

The American Legion Winter Park Memorial Post 112 Family



Winter Park Memorial Post 112
4490 North Goldenrod Road
Winter Park, FL 32792
www.wpflpost112.org
407.671.6404

2013-2014 Officers

Commander
Billy Dover

Vice Cmdr.
Gerard (Jerry) Dress

Adjutant
Bob Colbert

Finance Officer
Dyke Shannon

Sgt. at Arms
James Middlekauff

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Open

Asst. Judge Adv.
Terry Brown

Service Officer
Billy Dover

Chaplain
Cliff Buhrow

Historian
TBD

Sons of the Legion
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Jimmy Thornton

Auxiliary
President
Marge Berrios

Sea Cadet Liaison
Jim McClure

Newsletter Editor
Nell Colbert

Website
[http://
www.wpflpost112.org](http://www.wpflpost112.org)

COMMANDER'S MINUTE

Since the American Legion has a policy of not supporting any particular political party it is up to all of us to work with our representatives in protecting the AMERICAN WAY of LIFE. The Department of Florida has members working in Tallahassee to oversee the Bills being presented to the Florida legislature. As the Bills start the process we will forward the information to you via the internet so that you can call your respective legislative representatives to encourage them to vote for our issues. The National Leadership is working diligently with Washington legislature in correcting the Veteran issues created by the current administration. You need to voice your concerns to your respective congress person to protect the benefits and wages of our military and veterans.

During the past month we have had quite a few issues that needed to be corrected. There have been a number of members who have received membership renewal notices from National HQ. If your card shows 2014 on it then please throw away the overdue notice. Our adjutant has sent the cards to all members who have paid for the 2013-2014 year. If you have any questions please do not hesitate to contact the Post and notify Vice Commander Dress and he will investigate the issue.

If all other posts (in Florida) would do half of what we at POST 112 do then Florida would lead in all areas of the American Legion and keeping the FOUR PILLARS strong. I am bragging on what our post has accomplished in the last ten years. But we can and should do more to promote and encourage all members to work by volunteering to lead in an activity. An example is the Post assisted with the Federation of Garden Clubs in a flag raising ceremony this past January. Vice Commander Dress made sure the program was done per protocol, along with Past Commander Costello as Masters of Ceremony and Past Commander Padgett on the control panel. Cont'd on page 8

Volume 6, Issue 5
March-April 2014

YAHOO! GROUPS

**See Bob to
sign up!**

Do you

YAHOO!

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From the Vice Commander's Table

We start off the month with SAL and E-Board meetings, then on the 15th we have the 6th District meeting at Lady Lake Post 347 at 0900 hours. The 95th AMERICAN LEGION BIRTHDAY we will celebrate the birthday by having an OPEN HOUSE from 10:00 to 2:00. I will need HELP during our semi-annual ARTS AND CRAFT Show from 0800 to 4:00 PM on the 22nd of March. Help is needed prior to the event at 0700 hours for setup and the end around 3:00PM for cleanup. We then have our VA Nursing Home residences visiting us during our monthly breakfast on 29th of March. ALL ARE WELCOME TO COME and eat along with visiting our veterans from the VA center. The Centurion Battalion USNSCC GRADUATION IS MAY 4TH AT 2:00 PM AND ALL MEMBERS OF POST 112 ARE INVITED TO ATTEND. Come to the post and car pool due to limited parking at the graduation site. I am planning on having snacks, coffee and drinks prior to the event. Come an support these young people as they complete their year of structural training, at least two have signed up to service in the military upon graduation from high school.

NOMINATIONS WILL BE TAKEN IN MARCH AND APRIL FOR NEXT YEARS OFFICERS OF POST 112. If you are interested in becoming an officer please let us know. Please look at the calendar of events on the back page and support your post. The POST is YOU, the building is just a place but without you there is no post.

Jerry Dress, Vice Commander

**Have YOU Paid Your 2014 Dues Yet?
Please send your check to
PO Box 910, Goldenrod, FL 32733
TODAY!**

When to Lock Your VA Loan Rate

Low interest rates have been news for a couple of years now. Even though rates have moved up recently from their historic lows, they're still a bargain. If you're thinking of refinancing your current VA loan or getting ready to buy and finance a new property using your VA home loan benefit you have to lock that rate in with a lender.

What's a VA Rate Lock?

It's important to note here that the Department of Veteran's Affairs, or the VA, doesn't set VA [mortgage rates](#); lenders that approve VA loans do. That said, an interest rate lock is a guarantee that your rate will not move up or down while your loan is being processed. Interest rates can change daily and in times of extreme market volatility rates can move up or down in a single day. An interest rate lock lets you move on to other phases of the loan approval process. Locking in your rate is something that you will request directly with the lender. The lender won't lock you in without your permission and until you lock, your rate is subject to the whims of the market. This means if you don't lock in your rate then rates may move up so much that you no longer qualify for the loan amount you're requesting.

Lock Rules

As lenders set their own VA mortgage rates they also set their own locking guidelines. Lender policy on interest rates



Happy Birthday to YOU!

Happy Birthday to YOU!

Happy Birthday to you!

Happy Birthday dear ____.

Happy Birthday to YOU!

MARCH

1 Leonard, George, III
 3 Haycock, William
 4 DiMarino, Anthony
 4 Miles, Milton
 6 Sears, Perry
 7 Smith, Henry, Jr
 8 Wade, Clyde
 9 Geisler, Carol
 10 Rosa, Juan
 11 Brown, Ed
 12 Massy, Clayton
 12 Padgett, Aunita
 13 Cox, William Lee, III

14 Dover, Billy G, Jr
 16 Henriquez, Joseph, Jr
 18 Braga, Cirilo
 18 Reedy, John J, Jr
 18 Rockwell, Edward
 21 LaPeter, Pamela
 21 Swoszowski, Noreen
 25 Tucker, David, III
 26 Carden, James, Jr
 26 Rivera-Zayas, Jose
 27 Martin, Patricia
 30 Horas, Thomas
 31 Bonilla, Felix

APRIL

3 Sprague, Donald
 5 Reedy, Jerry
 5 Squire, Billy, Sr
 6 Holcomb, Gregory

6 Rosado, Antonio
 7 Agosto, Epifanio
 8 Azurin, Chester
 13 Comstock, Charles
 17 Briddell, William
 17 Hanna, Leo
 22 Leigh, Richard
 24 Kelly, Patrick
 27 Holloway, Leroy (Doc)
 29 Bosworth, Richard
 30 Calderwood, Robert



Adjutant's Report

The year is off to an interesting start! We held our Boy's State selections in February and had four slots to fill. Ted Costello did another outstanding job in getting the candidates lined up and having everyone at the Post's February meeting so that the selections can be sent on to the Department and everything will be in order for these young men to take their seats at the Boys State Legislature. We have not heard any of our youth complain about the Boys State event when they returned! It truly is an experience that will help them in later life and could even be a career changing event!

We have had our Sgt at Arms, Jimmy Thornton move on to another Post and that left open the Sgt At Arms position. At our Executive Board meeting on 3 FEB 2014, James Middlekauff accepted the position for the balance of Jimmy's term in accordance with our Constitution and By

Laws. We are still looking for a Historian. Commander Dover is also a certified Service Officer so he will take those duties on for now.

Elsewhere in the newsletter, there is an article about "KISS" (Kids in support of Soldiers) and they were given some press on Channel 13 a couple weeks ago. Here are a couple of pictures that we were sent. It takes quite a few volunteers to sort and pack the packages!





SUPPORT OUR ADVERTISERS

Would your business like to advertise in our Post newsletter? This newsletter, with distribution via email and USPS to over 200 members and organizations, is now accepting advertising for our monthly newsletters.

Advertising rates per issue are as follows:

- Business card size - \$ 6.00 (3 3/4"w x 2 1/4"l)
- 1/4 page - \$ 10.00 (3 3/4"w x 4 3/4"l)
- 1/2 page - \$ 18.00 (7 3/4"w x 4 3/4"l or 3 3/4"w x 9 3/4"l)
- Full page - \$ 30.00 (7 3/4"w x 9 3/4"l)

If paid in advance for FIVE ISSUES, THE SIXTH ISSUE IS FREE!

Copy MUST be emailed to the editor as a jpg or Publisher file but payment MUST be mailed to the Post's PO Box or hand delivered to the Post by the 15th of the month preceding publication.

COPY DEADLINES:

- Jan-Feb issue—15December
- Mar-April issue—15February
- May-June issue—15April
- July-August issue—15June
- September-October issue—15August
- November-December issue—15October

QUESTIONS—Contact the editor at 407.401.8360 or email

nell.colbert@communimatics.com.



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Auxiliary Update

Right after the first of the year, we kicked off our Americanism essay contest at three elementary schools, one middle school and five high schools. We are thrilled to expand our reach to another local elementary—Aloma Elementary joins our family of supported elementary schools that includes Eastbrook and Cheney Elementaries. The topic for this year is **How Can I Show My Pride in Being an American?** Each age group has different word count requirements and there is a form that needs to be signed by the student's classroom teacher. If you have a child or grandchild who would like to write an essay for the contest, please have them contact Nell at 321.303.7445 to get the entry form. Essays are due to the Unit before March 15th and the winning students will receive the Auxiliary Essay Contest medal at their end of the year ceremonies and will have their entries submitted to the Department for the Department and National level contests.

Unit 112 also kicked off our Girls State promotion right after the first of the year. Our selection committee met at the Post on Sunday, February 23rd. We had young ladies from Oviedo, Lake Howell, Winter Park and Hagerty High Schools competing for our delegate and alternate slots. Because this article was written before the selection was made, we'll share pictures and some biographical information about our delegates in the May-June newsletter.

We are looking forward to support-

ing the Post at the upcoming Arts and Crafts/Yard Sale coming in March as well as the Easter Egg Hunt coming in April.

Also coming in April will be our annual Poppy Poster contest and our Scholastic Achievement Award selection done in conjunction with our elementary schools. For the Poppy Poster contest, we provide the schools with poppies and copies of the *In Flanders Field* poem and ask that the art students study the poem and then use the poppies we've provided to make poppy posters to be judged by our members in early May. Students creating the winning posters will receive ribbons and will be recognized at their end of the year recognition ceremonies.

For our Scholastic Achievement Awards, we ask the fifth grade teachers at the elementary schools to select a young lady to be recognized for not just her academic record but also for her involvement in the school, her leadership ability and her community service beyond the school community.

Coming in May, we will again have our annual Poppy distribution. Poppies are always available in the Post hall but around Memorial Day we will have a number of booths around the community to distribute Poppies to the general public.

In late January, our Vice President, JoAnne Russell lost her husband, Richard, to cancer after a long and valiant battle. Our thoughts and prayers have been

and continue to be with JoAnne as she deals with her loss. We look forward to her return to the Unit in the near future and we thank everyone in our Legion family for their support of JoAnne over the last month.

As usual, we want to thank all the members of our Post family for their support of our on-going projects. Our food and school supply drive is a year-round project that supports our three elementary schools. Our schools use the Box Tops for Education and the Campbells Soup can labels to be able to purchase at a deep discount supplies and equipment needed by the schools. The pull tabs from aluminum cans go to the Ronald MacDonald House to support the dialysis needs to their patients. Thanks again for your continued support of our year round projects.



As always, we welcome new ladies who would like to actively support our military, our youth and our community through our community service projects. To become involved, please call us at 321.578.8612.

Check out our Facebook page at:

<https://www.facebook.com/ALA112FL>

or our website at:

www.AmLegionAux112FL.com
to see what we've been doing.

THE AMERICAN LEGION



Veterans & Medicaid PLANNING GROUP
Tom Willoughby, JD
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Don't stop me if you've heard this one...

Are you old enough to remember 1952?

Let's see... We were mired in the Korean War; Dwight Eisenhower promised to end it if elected President; Albert Schweitzer won the Nobel Peace Prize; Elizabeth II was crowned Queen of England; and most importantly, the Detroit Lions won the NFL Championship. Other than that, it was a pretty quiet time, as we moved past a crushing Depression and the horrors of World War II, determined to raise our families and build a greater America.

It was a perfect time for our government to slip in a great benefit for Veterans and their surviving spouses – and then not tell us about it. It's called the Veterans Improved Pension.

Even today, you might not have heard of this. But if you have, don't stop me, because so many others have not.

The goal of this benefit is to make sure that those veterans - or their surviving spouses - over 65, who were on active duty during a time of war who are not well off financially, should get some help if they ever need long-term health care.

This benefit is not restricted to those who suffered service related injuries. It is for those who are not healthy, to help them get their bills paid. There are three ratings for this benefit.

The first is simply the basic "Pension" for the very low income veterans. They need not be sick. The second is called "Homebound", which is for those who need some caregiver assistance and are stuck in their home. The third is one is the best known, called "Aid and Attendance".

Aid and Attendance is not, in itself, a benefit. It is the highest rating of the Improved Pension. It is for those who require constant aid and attendance, which usually means at least living in an assisted living facility (ALF).

It is also the one that Attorneys and Financial Advisors focus on to help veterans. That's because it's the benefit that can help veterans and their surviving spouses pay for assisted living facilities. Why the attorneys and financial advisors? Because filing for the benefits is complicated. If it's not done correctly you could be lost in a bureaucratic maze for years, or, worse, be denied those benefits that you deserve. Plus, sometimes legal documents and financial strategies are necessary in order that the veteran or surviving spouse can qualify for Aid and Attendance.

Who can qualify?

You must have been a veteran, or the surviving spouse (no divorce or re-marriage), who served on active duty for at least 90 days, one of which days was during a period of war, and were not dishonorably discharged.

It must be a certified by a physician that you require constant aid and attendance to live safely.



Veterans & Medicaid PLANNING GROUP

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If your medical expenses (and that includes the entire cost of an ALF) exceed your total income, you may become income eligible to receive a benefit to pay for the ALF.

The asset test is a bit trickier. If you have heard that the maximum amount of the countable assets is \$50,000 (single individual) or \$80,000 (for a married couple), you're wrong. The real test is based upon a somewhat "flexible" formula whereby the claimant's life expectancy, assumed medical expenses, and the amount of countable assets available are considered. If the VA determines that, based upon the above criteria, the claimant is reasonably expected to be able to pay for his care through his lifetime, then, he or she would be denied. This is where the attorneys and financial advisors can be of huge assistance.

Once you pass successfully through all those loops, how much can you expect to be reimbursed by the Veterans Administration? It depends on your status. A single veteran, in 2013 and the beginning of 2014, can receive a maximum of \$1732 a month; a veteran with one dependent, e.g., spouse) can receive up to \$2054; and the surviving spouse of the deceased veteran can receive a maximum of \$1113.

The Veterans Service Officers are an outstanding, capable bunch of people who can be of great assistance. However if you have issues relating to any of the four criteria above, you may be able to save a considerable amount of time – and maybe even save your claim itself – if you seek professional advice. A lot of the issues that come up are ones that your Veterans Service Officers are not in a position to handle for you.

All those who served deserve our debt of gratitude. Those who served during a time of war should be especially honored. Thank you so much for all you have done.

Tom Willoughby, JD





COMMANDER'S MINUTE cont'd from Page 1

Cont'd from Page 1

The cool morning showed that we can produce a good show along with the Centurion Battalion Honor Guard raising our Nation's Colors with the respect it deserves. Thank you for allowing us to represent the Post during this event. Vice Commander Dress has been working hard in keeping up with our homebound members and trying to encourage membership participation in our events.

March and April will bring about nominations for the post officers and the election will be conducted during the May meeting. I would like to thank every member for your support during my tenure as Commander of Winter Park Memorial Post 112

for the last two years. It was your support, encouragement and guidance that allowed me to leave the position in a financially stable condition, along with growth in membership. There is more we could have done but we must have a vision with goals to improve ourselves and the American Legion. As you look at choosing the next officers please ask yourself if that individual is willing to work for and with you. I am willing to work during the transition to assist the new officers in any way that I can. There will be more to come, in the next newsletter as I will recap my two years as your Commander.

I will finish this article with a quote from Mark Twain:

"Twenty years from now you will be more disappointed by the things you didn't do than by the ones you did do. So throw off the bowlines. Sail away from the safe harbor. Catch the trade winds in Sail away from the safe harbor. Catch the trade winds in your sails. Explore, Dream and Discover."

JUST A REMINDER: IF YOUR CURRENT CARD SHOWS 2013 THEN YOU ARE LATE WITH YOUR DUES OF \$30.00 THAT SUPPORTS OUR PROGRAMS. PLEASE SUBMIT YOUR DUES AS SOON AS POSSIBLE.

FOR GOD AND COUNTRY,
Billy Dover Jr.,
Commander Post 112

Chaplain's Corner—Cliff Buhrow

While visiting our comrade Bill Adams the other day he asked why did God keep me alive after being diagnosis with a condition and given six months to live back in the eighty's. I told him it was to keep his wife safe and now at the age of 95 they both are still living and sharing life together as MAN AND WIFE. My thought is that God is in control not man and predictions are made by doctors and others but there is only one who controls our lives and that is our Lord and Savior. My prayer is that you allow the Holy Spirit to guide you in all things in the Name of the Father, Son and Holy Spirit. Remember and pray for our fallen comrades, our sick and health members, our troops both at home and on foreign lands that they have a helping hand from our Father in Heaven. Ecclesiastes 3: 1-8 discusses that there is a season for everything. Let us remember that the season for the reason we are Americans is that it was freedom of Religion and Speech that we can speak freely and openly that GOD and COUNTRY must be kept safe.

God Bless you all.





Sea Cadet Update: Billy Dover



CENTURION BATTALION

The Centurion Battalion USNSCC has completed its annual inspection during the last drill. The report while good was just not as good as the previous year. There is always room for improvement but there have been many accomplishments by individual cadets and the unit as a whole.

After the Winter Park Christmas

Parade the cadets had Christmas and New Year's off except for those who completed winter trainings.

We have many who are moving up in the ranks as we prepare to end this drill season on May 4th. IT IS OUR DESIRE TO HAVE YOU THE WINTER PARK MEMORIAL POST MEMBERS ATTEND OUR GRADUATION AND CHANGE OF COMMAND ON May 4th at 2:00PM. Your commitment and dedication to hosting our battalion has made our battalion strong, with the attitude of "can do".

Our Honor Guard was present and assisted with the Flag Raising at the Federation of Garden Club Winter Park. Seeing the tears and joy of the Garden Club members, as well as the pride in our Nation's Colors,

was outstanding.

Supporting your organization in the events scheduled by Vice Commander Dress is just as important as your support in our events. THANK YOU as always by allowing us to maintain Honor, Courage and Commitment to God and Country. Young minds and bodies are being prepared to take on the challenge of adulthood, along with protecting our freedom just as each of you have in the past.

Please visit our website and if you have anyone who is interested in joining our battalion please have them apply.

Sincerely,
Ens. Billy Dover, Jr.
Executive Officer

VA & R Commission—Ted Costello

As the VAVS Representative for the Orlando VA Medical Center I attended a briefing (A System Worth Saving) at the facility on Tuesday February 11, 2014. Management from every department gave a briefing of their responsibilities and what can be expected when we are at the new hospital facility. The director gave a briefing of the status of the building and when we can expect to receive the keys and start the phase-in move. The Domiciliary moved on February 19, 2014 and the contractor hopefully will turn over the keys in December 2014. I detected much frustration but determination to get the job done for the veterans.

WE NEED VOLUNTEERS FOR THE NEW FACILITY - INTERESTED; Contact 407-629-1599 Extension 6940.



K.I.S.S.—Kids in Support of Soldiers

Maybe some of you do not know but we are collecting articles along with three (3) local Walgreens stores to be sent to our service members overseas. Every month we have collected at least 8 to 10 boxes of candy bars and other items the customers purchased and donated to be packed and sent overseas. I originally started with just a few stores but now there are approximately 27 stores involved. Where the KISS name comes from was that a daughter wanted to support the troops

and her family began collecting items and sending them overseas at least once a month. So it began and the GI's have sent e-mails and letters to thank the family for their support. One such comment was "I don't care how soft the chocolate is or melts in the wrapper, I will lick it off. I need my chocolate! If you can help please let us know. If you can afford something for the troops, buy it and bring it to the post to be included with the packages. This program is available through donations on-

ly and many times the family is paying for the increased postage. Financial donates are accepted to continue this important signs of love and thanks to our troops. Go to our web site at: <http://www.kidsinsupportofsoldiers.com> to make a donation or see what we collect. Thank you in advance.

Jerry (Vice Commander)

Boys State—Ted Costello

The Boys State selection process took place on Tuesday February 11, 2014 at 7:00 PM. Eight boys from four schools were selected from their prospective schools to compete for the four delegate quotas. As usual we had outstanding young men accompanied with their parents The following are the results:

Delegates

Collin Cooley - Lyman High School
Brian Boatright - Bishop Moore High School
Arthur Santos - Winter Park High School
Ricardo Pryor - Bishop Moore High School

Alternates

John Roche - Bishop Moore High School
Jordan Young - Winter Park High School
Chas Hippler - Winter Park High School
Will Smyrk - Winter Park High School

I have notified all the schools of our selections and they were pleased. Thanks to the post members for supporting this quality leadership program.

-Ted Costello, Boys State Chairman



When to Lock Your VA Loan Rate-cont'd

Cont'd from Page 2—can vary slightly from one to another but there are a few basic rules that most follow. First, the lender will require that you have a loan application on file with them and a property specified. Borrowers aren't able to call multiple lenders on different days and lock in an interest rate over the phone without an application on file. If you do have an application at the lender and a property specified, then you do have locking privileges. It's up to you to check with the lender each day to see where interest rates are. Some loan officers at VA lenders may call you with rate updates from time to time but typically they're not obligated to do so. Interest rate locks protect you should mortgage rates go up while your loan is in process and lenders will ask that you lock in your loan for a period long enough to process, approve and send your loan papers to closing. Lock periods can be as short as five days up to 60 days or longer but the further out you need a lock, the more expensive it will get. A VA loan might be at 4.00 percent with no points for a 10 day lock but 4.00 percent with one point for a 30 day lock, for example.

Float Downs

If rates move down after you've locked in, there's not a lot you can do. Your rate is locked regardless of any future rate movements. However, some lenders will allow for a one time "float down" to a lower rate should interest rates move dramatically downward during your lock period. A lender won't typically agree to a float down unless market rates have moved downward by one-quarter of a percent or more. Slight reductions in rates will have little impact.

When you apply for a mortgage, the lender will provide you with a copy of their lock policy. Read it carefully and ask any questions in advance. There's a lot of paperwork in a VA loan and the lock policy is an important one.

[Source: Mil.com | Grant Moon | Aug 2013 ++]

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THE AMERICAN LEGION



Winter Park Memorial Post 112
4490 North Goldenrod Road
Winter Park, FL 32792

www.flpost112.org

CALENDAR

MARCH:

- 1 Auxiliary ABC School—Post 53, Sanford—9am
- 2 SAL Meeting—6pm
Executive Board Meeting—7pm
- 8 Burgers and More (11am—2pm)
- 11 Monthly Post & Auxiliary Meeting-7pm
- 15 6th District Meeting at Post 347—9am
- 16 Legion 95th Birthday—Post Open House— 10am
- 22 Arts & Crafts/Yard Sale—8am
- 29 Post Pancake Breakfast (8-11am)
- 31 SAL Meeting—6pm
Executive Board Meeting—7pm

APRIL:

- 8 Monthly Post & Auxiliary Meeting-7pm
- 12 Burgers and More (11am—2pm)
- 14 Newsletter Articles Due
- 19 Easter Eggs Hunt—2-5pm
- 26 Post Pancake Breakfast (8-11am)
6th District Picnic—Post 183, Fern Park—11am

OFFICER'S DIRECTORY

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Chaplain: Cliff Buhrow
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Sgt. At Arms: James Middlekauff

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