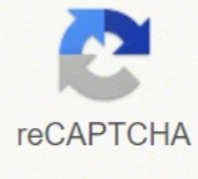




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When you’re looking for locations of VA hospitals, there are a few ways to find the one that’s closest to you. You can search on the US Department of Veteran’s Affairs website in a couple of different ways, or on the Vets National website. You can also use a directory.US Department of Veteran’s Affairs By Facility TypeWhen you need to find a specific type of VA facility in your area, you can use the navigation links in the upper left corner of the US Department of Veteran’s Affairs’ locations page. This is a quick way to find the assistance you need with things like VA CHAMPVA forms or a facility that has a post-traumatic disorder program. After you have chosen the facility type, you’re then directed to choose your nearest facility on a map of the United States. You also have the option to scroll down below the map and click on the name of each facility to learn more.US Department of Veteran’s Affairs by Location OnlyFrom the US Department of Veteran’s Affairs’ locations home page, you can quickly navigate to information about the nearest of the nearly 2000 VA facilities in the United States. To use this page, find your state on the US map and click on it. This brings up a list of every VA facility in your state. Browse through the list of facility types, and cities where the facilities are located. When you find the nearest one, click on its name to open a page that tells more about it.Vets National by KeywordAnother way to find the nearest VA hospital is by searching on the Vets National veterans advocates website. You can choose your state and enter keywords related to the facility type you need to find. Then, click the red “Search VA Centers” button to bring up the results for the nearest facilities.Vets National by StateTo use the Vets National website to search for VA hospitals by state, you can click on your state on the US map, or scroll down and click on the name of your state. Moving your cursor over the map brings up a box over each state that tells you the number of each facility type available.Online Directories to Find the Nearest VA HospitalTo use an online directory such as Yellow Pages to find the nearest VA hospital, enter the search term “VA hospital” in the keyword box, and your state in the location box. When the results come up, you may have to scroll past the promoted listings to find the listings for VA hospitals. The VA hospital listings show the facility name, address, phone number and website, if that facility has one. MORE FROM QUESTIONSANSWERED.NET Write a short note about what you liked, what to order, or other helpful advice for visitors. STAUNTON - Jamie Cooke holds back tears in his eyes. He’s sitting on a gray bench near the old Staunton train station. Eight years ago Cooke joined the family business and opened a Staunton location for Black Swan Books. His family has owned the store in Richmond since 1996. Cooke never thought he’d be part of the business — he’d previously worked as an architect in Richmond, but soon found himself burnt out. He never knew he’d be the architect of a community space that Black Swan became. Cooke announced that he would be closing the store that has served as a space for artists, bibliophiles, Stauntonians and more. “It’s definitely not about me, but the need for community space,” he said. Thank you for being a subscriber. Your support makes our coverage of community stories possible.More: New Staunton gym offers solo workout space and contact-less exercise spaceMore: Nexus vice president charged with perjury in Augusta CountyMore: Marching into the unknown: High school bands planning for life with COVID-19Cooke met with a News Leader reporter on that bench over looking the train tracks. Some could say it was symbolic, like he was waiting for the next train to come along and take him to his next career path. But he was in a holding pattern for so long due to COVID-19 and figuring out next steps. He’s not worried about what will come of the space that used to be filled with his store that sits on the corner of Augusta and East Beverley streets. He knows someone will snatch up that prime real estate. “Someone will come and do something awesome there,” he said. Peter Dering has managed the shop for the past four years and said it served as a good place for a lot of people. “I hope others can move forward with the faith that we shared in this community and build stronger firmer foundations for us all. It ended with members from our community playing music to help us stay sane,” Dering said. “To those who cared so much, we will find it again. We’ve already seen how we care for each other and it’s amazing. Stay true.” Cooke’s used and unusual book model, isn’t feasible anymore. “We need 100 people coming through every weekend,” he said.The vast majority of sales comes from tourists and people coming in for events — either poetry readings, art showings, live music and more. Cooke said there’s no way he can recreate that same volume during the pandemic. He tried a couple live streamed events, but said it wasn’t the same. He’s is afraid there won’t be a venue like what Black Swan offered people — a safe, collaborative environment filled with literature, lyrics and life. “It’s easy to romanticize a bookstore job,” he said. For the most part, Cooke agrees. It’s pretty romantic. He spent his time collecting weird, eclectic books, stuff that other stores weren’t selling. And it worked. “A bookstore is a gathering place. It’s a kind of place where people come to chat and then another person comes in and starts a conversation,” he said. It’s magical, too. The love and admiration that people had when they entered his store was overwhelming. Cooke said that those traveling to the area were always so smitten with what Staunton had to offer, it was surreal to experience that behind the counter. He will be working to pack up the nearly 10,000 books in the store. Some will go to auctions, others to warehouses. The store in Richmond will continue, Cooke said. As for him, he said he isn’t sure what’s next, but whatever he chooses things will be alright.He released the following statement on his social media:“It is with a heavy heart that I announce the closing of Black Swan Books and Music here in Staunton. We were welcomed with open arms by the community in 2012, then embraced and nurtured by those arms for eight beautiful years. The new retail landscape makes much of what we did unfeasible, and the events we dearly loved hosting a thing of the past. We have considered many options to carry on, but they all fall short of the role we had played in the community.“We are deeply grateful to the amazing people we employed over the years, especially Peter Dering. His love of music and culture vibrated positivity into the business for four wonderful years.“We are certain that Staunton will welcome the next occupant of 1 East Beverley Street with the same graciousness and excitement we enjoyed, and that the next chapter will delight in ways we can’t know yet.”-Jamie CookeThe space has been listed for lease on Cottonwood Commercial. Have a news tip?You can reach reporter Laura Peters at lpeters@newsleader.com. Follow her @peterslaura. What forms of payment are accepted?Black Swan Books and Music accepts credit cards.How is Black Swan Books and Music rated?Black Swan Books and Music has 4.5 stars.What days are Black Swan Books and Music open?Black Swan Books and Music is open , Wed, Thu, Fri, Sat, Sun. Electronics, Book Stores 1 E Beverley St, Staunton VA 24401 You May Also Like Book Store in Staunton, VA 1 E Beverley St, Staunton Suggest an Edit designer491/Shutterstock If you're a veteran, then you may qualify for a VA loan. They are issued by private lenders and help veterans purchase a home. VA loans began in 1944 when soldiers were returning home from the war. The idea was to increase home ownership without veterans needing a down payment for a property. Today, VA loans are still popular and for many they're a lifeline. Here's how to see if you qualify for one and what it means. Regulations and FeesAll VA loans are guaranteed by the Department of Veterans Affairs which protects the private lenders from losses. It means they can offer loans with better regulations, but some still apply. In most states, veterans can buy a home for up to \$453,000 with no down payment. However, recent changes mean that people can buy higher value houses if they have a down payment. There is a VA funding fee to ensure the program can continue for future generations. Veterans with disabilities from service are exempt from the fee, but most will have to pay a small percentage of the loan. First-time users will pay 2.15% but if you've accessed a VA loan before then you'll pay 3.3%. The Basic RequirementsIn order to qualify for a VA loan, you must meet some strict requirements. These include:
● Served during wartime in an active capacity for a minimum of 90 days.
● Served in an active duty capacity in peace time for 181 days.
● Been a Reserve or National Guard for six years.
● You are no longer serving, but were honorably discharged. It's important to note that dishonourable discharges mean people aren't eligible for a VA loan. These occur when a crime is committed, or behavior unacceptable of the US Armed Forces occurs.
● You are the spouse of a military official who passed away during active duty or due to an illness or disability which occurred from service.
Income RequirementsThere aren't any minimum requirements, but people that receive VA loan must prove they have a consistent income. This is because of this is, families are likely to save more to meet the requirements, which means less foreclosures. Further household costs. This includes transportation, clothes, food and leisure activities. If you cannot prove that you have enough money to cover the mortgage payments then you might not be awarded the VA loan. However, a positive of this is, families are likely to save more to meet the requirements, which means less foreclosures. Further RequirementsIn order to complete the application process, you need to obtain a Certificate of Eligibility. However, you don't need one to begin while you wait for the certificate. The VA decides if you're eligible for the loan, but private lenders have their own set of requirements. Each company you contact will inform you of their requirements and enable you to decide if they are the right lender for you. Some have stricter rules than others, but they like to check your credit score and see what debt you have. VA Loan SpecialistsIf you want support and guidance in the VA loan process, there are specialists that can help. They can obtain a Certificate of Eligibility on your behalf and provide a list of lenders for you to choose from. There are also plenty of online resources which compare VA loans by minimum credit rating, so look around before you choose. Remember, lenders have some strict requirements so make sure you've kept up to date with payments over the last 12 months. Any late payments on loans, rent and credit cards will impact your eligibility for a VA loan. VA loans are there to make life easier, so do some research and enjoy purchasing a home without a down payment. MORE FROM BLOGLINES

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