



SEPT 2014

COMMANDER'S SCUTTLEBUTT

The Association enjoyed seeing all those who attended the Coeur d'Alene, Idaho reunion this past May. Those that did not make it, we all missed you!!! Our next reunion will be in Tucson, Arizona in May of 2016. The weather early in May should be very comfortable. Start planning today to attend our seventh "get together" because we are not getting any younger and our numbers are dwindling. It is always enjoyable for all of us to reminisce old sea stories and visit with each other. More information on Tucson will be put in the newsletters at a later date (Hopefully May or Sept 2015). Again, if you move and change your mailing address, telephone number and email address, please, please, let the Association know so you can continue to receive the latest information in the "Flamin' Caiman Tales" and we can keep track of you.

John "Yeo" Fagereng, Commander

A BIG THANK YOU

We want to thank all the shipmates and guests that helped before, during, and after the last reunion. We really appreciate all those that chipped in and helped out. Once again THANK YOU. We had so many offered to help set up the hospitality room that ran out of things to do. What a great crew!! Other boat's reunion planners have told me they got out of the job because they could not get help.

DEX ARMSTRONG

Robert "Dex" Armstrong, Legendary 'After Battery Rat' is on Eternal Patrol. Dex cast off the lines of life at 6:20 AM EST July 8, 2014 and sailed off on his final patrol. A larger than life character with a remarkable talent for writing thoughts and actions that all diesel boat sailors could relate to and say with a smile, "That was me when I was just a young squid too!" Dex will join his beloved Solveig in a shared plot at Arlington National Cemetery at a time and date yet to be announced. To all who sent cards to Dex, THANK YOU! His Nurse said the stack is bigger than any she has ever seen come in on one day and she enjoyed reading them to Dex on what turned out to be his last night. Dex, irreverent rascal that he was, would want us all to enjoy his submarine tales. Rest your oar, shipmate! We who remain will keep your memory alive, and thanks for the precious memories!

HOLLAND CLUB

There seems to be some confusion about Holland Club and how to become a member. Holland Club is a group within U. S. Submarine Veterans Inc. (USSVI or Sub Vets). Holland Club membership requires a USSVI membership and be qualified in submarines for 50 years. The letter that CAIMAN gives to new Holland Club inductees is just our way of honoring them. CAIMAN does not recommend or induct members into Holland Club. You have to join Sub Vets and then you can become a Holland Club member.

REUNION PLANNING

We received proposals from ten hotels in Tucson. I also talked to a woman at the Tucson Tourism Office and she told me they will pay for two people to come down and plan our reunion. There is a limit though, they will not let Bob "Dings" Dengel and me go via Florida. With Tucson Tourism Office paying the air fare and one of the hotels furnishing the rooms, the planning trip will cost CAIMAN exactly ZERO. This is our favorite price. I took a fun trip on my new three wheeler to Idaho to show the Tucson hotel proposals to Dings. Cheryl, My sweetie, enjoyed her first trip longer than a day on a motorcycle. After we compared the hotel proposals to our requirements, we narrowed the list to three hotels. Two of the hotels were eliminated fast as they wanted us to buy our beer from them. Our planning trip is in May 2015. The reunion is scheduled for May 2 – 5, 2016. Break out the crayons and red-line those dates on your calendars. We picked early in May because Tucson does get warm in the summer months. The confirmed hotel information will be in the newsletter after Dings and I return from the planning trip.

PLANNING AHEAD

Since the majority of the shipmates we have located have received eternal patrol orders, we all need to plan for this happening. I am back to asking everyone to try to preserve any submarine memorabilia that your family does not want to keep. I know I am beginning to sound like a broken record, but we had one family throw away several items that a Plank Owner had saved. The history that was lost is gone forever and cannot be restored or duplicated. This was a tremendous lost to the submarine community. I will find someone to make a pick it up or I will make the drive to retrieve any memorabilia. If you have any memorabilia that you no longer desire to keep or maintain, please inform me and I will take care of it.

MICROFILM READER

If anyone has a microfilm reader that they no longer need, please donate it to CAIMAN. We have the ships diaries on microfilm for all the years CAIMAN was in commission. Several of the reels also include other submarines, they are in hull number order, so CAIMAN may be able to add to our funds by selling the other boats the information we have – once we can read them.

LOST SHIPMATES

We are still looking for shipmates. We have added a few to the sailing list, but everyone we have located recently is on eternal patrol. I found the muster reports from 1944 to 1948 on <u>www.ancestry.com</u>. These are easier to read than our microfilm. There are sailing lists on some of them so we can determine where a shipmate was from. This does help a lot. Many times we have located a shipmate because he return to the area where he lived when they joined the Navy.

CAIMAN COIN HOLDERS

I mentioned in the last newsletter that Tom "Big Stone" Scoblic's brother is making coin holders for CAIMANITES. Below are two examples of coin holders that he has made. I believe his prices are reasonable and the money helps support the school where he teaches. He is asking \$100.00 plus \$20.00 for shipping. You will have to email him to pick the wood and the size holes you want. Several CAIMANITES have ordered coin holders already. We have extra coins except for 2006 silver and 2010 gold. His email address is <u>#jscoblic@lp.k12.mn.us</u> (delete the first character).





ATTACHED INFORMATION

I have added an article about a VA benefit that very few people are aware of. As we age, this information could be very useful. The article mentions service during war time. The dates the Navy and VA consider war time are: 12-07-41 - 12-31-46

6-27-50 - 1-31-55 8-05-64 - 5-07-75

They also have dates for the time in the desert, but that does not affect any CAIMAN sailors so I have not included those dates. If you served any time (even one day) during these dates you are a war veteran. Most of us qualify, since you do not have to duck bullets to be a war veteran - just serve during the times others were ducking.

WEB SITE

This is for the shipmates that have web access. Greg "Hawkeye" Baer has been busy updating the web site with all the newest pictures. He does have a life, and a wife, other than CAIMAN, so he will get all the pictures up soon. He does a great job and spends a lot of time keeping our web site up and running.

ETERNAL PATROL

This is the article I wish I did not have to publish. We have lost three plank owners recently. I did not locate William Jackson or Francisco Vidal until their obits were published. We did not learn about John Wood until his newsletter was returned. We always regret losing any shipmate, but the ones we served with hurt the most. Wood, John P. (56/59) CDR 11 February 2011 Davidson, Kinsel (46/48) BKR2(SS) 25 April 2012 Vidal, Francisco (44/45) YNT1(SS) 1 January 2013 Lawrence, Donald J. (55/58) FTC(SS) 11 February 2014 Dethrage Claude A. (44/45) FN(SS) 15 April 2014 Wapelhorst, Lowell (46/??) MoMM2(SS) 18 April 2014 McCaskill, Donald (66/68) TM1(SS) 15 May 2014 McCabe, Thomas (60/60) ETC(SS) 12 June 2014 Jackson, William F. (44/45) EM1(SS) 24 June 2014 Sailor, rest your oars.

SAILING LIST

Here is our latest stats. We have located a few more shipmates. The biggest problem is we have had several shipmates receive eternal patrol orders. Yeo and I did some correcting since we found the more legible diaries on <u>www.ancestry.com</u>. We found a plank owner that was missed, corrected some spelling of names, and corrected the years aboard CAIMAN

Servere about a crain at	
Sailing List:	1267
Expected at the next reunion:	519
Eternal Patrol:	748
Lost List:	161

Prepare to snorkel, two engines. Maneuvering, Conn: make turns for three knots – put the rest in the can

A Little-Known Benefit for Aging Veterans

http://www.vvachapter1075.org/vietnam-vet-help-page

As veterans age, many are unfamiliar with a benefit that can help pay for care at home or in assisted living or a nursing home.

Here's a riddle: When is a government benefit that pays for caregivers, assisted living and a nursing home not a benefit? When hardly any people know they're entitled to it.

That seems to be the story with a Department of Veterans Affairs benefit called the Aid and Attendance and Housebound Improved Pension benefit, known as A&A, which can cover the costs of caregivers in the home (including sons and daughters who are paid to be caregivers, though not spouses) or be used for assisted living or a nursing home.

The benefit is not insignificant: up to \$2,019 monthly for a veteran and spouse, and up to \$1,094 for the widow of a veteran.

Surprised that you've never heard of it? You're not alone.

"It's probably one of the lesser-known benefits," said Randal Noller, a Veterans Affairs spokesman in Washington. Of the 1.7 million World War II veterans alive as of 2011, who were in need of caregiving assistance and thus eligible, only 38,076 veterans and 38,685 surviving spouses were granted the A&A benefit that year, according to Mr. Noller.

Mr. Noller is not the first to acknowledge A&A is a well-kept secret. Jim Nicholson, former secretary of Veterans Affairs, said in a December 2006 news release that "not everyone is aware of his or her potential eligibility" for the program, which he called an "underused" benefit.

Not much has changed. A search of the Veterans Affairs Web site for evidence of public information efforts in the six years since came up blank.

"The sad thing is, it's been an entitlement for 61 years, but it's sat idle - the V.A. employees just haven't been educated about it," said Debbie Burak of Midlothian, Va. She said she repeatedly called department offices on behalf of her father, a World War II veteran, and her mother, who became homeless after their house caught fire and their injuries required extensive care. She was told there were no benefits they were entitled to. (Indeed, when I called two Baltimore-area Veterans Affairs offices for my father, a World War II veteran, no one had heard of this benefit or any benefit that paid for care givers or assisted living or nursing homes.)

"My parents' end of life was so difficult. They lost everything, were living in a terrible hotel, ran up every credit card we had," Ms. Burak said. "My mother begged us not to cremate her, but there was no money for a burial; we had no choice."

It was only after her father died that Ms. Burak discovered her parents would have been entitled to as much as \$160,000 over the last decade through the Aid and Attendance benefit. She applied, but no money arrived before her mother died.

Mr. Noller said the program's low visibility might be an effect of the size of the department. "The V.A. is the second-largest agency in the federal government, and you can't expect everybody to know everything," he said, referring to the agency's work force.

To bridge the information gap, Ms. Burak introduced VeteranAid.org, a Web site and a 501(c)(3) charity, in 2005, to provide information about A&A eligibility and how to apply.

To qualify, a veteran need not have suffered a service-related injury. He or she only had to have clocked at least one day of his or her 90-day minimum military service during a time of war and need care giving for activities of daily living.

Applying can be confusing and arduous. If you know the program's name and search the Veterans Affairs Web site for Aid and Attendance, the first page states, among other things, that you are not eligible for A&A unless you already qualify for a basic Veterans Affairs pension - for which you have to be "totally disabled."

That's more than a little misleading.

"What people don't know is that when wartime veterans turn 65, the V.A. automatically classifies them as 'totally disabled,' " Ms. Burak said. And if they meet income and asset criteria, they are eligible for a basic pension.

The A&A benefit can be more than 50 percent higher than the basic veteran's pension (\$24,239 annually for a veteran and spouse with A&A, versus \$16,051 for a basic pension). The income and asset cutoffs are also higher than for A&A benefits.

Karen McCarty, of Fort Worth, is one of the lucky ones who applied for A&A - and got it. She heard about it when the assisted living facility where her father-in-law, Robert McCarty, 92, was living, held a seminar on it.

Ms. McCarty, a former certified public accountant, started researching the application process at the Veterans Affairs site, but, she said, "The VeteranAid.org site was much clearer."(<u>http://www.veteranaid.org/faq.php</u>) She found all the forms she needed, and her father-in-law received the first check in record time - six months.

Not all Veterans Affairs officers are in the dark about A&A. It was the local Veterans Affairs officer, Paul Conroy (now retired), who saw her on the street and mentioned that her parents might qualify.

"I was skeptical, to be honest," said Ms. Cadena. "My husband did two tours in Iraq and has worked 30 years for the Washington State Army National Guard coordinating with the V.A. to help veterans, and he had never heard of it."

Still, she applied in August 2009, and nine months later her parents started receiving the maximum \$2,019 per month.

The benefit was a lifesaver. That is, until her father, Clinton Ray, died on Aug. 5. The payments to her mother, Bessie Ray, stopped, even though widows of veterans are also entitled to this benefit.

"They cut her off cold," Ms. Cadena said, and told her she would have to apply all over again as a widow, which could take 9 to 18 months. "My mother said, 'Oh, my God, are they going to kick me out of the home?" Ms. Cadena recalled.

Still, when the benefit comes through, it can make a real difference.

Marcia Hruska's mother, 85, had run through all her savings after seven years of worsening Alzheimer's and round-theclock care in her apartment in Coconut Creek, Fla. assisted living was the next step, but Ms. Hruska didn't know how they would pay for it, with Social Security her only income.

"One of the assisted living facilities we visited asked if my dad had been in the service," and mentioned A&A, Ms. Hruska recalled. So she filled out the 26-page Veterans Affairs application - which used to be only four pages - and on Sept. 1, six months after applying, she received the first monthly check for \$1,019. "This relieves a lot of tension," Ms. Hruska said.

One warning note: Scams abound. The department forbids anyone to charge to help veterans fill out these challenging forms, yet a growing number of companies - many of which, on a Web search for "Aid and Attendance," pop up with waving flags and red-white-and-blue banners - offer to "help" veterans fill out the forms free, then charge thousands of dollars for financial consultation.

And, Ms. Burak warns: "Financial planners at assisted living facilities are putting on seminars about the A&A benefit - but it isn't out of the goodness of their hearts. They are trolling for residents who have too much money to qualify, to get them to move assets into annuity products that don't count as income or assets and yield big commissions." (This is possible because, unlike Medicaid, with its five-year look back, Veterans Affairs has no look back on asset transfers.)

The department does not reveal maximum allowable assets. But \$80,000 (the house and a car are exempt from this total) seems to be in the ballpark, though someone with more assets could still qualify if expenses were very high, according to Ms. Burak.

Income limits are not set in stone either. But the maximum is around \$20,000 to \$23,000 after deducting costs for medical expenses, caregivers, and assisted living or nursing home fees.

Some people are taking advantage of A&A to protect assets for their heirs, Ms. McCarty said. Still, she said, "it's a wonderful benefit."