

# Henry J. Thomas Memorial Veterans of Foreign Wars Post 845



## Meeting Schedules

- **Post Meeting: First Tuesday of the Month at 7:30 PM**
- **Ladies Auxiliary Meeting: 3rd Thursday of the month at 7:30 PM**
- **Home Association Meeting: Bi-Weekly at 7:15 PM**

## From the Post Commander



**Commander: Paul D. Dougherty**

With the coming of the Holiday Season, Leah and I would like to wish everyone a very Merry Christmas, a Happy New Year and a Joyous Holiday Season.

As the weather starts to make travel a bit more dangerous, please remember to be cautious and always drive safely.

Let me take another opportunity to remind everyone that we are starting our preparations for the Memorial Day weekend to

include the parade culminating at Kerr Park. We are all grateful for your continued participation. If you have not been contributing to these events recently, please consider getting involved. This includes all members of the Post 845 community no matter what your status is. Many of our social members continue to be irreplaceable and appreciated participants.

Midwinter Conference will be in Gettysburg this year (as will the Department Convention). We will identify our delegates and make reservations on/after the December membership meeting. If you are interested in participating after our initial plans are made, please feel free to contact me and I will help you make your preparations.

Hope to see you at the next Post meeting.

Commander Paul D. Dougherty

- ◆ *We are aware that there have been issues with emails being blocked from the Post for Verizon, MSN and Hotmail. We are currently working on getting off the white list.*
- ◆ *What to see something in an upcoming newsletter? Submit your ideas via the website by clicking on "newsletter".*

*Volume 1, Issue 3*

*December, 2009*

### Post Events

- 12/6 Veteran's Turkey Dinner (6pm)
- 12/12 Ladies Aux Christmas Party
- 12/19 Children's Christmas Party (1pm - 3pm)
- 12/31 New Years Eve Party

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## Post Officers

- ◆ **Commander:** Paul D. Dougherty
- ◆ **Sr. Vice Commander:** Miguel Hernandez
- ◆ **Jr. Vice Commander:** Craig M. Wiley
- ◆ **Quartermaster:** Robert Broody
- ◆ **Chaplain:** Marvin Walton
- ◆ **Adjutant:** Tom Hrynkow
- ◆ **Judge Advocate:** Claude Frisbie
- ◆ **Service Officer:** Paul D. Dougherty
- ◆ **Post Surgeon:** Barry Molyneaux
- ◆ **Officer-of-the-Day:** Barry Molyneaux
- ◆ **1 Year Trustee:** Tom Wise
- ◆ **2 Year Trustee:** Tom Ames
- ◆ **3 Year Trustee:** Jerry Banks



## Auxiliary Officers

- ◆ **President:** Debbie Albright
- ◆ **Sr. Vice President:** Dot Swisher
- ◆ **Jr. Vice President:** Carol Osborne
- ◆ **Secretary:** Ginny Pringle
- ◆ **Treasurer:** Susan Hernandez
- ◆ **Chaplain:** Yolanda Walus
- ◆ **Guard:** Simone Luminello
- ◆ **Conductress:** Myrtle Butterman
- ◆ **1 Year Trustee:** Betty Alexander
- ◆ **2 Year Trustee:** Carol Gill
- ◆ **3 Year Trustee:** Jeanette Beam

### Retirees and Vets Allowed to Salute Flag Week of November 16th

Traditionally, members of the nation's veterans service organizations render the hand-salute during the national anthem and at events involving the national flag while wearing their organization's official head-gear. The National Defense Authorization Act of 2008 contained an amendment to allow un-uniformed service members, military retirees, and veterans to render a hand salute during the hoisting, lowering, or passing of the U.S. flag.

A later amendment further authorized hand-salutes during the national anthem by veterans and out-of-uniform military personnel. This was included in the Defense Authorization Act of 2009, which Former President Bush signed on Oct. 14, 2008.



★★  
 ★ **The Post would like to acknowledge** ★  
 ★ **Robert Pringle and his employees for** ★  
 ★ **donating their time and services to a** ★  
 ★ **Bravo Company family.** ★  
 ★  
 ★★





# Lena's Catering - "News from the Kitchen"

*Visit the Post for a complete menu. Delicious food, unbeatable service and great prices!*

## Daily Specials:

**Sunday & Monday Football** - 50 cent Wings!

**Tuesday** - \$3.00 Hoagies (Italian, Ham & Cheese, Tuna)

**Wednesday** - 1/2 price appetizers

**Thursday** - \$5.00 ALL-U-CAN EAT Nachos

**Friday & Saturday** - Chefs Special

## Lunch Hours

Mon - Fri 11:30am to 2pm

Sat. & Sun. 12:00pm to 3pm

## Dinner Hours

Mon - Sat. 4:00pm to 9:00pm

Sunday 4:00pm to 8:00pm



Chef & Proprietor

Michael Digiamberardino

484-886-9448

Please ask for our special catering menu!

## Ladies Auxiliary News

**December 7** - deadline for donation of homemade Christmas cookies at Post for individual bags to be given to Veterans at the Christmas dinner. They are so enjoyed and appreciated.

**December 12** - noon at the VA Hospital

We are asking for donations of uncooked or cooked turkeys (no filling) appreciated. Please sign up thru President Debbie Albright (484-288-0032). Please drop off cooked turkeys on 12/11. Last year we successfully held a lottery of new or nearly new clothes in all sizes. Please leave them at the Post the week before the dinner. Canteen books will be distributed with cookies as they leave. We are so pleased that they honor us with their presence , we own them so much!

**December 19** - Children's Christmas Party

★★  
 ★ We proudly acknowledge **Jeanette Beam** for her continued, faithful ★  
 ★ support and service over the past 62 years! Our sincere thanks to you, ★  
 ★ Jeanette from the officers and members of Post #845 Ladies Auxiliary. ★  
 ★  
 ★★★



## Veterans of Foreign Wars Post 845



4601 West Lincoln Highway  
Downingtown, PA 19335

Phone: 610-269-8818

The purpose of the Veterans of Foreign Wars of the United States is to preserve and support the patriotic and historical interests of our country, our communities and our veterans; to strengthen the common bonds of the men and women who have served and who are currently serving in our military; to assist them and their families to enhance their quality of life; to maintain true allegiance to the Constitution and laws of the United States of America and defend her from all enemies, whomsoever.

We will accomplish our mission by:

Perpetuating the memory and history of our dead through public and private acts of remembrance;

Preserving and defending the honor, integrity and rights of all veterans and those currently serving in the military;

Fostering patriotism through education and volunteerism within the community; Advocating a strong national defense.



### Check this out!



**New Year's Eve Party**  
**December 31st**

Music by Fast Trac!

Doors Open at 6:30pm

Dinner at 8:00pm

Dancing 9:00pm - 1:00am

\$35.00 per person

*Did you know that the Post has  
FOUR new big flat screen T.V's?*

*Check them out!*

## Home Loans & Real Estate News For Veterans

### VA Average Interest Rates Lower than FHA

### VA Loan Rates

As of 12/2/2009

A recent comparison of both VA and FHA 30 year fixed single family interest rates for the last 11 months as of August 31st, 2009 show that the average VA rate was 5.33% and the average FHA rate was 5.66%. While the average number of FHA loans insured during this period was 5 to 1 over VA loans, many veterans are realizing that the zero down benefits outweigh the 3.5% down payment requirement of FHA loans. Sources: Hud.gov, VA.gov

30 Year Fixed

0.000 points  
4.875%  
4.980% APR

15 Year Fixed

0.000 points  
4.5000%  
4.679% APR

- ◆ For more information about using Veterans benefits to purchase a home, you can contact Craig M. Wiley, REALTOR at 610-812-8691 or wileyrealestate@comcast.net.