



Savoy American Legion Post 1492

Volume 1, Issue 12

December 1, 2010

Editor: Don Wiggins

E-mail: dhwiggins@comcast.net

The Post News is published for the members and friends of American Legion Post 1492, Savoy, Illinois.

Copies are mailed at the beginning of each month. For those who prefer to receive their copy by email (saving us printing and mailing costs), just send an email to: dhwiggins@comcast.net.

You can also view the newsletter on-line by going to the post's website (legionpost1492.org) and clicking on the tab marked Newsletter.



"It is for us the living, rather, to be dedicated here to the unfinished work which they who fought here have thus far so nobly advanced."

President Abraham Lincoln at Gettysburg, November 19, 1863



Happy Hanukkah



The POST NEWS

Veterans Day 2010

A large crowd attended this year's Veterans Day activities on November 11 at the Savoy Veterans Memorial.



Pastor Randy Gauger, Senior Pastor from the First Baptist Church at Savoy spoke of the heroic deeds of America's veterans and presented the opening prayer for the observance.

Commander Ron Karr noted that not all veterans have seen war, but a common bond that they all share is an oath in which they expressed their willingness to die defending this nation.



"We must be there to support not just the families of the fallen, but also the loved ones of those still deployed and those who return permanently changed by the



wounds of war," he said. He added that true appreciation is expressed through deeds, not words. "If you're an employer, give extra weight to the experience and skills of the veteran turned job applicant," he continued. "Veteran's preference is a requirement for government jobs, but it is smart business for the private sector as well." He said.

Village President Robert

McCleary spoke of the contributions of veterans to American society and pointed out that the peaceful transition of power demonstrated during the recent election was made possible by America's veterans.



A memorial wreath was placed at the memorial by Commander Karr and Chaplain Don

Wiggins.

The University of Illinois ROTC color guard presented the colors and Don Molnar of Mahomet played Taps for the observance.



November Meeting Summary

A relatively small group of nine members attended the November meeting.

Commander Ron Karr opened the meeting at 6:30 PM on November 11 at Old Orchard Lanes.

Finance Officer Harvey Hodges presented the financial report and discussed the WW I memorial project at the University of Illinois. Bill Smith will contact indi-

viduals at the U of I and elsewhere to formulate a plan. He will present his findings at the December meeting.

Bo D. Henry advised that some \$10 tickets are still available for the December gun raffle. If you have not yet purchased tickets, either for yourself or for others, contact Bo at 841-2784 or Tom Watson at 351-7684. The drawing for the Taurus

Judge revolver will be held at the December meeting.

Commander Karr announced that we will be hosting the county meeting on 24 Feb 2011 at the village hall. He also discussed the "Project Stay Active" program to identify Legionnaires who have recently moved to this area.

The 50/50 drawing was won by Ron Karr.

19th District Officials Visit for Membership Renewals



Nineteenth District Senior Vice Commander Larry Workman headed the “Kick the Tires” membership renewal team as they met with Post 1492 Commander Ron Karr at a local restaurant on Saturday morning, November 6th.

They discussed the importance of encouraging every American Legion member to renew his membership for 2011 as soon as possible.

According to post Adjutant Kent Kraus, we currently have just 25 renewals among our 43 total membership. If you're among those who have not yet renewed, please mail in your renewal or contact

Kent as soon as possible. Also, please talk to friends and family about Legion membership. Our Post's annual dues are just \$25.00. Anyone who served honorably on active duty during the following periods is eligible:

- World War I: Apr. 6, 1917, to Nov. 11, 1918.
- World War II: Dec. 7, 1941, to Dec. 31, 1946.
- Korea: June 25, 1950, to Jan. 31, 1955.
- Vietnam: Feb. 28, 1961, to May 7, 1975.
- Lebanon/Grenada: Aug. 24, 1982, to July 31, 1984.
- Panama: Dec. 20, 1989, to Jan. 31, 1990.
- Gulf (Middle East): Aug. 2, 1990, to cessation of ongoing hostilities.



Profile of the Month — Kent Kraus



Kent Kraus is our Post Adjutant and Historian. His duties include maintaining membership records of our Post, keeping minutes of meetings and informing the membership of programs and directives from the Department and National offices. His role is equivalent to a military unit's First Sergeant or Administrative Officer to the Commander. In other words, he tries to keep the rest of us straight. It is a demanding job, but one that is critical to our Post.

Kent is an Illinois native, born in Decatur and graduated from Blue Mound High School in 1976.

He joined the Army in 1977

and spent the next twenty years as a Cavalry Scout, rotating among assignments to Kentucky, Illinois and Germany. During his Army career, he earned an Associate Degree in Business from the University of Maryland.

After his military retirement in 1997, he worked in retail management and also managed a temporary services business. Since 2004, he has been the Cadet Actions Human Resources Technician for the Army Reserve Officers Training Corps at the University of Illinois.

Kent and his wife Hilde reside in Savoy. Their daughter Jennifer graduated from the Army ROTC program at the U of I in 2006

and is presently a Captain in the Army, serving on active duty as a Logistics Officer.

As anyone who knows him will attest, Kent's interests include golf, motorcycling and — last but certainly not least — Illini sports!

NOTE: All biographical questionnaires received have now been published.

If you have not yet completed one on yourself, please complete the form on page 5 of this newsletter and either mail or email your info as soon as possible. Send to Don Wiggins, 100 Parkview Ln, Aot 284, Savoy, IL 61874. Email: dhwiggins@comcast.net.

Did You Know?

That one of the most popular VA benefits for our returning troops, next to their G.I. Bill to go to school, is the Department of Veterans Affairs Home Loan Guarantee Program. Started in the aftermath of World War II and still going strong, there are currently one million, four hundred thousand mortgages backed by the VA. Since the program started it is estimated that there are over twenty million veterans who have used this program. VA loans differ from conventional loans in many ways and here are some of the major advantages:

- No down payment is required
- No private mortgage insurance is needed
- Mortgage interest rate is now “at the market” (the VA use to set the rate)
- Points are now negotiable and (by agreement) the seller can pay part or all of them
- Veterans can prepay \$100 or more on their mortgage
- No expiration, World War II vets may still use the program
- VA loans can be assumed (be sure to obtain a release of liability)

- Age is not a factor and you can qualify based on your spouse’s income
- Property is appraised for Fair Market Value
- If your first VA mortgage is paid off you can keep that home, rent it out and buy another one to live in (one-time restoration)
- The maximum loan amount varies based on county but the average is \$625,000. For your county go to http://www.benefits.va.gov/homeloans/docs/2010_county_loan_limits.pdf
In addition to all these advantages listed about here are a few more not well known:
 - Vets can apply two years after filing bankruptcy, civilians must wait seven years
 - No maximum usage, some veterans have used their guarantee five or six times
 - Can also be used to buy a condo, townhouse, up to a 4 flat and a farm building (not an operational farm)
 - Can be used to refinance an existing loan and purchase a mobile home (5% down payment on those)

So now you can see why so many of our fellow veterans have taken advantage of this program. For those of you who just might be interested either now or down the road I strongly suggest you apply for your “Certificate of Eligibility”. This is the document, along with your discharge papers, that the lender will ask you for. You can obtain one or a replacement if yours was misplaced, by filling out VA form 26-1880. This can be downloaded from the VA website at <http://www.vba.va.gov/pubs/forms/vba-26-1880-ARE.pdf> or call the VA direct at their National Call Center. Open from 7:00 AM to 7:00 PM they can be reached at 1-800-827-1000.

Finally I want to thank all of you who have commented on my articles and find them useful. Remember you can look at previous articles at our state website <http://www.illegion.org>. Click on the grey tab marked “VA&R”. You can cut and paste these right to your Post newsletters. Just give credit to the American Legion, Department of Illinois.

From the November 2010 Department of Illinois newsletter, authored by:

Raymond P. Toczek

Legion Service Officer

312-980-4264

Raymond.Toczek@va.gov



Commander's Corner

As we celebrate Thanksgiving and our religious holidays as 2010 quickly comes to an end, I'm reminded of the honor of serving this great country as a prior member of the armed forces. I ran across the following quote by Jack Exum "Freedom and Responsibility" that I believe illustrates our country's many freedoms along with the sacrifices of our military. "It's the soldier, not the reporter, that gives you

freedom of the press. It's the soldier, not the poet, that gives you freedom of speech. It's the soldier, not the campus organizer, that allows you to demonstrate. It's the soldier who salutes the flag, serves the flag, whose coffin is draped with the flag, that allows the protester to burn the flag. Shame! Shame!" "Lord, hold our troops in Your loving hands. Protect them as they protect us. Bless them and their families for

the selfless acts of heroism they perform for us in our time of need. Press close to them the hope of just coming home safe."

Please join me in looking forward to a new year – a new year for us to continue to grow as a Post and a new year to grow in our support for the veterans and active duty personnel.

Ron Karr
Commander
Savoy Post 1492



It's About Time . . . And Day

When we formed Post 1492 early last year, we tried to schedule our monthly meetings at a time that would be most convenient for the majority of our members. We eventually settled on the second Thursday of each month, starting at 6:30 PM.

In order to provide a more convenient location, we moved our meetings to the Old Orchard Lanes on

North Dunlap in Savoy a few months ago, but our attendance has not improved much since then.

We discussed this issue at our last meeting and someone suggested that perhaps Thursdays might not be the best night for some members. We haven't addressed this issue for a while, so this is probably a good time to do that.

Our meetings generally last no more than an hour, so you don't have to set aside an entire evening for them.

What would be your best time and day for meetings? Please give it some thought and we'll talk about it at the next meeting. If you're unable to attend that meeting, give one of the Post officers a call or drop me an email:
dhwiggins@comcast.net



BIOGRAPHICAL QUESTIONNAIRE

Please include a photograph, either current or in uniform. Use these questions as a starting point and add anything that will help us get to know you better. I may not be able to include every detail in the newsletter, but I'll certainly do my best to accommodate whatever you'd like to share with the rest of us.

Name:	
Place of birth:	
High school (Grad?):	
College (Grad? Major?):	
Branch of service:	
Year enlisted/commissioned:	
Year separated/retired:	
Highest grade held:	
Military job title (MOS/AFSC/Rate):	
Where were you stationed?	
Medals/Awards received:	
Civilian job(s) after service:	
Fully retired? When?	
Current city of residence:	
Name of spouse and number of kids and grandkids (if applica- ble):	
Hobbies and activities that you enjoy doing:	
Any additional comments:	

**Savoy American Legion Post
1492**

P.O. Box 471
Savoy, Illinois 61874
<http://legionpost1492.org>
E-mail admin@legionpost1492.org



Savoy American Legion Post 1492 meets on the second Thursday of each month at 6:30 PM, unless otherwise posted. Meetings are presently being held at the Old Orchard Lanes, 901 North Dunlap Avenue in Savoy. To get to our meeting room, enter the lounge near the front cash register and proceed to the room to your right. Meetings generally last no more than an hour, leaving plenty of time to meet and greet other military veterans. We look forward to seeing you at our next meeting!

We thank these fine businesses for their support of our post.



The Real Estate Center of IL, LLC
KELLER WILLIAMS
REALTY

Ron Karr
REALTOR®, ePRO®
Cell: 217-898-8358
Fax: 217-356-8116
rkarr@ameritech.net
www.karrsellshouses.com
121 S. Neil Street • Champaign, IL 61820



We are very grateful to the management of Old Orchard Lanes, 901 North Dunlap Avenue in Savoy for allowing us to hold our

monthly meetings at their facility.

In addition to bowling lanes, they have a pro shop, an excellent snack bar and a relaxing lounge where you can watch your favorite teams on their big screen plasma televisions.

CATHY HALL & ASSOCIATES
Insurance
COMPLETE INSURANCE SERVICE
711 S. NEIL ST. CHAMPAIGN, IL 61820-5240

217/ 352-8833 OFFICE
217/ 352-9265 FAX
217/ 493-2645 CELL


JANET HALL

Proud to support the
American Legion Post 1492

Busey

Busey Bank® • (217)365-4500
Busey Wealth Management • (217)365-4800

FDIC
busey.com



Kenneth C. Sensenbrenner, DMD
Nikkole B. Patterson, DDS
3101 Village Office Place
Champaign, IL 61822
217-352-4646
www.champaigndentaloffice.com

MYLER
Automotive
SINCE 1977

American & Imports

**COMPLETE
AUTO REPAIR**

217-359-0798

1212 Parkland Ct
Champaign

- All Repairs And Maintenance
- A/C - Heating
- Charging System
- Suspension
- Tune Ups

Serving Champaign
Urbana Since 1977

www.mylerautomotive.com

Email:
mylerauto@sbcglobal.net

**Courtesy
Rides**



AAA
Approved
Service Facility