



Veterans Day Assembly is scheduled for Monday, November 10th from 8:45 -9:20 in the

Tonasket High School Commons:

The assembly will feature Sgt. Josh Evans and his wife, SPC Kim Evans. Josh recently returned from Iraq and Kim will be here on leave. Her current tour is over in May 2009. Both were previously featured in our May 2008 update ([click here to read the article](#)). In addition to Josh & Kim speaking, the Legacy will receive a donation of funds raised by the students. This is the second year in a row they've raised money for the project and it is great to see such support from the students. There will also be an assembly at the Elementary School starting at 10:00 a.m. Josh & Kim will be there. Colors will be presented by the Cub Scout Pack 21.



Quilt Raffle Drawing on Tues Nov 11th

This beautiful quilt, donated by the Ladies of the Havillah Lutheran church is 67 x 82 inches. It represents many hours of craftsmanship.



Tonasket High School is looking for military items to display during their Veterans Day Assembly on November 10th in the Tonasket High School Commons. There will be an adult watching the table at all times, and the table will be located as you enter the main high school commons area. They want to display items like uniforms, pictures, articles, medals, etc., and would like to make individual cards with the person's name, military position, and dates of service. Items can be brought to the high school office, or contact Anita Asmussen (486.2161) to arrange pick up. Items should be made available to the school by Friday, November 7th at the latest.

First of Plaque Walls Appear at the Legacy Project Site:



The first walls were recently added between the basalt pillars that were erected earlier this year. Since this photo, the forms have been taken off. The first plaques will be added to the walls in 2009.

Each plaque will honor individuals who served, or are serving in the United States Armed Forces.

Over 200 plaques have been purchased to date.

Please look for our ticket locations or contact us at usaflp@comcast.net

The Past

The United States Armed Forces Legacy Project was established to honor men and women of our armed forces. The Project site had to undergo extensive ground preparation before the first basalt pillars could be placed.



The Present



The basalt pillars that will support the walls of plaques are set along with the ring of 5 pillars that represent each of the armed services. The next phase of construction is scheduled for early 2009.



Forms support the concrete walls that have been recently added to the project. (October 2008)

The Future

This model depicts how the Legacy Project will look when fully constructed.

Your donations and support help us get closer to completion each day.



Help Support

- Become a member. Annual dues are \$20.00. Rates for Lifetime memberships are also available
- Sponsor a plaque. Honor your veteran with a plaque bearing his/her name that will be on the wall at the site. Cost is \$100.00.
- Donate time, equipment or materials to help with the construction.
- Sponsor a pillar. Please contact the Legacy for more information.
- Make a monetary donation.

The United States Armed Forces Legacy Project is a 501(C)3 organization so your contributions are tax deductible.

If you'd like more information or are ready to help, please click here --->



Please send our web address on to people you know who may be interested in learning more about the Legacy Project.

Web: www.veteranlegacyproject.org

Email: usaflp@comcast.net

Want email updates about the Legacy Project? Send us your email address and we'll keep you in the loop.

Enhanced VA Mortgage Options Now Available for Veterans of Potential Benefit to Those in Financial Distress

WASHINGTON (Oct.24) -- Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which the President signed into law on October 10, 2008.

"These changes will allow VA to assist a substantial number of veterans with subprime mortgages refinance into a safer, more affordable, VA guaranteed loan," said Secretary of Veterans Affairs Dr. James B. Peake. "Veterans in financial distress due to high rate subprime mortgages are potentially the greatest beneficiaries." VA has never guaranteed subprime loans. However, as a result of the new law VA can now help many more veterans who currently have subprime loans. The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure. Originally set to expire at the end of this month, VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional ARMs and hybrid ARMs, VA limits interest rate increases on these loans from year to year, as well as over the life of the loans. Since 1944, when home loan guaranties were offered with the original GI Bill, VA has guaranteed more than 18 million home loans worth over \$911 billion. This year, about 180,000 veterans, active duty service members, and survivors received loans valued at about \$36 billion.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov.

VA Tightens Protections for Veterans Paperwork Peake: Lapses "Unacceptable," Procedures and Accountability Tightened

WASHINGTON (Oct. 16, 2008) -- Secretary of Veterans Affairs Dr. James B. Peake vowed swift action after a handful of documents related to veterans' applications for financial benefits from the Department of Veterans Affairs (VA) were found among documents identified for shredding. The documents, which were not duplicated in government files, could have affected veterans' eligibility for benefits.

"I insist on the highest possible standards for processing and safeguarding information in VA's custody," Peake said. "It is unacceptable that documents important to a veteran's claim for benefits should be misplaced or destroyed."

Peake said VA's Office of the Inspector General (IG) is investigating the misplaced documents, and anyone who violated Department policy on protecting documents will be held accountable.

The documents were discovered by employees of VA's IG office during an audit at three of VA's 56 regional benefits offices, which process

applications for disability pay, VA pensions, educational assistance, home loans and similar financial benefits.

IG auditors found a handful of documents waiting to be shredded, which might have affected the fate of veterans' applications. The documents were returned to the proper offices for processing.

Retired Rear Adm. Patrick W. Dunne, VA's Under Secretary for Benefits, immediately directed all of VA's regional offices to suspend all document shredding while IG and VA officials determine whether the problem is more widespread. Directors of the regional offices will have to certify in writing that no original copies of key documents or records from veterans' cases under consideration are being destroyed.

VA has procedures for determining the disposition of paperwork. Original copies of discharge papers, marriage certificates and death certificates are returned to veterans or families when no longer needed. Duplicate copies of paperwork no longer needed are appropriately destroyed to protect the privacy of veterans and their families.

New Law Authorizes Veterans' Salutes during National Anthem

WASHINGTON (Oct. 30, 2008) -- Veterans and active-duty military not in uniform can now render the military-style hand salute during the playing of the national anthem, thanks to changes in federal law that took effect this month.

"The military salute is a unique gesture of respect that marks those who have served in our nation's armed forces," said Secretary of Veterans Affairs Dr. James B. Peake. "This provision allows the application of that honor in all events involving our nation's flag."

The new provision improves upon a little known change in federal law last year that authorized veterans to render the military-style hand salute during the raising, lowering or passing of the flag, but it did not address salutes during the national anthem. Last year's provision also applied to members of the armed forces while not in uniform.

Traditionally, members of the nation's veterans service organizations have rendered the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official head-gear.

The most recent change, authorizing hand-salutes during the national anthem by veterans and out-of-uniform military personnel, was sponsored by Sen. Jim Inhofe of Oklahoma, an Army veteran. It was included in the Defense Authorization Act of 2009, which President Bush signed on Oct. 14.

The earlier provision authorizing hand-salutes for veterans and out-of-uniform military personnel during the raising, lowering or passing of the flag, was contained in the National Defense Authorization Act of 2008, which took effect Jan. 28, 2008.

More Veteran's info can be found by visiting our [Links and Videos Page](#)

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