



# VFW POST 10256 TRIP WIRE



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December 2009

Have a Safe & Merry Christmas!

ISSUE 70

## Commander's Corner

### Comrades,

I trust that all had a happy Thanksgiving Holiday. We were able to enjoy our dinners with family safe at home due to the sacrifices that our brave service men and women are making here and abroad. As Christmas approaches keep those in your thoughts and pray for their safe return home.

I would like to share an experience that I had recently. I was in Alex's restaurant when I noticed an older gentleman with a WW II vets hat seated in the corner. After paying my tab I walked over to the table where he was seated with his wife and sister to thank him for his service. He asked me to have a seat and offered me a cup of coffee. His wife informed me that I was the first stranger to ever thank her husband for his military service. It was truly a pleasure to make the acquaintance of retired CPO George B. Dennis. Chief Dennis served aboard the USS Washington BB56 in the Pacific Theater where She engaged and sank the Japanese Battleship Kinshima and the Destroyer Ayanami on 14 and 15 November 1942. This was just one of the stories he shared with me, I could have sat and talked for hours to Chief Dennis but I had to go. I walked out of the restaurant with mixed emotions. I was saddened by the fact that no one had ever thanked him and elated that a man almost forty years my senior wanted to share so much with me. As comrades we all would come to each others' aid in battle without hesitation. We should not hesitate to extend a hand in true comradeship to say thank you.

I would like to welcome our newest member Charles Olen Rister. Let's all make Comrade Rister welcome at the Post Home.

Just a reminder that all continuous members need to renew their memberships. As of January 1, 2010 the bartenders will be asking to see your membership cards. If you are not current you cannot be served. For the Good of the Order the monthly drawing date will be changed. As of January the Drawing will be held immediately following the General Membership meeting on the first Thursday of each month.

Yours in Comradeship  
*Louis A. Salem*  
Commander  
V.F.W. Post 10256

## Ladies Auxiliary President

### Hello Sisters,

This will be an article with a lot of thank you's. I will start with Cancer Aid & Research. The final result was a grand \$1,016.00. Thank you to all the jello shooter makers and buyers.

Thank you to Kim Hamilton and Paul McHugh for cooking the pigs for the first annual Pig Roast. They cooked all night and kept the food hot throughout the day. Thank you to all who came out and enjoyed some real good food. The FRG (Family Readiness Group) appreciates all you did for them.

To all the Ladies who have supported our functions we know that you have worked hard to make them successful. Without your help we could not have such a great turn out. Thank you so much.

Another thank you goes out to Sam Jenkins and his fellow workers for all the food they have donated to help the needy at Thanksgiving. Also thank you to all who put food in the box in the lobby. This is a banner year for all we have received.

We are collecting hats for our POW/MIA ceremony, each year we have to hunt hats down and so far all we need to make a complete set is Air Force and Coast Guard. If you have one and will donate it, bring it to the canteen and give it to the bartender.

I hope everyone had a safe and Happy Thanksgiving. I would like to wish everyone a Merry Christmas and Happy New Year. Our Christmas party is December 19th. Hope you all come out and have a good time with us.

We will be visiting the Ralph Johnson VA Hospital 13 Dec. 2009 at 1300 hours. If you can come with us please do. The vets really like to see us and they love to talk.

Would like to welcome our newest sisters to our Auxiliary, Madeline Meyers and Eddie LoSasso.

Kim Sparkman will be cutting hair on 20 December at 1230. If you need a hair cut please come out. Cost is a \$5.00 donation plus a tip. Donations go to the trips to the VA Hospital for food, drinks and whatever is needed. Kim also cuts ladies hair.

Hope to see you all at our next meeting 3 December at 1900,

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**

**VA WARNS VETERANS OF TELEPHONE PRESCRIPTION SCAM**

The Department of Veterans Affairs (VA) is warning Veterans not to give credit card numbers over the phone to callers claiming to update prescription information.

Veteran Service Organizations have brought to VA's attention that callers are misrepresenting the VA to gain personal information over the phone. They claim that VA recently changed procedures for dispensing prescriptions and ask for the member's credit card number. VA DOES NOT CALL Veterans and ask them to disclose personal financial information over the phone.

The VA has not changed its processes for dispensing medicines, nor has VA changed its long-standing commitment to protect the personal information of this nation's Veterans.

Veterans with questions about VA services should contact the nearest VA medical center or call, toll-free, 1-877-222-8387.

**TOYS FOR TOTS:**

The first toy donated to Toys for Tots was a Raggedy Ann doll handcrafted by the wife of Toys for Tots founder, Marine Colonel Bill Hendricks.

In 1948, Walt Disney designed the now-famous Toys for Tots train logo. The train logo was included on the first national Toys for Tots poster, which was also created by Walt Disney.

Children make up 19% of our nation's population, but are 100% of America's future. There are 13 million children living in poverty whose families can barely put food on the table, much less buy gifts. Together, we can make a difference in their lives!

In 1947, Toys for Tots began with a single local campaign in Los Angeles, CA. Now, over 60 campaigns later, Toys for Tots has campaigns in 657 communities nationwide!

Since 1947, the United States Marines have collected and distributed toys. The goal is to deliver a message of hope, build self-esteem, and motivate needy children to grow into responsible and productive citizens. The U.S. Marine Corps Reserve Toys for Tots Program was founded in Los Angeles in 1947 to provide Christmas toys to children disadvantaged as a result of World War II. Thanks to the U.S. Marine Corps, more than 188 million underprivileged children have had their Christmas dreams come true in the past 61 years.

VFW Post 10256 supports this very worthwhile program which brings joy and happiness to many children in need.

Please donate a new, unwrapped toy and deposit it in the collection box in the Post Home. If you prefer, you may also donate cash in the Post for the Toys for Tots program.

Our Toys for Tots collection effort will end on 15 December 2009.

Thanks in advance for bringing a smile to the face of a child on Christ

**Daytona 500 Race Weekend for Two**

You and a guest can win a trip to the Daytona 500 Race in Florida on 13-14 February 2010. Here is some of what you can win:

Campbell - Chair - Section E - Row 6 - Seats 47-48 by the Start/Finish line. Three (3) nights lodging at Holiday Express in St. Augustine, and \$250.00 cash card for food/fuel. You'll also receive passes to the Hospitality/Fan Experience on Sunday.

This is the annual Fund Raiser for the Department of South Carolina Veterans of Foreign Wars. Tickets are now available in the Post Home at a cost of only \$2.00 each. Get them now. They're going fast. The Post gets \$.50 for each ticket sold and we can use the income. Help us out, help the Department out, and help yourself to a great trip to the races!

The drawing is scheduled to be held on 15 December 2009. It'll make a great Christmas gift for someone.

Yours in comradeship

*Gerald T. Pothier*

**Service Officer / Judge Advocate  
Wheeler Tillman**

**Road Risks and Protecting Your Family Car Insurance  
Coping with the UNDER Insured Bum**

Don't UNDER sell your family members. Put another way, don't UNDER protect them. A seat belt is not enough protection. Think about your pocketbook protection. Is your wallet UNDER funded? When your loved ones ride in your family car can you pay their medical expenses for injuries received from the negligent driving of someone else? Frequently it turns out the at-fault driver causing the collision and injuries don't have enough insurance on his car. You're stuck. He's only got \$25,000 to pay for the repair of your wife's ruptured aorta. Her medical bills are \$237,000. So, you're headed to Bankruptcy Court thanks to the bum who did not buy enough insurance. What is your answer to this dilemma? UNDERinsurance. What is that? UNDERinsurance does the same thing as UNDERwear. They both provide PROTECTION. You already know how UNDERwear protects. But, here's how UNDER insurance works?

When the jury gives a verdict in your wife's favor for \$950,000 the bum (Defendant) owes that amount. His insurance company pays the first \$25,000, leaving an UNDER funded balance on your wife's judgment of \$925,000. If the bum has won the Power Ball Lottery you can collect the balance of the \$925,000 from the bum (now known as a Judgment Debtor). But, as is most likely the case, the bum is broke (known as being "Judgment Proof" - cannot respond to paying a Judgment), then the bum is said to be "UNDER" insured. The bum did not have enough LIABILITY insurance to pay the judgment amount. He is short by \$925,000.

So, if you took the advice of your VFW Judge Advocate and purchased UNDER insurance, then your OWN insurance company will pay the difference (up to the limits of the UNDER insurance coverage which you purchased).

After collecting the bum's LIABILITY amount of \$25,000 and collecting your UNDER insurance amount of \$925,000, what then? Well, you get to double collect. The bum still owes your wife the same \$925,000. His obligation under the judgment is NOT REDUCED by the UNDER insurance payment made to you. He didn't buy the UNDER insurance, you did. So, the bum doesn't get any credit for your UNDER insurance payment. A judgment in South Carolina is good for 10 years. So, you can wait around for 10 years to see if the bum either wins the Power Ball Lottery or inherits big bucks from any of his dead relatives. If he inherits, during the 10 years, you can collect. If not, his credit is screwed for the 10 years period.

Also, if the bum does not pay the balance owed on the judgment, then his driving license and privilege to register motor vehicles will be suspended by the SC Department of Motor Vehicles. See the law entitled, "Suspension of driver's license or privilege and registration for non-payment of judgment." SC Code of Laws, 56-9-440.

How much does UNDER insurance cost? You should ask your insurance agent for a quote. (This Judge Advocate will bet a dollar to a donut that your agent has UNDER insurance coverage on his personal car to protect his family members.) Your Judge Advocate carries \$1 million dollars UNDER insurance coverage on his family cars/scooters. For one car his UNDER insurance premium is 39 cents per day!! The annual UNDER insurance premium for his 2002 Honda Accord is \$143.60 per year.

As a minimum, veterans are urged to buy UNDER insurance coverage of \$100,000. For UNDER insurance coverage only, you'll probably increase your premium by only 23 cents per day, or \$83.95 per year. Check it out. Keep yourself out of Bankruptcy Court.

Another premium increase caveat. If you elect to purchase UNDER insurance coverage of \$100,000 you will also have to purchase \$100,000 of LIABILITY insurance coverage. South Carolina law requires insurance companies to sell UNDER insurance up to the limits of the policyholder's LIABILITY insurance coverage limits. SC Code of Laws, 38-77-160. So, in addition to the increase in your premium for UNDER insurance, you will also incur an increase in your LIABILITY insurance premium, which is a bit more. The author of this article purchased \$1 million dollars of LIABILITY coverage and pays 78 cents per day, or \$284.70 per year for a 2002 Honda Accord.

Ride protected. Keep your UNDER wear and your UNDER insurance in force... The Dollars will be there when your Damages Demand and you'll be covered.

*Wheeler Tillman*

VFW Post 10256

Cell: 843.442.9435

**House Committee- Chairman- Sam Jenkins**

Cmdr. Louis Salem  
Trent Needler (A)  
Gordon Hope (A)

QM Kim Hamilton  
Alejandro Colon (E3)  
Vacancies: (E2), (A), (S)

**Men's Auxiliary-President-Sam Cosimano**

SVP- Leonard Panessa  
Treasurer- David Russell

JVP- Chris Samples  
Secretary- JR White

Brothers,

Yet another month has passed us by. I hope all of the members for the 2009 membership year realize their membership will expire the 31 of December. I'm not going to keep harping on the fact that we need the help of our membership to keep our auxiliary alive.

At the meeting on the 4th of November, we voted three new members in that were referred to us by Commander Mills of the Moncks Corner Post. Their names are Derek Johnson, Paul Gerry and Keith Dolan. If you see these gentlemen around the Post, please introduce yourself to them and make them feel at home.

This should be a fairly busy month for us. We have the yearly inspection of our books coming up soon. I am just waiting for the date to be announced.

I recently spoke with the LAux President about another VA Hospital visit for Thanksgiving. I would like to make this another joint effort with the LAux. so please make plans to participate if you are able.

One last time, **IF YOU DO NOT WANT TO LOSE YOUR CANTEEN OR POST PRIVILEGES**, get your dues paid by December 31st.

Have a good month and we will see you at the next meeting on Wednesday December 2, 2009.

Your Brother,  
*Sam Cosimano*

**Ladies Auxiliary Treasurer**

*Annie Bain*

Hi Sisters,

We need 8 Sisters to pay their \$20.00 dues in order to reach 100% in membership. I need the payment by December 15, 2009 so I can get them to the State Treasurer in time. If you do not pay by this date, you will have to wait a whole year for your Cancer Grant to start again.

Please pay as soon as possible and make the check payable to: Ladies Auxiliary Post 10256. You can mail them to me or drop them by the post.

**Annie Bain**

116 Elaine Street  
Goose Creek, SC  
29445  
843.797.5545

**LAux Secretary/Trip Wire Editor- Vicky McHugh**

Hello Friends,

This is the final issue of 2009. Thank you to all who took the time out of their busy schedules to contribute each month.

There will be a Chinese Gift Exchange at the Christmas Party. If you wish to participate just bring a wrapped gift (no less than \$5.00 and no more than \$10.00) with you party night.

Have a safe and Happy Holiday Season and watch for the January 2010 issue.

Yours in Friendship,  
**Vicky McHugh**  
[tripwire@bellsouth.net](mailto:tripwire@bellsouth.net)



# Goose Creek



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## December 2009

Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday
		1 Free Pool	2 <u>Men's Auxiliary Meeting @ 1900</u>	3 <u>Joint Meeting 1900</u>  Free Pool	4 Luck of the Draw	5
6 Life Member Appreciation  Pool League	7 Pool League	8  Free Pool	9	10 <u>House Committee Meeting @1800</u>	11 Luck of the Draw	12 Steak Night
13 Life Member Appreciation  Pool League	14 *** January Trip Wire Inputs Due***  Pool League	15  Free Pool	16	17  Free Pool	18 Luck of the Draw	19 Post 10256 Christmas Party  <i>1700-Social hour and Chinese Auction (Min. \$5.00 Max. \$10.00 gift 1800-Dinner 1900-2400- Music by Clyde and Dede</i>
20 Life Member Appreciation  Pool League	21 Pool League	22  Free Pool	23	24	25 <b>Merry Christmas</b> 	26
27 Life Member Appreciation  Pool League	28	29	30	31 New Year's Eve. 	<b>Events of Note:</b> 12Dec09- C of A Mtg @ HQ (Council of Administration) 19Dec09-Christmas Party	



Support Our Troops