Welcome Home

—Your Guide to Veterans' Benefits & Rights—

Compiled by the Massachusetts Department of Veterans' Services
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MITT ROMNEY
GOVERNOR

KERRY HEALEY
LIEUTENANT GOVERNOR

Dear Veteran:

It is a privilege to extend warm greetings to you. We are so pleased to welcome you safely home and want to express our deepest appreciation to you and your family for the sacrifices you have made.

On behalf of the Commonwealth, we want to thank you for your loyal service to the United States Armed Forces. You have brought proficiency and expertise to a challenging assignment and have been a tremendous asset to the United States Military. We salute your selflessness, courage and dedication to preserving and protecting the liberties we hold dear.

As Americans, we owe you, our soldiers and veterans, a debt of gratitude for all that you have done to make the world a better and safer place. America has been blessed with an abundance of extraordinary men and women throughout its history, and you are a shining example of that tradition. Please know that the people of Massachusetts are deeply appreciative of your leadership, bravery and commitment to serving our nation.

The transition from service to civilian life can be difficult. The Commonwealth is committed to helping you during this transitional period and beyond. We encourage you to read the enclosed materials and to contact your local Veterans' Service Officer for any assistance you may need.

Thank you, and once again welcome home! You and your fellow soldiers will remain in our thoughts and prayers.

God Bless You,

Mitt Romney
Governor

Thomas Kelley
Secretary of Veterans' Services

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—INTRODUCTION—

This Guide is designed to help you learn about the benefits you have earned from the Commonwealth of Massachusetts, as well as some federal benefits to which you may be entitled from the VA.

- **How do I know if I'm a "veteran"?**

  For Massachusetts' benefits, you are a "veteran" if you served for at least 90 days of regular active duty one day of which was during wartime, or you served for 180 days during peacetime, and you received a discharge under honorable conditions. This does not include active duty for training days in the Guard or Reserve.

  - For more information, see M.G.L. c.4 s.7 cl.43rd, as amended by c.116 of the Acts of 2004 at www.state.ma.us/legis/laws/mgl or go to www.mass.gov/veterans.

—UPON RECEIVING YOUR ORDERS—

Because this Guide's audience consists of veterans, the content focuses on the benefits and rights you will enjoy upon discharge or release from active duty. There are some benefits and rights described in this Guide that can *only* be enjoyed if you took certain steps *before* you entered active duty. Since some of the audience may have been deployed already, or may be family members of those on deployment, we cover those steps here. We are sorry if this seems a bit confusing, but we don't want you to miss out on certain employment and reemployment rights, civil service and veterans' preference opportunities, and financial and civil protections.

Listed below are the steps you should have taken upon receiving your orders to guarantee the enjoyment of certain rights and benefits described in the next three sections of the Guide.

- **I just received my orders. What should I do now?**

    1. Notify your employer in writing about your orders and include a copy of them. Request a leave of absence for military service.
    2. Notify your landlord or mortgage company in writing about your orders. If you have been activated for more than 90 days, you may want to break your lease agreement.
    3. If you have applied for a civil service position, contact the Civil Service Commission for advice on how to proceed. The phone number is (617) 727-3777.
    4. Notify all your creditors in writing and ask them to drop any interest rates that are in excess of 6%, to 6% for the time you will be activated, and specify that you understand the additional debt will be forgiven. Be prepared to show that your service has materially affected your ability to pay.
    5. Request an "extension of time to file your income taxes" from the Massachusetts Department of Revenue and the Internal Revenue Service, if you've already paid 80% of your taxes.

—EMPLOYMENT and REEMPLOYMENT RIGHTS—

Whether you served on active duty or you were mobilized from the Reserves or Guard for active duty, your employment and reemployment rights are guaranteed if you meet certain criteria. Federal law known as USERRA, the Uniformed Services Employment and Reemployment Rights Act, protects you. USERRA ensures you are not discriminated or retaliated against on the basis of your military service, and that you get your public or private sector job back with the seniority, status, and at the same rate of pay that you would have had if you had been continuously employed at your job. You must have notified your employer in advance, and not be absent for over five years, along with certain other requirements.

- **What are my rights concerning vacation leave?**

  If your employment was interrupted by a period of military service, you have the right to use your vacation, annual, or similar leave with pay already on the books. However, no employer may *require* you to use vacation, annual, or similar paid leave during such period of service. Any paid leave that you have on the books when you deploy will remain there until you return. While away, you continue to accrue paid leave as if you were on the job. If your leave is performance-based, that is, you have to work so many hours in order to get a day of vacation, you did not accrue it while you were away because you were considered to have been on a leave of absence and not performing work.

  - For more information, go to www.osc.gov, left-hand scroll to "Uniformed Services Employment and Reemployment Act."

- **How is this law enforced?**

  If your employer is giving you a hard time, and you think you have been denied a USERRA right, you should inquire about making a complaint to the U.S. Department of Labor/Veterans' Employment and Training Service (DOL/VETS). Once you file a formal complaint, DOL/VETS will investigate. If DOL/VETS finds your complaint has merit, they will contact your employer about complying with the law. If the DOL/VETS' attempts to obtain compliance are unsuccessful, then DOL/VETS will advise you of your rights to proceed further. You can find additional help through the Employer Support of the Guard and Reserve (ESGR) program. The local ESGR representatives, who are volunteers, will advise you of your rights and offer informal mediation services with your employer.

  - For more information on USERRA, go to www.dol.gov/vets or call the Boston regional DOL/VETS office at (617) 626-6690.
  - For more information on the ESGR, visit www.esgr.org or call (800) 336-4590.
  - For answers to frequently asked questions, visit the Reserve Officers' Association website www.roa.org/home/law_review_index.asp#1

- **Do I have any other employment rights?**

  Yes. If you belong to the Massachusetts National Guard, you are protected from any private or public employer denying your initial employment, preventing your being employed by another, obstructing or annoying you or your employer because of your connection with the Guard, or because of your absence due to Guard duty.

  If you are a public employee, and you are called up for Guard or Reserve duty, you have certain protections under

Massachusetts' law. If you give written notice before deploying, you are considered on a leave of absence, and you have two years to become reemployed. Your public pension is protected and your military service is credited to it.

If you work for the Commonwealth and were called up, you are entitled to the difference, if any, between your public service pay and your military pay. If you work for a municipality that has accepted c.137 of the Acts of 2003, or its equivalent, and you were called up, you get the pay difference as well, while you are away.

- For more information, see Servicemembers Civil Relief Act by visiting www.uscg.mil/legal/la and go to "Servicemembers Civil Relief Act."
- For more information on c.137 of 2003, visit www.mass.gov/legis. Go to "Session Law" and then "2003."

- **What can I do if I feel I'm being discriminated against because of my military affiliation?**

You can file a claim for discrimination under USERRA with DOL/VETS, as above, or you can file a complaint at the Massachusetts Commission Against Discrimination (MCAD), a slower process.

- To file a claim under USERRA, call (617) 626-6690.
- To file a complaint with the MCAD, call (617) 994-6000.

—CIVIL SERVICE and VETERANS' PREFERENCE—

If you are a Massachusetts veteran, as defined in the Introduction above, you are entitled to veterans' preference in civil service exams. If you attain a score of 70% or higher, you are entitled to go to the top of the exam list, with disabled veterans having top priority. If you apply for a promotional exam, you get two points added to your score. If you apply for a civil service job for which there is no exam, you are entitled to veterans' preference in a "provisional appointment." If you apply for a position in the labor force, you are not required to take an exam and you go to the top of the list.

- **What if the civil service exam is held when I'm on military duty?**

  If you plan to take a civil service exam and you have been called up for active duty, you can either take the exam at your mobilization site or take a make-up promotional exam within six months of your return by contacting the Massachusetts Human Resources Division (HRD) before deployment. If you are at the top of the exam list, and an appointment opens while you are away, you can request that the appointing authority hire a "military substitute" and appoint you to the position within three months of your return.

  - For more information, see M.G.L. c. 31, s. 12 and s. 26 by visiting www.mass.gov/legis/laws/mgl.
  - For more information, contact HRD at (617) 727-3777.

- **What happens if I'm at the top of the list but a position opens while I'm serving?**

  If the appointing authority chooses to bypass you by hiring someone else, and they tell you that you have to wait until

the next opening for an appointment, you can file a discrimination complaint under USERRA at DOL/VETS, and they will investigate and file a formal complaint if you wish. You can also challenge the bypass through an appeal at the Civil Service Commission, or by means of a complaint at the MCAD, the lengthiest of the three remedies.

- To file a discrimination complaint with DOL/VETS, go to www.dol.gov/vets or call the Boston regional office of the DOL/VETS at (617) 626-6690.
- For more information, contact the Massachusetts Civil Service Commission at (617) 727-3777.
- To file at the MCAD call (617) 994-6000.

—FINANCIAL and CIVIL PROTECTIONS—

You have certain financial and civil protections under both federal and state versions of the Soldiers and Sailors Civil Relief Act. These protections occur when you enter military service, and when you are called up for active duty as a member of the Reserve or Guard. Under this law, your protection begins on the date you *enter* active service, or the date your orders *begin*, and generally terminates within 30 to 180 days after the date of your discharge depending on the right. To receive some of the protections, you have to be prepared to show that military service has had a "material effect" on the legal or financial matter involved. Protections include:

- Ceiling on maximum rates of interest
- Rent and eviction
- Termination of residential leases
- Motor vehicle leases

- Protection from court proceedings
- Mortgage foreclosures
- Life and professional insurance
- Income taxes
- Residency for tax purposes
- Taxes and assessments on personal/real property
- Foreclosures on installment contracts
- Health insurance

- **I just took out a car loan at 7.5%. What are my rights?**

  If *prior* to your entry into the service or your call-up you take a loan or other obligation more than 6%, including credit cards, your creditor is required to drop the interest rate to 6% upon written application to the lender. Charges in excess of the 6% rate will be forgiven unless a court finds that your ability to pay was not *materially* affected.

  - For more information, see Servicemembers Civil Relief Act by visiting www.uscg.mil/legal/la and go to "Servicemembers Civil Relief Act."

- **Do I have to pay income taxes while on active duty?**

  Yes. But if you are a Massachusetts resident and you are serving in a combat zone, you can request an extension of time to file, for the period of time you are in the combat zone plus six months after that, and you will not be charged interest or penalties during this time on your Massachusetts taxes. You must have paid 80% of your taxes by the original due date, including withholding, estimated payments and payments made with an extension. If you request the extension after the taxes are due, you will incur fees and penalties. The same rule applies to your federal taxes.

- For more information, see www.mass.gov/dor. Go to the left-hand drop down menu "Help and Resources," then to "Personal Tax Frequently Asked Questions" and scroll down to number 14.

- **I signed a one-year lease on my apartment and then I received orders to Iraq. Can I get out of the lease?**

  Yes. If you sign a lease for an apartment, you can break the agreement with written notification and a copy of your orders, so long as your orders are for more than 90 days or for a permanent change of duty station. Your rent will be prorated for the period of time before you give notice. In the event that you do not terminate your lease until after you return, you are protected from the landlord's legal action while you are away. But you will be liable for any unpaid rent due before you gave notice.

  - For more information, see the federal Soldiers and Sailors Civil Relief Act of 1940 (SSCRA), 50 United States Code, Appendix s. 510 (amended by Public Law 108-189, December 19, 2003).

- **If I need it, can I get financial assistance?**

  Yes. The Massachusetts Department of Veterans' Services offers a needs-based program of financial and medical assistance for veterans and their dependents known as M.G.L. Chapter 115. Every city and town has a Veterans' Agent who administers this program for those with a discharge under honorable conditions. They help you apply for a range of other programs including VA and Social Security benefits. There is also a $1500 annual annuity available for certain blind, paraplegic or disabled veterans and their spouses, as well as surviving parents of those whose deaths are service-connected.

  - For more information and to apply, contact your local Veterans' Agent or go to www.ma.gov/veterans.

- **What if I need a loan?**

  If you are a member of the Massachusetts Guard or resident Massachusetts Reservist called up, you can get a one-time loan up to $10,000 at 3% interest payable upon completion of active duty plus two years.

  - For more information, contact the office of the Massachusetts State Treasurer, (617) 367-3900 or your Family Assistance Center.

- **What is VA Compensation and am I eligible?**

  VA compensation is a monthly stipend paid to you for disability incurred or aggravated during your military service. If you have a service-connected disability and you were discharged under other than dishonorable conditions, you may be eligible for this benefit, which is not taxable by the state or the federal government.

  - For more information or to apply, contact the VA Boston Regional Office at (800) 827-1000 or contact your local Veterans' Agent.

—EMPLOYMENT OPPORTUNITIES—

There are numerous federal and state programs available to you if you are seeking employment.

- **Where should I start my employment search?**

  VOICE, or Veterans' Outreach Initiative for Competitive Employment, located at the Massachusetts Department of Veterans' Services is a good place to start your search, because they can put you in touch with the various federal

and state vocational rehabilitation, career counseling, and job network services located within the Commonwealth.

- For more information about VOICE, contact Massachusetts Department of Veterans' Services at (617) 210-5970, veteransvoice@vet.state.ma.us, or www.mass.gov/veterans.

- **Where do I go if I need more information on education, training, or job searches?**

If you don't know what type of work you would be suited to, or if you need additional job-finding assistance, here are some helpful resources:

- There are 32 One-Stop Career Centers located across the state in every major city, with branch offices in additional communities. These centers, under the Massachusetts Division of Career Services, have Local Veterans' Employment Representatives (LVERs), and Disabled Veterans' Outreach Program representatives (DVOPs), who are veterans themselves. These representatives can guide you to a new career with testing and counseling. They can help you get retrained or go back to school, and help you find a job.
  - To find the Career Center nearest you, visit www.detma.org.
- You can go through the Transition Assistance Program (TAP), even if you have already left the military. TAP briefings are sponsored by the U.S. Department of Labor and held in four locations in or near Massachusetts.
  - Army TAP, Fort Devens (732) 532-6190
  - Navy/Marines TAP, Newport RI (401) 841-6920
  - Coast Guard TAP, Boston (617) 223-3479
  - Air Force TAP, Hanscom AFB (781) 377-4222

- **What if I have a physical or mental condition limiting my ability to work?**

  If you need help creating a reasonable employment plan based upon your abilities, you should look into the VA's Vocational Rehabilitation and Employment program (VR&E). On the state level, you should contact the Massachusetts Rehabilitation Commission. Both agencies provide free testing, training, counseling, and in certain cases, education.

  - For more information about VR&E visit http://vabenefits.vba.va.gov/vonapp/main.asp
  - For information about Massachusetts Rehabilitation Commission visit www.mass.gov/mrc or call (800) 245-6543.

- **What other supportive services are available?**
  There are numerous Outreach Centers located around the state that can help you with a host of services, including upgrading your discharge, obtaining your military records, counseling, food pantries, clothing closets, community activities, anger management training, and referrals to obtain other state and federal benefits.

  - For more information, visit www.mass.gov/veterans, under "Outreach and Counseling" or call (617) 210-5928.

—EDUCATION—

You may be eligible for both state and federal educational benefits. Below you will find detailed information about state educational benefits and general information about federal educational benefits.

- **Who is eligible for tuition waivers at Massachusetts state colleges and universities?**

  If you are a veteran, as defined in the Introduction, Massachusetts provides you a full or partial tuition waiver for any state-supported course in an undergraduate degree program or certificate program at the school's discretion. These waivers are also referred to as "categorical waivers." Call the college or university where you are interested in enrolling and identify yourself as a veteran looking to use the tuition waiver benefit and ask for the veterans' representative. As to tuition waivers for graduate school, it depends on the institution. If you are a member of the Guard, see below for additional tuition waiver benefits.

  - For more information see M.G.L. c. 15A, s. 19, visit the Office of Student Financial Assistance website at www.osfa.mass.edu, go to "Financial Aid Programs" and click on "categorical tuition waivers." Or call the Office of Veterans' Education at (617) 727-9420.

- **I'm a member of the Massachusetts National Guard. What educational assistance programs are available to me?**

  If you are a member of the Massachusetts Air or Army National Guard you may take advantage of several programs that will allow you to waive tuition at 28 state schools in Massachusetts. The Massachusetts National Guard Education Assistance Program provides a 100% tuition waiver for Massachusetts National Guard soldiers attending a state college, university, or community college program. Generally, these state-supported programs are offered during the day as part of a degree program. Your assistance can continue as long as you are in good standing academically and until you have reached 130 semester hours.

Qualifying Guard members can take advantage of another educational program called Federal Tuition Assistance (FTA). The FTA offers $4,500 per fiscal year to be used at regionally or nationally accredited, public or private colleges, universities, vocational, technical, or trade schools located inside or outside the Commonwealth of Massachusetts. The FTA can offer soldiers up to $250 per semester hour for tuition *and* up to 100% of *fees* that are charged to all students for enrollment purposes or fees directly related to the instruction of the course. Yes! This means that you can also get help paying for fees at Massachusetts state colleges and universities.

To apply for these educational benefits, speak to the Readiness NCO in your unit or call the Education Services Office at (508) 233-6762.

- For more information see M.G.L. ch. 33, s. 137, visit the www.mass.gov/guard/education, or call (508) 233-6762.

What is Veterans Upward Bound?

The Veterans Upward Bound Program (VUB) at UMass Boston is a pre-collegiate program that provides a unique opportunity for you to gain access to information about college and career awareness. You can choose a pathway that works best for you, ranging from GED prep to skill development to classroom instruction. VUB offers *free* classes and supplies to qualified veterans. Veterans' status, academic need, and other eligibility requirements must be met in order to enroll.

- Veterans Upward Bound program, UMass Boston at (617) 287-5870 or visit www.veterans-ub.umb.edu.

- **Does the VA's Vocational Rehabilitation and Employment Division (VR&E) offer educational assistance?**

  - Please see the Employment section of this guide for details about the VA's VR&E services.

- **What is the Montgomery GI Bill?**

  The Montgomery GI Bill is an educational assistance program that you may use to pay for school and/or training if you elected to contribute a portion of your military pay toward the GI Bill program. Whether you are a qualified member of the Selected Reserve, an activated Reservist, or active duty personnel will determine which GI Bill program you are entitled to use.

  GI Bill benefits generally provide you up to 36 months of educational benefits, which may be used for degree and certificate programs, flight training, apprenticeship, on-the-job training, and correspondence courses. Remedial, deficiency, and refresher courses may be approved under certain circumstances. Generally, benefits are payable for 10 years following your release from active duty.

  - See www.gibill.va.gov or call (888) 442-4551.
  - Guard members, go to www.mass.gov/guard/education.

- **Can GI Bill benefits be combined with other educational assistance?**

  Yes. Veterans' work study, need-based financial aid, and scholarships can be combined with your GI Bill.

  - For more information, talk to the Veterans' Representative at the school you plan to attend.

—HEALTHCARE—

You have special eligibility for U.S. Department of Veterans Affairs (VA) hospital care, medical services, and nursing home care for two years following your discharge from active duty. The VA also provides free mental health services at Vet Centers. Reservists and National Guard members who were called to active duty by a federal executive order may qualify for VA health care benefits.

- **How do I enroll in the VA healthcare system?**

  Call the nearest VA Medical Center (VAMC) and follow the prompts for "recently discharged combat veterans" to connect with the Iraq and Gulf War Coordinator. The coordinator will ask you to fill out a form and provide your DD214 in order to enroll for VA healthcare. Once you are enrolled in the VA system you can obtain care at VA facilities nationwide. In addition, women veterans can call and ask to speak to the Women Veteran Program Manager at the VAMC.

  - For more information visit www.va.gov or www.va.gov/rcs
  - Bedford VAMC (781) 687-2000, Boston VAMC (617) 232-9500 (covers West Roxbury, Jamaica Plain and Brockton campuses), Northampton VAMC (413) 584-4040.

- **Where can I get help managing the nightmares and flashbacks I have about my time in the service?**

  You may be suffering from Post-Traumatic Stress Disorder (PTSD), a mental disorder that can occur following a life-threatening event such as military combat, natural disasters, terrorist incidents, serious accidents, or violent personal assaults including rape. The VA's National Center for PTSD provides free treatment to veterans. VA Vet Centers offer free treatment for combat trauma as well as military

sexual trauma (MST). MST counselors work with both men and women who experienced unwanted sexual advances or harassment in the military. Vet Centers provide complete confidentiality from the VA.

- For intake at the National Center for PTSD, male veterans call (857) 364-4143 and female veterans call (857) 364-5906.
- For a complete listing of Vet Centers in Massachusetts, visit www.va.gov/rcs

What is TRICARE?

TRICARE is the Department of Defense's regionally managed healthcare program for active duty and retired members of the uniformed services, including members of the Guard and Reserve who are issued orders for more than 30 days for a contingency operation. Unlike VA healthcare, TRICARE covers the health, dental, and mental health needs of you *and* your dependents. Eligibility for TRICARE is determined by the Defense Enrollment Eligibility Reporting System (DEERS), a database of uniformed services members entitled under the law to TRICARE benefits. TRICARE manages the military healthcare program, but DEERS determines if you are eligible to receive TRICARE coverage. DEERS registration is required for TRICARE eligibility and is the key to your benefits. Once registered in DEERS, it is important to keep your DEERS records updated when personal eligibility information changes, such as changes in military career status, addresses, and family status (marriage, divorce, birth, and adoption).

- For TRICARE information call (877) 874-2273 (customer service in the north region of the U.S.) or visit www.tricare.osd.mil
- For DEERS registration and to update personal information call (800) 538-9552 or visit www.tricare.osd.mil/deers

—HOUSING—

When you return from active duty, we hope that you know where you will live. Unfortunately some veterans may have lost their housing and are having trouble finding a place to live or having trouble paying the rent or mortgage. The information included below may help you solve your housing problems. If you are having any of these troubles, immediately call or visit the Veterans' Agent in the community where you live or want to live.

- **Where can I get help finding a place to live?**
  The first place to visit is you local Veterans' Agent in the community where you live or want to live. There are also nine state-funded Outreach Centers in every region of the state, which provide help to veterans who are searching for housing. Some Outreach Centers also provide supportive housing for homeless veterans. The VA Medical Centers in Bedford, Boston, Brockton, and Springfield have Homeless Coordinators who can help. Women veterans who are homeless or at-risk for homelessness can get help from the VA Boston's Homeless Women Veterans Outreach and Case Management Program.

  - To contact your Veterans' Agent, call City/Town Hall and ask to be connected with "Veterans' Services" or go to www.mass.gov/veterans.
  - For more information about Outreach Centers, visit www.mass.gov/veterans, under "Outreach and Counseling" or call (617) 210-5928.
  - To contact a VA Homeless Coordinator call the VAMC and ask to speak to the "Homeless Coordinator." Bedford (781) 687-2705; Boston (617) 371-1831; Brockton (508) 583-4500; Springfield (413) 732-9966.
  - Call the Women Veterans Outreach and Case Management Program at (857) 364-4027 or (857) 364-4940.

- **Can I get help paying my rent for a few months?**

  Yes. M.G.L. Chapter 115 can provide you with short-term financial assistance, including rent or mortgage payments until you can find a job or other benefits. Chapter 115 is a needs-based program administered through your local Veterans' Agent.

  - To contact your Veterans' Agent, call City/Town Hall and ask to be connected with "Veterans' Services" or go to www.mass.gov/veterans.

- **I've been living with friends and they want me to get my own place. Where can I stay until I find housing I can afford?**

  If you need an immediate place to live, the first place to look is at emergency shelters or transitional housing. There are two drug- and alcohol-free shelters for homeless veterans in Massachusetts—one in Boston and another in Worcester. Other homeless shelters can also accommodate you.

  - New England Shelter for Homeless Veterans, 17 Court Street, Boston, MA 02108 at (617) 248-9400.
  - Massachusetts Veterans' Shelter, 69 Grove Street, Worcester, MA 01605 at (508) 791-5348.

- **Is there veterans' preference for publicly funded housing if I cannot afford housing in the private market?**

  Yes, *some* publicly funded housing offers veterans' preference to veterans with wartime service who have a discharge or release under honorable conditions. The Massachusetts Department of Housing and Community Development (DHCD) monitors federal and state-funded public housing. As a veteran, you may qualify for veter-

ans' preference. If you are a disabled veteran, contact the Massachusetts Accessible Housing Registry for assistance.

- To find a local housing authority, look in the government pages of the phone book, or call the DHCD at (617) 727-3240.
- Contact the Massachusetts Accessible Housing Registry at (617) 338-6665.

—YOUR LOCAL VETERANS' AGENT—

The best place for you to go for help with other questions is to your local Veterans' Agent, who works out of your local City or Town Hall. The Veterans' Agent's job is to help veterans learn about, apply for, and in some cases, receive benefits. Veterans' Agents are knowledgeable about an array of federal, state, and local benefits to which you may be entitled. Your Agent can help you fill out application forms for the benefits listed in this booklet.

- To contact your Veterans' Agent, call City/Town Hall and ask to be connected with "Veterans' Services" or go to www.mass.gov/veterans.
- A complete list of Veterans' Agents is also available on the Department of Veterans' Services website at www.mass.gov/veterans or by calling (617) 210-5480.

"Let every nation know, whether it wishes us well or ill, that we shall pay any price, bear any burden, meet any hardship, support any friend, oppose any foe, in order to assure the survival and the success of liberty."

—John F. Kennedy

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