



The American Legion

District 9 Broward County



For God and Country website: www.aldist9fl.org

SPRING / SUMMER 2009 DOUBLE ISSUE

Volume 3 Number 2

Vice Commander's Membership Report

9th District membership ended with 98.53% with 9 Posts exceeding 100%. We needed 72 renewals for 100%. The 2009 final Post totals as of July 8, 2009 are:

Post 220	164.7%
Post 385	133.1%
Post 157	103.4%
Post 180	102.9%
Post 365	100.8%
Post 142	100.6%
Post 223	100.0%
Post 310	100.0%
Post 36	100.0%
Post 321	98.6%
Post 162	97.2%
Post 209	97.1%
Post 92	96.3%
Post 222	94.1%
Post 178	92.4%
Post 304	88.8%
Post 170	84.9%
Post 265	82.0%
Post 287	78.4%
Post 308	71.4%



Special Thanks to Post 157 and Pete Nepa for the printing of this newsletter.

Commander's Report

As we end one year and start a new year, we have had a great year in the District. We accomplished alot this past year, we had a successful District Ball and picnic.

We are now one of a handfull of Districts and/or Posts in the USA to have our own Symphonic Band in the American Legion, we were very visible in the JROTC program again this year and helped them in attaining the needed tents for their leadership program.

This coming year our goals are to help raise money for our 9th District JROTC scholarship programd and Boys & Girls State transportation among other programs in the American legion.

As I begin my second year as District Commander, I want to assure you that I will continue to do my very best for our District.

Joe Motes, 9th District Commander

OUR DISTRICT MEETINGS & SPECIALS ARE:

- September 27, 2009 - Post 142 - 2:00pm
- October 25, 2009 - Post 36 - 2:00pm
- November 21, 2009 - Post 222 - 6:00pm District Ball
- November 22, 2009 - Post 304 - 2:00pm
- January 17, 2010 - Post TBA - 2:00pm
- February 21, 2010 - Post 92 - 2:00pm
- March 14, 2010 - Post 310 - 2:00pm
- Spring Picnic - March 21, 2010 - Snyder Park
- April 18, 2010 - Post 321 - 2:00pm
- Constitutional Conference - June 13, 2010 - Post 180

Please check our website or call me for information on each months meeting. 954-441-8735 or 954-559-3202.

Sunrise VA Outpatient Clinic News

On Monday, July 13 at approximately 1030am, the developers of the VA clinic on Commercial Blvd, called and said they had just received the final Certificate of Occupancy from the City of Sunrise!!!

With a lot of pressure from the Broward Veterans Council, it's member organizations and our Congressional delegation, we finally achieved this important goal!!

Now we can concentrate on completing those programs that we needed to help our veterans who use our facility. Extending the rehab area, putting up exterior signs on Commercial Blvd., and adding another turn lane, as well as modifying the ambulance area and the handicap area!!

Also finally getting the Cafeteria area completed, have all been waiting on this CO!!!

Again, many thanks to our Congressional leaders for all their help; Debbie Wasserman Schultz, Ron Klein, Robert Wexler and Alcee Hastings !!!

9th District President's Message

Thank you for electing me your 2009-2010 9th District President. It will be an honor and privilege to serve the "Mighty 9th District". Your support is very much appreciated.

Our Department President Mary Kelly Perkins' theme is "Commit to be Visible", which we must do to succeed. Our Membership theme is "Lighting the Fire to go Above and Beyond" and the 9th District color is Blue (Navy, I think). We will know more details when we return from the Convention.

We will be having rehearsal for Installation at Post 142 on Saturday, July 18th, 2009 at 3pm. All District Officers and Asst. Sergeants should attend. Our School of Instruction will be held at Post 142 on Saturday, September 12th, 2009. Registration will be at 9:30am and school begins at 10:00am.

Looking forward to working with all of you and with your continued support we will have another very successful year.

The Installation schedule is posted on the 9th District website www.aldist9fl.com

Yours in Loyal Service,
Bonnie G. Hatt

I can't believe that this year has come to an end. I would like to thank everyone that was very supportive during the year. It was very nice working with the 9th District American Legion Commander Joe and his staff at all of our functions.

I would like to congratulate Bonnie Hatt from Unit 142 Pompano Beach on her election for President of the 9th District for the year 2009-2010. I know she will have an excellent year, I have told her that if she needs my help I am only a telephone call away.

I would also like to congratulate Joe Motes for again being elected to be the 9th District Commander for the year 2009-2010. Best of luck to all officers and chairman in the coming year.

For God and Country

Gail A Dupuis

9th District Past President

AMERICAN LEGION AUXILIARY 2009-2010 OFFICERS

President		
Bonnie Hatt (142)		054-913-3700
Secretary / Treasurer		
Regina Hammes (142)		954-729-5503
Chaplain		
Jan Tyrkas (321)		954-625-2724
Sgt. at Arms		
Jackie Martin (36)		954-463-7883
Advisor		
Maureen Costello (162)		954-429-9226
Advisor		
Pearl McIntyre (162)		954-421-2584
Historian		
Lenore Stribling (142)		954-805-4594
Parliamentarian		
Gail Dupuis (36)		954-830-8903



The American Legion 9th District Commander Joseph Motes and Post 385 gives his life jacket to Sea Cadet Nicholas Hauser from Coral Glades HS in Coral Springs. They were part of a celebration of the 66th anniversary of “The Four Chaplains” and 672 heroes of the ship USAT *Dorchester* that was sunk off of Greenland in 1943.

(Nicholas R. Von Staden, Sun Sentinel / February 15, 2009)



Joseph Motes Post 385 of the American Legion 9th District throws a wreath over the stern of the US Coast Guard Cutter Gannet at their Station in John Lloyd Park, Dania Beach. The celebration was of the 66th anniversary of “The Four Chaplains” and the 672 heroes of the USAT *Dorchester* that was sunk in WWII of the coast of Greenland Feb. 3. 1943.

Dania Beach service honors Four Chaplains of WWII

On sinking ship, they gave away their life jackets

By John Holland | South Florida Sun-Sentinel

February 16, 2009

HOLLYWOOD - They stood at attention in the hot sun to honor four men they never knew and an act of courage they hope is never forgotten.

Sixty-six years have passed since four U.S. Army chaplains — a Catholic priest, a rabbi and two Protestant pastors — gave their lives trying to save soldiers and Marines aboard the USAT *Dorchester*. But the memorials continue nationwide, including the one Sunday in John U. Lloyd Beach State Park.

A German submarine struck the transport ship in the icy North Atlantic waters off Greenland on Feb. 3, 1943, sinking the vessel with its 902 passengers and crew in just 27 minutes.

As hundreds of young soldiers panicked and raced for lifeboats and vests, Rabbi Alexander D. Goode, Father John P. Washington and the Revs. George L. Fox and Clark V. Poling stayed aboard, handing out life vests and providing calming voices in the hysteria. When no more vests remained, the chaplains — all lieutenants — removed their own and passed them along, sealing their deaths but creating an enduring legacy.

Crews of the U.S. Coast Guard Cutters *Comanche* and *Escanaba* scrambled for survivors but, in the end, 672 people were killed, many frozen to death clinging to the oars of crowded lifeboats.

“Those four chaplains assured themselves a seat in heaven, that’s for sure,” said Patrick Campbell, 80, of Pompano Beach, who was a Marine corporal in the final days of World War II. He served on the honor guard Sunday, shifting his feet under the bright sun during the 60-minute ceremony but never easing up. “It was a selfless act, and that’s why we’re all here.”

The gathering at the U.S. Coast Guard Station was one of dozens around the country.

In 1943, the chaplains quickly became national heroes, particularly as some of the 230 survivors recounted seeing the four on the bow, holding hands and praying for the troops as the ship sank into the water. Survivor after survivor had similar tales of the four men. All four were awarded the Purple Heart and the Distinguished Service Cross and, in 1948, the U.S. Post Office Department issued a stamp in their honor.

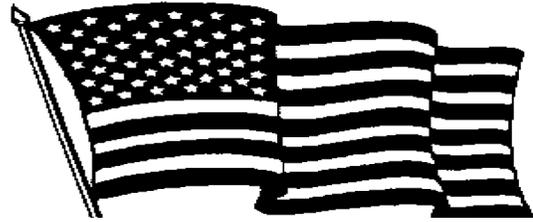
Sunday’s event was sponsored by the , 9th District, out of Broward County, with a reception afterward at Post 304 in Dania Beach.

“Any time you have people giving up their lives to save others, it’s always special,” said John Vazquez of Dania Beach, who serves as the commander of the guard. “It’s days like this that remind us not only of their heroics, but the men and women fighting for all of us in Iraq and Afghanistan today.”

MERICAN AMICABLE REFUNDS:

A new search tool will help current and former service members determine if they are owed some of the \$2.3 million that is still unclaimed as a result of a 2006 multi-state settlement agreement concerning life insurance sales practices to the military. The tool, located at <https://eapps.naic.org/restitution> was launched 23 APR by the National Association of Insurance Commissioners, allows a simple search by first and last name. More than 14,000 service members who purchased life insurance products from American Amicable Life Insurance Company of Texas, or its two affiliates — Pioneer American Insurance Company and Pioneer Security Life Insurance Company — are still owed more than \$2.3 million, according to the NAIC. Refund amounts vary according to type of policy and other factors. There is no deadline for claiming the funds, said NAIC spokeswoman Vanessa Sink. Unclaimed money will stay in the state where the service member bought the policy, in whatever fund is required by the state's laws.

The 2006 settlement agreement was signed by 46 states, Guam and the District of Columbia. Service member policyholders, or a named beneficiary of a "Horizon Life" policy issued from 1 JAN 00 to 28 JUL 06, may be eligible to receive compensation and/or increased policy benefits. Those who have been paid a death benefit or who have received a full refund are not eligible. At the time the agreement was announced, officials said more than 70,000 current and former service members were expected to get about \$70 million in refunds or potential policy enhancements. Information was not immediately available on how many people have actually received refunds or policy enhancements from the settlement. The settlement agreement was the result of a 20-month investigation led by the Texas and Georgia insurance departments, the Department of Justice and the Securities and Exchange Commission. State insurance regulators and federal agencies alleged that American Amicable often targeted its sales pitches at young trainees, and instructed its agents to market the "Horizon Life" policy as a savings plan rather than an insurance policy. The settlement did not require American Amicable to admit to or deny the allegations. Those who use the search tool must agree to "Terms of Use" stating that they have a legitimate reason for using the lookup system and understand that using the system for fraudulent activity is prohibited. [Source: NavyTimes Karen Jowers article 23 Apr 09 ++]

**2009-2010 Boosters**

Joe Motes	Bill Gemayel
Roy Schofield	Jackie Martin
Loretta Young	Helen Gaekle
Elaine Kledzik	Joe Kledzik
Rose & Pete Napa	Ginny Hagemann
Gene Campbell	Gail Dupuis
George & Elaine Rafajko	Ellen & Russ Bailey
Michael DeVeronica	Ron Lewis
Peggy & Bud Backes	Post 321 Auxiliary
Thelma McKinney	Dennis Newton
Joan Duva	Ron & Debra LaDuke
Ray Blanchette	Diane & George Apostole
Mattie Mason	Ryan & Cristen Hiott
Nat Anselmo	Tom Lathrop
Carole Hess	Bernard Landers
Bonnie Hatt	Donna Erickson
Bill LeFrancois	Justine & Jeff Benedix
Edgar Mallard	George Valree, Jr.
Reggie Hammes	Mary Kelly-Perkins
Pete Bugnacki	Harold Loery
Debbie Rubino	Steve Newman
T.J. & Bertha Jones	Pearl & Bill McIntire
Larry Sapp	Joseph Gallagher
John Hone	Frank Marcella
Sal Delorenco	Gary Garafalo
Vinnie Dinitto	Jim Davison
J.J. Jensen	Mary Snyder
Russ & Robin Dobbyn	Al & Alison Cavale
Phil DeVeronica	Carol Fraser
Raleigh Arnett	Lenore Stribling
John Vazquez	Patti Kurtz
Dale & Helen Lueck	Anthony Leroy
Mike Adamo	Floyd White
Suran Simpson	Mary & Tom Jones
Eric Huer	Albert Stevens
Terri Magin	Tony Robinson

Booster moneys are used to help promote, publish and mail the District 9 newsletters. Wouldn't you like to be a District 9 Booster member? Send your \$5.00 Booster donation, payable to:

American Legion District 9 to Joe Motes at:
2133 NW 208 Terrace, Pembroke Pines FL 33029-2320.

9th District Symphonic Band Concert held July 1, 2009



9th District Symphonic Band Concert held July 1, 2009



9th District Constitutional Conference



100% Ribbons to Post 220 and Post 385.



Certificates of Appreciations to the 9th Dist Staff.



Sal Castaldi Memorial Award - Americanism - Post 142



School Award 2nd Place - Post 180



School Award 1st Place - Post 142



Chaplain 2nd Place - Post 222

9th District Constitutional Conference



Chaplain 1st Place - Post 304



JROTC 1st Place - Post 385



Service Officer of the Year - 2nd Place - Post 180



Service Officer of the Year - 1st Place - Post 222



Adjutant of the Year - Joe Motes - Post 385



Adjutant of the Year - Post 385 - Post Plaque

9th District Auxiliary Constitutional Conference



Boy Scouts 1st Place - Post 142



Blood Donor 2nd Place - Post 92



Blood Donor 1st Place - Post 142



Sgt-at-Arms of the Year 2nd place - Post 304



Community Service 1st Place - Post 142



Community Service 2nd Place - Post 304

9th District Constitutional Conference



Glory Cleary Memorial Award - Post 385



First 100% Post Category II - 51-125 - Post 365



First 100% Post Category III -126-200 - Post 180



First 100% Post Category IV - 201-400 - Post 385



2009 Best Overall Post - Post 142



Loretta Young, 2009 Legionnaire of the Year.

9th District Auxiliary Constitutional Conference



1st Place Junior Activities - Unit 162



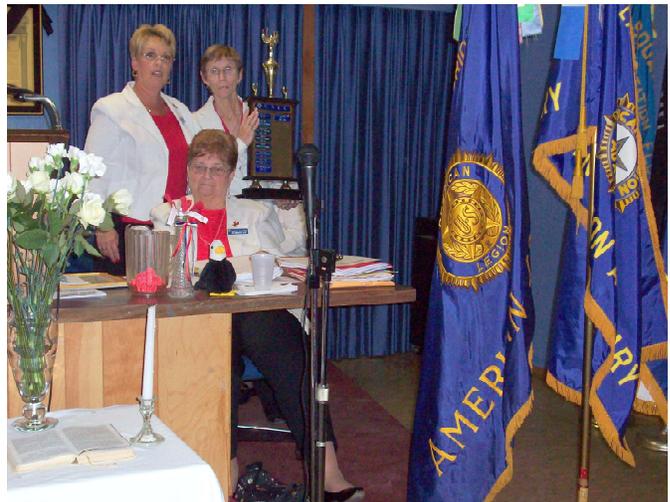
Children & Youth Award - Unit 157



Americanism Award - Unit 162



Membership Award - Unit 142



VA&R Award - Unit 142

9th District Auxiliary Constitutional Conference



1st Place Membership - Unit 142



Commander Joe Motes speaks at the Auxiliary Constitutional.



1st Place Chaplain Award - Unit 142



Auxiliary President Gail Dupuis presents District Commander Joe Motes his gift.



Commander Joe Motes present President Gail Dupuis with her gift.

The 9th District Picnic held March 22, 2009 at Snyder Park.



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VA CLAIM TIPS

The VA website www.va.gov confirms that 75% of all applications for VA pension are denied the first time. This is not a conspiracy to save federal money or an attempt to meet quotas of which there are none. Applications for pension are disapproved because they are not complete and well-documented. Now that pension claims are worked in the St. Paul and Philadelphia Pension Centers only, the atmosphere for help and approval is far better, and applications are resolved more quickly. Gone are the days when certain individuals in local Regional Offices would deny everything. With the VA, you can never provide too much information. If they have to write you for clarification of any one point on the application, your claim will be delayed or denied. Always include your phone numbers, an email address if you have one, and a next-of-kin's contact information with every application. The following 5 reasons for denial will help you navigate the VA process.

Missing or incomplete information. The VA applications, VA form 21-526 (veterans) and 21-534 (widows), are multiple-paged and have many, many questions. Address and answer every one of them. If the question is "non-applicable", answer "N/A"; if the income is zero, answer with a "0"; and if you are tempted, never, never leave a space blank. Every blank space means a question and a letter from the VA, which delays the claim. If you do not have a copy of the veteran's discharge, don't worry. Attach what you have, because the VA will ask the military for confirmation of the veteran's service.

Failure to Respond to Clarifications. There are many areas on an application where the VA must clarify what you submitted or what you meant (Remember: you can never tell the VA too much about a situation). Always answer their letters or phone calls as soon as possible, and if you need time to do so, send them a letter saying "I'm working on it". Do not panic when they say "respond within 30 days". You have at least 60 days by law, and can supply the information within 1 year and still have a valid claim. If you do not know where to get any clarification, tell the VA and asked their advise. It is their duty to assist where possible. There are always alternatives.

Documenting Dependents. Who is a dependent for VA pension is often misunderstood. A dependent is less than 18 years old, where the veteran is the father, or the veteran is married to the mother, so step-children are fine. Grandparents must have court-issued adoption decrees. If dependents are under 23 years old, they must be in school full-time. Spouses are dependents, but their income also counts, as well as their Unreimbursed Medical Expenses. If the veteran or their spouse has previous marriages, document them with a death certificate, an annulment decree or a divorce decree. The VA must assure a valid marriage. Divorce decrees are available from the County where the divorce was granted.

Documenting Shortfall. If your Unreimbursed Medical Expenses, especially your Room & Board (R&B) figure for a facility, exceed your income, the VA will always delay your claim to clarify this. So, you need to anticipate this question. If you are using savings or assets to meet this shortfall every month, explain this as an attachment to your application. If your assets are depleted, and a friend, sibling or family member is supplementing your R&B, explain this. To be absolutely sure the VA understands this, write a simple loan agreement and submit it, showing you are borrowing this shortfall every month, expecting to pay it back when pension starts.

Failure to Document Income and Unreimbursed Medical Expenses. On the application, the VA can only confirm the amount of your Social Security benefits independently. Everything else should be documented with a written explanation, this year's award letter, or an annuity agreement. The VA can't even confirm your Federal or Military Retirement without a letter. When in doubt, document it. Unreimbursed Medical Expenses should be documented on the VA form 21-8416. For most widows and veterans, their largest expense is the R&B they pay for a Group Home, Assisted Living or a Nursing Home. Simply provide the VA a letter from the facility confirming your Room & Board monthly figure. If you have any other recurring, ongoing or continuous Unreimbursed Medical Expenses, document them.

SURVIVOR FILES:

In the torrent of estate-planning advice out there, one simple but crucial bit of wisdom often gets overlooked: Keep your stuff in order. Surviving family members can get overwhelmed when loved ones leave behind disorganized financial statements and cluttered homes. Heirs and executors must become de facto investigators, sorting through the junk to figure out where the assets are-and what should be done with them. Prevention is, of course, the best solution, such as asking blunt questions about where wills and other important papers are located. Many people, however, avoid the subject or die unexpectedly, leaving survivors with the burden of chaos. "No one is sitting around while they're alive preparing their items form someone to go through after they die," says Lori Perlman, an estate-planning attorney in, New York. With that in mind, here's advice about untangling some common messes.

1. A Missing Will: Estate planning is useless if crucial documents are missing after a person's death-and perhaps most crucial of all is the will. Safe-deposit boxes are among the most common repositories, says Lawrence C. Wohl, an estate-planning attorney in Princeton, N.J. Many banks allow survivors to search a decedent's deposit box for a will-but in the presence of a bank employee, to prevent the removal of valuables that should be distributed through the estate. Banks will typically drill open the box if the key is missing, for about \$150. If a search fails, survivors and executors must often track down advisers who helped the decedent during life. Once you give up, you should ask the local surrogate or register of wills (i.e. a public official-to appoint an administrator to oversee the distribution of assets). It will often be one of the surviving children. The estate is then divided up according to state law and can take considerable time before assets are accessible to heirs.

A Tangled Money Trail: The will is only part of the critical paperwork. If heirs can't find all of a decedent's financial records, they might not be able to trace all of his or her assets. So, they might not get everything they're entitled to, and the unclaimed assets will eventually revert, or "escheat," to the state. People who die suddenly usually leave behind the most disorganized paperwork, says Daniel Kurtzman, a lawyer in Haddonfield, N.J. "That's when the executor comes in with bags full of papers in total disarray," he says. There's just one way to start. "You reach in, grab some handfuls of papers and start making notes of what assets you find," says Mr. Kurtzman.

Recent tax returns, which usually include names of financial institutions that paid interest or dividends, may help. Mr. Lapides says institutions and transfer agents can provide additional details, such as account balances and shares of stock. However, he adds, it's sometimes impossible to identify every asset.

Family members should check online services, offered by states at no charge that list unclaimed assets. You should keep checking the services for at least several years after a relative's death, since it can take that long for the assets to escheat to the state. But beware of private companies offering to track down missing assets. They usually just search the state databases, then contact family members and offer to retrieve the money for a fee. Family members can retrieve the money themselves, usually for free, by filing a claim, often with the state treasurer.

Another crucial part of the money trail: automated payments. Survivors may not be able to stop online transactions, such as sending life-insurance premiums, if they don't know passwords and user IDs, says Helen Modly, a fee only financial planner in Middleburg, Va. The executor is typically granted access to password information after being officially appointed through the probate process, which may not occur for weeks after a death. Be prepared to present a death certificate and other documents the institution requires.

3. Digging Out the House: Wills typically don't provide instructions for distributing personal items. A tangible personal-property memorandum (an addendum to the will that designates who receives certain personal items) can prevent family disputes. But many people never draft the document. And that often makes disposing of possessions time-consuming and emotional. Mundane objects, such as a dilapidated recliner, can evoke memories and provoke fights. "These things really tear families apart," says Mr. Lapidus. Estate liquidators can sell and remove anything that family members don't want, typically for 30% of the gross. Give any remaining items to charities, and arrange a bulk trash pick-up with your city or town for old, worthless furniture, says Mr. Lapidus.

4. Paying Off Debts: The sour economy is likely to leave people cash-strapped in death as well as in life. Wohl says declining real estate values likely mean a growing number of people leave estates with insufficient assets to pay off debts. If that happens, the executor can try to negotiate lower amounts with creditors. If they can't agree, the executor can ask a court to declare the estate insolvent. Certain types of creditors will then have priority, says Mr. Wohl. For example, state laws may require a secured debt, such as a mortgage, to be paid in full, ahead of a credit card. Ideally, the executor will know about all existing debts and pay them out of the estate. But if a debt, such as a tax bill, surfaces after the estate is settled and heirs received their money, they won't have to cover the difference out of their own pockets. They're generally responsible for up to the amount they inherited. That's still a problem, however, if the heirs have spent the money. Be sure the executor settles debts in advance, to avoid future hassles. Otherwise, creditors could pursue the estate-as well as the executor and beneficiaries. And, in some cases, creditors have a long time to take action. Beneficiaries, by then, have often spent their distributions and can't pay the debt, says Ms. Perlman.

5. Accounting for Missing Returns: Many people who are chronically ill or dying don't bother to file tax returns. But the estate is still on the hook to the Internal Revenue Service, and the longer it takes the estate to file, the bigger the penalties. Piecing together unpaid taxes can be a challenge. Usually, the most recently filed return as well as bank statements, can offer clues about the financial institutions that hold assets, retirement account distributions and direct deposits. To get a copy of a previous return, executors can file Form 56 with the IRS, which notifies the agency about the executor's fiduciary status. From there, the executor would use Form 4506 to request a copy of a return. Still, the IRS may show mercy to families dealing with loved ones' unpaid taxes. Patience, whether dealing with taxes, or any other aspect of estate administration, is the key to preventing future hassles, says Ms. Modly. "What really causes messes is when people are in too much of a hurry.

HOME INSURANCE: Even if the value of your home has dropped, you don't necessarily need to lower the amount of your homeowners insurance. Your homeowners coverage reimburses you for the cost of replacing your house and its contents in the event of a disaster, not for the purchase price. If the economy has you looking for ways to save money, review your insurance coverage and consider raising your policy deductible. The Insurance Information Institute recommends a deductible of at least \$500; bumping that up to \$ 1,000 can lower the cost of many home policies by as much as 25%. You need enough insurance to cover the following:

The structure of your home. You need enough insurance to cover the cost of rebuilding your home at current construction costs. Don't include the cost of the land. And don't base your rebuilding costs on the price you paid for your home. The cost of rebuilding could be more or less than the price you paid or could sell it for today. Some banks require you to buy homeowners insurance to cover the amount of your mortgage. If the limit of your insurance policy is based on your mortgage, make sure it's enough to cover the cost of rebuilding. (If your mortgage is paid off, don't cancel your homeowners policy. Homeowners insurance protects your investment in your home.) For a quick estimate of the amount of insurance you need, multiply the total square footage of your home by local building costs per square foot. To find out construction costs in your community, call your local real estate agent, builders association or insurance agent.

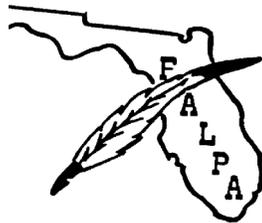
Your personal possessions. Most homeowners insurance policies provide coverage for your personal possessions for approximately 50 to 70% of the amount of insurance you have on the structure or "dwelling" of your home. The limits of the policy typically appear on the Declarations Page under Section I, Coverages, A. Dwelling. To determine if this is enough coverage, you need to conduct a home inventory. This is a detailed list of everything you own and information related to the cost to replace these items if they were stolen or destroyed by a disaster such as a fire (for more information see How do I take a home inventory and why). If you think you need more coverage, contact your agent or insurance company representative and ask for higher limits for your personal possessions.

Additional living expenses after a disaster. This is an important feature of a standard homeowners insurance policy. This pays the additional costs of temporarily living away from your home if you can't live in it due to a fire, severe storm or other insured disaster. It covers hotel bills, restaurant meals and other living expenses incurred while your home is being rebuilt. Coverage for additional living expenses differs from company to company. Many policies provide coverage for about 20% of the insurance on your house. Some companies will even sell you a policy that provides you with an unlimited amount of loss of use coverage, for a limited amount of time. If you rent out part of your house, this coverage also reimburses you for the rent that you would have collected from your tenant if your home had not been destroyed.

Liability to others. This part of your policy covers you against lawsuits for bodily injury or property damage that you or family members cause to other people. It also pays for damage caused by pets. It pays for both the cost of defending you in court and for any damages a court rules you must pay. Generally, most homeowners insurance policies provide a minimum of \$100,000 worth of liability insurance, but higher amounts are available. Increasingly, it is recommended that homeowners consider purchasing at least \$300,000 to \$500,000 worth of coverage of liability protection.

Joseph Motes - Newsletter Editor
American Legion District 9 Broward
2133 NW 208 Terrace
Pembroke Pines FL 33029-2320

FIRST CLASS MAIL



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ADJUTANT - Carol Fraser (385) 954-436-7168

FINANCE OFFICER - Ray Blanchette (162) 954-428-9862

SGT-AT-ARMS - T.J. Jones (287) 954-683-9664

HISTORIAN - Richard Davitt (142) 954-805-4593

CHAPLAIN - Jay Walrond (304) 954-920-1390

CHAPLAIN - Gary Garofalo (304) 954-540-2320

SERVICE OFFICER - Ray Aguiar, Jr. (385) 954-646-9460

PUBLIC RELATIONS - John Vazquez (304) 954-493-9285

Posts Working Together

This July 1st the family of a Coast Guard member requested a memorial service. Unfortunately the Coast Guard could not provide the Rifle Squad so they ask the American Legion for help in providing the honors. With a few phone calls the 9th District was able proud to make sure this WWII veteran was laid to rest properly. Members of Post 142 and Post 180 formed the Rifle Squad while SAL Squadron 180 provided the bugler for taps. The Coast Guard provided the Honor Guard to fold and present the flag to the family. This just goes to show that Legion members as well as active duty personnel can and must work together for our veterans. This also shows that as 9th District Posts we can and must work together and keep in communications with each other. For all those that attended, I thank you.

George Rafajko

9th District Vice Commander