

VFW POST 604 NEWS

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.

WWW.VFW-604.NET

September 2014

Commander's Corner

It's hard to believe that August is over, but we still have a few more months of summer weather to enjoy before winter arrives. We have really been having some good times on our deck the last couple of months. On Sunday, the 17th of August, we had our big tenderloins for NASCAR and we had a great turnout. We were pleased to have Glen Bumpus, our 7th District Senior Vice Commander, attend. He is also Commander of VFW Post 1157 in Martinsville. We were also joined by the Commander of the American Legion Post 500 from Speedway, Steve Ullery, for a day of fun. Counting myself we had three Commanders in attendance. That doesn't happen very often.

I would like to thank the Men's Auxiliary for all of the hard work. Thanks Tim, Dennis, Frank, Steve, Mike and Mark for making these functions a success. I also want to thank the Ladies Auxiliary for all their hard work for our Friday night dinners. They are also responsible for the great desserts and salads that they prepare for the Men's Auxiliary, as well as their own dinners. Thanks to Julia, Sandy, Dorothy, Debbie, Sarah, Kathy, Mary and Kim. If I have missed anyone, I am sorry. Please remind me when you see me.

Don't forget your membership dues. We missed having 100% membership by only 8 members last year. Help us hit 100% early this year. Thanks.

Joe Hardin, Commander

TIDBIT: Big screen TV for Deck. Yes? No? Come by the post to find out plus attend the meetings to learn what other future plans your post has.

Post 604 Men's Auxiliary

Hey Gang,

Our Fish Fry on August the 8th was just as good as last month's, "SOLD OUT AGAIN". Everyone mark your calendar, 2nd Friday of each month, 9/12/2014 is your next opportunity to try this scrumptious fish. "All You Can eat" fish, fries & slaw, plus desserts. All for \$6.50.

The cash game on 8/3 was also a huge success. We are growing each month. The next "Cash Game" Sunday is 9/7/14. Doors open at noon. Game starts at 1pm and goes until 8pm. The Thursday night tournament is also growing. We are now up to 7 tables. Doors open at 5pm, food and drinks available at 5:15, Game starts at 7:00pm.

The next NASCAR Sunday is Sept. 14th. Hand breaded tenderloins, ships, & desserts still only \$5.00. Doors open at noon – food served from 1:00pm until end of race or sold out.

Thanks to our girls for desserts and thanks to Frank, Dennis, Toby, and Steve for all their hard work at the fish fry.

Tim Haney, President Men's Auxiliary



Post 604 Ladies Auxiliary

Hi Ladies,

Hoping all is going well with everybody. It has been a long month. We went to the school of instruction and learned quite a bit. Had a poor turn out for our 4th Friday Ladies Auxiliary dinner—by the time you read this we'll have had a repeat dinner on the 29th. Hoping this turns out better.

Starting Sept, the post will not be opening until 2 pm instead of noon. It would be nice to see some of you come in on Friday and say "Hi".

We will be having dinner again on Sept 26th. We will be having a spaghetti dinner with salad and Ladies you can help by bringing in desserts.

Remember, we are here to serve and show our appreciation to our veterans here and overseas. They fought for us and have been there for us. Come on Ladies, step up and let's show our appreciation and support them. While I am on the subject of supporting our veterans, now is a good time to renew your 2015 dues.

**Julia Curtis, President
VFW Ladies Auxiliary
Phone (812) 822-0028**



LADIES AUXILIARY VFW ORGANIZED
(1914)

SEPTEMBER---ALREADY !!!

LABOR DAY-MONDAY-Sept 1st. The Post will open at Noon just like normal and we will be serving **Jumbo Hot Dogs with Duke's Beans (Bush)** plus we will keep the price the same **\$1.50**. Now you can't beat that and you know us!!—there will probably be more food than that and all at the same price!!!

After that we have our **1st Friday of the Month Dinner Special (Sept 5th)** where we will be featuring **Boneless Pork Chop with Mashed Potatoes & Gravy** and **Corn** and lets do **Dressing** too and shoot—**Biscuits** sound good also. Then we will throw in some **Dessert--all for \$5.00**

NASCAR SUNDAY—Sept 14th is being brought to you by the Mens Auxillary this month which means **Gigantic Hand-Dipped Breaded Tenderloins.** These NASCAR Sundays are really a fun time inside & out on the **deck** plus the great food. You need to try it—c'mon out!! Post will Open at Noon—Close around 6:00 ish—probably later though!!







Then, just a few reminders for ya—Lets not forget we still have our **Texas Hold-em Tournament** every **Thursday**, starts at **7:00 p.m.** and **SUNDAY--Sept 7th--Texas-Hold-em Cash** game--we start playing at 1:00 p.m. and go till 8:00 p.m. Food & beverages will be available downstairs for the cash game however the Canteen will not be open. It would be a shame to forget about the Men's Aux. presenting their **FISH DINNER!!!** on **Sept. 12th—Friday** starting at 6:00 p.m. and we usually say until they run out but we don't think they plan on running out—this is all you can eat and by golly they even bring the refills right to your plate—fresh & hot!!



HOUSE COMMITTEE

Laurens B. Strain – VFW Post 604

September 2014

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  Labor Day Serving Jumbo Hot dogs and Bush Beans <small>Open @ Noon</small>	2 V-J Day: Japan Signed formal Surrender (1945)	3	4  Starts at 7pm * Vet to Vet – 1900	5 Friday Night Special Serving Dinner 1800-2100 Post open at 2pm Commander's Drawing @1900	6
7  Cash Game Starts at 1pm Grandparents Day	8 HOT DOG MONDAY <small>Open @ Noon</small>	9	10	11  Starts at 7pm Patriot Day and National day of Service and Remembrance * Vet to Vet – 1900	12  Serving Dinner 1800-2100 Post open at 2pm Commander's Drawing @1900	13
14  Post open at noon	15 HOT DOG MONDAY <small>Open @ Noon</small>	16 Meetings V.F.W. – 1800 Men's Aux – 1800 Ladies Aux – 1800	17  U.S. Constitution Approved (1787) Ladies Auxiliary VFW Organized (1914)	18  Starts at 7pm U.S. Air Force Established (1947) * Vet to Vet – 1900	19  POW/MIA Recognition Day Serving Dinner 1800 – 2100 Post open at 2pm Commander's Drawing @1900	20
21	22 HOT DOG MONDAY <small>Open @ Noon</small>	23 Autumn Begins	24	25  Starts at 7pm * Vet to Vet – 1900	26 Friday Night Special Ladies Aux. Post open at 2pm Commander's Drawing @ 1900	27
28 Gold Star Mother's Day	29 HOT DOG MONDAY VFW Day VFW Established (1899) <small>Open @ Noon</small>	30				

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

Telephone Number **(812) 339-2375**

Charity Game Night License # **134469**

Raffle License # **134470**

But my military retired pay is only supposed to be reduced . .

Department of Veterans Affairs and Defense Finance and Accounting Service representatives routinely confirm via their respective toll-free telephone numbers that, for military retirees who are also between 10% and 40% service connected disabled, their DFAS military retired pay will be reduced dollar-for-dollar by the amount of their tax-free VA compensation. Whereas the option for these disabled veterans to draw their full retired pay exists (and, near the end of each tax year, request a statement for the IRS from the VA as to how much compensation they *would have drawn* "but for" their full retirement benefits election) very few want to mess with the paperwork to reduce their taxable income. Almost all prefer to perpetually waiver an amount of their retired pay equal to the amount of their VA compensation. The VA compensation claim form (VA Form 21-526) includes this waiver statement.

However, for those service connected disabled military retirees who actively participated in the Reserve or National Guard system during the last few years prior to their military retirement, such routinely advised and implemented waivers will cost several hundreds, perhaps thousands, of dollars in lost income.

The VA adjusts compensation paid service connected disabled Reservists and National Guardsmen after the fact, using a methodology never intended to interfere with their military retirement benefits, but it does. Example: Service connected disabled Army Reservist Jones was paid 150 days of military pay in fiscal 2013 (one short tour in DC, an annual training, and some drills). He retires effective 1 December 2013. In mid-2014, the VA advises Jones that they will reduce his compensation for 150 days, starting in about three months. The reduction will equal, each of those 150 days, his daily rate of VA compensation in fiscal 2013. (This often results in weird VA compensation award letters showing \$3 or \$4 compensation per month during this "pay back" period – the current monthly rate of VA compensation minus the previous monthly rate.) All disabled Reservists and National Guardsmen are aware of this procedure and have no problem with it. It's a small price to pay to avoid concurrent receipt problems and to draw full VA comp for the remainder of the year.

. . by the amount of VA compensation I receive! What's going on?

BUT – The information transmitted to DFAS by the VA regarding these offset collection periods shows the disabled retirees as drawing their FULL rate of compensation with a portion shown as a deduction to pay a "dollars and cents" debt – as if they were overpaid because of failing to report the death of a spouse, for example. DFAS continues to withhold the entire, full rate of VA compensation from the military retiree's retirement benefits while the retiree's VA compensation

received is severely reduced. VA compensation for a 40% disabled vet with spouse in 2013 was \$631.00 per month. Married, 40% disabled military retiree Jones, who did nothing wrong at all, will lose \$631.00 divided by 30 (that gives his daily rate of compensation = \$21.03) X 150 (the number of days the military paid him in 2013) = \$3,155.00 from his combined income during this one fiscal year adjustment period. Three Thousand, One Hundred, Fifty Five Dollars! Which could be easily avoided!

What the Department of Veterans Affairs and Defense Finance and Accounting Service representatives DO NOT tell disabled Reservists or Guardsmen near their retirement dates is that they can, upon signed request to the VA, *suspend* their VA compensation. The VA then notifies DFAS. DFAS then pays the full military retired pay. After the VA compensation adjustment period, when things have settled down, the disabled military retiree can reinstate the waiver of military retired pay in lieu of VA compensation and elect to draw his or her fully resumed VA compensation. No income would be lost at all. The increased amount of retired pay during the period the waiver was stopped would show as increased taxable income – UNLESS the retiree jumps through the hoops of getting the "amount that would have been non-taxable but for" statement(s) described earlier.

I lost \$1,024 before Christmas in 2008. (Ho, ho, blank-blanking ho!) During that 2008 "surprise" reduction in my overall income I called both DFAS and the VA many, many times. Nobody knew what I was talking about. DFAS finally explained their position to me months after it was too late to change anything, and I fully understand their viewpoint. VA has yet to respond in a meaningful way, although they have confirmed that compensation waivers can be dropped and reinstated at the veteran's request.

It's too late for me, but it's not too late for an estimated several hundred of newly retired disabled Reservists and National Guardsmen each year. To give you an idea of the prevalence of this circumstance, four of the fourteen members of my last two Military Intelligence Detachments who retired recently were also VA service connected disabled between 10% and 40%. (VA compensation at 50% and above is paid *in addition to* [with some phase-in adjustments] military retired pay, and not *instead of*. Therefore, the few newly retired Reserve and Guard folks who are 50% or more service connected disabled should not have this problem.)

If the VA and DFAS representatives will not warn these newly retired service connected disabled Reservists and National Guard men and women, perhaps VFW can.

John Tilford – Service Officer

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