

## How Does the Affordable Care Act Affect Veterans?

Many veterans have questions about whether the Affordable Care Act (ACA) will impact the health care they or their families receive, or whether they have to take any steps to insure that care continues.

Department of Veterans Affairs (VA) health care meets the ACA's standards for health-care coverage. Veterans who are already using the VA don't need to do anything else regarding their health-care coverage. Veterans using VA can purchase additional health insurance through the Health Insurance Marketplace but because they already are enrolled in VA, they will not receive assistance with health insurance premiums on a purchased plan.

Veterans' family members,



who already receive health care through their employers, TRICARE or through Department of Veterans Affairs' programs such as Civilian Health and Medical Program, do not have to take any additional steps to meet the health-care law's coverage standards. And family members who receive TRICARE benefits – at no cost, through an enrollment fee or by paying monthly premiums – have the minimum essential coverage required by the ACA.

But veterans' family members who don't have health-

care coverage that meets the ACA's standards can use the Health Insurance Marketplace to find additional options to meet the requirements. Veterans' family members can submit an application for health-care coverage through the Marketplace and find out the amount of assistance for which they may be eligible. They may pay less for monthly premiums or out-of-pocket costs, or they may be eligible for free or lower-cost coverage via the Children's Health Insurance Program or Medicaid.

Family members of veterans enrolled in VA also may be eligible for tax credits in the Marketplace.

More details are available at <http://www.va.gov/health/aca/>.

### Fraud Alert

Veterans should be aware of a marketing scam targeting callers trying to reach the Department of Veterans Affairs (VA) National Call Center or GI Bill Call Center. A marketing company has established two fraudulent numbers that differ from the two official VA call center numbers by one digit. If the fraudulent number is dialed by mistake, the answering party will offer a gift card and try to obtain personal and financial information, including credit card information, from the caller. The answering party may even transfer the caller to the VA after the caller's informa-

tion is obtained. Note that VA will never ask you for a credit card number or banking information over the phone. Before giving personal sensitive information over the phone make sure you know who you are talking to.

The numbers to be avoided are: 800-872-1000 (the VA National Call Center number is 800-827-1000) and

888-442-4511 (the VA GI Bill Call Center number is 888-442-4551)

VA has notified law enforcement authorities to address this situation.

**Is your membership renewed for 2014? If not, why not? The Post, Unit and Squadron all want you to continue as a member. Renew Now.**

#### Inside this issue:

|                        |   |
|------------------------|---|
| Post Commander         | 2 |
| Unit President         | 2 |
| Squadron Commander     | 2 |
| Clubroom Events        | 3 |
| Santa to Visit         | 3 |
| Kudo Korner            | 3 |
| Junior Unit Activities | 3 |

## Post Commander Doug's Comments

Happy Holidays!

My family and I extend our warmest wishes to the Post 37 Family for a warm and most joyous holiday with family and friends.

We had a great turnout for both the Veterans Day Luncheon and the Early Bird dinners at the Post. I would like to extend my personal thanks to those who helped make those events a success.

On November 1<sup>st</sup>, the Post recognized 219 Ames High students for their Academic Excellence. The Post has sponsored an Academic Awards Program at Ames High School for over 20 years. These young men and women put a lot of hard work into their education and are more than deserving of our recognition for their efforts. My sincere thanks to Keven Brace and Dave Rehbein for their efforts in continuing this program.

With just a month left until the start of the New Year we still have a fair number of members who have not yet renewed their memberships. Your continued membership, and the recruitment of new members, is critical to the long term viability of not only our Post, but for the American Legion as an organization. As we approach the 100<sup>th</sup> Anniversary of the American Legion, the ongoing efforts to help veterans and their families have not diminished and have, in fact, increased. Today's veteran is no different than those of the First World War who saw the need and had the vision to create this organization we are proud members of. We cannot, and should not, lose sight of that vision as we reach out and support those veterans of the Persian Gulf and Afghanistan Conflicts and the myriad of other vital national security missions these men and women have partici-

pated in. For your continued well-being, and the well-being of our newest veterans, please renew your membership

As the year comes to an end, many of us look to make a charitable gift to lower our payments to the IRS, or more hopefully, increase the amount we get back from the IRS. If you are looking for a location to make a charitable gift contribution before year's end, please consider making a charitable gift to the Post Building Remodeling Fund. Your charitable gift to this Fund is tax deductible and will be put to very worthwhile use.

As we celebrate this holiday season, please be mindful of those still serving our country overseas and give thanks that we have young men and women around us who are willing to volunteer and answer the call to service.

See you around the Post.

## Unit President Sharon's Comments

Hi Everyone,

I would like to thank everyone who helped with the Veterans Day Lunch and also the Early Bird Dinner. Ladies remember there is still time to enter for a Life Time Membership, so get your Dues paid for this year.

Well ladies, I hope you are getting ready to bake those cookies. We are having some trouble contacting some of you because we don't have your cell phone numbers. We would like each of you to make at least one dozen cookies. But we will not turn down more. Remember this is our biggest money making project. Also, we will be selling

our Cookies Recipe Cookbook for \$10.00. This would be a great gift for Christmas. We will be decorating cookies on the Thursday Night before the Cookie fair.

Please try and make our monthly meeting on Dec. 3rd at 7:00 pm.

I would like to thank all the people who shopped Worldly Goods after the Brunch. The money went for a good cause.

Ladies, we have been invited by the Cambridge Auxiliary to their Christmas Luncheon on Dec. 3rd at 11:30 at Cambridge. If you want to go we can car

pool. I need to know by Nov 30th so I can give them a count. Leave me a message at 233-1843 or e-mail me at [s.bellinghausen@mchsi.com](mailto:s.bellinghausen@mchsi.com).

I will be in Branson MO until the Wednesday before Thanksgiving. I hope you all have a great Thanksgiving and Merry Christmas.

Don't forget to sign up for Bingo, please.

P.S don't forget the flower cards are great gifts too at \$20.00 for 12 months of bouquets.

## Squadron Commander Steve's Comments

As I write this the holidays are fast approaching, and our lives will be very busy for the next couple of months. But I would like to remind all of you of the breakfast and cookie fair on December 14th at the post. The proceeds from the breakfast will be used to help fund our Merit Awards and Santa's Helpers project. If you wish to help contact me at (515) 382-1356 or leave a message at the post.

Our membership committee wants to remind everyone that we need to get our dues in. Senior member are \$40, Junior and Duals are \$10. We are at 110 members in and our target is 186.

Let's try to beat our target by mid winter conference.

The November dinner was well attended and I would like to thank all that helped that night.

And I have a great announcement, I am a great uncle, my niece had a baby girl 6 lbs. 14 oz. McKenzie Ruth Dopp on November 14th. I will be spoiling her, you can count on that.

Until next month, have a Merry Christmas and a Safe and Happy New Year

## Bouquet for your Honey



**Flower cards still available!!!** Purchase a certificate at the

post for only \$20. Enjoy your flowers FREE every month for the next year by taking your certificate into Evert's Flowers & Gifts, to pick them up. It makes a great gift for anyone and all proceeds benefit the Building Remodel Fund.

# Clubroom News

Season's Greetings!! We hope that everyone enjoyed a safe and happy Thanksgiving. Of course, the clubroom will be filled with all kinds of wonderful and fun activities for the holiday season. We hope that everyone will have an opportunity to stop by the post and participate in the festivities.

The Clubroom is excited to announce a fabulous winter drink menu. We also encourage everyone to join us for the Iowa State basketball games; we have an enormous TV for your viewing enjoyment as well as great drink specials.

November was very busy at the post and an extra special thank you goes out to all of the volunteers that gave their time!!!



**Toasted Cheese Tuesdays!!!!**

Every Tuesday this winter all are invited to enjoy a toasted cheese sandwich and a cup of soup for only \$3.

Weekly drawing bonus night!! The end of the year bonus drawings will commence all Tuesdays in December preceding Christmas. Four drawings will be held every half hour beginning at 6:30pm. Members that have signed in a minimum of fifty percent of the year are qualified for the drawings and must be present to win.

**Friday, December 13 is \$2 Burger Nite** and a visit from a special guest. Burgers will be served from 5:30-7pm. This is a fabulous opportunity to bring

down the whole family for a great meal at a great price and to get your picture taken with Santa. Start your night off right with one of our many appetizers!



**Wednesday, December 18 is Tenderloin Basket Night and the Ugly Christmas Sweater Contest!!** It's getting busier and busier as we are quickly approaching the big day, so take a break from the hustle and bustle and let us cook for you. We also invite all members to wear their ugliest Christmas sweater. Prizes will be awarded to the top three ugliest sweaters.

**Friday, December 27: Texas Hold-Em** Don't forget to mark it on your calendars. Play begins at 7pm, and please check in early.

December 24<sup>th</sup> the Clubroom will be open from 12-6pm. If you have never joined us on Christmas Eve, please do. We have so much fun and cheer. Please bring a munchie to share. Please note that we will be closed on Christmas day.

The clubroom will be having our weekly meat raffle again this season. Stop by for a chance to win one of four fabulous weekly prizes.

\*\*\*\*\*  
\$ Amount of Dues— Post: \$40. Unit: Senior-\$25, Junior-\$5, Squadron: Senior-\$40, Junior (under 21)-\$10, Dual (Also a Legionnaire)-\$10. Renew Now  
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## Kudo Korner



**THANK YOU** Well done to the following Post members this month:

Jill Goodale on her World Championship; Howard Kyle, Jim Mott and Everett Freeland for the Flag Etiquette presentation to Heartland Senior Center; Sarah Schendel, Sandy Deacon and Michelle Sime for organizing a fantastic Building Fundraising Brunch; Kathy MacCrea, Judy Trumpy, Sharon Mott, Sandy Deacon and Lois Poppe for the Veteran's

Day Luncheon; Kathy MacCrea, Bob & Sharon Bellinghausen, Hank Goetsche, Everett & Marilyn Freeland, Keven Brace, Dave Rehbein, Randy Freeland, Marion Eacret, Lois Poppe and others for the Early Bird Dinner; Keven Brace, Everett & Marilyn Freeland, Dave & Ann Rehbein; Stan & Joyce Elliot, Howard Kyle, Jim Mott and Randy Freeland for the Ames High Academic Awards Program; and many others who are working behind the scenes to support the Post and our many different programs.

**CLUBROOM COUPON**  
Any Tuesday in December  
Present Coupon to get  
2 drinks for the price of 1.  
Cash Purchase Only

**"Santa Claus is Coming to the Legion"**

Stop by the Legion on Friday, December 13 to see Santa. Santa will be at the Legion from 6- 7pm. December 13 is also \$2 Burger Nite from 5:30-7pm. The Auxiliary will also have Teri Lynn nuts for sale. This is a great opportunity to bring the entire family. Santa will have special treats for the children and of course a photo too. This is fun for all ages, please join us!

## Junior Unit Activities

The juniors have met twice. So far only 2 have attended meetings. At the November meeting they signed Christmas cards for veterans. The two juniors also participated in make a difference day with putting crayons in bags for kids to be put into a bag, sewn by the American Legion Auxiliary, along with coloring pages.

The juniors will meet again on December 1 at the post at 2pm. We will be making snowman soup packets for veterans attending the December dinner. We would enjoy any other juniors that would like to attend the meetings. And if any senior members would like to help it would be appreciated.

We are trying to do as much as we can for the veterans at the post and in the community.

There are 12 veterans at one of the assisted living communities. We will check with more facilities like that to see if they have any and then we can decide what we can do for them.

AMES POST NO. 37  
 225 Main Street  
 Ames, IA 50010

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| NON PROFIT ORG                               |
| US POSTAGE<br>PAID<br>Permit 147<br>Ames, IA |

RETURN SERVICE REQUESTED

LOOK INSIDE FOR COUPON **DECEMBER**

| <i>Sun</i>  | <i>Mon</i>  | <i>Tue</i>   | <i>Wed</i>   | <i>Thu</i>                                 | <i>Fri</i>  | <i>Sat</i>   |
|-------------|---|--|--|--|---|--|
| 1<br>BINGO  | 2<br>LEGION<br>RIDERS 6:30                        | 3<br>TOASTED<br>CHEESE<br>TUESDAY<br>AUXILIARY<br>REGULAR 7:00 | 4<br>BINGO   | 5<br>SOCIAL<br>COMMITTEE 6:00              | 6<br>MUNCHIES<br>NIGHT                                  | 7<br>STEAK DINNER<br>5:30—7:00                         |
| 8<br>BINGO  | 9<br>BUILDING<br>FUNDRAISING<br>COMMITTEE         | 10<br>TOASTED<br>CHEESE<br>TUESDAY<br>SAL<br>REGULAR 6:30      | 11<br>BINGO  | 12<br>LEGION<br>BOARD 6:30<br>REGULAR 7:30 | 13<br>NUT SALE<br>\$2.00 BURGER<br>NIGHT<br>SANTA VISIT | 14<br>NUT SALE<br>BREAKFAST &<br>COOKIE FAIR<br>7-11AM |
| 15<br>BINGO | 16<br>PAST<br>PRESIDENT'S<br>@ VALENTINOS<br>6:00 | 17<br>TOASTED<br>CHEESE<br>TUESDAY                             | 18<br>UGLY<br>SWEATER<br>CONTEST<br>TENDERLOIN<br>5:00-6:30<br>BINGO   | 19<br>OPERATIONS<br>COMMITTEE 6:00         | 20<br>MUNCHIES<br>NIGHT                                 | 21   |
| 22<br>BINGO | 23  | 24<br>CHRISTMAS<br>EVE CLUBROOM<br>HOURS 12-6                  | 25<br>CHRISTMAS<br>CLUBROOM<br>CLOSED  | 26   | 27<br>TEXAS HOLD-EM<br>7:00<br>MUNCHIES<br>NIGHT        | 28   |
| 29<br>BINGO | 30  | 31   |  Find us on Facebook at <b>American Legion Family of Ames, IA Post 37</b> |  |   |  |