



Cpl. William F. Reardon
MA. Chapter 57
"The Can Do Chapter"
Chapter 57 Newsletter
P.O. BOX 57

Taunton, MA 02780

Website:

<http://davtaunton.tripod.com>
E-Mail - Davch57@yahoo.com

CHAPTER OFFICERS 508 -823-0409

Commander	Leroy Crossman
Sr. Vice Cmndr	Francis Ardita
Jr. Vice Cmndr	William Laliberte
Adjutant	Paul Waldron
Treasurer	James Zahar
Chaplain	Don Ryan
Officer of The Day	James Zahar
Sergeant At Arms	James Gray
Srvce Officer Dir	Mort Morin
Quartermaster	Norman Willoughby
Legislative Officer	Bill Blight
Armorer	Mort Morin

September / October 2010

Volume 8 Number 3

Page 1

COMMANDER'S MESSAGE

Once upon a time there was a fearless leader that didn't have any problems. I'm not that fearless leader!!!

We have lot's of tasks and problems just waiting to be worked on. For instance, We notice that this word means that you are involved - have Christmas coming up, nominations and elections not too far in the future, closing down our Forget-Me-Not Drive for the year, filing our reports, getting our building in shape, etc We have a lot to do. Some things are routine and we'll just handle them in a normal fashion. Others - well - this is where I'm going to start asking for your help.

Quartermaster Norm Willoughby is going to put in a very serious call for assistance getting the second floor organized - painted, papered, furniture moved, etc. We really have to get this place into a working area for the officers and storage for records, goods and materials that we use for ourselves and our charges, fellow wounded warriors.. You are going to have to get involved in the decision making process with regards to the cellar; it needs waterproofing and cleaning up, to say the least. We didn't buy a pig in a poke. We knew that we would have to spend money to get our quarters in top shape. It appears that now is the time.

We've had a drastic change in officers. Finally got rid of Mort. (Except, he's hanging around two or three days a week riding herd on the other Service Officers. And generally making himself available.) Bill Blight has taken over the newsletter from Paul Waldron; he could use a little help with contributions in the form of articles. Denise Furtado will be assuming a new position, Assistant Adjutant; wish her well and chip in if there is any way you can help. Jimmy Zahar has taken on a very important role as Treasurer. He is replacing Pete Fox; who is fighting a very big battle with ALS (Lou Gehrig's Disease). Don Ryan has replaced Armando Mederios as Chaplain. Don't be a bit surprised to get a call from him asking **you** to accompany him to a wake or funeral. Jim Grey is taking over as OOD from Jim Zahar; if we have a lot of guests we can keep him busy. As you can see, a lot of people are already involved in problem solving. Will you give them a hand? Volunteer. If you don't - I'll have to sic Mort and Steve Horton on you. I'm new on the job; so, I'll seek help where ever I can get it.

THE WISDOM OF CALVIN COOLIDGE

- * Patriotism is easy to understand in America. It means looking out for yourself by looking out for your country.
- * The nation which forgets its defenders will be itself forgotten.
- * No person was ever honored for what he received. Honor has been the reward for what he gave.

GET OUT THERE AND VOTE!

It's the soldier, not the reporter who has given us freedom of the press

It's the soldier, not the poet, who has given us freedom of speech.

It's the soldier, not the campus organizer, who has given us the freedom to demonstrate.

It's the soldier, not the lawyer, who has given us the right to a fair trial

It is the soldier, not the town clerk who has given us the freedom to vote.

It's the soldier who salutes the flag, serves under the flag and whose coffin is draped by the flag, who gives the protester the right to burn the flag.

You were once that soldier - don't let him down - get out there and vote!

WHAT OTHER CHAPTER HAS NINE CSO's



Lining the office wall at DAV Chapter 57 are nine certificates earned by nine members of Chapter 57 as Chapter Service Officers (CSO's). This allows these nine members to assist Veterans in the initial steps of filing a claim for benefits with the Veterans Administration.

The CSO's are Mort Morin, James Zahar, Don Ryan, Lorie Mathis, Ed Hall, John Fielding, Arthur Brownell, Frank Arditis and James Andrade.

I don't believe there's another Chapter in the state that can offer the services of nine CSO's.

We thank each of you for your service to our local Veterans.

CH. 57 MEETINGS

Third Tuesdays of each month

Except July & August

Meeting time - 6:30PM

5-7 Taunton Green

Taunton, MA.

MEETING DATES

November 16, 2010.

December 21, 2010.

January 18, 2011

February 15, 2011

March 15, 2011

RECENTLY DEPARTED

COMRADES

Ralph J. McGrath,

WWII, Sept. 1, 2010.

TAPS

Day is done, gone the sun,
From the hills, from the lake,
From the sky.

All is well, safely rest,
God is nigh.

Go to sleep, peaceful sleep,
May the soldier or sailor,
God keep.

On the land or the deep,
Safe in sleep.

Love, good night, Must thou go,
When the day, And the night
Need thee so?

All is well. Speedeth all
To their rest.

Fades the light; And afar
Goeth day, And the stars
Shineth bright,

Fare thee well; Day has gone,
Night is on.

Thanks and praise, For our days,
'Neath the sun, Neath the stars,
'Neath the sky,

As we go, This we know,
God is nigh.

57'S CHAPLAIN'S CORNER

Soldier's Prayer

Hearts are heavy now; dear Lord
WAR is for looming there.

Our prayers are calling out to you,
Our thoughts too much to bear.

Be with our loved ones--THEY NEED YOU.

Guide them, lead them, and see them through.

Bless our leader, for we know,

He asks Your blessings, and needs them so.

Protect the innocent, shield their lives,

As bombs and missiles streak the skies.

Open our hearts and fill us with grace,

Guard our loved ones in that place.

This I say, in earnest prayer,

THANK YOU LORD

I know YOU'RE there.



PLEASE SAY A PRAYER FOR PETE FOX AND
PLEASE NOTIFY ME OF ANY ILLNESS OR
PASSING OF MEMBERS AT 508 386-1167

GOD BLESS

Don Ryan,

Chapter 57 Chaplain

The Homesick Marine

The Marine patrol was on maneuvers in the desert.
The air was still and hot, the terrain scorched and
dry, with not a drop of water in sight.
Time was called for a break.

One private sat idly on a stone, his head in his
hands, his face carrying a mournful look.

"What's the matter with him?" asked the sergeant.

"Home-sickness," answered a private.

"We've all got that," said the sergeant

"Yes" answered the private, "but his is worse than
for most of us - his father owns a tavern."

HELLO?

One night I woke myself up with a loud "Hello!" to
someone in my dream. As the next day came and
went, I thought the nocturnal outburst was mine
alone to remember.

But that night, as my wife and I were getting ready
for bed, she said dryly, "If you see anyone you
know tonight, just wave."

WALK WITH US

We are still looking for and Honor
Guard members. We hope to be able to
perform rifle volleys with the M-1
Rifles at ceremonies. Please contact
The Chapter Quarters at 508-823-0409
The Honor Guard and Color Guard will
perform as a Unit

If you would like to assist Chapter
57 at **Homes For Our Troops**, Call
Sgt. at Arms, Steve Horton, for more
info at **508- 823-0409** .

We are in need of help in a variety
ways at our headquarters. If you can
spare some time wallpapering, and
painting call Norm at **508- 823-0409**

You have given of yourselves in
the past. You can still serve you
fellow veterans and countrymen, just
in a different way than before.

PRIZE DRAWING UPDATE

We have a \$25.00 door prize
drawing at each meeting. Every
member in attendance has a chance to
win You must be in attendance and
present when the prize is drawn

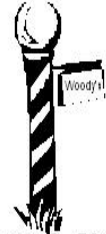
PRIZE DRAWINGS

\$25.00 Attendance Door Prize:

September: Eugene Cherry

This cartoon needs no explanation:






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VA AND OTHER BENEFITS TO BE PAID ELECTRONICALLY BY 2013

VA Beneficiaries now receiving payments will switch to direct deposit or the Direct Express Debit MasterCard by March 1, 2013. The Direct Express card program is endorsed by VA as safer, easier and more convenient than receiving a paper check. The money in your card account would be insured by FDIC (up to the maximum amount the law allows). If your card is lost or stolen, it'll be replaced. Cardholders can make purchases and get cash back anywhere the Debit MasterCard is accepted. You can access your balance information at ATMs, by phone or online. The basic services are free, with no sign-up fee, no monthly service fee and no overdraft charge. *But note that only your first ATM withdrawal (at a participating ATM) each month is free.* Keep in mind that you can get cash back from merchants any time. Your VA benefit is automatically added to the card account on payment day. You can sign up by calling (888) 544-6347. Hours are Monday through Friday, 8 a.m. to 8 p.m. Eastern Time

A Veterans Advocate editorialized the following: Some veterans do not trust banks, especially electronic transactions involving their money. There are also fees for many transactions with the Direct Express Debit MasterCard that many Veterans can't afford to pay. Why should there be fees if the VA is going to force this on recipients of benefits? The Veteran's Groups need to stop this bad deal in its tracks

COLA WATCH - MORE BAD NEWS

There will (again) be no COLA increase for 2010. The July value of 213.898 is now down 0.7% from the 2008 COLA Base of 215.5. There was no 2009 COLA as a result of negative inflation from the third quarter of 2008 to the third quarter of 2009. Based on the present rate, the forecast COLA for 2011 will be less than 1/2 of 1 percent



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GREAT TRUTHS

GREAT TRUTHS THAT CHILDREN HAVE LEARNED:

- 1) No matter how hard you try, you can't baptize cats..
- 2) When your Mom is mad at your Dad, don't let her brush your hair.
- 3) If your sister hits you, don't hit her back. They always catch the second person.
- 4) Never ask your 3-year old brother to hold a tomato.
- 5) You can't trust dogs to watch your food.
- 6) Don't sneeze when someone is cutting your hair.
- 7) Never hold a Dust-Buster and a cat at the same time.
- 8) You can't hide a piece of broccoli in a glass of milk.
- 9) Don't wear polka-dot underwear under white shorts.
- 10) The best place to be when you're sad is Grandma's lap.

GREAT TRUTHS THAT ADULTS HAVE LEARNED:

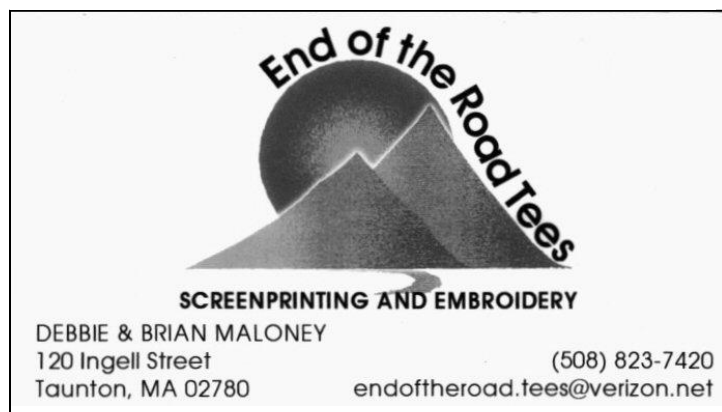
- 1) Raising teenagers is like nailing jelly to a tree.
- 2) Wrinkles don't hurt.
- 3) Families are like fudge...mostly sweet, with a few nuts
- 4) Today's mighty oak is just yesterday's nut that held its turf
- 5) Laughing is good exercise. It's like jogging on the inside.
- 6) Middle age is when you choose your cereal for the fiber, not the toy.

GREAT TRUTHS ABOUT GROWING OLD


- 1) Growing old is mandatory; growing up is optional..
- 2) Forget the health food. I need all the preservatives I can get.
- 3) When you fall down, you wonder what else you can do while you're down there.
- 4) You're getting old when you get the same sensation from a rocking chair that you once got from a roller coaster.
- 5) It's frustrating when you know all the answers but nobody bothers to ask you the questions.
- 6) Time may be a great healer, but it's a lousy beautician
- 7) Wisdom comes with age, but sometimes age comes without wisdom.



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STOLEN VALOR ACT RULED UNCONSTITUTIONAL

A federal judge in Denver has ruled that the Stolen Valor Act is "facially unconstitutional" because it violates free speech, and he dismissed a criminal case against a man who lied about being an Iraq war veteran. U.S. District Judge Robert E. Blackburn rejected the prosecution's argument that lying about having military medals dilutes their meaning and significance. "This wholly unsubstantiated assertion is, frankly, shocking and, indeed, unintentionally insulting to the profound sacrifices of military personnel the Stolen Valor Act purports to honor... To suggest that the battlefield heroism of our servicemen and women is motivated in any way, let alone in a compelling way, by considerations of whether a medal may be awarded simply defies my comprehension."

Editors note: I looked up "Valor" in the dictionary which defines it as "personal bravery, heroism" and is held in common with such words as "courage", "gallantry" and "virtue". Judge Blackburn obviously never served in the Armed Forces or understands the true meaning of sacrifice. Most of the men and women I know who earned their awards are proud to display them – especially to their brothers and sisters who wear or wore the uniform and who truly understand their meaning. I consider the wearing of unearned military awards to be outright theft and subject to those minimal protections given to patent infringement or plagiarism.

Ronald Reagan once said "We must reject the idea that every time a law's broken, society is guilty rather than the lawbreaker. It is time to restore the American precept that each individual is accountable for his actions." This judge has allowed these "honor" thieves to cower behind the first amendment rather than being held to the light. By his actions, he has thoughtlessly demeaned everyone who ever served.

Service Crosses



Army



Air Force



Navy

The Service Crosses are the second highest military decoration that can be awarded to a member of the United States Armed Services. The three different Service Crosses are the Navy Cross for the Navy, Marine Corps, and Coast Guard, the Distinguished Service Cross for the Army and the Air Force Cross.

The Service Cross is awarded for extraordinary heroism not justifying the award of the Medal of Honor. It may be awarded to any person who, while serving in any capacity with the Armed Forces, distinguishes him or herself by extraordinary heroism in combat.


The President may award a Service Cross of appropriate design, with ribbons and appurtenances, to a person who, while serving in any capacity with the United States Armed Services, distinguishes himself by extraordinary heroism not justifying the award of a Medal of Honor:

- * While engaged in an action against an enemy of the United States;
- * While engaged in military operations involving conflict with an opposing foreign force; or
- * While serving with friendly foreign forces engaged in an armed conflict against an opposing armed force in which the United States is not a belligerent party
- * The act or acts of heroism must have been so notable and have involved risk of life so extraordinary as to set the individual apart from his or her comrades



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UNSUSTAINABLE MILITARY BENEFITS MIGHT MEAN TRICARE INCREASE

Defense Secretary Robert Gates recently held a press conference to announce a series of initiatives to cut defense spending. Asked when it would be time to control rising health care costs, either through TRICARE premium increases or reducing plan coverage, Defense Secretary Robert Gates said, "Yesterday." Gates went on to say, "There are no sacred cows, and health care cannot be excepted."

For the past several months Gates has been working on a plan to cut \$100 billion in defense spending over the next five years. While there are many aspects of his plan that deserve close review, it is clear that shifting the cost of earned healthcare benefits from DoD to the retiree is a key component of the Secretary's plan. Defense Secretary Robert Gates predicts health care costs will eat up about 10 percent of the military's budget by 2015, up from 6 percent now.

With tens of billions of dollars being spent on tens-of-thousands of federal pork projects and numerous supplemental funding bills, the Secretary focused on reducing earned benefits to offset the costs of national security.

Editors note: With all of this stimulus money and pork barrel spending and the billions being spent for welfare and social programs for illegal aliens and the focus to cut spending falls on the men and women who served their country. How long until they start looking to cut VA services. I urge readers to remind their representative and senators in Washington about the importance of earned healthcare benefits and VA services.

CONTRIBUTIONS TO CHAPTER 57'S ADMINISTRATIVE AND BUILDING FUND

This fund is to be used to cover administrative and building needs. It is totally separate from the Forget-Me-Not funds. We will put this column in each newsletter to recognize those that have contributed to this important fund. This drive is on going and our members are responding. Please consider donating to this fund.

CONTRIBUTORS

Norma Goff – Raynham - \$10

Robert RMello & Jeannette D Mello - \$50.00

Chapter 57 is very grateful for the support of the Administrative and Building Fund. These donations provide a place not only where help with claims is available, but also to have a place to interact with the wives and widows, as well.

Your donations are needed on an ongoing basis to ensure we have a properly maintained home for OUR Chapter.

VETERANS BENEFITS ACT OF 2010

Enhances Employment Opportunities

- Reauthorize & expand VA work-study program.
- Requires verification of small business ownership and sets up a database to help end fraudulent claims of vet ownership
- Increase job opportunities for veterans in the energy sector.

Prevents Homeless Veterans

- Reauthorize the Homeless Veterans Reintegration Program
- Authorize an additional \$10 million to provide services for homeless women vets and homeless vets with children.

Increases Insurance Limits

- Increase many of the outdated amounts and terms for veterans.
- Increase the maximum loan guarantee amount.
- Allow totally disabled veterans free Servicemembers' Group Life Insurance coverage for two years.

Secures Compensation, Pensions and Other Benefits

- Increase the number of veterans to receive independent assisted living services and the quality of those benefits.
- Larger auto & adaptive equipt to vets with severe burn injuries.
- Increase auto allowance for disabled vets from \$11,000 to \$18,900.
- Allow low income vets receiving a VA pension to receive payments of up to \$5,000 from state or municipalities without offsetting the VA benefit

Protects Service Members Called to Combat

- Allow the U.S. Office of Special Counsel to investigate certain Employment and Reemployment Rights Act claims.
- Prohibit early termination fees for contracts like cell phone service and residential leases after service members receive notice of military orders to relocate..
- Allow the Attorney General to bring a civil suit against any violator of the Servicemembers Civil Relief Act, which provides a wide range of protections for service members.

Honors Fallen Service Members and Their Families

- Allow a parent whose child gave their life in service to our country to be buried in a national cemetery with that child when their veteran child has no living spouse or children.
- Increase burial and funeral benefits and plot allowances from \$300 to \$700.

Invests in Research for Gulf War Veterans

- Allow the Institute of Medicine to perform a comprehensive review of best treatment practices for chronic multi-symptom illness in Gulf War vets
- Extend the review and evaluation of chronic multi-symptom illness by the National Academy of Sciences of veterans of the Persian Gulf War and Post-9/11 Global Operations.



JOE THE TAILOR

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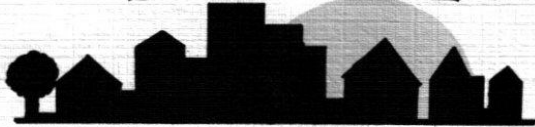
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A FLASH FROM THE PAST

By Mort Morin

Getting ready to close up the office for the day is not the time you want someone to march in trailing their family. As a matter of fact, if I hadn't been a sweet, kind, loving, lovable, gentle gentleman I would have said, "Sorry Mac. I'm going home to my sweet, kind, loving, lovable, gentle gentlewoman of a wife. Come back and see the Service Officer working tomorrow." But, This tall drink of water came in - shoved his hand out and said that he was a member of Chapter 57 As a matter of fact, he said, *"I'm the very first Vietnam veteran to join the Chapter."*

With an introduction like that, he grabbed my attention. Then, this character dragged out his membership card. It contained four "zeros" followed by a number less than 70. Then he stated that he had been NC and SVC for a number of years; alternating positions with two characters who held the Cdr and SVC titles between the two of them.. With an introduction like that, he had my attention.

Ladies and gentlemen, brothers/sisters, fellow members that was John P. Cameron, ID. Jack, as he is called, makes his home in St. Augustine, FL. He was back in Taunton to attend his son, John the Nth's wedding. Rattling off names of members back in the 70's made no impression on me (a fairly recent transplant to Taunton). And, he didn't connect with any of the WW II, Korean or Viet veterans currently attending meetings. What was interesting is the fact that they were experiencing dwindling membership four decades ago; attendance at meetings would be five people. Additionally, the problem of recruiting recently discharged veterans had similarities in spite of the years. Jack commented upon the pleasure he got out of seeing the Chapter home; something that he never expected to see. It appeared that the Chapter newsletter is a welcome link to Taunton. The articles, even the advertisers, helped create a sense of still belonging. He could commiserate with trying to get people to come to meetings, trying to get them to "work: on projects and committees. Apparently, there is a good deal of truism in the old saying, "History repeats itself."

Any of you people out there know Jack Cameron? Write or call and we'll pass on the message. Do any of you fill a unique spot in the Chapter history? First, second, ????? We'd love to print a paragraph or two about it. This would help our editor make a more personalized Chapter newsletter and at the same time help you connect with people from your past.

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The schedule for this program, which is held in Building #2 at the Brockton VA Hospital on Belmont Street in Brockton, MA (Just off Route 24), on the fourth Tuesday of each month as follows;

November 23, 2010**December 21, 2010****January 25, 2011****February 22, 2011****March 22, 2011**

We meet at 6:00 – 6:15pm at the entrance to Building #2, the night of the program. Please join us in helping other veterans.

WILL ROGERS QUOTES

Will Rogers died 75 years ago but some truths never change

- A fool and his money are soon elected.
- Everything is changing. People are taking their comedians seriously and the politicians as a joke.
- Half our life is spent trying to find something to do with the time we have rushed through life trying to save.
- I don't make jokes. I just watch the government and report the facts.
- If Stupidity got us into this mess, then why can't it get us out?
- Politics has become so expensive that it takes a lot of money even to be defeated.
- The income tax has made liars out of more Americans than golf.
- The more you observe politics, the more you've got to admit that each party is worse than the other.
- The schools ain't what they used to be and never was.
- Alexander Hamilton started the Treasury with nothing, and that was the closest our country has ever been to being even.

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CHAPTER 57 VETS SERVICES – A NIGHT AT THE VA

Building Two at the VA Hospital in Brockton houses those veterans who are unable to care for themselves. The DAV has set aside the fourth Tuesday evening each month at 6:30 PM, September through June to visit these shut-ins; to provide a night of simple entertainment, prizes, pizza and soda.

As we arrive at building 2, we congregate in the hallway, socializing with each other until 6:30 when a VA nurse brings us upstairs to the recreation room. In the rec room, There are about ten tables we proceed to set up with sign in sheets; different DAV members tend to gravitate toward self assigned tables or helping where it's needed.

As we finish preparations, the residents slowly enter the room, look around and head to a seat - some of them appear to go to the same seats every time while others head for the first appealing seat they see. On my first visit I was surprised to see several women mixed in with the men entering the room - but on second thought it makes sense - my sister-in-law, a Navy reservist, recently served a tour in Afghanistan. All of the residents look weary and unkempt, as though the weight of the world sits on their shoulders. Most walk and some shuffle under their own power while a few are led to their seats along with the wheel chair bound - some are quiet while others are more boisterous - some stare at nothing and others glare at you as though you are the enemy. I recognize that all of these people are my brother and sister veterans who have suffered misfortunes in their life while I've been fortunate enough to have family and friends supporting me through those low periods.

We show films of past races at Raynham; the residents get the number of a dog from a pre-assigned list - the numbers are pre-assigned because some of the residents often want to pick their own numbers and will bicker and fight like children over a disputed number. - it's easier and less disruptive when they aren't given a choice. Winners get one or two booklets of tickets they can use to buy things at the VA commissary. Some of the residents clearly enjoy the "races", while other don't seem to have a clue. After the races are finished, we serve pizza and soda - we get to wear these pretty purple gloves when handling and serving the food. All of the residents enjoy this part of the night - who doesn't like pizza and soda

The night winds down as the pizza and soda run out -and we get ready to leave. The feeling I have is one of self satisfaction as I've been part of a group veterans that did something positive for their brother and sister veterans who are down on their luck. Come join us on the 4th Tuesday of each month - you'll have fun.



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POW/MIA REMEMBRANCE VIGIL

On Sunday, the 19th of September, twenty one members of DAV Chapter 57 showed up to support the annual POW/MIA Remembrance Vigil, held by the Taunton Area Vietnam Veterans Association at the site of the city's Vietnam War memorial on Church Green.

Starting at noon on Saturday, at half-hour intervals, 38 replicas of soldiers' dog tags — each inscribed with the names of Massachusetts soldiers who went missing while serving in Indochina during the Vietnam War — were placed on a bamboo fence.

Individual names, rank, date missing and hometown of each soldier were also read aloud. The Remembrance is a 24-hour event that has been held there since 1983.



Here are several of the 21 Chapter 57 members that showed up to support the Vigil..

REESE'S AUTO SALES



Fine Guaranteed Used Cars
Automotive Service Center Propane Filling Station

Edward Reese 556 Somerset Avenue
(508) 824-0953 Rt. 138 Dighton, MA.

OAKLAND VARIETY STORE **BEER, WINE, AND SPIRITS**

246 TREMONT ST.

TAUNTON, MA. TEL. 508-822-1951

DID YOU KNOW

By Norm Willoughby

SQUARED AWAY is a term used by all branches of the United States military services to describe one whose performance is even with or above satisfactory level, and that has continued such performance consistently for an extended period of time.

Alternately, this term may be applied to objects, places, events, or generally anything that presents a high level of military order and discipline: 'He is a great addition to the squad; he is squared away.'

CHRISTMAS PARTY

Our annual Christmas party will be held on December 12, 2010 starting at 12:15 at The Elks Hall 119 High Street Taunton, MA

Final date for reservations will be:

November 19, 2010

Call Office at 508-823-0409 and leave message or sign up at the Building 5-7 Taunton Green

Free for Member Guest \$15.00

Come and join us. ----- We can use your skills if you would like to help. ----- Will you walk with us???

**Cpl. William F. Reardon Chapter 57
Disabled American Veterans
P. O. Box 57
Taunton, MA 02780**

RETURN SERVICE REQUESTED

THE MEANING OF HONOR

When you visit Chapter 57, you'll see a sign in the meeting room that states "A veteran, whether active duty, retired, national guard or reserve, is someone who, at one point in their life, wrote a blank check made payable to the "United States of America" for an amount of "up to and including my life". That is honor, and there are way too many people in this country who no longer understand it."

MILITARY SALES PITCH

Sergeant Jones was assigned to the induction center, where he advised new recruits about their government benefits, especially their GI insurance.

It wasn't long before Captain Smith noticed that Sergeant Jones had almost a 100% record for insurance sales, which had never happened before. Rather than ask about this, the Captain stood in the back of the room and listened to Jones's sales pitch.

Jones explained the basics of the GI Insurance to the new recruits, and then said: "If you have GI Insurance and go into battle and are killed, the government has to pay \$200,000 to your beneficiaries. If you don't have GI insurance, and you go into battle and get killed, the government only has to pay a maximum of \$6000."

"Now," he concluded, "which bunch do you think they are going to send into battle first?"

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