

VETERANS OF
FOREIGN WARS OF
THE UNITED
STATES

POST 9433

Rosemount, Minnesota
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Rosemount, MN. 55068
Phone: 651-423-9938



Post Officers


Commander: Greg Rollinger
Senior Vice: Greg Stenger
Junior Vice: Marvin Jansma
Q'master: Kevin Carlson



Auxiliary Officers

President: Sherrie Groff
Senior Vice: Mary Elsbury
Junior Vice: Bonnie Hanks
Treasurer: Carol Miller
Secretary: Donna Bueche

Next Meeting
Tuesday, August 10, 2010



Be There !

House Committee - 6:00 P.M.
Post & Auxiliary Meetings - 7:30 P.M.

Support Our Troops



**Until and After
They All Come Home**

Disclaimer – Articles & opinions in this newsletter do not necessarily represent the opinions of VFW Post 9433 or its Officers.

Newsletter contact - 952-953-3594

Newsletter – August, 2010

Commanders Corner

Dear Comrades,

It was a busy July down at the Post with all the Rosemount Leprechaun Days activities. The Bonfire on July 24th was well attended with a lot of families present cooking hot dogs, roasting marshmallows and with the outdoor karaoke, everyone seemed to have a good time.

The Post provided a Color Guard for the Twins game on July 30th. It was the first opportunity for most of us to see the new stadium, the Twins won the game and it was a beautiful evening. This is always a rewarding experience and gives us a chance to present a positive image for the Post.

The Post provided the lead Color Guard and a WWII half-track for the Leprechaun Day's Parade on Saturday July 31st. A special thanks to all the scouts who distributed U.S. Flags along the parade route.

Our annual Sneaky Pete's Tractor Pull was well attended and kept all the volunteers busy serving food and beverages. I would like to thank all the volunteers who helped out with these events.

VETERANS FIRST

I encourage all our members to get involved in the activities at the Post. This is YOUR POST. Come to a meeting, become an officer, volunteer or patronize the club. We will only be successful with your participation.

May God bless our troops, their families and the United States of America.

Greg Rollinger, Commander, Post 9433

President's Place

The tractor pull is over and was great fun. Once again thanks to the volunteers who always make things happen.

Our next event is our VFW garage sale. The dates and times are as follows:

Saturday – September 11th - 10:00 am - 5:00 pm

Sunday – September 12th - 1:00pm - 4:00 pm.

We are asking for donations for our garage sale, also if you have any items that you want to share the profit on, we will take those as well.

The donations cannot be delivered to the VFW until the weekend starting Sept 4th. through the 9th. We want to have a day to price all the items.

Those of you who would like to help out with the garage sale either by donating, helping price items, setting up, or helping the days of the garage sale it would be MOST appreciated.

Please call Sherrie Groff - 651-454-8892 with any questions and if you have a problem getting the donations to the VFW let us know and we can arrange some help for you.

Thanks again - See you at our next meeting.

Blessing to all

Sherrie Groff, President, Ladies Auxiliary.

Reminders :

If a loved one who is a Post or Auxiliary Member passes away please contact me at so that I can get the information needed to post their passing in the TAPS section of the newsletter.

If you are getting the newsletter via E-mail and wish to stop the mailing of the hard copy please contact me so I can remove you from our newsletter mailing list, thus saving the Post \$\$.

Editor - John Lowe - 952-953-3594.

To get your Newsletter via E-mail contact Mark Monson at:
monso020@usfamily.net

CHECK OUT THE POST WEB-SITE at: www.vfwpost9433.org.

**Donate Blood for OUR Wounded Soldiers
VA Blood Donor Center: 612-725-2275.**

Veterans Agency to Probe Insurers on Soldier Benefits - By Tony Capaccio and David Evans - Jul 29, 2010

The U.S. Department of Veterans Affairs is investigating life insurance companies' practice of putting veterans' death benefits in corporate accounts and keeping most of the investment profits instead of paying the survivors. **"The possibility that life insurance companies are profiting inappropriately from these service members' sacrifice is completely unacceptable,"** Mike Walcoff, acting undersecretary for the agency's Veterans Benefit Administration, said yesterday in a statement that announced the investigation. Bloomberg Markets magazine reported what has become a standard practice for life insurance policies issued by companies including **Prudential Financial Inc.** and **MetLife Inc.**

Instead of paying a lump sum to survivors when a policyholder dies, insurers keep the money in their own accounts, pay uncompetitive interest rates to survivors and give them misleading guarantees about the safety of the funds. Prudential, the second-largest life insurer, handles life insurance policies for U.S. military personnel and veterans. New York-based MetLife, the largest life insurer in the U.S., provides insurance for nonmilitary federal employees. "The purpose of these benefits is to assist grieving survivors -- not to improve insurance company profits," said Daniel Akaka, chairman of the Senate Committee on Veterans Affairs and a Hawaii Democrat.

Survivors are told the death benefit is being placed in a secure interest-bearing account, and they are given what the company calls a "checkbook" to spend the money when they want. In fact, insurers place the so-called retained-asset accounts in their own general corporate accounts and keep most of the investment earnings. The money isn't guaranteed by the Federal Deposit Insurance Corp., and the "checks" are IOUs for money in the insurer's account.

"It's disgusting, particularly in the case of dead soldiers, for insurance companies to be holding back" money from survivors, Robert Hunter, Director of Insurance for the Consumer Federation of America, said in a telephone interview. State insurance commissioners "should outlaw this practice. They have the power to do it -- they can say this is an unfair trade practice," said Hunter, a former Texas insurance commissioner. The New York State Insurance Department will review the legality of the practice, Deputy Superintendent Matthew Gaul said yesterday

"Retained-asset accounts provide a significant benefit to family members who are dealing with the emotional loss of a loved one," the council said. "Financial matters may not be the first thing on their minds and retained-asset accounts provide a secure place for life insurance policy proceeds to be held until the money is needed." Insurers are holding onto at least \$28 billion owed to survivors, according to three firms that handle the retained-asset accounts for about 130 life insurance companies.

Since 1999, the VA has allowed Newark, New Jersey-based Prudential to use this procedure in providing benefits to survivors of fallen soldiers. In 2009, the families of U.S. soldiers and veterans were supposed to be paid death benefits totaling \$1 billion immediately, according to their insurance policies. They weren't. In 2008, Prudential paid survivors 1 percent interest on their accounts, while it earned a 4.8 percent return on its corporate funds, according to regulatory filings.

More P.T.S.D. Help for Veterans – Julie Pace - Associated Press Writer

WASHINGTON (AP) - The government is taking what the President calls "a long overdue step" to aid veterans with post-traumatic stress disorder, making it easier for them to receive federal benefits. The changes that Veteran Affairs Secretary Eric Shinseki will announce Monday fulfill "a solemn responsibility to provide our veterans and wounded warriors with the care and benefits they've earned when they come home," the President said in his weekly radio and online address Saturday.

The new rules will apply not only to veterans of the Iraq and Afghanistan wars, but also those who served in previous conflicts. No longer will veterans have to prove what caused their illness. Instead, they would have to show that the conditions surrounding the time and place of their service could have contributed to their illness.

"I don't think our troops on the battlefield should have to take notes to keep for a claims application," the president said. "And I've met enough veterans to know that you don't have to engage in a firefight to endure the trauma of war." Veterans advocates and some lawmakers have argued that it sometimes could be impossible for veterans to find records of a firefight or bomb blast.

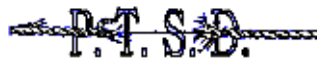
They also have contended that the old rules ignored other causes of PTSD, such as fearing a traumatic event even if it doesn't occur. That could discriminate against female troops prohibited from serving on front lines and against other service members who don't experience combat directly. A study last year by the RAND Corp. think tank estimated that nearly 20 percent of returning veterans, or 300,000, have symptoms of PTSD or major depression.

A senior official at the Department of Veterans Affairs said the agency doesn't expect the number of veterans receiving benefits for PTSD to rise dramatically, as most veterans with legitimate applications for benefits do eventually get claims. The goal is simply to make the claims process less cumbersome and time-consuming, said the official, who would speak only on condition of anonymity ahead of the VA's announcement. **Online: Depart. Veterans Affairs: <http://www.ptsd.va.gov/>**

WIN \$\$\$!!

Charitable Gaming
Powerball & Minnesota Lottery
PULL TABS \$1.00
Mon.-Fri. 2:00 PM – 1:00 AM
Sat. 11:00 AM – 1:00 AM
Sun. Noon – 1:00 AM
Support Your Club

Don't wait until you break...



Need help with Veterans Benefits?
Dakota County Veterans Services,
651-554-5601.

Post 9433
Wednesday Night Bingo

Progressive Jackpot

Cash Prizes

Games Start at 7:00 P.M.

Food Specials 5 - 8

All Are Welcome