

VFW POST 604 NEWS

September 2010

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! I will try to give you an update on our new home. We had a problem come up about our grease trap for the kitchen. It held us up for about two weeks, but we finally have the problem resolved. We are back on track with our construction. When things come up that slow us down, we attack the problem and keep moving forward. At times we get depressed and downhearted, but being combat Vets we never give up.

The people working on the bar are supposed to try and finish it this week. Our plumber is working on the grease trap so we can hook everything up in the kitchen. Our emergency door for the dining room is here and we are making plans to install it. We also need to build a platform right outside the emergency door with a ramp for handicap access. Tom Vernon has volunteered to bring his equipment over and dig out for our sidewalk.

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Janet Williams & Joe Hardin present check to The Rise at Middleway Way House



VFW Post 604

Edgewood Explosion

Congratulations to Edgewood Explosion baseball team (age 10 and under) for coming in first place in the state. One of the players is the grandson of Bill & Mary Figg Gavin Robinson. V.F.W. Post 604 & Ladies Auxiliary were the team's sponsors.

So far this year we have donated to Teachers Warehouse \$500.⁰⁰, Homeward Bound \$600.⁰⁰, Community Kitchen \$500.⁰⁰ for children's Breakfast Boys & Girl's Club, Baseball team \$300.⁰⁰, and for Disabled Veterans \$500.⁰⁰.

We need volunteers to help with our school program's Voice of Democracy & Patriot's Pen programs, they are Voice of Democracy (grade's 6, 7 and 8) and Patriot's Pen (grades 9 through 12). The purpose of these programs is for Scholarships and Bonds. For information & rules, please call Janet Williams at (812) 876-3676 or the Post 604 be sure to leave a message.

Don't forget your dues and remember, if you have moved we need the new address & phone. Still saving soup labels and tabs. If you know someone sick or in the hospital please let someone know.

Hope to see everyone soon. Keep our service men & women in your prayers

Janet Williams, President VFW Ladies Auxiliary

Post 604 Men's Auxiliary

Anyone with an e-mail account knows just how much garbage is floating around on the Internet. Hardly a day goes by that I don't receive a supposedly "true" e-mail written by somebody who's mad about something and they want me to forward their tirade to everyone on my own e-mail list. One such e-mail has been flying around the Internet ever since the World War II Memorial was unveiled in Washington back in 2004.

My two brothers and I had driven our dad (SSgt – 95th Division – U.S. Army) out to D.C. for the dedication ceremony and other events surrounding it. While I was there I was struck by a carving on one of the walls; a quote taken from Roosevelt's "Date that will Live in Infamy" speech. The quote on the wall read:

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Mike Pipher and Greg Johnson have volunteered to build the forms for the concrete. Leonard Heldman and his son have built the fence around our trash bin as the City stated we had to do.

You can see that we are working hard to get our Post open and we still have a ways to go. If you have the time to help, please do so. You can call our Post phone number (339-2375) and leave your name and number. I will return your call as soon as I can.

I ask that you keep faith in the VFW members. You can't keep American Veterans down. We will complete our mission and we will open Post 604 again.

Commander - Joe Hardin

New! Improved! Department of Veterans Affairs Non-service Connected Survivors' Pension!

I forget the exact year, it was somewhere around 1978. The Veterans Administration, as the agency was then called, proposed legislation that was adopted as a House Resolution, later passed by Congress and the Senate, and ultimately signed into law by the President. I am not kidding about the title of the pension law – they really called it the “new, improved pension”. “Sounded like dishwashing soap. Regardless of program limitations, it's all the VA pension there is these days for the surviving spouse of a wartime service veteran who passes away due to other than service connected causes. I've told my wife, Polly, that I hope she never draws anything under this program – although there are many surviving spouses out there who should and are missing out on possibly significant benefits. Especially under a little known medical expenses adjustment. Let me explain.

First, only unremarried surviving spouses of deceased wartime veterans have basic eligibility. “Unremarried” means that if first husband, honorably discharged WWII veteran Joe, passed away in March 2010 and widow Jenny remarried in June, she might be eligible for some benefits for the period between the first of April and the date she remarried. If second husband, non-veteran slime Alfonso, and she are divorced in July, Sue can reapply for resumed pension. “Wartime” is more liberal than it seems. The VA defines their own beginning and ending dates of wars and other eligible conflicts. Often the ending dates are well after most of the actual firing stopped. For example, a veteran who served only in 1954 would still be considered a Korean War Era veteran by the VA, even though the armistice was signed in 1953. There are some other eligibility details, like minimum period of military service and some borderline types of less-than-honorable discharges. The rule is: “When in doubt, apply.”

Second, this pension program is what the VA diplomatically calls “needs-based”. How much other income the basically eligible surviving spouse has determines how much, if any, VA pension she or he draws. That is the basis for my comment to my wife, “I hope you never draw non-service connected

pension.” (To simplify pronouns, let's assume for the rest of this article that the surviving spouse is female, a widow.) If the Merry Widow, Polly A. Tilford, had more than a whopping \$7,933 in annual income, or \$661 per month, after Stupid John separated from active duty and then jay-walked in front of a UPS truck on the Square in late November 2010, she would have too much other income to draw pension. This is not a huge income we are talking about here. On the other hand, if Polly had absolutely zero other income, she would draw \$661 a month from the VA.

Which beats the heck out of nothing. The reduction for other income is dollar-for-dollar. The VA also considers net worth when establishing need, but they do not consider the value of the home in the net worth determination. (One-time insurance income might well have an effect on initial eligibility for drawing pension, as could last expenses paid by the widow on behalf of the veteran. Those are usually only factors the first year after the veteran's death.) The pension program is set up to help the surviving spouses the most who need the help the most. It just doesn't help a whole lot. (By the way, if Stupid John was killed, with no misconduct involved, before leaving active duty or as a delayed result of active duty causes, Polly would be covered by VA Dependency Indemnity Compensation (DIC). DIC benefit amounts have nothing whatsoever to do with other income or net worth.)

Third (and now things get complex, but potentially very helpful), there are categories. Polly is healthy. The dollar limitation for a Housebound (HB) widow is \$9,696 per year. Housebound means, generally speaking, that the person is medically prevented from getting out of their home very much. Trips to the doctor, drugstore, and to shop for food are to be expected. (Going bowling is not. Tennis is definitely out. Playing basketball, in Indiana, in March, well . . . is probably not wise.) Most housebound cases are obvious, such as the person needs a walker to get around, or are on oxygen, or have limited mobility for any documented medical reason. The highest

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One year ago on Sep 23, 2009 - Ed Mauritson, Cathi Johnson, & Phil Deckard purchase new post building



Volunteers Needed

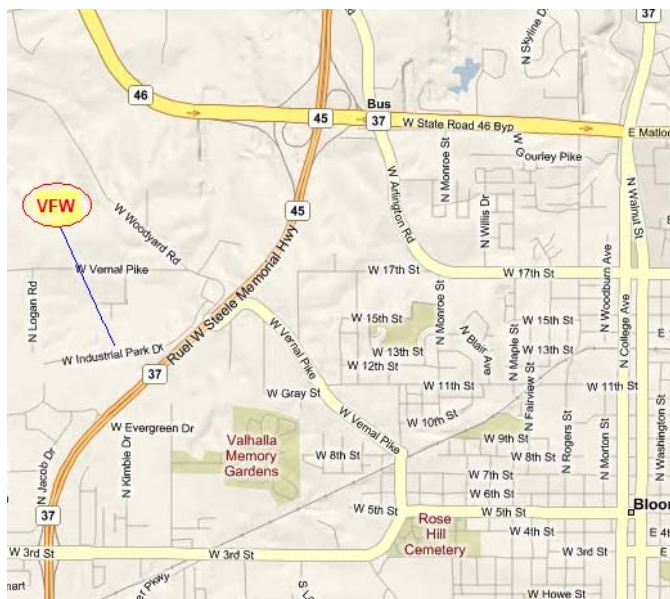
It doesn't matter what skills you have to offer, there is still plenty to do, from cleaning and decorating, to carpentry and landscaping. All help is welcome!!!

Contact the Commander or Ed Mauritsen to coordinate.



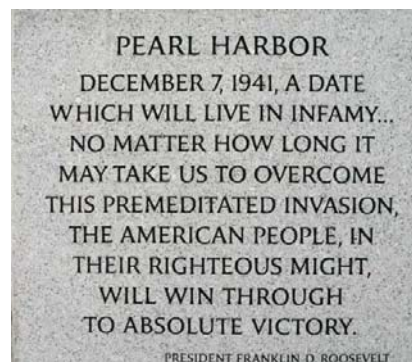
Still Under Construction - Steady progress at POST 604

Our new post (see map for location) is still under construction, if you would like come by and tour the building. Please call the Commander to coordinate a convenient time.



Men's Auxiliary

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I looked at that quote and thought to myself, "What about the 'So help us God' part of his speech?" I snapped a picture and resolved to look it up when I got back home. But I didn't.

Some time later I received the first version of an e-mail claiming the existence of a government conspiracy to remove "so help us God" from that carving on the wall; yet another attempt by persons unknown to rub out all traces of religion in America. I was all fired up because I knew I had taken notice of the wall and had my own photo (that I immediately dug up from my files) that seemed to prove the conspiracy. I do love a good conspiracy!

But then I did some research and found the conspiracy claims are, at best, overblown. If you read Roosevelt's speech or listen to a recording of it:

http://www.radiochemistry.org/history/video/fdr_infamy.html

you'll realize, as I did, that what's on the wall is pretty darned accurate. It turns out Roosevelt wrote two paragraphs that are very similar. The one carved into the World War II Memorial wall is pretty much the way he delivered it.

Of course, the e-mails have never stopped. The same one keeps coming back around. Some people refuse to believe the evidence. My dad is one of 'em. He couldn't care less about the facts – he remembers it the way he wants to and he is convinced the words "so help us God" were rubbed out.

Don't get me wrong; I think it's a perfectly good question to ask why this particular passage was chosen for the wall rather than the much more remembered "so help us God" paragraph. Hey, I may still get a good dose of conspiracy out of this story yet. But that doesn't mean somebody took those words out of *this* paragraph. They were never there to begin with. So the next time you receive an e-mail from somebody screaming something from the highest hill on the Internet, take a moment to remember it might not be worth the paper it's not written on.

Mike Pipher, President

Survivors' Pension

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pension income category of the three is for widows requiring Aid and Attendance (A&A), that is, they require the "aid and attendance" of another person for their physical needs. You can figure it out. Requiring nursing home care results in an automatic A&A rating. The annual income limit for an A&A widow is \$12,681. Again, these limits are actually paid on a monthly basis. The VA needs a completed form signed by a medical doctor to certify HB or A&A.

Fourth (here is the most overlooked factor), medical expenses may be deducted from other income to initiate a VA recalculation of the pension amount. They have to exceed 5% of the annual limit and you have to take the initiative to report them. Given the fact that medical expenses can be real killers these days, this might well make a widow who would otherwise have far too much other income to draw pension become eligible for VA benefits. This is not a fun way to become eligible, but it beats having to choose between buying food and filling a prescription. A widow in any of the three categories described above can, each year, list the medical expenses she paid out of her own pocket on the reporting form and submit it to the VA. The VA Form to use is 21-8416A. Remember Polly, newly free and enjoying herself? Let's say her other income was \$1,000 per month from her cheapo husband's private survivor benefit plan. Her VA pension limit was \$661 a month. If Polly had a really rare form of fungus infection (from eating too many mushrooms) which required paying around \$600 per month for a drug to keep it under control, she could draw VA pension. The calculation is fairly simple, but the point is that the claimant does not have to do the figuring. They just turn in the medical expenses form. The VA does the calculation. Let's say Polly was denied pension due to "excess income" after John passed away in late November, 2010. She turns in her medical expenses a year later and the VA refigures her adjusted income, and retroactively pays her some pension back to December 1st, 2010 in a lump sum. If she continues to have about the same medical expenses for a couple of years or so, and the medical reasons for the expenses seem permanent, the VA will start assuming the same expenses at the start of each year, consider her medical expenses "recurrent", and pay accordingly. Everybody wins.

What are medical expenses? Doctor visits, hospital costs, lab fees, X-rays, and prescription drugs, of course. Premiums paid for private medical insurance, naturally. Don't forget the premiums paid for Medicare Part B paid by deduction from Social Security benefits. Now, stuff you didn't think of: bandages, pads, special food supplements, aspirin, Tums, sinus

sprays, Vicks, canes, Doctor Scholl's Foot Pads, corrective shoes, eye glasses, dental work, travel expenses to and from medical care – are you getting the idea? If it is legal, helps medically, the widow paid for it, and if push comes to shove her Doctor will give her a statement that she needs it, it's a countable medical expense for VA purposes. If in doubt, turn 'em all in. Let the VA sort 'em out.

You don't have to remember all of the above, just the important parts. Make sure any veteran's surviving spouse you know is aware of the basics: Veteran had wartime service, decent discharge, legal marriage (even recognized "common law" marriage), surviving spouse not currently remarried, submit doctors statement for HB or A&A, income either within limits (which usually raise every December 1st) or adjustable by consideration of medical expenses to within limits. Net worth below \$80,000, not counting her home. When in doubt, encourage the widow to apply. If you are a wartime vet who doesn't plan on kicking off soon, fine. Just don't forget this program as your WWII widowed mother enters a nursing home.

If the program was very much better Polly might push me in front of the UPS truck. But, if caught in the act, remember the Department of Veterans Affairs DOES NOT pay survivors' pension benefits to those who do away with their veteran spouses. (I thought it important to include that last bit of information.)

John Tilford - Post Service Officer

WEB addresses of interest

VFW National <http://vfw.org/>
VFW Department of IN <http://www.vfwin.org/>
VFW District 7 - <http://vfwin7thdistrict.webs.com/>

VA Removes Online Signature Requirements

The VA has removed the signature requirement for veterans who electronically submit an online 10-10EZ "Application for Health Benefits." The initiative will reduce the time it takes to evaluate online applications "by days, if not weeks," said VA Secretary Eric Shinseki. Previously, veterans filling out online applications were required to print a copy, sign it, then mail it. For additional information, call VA's at 1-877-222-8387 toll free or go to <http://www.va.gov/healtheligibility>.

Go to <https://www.1010ez.med.va.gov/sec/vha/1010ez/> for the online form

Stop-Loss Vets to Lose Retroactive Payments

Approximately 145,000 service members who were stop-lossed between 11 September 2001 and 30 September 2009 are eligible to receive \$500 for every month they were kept beyond their initial separation date. The problem is only about 20 percent, or 30,000 claims, have been paid, and the program ends 21 October 2010. The VFW is asking its members, Posts and friends to spread the word. For more information about the program and to apply for retroactive stop-loss pay, go to www.defense.gov/stoploss.

Canteen Noise

We will re-open soon, keep that in mind, but naturally we could use some more help. So stop by the Post or call the Commander or call one of the House Committee members to volunteer. We do have a volunteer interim Canteen Manager and he is Woodie Thayer. Woodie has managed the Canteen in prior years and has contributed his time and effort in getting the Canteen set up. We may not have everything when we open, but progress will continually be made. How about hours of operation!! This is where we think we would like to start:

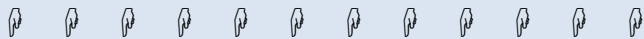
Monday thru Thursday-11:00 am to 9:00 pm

Friday-11:00 am to Mid-Night

Saturday-9:00 am to Mid-Night

Sunday-Occasionally-Hours to be determined

Some other thoughts that we are entertaining –

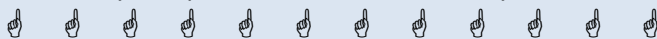


☞ Since we have a kitchen then how about Thursday Night Spaghetti Special

☞ Lunch thru the week that will also be open to the public.

☞ Yep, we do have TV's and music and another thing that we have heard about is this **Wii** thingamajig where you bowl or golf or ??? on TV. We can see this leading into things such as VFW Post 604 In-house bowling tournaments or the VFW Post 604 Annual Open Golf Tournament-hey! It could happen.

☞ Then there is free wireless Internet as well with free community computer access if don't have your own...



How about volunteering to bartend / cook / custodial / waitress/waiter / grass cutting for a day or maybe just a few hours? These are just a few things that you could do to help the Commander in his vowed to be accomplished quest of Opening VFW Post 604.

You Got Ideas??? Come on we know you do-stop by, call us (Phone #'s are listed on page 7 near the end of this newsletter), get involved because you are a member. Spell it out ...

Veterans of Foreign Wars — THAT'S YOU!

One more thing-anybody have a wood chipper we could borrow? We have a pile of limbs and brush and we can get volunteers to run/feed it we just don't have the chipper and they are pricey to rent-just thought we would ask. ❖

House Committee

VFW Membership Skinny

Highlights of the VFW-sponsored annuity plan:

- Tax-deferred growth of retirement funds
- Guarantee minimum interest rate- safe
- Income option you cannot outlive
- Access to your funds penalty free
- Probate free

Annuities give you the peace of mind of a retirement vehicle that will safely grow in value, while protecting your initial investment.

To find out how the VFW-sponsored annuity program can give you the long-term financial security you deserve call toll-free 1-800-772-6882 or visit <http://www.pfs-vfw.com/>.

Health and Dental Insurance

VFW-Sponsored Insurance Programs offers comprehensive, affordable health insurance plans for members and their families, age 64 and younger. These plans provide benefits for anyone looking for short-term temporary or permanent health insurance coverage. Call 1-800-829-8390 for more information or visit <http://www.vfwinsurance.com/MajorMed.htm>

Simplified Issue Term Insurance

With the VFW- Sponsored Simplified Issue Term Life plan, planning ahead for your family's financial security doesn't have to be a major headache. It's pure term protection with no fancy investment features that can drive up the cost. Coverage is guaranteed renewable and protection is guaranteed convertible.

Select pure term life insurance of \$100,000, \$75,000 or \$50,000. Call 1-800-749-6983 for more information or visit <http://www.vfwinsurance.com/>.

Pet Insurance

VFW offers affordable pet insurance through VPI that gives you peace of mind. Enrollment in this coverage is available to pets age 10 and younger. However, once a pet is insured, coverage will not be cancelled due to age. To learn about protecting your pet and to obtain a free quote, call 1-877-738-7874. Or visit the website at <http://www.vfwinsurance.com/Pet.htm>.

Volunteer Drivers Needed

The VA van needs drivers. If you are interested in offering your assistance, please call 812-876-2996 to volunteer.

Thank You !

PATRIOT DAY, SEPTEMBER 11

Per Presidential Proclamation, September 11th is designated as "Patriot Day." The President requests the flag of the United States to be flown at half-staff (sunrise to sunset) and a moment of silence observed in honor of the individuals who lost their lives on that day due to terrorist attacks on the United States.



-- WANTED --

Homer Hodge, retired Army "Mustang" Major, wants to buy WWII German items. I can vouch for Homer. He showed me the ropes at the National Ground Intelligence Center in 1997 AND earned a Silver Star in Vietnam.

If anyone reading this has a WWII German item they may want to sell to Homer for his collection, let me know John W. Tilford, johntilford@comcast.net, home phone 812.336.5574.

Chaplain's Corner

As Chaplain one of my de facto duties is to serve as Hospital Chairman which is to say to coordinate visits of able bodied members to our hospital/nursing home bound comrades. Due to several factors to include people not knowing that the Post has had phone service during our transition; Members not knowing my (cell) number (317-626-9829) and health care facilities not being able to contact veteran's organizations because of HIPAA regulations; our list of comrades in facilities is not valid.

I would ask all members to do everything possible to help me get the list current. Some of the information needed is name of the comrade and the facility that he/she is being housed in, the last known visit by a member of the Post, and the family member that we should contact if the comrade has any restrictions on visitation.

I will be getting this list together this fall and trying to get all of our comrades seen by someone that was close to them in the Post and doing the visits for the ones that other comrades cannot.

Chaplain Roy M. Smith



POW - MIA recognition ceremony and luncheon will be held at NAVSURFWARCEN Div Crane, Indiana on September 16th, 2010 from starting at 10am. Anyone interested in going can contact Commander Joe Hardin at 812-334-8479 for information. The Keynote Speaker will be former POW Major General Edward J. Mechenbier.

Laurens B. Strain - VFW Post 604

September 2010

September 2010						
Closed	Closed	Closed	Closed	Closed	Closed	Closed
Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
			1	2 Bingo (Eagles) - 1730	3	4 Bingo (Eagles) - 1430
5	6 Holiday - Labor Day * Vet to Vet - 1900 @ IVY TECH Room A118 200 Daniels Way, Blmgtm	7	8	9 Bingo (Eagles) - 1730	10	11 Patriot Day VJ Day Bingo (Eagles) - 1430
12	13 * Vet to Vet - 1900 @ IVY TECH Room A118 200 Daniels Way, Blmgtm	14	15	16 POW/MIA Recognition Day at NSWC Div Crane Bingo (Eagles) - 1730	17 National POW/MIA Recognition Day	18 Bingo (Eagles) - 1430
19	20 * Vet to Vet - 1900 @ IVY TECH Room A118 200 Daniels Way, Blmgtm	21 Men's Aux Mtg - 1800 (American Legion) Ladies Aux Mtg - 1900 (Eagles) V.F.W. Mtg - 1900 (American Legion)	22	23 Bingo (Eagles) - 1730	24	25 Bingo (Eagles) - 1430
26	27 * Vet to Vet - 1900 @ IVY TECH Room A118 200 Daniels Way, Blmgtm	28	29	30 Bingo (Eagles) - 1730		

(* For Vet-to-Vet - Check website <http://www.vettovetbloomington.com/> to confirm location)

Telephone Numbers

Post 604 - Canteen (812) 339-2375

Bingo License # 121844

Post Officers

VFW Post 604			Men's Auxiliary to VFW Post 604			Ladies Auxiliary to VFW Post 604		
Commander	Joe Hardin	(812) 334-8479	President	Mike Pipher	(812) 334-0748	President	E. Janet Williams	(812) 876-3676
Senior Vice Commander	Tony Halliday	(812) 369-0866	Senior Vice President	Joe Crawford	(812) 330-1343	Senior Vice President	Millie Briles	(812) 336-8409
Junior Vice Commander	Bill Halliday	(812) 360-4862	Junior Vice President	Mark Sink	(812) 336-4566	Junior Vice President	Mary Figg	(812) 876-4971
Quartermaster	Mark Dammer	(812) 824-3367	Treasurer	Mike Griffith	(812) 349-2563	Treasurer	Patty Pate	(812) 339-6045
Adjutant	Ben Powell	(812) 219-9851	Secretary	Mike Griffith	(812) 349-2563	Secretary	Kathy Hardin	(812) 334-8479
Chaplin	Roy Smith	(317) 626-9829	Chaplin	Eric Sink	(812) 336-4566	Chaplin	Joyce Grubb	(812) 336-6447
Service Officer	John Tilford	(812) 336-5574				Patriotic Instructor	Wilma Hays	(812) 332-5329
1 Year House Committee	Vacant							
2 Year House Committee	Tom Vernon	(812) 332-1250						
3 Year House Committee	Leonard L Heldman	(812) 361-9129						

Electronic Newsletter Delivery

If you would rather receive the VFW Post 604 Newsletter in email verses a paper copy, please send an email to VFW-604@comcast.net with your name, email address, and a short message as to what the email is for. We will add you to the emailing list and send you this newsletter as your first emailing to confirm your request. If you do not get the electronic newsletter, or have trouble viewing it, please feel free to call me after 7:00PM at the number provided in the Officer's listing under the calendar on page 7.

Aside from saving a tree and reducing production costs to the Post, you will likely receive it days earlier as it will be emailed to you when it is sent to the printers.

Mark Dammer - Quartermaster

Renewing Membership

Your continued membership is important to us. The V.F.W. and its Auxiliaries are the life-blood of our post. If you know of someone desiring to join our ranks please do not hesitate to contact one of our officers.

Annual membership renewal forms are mailed to each V.F.W. and Auxiliary member. Dues shall be forwarded per the directions contained in the notice received by the member with the renewal form. If you do not receive a renewal notice, please contact the Post 604 Quartermaster or one of your club officers for assistance. ❖

Life Membership Installment Plan

Effective July 1st 2010, only the 12-month installment plan is being offered. NO 24-month plan.

Need assistance: Please contact Member Dues Processing at 1-800-963-3180.

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

"Oldest Post in the State"

ADDRESS CORRECTION REQUESTED



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

Phone: (812)-339-2375