

# THE SALMON CREEK POST

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June 2006 ♦ Salmon Creek American Legion Post 176 ♦ Vancouver, WA ♦ VOL 24 NO 76

# Post Officers

2005-20	006
Commander	
Fred Robertson	576-9151
1st Vice Cdr	
Jerry Bloss	254-3956
2nd Vice Cdr	
Jerry Peal	891-1120
Adjutant	
Mike Gibson	694-8005
Finance Officer	
Phil Yasson	574-1152
Sgt at Arms	
Frank Falbee	256-6874
Chaplain	
Carl Bahner	883-1175
Historian	
Lynn Jefferies	887-2307
Sr Color Bearer	
Wayne Slaughterb	ack 573-1805
Jr Color Bearer	
Service Officer	
Greg Whitson	695-5456
Jr Past Cdr	
Rick Fulgaro	891-8276
Judge Advocate	
Vacant	
House Committee	
Gayle Pimm	944-0977
Jerry Keesee	
Sam Thompson	828-5182
Webmaster	
Wayne Schuler	286-1276

#### Commanders Call

The June meeting we will hold the election of officers for the new Legion year, please come out and be a part of this. Positions that are open are Commander, First Vice, Second Vice, Finance Offi-

Adjutant. Chaplin, Finance Officer, Sergeant at Arms, Historian, Service Officer and House Committee members. If you are interested in running please contact one of the following: The members are Gayle Pimm, Carl Bahner and Frank Falbee. Remember any member can hold any office. Please apply for one. If you haven't taken the membership oath we will be doing that at this meeting. In order for our organization to grow each and every member should be recruiting new members.

#### Added Note:

#### The benefits of Using Your VA Home Loan

There are millions of Americans, who have served this country faithfully that qualify for a VA home Load, however, many veterans are not aware that they qualify for these Veterans benefits. 90 days of Federal active duty may qualify. Other Veterans are qualified, through the National Guard or Reserves with 6 years of service. There is no limit to the number of VA loans you can have, but you can only have one VA loan outstanding at a time.

The VA has recently increased their loan limits to \$417,000 with a \$0 down payment. The VA also allows the seller to pay all of your closing costs to include some personal debt. One of the biggest benefits of a VA loan currently, is the rates are typically ¼ less than the standard type conventional loan. It is to your advantage to use a VA Loan even if you want to put money down. Veterans with 10% or more service connected disability can also take advantage of not having to pay any VA fees on their loan which may sale thousands of dollars.

The majority of banks will often try to talk you, the veteran, out of doing a VA load because of the perceived difficulty and the perceived extra paper work, both a misconception. They might try to put veterans into one loan at 100% or with a first and second called an 80/20 loan. But in all actuality with experienced professionals VA loans for the Veteran are made easy. The VA is very tolerant of credit issues, bankruptcies, and/or foreclosures to most conventional loads. Usually the banks are not looking out for what is best for you but what is best for them.

The VA also offers a couple of different types of refinances. One of the existing VA loan is called a "Streamline Refinance". This type of refinance take your current interest rate and lowers it (if available) with no out of pocket expense. The other type of VA refinance allow you to take up to 90% of what your house is worth to pay off your current loan, debts and receive the remainder in cash. This information was provided by Creekside Mortgage. If you have any questions on VA loans call 1-800-1000 this number if for the VA Regional Office

This is a rerun of last month below just as a reminder.

Recognizing the value of those who have served our country in times of peace and war, June has been declared "Hire a Vet" month in the state of Washington and the city of Vancouver.

To help veterans connect with employment opportunities, WorkSource Vancouver is hosting a special event on Saturday, June 17 from 10 a.m. to 3 p.m.

Several employers offering living wage jobs are slated to be on hand taking applications and/or accepting resumes. There will be workshops on resume writing and job search techniques, with customized curriculum to suit veterans' needs. All veterans, including Reservists and Guardsmen, are invited to attend. Veterans' friends and family, and the general public are welcome, as well. Complimentary food and soft drinks will be provided.

The annual "Hire a Vet" campaign is designed to remind employers of the skilled workforce comprised of veterans.

Fred Robertson Commander

#### Manager's Message

Bingo has been doing well this past month, and we are looking forward to a great summer.

Peggy Brooks Manager

#### Membership

602 members are now renewed for the 2006 membership year, which is 82.7%. Salmon Creek has not had this low a percentage since I joined this post in 1987. For those of who that have not renewed your membership for 2006, this will be your last newsletter.

Because the cost of building a new building at the 15th Avenue/94th Street site is about a million dollars more than we really want to spend and to go into debt for, this project is now on hold. The committee has been looking at another restaurant/ bar that is ten thousand square feet, just off 117th Avenue. We have asked the RSV Construction Company staff to check it out to see if it would be a good investment. So far we know that it needs a new roof on this 20+year-old building. It has a parking lot that will hold up to one hundred cars. Stay tuned!

List of little or unknown V.A. Benefits continued;

Blind veterans may be furnished a trained guide dog or mechanical or electronic equipment as appropriate. The V.A. will also furnish the training, including expenses for travel, food, and lodging if required.

The V.A. will make a one-time payment of \$11,000 toward the purchase of an automobile if the veteran is service connected for anatomical loss of use of one or both hands or feet, or defective vision in both eyes. Agent orange diabetic veterans who suffered an amputation because of their disease often overlook this benefit.

The V.A. has two adaptive housing programs to pay for alterations to the veteran's home if he requires a wheelchair, ramps, or railings. The adaptive housing program for serviceconnected veterans can pay up to

\$50,000 to buy, build, or adapt a home to the veterans needs. There is also a V.A. loan up to \$33,000 to help defray those costs.

The V.A. has smaller grants under the Home Improvement and Structural Alteration program (HISA) for other service connected (\$4,100) and non-service connected (\$1,200) veterans.

As a veteran's service-connected conditions increase in percentage, the federal and state benefits increase. At a 10% rating a veteran becomes eligible for glasses and hearing aids, free access to all federal parks — that includes everyone in his vehicle.

When a veteran's percentage reaches 50%, there are no co-pays, and there are free prescriptions.

Often the V.A. is not aware of local and state benefits so veterans need to verify their eligibility for state benefits with their local, state, or county veteran advocates.

Phil Yasson Membership Chairman

#### MENU FOR MEMBER-SHIP NIGHT

Baked chicken, mashed potatoes & gravy, vegetables, and dinner roll.

#### EVENTS SCHEDULE BINGO SESSIONS

MONDAY, TUESDAY AND WEDNESDAY 9:45 AM, 12:45 PM, AND 6:30 PM

> 6/2/06, Friday Radio Club (Large Hall) 7:00 PM

6/8/06, Thursday 7:00 PM General Meeting Lounge Opens 5:00 PM Dinner Served at 6:00 PM Membership Meeting 7:00 PM

6/10/06, Saturday Radio Club (Large Hall) 7:00 PM

> 6/22/06, Thursday E-Board Meeting

6/29/06, Thursday Hall Rental (Small Hall)

Deadline for article submissions for this Newsletter is the 15th of the month.

Office hours: 9:00 AM to 4:00 PM Monday thru Friday

## AUXILIARY NEWS

June 2006

Take more pictures of people than of places. Do you agree or disagree?

#### AUXILIARY OFFICERS 2005-2006

PRESIDENT Anita Stadey 737-8015

1ST VICE PRESIDENT Liane Rushing 256-6190

SECRETARY Thelma Hathaway 573-0362

TREASURER Ruby Martin 687-4163

CHAPLAIN

Lucille Harwood 573-6723

HISTORIAN

Lucille Gukeisen 687-2760

SERGEANT AT ARMS Charlotte McNamer 574-2167

### Chaplain's Comments

Do you know about H. Jackson Brown Jr.? He wrote several small books uniquely titled LIFE'S LITTLE INSTRUC-TION BOOK. In one of them he says, A wise man once shared with me the secret of creating a successful life. "It's simple," he said. "It's all in knowing what to hold close and what to flee from." He talks about values to embrace and temptations to avoid. I believe we all should choose that which has meaningful value and live our lives accordingly. Women of the American Legion Auxiliary should work toward a common goal of service. Our national Auxiliary President wants us to create a positive impact on today's active duty military, their families and their communities. As you may have observed, our local Auxiliary works always toward those goals...

PS Brown writes in one of his little books "Take more pictures of people than of places." He

## PRESIDENT'S MESSAGE

Hello Ladies!

We had the District Conference on Aprl 30th. The luncheon was very delicious thanks to Carol again. There were quite a few representatives from the District and other Posts that attended, even from the State. Midge Tallman, President of the Auxiliary Ladies, was a real nice lady to meet with. Venita Holthaus of the VA&R will be nominated for our next President at the State Conference. Looking forward to attending the State Conference in Yakima. Rushing and Thelma Hathaway

#### SPRING CONFERENCE

I would like to Thank Salmon Creek Post and Unit 176 for having Spring Conference at their Legion Hall.

The decorations and food were what is usual according to some of the Department visitors, which was very good. I also heard excellent comments from some of our District and Department visitors.

Thank You.

District President
Thelma Hathaway

#### REST STOP

Thank You to all who signed up for May and June rest stop days. Cookies will still be needed. Thelma 573-0362. will be going to it, too. From the District, Irene Twiss (Vice President) was nominated as President for the 5th District for next year.

Memorial Day Breakfast is on May 29th with Breakfast at 6:00 AM and Service starting at 7:00 AM.. Come and join us for the day as we honor those who served our country. Castle Rock Post 175 will be giving a luncheon after the services.

Rest Stops are on May 22 & 23 and June 26 & 27. If you would like to participate in serving or just donating cookies, contact Thelma Hathaway.

Roberta Gapsch's granddaughter will be attending Girl's State with hopefully one other girl, representing our Post #176. Hope they enjoy this opportunity. Congratulations to Everett Cook for winning the raffle at our last meeting.

We had our election of officers:
President - Anita Stadey; VicePresident - Thelma Hathaway;
Secretary - Liane Rushing;
Treasurer - Ruby Martin;
Chaplain - Lucille Harwood,
and Sergeant . of Arms Roberta Gapsch.

Congratulations!!

President Anita Stadey

Two students received \$10 gift cards to Burgerville for essays "What Freedom Means to Me."

Quickly: Lucille Gukeisen sent \$1,135 in coupons to Service people in Germany in March. Thanks Lucille. Members keep coupons coming, current, no frozen or dairy/meat.....50-50 Raffle won by Everett Cook was \$48 to him and \$48 to the Auxiliary. Thanks for helping out. Congratulations to Donna Casciato whose