

VFW POST 604 NEWS

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July 2013

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

A lot has happened around the Post and community since the last newsletter.

Memorial Day weekend was a big success. The activities started with placing of flags on veterans grave sites at Clear Creek cemetery. A big thanks goes out to those that helped place the flags. They were Brian Stewart and his daughter Joy; Jo Vernon; James Smith; Joe Hardin and his great grandson Joseph; Steve Wade; Richard Moldenhauer; Bob Wright; and Jamie Bitner and her daughters Clara and Emma.

Next was the Memorial Day Service at Valhalla Memorial Gardens. It was a huge success this year thanks to the hard work and preparations by Joe Hardin and Valhalla Memorial Gardens staff. There was a large crowd on hand to witness this year's memorial service. A big thank you goes out to Joe Hardin, Valhalla Memorial Gardens, the Bloomington Community Band, Southern Indiana Pipe and Drum Corp, Monroe County Honor Guard, Boy Scout Troop 136, singer Dan Narducci, the American Red Cross, and many others. Post Chaplain Brian Stewart led in the invocation and benediction, the guest Speaker was Rick Salazar, veteran Navy Corpsman who served in Desert Shield and Desert Storm. In attendance this year was Indiana Governor Mike Pence. Our thanks go to the governor for his welcoming remarks. Following the ceremonies, Post 604 hosted dinner at the post for all.

During our meeting on June 18 Joe Hardin was recognized for his outstanding efforts as Post Commander for the last three years by the post, Ladies Auxiliary, and Men's Auxiliary. Joe was presented with a plaque, photo scrapbook and an unusual cake. You would have to have been here to see it. Following the meeting was the cutting of the cake and a time of fellowship with Joe.

Upcoming events include participation in the 4th of July parade. The National Guard is furnishing a Humvee and personnel carrier for our use in the parade. Many from the

See Commander Page 2

Post 604 Men's Auxiliary

Well our NASCAR Saturday was a hit again. The Tenderloins went like expected. All of the desserts and side dishes were great as well. The Men's Auxiliary and Post owe a big thanks to Sandy, Chris, Chairman, and Jana. These girls know how to cook and bake. Our specials a mere \$5.00 and you get all the extras for free. I said that right, FREE, ZERO, ZILCH, NADA. You can't get this much food anywhere else this cheap.

Oh – speaking of girls, Kathy and Mary have been doing Friday night dinners. Watch for flyers on upcoming home cooked food. We've had meat loaf, turkey manhattans, Mexican buffet, Spaghetti, grilled cheeseburgers, all kinds of nik naks. These two also know how to cook and bake. If you don't believe me, *take a look at my gut*.

We are going to apply for a license so we can play poker – Texas Hold'em here on Thursday evenings. This will be a real fun nite of poker and food and will also bring in extra \$ for the canteen. If any of you would be interested in helping out, please call. We will need bartenders, cooks, maybe a dealer or two, and of course players. I have several people that play every week, waiting for another game.

Another big thank you to Mike G, Mike P., Dennis K. Frank, and Mark T. for their help on NASCAR Sunday.

And finally "Get Well Dorothy" ♦

Tim Haney, President VFW Men's Auxiliary



Commander from page 1

Post have signed up to ride in the parade. Those that are riding in the parade are to be at the post on the morning of the 4th at 8:00 am.

Mark your calendar. On August 5 the Marine Corps Vette will be on display at the post from 6:00 pm to 9:00 pm. Don't know what the Marine Corps Vette is – be at the post at that time to see it. There will also be a mobile theater showing the history of the Vette. Post will be providing **free** (our favorite word) hamburgers and hot dogs. There are flyers at the post and more information will be the August newsletter.

We can see the light at the end of the tunnel. The deck is soon to become a reality. I met with the planning dept and only two minor items need completed. Hopefully we should start construction sometime in early July.

We will be moving the shed in the very near future. Area preparation for the new shed location is almost completed.

On a sad note. The post is sorry to hear that the long established Bingo will end the first of July. We are really going to miss it and all the excellent work the Ladies Auxiliary have done.

On a brighter side, the post will be have Texas Hold'em in the near future.

Until next month god bless all of you and God bless America.

Commander – Bob Lanning

Post 604 Ladies Auxiliary

It is with heavy heart that we will be close the Bingo at Post 604 for a while due to personal and family problems. We are trying to get some other members and Officers to carry on. We sure have enjoyed the people who have been so dedicated to keep our bingo going. Without your help we could not have made all the donations to keep this Post and Auxiliary going. Through your donations we have supported our veterans, hospitals, schools, children's programs, soup kitchens, summer meals for children who are in need, and other programs too numerous to count. Our bingo players have become like family to us and lots of tears have been shed. This past 15 years is so hard to leave. We could not have done this without all the girls who worked so hard to keep it going. We have met so many wonderful people, always ready to give a hug to anyone who needs it or a kind word. We are all very sad to see this day come. Hopefully other members and officers will step up and carry on.

There will be a (SPECIAL) meeting for the Auxiliary Ladies on July 9th at 6pm at the Post for new Officers and Volunteers to carry on the Ladies Auxiliary. If you want to see this Ladies Auxiliary go on PLEASE be at the meeting.

Janet Williams, President VFW Ladies Auxiliary

July's Events—Take Note!!

And all of these events include food along with a good time, so here they are!!

July 4th, Thursday, Independence Day, Parade Day, the Post will **OPEN** at **NOON** and we will be serving **Jumbo Hot Dogs with Duke's Beans (Bush)**—not a hot dog fan?? Then how about **Nacho Chips & Cheese with Taco Meat??** It's your choice at only \$2.00. Fixin's plus who knows what will be available to go along with this meal. Post will close somewhere around 6:00 p.m.

Come out and celebrate the Holiday with us at the VFW Post 604!!!

Now we come to the next day which is Friday, **JULY 5th**. That evening we will be serving a **Spaghetti Dinner** with Salad and Garlic Toast for just \$5.00. Now this will be during our normal dinner hours of 6:00 pm to 9:00 pm and our regular dinner menu will be available also. This spaghetti dinner has gone over real good in the past so be here and give it a try!!!!


And then we are going to race (**NASCAR SUNDAY**) on the 28th of July. The **BRICK YARD 400**, we will **OPEN** at **NOON**, Close at 6:00 p.m. As for food, we will be serving our **Mexican Fiesta Race Special!!** In other words its **All you can eat TACO'S**. We have had this before and members have ask for it again—that tells you right there---It's Good!! And only **\$5.00**. We have had some fun times so far this summer on our **NASCAR** Sundays so make plans and come out and enjoy—you just never know what we may come up with. **Your** visit—to **Your** Post—Benefits us **ALL!!**

We could use your help also—we are looking for bartenders and Friday night cooks. Anything would help—one night a week?—one night a month? Give it some thought and let us know—**Thanks!!**

House Committee

Laurens B. Strain – VFW Post 604

July 2013

Closed Sunday	Open 1200 - 2200 Monday	Open 1600 - 2200 Tuesday	Open 1600 - 2200 Wednesday	Open 1600 - 2200 Thursday	Open 1600 - 2200 Friday	Open 1000 - 2200 Saturday
1 	1 Open @ Noon – New Hours	2	3	4 Independence Day  Parade 8:00am at the post	5 Serving Dinner 1800 - 2100  Commander's Drawing 1900 Brad Harris Entertains 1900	6
7	8 Open @ Noon – New Hours	9	10	11	12 Serving Dinner 1800 - 2100  Commander's Drawing 1900 Brad Harris Entertains 1900	13
14	15 Open @ Noon – New Hours	16 Meetings V.F.W. – 1800 Men's Aux – 1800 Ladies Aux – 1800	17	18	19 Serving Dinner 1800 - 2100  Commander's Drawing 1900 Brad Harris Entertains 1900	20
21	22 Open @ Noon – New Hours	23	24	25	26 Serving Dinner 1800 - 2100 Commander's Drawing 1900 Brad Harris Entertains 1900	27
28 7 th District Meeting Worthington Post 10:30am NASCAR Sunday	29 Open @ Noon – New Hours	30	31			

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

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Aid and Attendance

(another update)

You recall earlier warnings about “Get your Aid and Attendance now!”, “Secret program the government does not want you to know about!”, and other ploys to get gullible veterans’ money. AARP published a warning to veterans three years ago about this type of marketing by agents working in conjunction with retirement communities. The Army issued the following warning in the current May-August 2013 issue of ECHOES (the Army Retiree newsletter):

WASHINGTON – Veterans and their Families are targets for dishonest advisers who claim to offer free help with pension claims. The scheme involves attorneys, financial planners, and insurance agents trying to convince Veterans to transfer their assets to a trust or to invest insurance products. What they don’t reveal is that these transactions could mean the loss of eligibility for Medicaid services or loss of access to their money for a long time. Adding insult to injury, the advisors are charging fees that range from hundreds to thousands of dollars for their services.

The Government Accountability Office (GAO) conducted a year-long investigation regarding systematic abuse of VA pension, especially Aid and Attendance (A&A). The following excerpts from independent articles published in 2013 describe the conclusions of the May 2012 GAO report to Congress and the legislative action which resulted.

“If you’ve applied for the Aid and Attendance benefit from Department of Veterans Affairs — which can provide as much as \$2,019 monthly for a veteran and spouse for care giving expenses — then you are all too familiar with some of the reasons for the extended delays in getting a decision from the VA.”

“The VA is under increasing pressure to do something about its enormous backlog of disability claims. But the VA says there is a special contributor to the backlog of A&A claims: the need to deter so-called pension poachers.”

“‘The system is being clogged by pension poachers who are preying on veterans, who are submitting thousands of applications for people for whom this benefit was not intended,’ Senator Ron Wyden, Democrat of Oregon, said in an e-mail. Along with Senator Richard Burr, Republican of North Carolina and a ranking member of the Senate Veterans’ Affairs Committee, Mr. Wyden introduced a bill last month aiming to help cap bogus claims.”

“Who are these pension poachers? According to the Federal Trade Commission, and according to the findings of an undercover operation by the Government Accountability Office, hundreds of financial and estate-planning professionals claim to help veterans obtain the A&A benefit. In fact, they mostly charge fees (as much as \$10,000) to sell annuities and to set up trusts in other people’s names. Why? To hide a veteran’s assets, so that he or she may qualify for the benefit. The money can be used to pay for assisted living; sometimes potential residents are referred to these services by assisted living facilities.”

“Technically, it does not violate current V.A. rules to transfer assets into annuities or trusts — even the day before you apply for A&A. Medicaid will “look back” at assets transferred up to 60 months in the past to see who qualifies for its nursing home aid, but the V.A. does

not yet have such a policy. The bill by Mr. Wyden and Mr. Burr would mandate a three-year ‘look back’ on assets by the V.A.”

“Schemes for transferring and hiding assets can backfire. If the A&A application is denied, as so many are, the vet may not be able to touch the money he has put into annuities and trusts for decades without huge penalties. Further, such transfers of assets could prevent a veteran from later qualifying for Medicaid, which tracks assets and transfers for the previous five years. And given the high cost of nursing homes and assisted living, Medicaid may be the only way for many with limited resources to pay for long-term care.”

“There is the matter of ethics. Though it may still be technically legal to move assets to hide savings, the A&A benefit was not created to enable veterans to save money for heirs. It exists for veterans and their families who are unable to pay for the care they need now.”

“Some believe the Department helped create the ‘poaching’ problem itself by being silent for so long about the A&A benefit. And the V.A. may be perpetuating it by prohibiting veterans from paying for legitimate expert help to begin the application process.”

“‘When you leave people who are in crisis to get care in the dark so that the only people with info have a hidden agenda, you set up the perfect storm for these people to come in and sell you whatever,’ said Patty Servaes, founder of Servaes Consulting Group.”

“If you are looking for help in applying for or appealing a decision on the A&A benefit, avoid people who start talking about annuities and trusts instead of looking at your real income and expenses and assets to see if you legitimately qualify.”

One VA shortcut to more quickly close pension claims may have actually added to the backlog. Whereas for decades the veterans’ or surviving spouses’ eligibility for Aid and Attendance or Housebound pension status was a medical decision, about two years ago the VA came up with a check list of “medical” services which, if only two were performed by a retirement home, would justify considering the claimant’s retirement home apartment rent as an “assisted care medical expense” and therefore deductible when computing their countable income to meet the income test. VA eligibility determinations include a “means test” considering both income and net worth. A trainee adjudicator could make the medical expense deductibility decision instead of a medical doctor or specialist. For example, one of these check list services is administration of medicines. Giving the claimant an aspirin every morning met the criterion for that medical service. The check list became available to retirement homes and their scam artists, who promptly tailored their “A&A counseling” and “medical services” accordingly.

Veterans, surviving spouses of veterans, and their adult children often search for professional assistance with A&A pension claims. Many attorneys advertise their “expertise” in this area, including the proud statement that they are “accredited by the Department of Veterans Affairs.” Next month: VA Accreditation for attorneys and agents – not nearly as impressive as it sounds.

John Tilford – Service Officer

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4TH OF JULY



Noon until Dark