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VETERANS VOICE Texas

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Keifer Marshall, Jr., Mayor of Temple, stands by a copy of the world-famous photograph of the raising of the United States flag on the island of Iwo Jima during World War II

Texas marine survives Iwo Jima ...to serve community and older Veterans

At 0830 on the morning of February 19, 1945, troops of the 4th and 5th Marine Divisions went ashore on the small island of Iwo Jima in the South Pacific—eight square miles of volcanic ash, pumice and sand reeking of sulfurous fumes with bombs, bullets and shellfire raining all around. What was planned as a quick, violent attack turned into 26 days of fierce and devastating fighting. March 16 marked the end of one of the deadliest struggles of the war in the Pacific and one of the costliest in lives lost during World War II.

Over 6,000 U.S. Marines, sailors and soldiers died, over 18,000 were wounded and more than 500 were MIA. An estimated 20,000 Japanese were killed and 1,000 were taken prisoner. Iwo Jima was the bloodiest battle in the history of the Marine Corps (more casualties than the

Union Army at Gettysburg), yielding more than one-fourth of all the Medals of Honor awarded during World War II. Five days into the battle, the American flag was raised on top of Mt. Suribachi, a 556-foot extinct

volcano on the southern tip of the island dominating both possible landing beaches. Mt. Suribachi housed a seven-story interior structure used by the Japanese for stockpiling weapons, ammo, radios, fuel and rations. From this strategic position,

Japanese guns and heavy weapons had zeroed in on every member of the landing parties. The photograph of the famous flag-raising on Mt. Suribachi has become the most widely reproduced photo of all time and the model for the Marine Corps War Memorial statue in Washington, D.C.

See Iwo Jima, pages 10-11

— ★★ ★ —
“Uncommon valor was
a common virtue.”

Adm. Chester A. Nimitz
*Commenting on the United States
Forces at the battle for Iwo Jima*

— ★★ ★ —

Texas State Veterans Homes—Groundbreakings! ★ see pages 6-7

From the Editor of the Texas Veterans Voice

Readers will remember an earlier feature story about Texas Medal of Honor recipient Freddy Gonzalez of Harlingen. Recently, a thirty-minute documentary was made by well-known Texas journalist John Flores and Maria Martin, producer of "Latino USA," a regular programming segment of KUT radio at the University of Texas at Austin and National Public Radio and aired October 9. The documentary commemorates the wartime heroism of Sgt. Gonzalez; the history of the collection and exhibit of memorabilia maintained by Sgt. Gonzalez' mother, Mrs. Dohlia Gonzalez, at a local Harlingen hotel; the display of memorabilia at the LBJ Library; and the

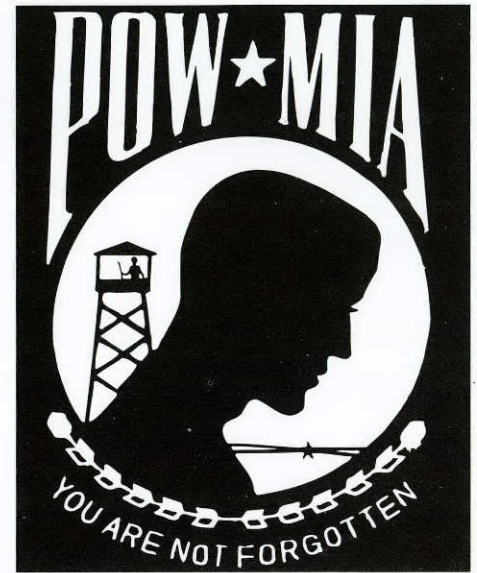
story of Mrs. Gonzalez's struggles and triumphs over the years. More projects concerning Sgt. Gonzalez's story are planned. If you are interested in participating or would like more information, contact John Flores at (817) 790-2440.



Mr. Thornton E. Hamby, Junior Vice Commander, Western Region, Department of Texas American Ex-POWs, wrote to remind us that the POW-MIA Recognition Day Ceremony on September 19, 1997 was not the first such event in Texas. The *Texas Veterans Voice* recognizes the many such ceremonies held in Lubbock and across the state over the years. The event mentioned in the earlier issue referred to the first *statewide* recognition ceremony sponsored by the Texas Legislature. This year's statewide recognition was held September 18 in Austin.



A newly enacted federal law requires that the POW/MIA flag be



flown at federal and military installations on specified days across the country. By law, the flag is the National League of Families POW/MIA flag.



State Senator Jerry Patterson and state Veterans organizations gained authority from the State Preservation Board to fly the nationally recognized POW/MIA flag above the state Capitol one day each year. The new rule states: "The POW/MIA flag may be flown beneath the United States flag above the south entrance to the Capitol on one date established each year for recognition of national commitment to

See Editor, page 8



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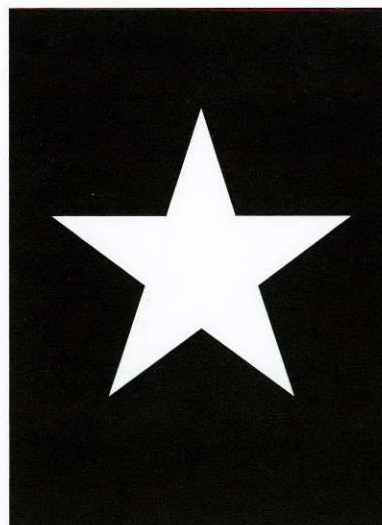


Texas Veterans Voice

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1-800-252-VETS



Attention Texas Veterans

call 1-800-252-VETS
for information on

**Land
Housing Assistance
and Home
Improvement Loans**

'Rapid Response' loan reunites Veteran and wife

Roger Doyle, U.S. Army Veteran, was facing one of the hardest decisions of his life. Maggie, his wife of 13 years, was in rehabilitation after a lengthy hospitalization. She would never again be able to climb the stairs or navigate the existing doors and entryways in their home. He had promised Maggie and himself that he would not leave her to the care of others or have her live anywhere but her own home.

Doyle remembered reading in an earlier issue of the *Texas Veterans Voice* about emergency home improvement loans up to \$25,000 to Texas Veterans who, for health or safety



**Rapid Response Home
Improvement Loans
help Texas Veterans
when they need it the most.**

Call 1-800-252-VETS



reasons, need immediate help with home renovations or repairs. He called the toll-free number and started working with Tito Garcia, a loan officer in the TVLB Dallas office. "When I talked with Mr. Garcia about my wife's situation, things started happening right away. He and my contractor took care of the whole process and by the end of that week, we had the loan and renovations were started," Doyle said.

Doyle converted his garage into a ground floor master bedroom and bath with air conditioning and heating, meeting all his wife's needs for accessibility. They created more accessible doorways in the downstairs living areas and laid new tile flooring. Barely a month and a half later, Doyle brought his wife home and she was able to settle in comfortably in her newly remodeled home.

He found the entire process to be convenient and easy to handle. He said that both his contractor and insurance agent were impressed with the program. "I am thankful to have this kind of support and direction during this stressful time. I hope that any Texas Veteran who needs this kind of help in an emergency will call on the TVLB. Even though I had never used any of these loan programs before, it was gratifying to know that they were there for me when I needed help," Doyle said. "Without this loan program, I could not have brought my wife home where she belongs."



Danny Eichholtz, U.S. Navy Veteran
and '97 UT student, and Gloria Hargrove,
TVLB Information Center Manager

Vets helping Vets

The DVA Work-Study Program offers supplemental education benefits for student-Veterans in the form of an allowance in return for their services in DVA-approved activities. The TVLB is approved to participate in this program and has benefitted from having many of these students perform work in our Information Center.

The TVLB provides a structured, positive work environment with flexibility for student class schedules. Students are trained in basic program information and perform substantive work directly with their fellow Veterans by helping them participate in the loan programs offered by the TVLB.

The TVLB Information Center has had work-study Veterans from all branches of the military who were attending the University of Texas at Austin, Austin Community College, St. Edward's University, Southwestern University, South West Texas University and Mary Hardin Baylor College.

The DVA allows a student to work up to 25 hours per week while attending school. Work-study Veterans are paid by the DVA and the benefits are non-taxable.

If you are interested in this program, contact the Veterans affairs representative at your college or university.



Freedom is not Free

Cadet Major Kelly Strong

Air Force Junior ROTC

Homestead Senior High School, Homestead, Florida 1988

I watched the flag pass by one day.
It fluttered in the breeze.
A young Marine saluted it,
And then he stood at ease.

I looked at him in uniform
So young, so tall, so proud,
With hair cut square and eyes alert.
He'd stand out in any crowd.

I thought how many men like him
Had fallen through the years.
How many died on foreign soil?
How many mothers' tears?

How many pilots' planes shot down?
How many died at sea?
How many foxholes were soldiers' graves?
No, freedom is not free.

I heard the sound of taps one night,
When everything was still.
I listened to the bugler play
And felt a sudden chill.

I wondered just how many times
That taps had meant "Amen,"
When a flag had draped a coffin
Of a brother or a friend.

I thought of all the children,
Of the mothers and the wives,
Of fathers, sons and husbands
With interrupted lives.

I thought about a graveyard
At the bottom of the sea
Of unmarked graves in Arlington.
No, freedom is not free.



TVLB staff visits memorial at Marble Falls, Feb. 17, 1998

L-R: Ken Wallingford (former POW), Jan Rader,
David Gloier, George Ellis, former boardmember
Jesse Martin, and Burnet County VSO Jerry Wilson

Moving wall comes to Texas

Vietnam Memorial at Fort Hood for Veterans Day

The W. R. Hold Chapter #147 of the Disabled American Veterans Department of Texas will host the Vietnam Memorial Moving Wall at Pritchard Stadium on Fort Hood. Sponsors will be Next Line Internet Services of Killeen and III Corps Fort Hood. The Moving Wall will be open to the public 24 hours a day beginning at 8:00 a.m. on November 8, 1998 and ending at 7:00 p.m. on November 14, 1998. The official opening ceremony will be held at 2:00 p.m. on November 9 and the public is welcome to attend.

On Veterans Day, November 11, there will be a helicopter fly-over. For more information about this event, call Post #147 Commander Theron L. Johnson at (254) 634-7918.

Remember Veteran's Day Nov. 11, 1998

**The Texas Veterans Land Board respectfully
salutes Keifer Marshall, Jr.
and all Texas Veterans.**

When Garry Mauro became chairman
of the TVLB, he issued a challenge:

**"We don't need to do our Veterans
a favor—just repay one."**

Honoring all who served



State Veterans homes showcase greenbuilding features

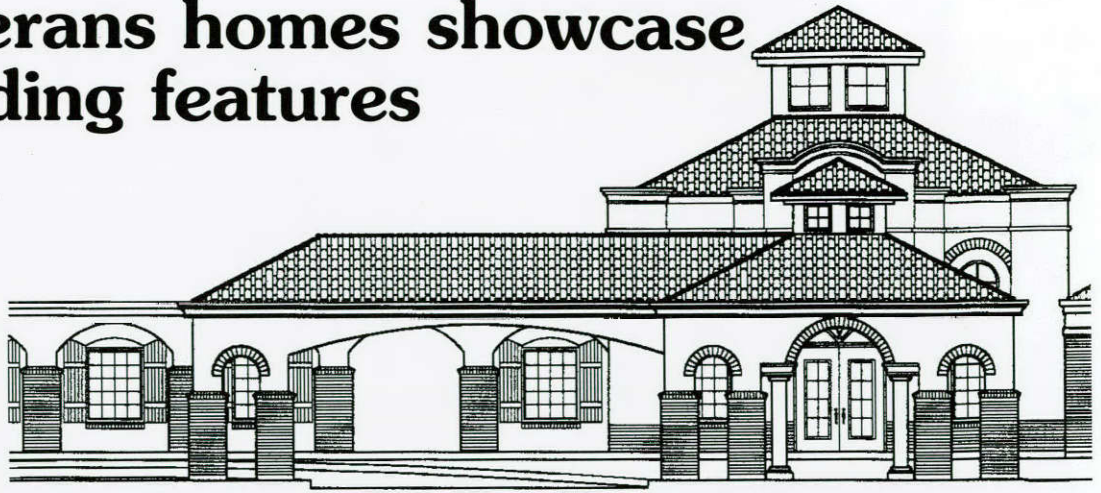
After offering the first program in the nation to tie interest rate reductions to greenbuilding home construction and proving the link between environmental friendliness and economic benefits, the next logical step for the Texas Veterans Land Board was to apply those same long-term energy saving building and landscape features to the design, construction and operation of four new State Veterans Homes.

With the proven success of greenbuilding features in the many homes of Texas Veterans financed through the TVLB housing assistance loan program, the Board knew that it made good sense to maximize energy and upkeep savings and provide a boost to economic development when planning these new long-term care facilities.

During the site selection process and before the decisions were made to build the first State Veterans Homes in Floresville, Temple, Bonham and Big Spring, careful attention was given to the proposed sites in terms of greenbuilding goals. Locations away from environmentally sensitive areas with potential for attractive building sites, existing native vegetation and trees, access to public transportation and proximity to municipal infrastructures were highly desirable.

The Board was convinced that using greenbuilding concepts wherever possible would result in a superior product in a shorter amount of time and at a greater economy than usual processes would deliver. So they developed guidelines (called "sustainable design goals") to be used in the design and construction phases of the state homes.

These guidelines established objectives for building design and site selection and facility operation which were specifically intended to result in saving energy costs,



Floresville State Veterans Home front elevation

conserving water resources, and using native vegetation for low maintenance landscaping.

Plans will optimize the use of solar heating and natural cooling specific to the environment of each site. High efficiency heating, cooling and water-heating equipment, lighting and appliances will be incorporated into the

building plans. Irrigation systems using reclaimed water, rainwater harvesting and xeriscaping will ensure water conservation. Recycled building products and locally available building materials will contribute to the overall savings. High performance window systems, paint colors and finishes with high reflective characteristics, and reflective roofing are just a few of the greenbuilding features to be used in the new State Veterans Homes.

Studies show that a greenbuilt house will save an average of \$28 monthly. On a 30-year mortgage, this amounts to over \$10,000 in energy, water and maintenance. Putting these same statistics to work shows how millions of dollars can be saved on the building, maintenance and operation of our new State Veterans Homes.

The Texas State Veterans Homes will be "greenbuilt" to help Texas Veterans enjoy high standards of living comfort while saving money on energy bills, building materials, and long-term maintenance costs. "We can meet the needs of our older Veterans today while guaranteeing that these Homes will meet the needs of future generations of Veterans to come," says TVLB Chairman Garry Mauro.

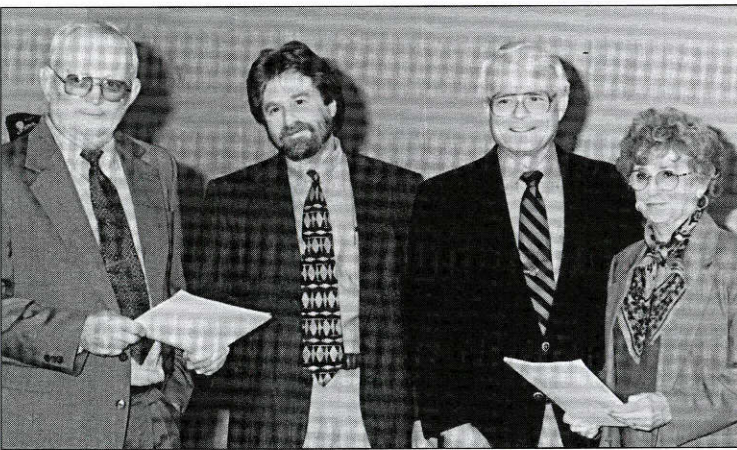
— ★★ ★ —
**"We can meet
the needs of our older
Veterans today while
guaranteeing
that these Homes
will meet the needs
of future generations
of Veterans to come."**

— ★★ ★ —



Temple Groundbreaking, July 6, 1998

TVLB Chairman Garry Mauro; Temple Mayor Keifer Marshall, Jr.; Ladd Pattillo, Boardmember, TVLB; Members of design-build team



Big Spring Groundbreaking, August 10, 1998

L-R: David Gloier, TVLB Executive Secretary; Ed Moughon, Big Spring State Hospital; State Senator David Counts; Joyce Crooker, Moore Economic Development Corp.



Photo courtesy Ronnie Thweat

Temple Groundbreaking, July 6, 1998

L-R, Front: Ladd Pattillo, Garry Mauro, Keifer Marshall, Jr.
L-R, Back: Dr. Vernon Chung, Dean Billeck, Jamie Clements, Bill Kyle, Michael Petty, and Jerold Fine

Groundb

The Texas State Veterans Homes are of Texas Veterans who are entitled to and d and long-term support and planning f Veterans can expect caring professionals wh as close to the comforts of home and famil Land Board has committed

On July 6, July 20 and August 10 the TVLB took a major step closer to realizing the success of years of planning and hard work when ground was broken at construction sites in Floresville, Temple, Bonham and Big Spring for four new State Veterans Homes.

TVLB Chairman Garry Mauro planned the groundbreaking events to give local residents a chance to meet with the health care management team and the designers and builders to learn firsthand about each facility. "We had the chief executive officers from the health care team, the architectural and design team and the builder at each event," Mauro said. "These folks will be working in these communities for at least the next year and they were eager to meet their new neighbors."

Mauro was accompanied by local officials and community and Veteran leaders from each community who had figured prominently in the effort that resulted in their city being chosen as a site for one of the new Homes. He went on to say that each of the groundbreaking ceremonies was a special landmark for everyone who had worked for years to make these Homes a reality. "It was a long, hard fight to make people aware of the special needs of Texas' aging Veterans and to get the legislation passed. Now we have an outstanding management team and we're moving forward to provide the finest long-term care facilities in the nation," Mauro said.

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"It's lon
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By building
we show ou
to maintain
Veterans
in the

If you or a family member are interested in about residency in a State Veterans Home

reakings!

Established for the care and treatment
 providing of dignified, high quality health care
 their present and future living needs.
 are dedicated to providing an environment
 as possible. To this goal the Texas Veterans
 resources, talent and staff.

Aware that Texas was one of the few states not participating in
 the Department of Veterans Affairs State Veterans Home Program,
 the 74th Texas Legislature initiated a feasibility study and on May
 9, 1997, SB1060 of the 75th Legislature authorized building four

Homes and allowed the TVLB to use its
 existing bond authority to issue revenue
 bonds to obtain the funds needed for
 the state's share of expenses to
 participate in the DVA construction
 grants program. One of the most
 persistent legislators to promote this
 program was the late Frank Tejada of
 San Antonio, who was serving as a
 U.S. Congressman from Texas until his
 untimely death in 1996.

A Blue Ribbon Advisory Group was
 formed made up of representatives
 from Veterans advocacy organiza-
 tions, the Texas Veterans
 Commission, Texas Department of
 Human Services, Texas Department
 on Aging, American Association of
 Retired Persons, for-profit and not-for-
 profit nursing home associations, the
 hospital association, the nurses'
 association, the Alzheimer's Associa-
 tion, the State Bar Association elder
 law project group and a gerontology
 specialist with the Texas A&M

Extension Service. This group advised the TVLB on architectural
 and quality standards, design concepts, admissions policies,
 operational standards, training and community involvement.

See Groundbreakings, page 8

Information
 please call **1-800-252-8387**



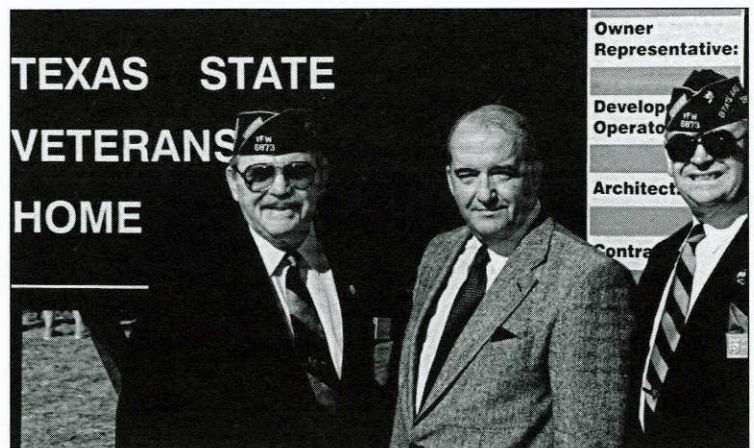
Floresville Groundbreaking, July 6, 1998

Mayor Raymond Ramirez, TVLB Chairman Garry Mauro, County
 Judge Martha Schnabel, and Wilson County VSO Philip Thurman
 are flanked by local VFW activists



Bonham Groundbreaking, July 20, 1998

TVLB Chairman Garry Mauro
 with local Veteran leaders



Big Spring Groundbreaking, August 10, 1998

Doug Bell, State Commander, VFW; Gen. Tom Jaco, Boardmember,
 TVLB; Sam Gregory, VFW Post #6873

Forfeited land sealed bid sale set for October 27, 1998

The Texas Veterans Land Board is selling 222 forfeited land tracts to qualified Texas Veterans by sealed bid at 1 p.m. on October 27, 1998. These tracts are located in 97 counties—with the majority of them in East, Central, and North Texas—and are being offered for the first time.

The TVLB will finance the full amount of each winning bid. No down payment is required and the interest rate on the 30-year assumable loan is currently set at 7.64 percent.

For more information, call 1-800-252-VETS.

“Every eligible Texas Veteran has an equal chance to be the winning bidder on one of these tracts, and the VLB will finance the entire loan amount.”

—Garry Mauro, TVLB Chairman

Transitions

William H. (Bill) Courtney

June 4, 1923 — July 3, 1998



Charles H. Page, III

October 6, 1939 — August 8, 1998

Editor, from page 2

resolving the uncertain fates of Americans identified as POW, MIA or otherwise unaccounted for as a result of hostile action.”



The Marine Corps War Memorial and Monument are in Arlington, Virginia. The original casting of the Monument is on permanent display at the Marine Military Academy Museum, 320 Iwo Jima Blvd., Harlingen, Texas. A documentary video about the Battle for Iwo Jima is shown continuously during regular museum visiting hours. The museum is open Monday through Saturday, 10 a.m. to 4 p.m. and Sunday, Noon to 4 p.m. There is no admission charge. For information about the museum or the Academy, call (956) 423-6006.



The State Preservation Board presents an exhibit entitled “Above and Beyond: The Medal of Honor in Texas” through March 1, 1999. The exhibit is open to the public at no charge at the Capitol Complex Visitors Center, 112 E. 11th Street, Austin, Texas. Hours are 9 a.m. to 5 p.m. Tuesday through Friday and 10 a.m. to 5 p.m. on Saturday. For information about the exhibit, call (512) 305-8402.



Correction: Our apologies to Ms. Danette E. Toone whose name was misspelled in the Spring 1998 *Texas Veterans Voice*.

Editor's Note: With thanks to the Texas Veterans Commission for information concerning the POW/MIA ceremonies.

Groundbreakings, from page 7

Site selection was the Board's first priority and, by July 15, 1997, eighteen Texas communities had proposed over 40 sites for consideration. On August 18, 1997, the Board selected Floresville, Temple, Bonham and Big Spring. On November 19, 1997, the Board instructed TVLB staff to issue a public call for bids for a combined process of designing, building and operating the four Homes. An exhaustive study ended with the selection of The Park Associates with the architectural firm of Rees and

Associates and the construction firm of M. W. Builders and Graeber, Simmons & Cowan, who will serve as construction management oversight representative for the state. A contract was signed on June 16, 1998 and the groundbreaking activities began almost immediately.

“The groundbreaking ceremonies mark very historic days for Texas Veterans,” said TLVB chairman Garry Mauro. “We must not cease our diligence in making opportunities whenever and wherever we can to recognize the great debt we owe to

Veterans. This is our opportunity to care for those who cared for America.”

The four Homes now underway are located geographically in North, South, Central and West Texas. It is hoped that additional Homes will be built to satisfy the needs of Texas Veterans in every part of the state. The success of these first four Homes is critical to the best interests of all Texas Veterans. Community involvement in the operation of our Homes through volunteerism, financial support and civic pride will have great impact in determining the future growth of the program in Texas.



Veteran's greenbuilt home saves money



Summer in Texas means hot, dry weather and 1998 has set records for heat and drought. Texas Veteran James E. Bell has no complaints about saving over \$60 on his July utility bills. This savings resulted from his new greenbuilt home with many energy-efficient features.

A U.S. Marine and decorated Vietnam Veteran (awarded the Purple Heart and numerous other service medals and commendations), Bell used the TVLB Greenbuilding Program to help finance his new home last year. This program, introduced in 1996 by Texas Land Commissioner Garry Mauro, promotes the use of environmentally friendly energy and cost-saving techniques and building materials in construction and renovations by rewarding homeowners with interest rate reductions.

James Bell and his wife, Anna Rhea, lived in Portland, Texas for twenty years. He has been a police captain for the City of Portland since 1982 and Anna is on staff at the Mercantile Bank of Corpus Christi. When they decided last year to build a new home on land they own in Ingleside, Bell contacted the TVLB about a housing assistance loan. Corpus Christi loan officer Toni McCurdy introduced him to the greenbuilding concept. Bell then went to local builder Gerald Lee of Lee Landmark Homes to make construction plans. Lee, a Korean War Veteran, found many features and building materials on the greenbuilding checklist that he was already using in his business. When their planning and design was complete, Bell qualified for the maximum reduction of one full percentage point on the interest rate for his loan.

Lee builds 80 to 100 homes each year. "We always use basic good sense in homebuilding—things that are going to be soundly built and will realize big savings in maintenance and overhead," said Lee. "We strive to keep as many trees as possible to ensure natural shading, situate the home to

the payoff begins immediately. His experience has shown that homeowners with highly efficient homes can save over 30 percent on utility costs over non-greenbuilt homes. "I say only 30 percent to be conservative, but I really believe its as much as 50 percent," Lee stated.

When you ask James and Anna Bell, they agree, adding that they saw their winter utility costs cut in half in their new greenbuilt home. And the year before, in their old home, their bills did not include an irrigation system. So their actual savings were even greater. And with a lower interest rate on their home loan, they realized even more long-term savings. "This Greenbuilding Program really can save Veterans a lot of money," said Bell. "Not only in financing but in energy savings. Utility bills and mortgage payments are lower each month and it's a real good deal."

"Greenbuilding loans are a marriage of economic development and environmental concerns that are a perfect fit for Texas," said Texas Land Commissioner Garry Mauro, who serves as TVLB chairman. "Builders love the program, Veterans save money and the environment benefits—it's a win-win plan for us all."

★★★

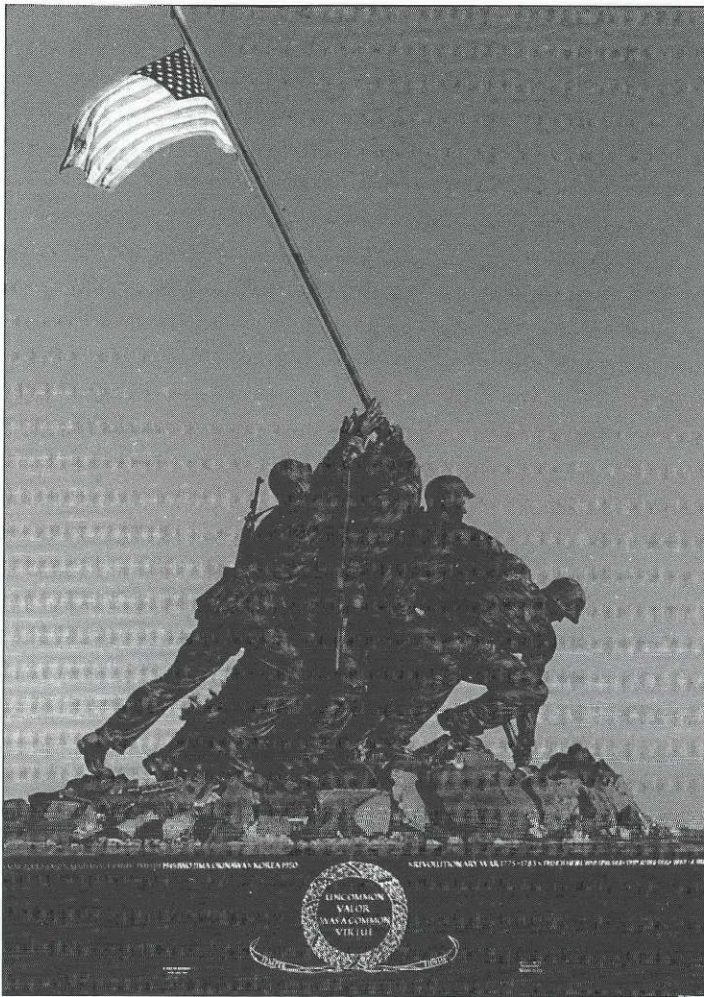
"The Greenbuilding Program really can save Veterans a lot of money in financing and in energy savings"

★★★

take advantage of natural sunlight, use low water toilets and high-rated cellulose insulation, and the highest efficiency rated heating and cooling units." Lee knows that the cost of using greenbuilding materials is minimal and



Greenbuilt home with TVLB loan officer Toni McCurdy, Texas Veteran James Bell's wife, Anna, and builder Gerald Lee of Lee Landmark Homes in Corpus Christi.



The Marine Corps War Memorial in Arlington, VA was dedicated November 10, 1954. It was sculpted by artist Felix de Weldon, based on the Pulitzer Prize winning photo by Associated Press photographer Joe Rosenthal.

Iwo Jima, from page 1

In the second front on the morning of February 21, 1945, was the 3rd Marine Division, which had been held offshore in reserve. Nineteen-year-old Pvt. Keifer Marshall, Jr. (USMC) from Temple, Texas was part of that second front. Members of the 3rd Division had been called into action almost immediately as the severity of the battle became apparent (the first day saw 2,400 American casualties).

Fifty-three years later, on a rainy morning in August, 1998, Keifer Marshall, Jr. was in his office in downtown Temple, Texas—no longer a U.S. Marine Private but now Mayor of the city of Temple. He had just returned from a Chamber of Commerce Military Affairs luncheon and was scheduled for city budget meetings later that afternoon. He took time out to share his wartime memories and his ongoing involvement with Veterans affairs in his community and state.

Born and raised in Temple, Marshall earned the rank of Eagle in Boy Scouting and graduated from Temple High School. He spent the next year as a freshman at the University of Texas in Austin. His college years were interrupted for his

service with the U.S. Marine Corps from 1944 to 1946. On a football scholarship, he played for the Longhorns in both Cotton and Sugar Bowl games. He graduated the University in 1950 where he had met his wife, Sammie, who was working as graduate placement secretary for the Student Employment Office (they have been married over fifty years). After meeting an insurance executive on a train who encouraged him to go into the insurance business, Marshall began what was to become a long and successful career as a Temple businessman and rancher.



**“Any Veteran who faces
enemy fire in defense
of his country is a hero.”**

Keifer Marshall, Jr.
Mayor of Temple



When Marshall answered the call to serve in World War II, he was attached to F Company, 2nd Battalion, 9th Regiment of the 3rd Division of the USMC as a private. He served first on Guam and then at Iwo Jima as a rifleman and at the end of the infamous battle, had attained the rank of PFC.

On his office wall hangs a picture of the world-famous monument to the Veterans of the Battle for Iwo Jima, along with other photos and memorabilia of that epic struggle. One black and white photo depicts a foxhole in the bleak and barren terrain ravaged by countless artillery and mortar, smoke from the battle and the constant sulphur fumes erupting through the volcanic surface. Two Marines are in that foxhole—one was Keifer Marshall, Jr. A Marine photographer ran by, snapped the scene and ran on to a hill a short distance away. Seconds later, the hill was hit by heavy fire and Marshall remembers his companion saying that they would never see that photo. And until that same photo was part of a photo essay at the Marine Corps War Memorial in Washington, D.C. on the occasion of the 25th anniversary of the battle, Marshall had never seen it.

After Marshall’s 3rd Division landed, they fought with the 4th and 5th Divisions flanking on the left and right. “It always seemed like we were fighting uphill—we had to dig the Japanese out of the honeycomb of caves on the island. Since they stayed below the surface in these caves it was like fighting an unseen enemy,” Marshall said. “There were no front lines—the Marines were above ground and the Japanese were in those caves. As fast as we could close up their caves, they would dig them out again. We could only

advance by feet and yards as our trucks with flamethrowers cleared the ground and caves in front of us," he said. "If they had had any air power at that time, we would have suffered even more losses," Marshall remembered. "We all felt that the war could have lasted five or six more years based on what we had seen of the tenacity of the enemy troops we faced."

After Iwo Jima, the 3rd Division returned to Guam where they had been stationed prior to the invasion. They found that the 6th Marines had moved into their camp, so they had to set to work building a new camp. Marshall said he felt that this was the best thing that could have happened. They were forced to concentrate on getting that camp built as quickly as possible and could not dwell on their experiences at Iwo Jima. He said that he applies this lesson to everything that happens in his life: "When bad things happen—get busy." When the camp was built, he was assigned to improvise a mounted rocket launcher for the 3rd Division, similar to those being used by the other divisions. He and his fellow Marines mounted the launcher on a 1-ton truck and had to develop an aiming technique on a trial-and-error basis. At that time, the enemy forces were not familiar with this tactic and the 3rd Division was preparing the strategy for the invasion of Japan. The necessity for that invasion was eliminated by the atomic bombing of Hiroshima.

When asked if he was still in contact with any of his fellow heroes of Iwo Jima, Marshall replied that he had kept in touch with several, but denied considering himself a hero. "Any

Veteran who faces enemy fire in defense of his country is a hero," Marshall stated.

Much as he committed his life to his country as a young Marine at Iwo Jima, he has committed himself to raising his son and two grandsons, community service, and a dedication to meeting the needs of his fellow Veterans. After starting in business in Temple with a wife and young son, Marshall heard about the Texas



**"I am pleased and proud
to know that Texas
will be offering these new State
Veterans Homes to deserving
Veterans who served during
my own war years and for many
younger Vets who may need
them in years to come."**

Keifer Marshall, Jr.
Mayor of Temple



Veterans Land Board land loan program. Like many other Veterans returning home to Texas after the war, he bought land. His loan for 200 acres near Temple was one of the earliest loans made by the newly established loan program. He still owns that land, and many additional acres near Heidenheimer in Bell County, where he runs an agribusiness raising cattle. He and wife Sammie have a second home there, which is only a short drive from Temple. "That loan made to a young Veteran building his life after the war really made a difference for me and my family," Marshall said. "It's great that

the TVLB is still making those loans and has doubled the maximum loan amount to meet the demands of a changing real estate market."

When the Texas Veterans Land Board announced that four State Veterans Homes would be built in 1998-99, Marshall was excited to learn about the plans to provide long-term, quality care living facilities for Texas' aging Veteran population.

When he became Mayor of Temple earlier in the year (after serving as Mayor Pro Tem), he made the new Homes project one of his highest priorities for his community. Recognizing that Bell County has a large number of older Veterans retiring in the area, Marshall worked hard to be able to offer them the benefit of one of the new facilities. He also knew that the city and surrounding county would reap huge economic benefits from the building and operation of the Home. He was pivotal in successfully promoting the city of Temple as a

site for one of the new Homes. "I am pleased and proud to know that Texas will be offering these new State Veterans Homes to deserving Veterans who served during my own war years and for many younger Vets who may need them in years to come," Marshall said.

Keifer Marshall, Jr. served his country with "uncommon valor." He continues to hold the welfare of his family, community and fellow Veterans as the highest priority of his efforts. He is truly an outstanding Texas Veteran and American citizen, selflessly giving of himself in the finest traditions of community service.

Repaying the favor...

TVLB loans remain competitive as rates continue to drop*

Land Program

Up to \$20,000 ★ 5% minimum down payment ★ 30-year term at 6.65%

Up to \$40,000 ★ 5% minimum down payment ★ 30-year term at 7.75% (new lower rate)

Housing Assistance Program

Earlier this year, the TVLB announced interest rate changes in the **Veterans Housing Assistance Program**. The interest rates dropped as low as 6.0% on a 15-year loan. These changes lowered the unrestricted interest rates by one percent.

For Texas Veterans who entered service before January 1, 1977 and who have been discharged from active duty for fewer than 30 years:

Lender Loans

VHAP 15 year 5.75%
VHAP 20, 25, 30 year 6.25%

Direct Loans

VHAP 15 year 5.925%
VHAP 20, 25, 30 year 6.425%

Rates for all other eligible Texas Veterans who entered service after 1976 or who have been discharged from active duty for more than 30 years:

Lender Loans

VHAP 15 year 7.25%
VHAP 20, 25, 30 year 7.75%

Direct Loans

VHAP 15 year 7.425%
VHAP 20, 25, 30 year 7.925%

Home Improvement Program

Up to \$25,000 ★ 7.25% (+.50% for FHA insurance)

For more information call 1-800-252-VETS

* Rates subject to change. All loans are subject to credit approval.



Texas Veterans Voice

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"We don't need to do our Veterans a favor, just repay one."

—Garry Mauro, Chairman
Texas Veterans Land Board