



VFW POST 10256 TRIP WIRE



November 2009

E-MAIL: tripwire@bellsouth.net
(843) 824-6160

ISSUE 69

Have a Safe & Happy Thanksgiving!

Commander's Corner

Comrades,

The holidays are approaching. Before we know it, Thanksgiving will be here and soon after Christmas. This is the season to be thankful for what we have. Even in these tough times we should be grateful that we have family, friends, and comrades. This is what gives us strength. We are Americans and we are free. During this season we should take a moment out of each day to pray for our comrades who are in harm's way and their families who will be without their loved ones during the holidays. As members of the V.F.W. we should not forget the stress that families experience when a mother, father, sons or daughters are deployed. The sacrifices that they are making are for us. We have all been there.

Lately, our membership has been very generous to the community and various civic organizations. Sadly, this has put a strain on the Post accounts. We need ideas and people willing to do fund raisers so that we may continue to support the V.F.W. programs and civic organizations. Please see a Post Officer or House Committee member if you can help.

Welcome to our newest members David Pack, James Houchin, and James LoSasso. Please make them welcome in our Post Home.

I would like to congratulate Comrade Matthew Dickinson and his wife Jennifer on the birth of their baby. Hailey Grace Dickinson was born on October 12th 2009. Comrade Dickinson is on active duty in the U.S. Army stationed at Fort Rucker AL. Jennifer and Matthew are my daughter and son in law.

Louis A. Salem

Commander
V.F.W. Post 10256

Ladies Auxiliary President

Hello Sisters,

Well, the season is upon us again. There is a box in the foyer for the needy. Please help out with canned foods or other staples for the dinner boxes.

I would like to thank all that helped out with ALL our fund raising events we have done. It has been one success after another. So once again a big THANK YOU to all of you who helped. Also a big thank you to all of you who brought the Jell-O shooters. It has been a real hit and we will let you know in the December Trip Wire how much was raised for Cancer Aide and Research.

Don't forget the Pig Roast on the 7th of this month. It starts at 2:00P.M. and is all you can eat for \$10.00. All proceeds go to the FRG (Family Readiness Group).

Look for a basket of cheer to be raffled off. The comrades will be selling the tickets soon. The date will be announced later.

Our Christmas party this year will be on December 19th. Please make arrangements to attend. A good time will be had by all.

Hope to see you at our next meeting on the 5th of November at 7:00P.M., and remember to bring any fund raising ideas with you.

Your Sister

Anita Hope

Ladies Auxiliary President

Post Officers (2009-2010) Commander- Louis Salem

SVC	Michael Sparkman
JVC	Wayne Neufeld
Quartermaster	Kim Hamilton
Chaplain	David M. Medert
Adjutant/Surgeon	Gerry Pothier
Judge Advocate	Wheeler Tillman

3 Year Trustee John Cardno
2 Year Trustee Don Bennett
1 Year Trustee A. Allan White

Ladies Auxiliary Officers (2009-2010) President-Anita Hope

SVP	Kim Sparkman
JVP	Toni Pineault
Treasurer	Annie Bain
Secretary	Vicky McHugh
Chaplain	Sandra White
Conductress	Janet Woodberry
Guard	Patty Artistain
Patriotic Instructor	Beth Cosimano

3 Year Trustee Claudia Hucks
2 Year Trustee Kim Sparkman
1 Year Trustee Barbara Meyerhoff

Post Adjutant
Gerald T. Pothier

WELCOME ABOARD

The following new comrades were voted in as VFW members during our monthly Post meeting on 1 October 2009:

DAVID PACK, JAMES HOUCHIN and JAMES J. LoSASSO

We are happy to have you as members and comrades in VFW Post 10256. We look forward to your attendance at our monthly meetings on the first Thursday of each month as well as your participation in the many events in the Post Home throughout the month.

We ask for your active participation as members of various ongoing committees supporting VFW Community Service Programs and Americanism Programs. There are also vacancies on the House Committee which manages Canteen/Post Home functions and operations. Notify any Post officer of your interest in one, or more, of these committees. Be involved in YOUR VFW Post.

Renew Your Membership

From the first day of this month continuous members have only sixty one (61) days left before their memberships expire. Please renew your membership *now*. It's very important to the Post, District, and Department that we attain 100% in membership by the close of 2009. Also, should your membership lapse, so also will your Trip Wire, VFW Magazine, and your free insurance policy. If an elected or appointed officer's membership expires he/she is immediately and automatically removed from office. Without a Life Member card or a 2010 Membership card you will be denied entrance to the Post Home beginning 1 January 2010.

You are important to the Post and to the VFW. You are the backbone of the VFW. Please do not allow your membership to expire. Renew today.

Veterans May Receive \$250 Payment

A proposal that would provide another one-time \$250 payment to Social Security recipients, VA-compensated veterans and others collecting disability payments, has earned the backing of the President. The payment is designed to help seniors and veterans who are unlikely to receive a cost-of-living-adjustment in 2010 due to the inflation rate and other factors being negative. This is the first time in decades such payments have not received a COLA increase.

Yours in comradeship

Gerald T. Pothier

Post Chaplain
Matthew Medert

Comrades,

Well it's about time the good Lord blessed us with some cooler weather. I know some of you true Southerners are not enjoying it, but, being from the North, I love it.

First, our thoughts and prayers go out to Comrade Wheeler Tillman and his family on the loss of their Mother, Moye Tillman who passed on Monday 12October.09. Mrs. Tillman was 95.

Post Chaplain
Continued

As far as I know, following are the comrades that we have in distress or have been in distress this past month: Comrade Pat Sullivan, Comrade Sam Hewitt, and Comrade Bob Wilson. Bob and Sam are at home, and Pat is still in Trident Hospital.

Yours in the Lord and Comradeship,

D. Matthew Medert

Phone: 843-291-2654

E-mail chaplain@vfw10256.org or dirt1863@yahoo.com

Service Officer / Judge Advocate
Wheeler Tillman

Joint Bank Accounts

Good Estate Planning or Rat Holes for Cash

As we age, we start thinking about giving access to our money to a friend so that if we are hospitalized/incapacitated our friend can pay our bills and provide money to our loved ones who need it. Beware! You could be throwing your money down a rat hole and cheating your loved ones to whom you would like to leave your money when you die.

Joint bank accounts are the trap. Damn few veterans know it, but, when you put someone else's name on your bank account jointly with a right of survivorship, the joint account holder will OWN THE MONEY UPON YOUR DEATH. That money will not be disposed of in accordance with the provisions of your Will. Section 62-6-104(a) of the South Carolina Code of Laws says any money on deposit in a joint account with right of survivorship belongs to the SURVIVING account holder.

First case in point. Good Lady Joyce, age 84, who lives alone, put her next door neighbor's name on a joint certificate of deposit at the bank. There was \$85,000.00 in the certificate. Good Lady Joyce put 100% of that money in the bank. Her next door neighbor, a widow, was a woman of very modest means. Joyce came in to see Lawyer Good Guy to do her will. She wanted to leave all of her property, including all of her money, to her son, Needy John, who lives in Desperate, Kansas. "Do you have any joint bank accounts with anyone?", Lawyer Good Guy prompts while taking notes on his legal pad. "Yes", Good Lady Joyce responds, with a quizzical look on her face. "I put my friend and next door neighbor, Mrs Greedy, on my certificate of deposit at the bank?". "Why?", the lawyer prods. "Because if I am in the hospital she can get at my money to buy pet food for my dogs and cats.", Joyce says with a smile. "She lives next door to me and says she will be glad to take good care of my pets. I couldn't leave Fifi and Puff without food."

Second case in point. After the death of their mother, Mama Maude, her three adult children learned their mother had put the youngest adult child's name on her joint savings account.

It has \$105,000 on deposit, all of which was put there by Maude. When she died the youngest son, Opportunity Bill, went to the bank, withdrew the \$105,000 and put it in an account with only his name on the account. His two siblings, Share and Fair, were upset. They "said" to the lawyer, "Our mother wanted to be fair and share the \$105,000 with all three children. Look at her will. It says I give my money to my three children, in equal shares, share and share alike." Indeed the Will said that, as the Lawyer read it.

Service Officer / Judge Advocate

Continued

In these two cases all the money in the bank went to the joint account holders. The son, without the money, was forced to continue living in Desperate, Kansas. The widow neighbor, with the money, moved to a plush new home in Uptown, South Carolina.

Can you reverse the effects of these joint bank account disasters? Yes. There are three ways. (1) Don't put anyone's name on your bank account unless you would like for them to have all the money when you die. (2) Send a letter to the bank telling them that even though this is a joint account you do not want the bank to give the money to the joint account holder when you die. Section 62-6-105. (3) Put a provision in your Will that you have a joint bank account at X Bank and that money belongs to your Estate, not to the joint account holder. Section 62-6-104.

Lawyer Good Guy has one more piece of unsolicited advice on this subject. "A much more attractive Estate plan is to spend the last dollar you own on the day you die? Don't leave squat to any survivor, neither loved ones nor neighbors." Let them row their own boat.

Wheeler Fishman

VFW Post 10256

Cell: 843.442.9435

Quartermaster

Kim Hamilton

Hello, Good Day, Greetings, Howdy & Hey There,

It's the time of year for every one of us to start reminding our friends and comrades alike to get their dues paid and up to date. December is closing in on us quickly. Currently our membership percentage is low but, not unusual for this time of year.

I would like to welcome our two new "Life Members" to the greatest post on the coast, Wayne Neufeld and James Houchin.

As your Quartermaster, I challenge each and every one of you to sign up a new member or contribute some time in keeping our Post on top and a great place to meet and greet our friends and comrades.

As you all know, we have a Men's Auxiliary so, while you are recruiting, most people will fit into one category or the other. Have a great month.

Yours in comradeship

Kim Hamilton

Two Dimes & A Nickel Master

House Committee- Chairman- Sam Jenkins

Cmdr. Louis Salem

QM Kim Hamilton

Trent Needler (A)

Alejandro Colon (E3)

Gordon Hope (A)

Vacancies: (E2), (A), (S)

Men's Auxiliary-President-Sam Cosimano

SVP- Leonard Panessa
Treasurer- David Russell

JVP- Chris Samples
Secretary- JR White

Brothers,

Another month has passed and we did not have enough members (QUORUM) to hold a meeting. Guys look...this is our unit but, we won't keep it like this. If we do not start having regular monthly meetings and fulfilling our civic duties, Department WILL pull our Charter. Right now we have four members coming to the meetings and trying to do things that are required of us. Our Auxiliary has 17 members in good standing. We are only required to have 6 members to hold a meeting. One night a month for one hour is not much to ask. Each month I call every member that I have a contact number for, which usually takes me about an hour. Most of the time, I have about 6 or 7 that tell me they will be there but, does not show up. Gentlemen, please don't waste my and my officers time like that. If you say you are going to attend, please follow through with what you say. I understand that things may come up but, not every month. Our meetings are the first Wednesday of each month at 1900. Please guys, we need your help.

The Men's Auxiliary cooked 50 steaks on the 10th of October with the help of my buddy, Mike Hope and his wife Anita and some of her Ladies Auxiliary members.. I certainly do appreciate their help.

I don't know if you all know but, the Post has a 9-Ball team, an 8-Ball team and a Horseshoe team which is loads of fun.

For all members who are paid up for this year, memberships are to be renewed by December 31st so don't forget. We also need to fill the rest of the Officer's positions. Take care and have a good month.

Your Brother,
Sam Cosimano

Ladies Auxiliary Treasurer-Annie Bain

Hi Sisters,

We are still not at 100% membership. Please send your \$20.00 dues to me or drop them by the Post. Make check payable to: LADIES AUX VFW POST 10256. If you have any questions, please call me.

Annie Bain

116 Elaine Street

Goose Creek, SC 29445

843.797.5545

LAux Secretary/Trip Wire Editor- Vicky McHugh

Hello Friends,

It is time to renew Sponsorships. Without our Sponsors, there would be no Trip Wire. If you are a current sponsor, you will be receiving a letter soon with information to renew. If you wish to be a Sponsor, please contact myself, Comrades Gerry Pothier or Kim Hamilton. Have a Safe and Happy Thanksgiving!

Yours in Friendship,

Vicky McHugh

tripwire@bellsouth.net



Goose Creek VFW 10256

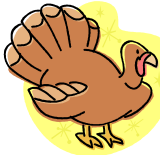


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****Don't forget to visit the Website @ vfw10256.org ****

843-824-6160

November 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
1 <i>Life Member Appreciation</i> Pool League <i>Daylight Savings Time ends</i>	2 Pool League	3 Free Pool <i>Election Day</i>	4 <u>Men's Auxiliary Meeting @ 1900</u>	5 <u>Joint Meeting 1900</u> Free Pool	6 Luck of the Draw	7
8 <i>Life Member Appreciation</i> Pool League	9 Pool League	10 Free Pool <i>234th Marine Corps Birthday</i>	11 VFW Report Req'd <i>Veterans Day</i>	12 Free Pool	13 Luck of the Draw	14 Steak Night
15 <i>Life Member Appreciation</i> Pool League	16 *** <i>December Trip Wire Inputs Due</i> *** Pool League	17 Free Pool	18 <u>House Committee Meeting @1900</u>	19 Free Pool	20 Luck of the Draw	21
22 <i>Life Member Appreciation</i> Pool League	23 Pool League	24 Free Pool	25	26 Thanksgiving 	27 Luck of the Draw	28 Steak Night
29 <i>Life Member Appreciation</i> Pool League	30 Pool League	<div style="border: 2px solid blue; padding: 5px;"> <p><u>Events of Note:</u></p> <p>Nov 6-9-Southern Conference- Corpus Christi, TX</p> <p>Nov 8- City of CHS Veterans Day Parade</p> <p>Nov 8- 1:00 PM District One Meeting Post 3142</p> </div>				



Support Our Troops