

VFW POST 604 NEWS

WWW.VFW-604.NET

November 2012

V.F.W. Mission Statement

The purpose of this corporation (VFW) shall be fraternal, patriotic, historical, charitable, and educational; to preserve and strengthen comradeship among its members; to assist worthy comrades; to perpetuate the memory and history of our dead, and to assist their widows and orphans; to maintain true allegiance to the Government of the United States of America, and fidelity to its institutions of American freedom, and to preserve and defend the United States from all her enemies, whomsoever.

Commander's Corner

Greetings. To start off with I am proud to say that our 7th District meeting went very well. I was disappointed that we didn't have more of our members participating than we had. The ones that were there worked very hard to make it a fun day for everyone. We had around 120 VFW members from the 7th District attend. There are several members that I would like to thank for all the hard work they did. Tom and Jo Vernon did a great job cooking the meat and baked beans (absolutely delicious). There was also a surprise dish that everyone was thrilled with - fried squirrel. We had lots of compliments on the food. I would also like to thank Frank Ozug, Dennis Knoy and Steve Wade for helping to prepare the food. Jim May furnished the coolers to carry the food to the Post. John Todd and Kathy Hardin did a great job bar tending. They kept the members happy and their glasses full. I also want to thank Thurman Fuller for keeping the coffee pots full. We went through a lot of coffee (good job). Thank you to Leonard Heldman and Mark Dammer for all their help and for keeping me on the right track throughout the day. Phil Wilson did great checking cards at the door and keeping me informed as things went along.

I want to give a special thanks to the Ladies Auxiliary President Janet Williams, Debi Dammer, Julia Curtis, Joyce Grubb, Kathy Hardin, Mary Baxter and Kathy Haney. They did everything from setting up tables, preparing food, sitting out food and cleaning up after the day came to an end. Thank you all so much. It is members like these that make our Post great. Please forgive me if I have overlooked anyone.

Be sure and mark your calendar for Sunday November 11th - Veterans Day is coming up. This year the ceremony will be held at the Courthouse. After the ceremony we will serve ham and beans, fried potatoes and corn bread at the Post. The American-Legion will not have food this year because they have bingo on Sunday. So come on out and join us at the VFW Post 604

Commander - Joe Hardin

VFW Membership Dues Increase Looming

During the 7th District Meeting last month the Department Jr. Vice Commander indicated that a motion will be placed on the floor at the National VFW convention to raise the VFW Annual Dues by \$10.00. For VFW Post 604 this means that members renewing annually will be required to pay \$35.00 annually. There was no mention of Life Member Renewal Fees increasing, but historically this has been the case. If you have ever considered Life Membership with the VFW, this may be a good time to consider it. The current schedule for Life membership for VFW members is:

FEE SCHEDULE		
ATTAINED AGE BY DEC 31	ONE TIME PAYMENT LIFE MEMBER FEES	LIFE 12-MONTH PAYMENT PLAN \$35 FIRST PAYMENT, PLUS 11 PAYMENTS -
Through Age 30	\$425.00	\$38.64
31-40	\$410.00	\$37.27
41-50	\$375.00	\$34.09
51-60	\$335.00	\$30.45
61-70	\$290.00	\$26.36
71-80	\$225.00	\$20.45
81+	\$170.00	\$15.45

This fee is determined using the applicant's attained age as of December 31 of the calendar year in which the application is submitted. Some members will question whether or not they receive an annual dues refund, once they have become a life member. A refund will be made if the annual dues and life membership fee are both processed July 1 through Dec. 31. There are no refunds of annual dues paid after Dec. 31. See any Post Officer for more information, or the see Bartender for an Application.

Dependency Indemnity Compensation and the SBP-DIC Offset

The Department of Veterans Affairs pays Dependency Indemnity Compensation (DIC) to eligible survivors in cases of service connected deaths. "Service connected" means due to military service. The cause could be anything from a bullet to Agent Orange caused prostate cancer decades after the veteran left active duty. Service connection for a veteran's death can also be supported by a "contributed to" opinion from a medical doctor. For example, "Although the immediate cause of Mr. Smith's death was organ failure due to histoplasmosis, in my professional opinion his diabetes type II contributed to his death by suppressing his immune system which allowed the [histoplasma capsulatum](#) infection to spread relatively unhindered" – signed by Doctor Jones. In Vietnam veteran Smith's case, his diabetes type II could have been determined as a service connected disease while he was living or, if he was negligent and did not file a service connected disability claim himself, after his death. However, it's a lot easier for the widow to claim DIC if Smith had already obtained service connected ratings for his potentially life threatening disabilities either caused by or aggravated by his military service. I often tell the veterans who do not want to file, "OK, don't do it for yourself. That's your business. Do it for your wife and kids. You can waive the compensation if you want. '

A DIC case I'm working on now is for a Vietnam era Navy veteran. The widow, who was not married to him while he was in the Navy, remembers he told her he was a UH-1 (Huey) door gunner during medevac runs from his hospital ship. He did not talk much about the war. I can imagine why. Ischemic heart disease and severe diabetes type II killed him. Both are on the VA service connected disabilities presumptive list for exposure to Agent Orange. She and I filed her DIC claim but we have no proof he ever set foot in Vietnam or was otherwise exposed to Agent Orange. His DD-214 shows the Vietnam Service Medal but many blue-water sailors have the VSM. One would logically assume that his helicopters actually landed in country but his DD-214 did not show his periodic door gunner assignments. Right now our hopes are that some of his surviving relatives may have received a letter from him (which they did not discard since 1968) in which he may have described his actions on the ground in Vietnam and/or enclosed a photograph showing himself in front of a recognizable Vietnamese landmark. The widow also thinks she may have a box of 35mm slides he took while in service. If the letter idea or the slides don't work out this widow will almost certainly be denied DIC. (She really needs the \$1195 a month. She cannot pay her mortgage and is losing her home. Her only work is good-weather seasonal and it's going to be a long winter. She also put \$2,000 on a credit card to pay his last expenses.) Not only

SBP-DIC Offset continued.

the DIC but the associated CHAMPVA free medical coverage which includes free pharmacy service by mail, the hiring preference for federal jobs, the VA home loan eligibility, the Indiana property tax deduction, the Chapter 35 educational benefits, and VA burial benefits for a service connected death may be lost. She may lose all of these because the late veteran did not file a VA disability claim for his heart condition or his diabetes.

Potential DIC claimants include the surviving spouse (the most common), dependent children (sometimes), and dependent parents (rarely). For service connected deaths occurring prior to 1993, the deceased veteran's rank determined the amount of DIC payment – as if a Private's life was worth less than a Major's. The current rate is based on the "arbitrary average" rank of E-7. But the real kicker regarding DIC payments is that surviving spouses of service connected deceased veterans who were also military retirees and who had elected Survivors Benefit Plan (SBP) income insurance coverage for their spouses and had paid, often for decades, the associated premiums, can't get the full DIC and SBP. We punish the widows who have lost their husbands to a service connected death by taking away the income insurance he paid for – and was strongly encouraged to enroll in by the military retirement counselors – to "take care of" his spouse. To Congress's credit, a couple of years ago they authorized a token monthly payment to surviving spouses in this situation. Not a real fix, like eliminating the offset, but at least a recognition of how these surviving spouses were being (fill in this blank with a bad verb) by the Government. Remember, these typically older women would not be in this circumstance if their husbands had not spent decades defending the United States, retired from the military, elected to purchase SBP income insurance for the wives who had stayed married to them in spite of many deployments and hardships, and ultimately these men gave their very lives for their country. Oh, the SBP people do refund the premiums. Like, *"We aren't going to pay the monthly income your husband thought you would get for the rest of your life when he died and on which you and he based your financial planning, but here's the premiums he paid. Make this money last."*

I'm trying to get Congress to fully eliminate the SBP-DIC offset. Only 55,000 surviving spouses are currently being hurt by this archaic provision of the current law. My estimate for their average individual monthly loss is \$800 – a typical SBP amount. By the way, the SBP premium fund has a surplus and keeps on growing. SBP premium rates were set over forty years ago when military retirees' life expectancies were much shorter. Paying their survivors what was promised would not break the bank..

Service Officer - John Tilford

Laurens B. Strain – VFW Post 604

November 2012

Closed Sunday	Open 1600 - 2200 Monday	Open 1600 - 2200 Tuesday	Open 1600 - 2200 Wednesday	Open 1600 - 2200 Thursday	Open 1600 - 2200 Friday	Open 1000 - 2200 Saturday
				<p style="font-size: 2em; font-weight: bold;">1</p> <p>Bingo – 1730</p>	<p style="font-size: 2em; font-weight: bold;">2</p> <p>Serving Dinner 1800 - 2100</p>  <p>Commander's Drawing 1900 Brad Harris Entertains 1900</p>	<p style="font-size: 2em; font-weight: bold;">3</p> <p>Serving Taco Salads 1800 - 2100</p> <p style="color: blue; font-weight: bold;">ALL DAY</p> <p style="color: red; font-weight: bold;">\$1.25 Beer</p> <p>Bingo – 1430</p>
<p style="font-weight: bold;">4</p> <p>CHANGE YOUR CLOCK</p>  <p>CHANGE YOUR BATTERY</p>	<p style="font-size: 2em; font-weight: bold;">5</p> <p>* Vet to Vet – 1900</p>	<p style="font-size: 2em; font-weight: bold;">6</p>  <p style="font-weight: bold;">Election Day</p>	<p style="font-size: 2em; font-weight: bold;">7</p>	<p style="font-size: 2em; font-weight: bold;">8</p> <p>Bingo – 1730</p>	<p style="font-size: 2em; font-weight: bold;">9</p> <p>Serving Dinner 1800 - 2100</p>  <p>Commander's Drawing 1900 Brad Harris Entertains 1900</p>	<p style="font-size: 2em; font-weight: bold;">10</p> <p>Serving Taco Salads 1800 - 2100</p> <p style="color: blue; font-weight: bold;">ALL DAY</p> <p style="color: red; font-weight: bold;">\$1.25 Beer</p> <p>Bingo – 1430</p>
<p style="font-size: 2em; font-weight: bold;">11</p> <p>Veteran's Day</p> <p>Post Open 1100 – 1800</p>	<p style="font-size: 2em; font-weight: bold;">12</p> <p>* Vet to Vet – 1900</p>	<p style="font-size: 2em; font-weight: bold;">13</p>	<p style="font-size: 2em; font-weight: bold;">14</p>	<p style="font-size: 2em; font-weight: bold;">15</p> <p>Bingo – 1730</p>	<p style="font-size: 2em; font-weight: bold;">16</p> <p>Serving Dinner 1800 - 2100</p>  <p>Commander's Drawing 1900 Brad Harris Entertains 1900</p>	<p style="font-size: 2em; font-weight: bold;">17</p> <p>Serving Taco Salads 1800 - 2100</p> <p style="color: blue; font-weight: bold;">ALL DAY</p> <p style="color: red; font-weight: bold;">\$1.25 Beer</p> <p>Bingo – 1430</p>
<p style="font-size: 2em; font-weight: bold;">18</p> <p>Open Noon – 6PM NASCAR Sunday</p> 	<p style="font-size: 2em; font-weight: bold;">19</p> <p>* Vet to Vet – 1900</p>	<p style="font-size: 2em; font-weight: bold;">20</p> <p>Meetings</p> <p>V.F.W. – 1800 Men's Aux – 1800 Ladies Aux – 1800</p>	<p style="font-size: 2em; font-weight: bold;">21</p>	<p style="font-size: 2em; font-weight: bold;">22</p>  <p style="font-weight: bold; color: red;">CLOSED</p> <p>NO Bingo</p>	<p style="font-size: 2em; font-weight: bold;">23</p> <p>Serving Dinner 1800 - 2100</p>  <p>Commander's Drawing 1900 Brad Harris Entertains 1900</p>	<p style="font-size: 2em; font-weight: bold;">24</p> <p>Serving Taco Salads 1800 - 2100</p> <p style="color: blue; font-weight: bold;">ALL DAY</p> <p style="color: red; font-weight: bold;">\$1.25 Beer</p> <p>Bingo – 1430</p>
<p style="font-size: 2em; font-weight: bold;">25</p>	<p style="font-size: 2em; font-weight: bold;">26</p> <p>* Vet to Vet – 1900</p>	<p style="font-size: 2em; font-weight: bold;">27</p>	<p style="font-size: 2em; font-weight: bold;">28</p>	<p style="font-size: 2em; font-weight: bold;">29</p> <p>Bingo – 1730</p>	<p style="font-size: 2em; font-weight: bold;">30</p> <p>Serving Dinner 1800 - 2100</p>  <p>Commander's Drawing 1900 Brad Harris Entertains 1900</p>	

(* For Vet-to-Vet Held at IVY Tech, 200 Daniels Way room A118 – Check website <http://www.vettovetbloomington.com/> to confirm location)

Telephone Number (812) 339-2375

Bingo License # 128637

Raffle License # 127960

TURKEY TIME!!!

The Big Bird Day is fast approaching and the Post will be closed on that Thursday (Nov. 22nd) so everyone can enjoy the holiday. But now, on the other hand the Post will most definitely be OPEN on Nov. 11th—VETERAN’S DAY—Open at 11:00 am, so when the ceremonies are finished at the court house you can come out to the Post for Ham & Beans & Fixings. Post will close around 6:00 pm depending on attendance. Those are two very good eatin’ days but you will surely be hungry other days also—so come out to the Post and try one of our **STROM’s**—12” long, piled high with Supreme Toppings, you can get a half or whole, served open or closed faced. The stroms are made by the same lady that does our delicious Pizzas and by golly she makes-em goood. Have you tried the Friday night food yet?? Well let’s get real!—you really should!!

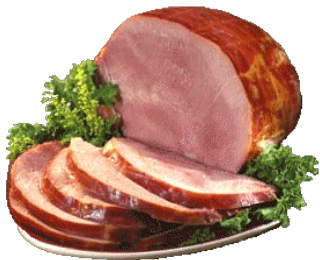
Alrightty then, the above should take care of your hunger pangs so lets move on to **NASCAR**. Nov. 18th will be our last NASCAR Sunday and it’s the last race of the year—**Homestead**—Ford Eco-Boost 400—starts at 2:00 pm—Post will open a Noon and close around 6:00 pm—now don’t go getting sad faced because its not the end of our open Sundays—its just that we will have to move on to Football—still not bad and we will continue to open one Sunday a month.

Hey! we would like to wish everyone a Happy Holiday—Be Safe—**Don’t Forget NOV. 11th**

House Committee

604 Canteen – Friday Door Prizes

During the month of November, each patron who is at the Post Friday evening at 7:30 will have a chance of winning a Holiday Ham. Yup, you read it right, all you gotta do is be here! Members, non-members, no matter. Only catch is you have to be here!



Let Brad Harris entertain you while you are here!
SO, remember to see the bar tender on Friday evening for your ticket!

604 Canteen – Friday Dinner Menu

Serving Fridays 1800 - 2100

Appetizers & Sides

Battered Onion Rings.....	\$2.00
Chicken Strips/Fries	\$4.50
Cole Slaw	\$1.75
Cottage Cheese.....	\$1.50
French Fries	\$1.75
Potato Salad.....	\$1.75
Seasoned Waffle Fries	\$2.00

Sandwiches

Breaded Chicken Sandwich	\$4.25
Breaded Pork Tenderloin.....	\$4.75
Cheeseburger	\$3.50
Chili Dog.....	\$2.50
Double Cheeseburger	\$4.75
Fish Sandwich	\$5.25
Grilled Cheese.....	\$2.75
Grilled Pork Tenderloin.....	\$4.25
Hamburger.....	\$3.25
Patty Melt	\$4.00
Philly Cheese Steak.....	\$5.00
Steak Sandwich.....	\$4.50

All Sandwiches served with Pickle and Chips
Add Cheese/Deluxe for \$.25 each



November 18th – Who will WIN?

Come join us on Sunday November 18th for the final NASCAR Sprint Cup race of the 2012 season! We’ll be open from Noon until 6:00 PM.

GREAT fun !!!



Post 604 Ladies Auxiliary

At our District meeting in October we had several District Ladies who came. It was enjoyed by all. There were Six Ladies from our Post who attended the meeting and helped out with the food. I want to thank these ladies for all the hard work they did. Also thank you to those who helped with setting up the meeting room on Saturday night after Bingo. The there's those who came in so early to take care of the food. Also for doing raffles, bartending, and cleaning up afterwards. They were Julie Curtis, Kathy Hardin, Debi Dammer, Joyce Grubb, and Patty Pate,(I helped some).

We have gotten our reports sent in for the last six months; hope we didn't miss anyone's. If you have volunteered or gave aid, visited, sent cards, phone calls, or anything - let me know so we can count it. The Mary Figg family has clothing size 3x (some smaller) they would like to donate to Disabled or Homeless Veterans. They would like for them to have these. Help us by letting others at the Post know. And... Thanks Mary for the tomato's.

We have lost two more members this month; Nelma Houze and Adeline Anderson. Please remember their families in your prayers.

Bingo is still on Thursday at 5.30pm and Saturday at 2.30pm. Our players count is down - we need you to come to play and bring a friend. The more people we have the more \$\$\$ we can pay out. Bingo is just one of the ways we can help our Veterans and the Post. For information on this call Janet (812)876-3676 or any one at the Post

Keep all in your prayers ❖

Janet Williams, President VFW Ladies Auxiliary



Come Support us on Thursday Evening or Saturday Afternoon

Have some fun, win some money, and help with meaningful charitable contributions!!!

Post 604 Men's Auxiliary

Here's a reminder to all Auxiliary members that your presences is requested for this year's Veterans Day observance here in Bloomington. Time and place will be announced soon. If you'd like to have a hand in placing our Men's Auxiliary wreath during the ceremony on the morning of November 11, please let one of us know.

We currently have 37 paid members of the Men's Auxiliary. That number was once as high as 67. Renewal postcards have been mailed to those who are former members. Hopefully, we'll see our membership grow again, which means we'll also have that many more hands and feet available to help with events and projects that benefit Post 604. Incidentally, all 2012 membership cards will expire at the end of December. We began processing 2013 cards back in June.

Our small-but-motivated crew of guys has been invited to host events at the post on Sundays – such as NASCAR or football. All it takes is a handful of guys to pitch in and help. Please let me or one of the other officers know if you'd be willing to help out.

The Men's Auxiliary has been talking in recent months about paying for a room divider that would allow simultaneous meetings to take place upstairs. Looks like those plans are changing. The post has asked us to help financially with the construction of a new deck on the backside of the building, so that's where we'll focus our energies in the near future.

There's certainly nothing stopping us from doing something to benefit the residents of the Indiana Veterans Home at West Lafayette. If you'd care to help out with that, your efforts would be appreciated.

If you are an officer of the Men's Auxiliary, you need to be attending the meetings – every third Tuesday of each month at the post at 6pm. ❖

Mike Pipher, President VFW Men's Auxiliary

With support from the Salvation Army



Bingo player Donations in November will help support Thanksgiving Baskets and Christmas presents for needy children.

Laurens B. Strain V.F.W. Post 604
2404 W Industrial Park Drive
Bloomington, IN 47404-2690

NON-PROFIT ORG.
US POSTAGE PAID
BLOOMINGTON IN 47401
PERMIT No. 205

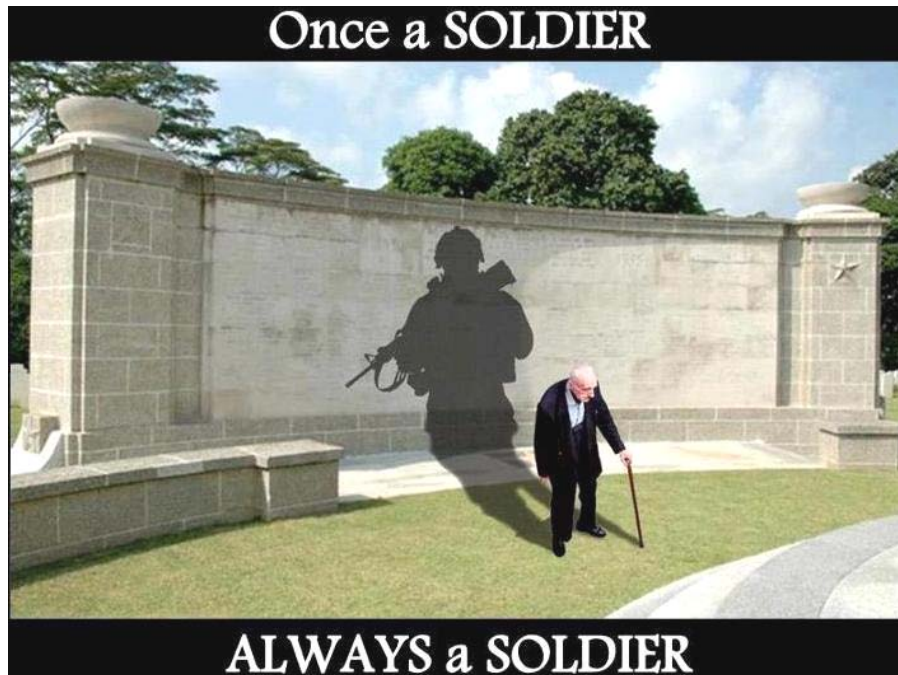
"Oldest Post in the State"

RETURN SERVICE REQUESTED



Phone: (812)-339-2375

Veterans Day



November 11th 2012