



# THE SALMON CREEK POST



<http://www.post176.com>

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## November 2011 \*Salmon Creek American Legion Post 176 \* Vancouver Wa.\* VOL24 No 124

### Commander:

Roxeanne Boose

695-5935

### 1st Vice Cmdr:

Greg Whitson

695-5456

### 2nd Vice Cmdr:

### Adjutant:

Mike Gibson

694-8005

### Finance Officer:

Phil Yasson

574-1152

### Chaplin:

Jerry Keen

907-9473

### Historian:

Edith Levulet

487-6849

### Sgt. At Arms:

Craig Hurley

718-8099

### Jr. Past Commander:

### Service Officer:

Jan Wojciechowski

573-3230

### Board Members

John Treosti

574-5746

Jonathan Frederick

576-9078

Gary Zilm

576-0774

### COMMANDERS NOTES:

I came across this information and wanted to share it with you and your family and friends. Being prepared can make all the difference and give you peace of mind.

### Disasters and your finances

Whether you live in a hurricane prone area of the U.S., a flood-ravaged or tornado battered section of the country, or a region known for wildfires and earthquakes, there are four key ways you can build a financial fortress around you that will prove invaluable if disaster strikes.

### Make Sure Your Home Is Adequately Insured

Insurance experts say it is vital for homeowners to review their home insurance policies annually to be sure coverage is sufficient to completely replace, rebuild or repair their homes in the event of a catastrophe. Insurance companies state that most people in the U.S. are vastly under-insured. Don't rely on estimates or suggestions from your insurance agent or realtor alone. Get a local home contractor to come out and provide a detailed analysis of the cost to rebuild your residence if it were completely wiped out. Most homeowner's policies are "replacement cost" policies, and are based on the cost to rebuild your home from the ground up in its current condition. Local contractors or builders know rebuilding information since they're familiar with labor costs, construction materials and prices of various home finishes, such as tile versus carpet, Corian countertops compared to Granite. An alternative to dealing with a contractor, for \$7.95 you can use an online tool offered by AccuCoverage, (<http://www.accucoverage.com>). An AccuCoverage report will calculate the replacement cost of your house based on factors like your home style, its features and the materials used in it. Many insurance professionals use a tool like this to calculate replacement costs. A tornado is considered to be a "wind event" and is generally covered under most homeowner's insurance policies. Other disasters such as earthquakes, floods, landslides and natural fires are generally not covered by homeowners insurance. For protection against these disasters, you must buy separate catastrophic coverage. The federal government underwrites flood insurance. The maximum coverage amount you can get is \$250,000 and prices vary from about

### POST HOURS

MONDAY - THURSDAY 9:00 AM TO 5:00 PM

CLOSED - FRIDAY - SATURDAY - SUNDAY

\$350 annually in low risk areas to more than \$2600 a year in high risk zones. The cost of insurance can really add up, but not being insured can be financially devastating.

### **Document Your Valuables**

An important way to prepare for a disaster is to photograph or videotape the contents of your home, especially any expensive items you own. Make a record of what's in your garage or outdoor shed as well. Documented proof of household items makes things easier when dealing with your insurance company. That goes for both homeowners and renters insurance. Photographic records can also help for tax purposes, aiding in proving the market value of items for casualty loss claims. Check out IRS publication 584, a disaster loss workbook that can help create a room-by-room list of your belongings. Also read IRS Publication 547 to learn tax rules for casualties and disasters.

### **Safeguard Financial Paperwork and Photos**

Knowing where your key documents are located is a smart idea any time, but in an emergency situation you may only have 10 -15 minutes notice before you have to evacuate or take cover due to a natural disaster. It is critical to be able to easily put your hands on important paperwork.

### **Create a Backup Set of Records Electronically**

As well as any physical records and photos you store in your home the IRS recommends you keep a backup set of records in a safe place, away from the original set. A backup set of records can be done easily online. Many financial institutions provide statements and documents electronically. Scan photos and paper documents to create electronic copies. You can use third party services to securely store sensitive data away from your home. Doing so means your paperwork and photos won't be lost if a catastrophe hits your residence.

By taking a few precautionary measures and planning for a worst case scenario, you can be better prepared financially if a natural disaster strikes you and your family.

Roxeanne Boose' Post 176 Commander

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## **NOVEMBER EVENTS CALENDAR**

**Nov 4** - CMAC meeting at the 40 et 8. \$6 breakfast begins at 6:30am and meeting at 8:30am.

**Nov 5** - Pre parade VIP Reception at 10am in the Wolf Den on Fort Vancouver. Veteran's Day parade celebrating 150 years since the Civil War and 25th Anniversary of the parade in Vancouver. Civil war re-enactments on Fort Vancouver will follow the parade.

**Nov 6** - The annual Massing of the Colors will be held at the Vancouver VA, third floor at 11am.

**Nov 8** - Vancouver Elks Lodge hosts its free annual Veterans dinner starting at 5pm.

**Nov 9** - The Symbol of Freedom (Eagles Defiance and Phoenix) comes to Vancouver, arriving at Beaches Restaurant at 2pm.

**Nov 9** - Free Spaghetti Dinner for veterans and family members at the Artillery Barracks on Fort Vancouver at 5pm.

**Nov 10** - American Legion Post 176 general membership meeting begins at 7pm, social hour and potluck dinner begins at 6pm.

**Nov 10** - Symbol of Freedom VIP Event at the home of Ed Lynch at 5:30pm in support of CDM.

**Nov 11** - Pearson Air Museum Community Luncheon with Senator Patty Murray begins at 11:30am.

**Nov 11** - Veterans Day Ceremony at the Cemetery begins at 11am.

**Nov 11** - Grand Opening of the new Reserve Center at 2pm, (requires RSVP).

**Nov 12** - CVI monthly meeting at the new VFW building at 9am.

**Nov 14** - DAV monthly meeting meets at the Christian Church on the left side of MacArthur at 7pm.

**Nov 18** - CMAC meeting at the 40 et 8, \$6 breakfast buffet begins at 6:30am and meeting at 8:30am.

**Nov 24** - Thanksgiving Day.

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## **FINANCE / MEMBERSHIP**

Our membership renewal rate has stalled at 271 for 62.9% Please send in your renewal as soon as you receive your second renewal notice. Remember that you may have sent in your renewal and still get another renewal notice because you missed the cut-off date. The last cut-off was September 13th which means your renewal had to be processed at Legion HQ in Indianapolis before that date. The renewal notices are produced automatically and mailed to you. After the cut-off date, National HQ automatically mails it to you. By renewing early you can help keep the renewal rate from being raised because of the postage increase.

If you are receiving prescriptions from Express Scripts / Tricare, you should be aware that Scripts will cease dealing with Walgreens. Some pharmacies that will continue filling prescriptions are Fred Meyer on Tenney Road, Legacy Salmon Creek, Albertsons on 20th Ave., Target in Hazel Dell, Vancouver Clinic on 139th St. and Wal-Mart on Hwy 99. This is not a complete list. For other pharmacies go to <https://member.express-scripts.com> and set up an account.

Next time you go to a Washington Lottery Sales place, purchase some Hometown Heroes Raffle tickets. They are \$10.00 each. The proceeds benefit the Veterans Innovations Program in our state. The money supports returning veterans and their families. Only 300,000 tickets will be sold, with the winning tickets drawn on Veterans Day. 24 tickets will be worth \$50,000.00.

October 23rd was the 5th District Conference held at Post 14 on St. Johns Road. The turnout was terrible. I was the only one from Post 176 that attended, and two women from the Auxiliary. A total of 8 Legionnaires from the 5th District attended. Everyone else was from the Department of Washington. They came to Vancouver to talk to YOU! They passed on a lot of valuable information. Thelma Hathaway received a certificate for her 20,700 hours of

volunteer time at the VA Hospital. When you see her, congratulate her and thank her for a job well done.

DO NOT FORGET TO VOTE YOUR BALLOT IN THE UPCOMING ELECTION AND BE SURE TO SEND IT IN.

Phil Yasson, Post 176 Finance / Membership

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## CHAPLAINS CORNER

Thoughts for the day come from Psalm 46

"Be still and know that I am God"

When you've settled down and gotten into a meditation mode, God will show up. He comes to those who revere Him, adore Him, worship and obey Him. Today He's speaking to your soul, which He created, because He wants to commune with you.

When you're still, you'll hear His knock on your heart. You'll feel the presence of His Holy Spirit. His words will perfect everything that concerns you.

He has been compassing your path and your lying down and this is why He is acquainted with all your thoughts. While you're being still, ask Him to search you and try you and tell you about any wicked ways you have.

He will lead you in righteousness, causing you to bless His holy name. He'll reveal the plans He's had for you ever since you were fashioned and formed in your mother's womb. He'll open up and share some secret things when He sees that your love is true and your faith is alive and working.

When you realize that you're learning and being acquainted more personally about God, Jesus and the Holy Spirit, you'll fall on your face and see yourself as mere dust--a lowly worm.

How great is our God! How holy is our Saviour! How mighty is the Spirit of God who makes intercession for us with groanings which cannot be uttered.

Be still, silent and humble, my friend, and God will surely exalt you in due time. As you have received Christ Jesus the Lord, so walk ye in Him, for in Him all the fullness of the Godhead dwells bodily. The better you come to know the power of the Lord's divine love, the more richly will His Word dwell in you with all wisdom.

Jerry Keen Post 176 Chaplain

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## BINGO MANAGER

I hope everyone had a safe and happy Halloween. Business seems to be picking up. We have cleared the slow summer months. HURRAY!! The Gambling commission has increased the number of cards that can be played for each game in the machine. We implemented that on 10-11-11 and it has brought in some good profits so far. That means that now the customer can build on the machine package that we currently have or they can build their own with a minimum of \$25.00 buy in. We are looking forward to the holidays. In December we are planning on having a Winter Bash Night. It will be somewhat similar to our Hot August Nights special. There will be more details about that to come.

The construction and paving seems to have all been done, the lines have all been painted and we now have a very nice road on both sides of our Post. Come out and visit us, have something to eat and play some BINGO. It is fun and you will meet some very nice people, both customers and employees. The atmosphere is relaxed and we try to make everyone at ease.

The best exit from our parking lot if you plan on going south is probably onto 139th to the light and then south. There was a double yellow line and a turn lane painted right in front of our Post on 20th Ave. I think it is illegal to cross a double yellow line and a ticket could be issued if you are seen doing it by a police officer.

Jen O'Neal Post 176 Bingo Manager

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HALL RENTAL IS NO LONGER OPEN  
TO THE PUBLIC.  
CALL 360-573-2331 FOR INFORMATION OR  
RESERVATIONS

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BINGO HOURS 11:00AM-6:30PM  
MON - TUE - WED  
PULL TABS AND KITCHEN AVAILABLE

# AUXILIARY NEWS

November  
2011

President George Washington issued proclamation of thanks in 1789. In 1863 Pres. Lincoln set last Thurs. in Nov. as day of Thanksgiving and praise. In 1939 Pres. Roosevelt moved Thanksgiving to 4th Thurs. in Nov.

**PRESIDENT**  
**Debra Hathaway 573-0336**

**1ST VICE PRESIDENT**  
**Carla Whitson 695-5456**

**SECRETARY**  
**Donna Casciato 576-4404**

**TREASURER**  
**Thelma Hathaway 573-0362**

**CHAPLAIN**  
**Lucille Harwood 573-6723**

**HISTORIAN**  
**Roberta Gapsch 666-1685**

**Hello Everyone,** Priscilla Ford came to our last meeting and installed the newly voted in officers listed here to the left. It's a small group but we can accomplish anything we put our minds to. Please give me ideas of how we can better serve our Veterans. We had a few requests and voted to give each organization \$25. We thought we could better serve them with money than items.. Next meeting, 7 p.m., Nov. 10, Potluck 6 p.m.. **Debra Hathaway, President**

## HIGHLIGHTS OF 5TH DISTRICT FALL CONFERENCE

At Post 14, Oct. 23, our Unit was represented by Thelma Hathaway and Lucille Harwood. Approximately 20 women were present counting Dept. President Rose Ring, our 5th Dist. Pres. Priscilla Ford and Anita Stadey, Hosting Unit Pres..

Much information was given by various leaders. It was useful, up to date, and covered outstanding acts of service to Veterans and their families. There were laughs, some applause and of course times of discussion. Everyone received a Halloween plastic design with some candy. Each Unit received one take home organized booklet to be used by officers. Winter Conference is in Pasco 1st weekend of February.

## BITS AND PIECES

Next Rest Stop is June 25, 26, 27, 2012. South Bound. Thelma Hathaway said she couldn't sign up until in October. (Good work, thanks.)

The VA Gift Shop will be open Nov. 28, 29, 30 from 8-3. Volunteers needed. Set up is the 25th after 1 p.m.

Sat., Nov. 5, Veterans' Day Parade See TV, radio, newspaper for info. Be sure you read our Post newsletter for upcoming events.

## JUNIORS COME TO VA HOSPITAL OCT. 16

The Juniors from Oregon and Washington met at the VA Hospital at 11 a.m. in Vancouver.. They were supervised by Karen Schwartz who is the Department Junior Activities Chairman.

The first thing was to go to ward B conference room for making poppy leis, getting acquainted with each other. They had a contest going to see who could bring in the most money collecting pop can tabs. They brought in a lot with Washington winning.

They had lunch there and practiced some songs before they went into the lunch room for B and C wings and sang songs and gave each Veteran a flag, card and gift.

It was a good idea to get the two groups together. It should become a yearly event.

Present from Unit 176 was Lucille Harwood who played prelude music and for the girls who sang. **Thank You Soldiers.**

Thelma was there because she knew the hospital. (Thanks to Thelma for this information.)

## YOUR CHAPLAIN WRITES

**Hello readers,** What good deeds have you done in the last month? Continue doing them.

Read the Scriptures and you'll realize we should serve our Lord with our heart, our mind, our soul and our strength. I just read Joel Osteen's newest book EVERY DAY A FRIDAY.

His writings inspire me because each chapter is filled with truth and examples. I like these: Express Your Joy; Know What to Ignore; You Can Have the Last Laugh; Seeing Through Eyes of Love.

We all have ups and downs. It is wise to maintain faith and to feed our soul. He writes, "Don't Worry About the Backbiters" and "Don't Apologize for God's Goodness."

A closing prayer from Salesian Missions: God grant me the **Serenity** to accept the things I cannot change...the **Courage** to change the things I can...and the **Wisdom** to know the difference.

*Lucille Harwood*

**QUICKLY:** Anyone interested in car club that meets 3rd Wed. may contact Robert Ford, Ridgefield.....Have you heard about the Hometown Heroes Raffle to help Veterans? On sale 9/5 thru 11/10. \$10, get from WA lottery. details are on WALOTTERY.COM. This information gleaned from 5th District Fall Conference.