

Vietnam Veterans of America



*Westchester
County
Chapter #49*

If box is checked
your dues are due now.

All the POW's are not home yet!
Do you know?
Do you care?



Westchester County Chapter 49
Vietnam Veterans of America
P.O. Box 224
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 Vice President: Al Zawiski 428-9352
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 Treasurer: Al Singerman 930-7433

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 Bob Miller 391-8723
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 Jim LaManna Al Zawiski
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Nominating Chairman:

Dan Griffin

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 Carmel: Brennen Mahoney 845-808-1620

Vet Center: 300 Hamilton Ave, White Plains, NY 10601

Roger Paulmeno 682-6250
 Vinnie Matthews 682-6250

White Plains Clinic 421-1951
 23 S. Broadway, White Plains, NY 10601

FDR Montrose Hospital 737-4400

Vets Employment Counselor:

Greg Whittaker 997-4138

Westchester County Veterans Service Agency:

Director: Vito Pinto 995-2146

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 Comm. Affairs Dan Griffin 682-4949
 POW / MIA Dan Griffin 682-4949
 Member Products Jim LaManna 793-6077
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WESTCHESTER COUNTY VETERANS MUSEUM

Open Memorial Day through Veterans Day

HOURS:

Sundays

Noon to 4:00PM

Phone: (914) 682-4949

No answer

Please leave message

Chapter 49

Telephone / Fax Number

(914) 682-4949

Website:

www.vietnamvets49.org

E-Mail:

<mailto:Chapter49@aol.com>

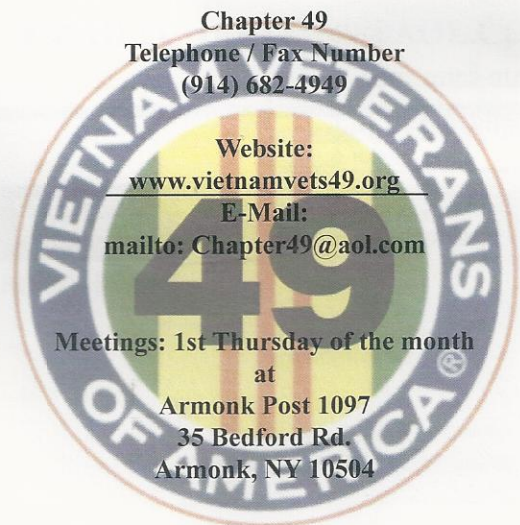
Meetings: 1st Thursday of the month

at

Armonk Post 1097

35 Bedford Rd.

Armonk, NY 10504



This newsletter is a publication of Chapter 49, however the opinions expressed herein are those of the contributors, and as such, they do not necessarily represent those of Chapter 49. All views are welcome for publication. Submit items of interest, including poems, short stories, photographs, etc., to the Editors at the Chapter address or call for other arrangements. Materials submitted will not be returned unless otherwise requested.

EXECUTIVE DIRECTOR'S REPORT

Last month was VVA's National Convention; our Chapter was well represented by our Delegates: Rick Burns, Barney Puleo, Jim LaManna, Al Singerman and myself. We will report about it at our next meeting.

On September 22 we will hold our Chapter picnic/barbeque, it will be held at the Armonk American legion starting at 12:00. There is no charge, just bring yourself, family and friends; if you would like to bring something for everyone to share that would be great or donate to offset the cost to the Chapter. There is a flyer elsewhere in this newsletter, hope to see you there.

Dan Griffin

Welcome to our new members

VA Hudson Valley Health Care System received notification by Vassar Brothers Hospital in Poughkeepsie and the Dutchess County Department of Health on May 28 that a Veteran patient had tested positive for Legionella bacteria at Vassar Brothers Hospital approximately two weeks after being discharged from the Castle Point Campus.

VA HVHCS is saddened that any patient may have become ill while being in our care. There have been no reports of symptoms experienced by other patients or employees.

Upon notification, VA HVHCS immediately initiated additional water testing. Results of the water testing were received on June 12 and indicated that Legionella was present. The facility quickly began the process of treating the water consistent with VA, Centers for Disease Control and Department of Health guidelines and is aggressively monitoring and continuing to test the water.

Results from a second round of water testing conducted June 18 through 20 were received on July 8 and showed that hyper-chlorination is working to reduce the levels. The facility continues to hyperchlorinate the water, ensuring it is safe to use, as recommended by VA, Centers for Disease Control and Department of Health guidelines. Additional testing will continue until no trace of Legionella is found.

- VA Hudson Valley HCS (Castle Point Campus) remains committed to delivering the high quality care our Veterans have earned and it is our priority to maintain a safe, healing environment for patients and staff.
- No additional reports of symptoms related to Legionella have been identified in other patients or staff.
- During the VA's routine water testing in March 2013, there was no Legionella bacteria found anywhere in the water supply at Castle Point.
- Routine testing for Legionella has been occurring since 2007 and there has never been Legionella bacteria found.
- On May 29, the facility initiated additional water testing. The test results were received on June 12 and indicated the presence of Legionella bacteria in a few of the samples.
- On June 18 -20, the facility initiated a second round of water testing. Results received on July 8 showed that treating the water is working.
- The facility continues to treat the water, making it safe to use, as recommended by VA, Centers for Disease Control and Department of Health guidelines. Additionally, anti-bacterial filters have been installed on showers and sinks on hospital units. These processes result in water that remains safe for drinking, bathing and patient care.

Please review the CDC website on Legionella: <http://www.cdc.gov/legionella/index.html>
This website has a wealth of information on Legionella.

For more information, please feel free to call Michael Stern, PsyD, VA Hudson Valley Health Care System, Acting Public Affairs Officer, 914-739-4400, x-2255 or 845-831-2000, 5400.

Cyber Intel Advisory:
**Boston Marathon Bombing Is Being Used to Disseminate Malware and
Conduct Financial Fraud**

16 April 2013



**CENTER FOR
INTERNET SECURITY**

Integrated Intelligence Center
Multi-State Information Sharing and Analysis Center
William F. Pelgrin, President and CEO

The Risk: The bombing of the Boston Marathon, 15 April 2013, does not just mean an increased threat level across the country and globe, but includes new and recycled Internet scams. Major events tend to attract malicious individuals who use the event for their gain.

The Threats: Internet watch groups and cyber security experts have already identified multiple fake domains/websites, and charity efforts taking advantage of the Boston Marathon bombing. Based on previous tragedies, more scams will follow in the coming days. Internet users need to apply a critical eye and conduct due diligence before clicking links, visiting websites, or making donations.

- Actors with unknown intentions registered over 125 domain names associated with the Boston Marathon bombings and victims, in the hours after the incident. The majority of these new domains use a combination of the words "Boston," "Marathon," "2013," "bomb," "explosions," "attack," "victims," and "donate" and should be viewed with caution. More domains are likely to follow.
- Malicious actors are using social networking websites to spread hoaxes, including information regarding the purported death of several child runners (children are not allowed to participate in the Boston Marathon), and injured runners purportedly running for a variety of charities and causes.
- Phishing emails may provide links to malicious websites purporting to contain information, pictures, and video, or may contain attachments with embedded malware. Clicking on the links or opening the attachments can infect the victim's computer to further malicious activity.
- Multiple fake charities were created on social networking websites within minutes of the explosions purporting to collect funds for victims. Traditionally, these websites are scams.

The Action: Users should adhere to the following guidelines when reacting to large news events, including news associated with the Boston Marathon bombing, and solicitations for donations:

- Be cautious of emails/websites that claim to provide information because they may contain viruses.
- Do not open unsolicited (spam) emails, or click on the links/attachments contained in those messages.
- Never reveal personal or financial information in email.
- Do not go to untrusted or unfamiliar websites to view the event or information regarding it.
- Never send sensitive information over the Internet before checking a website's security and confirming its legitimacy. Malicious websites may look identical to a legitimate site, but the URL may use a variation in spelling or a different domain (e.g., .com vs. .net)

The information provided above is intended to increase the security awareness of an organization's end users and to help them behave in a more secure manner within their work environment. Organizations have permission and are encouraged to brand and redistribute this advisory in whole for educational, non-commercial purposes. For more information regarding potential cyber threats please visit the Center for Internet Security website at CISecurity.org.



Building Performance Contractors Association

of New York State - Downstate Chapter

March 27, 2013

The BPCA Downstate Chapter is looking to renovate the homes of local veterans at no cost to them. We want to thank the veterans for their service, and show that we care.

These are energy savings renovations that will reduce energy costs by 15-35% annually, while making the home more comfortable, safer and more valuable.

The funding for these renovations comes from donations of labor and materials from contractors, the New York State Energy and Research Development Authority (NYSERDA), and manufacturers' donations of some materials.

To qualify for NYSERDA's contribution, the household income should be within the parameters specified in the chart below:

Household Size	Westchester	Bronx or Putnam	Rockland
1 Person	\$59,733	\$45,867	\$56,933
2 People	\$68,267	\$52,400	\$65,067
3 People	\$76,800	\$58,933	\$73,200
4 People	\$85,200	\$65,507	\$81,333
5 People	\$92,133	\$75,988	\$87,867
6 People	\$98,933	\$86,469	\$94,400
7 People	\$105,733	\$88,434	\$100,933

BPCA will help Veterans to apply to NYSERDA for a grant, to help fund the project.

The selected veterans and family must agree that local media will be able to come to the house, take photos/videos of the contractors and improvements being done and report on the project to the public.

Guidelines for the house (preferred):

- Need off street parking for workers & trucks
- House should be 1500 sq ft or larger
- Heating system should be more than 20 years old

Improvements may include: Heating, Air Conditioning, Water Heater, Insulation, Sealing Drafts, CO & Smoke detectors, windows, doors, Mold or Asbestos removal, Indoor Air Quality improvements.

To apply, or for questions, please email Donovan Beckford at DPB2@WestchesterGov.com

This notice is also posted at www.home-performance.org

For Your Health: Check the Air Quality Index

07/12/2013 01:00 PM EDT

If you plan to spend time outdoors, check the **Air Quality Index (AQI)** for your location. If the air quality is unhealthy, try to reduce the time you spend outside, or change your plans altogether.

Being exposed to polluted air can cause health problems, especially in children, older adults, and those who have heart or lung conditions.

Even if you're healthy, you may experience coughing, throat irritation, and shortness of breath when exposed to polluted air. Over time, repeated exposure can trigger asthma and other respiratory diseases.

WHAT DOES AQI MEASURE?

The Air Quality Index, which is updated daily, measures five major air pollutants:

- Ground-level ozone
- Particle pollution (particulate matter)
- Carbon monoxide
- Sulfur dioxide
- Nitrogen dioxide

WHAT DO THE AQI COLORS AND NUMBERS MEAN?

There are six AQI levels. Here's a brief summary of what each level means:

Green - Good (AQI 0-50)

Air quality is satisfactory.

Yellow - Moderate (AQI 51-100)

Air quality is acceptable, but there may be a moderate health concern for very sensitive individuals.

Orange - Unhealthy for Sensitive Groups (AQI 101-150)

The general public is not likely to be affected, but older adults, children, and those with heart and lung illnesses may experience adverse health effects.

Red - Unhealthy (AQI 151-200)

Everyone may begin to experience adverse health effects.

Purple - Very Unhealthy (AQI 201-300)

This would trigger a health alert signifying that everyone may experience more serious health effects.

Maroon - Hazardous (AQI greater than 300)

This would trigger a health warning. The entire population is likely to be affected.

Elder Financial Abuse & Exploitation: Skip Humphrey's job is to protect 50 million older Americans from financial abuse and exploitation. As head of the Office for Older Americans at the Consumer Financial Protection Bureau (CFPB), Humphrey has a lot on his plate. The 70-year-old son of Hubert H. Humphrey, President Lyndon Baine Johnson's vice president, is part of the team bringing to life the agency, created in the wake of the economic meltdown of 2008, to protect consumers and to police banks, lenders and financial institutions. The bureau's potential impact is significant: The value of our retirement nest eggs is projected to reach \$22 trillion by 2016, a 30 percent increase in just four years. Of the army of agencies policing the nation's financial markets, the CFPB is the only one designated explicitly to target elder abuse. That gives Humphrey his mandate. He's acutely aware of the stakes for those 50-plus. "As bad as it's been for everyone, when it happens to you at age 70, you don't have another chance to recover from a financial scam," he says. "We can't allow that to happen."

Just consider: During the recent financial crisis, Americans 55 and older lost about 40 percent of their net worth. The group is vulnerable to financial advisers who boast meaningless credentials to sell bogus or inappropriate investments. Older Americans can even be victimized by loving family members who are clueless about their responsibilities as court-appointed money-managing guardians. Scam artists steal a documented \$3 billion a year from the 55-plus population, a mere fraction of the actual amount, considering that only an estimated 4 percent of retirement-age victims — just one in 25, according to various studies — ever report those crimes. As Humphrey knows from his time as Minnesota attorney general and as an AARP state president and national board member, older people sometimes make the problem worse. They're often reluctant to admit they've been exploited and are afraid that being exposed might jeopardize their independence. As a result, they end up getting deeper into financial trouble. Further, their financial decision-making ability usually declines with age. Humphrey and the Consumer Financial Protection Bureau want to change all that. "Our goal is to answer two questions," Humphrey says. "How do we prevent these citizens from getting ripped off? And how do we help them make smart financial decisions as they age Already in the works for the CFPB

- User-friendly guides to help a range of financial advisers, from inexperienced appointed guardians and those with power-of-attorney authority to lawyers and Social Security and Department of Veterans Affairs personnel.
- Protocols for operators of nursing homes, assisted living facilities and senior housing to "spot and resolve problems at the earliest stage" — such as unpaid bills — before the person is evicted or threatened with eviction. Unpaid bills are often a signal that a person has been scammed or is losing mental acuity.
- A "Money Smart for Older Adults" program, in collaboration with the Federal Deposit Insurance Corp., to train people to recognize, prevent and report financial scams.
- Financial adviser certification and designations. Humphrey points to more than 140 different sets of abbreviations used on business cards, asking, "What do they mean?" His office is investigating qualifying criteria and enforcement capabilities so investors "can decide for themselves, is this a qualified person?"

Consumer advocates have taken note of Humphrey's work. "Under Humphrey, the CFPB has taken a broad approach to stopping the epidemic of elder financial abuse," says Ed Mierzwinski of the U.S. Public Interest Research Group. Humphrey's work builds on the agency's ambitious launch. In its first year, the bureau simplified credit card agreements and essential terms. It tackled crushing student-loan debt and investigated credit-reporting bureaus to ensure that consumer credit reports are accurate and that mistakes are fixed quickly. The bureau's website invites people to register their complaints and lets them track their progress. In 2012, there were 74,100 complaints, nearly half of them related to mortgages. The bureau claims a 90 percent response rate from alleged corporate offenders. Also last year, the CFPB forced three credit card companies to pay about \$435 million in refunds over deceptive practices. The money was distributed among nearly 6 million customers. It also assessed penalties amounting to an additional \$101.5 million paid to its own and other federal coffers. In January, the bureau expanded its authority to debt collectors and announced new, simplified mortgage rules that protect both borrowers and lenders.

Such accomplishments show, Humphrey suggests, that government can work. He's even trying to mend broken fences, sharing ideas with leaders of financial services and other industries under the CFPB's microscope. And, surprisingly, there's more handshaking than finger-pointing. "What I learned is that most organizations and businesses want to understand what the rules are. And they want to know that [the rules] will be fairly enforced ... so they can compete effectively and succeed," says Humphrey, who as Minnesota attorney general led the first successful state litigation against Big Tobacco, winning billions for Minnesotans and others. "But they need someone who says, 'We're watching. We're expecting. And if you don't follow those rules, you're going to get slapped — and slapped pretty hard.'" Anyone who submits a complaint to CFPB about an issue they have with a company, a consumer financial product, or a service will receive email updates and can log in to track the status of their complaint. Submit complaints or issues at <http://www.consumerfinance.gov/complaint>. [Source: AARP Bulletin | Sid Kirchheimer | Mar 2013 ++]



CHAPTER PICNIC

SEPTEMBER 22nd 12:00 UNTILL?

ARMONK AMERICAN LEGION PAVILION

**CHAPTER WILL FURNISH HOT DOGS, HAMBURGERS,
CORN, CLAMS AND SODA**

PLEASE BRING SALADS AND CONDIMENTS

THIS PICNIC IS FOR US AND OUR FAMILIES

WE NEED TO KNOW HOW MANY ARE ATTENDING

SO CALL THE CHAPTER OFFICE 914-682-4949

BY SEPTEMBER 5th

PLEASE FEEL FREE TO DONATE

HOPE TO SEE YOU ALL THERE

SEPTEMBER 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1	2 Labor Day	3	4	5 meeting Armonk 6:30 dinner 7:30 meeting	6	7
8	9	10	11	12	13	14
15	16	17	18	19	20	21
22 Chapter picnic 12:00 Armonk	23	24 Pizza party FDR stress Unit 5PM	25	26	27	28
29	30					

OCTOBER 2013

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1	2	3 meeting Armonk 6:30 dinner 7:30 meeting	4	5
6	7	8	9	10	11	12
13	14	15	16	17	18	19
20	21	22 Pizza party FDR Stress Unit 5PM	23	24	25	26
27	28	29	30	31 Halloween		



MEMBERSHIP



WE NEED YOU IN THE VIET-NAM VETERANS OF AMERICA

MEMBERSHIP ELIGIBILITY AND FEES

MEMBERSHIP IS OPEN TO ALL WHO SHARE OUR CONCERNS, BOTH MEN AND WOMEN, FRIENDS, SUPPORTERS, AND FAMILIES, VETERAN OR NOT. WE ENCOURAGE ASSOCIATE MEMBERSHIP. INDIVIDUAL MEMBERSHIP IS OPEN TO ANY VIET-NAM ERA VETERAN WHO SERVED ON ACTIVE DUTY IN THE U.S. ARMED FORCES DURING THE PERIOD FROM JANUARY 1, 1959 TO MAY 7, 1975.

ANNUAL MEMBERSHIP:

- ★ INDIVIDUAL MEMBER (IND) - A VIET-NAM ERA VETERAN WHO PAYS MEMBERSHIP FEES ANNUALLY.
- ★ ASSOCIATE MEMBER (ASO) - A NON VIET-NAM ERA VETERAN WHO PAYS MEMBERSHIP FEES ANNUALLY.

LIFE MEMBERSHIP:

- ★ LIFE MEMBER (PAID) - A VIET-NAM ERA VETERAN WHOS LIFE MEMBERSHIP HAS BEEN PAID IN FULL.
- ★ ASSOCIATED LIFE MEMBER (PAID) - AN ASSOCIATED MEMBER WHOS LIFE MEMBERSHIP HAS BEEN PAID IN FULL.
- ★ LIFE MEMBER PLANNED PAYMENT (LMPP) - A VIET-NAM ERA VETERAN WITH THE AGREEMENT OF THE PLANNED PAYMENT (LMPP) FOR LIFE MEMBERSHIP.
- ★ ASSOCIATED LIFE MEMBER PLANNED PAYMENT (ALPP) - AN ASSOCIATED MEMBER WITH THE AGREEMENT OF THE PLANNED PAYMENT (ALPP) FOR ASSOCIATE LIFE MEMBERSHIP.
- ★ THE PLANNED PAYMENT REQUIRES COMPLETION WITHIN A PERIOD OF TWELVE MONTHS.
- ★ FEES: ANNUAL FEES OF \$ 20.00 FOR INDIVIDUAL OR ASSOCIATED MEMBERSHIP OR MAKE A PAYMENT OF 50.00 FOR A THREE YEAR MEMBERSHIP AND SAVE \$ 10.00.

LIFE MEMBERSHIP FEES ARE AS FOLLOWS:

CURRENT AGE:

49 AND UNDER.....	\$ 250.00
50 TO 55.....	\$ 225.00
56 TO 60.....	\$ 200.00
61 TO 65.....	\$ 175.00
66 AND OVER.....	\$ 150.00

PLEASE NOTE:

- ★ PROOF OF AGE MUST BE SUBMITTED ON ALL APPLICATIONS FOR LIFE MEMBERSHIP.
- ★ COPY OF FORM DD 214 MUST BE SUBMITTED FOR VIET-NAM ERA VETERANS.

* MEMBERSHIP APPLICATION *

- I AM A VIET-NAM VETERAN / FEE: \$20.00 of 50.00 / Copy of DD 214 is Required
- I AM A NON-VIET-NAM VETERAN AND PLEASE ENROL ME AS AN ASSOCIATE MEMBER OF VVA / FEE: \$20.00 or 50.00
- RENEWAL of MEMBERSHIP / FEE: \$20.00 or \$50.00
- I Wish to Contribute and be kept informed
(Enclosed is my Annual Contribution) \$ _____
- ADDRESS CHANGE (Indicate Chages Below)

LIFE MEMBERSHIP:

- VIET-NAM ERA VETERAN
- ASSOCIATE MEMBER

* see note above

NAME: _____ TELEPHONE: _____

ADDRESS: _____ DATE of BIRTH _____

CITY: _____ STATE: _____ ZIP CODE: _____

Please make Cheque or Money Order Payable to: V.V.A Chapter #49
To: Membership Chair, V.V.A. Chapter #49 PO Box 224, Pleasantville, NY 10570

Questions?: Call the Chapter. Phone/Fax (914) 682-4949
Meetings of the Viet-Nam Veterans of America, Chapter #49
are held the first Thursday of each Month @ 7:30pm.

Please check current Newsletter for Location.



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Bagpiper

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