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STATE OF SOUTH CAROLINA  
DEPARTMENT OF VETERANS AFFAIRS



PHONE 734-0200  
227 BROWN STATE OFFICE BUILDING  
1205 PENDLETON STREET  
COLUMBIA, SOUTH CAROLINA 29201

CARROLL A. CAMPBELL, JR.  
GOVERNOR  
BILL SAMS  
DIRECTOR

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VETS GAZETTE

STATE DOCUMENTS VOL. III MAY-JUNE, 1991

### "From the Director's Desk"

The Richard Michael Campbell State Veterans Nursing Home accepted the first patient on March 4, 1991. A total of six veterans were admitted to the facility that day. Dignitaries on hand to welcome the first patients were Representative Butler Derrick, Congressman from the third Congressional District and Representative Pat Harris from House District 9 of the General Assembly.

There are 44 veterans currently enjoying this magnificent facility. A second wing of 44 beds will begin accepting patients May 1st. It is unclear at this time, what the funding for the nursing home will be for next fiscal year which begins July 1, 1991. That funding will determine how many additional beds, if any, can be opened during fiscal year 1991-1992. There are over 200 veterans still on the waiting list at this time. Admittance screening will continue until all funded beds are filled.

This agency is and will continue to provide itinerant claims service to the nursing home to insure that each veteran receives all the VA and state benefits they are entitled to.

### SERVICE ORGANIZATION CONVENTIONS

The major state veterans service organizations have announced the following dates and meeting sites for their 1991 state conventions.

The American Legion, June 28 - 30, at the Hyatt Regency in Greenville.

AMVETS, June 7 - 9, at the Embassy Suites in Columbia.

The Disabled American Veterans, May 16 - 19, at the Ramada Inn in Spartanburg.

The Veterans of Foreign Wars, June 21 - 23, at the Sheraton Convention Center in Columbia.

### CHARLESTON VAMC BEING RENAMED

The President has signed a bill which designates the Charleston VAMC as the Ralph H. Johnson Department of Veterans Affairs Medical Center. This will be done on Thursday, September 5, 1991, during the celebration marking the 25th Anniversary of the Medical Center.

Private First Class Ralph H. Johnson, a native of Charleston, served with the Marine Corps during the Vietnam Conflict. He saved the lives of his fellow squad members by throwing himself on a live grenade. For this heroic and unselfish act, he was posthumously awarded the Congressional Medal of Honor.

\* \* \* \* \*

### SAVANNAH OUT-PATIENT CLINIC

The construction on the Savannah Out-patient Clinic was slated to be completed by the end of March. After the final inspection is completed, it will take approximately 90 days to equip and stock the clinic. It is anticipated that the clinic will be treating patients by the end of July. The formal dedication of the clinic will take place in late September or early October.



## **SOCIAL SECURITY (A THUMBNAIL SKETCH)**

Social Security started very simply in the 1930's, and has become an enormously complex, far-reaching, and to some citizens, somewhat frustrating system. Most of which follows in this article is aimed at those not now drawing Social Security benefits and is intended to assist them in making decisions about when to participate in the withdrawal portion of the program. Also, for simplicity, the article is based on a husband/wife situation. Since there are changes to the program, the amounts and percentages quoted apply to 1990 - next year they may differ. The Social Security Administration maintains a toll free national hot line (1-800-234-5772). As this line is frequently busy, the best time to call is before 9 a.m. and after 4 p.m., Wednesday through Friday. Those folks who answer this hot line can supply information for virtually any question or can readily obtain the answer. Some of the more important features of Social Security are:

a. You may start drawing benefits as early as age 62, or if you are a widow, at age 60. Benefits at these ages are reduced - full benefits are payable only after age 65. The amount of benefits payable is based on the total "credits" which is based on earnings during the period of employment. If you start receiving benefits at age 62, the amount you would have received at age 65 will be reduced by 20%, at age 63, 13.3%, and age 64, 8.3%. Before deciding to apply for Social Security benefits, it is suggested that both you and your spouse submit a Request for Statement of Earnings. Forms for this request can be obtained from any Social Security office.

b. For individuals drawing Social Security benefits before age 70, there are restrictions on benefits, if you are gainfully employed. To receive full benefits if you are under age 65, the maximum amount of other income is limited to \$6,850. If you are between the age of 65 and 70, the maximum is \$9,360. If your earnings are expected to exceed these amounts, you are required to provide the Social Security Administration with an estimate of these earnings. If you are receiving benefits, an annual report will, as a rule, be sent to you for completion and return prior to April 15. For those who do not want to "hang it up" and who continue to be gainfully employed after age 70, there are no limits to the amount which can be earned and still receive the maximum allowable benefits.

c. If you are employed and wish to delay receiving benefits after age 65, you may do so. Benefits will increase by a percentage (3.0% in 1989, 3.5% in 1990) for each year of delay. If you chose to delay, it will be necessary to take action to initiate Medicare coverage, which normally commences at the time of payment of benefits. To initiate Medicare coverage even though benefits have been delayed, this coverage must be requested. Approximately 3 months before reaching age 65, you should visit the local Social Security office to make this request and complete the necessary paperwork. The Social Security Administration will bill you quarterly for premiums for this insurance, until such time as you elect to receive benefits.

d. You and your spouse are the decision makers and should evaluate your own situation in deciding when to start receiving Social Security benefits. The maximum benefits are received if each waits until age 65, whether each has his or her own account or if the wife must draw against her husband's account. If you are considering early (before age 65) benefits, the percentages in paragraph b above can be used to determine the benefit amounts. As an example, if the husband starts drawing benefits at age 63, the full amount will be reduced by 133.3% and the wife's benefits will be 50% of the reduced amount, even if she waits until age 65 to start receiving benefits. If the wife starts to draw benefits at age 62, instead of waiting until age 65, her benefits will be further reduced by 20%. Should the husband predecease her, the widow's benefits will change over to his amount, less the percentage shown in paragraph b, if she started drawing benefits before age 65.

e. Social Security benefits cease with the death of the individual - they are not part of his or her estate. It is therefore most important to notify the Social Security Administration upon the death of the recipient of benefits. This permits that agency to issue a check for the lump sum death payment and avoids the bother and expense of repayments by the Administrator, Trustee, or Executor of the deceased's estate.

f: To summarize: This has been a brief explanation of the highlights of the Social Security program. To get further information, call the toll free hot line (1-800-234-5772) or visit your nearest Social Security office.



## STATE LEGISLATIVE UPDATE

The first session of the 109th General Assembly of South Carolina convened in early January to confront some important issues - the crisis in the Persian Gulf and the State Budget - as well as repercussions of Operation Lost Trust. Even though these situations dominate House and Senate attention, other matters share the stage.

The following is a summary of veterans affairs related legislation currently pending before the 1991 S.C. General Assembly:

### S.868 CHANGE IN STATE FREE TUITION PROGRAM (By Sen. Giese, Courson, Lourie, Patterson, Rose, Wilson, Pope, Hinson, McGill, Thomas, Washington, Land and Bryan)

To revise the eligibility requirement pertaining to a veterans required period of residency in this state.

Senate introduced and referred to the Committee on Education.

### S.737 CHANGE IN THE PLEDGE OF ALLEGIANCE (By Senator R. Shealy)

To enact a change in the Pledge of Allegiance by changing the phrase "with liberty and justice for all" to the phrase "seeking liberty and justice for all."

Senate Introduced and referred to Committee on Judiciary.

### H.3187 RETIREMENT DEDUCTION ALLOWANCE (By Rep. H. Kirsh)

To eliminate the three thousand dollar deduction allowed from federal civil service and military pensions, benefits from qualified pension plans, and benefits from the various state and local government retirement systems.

House Introduced and referred to Committee on Ways and Means where it was tabled.

### H.3491 PLACARD FOR NONSERVICE-CONNECTED VET (By Rep. Felder)

When the USDVA has rated a non-service-connected veteran as entitled to special monthly pension benefits, a placard must be issued (free parking for handicapped persons) without the necessity of physician's statement and without fees.

House passed favorably and Senate read first time and referred to the Committee on Transportation.

### S.98 PROPERTY TAX EXEMPTION (By Rep. T.H. Pope and A.G. Wilson)

To extend the exemption for the personal vehicle of certain disabled veterans to their surviving spouses until the remarriage of the spouse.

Senate Referred to Committee on Finance.

### H.3395/S.236 SPECIAL LICENSE PLATES FOR VETS (By Senators Rose and Hinson, I.K. Rudnick, J. L. M. Cromer, F.E. McBride, Rep. Felder)

To provide for special license plates for retired members of the United States Armed Forces and to provide a penalty for a person who commits fraud in the application for or use of the plate.

Passed Senate and sent to the House where it was referred to Committee on Education and Public Works. Tabled in committee.

### H.3492/S.616 HUNTING AND FISHING LICENSE (By Senators Helmly and Moore, Rep. Felder)

Issuance of hunting and fishing licenses to permanently and totally disabled veterans, so as to authorize the United States Department of Veterans' Affairs, or a County Veterans' Affairs Officer to issue an identification card to these Veterans to be used as a hunting and fishing license.

Passed from the Senate to the House and then referred to Committee on Agriculture, Natural Resources and Environmental Affairs.

### S.617/H.3493 RECORDATION OF VETERANS DISCHARGE RECORDS (Sen. Helmly and Moore, Rep. Felder)

To transfer all responsibilities to the County Veterans' Affairs Officer to receive, record, and maintain discharge records.

Introduced in Senate and passed to House where it passed out of subcommittee favorably.

### S.618/H.3490 COUNTY VETERANS' AFFAIRS OFFICER TERM OF OFFICE (By Senators Helmly, Moore and Rep. Felder)

County Veterans' Affairs Officers' term to increase from two to four years.

Introduced in Senate and passed to House where it passed out of subcommittee favorably.

### H.3118/S.501 DESECRATION OF THE FLAG



(By Rep. Wilkins, Cato, Clyborne, Cole, Corning, Haskins, Huff and Tucker)

A concurrent resolution memorializing Congress to propose an amendment to the U.S. Constitution for ratification by the states that they may prohibit the physical desecration of the flag of the United States of America.

Senate introduced, adopted, sent to House, adopted and returned to Senate with concurrence.

**H.3362 VETERANS DAY HOLIDAY** (By Rep. Baxley, Elliott, Fullmer, Conzsales, Harvin, Kinon, Littlejohn, Mattos, McKay and Neilson)

Require the state-supported institutions of higher learning and the school districts of the State to observe the Veterans Day holiday as part of their holiday schedule.

House introduced and referred to Committee on Education and Public Works.

### **NEW CHAIRMAN AT BVA**

Charles L. Cragin has been sworn in as Chairman of the Board of Veterans Appeals (BVA) of the U.S. Department of Veterans Affairs, following his confirmation by the U.S. Senate.

Mr. Cragin served in the U.S. Navy from 1961 to 1964, and is currently a member of the U.S. Naval Reserve, holding the rank of Captain.

Born and raised in Maine, he earned his bachelor of science degree and a doctor of law degree from the University of Maine.

The new chairman was the Republican nominee for Governor of Maine in 1982, and later served as Chairman of the Budget Com-

mittee of the Republican National Committee. From 1983 until his nomination as BVA Chairman, he concentrated his law practice in the areas of family law, government affairs and litigation.

Chairman Cragin is the first Presidential appointee to serve as Board Chairman. He oversees all activities of the Board, which decides veterans' appeals associated with the denial of claims for VA benefits.

### **RED CROSS GULF EFFORT**

The American Red Cross has raised \$10 million of its \$30 million campaign goal to assist victims of the Persian Gulf War and U.S. soldiers still serving in the Middle East.

The money is to be used to provide food, water and medical aid to refugees and homeless victims in both Kuwait and Iraq.

Red Cross spokeswoman Ann Stingle said the expenses of its operations in the Gulf have exceeded \$4 million and are continuing to increase.

The Red Cross has 104 workers in the Persian Gulf area who provide services to military members that include relaying emergency messages to and from family members in the United States. It is also helping military family members with counseling, support services and financial aid.

People wishing to support the Red Cross efforts can send contributions to the "Gulf Crisis Fund" at their local Red Cross chapters.

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