



Veterans of Foreign Wars of the United States

Veterans of Foreign Wars of the

# The Camaraderie

SERVING VETERANS, THEIR FAMILIES, and the COMMUNITY



October 2017

Volume 16-10

*Taking Care of Veterans for Seventy Years 1946~2016*

## THE COMMANDER'S COMMENTARY

By Post Commander Joseph Byrnes "Hoss"



Comrades, welcome to fall season in beautiful Virginia. As we begin our new VFW year, I would like to inform you of several programs and events that are upcoming and request your assistance. As always, we have high hopes of holding a few fundraisers to raise money for Veterans and I am looking for suggestions from our members. Please do not hesitate to contact me if you have any ideas or suggestion at [cmdr@post7327.org](mailto:cmdr@post7327.org).

One of the fundraiser events I am planning to have is to raffle off a donated crossbow to our Post. I'm seeking a motivated Comrades to promote and sell tickets with 100% of the proceeds going to our Relief Fund. I will let you all know more details after we complete our planning meeting for this fundraiser.

Another fundraiser event, more of a membership drive, is to have a cook-out at the Forge Brew Works near our VFW office sometime in November. As you all know, the key to having successful fundraising events are our volunteers. I am requesting Comrades to step-up and volunteer to raise funds for Relief to support our Veterans in need and their families. I need your full support.

In addition, we are always on the look-out for anyone willing to volunteer in our weekly Bingo operations. For your information, there have been several adjustments in other Bingo events in our area that have benefitted our Thursday and Friday evening Bingo operations. We are receiving more Bingo players and need more volunteers. The money we raise from Bingo will be used for our annual Adopt-a-Family programs during Thanksgiving and Christmas. This year's program will consist of fifteen wonderful military families from our local area. We will purchase one week's worth of groceries for each family during Thanksgiving and Christmas. Gifts for the children will also be purchased. We will have an Angel Tree in our office with the names of all the children from the fifteen families, and I sure hope that you can come and support these families.

Housekeeping:

The Bingo committee has submitted their monthly request for volunteers for the month of October. I am not asking for a lot of your time, just a few hours a week. It would be a wonderful sight to see new faces this month. I am urging you to contact Diana Regan @ [oregandl@cox.net](mailto:oregandl@cox.net) if you are interested.

Last on the housekeeping agenda is our Americanism Programs. "The Voice of Democracy" and the "Patriot's Pen" programs are in full swing and schools around the area have been or are being notified. If you need any information or you think we need to include a certain school, I would suggest contacting the Americanism committee: Comrade Gary Kelch [srvic@post7327.org](mailto:srvic@post7327.org) or Comrade Marilyn Bianco [biancom51@hotmail.com](mailto:biancom51@hotmail.com). Also, this year's Teacher of the Year competition dates have changed to match the VOD and PP; so, if you know of a teacher who is doing an outstanding job, please let their school know that there are awards (free money) out there.

(Continued on page 2)

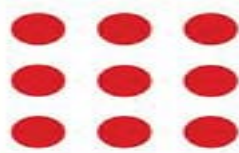
*Commander's Commentary—continued from page 1*

Comrades, thank you for your time and please remember that school is open and the weather is changing; please make sure you drive slowly, watch for school buses, and children at crosswalks. Have a great month and remember we are in the business of taking care of veterans and we are open for business.

*Joseph Byrnes Commander*



District Ten Commander presenting awards to Post 7327.



# Veterans Crisis Line

1-800-273-8255 **PRESS 1**

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[www.saffordauto.com](http://www.saffordauto.com)



Errett "Sonny" Thomas, Life Member and Past All State Post Commander of VFW Post 7327, is a Sales Liaison with Safford Dodge Jeep of Springfield. He invites you to come and have a look at the great selection of Dodge & Jeep Vehicles.

A donation of \$100 will be made to the Post or Auxiliary in the name of any VFW Post or Auxiliary Member for every new or used vehicle purchased. Just mention Sonny's name or this ad. Please bring in your current membership card with you.

Call Sonny at 703-629-4513.

**Safford Dodge Jeep, 7611 Loisdale Road,  
Springfield, Virginia 22150**

**B I N G O**

Early Birds - 7:00 pm  
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**Every Thursday and Friday Night! 7:00 pm**

Three Progressive Jackpot Games Each Night!!

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At the Springfield Volunteer Fire Company  
7011 Backlick Road

**Springfield Veterans of Foreign Wars (VFW) Post 7327**

Lucky Seven!  
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Join us for an Evening of Fun!

# Message from Your Auxiliary President

By Barbara Major

Happy Autumn! We've made it through the hot, sticky days of summer, so we can now enjoy the cooler temperatures and array of colors of the changing leaves of fall. I am writing this month's column from Rehoboth Beach, Delaware as I'm finally taking my vacation, yay! The large crowds are gone, the beaches are nearly bare, and the ocean breezes have a pleasant bite. I hate to think as I sit here listening to the lapping waves, a sound which to me is so soothing, of the many thousands of people to our south who are struggling to rebuild after being struck by the devastating hurricanes Harvey, Irma, and Maria, where water and waves were not welcome guests. We must keep these people in our thoughts and prayers and offer as much assistance to them as we can.



In late August, several of us Auxiliary Sisters attended the Department School of Instruction in Mechanicsville, VA, which was led by Department President Linda Bond. There we received instruction on our new online membership system--MALTA. For starters, this system makes it easier to update membership data, which is a real "blessing," says Membership Chair Linda Byrnes. I will say more on MALTA as we use it. At the meeting we also learned of our banner requirements for the coming year, which includes participation in all of the National Programs: Veterans & Family Support, Americanism, Hospital & VA Volunteers, Legislative, Youth Activities, and Scholarships. As you can see our goals for this year are ambitious, and the more people who volunteer to help, the more we can do. If you think you might want to help, please let me know (bmajor129@gmail.com).

This month we are finalizing plans for our holiday Adopt-a-Family Project, our annual Veterans Day program, which we do jointly with American Legion Post 176, the Veterans in the Classroom project, and our Buddy Poppy distributions. Stay tuned for details.

Our next meeting is scheduled for October 11, 7pm. Gina Meehan, District 10 President will be visiting. Let's give her a warm welcome!

## Auxiliary Annual Membership

We are at 88% renewed for the 2017-2018 year!! If you haven't renewed your membership please do so today. You have a couple of options listed below. Questions? Feel free to call Linda Byrnes at: 703-732-7539.

### Membership Auxiliary Leadership Technology (MALTA)

What is MALTA? MALTA is a National VFW Auxiliary system that will allow members to pay their annual dues online, convert to life membership and access membership cards. How do you access MALTA? Go to the VFW Auxiliary website: <https://vfwauxiliary.org/> and click on Member Login. The first time you login to MALTA you will need to click 'Activate Account.' You will need to fill out a form and type in your name, member ID number and zip code. Once your account is activated, you will need to create a password and confirm the password to completely activate your account. Then you can proceed by clicking on the appropriate button to complete your transaction. Note: You will receive your new membership card in the mail from National. It can take up to several weeks, so you can always print a temporary membership card.

Sound Complicated?? You can still send your 2017-2018 dues renewal requests to Linda Byrnes, Treasurer, 8209 Terra Grande Avenue, Springfield, VA. Membership dues are \$23.

## VFW Post & Auxiliary 7327

8350-F Terminal Road  
Lorton, Virginia 22079  
Phone: 703-541-3139  
Fax: 703-541-0641

Website: [www.post7327.org](http://www.post7327.org)  
Facebook: VFW Post 7327  
Twitter: @VfwPost7327

Email: [adjpost7327@va.vfwwebmail.com](mailto:adjpost7327@va.vfwwebmail.com)  
Blog: [www.vfwwebcom.org/va/Post7327](http://www.vfwwebcom.org/va/Post7327)

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Guard: Marcia Lohr  
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2-Yr Trustee: Valerie Murrell  
3-Yr Trustee: Marilyn Bianco  
Patriotic Instructor: Joyce Engel

*The Camaraderie newsletter is published by Springfield, Virginia Veterans of Foreign Wars Post 7327, a community based 501c19 not-for-profit Congressionally Chartered Veterans Organization. Mailed for educational outreach and information purposes to our members, volunteers and friends. The newsletter is distributed to over 700 individuals. We have served our community since 1946, providing support to Veterans, their families, active duty military and community based organizations.*



## Service Officer's Corner

Francis W. Konieczny, Post Service Officer

### *Veterans and Financial Advisors* *Part 3 of 8*

*This is Part 3 of an 8 part series on financial abuse of senior veterans.*

One way for veterans to avoid financial abuse is to contract with a reputable, professional financial advisor to take care of their finances. This move could be a godsend, or a killer. As I've already emphasized several previous times, I'm no expert in financial investments. Far from it, which is why my wife and I went with a "wealth management company." It's not that we're wealthy, it's just what they call investment management companies these days. Finding such a company was not easy and took us a long time. But, the time and effort invested in the search was well worth the effort. In simple terms, we felt we needed one.

Having said that, Gregor Matvos, Associate Professor of Finance, University of Chicago writes that "it's well worth your while to carefully research who you're going to be dealing with." There are many investment planners and "financial managers" who try to take advantage of veterans. The problem with a lot of veterans is that they are unsure of how much they are worth. Many senior veterans don't realize the value of their assets. This is especially true of their homes, which may have appreciated tremendously since they were first purchased, perhaps forty or fifty years ago; perhaps longer.

Older veterans can also develop some predictable financial patterns, allowing financial "advisors" to determine when they receive monthly checks, or need to go to the bank. Perhaps, and more importantly, some older veterans are relatively unsophisticated about complex financial matters or new technology that manages their finances. I place myself squarely in this category. Just take a look at some TV commercials. They say you can do everything from an iPhone.

So, the question becomes three-fold:

*First*, "Do you really need a professional financial planner?"

Well, you can manage your money yourself. And if your computer breaks, you can certainly fix that yourself, too. But is that a good idea? Mastering personal finance requires expertise and hours of research and learning. For most, I don't know if it's worth the time and ongoing effort. As you get older, busier and (I hope) a little more wealthy, your financial goals – and options – get more complicated. A good financial planner can save you time. A good planner can also help you remain disciplined about your financial strategies. They'll make the moves for you or badger you until you make them yourself. Procrastination can cause all sorts of money problems or unrealized potential, so it pays to have someone making sure you stay on track.

*Second*, I'm not suggesting that you ignore personal finances and turn over all your concerns to an adviser. But even if you know the basics, it's a comfort to know that you have someone keeping watch over your shoulder (and your money). To some, it may sound crazy to give someone a percentage of your annual assets to manage them, but you get a lot of advice about almost anything related to personal finance. The price becomes sensible when you consider that you're paying to establish a comfortable retirement, saving for your child's college or choosing the right mortgage when borrowing hundreds of thousands of dollars.

*Third*, "How do we (veterans) find a good financial advisor to help us invest our money smartly?"

A few very basic tips from the Wall Street Journal:

- Look for a financial adviser who is a certified financial planner (CFP). They're licensed and regulated,

*(Continued on page 5)*



(Continued from page 4)

plus they take mandatory classes on different aspects of financial planning. "CFP" is normally instant recognition of financial planning professionalism, but it's not always a guarantee.

- Consider the planner's pay structure. A planner who earns money based on commission rather than a flat, hourly rate could have an incentive to steer you in a particular direction.
- Read the code of ethics that your financial planner adheres to. Look for the word "fiduciary" and language that requires planners to look after your best interests.

In Part 4 of this series, we'll discuss some of the major financial planning certifications a veteran should look for when searching for a financial planner.

Portions of this article were sourced from:

[jonelle.marte@washpost.com](mailto:jonelle.marte@washpost.com) (*Washington Post, Thursday, March 24, 2016, page A15*)

"Elder Abuse and Neglect Among Veterans in Greater Los Angeles: Prevalence, Types, and Intervention Outcomes." PubMed.gov. USA.gov, n.d. Web. 25 Feb 2014. <http://www.ncbi.nlm.nih.gov/pubmed/16803784>>.

<http://guides.wsj.com/personal-finance/managing-your-money/how-to-choose-a-financial-planner/>

## YOUR VFW LEGISLATIVE TEAM IN ACTION

Submitted by JB Young

Each year our National Office releases the Legislative Priorities as approved by the VFW Convention. This has been received by our Post last month. Their areas of interests are the budget, work force development and accountability, health care, compensation and benefits, education, employment and transition assistance, defense/homeland security, military quality of life, along with POW/MIA. If you are interested in the details of these issues, please contact our Post Adjutant/Quartermaster at email [qm@post7327.org](mailto:qm@post7327.org) or visit the Post Home.

The VFW encourages our members to contact your congressional representatives in support of these legislative main concerns. Our membership is the strength of our organization in protecting veterans' (retired, active duty, and reserves) entitlements. If you speak up, our representatives listen! Our local congressional team is:

Senator Mark Warner, Telephone (202) 224-2023

Senator Tim Kaine, Telephone (202) 224-4024

Congressman Don Beyer, Telephone (202) 225-4376

Congressman Gerald Connolly, Telephone (202) 225-1492

To track legislation, the Washington Office of the VFW publishes a weekly update to interested member. It is easy to sign up for this by contacting VFW Action Corps at [www.vfw.org/weekly](http://www.vfw.org/weekly). You also will receive Legislative Alerts when action is being taken by Congress hindering veterans and their families. Sign up today!

### TRICARE BENEFITS FOR RETIREES IN TROUBLE

Last year's National Defense Authorization Act increased TRICARE costs for military retirees who enter the service after January 1, 2018. Currently military members and their families are exempt from these cost increases, but a proposal recently advanced by the Senate would remove this exemption. This action would result in higher TRICARE fees for military retirees, including pharmacy copayments.

There is an inherent cost to fielding a professional all-volunteered military, the promise of modest stipend immediately upon retirement and inexpensive health care are keys to retaining our best and brightest military. This is currently being considered in a House/Senate Conference for adoption. Now is the time to express your views on this measure to your congressional representatives.

## CHAPLAIN'S CORNER Post Chaplain Wayne Yancey

Hello Comrades, Members of the Auxiliary and Friends of the Post,

I hope this finds everyone happy and healthy.

Congratulations (especially to Commander Byrnes and Quartermaster J. B. Young) on passing the District 10 inspection with only two minor infractions. J. B. has been Quartermaster for only three or four months and has already brought us up to speed. Great job, Comrades.

We conducted a successful highway cleanup on Saturday September 16, 2017. Thanks to Commander Byrnes, Past Commander Gary Kelch, Comrades Willie Jones, Clarence McNeill, Jim Ellett, Jason Turney, plus one more Comrade whose name I didn't catch, for helping. It was a beautiful day - we knocked the task out and were at the Post enjoying an adult beverage in no time. I'm sure it was 5:00 o'clock somewhere. The new Adopt-A-Highway sign has been installed and is pictured at right.



We also conducted a successful VA Hospital visit on Tuesday evening, September 26, 2017. Thanks to Comrades Marilyn Bianco, Pat Bianco, Auxiliary Chaplain Floy Lipscomb and Past All State Commander Sonny Thomas for making the trip with me. We gave out \$88.00 to approximately twenty residents. The next VA Hospital visit would normally be the third Tuesday in November however, because Thanksgiving is two days later, I will try and change the hospital visit to a different date and will let everyone know of the agreed upon date and date via e-mail. We will leave the Post Home at 6:00 pm and will return at approximately 9:00 pm. Members of the Post and Auxiliary are encourage to attend.

As always, if I can be of assistance to anyone please don't hesitate to call or send an e-mail using one of the options provided below.

Home: 703-719-7660 Cellular: 703-350-8409, E-mail [w.yancey@cox.net](mailto:w.yancey@cox.net)

### *Continued Help Needed*

The Veterans of Foreign Wars of the U.S. is accepting donations to help veterans, service members and military families impacted by the recent string of natural disasters.

Hurricanes Harvey, Irma, and Jose, along with the raging wildfires across our western region have left many in desperate need of assistance. The VFW's Emergency Relief Fund provides our organization the opportunity to react quickly with immediate relief to those in the affected areas.



To donate to the VFW Emergency Relief Fund, send checks payable to the VFW, earmarked "Emergency Relief" to:  
Veterans of Foreign Wars, Quartermaster General  
406 W. 34th Street  
Kansas City, MO 64111

You may also show your support by making a \$10 donation to the effort by texting the word "NEEDS" to 27722.

*Disclaimer: Texting "NEEDS" to 27722 will result in a \$10.00 donation to VFW Foundation. Charges will appear on your wireless bill, or be deducted from your prepaid balance. All purchases must be authorized by account holder. Must be 18 years of age or have parental permission to participate. Message and Data Rates May Apply. Text STOP to 27722 to STOP. Text HELP to 27722 for HELP. Full Terms: [www.mGive.org/T](http://www.mGive.org/T). Privacy Policy.*

## ***Are You Preparing to Separate or Retire from the Service?***

*From [www.vfw.org](http://www.vfw.org)*

As the largest organization of combat veterans, we understand the frustrations that can arise when transitioning out of the military or filing a claim with the Department of Veterans Affairs. The claims process can be confusing and one that service members and veterans shouldn't try to navigate alone. That's why the VFW's **National Veterans Service (NVS)** was established to help all veterans, service members and their families.

NVS consists of a nationwide network of VA accredited service officers and pre-discharge representatives who are experts in dealing with the VA and are the key to your success. Our cadre of highly-trained and professional advocates help veterans cut through bureaucratic red tape. In 2016 alone, VA reports veterans represented by the VFW received more than \$7.2 billion in earned benefits.

VFW Service Officers are trained experts, helping veterans develop their case with ease by reviewing and applying current law, pertinent legislation, regulations and medical histories. As skilled professionals, we assist in filing for disability compensation, rehabilitation and education programs, pension and death benefits, and employment and training programs. Furthermore, we won't hesitate to request hearings before the VA and the Board of Veterans Appeals to present oral arguments when needed.

VFW Service Officers are with America's veterans every step of the way once they're ready to file a claim. This is a service the VFW is proud to offer--free of charge--to anyone seeking assistance with the claims process.

### **Pre-Discharge**

In 2001, through a cooperative initiative with the Pentagon and the Department of Veterans Affairs, the VFW Pre-Discharge program was established. This program ensures separating and retiring active-duty military personnel receive assistance in obtaining their VA entitlements and benefits upon discharge.



VFW Pre-Discharge representatives guide military personnel through the veterans claims process and conduct physical examinations prior to their separation from active-duty. They are also ready to answer questions about education and medical benefits, as well as VA home loans.

Our pre-discharge offices are located on or near major military installations across the country. If you are within 180 days of discharge, you can contact a VFW Pre-Discharge representative to get the process underway. For more information on what you should bring to your appointment and what to expect at a compensation and pension exam, please visit—[www.vfw.org/assistance/va-claims-separation-benefits](http://www.vfw.org/assistance/va-claims-separation-benefits).

#### **Fort Belvoir Contact is:**

Wayne Hutchison  
9625 Belvoir Road  
Barden Education Center  
(VEC/VA Office) Bldg. 1017  
Fort Belvoir, VA 22060  
Phone: 202-480-0662  
Email: [WHutchison@vfw.org](mailto:WHutchison@vfw.org)



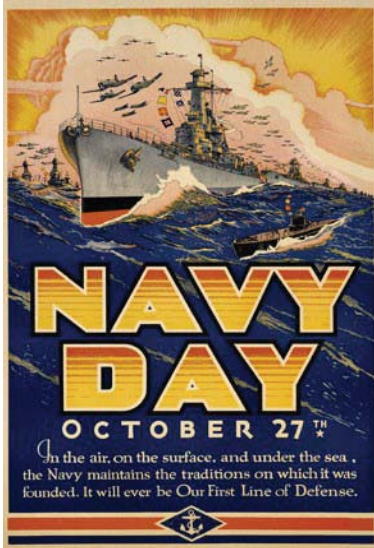


Veterans of Foreign Wars of the  
United States



*The Friendliest VFW Post in Virginia*

Web Site: [www.post7327.org](http://www.post7327.org)  
e-mail: [cmdr@post7327.org](mailto:cmdr@post7327.org)  
703-541-3139 Phone



## *Upcoming Events and Activities*

October 9—Columbus Day 🇺🇸  
October 11—Auxiliary Membership Meeting, 7pm  
October 13—U.S. Navy Established 1775  
October 24—General Membership Meeting, 7:30 pm  
October 27—Navy Day 🇺🇸

*Come early to meetings and join us for drinks and camaraderie!*

🇺🇸 = Fly the Flag

**BINGO - EVERY THURSDAY AND FRIDAY evening beginning at 7:00 pm at  
Greater Springfield Volunteer Fire Department**

### *Post Hours of Operation*

Monday / Tuesday – Closed (except for meetings)  
Wednesday / Thursday—10:00 a.m. – 2:00 p.m.  
Friday – 12:00 p.m. – 4:00 p.m.  
Saturday / Sunday – 9:00 a.m. – 1:00 p.m.

The Post may be open other than these hours as events require and personnel are available.