

**Knox County**



**Veterans Service Office**

411 Pittsburgh Ave.  
 Mt. Vernon, Ohio 43050  
 Phone: 740-393-6742  
 Fax: 740-393-6741  
 E-mail: vso@kcvso.com  
 www.kcvso.com  
 also...FACEBOOK.COM  
 Office Hours M-F 8 am to 4 pm



**Our Mission**

The mission of the Knox County Veterans Service Office is to provide eligible veterans and their families with those benefits to which they may be entitled under federal, state, and local law, in accordance with established policies and procedures.

The Knox County Veterans Service Office shall take those steps necessary to ensure a well trained and professional staff that is available to advise and assist veterans, their dependents, and the widows and orphans of those veterans who, by virtue of their service in the military of the United States of America. They may be entitled to benefits provided by the Department of Veterans Affairs or any other benefit available under federal, state, or local law.

The Knox County Veterans Service shall provide temporary financial assistance to those veterans or their dependents who have demonstrated a financial need due to illness, injury, lack of employment, or an unexpected hardship. Determination of financial need shall be made by the Veterans Service Commission in accordance with the guidelines it alone shall establish and oversee, in accordance with Title 59 of the Ohio Revised Code.

The Knox County Veterans Service Commission shall promulgate programs as required by Title 59 of the Ohio revised Code for services not listed above, such as outreach and the transportation of veterans to and from VA medical facilities.

**2018**

Sun	Mon	Tue	Wed	Thu	Fri	Sat
1	2	3 Radio Show 10A Commissioners Meeting - 3 PM - Public Welcome	4 <b>OFFICE CLOSED</b>	5	6	7
8	9	10	11	12 Vet Center on Location 9am—4pm. Call for an appointment	13	14
15	16	17	18 Commissioners Meeting - 3 PM - Public Welcome	19 JVC Meeting 7:00p	20	21
22	23	24	25	26 Vet Center on Location 9am—4pm. Call for an appointment	27	28
29	30	31				

**KNOX COUNTY VETERANS SERVICE OFFICE**



VOLUME 11, ISSUE 7 **DEDICATION AND COMMITMENT** JULY 2018

**FROM THE DIRECTOR'S DESK - KEVIN L. HENTHORN**

**HOT, HOT, HOT !** This sure describes this time of year and your Veterans service office ! We are hot on the summer outreach trail.

July always brings us our biggest and best way to reach all our veterans out there through the Knox County Fair. Come and see us out on the east end of the midway and meet the staff, maybe some of our DAV van drivers and even a Veterans Service Commissioner or two. You will be able to see and discuss all the latest updates that our office is now providing. You will be able to see how we take application for claims or financial assistance .

This is a perfect opportunity to come and visit with all the staff , meet all the Veteran Service Commissioners and see everything your Veterans Office has to offer. Its also a great opportunity to bring that veteran or widow that wouldn't normally call or come see us on their own.

Thank You for the opportunity to serve you, God Bless.



**"A man who is good enough to shed his blood for his country is good enough to be given a square deal afterwards. More than that no man is entitled, and less than that no man shall have."**  
*Theodore Roosevelt*  
 Speech to veterans, Springfield, IL, July 4, 1903



**Kevin Henthorn,**  
Executive Director

**UPCOMING EVENTS:**

- **July 3rd** — *Veteran's Office Radio Program, WMVO 1300, 10am*
- **Tuesday, July 3rd, VSO Commissioners meeting @ 3pm**
- **July 4th, OFFICE CLOSED**
- *Veterans Service Office Commissioners first & third Wed. at 3 p.m. Public Welcome*
- *Vet Center Counseling on location July 12th & 26th, call for an appointment.*



**FINANCIAL ASSISTANCE** **MELISSA SHANK**

The Veterans Service Commission and office staff are proud to help our area veterans with their financial hardships and to help get them back on their feet. Each application for financial assistance is evaluated on a case by case basis. The Veterans Service Commissioners primary concern is to help the veteran and their dependents that are in need of immediate financial assistance. The financial assistance grants provided are not intended to be on a long term, on going basis. They are designed to provide assistance to those who encounter situations usually of emergent need that threatens their health or safety. An applicant for assistance must utilize all available income and resources. All applicants must provide proof on household income and proof of all bills paid and due for the past 30 days. There are no minimum or maximum levels established for financial assistance. All applicants who are physically capable of work must be actively seeking employment. The financial assistance is for temporary situations and not for month-to-month relief. If you are in need of financial assistance please call our office and set up an appointment. We are open Monday-Friday from 8a-4p

# THE HISTORY OF THE 4TH OF JULY

On July 4, 1776, the thirteen colonies claimed their independence from England, an event which eventually led to the formation of the United States. Each year on July 4th, also known as Independence Day, Americans celebrate this historic event.

Conflict between the colonies and England was already a year old when the colonies convened a Continental Congress in Philadelphia in the summer of 1776. In a June 7 session in the Pennsylvania State House (later Independence Hall), Richard Henry Lee of Virginia presented a resolution with the famous words: "Resolved: That these United Colonies are, and of right ought to be, free and independent States, that they are absolved from all allegiance to the British Crown, and that all political connection between them and the State of Great Britain is, and ought to be, totally dissolved."

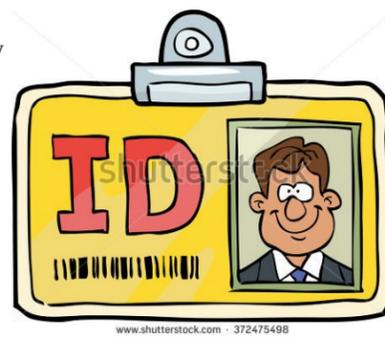


Lee's words were the impetus for the drafting of a formal Declaration of Independence, although the resolution was not followed up on immediately. On June 11, consideration of the resolution was postponed by a vote of seven colonies to five, with New York abstaining. However, a Committee of Five was appointed to draft a statement presenting to the world the colonies' case for independence. Members of the Committee included John Adams of Massachusetts, Roger Sherman of Connecticut, Benjamin Franklin of Pennsylvania, Robert R. Livingston of New York and Thomas Jefferson of Virginia. The task of drafting the actual document fell on Jefferson.

On July 1, 1776, the Continental Congress reconvened, and on the following day, the Lee Resolution for independence was adopted by 12 of the 13 colonies, New York not voting. Discussions of Jefferson's Declaration of Independence resulted in some minor changes, but the spirit of the document was unchanged. The process of revision continued through all of July 3 and into the late afternoon of July 4, when the Declaration was officially adopted. Of the 13 colonies, nine voted in favor of the Declaration, two -- Pennsylvania and South Carolina -- voted No, Delaware was undecided and New York abstained. John Hancock, President of the Continental Congress, signed the Declaration of Independence. It is said that John Hancock's signed his name "with a great flourish" so England's "King George can read that without spectacles!"

Today, the original copy of the Declaration is housed in the National Archives in Washington, D.C., and July 4 has been designated a national holiday to commemorate the day the United States laid down its claim to be a free and independent nation.

The state of Ohio veteran's ID cards will be available for issue here at your Knox County veterans service office starting January 2nd 2018, MONDAY, TUESDAY, and WEDNESDAY, 8 a.m. to 4 p.m. **MUST have discharge papers or DD-214 upon request.** If you are unsure if we have it or not, please call before you come. All discharge papers must be presented, verified and authenticated prior to IDs being issued. The cards will be issued to Veterans at NO CHARGE.



## VA Showcases New Medical Advancements in Veteran Care on Capitol Hill

WASHINGTON — Today the U.S. Department of Veterans Affairs' (VA) Office of Research and Development hosted a Research Fair at the Rayburn House Office Building on Capitol Hill to share new medical advancements in improving health care and quality of life for Veterans across the nation.

"VA has a long and distinguished history of health-care research leading to new discoveries and innovations to benefit Veterans and all Americans," said Acting VA Secretary Peter O'Rourke. "VA continues to conduct cutting-edge research, such as the development and testing of advanced prosthetic limbs, the Million Veteran Program (MVP), precision-medicine initiative and regenerative medicine aimed at repairing severed spinal cords."

The event featured exhibits and demonstrations covering areas such as prosthetics, robotics, genomics and mental health. In the past, VA research has contributed to groundbreaking advances in medical care and technology, such as the CT scan, the cardiac pacemaker and the first successful liver transplant.

"VA research has resulted in three Nobel prizes, seven Lasker awards and numerous other national and international honors," said Dr. Carolyn Clancy, executive in charge of VA's Veterans Health Administration.

"We are very proud of the impact our research collaborations has on the health of Veterans and the nation."

The event also featured more than a dozen leading VA researchers, including Dr. Rory Cooper, a pioneer in wheelchair and other adaptive technology; Dr. Ann McKee, an authority on traumatic brain injury and chronic traumatic encephalopathy; and Dr. JoAnn Kirchner, who directs efforts to bring innovative mental health treatments to Veterans.

For more information on VA research, visit [research.va.gov](http://research.va.gov).

## VA Issues New Policy to Protect Veteran Homeowners from Predatory Lending

WASHINGTON — The U.S. Department of Veterans Affairs (VA) has issued a new policy implementing the May 2018 Economic Growth, Regulatory Relief, and Consumer Protection Act, to protect Veteran homeowners from predatory lending practices when obtaining a VA-guaranteed refinance loan.

The act helps protect Veterans and service members from the dangers associated with repeatedly refinancing their home loans, requiring, among other things, the seasoning of the original loan and a recoupment period for fees, closing costs, and expenses related to the refinance.

"We want to ensure Veterans have the informed ability to take advantage of economic opportunities and make sound decisions that enable them to prosper when using their benefits," said Acting VA Secretary Peter O'Rourke. "This is yet another tool that will help Veterans meet their personal goals."

The act also provides for a specified interest rate decrease and for protections of loan-to-value ratios. A refinancing loan must meet the requirements specified in the act or VA will not guarantee the loan.

VA recently implemented a policy where lenders provide Veteran borrowers a comparison of their existing VA-backed home loan to the proposed one when refinancing to ensure borrowers are set up for success. This is also referred to as a recoupment or break-even analysis, which helps Veteran borrowers clearly understand the costs of refinancing, the monthly payment savings, and the overall impact on their finances.

VA-backed home loans generally do not require a down payment, have low closing costs, and are the lowest rates among all loan products in the marketplace. Notably, VA-backed home loans also continue to outperform other products in the market. In fiscal year (FY) 2017, VA guaranteed more than 740,000 loans for a total of \$189 billion, an all-time record for the VA Home Loan Program. Over the past three years, VA has guaranteed more than 2 million VA home loans for over \$500 billion.

The VA Home Loan Program's mission is to maximize Veterans' and service members' opportunity to obtain, retain, and adapt homes by providing a viable and fiscally responsible benefit program in recognition of their service to the nation. In addition, VA also helps severely disabled Veterans adapt their homes to live more independently by providing up to \$81,080 for home modifications. For more information, including eligibility criteria, visit [Housing Grants for Disabled Veterans](http://HousingGrantsforDisabledVeterans).