



American Legion

POST 305 BUGLE

December 2008

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COMMANDER'S CORNER

November was a very busy month because of Veterans' Day. On the 7th I went to a breakfast at Yeager Elementary. After breakfast, the children put on a patriotic program that was a pleasure to watch. It rained on Tuesday, Nov. 11th, but the Pass-in-Review by the JROTC students was held in The Woodlands H.S. gym instead. A well-done tribute to all the veterans present, many of whom were from Post 305. On November 13, many of us from the Post attended the Rotary Club's monthly luncheon. It was a salute to veterans. Every veteran present received a delightful door prize and a good lunch. Then on the 15th of November, the Auxiliary had their fall Craft Fair, and members of the Post were on hand to help out. The picture below shows the Auxiliary's booth where they sold crafts made by the members. In the booth at the front of the auto are **Mary Lu Suhr**, **Mary Bolin**, and **Rosalie Fryer** and at the rear of the auto, **Everett Ison**.



The Auxiliary members just had time to recover from the Craft Fair, and it was time for the monthly meeting, and the annual turkey dinner after the meeting. All went very well, and everyone had a good meal and a good time. A big hug and thanks to the Auxiliary members who prepared the meal.

The month of December should be a little less hectic. Besides the meeting, the only thing I have on the calendar is the Tillman's Troop Event on December 13. That will be at Northwest Forest Conference Center at 12715 Telege Road, Cypress, TX at 5 p.m. If you would like to volunteer to be a host, contact **Paula Ison** at (281) 298-9524.

I hope everyone had a super Thanksgiving and that you have a Merry Christmas and a Happy New Year.

Remember to say a prayer for our comrades who are not fortunate enough to be with their families over the holidays.

Jim Bolin
For God and Country

MEETING HIGHLIGHTS

We had several new members sign up at the meeting. Welcome Bob Dealey (WWII Vet.), Brad Trefz, and Drew Scott next time you see them at a meeting. Brad and Drew are members of the Lonestar Student Veterans Assoc. and are involved in attempting to get the academic part of the Lonestar College to recognize military training for academic credit.

First Vice Commander **Everett Ison** reported that we have 307 paid members for 2008-2009. We need 413, so we are at 74%. He also distributed information about the awards that can be earned by recruiting and renewing members. That information is contained on the Department web site txlegion.org. We also need several members to renew for 2007-2008 in order to reach 105% of our goal and continue our string of "Hall of Fame" awards. If you are one of those who has not renewed, or you know of someone who has not renewed, please take the appropriate action now. If you are unsure of your status, contact **Pickens Jones** 281-367-7631.

We approved a motion to donate \$140.32 to share the proceeds of our rummage sale with the Auxiliary for their invaluable help.

We also approved a motion to spend \$150 to buy items for the "New Members Information Packets".

The Ex. Committee appointed **Dayton Denton** and **Mickey Fussell** as a committee to coordinate with the U.S. VETS Program and to determine how best we might support them in their efforts to help homeless veterans.

Everett Ison donated a computer hard drive to the Post to be used to store historical Post information. The Adjutant is in charge of the hard drive and the information to be entered.

The following up-coming events were announced:

District Oratorical Contest – Willis Post 618 on Jan. 17 at 1 p.m.

Mid-Winter Conference in Austin at the Omni on Jan. 23 to 25. Advanced registration fee \$10, to be sent in prior to Jan. 1, 2009.

VETERANS ADVOCATE

IMPORTANT	PHONE	NUMBERS
Houston VA Regional Center		1-713-383-7842
Montgomery County Veterans Service Office		1-936-539-7842
Your Legislators (Toll Free)		1-877-762-876, 1-888-762-6780

Veterans with conventional home loans now have new options for refinancing to a Department of Veterans Affairs (VA) guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008, which the President signed into law on Oct 10, 2008.

VA has never guaranteed sub prime loans. However, as a result of the new law, VA can now help many more veterans who currently have sub prime loans. The new law makes changes to VA's home loan refinancing program. Veterans who wish to refinance their sub prime or conventional mortgage may now do so for up to 100 percent of the value of the property. These types of loans were previously limited to 90 percent of the value.

Additionally, Congress raised VA's maximum loan amount for these types of refinancing loans. Previously, these refinancing loans were capped at \$144,000. With the new legislation, such loans may be made up to \$729,750 depending on where the property is located. Increasing the loan-to-value ratio and raising the maximum loan amount will allow more qualified veterans to refinance through VA, allowing for savings on interest costs or even potentially avoiding foreclosure.

Originally set to expire at the end of November 2008, VA's authority to guaranty Adjustable Rate Mortgages (ARMs) and

Hybrid ARMs was also extended under this new law through September 30, 2012. Unlike conventional loans, VA limits interest rate increases on ARMs and hybrid ARMs loans from year to year, as well as over the life of the loans.

For more information, or to obtain help from a VA Loan Specialist, veterans may call VA at 1-877-827-3702 or visit www.homeloans.va.gov.

AUXILIARY NEWS

For Veteran’s Day, the Auxiliary made up cookie trays and delivered them to the Forum, Harvestwood, and Copperwood. Davis Elementary School made the cookies. Also, some members attended the Veteran’s Day Ceremony at the Woodlands High School gymnasium.

On Nov. 8th, we distributed Poppies at the Kroger’s Store in Cochran’s Crossing. We received \$1000 in donations that will be used for VA&R.

November 15th was the Auxiliary’s Craft Fair held at Walmart on Rayford Road, in their parking lot. The picture below shows one end of the fair with the Auxiliary’s booth to the left of the crossing sign.



Many of the Post’s members helped with the set-up and takedown. It was a cold windy

day, but everyone seemed to enjoy the different craft booths that were there.

We had a guest speaker for our November meeting. Karen Gould from PANC spoke to us about their mission of helping pregnant women. After the meeting, the Auxiliary members served a wonderful Thanksgiving meal for the Post and Auxiliary members. All had a good time.

At the meeting, we awarded **Cheryl Phillips** a new member pin, and **Jackie Ross** and **Jennifer Le** five- year pins. We donated \$150 to our Holiday Family so they could purchase towels, blankets, etc. to replace those lost when their mobile home was destroyed by hurricane Ike.

I hope everyone had a happy Thanksgiving. Our next meeting is December 15th where we will serve party snacks afterwards.

Mary Bolin
Unit President

POST’S POLICY

Three raps of the gavel are a signal to rise (at attention), and one rap of the gavel signals that all members should be seated.

ANNOUNCEMENTS

Future issues of the Bugle will be distributed only by email, except for the May issue, due to lack of funds. The May issue, announcing the elections in May, will be sent to the entire mailing list. If you know anyone who gets the Bugle by mail and not by email, please share this information.

Post Activities

Day	Date	Activity	Location
Mon.	Dec. 15	Ex Meeting	Office
Thur.	Dec. 18	Membs. Meet.	Rayford Rd
Mon.	Jan. 12	Ex. Meeting	Office
Thur.	Jan 15	Membs. Meet.	Rayford Rd
Thur.	Jan. 15	Chili Cook-Off	Rayford Rd
Sat.	Jan 17	Oratorical Cont.	Willis Post 618
	Jan 23-25	Mid-Winter Conf	Austin Omni

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