

# CADENCE



**B COMPANY  
4TH INF.  
U.S.M.C.R.**

Marching off to war  
Superior Street 1950

**THE  
OFFICIAL** **FREE GUIDE**  
**FOR OUR TWIN PORTS VETS!**

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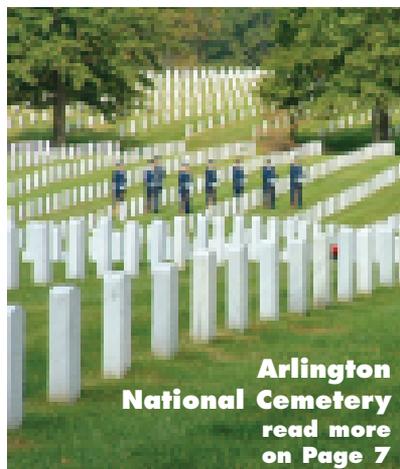
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**Arlington National Cemetery**  
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Dwight Nelson

"Thank You", from Carol Lilyquist and myself, to all of you that stopped by the Cadence booth at the Senior Expo at the D.E.C.C. on the 16th of October.

Your kind words and encouragements were very welcome during that hectic day. I think I am finally starting to understand the effect that this magazine is making in the veteran community in this area and how wide an area the distribution of Cadence has encompassed. We went through three cases of the magazine and we have several pages of people signing up at the event to be put on the mailing list to receive Cadence.

I thought that I just had a good idea on how to save the Posts money and at the same time let everyone have the information that is out there for the benefit of the veterans and their families. In January when I started to put my plan together, there were six veteran organizations in Duluth that I was trying to sell on this idea. And at some of those meet-



ings there was quite a bit of resistance to my proposal and I was ready to say that maybe it wasn't such a great idea after all, and that none of the associations were willing to work with any of others.

By the time the first issue came out on the 4th of July, we had twelve contributors, in last month's issue we had increased to twenty-two, and now with this printing we have grown to twenty-eight contributors. I have to admit that I am astonished by the speed that we experienced in our growth.

I am still getting calls from other veteran organizations in the area to expand beyond this territory that we are at today. With this edition we welcome the US Submarine Veterans, the Patriot Guard, and the Lakeview Post 342 of the American Legion to our assemblage of contributors.

I feel very fortunate to be working with some of the best people that the veteran community has to offer.

That is one of the greatest benefits that comes from membership and participation in our organizations; meeting and building friendships, laughing and reveling in the good times, and holding close and sharing the agony when tragedy strikes. The camaraderie of sharing the good times, the

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partnership of working through the difficult times, and the brotherhood of having a shoulder to hang on to when fate has decided that part of your world should collapse around you; that is the reason that so many of us stick it out and keep plugging away.

I want to thank all of you for allowing me this opportunity to serve you. I want to thank some of you for sharing your lives and the good times with me. And I want to thank a few of you for being there for me when I needed to be lifted up and for permitting me to be a brace for you when you were the one in need. That is what we do for each other and the mystery of it all is that we do it for the veterans we have never met.

We do it for their families. We do it because we can, because when we work together we are able to accomplish any goal. Look around at the successes that veterans have achieved when they worked together for the good of all. Just recently; the Vets Center, the Superior Vets Clinic, Veterans Memorial Hall, MACV Duluth - all successes. We have triumphed because we did it ourselves and didn't expect someone else to do it for us. There are going to be many new veterans marching up the hill to us. Let's lead them in the right direction.

I hope that I will be seeing many of you at the Veterans Day March again this year. It is going to feel a bit odd for me this year as I will be reporting on the events of the day and photographing as much as I can. There are several contact names and numbers in the magazine if you have any questions. This has turned out to be a very powerful experience for many veterans and I highly recommend that we all should participate if it is possible.

A great social event each and every Friday night is down at the Duprey - Alexander V.F.W. Post 137 - the Karaoke program that is put on by Uncle Rico and his trusty sidekick The Deacon. Starting at 8 p.m., there is music for every occasion and every generation. Uncle Rico is sure to please each and every one of you with his music and amusing anecdotes.

If you are reading this but you still don't receive a copy in the mail please give me a call if you are a member of any of the participating veteran organizations. If you would like to start receiving Cadence, all it takes is a membership in one of the veteran organizations or their auxiliaries and it will be sent directly to your home. For the non-members who are receiving Cadence, the mailings will continue for a short time and then it will cease without a membership. If you have any questions on the qualifications or which organization is available to you give me a call and I can get you started.

Read Cadence online at:  
**nvva.com**

**CADENCE**

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LETTERS TO THE EDITOR

Hi Deac,

I can't tell you how much I enjoy reading the Cadence down here in Arizona. It's kind of like a life line for me to follow what's going on up there. The problem is the same up there as it is here, and every where. All I can say for sure, is if we want to attract the younger members, we have to have what they want and need. They don't smoke, play darts, or play cards. They are young, and have families, so we need to change some of our ways to make them feel more wanted by today's members. You and I both know this won't be easy, but if we don't do this we won't be anything as an organization 10 years from now. Any how, I just wanted to thank you for the newspaper, and thank you for what you do for our veterans.

Frank V. Page

V.F.W. National Council  
of Administration Apache JCT. Arizona

Dwight,

Thanks for the good placement of my ad and for publishing Fallen Leaves. You are a man of your word and I thank you. My sincere wishes for continued success. I am putting out the word for advertizers and I have a couple of good prospects for you...I'll send them your way.

Bill Kron

You have a fantastic picture of my son, Jeffrey Shand, in his Sea Cadet whites in the Cadence (September Issue) in the Airshow spread.



Thanks so much for your positive coverage of veterans and military events! The men and women in uniform who have served and who are serving our country deserve a little good publicity!

Sincerely,

Christena Shand

Deac,

Your story on our flotilla was probably the best laid out piece of newspaper art I've seen in my 21 years of media work working for two TV stations and writing for 15 Northland papers! Thank you!!

Sincerely, Dave Anderson

COAST  
GUARD  
AUXILIARY

FLOTILLA 8-4



Operational Season  
May Be Winding  
Down For USCG  
AUX Flotilla 8-4  
But Educational  
Season Soon to Begin

With the "hard water" season rapidly approaching, U.S. Coast Guard Auxiliary Flotilla 8-4 is seeing its outdoor operations tapering off for the season. That doesn't mean Twin Ports Auxiliarists will get the winter off, though. Now indoor education can begin including courses in communications, navigation and weather.

2008's outdoor season was a successful one. The biggest missions of the year involved the annual Vessel Safety Check day at Barker's Island, the safety patrol for the Two Harbors Kayak Festival, Independence Day security zone maintenance and escort duty for the tall ships of the Maritime Heritage Festival in Duluth.

The latter mission required assistance from other AUX flotillas from Division 8. USCG AUX Division 8 stretches from the Red River Valley to the Upper Peninsula of Michigan. It is part of the 9th Coast Guard District - Central Region which covers a big chunk of the Great Lakes.

Membership in the unpaid volunteer Coast Guard Auxiliary is open to all law abiding citizens from ages 17 to 117! Flotilla 8-4 of the Twin Ports is made up of boating enthusiasts, those looking for a local way to serve America and veterans of all uniformed services from the armed forces to the merchant marine to the NOAA Corps. Flotilla Commander Dave Anderson, Vice Flotilla Commander Craig Lewis, the staff officers, coxswains and crew of 8-4 invite you to check us out at [www.uscgaulduluth.blogspot.com](http://www.uscgaulduluth.blogspot.com)

On a final note in this issue of "Cadence", we pay tribute to our shipmate Adam Ostapenko who was killed in a plane crash in the autumn of 2007. He is the son of General and Mrs. Nick Ostapenko and the brother of fellow Auxiliarist Andrew Ostapenko who is now serving as a NOAA Corps officer aboard a NOAA research ship. We will always miss Adam.

Dave Anderson, C.O.

# DISABLED AMERICAN VETERANS



Gilbert Nordmann Chapter 6 ★ PO Box 16142 ★ Duluth, MN 55816-0142

## Building Better Lives for America's Disabled Veterans



DAV Officers

### Senior Chapter Officers 07/08

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**Chapter Email:** .....davduluthmn@gmail.com

### WE WISH TO THANK OUR VICE COMMANDER,

Adam Pearson-Klein for his service to the Duluth Chapter of the DAV. Adam, due to health reasons, felt he could not continue performing the duties of his office to the highest degree, submitted his resignation which was reluctantly accepted. We wish him well and a speedy recovery.

### Welcome New Members

James D. Brown      Samuel Stuart  
Daniel J Erickson      Fred W. Doering  
Guilford S Lewis      Sherry Rodriguez  
Kimberly (Liz) Hammer

### The United States Marine Corps, founded in 1775, celebrates its birthday

This month on November 10. Tell a Marine Happy Birthday and thank them for their service to our country. Their motto of Semper Fidelis, Always Faithful tells it all...

### Veterans Day, 1954 - A special Tribute to All Veterans

"...Let us solemnly remember the sacrifices of all those who fought so valiantly, on the seas, in the air, and on foreign shores, to preserve our heritage of freedom, and let us reconsecrate ourselves to the task of promoting an enduring peace so that their efforts shall not have been in vain." President Eisenhower

Please remember to thank a Veteran for their service to our Country and remind them there are those who are proud to know them and are sincerely grateful for their sacrifice.

MN DAV

**During this season of Thanksgiving,**  
*the Disabled American Veterans of Duluth, Chapter 6,  
wish to thank the many people and companies who helped us this past year.*

A large number of people offered their support in so many ways to help our chapter have a very successful year. The wonderful DAV Auxiliary officers and its members, Internal volunteers and their spouses, members of other service organizations plus their auxiliary members, businesses such as The Miner family along with the Super One employees, the Management and Staff of Sam's Club, Curtis Oil, the West Duluth Kmart, West American

Legion Post 71, Duluth Heights BP with their neighboring Sammy's Pizza, people with clothing donations and those supporting us with financial contributions plus so many others. I apologize if I have missed someone. We can never forget your generosity, your acts of kindness, and wish to pass on our heartfelt gratitude and thanks to the many people who decided to help. Your generosity will never be forgotten.

## Auxiliary News

Our Auxiliary partnered with members of our Chapter in September to assist some Veterans from the Silver Bay Home. The gentlemen were in Superior to tour the Bong Museum and have lunch at the Superior Perkins. Those of us who accompanied them enjoyed our time and conversations with them. Our Auxiliary members are always looking for more ways to help and assist our Disabled Veterans. We'd love to see you at our meetings and listen to your ideas.

I'd like to share a little background information with you on the organization of the DAVA. The DAVA was founded in 1922, by some women related to Disabled Veterans. These women started meeting together to find ways to defend veteran families and others from deteriorating veteran benefits and help protect those veterans less fortunate than themselves. When you join the DAVA, your membership strengthens the DAV Auxiliary in its battle to continue these goals. Help us to keep our nation mindful of the needs of our veterans by joining the DAV Auxiliary. If you cannot attend meetings, you can help through community service, writing letters to Congress, and many other ways. Membership goes from July to June and is \$25.00 of which \$15.00 goes to National to help the Veterans and \$10.00 is kept locally to assist us in helping the veterans. Seniors 80 years and older receive a complimentary membership. You may also join with a life membership.

### Who may join?

Any spouse, surviving spouses, parents, siblings, children, grand parents, grandchildren of vets that were disabled or died in military services.



### IS ACTIVE AND IS GROWING

One day pickups scheduled for November 13th & December 4th

**A special thank you to the many who donated their clothing and to all our volunteers helping in collections and deliveries.**

Dan and Holly Erickson delivered over one ton of clothing in October to the DAV Cities collection point. This effort brought over \$400 to our local chapter. Dollars that go directly to helping local Disabled American Veterans. This accomplishment was made possible, by the combined efforts of so many people; those who took the time to bag and deliver their donated clothing, the great members of American Legion Post 71 in West Duluth who graciously allowed us to use their area as a collection point, a special thank you to Curtis Oil, plus all the wonderful people who donated their time and hard work. People coming together for a common cause to help fellow Veterans.

The November clothing drive is being held the Second (13th) Thursday of November at the American Legion, Post 71 in West Duluth between 3 p.m. and 5 p.m. Please continue to bring your bagged clothing to us. The DAV is able to sell the donated clothing by the pound, raising money to help out local Disabled Veterans! Volunteers are still urgently needed to help collect and pack items.

Please contact:  
Holly at 715-392-0447



## Donor Connection PROGRAM

Last year, the Minnesota State Disabled American Veterans provided over \$400,000 worth of handicapped equipment to fellow handicapped Veterans of all service Organizations.

This feat was accomplished by the generosity of fellow veterans and their families who wished to have the handicapped equipment, which had served its purpose for them, passed along to help aid fellow Veterans.

If you have a donation, please contact the DAV at [dean@davmn.org](mailto:dean@davmn.org) or contact one of the Duluth Officers. Describe the equipment; its condition, where it is located, and the DAV will help locate veterans who have a need.

If you have a need for equipment, contact your local County Veterans Service Officer or one on the Duluth Chapter Officers.

## Why join the DAV?

One of our DAV members answers, "If you're a disabled veteran placing a claim with the Veterans Administration and not a member of the DAV, well then, it's like going to your own trial without an attorney."

Join the DAV and ask them to represent and guide you through your VA claims process. An amazing 89% of Minnesota claims are approved.

If you are thinking about joining the DAV or have questions, please contact Jerry Uecker 218-391-8800, or Joe Behl, 218-722-7692. They can help you fill out your application and explain the benefits of the DAV.

Joe can also help you arrange transportation to our monthly meetings. You can also email us at [davduluthmn@gmail.com](mailto:davduluthmn@gmail.com)

## Please Come to our MEETINGS:

We meet on the 3rd Wednesday of each month, except January, in the Ruth Maney Room, at the Duluth Depot

506 West Michigan Street 6:30 p.m.

Contact any officer with items you would like to see addressed at the meeting.

## National Disabled American VETERANS NEWS

National Commander, Raymond E. Dempsey, who was unanimously elected to lead the DAV at the 87th National Convention, calls on the membership to ensure that "no veteran is left behind" as we continue to fulfill our mission of service and hope.

Tammy Duckworth, an Iraqi war veteran who lost both legs when a rocket-propelled grenade struck her helicopter, is the DAV's Outstanding Disabled Veteran of the year

Chaplain Dr. Charles W. Edwards, reminds us to reflect upon those less fortunate than ourselves and to concentrate on helping and supporting others. From a story of an ancient monarch, he reads the words of a future king who learned to place others before him. The future king is asked the question, "However, did you do it, carry your heavy burden? He replied thoughtfully, "I suppose when I helped others carry their burdens, I found the strength to carry my own". Good words to remember and to attempt to live by.

## PLEASE JOIN THE Disabled American Veterans (DAV)

# PARADES

Contact Jerry Uecker at 218-391-8800, James Vandenhevel at 218-393-7341

## Veterans Day Parade November 11th

• Parade begins at 9:00 a.m. at the Old Armory on London Road. Vehicles are available for those with limited mobility. Bus at end of parade and City ceremonies will return you to Armory at approximately noon. MN state attorney General will also speak at City ceremonies highlighting "Vote in Memory of a Veteran"

## Christmas City of the North November 21st

• Parade begins at 6:15 p.m. at 59th Ave West next to Library



## Purple Heart Recipients

If you have received a Purple Heart and would like to join the Disabled American Veterans, the MN State DAV will pay the initial \$40.00 of your life membership. For details please contact Senior Vice Commander Jerry Uecker at 218-391-8800.



## IRS Stimulus Check

If you have not received your IRS Stimulus Check for which you have already applied, then assume something is incorrect with your application. You must act this month. If you wait until December it will be too late. Please contact Jerry Uecker at 218-391-8800



# CADENCE

The Official FREE GUIDE for our Twin Ports VETS

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**218-213-5544**



# AMERICAN LEGION POST 324

P.O. Box 3166  
Duluth, MN 55803-3166

Post Officers:  
Alan Sherer, Commander (218)728-4541  
Dan Smestad, Adjutant (218)525-3669

We are joining several Veterans groups in the Duluth Area who are receiving the Cadence paper. Our membership will receive Cadence monthly. If you do not want to receive this outstanding paper let me know.

Dan Smestad 218-525-3669

## U.S. Navy Vessel, Called **FREEDOM**



Freedom arrived in Duluth at 12:30 on a rainy Sunday, October 26, 2008

This is The U.S.S Freedom. This stealthy ship that can travel at more than 50MPH which is faster than most torpedos' or any ship while as long as a football field. It is armed with a super high velocity 57mm radar

guided gun that fire preprogrammed shells that explode in air-burst or direct penetration mode. Once the 6lb round explodes with its super high explosive it then showers the area with thousands of tungsten steel mini balls. The gun fires at more than 200 rounds a minute and a 30 second burst across the superstructure of even the largest ships would destroy radar, crewman and other ship systems rendering the opposing ship dead in the water. The gun has a range of more than 9 miles. The Freedom also has a wide range of other classified systems such as surface to air missile's, torpedo's and maybe even laser based weapons. The ship will not have to operate with radar which would give away its position but with a data-link with its own look-down radar satellite

The U.S.S freedom then speeds off away from the target undetected. It would then launch 2 robotic UAV mini-helicopter's each armed with Thermo baric missiles that would target the water line of the ship thus sinking it.

The U.S.S Freedom will be the most deadly combat ship in the world that is designed to operate in the Persian Gulf. Its main mission will be the destruction of Iranian fast gun boats and small frigates.



# CADENCE

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Great Way to Advertise  
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information!

**218-213-5544**



I am trying to locate a  
**Violet Treckle**

She was in the

**WAC Band at Fort Lee**

in the late 40's early 50 's.

**She went to Denfeld.**

If you are Violet or know of her ,please

give me a call at

**727-5740**

or e-mail me at

**KCCamps@aol.com**

Thank you - Kathy Camps



# NORTHLAND

# VIETNAM VETERANS' ASSOCIATION



Kathy Camps  
President

Meetings 4th Monday of the month at 6pm • 101 West 2nd Street

## BOARD OF DIRECTORS

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## Attention to Orders

Durbin M. Keeney

Ever make a promise that was always in the back of your mind and for one reason or another you just have not gotten around to keeping it? At one time we made the promise to take our children to Washington, D.C. and at the time we simply could not afford it. Time passed and they grew up and developed busy lives of their own. The trip to D.C. never happened.

Last January, on the night of my mother's funeral, we were all together having dinner at Outback, and all our children were with us. Our son just casually said, "Dad, when are you going to take us to Washington, D.C.?" Without a moment's thought I said, "the last Sunday in September." O.K? Well, we did! On September 28th Durb & Lisa, Betty, and Diane and I met our Texan kids, Deanna and Bryan, in Arlington to began our time in D.C.

First we went to Arlington National Cemetery where we saw the changing of the guard at the Tomb of the Unknown Soldier. I always feel visiting such a place is a good way to understand that our freedoms come with a price. There are currently 320,000 men and women buried there and the Arlington will, most likely, be filled in the next



twenty years. That is why the creation of a Veterans Cemetery in our area is so important. Our tour of Arlington was not without problems. I stepped off a curb the wrong way and hurt my right knee, and I limped around the rest of the vacation.

I did spend an hour and forty-five minutes with Tim Sullivan of Senator Klobuchar's staff talking about veteran's issues. Here is some of what we covered:

• Records from the Military to the VA take forever to get. Most soldiers do not know that they can request all their military records (both service and medical) when they separate. Because they don't have them in hand it takes months to get those records to the V.A. This hampers proper and time-

ly medical care, and if there is a claim into the V.A. it could be denied for lack of evidence to support the claim. We have clients that are released from the military with a 20% disability. Then it becomes a VA issue and often their hands are tied. Our veterans deserve better. I asked Tim, "Could you live with a family on \$230.00 a month and have TBI, PTSD and other health issues?" That is exactly how we are asking many of our current veterans to live.

• We talked about the Guard and Reserve being able to get V.A. medical care for up to five years after returning from a combat zone. We know that today about 35 to 40% of all returnees take advantage of this benefit. We also know that many of the issues, both physical and mental, do not show up for years. It took thirty years for the V.A. to recognize and treat those of veterans from Vietnam for Hep "C", and Agent Orange issues. We know that today we are doing better on mental health, but historically PTSD often does not manifest itself until twelve to sixteen years after the event. By then it is too late for these veterans, because they would not qualify for benefits or other support. We need to open it up to all those who have served in combat to eligible for VA medical assistance with no time limit. We owe proper care to those who have paid the price for our freedom.

• One very disturbing issue that had come to my attention is that our military hospitals in the D.C. area were very supportive of bringing family members for their first trip to be with their wounded soldier, but they did not make that same offer to those in mental health units. If you are suffering from TBI or PTSD the same respect is not given to those families.

• I affirmed support for Senator Klobuchar's idea of making the Commander of the National Guard a member of the Joint Chiefs of Staff. Every since the end of the Cold War active duty military have been supplemented with Guard units. No one anticipated these long and repeated commitments by the Guard. Our own 148th is redeploying for the third time back to the sand box. 52% of the boots on the grounds are members of the National Guard. They must to have a place at the table.

We talked about much more and we will continue to work to make the lives of those that serve us better.

The last night we visited the Wall. Remember in the movie "Saving Private Ryan" when he and his



family visited the cemetery in Normandy? It would be presumptuous of me to draw such a parallel. But there was a certain relationship. I have been to the Wall many times and it has evoked many emotions, but this time was different.

I sat near the three soldiers on a park bench for a while when most of my family went up to visit Abe. I could not do the steps so there I sat and observed. I listened as an evening tour came by. I saw jaguars along the paths in the area. As I



sat there in the quiet of the night I could see most of the wall.

I cannot relate to you, in words, what I was feeling at that moment. I never felt closer to those brothers and sisters on that Wall. That simple black garnet wall with the names of over 58,000 young Americans who gave their lives for freedom means I will not debate you, or any one, on the futility of war.

If you have ever been in one you have the right to talk to me about those on that Wall. It is sacred ground just like our Memorial is here on the Lakewalk. I was for a short time alone with my thoughts and emotions, and then the family arrived. It was a night that I will not forget.

We returned home tired and pleased. It might have been one of those "bucket list" things to do, but Diane and I were grateful to spend this very special time with our adult children. We have raised good kids and we are proud of all of them. They are all different and each one brings different strengths to the table and for that I am truly grateful that we did keep that promise.

On this Veteran's Day come joint us at the Parade, or the ceremony. But whatever you do, thank those who have served us. They have made us free, and they are keeping us free. Also, remember to vote! Keep in mind that you are not only electing the President, but the Commander and Chief. May God Bless America and those who are serving us today. Pray for them and their families.



Aside from grants, we need to raise \$144,527 locally from non-governmental entities in the community. We need to demonstrate local support for our veterans. To date, we have raised approximately \$25,000.00. This is wonderful, but we have a short timeline. If we obtain the funds from all other grant providers, we would need to have local funds raised by January of 2009. There will be more to come.

Again this year, November 16-22 is "National Hunger and Homeless Week." We have, over the years, demonstrated the need for assistance by putting 4,100 small construction flags at Bayfront Park to show how many homeless or at-risk veterans there are in Minnesota in a year. We have done this in the form of an American Flag, a home, and last year we had the number 624, signifying the number of homeless veterans on any given night, taken from the Wilder Study.

This year we are simply putting our organization's

HERE IS THE REST OF THE STORY...

These men, including Chuck, were the ones who posted the 'first' flag up the hill. This was the first American Flag that flew over Japanese soil in WWII. Chuck, among others from that day, was lost in history for many years. Chuck fought for most of his life to get the truth out without diminishing the bravery of anyone who fought and died on Iwo Jima.

I was very privileged to have known Chuck (pictured here with my wife and myself at a MACV dinner). He loved the work of MACV and was a good friend of ours. Shortly before he died he signed this print of those who originally carried the flag. This print was made available to us through an Elks Lodge that also believes in our mission. We are offering this print at auction this month beginning with National Hunger and Homeless Week. Look for details in the local media on how you can own this piece of history.

Finally, if you would like to donate to help us meet the needs of our fellow veterans during National Hunger and Homeless Week, please send your tax-deductible donations to MACV at 101 West Second Street, Suite 102, Duluth, MN 55802. If you would like to

donate to the Duluth Veterans' Place, simply make that notation on your check.

Many of you have asked, "how is the Duluth Veterans' Place building project coming along?"

If you are not aware of Duluth Veterans Place, it is comprised of the rehab of two buildings located at 5201 and 5209 Ramsey Street. The 5201 location will become 11 permanent housing units and one handicapped transitional housing unit. 5209 will have four transitional housing units, MACV-Duluth's offices and a training area, all for veterans.

This project alone will meet eleven of the sixteen permanent housing units needed for veterans identified in the St. Louis County's "Ten-Year Plan to End Homelessness." More importantly, it will restore our transitional housing program that has been so successful in restoring homeless veterans to independent living situations: a critical part of our work.

I have learned that this endeavor is a process more than a project. This process is time consuming, with a myriad of meetings, grant applications, and so much more. To some we are moving at lightning speed and to others we cannot move fast enough.

We have a dedicated core working group led by our key partner, the Northern Communities Land Trust. We could not have not gotten to this point without the help of LISC, Corporation for Supportive Housing, the City of Duluth Community Development office, SVCN-DA, St. Louis County and so many more who support what we are trying to accomplish.

We have two big grants that we are waiting to hear back on that will determine how fast we can move forward toward our goal of being in place by next fall. We should be making announcements on these grants by the time you read this article. If we receive both of them, it would mean that we have close to \$1,980,000 in hand, leaving a little over \$520,000 to be raised to complete the project.



name, "MACV." We need people to recognize that resources exist to assist these veterans, resources like those we provide. Last year MACV-Duluth worked with 169 veterans and this year by the end of September we have worked with over 316 veterans. The need is almost overwhelming and we have just entered the heating season. We need your help!

To help with this year's fundraiser we have a signed print by Chuck Lindberg. Chuck was a Minnesota member of Easy Company of Marines who received the Silver Star before being wounded at Iwo Jima. He was one of the first men who carried the original flag up Mount Suribachi. This is not the flag in the image made famous by the nationally promoted photo, which led to the statue that has become the Marine Monument near Arlington National Cemetery.



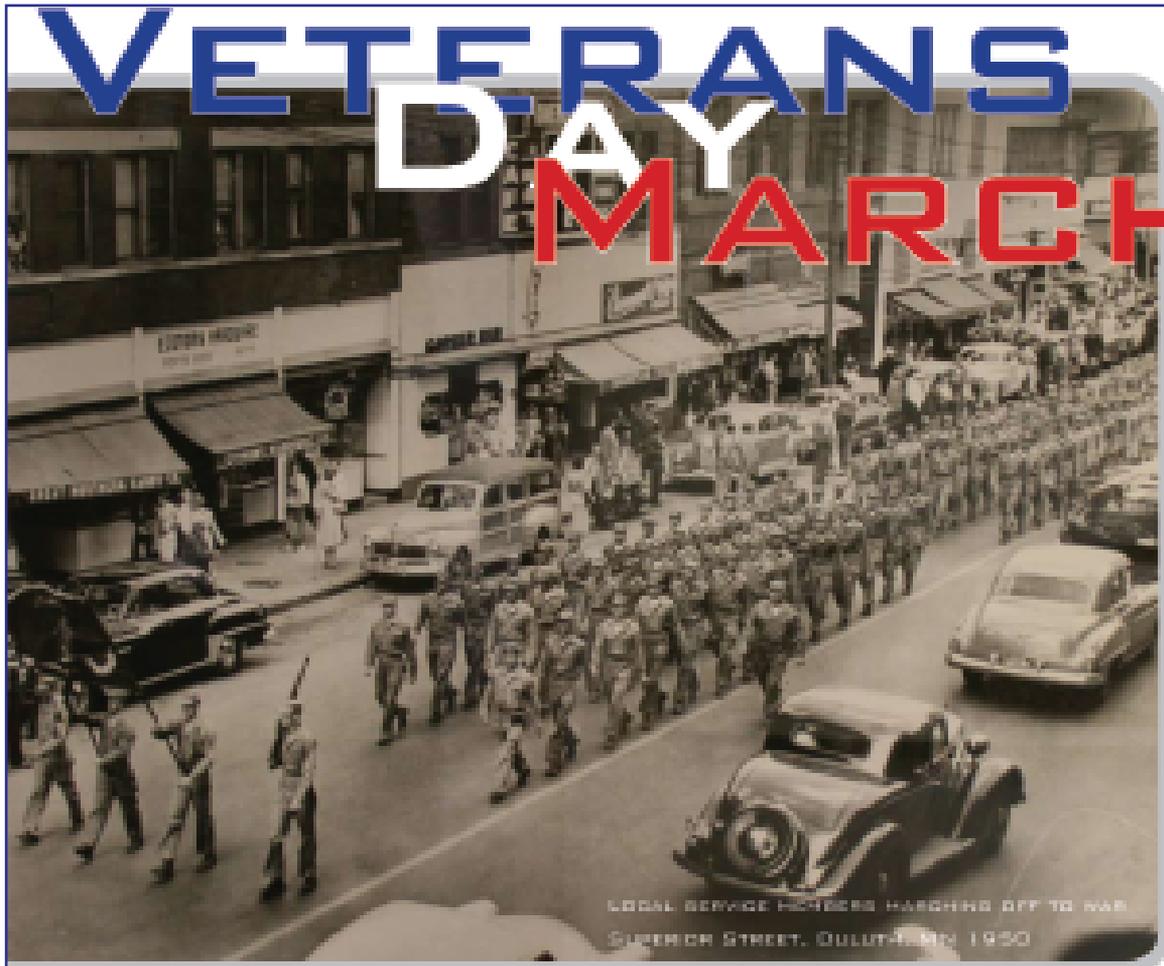
Durbin Keeney, Chuck Lindberg, Diane Keeney



# VETERANS' MEMORIAL HALL



## VETERANS DAY MARCH



**TUESDAY  
NOVEMBER 11TH, 2008**

**MARCH BEGINS 9:30 AM  
HISTORIC DULUTH ARMORY  
LONDON RD. AND 13TH AVE E.**

**MARCH ENDS 10:30 AM  
ST. LOUIS COUNTY HERITAGE & ARTS CENTER (DEPOT)**

**CITY OF DULUTH VETERANS DAY CEREMONY  
11:00 AM AT THE DEPOT**



FOR THOSE WITH LIMITED MOBILITY WE WILL HAVE RIDES AVAILABLE FOR YOU IN THE MARCH.

THERE WILL BE RIDES BACK TO THE ARMORY AFTER THE CITY OF DULUTH VETERANS DAY CEREMONY.

THIS EVENT BROUGHT TO YOU BY **NORTHLAND VETERANS SERVICE COMMITTEE**



CONTACT: DARRIN M. KEENEY • 218-722-8760 DMKEENEY@MACHV.ORG

All I can say... "Generations of Service". It's coming. Finally, after three years of work on the exhibit it's getting very close to construction. That's thanks to a series of donations, first from the Northland Vietnam Veterans Association, which contributed \$5,000 for the conceptual designs.

Then last December the Wildey H. Mitchell Family Foundation donated \$7,500 for construction supplies and in the last month we received \$7,000 from the US Steel Foundation for the construction of the home front scene. Then as part of our private donation fundraising we raised over \$6,500 and that was only among our advisory committee and board of governors.

In the next week we will send out a fundraising letter to our membership of Veterans' Memorial Hall and the St. Louis County Historical Society, hoping to bring us past our goal of raising over \$10,000 in private contributions.

With the completion of this exhibit, we will have a place people can visit to learn about our local veterans from all eras. I expect most that will visit the exhibit will learn a lot of new information and will be impressed by the impact and stories of our local veterans.

It's our goal in the exhibit to tell the story of local veterans such as Mark Hilleren. Mark served in the Global War on Terror as part of Operation Iraqi Freedom. Mark is part of the 34th Division, or "Red Bulls" and was part of the unit when they served the longest deployment of any unit in Iraq.

The Red Bulls have a long history in northeast Minnesota and during WWII they served the longest continuous combat tour of any unit in the European theatre. So during an interview with Mark, I asked if he was proud to add another longevity record to the unit, but he took it another way.

He felt that they as a unit were historically "screwed over". To me it was a reminder of how different the perspective is when it's you on the ground versus the historian looking from above. His story, artifacts, and photos will be just a few of the things to read and experience in the next exhibit.

### SAVE THIS DATE! Korean Veterans Remembrance Dinner

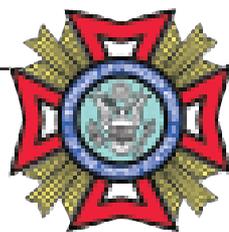
December 10th  
5 pm to 8 pm

The Dinner will be prepared by the Arrowhead Professional Chefs Association and will once again be held at the St. Louis County Heritage and Arts Center (the Depot). The Keynote speaker will be Wayne Pickett, who was a Prisoner of War for 33 months in North Korea. This event is also one of Veterans' Memorial Hall's primary fundraisers and pays for us to take care of our artifacts. So come and support the cause and also show your thanks to our local Korean veterans.

Either way, thanks to the community for its support of Veterans' Memorial Hall and I look forward to seeing many of you at the upcoming events.



# VETERANS OF FOREIGN WARS POST 6320



Post Meetings 2nd Thursday of the month are held at VFW Post 137 2024 West Superior Street at 1800 (6 PM)

## WELCOME to All Our Members,

We have been busy over the last few months cleaning the Post building. I have to thank the volunteers, especially the Auxiliary members, who have come down on the weekends to box up our possessions and haul the garbage out to the dumpster.

In the last months that we haven't been in business we have filled the dumpster five times with worthless junk and just plain trash that has been collecting in the facilities over the decades. We have found some rather humorous souvenirs and oddball knick-knacks hidden in nooks and crannies. But all in the entire place is definitely in better shape now than it has in many, many years.

### WE WILL HOLD A RUMMAGE SALE OF ARTICLES

that are no longer needed by the Post on **Sunday the 9th of November**

The sale is open to post members only from 11 a.m. to 1 p.m. and then opened to the general public from 1 p.m. to 5 p.m. There are some bar collectibles and other memorabilia that will be on the tables. Stop down and take a look and meet with some of the members of the Post. If you can come down on the Saturday before the sale, on the 8th at 10 a.m., to help with the setting up of the building it would be very much appreciated by all.

## Our next Post meeting is on the 12th of November, at 6PM, at V.F.W. Post 137

And don't forget that each and every Friday night starting at 8 p.m. a great bunch of people go down to V.F.W. Post 137 for an enjoyable evening of Karaoke with either Uncle Rico or The Deacon. And if we can't get you to do some "toe tapping" or "thigh slapping", then you better check your pulse.

Dwight Nelson, Commander

#### POST OFFICERS:

Dwight Nelson, Commander.....	624-4362	Ralph Talerico, Quartermaster .....	724-3854
Denise Osterholm, Senior-Vice .....	728-3626	David Toelcke, Adjutant.....	721-5121
Radford Tucker, Junior-Vice.....	628-3442		

## Army, Navy, Air Force, Marine Corps, Coast Guard TIMES POLL ON THE PRESIDENTIAL RACE

	MCCAIN	OBAMA
<b>OVERALL .....</b>	<b>68</b>	<b>23</b>
Army .....	68	23
Navy .....	69	24
Air Force .....	67	24
Marines .....	75	18
Retirees .....	72	20
White Non-Hispanic.....	76	17
Hispanic.....	63	27
Black/African-American ....	12	79
Enlisted .....	67	24
Officers .....	70	22

To All,

In case you missed this week's issue of the Times, here are the results of the Times' poll of Military personnel, re: the election, (this is what our fighting men and women think) in percent:

Somehow I missed seeing this in the New York Times and my local paper.

# DAVID WISTED ZENITH CITY POST 28

## MEETING NOTICE

November 20  
6:00 PM

Contact Tyler Witzke for location **525-3591**



### ELECTED OFFICERS 2007 - 2008

COMMANDER  
**Tyler Witzke**  
525-3591  
VICE-COMMANDER  
**Joseph Behl**  
722-7692  
ADJUTANT (APPOINTED)  
**John H. Witzke**  
525-3591  
CHAPLAIN  
**Anthony L. Ohlin**  
525-6745  
HISTORIAN  
**Neill A. Atkins**  
628-2000

SERVICE OFFICER  
**Dwight "Deac" Nelson**  
624-4362  
SERGEANT AT ARMS  
**Warren L. High**  
722-9409  
FINANCE OFFICER  
**Dwight "Deac" Nelson**  
624-4362  
EXECUTIVE COMMITTEE: (Three Positions)  
**Robert J. Woods Jr.**  
(1 years)  
626-1922

# CADENCE

## A Great Publication and Great Way to Advertise your Business!

Call today for more information!

### 218-213-5544



## MARY KAY®

JULI MICKEN

Independent Beauty Consultant

November Celebrate Veterans with a 50% discount on Men's & Women's discontinued items. call before I run out 218-624-1604

Make sure to mention this ad.

# SILVERBAY VETERANS HOME

# OEF/OIF PROGRAM



offers transition assistance, case management and outreach services to all veterans who have served in combat since November 11, 1998 in their transition to civilian life.

[1.va.gov/minneapolis/oifoef/oifo\\_welcome.html](http://1.va.gov/minneapolis/oifoef/oifo_welcome.html)

Local contact is

Jeff M. Hall, MSW, LCSW,  
715-392-9711 [jeff.hall@va.gov](mailto:jeff.hall@va.gov)

## Bakers Dozen DINNER CLUB

For several years now, a group of veterans and their spouses get together once a month for a night out on the town to enjoy good food, good conversation, and some adult beverages. We felt that we would give you the benefit of our experiences. Some of them have been very good and others have not been so good.

In October, we had gathered at the Barker's Island Galley Restaurant for an evening of savoring the culinary delights, relaxing in the ambiance, and reveling in the light repartee and jocularity. All agreed that the atmosphere of the establishment added to the experience, the staff was very friendly and accommodating, the food was reasonably priced and well proportioned, and the taproom was well stocked. If you have the time to slow dine, the food was excellent.

Dinner offerings that we had at our table included a very good peppercorn steak. The Chicken Kiev with garlic mashed potatoes was great; the mushroom Swiss chicken was overdone, but the steak and shrimp scampi was excellent.

The steak was done rare with a beautiful red center, tender and juicy; and the shrimp had a very nice blend of spices. The mixed vegetables were just right, cooked but still crunchy and not soggy and flaccid. It was thought that the meals could have been a little warmer.

One of the meals came quite late after the others had already started. All in all it was about two hours that we were there. This is one of the eateries that we would go back to again.

We will see you  
NEXT MONTH!

Fall is a great time up the North Shore. Here at the Veterans Home, we like to capitalize on our wonderful natural resources. One of our most popular activities is to load up the bus and take a scenic ride through the Superior National Forest or the Finland State Forest. We only wish that the fall colors would last longer!



October is always a busy month for our veterans. We conducted bingo parties sponsored by the American



Legion Auxiliary #109 - Two Harbors; Elks Lodge #133 - Duluth; American Legion Auxiliary #220 - Mountain Iron; DAV Chapter #18 - Carlton County and VFW Post 6204 - Silver Bay. Our signature event for the month was our annual Halloween/Bingo Party and costume contest. This great event was sponsored by the VFW and Auxiliary from the 8th District.

As we look towards November, we will have our annual American Legion/VFW Pheasant Dinner on



Thursday, November 13th. This will be our 17th year participating in the statewide pheasant dinner program. We are also fortunate that the wild rice is donated to us through the American Legion wild rice program based in Grand Rapids. We are thankful for all the groups and individuals who help us make Silver Bay a great place for our residents.

Ward C. Wallin, Volunteer Program Administrator

## SUPPORT OUR TROOPS

# \$50 SPECIAL

## BUSINESS CARD SIZE AD

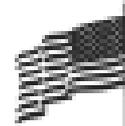
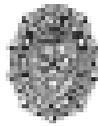
\$50 per month when you sign up for a 12 month run!

To find out more about this outstanding opportunity, contact

**CADENCE**

## 218-213-5544

*Sign up Now! Show your Support!  
Spaces are moving fast!*



5814 Grand Ave.  
628-2181

WEST DULUTH POST, UNIT, and SQUADRON #71

# Sentinel

vol. 27 • no. 11



## GREETINGS POST #71 FAMILY

*Happy  
Birthday!*

*It is hard to believe Thanksgiving is just about here.  
I hope everyone has a safe and happy Holiday.*

I'd like to wish the Auxiliary a Happy Birthday and thank them for everything they do. President Mary Hendrickson, her officers and the rest of the Auxiliary members are a very important part of Post #71. They are responsible for the Pasty sales, the annual Style Show and Luncheon and many other Post activities. They really do a great job.

We have some special events happening this month. For starters we have two Saturday Night Dinners (Nov. 8th and 22nd) an Omelet Breakfast (Nov. 16th) and the Auxiliary Birthday Dinner (Nov. 20th).

We also have a Benefit Dinner and Silent Auction for our friend Leslie Musolf. Please show up on November 15th to support her and her family.

All members and their guests are welcome and encouraged to attend these events.

By the time you read this we will be very close to Election Day. We will have the privilege of casting a vote for the team we believe should guide our Nation into the future. This privilege shouldn't be taken lightly. Please get out and vote.

**Thanks to all of our American Legion Family members for your continued support.**

**Please keep our active military members, veterans and their families in our thoughts and prayers.**

**Brian McFarland, Commander**



## UNIT #71 AUXILIARY GREETINGS,

With the holiday season fast approaching, I encourage you to join your friends at the Post for a meeting or a casual get-together. We need the support of everyone to keep our Post active and in good financial standing. Three Auxiliary members: Una Privette, Tamara Opland and Mary Hendrickson attended the Fall District Meeting in Orr on September 27. Out of the 2500+ Unit members in District 8, only eighteen were present for this event! The Mid-Winter District Meeting will be held at our own Post on January 31. I hope for a good turnout from our members.

November brings an important event in our calendar year.

## THE AUXILIARY BIRTHDAY DINNER

Thursday, November 20 at 6:00 p.m.

We will be honoring our Past Commanders and Auxiliary Presidents. I've invited our Department President, Carol Barbknecht, to attend our birthday celebration, but haven't yet received a reply. Our District 8 President, Donna Gillmor from Cloquet, will be present to bring us greetings. The American Legion Chorus will entertain us with their delightful music after the meal and before the regular Post/Auxiliary/SAL meetings. Please join us for a fun-filled evening in the week before Thanksgiving.

Our country and its leaders face many difficult decisions in the coming months. I hope each of you plan on going to the election polls on November 4. As veterans and family members of veterans, we know the sacrifices made that allow U.S. citizens so many freedoms, including the freedom to vote the candidates of our choice. As you gather together with family and friends this Thanksgiving, count your blessings, remember those less fortunate than you and hope for stability and peace in our country and the world.

**Mary Hendrickson**  
Auxiliary Unit President

## Post News

I realize that the financial status is often the least of interest of veterans, volunteer and even church members. However bills have to be paid for buildings heating, lighting, insurance and other costs relating to providing service to its members.

Last month we reviewed the costs of running our Post. These are factors any business manager needs to have a good handle on if they are to be profitable and remain in business. Though the Post exists to serve our member veterans and families, it also must be able to pay the bills as we serve our above mission.

Our Post leadership is busily working together to make the organization more member friendly and efficiently run.

Due to the increasing cost of power in November, our House and Finance Committees called for an energy audit of the Post. An energy audit was conducted several years ago with Minnesota Power evaluating energy uses and the building environmental security. They closed all the doors on the building and placed a blower on the front door to determine air leaks in the building. They provided several recommendations at that time.

In October a Minnesota Power representative conducted an additional building energy audit at no cost. He made several recommendations. The following were included for Post management to consider

among others.

1. Encourage members and staff to only turn on computers/lights/fans/TVs and other entertainment units when needed. Turn off when no longer needed. Continuously burning units cost when not needed. Outside lights need not be on during daylight hours.

2. Replace inside and outside light bulbs with energy efficient long lasting ones.

3. Controlling the building heating and cooling thermostat setting for the needed levels. Set a lower level in the unused periods of the day/night/week.

4. Insure all refrigeration/cooling and heating unit radiators are cleaned on a frequent basis. Dirty/plugged fins waste energy and cause early failure of the units by over heating.

How are you doing at your house? Would any of these recommendations apply to your place if an energy audit were conducted. It may be available if you contact your energy provider

Recently we received an audit of our 25 temporary employee's compensation program by the Workman's Compensation Insurance auditor. This audit determines the premium of the WC Insurance. We received a statement increasing the WC premium by 11% though no additional employees were added or hours changed. See what audits may do to a business financial structure.

**Keith Bischoff - Editor**

### POST #71 Leadership 2008-2009

Brian J. McFarland	Commander
Kirk Glass	1VC
Wilson W. Spence III	2VC
Brenda J. Haase	Chaplain
Raymond L. Galazen	Executive Committee
Alvin S. Berg	Executive Committee
Robert G. Dunnweber	Executive Committee
Jerome H. Svee	House Chairman
Carl D. Hendrickson	Finance Officer
Gerald W. Privette	Sgt at Arms
Merwin G. Moder	Adjutant

### Auxiliary Unit #71 Leadership

Mary Hendrickson	President
Diane R. Martinek	1VP
Suzanne J. Baker	2VP
Tamara K. Opland	Secretary
Bonita J. McMillan	Treasurer
Barbara K. Slaviero	Sgt at Arms
Jean Moder	Executive Board
Beverly Strongtharm	Executive Board

### Sons of American Legion # Squadron #71 Leadership

Michael A. Slaviero	Commander
Jeffery Baker	1VP
Lawrence Yadlowsky	Adjutant
Lawrence Yadlowsky	Finance Officer
Sgt at Arms	Dennis Lane

# October Membership Information

We have received 745 membership renewals towards our 2009 goal of 1100. Our members should now consider applying for a Paid Up for Life membership this year since the charge is based on the current 2008 dues of \$30.00 a year. After January 1st 2009, the PUFL will be based on the 2009 dues rate of \$35.00 per year. The savings would be significant.

We hope that you are encouraging newer veterans serving now to come and enjoy the comradery and membership privileges of our Post. Every member is important to our American Legion Post #71.

We remind each new Post #71 member they are entitled to no cost \$1,000 accident insurance policy. However, they must complete and mail in an application to be eligible.

We had four new or transferred member joining Post #71 in October 2008: Martha Salmela, Robert J. LaPine, Don L. Wilmot, and Richard I. Montgomery.

We had seven new American Legion Auxiliary Unit #71 member joining during August 2008: Janet F. Doucette, Lorna W. Rapsys, Marietta Erickson, and Janet J. Carlson, Iverson, Myrtle F. LaPine and Nicole M. Martineau.

NO new Sons of the American Legion (SAL) members joined in October: Membership in the SAL is open to sons of veterans. This is an opportunity to participate in the benefits of American Legion membership and support the activities of this fine veteran's support organization.

Please welcome all these new members to the American Legion family Please continue to support our American Legion Post #71. When was the last time you visited your Post? Do it now and share in the benefits.

Have you asked a veteran if they belong to a veteran's organization? Why not try the American Legion? Always carry a membership application. They are available at the Post bar.

"Remember it isn't the price you pay to be a member, it's the price you paid to become eligible."

**Mary Krieger - Membership Secretay**

## Chaplain's Report

During October we sent sympathy cards to the families of Post #71 members: Walter F. Donahue, William T. Carter Sr. and Harvey W. Erickson Please notify the Post when our comrades are ill or have special needs.

**Brenda Haase - Post Chaplain**

## Drum & Bugle Corps

We wish to encourage new members to join our group. The D&B Corps practices are held Wednesdays evenings starting at 7:00 PM. Anyone interested in joining the unit can call Brenda at 628-7292 or leave your name and phone number at the Post. You need not be a member of any veteran's organization to participate. All are welcome to join us. You will be contacted.

**Brenda Haase, DBC Sec/Treasurer**

## Vet's Visits on TV Inc

Part of the National Veterans TV Network, Channel 20. Made possible by Olmstead County Veterans Service Office, Rochester, MN. Airing throughout Minnesota for Duluth and surrounding area. Tune in on Thursdays, 8:30 AM, 2nd Thursday 6:30 PM. Donations to Vets Visits on TV are tax deductible. Vets serving Vets, for God and country. If we don't do it, who will?

## American Legion Post #71 FACILITIES

Our Post home is available for parties, weddings, anniversaries, luncheons and showers. We provide it as an ongoing community service to our members and guests.

Contact our Bar Manager, Susan Johnson or House Committee Chair, Jerome Svec at 218-628-1495

## - WANTED VOLUNTEERS - SUNDAY - BINGO ATTENDANTS

please see... Michelle Olson or Susan Johnson



## Teddy Bear Collection Time



West Duluth American Legion Auxiliary Unit #71 will be collecting teddy bears for St Mary's Medical Center Life Flight.

We collect the bears for the children that fly in the helicopter. They are given the bear for security. Their parents are not allowed on the helicopter due to weight limitations.

Please help and donate a bear or two.

A Teddy Bear donation box will be at Post #71 entrance.

Thanks  
**Rosemary Stratoti - Chairperson**

## PASTY SALE!

Michelle Olson, Chairperson, for the Bake Sale held October 23 would like to thank all those for their wonderful generous support in providing the baked goods we sold. Proceeds are used



for the Post #71 Children's Christmas Party scheduled for December 13, 2008 .

American Legion Post #71

# MONDAY NIGHT MEALS

Serving 4:30pm to 5:00pm  
Reservations taken at 3:00pm

628-2181

**\$7.00**  
including tax

fourNORTHWIND DRUM AND BUGLE CORPS

## - TOURS -



### HOLE IN THE WALL CASINO;

Sunday November 16, 2008  
COST; \$15.00 PER PERSON PACKAGE; Deluxe motor coach transportation & receive \$5.00 back at the casino.

DEPART TIME; 9:30 A.M. American Legion-5814 Grand Ave-Duluth

## Country Christmas Celebration

Lakeville, MN

The Lundstrom's with Lowell Lundstrom

Saturday November 22, 2008

Cost \$65.00 per person

From American Legion Post #71

Trip includes deluxe motor coach transportation + roll and coffee stop, going and returning & your ticket to the show.

Leaving American Legion Post #71 9:00 AM,

Returning about 7:00 PM.



## Church Basement Ladies

Plymouth Playhouse

Friday,

September 19, 2008

Cost: \$40.00 per person

Leaving Spirit Lake

Manor, 4:30 PM

American Legion Post #71, 5:00 PM

Returning: about midnight.

Call Karin Swor for more

info or to sign up 218-348-5843

American Legion  
Post #71

**MONDAY**  
through  
**FRIDAY**

noon to 6pm



# CHILDREN'S CHRISTMAS PARTY

Post #71 will host a Children's Christmas Party at the Post on Saturday December 13, Noon to 2:00 PM. Members need to sign up the children for the party by Saturday, December 6th



American Legion Post #71

## Chorus Notes

As fall colors arrive, we resume MONDAY EVENING practices at the Post #71 7:00 PM

We enjoyed singing for a 1951 Denfeld HS Reunion September 18 to a very generous and appreciative audience. A short patriotic program has been requested for a concert at Proctor HS October 27. We always enjoy participating. Our sympathies go to Mary Schultz, our pianist, who lost her husband, Randy, recently. Please keep her in your prayers. We are looking for new members and thank current ones for their dedication. Call Judy Hane 729-9114 if you are interested.

Our fund raiser continue on the last Tuesday of the month Please call Carol Botten, 624-4277, to sign up.

Thanks Carol Botten - Chorus member

BENEFIT FOR LESLIE MUSOLF AS SHE FIGHTS BREAST CANCER NOVEMBER 16, 2016



Spaghetti Dinner & Silent Auction ..... 4 - 7  
Music ..... 8 - 11  
Where:  
American Legion  
5814 Grand Avenue



Donation \$10.00

# AT EASE! The Great Lakes Carriers in WWII

The Great Lakes has seen it's fair share of naval vessels over the years, but perhaps none are as odd as the story of the U.S.S Wolverine and U.S.S. Sable - the Navy's only aircraft carriers on the Great Lakes.

During World War Two, the United States Navy commissioned two old paddle wheeled excursion vessels and stripped them down to a bare top to be converted into aircraft carriers to be used for training purposes.

The Navy picked the Great Lakes for it's landlocked proportions, guaranteeing safety in a time when both sides of the country were vulnerable to submarine, aircraft and conventional surface attack.

To accommodate this, the Navy acquired two side-wheeled passenger steamers with plans to cut their superstructures off and replace them with a 500 foot wooden deck and island for carrier operations.

In 1942, the Navy acquired the Seandbee and the Greater Buffalo from the Cleveland and Buffalo Transit Company and the Detroit and Cleveland Navigation Company, respectively. The Seandbee was an older vessel than the Greater Buffalo, being built in 1913. Both were built as

excursion boats, the latter being built in 1924. Quick work was made of the old coal fired steamers and both vessels were refitted as training carriers.

The U.S.S. Wolverine (TX-64) was commissioned first on 12 August, 1942 with the U.S.S. Sable (TX-81) being commissioned 8 May, 1943. Both carriers operated out of the Chicago harbor at NAS Glenview. These vessels were a far cry from combat carriers in the Pacific or Atlantic, with wooden hulls, and old coal fired reciprocating engines and no aircraft elevators or hangars. As such, most aircraft launched from alternate runways and accomplished their landings and take offs only on these ships. When crashes occurred, the ships returned to the Chicago harbor for repairs since there were no hangars to remove the aircraft to, and flight operations for that day would be terminated.

Together, Wolverine and Sable trained 17,820 pilots. Among them was a young Navy pilot who qualified on the Sable, by the name of Lt. JG George H. W. Bush - later to become the President of the United States. President Bush recalled his



training experience: "I remember those Great Lakes flights very well in the open cockpit that winter. Coldest I ever was in my life!"

The Sable and Wolverine continued to serve in their training capacity on Lake Michigan until 28 November, 1945 when, at last, the Wolverine was decommissioned following her sister who was also laid up earlier that month.

Both vessels were struck from the Naval Register on the 28th and relegated to the scrap heap, with the Sable going last on the 27th of July, 1948 bringing an end to the short but interesting story of the aircraft carriers of the U.S. Navy on the Great Lakes.

Sammy Maida

## Tired of hearing about the "Bailout" or "Rescue Package?" *Putting your opinion aside on that topic, sometimes legislative and executive offices do get things right*

By Rich Dumancas - St. Louis County Veterans Service Officer - (218) 725-5285

Tired of hearing about the "Bailout" or "Rescue Package?" Putting your opinion aside on that topic, sometimes legislative and executive offices do get things right. No, really!

Our very own State of Minnesota Executive Office and State Legislatures did. By listening to the State of Minnesota Department of Veterans Affairs (MNDVA) Commissioner and his staff, they've gotten the topic of my next article right!

MNDVA Veterans Programs - there are so many I'll try and touch on a lot of them, but I know that I can't talk about them all or I'd take up a lot more than just one page of Cadence.

As a veteran residing (30 days minimum with proof) in Minnesota you have many benefits that help and protect you! First let us start with our state's definition of a veteran. "The word "veteran" as used in Minnesota Statutes, except in sections 136F.28, 196.21, and 243.251, means "a citizen of the United States or a resident alien who has been separated under honorable conditions from any branch of the armed forces of the United States after having served on active duty for 181 consecutive days or by reason of disability incurred while serving on active duty, or who has met the minimum active duty requirement as defined by Code of Federal Regulations, title 38, section 3.12a, or who has active military service certified under section 401, Public Law 95-202. The active military service must be certified by the United States secretary of defense as active military service and a discharge under honorable conditions must be issued by the secretary." If you meet this statute but not in these exact words, your discharge document will hopefully state something to this effect.

Anyway, back to why it's great to be a veteran in the State of Minnesota. The MNDVA constantly works with our Governor and legislative offices to help them help you! The first program I always discuss is the State Soldier's Assistance Program. One part of this program

provides cash assistance in the form of shelter payments (rent and mortgage), utilities, and personal needs grants to veterans who are unable to work as a result of temporary disability (the temporary disability must be certified by a doctor). You and your family must have zero income to qualify for this program and it can last up to six months.

The State Soldier's Assistance Program also provides assistance with dental and optical needs for veterans and their dependents who meet strict income and asset guidelines. For dental assistance, a maximum of \$1,000 per calendar year may be approved for routine dental assistance for veterans and their dependents. They may also be eligible for a once in a lifetime grant of up to \$2,000 for extractions and \$3,000 for dentures. For optical assistance, a maximum of \$400 for an eye exam and prescription eyewear may be approved once every calendar year for veterans and their dependents. This is dental and optical provided in your local area by your dentist or favorite eye clinic!

Remember how you must meet strict income and assets guidelines? Every year these numbers change so the following are the limits for the current applications. If you are a single veteran, your income cannot be higher than \$1,555 per month and your assets cannot be higher than \$3,000 (this is actual money saved in some kind of bank account or money readily available to use); if you

are a veteran with one dependent (spouse or child) your income cannot be higher than \$1,843 per month and your assets cannot be higher than \$5,000; if you are a veteran with two dependents your income cannot be higher than \$2,002 per month and your assets cannot be higher than \$5,000. The dollar values keep rising based on the number of "legitimate" dependents you have.

Another program the MNDVA offers is called "Special Needs." This program is a once-in-a-lifetime grant and basically is not driven by income or assets; it is designed to help a Minnesota veteran who has an emergency need. The MNDVA will consider payment to help with automobile repairs, automobile insurance, replacement of an inoperable furnace, hot water heater, damage to your home (not your landlord's home), books for school, medical bills, medical insurance, property taxes, and others. What they won't consider are state and federal taxes, court fees, dental or optical bills, automobile purchases, telephone/cable/satellite bills, traffic citations, school loans, personal loans/credit card debt, nursing home maintenance costs and a few others.

Applications for the State Soldiers Assistance Program must be made through the County Veteran Service Officer. So whether you like it or not you'll have to come in and see my smiling face and talk to one of us!

The last program I'd like to write about in this month's article (this is not the last of the MN DVA programs - there are many more) is the Veterans Linkage Line. The MDVA offers the LinkVet call center provided by trained staff.

During business hours (Monday through Friday, 8:00 a.m. to 4:30 p.m.) with referral to Crisis Connection, MDVA staff will provide information on veterans' benefits, healthcare, education, and reintegration. They will also connect you with the many agencies that provide you with the help you are inquiring about, such as my office!

They will stay on the line until someone answers and help you describe the help you are asking for if you aren't sure. The line will roll over to Crisis Connection counselors for 24-hour, seven day-a-week coverage (including holidays) for immediate crisis intervention and psychological counseling. This number to call for 24-hour on-line support is 1-888-LinkVet or 1-888-546-5838.

The other option to connect with Veterans Linkage Line is by online chat room; you can actually chat with a real person at the Veterans Linkage Line. These people are qualified and ready to help with advice on your questions about your veterans benefits. Go to <http://www.minnesotaveteran.org/LinkVet.htm> and click on the yellow "Away" button. It'll prompt you to enter a screen name and you'll enter the chat. Chat is available on-line from Monday - Friday 8:00 a.m. to 4:15 p.m. PLEASE NOTE: When using Chat if you have a medical emergency, please Dial 911 from a phone. Suicide calls are a medical emergency and 911 will be immediately notified.

If you are wondering about the statutes referred to in the beginning of this article, 136F.28 talks about Southwest Asia Veterans and Technical Colleges; 196.21 describes definitions of Veteran, Chemical Agents, Agent Orange, and Commissioner; and 243-251 is about Post Traumatic Stress Disorder (pertaining to being an inmate, so more than likely since you are reading this it doesn't affect to you because you are not incarcerated).

Please remember - if you are interested in any of these programs or other veterans' benefits please call us at (218) 725-5285.

We recently moved to the Amendola Building, Suite 130, 405 East Superior Street in Duluth. Or call our other offices in Ely at (218) 365-8203; in Hibbing at (218) 262-6090 and in Virginia at (218) 749-7110. We are here to help you!



# WESTERN LAKE SUPERIOR SUBMARINE VETERANS



For more information please contact:

Michael Hatfield, Base Commander, 218-624-0251 or Al Pittsley, Membership Secretary, 218-391-8354  
visit us on the web at: [www.ussvi.org](http://www.ussvi.org)

Nationally there are 13,000 members of USSVI but locally 39 of us have found each other and formed a local base (chapter) of the United States Submarine Veterans Inc. We meet monthly (usually the second Saturday at 11:00) for early lunch at the Green Mill in Canal Park. Besides good food, fellowship, and sea stories we desire to be good citizens by taking an interest in all veterans and active duty men and women serving our country.

Our Creed: "To perpetuate the memory of our shipmates who gave their lives in the pursuit of their duties while serving their country. That their dedication, deeds and supreme sacrifice be a constant source of motivation toward greater accomplishments. To pledge loyalty and patriotism to the Constitution of the United States."



Jeff Garrison

In August there was a joint meeting of the Western Lake Superior base with the Minneapolis/St Paul base at the Veterans Rest Camp on Big Marine Lake and included the USSVI District Meeting as well. This was an opportunity to meet our new District Commander, David Farran. One of the

*"he doesn't look old enough to be a Master Chief". Well, he proved himself worthy of his title as he gave the keynote address.*

He explained how many of the dynamics have changed over the years since most of us served. While technology has created better submarines the submarine force has had to ensure that personnel are not only trained on the newer equipment but also the changing role of submarines in today's Navy. You hear the word "littoral" being used in conjunction with the new missions that submarines are being asked to do so if you are like me, not sure what littoral means, here is the definition from the Office of Naval Research: The littoral zone is the part of the ocean closest to the shore. The littoral zone is from the shoreline to 600 feet (183 meters) out into the water and is divided into three zones: the supralittoral zone, the intertidal zone and the sublittoral zone. Along with a

change in operating areas it is easy to see why the shift in weapons from traditional torpedos and ballistic missiles to cruise missiles and rapid response teams. This too affects the submarine crew and requires that they be able to adapt quickly to changing situations around the world and their need to be sharp at all times. Communication from submarine crew to family members has improved with the advent of submarine e-mail but deployments are longer and less predictable putting additional strain on families. Helping families of deployed submariners may be part of the new job description for Submarine Veterans! The Minneapolis/ St Paul base has "adopted" some active duty submariners for their base and offered to pay their base dues while they are on active duty. The Western Lake Superior base is also interested in finding submariners on active duty from N.E. Minnesota and N.W. Wisconsin.

highlights of the weekend was the special guest, Jeff Garrison, the current Command Master Chief of the Submarine Force. Everyone seemed to make the same comment,...

## A Pilot Lands in Duluth

Eric Chandler 2816 Greysolon Rd Duluth, MN 55812 (218) 728-4410 [fourchandlers@msn.com](mailto:fourchandlers@msn.com)

I'm a Lt Col and the Commander of the 179th Fighter Squadron up at the airport, getting ready to go to my 3rd tour to Iraq this winter.

I was an airline pilot and my job was eliminated by the attacks of 9/11. Before the airlines, I flew F-16's in the Air Force. I found a job as a fighter pilot at the Air National Guard base in Duluth, Minnesota. I'd sampled life in Michigan, New Hampshire, Colorado, Arizona, Alaska, and Korea. Now, my wife, toddler son, and I moved from Utah to northern Minnesota in a panic.

I relearned how to fly the F-16 in the air over the North Shore of Lake Superior. I saw the azure lake reach a point beneath the city that embraced my itinerant family. I gazed eastward and, even from thirty thousand feet, I couldn't see the far shore.

Our family explored what I saw from the air. We cross country skied the heights near Two Harbors with the lake glistening like a mirror through the poplars and over the snow. My daughter was born in Duluth. I held her in my arms for the first time as the December sun turned the lake orange outside the hospital window. We climbed Oberg Mountain together and marveled at the vast great lake from the broad rock ledges. We rambled up the rivers that fed into Lake Superior: the Lester, the Sucker, and the Baptism. I've chased the steelhead in those streams every spring and have yet to catch one. I'm constantly happy during the fruitless pursuit.

A few years back, restructuring of our military threatened to close my base in Duluth. I committed to a job interview at another Air National Guard base. I

tried to prepare my family for the idea of moving again, to follow me where I could pay the bills as a pilot. The potential new home was near my parents in Maine. It made sense.

The day before I left town to find work, my son and I walked to the shore of Lake Superior. We sat, absentmindedly throwing rocks into the big lake on a warm summer day.

*"Do you want to leave Duluth, buddy?"* I asked my 5-year old son.

*"No!"*

*"How come? What do you like about Duluth?"*

*"I like throwing rocks in the water."*

*"I know,"* I said, laughing, *"But, what else do you like?"*

*"I like skiing and sledding and going for hikes."*

*"Me, too,"* I said. I shook my head. Job or no job, I wasn't leaving Duluth. I went back east and told a new boss I didn't want to work for him. That's not a good interview technique.

Like karma, after I committed to Minnesota, the base stayed open. I get to keep chasing the steelhead. I can walk with my kids from my doorstep to where we can throw rocks in the big water. I've been around the world in the past twenty years. When the wind blows from the east, I can sense Lake Superior. It smells like home.

# AIRFORCE ASSOCIATION CHAPTER 226

## The Bong Flyer



Mark your calendars for the



# December

## QUARTERLY DINNER

We will have an evening out with our members and their guests at

### The Pickwick

### Wednesday, December 10th

to celebrate Christmas and the holiday season



Social 6:15 Dinner 7:00

Pay as you go - Order from the menu.  
Please RSVP to John Seely if you can attend and the name/s of your guest/s

715-378-2525

or e-mail:

jcseelychar@centurytel.net

## Local World War II Merchant Marine Veterans receive honors at the Richard I. Bong WWII Heritage Center

The Great Lakes Maritime Research Institute (GLMRI), a consortium of the University of Minnesota Duluth (UMD) and the University of Wisconsin-Superior (UW-S) co-sponsored with the Richard I Bong WWII Heritage Center, a reception and program to honor our local Merchant Marine Veterans. The event was held at the Bong WWII Center on Wednesday, September 24, 2008. Dr. Richard Stewart, co-director of GLMRI and a professor at UW-S was the master of ceremonies for the evening. Dr. Stewart is a former Captain of the Navy Reserves, and had both graduated from the US Merchant Marine Academy at Kingspoint, NY, and served as a faculty member.



UMD Photographer Brett Groehler

Robert Fuhrman (Bong Center Director), Melvin Hall (WWII Veteran), Leo Franklin (WWII Veteran), Floyd Miras (U.S. Maritime Administration representative), Richard Bibby (WWII Veteran), Ken Johansen (WWII Veteran) and Dr. Richard Stewart (Great Lakes Maritime Research Institute Co-director)

Mr. Floyd Miras from the U.S. Maritime Administration, (DOT) presented a slate of medals to local Veteran, Mr. Richard Bibby, representing the local Merchant Marine Veterans.



Mr. Robert Fuhrman, Director of the Bong Heritage Center provided an overview of the museum and the collection initiative.

The Merchant Marine is the fleet of ships which carries imports and exports during peacetime and becomes a naval auxiliary during wartime to deliver troops and war materiel. During World War II the fleet was in effect nationalized,

that is, the U.S. Government controlled the cargo and the destinations, contracted with private companies to operate the ships, put guns and Navy personnel (Armed Guard) on board. The Government trained the men to operate the ships and assist in manning the guns through the U.S. Maritime Service. According to the War Shipping Administration, a total of 1,554 ships were sunk to due to war conditions, including 733 ships of over 1,000 gross tons. Hundreds of other ships were damaged by torpedoes, shelling, bombs, kamikazes, mines, etc. Foreign flag ships, especially those with Naval Armed Guard on board as well as ships belonging to U.S. territories such as the Philippines, are included in this list. The present total is 1,768 ships sunk, damaged, captured or detained (Extracted from www.usmm.org)

## NEW Chapter Treasurer APPOINTED

At the Council business meeting on Monday, October 6th, Chapter President Carol Wolosz appointed Margaret "Midge" Foster as the new chapter treasurer. Midge is currently the Resource Advisor for the 148th ANG Civil Engineering Squadron and has held that position since 1999. In 1998, Midge retired from active duty as a Master Sergeant, having served 24 years at various bases. Her last military position was in the 148th Comptroller's Office as the Accounting Technician. Midge is replacing Chief Master Sergeant (retired) Jim Armstrong who has held the treasurer's position for numerous years. Jim is stepping down to have more time to enjoy his music performing with his accordion playing German folk music - just in time for Oktoberfest celebrations! Thanks Jim for all of your volunteer support to the AFA chapter and throughout the community!

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# Former Detachment 420 AFROTC Cadet RECEIVES AWARD at AFA National Convention



**C**aptain Becky M. Bautch is the 2008 recipient of the Juanita Redmond Award. This is an Air Force level award given in recognition of "the AF nurse (Lt or Capt) who provides significant contribution to health care of an AF individual or family, excellence in clinical nursing or improvement in nursing care". Captain Bautch was deployed to Balad AB hospital in support of Operation IRAQI FREEDOM where she excelled in the intensive care unit. The vast majority of her patients were Iraqis and 30% were children. Even though the care was provided in an austere environment in tents over 6 months, the infection rate remained 50% less than in stateside ICUs. At her home base, Elmendorf AFB in

Anchorage, AK, Captain Bautch is known as a very compassionate caregiver, a shiftleader, Advanced Cardiac Life Support instructor and conscious sedation monitor. She also contributes greatly to the JROTC Summer Leadership Camp. Captain Bautch is a 2002 graduate from College of St. Scholastica and the Air Force ROTC program through UMD. She hails from Silver Bay, MN. Congratulations Becky!

( In the photos, Becky is on stage with General Carrol H. Chandler and Mr. Robert Largent, Chairman of the Board for the Air Force Association)

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# PATRIOT GUARD

## Hello everyone,

I am currently the Ride Captain for the Duluth sector of the Minnesota Patriot Guard. If you have any questions about the Patriot Guard please don't hesitate to contact me at: [dulutharc@gmail.com](mailto:dulutharc@gmail.com)

Respectfully,  
Dennis Padora



## COMMUNITY

With children back in school, cold and flu season is on many peoples' minds. And for many, a doctor's office visit is not an option because they don't have insurance.

Access to health coverage significantly affects children's health, which in turn affects their ability to participate in and learn in school. In fact, children without health insurance are 25 percent more likely to be absent from school.

Though coverage is available for many of the region's uninsured, the northeast region of Minnesota has the highest percentage of uninsured children in the state.

The Health Care Access Office, a program of the Lake Superior Community Health Center, helps people determine if they are eligible for health care and financial assistance programs and guides them through the application process.

## The HEALTH CARE ACCESS Office

4325 Grand Avenue in Duluth

**218-722-9650**

for more information



# VETERANS OF FOREIGN WARSPOST 137

## We regret to inform you ...

We regret to inform you that Brad Bennett has decided to step down as our Commander of Post 137. Unfortunately, Brad has some medical conditions that he needs to address at this time and the stress of dealing with our Post may become quite problematic and might exacerbate his health issues.

I have accepted the Commander's role and Andy Werner has agreed to take the position of Junior Vice-Commander. Thank you, Andy, for stepping up at this time.

Comrades, our Post has some very hard decisions to make over the next couple of months. We also need to get back to the fundamentals of what the founders of the VFW's had intended to do. We will do everything in our power to get away from that "Bar Image" that has defined our organization in the minds of the community. We may still have a bar but we must once again become a fraternal organization with dinners and dances for all generations of veterans.

We will support our veterans and their families. We will instill Americanism within our communities and do such activities that will bring honor and esteem to the V.F.W. Until we change our attitudes and the way we

have been conducting business, we will not get the younger generations through our doors. Membership and volunteers within the VFW is a monumental reason in why we cannot succeed as an organization right now. Once we resolve this issue, our strength as a viable veteran's organization will turn around.

Right now our most important issue to address is the consolidation of Posts 137 and 6320. By doing this we will strengthen our numbers and we will be able to get much more accomplished by not being in contention with one another. We are all in agreement that we will put all of our petty differences aside and will work towards creating one solid, strong, and united Veterans of Foreign Wars post.

Remember, we must always work together, respectfully agree to disagree, and compromise. Our hope is that this consolidation will take place in February or shortly thereafter.

One of the most serious issues we have at this time involves a second lease agreement that has a potential negative impact on our post's future operations. We will pursue every course of action available to us. We will address all possible recourses available to us and insure that our building and our rights are protected. Well-meaning people made mistakes in the past.

We cannot change what has happened and we must move forward from here. That is what we intend to do.

The realities of doing business have caused us to shut down our Thursday and Friday night dinners at Post 137 at the end of October. This was voted on and passed at our October meeting. All of these issues may lead to discussing the termination of our lease at the current Post location and possibly moving elsewhere. We know that this is a lot to digest right now, but it is the reality of our situation. We would ask that our membership not get discouraged at this point and that you make every effort to assist the leadership, mostly by attending our meetings, so that your voice is heard.

In closing, we want to assure all of our members that we will work with a vehement diligence to make positive changes happen within our Post. As your new Commander, I must be honest though, I feel like the Donny Ness of the VFW right now with all the internal and financial issues that we are having to deal with, but we will come through this. This is only a minor setback in our Post history and now we must create our future. Our next Post meeting will be on November 12, 2008. Meeting will begin at 7:00 p.m. We need you to be there.

John Marshall, Commander

## Dear Auxiliary Sisters:

Days are getting shorter, nights are getting cooler and fall is definitely settling in. It is getting close to the end of the year when you should have your membership dues paid.

To remain a continuous member, dues need to be paid by December 30th. I offer a big "thank you" to those who have already sent them in. It makes my job a whole lot easier when we are up to date by the end of the year. Our dues are still \$16.00. Your dues enable your Auxiliary to make donations to many worthy veteran causes as well as to take on projects that benefit the community.

One of the projects, which we are working on now, is the children's Christmas party. The date is Saturday, December 6. Because of our limited facilities we will be able to have 50 children participate. This year we are working on having several different activities for the children to become involved in. Of course, there will be gifts and Santa Claus.

I am including a form to be completed for each child. The party is open to children up to and including 12 years of age. If you know of an older child who would like to participate in the festivities we would appreciate their assistance at the activity tables or serving lunch.

You may mail the form to: VFW Post #137, PO Box 161528, Duluth, MN 55807, or you can drop it off at the Post. The information required on the form will assist the Auxiliary in purchasing an appropriate gift for each child. If you are interested in helping with the party give a call to the Post and leave your name and phone number.

At our October 7th meeting the members present voted to change our meeting time. Instead of meeting at 7 p.m. we will now start our meetings at 6 p.m. So even after a bit of socializing and treats following the meeting we will be getting home much earlier than in the past.

As we have done in the past, our December Meeting will be held on Wednesday the 10th. This is the same night that the Post holds their meeting and we will have "treats" following the meeting. We ask for a \$2.00 per person donation that evening which is donated to the Salvation Army.

December 24 will be our annual Christmas Eve dinner for community folks who would otherwise not have the opportunity to have a Christmas dinner. If you would like to donate food or money to help cover the cost, again, give the Post a call. During this season of Thanksgiving and sharing please remember those who are less fortunate.

Penny Siven, VFW #137 Auxiliary Treasurer

VFW #137  
**CHILDREN'S PARTY**  
Saturday, December 6, 2008 11 A.M. - 2 P.M.



Child's Name: \_\_\_\_\_

Age: \_\_\_\_\_  Boy  Girl

Parent's Name: \_\_\_\_\_

Phone Number: \_\_\_\_\_

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VFW Post 3979 Cloquet

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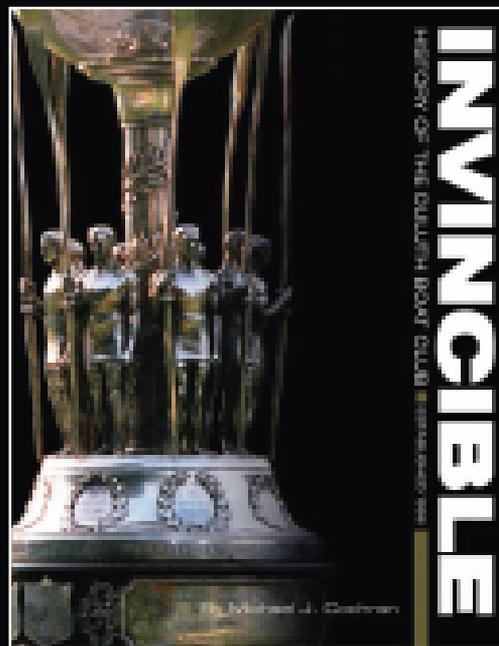
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and future  
God bless you....  
and thank you.



# CHRIS DAHLBERG

## Lemon Cars & Other Annoyances

I'd like to take this column to discuss some problems that often come to me at my law office which are difficult to handle. These are 'minor' problems such as 'clunker' used cars or claims for smaller sums of money. Notice I put in quotations 'minor' because I can truly empathize with the individuals out there that have been wronged in some way. I said earlier they are difficult because too often the amounts are too small to justify retaining an attorney and even with victory, recovery of attorney fees is often difficult. There is an alternative to hiring an attorney such as myself, conciliation court, which I will discuss in a moment. But first to the used cars . . .

Minnesota has tough used car warranty laws (for more information check the Minnesota Attorney General website: [www.ag.state.mn.us](http://www.ag.state.mn.us), the source for much of this article). The warranty law covers used cars sold by dealers. These cars must have less than 75,000 miles and the warranty coverage falls into two groups: fewer than 36,000 miles and 36,000 miles to 76,000 miles. For the higher mileage cars, coverage extends 30 days or 1,000 miles, whichever comes first. Items not covered: rack; radiator; alternator; generator and starter. The lower mileage warranty covers vehicles to 60 days or 2,500 miles, again whichever comes first.

Important in this protection is the fact that the seller must be a dealer. But don't be discouraged. Here, the definition of 'dealer' is broad. It covers anyone who sells more than five used cars per year, and while the seller is suppose to be licensed by the Minnesota Department of Public Safety's Driver and Vehicle Services Division, just because they are not licensed doesn't necessarily exclude them from coverage.

So what do you do if you think you have a viable claim on which you could win in court? Here, is where it is difficult as the courts can be intimidating and hiring an attorney may be cost prohibitive. I would suggest considering conciliation court. Claims of \$7,500 and under can be brought into conciliation court.

The key to conciliation court: documentation, documentation, and more documentation. First, you will complete a standard claim form for the court that can be picked up at the courthouse. It is pretty much self-explanatory. Where you need to



do the extra work is in explaining your claim. Rather than trying to squeeze your claim on to the form, explain your problem on an attached sheet which will include any documents, such as receipts, contracts, etc. Ideally, you should have title pages for your attached documents, such as: "Exhibit A: Lease Contract" or "Exhibit B: Receipts for Repair Door", etc.

Now, it is important to know the mindset of the judge for that court. Judges are generally very accommodating to laypersons going into the court. But it is important to remember that their conciliation court is generally an additional assignment that they receive on a rotating basis among other judges. Judges, on any given day, wade through dozens of cases and the conciliation court assignment may present them with as many as 20-40 more for the day. This means, often, that they have only given a cursory review of your file. As such, walk the judge through carefully (but not too slowly to wear their patience) your claim pointing out the documentation.

Often in conciliation court, you will win by the mere fact the other side doesn't show. Then, you have the issue of collecting on your judgment which can be more difficult than court. I'll have to save this discussion for another column.

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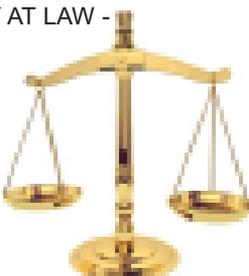
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## The Four Goals of Estate Planning

From: Neill A. Atkins • Contact: atkinsn@financialnetwork.com • 218.740.2284

The whole idea of estate planning can sound mysterious...complicated. It needn't be. The concept itself is fairly simple. The greatest challenge you face is deciding what you want to accomplish with your estate after your death.

### The starting point is to understand the four possible goals of estate planning:

**1.** Control over who receives what. Within broad limits of the law, you can allocate the distribution of your assets pretty much as you wish. Remember, if you do not decide, the probate court in the state where you reside will make that decision for you...and your heirs will have no say in how your assets are distributed. Worse, conflicts could tie up your estate in probate, possibly for years. The two best tools to help you maintain control are an up-to-date will and trusts. Talk to a qualified estate attorney.

**2.** Conservation of assets -- making sure as little as possible of your net worth is eaten up by estate settlement costs. If you are not careful, your heirs could lose a significant portion of your assets, depending on the size of your estate and how asset ownership is arranged. Fortunately, shrinkage can be reduced through trusts, lifetime gifts and other options.

**3.** Liquidity. Some estate shrinkage is inevitable. As a result, your heirs will need cash to settle final expenses. If the money is not readily available, they may be forced to dismantle your estate and sell off assets -- perhaps at bargain basement prices -- or dip into their own pockets. If income-generating assets must be sold, this could jeopardize a survivor's future financial security. The most common way to replace lost assets is through life insurance. It provides instant cash, income-tax-free, when it is needed most. Many people also consider disability insurance, since it is not uncommon for death to follow a disability, which can consume assets, as well.

**4.** Survivor income...to provide for a spouse and/or dependent children. If your estate is significant and your children are grown, you may already have adequate assets set aside. Otherwise, once again, life insurance may be your best-choice option.

### Recommendation:

No matter what your current age or estate size, you owe it to your family and yourself to address your estate planning needs.

### Where to start:

As your Financial Network Investment Adviser Representative, I can help you identify your needs. We can review your life insurance to make sure you have an adequate amount to replace income and assets that could be lost due to estate shrinkage and to protect your family. Additionally, we can meet with your attorney to discuss your will and other asset ownership options to make sure your wishes are carried out.

Most of all, do not ignore this issue. Many people believe that estate planning is about death. In reality, it is about providing for the loved ones who are left behind.

Therefore, I strongly encourage you to contact me at your earliest convenience to arrange an appointment.

4477 LaVaque Road

Hermantown, MN 55811 • 218.740.2284

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"Making Your Money Last Forever," The Actuarial Foundation, 2003.

2 "Life Expectancy at Birth," National Center for Health Statistics, 2006.

3 Lifetime Income: "The New Retirement Challenge," Matthew Greenwald & Associates, 2006.

4 "2007 Social Security Changes," Social Security Administration, October 2006.

5 Matthew Greenwald & Associates, 2006



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# CALENDAR OF EVENTS - NOVEMBER 2008

SUNDAY MONDAY TUESDAY WEDNESDAY THURSDAY FRIDAY SATURDAY

## Blue Light Special

Playing rock & roll classics from the 70's, 80's & 90's

**AT POST 71**  
**November 28 & 29**  
**8 to midnight**



1

Post #71 Bar Open 1pm to 7pm  Bar Bingo 2pm  the 148th Family Day at the D.E.C.C.  2	Post #71 Meat Loaf or Fish Dinner 4:30pm  Betty's Birthday  3	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm Finance Committee 4:14pm Auxiliary Board 4:30pm  Veterans Memorial Hall Committee Meeting 5:00 VFW 137 Auxiliary 6:00   <b>ELECTION DAY</b> 4	Post #71 Drum & Bugle Corps 7:00pm  5	Post #71 House Committee 6:30pm Exucutive Board 7:30pm  6	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  Fundraiser Benefit Stsnd-Up Comics 9:00pm  Karaoke at V.F.W. 137 with UNCLE RICO at 8:00pm 7	Post #71 Dinner 5:30 - 7:30 pm Dance 7 - 11pm Mustangs  Marine Corps Birthday party VFW Post 3979 Cloquet  8
Post #71 Bar Open 1pm to 7pm  Bar Bingo 2pm  <b>POST #6320 RUMMAGE SALE</b> Post members only 11:00am - 1:00pm General Public 1:00pm - 5:00pm  9	Post #71 Pork Chop Dinner 4:30pm  United States Marine Corps Birthday 1775  10	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  Veteran's Day March 9:30 Veteran's Day Ceremony 11:00  Armistice Day (Veterans Day) End of WW II 1918 11	Post #71 Drum & Bugle Corps 7:00pm  V.F.W. Post 137 Post Meeting 7:00 Second Wednesday  12	Post #71 Meeting 7:30pm SAL & Auxiliary 7:30pm  V.F.W. 6320 Post Meeting 6:00 (at Post 137)  13	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  Karaoke at V.F.W. 137 with THE DEACON at 8:00pm  14	15
Post #71 Omelette Breakfast 8AM to noon  Bar Open 1pm to 7pm  Bar Bingo 2pm  16	Post #71 Swiss Steak Dinner 4:30pm  17	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  Todd's Birthday 1977  18	Post #71 Drum & Bugle Corps 7:00pm  D.A.V. Meeting 6:30  19	Post #71 Auxiliary Birthday Dinner  Post 28 Meeting 6:00  20	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  Karaoke at V.F.W. 137 with UNCLE RICO at 8:00pm  21	Post #71 Dinner 5:30 - 7:30 pm Dance 7 - 11 pm Mustangs  22
Post #71 Bar Open 1pm to 7pm  Bar Bingo 2pm  23	Post #71 Pasta Dinner 4:30pm  N.V.V.A. Meeting 6:00  24	Post #71 Bingo 6:30pm Short Order Food 5pm to 7pm  25	26	<b>Thanksgiving</b>   <b>Tristia's Birthday 1999</b>  27	Post #71 No Food or Bingo Rock and Roll 8 to midnight  Karaoke at V.F.W. 137 with UNCLE RICO or THE DEACON at 8:00pm  28	Post #71 Rock and Roll 8 to midnight  29

## COMMUNITY CALEDAR OF EVENTS DECEMBER 2008

- DECEMBER 2**  
Veterans Memorial Hall Committee Meeting 5:00  
Peyton's Birthday, 4 years old
- DECEMBER 5**  
Karaoke at V.F.W. 137 with UNCLE RICO at 8:00
- DECEMBER 7**  
National Pearl Harbor Remembrance Day 1941
- DECEMBER 8**  
V.F.W. 6320 Post Meeting 7:00 (at Post 137) Second Thursday War Declared on Japan 1941
- DECEMBER 10**  
V.F.W. 137 Auxiliary 6:00 Second Wednesday  
V.F.W. Post 137 Post Meeting 7:00
- DECEMBER 11**  
War Declared on Germany and Italy 1941
- DECEMBER 12**  
Karaoke at V.F.W. 137 with THE DEACON at 8:00
- DECEMBER 17**  
D.A.V. Meeting 6:30
- DECEMBER 15**  
Bill of Rights Day
- DECEMBER 19**  
Karaoke at V.F.W. 137 with UNCLE RICO at 8:00
- DECEMBER 20**  
Katie's Birthday
- DECEMBER 22**  
N.V.V.A. Meeting 6:00 Fourth Monday
- DECEMBER 25**  
Christmas Day
- DECEMBER 26**  
Karaoke at V.F.W. 137 with THE DEACON at 8:00
- DECEMBER 31**  
Official End of WW II 1946
- DECEMBER WEST DULUTH POST 71 Every Wednesday**  
Drum and Bugle Corps Practice 7:00
- DECEMBER 7**  
Finance Committee 4:15
- DECEMBER 9**  
House Committee Meeting 6:30  
Executive Board Meeting 7:30
- DECEMBER 14**  
Auxiliary Board Meeting 4:30
- DECEMBER 16**  
Post Meeting 7:30  
Auxiliary Meeting 7:30  
West Duluth S.A.L. 71 Meeting 7:30
- West Duluth Club Events Every Sunday**  
Bar Open 1:00 - 7:00 • Bar Bingo 2:00
- Every Monday**  
Dinner 4:30
- Every Tuesday**  
Bingo 6:30 Short Order Food
- Every Friday**  
Short Order Food 5:00 - 7:00 • Bingo 6:30
- HAPPY HOUR**  
**Monday through Friday - Noon to Six**

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