

# RECOGNIZING WASHINGTON'S MEDAL OF HONOR RECIPIENTS

On April 2, the state Department of Veterans Affairs held a public ceremony to honor three Washington State Medal of Honor recipients from Operation Enduring Freedom in Afghanistan:

- SFC Leroy A. Petry
- SSG Ty M. Carter
- CPT William D. Swenson

The Medal of Honor is the highest military honor a member of the Armed Forces can receive. It is awarded for personal acts of valor above and beyond the call of duty.

The names of these extraordinary soldiers were added to the Washington State Medal of Honor Monument on the Capitol campus in Olympia. With these additions, the monument bears the names of 91 Medal of Honor recipients that have called Washington home.

Reading the citations detailing the courage of these amazing men is truly humbling. I am pleased that the Attorney General's Office was represented at the event celebrating and commemorating their exceptional heroism and service.



(L to R) SSG Ty M. Carter, CPT William D. Swenson, and SFC Leroy A. Petry at the Medal of Honor Monument in Olympia after the April 2 ceremony.

## CONNECTING TO THE COMMUNITY

An important part of our work includes reaching out to veterans where they live and engaging the community of veteran service providers. Our goal is to participate in events in every county across this great state. Already this year, the office has participated in events in Grays Harbor, Cowlitz, Kitsap, and Thurston counties.

If you are hosting or organizing an event to serve veterans or military families, please contact the Office of the Attorney General's Veterans Outreach Specialist, Travis Alley, at [travisa@atg.wa.gov](mailto:travisa@atg.wa.gov).

All requests will be considered, but participation may be limited due to schedule availability and limited resources.

WASHINGTON STATE ATTORNEY GENERAL'S OFFICE

# VETERAN & MILITARY UPDATE

SPRING 2014



## IMPROVING LAWS AND POLICIES TO BETTER SERVE VETERANS AND MILITARY FAMILIES

Standing up for our veterans and military families is one of my top priorities as Attorney General. As Attorney General, I help develop

policies that strengthen the legal protections available for veterans and military families in Washington.

The state Legislature just completed its work for the year. This quarterly update focuses on what we accomplished during the legislative session. I am pleased my office was able to build strong bipartisan support to pass two new bills to help veterans and military families in Washington. The bills will strengthen economic protections for military families in our state and help prevent elderly veterans from being scammed.

You can learn more about my efforts as Attorney General to stand up for veterans and military families by reading my previous updates available at [www.atg.wa.gov/VeteranMilitaryResources.aspx](http://www.atg.wa.gov/VeteranMilitaryResources.aspx).

It has been a little more than a year since I took office as Attorney General in 2013. Over the course of this first year, I have learned a great deal, and I am looking forward to continuing to learn and improve the way we help veterans and military families.

As Attorney General, it is an honor to be able to serve Washington's veterans, military personnel, and their families.

Sincerely,

Bob Ferguson  
Washington Attorney General

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## LEGISLATIVE REVIEW: SUCCESSFUL ATTORNEY GENERAL REQUEST LEGISLATION PROVIDES NEW PROTECTIONS FOR VETERANS AND MILITARY FAMILIES

Protecting veterans and military families were a focus of my legislative priorities for 2014. That is why I am pleased my office was able to build strong bipartisan support in order to pass two new bills that will help veterans and military families in Washington. Those bills are detailed below:

### STRENGTHENING ECONOMIC PROTECTIONS

Both federal and state law provide various financial and legal protections for military service members ordered to active duty. These protections allow the men and women who bravely serve in our Armed Forces to focus their full attention on their military responsibilities without adverse consequences for themselves or their families.

Notable among the laws protecting military families is the Servicemembers Civil Relief Act (SCRA). Examples of rights granted to military families under the SCRA include reduced interest rates on preexisting debts, foreclosure and eviction protections, and protections from default judgments.

This session, my office requested a bill that was passed by the State Legislature – HB 2171 – to incorporate existing federal protections into state law and equalize enforcement provisions between the state and federal laws. HB 2171 empowers the Attorney General’s Office to enforce both the state and federal Acts. With that authority, the Office of Attorney General will have to tools to protect the rights of veterans and military families.

### PENSION POACHER PREVENTION ACT

The Federal Trade Commission and VA have each issued warnings about “Pension poachers:” a growing scam to separate elderly veterans from their assets.

The scheme involves unscrupulous financial planners who claim to be veterans’ advocates and offer “help” in submitting a claim for veterans’ benefits. The poachers convince veterans to reposition their assets to try to qualify for benefits and then sell veterans often unneeded financial products or services to earn a commission or fee.

Problems arise because poachers often fail to deliver on their promises, do not provide full information about other benefits, and do not reveal the potential adverse consequences of such financial transitions, such as loss of Medicaid eligibility.

The Attorney General’s Pension Poacher Prevention Act addresses these problems by prohibiting certain unfair and deceptive practices. The law:

- Makes it illegal to receive compensation for assisting with the preparation of a claim, except as allowed under the VA’s rules for accreditation;
- Prohibits individuals from guaranteeing a specific benefit amount;
- Makes it illegal to misuse personal and financial information gathered for the purposes of assisting an individual with a veterans claim; and
- Gives the Attorney General’s Office enforcement authority through the state’s consumer protection laws.

You can learn more about these bills and the Attorney General’s other legislative priorities by visiting [www.atg.wa.gov/2014Legislation.aspx](http://www.atg.wa.gov/2014Legislation.aspx).

## NEW GI BILL COMPLAINT SYSTEM: EMPOWERING STUDENTS, STRENGTHENING ENFORCEMENT

In January, a group of federal agencies, including the Departments of Veterans Affairs, Defense, Education, along with the Federal Trade Commission and the Consumer Financial Protection Bureau, announced a new online complaint system for veterans and service members experiencing problems with education institutions or education benefits programs.

The new complaint system intends to hold education institutions accountable for the quality of programs they provide to students using military-related education benefits. The system will help identify unfair, deceptive, and misleading practices. Our military service members often sacrificed a great deal to earn their education benefits and this new complaint system will help identify when veteran students face problems.

When a veteran files a complaint or submits other feedback, agencies will contact the school on behalf of the students and work toward a resolution. Complaints will also be forwarded to the Federal Trade Commission’s Consumer Sentinel Network, which is accessible to the Washington Attorney General’s Office and over 650 other federal, state, and local law enforcement agencies.

Students concerned with the following issues are encouraged to file complaints:

- Recruiting and marketing practices;
- Accreditation issues;
- Transfer of credits or change in degree requirements; and
- Financial issues, including tuition, fees, and student loans.

Visit [www.benefits.va.gov/gibill/feedback.asp](http://www.benefits.va.gov/gibill/feedback.asp) to get more information or to file complaint.

## CONTACTING THE OFFICE

To help coordinate our new initiative, I have appointed a new Veterans Outreach Specialist, Travis Alley. If you have any questions, you can reach Travis at (206) 464-6431 or [travisa@atg.wa.gov](mailto:travisa@atg.wa.gov).



Contact the Attorney  
General’s Consumer  
Resource Center

1-800-551-4636

To learn about your rights or for assistance resolving a consumer problem, please contact the Attorney General’s Office.



Visit our website for  
more information

[www.atg.wa.gov/  
VeteranMilitary  
Resources.aspx](http://www.atg.wa.gov/VeteranMilitaryResources.aspx)

