

Organized 1919
Chartered 1933

**American Legion
Williamsburg Post 39**

Newsletter

“For God and Country”

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Williamsburg, Virginia

Executive Board

Bill White, Commander

James Gilley, Adjutant

Bill Pinckney, Vice-Commander

Fred Malvin, Finance Officer

Jeff Whitaker, Historian

Pete Womack, Sgt-at-Arms

Ben Machinist

Post Chaplin, George Washington

Website: <http://www.alpost39wmsbgva.com/>

Meetings Every Fourth Monday
of Each Month –Rocco's BBQ Grill
6:00 PM – Dinner Meeting
Except July & August —No Meetings

Next Meeting June 22

6PM at Rocco's Smokehouse Grill on By Pass Road

Special Guest: State Senator Norment

Officer Installation

2016 Officers

Commander Bill White Vice-Commander Bill Pinckney

Historian Jeff Whitaker Sgt-at-Arms Pete Womack

Chaplain George Washington Adjutant Jim Gilley

Fred Malvin Finance Officer

From The Commander's Desk: FELLOW LEGIONNAIRES AND LADIES:

Here we are, the last meeting of our 2014-2015 year. During this month's meeting we will induct our new Post 39 Officers for the upcoming 2015-2016 year. The inducting officer will be a fellow Legionnaire, Sen. Thomas K. "Tommy" Norment.

This year has passed by with many of you involved in providing service and assistance to those in need. We were, as a Post, again involved in the preparation to the fruition of both the Memorial and Veterans Day community programs. We marched in the Colonial Williamsburg Veterans Day. What an exhilarating and proud feeling comes with all these events. With that I thank you all for what you do, and have done, and how you represented us, Post 39, to the public.

We can't forget "TWTH" (The Wall That Heals). This scaled version of the original Vietnam Wall in Washington, D.C., has traveled throughout United States, plus Ireland. Its visit here allowed many veterans, family and friends, who have been unable to travel to Washington, D.C., for many and various reasons. For many it was just a chance to reach out and touch a name creating a reconnection, and remembrance. For others it was a time of needed closure, as, after years they finally were able to go to the Wall, the panel, and a name. In most cases it was a very somber moment, and others filled with tears and emotion. "TWTH" also provided us a way to tell personally, those Veterans who came to visit, "Welcome Home." This as many of you know, was a long time in coming. The Wall was a page out of our history, thus providing 400+ middle school students a chance to see and learn just what "TWTH" is

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all about. Total attendance during the visit was over 5,000. Again, on behalf of myself, and CVOC, thank you for all of your assistance in making this a most memorable, and lasting moment for so many.

This year also came with sadness. We will remember four of our fellow Legionnaires, Art Sass, Pitts Farinholt, Dan Williams and Richard Shane, who now sit in the presence of our Supreme Commander. To them, we salute in honor and memory, not only of their comradeship, but also their devotion to our great Nation.

Now summer is about to bring us pool side parties, cool tropical drinks, all coupled with sweltering heat, high humidity and heat indexes beyond belief. Remember Flag Day is this Sat, 6/14.

With all this said, enjoy your summer, be safe, and take good care of yourself. I expect, and look forward to seeing each one of you, come September, 28th, 6:00pm at Rocco's BBQ.

Again, thank you all for what you do, and it has truly been my honor and pleasure to have been your Commander for this past year.

"To God and Country"

Commander Bill

"Perpetual optimism is a force multiplier"

Colin Powell

VA Budget 2016 Senate Committee Action

Senate appropriators approved plans for nearly a 3 percent increase in the Veterans Affairs Department's budget next year, slightly above what House lawmakers approved earlier this month and slightly below what White House officials had asked for. The move all but guarantees the department will see yet another money boost next year, despite tightening budget and spending caps on most other federal agencies. Since the start of the wars in Iraq and Afghanistan, VA's budget has risen by almost \$100 billion, nearly triple the department's total spending in the late 1990s. But the Senate plan also sets up a potentially contentious summer conference fight over next year's VA budget.

In the coming weeks, VA will be working closely with Congressional partners, Veterans Service Organizations, Mayors and local communities, private sector and non-profit organizations, and VA employees to identify new and innovative ways to support VA's commitment to care for those who "have borne the battle" and their families. As part of VA's Summer of Service, the Department has committed to holding an open house in VA facilities the week of 28 JUN to spur increased local engagement and welcome members of the community interested in supporting the needs of Veterans. VA has also established the following goals to achieve by Labor Day:

In the last year, VA has completed more than 46 million appointments, an increase of more than two million from the previous year. Nearly 3 million Veterans received care in the private sector, an increase of more than 44 percent from the previous year. The number of Veterans and Survivors receiving monthly compensation and pension benefits has increased to nearly 5 million. In an effort to improve the Veteran's customer service experience, VA has begun the most comprehensive re-organization in its history. The initiative, called MyVA, has been guided by ideas and recommendations from Veterans, employees, and stakeholders. "There is no mission nobler than serving Veterans and their families. At VA, we constantly strive to improve the way we do our job," said McDonald. "State by state, community by community, person by person, there are a number of ways we can all come together to serve Veterans. From expanded partnerships with the private sector and non-profit organizations, to accelerating hiring, to celebrating the commitment of VA employees and volunteers – we need the help of communities everywhere.

Volunteers can help to serve Veterans by visiting <http://www.volunteer.va.gov> to find out the needs of your local VA facility. To volunteer your services go to <http://www.volunteer.va.gov/apps/VolunteerNow> and provide your contact data. Follow #VASummerOfService and join VA in caring for America's Veterans on

- VAntagePoint: <http://www.blogs.va.gov/VAntage> ,
- Titter: <https://twitter.com/DeptVetAffairs>
- Facebook: <https://www.facebook.com/VeteransAffairs>
- Instagram: <https://instagram.com/deptvetaffairs/>

here to succeed

Adjutant Notes

Thanks to all who helped and participated in the Memorial Day observance. Special thanks to Jeff Whittaker and Jim Snyder for the photographs, and to those who helped put out the grave stone flags. The new membership year begins July 1; keep an eye out for the renewal notices and let's get off to a good start for 2016. Baseball season is about to begin; as soon as schedules are finalized, we will get them out to you. Nrxt week:he **JR Blue will be at home on 6/17 & 6/19**. All JR games at Hornsby. SR's don't start playing until 6/23 and 6/25. Their games at Warhill. All games start at 7:00pm.

What's Up

Post 39 Update

June 22 at 6PM at Rocco's on By-Pass Road

Menu

Beef Brisket

Crab Cake

Rocco's Choices (two)

Reverse Mortgage: Things the Ads Don't Tell You

Reverse mortgages are aptly named because they're loans that send you payments every month rather than the other way around. They allow you to convert your home equity into cash, without having to sell your home or make payments. So a reverse mortgage could be perfect for retirees with lots of home equity but little income. As with any mortgage, you apply through a lender. But to understand reverse mortgages, forget the "reverse" and focus on the "mortgage." Because at the end of the day, that's all they are — a mortgage. **Catch No. 1:** Reverse mortgages come with big fees, and the rates aren't anything to write

home about either. In fact, reverse mortgages typically have higher fees than regular mortgages. Here is what the FTC's reverse mortgage page at <http://www.consumer.ftc.gov/articles/0192-reverse-mortgages>

Catch No. 2: Although you may be receiving checks in the mail, don't lose sight of the fact that you're accruing interest, and that unpaid interest is increasing the size of the loan. The longer the loan remains outstanding, the more interest it will accrue. Should you choose lifetime payments and stay in your home for decades, it's likely you'll have little, if any, equity to leave to your heirs, unless, of course, the home increases in value faster than the accumulated interest.

Catch No. 3: Because you still own the house, you remain responsible for property taxes, insurance and maintenance. You'll have to prove yThe benefits of tapping your home's equity without selling your home or making payments are obvious.

Whether a reverse mortgage makes sense for you, however, will depend on your situation as well as other available options you may have. MoneyTalksNews hit on this topic last year with Looking at a Reverse Mortgage? Explore These 14 Alternatives First at <http://www.moneytalksnews.com/looking-at-a-reverse-mortgage-explore-these-14-alternatives-first>. If it seems this article is critical of reverse mortgages, it's because the fees are high and many people do not realize they were paying themou have the financial resources to pay them

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