

VFW Post 4667 Newsletter

Commander	James Haulsee
Sr. Vice Commander	Turk Johnson
Jr. Vice Commander	William Falke
Quartermaster	William Sword
Adjutant	Cecil Carter
Chaplain	Bill Baldwin
Judge Advocate	John Thompson
Surgeon	James Brown
Trustees	Cecil Carter
	Hugh Slagle
	Claude Heath

March 2007



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Lifetime Membership Fees

Attained Age	Fee
Through 30	\$425.00
31-40	\$410.00
41-50	\$375.00
51-60	\$335.00
61-70	\$290.00
71-80	\$225.00
81 and over	\$170.00

See Bill Sword for details

COMMANDERS CORNER

My fellow comrades:

At this time last year, I announced that I would not be a candidate for Post Commander. Some last minute changes occurred and I served another year at the helm of this post. And it was great year. We accomplished many wonderful things, both for our fellow comrades and our community. Now the time has come for me to step aside and leave the command of this Post in the very capable hands of Turk Johnson. I have had the privilege of having Turk as my Senior Vice Commander this past year and know that we will flourish under his leadership. Serving with Turk is an outstanding list of officers whose leadership will take this Post soaring to great heights next year. I look forward to offering my assistance to them in any way that I can, and ask that each of you do the same.

To the outstanding officers who have served with me for the past three years, I offer my heartfelt thanks for all your hard work and dedication. And to each member of this post, my humble appreciation for the many countless hours and contributions you have made toward the projects of our organization. You make this Post and this country the great place that is.

Please pledge your support for our incoming officers. Each of us must help in any way we can to continue the work of this organization. Please pledge to make a greater effort to recruit and reinstate members. Much of our strength lays in our numbers, so let's all work extra hard on membership this year.

Again, my heartfelt appreciation to all of you for everything you have done to help me and your fellow comrades. This post is great because of the great people in it. God bless each and every one of you!

WELCOME TO NEW MEMBERS

Clayton G. Collins William R. Duncan James D. Owens Donald R. Sawyers James M. Wilson

TAPS

With sincere sadness and regret that we report that the below comrades who have departed our ranks and gone before us to join that last great encampment of our Supreme Commander. We extend our heartfelt condolences to their loved ones.

11-08-06	Rouse, Charles H	15296 Blueberry Ln	Chilhowie	24319
11-15-06 (L)	Hokada, James	PO Box 543	Marion	24354
11-20-06	Smith, Reymond E.	179 Phipps Rd.	Atkins	24311
12-01-06 (L)	Billings, James Q.	789 Hutton Branch	Marion	24354
12-28-06 (L)	Wollitz, Robert E.	228 Trump Dr.	Marion	24354
01-05-07	Nelson, John R.	917 Oak Lane	Marion	24354
01-27-07	Parks, Roy	5525 Sugar Grove Hwy	Sugar Grove	24375
01-28-07	Peak, Clarence A. Jr.	PO Box 983	Chilhowie	24319

RIFLE SQUAD AND FUNERAL DETAIL

From January 1, 2006 to December 31, 2006 the Rifle Squad and Funeral Detail has participated in 52 funerals (25 VFW members and 27 non-members), 17 Color Guard details, volunteered 1,772 man hours, and driven 16,227 miles

We sincerely thank the members of the Rifle Squad and Funeral Detail for giving of their time to pay tribute to our fellow veterans who have honorably served their country. Regardless of weather conditions these fine men have always been there to honor those who have served.

(Member name/attendance for 2005

Curtis Anderson	1	Bill Baldwin	13	Major Bowen	45
Clayton Collins	1	Jimmy Coe	38	Richard Dolinger	10
Joe Ellis	26	Roy Gullion	5	James Hampton	1
James Haulsee	54	Claude Heath	5	Porter Heath	49
Robert Hill	14	Turk Johnson	37	Edward Kuhn	23
Jim Lyons	2	Otis Long	14	Cecil Pafford	43
Ed Pennington	23	Delmar Pennington	27	Ray Perrotta	7
Abe Slemp	25	Benjamin Umbarger	35	Max Waak	25

DONATIONS

Boy Scout Troop 832	Donation	\$250.00
Marion Senior High School	FHA trip to leadership conference	\$300.00
Salvation Army	Annual donation	\$1,000.00
Isacc Jacob Glass	Patriots Pen	\$300.00
Eastor Bradord Starkey	Patriots Pen	\$200.00
Cody J. Oakes	Patriots Pen	\$100.00
Marion Middle School	Patriots Pen sponsor	\$200.00
Chilhowie High School	Junior/Senior Prom	\$300.00
Chilhowie AAU Basketball	Lady Wizards	\$300.00
Marion Senior High School	Club 121	\$300.00
Marion Weekday Religious I	Education Donation	\$800.00
Smyth County Free Clinic	Annual donation	\$1,000.00
Marion Little League	Billboard sign	\$100.00
M. Pennington	Emory & Henry College Scholarship	\$1,000.00
J. Williams	Emory & Henry College Scholarship	\$1,000.00

WEARING OF HEAD COVERING AT REGULAR MEETINGS

The following information is provided in accordance with the Manual of Procedure and Ritual: Paragraph 13, section "(c) official caps will not be worn during luncheons, banquets or other meals; (d) Official caps will be the only head covering allowed to be worn at regular meeting of the Veterans of Foreign Wars of the United States."

VOICE OF DEMOCRACY

Since 1947, the Voice of Democracy has been the Veterans of foreign Wars' premier scholarship program. Each year, more than 100,000 high school students compete for more than \$2.5 million in scholarships and incentives. Students compete by writing and recording a broadcast script on an annual Patriotic theme. This year's theme is Freedom's Challenge.

Post 4667 Winners

1 st Place	Juliana B. Sullivan	\$300.00	Marion Senior High School
2 nd Place	Nathan L. Roberts	\$200.00	Marion Senior High School
Runner Up	Justin Legg	\$100.00	Chilhowie High School
Runner Up	Charlette Stone	\$100.00	Chilhowie High School

Both Marion Senior High School (English Department sponsor Marci Burnett) and Chilhowie High School (Department of Social Studies sponsor Paula Stamper) received \$200.00 for their sponsorship of the program.

Julianna B. Sullivan was also placed 1st in the 9th District and did advance to State judging. For this she received \$300.00 from the District.

A special thanks to Major Bowen for the success of this program. Major served as Post and District Chairman for this competition.

POST NOMINATING COMMITTEE

The nominating committee has picked the slate of officers to serve our Post for 2007 and 2008.

Commander	Turk Johnson
SR Vice Commander	Bill Baldwin
JR Vice Commander	James "Tootie" Brown
Quartermaster	Bill Sword
Chaplain	
Surgeon	John Long
Judge Advocate	J. D. Baldwin
Trustee 3 Years	Cecil Carter

Nominations will be accepted from the floor for anyone else desiring to run for an office.

NEWS FROM THE AUXILIARY

The Ladies Auxiliary meets on the 4th Tuesday of the month at 2 PM for the winter months. Beginning in April we meet the 4th Tuesday at 4 PM.

All Life Members, those who have not paid their Cancer Insurance please mail \$4.95 to Lena Wyatt, Treasurer, 702 Railroad Drive, Marion, VA 24354. This will cover your annual fee.

Auxiliary Life Membership Fee Schedule as of January 1, 2007

Attained Age	Fee
Through 20	\$220.00
21-25	\$210.00

\$200.00
\$190.00
\$185.00
\$175.00
\$170.00
\$160.00
\$150.00
\$140.00
\$130.00
\$115.00
\$95.00
\$75.00
\$60.00
\$50.00

BINGO WORKERS – THANK YOU

A special thanks to those members who volunteered their time to work Bingo. Without their help there would be no donations to our community members.

Curtis Anderson	John Arthur	J.D. Baldwin	Bill Baldwin	Cecil Carter
John Crabtree	Bill Falke	Paul Gray	Jim Haulsee	Harold Headlee
Claude Heath	Bob Hill	Turk Johnson	Joe Lamie	John Long
John Null	Cecil Pafford	Roger Rowland	Donald Sawyers	Darrel Sheets
Abe Slemp	Bill Sword	John Thompson	Bob White	Ottie Wright

From the Ladies Auxiliary Penny Johnson and Cora Lee Catron also volunteered their time to help at Bingo.

MEMORIAL DAY FESTIVITIES

Francis Marion VFW Post 4667 has begun planning for the first annual Memorial Day parade to be held on May 28, 2007. "In an effort to bring back the true patriotic meaning of Memorial Day, I felt a community parade through downtown Marion followed by a Memorial service and then a community barbeque at our local VFW Post would help," says Bill Baldwin, chairman of the Memorial Day parade committee.

Last year Baldwin was invited to be the keynote speaker at the County Courthouse in observance of Memorial Day. Always wanting to be properly prepared Baldwin wrote out a proposed speech. When he arrived at the courthouse he noted something missing from the crowd – our younger community members. Practically the entire crowd that came to the observance was our older community members that already knew the importance of Memorial Day. He tossed aside his prepared speech and from his strong patriotic feeling gave a heart-warming speech.

Realizing that too many of our young people are failing to recognize what Memorial Day stands for, Baldwin set out on a goal to revitalize this very important day. Baldwin says "Too often people believe Memorial Day is a day of picnics, just a day off from work or to our school children – a day off from school. *Memorial Day is to observe and honor those brave men and women of our Armed Forces who have made the ultimate sacrifice by giving of their lives so that Freedom can prevail.*" Baldwin immediately set out to organize a Memorial Day parade committee made up of VFW and local community members. So far the committee has come up with activities to cover just about the entire Memorial Day. May 28th will start at 10:00 AM off with a parade through downtown Marion. The parade is scheduled to start near the Blue Ridge Job Corps and end at the Carl Taylor Municipal Swimming Pool (Town Pool). Immediately following there will be a memorial service at the VFW Veterans Memorial on Goolsby Street. Upon completion of the service all community members are invited to a barbeque at the VFW post. All food and refreshments are being provided at no cost.

"We have a lot of planning still to do but our committee members are committed to making this one outstanding and memorable Memorial Day celebration," says Baldwin.

Any organization, individual, or civic group desiring to enter the parade can obtain an application by either, calling the VFW Post at 276-783-7971 or downloading it from www.vfwpost4667.org.

The parade committee is also seeking additional members. Further; if any organization OR civic group that would be interesting in helping, please contact either Bill Baldwin at 276-677-3996 or John Arthur at 276-759-6230.

Let's all mark May 28th on the calendar and make this a day to remember.

SPECIAL EXTRA EARNING FOR MILITARY SERVICE

Under certain circumstances, special extra earnings for your military service from 1940 through 2001 can be credited to your record for Social Security purposes. These extra earnings may help you qualify for Social Security or increase the amount of your Social Security benefit.

Special extra earnings are granted for periods of active duty or active duty for training. Special extra earnings are **not** granted for inactive duty training.

Note: Social Security cannot add these extra earnings to your record until you file for Social Security benefits.

How You Get Credit For Special Extra Earnings

The information that follows applies **only** to active duty military service earnings from 1940 through 2001. Here's how the special extra earnings are credited: Service In 1978 through 2001

For every \$300 in active duty basic pay, you are credited with an additional \$100 in earnings up to a maximum of \$1,200 a year. If you enlisted after September 7, 1980, and didn't complete at least 24 months of active duty or your full tour, you may not be able to receive the additional earnings. Check with Social Security for details.

Service In 1957 Through 1977

You are credited with \$300 in additional earnings for each calendar quarter in which you received active duty basic pay.

Service In 1940 Through 1956

If you were in the military during this period, including attendance at a service academy, you did not pay Social Security taxes. However, your Social Security record may be credited with \$160 a month in earnings for military service from September 16, 1940, through December 31, 1956, under the following circumstances:

You were honorably discharged after 90 or more days of service, or you were released because of a disability or injury received in the line of duty; or

You are still on active duty; or

You are applying for survivors benefits and the veteran died while on active duty.

You cannot receive credit for these special extra earnings if you are already receiving a federal benefit based on the same years of service. There is one exception: If you were on active duty after 1956, you can still get the special earnings for 1951 through 1956, even if you're receiving a military retirement based on service during that period.

Information taken from: http://www.ssa.gov/retire2/military.htm

DEPARTMENT OF VIRGINIA EMAIL ADDRESSES

Commander	cdr@va.vfwwebmail.com
Quartermaster	qm@va.vfwwebmail.com
Sr Vice Commander	srvicecdr@va.vfwwebmail.com
Jr. Vice Commander	jrvicecdr@va.vfwwebmail.com
Judge Advocate	judge@va.vfwwebmail.com
Surgeon	surgeon@va.vfwwebmail.com
chaplain	chaplain@va.vfwwebmail.com
Inspector	inspector@va.vfwwebmail.com
Chief of Staff	chiefofstaff@va.vfwwebmail.com
pastcdr	pastcdr@va.vfwwebmail.com
State Headquarters	stateheadquarters@va.vfwwebmail.com
Chairmen	
americanism chrm	americanismchrm@va.vfwwebmail.com
buddypoppy chrm	buddypoppychrm@va.vfwwebmail.com
budgetcomm chrm	budgetcommchrm@va.vfwwebmail.com
colorguardcapt	colorguardcapt@va.vfwwebmail.com
comactiv chrm	comactivchrm@va.vfwwebmail.com
hosp chrm	hospchrm@va.vfwwebmail.com
legislative chrm	legislativechrm@va.vfwwebmail.com
map chrm	mapchrm@va.vfwwebmail.com
powmia chrm	powmiachrm@va.vfwwebmail.com
scout chrm	scoutchrm@va.vfwwebmail.com
vod chrm	vodchrm@va.vfwwebmail.com
youth chrm	youthchrm@va.vfwwebmail.com

VFW Eligibility Information

Rev. 10/05

The fundamental difference between our organization and other veterans' organizations, and one in which we take great pride, is our eligibility qualifications. There are three primary requisites for membership in the Veterans of Foreign Wars of the United States: (1) Citizenship (2) Honorable service in the armed forces of the United States (3) Service entitling the applicant to the award of a recognized campaign medal or as set forth in the Congressional Charter and By-Laws and Manual of Procedure and Ritual.

Sec. 103--ELECTION, NOTIFICATION, OBLIGATION: After the applicant has filled out the application card, giving in detail the pertinent information required, it should be handed to the Post Adjutant or Quartermaster along with the admission fee and dues. The fee and dues are held by the Post Quartermaster and credited to the applicant until such time as the Post shall vote on the application. A temporary receipt shall be issued to the applicant.

The application will be referred to a Post Reviewing Committee of three members. The committee shall make a careful review of the facts set forth on the application card and other bona fide evidence of eligibility. Such bona fide evidence shall be any form or document attesting to honorable and overseas service, and the appropriate campaign ribbon, if applicable. With respect to applications of National Members-at-Large or Department Members-at-Large, the Adjutant General or the Department Adjutant shall make a careful review of the facts set forth on the application card and other bona fide evidence of eligibility. Such bona fide evidence shall be any form or document attesting to honorable and overseas service, and the appropriate campaign ribbon, if applicable. After such review, the Reviewing Committee shall recommend the applicant's election or rejection.

The Post Reviewing Committee shall not recommend acceptance of an application unless eligibility has been fully determined. The Post is accountable for the eligibility of every member accepted into membership. With respect to National Members-at-Large, the National Headquarters is accountable for the eligibility of every member accepted into membership. With respect to Department Members-at-Large, the Department Headquarters is accountable for the eligibility of every member accepted into membership. The importance of pride of membership and pride in our eligibility requirements should be impressed on every member and every Reviewing Committee member.

The original application of every member shall remain permanently on file in the records of the Post. The original application of every Department Member-at-Large shall remain permanently on file in the records of the Department. The original application of every National Member-at-Large shall remain permanently on file in the records of the National Headquarters.

CHECKING ELIGIBILITY: A careful check of eligibility at the time a person joins will save a great deal of trouble and embarrassment later. A veteran who is not accepted for membership because of ineligibility at the time of application is only disappointed. A member who is removed for ineligibility after having paid dues for several years is justifiably angry.

Assuming that a person is a United States citizen and has an honorable discharge from the U.S. armed forces, it only remains to be proven that the person has earned a recognized campaign medal or badge; served in Korea between June 30, 1949 until present; or earned Hostile Fire or Imminent Danger Pay eligibility.

Discharges issued during and immediately after World War II have a section on the back listing the medals and decorations which have been earned. Persons discharged later received a DD-214, "Report of Separation" form, which lists the medals and decorations on the front. Lost separation documents can be replaced by completing and submitting GSA Standard Form 180, "Request Pertaining to Military Records."

There is always a possibility of an omission on the separation documents. If an applicant claims entitlement to a medal which is not shown on the individual's separation papers, that person may request verification and correction of records by submitting a GSA Standard Form 180.

The GSA Standard Form 180 is available from any office of the Veterans' Administration or state Veterans' Departments. The form must be completed and signed by the veteran in order to receive the information requested or authorize the release of the information to the Veterans of Foreign Wars.

ELIGIBILITY REGULATIONS: The following is to be used as a guide in determining eligibility for membership. The following campaign medals and the periods issued have been authorized by the United States of America, and the holder of any such medal or medals is recognized as possessing the campaign medal requisite of eligibility.

Campaign Medals	Military Service	Qualifying Dates	Campaign Military Medals Service	
Expeditionary Navy/Ma	rine Corps	Feb. 12, 1874 - Open	Germany (West Berlin)	May 9, 1945 - Oct. 2, 1990
Spanish Campaign	Army	May 11, 1898 - Aug. 16, 1898	Korea	Sep. 3, 1945 - Jun. 29, 1949
	Navy	Apr. 20, 1898 - Dec. 10, 1898	Japan	Sep. 3, 1945 - Apr. 27, 1952
Army of Cuba Occupation	Army	Jul. 18, 1898 - May 20, 1902	Navy Occupation Service Medal	
Army of Puerto Rico Occupatio	<u>n</u> Army	Aug. 14, 1898 - Dec. 10, 1898	Italy	May 8, 1945 - Dec. 15, 1947
Philippine Campaign	Army Navy	Feb. 4, 1899 - Dec. 31, 1913 Feb. 4, 1899 - Sep. 15, 1906	Trieste	May 8, 1945 - Oct. 26, 1954
China Relief Expedition	Army Navy	Jun. 20, 1900 - May 27, 1901 Apr. 5, 1900 - May 27, 1901	Germany (except West Berlin)	May 8, 1945 - May 5, 1955
Cuban Pacification	Army	Oct. 6, 1906 - Apr. 1, 1909	Austria	May 8, 1945 - Oct. 25, 1955
	Navy	Sep. 12, 1906 - Apr. 1, 1909	Asiatic Pacific	Sep. 2, 1945 - Apr. 27, 1952
Mexican Service	Army Navy	Apr. 12, 1911 - Jun. 16, 1919 Apr. 12, 1914 - Feb. 7, 1917	Korean Service Medal	
First Nicaraguan Campaign	Navy		Army, Navy, Air Force	Jun. 27, 1950 - Jul. 27, 1954
		Jul. 29, 1912 - Nov. 14, 1912	Navy & Marine Corps Expeditionary Medal	
<u>Haitian Campaign</u>	Navy	Jul. 9, 1915 - Dec. 6, 1915 Apr. 1, 1919 - Jun. 15, 1920	Cuban Military Operation	Jan. 3, 1961 - Oct. 23, 1962
Dominican Campaign	Navy	May 4, 1916 - Dec. 5, 1916	Thailand Military Operation	May 16, 1962 - Aug. 10, 1962
World War I Victory (with battle or service clasp incld	Army . Navy	Apr. 6, 1917 - Apr. 1, 1920 Apr. 6, 1917 - Mar. 30, 1920	Iranian, Yemen & Indian Ocean Operation	Dec. 8, 1978 - Jun. 6, 1979 Nov. 21, 1979 - Oct. 20, 1981
Siberia and European Russia)			Lebanon	Aug. 20, 1982 - May 31, 1983
Army Occup. of Germany	Army	Nov. 12, 1918 - Jul. 11, 1923	Libyan Expedition	Jan. 20, 1986 - Jun. 27, 1986
Second Nicaraguan Campaign	Navy	Aug. 27, 1926 - Jan. 2, 1933	Persian Gulf	Feb. 1, 1987 - Jul. 23, 1987
Yangtze Service	Navy	Sep. 3, 1926 - Oct. 21, 1927 Mar. 1, 1930 - Dec. 31, 1932	Panama (pre and post invasion)	Apr. 1, 1988 - Dec. 19, 1989 Feb. 1, 1990 - Jun. 13, 1990
China Service	Navy	Jul. 7, 1937 - Sep. 7, 1939 Sep. 2, 1945 - Apr. 1, 1957	Operation Sharp Edge - Liberia	Aug. 5, 1990 - Feb. 21, 1991
American Defense Service (with foreign service clasp)	Army-Navy	Sep. 8, 1939 - Dec. 7, 1941	Operation Distant Runner - Rwanda (11th Marine Exped. Unit USS Peleliu)	Apr. 7-18, 1994
European-African- Middle Eastern Campaign	Army-Navy	Dec. 7, 1941 - Nov. 8, 1945	Vietnam Service Medal	Jul. 4, 1965 - Mar. 8, 1973
	Army-Navy	Dec. 7, 1941 - Mar. 2, 1946	Armed Forces Expeditionary Medal (30 consecutive or 60 non-consecutive day	vs of duty)
(30 consecutive or 60 non- consecutive days of duty outsi	ide		Lebanon	Jul. 1, 1958 - Nov. 1, 1958
continental limits of the U.S.)			Taiwan Straits	Aug. 23, 1958 - Jan. 1, 1959
Asiatic-Pacific Campaign	Army-Navy	Dec. 7, 1941 - Mar. 2, 1946	Quemoy & Matsu Islands	Aug. 23, 1958 - Jun. 1, 1963
Army of Occupation (30 consecutive days of duty)			Vietnam	Jul. 1, 1958 - Jul. 3, 1965
		May 0 1045 Cap 15 1047	Congo	Jul. 14, 1960 - Sep. 1, 1962
Italy		May 9, 1945 - Sep. 15, 1947	Laos	Apr. 19, 1961 - Oct. 7, 1962
Germany (except West Berlin)		May 9, 1945 - May 5, 1955	Berlin	Aug. 14, 1961 - Jun. 1, 1963
Austria		May 9, 1945 - Jul. 27, 1955	Cuba	Oct. 24, 1962 - Jun. 1, 1963

VFW ELIGIBILITY INFORMATION

Campaign Medals	Military Service	Qualifying Dates	Campaign Medals	Military Service	Qualifying Dates
Congo Dominican Republic Korea		Nov. 23-27, 1964 Apr. 23, 1965 - Sep. 21, 1966 Oct. 1, 1966 - Jun. 30, 1974	Operation Desert Thunder - Iraq, Saudi Arabia, Kuwait, Bahrain, Qalar, UAE, Ornan, Yemen, Egypl, Jordan, Persian Gulf, Gulf of Ornan, Red Sea support.		Nov. 11, 1998 - Dec. 22, 1998
Cambodia Thailand (only those in direct support of Cambodia) Operation Eagle Pull - Cambodia (includes evacuation)		Mar. 29, 1973 - Aug. 15, 1973 Mar. 29, 1973 - Aug. 15, 1973 Apr. 11-13, 1975	Operation Desert Fox - Iraq, Saudi Arabia, Kuwait, Bahrain, Qatar, UAE, Oman, Yemen, Egypt, Jordan, Persian Gulf, Gulf of Oman, USN Red Sea support. Southwest Asia Service Medal		Dec. 16, 1998 - Dec. 22, 199
Operation Frequent Wind - (includes evacuation) Mayaquez Operation El Salvador	Vietnam	Apr. 29-30, 1975 May 15, 1975 Jan. 1, 1981 - Feb. 1, 1992	Operation Desert Shield/ Operation Desert Storm (combat areas of operation on Personnel assigned to suppor serving in Israel, Egypt, Turk Jordan.	ly) prt units	Aug. 2, 1990 - Nov. 30, 1998 Jan. 17, 1991 - Apr. 11, 1991
Lebanon Operation Urgent Fury - Gr	enada	Jun. 1, 1983 - Dec. 1, 1987 Oct. 23, 1983 - Nov. 21, 1983	Kosovo Campaign Medal Operation Allied Force - Kosovo Air Campaign		Mar. 24, 1999 - Jun. 10, 199
Eldorado Canyon - Libya Operation Earnest Will - Pe (only those participating in,		Apr. 12-17, 1986 Jul. 24, 1987 - Aug. 1, 1990	Kosovo Defense Campaign - Combat Infantryman Badgu Combat Medical Badge		Jun. 11, 1999 - Ope Dec. 6, 1941 - Ope
Operation Just Cause - Pa (USS Vreeland & other SVS aircrew mbrs. outside the C	designated	Dec. 20, 1989 - Jan. 31, 1990	Combat Action Ribbon	Navy, Marine, Coast Guard	Dec. 6, 1941 - Ope
United Shield - Somalia		Dec. 5, 1992 - Mar. 31, 1995	Combat Action Badge	Army	Sep. 18, 2001 - Oper
Operation Restore Hope -	Somalia	Dec. 5, 1992 - Mar. 31, 1995	SSBN Nuclear Deterrent Pa	atrol Breast Insignia	Navy Jan. 21, 1961 - Oper
Operation Joint Endeavor -	Korea Duty peration Uphold Democracy - Haiti Sep. 16, 1994 - Mar. 31, 1995 peration Joint Endeavor - Bosnia, Nov. 20, 1995 - Dec. 19, 1996 Croatia, the Adriatic Sea & airspace. Nov. 20, 1995 - Dec. 19, 1996				Jun. 30, 1949 - Opei of duty.
Operation Vigilant Sentinel Saudi Arabia, Kuwait, & F		Dec. 1, 1995 - Feb. 15, 1997	Korea Defense Service Me	dal	Jul. 28, 1954 - Oper
Operation Southern Watch Saudi Arabia, Kuwait, Per Qatar, UAE, Oman, Gulf o Yemen, Egypt, & Jordan.	sian Gulf, Bahrain,	Dec. 1, 1995 - Mar. 18, 2003 ong.,	Global War on Terrorism E Afghanistan Campaign Me Iraq Campalgn Medal		Sep. 11, 2001 - Oper Oct. 24, 2001 - Oper Mar. 19, 2003 - Oper
Operation Maritime Interce Saudi Arabia, Kuwait, Red Gulf of Oman W of 62° E Qatar, UAE, Oman, Yeme	l Sea, Persian Gulf, Long., Bahrain,	Dec. 1, 1995 - Mar. 18, 2003	Air Force Expeditionary Se GOLD BORDER Hostile Fire or Imminent Da		Apr. 2004 - Oper
Operation Joint Guard - Bosnia, Croatia, Adriatic Sea & airspace. Dec. 20, 1996 - Jun. 20, 1998 Operation Northern Watch - Iraq, Saudi Arabia, Kuwait, Persian Gulf W of 56° E Long., and Incirlik AB, Turkey (only pers. TDY to ONW) Jan. 1, 1997 - Mar. 18, 2003		Dec. 20, 1996 - Jun. 20, 1998	This information is to be used for guideline purposes only. The separation		
		document or DD 214 MUST reflect campaign medal service to establish eligibility. Service in Korea without the issuance of a campaign medal can be established with additional, support documentation. Hostile Fire or Imminent Danger Pay can be established with pay records.			
Operation Joint Forge - Bosnia-Herzegovina, Cro. & airspace.	atia, Adriatic Sea	Jun. 21, 1998 - Open			

DEPARTMENT OF VETERANS AFFAIRS – HOME LOAN GUARANTY

What Is a VA-Guaranteed Loan?

A VA-guaranteed loan can be used to:

- buy a home, a manufactured home, or a condominium
- buy a lot for a manufactured home
- build, repair, or improve a home (including energy efficient improvements)
- refinance an existing loan

A VA-guaranteed loan offers a number of safeguards and advantages over a non VA-guaranteed loan. For example, the interest rate is competitive with conventional rates with little or no down payment required. VA-guaranteed loans are made by private lenders, such as banks, savings and loan associations, and mortgage companies. As with any loan, you must apply directly to the lender. Your real estate broker can assist you in finding a lender.

When the loan is approved, VA will guarantee part of it. The amount of VA's guaranty usually depends on the size of the loan. This guaranty protects the lender against loss up to the amount guaranteed by VA. The largest guaranty that VA can give is an amount equal to 25% of the Freddie Mac conforming loan limit for single-family residences. These limits are subject to change each year.

Who Is Eligible?

Generally, the following persons are eligible:

- veterans who were discharged since 9/16/40, under other than dishonorable conditions
- military personnel on active duty who have served a minimum period
- certain Reservists and National Guard members
- surviving spouses of certain deceased veterans

Note: There are certain other groups of individuals who may be eligible. For information about these groups, contact VA at the toll-free number below.

What Documents Do I Need to Provide the Lender To Receive a VA-Guaranteed Loan?

The lender will need a Certificate of Eligibility to prove that you are eligible for a VA-guaranteed loan. Certificates are issued by VA's Loan Eligibility Center in Winston-Salem, North Carolina to eligible persons who apply for the certificate. The Eligibility Center can be reached by calling toll-free below. Often times, your lender may be able to access VA's secure web site and obtain a certificate for you.

How Can You Apply? You can apply by requesting your lender to obtain a certificate for you through VA's secure web site OR by completing one of the following forms and submitting it to the Loan Eligibility Center in Winston-Salem, North Carolina.

• Veteran/Servicemember: VA Form 26-1880, *Request for a Certificate of Eligibility for VA Home Loan Benefits*

• **Surviving Spouse**: VA Form 26-1817, *Request for Determination of Loan Guaranty Eligibility – Unmarried Surviving Spouse*

Related Benefits

Restoration of Entitlement Purchase of Repossessed Homes Direct Loans to Native American Veterans Release of Liability/Substitution of Entitlement Veterans Mortgage Life Insurance Specially Adapted Housing

For More Info, Call Toll-Free 1-888-244-6711 or Visit http://www.homeloans.va.gov/eligibility.htm.

VFW Post 4667 meets the first Thursday of each month at our Post Home on Goolsby Street. Our fellowship and meal begins at 6:15 PM with the business meeting starting at 7:00 PM. All members are encouraged to attend meetings to learn about the VFW, keep informed on local veteran's affairs, learn how we can help our community, and enjoy fellowship.

The Swamp Fox is published in March, July, and December. We welcome letters or recommended articles to be included. Letters and/or articles must be signed and include the writer's address and telephone number for verification purposes. Due to space limitations, letters should be brief and pertain to VFW activities, military news, or items of interest to veterans. Address letters to: FRANCIS MARION POST 4667, Attn: Editor - Swamp Fox, P.O. Box 767, Marion, VA 24354.

The Swamp Fox is available at: www.vfwpost4667.org. Comrade John Harmon voluntarily maintains the Post web site. All comments or recommendation pertaining to the site should be addressed to john.harmon@jharmon.com

For an organization to be a success, it takes a team effort ---Be part of the team and participate...

FRANCIS MARION POST 4667

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