



Rensselaer County Veterans Newsletter

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Yellow Ribbon Program



ATTENTION TO ALL:

**THE LOCATION OF
THE 11TH ANNUAL
VETERANS DAY
BREAKFAST HAS
BEEN MOVED TO**

**THE
NORTH GREENBUSH
AMERICAN LEGION
POST #1489
MAIN AVE.,
WYNANTSKILL
NOVEMBER 8, 2009
8:30AM—11:30AM**

Van Transportation

Don't drive and need to get to the VA Medical Center or the Troy VA Clinic!?

We offer complimentary van transportation to and from the VAMC and Troy Clinic for **most morning** medical appointments. Call 270-2760 for more info.



What is the Yellow Ribbon Program?

The Yellow Ribbon GI Education Enhancement Program (Yellow Ribbon Program) is a provision of the Post-9/11 Veterans Educational Assistance Act of 2008. This program allows institutions of higher learning (degree granting institutions) in the United States to voluntarily enter into an agreement with VA to fund tuition expenses that exceed the highest public in-state undergraduate tuition rate. The institution can contribute up to 50% of those expenses and VA will match the same amount as the institution.

The Institution of Higher Learning (IHL) must agree to:

- Provide contributions to eligible individuals who apply for the Yellow Ribbon Program on a first-come first-served basis, regardless of the rate at which the individual is pursuing training in any given academic year;
- Provide contributions during the current academic year and all subsequent academic years in which the IHL is participating in the Yellow Ribbon Program and the student maintains satisfactory progress, conduct, and attendance;
- Make contributions toward the program on behalf of the individual in the form of a grant, scholarship, etc;
- State the dollar amount that will be contributed for each participant during the academic year;
- State the maximum number of individuals for whom contributions will be made in any given academic year.

How Does the Yellow Ribbon Program Benefit Me?

The Post-9/11 GI Bill pays up to the highest public in-state undergraduate tuition and fees. You may have tuition and fees that exceed that amount if you are attending a private institution, graduate school or attending in an out-of-state status. If you are enrolled at a Yellow Ribbon participating institution and the tuition and fees exceed the highest public in-state undergraduate tuition or fees, additional funds may be available for your education program without an additional charge to your entitlement.

Institutions that voluntarily enter into a Yellow Ribbon Agreement with VA choose the amount of tuition and fees that will be contributed. VA will match that amount and issue payment directly to the institution.

Am I Eligible?

Only individuals entitled to the maximum benefit rate (based on service requirements) may receive this funding. Therefore, you may be eligible if:

- You served an aggregate period of active duty after September 10, 2001, of at least 36 months;
- You were honorably discharged from active duty for a service connected disability and you served 30 continuous days after September 10, 2001;
- You are a dependent eligible for Transfer of Entitlement under the Post-9/11 GI Bill based on a veteran's service under the eligibility criteria listed above.

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How will I Know My School is Participating in the Yellow Ribbon Program?

You must be enrolled in an approved program offered by an IHL.

When Will Benefits under the Yellow Ribbon Program Be Available?

Benefits are payable for training pursued on or after August 1, 2009. No payments can be made under this program for training pursued before that date.

How Much Money Will I Receive Under the Yellow Ribbon Program?

Question: What portion of tuition and fees charges will be considered under the Yellow Ribbon Program?

Answer: The difference of the amount charged to the student and what has been paid by VA as educational assistance.

The following steps are provided to determine the difference for one student:

Student's enrolled credit hours reported by the institution to the VA x Maximum Credit Hour Charge for the State = Maximum Tuition Payable

Compare the Maximum Tuition Payable with the amount charged the student. VA will pay the institution the lesser amount

Compare the Maximum Single Term Fees for your State with what you have charged the student. VA will pay the institution the lesser amount.

Add the amounts VA has paid for tuition and fees and compare that with the total amount charged to the student. Institution charges that exceed what has already been paid by VA are the difference that could be applied to the Yellow Ribbon Program.

Determine how much of the difference, up to one-half of that amount, that the institution will agree to cover with funds of the institution and the VA will match that amount.

Example: The student enrolled in 12 credit hours during the Fall term and the institution charged the student \$5,000 for tuition and \$1,200 in fees. The Maximum Charge Per Credit Hour for the State = \$250 and the Maximum Fees for a single term = \$1,000:

12 credit hours x \$250 = \$3,000 - VA will pay \$3,000 of the \$5,000 tuition charged

VA will pay \$1,000 of the \$1,200 fees charged

VA has paid \$4,000 of the \$6,200 charged the student. \$2,200 could be applied to the Yellow Ribbon Program

Your institution can choose to contribute up to \$1,100 of this amount and VA will match that contribution.

PLEASE NOTE: The amounts provided by the States on the corresponding table are preliminary and are not necessarily the amounts for academic year 2009-2010. Also, the amounts used in this example do not relate to any specific State.

To see a table listing 2009-2010 information on State maximum Tuition & Fees click [here](#). The information provided in this table is in accordance with VA's statutory requirement to determine the *highest* in-state, undergraduate, public tuition as specified in 38 USC 3313(c)(1)(A). This information has no relationship to, and should not be compared with, average costs of tuition and fees of public institutions within any state commonly referred to when considering educational options.

Application Procedures

How do I apply for the Yellow Ribbon Program?

Schools that intend to participate in the Yellow Ribbon program will establish application procedures for eligible students. The school will determine the maximum number of students that may participate in the program and the percent of tuition that will be contributed. VA is currently accepting agreements from institutions for participation in the Yellow Ribbon Program. You may wish to inquire at your school about their intent to participate and the application procedures they plan to establish for the Yellow Ribbon Program. Please remember that you must be eligible for the Post-9/11 GI Bill at the 100% rate to be considered for the Yellow Ribbon Program.

How Do I Apply for Benefits under Post-9/11 GI Bill?

The Department of Veterans Affairs is now accepting and processing applications for the Post-9/11 GI Bill. You should complete and submit the application form available online and will receive written notification explaining VA's decision regarding your eligibility for the program. If you are eligible, your Certificate of Eligibility will also advise you if your service meets the requirements for the Yellow Ribbon Program. If your school has volunteered to participate in the Yellow Ribbon Program, you should take your Certificate of Eligibility to your school and ask your school to certify your enrollment to VA, including Yellow Ribbon. You cannot certify your participation in the Yellow Ribbon Program directly to the VA. Your school must report this information on your enrollment certification.

Remember, to receive benefits under the Yellow Ribbon Program:

- You must be eligible for the maximum benefit rate under the Post-9/11 GI Bill;
- Your school must agree to participate in the Yellow Ribbon Program;
- Your school must have not offered Yellow Ribbon to more than the maximum number of individuals stated in their participation agreement;
- Your school must certify your enrollment to VA, including Yellow Ribbon Program information.

For Additional Information

Visit www.gibill.va.gov for additional information on the Yellow Ribbon Program or other benefits.

A Message from Our Director:

This month I want to share with you a recent address by the President of the American Gold Star Mothers, Ruth Stonesifer, ...BOB

Distinguished guests, family and friends of the Gold Star Community, thank you for coming today and sharing your time with us on this special occasion.

The first time I came to Arlington National Cemetery, it was so many years ago that I have forgotten whether I was wearing a Brownie uniform or my green Girl Scout outfit. However, I do remember being mesmerized by the ceremony of the changing of the guard in front of a big white marble stone, the Tomb of the Unknowns. Our troop leader hurried us off to our next stop before I could figure out what it was all about.

Years later -- after my brother had flown A7's in Vietnam; after 11 years as a Navy wife; and after seeing my two sons off to serve in the Army -- my sense of connection to the ceremonies and meaning of Arlington had grown. But it wasn't until my son Kris was killed on the first night of Operation Enduring Freedom, a month after 9/11, that the deeper meaning of the Changing of the Guard ceremony finally revealed itself: our nation has an ironclad commitment to remember and honor its fallen sons and daughters.

We hold our Gold Star Mother Sunday ceremony steps away from the remains of three unidentified soldiers, from the World Wars One and Two, and Korea. They were lovingly placed here so our nation would always remember the price we must sometimes pay for the freedom we enjoy at home and the freedom we have purchased for others abroad. Gold Star mothers and families bear the weight of that cost, and it is a lifelong burden.

Somewhere in our healing process, many of us experience moments of panic that our sons and daughters will be forgotten. We place memory markers to permanently verify the existence and passage of those bright spirits -- the children to whom we gave life and who once filled our hearts with hope and joy. Many of us write down the family stories, and some of us tell them over and over as a way to keep our loved ones alive in our thoughts.

My son was an avid student of philosophy who had no illusions about being remembered with chisel and stone. He would have accepted the probability, that in time, his story, just like all of ours, will fade as his family evolves through the generations ahead.

I take great comfort in the knowledge that on these rolling hills -- as on thousands of courthouse walls and in thousands of town squares and community cemeteries -- our country strives to preserve the memory of all our children who went to serve their country and didn't return. I am reassured by the knowledge that the Old Guard is still on duty 24 hours of every day at the Tomb of the Unknowns.

This tradition has its roots in something George Washington wrote more than two centuries ago:

"The willingness with which our young people are likely to serve in any war, no matter how justified, shall be directly proportional as to how they perceive the veterans of earlier wars were treated and appreciated by their nation."

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Place Your AD:



There is still time to place your ad in the program for our 11th Annual Veterans Breakfast being held on November 8th. Rates are: Full Page-\$100; Half Page-\$60; Quarter Page-\$30; Booster-\$10. Please send in your payment so that it is received by our office by **October 23rd**. Please adhere to this deadline so we may have the program "press" ready on time. Your checks should be made payable to: **Rensselaer County Veterans Fund.**

Breakfast will be held at the North Greenbush American Legion Post #1489 (Main Ave., Wynantskill), November 8th, from 8:30 am-11:30 am. Free to all veterans and their immediate family members.

For more info please call Rensselaer County Veterans at (518) 270-2760.

**Please join us for a retirement celebration to Honor
Sergeant Major P. J. Higgitt**

after

29 years of service to

State and Nation



Saturday, November 14th, 2009

6pm

At the 42d Infantry Division Headquarters

137 Glenmore Road

Troy, NY 12180-8398

**Dress: Business Suit, Dress Blue (W/Bow Tie),
Army Service Uniform (W/Bow Tie), No.2 (Mess Kit),**

No. 2B (DEU with white Shirt and bow tie)

Cash Bar, (Draft Beer and Soda Included)

Hot and Cold Buffet with Carving Station

\$35.00

Checks payable to: The Last Drop Club, INC

RSVP NLT 9 Nov 09

Mail Payment to: Lisa Higgitt

53 102nd Street, Troy, NY 12180

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In that spirit, as I help lay the American Gold Star Mothers wreath at the Tomb of the Unknowns, I will be thinking about all the mothers since the American Revolution to the present who saw their children off to war: standing by garden gates with handkerchiefs clutched in their hands; or waving goodbye at train stations; or driving home from the bus stop in tears; or looking out the windows of airports until the planes bearing their children took off. I am proud to have been a part of that long American tradition.

I will be thinking about the soldiers resting under that Colorado marble as only a mother can -- recalling the warm sweet smell of a newborn, the soft sleeping sounds coming from a child's bedroom in the middle of the night, the countless bruises and broken bones earned by a fearless child's daredevil feats. I will be thinking of the summer night I watched my son drive down the lane from my house into the dark, never to return.

My son's story, all of our children's stories, are part of those three soldiers who, although unknown, all had mothers and families who felt the same losses we share today.

No one could have imagined that the little girl in her scout uniform who watched wide-eyed all those years ago as the Old Guard performed its enduring ritual would one day be standing here giving voice to all the mothers of the thousands of soldiers we have come here to honor.

A grateful nation remembers its fallen, and today we Gold Star Mothers dedicate ourselves anew to the task of ensuring that none of our children shall ever be forgotten.

Ruth Stonesifer

National President AGSM 2009-2010

IMPORTANT PUBLIC INFO FOR ALL:

Please be advised that we have received a warning from the Veterans Affairs in Washington regarding reports that Veterans are being contacted by "Patient Care Group" representing that they are helping administer VA prescriptions and stating that the pharmacy billing procedures have changed and they are therefore requesting Veteran credit card numbers for prescription payments in advance of filling their prescriptions. **This is false.** VA does not call Veterans asking to disclose personal financial information over the phone. VA has not changed its processes for dispensing prescription medicines.

You Can Help Prevent Suicides:

As we all know the VA reports about 5,000 self-inflicted deaths among Veterans', please note REPORTED, we all know that amount is much higher. There is a 24/7 suicide hotline (1-800-273-8255) and this has been helpful. I need all of us to be looking for signs of emotional distress, changes in our friends that just seem to be out of the normal. When you see something like this please call the hot line or if you would like call me at the office at 270-2760 and I will personally talk to our Brothers/Sisters. There is NO reason for any Veteran in the United States of America should die by their own hand because they think we don't care!

Suicides are real! It is NOT just the troops who have recently returned from combat, over 50% are from Vietnam, we need to take care of each other, our Veterans' need to step up and help.

Upcoming Events: (If you have an event to add, call our office ASAP)

October 12...Columbus Day Observed—**OFFICE CLOSED**

October 13...Honor-a-Deceased Veteran Ceremony in the Legislative Chambers, 8:15 a.m. **Cornelius "Neil" W. Kelleher, US Navy WWII**

October 23...**DEADLINE** to submit ads for Veterans Breakfast Program

November 3...Election Day—**GET OUT AND VOTE!** (OFFICE CLOSED)

November 5...Questar III Annual Veterans Day luncheon 11 am—12:30 pm at 35 Colleen Rd., Troy. Free to veterans, call 273-2264 to RSVP

November 8.. Veterans Breakfast at the North Greenbush American Legion 8:30 am– 11:30 am / Noontime Medal Presentation Ceremony

November 9...Honor-a-Deceased Veteran Ceremony in the Legislative Chambers, 8:15 a.m.

November 11...Veterans' Day Observed (**OFFICE CLOSED**)

November 11...Free Car Wash to any active duty and former members of the military at any Hoffman's Car Wash