



Disabled American Veterans Department of Florida Newsletter



By Al Linden, Executive Director

August 31, 2015

As of August 31, 2015 our membership was 59,797. The goal for life membership for this year 1,709 are needed.

Commander Buddy Rickman's Message

Greetings Comrades: October is here and time for our DSO's to be re-certified. You will be taught by the Best Instructor in the country and at the Best school in the country. I ask that you listen, learn and apply the knowledge you gain to build better long term benefits for our veterans and their families.

Our politicians are still trying to take away our benefits. We **MUST** not let this happen so pick up the phone, write a letter or e-mail your politicians and let your voice be heard. The greater the numbers the better chance we have, not only in saving our benefits but getting the new bills approved. **ACT NOW!** Thank You.

DSO Training will be Held Oct 26-27.2015

DSO training will be held on October 26-27, 2015 in Gainesville.

Also be reminded that **Chapter Annual Financial Reports are due by September 30 each year.** **Chapter Officers Reports** are due within 10 days after installation each year or when changes are made. ALL chapters make \$50,000 and less and do not file any other IRS form must file a N990 by November 15 each year. Last year 4 chapters failed to due so and their tax exempt was removed and it cost them over \$400 to get it reinstated.

On January 13, 2015, Representative Stephen Lynch (MA) introduced H.R. 313, a bill that would protect service-disabled veterans employed by the federal government from discrimination when they are absent from work due to their disabilities and the need for health care.

Wounded, injured, and ill veterans are significant consumers of health care, often due to their military service. Many veterans of the wars in Afghanistan and Iraq are subjected to reductions in pay and other penalties due to unexcused absences from work while they seek health care to address their service-connected conditions.

This bill would prohibit federal departments and agencies from taking any adverse action against veterans who need to be away from work to address their health care challenges consequent to military service. This bill was approved by the House Committee on Veterans' Affairs at a recent business meeting; however, it has not been scheduled for floor debate.

Please write your Representative to urge support and approval of this bill by the House of Representatives.

As always, thank you for your grassroots support and advocacy to enable us to move legislation beneficial to disabled veterans through Congress.

Click the link below to log in and send your message:

<https://www.votervoice.net/BroadcastLinks/JVyT1Mi2-oi9yPCZ1g6FZw>

	BALANCE SHEET	
	As Of July 31, 2015	
TOTAL ASSETS	\$1,231,634	
TOTAL LIABILITIES		\$80,512

TOTAL LIABILITIES&FUND BALANCES	\$1,231,634	

Bay Pines VAVS	\$2090
Gainesville VAVS	\$1600
Tampa VAVS	\$1370
Lake City VAVS	\$3809
WPB VAVS	\$0
Miami VAVS	\$2600
Orlando VAVS	\$2900
Eglin CBOC	\$0

**It doesn't cost much
to show you care**



**about
Disabled
American
Veterans**

**☒ on your next
drivers license application,
then they know you care!**

BOOKS. VERY FEW CHAPTERS ARE TAKING ADVANTAGE OF THE LEE GREENWOOD GIFT BOOK "GOD BLESS THE USA". WHAT AN EASY WAY FOR YOUR CHAPTER TO MAKE MONEY. YOU MUST HAVE BOOKS ON HAND AT YOUR CHAPTER, AND USE THEM EVERY TIME YOU HAVE A FUNCTION AT YOUR CHAPTER OR COMMUNITY. THE BOOKS WILL SELL IF YOU PRESENT. BOOKS COST YOUR CHAPTER \$1.50 AND CAN EASILY BE SOLD FOR \$5.00. 100 BOOKS SOLD WILL NEW YOUR CHAPTER \$350.00. YOU DO NOT HAVE TO GET APPROVAL FROM THE DEPARTMENT OR PAY 10%. PLEASE CALL OR EMAIL ME AT dav150jack@gmail.com, Or 352-250-4743. I ALSO HAVE ABOUT 600 OF HIS BIOGRAPHY, SAME DEAL.

Choice Program Changes

Public Law 114-41, the Surface Transportation and Veterans Health Care Choice Improvement Act of 2015, was signed into law on July 31, 2015, and aims to “provide resource flexibility to the Department of Veterans Affairs for health care services and other purposes.” Thanks to the new law, VA is able to enhance the Veterans Choice Program in a number of ways, including expanding eligibility to all enrolled Veterans.

The department will implement these changes in several phases, with the first phase being effective immediately. Veterans are no longer required to have been enrolled in VA health care on or before August 1, 2014, in order to meet basic eligibility requirements for the program. If a Veteran is enrolled in the VA health care system and meets one of the specific eligibility criteria, he/she may be eligible for the program. In other words, any Veteran who is enrolled in VA health care, regardless to when they enrolled, may now be eligible for the Veterans Choice Program.

Along with being enrolled in VA health care, Veterans must meet at least one of the additional wait times, distance or other criteria in order to be considered eligible for the Veterans Choice Program. You can find additional details on the full eligibility criteria [here](#). This modification, and the additional changes that will follow in the upcoming months, serve a critical purpose of allowing greater numbers of Veterans access to care under this Program. VA is continually working to make improvements to the Veterans Choice Program, so please check www.va.gov/opa/choiceact periodically for the latest updates. We look forward to continuing our dialogue with Veterans and our partners to ensure continued improvements to Veterans’ access to care.

For more details about the Veterans Choice Program, see www.va.gov/opa/choiceact.

VA Awards Local Grants to Prevent and End Homelessness

Flexible Grants Are Helping Lower Rates of Veteran Homelessness in Southwest Florida

BAY PINES, FL – Hundreds of low-income Veteran families in southwest Florida, who are permanently housed or transitioning to permanent housing, will have access to crucial services with the award of approximately \$9.3 million in grants under the [Supportive Services for Veteran Families \(SSVF\) program](#).

SSVF funding, which supports outreach, case management and other flexible assistance to prevent Veteran homelessness or rapidly rehouse Veterans who become homeless, went to 286 nonprofits and consumer cooperatives in all 50 states, the District of Columbia, Guam, Puerto Rico and the Virgin Islands. Locally, four organizations operating in Charlotte, Collier, DeSoto, Lee, Manatee, Pasco and Pinellas received grants under the program.

Grantees within the [Bay Pines VA Healthcare System \(VAHCS\)](#) service area include: Jewish Family & Children's Service of Sarasota-Manatee, Inc.; American Red Cross, Lee County Chapter; Society of St. Vincent de Paul, South Pinellas, Inc.; and the Community Coalition on Homelessness Corporation. A full list of grantees is available at http://www.va.gov/HOMELESS/ssvf/docs/SSVF_Awards_List_Final_September14.pdf

“The SSVF program is one way we are able to promote housing stability among the most economically vulnerable Veterans and their families,” said Suzanne M. Klinker, Director, Bay Pines VAHCS.

INCOME / EXPENSES VS BUDGET

Sept 30, 2015

Actual Budget Difference

Ordinary Income/Expense			
Income			
6001 - Convention Income			
6003.2 - Convention Chptr Rm Income	550.00	680.00	-130.00
6006.2 - Convention Men Registration	0.00	60.00	-60.00
Total 6001 - Convention Income	550.00	740.00	-190.00
6050 - Dues from National	146,506.00	145,008.50	1,497.50
6200 - Chapter & Unit 10%	18,849.17	8,966.86	9,882.31
6300 - Department Publication	0.00	178.75	-178.75
6310 - Chapter Closeouts	9,072.38	7,949.50	1,122.88
6315 - Orange City Income			
6317 - Other Orange City Income	6,000.00	4,500.00	1,500.00
Total 6315 - Orange City Income	6,000.00	4,500.00	1,500.00
6330 - Lake Panosofkee	1,025.04	1,025.04	0.00
6331 - Lakeland Bldg Mortgage	4,095.00	2,695.22	1,399.78
6332 - Sarasota rent	0.00	750.00	-750.00
6350 - Drivers License Income	4,820.13	14,144.03	-9,323.90
6411 - Service Program Donations	0.00	755.51	-755.51
6450 - VAVS Donations			
6455.3 - Donations VAVS-Miami	300.00		
6460.3 - Donations VAVS-Bay Pines	450.00	400.00	50.00
6470.3 - Donations VAVS-Lake City	450.00	460.00	-10.00
6475.3 - Donations for VAVS-Tamp	300.00		
6476.3 - Donation to Orlando VAMC	1,000.00		
Total 6450 - VAVS Donations	2,500.00	860.00	1,640.00
6800 - Miscellaneous	1,559.05	1,768.06	-209.01
Total Income	194,976.77	189,341.47	5,635.30
Gross Profit			
Expense			
7000.2 - Convention Expense			
7006.2 - Convention supplies	238.01		
Total 7000.2 - Convention Expense	238.01		
7040.1 - Service Expenses			
7050.1 - Accounting	15,168.97	5,225.00	9,943.97
7070.1 - Auto	5,901.47	4,141.70	1,759.77
7091.1 - Contingency, Misc.	694.06	1,115.60	-421.54
7130.1 - Employee Benefits	1,223.49		
7134.1 - Employee's Insurance(WC)	1,146.00	2,091.42	-945.42
7150.1 - Equipment Maintenance	343.70	2,342.12	-1,998.42
7152.1 - Equipment	495.27		
7190.1 - Legal Fees	181.00	2,000.00	-1,819.00
7200.1 - Office Supplies	1,549.09	1,809.16	-260.07
7210.1 - Payroll Taxes	8,580.66	6,639.92	1,940.74
7230.1 - Postage & shipping Expense	466.95	1,117.73	-650.78
7250.1 - Printing & Publication	347.74	44.96	302.78
7260.1 - Hdq Facility Maint. Ex	1,099.96	2,368.00	-1,268.04
7270.1 - Salaries, Benefits, &			
Payroll Expenses-sick lv	6,566.00	6,706.75	-140.75
7270.1 - Salaries, Benefits, & - Other	95,773.50	97,043.10	-1,269.60
Total 7270.1 - Salaries, Benefits, &	102,339.50	103,749.85	-1,410.35
7271.1 - Employee Medical Benef	1,218.00	1,686.43	-468.43
7272.1 - Employee 401k Benefit	12,076.07	0.00	12,076.07
7330.1 - Taxes & Licenses	0.00	131.00	-131.00
7350.1 - Telephone			
Telephone-Miami Office	30.00		
7350.1 - Telephone - Other	2,681.51	2,215.63	465.88
Total 7350.1 - Telephone	2,711.51	2,215.63	495.88
7430.1 - Travel-Service & Train	8,889.85	3,055.10	5,834.75
7440.1 - Executive Director	717.05	531.11	185.94
7441.1 - Commander Nat Travel-Svc	979.30		
7442.1 - SVC Travel	0.00	765.92	-765.92
7446.1 - Commanders per diem	0.00	525.86	-525.86
7450.1 - Director per diem	113.20		
7470.1 - Donation to Svc Foundation	0.00	1,100.00	-1,100.00
7515.1 - NSO Travel & Office Ex	0.00	173.80	-173.80
7524.1 - Service Outreach Program	436.57	2,209.65	-1,773.08
7525.1 - Donation to ColumbiaTrust	5,000.00		
7526.1 - Donation to National Svc Fd	5,000.00		
9218.2 - Donation to DAVA	3,242.68		
7040.1 - Service Expenses - Other	0.00	183.35	-183.35
Total 7040.1 - Service Expenses	179,922.09	145,243.31	34,678.78
8000.3 - VAVS Expenses			
8012.3 - Bay Pines	600.00	0.00	600.00
8014.3 - Lake City	500.00	0.00	500.00
8021.3 - Orlando VAMC VAVS Expense	130.00		
Total 8000.3 - VAVS Expenses	1,230.00	0.00	1,230.00
8260 - Headquarters Expense			
8310.2 - Bank Charges	377.75	556.01	-178.26
8320.2 - Adjusting	0.00	-126.86	126.86
8360.2 - Conferences, Conventions, Mtg	1,374.47	65.49	1,308.98
8380.2 - Contingency	0.00	250.00	-250.00
8560.2 - Commander Natio Trav- nonsvc	0.00	938.70	-938.70
8561.2 - Natl.Convent,Exec Dir & Asst	3,728.69	885.18	2,843.51
8820.2 - Payroll Taxes	14.35	115.91	-101.56
8840.2 - Postage & Printing	331.98	220.59	111.39
8870.2 - Hdq Facility Maint. Exp	639.87	525.03	114.84
8880.2 - Salaries & Wages	4,967.40	0.00	4,967.40
8940.2 - Telephone & Telegrams	347.66	1,033.10	-685.44
9200.2 - Travel Miscellaneous	0.00	230.49	-230.49
9215.2 - Travel Finance Committ	0.00	215.80	-215.80
8260 - Headquarters Expense - Other	0.00	5,225.00	-5,225.00
Total 8260 - Headquarters Expense	11,782.17	10,134.44	1,647.73
8545 - chapter 30 trustee legal	0.00	16,207.21	-16,207.21
8562.2 - National Convention Expense	0.00	713.26	-713.26
9500.1 - Foundation expenses	199.18		
Total Expense	193,371.45	172,298.22	21,073.23
Net Ordinary Income	1,605.32	17,043.25	-15,437.93
Net Income	1,605.32	17,043.25	-15,437.93



MEMBERSHIP
FOR
Sept 30, 2015

Chapter	Last yr	trial	part life	full life	total	Goal	% goal	chapter name	7/31/2015	
001		1,923	4	171	1,675	1,850	1,757	95.33%	-82	JACKSONVILLE #1
002	G	10,503	1,266	905	8,194	10,365	8,182	100.15%	12	EVERGLADE STATE #2
004		2,544	1	150	2,363	2,514	2,429	97.28%	-66	JOHN C MCCARTHY II #4
005		572	0	64	500	564	532	93.98%	-32	THE TALLAHASSEE #5
006		271	0	24	250	274	259	96.53%	-9	ST AUGUSTINE #6
007		748	0	240	565	805	683	82.72%	-118	W WASHINGTON #7
011		1,679	0	88	1,554	1,642	1,590	97.74%	-36	CLEARWATER #11
012		1,472	0	91	1,363	1,454	1,405	97.01%	-42	CORAL GABLES #12
013		2,486	0	98	2,339	2,437	2,383	98.15%	-44	BAY PINE HLDY ISL #13
014		310	0	22	282	304	294	95.92%	-12	JOHN D STROUD #14
016		2,765	0	195	2,504	2,699	2,593	96.57%	-89	CENTRAL #16
017		730	0	30	692	722	704	98.30%	-12	PANAMA CITY #17
018		1,716	0	158	1,540	1,698	1,607	95.83%	-67	MANATEE COUNTY #18
020		348	0	19	324	343	333	97.30%	-9	LAKE CITY #20
022		312	0	18	286	304	295	96.95%	-9	JACKSON COUNTY #22
023		2,131	1	92	2,014	2,107	2,055	98.00%	-41	AL GRAY #23
029		592	1	46	541	588	558	96.95%	-17	PEMBROKE PINES-MIRAMAR #29
030		1,305	0	94	1,153	1,247	1,195	96.49%	-42	SEMINOLE #30
032		1,351	1	90	1,210	1,301	1,244	97.27%	-34	J L GOLIGHTLY #32
038		1,527	0	196	1,256	1,452	1,345	93.38%	-89	ORANGE PARK #38
042		1,818	0	85	1,708	1,793	1,738	98.27%	-30	WEST PALM BEACH #42
049		313	0	20	279	299	288	96.88%	-9	RIDGE #49
050		234	0	10	219	229	222	98.65%	-3	CENTRAL BREVARD #50
057		431	1	27	389	417	401	97.01%	-12	CRESTVIEW #57
063		166	0	9	152	161	157	96.82%	-5	TRI-COUNTY #63
065		542	0	27	502	529	512	98.05%	-10	ZEPHYRHILLS #65
067		1,265	0	61	1,156	1,217	1,184	97.64%	-28	HERNANDO COUNTY #67
070		611	0	30	547	577	562	97.33%	-15	GERALD A SHONK #70
073		354	2	22	321	345	329	97.57%	-8	TAMARAC #73
078		1,201	0	49	1,114	1,163	1,132	98.41%	-18	NEW PORT RICHEY #78
082		1,094	0	56	1,026	1,082	1,048	97.90%	-22	R L COCHRAN JR #82
083		958	0	121	834	955	887	94.02%	-53	C W BYERS SR #83
084		1,325	0	54	1,193	1,247	1,219	97.87%	-26	GREATER DAYTONA #84
085		1,150	0	44	1,079	1,123	1,101	98.00%	-22	SOUTH MARION #85
086		605	0	57	541	598	566	95.58%	-25	JIM BOOE #86
087		740	0	33	685	718	701	97.72%	-16	SGT WM E HILL #87
090		880	0	73	789	862	822	95.99%	-33	GATOR #90
094		1,069	0	42	1,001	1,043	1,017	98.43%	-16	C GUSTAFSON #94
097		545	0	31	508	539	521	97.50%	-13	BEE RIDGE #97
098		242	0	12	225	237	230	97.83%	-5	EUCHEE VALLEY #98
101		796	0	41	744	785	763	97.51%	-19	VENICE GULF #101
108		589	0	51	551	602	572	96.33%	-21	JAMES D RADER #108
109		498	0	26	469	495	479	97.91%	-10	TITUSVILLE #109
110		483	0	26	454	480	464	97.84%	-10	SUN CITY CENTER #110
111		89	0	2	84	86	85	98.82%	-1	PEACE RIVER #111
112		755	1	39	709	749	721	98.34%	-12	BAY AREA #112
113		687	1	32	641	674	652	98.31%	-11	PORT ST LUCIE #113
119		383	0	14	348	362	354	98.31%	-6	ANTHONY P DADDI #119
122		499	0	62	442	504	467	94.65%	-25	MARATHON #122
123		620	0	18	597	615	600	99.50%	-3	SPACE COAST #123
125		542	0	21	512	533	520	98.46%	-8	CPL P D LYON JR #125
126		176	0	8	166	174	169	98.22%	-3	SUWANNEE MEM #126
129		365	0	17	335	352	344	97.38%	-9	SO BREVARD BCHS #129
133		922	0	79	838	917	874	95.88%	-36	THE GOLD COAST #133
144		97	0	9	86	95	91	94.51%	-5	LA BELLE #144
148		803	0	70	722	792	753	95.88%	-31	AGNES M TAYLOR #148
150		788	0	39	834	873	835	99.88%	-1	ORANGE BLOSSOM GDNS #150
152		692	0	33	645	678	658	98.02%	-13	SOUTH PALM BEACH #152
155		369	0	9	346	355	351	98.58%	-5	SEBASTIAN RIVER AREA #155
158		118	0	32	145	177	161	90.06%	-16	CRYSTAL RIVER #158
De pt. Total		61,099	1,279	4,282	54,541	60,102	55,993	97.41%	-1,452	



**Legislation
FOR
SEPT 30, 2015**

IG Enrollment Information

The VA OIG report — *Veterans Health Administration Review of Alleged Mismanagement at the Health Eligibility Center* — discusses several issues [VA has publicly acknowledged](#) to Veterans, Veterans Service Organizations and members of Congress: that our enrollment system management, data integrity and quality are in need of significant improvement. We have worked hard over the past year to address those issues. VA appreciates the work of the OIG and is working diligently to address the issues their report raised to better serve Veterans. We realize the issues raised about our enrollment process are confusing to Veterans and our stakeholders. It is critical for Veterans and our stakeholders understand what this report says, and what it does not say.

Some news media stories based on the report's findings claim that "over 300,000 Veterans died waiting for care." That conclusion is not supportable by the information in the report. The OIG found 307,000 out of the over 800,000 pending enrollment system records were for individuals the reported as deceased by the Social Security Administration, and that VA OIG could not determine specifically how many pending records represent Veterans who applied for health care benefits or when they may have applied. This was because of data weaknesses within our system which we are working hard to improve. The VA OIG report further determined that many of the 867,000 records coded as pending do not represent Veterans actively seeking enrollment in VA health care.

These stories, similar to the stories over the past year regarding pending records in our enrollment system, wrongly link these pending records with access to care issues for fully enrolled Veterans that have chosen to use, and who are receiving, VA healthcare. They are separate issues. Although VA has repeatedly pointed this out to inquiring media, several media stories and commentary continue to appear with this incorrect information. Additionally, it is not correct to assume, whether an enrollment application record is complete or not, that all Veterans want to use VA care. Veterans can, and do, choose other healthcare options. For example Veterans who are military retirees can, and do, choose to use TRICARE.

[As we have previously stated publicly](#), VA currently has no authority to move records from a pending status even after VA attempts to contact a Veteran, and the Veteran has not provided financial information or military records required by law to determine eligibility. There are also situations in which a Veteran's record transfers to our enrollment system even though the Veteran likely did not apply for enrollment. One example is when Veterans in the past applied for State Home benefits. The pending enrollment records population also includes records of Veterans had accessed our health care system in some fashion before the congressionally mandated implementation of the current VA health care enrollment process in 1998. Current regulatory guidelines prohibit us from removing these records, resulting in VA leaving them in a pending status. We retained all of those records with full knowledge that some records are likely not applications for enrollment for health care and some records include Veterans that have passed away, as some of the records go back decades and would put many Veterans' age at over 100 years.

VA is pursuing several remedies to clean up the enrollment records system. Those changes include revamping deceased Veteran verification processes and regulation changes to not only make it easier to remove incomplete enrollment records from the pending file, but also provide continued opportunities for Veterans to reapply for healthcare enrollment at any time.

If any issues raised in the report require additional review and accountability actions, VA will act as necessary and pursue them and afford all concerned appropriate due process. VA continues the efforts outlined in previous blogs and public responses to contact Veterans with a record in a pending status (irrespective of whether an application date is present) to determine if they desired to enroll in VA healthcare.

As of July 31, 2015, VA has contacted 310,818 Veterans asking them to submit required documents and has received 36,749 responses, with 34,517 Veterans receiving enrollment decisions of which 25,784 were enrolled. As we continue our work to contact Veterans, our focus remains on improving the enrollment system to better serve Veterans.

Top 15 Things the Veterans Benefits Administration is doing to Improve Service to Veterans, their Families and Survivors

1. Reduced backlog from peak of **611,000** in March '13 to **88,968** this week, an **85%** reduction– lowest since we started measuring the backlog in 2007; reduced inventory from peak of **884,000** in July '12 to **370,949**, a **58%** reduction and new low since FY08; increased claim-level accuracy from **83%** in 2011 to **91%** – at the issue-level accuracy is **96%**
 2. Met goal of completing record-breaking **1.32M claims** in FY14 – over **150K** more than FY13, also a record-breaking **1.17M-claim** year; today, Veterans with a pending claim are waiting, on average, **183 days** less for a claim decision, from peak of 282 days in March 2013 to **99 days** today
 3. Productivity **rose 67% on medical issues per FTE** since 2009; helped mitigate effects of a **154% increase in workload** since 2007 (820K claims, 2.1M medical issues in 2007 vs. 1.32M claims, 5.5M medical issues in 2014)
 4. Added **1.7M+** Veterans to compensation rolls since 2008 (**1.1M** net), and added **26%** more Veterans and Survivors to compensation and pension caseload (from **3.8M** to **4.8M**)
 5. Went from touching **5,000 tons of paper annually** to processing **99.7% of disability compensation claims electronically**, with **350K claims** in electronic inventory – only **21K** pension and DIC in paper, completed **3.6M** rating decisions and **1.99 million** claims in VBMS
 6. Enabling Veterans to file claims online through eBenefits – over **5M** registered users, **68M** contacts with Veterans in FY14 (**86%** online) vs. **9M** contacts (majority by phone) in 2009
 7. Expediting Veterans claims: **42%** of receipts from VSOs FY2015 to date are Fully Developed, up from **3%** in 2012; received nearly **2.5M** Disability Benefits Questionnaires in FY14 from VHA
 8. Dedicated non-rating workforce has completed **2.95M non-rating end products** FY15 to date – **18%** more than the 2.5M completed at the same time last year – and **73%** more than FY11
 9. More automation: **over 1 in 4** Veterans submit their dependency requests online – **more than 58 percent** of these receive payments in **under 1 day**; automatic burial allowance payments to surviving spouses within **6 days** (down from **190**)
 10. Held appeal rates steady amidst increased production – **1.32M** completed claims in FY2014, **11-12%** (historical rate) appealed, **4-5%** reached Board of Veterans' Appeals, **1.2%** decided in Veteran's favor, often based on additional evidence
 11. Reduced Veterans Pension inventory by **67%** from peak of **36.4K** to **11.9K**; backlog by **97%** from peak of **15.3K** to **349**; reduced Survivors' Dependency and Indemnity Compensation inventory by **56%** from peak of **19.1K** to **8.3K**, backlog by **85%** from peak of **8.8K** to **1.3K**; improved DIC timeliness by **111 days** from peak of **182** to **70 days** while maintaining **99%** accuracy
 12. Provided nearly **\$55B** to send **1.45 million** Veterans and dependents to school under the Post-9/11 GI Bill since 2009; now processing reenrollment claims in **average of 6 days FYTD** at **99.8% accuracy**
 13. Over **2.4M** total loans on the books; guaranteed almost **579K** loans FY15 to date (**32%** more than FY14) totaling **\$141B** and helped **83K** Veterans avoid foreclosure, while maintaining the lowest foreclosure rate (**1.37%**) in the industry for **25 of the last 28 consecutive quarters**
 14. Paying insurance death claims in an average of **3 days** at **99.8% accuracy**
 15. More than **99K** Veterans received nearly **\$1.1B** in VR&E benefits in FY14
- ...and there's more work to be done**

