



The FireFighter

Gung-Ho Means Work Together!

Iredell County MCL Detachment 1097

August 2017 Edition

August 24- Detachment Meeting – 1900 - Troutman American Legion

Detachment website: <http://www.iredellmcl.org>

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"We served our Country.....Now we serve our Community"



Marines,

We have distributed 324 tickets for our annual fundraiser which will be at the Charles Mack Center in Mooresville on October 28th. Please make a concerted effort to sell as many tickets as possible. I find that it will help if you recruit friends and family members to assist with your sales. You can even use the payment plan for some friends that can't afford \$100 at one time. If they start in August, they could pay you \$33 a month through October. Additionally, please do all you can to purchase a ticket for yourself. Your assistance with this event is appreciated since this event funds the Detachment great projects throughout the next year. Many thanks to you Marines that have already committed to selling tickets.

Since the last Detachment meeting, we have increased our Dale Wilson Scholarship at Mitchell Community College by \$5,000, donated \$500 to the Charlotte International Airport USO, donated \$250 to Marine Air Special Operations Center Foundation in support of the families that lost Marines when the C130 crashed in Mississippi, donated \$100 in support of American Legion Post #217, assisted American Legion Post #65 with their Christmas in July effort at the VA hospital and assisted VFW Post #2031 with bingo at the Salisbury VA.

If you have a change of address, phone or email address please advise the Adjutant, Paymaster or myself. The Detachment uses this information to communicate with you all and the change of address is sent to MCL National to ensure you receive your quarterly Semper Fi Magazine.

The Detachment continues to support our community and brothers and we could use additional volunteers to assist. It would be appreciated if you could find some time to volunteer a few hours or minutes to help.

Semper Fi,
Dick Camery, Commandant



<u>DATE</u>	<u>MEETING/LOCATION/TIME</u>
Aug 21	Iredell County Veterans Council – TBD – 1830
Aug 24	Detachment Meeting – Troutman American Legion – 1900
Sep 18	Iredell County Veterans Council – TBD – 1830
Sep 19-21	2017 Modern Day Marine Expo – MCB, Quantico, VA
Sep 28	Detachment Meeting – Troutman American Legion – 1900
Oct 16	Iredell County Veterans Council – TBD – 1830
Oct 26	Detachment Meeting – Troutman American Legion – 1900
Oct 28	MCL Iredell County Annual Fundraiser – Charles Mack Senior Citizen Center – Main Street Mooresville 1800
Nov 11	Veteran’s Day Parade – Mooresville, NC – Details will be communicated when available
Oct 16	Iredell County Veterans Council – American Legion Post #217 Statesville – 1830



Don’t forget to pray for our sick, shut-ins, Marines and their Families.

**Stan Thompson
Buddy Hemric
B.J. Thomas and wife, Sandy
Jackie Vanderzanden – Steve’s wife
John Hollenback
Pete Blinn**

**Don Coffey
Verlone Cherry
Lance Hegler
Pete Meletis
Larry Lackey
Ovella Turner, Frank’s wife**

HOW TO PREVENT THE VA FROM LOWERING YOUR DISABILITY RATING

Tip By: Nancy D. Gabe

There are several conditions where the Department of Veterans Affairs (VA) will propose a reduction in a veteran's service-connected a disability rating.

It is very important for all veterans to know that a proposal is not yet a decision, therefore, veterans have time to challenge the proposal to reduce their rating and to provide medical evidence as to why a rating should not be reduced at all, or not as much as VA proposes.

Many VSOs suggest that veterans not send the "Notice of Disagreement" form to "appeal" the proposal, as a veteran can only formally disagree with a decision or appeal an actual decision.

If a veteran asks for a personal hearing within 30 days of notification of a proposal to reduce their rating, the VA will not reduce the rating until the veteran has a chance to present appropriate evidence.

If the VA continues paying at a veterans' current rate until a hearing has taken place (if necessary) and the veteran is not successful in convincing the VA not to reduce their rating, this may create an overpayment that the VA will recoup from the veteran as soon as humanly possible.

For certain conditions, when a veteran gets a high rating on a disability, a VA decision letter will oftentimes indicate that "since there is likelihood of improvement, the rating is not considered permanent and is subject to future review."

This means the VA will contact the veteran at some point in the future to re-evaluate the status of his/her disability. Disabilities such as Post Traumatic Stress Disorder (PTSD) or migraine headaches may improve with medication or sit-down talking therapy of some sort and is therefore, oftentimes, subject to future scrutiny and examination by the VA.

It is very important if a veteran is service-connected for a condition the VA says is subject to future review that the veteran continues to see a medical provider to report current symptoms, which will factor into any future evaluation of the disability.

Another example of when VA will propose a reduction is when a veteran is service-connected for a cancer.

When cancer is present and for a certain time after treatment stops, a veteran will be rated at 100 percent for this disability. However, if the cancer goes into remission and the veteran is no longer undergoing any treatment such as radiation or chemotherapy, the VA will rate the veteran on the residuals of the cancer. What does that mean?

For example, if a veteran is service-connected for prostate cancer and was 100 percent during treatment and for a certain time after the treatment ends and the cancer goes into remission, the VA will propose a reduction to a percentage that reflects the residuals (side effects) the individual has such as urinary leakage, urinary frequency,

erectile dysfunction, bowel urgency, the use of absorbent materials, and other factors related to treatment.

It is very important to read the letter and understand what percentage is given for residuals (side effects), and that the veteran report to his doctor all residuals so when a veteran receives a proposal for a reduction, the veteran will know whether or not it accurately reflects residual symptoms and if not, have medical evidence to submit to request a higher rating.

Another example of a VA proposed reduction is if the veteran is receiving 100 percent disability under Individual Unemployability (IU), and the veteran does not return the form the VA sends every year asking for verification of employment status. If the veteran ignores the "IU Letter" and does not return the form to the VA, the VA may send the veteran a letter saying they are going to reduce the current rating to the combined rating held before the veteran was awarded 100 percent under I.U.

The same holds true for letters the VA sends randomly to veterans receiving additional compensation for dependents (veterans rated at 30 percent or higher). This letter will ask a veteran to verify there has been no change in their dependent status. If the veteran does not respond, the VA will send a letter saying they are removing the dependent and that the veteran owes the dependent rate portion of their compensation back to the date they last had confirmed dependent information.

It is very important for a veteran to always report any change in dependent status to the VA, such as a divorce, death of a spouse, child who marries, death of a child, etc.

Also, and of great importance, the veteran should always make copies of any documents sent to the VA. Many veterans have great success in sending documents to the VA with a certified stamp. That will show proof the VA received or did not receive the veterans' documents.

WARNING! THIEVES AFTER YOUR CARDS

The process of stealing your information for personal gain has never been easier and cheaper to pull off than it is right now. High-tech thieves are using much more powerful versions of identity scanners to steal your information with relative ease. According to Anti-Theft companies, stealing data from your credit card or any card equipped with a radio-frequency identification (RFID) chip is accomplished very easily by using technologically advanced devices that can be purchased online for under \$100. The crooks use the devices to steal your credit card information right through the air, with incredible ease and without you ever knowing it.

Over 150 million Americans are currently at serious risk. Unfortunately, millions have already felt the strain of being ripped off from scammers using one of these new devices. Authorities believe millions more will be affected in the future. It's not a matter of "if," but "when" you will be ripped off by these technologically advanced robbers.

Without requiring a physical swipe, the device can collect account numbers, expiration dates, security codes, social security numbers, credit card numbers and other information from cards that contain RFID chips.

Electronic pick-pocketing, or “crowd hacking” as it is referred to has been linked to millions of Americans being ripped off. If you have a "chipped" credit card, the chip can be scanned at stores, restaurants, sporting events, the airport, or as you sit in your automobile at a traffic light. The new scanners can reach outwards 25 – 30 feet to grab your information from cards containing RFID technology.

So far, it appears the criminals are targeting RFID credit/debit cards, military CAC cards, military ID cards, VA medical cards, access cards to buildings, school ID cards, U.S. passports issued after 2006 and Enhanced Driver's Licenses.

There are currently an estimated 250 million chipped RFID cards in use in the U.S.

WHAT TO DO TO PROTECT YOURSELF

The BBB suggests cutting two pieces of cardboard the size of a credit card and wrap each with aluminum foil. Then place the chip-containing card between the foil-wrapped pieces to block data transmission from the scanners. Some people are finding success in purchasing wallets containing aluminum linings that block scanner transmissions.

Also, there is a product you can purchase called Wallet Bunny that goes in your wallet and defends against electronic theft by making a whining noise if you are attacked and it lights up to inform you if you are ever targeted by criminals.

ASK A PHARMACIST: GET ANSWERS TO YOUR VA PHARMACY QUESTIONS

Do you have questions about your medications? Now, VA has a new web application (app) that can help.

VA launched the Ask a Pharmacist app, which provides an easy way to find answers to questions VA pharmacists regularly hear from patients. Having to search through multiple VA sites to find answers or rely on sites outside of VA that may not be accurate is frustrating. Now, you can use Ask a Pharmacist to find information that you know is reliable and VA-approved.

"The Ask a Pharmacist app is a place for Veterans to find as much VA pharmacy information as we can provide." said Eric Spahn, a pharmacist with VA Pharmacy Benefits Management. He has been involved in the app's development from the beginning. "We are putting My HealtheVet pharmacy information in one place. It also

includes trusted external resources to help Veterans learn about types of medication information that is available, and determine what information is important."

Ask a Pharmacist can help you find a VA pharmacy close to you, and learn more about how VA pharmacies operate. You can also learn about the medications you take. This includes how to identify your pills by sight, how to read medication labels, how your medicines may interact with each other, and more.

You can access the app on your smartphone, tablet, desktop computer or any device with an Internet connection. Anyone can use it! Ask a Pharmacist links to many VA pharmacy resources. It also provides links to many trusted resources such as Pill ID for any medication-related question.

Visit Ask a Pharmacist online.