America has a solemn obligation to assure that the men and women who have served and sacrificed for this country and the cause of freedom will never be forgotten or neglected.

~ Jesse Brown ~
When Adams stepped down, Richard E. Marbes turned to the talented and extraordinarily professional Arthur H. Wilson to lead the organization. A veteran of the Vietnam War, Wilson had served as the DAV National Service Director for 12 years and the previous year as Executive Director of the DAV’s Washington Headquarters.

He was the first Vietnam veteran to enter the DAV’s NSO training program in 1966, and he rose through a variety of increasingly responsible positions within the organization’s National Service Program. A strong, effective leader, Wilson’s presence spoke of the confidence the organization felt as it prepared for the future.

Wilson’s management style was to be proactive rather than reactive—using foresight based on the best knowledge available. His management decisions, large and small, were made from a position of intellectual strength, tempered with accurate evaluation of the facts available. Using the valuable knowledge available in all ranks and levels of the DAV, Wilson frequently sought input from those with expertise in evaluation and execution.

One of the great changes brought about by Adjutant Wilson was his demand for fiscal responsibility and accountability. While government and private industry often boasted of reengineering their operations, the DAV lived it. The DAV completely revamped how its business was done by embracing and investing in new technology, permitting work to be accomplished more effectively and efficiently. As a result, fewer employees were needed to accomplish daily tasks. “My pledge to our employees during these times of efficiency was that no one would lose his or her job,” said Wilson. “No one did.”

Wilson insisted that projects be based on sound business practices and principles. Most of all, they had to be worthwhile. His spirit was infectious. In a short time, everyone at the DAV was emulating his leadership.

Wilson moved aggressively to strengthen the DAV’s National Service Program. Through his leadership, DAV legislative clout was fortified. He continued to build the organization’s reputation in Washington for promoting reasonable, responsible legislation to gain needed benefits and services for disabled veterans and their families, while protecting current benefits and services.

From the beginning, Wilson also stressed the need for employment and training for disabled veterans, who have historically fared far worse than others in the workplace.

He continued to forge DAV voluntary service programs to help disabled veterans. Wilson fostered the extensive growth of the DAV Transportation Network and Hospital Service Coordinator Program. He made it clear that he placed great importance on these efforts to help coordinate services for hospitalized veterans and to provide transportation to and from VA medical facilities for sick and disabled veterans. He created the DAV Homeless Veterans Initiative, promising to not leave our wounded behind.
Under Wilson’s skilled leadership, DAV and Auxiliary volunteers continued to contribute millions of hours of service each year to hospitalized veterans as VA Voluntary Service (VAVS) volunteers. He successfully directed these and other services to continue to meet the needs of disabled veterans and their families nationwide. All this had a beginning, and it was Wilson’s vision.

**Building the Future**

To strengthen the leadership, Adjutant Wilson appointed combat-disabled Vietnam veteran Richard E. Patterson as Executive Director of National Headquarters in 1994. He became the Chief Financial Officer of the organization, overseeing fundraising, accounting, administrative tasks, information technology, communications, supply, and plant operations.

Patterson joined the DAV’s professional staff as a National Service Officer in Boston in 1972 and by 1975 had become supervisor of the DAV’s Providence, R.I., office. In 1978 he was transferred to the DAV’s National Appeals Staff in Washington, D.C., where he represented veterans and their families at the Board of Veterans Appeals. He supervised the Appeals Staff from 1981 to 1988, when he was promoted to Associate National Service Director at the DAV’s Washington, D.C., Headquarters office. There he helped manage all aspects of the DAV’s National Service Program, which employs 270 NSOs in 69 offices nationwide and in Puerto Rico.

Patterson had earned an excellent reputation as a dedicated and professional National Service Officer and powerful advocate of veterans’ rights. Wilson chose him as National Headquarters Executive Director with the knowledge that his potential to serve the DAV was far greater. His outstanding career has been exemplary and his service as Chief Financial Officer has been excellent throughout the years.

Turning to the leadership of the National Service and Legislative Headquarters in Washington, D.C., Adjutant Wilson appointed David W. Gorman, a combat-wounded double amputee of the Vietnam War, as Executive Director in 1995. His responsibilities included oversight of the DAV’s National Service, Legislative, and Voluntary Service Programs. He became the organization’s principal spokesperson before Congress, the White House, and the U.S. Department of Veterans Affairs.

In his role as Executive Director at Washington Headquarters, Gorman displayed outstanding expertise in dealing effectively with the many leaders throughout the government and Congress.
Gorman benefited from his outstanding reputation of being one of the Nation’s foremost experts regarding the VA’s complex array of services and programs to assist America’s veterans and their families. Due to his comprehensive understanding of the VA’s inner workings, he served on numerous VA and congressional advisory committees, as well as many ad hoc groups, seeking ways to better serve America’s veterans.

Gorman had come up through the ranks as a National Service Officer in the DAV’s Boston office in 1971, rising to the post of supervisor of the organization’s Providence, R.I., office the following year. In 1975, he was assigned to the DAV National Appeals Staff, which represented veterans in claims before the VA Board of Veterans Appeals (BVA) in Washington, D.C. He was later promoted to supervisor of the DAV National Appeals Staff.

In 1981, Gorman assisted in the management of the DAV’s National Service Program, and was promoted to Assistant National Legislative Director for Medical Affairs in 1983, and then to Deputy National Legislative Director in 1994.

With perhaps the most effective and professional leadership in place, Wilson had plotted a new course for the DAV.

“Our issues had to do with the future,” said Ken Wolfe. Big changes were under way, including some staffing changes. Wilson’s efficiencies and cost savings were quickly working. “I had a chance to watch Art, Fred, and Dale, and then later Rick Patterson and Dave Gorman, revamp and revitalize the National Service Program. The Academy was formed to offset the attrition of the departing National Service Officers. The new corps of NSOs were excellently trained. The DAV had returned to the program that worked so very well back in the mid 40s when The American University was formed and in 1967, the training at Catholic University. A decision was made to bring in additional support staff to improve the efficiency of National Service Officers. The service ranks began to swell from 220 to 260 NSOs. They were supported by new computers, printers, and necessary software to make the NSOs more effective and efficient in the field. The beneficiaries of these advances in manpower and technology were the hundreds of thousands of disabled veterans and their dependents, who received professional representation from the DAV’s corps of National Service Officers.

Aware that the DAV’s future belonged to younger men and women, Wilson brought in a large number of veterans from the Persian Gulf War and other post-Vietnam conflicts to join the DAV’s professional staff. Over the next decade, they became the fabric of DAV leadership, adding their energy and zeal to DAV initiatives. Today, they make up well over 95 percent of the DAV’s corps of National Service Officers.
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Gulf War veterans were targeted by the DAV. Today, those individuals have more than ten years of service, and the DAV was the first organization that made a concerted effort to employ them. This is not unusual. It was the same for the World War I and World War II veterans. It was primarily the World War II and Korean War veterans that brought Vietnam veterans to work for the DAV. Each generation of veterans gave new veterans the opportunity to work on behalf of all veterans.

Veterans from the Gulf War now hold several of the highest management and executive positions within the organization, including leadership of the National Service and Voluntary Service Programs, demonstrating the organization’s commitment to the future.

The Academy

The DAV’s goal of replenishing its corps of NSOs began in 1994, when the first class completed a 16-week training course at the DAV National Service Officer Training Academy at the University of Colorado at Denver.

Those 20 new NSOs reported to National Service Offices nationwide to complete their 16 months of thorough training and to begin their careers with a solid foundation for their continued education and training. Then Secretary of Veterans Affairs Jesse Brown was invited to speak to the first class at the Academy, but he declined, asking to make
a greater contribution. Secretary Brown asked to instruct a class at the Academy. The new NSO candidates were greeted in one of the first classes by a member of the President’s Cabinet instructing them on information they would need to know to help serve disabled veterans. This first class of Academy graduates were given an experience that they would remember throughout their careers in service to disabled veterans and their families.

Adjutant Wilson said during the first graduation ceremonies, “These NSOs now entering the DAV service corps are absolutely the future of the DAV.”

The National Service Officer Training Academy in Denver, created to fill the gap caused by the retirement of many experienced NSOs, fulfilled its purpose and came to a successful conclusion in 2001. It had provided a new corps of highly trained and motivated NSOs who took their places in the field helping disabled veterans and their families. After twelve full classes, which graduated 290 National Service Officers, the academy was terminated in favor of the time-proven on-the-job training program to fill future NSO needs. To ensure that National Service Officers were well acquainted with every discipline needed to service their veteran clients, Adjutant Wilson directed the National Service staff to update and reinstate a Structured and Continuing Training program. It provided NSOs with regular training and information courses that enriched their knowledge of every aspect of the service program.

Washington Battles
Throughout the 1990’s, the DAV’s presence in Washington, D.C., was increasingly crucial. Following the Gulf War, Congress and the Administration constrained VA spending despite the increased costs associated with caring for tens of thousands of Gulf War veterans suffering from Gulf War Syndrome and an aging veteran population. DAV legislative efforts became more focused on the fight to adequately fund VA health care and benefits programs.

Leading the legislative efforts was Washington Headquarters Executive Director David Gorman. With his extensive background in both Service and Legislative issues, Gorman’s expertise and his dogged determination to succeed in doing what was best for veterans relentlessly prevailed. When lawmakers sought to confuse issues, Gorman forced the return to clarity. He insisted that those who sought to reduce VA services for disabled veterans to recognize the effects of their actions.

Gorman was the leading voice in Washington, intelligently influencing those in Congress to fulfill the moral obligation of government to care for the men and women disabled in the defense of American liberty. “To do anything less,” he said, “was an aberration of the promise made to every American who wore the uniform in the services of the United States.”

One of the most pressing issues was the health care needs of Gulf War veterans. The DAV pressed for VA regulations to expand the list of undiagnosed illnesses for which these veterans could receive health care and compensation. The categories represented a wide range of symptoms most frequently noted in the first 17,000 completed and analyzed examinations of participants in the VA’s Persian Gulf Registry.

Despite the DAV’s vigilance in fighting for the compensation and health care needs of those suffering from Gulf War illnesses, dozens of studies were conducted over the subsequent years. All failed to identify the cause for the chronic health problems. Researchers finally decided that the illnesses were probably caused by exposure to chemical and biological weapons.

The DAV had long called on the Administration to halt the testing of experimental drugs on veterans and U.S. military personnel without first obtaining their permission and advising them of potential side effects. An example of such abuses was the use of an anti-nerve-gas drug given to U.S. troops in the Gulf War. In the late 1990’s, the DAV helped extend the two-year timeframe for eligibility for sick Gulf War veterans; this allowed those men and women more time to file disability claims for undiagnosed illnesses.

The DAV successfully urged Congress to authorize the VA to establish for the first time a presumption of service connection for illnesses associated with the Gulf War. The action removed a significant barrier to obtaining needed medical care and disability compensation for Gulf War veterans.

The DAV again was instrumental in gaining congressional passage of a law requiring the VA to continue providing priority health care to Gulf War veterans with undiagnosed illnesses.

Following a federal court ruling that the VA improperly withheld millions of dollars in service-connected disability compensation and death benefits for Vietnam veterans and their survivors, a review was ordered of all benefit claims for Agent Orange exposure that had been denied. The DAV helped identify thousands of Vietnam veterans or their survivors who may have been wrongly denied benefits.
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As our Nation moved closer to normal relations with Vietnam, the DAV again called for full-faith cooperation on POW/MIA issues. As a part of the requirements for full diplomatic relations with Vietnam, the DAV insisted that our Nation demand a full accounting for the more than 2,200 Americans missing from the Vietnam War.

For years the DAV had been working with the VA to improve the quality and timeliness of the claims adjudication system, which was backing up at a horrific rate, partly due to the new decisions of the United States Court of Veterans Appeals. To help solve the problem, the DAV won congressional support to pass legislation to accelerate claims processing for veterans’ benefits.

In addition, lawmakers directed the VA to expedite remedied cases by the Board of Veterans’ Appeals to regional offices. Efforts to ensure accurate, timely claims decisions for our Nation’s veterans and their families continues to be a top priority for the DAV.

Building Up Programs of Service

Department and Chapter programs have always been vibrant and essential components of the DAV’s mix of services for disabled veterans and their families. However, the 1990’s saw a great drive throughout the DAV to renew the vigor of all programs of service for disabled veterans, not just those offered by the National Organization.

As that trend developed, the DAV Charitable Service Trust became a major force in building better lives for disabled veterans. Founded in 1986, the Trust was established to respond to the rapidly growing needs of disabled veterans and their families in the wake of significant government cuts.

Various VA programs and those of other federal agencies and departments were reduced as the federal budget deficit continued its relentless growth during the 1980’s. The DAV refused to stand on the sidelines as efforts to cut veterans’ programs increased every year and the political climate of neglect and forgetfulness became more pronounced.

The Trust, funded with a $10,000 grant from the National Service Foundation, was created to assist contributors who wished to support the DAV’s programs through special gift arrangements. These include pledges through workplace giving programs like the Combined Federal Campaign, United Way, State and corporate workplace programs, and employee matching gift programs.

The first DAV Charitable Service Trust board, elected in 1987, included William R. McCartin, Chairman; Dean Ascheman, Vice Chairman; John Wiedeman, Secretary/Treasurer; and Richard J. Cosgriff, William E. Leach, National Adjutant Denvel Adams, and National Commander Kenneth G. Musselman.

The Trust supported initiatives both inside and outside the DAV, seeking out innovative programs that provided quality service and rehabilitation to disabled veterans. Typically the Trust funds programs that don’t fit easily into service offerings of the VA and veterans’ organizations. It has focused its attention on a variety of issues ranging from homeless veterans to amputee research to sports therapy. The range of grant partnerships that the Trust has developed over the years is extremely broad, reflecting the scope of the needs among today’s disabled veterans. The initial $10,000 grant that created the Trust has grown to nearly $2.2 million by 2004, with $1.3 million awarded in Trust grants to programs serving disabled veterans and their families.

Under the leadership of National Adjutant Wilson, the DAV National Service Foundation created the Colorado Trust in 1996. It was created as a component of the Foundation as a means to help Departments and Chapters provide new and enhanced services to disabled veterans and their families.

The DAV Department of Colorado contributed $500,000 to get the Trust started. Those funds, and all future donations, were matched by the DAV National Organization up to $3 million a year. By the end of the first year, the fund totaled more than $1.1 million.

The Colorado Trust is today the primary funding source for DAV Voluntary Services, allowing Chapter and Department purchases of transportation network vans, supporting the Hospital Service Coordinator program and Chapter and Department service programs.

Its support for voluntary service programs directly fulfills the DAV’s mission to build better lives for disabled veterans and their families.
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Meanwhile, the DAV continued to increase its efforts for fair and equitable employment for disabled veterans. Surveys by the U.S. Labor Department found that unemployment among veterans with serious service-connected disabilities was nearly three times the national average for all workers.

With these and other employment restraints, the number of homeless veterans began to grow in the late 1990s. The heartbreaking truth was that surveys found that more than 250,000 veterans were destitute and homeless at one time or another during any given year. Men and women who had served their nation honorably, suffering with disabilities, were forgotten by our Nation.

In response, Adjutant Wilson formed the Homeless Veterans Initiative which gave new meaning to our Nation’s promise that, “We don’t leave our wounded behind.” Wilson organized a system to help DAV Chapters and Departments assist homeless veterans by sponsoring homeless veteran “standdowns,” working with other organizations helping homeless veterans, and creating an environment in which homeless veterans would receive the care and comfort they deserved as proud American veterans.

Even before the program was formalized, the DAV was clearly a leader in seeking out and helping to restore the lives of homeless veterans. Along abandoned railroad tracks, in cardboard shelters, in the countryside, and off in the mountains, DAV volunteers sought out homeless veterans to give them food, clothing, medical attention, and assistance. The DAV called on Congress to strengthen programs aimed at eliminating unemployment and homelessness among America’s veterans. The organization urged continued legislative support for job counseling and employment and training programs for veterans.

The DAV’s support was strengthened when Miss America 2000, Heather French, became a powerful spokesperson on behalf of homeless veterans. By 2000, the DAV had donated more than $1 million to homeless veterans programs across the Nation.

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As a component of the Foundation, the Colorado Trust provides a vehicle through which Departments and Chapters with excess resources can help fund other Departments and Chapters that have significant needs for service programs but few resources. From 1996 to 2004, the Colorado trust has awarded grants of nearly $12 million.

In conjunction with the trust programs, the DAV financially planned for the future by expanding its securities investments. Funds were placed with high-level investment managers. The addition of a highly qualified professional staff such as the General Counsel at National Headquarters proved remarkably successful by reducing the expenses of hiring outside consultants. For example, the addition of General Counsel and Director of Planned Giving Chris Clay has resulted in millions of dollars in savings, plus inspired leadership in new methodologies in DAV investments.

The DAV was no longer relying on outside counsel for advice. Chris Clay was efficient at managing legal cases, and took great pride in keeping expenditures as low as possible.

In the 1990’s, the DAV Planned Giving Program was mostly dormant with less than $2 million in accounts. There was no formal process or program to go after planned giving. The DAV gained the knowledge and insight of Thomas Keller and Wayne Burton, who built a successful planned giving program. It is expected that 2004 will be the best year ever, with an anticipated $6 million being donated. “It keeps getting better and better every year,” said Patterson. Now managed by Clay and a small staff, it is a cost-efficient program that is providing increased benefits.

The DAV was also responsible for cost-efficient savings for the Department of Veterans Affairs. Historically, one of the greatest areas of involvement of DAV and Auxiliary members has been the VAVS program. When that program marked its 50th anniversary in 1996, it could count 94,000 volunteers. Most of them were DAV and Auxiliary volunteers, who worked within the program from its beginning, donating more than 440 million hours.

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HEATHER FRENCH — MISS AMERICA 2000

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The DAV’s continuing support for disabled veterans drew national attention in June 1998 when 147 new vans were donated by the DAV to the Department of Veterans Affairs.

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for the Transportation Network during a four-day celebration in Washington, D.C. The ceremonies were hosted by National Commander Harry McDonald, Jr., and Adjutant Art Wilson, and featured Senator John D. Rockefeller (D-W.Va.), Ford Motor Company Chief Executive Officer Alex Trotman, NASCAR driver Dale Jarrett, and other members of the U.S. House and Senate.

The memorable Capitol Drive-Away began with a Flag Day ceremony at the Women in Military Service for America Memorial at Arlington National Cemetery. Following the ceremony, all 147 vans paraded across the historic Memorial Bridge over the Potomac River in Washington, D.C., passing the Lincoln Memorial and the U.S. Capitol. On June 16, the vans were parked on the West Front Lawn of the Capitol building in a display showing Congress the magnitude of the DAV’s contribution to America’s disabled veterans. As the vans were presented to the VA, Commander McDonald noted they “exemplify the spirit of volunteerism that makes the DAV such a great organization.”

Ending the event, Jarrett officially launched the Capitol Drive-Away by declaring, “Drivers, start your engines.” The parade of vans left the Capitol grounds under police escort, exiting the city down historic Constitution and Pennsylvania avenues for their ultimate destinations to VA medical centers in 41 States.

Increasing Support

The DAV’s successes through the 1990’s included the fundraising program and additional mailings of address labels to millions of Americans. Annual mailings increased substantially, which subsequently increased donations. It was, however, DAV’s investments in new equipment and talented personnel that greatly increased the productivity and efficiencies of the organization. New computer systems created an environment that allowed increased flexibility in the use of information. The modernization of the DAV’s infrastructure was significant and thorough.
The DAV operates more efficiently than many other organizations. It is the single largest not-for-profit mailer in the country. Similar organizations are satisfied with a 2 percent return on net prospect mailings to prospective new contributors. The DAV receives 4 percent or 5 percent.

DAV has long protected its most important asset—its good name. With more than a half-million nonprofit organizations, the DAV has done well over the past 10 years to protect and preserve its good name with the introduction of the Department fundraising program and meeting the standards of oversight agencies.

A significant step was moving from a mainframe computer in 1994 to modern, new technology that permitted the DAV to be at the forefront of the new Information Technology revolution. The central standard used by the DAV was to promote progress, instead of satisfying current needs. The DAV was planning for the future and new technological advances by thinking beyond normal limits. The replacement of the aging mainframe computer with network servers allowed DAV employees to work with newer and faster computers that generated superior products.

“We were thinking outside the box,” said Patterson. “We were willing to take some chances, willing to explore beyond our small circle. We were innovative and acted on intuition, not what we knew to be fact. Art Wilson said there’s got to be a better way to handle the return in the gift processing, and he told me you’ve got to find a better way.”

Patterson and Hart attended an information technology show in Houston, Tex., not knowing what they were going to see. They returned enthused and enlightened. It was creative thinking that permitted the DAV to undertake revolutionary advances. Professionals were hired to do important jobs, and they were given the support they needed to continue the organization’s excellent performance.

The mainframe computer system had been in place for nearly 20 years. Old and antiquated, there were few who knew how to repair it. That was a key factor in moving away from the mainframe environment.

An Information Technology Department was created and staffed with knowledgeable and experienced employees who increasingly met the DAV’s soaring need to be faster and more efficient. The results of improved technology and efficiency meant that the DAV was doing more with less. For example, in 1994, there were 250 employees at the DAV National Headquarters. Today there are 199 employees doing twice as much work.
National Headquarters did not have a training budget in the early 1990’s, so employees came with the skills they had. The DAV really didn’t invest in their future as well as its own. As a result the DAV began sending employees to training seminars and trade shows as a part of doing business. Information Technology employees were certified. It was a win-win situation. Once obtaining certification, they became more valuable to DAV.

The benefits of the new information system had immediate and long-term consequences, allowing for fast and continuous growth. From 2000 through 2004, each successive National Commander witnessed an increase in membership to consecutive all-time highs each year.

**The Fight for Justice**

In the late 1990’s, the DAV reinvigorated the struggle against a century-old federal inequity—the 100-year-old ban against allowing military retirees to receive both retirement benefits and disability compensation. The organization repeatedly urged Congress to pass meaningful legislation to allow military retirees with service-connected disabilities to receive both their full longevity retirement pay and VA disability compensation.

As a result, the DAV’s longstanding quest for corrective legislation gained increasing support in Congress. Progress was made toward a fair and equitable system for disabled military retirees. However, the DAV has achieved a partial victory because only a few military retirees can now receive both their military retirement and disability compensation.

Throughout the late 1990’s, veterans were forced to suffer in an even tougher climate of government fiscal austerity. The Administration’s annual VA budget provided less than was needed to maintain adequate health care or to eliminate the growing backlog of stalled veterans’ claims.

In reaction, DAV and Auxiliary members joined forces against the assault on service-connected disability compensation and other programs crucial to millions of veterans and their families when the DAV formed the Benefits Protection Team program.

The program initiates and maintains lines of communication between DAV members and their congressional representatives. What was at stake was nothing less than the entire veterans’ health care and benefits system. The extensive grassroots program enabled members to become actively involved in the DAV’s overall legislative effort.

There was little doubt that DAV letters and phone calls to Congress were the deciding factor in preventing the cuts from being even deeper. The DAV was the primary group that went to bat for those veterans when they really needed it.

As part of the organization’s ongoing efforts, the DAV launched massive grassroots rallies and town meetings in the late 1990’s to protest the idea of balancing the federal budget on the backs of veterans. Although additional funding was given to VA programs, Congress blatantly took $15.5 billion in funding for veterans’ benefits to pay for election-year pork barrel transportation projects. The cuts were made despite a predicted $63 billion federal budget surplus.

In the mid-1990’s, the DAV was successful in its efforts to reauthorize the VA medical system and open the enrollment for health care to more veterans. Congress, however, failed to provide the additional funding necessary to treat millions of new patients.

With more veterans to care for and decades of inadequate federal funding, the VA forced veterans to wait longer to see health care professionals, and some had to wait months for appointments in specialty clinics. A survey of VA medical facilities also found that tight funding and decentralization had undermined the VA’s long-term care program.

The DAV argued before Congress that long-term care had been in steady decline and had failed to attract the attention of Congress. Citing the survey results, DAV advocacy led to the enactment of The Veterans’ Millennium Health Care Act of 1999.

This act provided the VA with important new tools to improve access to long-term care. It required the VA to provide more home and community-based health care options, but Congress once again failed to significantly increase federal funding for veterans’ programs and services.

The die of funding woes was cast for veterans as evil forces planned to change the world forever and awaken a giant with a terrible wrath.
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As a result, the DAV’s longstanding quest for corrective legislation gained increasing support in Congress. Progress was made toward a fair and equitable system for disabled military retirees. However, the DAV has achieved a partial victory because only a few military retirees can now receive both their military retirement and disability compensation. Work continues because full justice has not yet been achieved. Throughout the late 1990’s, veterans were forced to suffer in an even tougher climate of government fiscal austerity. The Administration’s annual VA budget provided less than was needed to maintain adequate health care or to eliminate the growing backlog of stalled veterans’ claims.

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