Statement of

Gold Star Wives of America, Inc.

Before the Joint Senate and House Committees on

Veterans Affairs Hearing

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Presented By

Claire Manning-Dick

National Vice President

Gold Star Wives of America, Inc.

“With malice toward none; with charity for all; with firmness in the right, as God gives us to see right, let us strive to finish the work we are in; to bind up the nation's wounds, to care for him who have borne the battle, his widow and his orphan.”

... President Abraham Lincoln, Second Inaugural Address, March 4, 1865
Introduction

Chairman Tester, Ranking Member Moran, Chairman Takano, Ranking Member Bost, and distinguished members of both the Senate and House Committees on Veterans Affairs, I am pleased to be here today to testify on behalf of Gold Star Wives of America, Inc. (GSW) to share our legislative priorities.

My name is Claire Manning-Dick, and I am the surviving widow of Richard C. Dick who served in the United States Air Force from 1964 – 1968. Upon coming home, Richard continued his life of service as a dedicated leader serving as the Vice Chairman for our Shoshone-Paiute Tribes on the Duck Valley Indian Reservation. As a survivor of the TET Offensive in Vietnam, he died in 2010 due to Agent Orange service-connected illness. After being a caretaker for him, I am now the primary caregiver of his 98-year-old mother. I am the daughter of a Pacific World War II Marine who fought several battles protecting the Navajo Code Talkers. Later my father served as the Marine Assistant to Ira Hayes, the well-known Iwo Jima Flag Raiser. I am also the proud granddaughter of a World War I Veteran who served in six campaigns in France. Native American Veterans have a strong legacy of service to our country, and I am so proud of my heritage and the dedication to this country my family has shown.

Native American Veterans who live on isolated Indian Reservations, like I do, understand all too well the pain and suffering of high rates of suicide, opioid and alcohol addictions, and limited health services. To receive services from a health specialist we need to drive 300 miles round trip for VA medical services or even civilian medical services. We only have access to three ambulances on the Reservation, but during COVID this was woefully inadequate as so many of our population were taken ill.

The lack of health services was especially devasting during the height of the COVID pandemic as we were unable to access mental health services, such as counselors. This resulted in the Duck Valley Indian Reservation experiencing the highest rates of suicide of any Reservation in the country. It is our hope that the VA will provide better outreach to Veterans and their families on all Indian Reservations, especially those in remote areas.

I joined Gold Star Wives of America, Inc. in 2012, and am blessed to belong to a group of Surviving Spouses and their children who have inspired me with their generosity in service to Veterans and Gold Star families; their dedication to ensuring benefits for Gold Star Spouses and families, and their support for each other. The mission of the GSW organization is to provide much needed moral support during a surviving spouse’s lifelong journey through grief and recovery from the loss of their service member and to protect the needed benefits of the families they left behind. GSW brings awareness to Congress, the public, and the military community of the inequities that exist in benefits provided to surviving spouses and their children. We are a non-profit organization and receive no federal grants.
As an organization we have a proud history of working with Congress to obtain the benefits that we have today, and we are very thankful for all their hard work and sacrifices that they made to bring us where we are today. Many of our pre-9/11 Surviving Spouses struggled to make ends meet when raising their families. Because of these experiences, we are very grateful that post-9/11 Surviving Spouses are in a much stronger position in order to devote the time and attention to furthering their education, obtaining careers, and caring for their families, while living a different life greatly different than the one they had imagined with their loved one.

We have come a long way in improving the lives of military surviving spouses since GSW began advocating in 1945. The laws which Congress enacts provide much needed benefits for the surviving spouses and children of our military service members. Recent actions of Congress have shown that taking care of Veterans and their families is a priority for many members of Congress.

In the 115th Congressional Session, after 19 years of efforts, over 65,000 Surviving Spouses benefited by the success of the elimination of the SBP-DIC offset. This affects approximately 15% of those who receive DIC. Before this was passed, SBP was offset dollar for dollar by DIC causing the surviving spouse to receive less money per month than paid for and planned on by the service member. We are currently in year two of the three-year phase of the elimination of that offset.

In the 116th Congressional Session we saw one of our top legislative priorities come to pass. We gained parity with other Federal survivor programs because of the change of the remarriage age for DIC from 57 to 55. We are proud of the work that GSW has done over the years to help make this a reality; and we thank Congress for making this happen. There is more work to be done in this area, but we are very thankful for this incremental step.

We very much appreciate your continued support of education for post 9/11 Survivors with the Fry Scholarship. With the passage of the Forever GI Bill in 2017, the newer survivors no longer have a time limit to use education benefits and are now eligible for the Yellow Ribbon program.

Many of our GSW members have been widowed due to toxic exposure, including Burn Pits and Agent Orange. We are thankful to have the new presumptive diseases from Agent Orange exposure added to the VA list of presumptive conditions including hypothyroidism, bladder cancer, and Parkinson disease. Of course, there is much work to be done to expand the presumptive list for toxic exposures; and to take care of exposed Veterans and their families.

There were more successes, such as the expanded eligibility for the Fry Scholarship; creating protections against predatory groups for those using their GI Bill benefits; and addressing the issues for surviving spouses of Veterans with underlying service-connected health issues, who died of COVID-19.
Our testimony today will be addressing some of our goals for the benefit of our members and all surviving spouses and their families.

1) **Compensation: Dependency and Indemnity Compensation (DIC)**, the flat monthly rate ($1437.66, as of December 2021) has not been increased since 1993 except for Cost of Living Adjustments (COLA). **We seek the passage of S. 976 and H.R. 3402, both called the Caring for Survivors Act of 2021. In addition, we seek passage of the H.R. 2214 Military Retiree Comfort Act.**

2) **Toxic Exposure:** There are several pieces of legislation pertaining to toxic exposure and we are joining with large coalitions to ensure their passage. The most comprehensive pieces are H.R. 3967 Honoring Our Pact Act and S. 3003 Cost of War Act of 2021.

3) **Suicide Prevention and Expedition of Claims:** Suicide among members of the military including both veterans and active duty continues to be high. We are working with other organizations on programs and legislative priorities to help reduce these numbers and to expedite the claim process for the families left behind.

4) **Expansion of Education Benefits.** We encourage the expansion of eligibility for surviving Spouses to receive the maximum allowable and the elimination of any time limits for education benefits.

5) **Remarriage for Surviving Spouses:** While we appreciate the parity with other Federal survivor programs to allow remarriage at age 55 without penalty, this has not been extended to all benefits. Furthermore, many Surviving Spouses would like the ability to move forward with their lives without penalty at any age.

6) **Update the Federal Charter:** GSW wishes to eliminate “in any manner attempt to influence legislation.” For this change, support is needed in the House and Senate. There is no fee associated with the change.

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**Compensation Issues: Dependency and Indemnity Compensation (DIC)**

“…to care for him who have borne the battle, and for his widow and orphan…. “

These words from Abraham Lincoln’s Second Inaugural Address in 1865 succinctly state the sacred promise our country has made to our veterans and survivors. Congress has always had an important role in ensuring that this promise is kept. This promise began with the Continental Congress in 1780 when Congressional action created survivor benefits for certain Revolutionary
War survivors. The need to keep this promise to care for the veterans and their survivors is critical.

In 1956, the death compensation was provided to survivors regardless of income. The amount was determined by wartime or peacetime service. Compensation was amended again in 1969 by Congress with a fixed rate of compensation assigned to each rank. In 1993, Congress established PL 102-568, which resulted in two types of DIC. The first is referred to as rank based DIC determined by pay grade of the deceased military service member/veteran. Rank based DIC is in the process of being phased out through attrition. The second type of DIC is flat rate DIC. All surviving spouses whose military spouse died on or after January 1, 1993, receive the monthly flat rate DIC regardless of rank.

For the end of the 2020 fiscal year, the VA reported that there are 445,503 surviving spouses who receive DIC. The largest group of DIC recipients is the surviving spouses from World War II, the Korean Conflict, and Vietnam. Over 90% of these surviving spouses are over the age of 55, with 40% over the age of 75. Most are well past their most productive earning years. Prior to the Vietnam War, society encouraged women to work in the home, maintaining the house, and raising children. Because of these Wars, some of these women became the caregivers for their disabled Veteran spouses.

The Cost-of-Living Adjustment (COLA) increases have been the only changes in DIC since the flat rate was implemented in 1993. When DIC is compared to payments to surviving spouses of other federal employees, DIC lags behind by almost 12%. As of December 2021, the DIC flat rate for a surviving spouse is $1,437.66 per month. This equates to 43% of the disability compensation rate for a fully disabled single Veteran, whose rate is $3,332.06 per month.

When a 100% disabled Veteran dies, the surviving family finds their income cut from over $3332.06 a month to only $1437.66 a month. They still have the same mortgage payment, the same property taxes (or in some cases they now lose any state tax exemptions the Veteran may have received, so the taxes could be even higher), the same car payment, the same costs to feed the children. The month in which the Veteran dies the $3,332.06 must be paid back by the family. The family is unprepared for that monthly amount to stop AND to have to pay back the last month’s amount. The bank auto-payments have already gone out for bills, which can cause the family great financial harm. In addition, not only will the DIC be less than half of the amount they are used to, but it could take up to 18 months or more for the DIC to be approved!

We support the passage of the H.R. 2214 Military Retiree Comfort Act which releases the family from having to pay back that last month’s payment. This will help ease the financial burden of the death of the Veteran during one of the most stressful and emotional moments that survivor families will face.

Since 1993, surviving spouses of military Veterans have found themselves falling further and further behind in meeting their financial obligations from month to month. Many surviving
spouses of the WWII, Korea, and Vietnam eras are receiving only DIC; some receive DIC and minimum Social Security benefits. These DIC recipients struggle monthly with their budget of $1,437.66, juggling bills to meet the rising costs in, housing, utilities, food, clothing and other personal living expenses. This scenario can lead too often to homelessness, a plight we do not wish to befall anyone, and least of all the surviving spouses of our military Veterans.

Only 15% of those receiving DIC also receive SBP. Those that receive SBP include those widows of military spouses who attained full retirement status both pre and post 9/11; AND widows of active-duty deaths post 9/11. Those of us widowed pre 9/11 of active-duty deaths do not qualify for SBP. We need that increase!

Following are the stories of some of our GSW members in how their lives are impacted.

A World War II Gold Star Wife, who is 98 years old has only DIC and Social Security as her income. Her health is failing, and she has had to move into an assistant living facility. Her total monthly income is $3000, and her monthly rent is $4009. She has been taking up the slack with her savings which is almost gone. She has no family nearby and is deeply concerned about what will happen to her when she has depleted her savings. When asked if her situation could be used in the testimony she was elated and said that “she wished that she could testify.”

A Vietnam Agent Orange Gold Star Wife lost her husband in 2015. Their youngest son was 20 and in college. Going from 100% disabled Veteran’s income to that of a surviving spouse, her income was cut from around $3332.06 per month to $1437.66. However, the bills stayed the same. In 2016 she was forced to file Chapter 13 to save her home. Through the grace of her brother, she was given a 2016 van, which now has almost 200,000 miles and needs to be replaced. She is very worried about how she will be able to replace that vehicle. An increase in DIC would allow her to make payments on a more dependable vehicle.

One of our GSW members is facing a rent increase from $645/month to $900/month, on a month to month lease. She would like to move to something more reasonable, but does not even have the money to transport her belongings or to make first and last month rent deposits. She is struggling to make ends meet and is worried she will become homeless.

A GSW member was widowed 20 years ago on 3/2/2002 due to service connected after her husband suffered physically and mentally for many year due to his service in Vietnam. She still has many sleepless nights that replay his agony and feelings of hopelessness. Even though he died while under care with the VA for his third stroke, it was difficult for this widow to get the DIC awarded. Moreover, she was not expecting to have to return the disability payment made in the month he died. Automatic bill payments had already been made and the funds were not readily available to make repayment.

The decision to award DIC did not come for 18 months leaving her in great financial hardship. She was shocked to find that the amount of DIC is barely 43% of what the disability
payments had been. An increase in DIC would help her and others to be above the poverty level.

The husband of a GSW member was severely injured in Vietnam, where he served as a door gunner. She will always be so grateful that he was able to come home to spend the last few remaining years of his young life with her. At that time, she had a very good job with a robust retirement plan. Due to the severity of his injuries, she had to quit that job to become his loving caregiver for the three years until his passing. After his death, she was able to find other employment at a small firm that did not have any retirement program. Today she lives primarily on DIC and Social Security and some savings.

It is time for Congress to take action to rectify this inequity by increasing the current amount of DIC paid to a level comparable to other federal employee programs. This would be in keeping with the promise our country made to its Veterans and survivors. Our widows from WWII, Korea, and Vietnam eras are now in their sixties through nineties. These are the survivors who need the increase the most.

In March 2021, Senator Jon Tester (D-MT) and Senator John Boozman (R-AR) introduced the Caring for Survivors Act of 2021 Bill # S. 976. In May 2021 Representative Jahana Hayes (D-CT) along with Representative Lois Frankel (D-FL) and Representative Raul Grijalva (D-AZ), introduced the companion bill H.R. 3402.

These bills will ensure that those who receive DIC payments would have their compensation raised from 43% to equal 55% of a single 100% disabled veteran’s compensation and would bring parity with other Federal survivor programs.

In addition, these bills will address the plight of Surviving Spouses whose 100% disabled Veteran spouse dies from a cause not directly linked to that disability before the 10-year mark of disability rating. Totally disabled Veterans may die of causes which cannot always be directly linked to their service-connected condition. If this happens before the minimum eligibility of 10 years, no compensation is paid. While the direct link may not be apparent, most 100% disabled Veterans have a host of conditions which affect every part of their health. This bill would begin compensation at the 5-year mark at 50%, at the 6-year mark at 60% and so on until reaching the 100% level at the 10-year mark.

2) Toxic Exposure: In the words of Senator Gillibrand, “If you were there and you are sick, you are covered.” When healthy young people are sent to war and are subsequently exposed to toxins, they should not have to prove their exposure or to “wait for the science”. It has already been 30 years since the First Gulf War, and we are STILL waiting for a true definition or clinical case of “Gulf War Syndrome”. And yet, there is no doubt that so many of our service members came back from the Gulf War with a host of health issues they did not have when they deployed. “If you were there and you are sick, you are covered.”
We are in full support of both the H.R. 3967 Honoring Our Pact Act and the S. 3003 Cost of War Act of 2021. There are numerous other bills such as the S. 952 and H.R. 2372 Presumptive Benefits for War Fighters Exposed to Burn pits and Other Toxins Act. If we can spend trillions to wage war, then we can find the money to take care of those we have sent to war.

Many of our families have been exposed to toxins numerous times. Here is one of them:

One of our GSW members is the widow of a USMC Vietnam Veteran who spent his time there as a CAP Marine, meaning he lived in the villages and lived and fought side by side with RVN troops as Combined Action Patrols. He was exposed numerous times to Agent Orange, as often the only source of water was from bombed out craters that were sprayed with Agent Orange. Later this family was stationed at Fort McClellan, which is now a superfund site; and yet again stationed at Camp LeJeune where there were water contaminants.

Her youngest daughter, Jaime, proudly joined the USAF at age 18 and worked on the flight line. She was assigned to handle hazardous material for air cargo; not to mention working with jet fuels, etc., for over 15 years. Jaime has made the decision to never have children as she is afraid of the genetic risk factors she may pass on to any future children. She has spent her entire lifetime being exposed to toxins related to her father’s military service and then her own service.

Jaime’s cousin served in the US Army as a Captain. Todd was exposed to burn pits in Iraq and dead from colon cancer by age 42. Todd left behind a wife and three very young children. Jaime visits her dad’s grave and her cousin’s grave when she visits Arlington National Cemetery.

So many of our service members have had to fight two fights. They come home and have to fight for their life; and they have had to fight for their care. The VA currently has at least six different registries: 1. Agent Orange. 2. Gulf War. 3. Ionizing Radiation. 4. Airborne Hazards and Burn Pits. 5. Toxic Embedded Fragments (shrapnel) and 6. Depleted Uranium. Tracking the toxin exposures is a necessary first step.

H.R. 2436 Veterans Burn Pits Exposure Recognition Act of 2021 requires the VA to recognize the exposures caused by the Burn Pits and requires increased training for VA medical staff serving those exposed to toxins. It also extends the length of time from five years to ten years to enroll on the registry. We know that all of those who were at burn sites breathed in the toxic particles every day, so it is only fair to give them more time to register. “If you were there and you are sick, you are covered.”
3) Suicide as Presumptive to PTSD

Being intimately familiar with the devastation of death, GSW is extremely concerned with the overwhelming number of Veterans and active-duty service members who die by suicide every day. Tragically, many of these die without having sought help for common side effects of war, such as PTSD or TBI/concussion. Often, if there is no diagnosis, benefits are not afforded to the family left behind. Gold Star Wives of America, Inc. supports any effort to reduce the rate of service-connected deaths by suicide and to expedite the process for survivors to obtain the benefits they desperately need.

In the words of one of our GSW Board Members:

After serving 20 years in the military, including two tours in Iraq as a medic, my husband died by suicide on May 16, 2013. I noticed that the man that left for his second tour to Iraq was not the same man that returned back home to me. The funny, witty, talented and outgoing man that I was married to became suspicious, abusive and reserved. I had no idea why, or what “IT” was, until it was too late. There are many different factors that contribute to suicide, such as personal trauma, severe and prolonged stress, transitioning, redeployment, separations, loss, and alcohol and substance abuse. But all of these are related to his time in service.

As a suicide survivor, we deal with guilt, feeling of failure at saving our spouse, questioning everything we said or did, blame at anything we might have done or not done, trauma at being a witness of suicide, shame, silence regarding any abuse or anything that might dishonor his memory, and anger at our spouse not being able to receive the necessary help and resources. We end up with secondary PTSD, anxiety, depression, self-harm and suicide attempts of our own. The pain is enormous.

When you add to that the difficulty in obtaining benefits for so many survivors, this cost of war is beyond what anyone should have to pay. We know that even one TBI/concussion occurring anytime in one’s life increases the chance of suicide. And we know that many of our service members receive multiple TBI during the course of deployment and training. Most of these are undiagnosed and treated as routine. Couple that with the stress and trauma during deployments, self-medicating with alcohol or substance abuse to cope, and it seems reasonable to assume suicide is the direct result of service.

Increased funding for Veteran Clinics would increase the number of providers available to both Veterans and Surviving Spouses. This would help in screening and diagnosing the very causes of suicide for both the service member and the family.

GSW has been told by the VA that they do not track the number of suicide claims denied. We would request full transparency in the percentage of claims for suicide due to previously
undiagnosed PTSD and TBI, which are denied. This would enable everyone to get a better handle on the true number of suicides caused by service.

One of our members was able to win her case in court that her Veteran husband’s death was caused by PTSD AFTER 7 years of denials. In her case, her husband died by suicide within 6 months of separating from service and yet the claim was denied. She not only had to deal with the volatile situation for months prior to the death, she had to come home to find him after he shot himself. She then had to fight for 7 years to get the claim approved. All this time, she was working full time and raising two children without any benefits. Suddenly upon the claim approval, those children, now aged 16 and 18 had a world of benefits opened to them. Not only is the family more financially stable, but medical benefits, scholarships, and federal educational benefits are now available. All through those years, we encouraged this young widow to persevere and not give up in obtaining the benefits her family deserved.

4) Education Benefits

We appreciate the passage in November 2021, by both the Senate and the House for the Colonel John M. McHugh Tuition Fairness for Survivors Act. The law expanded in-state tuition eligibility for the families of servicemembers who died while on active duty and Veterans who die from service-connected disabilities. Previously, children and spouses using the Chapter 35 Dependents Education Assistance (DEA) program which provides VA education benefits, including tuition, housing and book stipends, were excluded by law from receiving the same in-state tuition benefit which Veterans, servicemembers and survivors who qualifying for the Fry Scholarship were able to receive. This closed the inequity for those using the DEA program.

Survivors’ and Dependents’ Educational Assistance (DEA) Chapter 35 continues to be a very viable program for many. Eligibility is broad in scope and includes both survivors of Veterans whose death is service connected and dependents of Veterans whose service-connected disability is rated as total and permanent. Surviving spouses have 20 years for the date of death if active duty, or 10 years from the time the VA determines the spouse to be eligible.

The Post 9/11 GI Bill was amended to include the Marine Gunnery Sergeant John David Fry Scholarship (Fry Scholarship). While narrower in eligibility, the Fry Scholarship is an important benefit. Survivors of servicemembers who die in the line of duty are eligible for this benefit, which includes full tuition and fees, a monthly housing allowance and a books/supplies stipend. The Forever GI Bill removed the time limit that these surviving spouses must use their Fry Scholarship benefits. Those using the DEA should be afforded the same unlimited time. We ask that Congress remove all time limits for surviving spouses, as well as dependent spouses, to use their Chapter 35 benefits so they might meet the needs of their families while completing their post-secondary education. This will put Chapter 35 benefits in line with the Fry Scholarship.
5) **Eliminate The Remarriage Penalty for Surviving Spouses**

GSW would like your assistance in changing current law to allow surviving spouses to retain benefits upon remarriage. Recently the age to retain benefits was changed from age 57 to age 55 to align with federal benefits. However, not all benefits have been updated to age 55. For example, currently qualification (COE – Certificate of Eligibility) for a VA Home Loan still states that remarriage is allowed only after age 57.

Many of the widows under age 55 are wanting to remarry. However, they are hesitant as they are fearful to lose the benefits which they have been awarded. The age of 55 is an arbitrary age that excludes younger surviving spouses. We hear from many widowed military survivors who want to move on with their lives and feel that it is just not possible because of the loss of their benefits.

**Examples from current GSW members:**

*The husband of a 28 year old member of GSW was KIA in Iraq. As a realtor, she relies on TRICARE for her health insurance. Several years after her husband’s death, she met a wonderful man who was also a realtor, and they wanted to get married.*

*The fiancé has a private health insurance policy with monthly payments of $485 and an annual $3500 deductible, totaling over $9000 per year. Essentially this policy was in place only in case of catastrophic illness, because he had to pay out of pocket for all routine health care through the year until he reached his $3500 deductible.*

*If they got married, she would need to procure a similar policy. They decided not to get married because she could not afford to lose DIC, SBP and in addition, pay $9000 each year for her health insurance.*

*The husband of a member of GSW was killed on active duty when her children were under 18. She wanted to remarry so that her children would have a father figure. After some time, she was able to find love and came close to getting married. However, when she realized that she would lose her medical benefits and her DIC, she chose to remain single and keep her benefits. This has been a very difficult choice for her as she feels strongly that children need to have both a mother and a father for their upbringing.*
6) Change in the Gold Star Wives of America, Inc. Federal Charter

We also ask for a change in the GSW Federal Charter: US Code: Title 36>Subtitle II> Part B> Section 80507, Restrictions: (b) Political Activities. The corporation, or a director or officer as such may not contribute in any political activity or in any manner attempt to influence legislation. GSW wishes to eliminate the last few words of Section 80507 (b) “or in any manner attempt to influence legislation.” This will reflect the standard practice that GSW officers are often asked by Congress to testify and they should be able to speak to legislative representatives on behalf of the organization, in line with other veteran and military service organizations. GSW requests the elimination of the restrictive language, bringing GSW into the modern-day ability to speak equal to other organizations.

Conclusion

Gold Star Wives of America, Inc. is appreciative for existing laws that provide vital benefits and support for surviving spouses and children of our military members who gave their lives in service for our country. It is our duty to stand together with you and ensure that President Lincoln’s words still ring true, that our nation provides for those who take the call. We are the families that stand next to our service member while serving; we are their care giver; and we are the ones left behind.

Our brave young people, both men and women, answer our Nation’s call to service, believing that our Nation will take care of their wounds both seen and unseen, and will properly care for their loved ones they leave behind. We honor their memories by asking for your help in rectifying the inequities we have presented and supporting our Service members and Veterans struggling with the health issues which have resulted from their service. Our benefits are not “entitlements”, but have been earned through the blood, sweat, and (our) tears of their service and sacrifice.

While the spouses of members of Gold Star Wives of America, Inc. paid the ultimate sacrifice, we are the ones left behind to live that sacrifice each and every day.

President John F. Kennedy said: “A nation reveals itself not only by the citizens it produces, but also by the citizens it honors, the citizens it remembers.”

Again, thank you for the opportunity to testify on behalf of Gold Star Wives of America, Inc. I am available for any questions you might have.
Biography for Claire Manning-Dick, Gold Star Wives of America, Inc.

Claire Manning-Dick is currently the National Vice President of Gold Star Wives of America, Inc., and has served in many positions over the years since joining GSW. Claire lives on the Duck Valley Indian Reservation which is the home of the Shoshone-Piute Tribes.

Members of the Government Relations Committee

Pamela Connors-Widow of Chief Petty Officer Michael A. Connors, USCG, service connected 2005.
Nancy Menagh-Widow of Captain Philip Menagh, USMC and VA National Guard, in line of duty 1984.
Deborah Skeldon-Widow of Lieutenant Colonel Patrick Skeldon, USMC, service connected 2014.
Lars Anderson-GSW Washington DC Advocate.