



NEVADA LEGION NEWS

VOLUME 3, ISSUE 6

15 FEBRUARY 2020

Department Oratorical Scholarship Program

SPECIAL POINTS OF INTEREST:

- * National Vice
Commander's visit
- * LIT
- * Oratorical contest
- * Basic Training
- * National Convention



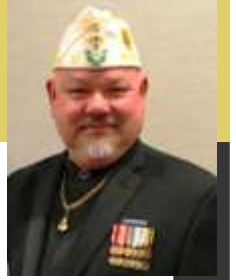
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Commander's Corner

Jim Stewart



The month of February is considered **Scout Month** because on February 8th, 1910, the Boy Scouts of America was officially founded. With so many of our Legion Posts now sponsoring Scout units, this is a special month. Additionally, each year The American Legion conducts the Eagle Scout of the Year competition. An Eagle Scout of the Year nominee must be a registered, active member of a Scout Unit chartered by an American Legion Post **OR** must be BSA registered, an active Scout, **and** must be the son/daughter or grandson/granddaughter of a Legionnaire. In addition to this requirement, the nominee must do the following:

Received the Eagle Scout Rank.

Be an active member of a religious institution and must earn the Scout BSA religious emblem.

Have demonstrated practical citizenship in church, school, Scouting, and the community.

Have reached their 15th birthday and be enrolled in high school at the time of selection.

Reside within the Department.

Eagle Scouts still in high school that have reached their 18th birthday during the nomination year, will remain eligible if otherwise qualified.

To download a copy of the Eagle Scout of the Year application, use the following link: <https://www.legion.org/publications/247660/2020-eagle-scout-year-nomination-form>

The nomination for qualified Scouts for this prestigious scholarship must be received by the Department Headquarters no later than March 1, 2020. The American Legion Eagle Scout of the Year will receive a \$10,000 scholarship and the three runner-up scholarship winners will receive a \$2,500 award each.

We are now in the 2020 Membership year and the Department of Nevada is falling behind everyone with a ranking of 52 out of 55 departments, nationally. On a good note, we are actually ahead in members as we were at this same time as last year. However, we are only 78% of goal, which is far behind the 85% target goal for this month. We need to focus on our current members and appeal to all of those members that have not yet renewed. Retention is the key to meeting our membership goals. We cannot be successful if we cannot retain our current members. One way is to get our members involved in our Legion activities. Let's make some phone calls and conduct **Buddy Checks**. We can ask them how they are doing and see if there is anything we can do to assist them. If they see that we care, maybe they will feel more inclined to renew their membership.

This month, my travels have been a little light. The month had me attend the unofficial Sons gathering at the Tuscan Casino Resort in Las Vegas. This was an opportunity for the leadership of the S.A.L. Western Region detachments to meet, go through some training, and have some fun.



Western Region NVC Ned Fox



Detachment of Nevada Team

(Continued on page 4)

1st Vice Commander Richard Eberly



The American Legion recognizes February as Americanism Month

Since 1960 with the passage of Resolution No. 163, The American Legion has recognized February as Americanism Month.

Americanism is an often misunderstood element of the American Legion's identity. It is one of the four pillars and many programs of the American Legion fall under this pillar to include: Legion Baseball, Oratorical Contest, Boys State and Nation, Junior Shooting Sports, Scouting and flag education.

Legion Baseball was not designed to be an ordinary sports program; it would promote responsible citizenship, a key aspect of Americanism. American Legion Boys State and Boys nation were designed to impart respect and understanding of government in a democracy. To promote an understanding flag education the American Legion worked to establish a set standard of rules in regards for the U.S. Flag and set in motion what became U.S. Flag Code.

American Legion National Commander Powers wrote in May 1963 that of the ten lines in the Preamble to the American legion that seven reference the principles of Americanism. These lines are: uphold and defend the Constitution; maintain law and order; individual obligation to community, state and nation; combat autocracy of both the classes and the masses; make right the mast of right the master of might; promote peace and good will; and the principles of justice freedom and democracy.

The Preamble to The American Legion Constitution states, "To foster and perpetuate a 100 percent Americanism." Therefore, Anderson encourages the Legion Family "to reflect on what it means to be an American and our responsibility for fostering Americanism. Americanism should cultivate youth development, educational development, citizenship, community service, religious emphasis, and pride in our nation and the great symbol of our nation, Old Glory."

"Through our community involvement we can foster a culture of growth for serving our nation's veterans and their families, for nurturing children and youth everywhere, for our organization and its programs, and for Americanism," Anderson said.



So during this month as you hold your meetings and events take a moment to reflect and share with your members this important pillar. Reflect on what you are doing to promote the pillar of "Americanism".

The Department Oratorical Contest was held on Saturday, February 8th at the Masonic Lodge in Henderson. While all of the contestants were excellent, the First Place Winner was Mateo Portelli. Mateo will be representing our Department at the National Contest. Good luck!



During that same day, the Department Executive Meeting was also held in Henderson. Our Western Region National Vice Commander, Rob Liebenow, was our Special Guest. During the meeting, NVC Liebenow's message was directed toward the importance of membership. Additionally, our DEC Guest Speaker was Fred Wagar, Deputy Director of Programs & Services for the Nevada Department of Veteran Services. Fred talked about what is happening within the NDVS and the State of Nevada. One of the main events for this month is the Women Veterans Conference on Saturday, February 29th, from 7:30 am to 4:30 pm at the Texas Station Casino in North Las Vegas.



That's it for now and until next time, remember: ***"Our Legion Youth is Our Legion's Future!"***

Always in Service,
Jim Stewart
Commander





MAKING CONNECTIONS!! 2020 Free Women Veterans Conference

**Make Connections to:
Health Care-Earned Benefits
Employment
Volunteer Opportunities
Self**

**Continental Breakfast and Working Lunch Provided
DAY CARE provided by Blue Star Mothers
but must email
hemmilab@veterans.nv.gov**

**Seating is Limited!
Pre-register: <http://bit.ly/2020WomenVetConference>**

Saturday, February 29, 2020

9:00 AM – 5:00 PM

8:00 AM - Registration at Door

**Texas Station
2101 Texas Star Lane
North Las Vegas, NV**





2nd Vice Commander, Valerie Scheuering

VOLUNTEERS NEEDED!

You don't need to be concerned about this statement. You're not being asked to reenlist but being asked to volunteer at the VA. This is a very important kind of volunteer. Deciding to volunteer for the VA is a way to serve our veterans. If you want to become a regularly scheduled volunteer or occasional one or even if you want to be a volunteer for special events it's possible.

According to Legion.org VA 2020, the VA is always needing volunteers. Volunteers who work for the VA on a regular basis are considered employees who work without compensation. These non-paid employees go through a formal VA orientation and receive individual rewards for hours of service given.

Occasional volunteers do not have a regular schedule and volunteer an average of 24 hours a quarter. The American Legion, not the individual, receives the credit for service given. Various Assignments are available, a few of these assignments are:

Administrative support and assistance to medical staff

Making patient reminder calls

Escort volunteers

Food court ambassadors

Coffee servers

Information desk

Shuttle driver, etc.

There are many more positions available. For more information about becoming a VA Volunteer go to:

<http://www.volunteer.va.gov>

As always be safe, healthy and happy.

For God and Country

Valerie Scheuering



About National Convention

The American Legion's largest annual meeting is the national convention. Each of the Legion's 55 departments – the 50 states, the District of Columbia, the Commonwealth of Puerto Rico, France, Mexico and Philippines – is entitled to a minimum of five voting delegates to the national convention. A department is granted one extra delegate, a member in good standing, for each 1,000 members (or major fraction thereof) 30 days before the convention. The five annually elected vice commanders round out the group of delegates present. The national convention delegates alone have the authority to **approve changes to the Legion's constitution and bylaws. The group is also responsible for** passing programs that determine the course of the Legion, setting membership dues for the upcoming year, and electing a national commander and five national vice commanders to serve until the next convention.

The American Legion will be conducting its 102nd National Convention in Louisville, Kentucky, August 28 – September 3, 2020. The Legion is proud that the state of Kentucky and specifically the city of Louisville will be welcoming The American Legion Family members to its fine city. These members gather at the National Convention to help further their cause of patriotism and support for our servicemembers past and present. The National Convention of The American Legion includes the following separate **events: the American Legion Auxiliary's National Convention, the Sons of The American Legion's Convention and The American Legion Riders Legacy Run. The combined membership of these organizations is nearly 3 million worldwide.**

Along with the above-mentioned and the annual business meeting, other significant elements of the National Convention include a parade, patriotic memorial service, exhibits, general sessions with nationally acclaimed keynote speakers, color guard and band contests, receptions and banquets.



102nd National Convention in Louisville

The nation's largest veterans service organization is coming to the Bluegrass State in August.

HISTORIAN'S PAGE

Fred Doten, Historian

WINNERS AGAIN



This month there were a couple major activities within the Department; however, I thought I would restrict my article to the Department's Oratorical Contest held at the Masonic Lodge in Henderson, NV. It was a great event and, as usual, the student did an outstanding job. It's a shame our generation isn't as articulate and knowledgeable as these young citizens. But first with a little history.

The oratorical contest originated in Missouri. The Department Commander, William Kitchen, has been credited with being its founder. Back in 1934-1935 during his term as Department Commander, he decided to try having the contest with a few schools in the Kansas City area. It must have been successful for in the following year he was the Oratorical Chairman for the State and had the first statewide contest. He repeated in 1936. Not one to leave things to chance he took the program to National. At the National Convention in 1934 a resolution was passed to conduct a study as to the feasibility of having newspapers underwrite local, state and national contests. In 1937, at the National Convention, a resolution was passed to have the Americanism Commission sponsor and hold a national high school orientation program.

Over the years since 1937, the oratorical contest has been refined via the passage of eight additional resolutions. Stand-outs include the one in 2007 that changed the name of the contest to "The American Legion High School Oratorical Scholarship Program – "A Constitutional Speech Contest"; and the one in 2013 that established Indianapolis as the permanent location for the national contest. During this past year's convention scholarship monies were raised. The students attending the first round receive a \$2,000 scholarship. Those that make it to the second round get another \$2,000. The final round distributes \$20,000 to first place, \$17,000 to second place, and \$15,000 to third. This is a total of \$188,000 that is awarded annually. Since its inception, more than three million has been given to participants at the national level. There is no estimate for the monies given to participants at Post, District/County, State level, but you can bet it is substantial.

As for our Department's Oratorical contest there were four contestants. For the first time in several years there were only male students participating – we need to fix this. In case you are wondering, each district is authorized to send one participant to the Department contest. An exception to this is District 2. Due to the number of Posts and schools in the area they are authorized two participants. The winner of the Boys State oratorical contest is also provided a slot to participate at the department competition. To my knowledge Girls State does not have an oratorical contest, so there is not a provision for them to participate at the Department level.

I would be remiss if I did not make some comment about the participants to this year's contest. They were, without a doubt, excellent representatives of today's youth. Articulate, knowledgeable, well mannered, and easy to converse with. And they spanned the age limit for the contest. Participating were two seniors, one sophomore and one freshman. Two will be back next year and it will be great to see their improvement. Our representative to the National Contest will perform well. All in all, our four did a great job and are winners no matter where they placed. Standings for the event are as follows:

- 1st Place: Mateo Portelli Bishop Gorman High School, Las Vegas, NV (12th Grader)**
2nd Place: Victory Stewart Coral Academy of Science, Las Vegas, NV (12th Grader)
3rd Place: Ryan Soulier Carson High School, Carson City, NV (10th Grader) Post 4
4th Place: Jaron Waller Reed High School, Sparks, NV (9th Grader) Post 30





Hospital Help Plan Overview

No matter what insurance you have, your share of a hospital bill can quickly add up to hundreds - or even thousands - of dollars.

Your American Legion Department Endorsed Hospital HELP Plan insurance pays cash benefits that will DOUBLE the longer your covered hospital stay.

The Hospital HELP plan starts accruing cash benefits on the first day of your covered hospital stay. That means:

- You can set up protection to give yourself (and your family) an extra stream of cash benefits...
- One that isn't tied to your medical insurance...
- Paying regardless of any other health plan...

Putting money back in your wallet if you were sick or hurt and ended up in the hospital.

That means **\$50.00 a day** paid from the first day you enter the hospital. Another \$50.00 on day two. Another \$50.00 on day three. \$50.00 each and every day for 14 full days.

Your cash benefits jump up to \$100.00 a day on day 15.

And they stay at that double-benefit \$100.00 level ... paying you \$100.00 day after day of your hospital stay... all the way through day 30.

It pays FOUR TIMES as much **\$200.00 a day**... starting on day 31. And those benefits do not go down. You stay at \$200.00 a day. Every single day of your hospital stay. All the way until day 365 if needed.

But what if you run into something really serious? Like cancer? Or a heart attack? Or a stay in the Intensive Care Unit? Medical bills can quickly escalate in those situations. Hospital HELP does, too.

Your cash benefit DOUBLES for each day you are hospitalized due to cancer or are confined in the cardiac care or intensive care unit. That means **\$100.00 a day** from day one. \$200.00 a day starting on day 15. \$400.00 a day from day 31.

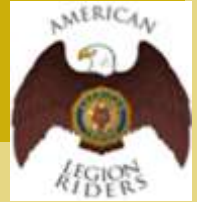
These benefit payments are sent directly to you (unless you tell us otherwise).

Spend the money however you want. There will be no questions asked.

But maybe you're wondering what happens if you get your care in a VA hospital. Hospital HELP stands strong for VA care, too. You get **\$50.00 a day for days 1-14** and **\$100 a day for days 15-30**. Even if your VA care costs you nothing at all.

NOTE: THIS IS NOT A MAJOR MEDICAL HEALTH INSURANCE POLICY. YOU SHOULD BE COVERED UNDER A MAJOR MEDICAL POLICY BEFORE PURCHASING SUPPLEMENTAL INSURANCE SUCH AS THIS OFFER.

American Legion Riders



Greetings Comrades,

On March 28th, from 9 – 4, **Post 149 is hosting Rock the Troops XVI. Proceeds will benefit their “Operation Vegas Heroes”** campaign. Registration and additional info is available on their website <https://post149.org/index.php> , or their Facebook page **“American Legion Paradise Post #149 Las Vegas”**.

This year’s ALR Western Region R.O.M.P. is in Seaside, OR. The ROMP is June 4th – 7th. More information is available on their webpage, <http://www.seasidepost99.org/index.php?id=40>

The American Legion Legacy Run is scheduled for August 23-27, 2020. Details about the route will be posted soon. Please check for more details at <https://www.legion.org/riders/legacyrun>

Last month, I asked for feedback from you on fundraising. I’m hoping we can share ideas on motorcycle friendly activities to raise money & support for our mutual programs. As of this writing, I haven’t received any input. One of the best practices I’ve found, from travelling around the country visiting other American Legion Posts, is asking & sharing “what works for you?” So, how about it folks? Drop me a line and let me know what you’re doing.

If you have an activity you’d like to share, please let us know.

Ride Safe,

Trevor McCall

ALR Program Liaison, Department of Nevada

(402) 740-2794

blackjackmac68@yahoo.com

The American Legion Riders today are important part of the Legion family in support of virtually all programs of The American Legion.



National Executive Committeeman Ron Michal-

**SBP/DIC Offset or Widow's Tax - Update**

TREA: The Enlisted Association worked hard with Congress, veterans and military service organizations, and beneficiaries to eliminate the so-called "Widow's Tax" or the **Survivor Benefit Plan (SBP) - Dependency and Indemnity Compensation (DIC) offset**. The **National Defense Authorization Act (NDAA) for Fiscal Year 2020** was signed into law on **December 20, 2019**.

Why is this important to surviving military family members and veterans?

- The law **eliminates the SBP-DIC offset or "Widows Tax."**
- The law applies to **surviving spouses who qualify for both benefits.**
- The law is **not retroactive, and no back payments will be made.**
- The SBP-DIC offset elimination will be **phased in over 3 years.**

How will the Phased Elimination work?

- **No changes will take place in 2020.**
- **Beginning February 1, 2021**, surviving spouses who qualify for both benefits will have one-third of their SBP restored, in addition to getting the full DIC.
- **Beginning in 2022**, surviving spouses who qualify for both benefits will have two-thirds of their SBP restored, in addition to getting the full DIC.
- **Beginning in 2023**, surviving spouses who qualify for both benefits will receive both their SBP and DIC in FULL.

Status of surviving spouses who elected the child-only option

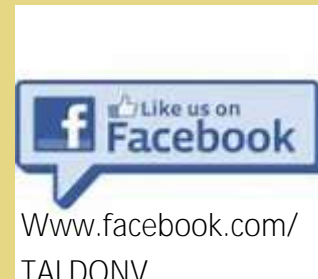
- If you elected the child-only option, **nothing will change for you until January 1, 2023**, when you'll have the option to re-select SBP in your name permanently. The child-only option will be phased out.
- **If your children had previously aged out, you will still be able to re-select on January 1, 2023.**

The **Defense Finance and Accounting Services (DFAS)** is the Department of Defense entity administering these benefit changes. DFAS established a webpage, [SBP-DIC Offset Phased Elimination News](#), to keep everyone informed and updated on the status of the implementation. TREA understands that DFAS has already contacted beneficiaries and shared a fact sheet and this webpage.

Key Facts on the DFAS Webpage

- Based on the NDAA, **Spouse SBP annuitants who are subject to the DIC offset will see the first change in the SBP annuity payment they receive on February 1, 2021**. Beneficiaries do not need to notify DFAS that your SBP payment has changed.
- The most important action SBP annuitants can take is to **ensure your annuity account information is up-to-date** and includes your correct mailing address so DFAS can contact you, if needed. DFAS also recommends using myPay, and if you are not, [set up a profile now](#) and add your email address.
- DFAS is **unable to provide individual estimates** of the upcoming changes in spouse SBP annuity payments due to this change in the law. Please do not call the DFAS Customer Care Center to request an individual estimate.
- If you previously received a refund of SBP premiums paid due to the SBP-DIC offset, you will **not need to pay back that refund** because of this change in the law.
- The "Repeal of Authority for Optional Annuity for Dependent Children" and "Restoration of Eligibility for Previously Eligible Spouses" in the NDAA **only affect those spouses and children of service members who died on active duty** when the surviving spouse previously elected to transfer the SBP annuity to a child or children. They do not affect previous or future SBP elections by retirees or SBP annuities for a retiree's beneficiaries.

TREA will continue to keep you updated and urges surviving military family members to check the DFAS webpage. If you have questions, please email legislativeinfo@[treas.org](mailto:legislativeinfo@treas.org).





Membership

By Brenda Horton, Department Membership Chairman

Hello everyone. Here is the report I presented at the DEC on February 8th. Some figures have changed since then.

January 17th: Held a teleconference with the Department Membership Team. Talked about creative ways to recruit new members and how to retain Post members.

Creative ways to retain members:

- Buddy Checks. Ask why they are not active. Ask what they are interested in.
- Raffles. Winners get a free membership for a year.
- Benefactor for members 70 years and older.
- Welcome kits.
- Fundraiser to those who are homeless or having a hard time financially.
- Recognition. Plaques, certificates, Legionnaire of the Year, volunteer hours, etc.
- Thank you letters.
- Education. Keep members informed.
- Call members about renewals.
- Post events. Dinners, BBQ's.

Creative ways to recruit members during the winter months:

- Continue to recruit from Post 100.
- Host a luncheon/dinner at the Post and invite the public.
- Community events. Ask if you can set up a membership table at the event.
- Advertise. Radio, newspaper, TV.
- Displays at various businesses
- Fundraisers/membership drives inside of stores.
- Spring block party.
- Raffles.

Where do we stand today?

- The Department of Nevada is in 52nd place out of 55 on the National level.
- The Department of Nevada is in 4th place out of 5 in the western region.
- The Department of Nevada has never hit a target date yet, therefore we do not have any points.
- Pretty depressing.

Despite this depressing news:

- In District 1 there are two Posts out of 5 who have achieved 85% and above. One Post is at 100%.
- In District 2 there are seven Posts out of fourteen that have achieved 85% and above. Five Posts are well over 100%!!! This District is very close to the 85% target date.
- In District 3 there are three Posts out of five that have achieved 85% and above. Two Posts are well over 100%! This District is leading the way at 96.06%!!
- In District 4 there are four Posts out of seven that have achieved 85% and above. Two Posts are well over 100%!! The District is at 91.56%!
- In District 5 there is one Post out of three that has achieved 85% and above.
- There are 780 members in Post 100. Let's find them a home!
- Our next target date is President's day of 85%. We need 550 members to achieve this.
- Kudos to these Posts that have achieved 85% and higher!!! Despite where we are on the National level, our Posts are growing. Your hard work shows!
- Post 10 in District 2 is the top new member recruiter!
- The Department is about 30 members ahead of where we were last year.
- Let's use these creative ways for retention and recruiting during the winter months.
- Let's all bring something home this year!
- The Department Commander states: "Recruit for Retention"

"Battle Born, Battle Tested, Battle for Membership"

Basic Training

The American Legion's official training program for officers, members, Legion College applicants and those who simply want to expand their knowledge of the nation's largest veterans service organization is now available online.

Already taken the old course? The American Legion Extension Institute has been rewritten, updated, streamlined and enhanced with videos, digital photos, clickable links, a historical timeline and additional features. The program should take less than two hours to complete. It is divided into six sections, with a quiz at the end of each one, followed by a final exam

HOW DOES IT WORK?

COURSE STRUCTURE

The Course is arranged into 5 major topic areas and 1 concluding section. Each section will present information about the topic via text, images and video.

Evaluation

At the end of each topic area there is a quiz that will help gauge your understanding of the material.

When you've completed each section quiz, you'll be able to take the final exam. The exam will take roughly ~30 minutes to complete.



History & Organization

Learn why and how The American Legion came into existence after World War I.



Children & Youth

The American Legion's long-held position that "every child deserves a square deal" is explained here, to include such programs and efforts as the Child Welfare Foundation, the Family Support Network, Temporary Financial Assistance and other initiatives that aim to help children and youth follow their dreams, no matter their circumstances.



Veterans Affairs & Rehabilitation

The foremost pillar of American Legion service, learn the ways in which the organization is dedicated to compassionate care, timely delivery of benefits, career development and other areas of advocacy for those who have served in uniform.



National Security

Outlined here is The American Legion's position on a strong, well-equipped and effectively deployed U.S. military, including a decent quality of life for those now in uniform and retirees of the Armed Forces.



Course Conclusion

See how all the pieces of American Legion service and advocacy fit together to best serve our nation and learn where other committees and commissions play vital roles.



Americanism

This pillar of American Legion service is filled with respect for the nation that those in the military swore with their lives to defend, from proper treatment of the U.S. flag to voter education to youth programs that make life-changing differences.

Final Exam

Take an online test to see how well you understand the nation's largest veterans service organization.

Veterans share 6 top insights for financial preparedness

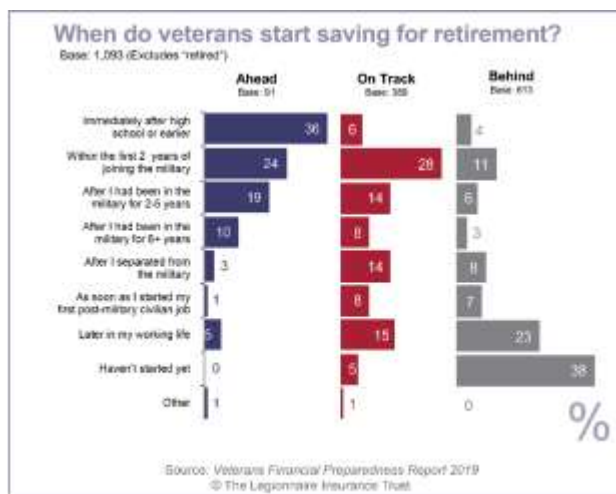
1,507 U.S. military veterans recently offered their best advice for active-duty servicemembers and veteran families regarding personal financial decisions. The survey was conducted for the newly released [Veterans Financial Preparedness Report 2019](#), prepared by the Legionnaire Insurance Trust for the departments of The American Legion in celebration of the Legion's 100th anniversary.

A mantra of saving

The overwhelmingly most common advice veterans shared was, "Save, save, save!" The importance of saving to financial health and preparedness can't be underscored enough, but what does this mean in the context of veterans' daily lives? Many veterans gave insights in their top advice.

Start saving from Day One, paying yourself first.

Veterans who start saving early are more likely to be in a strong financial position, according to the *Veterans Financial Preparedness Report 2019*. In fact, the report found that 60% of veterans who say they are ahead in their financial plans for retirement started saving immediately after high school or within the first 2 years of joining the military.



In their advice, these veterans comment that it's not always easy to save, but it is well worth it in the long run:

"Start when it's still uncomfortable—you won't regret it later."

"If you wait, chances are you'll wait too long."

"Even \$10 [could] be worth hundreds by the time you retire because of compounding."

"You will always feel you are not making enough. Do not let that keep you from saving."

"Pay yourself first."

"Focus on saving as much as possible with each check—almost like it's a car payment or a requirement."

Save as much as possible.

The more you can save, especially early on, the better financially prepared you will be. That can mean making sacrifices to ensure you're saving enough.

"Beginning today, start putting money aside for your retirement years, and have it reviewed at least once per year. As your monthly paycheck goes up, so should your contributions to your own retirement."

"Save until it hurts. Be soldier-minded in regards to how you save—be minimalists like a soldier. Then afterward, you've achieved a seemingly impossible number."

"Start your Thrift Saving Plan (TSP) immediately, and put the maximum amount you can in."

"If you have a 401k, match what the company vests."

Don't spend money on things you don't need.

Veterans emphasize the importance of discipline in spending. Prioritizing your true needs and savings over things you would like to have is a key part of that.

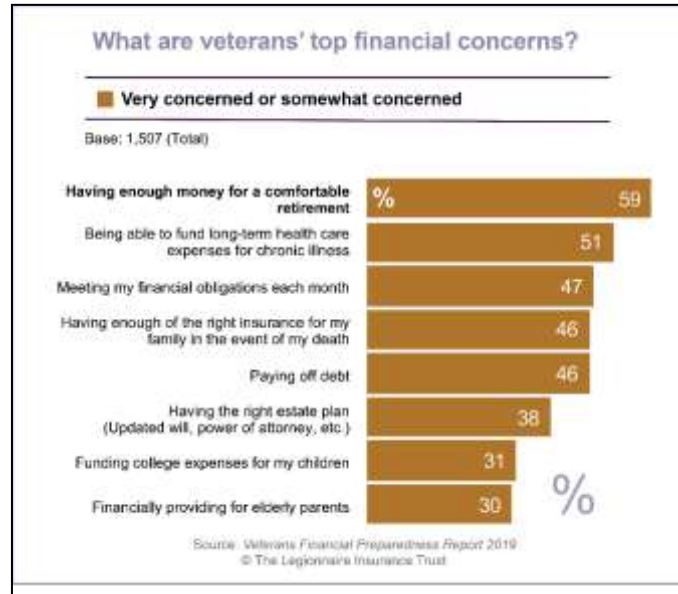
"Evaluate *need* versus *want* when buying expensive items."

"Save every penny you can. Material things are not important. Expensive cars, clothes and other things are not important. Saving for your future is important!"

“Don’t get into debt. There’s a big difference between want and need. The mistakes you make financially will follow you for decades.”

Live within your means, avoiding debt.

In addition to having enough money for retirement, veterans’ top financial concerns included more immediate financial needs, such as meeting financial obligations each month and paying off debt, according to the Legionnaire Insurance Trust report.



Veterans offered a number of recommendations for tackling these concerns, including:

- “Follow the rule that unless it’s an emergency, if you can’t pay cash, then you can’t buy it.”
- “Set a budget and communicate with your spouse. Talk about money—don’t ignore it.”
- “If you don’t have a way to pay for something, don’t buy it (discipline).”
- “No matter how much money you make, still make it a point to make that amount stretch as much as you can paycheck to paycheck.”

Start planning for retirement early.

Looking ahead and working from a concrete financial plan unique to your circumstances and goals is another key piece of advice from veterans.

- “Don’t wait to start planning for the future. The earlier you start saving and thinking ahead, the better prepared you’ll be.”
- “Write down your financial goals: short-term, medium-term and long-term.”
- “Stick to your plans and goals.”
- “Talk to other members and advisors about retirement early.”


Educate yourself.

A key component to successfully planning and saving that many veterans highlighted is making sure to build your knowledge of personal financial issues. The report found a strong tie between financial preparedness and knowledge: 91% of veterans who are ahead of schedule for retirement consider themselves knowledgeable about personal finances, while 75% of veterans who are behind say they are *not* knowledgeable.

- “Use any and every opportunity and resource you can access or utilize.”
- “Do your homework, and research every decision you make so you know exactly what you’re getting into.”
- “Listen to and learn from every military pension presentation. So much value is given that I learned from them and continue to use what I learned.”
- “Take advantage of classes that will prepare you financially for your time in the service and for when you are discharged. Learn about organizations that can help current and former military persons.”

Discover more insights from veterans

The [Veterans Financial Preparedness Report 2019](#) additional advice from the 1,507 veteran respondents as well as insights from a



The mission of Nevada's Legionnaires is to provide services to fellow veterans, their families and their communities.

DEPARTMENT OFFICERS

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American Legion Auxiliary President Courtenay Burns



“Representatives and direct Taxes shall be apportioned among the several States which may be included within this Union, according to their respective Numbers.... The actual Enumeration shall be made within three Years after the first Meeting of the Congress of the United States, and within every subsequent Term of ten Years, in such a manner as they shall by Law direct.”

-U.S. Constitution, Article I, Section 2

During the Constitutional Convention debates, James Madison was a vocal proponent of including the census – or enumeration – in the Constitution, arguing that public officials would only be able to **“rest their arguments on facts, instead of assertions and conjectures”** with a proper accounting of those they represented. The census requirement was ultimately included in the Constitution and the first one after the Revolution was completed in 1790 under the direction of Secretary of State Thomas Jefferson. Today, the Bureau of the Census, part of the Department of Commerce, is responsible for conducting it. Between decennial censuses, the Bureau of the Census conducts the American Community Survey and uses statistical models to make population estimates to help stay on top of changes in population for planning and budgetary purposes.

The census is of great importance for two main reasons. First, as stated by the Constitution, representatives are apportioned based on the census. This means that redistricting for the U.S. House of Representatives occurs based on the population counts determined by the census. As states joined the Union, this changed the total number of individuals in the U.S. House of Representatives. Today, census data can occasionally cause some states to lose representatives and others to gain them. It also kicks off the **redistricting process to ensure that a state’s congressional districts remain roughly equal in population.**

Second, many federal programs allocate funding to the states based on the census. In fact, the distribution of hundreds of billions of dollars of federal funds to the states is guided by the census. In 2015, this amounted to about \$4.7 billion for the State of Nevada from the 16 largest federal programs that allocate funds primarily based on census data. Because of this, there is significant incentive for the states to aid in ensuring an accurate count. Moreover, states and other entities rely on census data to distribute funds to localities and communities.

The current national census was conducted in 2010 and the next is scheduled to begin on April 1, 2020. Unlike in previous censuses, technology will be utilized to aid in conducting the 2020 Census, and discussions regarding this began in 2013. This year, every household will receive an invitation to complete the Census online, by phone, or by paper questionnaire. Everyone deserves to be counted. Make sure you take 10 minutes to answer 10 questions and then you can forget about it for 10 more years!



LEGIONNAIRE INSURANCE TRUST

(WWW.THELIT.COM/EMERGENCY-ASSISTANCE-PLUS)



Emergency Assistance Plus (EA+)

Get the 24-hour emergency protection you and your loved ones deserve.

If you fall ill or become injured while traveling on the road or abroad, we understand that you'll want help right away. *Emergency Assistance Plus* gives you and your family the medical and emergency assistance you need when a crisis strikes. Here are some of the important services and features this protection has to offer Legionnaires:

Medical Evacuation

Emergency Medical Monitoring by an *EA+* medical expert to make sure you get the best care in a medical emergency.

Air Ambulance or Emergency Medical Evacuation if deemed medically necessary to get you to a more appropriate medical facility quickly if your current facility can't properly treat your medical condition.

Medical Specialist sent to you if your condition can't be evaluated by phone and you cannot be moved and local treatment is unavailable.

Continuous Updates to a designated family member and/or a physician to keep them informed during your medical emergency.

Medical Assistance

Transfer of Insurance Information to Medical Providers to assist with admission and to ensure your medical care is not delayed or denied.

Cash Advance for Medical Payments paid directly to the hospital or physician against your valid credit card to keep your medical care going.

Prescription Replacement Assistance if your medications are lost or stolen.

24-Hour Doctor/ER/Dentist/Attorney Locator Assistance to help you quickly find a professional no matter where you are in the world.

Assistance For Companions

One Round-Trip Economy-Class Airline Ticket to bring a loved one to your bedside if you're traveling alone and become hospitalized.

Airfare Home for Dependent Children or Grandchildren who are left unattended if you're unable to care for them due to your hospitalization.

Emergency Message Forwarding Assistance if you are unable to reach a family member or traveling companion during an emergency.

Pet Care and Return Home Assistance if you're traveling with a pet and cannot care for them due to an accident or illness.

Ticket Home for a Traveling Companion if you are evacuated, transported home or pass away while away from home.

Transportation Home

Transportation Home after hospitalization via a one-way airline ticket, coordinated and provided by EA+.

Nurse Escort provided if deemed medically necessary to help ensure you get proper medical care during your trip home.

Return of Deceased Remains service to bring your body home if you pass away while traveling.

Vehicle Return if you can't drive your vehicle back home because your medical condition prohibits it AND your companion can't drive it either.

Other Vital Travel Assistance Available to EA+ Members Includes:

Destination Intelligence regarding weather, travel, health, inoculations, travel restrictions, and special events.

Real-time Security Intelligence in the event you feel threatened by political unrest, social instability, weather conditions, or health hazards.

No-Limit Emergency Cash Transfer Assistance (against your valid credit card) if cash, credit cards, or traveler's checks are lost or stolen.

Lost Luggage Assistance helps you track down any lost luggage, personal items or documents.

Document Replacement Assistance if important documents like your passport, driver's license, or birth certificate are lost or stolen during your trip.

Language Interpretation Assistance to connect you with an interpreter over the phone if you're traveling in a foreign

**This is only an outline of the plan's features. Please read your [EA+ Member Guide](#) carefully to understand all the services available to you, as well as any rules and regulations. Washington state residents must be traveling more than 100 miles away from home to be eligible for EA+ services.



Legionnaire Benefits

As a Member of the Legion Family, You Know How Important It Is to Help Protect Those in Need ...

Now We Can Help

The LIT Plans can help with

- **Hospital HELP Plan**
- **Cancer Care**
- **Accidental Death Protection**
- **On-The-Move Travel Accident**
- **Emergency Assistance Plus**
- **Medicare Supplement Insurance**
- **Health Insurance**
- **Dental Insurance**
- **Long-Term Care**
- **Lifeline Medical Alert Service**



ENDORSED BY YOUR
AMERICAN LEGION
DEPARTMENT



- **Hospital HELP Plan** — Provides benefits for hospital stays including intensive care, cardiac care, care for cancer, rehabilitative facilities, and V.A. hospitals.*
- **Cancer Care** — Provides important protection and a daily benefit if you are hospitalized due to cancer.*
- **Accidental Death** — Helps provide financial protection for you and your family. Up to \$5,000.00 LegionCare AD coverage at no cost to Legionnaires is available. (activation required).* You can also purchase additional Accident coverage up to \$100,000.00.
- **On-The-Move Travel Accident** — Provides up to \$200,000.00 coverage when fatally injured in a covered accident while traveling, plus \$500.00 per day if a covered accident lands you in the hospital.*
- **Emergency Assistance Plus** — Provides you with 24/7 emergency medical and travel assistance services should something happen to you or your family while traveling away from home.
- **Medicare Supplement Insurance** — Supplements your Medicare Coverage at group rates.
- **Health & Dental Insurance** — Request a quote on various Health & Dental Insurance Plans designed with you in mind.
- **Long-Term Care** — Can help provide home health care, supervised adult care, and more.
- **Lifeline Medical Alert Service** — Provides fast access to help in the event of a fall or medical emergency so you can live confidently and independently.

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www.TheLIT.com

For Questions Call 1-800-235-6943

*The Accidental Death, Cancer Care, Hospital Help Plan, and On-The-Move Accident Insurance Plans are underwritten by Securian Life Insurance Company, St. Paul, MN. Plans may not be available in all states. These policies contain limitations and exclusions. Please visit www.TheLIT.com to review plan details.



Sons of the American Legion Detachment Commander David Sousa



Detachment Commander David Sousa.

I attended the Sons of the American Legion Western Rendezvous on January 26th, 2020 for those that attended it was a great team building event. I hope that you will take the time and attend next years SAL Western Rendezvous on January 27, 2021 at the Tuscany Resort in Las Vegas.

Nevada Team took First Place in the Egg Drop and overall team win!



Finally,

Due to your diligence and efforts in the recruiting, retaining, and reinstating of members, our detachment has helped the National organization reach reach a tremendous milestone in our 2019 Membership Year. The Sons of The American Legion reached 101.22% Nationally!!!!

I want to thank you for promoting the ideals and programs that make the Sons of The American Legion what they are today. Our Past National Commander, Greg "doc" Gibbs had a goal of 400,000 members, and your efforts are helping us continue to reach that goal.

So, on behalf of Past National Commander, Greg "doc" Gibbs, and myself, I want to congratulate you all for reaching over 100% in membership for the Detachment of Nevada for the 2019 membership year.

Keep up the great work!!!!

Detachment Commander
David Sousa



The American Legion
Department of Nevada

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The mission of Nevada's Legionnaires is
to provide services to fellow Veterans,
their Families and their communities.

Since our charter, our American Legion Department of Nevada has been welcoming VETERANS from all branches of our Armed Forces. Today, we continue to welcome all military personnel serving our country. Joining a Post in our State enables you to continue serving your God, Country and Community. Our mission is to implement the goals, aspirations, dreams, peace and blessings for our country, friends and families embodied in our preamble.



RED Friday Started in 2005. Beginning in 2005, military supporters across America started wearing red on Fridays to show support for the service members who protect our freedoms and way of life around the world. More specifically, it is for service members deployed as RED stands for "Remember Everyone Deployed".

The graphic features three logos at the bottom. On the left and right are identical logos that say "ON* Fridays WE WEAR RED" in a stylized font. In the center is a circular seal with a star and the text "100 YEARS".