



# WOMEN VETERANS' NETWORK

## Nominate and Celebrate Outstanding Women Veterans at Fourth Annual Event

Do you know an outstanding woman veteran? If you think others should know about her extraordinary military and community service, please nominate her to be this year's Outstanding Woman Veteran. The Women Veterans' Network will be celebrating the service of all Massachusetts women veterans at the State House in Boston on Friday, November 7th at 10:30 a.m.

Outstanding Woman Veteran Award nominees must currently or previously have served active component, National Guard, or Reserve. Nominations must include: an overview of military service and awards; a summary of contributions to the military; and any personal sacrifices or hardships the woman endured in order to serve in the military. For an official nomination form, please visit [www.mass.gov/veterans](http://www.mass.gov/veterans) or call 617-210-5778.

Nominations are due no later than **Wednesday, October 8, 2008**, and should be mailed to the Women Veterans'



*Last year's Outstanding Women Veterans (l-r) Mary L. Anderson and Sara Payne Hayden*

Network, 600 Washington St., Suite 1100, Boston, MA 02111, or faxed to 617-210-5755, or e-mailed to [DVSWomen@vet.state.ma.us](mailto:DVSWomen@vet.state.ma.us).

## Save a Tree

You can help save paper and postage costs for the Network. If you would like receive a PDF version of the newsletter by e-mail rather than U.S. Mail, please e-mail [dvswomen@vet.state.ma.us](mailto:dvswomen@vet.state.ma.us).

## A Message from Heidi



*The WVN office team (l-r): Panayiota Bertzikis, Heidi Kruckenberg, and Cheryl Poppe*

In June we bid a sad farewell to the Women Veterans' Network Assistant, Mary Szkolka. Many of you met or communicated with Mary over the past two years and understand how invaluable and helpful she was to the Network. After working all summer without an Assistant, I am pleased to announce that the Network has hired a new Assistant. Panayiota Bertzikis, a Coast Guard veteran and UMass-Boston student, started working part-time for the Network in September. Her knowledge of services and programs for veterans and experience working with women veterans will be sure to come in handy.

I would also like to welcome Colonel (Retired) Cheryl Lussier Poppe to the Department of Veterans' Services. As the new Director of Veterans' Programs and Services, Cheryl is my supervisor. Cheryl has been a member of the Network's steering committee for the past six years and understands the mission and vision of the Network. I am thrilled to have her as an advisor and advocate here in the office.

The addition of Panayiota and Cheryl to the Network office team will enable us to better serve women in Massachusetts. We look forward to seeing you at veterans' events this fall around the state.

*Heidi Kruckenberg — Women's Coordinator*

## VA News & Updates

### VA Supported Housing Vouchers

Have you heard about HUD/VASH? It is a new national program that the U.S. Departments of Housing and Urban Development (HUD) and Veterans' Affairs (VA) will administer locally through VA Medical Centers and local housing authorities to provide Section 8 housing vouchers and case management to homeless veterans. Every state was awarded a certain number of vouchers through the HUD/VASH program, which was unrolled in May 2008. Massachusetts received 245 vouchers for fiscal year 2008, with 105 going to the Boston VA Healthcare System, 70 to the Bedford VA, and 70 to the Northampton VA.

Karen Guthrie, LICSW, is the Health Care for Homeless Veterans Coordinator at the VA Boston. She oversees the HUD/VASH program at the three VA Boston campuses. She explained that not only does the program offer an infusion of additional Section 8 vouchers into the state's housing system, but it provides intensive case management to those veterans who are chronically homeless. Karen says that "the goal of this collaboration is to provide an opportunity for chronically homeless veterans to obtain a combination of permanent housing and intensive supportive case management, while remaining in treatment and rehabilitation services as needed. This combined approach was developed in order to facilitate the highest possible level of success for this homeless veteran population in both obtaining and remaining in permanent housing."

Karen outlined the basic requirements for the program, "First, the veteran must be eligible for a full range of VA services; second, the veteran must be homeless; third and fourth, the veteran must need and be willing to accept intensive case management." The highest priority for this program is for chronically homeless disabled veterans and families. Veterans who are interested in applying for HUD/VASH must complete a preliminary application, which can be obtained from the Supportive Housing Social Worker at the nearest VA medical center (see box at right). The VA Boston has a HUD/VASH information line that can be accessed at 857-364-4444. Veterans will also need a referral from VA staff and will need to begin assessments and treatment.

### Post 9/11 GI Bill Expands Benefits

In July the Post 9/11 Veterans Education Assistance Act of 2008 (known as the Post 9/11 GI Bill) was signed into law thereby expanding education benefits to servicemembers who served 90 days active duty on or after September 11, 2001. Only service post 9/11 counts toward the benefit, which will be effective August 1, 2009.

To receive the full Post 9/11 GI Bill benefits you must have served at least 36 months (if service time is shorter, you receive a percentage based on active duty service) and have remaining entitlement. Any remaining Chapter 30 or 1607 entitlement can be converted into this new education benefit. This new benefit will cover the full cost of education at any public school in the country and many private schools. There is no requirement to buy in to qualify, and the benefits last for 15 years after separation.

This benefit pays tuition upfront directly to the school, provides a book/supply stipend of \$1,000 per year, and includes a monthly living stipend. The tuition payments can be used at any public or private school but are capped at the cost of the most expensive public school in the state (for Massachusetts it will be UMass-Amherst with tuition capped at \$9,595). However, more expensive private schools that offer a veterans-only scholarship will see that scholarship matched dollar-for-dollar up to the full cost of tuition.

Because this program is so new, details surrounding its implementation are still being ironed out. It is best to ask the VA for most current information. For additional information go to [www.gibill.va.gov](http://www.gibill.va.gov) or [www.gibill2008.org](http://www.gibill2008.org) or call 888-GI-BILL-1 (888-442-4551).

#### **Supportive Housing Social Workers in Massachusetts**

Bedford VA	Mary Fardy (781-687-2705)
VA Boston	Jose Baez (617-780-2931) Carol Klein (617-248-1373)
Northampton VA	Susan White (413-584-4040, Ext. 2135)

*Contact a Supportive Housing Social Worker if you are interested in the HUD/VASH program.*

### **Dial-A-Lawyer for Veterans**

The Massachusetts Bar Association in conjunction with the Massachusetts Department of Veterans' Services will be offering free legal advice to veterans on **Thursday, October 16, from 5:30-7:30 PM only**. Veterans who have legal questions involving access to benefits, family issues, employment concerns, and landlord/tenant matters can call **617-338-0610** for free legal advice.

### **“Welcome Home” Bonus for Recently-Returned Combat Veterans**

Did you know Massachusetts is one of very few states in our country that offers a one-time bonus payment to veterans? Treasurer Tim Cahill, who distributes the “Welcome Home” Bonus, encourages all eligible veterans to apply. There is a \$1,000 bonus for all Massachusetts veterans who actively served in Afghanistan or Iraq and a \$500 bonus for those who served at least six months either stateside or outside the continental limits of the United States.

The “Welcome Home” Bonus Division has processed approximately 16,357 applications since the bonus was established in 2006 and has processed the sum of 2,672 claims just this year. The claims this year already total \$2,052,000.

“These brave men and women deserve all the support we can give,” said State Treasurer Cahill. “I strongly encourage Massachusetts’ veterans to apply and help make other veterans aware of this one-time bonus payment.”

In addition to the “Welcome Home” Bonus the Treasury also administers a bonus payment for veterans of World War II, Korea, and Vietnam, although the majority of these veterans have received their bonus. Eligibility requirements and payment amount vary for each service era; however, for all bonuses the applicant must have resided in Massachusetts for six months prior to his/her latest enlistment or commission into the Armed Forces. Applicants for all bonuses must have had an honorable discharge.

Contact the Treasurer’s Office at 617-367-9333, Ext. 859 or online at [www.mass.gov/treasury](http://www.mass.gov/treasury) to find out about your eligibility.

### **Don’t Have Health Insurance? Can’t Afford It? News You Can Use!**

The Insurance Partnership Program is designed to assist income eligible uninsured working residents purchase employer-sponsored health insurance. It can also be used by the self-employed. As part of Health Care Reform the income eligibility ceilings were raised significantly.

Now, more uninsured working residents than ever are eligible for this valuable MassHealth program that allows them to choose their own health plan (if self-employed) or access the one offered by their employer. The cash subsidies can be used to help purchase virtually any health plan that is acceptable for small businesses in Massachusetts.

#### **Employee Income Ceilings\***

Family Size	Gross Family Income Cannot Exceed
1	\$31,212
2	\$42,012
3	\$52,812
4	\$63,612
5	\$74,412

*For each additional dependent add \$10,800.*

*\*Note: these amounts are adjusted annually. The above family income ceilings are valid 3/1/08 through 2/28/09.*

The Insurance Partnership Program has provided Premium Assistance to the self-employed and small businesses since 2000. It is funded with both state and federal monies.

More information can be found on the website [www.insurancepartnership.org](http://www.insurancepartnership.org) or by calling 800-399-8285.

*Betty Connor is a Marketing Manager with the Insurance Partnership Program and can be reached at 800-399-8285, Ext. 103.*

**The Insurance Partnership**  
From the Commonwealth of Massachusetts



## Massachusetts Women in Uniform

### Doris (Fréchette) Kerber



I joined the Air Force in August 1956 at 19 and served until 1971. I was a Personnel Specialist and was assigned to two Separation Centers at Manhattan Beach AF Station, NY and Charleston AFB, SC typing the DD Form 214. While in NY, I helped the Red Cross as French interpreter at

the Port Authority for French dependents arriving in the U.S. In 1963, I went to Berlin and saw the Berlin Wall. I went on a military troop train with only military personnel, run by Americans. We had special papers and had to be in uniform. In 1968, I was assigned to Itazuke AB, Japan for 3 years. I maintained the records of the military personnel, typing all forms on manual typewriters, all this before the computer age arrived. In 1971, the base was turned over to Japan and all military personnel were re-assigned to the states.

I now attend local Veterans' programs on Memorial Day and Veterans' Day.

*By Doris (Fréchette) Kerber,  
Clinton, MA*



### Priscilla J. Peabody



In 1952 I left my nursing position in Boston to join the Army because of the war in Korea. My first posting was for Basic Training at Fort Sam Houston, Texas. I then was stationed at Camp Pickett, VA, where I was assigned to the Officer Surgical Ward. Almost every one of the men I cared

for had been wounded in Korea, so it was quite an experience, to say the least.

I was able to travel in Virginia and the surrounding states—very beautiful scenery, and so full of fascinating and very poignant history. The movie "Battle Circus" was filmed there that summer.

I wish that more than one year (of my five Army years) had been active duty. However, in that year I met some wonderful people, had some delightful times, and learned a lot about life. I still keep in touch with a close friend from those days. I cherish all those memories.

*By Priscilla J. Peabody,  
Fitchburg, MA*



### Mary (McCarthy) Roelke



I was a farm girl but my family thought I was ready for the big world and before I knew it I was on the train from Boston to Bloomington, Indiana for training in the WAVES Storekeeper Program. Upon graduation, the Coast Guard recruiters came and asked for a small group to leave the WAVES and enter the Women's Reserve of the Coast Guard— SPARS. I said sure along with 20 others who were sent to Washington, D.C. Headquarters under Commander Steele. He welcomed us but some of the guys resented giving up their place for a woman!

In recruiting I often was in the company of radio people and I met a radio emcee called Herson in Person. He heard me sing, asked for an interview with the Commander, and suggested a program for recruiting and interviewing women SPARS. The Commander gave his OK and I

was on radio known as Mary the SPAR. Between rehearsals and interviewing for the program from 6:00-9:00 every day, I had little time to explore the city. I also had to learn some songs that Herson and I sang together.

Two years seemed to fly by. The war was over and I was out of the service. I did keep in touch with many friends that I made in SPARS, but returned home due to illness in the family.

*By Mary (McCarthy) Roelke, Natick, MA*



## Invitation to Women Are Veterans Too! Event

All women veterans and their friends and families are invited to attend the fourth annual Women Are Veterans Too! event on Friday, **November 7th at 10:30 AM**. The event will take place in the Memorial Hall of Flags at the State House in Boston.

This year's keynote speaker will be Brigadier General Marie T. Field of Lenox, who retired last year as the highest ranking woman to serve in the Massachusetts Air National Guard. She will speak about the impact of good leaders on her military career.

In addition to keynote remarks, the Outstanding Woman Veteran Award will be presented (please consider nominating a woman veteran you know for this award). Refreshments and photos will follow the ceremony.



*BrigGen Marie T. Field*

## Come, and Bring a Friend to the Governor's Advisory Committee Luncheon

The Massachusetts Governor's Advisory Committee on Women Veterans cordially invites all women veterans to attend the annual luncheon on Saturday, **October 18, 2008**, at 12:00 noon. This annual event is a wonderful opportunity for women veterans to bring family and friends along and share a sense of the pride, honor, and courage that this unique group of women holds. The Committee encourages women to attend and bring someone with them for the good food, comraderie, and celebration of women's service in the military.

This year's luncheon will be held at the AMVETS Hall, Post 147 in Haverhill, MA (576 Primrose Street). There will be a jewelry sale, raffle, and VA Health Fair immediately before the luncheon. The menu will be turkey dinner. Kristin A. LaRue, a Navy veteran and new Veterans' Agent for the town of Amesbury, will deliver the keynote address following the meal.

Please order your tickets (cost \$25 per person) before **October 4**, as no tickets will be sold at the door. Call Stephanie Landry (781-925-4486) for more information.

## New Home Loan Program for Massachusetts Military Veterans

The Home for the Brave mortgage program offers safe, affordable home loans for Massachusetts veterans. The program includes mortgage insurance that will pay a veteran's monthly mortgage payment for up to six months in the event he or she becomes unemployed or is deployed on active duty. Closing cost assistance will be provided through a grant by Fannie Mae.

The Home for the Brave program was developed by MassHousing, the state's affordable housing bank, in consultation with the Veterans Housing Subcommittee of the Governor's Advisory Committee on Veterans Services.

The Home for the Brave program mortgage offers qualified veterans of the U.S. Armed Forces living in Massachusetts 100% financing with no down payment required for single-family homes or condominiums and discounted interest rates fixed for a minimum of 10 years. Borrowers can earn up to 135% of the median income for the city or town in which they are purchasing a home. Income limits vary, but may be as high as \$111,240.

"Taking the burden of worry from the shoulders of the service men and women who are serving this great nation of ours is the right thing to do. We've read about military families losing their homes because they can't make their mortgage payments. This program will lessen the chance that it will happen here in Massachusetts. We welcome the Home for the Brave mortgage program as another state benefit in this great Commonwealth," said Secretary Tom Kelley of the Department of Veterans' Services.

For more information, go to [www.masshousing.com](http://www.masshousing.com) or call 617-854-1000 (Boston office) or 413-733-0999 (Western Mass office). Home for the Brave loans are made through approved community banks and are made possible by MassHousing. To apply, contact a participating lender.

*From July 2, 2008 Governor's Office press release "Patrick-Murray Administration Announces Home Loan Program for Massachusetts Military Veterans"*

*If you would like to be featured as a Massachusetts Woman in Uniform, send a brief biography and two photos to the WVN.*

Department of Veterans' Services  
Attn: Women Veterans' Network  
600 Washington Street, Suite 1100  
Boston, MA 02111

## **Bulk Rate**

**If you don't wish to be on our mailing list or if your address is incorrect, please send your request for removal or address change in writing to the address in the upper-left corner of this page. The newsletter is also available via e-mail, by contacting [dvswomen@vet.state.ma.us](mailto:dvswomen@vet.state.ma.us).**

## **SAVE Team to the Rescue**

On February 11, 2008, the Department of Veterans' Services officially launched the Statewide Advocacy for Veterans' Empowerment (SAVE) program, whose primary mission is suicide prevention.

The SAVE team consists of five Outreach Coordinators whose task is to find veterans and their families who may be in crisis situations. Through active outreach and extensive knowledge of various veterans' benefits the SAVE team helps to get services to the people in need. The success of the SAVE



*The SAVE team (l-r): James Crosby, Joe Bykowski, Kevin Lambert, Cayenne Isaksen, Samuel Hamm, Daniel Brennan*

team is a result of extensive networking by team members with government, non-profit, and private entities statewide. In the past seven months, SAVE has reached out to over 800 Massachusetts veterans, 200 of whom received "hands-on" assistance by team members in the field across the Commonwealth.

The SAVE program is a collaboration between the Massachusetts Department of Public Health (DPH) and DVS. DPH has lead the nation in the amount of funding specifically designated for suicide prevention of veterans.

If you or a veteran you know is in need of services, please do not hesitate to contact a member of the SAVE team. In addition to helping individual veterans, the SAVE team attends veterans' events to outreach and provide information. You can contact a member of the SAVE team at 888-844-2838 or by email to [save@massmail.state.ma.us](mailto:save@massmail.state.ma.us).

*By James Crosby, Director of Outreach, SAVE*