

# THE AMERICAN LEGION



Winter Park Memorial Post  
112  
4490 North Goldenrod Road  
Winter Park, FL 32792

## 2010-2011 Officers

Commander  
Richard (Dick) Padgett

1st Vice Cmdr.  
Richard Derwinis

2nd Vice Cmdr.  
Gerard (Jerry) Dress

Adjutant  
Billy Dover

Finance Officer  
Dyke Shannon

Sgt. at Arms  
Tim Healy

Judge Advocate  
John McCormick

Asst. Judge Adv.  
Terry Brown

Service Officer  
Mike Dixon

Chaplain  
Tom Roberts

Historian  
Ted Costello

Sea Cadet Liaison  
Richard Meredith

Newsletter Editor  
Nell Colbert

## COMMANDER'S MINUTE

Just a reminder that this May 10<sup>th</sup> 2011 is Post 112's election day. Please show up to select your officers for this upcoming year. All offices are open for nominations, if you have a favorite person including yourself to be considered for any office. There will be an opportunity to nominate them from the floor as our meeting progresses.

Nominations at present are: **COMMANDER**, Dick Padgett; **FIRST VICE COMMANDER**, Jimmy Thornton; **SECOND VICE COMMANDER**, Gerry Dress; **CHAPLIN**, Stan Kalmowitz; **FINANCE OFFICER**, Dyke Shannon; **SARGENT AT ARMS**, Tim Healy; **HISTORIAN**, *open for nomination*. We need your input so show up and help improve your post with your vote.

Post 112 has begun Dinners twice a month (Chicken Breast and Fish Fry's) in addition to the regular breakfast and lunches. Proceeds from these activities go to support numerous projects to which we are obligated. See attached announcements for complete menus, time and dates.

Thank you for your continuing support. Remember if you are unable to attend functions we are accepting donations - please makes payment to American Legion Post 112 P.O. Box 910 Goldenrod FL 32733.

Volume 3, Issue 6

May—June 2011

**YAHOO!** GROUPS

**See Billy to  
sign up!**

**Do you**

**YAHOO!**

### *Special points of interest:*

- Auxiliary FUN Night at Friendly's
- Veteran Borrowers in Delinquency—Quick Guide for Help
- It All Began With an Email

### *Inside this issue:*

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# CONGRATULATIONS!

## Auxiliary Unit 112

## Has Been Named

## Partner in Education for 2011 for Cheney Elementary School



## 1st Vice Commander's Report Richard Derwinis

With the incoming Board, this will be my last new letter.

The year went by very fast. The new handicap railing looks great and I got a lot of "Great Job" & "Atta Boys." We finally got it done! Next, how many members do we have? Department Headquarters on Lee Rd tells me that we have 135 paid members. We have 55 unpaid members going back to 2008-2009. Discussing this with the Commander and the Adjutant, we decided to drop 2008 & 2009 from the roster, leaving us with 2010 and 2011 members. I was calling to remind them their dues were due March 1, 2011. After a number of calls, of wrong numbers, disconnected, moved and a couple members who had passed away, we decided the Adjutant should send a reminder to those that are still with us.

I want to thank all those who helped me in my endeavors. Thank you, Nell Colbert, for all the help in making my newsletter articles look professional.

Thank you again and God Bless All.

### **SUPPORT OUR AUXILIARY UNIT!**

**Please bring your clipped grocery coupons,  
Box Tops for Education, Campbell's Soup  
labels and soda can pop tabs  
to the Post meeting each month!**

## 2nd Vice Commander's Report Gerry Dress

Thank you to all who have helped to make our Yard Sale a success! After the Yard Sale, we had our first chicken dinner and nine people were there to eat. Not bad for our first one!

Starting in May, we will have our Chicken Dinner on the 11<sup>th</sup> from 5 – 7 pm. After that we will have our Burgers 'N' more on the 13<sup>th</sup>. Following that, on the 27<sup>th</sup> we will have our Fish Fry from 5 – 7 pm for \$7.50. On the 29<sup>th</sup> at 11 am we will have our annual Memorial Day. Hope you all can attend.

Look at the last page of the Newsletter for our full schedule of events for both May and June.

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## Happy Birthday to YOU!

**Happy Birthday to YOU!**  
**Happy Birthday to you!**  
**Happy Birthday dear \_\_\_\_\_.**  
**Happy Birthday to YOU!**

**Below are the birthdays for May and June, 2011. If your birthday is missing, its because we do not have it in our database. Please contact Billy Dover, Adjutant, to have your birthday added to the list so you aren't missed next year.**

### May 2011

1	BONILLA-NIEVES, FELIX
4	SMALLEY, WAYNE
6	SHIPMAN, FRED
9	PADGETT, RICHARD
12	BELL, GERARD
13	SAIN, EVERETT
23	ROBERTS, THOMAS
24	COLON, ALFONSO
27	ROSA, MIGUEL
30	FINN, PAUL

### June 2011

6	GLASS, RICHARD
6	DIXON, DENNIS

7	WILLIAMS, WALTER
7	POLAK, CHARLES
8	CASSIDY, JOHN
10	PADGETT, RICHARD
14	HEFIN, KENNETH
19	HEALY, TIMOTHY
20	FAULKNER, VINSON
21	FITZPATRICK, PHILIP
26	WOODRUM, DIANA
27	MAHONEY, WILLIAM



## Adjutant's Report—Billy Dover

As I began this article of the newsletter, the Post Adjutant has been busy with records and preparing the end of the year report for the District. As I have stated before, OUR post is a SERVICE ORIENTED post that looks out for Children and Veterans. I take great pride in servicing you, the members, who make up Florida Post 112.

Through your efforts our post is a solvent and stable post. There are, as with many organizations, challenges, personalities and service. This is one organization that I see members working together for the betterment of the POST, IT'S MEMBERS and Children. During my daily devotion there was an article that stated: *"Every new soldier would value the opportunity to gain wisdom from veterans who have experienced real battle situations. Insights about equipment, tactics, environment topography and enemy demographics are premium information for those new to the mission."*

It is up to those who are leaders to show the wisdom they have learned and used to prepare the rest of us. The battles for us now deals with helping each of us gain the knowledge and pass it on. What a learning experience it was to take the lead in the Oratorical process. The leadership and guidance given by our membership made it happen. I cannot thank you enough for allowing me to learn new insights to our POST and the AMERICAN LEGION motto: "God and Country".

As stated during our meetings it takes each of you to assist and what a chance we have to make a difference to our group and the neighborhood. Our 1<sup>st</sup> Vice has worked hard in trying to get our 100% goal of membership, our 2<sup>nd</sup> Vice has plans set up for Chicken and Fish Dinners along with monthly Pancake breakfast and Burgers and More. Where are you, have you tried it out? These events help us by providing funds for our Boy's State, Oratorical Contest, Sea Cadets and Venturing Crews, which if we add it up, it affects the lives of over 100 children. THAT IS GREAT!

There are other opportunities that are available but it takes each of us to put forth an EFFORT and the dedication to help out. Can you be counted to assist and help? Time is all we are asking and not that much; if everyone helps then it is not a burden to anyone.

**HAVE YOU PAID YOUR 2011 DUES YET?** The first thing on your part is to make sure you have paid up is your dues. Remember the Post only receives \$4.00 of it and we are assisting other.

Thank you again for your assistance this coming year and may GOD Bless you and the United States of American. COME AND SUPPORT YOUR POST.





# Veteran Borrowers in Delinquency—Quick Reference Sheet



## General Guidance

The US Department of Veterans Affairs urges all veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers really do *not*. The US Department of Veterans Affairs urges all veterans who are encountering problems making their mortgage payments to speak with their servicers as soon as possible to explore options to avoid foreclosure. Contrary to popular opinion, servicers really do *not* want to foreclose because foreclosure costs a lot of money. Depending on a veteran's specific situation, servicers may offer any of the following options to avoid foreclosure:

- Repayment Plan – The borrower makes regular installment each month plus part of the missed installments.
- Special Forbearance – The servicer agrees not to initiate foreclosure to allow time for borrowers to repay the missed installments. An example of when this would be likely is when a borrower is waiting for a tax refund.
- Loan Modification - Provides the borrower a fresh start by adding the delinquency to the loan balance and establishing a new payment schedule.
- Additional time to arrange a private sale – The servicer agrees to delay foreclosure to allow a sale to close if the loan will be paid off.
- Short Sale – When the servicer agrees to allow a borrower to sell his/her home for a lesser amount than what is currently required to payoff the loan.
- Deed-in-Lieu of Foreclosure - The borrower voluntarily agrees to deed the property to the servicer instead of going through a lengthy foreclosure process.

Access our website at [www.benefits.va.gov/homeloans/veteran.asp](http://www.benefits.va.gov/homeloans/veteran.asp) for additional information on VA loans and to watch videos of veterans who have completed the workout options listed above.

## Service Members Civil Relief Act

Veteran borrowers may be able to request relief pursuant to the Service Members Civil Relief Act (SCRA). SCRA is intended to ease the economic and legal burdens on military personnel during their active service. In order to qualify for certain protections available under the Act, the borrower must request protection under the Act, and the loan must have originated prior to the current period of active military service. SCRA may provide for a lower interest rate, or prevent foreclosure or eviction up to nine months from period of military service.

## Assistance to Veterans with VA-Guaranteed Home Loans

When a VA-guaranteed home loan becomes delinquent, VA provides supplemental servicing assistance to help cure the default. The servicer has the primary responsibility of servicing the loan to resolve the default. However, in cases where the servicer is unable to help the veteran borrower, Loan Guaranty has Loan Technicians in eight Regional Loan Centers and two special servicing centers who take an active role in interceding with the servicer to explore all options to avoid foreclosure. Veterans with VA-guaranteed home loans can call **(877) 827-3702** to reach the nearest Loan Guaranty office where loan specialists are prepared to discuss potential ways to help save the loan.

## National Call Center for Homeless Veterans

Veterans who feel they may be facing homelessness as a result of losing their home can call **(877) 4AID VET (877-424-3838)** or go to [www1.va.gov/HOMELESS/NationalCallCenter.asp](http://www1.va.gov/HOMELESS/NationalCallCenter.asp) to receive immediate assistance from VA.

## Assistance to Veterans with non-VA Guaranteed Home Loans

For a veteran or service member who may have obtained a conventional or sub-prime loan, VA has a network of eight Regional Loan Centers and two special servicing centers that can offer advice and guidance. Borrowers may visit VA's website at [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans) or call toll-free **(877) 827-3702** to speak with a VA Loan Technician. However, unlike when a veteran has a VA-guaranteed home loan, VA does not have the legal authority to intervene on the borrower's behalf. It is imperative that a borrower contacts his/her servicer as quickly as possible.



## Veteran Borrowers in Delinquency—Quick Reference Sheet Cont'd from Page 4

### VA Refinancing of a non-VA Guaranteed Home Loan

Veterans with conventional home loans now have new options for refinancing to a VA-guaranteed home loan. These new options are available as a result of the Veterans' Benefits Improvement Act of 2008. Veterans who wish to refinance their subprime or conventional mortgage may now do so for up to 100 pct of the value of the property, which is up from the previous limit of 90 pct.

Additionally, Congress raised VA's maximum loan guaranty for these types of refinancing loans. Loan limits were effectively raised from \$144,000 to \$417,000. High cost counties have even higher maximum loan limits. VA County Loan Limits can be found at [www.benefits.va.gov/homeloans](http://www.benefits.va.gov/homeloans). These changes will allow more qualified veterans to refinance through VA, allowing for savings on interest costs and avoiding foreclosure. A VA refinancing loan may help a veteran who is facing a big payment increase.

### Other Assistance for Delinquent Veteran Borrowers

If VA is not able to help a veteran borrower retain his/her home (whether a VA-guaranteed loan or not), the HOPE NOW Alliance may be of assistance. HOPE NOW is a joint alliance consisting of servicers, counselors, and investors whose main goal is to assist distressed borrowers retain their homes and avoid foreclosure. They have expertise in financial counseling, as well as programs that take advantage of relief measures that VA cannot. HOPE Now provides outreach, counseling and assistance to homeowners who have the willingness and ability to keep their homes but are facing financial difficulty as a result of the crisis in the mortgage market. The HOPE NOW Alliance can be reached at **(888) 995-HOPE (888-995-4673)** or by visiting [www.hopenow.com](http://www.hopenow.com).

## School Medals: Dyke Shannon

Each year, Winter Park Post 112 participates in the American Legion School Medal program. This year, as in years past, we will present 30 Medals and Certificates to 15 Young Men and 15 Young Ladies. This is done at each of their respective Schools Awards Ceremony at the end of the School year. The young people selected must be "graduating" from the school they are attending and moving to a different school for the next grade. We present these at the Elementary , Middle, High School level.

The first full week in June will be a busy one for the Post. We will be presenting these to the following Elementary Schools; *Aloma, Audubon Park, Brookshire , Chickasaw , Dommerich, Eastbrook, Killarney, Lake Sybelia, Lakemont, Red Bug and Winter Springs*. We will also present to *Glenridge Middle, Maitland Middle, Pace-Brantley Hall School and Winter Park High School*. Most Awards Ceremonies seem to be

on the same few days!

This youth program costs your post about \$400.00 in Medals, Certificates and Frames. You the members donate your time and gas to be present at the Awards Event to personally present these awards on behalf of the Post and The American Legion.

We ask the Faculty of the School to recommend the recipients of the Award. It is based on individuals who have shown the following traits during the school year, and in their personal lives. **Courage, Honor, Leadership, Patriotism, Scholarship, Service** are the Points for consideration.

The complete list of Dates and Times will be at the May meeting if anyone wants to help out. We have a short script to use and the Certificates and Medals will be ready to go!





## Auxiliary Update

### It all began with an email!

In early March, one of our members received an email from a Scouting friend who was looking for some help in sending care packages to her husband's unit in Afghanistan. The soldiers had just been deployed to Camp Holland, a brand new base that had no shopping facilities. The 300+ soldiers were purchasing their basic personal care items off the local economy and were being gouged by the locals. Imagine paying \$5 for a simple tube of Chap Stick or \$10 for a small bottle of shampoo. Our member invited her friend to attend our March meeting to share her story. Unit 112 was able to garner the assistance of not just our Legion family but other Auxiliary Units all over the state of Florida and in a short few weeks, Auxiliary units began shipping thousands of dollars worth of goods to the soldiers. And the best part—after being contacted by another Auxiliary Unit, collection boxes were placed at Lockheed Martin and boy did the employees at Lockheed come through—they filled a semi-tractor truck with things like soap, Chap Stick, tooth paste, jerky, sunscreen, candy, shaving cream, deodorant, shampoo, conditioner, etc.—all the simple things that these guys were missing. During the week of April 25th, Legionnaires, Auxiliary members, Legion Riders and Sons of the Legion came together at the Department headquarters to unload the trailer, sort and box goods to be shipped to OUR soldiers.

Now our project is to raise funds to ship all the boxes! It is estimated that it will take about \$5,000.00 to \$7,000.00 to ship all the boxes. If you would like to make a cash donation to help offset the shipping of these packages, please contact Nell Colbert. You can make your check payable to Unit 112 and mail it to Auxiliary Unit 112 at PO Box 5215, Winter Park, FL 32793-5212 or bring it to the May general meeting. No amount is too small—if everyone helps, we can get these boxes out.

Thank you in advance for supporting YOUR Auxiliary unit!

## Sgt-at-Arms: Tim Healey

The story below was recently received by our Sgt-at-Arms via email—it's accuracy has not been verified:

A fifteen year old Arizonian, who wishes to remain anonymous, e-mailed the following which I thought you may find interesting:

“Now I sit me down in school, where praying is against the rule. For this great nation, under God, finds the mention of Him very odd. If scripture now the class recites, it violates the Bill of Rights. And anytime my head I bow, becomes a federal matter now.

Our hair can be purple, orange or green, that's no offense; it's a freedom scene...The law is specific, the law is precise, prayers spoken aloud are a serious vice. For praying in a public hall might offend someone with no faith at all...In silence alone we must meditate, God's name is prohibited by the State.

We're allowed to cuss and dress like freaks, and pierce our noses, tongues and cheeks...they've outlawed guns, but **first** the Bible. To quote the Good Book makes me liable. We can elect a pregnant Senior Queen, and the “unwed daddy” our Senior King. It's “inappropriate” to teach right from wrong, we're taught that such “judgments” do not belong...We can get our condoms and birth controls, study witchcraft, vampires and totem poles, but the Ten Commandments are not allowed, no word of God must reach this crowd.

It's scary here I must confess, when chaos reigns the school's a mess. So, Lord, this silent plea I make: should I be shot; my soul please take! Amen”



## BOOSTERS

Our Boosters roll reverted back to zero as of January 1, 2011. If you would like to support your Post by making a financial contribution or you would like to make an in-kind donation of materials to the post, please contact any of our officers.

The starting amount is \$25 to be listed as a Booster. The levels are; Bronze at \$25, Silver at \$50, Gold at \$75 and Platinum at \$100. The amounts will be cumulative through the year, so that it is easier to attain the next level. At the end of the year, everyone starts over.

The Boosters listed below reflect contributions made since January 1st, 2010.

Bronze— \$25 Bob and Nell Colbert  
Silver— \$50  
Gold— \$75  
Platinum— \$100+  
•Chuck Kuhn  
•Stan Kalmowitz

No new contributions were received since the March-April newsletter.

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# THE AMERICAN LEGION



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112  
4490 North Goldenrod Road  
Winter Park, FL 32792

## CALENDAR

### MAY:

- 1 – Sea Cadet’s Picnic
- 2 – Executive Board Meeting – 7 pm
- 7 – 6<sup>th</sup> District Meeting at Post 347, Lady Lake, at 9 am
- 10 – Monthly Post and Auxiliary Meetings – 7 pm
- 11 – Post Chicken Dinner – 5 to 7 pm
- 14 – Burgers ‘N’ More – 11 am to 2 pm
- 21 – Legion Rider’s Picnic at Post 35, Mt Dora
- 27 – Post Fish Fry – 5 to 7 pm
- 28 – Pancake Breakfast – 8 to 11 am
- 29 – Post Memorial Service – 11 am

### JUNE:

- 6 – Executive Board Meeting – 7 pm
- 8 – Post Chicken Dinner – 5 to 7 pm
- 11 – Burgers ‘N’ More – 11 am to 2 pm
- 14 – Monthly Post and Auxiliary Meetings – 7 pm
- 17 – Post Fish Fry – 5 to 7 pm
- 23-25 – Department of Florida Convention
- 24 – Pancake Breakfast – 8 to 11 am
- 27 – Executive Board Meeting – 7 pm

## OFFICER’S DIRECTORY

Commander: Richard (Dick) Padgett  
407-678-2330 – [rpadgett2@cfl.rr.com](mailto:rpadgett2@cfl.rr.com)

1<sup>st</sup> Vice Cmdr: Richard Derwinis  
407-671-9477 – [rpderw@aol.com](mailto:rpderw@aol.com)

2<sup>nd</sup> Vice Cmdr: Gerard (Jerry) Dress  
407-671-8616 – [dress5@aol.com](mailto:dress5@aol.com)

Adjutant: Billy Dover  
407-678-4381 – [bgdjr14@gmail.com](mailto:bgdjr14@gmail.com)

Sgt At Arms: Tim Healy  
407-260-0779 – [timh-yikes@cfl.rr.com](mailto:timh-yikes@cfl.rr.com)

Chaplain: Tom Roberts  
407-657-4608 – [tomar2@cfl.rr.com](mailto:tomar2@cfl.rr.com)

Newsletter Editor: Nell Colbert  
321.303.7445 – [necolbert@usa.net](mailto:necolbert@usa.net)

Winter Park Memorial Post 112  
PO Box 910  
Goldenrod, FL 32733

