



# The Guardian

The monthly newsletter of the New Mexico Department of Veterans Services

May, 2021

The New Mexico Department of Veterans Services (DVS) continues to provide benefits assistance during the COVID-19 pandemic.

All 18 DVS certified Veterans Service Officers are working remotely to help veterans with filing VA claims or applying for state veterans benefits.

For phone assistance:  
**(505) 383-2400**

For Email assistance:  
[nmdvs.info@state.nm.us](mailto:nmdvs.info@state.nm.us)

DVS website for more information:  
[www.nmdvs.org](http://www.nmdvs.org)

## 520 Property Tax Exemptions/Waivers Processed at DVS Curbside Event



**ABOVE PHOTO:** DVS Veterans Service Officer Dustin Newsom provides “carhop-style” service for a veteran at the veterans property tax exemption & waiver curbside service drive on April 19 at the DVS Albuquerque Northeast Heights office.

The New Mexico Department of Veterans Services (DVS) assisted 520 veterans and unmarried widows of veterans during a curbside property tax exemption & waiver service drive from April 19-30 at the DVS Albuquerque Northeast Heights office.

DVS staff, wearing safety masks in compliance with the state COVID-19 public safety order still in place, provided “carhop-style” service filing for the veterans property tax exemption or waiver, which are available for veterans or unmarried widows of veterans.

The property tax exemption is a \$4,000 reduction off the taxable value of the veteran’s primary residence. The property tax waiver is available for veterans rated by the VA as 100% service-connected permanent-and-total disabled.

It took an average of only 15-minutes for staff to verify and process the applications inside the DVS office. A property tax exemption or waiver certificate of eligibility was then brought out to the veteran or widow for them to give to their county assessor’s office to complete the process.

*(continued on next page)*

“We were pleased to provide this safe, quick and easy process over the course of the past two weeks,” said DVS Secretary Sonya L. Smith, who stopped by to greet veterans and thank them for their military service. “The response we received was overwhelmingly positive. Everyone who stopped by really appreciated the convenience of the service we provided.”

Throughout the year, veterans or unmarried widows of veterans can stop by any DVS office to apply for the exemption or waiver. During the COVID-19 pandemic, however, DVS staff have been working remotely via phone, email, or mail—and the exemption or waiver certificate is typically mailed within 5-10 business days.

“This is awesome. I’ve kinda been putting it off,” said retired U.S. Army Sgt. 1<sup>st</sup> Class Scott Debrates, who stopped to file for his exemption on April 26. “I thought there would be a lot of paperwork to do—but that wasn’t the case at all. And to be able to come here and get it all done at one time, in one place, is a huge benefit.”

“I’ve been retired here in New Mexico—and haven’t ever filed for the exemption,” said retired USAF Lt. Col. Alex Carothers. “I thought maybe the normal process could be a little laborious—coming in, and then waiting around in the office. But this is a fantastic service, and I really appreciate what you’re doing for us.”

DVS has produced a video recapping the drive-up curbside and has posted it on the agency’s website: <https://youtu.be/Q69VD0EnLMU>



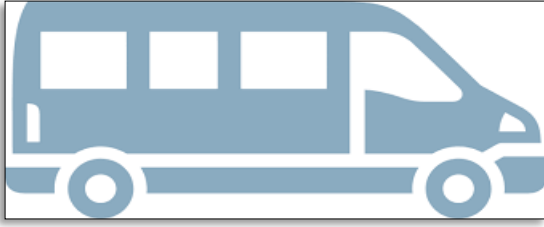
DVS Field Services Director Larry Campos checks the temperature of a veteran arriving for the curbside service drive.



DVS Women Veterans Program Manager Robin Wilson brings out the final property tax waiver certificate to a veteran.

**RIGHT PHOTO, from L to R:** Inside the DVS Northeast Heights office, DVS Veterans Service Officers Victoria Bader, Dustin Newsome, Johnny Martin, and DVS State Benefits Division Bureau Chief Jeff George processed the application forms before printing out the certificates. *(not shown are DVS Veterans Service Officers Martín Márquez and George Vargas, who were busy assisting veterans outside)*





## New Phone Number For The DVS Rural Veterans Transportation Program

The New Mexico Department of Veterans Services (DVS) has created a new phone number for making reservations with the Rural Veterans Transportation Program: **(505) 429-5906**

The program, launched in February, provides free round-trip rides for veterans living in the following nine counties--Cibola, Socorro, Colfax, Guadalupe, Harding, Mora, Quay, San Miguel, and Union—to the following VA medical facilities:

- Albuquerque Raymond G. Murphy VA Medical Center
- Amarillo (TX) Thomas E. Creek VA Medical Center
- Raton Community-Based Outpatient Clinic (CBOC)
- Las Vegas (NM) CBOC
- Clovis CBOC
- Santa Fe Vet Center
- Albuquerque Vet Center

Veterans must make a reservation at least three days in advance of a medical appointment by calling the new DVS reservations phone number: **(505) 429-5906** Monday through Friday from 9am-5pm. *Please do not call any other DVS phone number.*

Reservations can also be made for confirmed appointments with VA-approved medical providers—including for confirmed COVID-19 vaccine appointments. Neither the New Mexico Department of Health nor the New Mexico VA Health Care System are giving COVID-19 vaccines to anyone who is not pre-registered with a confirmed appointment.

Upon pickup at their home, veterans will be required to show proof of veteran status to the driver—who, per COVID-19 safety protocol, will be wearing a mask. Until further notice, veterans will also be required to wear a face mask for the duration of the trip.

“DVS really wants veterans in these nine counties to take advantage of this free transportation program,” said DVS Secretary Sonya L. Smith. “Please give us a call if you need a ride to your appointments. We don’t want veterans to neglect their health care. We will get you there, and bring you back safely.”

### The DVS Rural Veterans Transportation Program

The program is made possible through a grant awarded to DVS by the U.S. Department of Veterans Affairs’ (VA) Highly Rural Transportation Grants Program. This grant is awarded to qualified organizations that can demonstrate the need and ability to provide transportation for veterans in “highly rural areas” who have trouble getting VA health care due to the lack of available transportation options.

VA defines a highly rural area as a county with less than seven people per square mile, and provided DVS with a list of qualifying counties in New Mexico. DVS will re-apply for the VA annual grant to expand the Rural Veterans Transportation Program beyond the current nine-county service area.

## State Adopts CDC Mask Guidance For Fully Vaccinated Individuals

The New Mexico Department of Health on Friday announced the state's adoption of the [Centers for Disease Control and Prevention's updated guidance](#) on facemasks for those who are fully vaccinated.

[Per the CDC](#), in most circumstances, fully vaccinated individuals are no longer required to wear a mask in either indoor or outdoor settings. All individuals who are unvaccinated or not yet fully vaccinated are still required, per the public health order and CDC guidance, to wear a mask in public settings. Individuals are considered fully vaccinated two weeks after their second dose in a two-dose series, such as the Pfizer or Moderna vaccines, or two weeks after a single-dose vaccine, such as the Johnson & Johnson vaccine. Individuals who do not meet those requirements must continue to wear a mask in public settings.



New Mexicans are encouraged to continue adhering to COVID-safe practices. All individuals, including those who are fully vaccinated, should continue to wear well-fitted masks where required by localities, tribal entities, and individual businesses. The state fully supports businesses and workplaces that may continue to require masks for employees and/or customers on the premises, regardless of vaccination status.

“Getting vaccinated is the ticket to a safe and healthy COVID-free future,” said Gov. Michelle Lujan Grisham. “We are close and getting closer. But that all depends on New Mexicans continuing to protect themselves and their community by getting vaccinated – please find vaccines near you at [vaccineNM.org](#) and get your shot!”

[Per CDC guidance](#), masks continue to be required to be worn by all individuals, regardless of vaccination status, in the following settings:

- Health care settings, including but not limited to hospitals, long-term care facilities, and doctors' offices
- Correctional facilities
- Homeless shelters
- Public transportation, including but not limited to buses, trains, and planes and in transportation hubs such as airports and stations

As the majority of students remain unvaccinated, the CDC's guidance for school settings currently remains unchanged. Pending additional guidance from the CDC, masks continue to be required in schools for all students and school staff regardless of vaccination status.

“Unvaccinated individuals remain at risk of contracting and spreading the virus; over 99% percent of new COVID-19 cases nationwide are among the unvaccinated,” said Department of Health Secretary Tracie Collins, M.D. “Please schedule your shot today at [vaccineNM.org](#) and protect yourself and your loved ones.”

“As the CDC continues to evaluate available data and develop additional guidance, it is critical that New Mexicans continue to take all precautions until they are fully vaccinated,” said Human Services Department Secretary David Scrase, M.D. “While the science is clear that vaccinated individuals are protected, New Mexicans must continue to get vaccinated in order to guarantee that protection. Vaccines are safe, effective, and widely available to New Mexicans – please get vaccinated.” *(continued on next page)*

[Mass gathering limits and the statewide framework](#) remain in place. As [previously announced](#) by the governor and state officials, New Mexico will graduate from the color-coded county risk system and remove most pandemic-related restrictions on commercial activities when 60% of eligible New Mexicans have been fully vaccinated.

All New Mexicans age 16+ are eligible for the COVID-19 vaccine and are strongly encouraged to schedule their vaccine appointment today at [vaccineNM.org](https://vaccineNM.org) or by calling 1-855-600-3453.

## Half of Eligible New Mexican Population Now Fully Vaccinated

According to the New Mexico Department of Health (DOH), the state has reached a key milestone: 50% of eligible New Mexicans are fully vaccinated for COVID-19. More than 61% of eligible New Mexicans have received at least one dose.

Parents of New Mexicans 12 years of age and older are encouraged to register and schedule their children for a vaccination appointment at [vaccineNM.org](https://vaccineNM.org).

“More than half of eligible New Mexicans are now fully vaccinated—far above the national average of 35%. We’re well on our way to 60% fully vaccinated...and a long-awaited reopening,” said DOH Cabinet Secretary Dr. Tracie Collins.

In addition, employers are entitled to tax credits through the federal government for providing paid leave to employees who take time off related to COVID-19 vaccinations. For more information, view the Internal Revenue Service’s official notice [here](#).

## State Now Offering COVID Vaccine Group Events

The New Mexico Department of Health (DOH) has announced that businesses, nonprofits, religious congregations, community centers, and other organizations can now request on-site vaccination events through a new DOH web form at:

<https://vaccinenm.org/vaccination-site-request-form.html>.

“DOH is committed to making vaccine available to New Mexicans where they live and work,” said Cabinet Secretary Dr. Tracie Collins. “By offering organizations the opportunity to request on-site vaccination events, we’ll make getting a shot even easier.”

Organizations that can bring a minimum of 25 people to a vaccination event--through a combination of employees/members, family, or members of the surrounding community--will qualify, and DOH will work with the organization on scheduling. In some cases, DOH may combine multiple requests and create a single event in a given geographical location. DOH may also redirect requesting organizations to pre-existing events.

New Mexicans can also continue to register and self-schedule their vaccine appointments at <https://vaccinenm.org>.

## COVID-19 Vaccine Update From The NM VA Health Care System

Veterans living in the Albuquerque metro area who are eligible and enrolled in VA health care can also choose to schedule an appointment for the COVID-19 vaccine at the Raymond G. Murphy VA Medical Center.

The location for the drive-up vaccination has been moved to the Spinal Cord Injury unit (SCI) parking lot and is now being offered only on Tuesdays and Thursdays from 8am-3:30pm.

The following veterans/groups are eligible:

- Veterans of all ages, regardless of character of discharge
- National Guard or Reserve members who are retired or were never activated
- Spouses of a veteran
- Caregivers of a veteran
- Widowers of a veteran

Appointments are still required and can be made by calling the NMVAHCS at (505) 265-1711, and then using either of the following four extensions: 3915, 3916, 2910, or 2912. The NMVAHCS will contact the registered veteran when their vaccine is ready.

Traffic flow has also been changed at the VAMC campus. The San Pedro entrance has transitioned to two-way traffic (incoming & outgoing). Also, the San Mateo gate remains as an exit only gate. For the latest news regarding the Raymond G. Murphy VA Medical Center/the New Mexico VA Health Care System, please go to <https://www.albuquerque.va.gov/>

VA-enrolled veterans who want their vaccine through the NMVAHCS but live outside the Albuquerque metro area can call the same phone number to register for a vaccine at the following 13 Community-Based Outpatient Clinics (CBOCs) managed by the NMVAHCS: Alamogordo, Artesia, Española, Farmington, Gallup, Las Vegas, Raton, Rio Rancho, Santa Fe, Silver City, Taos, Truth or Consequences, and Durango (Colorado).

The following three CBOC's are not managed by the NMVAHCS: Clovis (under the jurisdiction of the Amarillo, TX VA Medical Center), Hobbs (Big Spring, TX), and Las Cruces (El Paso VA Medical Center). Veterans who call the main NMVAHCS number will be referred to those VA health care systems.

Veterans who are not enrolled in VA health care can enroll ahead of registering for a vaccine by also calling the above phone number. For more information about VA health care eligibility:

<https://www.va.gov/health-care/eligibility/>





## EMERGENCY BROADBAND BENEFIT



## New Program Offers Affordable Internet Service for Struggling COVID-19-Affected Households

The Federal Communications Commission (FCC) has launched the *Emergency Broadband Benefit Program* to help families and households who have been struggling to afford internet service during the COVID-19

pandemic. This new program will connect eligible households to jobs, critical healthcare services, virtual classrooms, and so much more.

### About the Emergency Broadband Benefit

The Emergency Broadband Benefit provides a discount of up to \$50 per month towards broadband service for eligible households and up to \$75 per month for households on qualifying Tribal lands.

Eligible households can also receive a one-time discount of up to \$100 to purchase a laptop, desktop computer, or tablet from participating providers if they contribute more than \$10 and less than \$50 toward the purchase price. The Emergency Broadband Benefit is limited to one monthly service discount and one device discount per household.

### Who Is Eligible for the Emergency Broadband Benefit Program?

A household is eligible if a member of the household meets *one* of the criteria below:

- Has an income that is at or below 135% of the Federal Poverty Guidelines (<https://aspe.hhs.gov/poverty-guidelines>) or participates in certain assistance programs, such as SNAP, Medicaid, or Lifeline;
- Approved to receive benefits under the free and reduced-price school lunch program or the school breakfast program, including through the USDA Community Eligibility Provision in the 2019-2020 or 2020-2021 school year;
- Received a Federal Pell Grant during the current award year;
- Experienced a substantial loss of income due to job loss or furlough since February 29, 2020 and the household had a total income in 2020 at or below \$99,000 for single filers and \$198,000 for joint filers; or
- Meets the eligibility criteria for a participating provider's existing low-income or COVID-19 program.

### To Register

To register for the Emergency Broadband Benefit Program, please contact your local internet provider. Here is a link to the list of providers here in New Mexico:

<https://www.fcc.gov/emergency-broadband-benefit-providers>

### For More Consumer Information

For more information, please go to the page:

<https://www.fcc.gov/consumer-faq-emergency-broadband-benefit>

## Rental Assistance Funding Available for Doña Ana County Renters & Landlords

DVS is encouraging landlords and veterans in Doña Ana County who are financially struggling during the COVID-19 pandemic to contact the county about a special grant offering rental assistance.

The U.S. Department of the Treasury has provide a \$9.3 million grant to the county's Emergency Rental Assistance Program (ERAP) for renters and landlords in Las Cruces, Sunland Park and Anthony, the Village of Hatch, the Town of Mesilla, and other unincorporated areas of the county.



The grant covers rent and renter/landlord utility payments. It does not cover mortgage payments nor mortgage owners' utilities (*see further below for info about mortgage assistance*).

But not enough renters or landlords have accessed the funds! As of April 29, only \$851,600 has been utilized to help individuals with their back rent and rental utilities under the ERAP. Per the U.S. Department of Treasury, the county must account for \$6.01 million by September 30, 2021—with the unspent amount reverting back to the treasury department.

### Below is what is covered by this federally-funded program:

- Rent (up to 15 months)
- Rent-to-own payments
- Up to 12 months of renter's utilities
- Mobile home lot rent
- **These funds DO NOT need to be repaid!**



There are income eligibility requirements. Information and application materials in English and Spanish languages can be found at <https://www.donaanacounty.org/rent-utilities-assistance>.

County staff are available to assist or answer any questions about the program by calling (575) 525-5898 emailing: [ERAP@donaanacounty.org](mailto:ERAP@donaanacounty.org). Please contact the staff for assistance—as incomplete applications can delay the internal processing.

### Homeowner/Mortgage Hardship Assistance (for all counties)

Homeowners anywhere in New Mexico who are experiencing a financial hardship because of COVID-19 can contact the New Mexico Mortgage Finance Authority for assistance with current or past-due mortgage payments. For information, please go to <https://www.housingnm.org/static/covid-assistance>.





## May Is Mental Health Awareness Month

May is Mental Health Awareness Month—and DVS is among a group of state agencies collaborating to bring attention to the issue of mental health—and pledging to reach out, listen, and offer hope to children, youth, elders, mothers, to end the stigma surrounding mental health.

One in five people will find themselves afflicted with a mental illness in their lifetime, but fewer than half of those patients seek treatment. The State of New Mexico considers the mental health of our communities vital to thriving, safe families and acknowledges that mental health is just health care. Join us to take the pledge to end stigma around mental

health and encourage others to take the pledge at <https://doseofwellness.com/>.

Throughout the month of May, state departments will focus on the populations they serve to educate the public on different methods of care, share the knowledge of state government experts on behavioral health with the public, and have courageous conversations to encourage entire communities to support behavioral health and engage in self-care.

The state is also highlighting its partnership with the New Mexico Crisis and Access Line to offer mental health care and connect patients to services they can access either through telehealth settings or a referral to providers in their community.

The New Mexico Crisis and Access Line is available 24 hours a day, 7 days a week, 365 days a year by calling 1-855-NMCRISIS (662-7474). The Crisis and Access Line also created an app, *NMConnect*: <https://nmcrisisline.com/wp-content/uploads/2020/12/NMConnect-One-Page-3.pdf> available through app stores for iPhone and Android devices. The *NMConnect* app allows one-click access to mental health professionals and resources.

### **Veterans Can Also Seek Help Through the New Mexico VA Health Care System**

Veterans who qualify for VA health care can contact the four Vet Centers here in New Mexico. These facilities, managed by the New Mexico VA Health Care System—focus solely on mental and behavioral health counseling and services:

**Farmington (505) 326-4383**

<https://www.va.gov/directory/guide/facility.asp?ID=490&dnum=All>

**Santa Fe (505) 988-6562**

<https://www.va.gov/directory/guide/facility.asp?ID=491&dnum=All>

**Albuquerque (505) 346-6562**

<https://www.va.gov/directory/guide/facility.asp?ID=489&dnum=All>

**Las Cruces (575) 523-9826**

<https://www.va.gov/directory/guide/facility.asp?ID=5635&dnum=All>

# Are you a Veteran?

## Questions or concerns about Gulf War Exposures?

*Get the information and answers you need:*

### Gulf War Exposures & Health Concerns

#### A Class for Veterans

Veterans will attend VIRTUALLY through WebEx via a personal computer, smart phone, or tablet.

**DATE:**

Thursday, June 10, 2021

**TIME:**

1:30pm - 3:00pm EST  
12:30pm-2:00pm CST  
11:30am-1:00pm MST  
10:30am-12:00pm PST

**PRESENTERS:**

- Michelle Robertson, MD, MPH
- Paulette F. Brower, LPC, NBCC, MBA

**LEARN ABOUT:**

- Potential Exposures
- Research Findings
- Health Effects
- Available Resources
- Steps to Manage Symptoms

**TO REGISTER TO ATTEND**

**[CLICK HERE](#)**

Click above on the words "click here" to obtain and complete the class registration form. Once completed, click on the black and white "register" button on the right side to submit the completed form. Email [NJWRIISCEDTEAM@va.gov](mailto:NJWRIISCEDTEAM@va.gov) with the subject header "Gulf War Class" if you are having difficulty with registration.

Only registered Veterans will receive class access. You will receive an attendance reminder via email two days prior to the class once you have registered.

The class will include information about combat deployment that may be disturbing to some Veterans. If you are aware that you may be negatively affected by this content, please discuss these concerns with your medical and/or mental health care provider. If you are experiencing a mental health issue, please do not hesitate to call National Veterans CrisisLine 1-800-273-8255 option 1, confidential crisis chat: <http://www.veteranscrisisline.net> or text: 838255. If a medical emergency occurs, call 911 or go to your nearest emergency room.



# News from AARP/New Mexico

According to the latest population projections by the U.S. Department of Veterans Affairs (VA), roughly 75% of the state's 151,200 veterans—or 113,600—are over the age of 50. DVS and AARP-New Mexico have pledged to collaborate to serve this majority portion of the veteran population. *The Guardian* has set aside space every month to provide news and information from AARP-New Mexico.

## 2021's Top Scams Targeting Older Americans

Fraud aimed at older adults are becoming more creative. “Scammers stay on top of whatever is new, such as the popularity of Zoom, COVID-19 vaccines and online shopping,” and then move fast to create ploys that best fit the moment, says Amy Nofziger, AARP's director of fraud victim support. Here are nine such frauds happening widely right now.

### 1). Zoom phishing emails

Con artists registered more than 2,449 fake Zoom-related internet domains in the early months of the pandemic, just so they could send out emails that look like they're from the popular videoconferencing website, according to the Better Business Bureau.

**The scheme:** “You receive an email, text or social media message with the Zoom logo, telling you to click on a link because your account is suspended or you missed a meeting,” says Katherine Hutt, national spokesperson for the BBB. “Clicking can allow criminals to download malicious software onto your computer, access your personal information to use for identity theft, or search for passwords to hack into your other accounts.”

**How to avoid:** Never click on links in unsolicited emails, texts or social media messages, Hutt says. If you think there is a problem with your account, visit Zoom's real website at [Zoom.us](https://zoom.us) and follow the steps for customer support.

### 2). COVID-19 vaccination card scams

Many who got a COVID vaccine posted selfies on social media showing off their vaccination card. Scammers immediately pounced.

**The scheme:** “With your full name, birth date and information about where you received your shot, scammers have valuable data for identity theft, breaking into your bank accounts, getting credit cards in your name and more,” Hutt says.

**How to avoid:** If you want to inform friends and family that you got your shots, a selfie with a generic vaccine sticker will suffice. “Or use a Got My Vaccine profile picture frame on social media,” Florida Attorney General Ashley Moody suggests. And review your social media security settings to choose who can see your posts.

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### 3). Phony online shopping websites

Phony retail websites aren't new, but they look more real today than ever before. "Fake sites are using photos from real online retailers and mimicking their look and feel," Hutt says.

**The scheme:** You click on an ad online or on social media, see stuff you like at a great price, enter your credit card info ... and never receive a product. "Or you receive a lower-quality item shipped directly from an overseas seller," Hutt says.

**How to avoid:** Never click on an ad to go to a retailer's website. Instead, bookmark the URLs of [trusted shopping websites](#) you visit frequently and use those, suggests Tyler Moore, professor of cybersecurity at the University of Tulsa. "Don't bother with trying to figure out whether the web address is real. Attackers adapt and change them frequently."

If you're considering buying from a new site, first check online reviews as well as the company's track record via the Better Business Bureau's online directory ([bbb.org](http://bbb.org)).

### 4). Celebrity impostor scams

Real celebs like Kim Kardashian and Justin Bieber grabbed headlines during the pandemic with social media money giveaways. Fans posted their cash-transfer app identifier (or \$Cashtag, in Cash App) for a chance at free money. Right away, [scammers posing as celebrities](#) started offering fake giveaways as a way to get people's private information.

**The scheme:** You get a note via social media, email or text message, claiming you won! You just need to verify your account info and send a small deposit up front.

**How to avoid:** If you really win, you won't be asked to send money first, says Satnam Narang of Tenable, a cybersecurity firm. "The easiest way to defeat this scam is to block incoming requests on your cash-transfer app. Remember: If it sounds too good to be true, it probably is."

### 5). Online romance scams

They're not just lurking on dating sites. "Romance scammers are getting close to unsuspecting women and men in online prayer groups and book groups, [through online games like Words With Friends](#) and other groups people are turning to during pandemic isolation," Nofziger says.

**The scheme:** Scammers typically lure their romance marks off of sites that may be monitored and onto Google Hangouts, WhatsApp or Facebook Messenger, where no one's watching. Eventually they hit you up for money.

**How to avoid:** Rule number one: Never send money to someone you've never met in person. And say no to requests for suggestive selfies and videos that a scammer can later use to blackmail you. "It's flattering to be told you are attractive," Nofziger says, "but it will be used against you."

### 6). Medicare card scams

Scammers are emailing, calling and even knocking on doors, claiming to be from Medicare and offering all sorts of pandemic-related services if you "verify" your [Medicare ID number](#).

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**The scheme:** The offers include new cards they claim contain microchips. Some posers are asking for payment to move beneficiaries up in line for the COVID-19 vaccine.

**How to avoid:** Hang up the phone, shut the door, delete the email. According to the Centers for Medicare & Medicaid Services, Medicare will never contact you without permission for your Medicare number or other personal information. And it will never call to sell you anything. Guard your Medicare number and never pay for a COVID vaccine. It's free.

### 7). Peer-to-peer (P2P) payment scams

The rise of smartphone tools like CashApp, Venmo, Zelle and PayPal, which let you transfer money directly to another person, has led to a range of frauds.

**The scheme:** “One of the more pervasive is the so-called ‘accidental transfer of funds’ scam,” Narang says. “A scammer sends hundreds of dollars, then sends a follow-up message requesting the money back, claiming it was ‘an accident.’ “ But the original transfer was made with a stolen debit card; those funds will eventually be removed from your account. And you're out the money.

**How to avoid:** Scrutinize money requests before hitting “accept.” To be extra diligent, “disable [or block] incoming requests altogether on your app and only use it for sending money,” Narang suggests. Enable it when someone you trust is about to send you cash. And ignore a notice to return an accidental deposit. Report the incident to the app's support team to resolve the dispute.

### 8). Social Security scam calls

Scammers are using “spoofed” phone numbers that look like they're coming from Washington, D.C., to appear credible.

**The scheme:** You get a scary phone call saying your Social Security number was used in a crime — and you'll be arrested soon if you don't send money to fix it. “They may say your number was used to rent a car where drugs were found and that the Drug Enforcement Agency is on their way to your house,” Nofziger says. “The caller may refer you to a local law-enforcement website where you can see the person's picture. You think you've checked it out, call them back and send money.”

**How to avoid:** “Don't pick up the phone unless you absolutely know who's calling,” Nofziger says. “If it's important, they'll leave a voicemail.”

### 9). Account takeover scam texts

Scammers are sending fake text messages alleging there's big trouble with your internet account, a credit card, bank account or shopping order on Amazon. They want you to click on links and provide personal info.

**The scheme:** The urgent-sounding text message may have a real-looking logo. “People don't expect scammers to use text messages, so they're more likely to click,” Moore says.

**How to avoid:** Remember, don't click on links in emails and texts that you haven't asked for. Call your bank or credit card company to check for a problem. Installing security software on your computer and keeping it updated is also crucial, says cybersecurity expert Brian Payne, of Old Dominion University in Norfolk, Virginia.

[AARP's Fraud Watch Network](#) can help you spot and avoid scams. Sign up for free [Watchdog Alerts](#), review our [scam-tracking map](#), or call our toll-free [fraud helpline](#) at 877-908-3360 if you or a loved one suspect you've been a

# Veterans Community Bulletin Board

***The Guardian will publish event and informational flyers provided to DVS by veterans and non-profit community service agencies.***

***These flyers are published for the convenience of New Mexico's veteran community. Inclusion in The Guardian does not constitute an endorsement by DVS of the organization, content, products, or services contained therein.***

- Flyers must have the name of a point-of-contact from the organization...along with the contact's phone number or email address. Flyers without this information will not be published.
- DVS is not responsible for the accuracy of the content, products, or services in these flyers.
- Views expressed in these flyers are the independent views of the authors/owners of the third-party entity that created the flyer—and does not necessarily reflect the views of DVS.
- To the maximum extent permitted by law, DVS expressly denies liability for any and all losses suffered by any persons or organizations who, in their independent discretion and reliance, either directly or indirectly rely on content, products, services or information offered by these independent third-party organizations.
- DVS reserves the right to edit or decline publishing of any flyer.



# McKinley County Veteran Services Collaborative Presents:

## How to be Financially, Physically, Spiritually, and Mentally Fit

### 4-Part Webinar Series

**SPECIAL LIVE PRESENTATION: 10:00 AM**

TAKING CONTROL OF YOUR FINANCES:  
DEVELOPING A SPENDING PLAN



PRESENTATION 2: 10:30 AM  
HOW TO ACCESS MY HEALTHVET  
[HTTP://VA.GOV/](http://VA.GOV/)

PRESENTATION 3: 11:00 AM  
HOW TO OPT INTO THE GOODFOODNM TEXTING PROGRAM

**GOODFOODNM**  
<https://farmersmarketsnm.org/>



Zoom link sent post-registration  
Broadcasted on the NMDVS FB Page

**MAY 28 @10AM**

Register at <https://virtualseriespart1.eventbrite.com>



You are part of the solution.



**CITY OF GALLUP**





 **Veterans  
Crisis Line**  
1-800-273-8255 **PRESS 1**

# Operation Veterans Wellness

**30 Day 60 Mile  
Challenge**

# Virtual Run

## June 2021



<https://OVWvirtualRun2021.eventbrite.com>

**REGISTER ONLINE**

**FREE**



SCAN QR CODE FOR MORE DETAILS





# Free Civil Legal Advice *for Veterans*

June 1, 2021 • Sept. 14, 2021 • Nov. 9, 2021

**Via confidential phone call on your  
phone between 8:30 a.m.–4:30 p.m.**

- Family Law (divorce, custody/  
visitation, child support)
- Consumer Rights
- Bankruptcy
- Landlord-Tenant
- Foreclosure
- Employment

Phone calls are on a sign-up only basis. Help is contingent on volunteer attorneys.  
If you have any further questions, please contact the  
Veterans Justice Outreach Program at 505-206-9086.



State Bar of New Mexico  
Young Lawyers Division



**NMPBS / KNME Ch. 5.1 & KNMD Ch. 5.4 / 9.1**

presents

**Veterans-Related & Memorial Weekend programs throughout MAY 2021**

**For Those Who Serve / Served, and Their Families, Friends & Communities**

For more details, please visit [www.nmpbs.org](http://www.nmpbs.org)

*Programs are available for streaming following the broadcast on the PBS Video App.*



**ERNIE PYLE: LIFE IN THE TRENCHES**

**Ch. 5.1 – Sunday, May 9, 10 p.m.**

Known as "America's storyteller," famed Pulitzer Prize-winning WWII correspondent, columnist, & New Mexico resident Ernie Pyle remains one of American history's most beloved journalists.

**CHARLOTTE MANSFIELD: A WOMAN PHOTOGRAPHER GOES TO WAR**

**Ch. 5.1 – Sunday, May 9, 11:30 p.m.**

Explore the remarkable story of the pioneering military career of Charlotte Dee Mansfield, a photographer and photo analyst in the Women's Army Corps.

**RISE OF THE NAZIS “The First Six Months In Power**

**Ch. 5.4 / 9.1 - Tuesday, May 11, 7 p.m.**

The Nazis had the power to ban free speech, books are burned, and Jewish people, gay people and those holding anti-Nazi beliefs began to disappear.

**NAZI MEGA WEAPONS “Fortress Berlin”**

**Ch. 5.4 / 9.1 - Tuesday, May 11, 10 p.m.**

April, 1945. Hitler is in the center of Berlin, 10 meters underground, surrounded by 4-meter thick concrete walls, in rings of ingenious defenses. But the Russians are advancing.

(Continued on next page)

**WWII MEGA WEAPONS “The Tunnels of Okinawa”****Ch. 5.4 / 9.1 - Tuesday, May 18, 10 p.m.**

Learn why Imperial Japan built a network of defensive lines, bunkers and fortifications across the island of Okinawa- turning it into a deadly killing machine- and consider its grisly legacy.

**NOVA “Hindenburg: The New Evidence”****Ch. 5.1 - Wednesday, May 19, 8 p.m.; Sunday, May 23, 10 a.m.****Ch. 5.4 / 9.1 - Saturday, May 22, 8 p.m.**

80 years after the world’s largest airship ignited in a giant fireball, newly discovered, never-before-seen amateur footage of the crash has surfaced, showing the airship’s final seconds from a fresh angle.

Using the footage, new experiments point to a final solution of the mystery.

**HISTORY DETECTIVES “Civil War Soldier’s Letter”****Ch. 5.4 / 9.1 - Thursday, May 20, 8 p.m.**

This program investigates a Civil War soldier's letter, and fabric from an aircraft that could be linked to Charles Lindbergh and Igor Sikorsky.

**KOREA: THE NEVER-ENDING WAR****Ch. 5.1 - Sunday, May 23, 10 p.m.**

Often considered a "forgotten war," the Korean War was an important turning point in world history that still reverberates today.

**THE QUEEN AT WAR****Ch.5.1 - Sunday, May 23, 7 p.m.; Ch. 5.4 / 9.1 - Tuesday, May 25, 7 p.m.**

Learn how the longest reigning monarch in British history was shaped by World War II, as her experiences mirrored those of the public.

**WWII MEGA WEAPONS “Battleship Yamato”****Ch. 5.1 - Tuesday, May 25, 10 p.m.**

How did Japan, in a bid to dominate the Pacific, build the biggest battleship in the world?

**HISTORY DETECTIVES “Propeller from a World War II Drone”****Ch. 5.4 / 9.1 - Thursday, May 27, 8 p.m.**

The Team investigates a propeller from a World War II drone, a wooden club that could be Teddy Roosevelt's and a letter that Clara Barton could have written concerning a soldier's life.

**NATIONAL MEMORIAL DAY CONCERT****Ch. 5.1 - Sunday, May 30, 7 p.m. & again at 8:30 p.m.****Ch. 5.4 / 9.1 - Monday, May 31, 7 p.m. & again at 8:30 p.m.**

Tune in to the 32nd annual broadcast of America's national night of remembrance, honoring the military service of all our men and women in uniform, their families, and those who have made the ultimate sacrifice for our country, with special tributes to Vietnam Nurses, the 70th Anniversary of the Korean War, the 20th Anniversary of 9/11 and Gold Star Families.

The All-Star Line-up is hosted by Joe Mantegna and Gary Sinise, with General Colin Powell, Gladys Knight, Vince Gill, Sara Bareilles, Alan Jackson, Denyce Graves, The Four Tops, Steve Buscemi, Joe Morton, Kathy Baker, and more, with the National Symphony Orchestra.



# News from VA



## Law Expands Veteran Housing Benefits

May is National Moving Month and many veterans may find themselves moving to a new address as they take advantage of the Department of Veterans Affairs (VA) expanded [home loan program](#), which now includes additional benefits for eligible borrowers.

VA is currently implementing Public Law 116-315 containing three key loan provisions for Vietnam War era veterans, eligible National Guard members, and service members, veterans and certain surviving spouses with VA-guaranteed loans.

“The law, known as the Johnny Isakson and David P. Roe, M.D. Veterans Health Care and Benefits Improvement Act of 2020 offers new and renewed homeownership possibilities,” said Acting VA Under Secretary for Benefits Thomas Murphy. “These few changes can have a significant impact on our current homeowners, especially for those who were previously ineligible but now have the opportunity to use the benefits they have earned.”

According to the U.S. Department of Transportation, an estimated 35 million people will relocate this year, with most taking place between the start of the peak season for moving in May through September. It’s possible that these numbers could increase with the following expansions to the program:

- Expanded criteria for eligibility among Vietnam-era veterans to those whose wartime service began on or after Nov. 1, 1955. The previous start date to qualify for the VA home loan benefit as a Vietnam-era veteran was Feb. 28, 1961.
- Enhanced access to service members and some veterans of the National Guard. The new statutory authority extends eligibility to members of the National Guard who have been mobilized to perform full-time guard duty for at least 90 cumulative days, with 30 days of that service being consecutive.

Service members, veterans and certain survivors with VA-guaranteed home loans or VA direct loans whose residences have been substantially damaged or destroyed in an area that has been declared a major disaster by the President are now eligible to be charged a first time use funding fee on a VA-guaranteed loan rather than a subsequent use funding fee. The borrower’s next VA-guaranteed loan must be for the repair of the damaged or destroyed residence or purchase or construction of a new home closed within three years of the presidential declaration of the disaster.

For more information go to [VA’s Loan Guaranty page](#)

## Enrollment Now Open For Accelerated Program to Prepare Veterans For High-Demand Careers

As part of the American Rescue Plan, the U.S. Department of Veterans Affairs (VA) is accepting applications from veterans interested in the [Veteran Rapid Retraining Assistance Program \(VRRAP\)](#).



VRRAP gives eligible veterans who lost their job due to the COVID-19 pandemic access to employment reeducation to qualify for high-demand occupations.

“Through efforts like the Veteran Rapid Retraining Assistance Program, VA is investing in Veterans so they can help grow a vibrant, resilient and equitable economy,” said VA Secretary Denis McDonough. “The [high-demand occupations](#) identified by VA in partnership with the Department of Labor, include health care, education, media, engineering and high-tech opportunities.”

“With so many veterans facing unemployment as a result of the pandemic, we worked hard to ensure the latest COVID-19 relief package included the best possible tools to get veterans and their families through this economic crisis,” said Senate Veterans’ Affairs Committee Chairman Jon Tester (D-Mont.). “The VA Rapid Retraining Assistance Program will cover the costs of training to get more veterans into high-demand jobs to provide for themselves and their families. I look forward to working with VA to get more veterans enrolled in this critical program and quickly back on their feet.”

“As we begin to see the end of this pandemic on the horizon, there are still too many veterans reeling from the economic impacts of this past year,” said House Veterans’ Affairs Committee Chairman Mark Takano (D-California). “Thanks to President Biden’s American Rescue Plan, help is finally on the way for veterans who lost their jobs as a result of the pandemic. After a tough year, this rapid retraining assistance will help our veterans get back to work, and I encourage all eligible veterans to enroll in this critical program as soon as possible.”

Veterans participating in VRRAP will receive up to 12 months of tuition and fees and a monthly housing allowance based on Post-9/11 GI Bill rates. A Veteran must meet the following criteria for eligibility:

- Be at least 22 years old but not more than 66 years old.
- Be unemployed due to the COVID-19 pandemic.
- Not be eligible for GI Bill or [Veteran Readiness and Employment](#) benefits.
- Not be enrolled in a federal or state jobs program.
- Not be receiving VA disability compensation because you are unable to work.
- Not be receiving unemployment compensation, including any enhanced benefits under the [CARES Act](#).

The VRRAP [webpage](#) provides information about participating educational institutions and more.

VRRAP was enacted March 11 and is part of the [American Rescue Plan](#), a \$1.9 trillion economic stimulus package, with aid targeted to assist individuals and businesses recover from the effects of the COVID-19 pandemic. The program ends 21 months after enactment and is limited to a maximum of 17,250 participants and up to \$386 million.