



THE IRONMAN—A DOUBLE ENDER’S NEWSLETTER

Membership Scorebox End 2016

Current	81
Lifetime	11
Past Due	127
Snail Mail Ad- dresses Only	174
Email Address	516
Total Shipmates	4,158

Dues Notice!

Please be sure to check your mailing label or email notation.

If it doesn't say Current or Life above your name at the top of the label, you should renew your annual dues. To reach the greatest number of shipmates, we will publish the complete Association newsletter to any valid email or snail mail address. Your dues payments make this possible.

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Reeves Reunion Texas Style

By Gerry Hines

Texans are always bragging about how everything is bigger in Texas. This time it wasn't a brag as this reunion was the biggest in our association history. Looking around the banquet room Sunday night and seeing more than a hundred people was something us association old timers had been hoping to see for a long time.

Things started a bit slow on Thursday night with shipmates checking in one by one. A large percentage of attendees were first timers so we all spent a lot of time introducing ourselves. A great thing about these reunions is that no matter when you served on the Reeves or what your rank or rating there is a common bond. A small group of 11 of us set off up the River Walk in search of a late supper. Not having any luck down by the water, we came up to street level and wandered a few blocks to the Market on Houston Bistro. The food was good when we noticed between catch up stories of the last 2 years since Portland. Back at the hotel reception room we stayed up swapping lies (oops I mean sea stories) until the travel weariness caught up with us.

Friday brought more arrivals all day. Those of us already there spread out across the city for sightseeing. Janet and I on Michael Robertson's recommendation had booked a Segway tour. Never having been on one before we felt quite adventurous. It was a real hoot. If you ever get a chance, try them. We covered the whole down-

town area from Travis Park all the way to the Alamo Dome and all points in between in 3 hours. We finished just as the rains hit and I mean rain. The streets were all full to the top of the curbs. It only lasted a couple of hours. Everybody coming back to the hotel had their own version of getting caught in it. Many told of being rescued by the nearest bar. Sounds like a typical sea story of old.

The Friday night reception was a big hit as we had drinks and snacks and lots of comparing notes about the old days. The reception room tables were nearly all full. One table was filled with attendees who had been trying to locate each other for years and finally did at this reunion.

The hotel did a good job of taking care of us. The big hit with several who shall remain nameless was the music on the elevators. The El Tropicano had that Caribbean thing going on. Many were heard telling about dancing in the elevators.

Saturday found a bus load of attendees on the way to Fredericksburg and the Nimitz Museum. A wonderful place full of information on WWII in the Pacific. Admiral Nimitz was a big cog in the wheel that saw us through to victory. His methods of balancing the personalities of MacArthur, Halsey and others helped pull us through at very difficult time. The ladies liked the museum but they really were enthused about the shops and restaurants on the main street of Fredericksburg.

(Continued on page 8)

The President's Page



Greetings to the Reeves Association Family;

Here it is November, and we actually find ourselves looking backwards at what had been a very tedious path to get to the 2016 Reunion in San Antonio. For some reason, the gap between Portland and San Antonio seemed to take the entire two years. Maybe it was just the anxiety of knowing that this reunion had so much potential for the association, and that we were really concerned that everything possible had been done to assure the success of the mission. After all, San Antonio was our big chance to pull off that big reunion dream that we have had for years.

Needless to say, there was a lot of relief when we started getting the initial hotel reservation numbers from the hotel, and even more confidence when those numbers continued to increase. We were downright giddy when we could actually worry about whether there were sufficient rooms available for our late sign-ups. Nice problem to have.... Now that the 2016 Reunion is in the books, so to speak, we can finally declare it a complete success, and easily rank it as the most successful of our seven reunions.

Success, for reunion targeting purposes, was always thought to be the sheer volume of attendees that you could get to show up for any given venue. Up until San Antonio, we always were relatively low on numbers, and we always looked for a way to get those numbers up to where we felt they could be. Fact is, bigger groups get better rates. However, there is a factor for reunions that is not nearly as quantifiable as attendee counts, but in our estimation is actually more important. That seemingly hard-to-define factor that would be the value of our reunions to our shipmates. Fortunately, we have a good time at our reunions, and had success in getting the same core group (all the usual suspects) to come back year after year. This was done by hosting a reunion that doesn't take itself too seriously, and is actually fun to attend. So we went into the big number reunion with some trepidation for quantity vs. quality. I believe that in San Antonio we may have pulled-off both. We had a record crowd, and it appeared they all had a darn good time.

While there were a lot of individual conditions and factors that led to the overall success of the reunion, there is one overarching commonality to that success. That would be the relentless drive of both Mike and Lorri Robertson to make things happen. This is the part

where I normally get in trouble with Mike for singing praises to a guy who clearly doesn't have much use for a spotlight. It's Mike's style to work quietly behind the scenes to make things happen, and Lorri has been there every step of the way to keep him focused on our success. The fact of the matter is that without Mike and Lorri's drive to make our reunions happen, we could never have gotten past DC, and would certainly have never landed in San Antonio with such success. This has been a tough couple of years for both Mike and Lorri, so their success here is even more notable.

I just want to make sure that everyone is aware that it took a lot of planning and dedication to make San Antonio happen. We truly have our work cut out for us as we try to assume these tasks for our next reunion. Mike and Lorri have set that bar very high for us, and we hope that we won't appear too much like amateurs in moving forward for the 2018 reunion.

Here's wishing you Fair Winds and Following Seas

//tom

Tom Bailey BT2 (SW) 84-87

This newsletter is published by:
The USS Reeves Association
15709 N Sycamore St, Mead, WA 99021

Newsletter Editor -
Michael Robertson
Phone: 509-315-8107
E-mail: michael.d.robertson@comcast.net
All comments, suggestions, submissions and criticism are welcome. My email is always open...

Life Memberships

At the 2014 reunion in Portland, shipmates voted for a Life Membership. After researching various Associations, it was decided that the US Navy Cruiser Sailor Association's plan was best for the USS Reeves Association. Monies for life membership are placed in an interest-bearing account and not mixed with operating funds. The schedule is simple:

<u>Age</u>	<u>Amount</u>
Under 50	\$500
Under 60	\$400
Under 70	\$300
Under 80	\$200
80 or older	\$100

[We already have eleven life members.]

Emails, Etc.

Who remembers this episode and the year?

When we were on an exercise with the sub *Blackfin* we shot an ASROC which I captured from above the bridge. The dummy warhead hit the *Blackfin* and backed off and rammed it again and again until it ran out of power.



The sub pleaded to us to shut it down, we just laughed.

Patrick E Moore

Having not attended several REEVES reunions we decided to make the trip to San Antonio for the 2016 festivities. Needless to say we were thoroughly pleased to reunite with old shipmates and meet some new. It was our first visit to San Antonio and we were impressed with the many sights and sounds the area had to offer. Of particular interest was the visit to Fredricksburg and the National Museum of the Pacific War. In the Memorial Wall area we discovered a plaque commemorating USS CIMARRON AO-22. Flo's father had served aboard CIMARRON as an FT during many of the ship's campaigns during the Pacific War and it was gratifying to

note CIMARRON's impressive record. We have some memorabilia from her father's Navy Service and were looking for somewhere to possibly donate it. Thanks to the Memorial Wall we now know of the USS CIMARRON AO-22 ASSOCIATION..

Along with the enjoyable drive thru this great country, the visit to the Pacific War Museum was a highpoint. But wait, the story does not end there! Upon our return home and researching USS CIMARRON Website, we discovered that the Association was having a reunion in 2016 as well. Ironically and unbeknownst to us it happened to be in San Antonio TX Oct. 6-8. Had we known, it would have been a doubly worthwhile weekend.

John & Flo Miller



Handed down from generation, passed from mother to daughter, and still complete with the bottom rack...never saw one of these in the galley ward-room pantry, or chiefs' mess. These are still for sale at the neighborhood five and dime or variety store. There are two in our house - one for turkeys and one for smaller roasts. Bon Appetit



Scott Jones with Tony Durso.
March 29, 2010

My mohawk! It only lasted ten minutes, but long enough to get photographed. This was on the USS Reeves (CG-24) at the end of our '87 Persian Gulf tour. The captain had relaxed the hair length rules while we were at sea, so we all had to get haircuts before going ashore for first liberty in Singapore. I seized the opportunity.

From the REEVES CG-24 Facebook page.

The Real Navy—My Navy Back Then

Gary Braker (1966-1968) posted this interesting factoid on the DLG-24 Facebook page a couple of years ago. It's always good to remember what the Navy was like before Political Correctness.

The U.S.S. Constitution (Old Iron Sides), as a combat vessel, carried 48,600 gallons of fresh water for her crew of 475 officers and men. This was sufficient to last six months of sustained operations at sea. She carried no evaporators (i.e. fresh water distillers).

However, let it be noted that according to her ship's log, "On July 27, 1798, the U.S.S. Constitution sailed from Boston with a full complement of 475 officers and men, 48,600 gallons of fresh water, 7,400 cannon shot, 11,600 pounds of black powder and 79,400 gallons of rum."

Her mission: "To destroy and harass English shipping."

Making Jamaica on 6 Octo-



ber, she took on 826 pounds of flour and 68,300 gallons of rum.

Then she headed for the Azores, arriving there 12 November. She provisioned with 550 pounds of beef and 64,300 gallons of Portuguese wine.

On 18 November, she set sail for England. In the ensuing days she defeated five British men-of-war and captured and scuttled 12 English merchant ships, salvaging only the rum aboard each.

By 26 January, her powder and shot were exhausted. Nevertheless, although unarmed she made a night raid up the Firth of Clyde in Scotland. Her landing

party captured a whiskey distillery and transferred 40,000 gallons of single malt Scotch aboard by dawn. Then she headed home.

The U.S.S. Constitution arrived in Boston on 20 February 1799, with no cannon shot, no food, no powder, no rum, no wine, no whiskey, and 38,600 gallons of water.

This reminds me of the return of REEVES with a load of hand-made Chinese furniture from Taiwan in the aft missile house, at least six Honda 360 motorcycles in their crates from Yokosuka, and various other items that wouldn't fit in the many shops and storage areas.

The motorcycles were uncrated and assemble between Yoko and Pearl, including test drives around the missile house deck using the gas from the nearest P250 pump. All went well, including the crane-assisted off-loading of heavy items along Bravo piers.



"If ye break faith - we shall not sleep" IRISH PROVERB



Valuable News Sources

As I have said before, the semi-monthly RAO Bulletin is an invaluable source of USN/DOD news for this newsletter. I strongly recommend every Veteran subscribe to this informative and timely source:

Lt. James "EMO" Tichacek, USN (Ret)

Editor/Publisher RAO Bulletin

RAO Baguio, PSC 517 Box RCB, FPO AP 96517

Tel: (951) 238-1246 in U.S. or Cell: 0915-361-3503 in the Philippines.

Email: raoemo@sbcglobal.net

Web Access:

<http://www.veteransresources.org>,

<http://frabr245.org> or

<http://vets4vets.zymichost.com/rao.html>



"For once we're going to have a happy family get-together. This Year I'm stuffing the turkey with Prozac."

Reunion 2016: A Planners Perspective

Our reunion based in San Antonio this year was at the [El Tropicano River Walk Hotel](#).

In addition to a great room rate in the San Antonio Riverwalk area during convention season, El Tropicano also provided discounted parking beside the hotel in the downtown area, and complimentary breakfast every day for registered guests. This saved each guest at least \$100 during their stay.

The Welcome Reception on Friday evening was attended by 100+ shipmates and others. The open bar added to the festivities. (Pictures can be found on the website at <http://www.usreeves.net/photos2.html>.)



Check-In At The Reception

As we very quickly found, the River Walk was just below the bar patio, and the nearby Downtown and Old Town (Mercado) areas were within easy walking distance.

A one day trip was planned to the National Museum of the Pacific War (Admiral Nimitz Museum) in Fredericksburg We could have used two days. Reserved coach seats went quickly and the 55 passenger coach was filled. We had enough to create a small follow-on caravan,

San Antonio double-decker tours departed the hotel about every 20 minutes and covered all sites and a walk-on/walk-off motif.

Grand City Highlights Tour.

As there were no plans for a dinner cruise, evenings were free to explore the many restaurants throughout the area, especially along the Riverwalk. For those who felt more agile and adventurous, there was the Ultimate San Antonio Segway tour of the downtown tour highlights. That would be a memory worth a million pictures.

At a well attended Association meeting on Sunday afternoon (nearly 60 shipmates), the condition of the organization was discussed and found to be healthy. The reunion brought about some overruns but were sustainable with over 100

attendees, 80 active members and 10 life members.

Several organizational functions were being changed. A committee under the leadership of Jeff Wofford was formed to run site checks and provide recommendations and planning for



The Reeves' Riverwalkers

future reunions, including the 2018 gathering. Bob VanderKamp has agreed take over production and distribution of the newsletter.

For the time being, Mike Robertson will continue running the website and the details of reunion planning.

The membership were strongly in favor of holding the 2018 reunion in the New England area, from as far south as the Providence/ Narragansett area, to the north near Boston and other townships.

Stay tuned for future developments as the committee works toward our next gathering.



Table Hopping At The Banquet

FY 2016 Financials

End FY 2016 Operating P&L

Income

Dues	\$840
Donations	\$448
Reunions	\$11,850
Ship's Store	\$3,581
Misc	\$4
Cost of Goods	-\$2,141
Total Income	\$14,574

Expense

Advertising	\$173
Newsletters	\$508
Postage/Delivery	\$396
Reunion Expenses	\$16,205
Misc	\$440
Total Expense	\$16,205
Net Income	\$-1,632

FY 2016 Balance Sheet To Date

Total Assets	\$7,817
Liabilities	\$27
Net Equity	\$6,832

Charitable/Educational Objectives

The USS Reeves Association is an educational, non-profit 501(c)(3) organization registered with the Internal Revenue Service, FEIN 86-1163983. For that purpose at the 2010 business meeting, it was recommended that future excess funds be used for donations and scholarships as determined at business meetings starting in 2012.

Shift Colors

To receive the Navy's Shift Colors newsletter via email send the following information to Mill_ShiftColors@navy.mil -- First name; Last name; E-mail address; Title (Mr., Mrs., rank, etc.); and Military affiliation (retiree, surviving spouse, veteran, other). There is no longer any funding for hard copies to be printed and mailed. To receive Shift Colors it does not matter whether or not you're retired, active duty, a veteran, a surviving spouse, or just someone who's interested in receiving the newsletter.

Pumpkin or Squash

What Are you Buying?

Pumpkin pie lovers can breathe a sigh of relief. Despite recent claims to the contrary, the canned pumpkin used to make pumpkin pies for Thanksgiving is really made from pumpkins. Of course, this contradicts the following statement in this recent Food & Wine article, which originally appeared on MyRecipes.com, and sent pumpkin-lovers into a tizzy: *"Pumpkin puree is not pumpkin. It's squash."*



The article claimed that even canned pumpkin labeled "100% pumpkin" is made from a "variety of winter squash (think butternut, Golden Delicious, Hubbard, and more)" because those squash varieties are more flavorful than pumpkins, which can be "fairly stringy and watery." The article went on to say: *"What I'm telling you is, you've basically been eating butternut squash pie, squash bread, and drinking SQUASH FREAKING SPICE LAT-*

TES this entire time." It's understandable that pumpkin lovers who read that article would be miffed or feel misled by the canned pumpkin industry. It's probably similar to how Parmesan cheese lovers felt when it was revealed that grated Parmesan cheese is often infused with a wood pulp product (cellulose, a legal anti-clumping agent).

Fortunately, Snopes (<http://www.snopes.com/canned-pumpkin-isnt-actually-pumpkin>) was on the case. The popular myth-busting website says most canned pumpkin is not a blend of other squash varieties. Instead, Snopes says that "as much as 90 percent of canned pumpkin sold in the U.S. and 85 percent worldwide is a proprietary cultivar known as a Dickinson pumpkin." Snopes notes that the Dickinson pumpkin is not as "photogenic" as the orange jack-o'-lantern types we typically think of when we talk about pumpkins, but it's been deemed a pumpkin — not a squash — by agricultural trade groups. According to Snopes, Nestle brand product Libby's, the primary manufacturer of canned pumpkin, says: *Libby's proudly uses 100 percent pumpkin in our Libby's solid pack pumpkin. We do not use Hubbard squash, or other types of squash. In fact, Libby's uses a specific cultivar of pumpkin called Dickinson. ... Dickinson pumpkins are considered "the king" of eating pumpkins.*

[Source: MoneyTalksNews | Crystal Steinmetz | September 30, 2016 ++]

Ship's Store

Ships Photos (\$10) + s/h



1968— Entering Sydney Harbor



1985—Yokosuka from Australia



1975—Departing Pearl Harbor



1992—Seattle Sea Fair Festival

Golf Shirts—all sizes (\$20) + s/h (2XL/3XL-add \$2)

T-Shirts –allsizes (\$15) + s/h (2XL/3XL-add \$2)

Mousepads (\$10) + s/h



Challenge Coins (\$14) + s/h



Ball caps (\$15 each) + s/h

2009—San Diego

2010—Chicago

2012—Charleston

2014—Portland

2016—San Antonio



Ship—DLG 24

Ship—CG 24



USS Reeves Association – Ship's Store Order Form

Price	S/H	Total	Description
		Total	

Shipping and handling:

Shipping is via USPS Priority or Fedex. Please add the following for each item to cover the Association's packaging and postage costs:

Photos: \$2 per photo

Ball caps: \$4 each

Mousepads: \$3 each

Challenge Coins: \$2 for 1, \$.50 for each additional coin

Shirts: \$5 per shirt

Shipping Label

To:

Address:

City, State, ZIP:

Phone:

Email:

Send order to: USS Reeves Association
c/o Michael Robertson
15709 N Sycamore St
Mead, WA 99021

Reeves Reunion Texas Style (continued)

(Continued from page 1)

Sunday about noon Tom Bailey, Jeff Wofford and I drove up to visit “Woodie” Stegall at his home in the North end of San Antonio. Woodie was instrumental in bringing the reunion to San Antonio. Unfortunately his health would not allow him to attend. He and his gracious wife Claire were very happy to see us. We took him a Reeves shirt, ball cap and challenge coin. Woodie was the first navigator of the Reeves at commissioning and

stood the first OD watch.

Sunday's business meeting went pretty smoothly. Our officers of the association seem to have been elected for life. A decision was made to have the 2018 reunion in the northeast. A committee was formed to investigate possible locations within the next 6 months. Admiral Center challenged all of us to bring at least one more shipmate to the 2018 reunion.

The Sunday night banquet is always the bitter sweet portion of any reunion as things are coming to

an end. Tom Bailey did a great job as always as M.C. of the program. Kurt Stuvengen had a very moving MIA ceremony and tribute to crew members lost since the last reunion. RADM Center gave a very moving talk on the early cruiser battles of WWII. I think the high point of the evening for Tom Bailey was calling RADM Center to come up front and center for the presentation of an appreciation gift for being our guest speaker.

See you all in the fall of 2018.

Disabled Vets Short-Changed

The Department of Veterans Affairs has shortchanged thousands of disabled veterans who can't leave home without assistance roughly \$110 million. The VA's Office of Inspector General issued the finding after conducting a review of the VA's housebound benefits program, Stars & Stripes reports. The IG found that payment errors affected the benefits of 33,400 veterans confined to their homes because of illness or injury,

the paper reported. The VA designated 186,000 veterans housebound as of March 2015. The IG also found that the VA sent \$44.3 million in housebound benefits to veterans who were ineligible to receive those payments, according to the paper. The IG blamed faulty computers and poor training and management at the VA for the errors. “Staff did not accurately address housebound benefits,” the IG found, according to Stars & Stripes.

“As a result, some veterans did not receive benefits to which they were entitled, while taxpayer funds were wasted paying other veterans who did not meet the eligibility criteria.” The VA told the IG it was working on the problem. The IG said one housebound vet was underpaid \$350 a month for nine years, totaling \$36,100. The error was eventually fixed, the paper reported.

[Source: FoxNews.com | October 2, 2016 ++]

Medicare Eligible Vets

► TRICARE/CHAMPVA Termination

The Alaska State Office of Veterans Affairs is reminding retired veterans and their spouses to enroll in Medicare to avoid termination of TRICARE or CHAMPVA insurance benefits. “I can't stress enough the importance of this,” said Verdie Bowen, director of the VARO in a press release sent out 12 OCT. “It is heartbreaking when I receive calls from panicked veterans or spouses who have lost their coverage due to not enrolling in Medicare. Military members receive so much information when exiting service, this im-

portant element often gets lost in the shuffle.”

Retired veterans and spouses receiving TRICARE benefits or spouses of deceased veterans receiving CHAMPVA benefits are required to enroll in Medicare Part B, medical insurance, for each person receiving benefits. Enrollment in Medicare Part A, hospital insurance, is also required in some instances. The initial enrollment begins three months prior to the member's 65th birthday and continues through three months after.

Any veteran who receives healthcare solely at a VA Medical

Center with no other insurance coverage risks getting stuck with the bill. If a medical situation requires a veteran to receive care outside of the VA network, VA could deny the payment. By being enrolled in Medicare, there is an opportunity for that bill to be paid. Alaska is home to approximately 74,000 veterans. About 16,000 of these are retirees potentially affected by this issue. Another 32,000 people are enrolled in the Alaska VA Healthcare system. To enroll in Medicare Part A and B, apply online at Social Security www.ssa.gov. [Source: YourAKLink Newsroom | October 13, 2016 ++]



Dan Bernier, RADM Bill Center, ..., Ron Tieman, John Hyrnkow



Back: Gerry Hines, Michael Baranowski, Bob VanderKamp
Front: Peter Vucketich, Brian Campbell, Jeff Wofford



Mike & Lorri Robertson, Tom & Corinne Sullivan, Trudy & Mike Beverly, John & Reka Schmelzer, Bobby Stahl, Mark Griffith



John Schmelzer & Paul Moore



Elkins' & Borbas' At The Alamo



Charles Elkins, Ron Brown, Bob Myers

The Community Veteran Engagement Board

Secretary Bob McDonald stood in a gym full of Team Red White & Blue members last month and said that the VA is undergoing the largest transformation in its history. He wants Veterans to proudly say, "That's my VA." The cabinet-level secretary, who gave out his cell phone number at a national press conference, unsurprisingly cites customer feedback as the path forward. McDonald told the Team RWB "Eagles" that VA will soon launch a number of new methods that will empower Veterans to provide their immediate feedback on VA services. These will include digital kiosks and mobile apps, but the initiative he speaks about the most is the Community Veteran Engagement Board (CVEB). "We hope to have 100 CVEBs established by the end of the year," the secretary said.

A community panel to solve local Veteran issues is nothing new for many regions, but for most, VA's proactive involvement is. "VA on its own is a critical leg of support for Veterans and families, but without the community connections, the business connections, we will continue to miss Veterans," said Karl Hamner, assistant dean of research of the School of Social Work at the University of Alabama. Hamner recently directed the second Service-member-to-Civilian summit, a conference that brings together researchers, policymakers, federal agencies

and community stakeholders to examine and improve the Veteran's transition experience. Since the last summit, Hamner says they've seen a great coordination of services and many best practices shared have been adopted across the country. He recently agreed to co-chair the West Alabama CVEB anchored in Tuscaloosa, Alabama. The board will include community leaders, Veteran stakeholders and local VA leadership.

CVEBs are being stood up not only to collaborate as a community, but also to assess the local Veteran needs. "We have so many people who raise their hand that want to do something to help Veterans, but we need coordination. Here's what VA is doing, here's what the community is doing, here's what we are missing. Can you help with that?" said Paula Stokes, Alabama relationship manager for the Southeast District Veterans Experience Team. Paula is part of the newly formed Veterans Experience (VE) Office. VE oversteps unofficial and official boundaries to identify resource gaps or misalignments affecting the Veterans' experience.

"Secretary McDonald has been successful getting people who work at VA to look at a Veteran as a customer. That creates a different dynamic for many VA personnel and it will hopefully translate to changes in

behavior when interacting with Veterans," said Mike Galloucis, the Veterans Experience officer for the Southeast District VE Team. "That approach also leads to a more enlightened view of our community partners because Veterans do not typically view those organizations as competition to the VA and so neither should we. Along those lines, CVEBs are one of many ways VA is reaching out into the community to forge relationships and look for new ways to meet Veterans' needs."

The cross-boundary relationship building is already paying off. Paula's efforts to increase communication between local and federal Veteran homelessness stakeholders in the Birmingham, Alabama area has resulted in 30 at risk of, or homeless Veterans to remain in or find housing since August. Paula and her colleagues are actively building new community partnerships across the country. "I'm hoping the greater outcome is that we will stop duplicating resources and competition, organizations will see their benefits to the collective impact," she said. The goal is that there will one day be a community rallying behind a Veteran no matter where they live. You can find out if a CVEB exists or is forming in your area at <http://www.va.gov/nace/myVA/communityBoards.asp>.

[Source: Vantage Point | Tim Hudak | October 6, 2016 +]

Congressional Military Vets

Too Few (18%) in Congress A retired Marine general says in his new book that adding more to Congress likely would break the grid-

lock that prevents anything from getting done. "I really do believe that," retired Maj. Gen. Arnold L. Punaro told DoD Buzz, an online

journal that covers defense issues. Punaro, the chairman of the Reserve Forces Policy Board and a

(Continued on page 11)

Reuse Your VA Loan

The most frequently asked VA loan question is about repeat use of VA loan benefits. It's true: VA loan benefits can be used again and again, provided that you meet the qualifications for reuse. Here is a closer look at three common scenarios that may help some veterans get another VA loan. Does one of these apply to you regarding your previous VA loan?

VA loan paid? Restore entitlement using VA Form 26-1880 - Often times, a veteran will simply sell the house financed with a VA loan and pay the mortgage in full. This may be the simplest of all scenarios for repeat use of VA loan benefits. When this is done, the VA-eligible borrower must complete VA Form 26-1880 to restore entitlement, the same form used to obtain Certificate of Eligibility (COE). Surviving spouses use VA Form 26-1817. When entitlement is restored the borrower can apply for another VA loan.

VA loan assumed? Entitlement may or may not be restored - VA loan assumption can hap-

pen in two ways. The buyer may use the seller's entitlement to assume the mortgage. Or, the seller's entitlement may be replaced with that of the buyer's. If the former occurs, the seller will not be able to restore entitlement until the loan that was assumed is paid in full. If the seller is planning on buying another house with a VA loan after the assumption takes place, then replacing entitlement with the buyer's is recommended.

VA loan not paid? Multiple VA loans are possible - It doesn't happen often, but it is possible for a VA borrower to have two VA loans at once. Today, a VA-eligible borrower with full entitlement has enough Dept. of Veteran Affairs' backing for a loan of \$417,000 in most U.S. counties. With the average VA loan around \$210,000, most veterans have some entitlement remaining after using their home loan benefits. Though the VA requires that the loan be paid in full and

the home disposed of before it will restore entitlement, there is a one-time exception to this rule. In the case of military reassignment, this exception can come in handy. If the borrower has enough entitlement remaining, the borrower can use the remaining VA home loan benefit without selling the previous home or paying off the loan. Of course, the borrower will have to qualify with income and credit.

Tim Lewis, 23-year Army veteran, and VA Loan Purchase Manager at iFreedom Direct® says, "A veteran can qualify for two VA loans simultaneously with Tier 2 entitlement, sometimes called bonus entitlement. Bonus entitlement (<https://www.directvaloans.com/va-loan-articles/multiple-va-home-loans>) can be used for VA loan over \$144,000. It's important to use a seasoned VA loan professional who understands how to arrive at the Tier 2 calculation." For help with a second VA loan, call a VA-approved lender. [Source: Mil.com | iFreedomDirect.com | October 11, 2016 ++]

Congressional Military Vets (cont.)

(Continued from page 10)

frequent speaker at the annual NGAUS conference, made the claim in his book "On War And Politics: The Battlefield Inside Washington's Beltway." In an interview he said, "Today's so-called 'leaders' are fully aware of the problems that need solving. They just

don't seem to have the courage to make the hard choices, not if it means they may lose votes or campaign contributions. I believe it's because most of today's bureaucrats and elected officials have never faced a real battle or had to risk their very lives in a shared effort." He points out that 64 percent of the Congress had military backgrounds

in 1981. That had fallen to 18 percent in 2015. He said veterans would understand "when mutual sacrifice was necessary to achieve a common goal," something most members of Congress now do not recognize or are unwilling to do. [Source: NGAUS Washington Report | October 18, 2016 ++]



USS Reeves Association
 15709 N Sycamore St
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Email Address _____

I served on the USS REEVES (DLG-24/CG-24) as a _____ (rate/rank) from 19____ to 19____.

Membership in the Association includes the right to vote and hold elective office. It also includes receiving a newsletter, email updates and further privileges as to be determined by the Board of Directors.

Dues Per Year: \$20.00

I also wish to support the goals of the Association which is the building of a membership that will increase interest in bi-annual reunions, as well as the establishment of a newsletter and other means of communicating our activities with all Reeves shipmates. I am making an additional donation of \$ _____.

I enclose my check or money order in the amount of \$ _____.
 I am interested in helping the Association grow and become successful. I wish to serve on a committee, provide other assistance or have an interest as follows:

Mail application to:

USS REEVES (DLG-24/CG-24) ASSOCIATION
 15709 N Sycamore St
 Mead, WA 99021

For further information call or email Michael Robertson at 509-315-8107, fax 703-740-9161

More details online at: michael.d.robertson@comcast.net
<http://www.ussreeves.net/association.html> (hyperlink)

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