



# VETERAN JOURNAL



For information on veterans entitlements call toll-free 1-800-624-0508

Winter 2002

## In the News Information for Veterans, about Veterans

*Compiled from the House Committee on Veterans' Affairs and the U.S. Department of Veterans Affairs*

**Homeless Veterans Comprehensive Assistance Act** authorizes \$1 billion to aid homeless veterans and prevent homeless. It is currently on the President's desk, awaiting his signature for enactment. (December 20)

**Veterans Education and Benefits Expansion Act** authorizes more than \$3.1 billion over five years to increase educational, housing, burial and disability benefits. It is currently on the President's desk, awaiting his signature for enactment. (December 20)

~ Boosts the MGIB college education benefit by 46% over two years.

~ Restores MGIB benefits to reservists and guardsmen called up to duty.

~ Increases the Home Loan Guaranty Program from \$50,700 to \$60,000.

~ Increases specially adapted housing grants for severely disabled veterans from \$43,000 to \$48,000.

~ Increases the automobile and adaptive equipment grant for severely disabled veterans.

~ Increases burial and funeral expense benefits by 25% and doubles burial plot allowances.

~ Adds Diabetes Type II to list of service-connected conditions for Agent orange exposed Vietnam veterans.

~ Adds undiagnosed conditions fibro-

myalgia, chronic fatigue syndrome and chronic multi-symptom illnesses to list of service-connected conditions for Gulf War veterans.

**Veterans Compensation Rate Amendments of 2001** boosts compensation payments for disabled veterans by \$2.5 billion over the next five years. It is currently on the President's desk, awaiting his signature for enactment. (December 20)

**Veterans Survivors' Benefits Improvements Act (Public Law 107-14)** adds \$100 million in new health care and life insurance benefits. Signed into Law. (June 5)

~ Expands CHAMPVA to surviving spouses of veterans who die of a service-connected disability.

~ Expands Servicemembers' Group Life Insurance (SGLI) to servicemembers' spouses (\$100,000) and children (\$10,000.)

~ Makes retroactive to October 1, 2000 increases in the maximum SGLI benefit for servicemembers killed in the line of duty to \$250,000.

**Veterans' Mail to D.C. Offices Held Up by Anthrax Mail Disruption** - Veterans who sent applications or letters to Department of Veterans Affairs (VA) offices in Washington, D.C., since October should be aware that mail is just now being delivered due to concerns about anthrax. VA of-

fices plan to expedite the processing of requests and responses to letters. (December 14)

**Desert Shield, Desert Storm Veterans Have Higher Rate Of ALS** - In a large epidemiological study, researchers supported by both the Department of Veterans Affairs (VA) and the Department of Defense (DoD) have found preliminary evidence that veterans who served in Desert Shield-Desert Storm are nearly twice as likely as their non-deployed counterparts to develop amyotrophic lateral sclerosis (ALS), commonly called Lou Gehrig's Disease. (December 10)

**VA to Lower Copayments for Outpatient Care** - Veterans who currently make copayments for outpatient health care provided by the Department of Veterans Affairs (VA) will have lower bills, and in some cases, no bills at all, under rules published today in the Federal Register. (December 6)

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## Property Tax Relief

New Jersey voters approved, and the Governor supported a 400 percent increase in the \$50 property tax deduction for veterans; the deduction will rise to \$250 over a five-year period. But that's not all:

\$5.5 million was spent in FY 1999 to refund totally disabled veterans who paid property taxes not knowing that they were exempt. State law exempts veterans, who are fully (100 percent) and permanently disabled because of a wartime service-related injury or disease, from paying property taxes.

## Veterans Homes

The state's three veterans homes are providing the best care possible and operating efficiently. The FY 2001 budget included an additional \$9 million state match for a \$33 million reconstruction of the Vineland Veterans Memorial Home, which will expand to have 300 beds and an assisted living complex with 32 beds.

A new \$42 million, 332-bed veterans home in Menlo Park was completed in 1999, and offers adult medical day care and respite care to reduce the number of institutionalized veterans.

All three veterans homes in New Jersey received the state's highest level of certification for long-term care facilities, putting veterans homes in the top 10 percent of all nursing homes in the state.

Improvements in management and operations were implemented, reducing the cost to residents by an average of \$1,000 over the past three years.

An exclusion is now allowed for the federal VA compensation for service-connected disability from consideration in determining the amount of maintenance a family should pay to keep residents in N.J. Veterans Homes. Since 1997, this initiative

saved veterans in New Jersey an annual total of \$150,000.

Funding has been increased for N.J. Veterans Homes by more than \$1 million in each fiscal year 1999-2001.

## Homeless Veterans

The Veterans Haven for homeless veterans at Ancora expanded from 30 to 50 beds.

Fourteen Stand Downs have allowed us to reach out to 7,900 of homeless veterans and 1,000 family members. Stand Down to provide homeless veterans with access to healthcare, mental health screening, substance abuse counseling, social services availability, religious counseling, a hot meal, a haircut and winter clothing. Stand Down's ultimate goal is to show disenfranchised veterans that someone still cares and to assist them in bringing their homelessness to a close.

## Income Tax Exemption

Military retirement pensions are now exempt from New Jersey's state income tax for those under age 62, the previous law exempted military pensions from taxation only after the age of 62.

## Sales Tax Exemption

The National Guard Association, VFW, American Legion, Marine Corps League and other war veterans' posts or associations now have exempt organization status under the sales tax laws.

## Battleship New Jersey

The Battleship USS New Jersey is back home in the Garden State as a floating museum and a memorial. The FY 1999 budget included \$2.2 million for expenses incurred in bringing "Big J" back. And FY 2000 budget included \$6 million for refurbishment, repair and capital costs so residents and visitors may experience the most decorated battleship in U.S. history.

## War Memorials

New Jersey is now home to two

new war memorials and plans are underway to build a third.

*The New Jersey Vietnam Veterans' Memorial*, dedicated on May 7, 1995, contains the 1,556 names of the men and one woman from New Jersey who lost their lives in Southeast Asia during the Vietnam Conflict. This memorial is intended to honor their sacrifice and let their friends and loved ones know that these New Jersey citizens will never be forgotten.

*The Vietnam Era Educational Center* is located within sight of the New Jersey Vietnam Veterans' Memorial is dedicated to telling the full story of the Vietnam War, as seen from both the front lines, as well as the home front.

*The New Jersey Korean War Veterans Memorial*, like the Vietnam Veterans Memorial before it, helps to

*The New Jersey Veteran Journal is an official publication of the New Jersey Department of Military and Veterans Affairs for New Jersey's veterans, their families, friends, and concerned individuals and groups.*

*Donald T. DiFrancesco  
Acting Governor*

*Maj. Gen. Paul J. Glazar  
The Adjutant General*

*Michael L. Warner  
Deputy Commissioner for  
Veterans Affairs*

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*The Veteran Journal is published by the New Jersey Department of Military and Veterans Affairs.*

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heal the spiritual and psychological wounds suffered by the Korean War veterans, their families and friends. The New Jersey Korean War Veterans Memorial is dedicated to ensuring that future generations remember their proud and dedicated service; the legacy they continued; and the freedom they preserved. The New Jersey Korean War Memorial, located in Brighton Park, Atlantic City – where Park Place meets the Boardwalk was dedicated November 13, 2000.

*The World War II Memorial.* On August 16, the N.J. World War II Memorial Commission approved the final report's working plan. The Commission unanimously believes that a Memorial honoring our World War II veterans is needed. They believe that such a Memorial should be incorporated into a veterans' park that already is being planned for a state-owned piece of land in Jersey City.

#### **Burial Services.**

We provide burial services to all honorably discharged veterans and their spouses and dependant children at no cost to their families. The General Doyle Cemetery is the busiest cemetery in the state veterans cemetery system and ranks 12th among all state and national veterans cemeteries. More than 12 veterans are buried daily at the cemetery. Since its opening, more than 23,000 veterans or their eligible family members have been interred. The cemetery will remain in full operation for 30 more years.

Additional FY 2001 funding enabled the number of interments at the Brigadier General Doyle Memorial Cemetery to rise annually by 200 by allowing for multiple burials at the same time and in bad weather.

The VA State Cemetery Grants Program is funding 100 percent of the costs of installing a five-acre section of 9,200 in-ground crypts. The in-ground crypts will more than double

The last note from the desk of:

## **Major General Paul J. Glazar**

### **The Adjutant General of New Jersey**

December 21 , 2001

Dear Veterans:

As New Jersey's Adjutant General, I want to thank each of you not only for answering the call when our nation needed you but also for the continuing contribution you have made to our state since your return. With your support during my tenure, we have been able to accomplish many important goals. A few of our achievements are listed on these two pages.

Now we must look to the future for there are still significant challenges ahead. We must replace the aging veterans home at Vineland, expand and improve the General Doyle Cemetery at Arneytown, construct a memorial to honor our World War II Veterans, expand the Transitional Housing Program at Veterans Haven, and address the inequities of the VERA funding model.

And most important of all... we must all commit to support a sustained and prolonged effort to defeat terrorism and to restore the peace and freedom all of us cherish! Working together, as Americans and New Jerseyans, we can.

Thank you for the trust you have placed in me and for the privilege of leading the more than 10,000 citizen soldiers in the New Jersey Army and Air National Guard. Thank you for your support during the last eight years as we made New Jersey a better place. As I look forward to retirement, after three-and-a-half decades serving our great state and country, I wish you all the best. God Bless America!

Paul J. Glazar

READY TO SERVE \* PROUD TO HAVE SERVED  
WHEN YOU NEED US \* WE ARE THERE

the capacity of the remaining burial sections and facilitate burials during periods of inclement weather and during the winter months. This part of the ongoing VA reimbursed expansion and improvement plan for the Veterans Cemetery will cost an estimated \$6.0 million.

#### **Veterans Civil Service Preference**

A preference for veterans was extended for state appointments and promotions for former members of the Coast Guard who have received the

Medal of Honor or Navy Cross, and for veterans of Somalia and Bosnia.

#### **Veterans Affairs Clinic**

As the federal government has focused veterans health care funding to the warmer regions of the South and West, we fought vigorously along with the state congressional delegation to retain health care benefits for veterans in the Northeast. These efforts led to the dedication a Veterans Affairs Clinic at Fort Dix in 1998, and several other clinics throughout the state.

# The Stages of the Legislative Process

*Compiled from U.S. Government Printing Office publications and website*

In recent Congresses, not even 6 percent of all the bills introduced became law. This means that within the two-year life-span of a Congress, an average of 94 percent of all the bills introduced fail to become law. For the New Jersey Legislature the average is less than 1 percent.

Laws may be initiated in either chamber of Congress, the House of Representatives or the Senate (for New Jersey's legislature that is the Assembly or the Senate.) For this example, we will track a bill introduced in the House of Representatives.

1. When a Representative has an idea for a new law, s/he becomes the sponsor of that bill and introduces it by giving it to the clerk of the House or by placing it in the hopper (a box.) The clerk assigns a number to the bill, with H.R. for bills introduced in the House and S. for bills introduced in the Senate. The Government Printing Office then prints the bill and distributes copies to each representative.

2. Next, the bill is assigned to a committee (the House has 22 standing committees, each with jurisdiction over bills in certain areas) by the Speaker of the House so that it can be studied.

The committee studies the bill and hears testimony from experts and people interested in the bill. The committee then may release the bill with a recommendation to pass it, or revise the bill and release it, or lay it aside so that the House cannot vote on it. Releasing the bill is called reporting it out, while laying it aside is called tabling.

3. If the bill is released, it then goes on a calendar (a list of bills awaiting action).

4. The bill now goes to the floor of the House for consideration that begins with a complete reading of the bill. A third reading (title only) occurs after any amendments have been added. If the bill passes by simple majority (218 of 435), the bill moves to the Senate.

5. In order to be introduced in the Senate, a senator must be recognized as the presiding officer and announce the introduction of the bill.

6. Just as in the House, the bill then is assigned to a committee. It is assigned to one of the Senate's 16 standing committees by the presiding officer. The Senate committee studies and either releases or tables the bill just like the House standing committee.

7. Once released, the bill goes to the Senate floor for consideration. Bills are voted on in the Senate based on the order they come from the committee; however, an urgent bill may be pushed ahead by leaders of the majority party. When the Senate considers the bill, they can debate on it indefinitely. When there is no more debate, the bill is voted on. A simple majority (51 of 100) passes the bill.

8. The bill now moves onto a conference committee, which is made up of members from each House. The committee works out any differences between the House and Senate versions. The revised bill is sent back to both houses for their final approval. Once approved, the bill is printed by the Government Printing Office (called enrolling.) The clerk from the introducing house certifies the final version.

9. The enrolled bill is now signed by the Speaker of the House and then the vice president. Finally, it is sent for presidential consideration. The president has ten days to sign or veto the enrolled bill. If the president vetoes the bill, it can still become a law if two-thirds of the Senate and two-thirds of the House then vote in favor of the bill.

## Your Input & Opinion *Getting Involved*

Have you read about a bill that interests you? Do you want it to become law? Do you want a bill to never become law?

**You can make a difference! A registered voter has influence over their elected representatives.**

**Call or write them!**

They welcome your input. They want you to be happy and reelect them for another term.

If you want to influence the legislative process, you must call or write your elected representatives. Only elected representatives can vote on a bill; not departments or agencies.

***The Veteran Service Officers will be happy to help you identify your elected officials but only you as a registered voter can influence your representatives!***

## How to Get a Copy of a Bill or Law

### **U.S. Bills and Laws**

The U.S. Library of Congress website has current bills and recent laws, as well as addresses and phone numbers for U.S. Senators and Representatives.

[HTTP://THOMAS.LOC.GOV](http://thomas.loc.gov)

The Legislative Resource Center will mail copies of U.S. bills. Their phone number is 202-226-5200.

### **N.J. Bills and Laws**

The New Jersey Legislative website has current bills and recent laws, as well as addresses and phone numbers for N.J. Senators and Assemblymen.

[WWW.NJLEG.STATE.NJ.US](http://www.njleg.state.nj.us)

The Legislative Information and Bill Room will mail copies of N.J. bills. Their phone number is 609-292-4840 or within N.J. 1-800-792-8630.

# Laws and Bills from the 107th U.S. Congressional Session

## U.S. Laws

*Compiled by Elizabeth DiStefano,*

*N.J. Dept. of Military and Veterans Affairs*

**HR1696** To expedite the construction of the World War II memorial in the District of Columbia.

Sponsor: Rep. Bob Stump

Became Public Law No: 107-10. May 28, 2001

**HR801** Veterans' Survivor Benefits Improvements Act - To expand eligibility for CHAMPVA, to provide for family coverage and retroactive expansion of the increase in maximum benefits under Servicemembers' Group Life Insurance.

Sponsor: Rep. Chris Smith and Rep. Lane Evans

Became Public Law No: 107-14. June 5, 2001

**HR2620** Making appropriations for the Departments of Veterans Affairs and Housing and Urban Development for the fiscal year ending September 30, 2002.

Sponsor: Rep. James Walsh

Became Public Law No: 107-73 November 26, 2001

## U.S. Bills

**HR336** Surviving Spouses and Dependents Outreach Enhancement and Veterans Casework Improvement Act

**HR435** Veterans Outpatient Care Access Act of 2001

**HR439** To extend commissary and exchange store privileges to veterans with a service-connected disability rated at 30 percent or more and to their dependents

**HR440** To authorize transportation on military aircraft on a space-available basis for veterans with a service-connected disability rated 50 percent or more.

**HR511** Veterans' Right to Know Act

**HR612** Persian Gulf War Illness Compensation Act of 2001

**HR639** Veterans Comprehensive Hepatitis C Health Care Act

**HR764** Veterans Cold Weather Injury Compensation Act

**HR811** Veterans' Hospital Emergency Repair Act

**HR936** Heather French Henry Homeless Veterans Assistance Act

**HR959** Veterans American Dream Homeownership Assistance Act of 2001

## U.S. Bills continued

**HR1136** To require VA pharmacies to dispense medications to veterans for prescriptions written by private practitioners.

**HR1291** Veterans Education and Benefits Expansion Act of 2001

**HR1435** Veterans' Emergency Telephone Service Act of 2001

**HR1717** To require VA pharmacies to dispense medications to veterans for prescriptions written by private practitioners.

**HR1746** To require the VA establish a single '1-800' telephone number for access by the public to veterans benefits counselors.

**HR1911** Veterans Medicare Reimbursement Demonstration Act of 2001

**HR2442** Combat Merchant Mariners Veterans Benefits Act of 2001

**HR2540** Veterans Benefits Act of 2001

**HR2633** Veterans Equal Treatment Act

**HR2634** Equitable Care for All Veterans Act

**HR2667** DoD-VA Health Resources Access Improvement Act of 2001

**HR2716** Homeless Veterans Comprehensive Assistance Act of 2001

**HR2792** Disabled Veterans Service Dog and Health Care Improvement Act of 2001

**HR3017** VA Nurse Recruitment and Retention Enhancement Act of 2001

**HR3087** Veterans' Pension Improvement Act of 2001

**HR3177** POW/MIA Memorial Flag Act of 2001

**HR3271** Bruce Vento Stand Down Act

**HR3335** Veterans' Memorial Preservation and Recognition Act of 2001

**HR3443** Fairness to All Vietnam Veterans Act

**HR3447** Department of Veterans Affairs Health Care Programs Enhancement Act of 2001 Passed by the House and Senate.

**S97** To amend the Internal Revenue Code of 1986 with respect to the eligibility of veterans for mortgage revenue bond financing.

**S405** Veterans' Right to Know Act

**S409** Persian Gulf War Illness Compensation Act of 2001

**S456** Veterans Health Care Quality Assurance Act of 2001

**S457** To establish a presumption of service-connection for certain veterans with Hepatitis C.

**S612** National I Owe You Act

## U.S. Bills continued

**S615** To amend the Internal Revenue Code of 1986 with respect to the eligibility of veterans for mortgage bond financing.

**S739** Heather French Henry Homeless Veterans Assistance Act

**S984** Veterans Road to Health Care Act of 2001

**S1042** Filipino Veterans' Benefits Improvements Act of 2001

**S1089** To expand temporarily the United States Court of Appeals for Veterans Claims in order to further facilitate staggered terms.

**S1090** Veterans' Compensation Cost-of-Living Adjustment Act of 2001

**S1093** Veterans' Benefits Programs Modification Act of 2001

**S1160** VA to provide dog-guides to blind veterans and authorize the provision.

**S1188** VA Nurse Recruitment and Retention Enhancement Act of 2001

**S1200** Jewish War Veterans Act of 2001

**S1226** POW/MIA Memorial Flag Act of 2001

**S1561** To strengthen the preparedness of health care providers within the VA and community hospitals to respond to bioterrorism.

**S1644** Veterans' Memorial Preservation and Recognition Act of 2001

**S1656** Veterans Benefits Administration Improvement Act of 2001

# Vote

## Register to Vote

## Get Involved

## Take part in

## America's

## Freedom's

# New Laws from the 209th New Jersey Legislature

## Summary of the 209th Session Laws (January 11, 2000 to January 8, 2002)

Compiled by Elizabeth DiStefano,

N.J. Dept. of Military and Veterans Affairs

### **S215 A2009**

Sponsors: Senators Louis Bassano, Anthony R. Bucco, Assemblymen Joseph Azzolina, John C. Gibson, Neil M. Cohen  
Increases veteran's property tax deduction.  
Approved: March 30, 2000

### **SJR19 AJR25**

Sponsors: Senators James S. Cafiero, Diane Allen, Assemblymen John C. Gibson, Nicholas Asselta  
Designates last Sunday in September in each year as Parents of Fallen Military Sons and Daughters Day.  
Approved: May 9, 2000

### **A1209 S163**

Sponsors: Assemblymen Steve Corodemus, Tom Smith, Senator Joseph Palaia  
Designates portion of Route 18 as "World War II Veterans' Memorial Highway"; appropriates \$25,000.  
Approved: June 29, 2000

### **A2250 S1430**

Sponsors: Assemblymen Joseph Azzolina, Samuel D. Thompson, Senators Robert E. Littell, Louis F. Kosco  
Supplemental appropriation of \$500,000 from General Fund for completion of Korean War memorial in Atlantic City.  
Approved: June 30, 2000

### **A 1200 S 1215**

Sponsors: Assemblymen Joseph Azzolina, Guy R. Gregg, Senators Robert W. Singer, Ronald L. Rice  
Provides that Department of Military and Veterans Affairs shall determine status of veterans for N.J. civil service.  
Approved: September 21, 2000

### **S797 A1995**

Sponsors: Senator Louis C. Bassano, Assemblywoman Loretta Weinberg, Assemblyman Neil M. Cohen  
Designates portion of State Highway Route No. 82 as the "Jewish War Veterans memorial Highway", appropriates \$2,5000.  
Approved: October 25, 2000

### **S676 A2395**

Sponsors: Senators Norman M. Robertson, Leonard T. Connors, Assemblywomen Connie Myers, Marion Crecco  
Extends civil service veterans preference to certain persons who served in Operation "Uphold Democracy" in Haiti.  
Approved: November 9, 2000

### **A1199**

Sponsors: Assemblymen Joseph Azzolina, Jack Conners  
Authorizes Adjutant General to issue service medal to commemorate 25th anniversary of ending of Vietnam Conflict; appropriates \$5,000.  
Approved: November 13, 2000.

### **S141 (combined with S1054) A521, A365**

Sponsors: Senators Martha W. Bark, John J. Matheussen, Robert J. Martin  
Increases number of tuition-free credits that a member of the National Guard may earn in undergraduate study and extends credits to graduate study.  
Approved: January 29, 2001

### **A2177 S1842**

Sponsors: Assemblyman Joseph Azzolina, Assemblywoman Marion Crecco, Senators Norman M. Robertson, Anthony R. Bucco  
Supplemental appropriation of \$150,000 from General Fund for New Jersey Naval Militia Joint Command.  
Approved: March 8, 2001

### **S638 A2402**

Sponsors: Senators John J. Matheussen, Diane Allen, Assemblymen George F. Geist, Nicholas Asselta  
Extends period of restricted sale of poppies to raise funds to benefit veterans.  
Approved: March 10, 2001

### **A1256 S847**

Sponsors: Assemblymen Melvin Cottrell, Joseph R. Malone, Senators Anthony R. Bucco, Joseph M. Kyrillos  
Excludes U.S. Military pensions and survivors benefits of persons less than 62 years of age from gross income taxation. (Prior laws exempted military pensions for those at least 62 years old.)  
Approved: May 7, 2001

### **A1330 S1894**

Sponsors: Assemblymen Alan Augustine, Joseph Azzolina, Senator Joseph Kyrillos  
Expands certain veterans' benefits to certain participants in the Lebanon Crisis of 1958.  
Approved: June 28, 2001

### **A1336 S1149**

Sponsors: Assemblymen Alan Augustine, Nicholas Asselta, Senators James S. Cafiero, Anthony R. Bucco  
Extends TPAF, PERS and PFRS veteran's status to certain participants in peacekeeping operations in Somalia and Republic.  
Approved: June 28, 2001

### **S2450 A3506**

Sponsors: Senators Peter Inverso, John Matheussen, Assemblymen Nicholas Asselta, Joseph Azzolina  
Increases TPAF and PERS retirement benefits for active members and retirees; revises calculation of assets and establishes benefit enhancement fund.  
Approved: June 29, 2001

### **AJR35**

Sponsors: Assemblymen Joseph Azzolina, Samuel D. Thompson  
Designates third Monday in April of each year as "Patriots Day" in New Jersey.  
Approved: August 8, 2001

### **S1388 A2783**

Sponsors: Senators William L. Gormley, James S. Cafiero, Assemblymen Nicholas Asselta, John C. Gibson  
Supplemental appropriation of \$50,000 to DMAVA for study of veterans needs.  
Approved: August 20, 2001

### **S2575 A23**

Sponsors: Senators John O. Bennett, Raymond J. Lesniak, Assemblymen Jack Collins, Joseph V. Doria  
The New Jersey Domestic Security Preparedness Act; appropriates \$8.98 million.  
Approved: October 4, 2001

### **A3727 S2490**

Sponsors: Assemblymen John V. Kelly, Gerald H. Zecker, Senators Diane B. Allen, Joseph A. Palaia  
The Emergency Management Assistance Compact Act.  
Approved: October 4, 2001

*Editor's Note - The 210th New Jersey Legislative Session will begin January 8, 2002, when the newly elected senators and assemblymen are sworn into office. All the 209th Session's bills that were not passed into law are now obsolete. The 210th Session senators and assemblymen may reintroduce a bill similar to a 209th Session bill. It would then be given a 210th Session number and begin the legislative process again. No bills are carried over from one legislative session to another.*

# Put a Face with a Name Campaign

This past fall, the Vietnam Veterans Memorial Fund and Kinko's, Inc., launched the *Put a Face with a Name* campaign to collect a picture for each of the 58,226 men and women whose names are inscribed on "The Wall" The National Vietnam Veterans Memorial in Washington, D.C.

More than 1,500 photographs have been added to the permanent online photo collection at The Virtual Wall ([WWW.THEVIRTUALWALL.ORG](http://WWW.THEVIRTUALWALL.ORG)).

The campaign, originally scheduled to end on Veterans Day, was extended to the end of 2001. Although the Kinko's program ended December 31, the Memorial Fund continues collecting pictures.

If you have a picture of a loved one or fellow veteran whose name is on The Wall, please help the Memorial Fund collect a photograph for every name on The Wall. You can post your photograph to The Virtual Wall in several ways:

1. Scan and upload the photograph from home. On The Virtual Wall, find the veterans profile page and click on post a remembrance. Complete the required information and choose Attach an Image from my computer. Click on next step to review before submitting it for approval.

2. Email your scanned image to the Memorial Fund. If you have a scanner at home, you can email it as an attachment (jpeg or gif preferred) to Mariah French ([MFRENCH@VVMF.ORG](mailto:MFRENCH@VVMF.ORG)). In the body of the email, be sure to include the veterans name, your name, a password and any other information you would like included in the remembrance.

3. Mail a copy of your photograph to the Memorial Fund. If you cannot scan the photograph, you can mail it to the Memorial Fund to be scanned and uploaded. Remember to include all of the information mentioned above as well as your mailing address so the photo can be returned. Mail the information and photograph to: Vietnam Veterans Memorial Fund, Attn: *Put a Face with a Name*, 1023 15th Street NW, Second Floor, Washington, DC 20005.

If you have any questions about The Virtual Wall or how to add a photograph to the collection, contact Mariah French at [MFRENCH@VVMF.ORG](mailto:MFRENCH@VVMF.ORG) or (202) 393-0090 ext. 22.



VIETNAM VETERANS MEMORIAL FUND

*Editor's note - The Vietnam Veterans Memorial Fund is a national endeavor and is not associated with the New Jersey Vietnam Veterans' Memorial Foundation. Below is part of the entry for Medal of Honor recipient Major Charles Joseph Watters (a New Jerseyan) at the Virtual War website [WWW.THEVIRTUALWALL.ORG](http://WWW.THEVIRTUALWALL.ORG).*

## CHARLES JOSEPH WATTERS

CHARLES JOSEPH WATTERS was born on January 17, 1927 and joined the Armed Forces while in BERKELEY HEIGHTS, N.J.

He served as a 75310 in the Army. In 4 years of service, he attained the rank of MAJ/O4. He began a tour of duty on July 5, 1966.

On November 19, 1967, at the age of 40, CHARLES JOSEPH WATTERS perished in the service of our country in Kontum, South Vietnam.



You can find CHARLES JOSEPH WATTERS honored on the Vietnam Veterans Memorial on Panel 30E, Row 36.



A Real Paratrooper's Chaplain

Submitted by Larry Dacunto

# September New Jersey



*By Col. John Dwyer, Public Affairs Officer, NJDMAVA*

The story of the New Jersey National Guard's involvement in the events after 9/11 reads like a history of every major military event the United States is involved in at the homefront level. NJNG units are involved in security, recovery, and logistical support missions, as well as military operations connected with the September 11 attack. New Jersey Guardsmen are providing security at nuclear power plants and airports, flying fighter missions over the Northeast corridor, and managing donations.

The 177th Fighter Wing of the New Jersey Air National Guard has been



*Upper left - New Jersey National Guard (1st Battalion, 177th Air National Guard regiment) patrol the Main Concourse at Newark Liberty International Airport on October 5. Photo by 1st Lt. [Name obscured].*  
*Lower left - New Jersey National Guard (1st Battalion, 177th Air National Guard) lay concrete slabs at the site of the World Trade Center in Atlantic City. The tents are homes for the workers. Photo by [Name obscured].*  
*Above - Naval Militia Patrol Boat (USN 1000) on the water in front of the city skyline in Lower Manhattan. Photo courtesy of [Name obscured].*  
*Right - Lt. Col. Vyas Deshpande (177th Air National Guard) flies F-16C combat aircraft over the Northeast corridor during Operation NOBLE EAGLE on October 5. Photo by Master Sgt. [Name obscured].*  
*Bottom - Construction workers lay concrete slabs at the site of the World Trade Center in Atlantic City. Photo by [Name obscured].*



# er 11, 2001 y Answers



al Guardsmen (from the 2nd Battalion, 102nd Armor  
course of Terminal B at the Newark international Airport  
Jon Powers, 444th Mobile Public Affairs Detachment.

al Guardsmen, from the 57th Troop Command based in  
bs as foundations for the tents at Fresh Kills Landfill,  
e to the FBI agents and other support personnel who are  
n the World Trade Center. Photo by Staff Sgt. Robert  
ic Affairs Detachment.

at Utility-23-1 (a twin-engine, fast-pursuit boat) ferries  
and emergency workers between Liberty State Park and  
esy of New Jersey Naval Militia Public Affairs Team.

e of the 177th Fighter Wing, New Jersey Air National  
r patrols in the Northeast United States in support of  
Oct. 7. The F-16C block 25 is loaded with AIM-9's and  
Sgt. Don Taggart, 177th Fighter Wing, Visual Informa-

flying combat air patrol missions in support of North American Aerospace Defense Command (NORAD) since the morning of September 11. Several hundred members of the wing are currently on duty for the emergency and 177th Security Forces have been called to federal active duty and have been deployed to Air Force bases nationwide.

The last time the 177th flew combat air patrol missions was during their deployment to Prince Sultan Air Base, Saudi Arabia, in support of Operation SOUTHERN WATCH (November 4 - December 15, 2000). While deployed at Prince Sultan Air Base, 177th pilots flew missions to enforce the southern no-fly zone over Iraq. The wing's past experience in maintaining air defense alert and flying air sovereignty missions enabled the 177th to quickly reconfigure its aircraft and begin flying combat air patrols shortly after the attacks on the World Trade Center and the Pentagon.

[See **New Jersey Answers**, Page 10]



# New Jersey's Part of the War Against

## New Jersey Answers

*Continued from Page 9*

“As we collectively grieve over the tragic events of September 11th, the men and women of the 177th Fighter Wing remain focused on conducting our around-the-clock operations in support of NORAD and the American people,” stated Col. Mike Cosby, commander of the 177th Fighter Wing. “What greater privilege could we have as citizen-airmen than to help guard our homeland during this time of crisis.”

More than 150 soldiers of the 50th Brigade of the New Jersey Army National Guard were called to duty by the Governor on October 2nd to provide additional security at three of New Jersey’s airports by November 5. After strict screening and specialized training by the FAA, these soldiers deployed to Newark, Mercer County, and Atlantic City Airports where they are providing a “highly visible, armed force to enhance existing security and reassure the American people’s faith in flying.” Armed Guard soldiers are stationed at

points at every terminal. New tasks may include luggage checks, perimeter patrols, access control, and general terminal security.



In response to President’s Bush’s call for increased National Guard presence at airports, Acting Governor DiFrancesco authorized an additional forty soldiers to be mobilized and deployed to Newark, Trenton-Mercer, and Atlantic City Airports. The additional Guard personnel will be on duty from November 15th through January 7th to help augment security during the busy holiday travel season. Soldiers will be drawn from the battalions of the 50th Brigade of the New Jersey Army National Guard.

The 108th Air Refueling Wing has sent approximately 50 security police to Washington, D.C., to assist in providing security for key facilities and government buildings. Those personnel

were part of the Presidential Call-up and will be deployed for up to a year’s time. The 108th continues to fly routine refueling missions in support of the Air Force daily, including refueling the fighters involved in combat air patrols over the northeast corridor.

Thirty 42nd Division Support Command troops are operating the donation warehouse at the Military Ocean Terminal at Bayonne. The Guardsmen are providing daily warehouse support to the Salvation Army, which is managing donations.

More than 1,200 tons of donated material has been received warehoused to date.

Soldiers from the 50th Brigade were deployed on October 8 to augment existing security at the two nuclear power stations in New Jersey following a request from the Governor. No specific threats were identified, but it was considered a prudent precaution to bolster security at these key facilities following the military action in Afghanistan. This mission will continue as long as the need exists.

Currently more than 240 NJARNG soldiers are augmenting police security at key Port Authority facilities in New Jersey including the George Washington Bridge, Lincoln Tunnel, Holland Tunnel, and PATH facilities. Soldiers are from combat units of the 50th Brigade and will rotate units every few weeks. While deployed, the soldiers will be housed at local armories. Duties include security of key buildings and transportation hubs, cargo

***“What greater privilege could we have as citizen-airmen than to help guard our homeland during this time of crisis.” - Col. Mike Crosby, commander of the 177th Fighter Wing***

every security checkpoint at each airport. The public’s reaction to the presence of National Guard soldiers has been very positive. N.J. Guard soldiers have been assigned to security check-

# Terror

inspections at river crossings, and traffic control at security checkpoints. The troops deployed full-time on October 27.

The soldiers are initially being drawn from the combat units of the 50th Brigade of the New Jersey Army National Guard. The first unit called for this duty was the 2nd Battalion, 102nd Armor with subordinate units in Newton, Hackettstown, West

Orange and Somerset. Units will rotate security duty every few weeks until the mission is completed. Currently the 2-102 Armor also has 40 soldiers mobilized as part of the task force providing security at Newark Airport. While deployed, the troops will be housed at local National Guard armories.

National Guard chaplains statewide have been providing ongoing counseling to families, deployed personnel and rescue workers in all locations from Ground Zero to Atlantic City since the start of the emergency.

Army Guard helicopters based at Trenton-Mercer airport have been providing on-call support to the FBI and other federal agencies conducting post-attack operations. To date NJARNG helicopters have flown more than 110 missions since September 11.

The New Jersey National Guard has been operating its Emergency Operations Center at Fort Dix 24/7 since the emergency began. Subordinate operations centers are also working 7 days per week in Somerset, Atlantic City, and Caven Point.



*Opposite page - 2nd Battalion, 113th Infantry Soldiers stand watch on the George Washington Bridge. Photo by 1stLt. Jon Powers, 444th Mobile Public Affairs Detachment.*

*Below - Spc. Matthew Smith and Pfc. Steven White patrol the perimeter of the Salem Nuclear Plant. Photo by 1stLt. Powers.*

*Above - Lt. Col. James T. Strader Jr., Vice Wing Commander of 177th Fighter Wing, completes post flight checks after flying Combat Air Patrol in Northeast corridor on October 5. Photo by Tech.Sgt. Shawn Mildren, 177th Fighter Wing, New Jersey Air National Guard..*



*Freedom is NOT Free!*

*This is why America has Armed Forces...*

*This is why we are proud to serve in the military...*

*This is what being a veteran is all about...*

*And just as the citizen-soldiers have done throughout our Nation's 225-year history...*

*Just as previous generations of Americans have defeated every other threat to our safety and security...*

*So too, will this generation of Veterans rise to the occasion...*

*And as has happened so often in history...*

*Seemingly ordinary people will do some simply extraordinary things...*

*And just as American heroes rose to meet the challenges of Pearl Harbor, Normandy, Iwo Jima, Korea, Vietnam, and the Persian Gulf...*

*The noble character of the American soldier together with the traditions of selfless service, personal sacrifice, and patriotic pride will combine with the indomitable spirit of America to spawn new heroes who will this war against terrorism.*

*Our forefathers fought and died to establish the greatest nation the world has ever known...*

*And this generation of American veterans stands ready to fight and die if necessary... to protect our freedom, preserve our democracy, and guarantee the sacred principals of liberty so eloquently outlined in our constitution!*

*Thank you!*

*God bless you!*

*God bless America!*

*~ Maj.Gen. Paul J. Glazar*

## **N.J. Vietnam Veterans' Memorial Sends Holiday Greetings to Jersey's Deployed Military using 1969 Paper Scroll Idea**

*By Kelly Watts, executive director, N.J. Vietnam Veterans' Memorial Foundation*

In December 1969, paper "scrolls" were circulated throughout all public and private schools in Carteret, N.J. Students, teachers, administrators and town residents wrote messages to the men and women serving in Vietnam. The individual scrolls were taped together to make one giant greeting. On December 20, 1969, the scrolls were mailed to Gary C. Landa (U.S. Army) of Carteret, who was stationed in Vietnam. Upon leaving Vietnam, Landa carried the scrolls home with him. His family held onto

to new scrolls. In addition to the Long Valley students, hundreds of visitors to the Educational Center have written



*Photo courtesy of the Vietnam Era Educational Center Long Valley Middle School eighth-grade students sign the Holiday Scrolls for New Jersey's deployed servicemen and women.*

messages on the scrolls throughout the months of November and December. These scrolls were then sent to New Jersey National Guardsmen in time for the holiday.

"Due to increased security issues this year, generic greeting cards could not be sent to service personnel without a specific name and address," said Kelly Watts, executive director of the



*Photo courtesy of the Vietnam Era Educational Center*

*Long Valley Middle School eighth-grade students add their holiday notes to hundreds of others decorating*

the scrolls for over 30 years before turning them over for display at the Vietnam Era Educational Center in Holmdel, N.J. (Exit 116 off the Garden State Parkway).

On December 10, 2001, the family of Gary C. Landa met with 120 stu-

New Jersey Vietnam Veterans' Memorial Foundation. "Faced with the dilemma of how to communicate holiday wishes, we returned to the past – what worked in 1969 still works in 2001. We were thrilled to have so many people participate in this project."

# Vietnam Era Educational Center

## Women Veterans Meditation Garden Dedicated on Veterans' Day

By Kelly Watts, executive director, N.J. Vietnam Veterans' Memorial Foundation

On Veterans Day, the Women's Meditation Garden was dedicated adjacent to the Vietnam Era Educational Center. The garden will be a lasting tribute to the thousands of women, both military and civilian, who served in Vietnam. It will also provide a quiet place for friends and family to reflect on the loss of a loved one, perhaps one of the 1,556 New Jerseyans whose names are engraved on the 366 black granite panels of the Memorial.

The garden includes a fountain, a covered pergola with benches and a variety of plants chosen to provide color and texture year-round. The garden was designed by the Monmouth County Master Gardeners Association. It was built and planted by the New Jersey Highway Authority, with funds provided by the New Jersey State Legislature with the assistance of Assemblyman Jack Collins.



Photo courtesy of the Vietnam Era Educational Center

Master Gardeners (from left to right) Joanne Crescio, Evelin Gaffney, Tom Matulewicz and Irene Wanat from the Monmouth County Master Gardeners Association designed the meditation garden.



Photo by Nellie Malet  
Cutting the ribbon Nov. 11 to open the meditation garden from left to right are N.J. Senator Edward O'Connor, U.S. Senator Jon Corzine, Donna Keefer (first vice-president, VVA State Council), Michael Warner (deputy commissioner, NJDMAVA), and Louis Vlahakes (president, NJVVMF)

### Upcoming Events

Saturday, January 19, at 1 p.m. ***The Doc in 'Nam: American Medics in the Vietnam War\**** ~ An oral-history discussion featuring "Docs" James Credle, Don Johansen, Carey Spearman, Mike Toomey, and others.

Saturday, February 16, at 1 p.m. ***The Dream and Vietnam: African-American Perspectives on the War\**** ~ Featuring the documentary film *Vietnam—The Dream Shot Down* introduced with discussion by African-American Vietnam Veteran Greg Payton.

Saturday, March 16, at 1 p.m. ***Women and the Vietnam Experience: Personal Testimonies by Women Whose Lives Were Touched by Vietnam\**** ~ An oral-history discussion moderated by Vietnam Veteran Ann Kelsey.

Saturday, April 13, at 1 p.m. ***Seabees in Vietnam\**** ~ Featuring the documentary film *We Build ... We Fight: The Story of the U.S. Navy Seabees* introduced with discussion by Seabees Vietnam Veterans Gene Cusanelli and Bill Weber.

Tuesday, May 7, at 11 a.m. **New Jersey Vietnam Veterans' Remembrance Day** ~ Ceremony in the New Jersey Vietnam Veterans' Memorial.

Monday, May 27, at 11 a.m. **Memorial Day** ~ Ceremony in the New Jersey Vietnam Veterans' Memorial.

Saturday, June 15, at 1 p.m. ***The Coast Guard in the Vietnam Era\**** ~ An oral-history discussion featuring "In-Country" (Vietnam) and stateside (America) Coast Guard veterans of the era.

For additional information on any of the events, please call (732) 335-0033.

\* Lecture attendees are asked to RSVP one week prior to each event to (732) 335-0033. A donation of \$5.00 per person is suggested. The Vietnam Era Educational Center is located adjacent to the New Jersey Vietnam Veterans' Memorial off the Garden State Parkway at exit 116 in Holmdel, N.J.

## Shrapnel

Bits & pieces of interest

### New Jersey Women Veterans Advisory Committee

A monthly meeting is held at the Menlo Park Veterans Memorial Home the second Friday of each month at 10:00 a.m. For more information call Catherine Viscito at (609) 698-3985.

### Veterans Journal Back Issues

The NJ Veterans Journal is printed, funding available, no more than four times a year. In 2001 there were two issues published - a spring and a summer edition.

Back issues may be obtained on request from the editor as supplies last.

### Publication - Events, Notices

All events and notices will be included as space is available. Events must be opened to the general public, without discrimination or membership. Submissions must include hosting organization; event description, date, time and place; point of contact and cost if any.

### Submissions for Publication

Please send any news or news-worthy information to the editor. (E-mail is the preferred method for submissions.) Very seldom will personal opinions, fiction or poetry be included in this publication.

### Contact the Editor by Mail

N.J. Veteran Journal Editor

NJDMAVA

PO Box 340, Eggert Crossing Rd,  
Trenton, NJ 08625-0340

### Contact the Editor by E-mail

ZOE@NJDMAVA.STATE.NJ.US

### Contact the Editor by Phone

*During normal working hours please, unless it is a valid emergency! Messages left will page the editor regardless of time or sleeping family.* (609) 530-6942

# Even the Homeless Veterans ARE Remembered When They Die

By G. Natasha Zoe,

*Veterans Information Officer; NJDMAVA*

The last morning of autumn swept bitter breezes across the rolling hills of the Brigadier General William C. Doyle Veterans Memorial Cemetery in Arneytown. To the sound of Taps, a plain metal casket was carried out of the chapel by the crisply uniformed honor guard. Following the rifle salute only one family member was there to accept the United States flag so precisely folded into a perfect triangle - a grateful nation's thanks.

This solemn ceremony, lead by Chaplain Leon Bell, was held in final honor for one of Jersey's lost heroes - Pvt. Kenneth Kohlhepp who served in the Army during the Forgotten War.

The 72-year-old combat veteran spent many of his last years sleeping on the streets of Milltown. He died alone in a temporary boarding house. After his death he laid unclaimed more than a week in a Middlesex hospital morgue.

Pvt. Kohlhepp was just one of the Garden State's 7,000 homeless veterans. They often die alone on the streets, in homeless shelters, at local hospitals, or in abandoned buildings. For some the FBI must identify them with military fingerprint files.

Although Pvt. Kohlhepp is one of several homeless and indigent veterans interred at the picturesque veterans cemetery. He is the first to be taken care of by the new Homeless Veterans Burial Program.

Through the Homeless Veterans Burial Program indigent and homeless veterans are finding a dignified path to their final resting place. The program is a cooperative effort primarily funded by the national chain of funeral homes Dignity Memorial™.

Dignity Memorial's more than 30 Jersey funeral homes work with the local medical examiners, the BG Doyle Cemetery, the U.S. Department of Veterans Affairs, the Veterans of Foreign Wars and other veteran's groups.

"We provide any preparation needed, the casket and transportation," detailed Dave Kalinowski, manager, Quinn-Hopping Funeral Home in Toms River. Coordinating a chaplain and attending the funeral are also part of the Dignity Memorial homes' commitment.

The VA furnishes a headstone or marker for these homeless veterans. [And upon request, for the unmarked grave of any veteran who honorable served.] The VA provides the U.S. flag to drape the casket or accompany the urn of a deceased veteran who served honorably in the U.S. Armed Forces.

The VA also pays the BG William C. Doyle Veterans Memorial Cemetery a plot interment allowance of \$150 for the burial of wartime veterans.

"We provide burial service to all honorably discharged veterans, their spouses and dependant children at no cost to the families," Cemetery CEO Wayne Ellis stated. Since its opening in 1981, more than 23,000 veterans and their eligible family members have been interred at the busiest cemetery in the state veterans cemetery system.

The New Jersey Honor Guard from the Memorial Cemetery provides the military funeral honors including a rifle salute and the playing of Taps.

Burying a homeless veteran can be emotional even for funeral directors. "[It is] just our way to give back to those who gave so much to our country," said Kalinowski, his voice choked with emotion. "The very least we can do is provide them with a dignified burial."

## Free subscription for a friend who does not currently receive the Journal

For a free subscription to this newsletter please fill out the information below including answering the three questions at the bottom and mail this form to:

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### In order to protect your privacy, please answer the following three questions.

I wish to receive the NJ Veterans Journal. YES or NO

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I wish to receive any veteran-related information. My name and address only may be used to send me any veteran-related information, such as from the VA. YES or NO

## Please do not use this form if you received this newsletter in the mail - you are already on the subscription list!

### Caring Enough to Make a Difference

John Ulrich and his wife Mid are avid yard sale shoppers. They are also volunteers with Stand Down of South Jersey and familiar with Veterans Haven. John was sure that some people would be willing to donate yard sale items to Veterans Haven, if they only knew about the program.

Veterans' Haven is the Department of Military and Veterans Affairs transitional housing program for homeless veterans. In operation since January 1995, Veterans' Haven has been a temporary home to more than 180 veterans. The normal stay is six to 24 months while the veteran prepares himself to return to independent living. The program, currently, has 50 residents many of whom are working full-time or going to school.

After a meeting with Paul Sutton, chief of Homeless Services, to discuss the most pressing needs and armed with a donation letter from Veterans Haven, John and Mid hit the yard sales.

In addition to picking up donated items, Mid assembled household starter kits (pots, pans, dishes, cups, glasses, utensils, silverware, and small appliances like toasters and coffee makers) for residents leaving the Haven to set up house keeping on their own. John has also donated hundreds of hours doing minor furniture and appliance repair and cleaning. So far the Ulrichs have delivered 12 truck loads of donations.

"We have give out three of Mid's starter kit to graduating residents," said Denny Barger, assistant superintendent, Veterans Haven. "Each of them was so grateful and appreciative." Buying those items even at thrift shops can be financially taxing.

If you would like to help these formerly homeless veterans once again become a productive part of society, call Denny Barger at 609-561-0269 extension 106.

### Wish List

Shampoo, conditioner, soap, deodorant, disposable razors, non-alcohol mouthwash, women's hygiene products, manicure kits, shower shoes.

Sewing kits, cleaning supplies, laundry soap, fabric softener, bleach, batteries (AA/AAA), light bulbs (60/75 watt) and shower curtains.

Men's shoes (sizes 8-12), dress shirt/pants, backpacks and book bags, men's socks, T-shirts, sweat pants and shirts, bathrobes, scarves and gloves, and umbrellas.

Dictionaries, Thesauruses, pencils, pens, notepads, current reference books, college or G.E.D. reference books, envelopes and stamps.

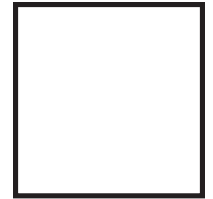
Towels, washcloths, pillows, twin size sheets (especially fitted) and blankets

Dressers, stuffed chairs, coffee and end tables. Board games, VCR tapes, and model airplanes, cars, boats, etc.

Irons and ironing boards, area rugs (9'x12' max.), oscillating fans, televisions, VCRs, computers (486 or newer) and printers, small vacuum cleaners, and air conditioners (8,000 BTU max.)

Silverware, coffee cups, instant coffee and tea bags, salt and pepper shakers, dishes and cooking utensils.

State of New Jersey  
Department of Military and  
Veteran Affairs - PAOV  
PO Box 340, Eggert Crossing Road  
Trenton, NJ 08625-0340



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## New Jersey Department of Military and Veterans Affairs Veterans Service Offices

### Newark Liaison Office

20 Washington Place  
Newark 07102  
(973)648-2849 or 645-3596

### Atlantic/Cape May

1601 Atlantic Ave. Suite 602  
Atlantic City 08401  
(609) 441-3060/3061

### Burlington

Mt. Laurel Corporate Center  
1000 Howard Blvd., Suite 301  
Mt. Laurel 08054  
(856) 787-3820/3821

### Camden/Gloucester

215 Crown Point Rd.  
Suite 300  
Thorofare 08086  
(856) 853-4184/4185/4186

### Mercer

142 W. State St., CN 671  
Trenton 08625  
(609) 292-5880/5881

### Monmouth

630 Bangs Avenue, Suite 320  
Asbury Park 07712  
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### Morris/Sussex

5 South Park Drive  
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(973) 383-4949/1363

### Dover

(Wednesdays only)  
(973) 366-8347

### Ocean

James J. Howard Outpatient Clinic  
970 Route 70  
Brick 08724  
(732) 840-3033/3034

### Passaic

100 Hamilton Plaza, 6th Floor  
Paterson 07505  
(973) 977-4050/4051/4556

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524 Northwest Blvd.  
Vineland 08360  
(856) 696-6452/6445/6451

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711 Jersey Avenue  
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### Hudson

3rd Floor, Room 302  
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