great detail about each industry and occupation. Overall, the BLS expects total employment to increase by 20.5 million jobs between 2010 and 2020. While 88% of all occupations will experience growth, the fastest growth will occur in healthcare, personal care and social assistance, and construction.

Jobs requiring a master’s degree will grow the fastest while those that only need a high school diploma will grow the slowest. The BLS assumes that the economy will fully recover from the recession by 2020 and that the labor force will return to full employment or an unemployment rate of 4% to 5%. The most significant growth, forecasted at 5.7 million jobs, will occur in healthcare and other forms of social assistance as the American population ages.

The next most substantial increase, 2.1 million jobs, will occur in professional and technical occupations. Most of this is in computer systems design, especially mobile technologies and management, scientific, and technical consulting. Businesses will need advice on planning and logistics and implementing new technologies. They will need consulting to comply with workplace safety, environmental, and employment regulations.
Other substantial increases will occur in education, predicted to be 1.8 million jobs; retail, 1.7 million jobs; and hotel/restaurants, 1 million jobs. Another area is miscellaneous services at 1.6 million jobs. That includes human resources, seasonal and temporary workers, and waste collection. As housing recovers, construction will add 1.8 million jobs while other areas of manufacturing will lose jobs due to technology and outsourcing.

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The national unemployment rate is 3.6 percent (October 2019). Gulf War II veterans' unemployment rate is 3.5 percent. Currently, the unemployment rate for Gulf War II women veterans is 9.5 percent (up from 7.0 percent in October).

**TOPIC 2: MEETINGS**

*On Monday, December 2, 2019* the National Veterans Employment & Education Division participated in a phone conference with Douglas Chace, membership coordinator for The American Legion. To discuss Transition Assistance Programs (TAP) to provide information to service members who are either separating or retiring from the military and entering into civilian life on military installations.

*On Tuesday, December 3, 2019* the National Veterans Employment & Education Division to attend the Lumina Foundation’s All Learning Counts (ALC) Convening. The purpose of this convening was to bring together national thought leaders to continue this important dialogue on how we could, as a nation, move toward where all learning would be valued and counted toward a meaningful credential.

*On Tuesday, December 3, 2019* the National Veterans Employment & Education Division met with Michael Ferrell, Program Manager for the District of Columbia, Homeless Program (Male Service Provider). We discussed resources available during frigid weather.

*On Tuesday, December 3, 2019* the National Veterans Employment & Education Division met with staff from the House Small Business Committee regarding the restoration of fee waivers for SBA backed loans made to veteran entrepreneurs in the hopes that they will allow stand-alone provisions to be dropped into SBA’s budget.
On Tuesday, December 3, 2019 the National Veterans Employment & Education Division attended the 2019 For-Profit College Coalition Convening, held by The Institute for College Access and Success. The convening was a gathering of consumer advocates, student groups, education coalitions and state AGs to discuss for-profit oversight.

On Tuesday, December 3, 2019 the National Veterans Employment & Education Division attended a Male Service Provider meeting at the New York Avenue Men’s Center, hosted by Michael Ferrell, Executive Director for Coalition for the Homeless.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division continued ALC Convening. Participants discussed “bright spots” in higher education, business and industry and in policy organization.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division held a phone conference with Susan Pourciau, Policy Director for United States Interagency Council on Homelessness (USICH). The discussion covered ways to improve stability and improve/end for homelessness for veterans, as well as opportunities to increase affordable housing for households exiting homelessness.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division attended Lumina Foundation's All Learning Counts Convening. The convening was a gathering of all of Lumina's grant collaborators to share the work that they are doing to build learning recognition across non-traditional pathways, with the Legion sharing its work supporting military credentialing.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division held a meeting at The American Legion DC office with Bob Steere, Executive Director for Final Salute, a non-profit that works to end homelessness among female veterans of the armed services of the United States. The discussion was focused on current programs the non-profit has that support safe and suitable housing for female veterans and how they support over 30 states and territories. The discussion also covered requirements needed from federal services to support and end homelessness for female veterans.

On Wednesday, December 4, 2019 the National Veterans Employment & Education Division hosted the SBA’s Interagency Taskforce, which focuses on small business inclusion in federal procurement.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division participated in a meeting at the U. S. Department of Labor on Military Spouse Career Connection.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division attended the VA's GI Bill Monthly Stakeholder meeting at their office on 1800 G Street. This month was significant for VA as it marked the successful launching of their new zip code tracking system as mandated by congress as part of Forever GI Bill implementation.

On Thursday, December 5, 2019 the National Veterans Employment & Education Division hosted SBA’s quarterly Advisory Committee on Veteran Business Affairs.
On Friday, December 6, 2019 the National Veterans Employment & Education Division met with staff from Senator Marco Rubio’s office to discuss legislative intervention or market based solutions to excessive tax and administration burdens on veteran small businesses that participate in interstate ecommerce as result of the Supreme Court case South Dakota v. Wayfair.

On Friday, December 6, 2019 the National Veterans Employment & Education Division attended a VSO 90-10 strategy meeting with SVA, VES, VFW and IAVA. The goal of the meeting was to discuss folding in Senator Carper and Senator Lankfords 90-10 fix into reauthorization of the Higher Education Act as well as how to persuade bipartisan resolution over HEA differences.

TOPIC 3: EMPLOYMENT

Veterans unemployment rose again in November even as the national jobless rate decreased slightly, with about 35,000 more veterans reporting problems finding work than the month before.

On Friday the Bureau of Labor Statistics announced the veterans unemployment rate rose from 3.0 percent in October to 3.4 percent in November. The rise among veterans of the Iraq and Afghanistan wars era was even larger, jumping from 3.5 percent to 4.7 percent.

The estimates translate into about 310,000 veterans nationwide looking for work, a figure that has fluctuated throughout the year.

In the first half of 2019, the BLS estimates on veterans unemployment were below 3.0 percent for four consecutive months, but have risen slowly since then.

The national unemployment rate fell to 3.5 percent in November, matching its lowest mark of the year. 266,000 overall jobs were added in November. Analysts had expected a gain of about 180,000, according to MarketWatch.

The largest deviation in reporting numbers is the employment to population ratio for Gulf War-era II veterans (participation rate). In November 2018, the participation rate for this cohort was 75.5%. In November 2019 this fell to 63%.

Employment experts have cautioned against focusing too closely on monthly changes in unemployment for sub-groups within the Labor Department’s surveys of American workers, because small changes in sample sizes can produce significant moves in the numbers.

And even with the rise in overall veterans unemployment, November marked the 19th month in a row that veterans unemployment has been lower than the national rate. That figure hasn’t been above the national civilian rate since December 2016.

About 8.9 million veterans are in the American workforce today, according to BLS estimates. About 9.5 million veterans are out of the labor force, either because of age or injuries.
TOPIC 4: CAREER FAIRS

This week, work continued on The American Legion’s upcoming hiring events to be staged in Herndon (VA), Fort Carson (CO), Aurora (CO), JBLM (WA), King George (VA), Fort Meade (MD), Dalgrehn (MD).

The mission of The American Legion's National Veterans Employment & Education Commission is to take actions that affect the economic wellbeing of veterans, including issues relating to veterans' education, employment, home loans, vocational rehabilitation, homelessness, and small business.

TOPIC 5: VETERAN HOUSING AND HOMELESSNESS

DC has not yet met its years-old goal of eliminating veteran homelessness, but new permanent housing, better data and improved identification of veterans all provide grounds for optimism that it may soon do so. The District has steadily chipped away at its numbers of homeless veterans over the past five years, despite struggling to provide housing for those newly facing homelessness amid the city’s affordable housing crisis.

“I think veteran homelessness is going to be the type of homelessness we end first,” said Adam Rocap, deputy director of Miriam’s Kitchen, which provides meals and case management for people experiencing homelessness in the Foggy Bottom neighborhood. He believes that ending veteran homelessness in the District will pave the way for progress on other forms of homelessness, particularly for single adults.

In 2015, two neighboring jurisdictions — the Commonwealth of Virginia and Montgomery County, Maryland — reached federal benchmarks for ending veteran homelessness, first set by the U.S. Interagency Council on Homelessness (USICH) that same year.

The USICH no longer specifically pursues “functional zero” — a term still used by other groups — but says it maintains the goals of ensuring that veteran homelessness is a rare, brief, and one-time experience. The agency’s benchmarks for accomplishing this require that a city, state or
community has ended chronic and long-term homelessness for veterans, and that veterans who become newly homeless can access affordable housing within 90 days. Communities that have met these benchmarks have more vets entering permanent housing or service-intensive transitional housing than are becoming homeless.

Montgomery County and Virginia’s Arlington and Fairfax counties have met the standards for the Community Solutions’ Built for Zero campaign, meaning that the number of veterans experiencing homelessness is less than the number of veterans who can be housed in a month. DC and the other communities that have joined the Built for Zero initiative receive coaching and support from Community Solutions as they use up-to-date person-specific data, and strategic-resources investments that make homelessness rare and brief. Since the initiative began in 2015, 11 communities have achieved the functional-zero standard.

Functional zero does not mean that there are no longer veterans experiencing homelessness, said Kristy Greenwalt, director of the DC Interagency Council on Homelessness (DCICH), but that the system is working well to quickly identify and house people.

In the Homeward DC strategic plan to end homelessness, the Bowser administration set a goal of ending veteran homelessness by 2016, said Greenwalt, who noted a “really big push” in 2015 and into 2016.

She said the District saw a decrease in federal funding during a three-year period from fiscal year 2016 through 2018 when the number of HUD-VASH vouchers fell. The departments of Housing and Urban Development (HUD) and Veterans Affairs (VA) provide HUD-VASH vouchers to jurisdictions such as the District, which can in turn offer them to homeless vets for rental assistance and other services. The VA also provides funds for rapid rehousing and homelessness prevention and diversion assistance to DC veterans through Support Services for Veteran Families. The District is also a pilot site for a VA-funded “shallow” subsidy program for longer-term rental assistance for veterans in high-cost cities.

In fiscal year 2015, the DC Housing Authority (DCHA) received 104 HUD-VASH vouchers. DCHA received 45 vouchers in 2016, no new vouchers in 2017, and 63 vouchers in the first two rounds of 2018, according to data provided by HUD. Officials were not immediately able to explain the sudden drop in 2017.

Federal spending has varied significantly in recent years. Congress reduced funding for new vouchers after 2015, according to the HUD-VASH website. In 2016, Congress provided $40 million, enough for 8,000 vouchers nationwide; in 2017 and 2018, legislators appropriated a cumulative $80 million for 10,000 vouchers over the two-year period. Between 2008 and 2015, HUD had provided $75 million a year for 10,000 vouchers, with the exception of 2011, when HUD awarded about 7,000 vouchers.

Despite the funding challenges, local officials and advocacy groups see cause for optimism. Although DC has not yet reached USICH benchmarks, it has decreased the number of homeless veterans by 27% in the past five years and improved identification and data about veterans accessing the system.
“We’ve seen great progress on veterans. I think we’re closer than we ever have been,” said Rocab of Miriam’s Kitchen. He has been working on veteran homelessness since 2013 as part of the DCICH Veterans NOW! Work Group, a coalition of community providers and government agencies. He is also a co-chair of the Coordinated Assessment and Housing Work Group, which oversees the District’s administration of its coordinated-entry system for single adults, seeking to standardize access to permanent housing.

In 2018, the annual point in time (PIT) count revealed that the number of homeless veterans in the District had increased to 306 from 285 in 2017. The Community Partnership for the Prevention of Homelessness (TCP) report on the 2018 PIT count attributed this 7% increase to the challenge of preventing new veterans from becoming homeless. The 2018 numbers likely also increased because the District became better at identifying veterans who had not been included in previous counts.

This year, the number of homeless veterans identified by the PIT count fell to 297, and the District reported finding housing for 300 veterans over the course of 2018. The city’s 2019 report noted that, as in 2018, there were likely veterans included who had been missed in previous counts. The District’s analysis of the count noted the difficulty of preventing single adults, a category that includes most of D.C.’s homeless veterans, from becoming newly homeless. Nationally, HUD announced on Nov. 12 that there are just over 37,000 veterans experiencing homelessness nationwide, down 793 from 2018.

![Veterans PIT count and veterans housed, District of Columbia, 2015–2018](image)

The PIT count, conducted on the coldest night of the year, serves as a snapshot of a city’s homeless population under the HUD definition of homelessness, which is more limited than the definition used by other federal agencies. Another essential tool recommended by HUD for better measuring and assisting homeless veterans is the By-Name list, which is updated monthly with the name of each person within a community’s homeless services system.

“There’s a large number of people experiencing homelessness in DC,” said Emily Carpenter, veteran services division director at Friendship Place, a homeless services nonprofit based in Tenleytown. “There’s a lot more people who are on our By-Name list.” she said. According to Greenwalt, as of Nov. 7, there were about 340 veterans on the list and 76% had been matched to housing resources.
The District faces a higher rate of homelessness per capita when compared to the two adjoining states. According to data collected by the USICH, in 2018 there were 485 homeless veterans in Virginia, which has a population of just over 8.5 million, and 574 in Maryland, with a population of 6 million people, based on census estimates. Those figures compare to the 306 homeless veterans in the District, which has a population of just over 700,000 people.

“It’s mostly the same pressures that are making homelessness hard to tackle everywhere in DC,” Rocap said. A lack of affordable housing and the discrepancy between the high cost of housing and low incomes in the District are major drivers of homelessness, he said.

The National Low Income Housing Coalition found that renters in DC in 2019 would need to earn $32.02 an hour to afford a two-bedroom apartment at fair market rent without paying more than the recommended maximum of 30% of their income on housing. The current minimum wage in DC is $14 per hour.

The difficult housing market means that it can be difficult to house veterans within the 90-day window required by the USICH benchmarks, according to Greenwalt. The District also sees people from other jurisdictions seeking services.

A third of unaccompanied single adults experiencing homelessness said they lived outside of the District before becoming homeless, according to a 2019 supplemental survey to the PIT count performed in DC. Respondents provided different reasons for choosing DC, with nearly half saying they came to Washington because they were previously residents or wanted to join friends or family. However, 17% of respondents from outside DC said they came because it was easier to get shelter. Others said they sought work opportunities or assistance in finding long-term housing.

“People move whether they’re homeless or not,” said Hillary Chapman, housing program manager at the Metropolitan Washington Council of Governments. The Council of Governments analyzes and publishes the data for the metropolitan region’s PIT count.

It is true that some benefits and services are more accessible in DC than in the surrounding areas. The Veteran Affairs system funds transitional housing beds under the VA’s Housing Providers Grant and Per Diem (GPD) program, which awards daily funding to the grantee organization when that bed is filled. All of the region’s Grant and Per Diem beds are located in the District, which then includes those individuals within its annual PIT numbers, according to Greenwalt.

The District also has a greater capacity than some surrounding areas for providing “low-barrier” shelter services year-round, which means people experiencing homelessness can access services without requirements like having to provide proof of residency.

Susie Sinclair, CEO of Montgomery County Coalition for the Homeless, which runs the only emergency men’s shelter in Montgomery County, said the facility is currently limited to 60 emergency slots under its county contract. However, she emphasized her organization does not direct people seeking shelter to DC and tries to find them housing in their area of origin.

According to advocates working in DC, technology improvements have been a powerful tool to strengthen the fight against veteran homelessness. “We have better data so we know who we need to house better than before,” Carpenter said.

Better technology has made it easier to work with Veterans Affairs to verify veteran status and to streamline the process. “The data quality has gotten so much better in the last year and a half,” said Greenwalt.
Among the housing resources allocated to support veterans, some of the most crucial have been permanent supportive units built specifically for veterans.

The John and Jill Ker Conway Residence opened in 2017 on North Capitol Street near Union Station and now provides 60 units of permanent supportive housing for veterans. Conway’s location, Rocap explained, makes it attractive to veterans already in the District who were previously staying at Community for Creative Non-Violence or who need to access other services in DC. The Conway units have either remained full or been quickly filled, Carpenter said.

Within the next few weeks, an additional 77 units of permanent supportive housing for veterans will become available in Abrams Hall at the reimagined Walter Reed Army Medical Center campus thanks to a collaborative project among six DC agencies and the nonprofit organization HELP USA.

“When you have the resources, when you’re using data to make strategic decisions … homelessness is solvable,” said Greenwalt. “I think we’re closer than ever.”

**TOPIC 6: SMALL BUSINESS**

Any entrepreneur will tell you, starting a small business is not for the faint of heart. It takes vision, grit, determination, dedication, an overwhelming willingness to fight to the end, the will to overcome hurdles you never could have anticipated.

But the result, for those with enough heart to see it through, can be massively rewarding. It takes a certain, special type of work ethic to start something from scratch, to build something from the ground up. Many have ideas, but few can execute to fruition.

Perhaps that’s why so many veterans transition from the military to business owners. All of those characteristics mentioned above…those are just standard traits for the men and women who dutifully and proudly serve in the military. So it shouldn’t come as too much of a shock to hear that as many as 25 percent of transitioning service members aspire to become small business owners. In fact, there are more than 2.5 million U.S. businesses today that are majority-owned by veterans.

Yet veterans are at a serious disadvantage when it comes to seeing their business ideas come to light. The issue isn’t a lack of desire, skill, or intent…it’s something else. Where, exactly, is the system broken?

**An OverallDecline of Entrepreneurship – Why?**

It’s a topic well-discussed by Inc.com in recent years – the fact that entrepreneurship as a whole has been on the decline for decades. Some reports show the trend has been on a downward slide for nearly four decades.

Just why is the ability to fulfill that age-old American dream of starting your own business in a slump? The main answer is simple: lack of access to capital.
For millions of businesses across the nation (both veteran-owned and non), cash flow and capital are a huge struggle. The simple fact is that access to working capital is among the greatest of challenges small businesses face. All too often, business owners just can’t get funding to start or grow their businesses. The term “underbanked” represents the 77 percent of small/medium business owners who are declined by traditional banks after they apply for funding for their business ventures. And for veterans, this is even more the norm.

**VOBs – Entrepreneur Assets to Our Economy**

U.S. veteran owned businesses (VOBs) are an essential component of our overall economy. The leadership skill sets and values service men and women hone during their time in the military is a big part of what transforms many of them into natural leaders. They develop an uncanny ability to solve problems...many of them are able to overcome the types of challenges most small businesses face during the startup phase. And these leadership skills often carry them throughout their tenure as business owners, even years after they launch. After analyzing four year’s worth of credit data (of both VOBs and non-veteran-owned-businesses), a recent report from Experian notes that VOBs tend to have improved sustainability and longevity when compared to non-veteran-owned businesses.

There are countless other substantial benefits VOBs offer. They’re more likely to provide employees with retirement plans, health insurance, paid leave and profit sharing. They’re also 30 percent more likely than non-veteran-owned businesses to employ fellow veterans. Statistically, research consistently shows that VOBs report impressive numbers in relation to growth, employment opportunities and sales, including:

- **VOBs with more than two employees = over 490,000**
- **Total number of VOB employees = 5.8 million**
- **Annual payroll = $210 billion**
- **Number of VOBs that are “small businesses” = 99.9 percent**
- **6-digit sales of $100,000 or more = nearly 80 percent**
- **Generate an annual revenue of $500,000 or more = more than 38 percent**
- **VOBs have collective sales of = $1.2+ trillion**

What does all this tell us? VOBs are a huge benefit to the economy. That’s in part what makes it so hard to ignore the other side of the story. Despite their success and contribution to our economic sustainability, many VOBs – just like most small businesses today – are struggling to make ends meet. The Small Business Association (SBA) Office of Advocacy says that over 69,000 VOBs closed as a result of inadequate cash flow.

Taking that leap of faith and starting your own business has always been a risk, for any entrepreneur, but with entrepreneurship across the board on an overall decline (for both VOBs and non-veteran owned businesses), that risk seems somehow even greater these days.

**Challenges Veteran Business Owners Face**

Of the many challenges entrepreneurs face when starting a new business, for most, funding is high on the list. For the majority of veterans, sources of capital can include personal savings (30 percent) and personal or business credit (nearly 11 percent).
According to the same Experian report, veterans tend to have significantly fewer mentorship options and a lack of networking opportunities. They’ve also historically had less access to capital than their non-veteran owned counterparts, says a report from the Federal Reserve Bank, who together with the SBA assessed the stats of both VOB and non-VOB small businesses.

The SBA’s Office of Advocacy partnered with the Federal Reserve Bank of New York to publish FINANCING THEIR FUTURE: Veteran Entrepreneurs and Capital Access. Their research shows that despite need being strikingly similar amongst VOB and non-VOBs, there is a glaring disparity in lending opportunities for the two groups. It’s one major reason why veteran entrepreneurship continues to see a generational decline.

The report notes that even though VOBs submitted more applications for funding than non-VOBs (47 percent versus 43 percent, respectively, submitted three or more applications), from a larger variety of lenders (online lenders, small banks and large banks), VOBs received less financing overall. During 2010 – 2017, SBA loans to VOBs increased by 48 percent, whereas they increased by 82 percent to non-VOBs. This is despite dedicated veteran-dedicated relief programs.

And some more results of those applications? It’s reported that 60 percent of VOBs still have a financing shortfall due to receiving less funds than they applied for. In comparison, only 52 percent of non-VOBs received less than requested.

The report also points out what we’ve already seen in multiple other studies, that military service is highly correlated with self-employment probability, and Veterans are at least 45 percent more likely than those with no active-duty military experience to be self-employed.

What should all this data tell us? It’s pretty clear: we should be putting more faith and funding into VOBs.

**TOPIC 7: EDUCATION**

Last fall, veterans attending school faced such widespread delays and errors in their GI Bill checks that federal officials scrapped the new payments entirely and spent the next year rebooting the program. On Sunday, the U.S. Department of Veterans Affairs will try again. This time around, VA officials promised, updated computer systems, a lower backlog of claims and additional staffing will deliver a smoother experience.

“‘We’re ready to roll,’” said Paul R. Lawrence, the VA’s undersecretary for benefits told the House Veterans Affairs Committee during a Nov. 19 hearing on the payments rollout. He expressed “10 out of 10” certainty.

The new payments originated in the Forever GI Bill, passed unanimously by both chambers of Congress in August 2017 to expand the landmark benefit that provides for free or reduced education for military veterans.
But the VA struggled to meet the August 2018 deadline for implementing two provisions of the Forever GI Bill that changed the calculation for monthly housing payments, which are issued to veterans in addition to tuition subsidies. The delays sparked bipartisan outrage and forced the VA to abandon the efforts and set a new deadline of Dec. 1, 2019.

“The botched implementation in August 2018 led to thousands of veterans either not receiving their housing stipend for months or receiving an erroneous amount,” said Rep. Mike Levin, D-Calif., chair of the subcommittee on economic opportunity, which held the hearing last month. He pointed out that the VA raised concerns only one month before the scheduled roll out.

“Students suffered severe financial hardships because of these delays,” said Rep. Jack Bergman, R-Mich. “Even today, thousands of veterans are still not being paid the correct amount of monthly housing allowance under the law.”

Even minor changes or delays in the monthly housing payments — which can be used for rent, utilities, food and other living expenses — can be potentially life-altering for veterans adjusting to academic life. The VA estimated about 59,000 veterans nationwide could receive increased payments because of the change, and about 21,000 will get less money.

During a hearing this month, Mr. Lawrence said technical challenges arose last year when dealing with multiple legacy computer systems tasked with making payments to roughly 500,000 veterans nationwide who receive GI Bill benefits.

This year, the VA received a software upgrade in October with plenty of time to train employees, said Mr. Lawrence, who said he was assigned to oversee the VA’s reboot of the payments.

Charmain Bogue, the VA’s executive director for education services, said the VA has hired 500 temporary employees and is prepared to increase mandatory overtime to meet the extra workload in preparation for January, when the first payments are scheduled to process for the spring 2020 semester.

Helping the situation, Ms. Bogue added, the VA has an historically low inventory of 40,000 pending GI Bill claims, down from the 60,000 pending claims it usually processes around this time of year.

Students who received lower housing payments since August 2018 will begin receiving retroactive payments from the VA, Mr. Lawrence said. The VA will also waive any overpayments received as a result of the botched roll out last year.

“We’ve anticipated as much as we think we can,” Mr. Lawrence said. “We’re working on Thanksgiving. We have people ready to jump in to help deal with all the situations. We know what’s at stake.”

Higher Education: All Learning Counts
Successful Blood Drive

On Saturday, 14 December
Milwaukie Post 180 in conjunction with the American Red Cross conducted a blood drive that netted 20 pints of blood. Prior to the collection day, invitations were distributed to the citizens of Milwaukie during community events to encourage people to donate.

The Milwaukie Post tries to conduct two or three blood drives annually. Promoting the event four to six weeks prior is important to the success of the event.
Creating Your Legacy
Did you know there are several ways to make tax-deductible donations to the American Legion Foundation? Most people know that they can just send a check or give cash to the Oregon American Legion Foundation (a 501-C-3 organization). However, there are other ways that you may donate to your favorite Legion program, through the Foundation.

Amazon Smile
You can support the Oregon American Legion Foundation every time you shop on Amazon. To shop at Amazon Smile simply go to smile.amazon.com from your web browser. On your first visit to Amazon Smile, you need to select Oregon American Legion Foundation Inc as your charity of choice. Amazon Smile will remember your selection, and then every eligible purchase you make will result in a donation.

Corporate Giving and Sponsorship
The Oregon American Legion Foundation has provided support that bolsters important Oregon American Legion programs and services that are in need of funding to fulfill their goals of helping veterans and their families. Corporate partners can support the Foundation in a variety of important ways; we encourage you to contact a member of The Oregon American Legion Foundation to learn how our organization plays a critical role in the lives of Oregon veterans and their families.

Memorial donations
Memorial donations are usually made in honor of someone who died. Some people prefer to make donations to non-profits instead of sending gifts or flowers, or the family of the deceased may prefer donations made in the name of the deceased.

What will donations be used for?
Donations sent to the Oregon American Legion Foundation will be used to support the programs of the 4 Pillars of the American Legion, Americanism, Children and Youth, Veterans Affairs and Rehabilitation and National Security.

You may make a donation with a specific program in mind, like Boys State, Oratorical or American Legion Baseball. Any donations made to any program will be only be used to support that program. If you have no specific program in mind, the donation will be used in support of one of our 4 Pillars Programs.

Hi everyone, Yvonne Drury
District 5 President

Please note that the Auxiliary is NOT holding a January meeting due to concerns for winter weather driving. We will keep you informed via email, etc., when the need arises.

Please send me your Mid-Year Unit report sometime this week....email is ok, just send me some info on what your Unit has been doing, # of veterans served, $$ spent as best you can.

District 5 is also tasked to making cookies for the Christmas Gift Shop opening at the Oregon Veterans Home in The Dalles. Be sure to send a few dozen to them for the opening which starts at 10 a.m. Saturday, December 7.

Thank you for all you do. Please let me know when I can be of help to you or your Unit.
In a matter of hours, we will observe the day of infamy... December 7, 1941. You will find a personal account of the attack on Pearl Harbor by the Department of Hawaii's Vice Commander A. Kempa in the January 1942 issue of The National Legionnaire.

You can find Vice Commander Kempa's story on page 5 at https://archive.legion.org/handle/20.500.12203/5975.

Perusing further through The National Legionnaire, you can find The American Legion moving into action following the attack and contributions by posts in the West and Northwest. The Department of Oregon is highlighted on pages 8 and 12.

This issue of The National Legionnaire is a great read and documents history of our American Legion and of our nation. May we never forget Pearl Harbor.

For God and Country

PNC, Charlie Schmidt
PR Committee
Iwo Jima 75th Commemoration
Flag Raising Ceremony

Saturday, February 22, 2020
10:00 am

Ackerman Middle School
13th & S Ivy
Canby, OR

The Canby-Aurora VFW Post/Auxiliary 6057
Cordially invite you to our
25th Anniversary Iwo Jima Flag Raising Ceremony
held at Ackerman Gymnasium

ALL Veterans and Families are encouraged to attend

Veterans Groups and Service Organizations are welcome to participate in the Massing of the Colors

Participant Staging is at 9:00 am

Please RSVP if you will be Participating
Contact Martin Lackner via call or text at 503-849-8390
Or email: Commander6057@gmail.com

Refreshments will be provided & drawing for ’68 Cadillac
Armed Forces Retirement Home

By: Bob Borka
bborka@MCLeague.org

I was in a fascinating briefing by the Armed Forces Retirement Home. I had no idea what the facilities encompassed and allowed. They are now allowing married couples to move in. They presently have about 60% of the facility full of residents. They are going to be making improvements to the golf course and residents are able to golf for free. There is a great deal of heal and dental care at the facility.

There is a fee structure to live there but it reasonable for what people get to live there – including long term care.

Turns out you do not need to be over 60 to move there. There are some categories listed below that are not age specific.

https://www.afrh.gov/

Persons – male or female - who served as members of the Armed Forces, at least one-half of whose service was not active commissioned service (other than as a warrant officer or limited-duty officer), are eligible to become residents of the Retirement Home if they meet one or more of the following categories:

• are 60 years of age or over; and were discharged or released from service in the Armed Forces under honorable conditions after 20 or more years of active service

or

• are determined under rules prescribed by the AFRH Chief Operating Officer (COO) to have a service-connected disability incurred in the line of duty in the Armed Forces

or

• served in a war theater during a time of war declared by Congress or were eligible for hostile fire special pay and are determined under rules prescribed by the AFRH COO to have injuries, disease, or disability

or

• served in a women’s component of the Armed Forces before June 12, 1948; and are determined under rules prescribed by the AFRH COO to be eligible for admission because of compelling personal circumstances

Persons ineligible to be residents:

• a person who has been convicted of a felony or is not free of drug, alcohol, or psychiatric problems shall be ineligible to become a resident of the Retirement Home

The Federal VA will begin processing Vietnam Blue Water Navy claims after January 1, 2020. If you do not know if you have a claim, contact the American Legion Service Officers ASAP. You can reach them at 503-777-1867.

You may qualify for a claim if you are suffering with one of thirteen presumptive illnesses associated with exposure to the toxin Agent Orange. Do not try to file a claim by yourself online. There are many reasons to use an accredited service officer because of the elements that must be included in a claim filed with the Federal VA.

Do not wait to see if you qualify. A successful claim could change the quality of your life for the rest of your life. Do it now! Good Luck.