



**Thursdays at
the Post
Doors Open at 6
Games at 7
Admission: \$15**

**Next Meeting
Tuesday, Feb. 9
7 p.m.
@ the Post**



**VFW Post 10295
BOWLING GREEN, VIRGINIA**



Vol. 6, No. 8

“Serving Our Community With Pride”

February 2010

From the Quartermaster

Several Trips Planned in Coming Months

There will be a trip to the **National Museum of the Marine Corps** in Triangle, Va, on Saturday, March 27. We will leave from the Post at 9 a.m., and car pool as necessary. Guests are welcome.

There is no cost for the trip, but you will need money for lunch. There is a cafeteria and a restaurant in the museum and the food is pretty good and reasonable. You can get beer and wine at the restaurant. There are also local restaurants nearby.

The other trip will be to the **D-Day Memorial** in Bedford, Va. The date has not been determined, but will probably on a Saturday during June or July.

This trip will be an overnigher because it takes about four hours to get there. We'll eat lunch when we get there then spend the afternoon touring the memorial.

We leave the Post at 7 a.m., either by car pool or we can rent transportation depending on how many sign up.

The cost will be \$5 plus lunch (\$10), dinner (\$30) and hotel room. We'll have details on the hotel when we know how many rooms we'll need to reserve.

Touring the memorial can be done on foot or by multi-passenger golf carts, so those of you who can't do much walking can easily get around.

After the memorial tour we will go to one of the local restaurants for dinner, then back to the hotel and leave early the next morning.

This is an outstanding memorial that every veteran should see. Don't let your inability

to get around stop you from coming.

If you want to go on either of these trips, or both, call me at 804-690-7348 or send me an email at vfwpost10295@verizon.net.

There will be 50 cent drafts sold at the bar every Friday during “Happy Hour.”



HRS-1 Korean War helicopter exhibit.

Photo by George E. Hilar

TRICARE Introduces Several New Programs

TRICARE introduced several new programs in 2009. Among them is the Assistance Program (TRIAP) which provides short-term professional counseling assistance. For more information go to www.tricare.mil/mentalhealth/.

TRICARE's new Extended Care Health Option (ECHO) has benefits for eligible family members who are diagnosed with extraordinary physical or psychological conditions. It is a supplemental program to the basic TRICARE program.

ECHO provides financial assistance for an integrated set of services, and supplies to eligible active duty family members including family members of activated National Guard or Reserves.

There is no enrollment fee for ECHO, however family members must: have a qualifying condition; enroll in the Exceptional Family Member Program (EFMP) as provided by the sponsor's branch of service; and register in ECHO through case managers in each TRICARE region. ECHO replaced the Program for Persons with Disabilities.

For more information on TRICARE's new dental program and pharmacy benefits, visit the TRICARE Active Duty Dental Program at www.addp-ucci.com and the TRICARE Pharmacy Program at www.TRICARE.mil/pharmacy.

For understanding TRICARE go to www.military.com/benefits/tricare/understanding-your-tricare-benefits.

VA, DoD Increase Federal Recovery Coordinators

WASHINGTON - Veterans Affairs is hiring five new Federal Recovery Coordinators bringing to 20 the number of professionals coordinating care for the most seriously injured service members.

"Our Federal Recovery Coordinators are key members of a team of health care professionals, therapists, case man-

-agers and other specialists, who make up VA's comprehensive care management system for returning service members and their families," said VA Secretary Eric K. Shinseki said.

The new coordinators will be added to the following locations. The total number of coordinators at each location is in parenthesis:

Eisenhower Army Medical Center, GA (3); San Antonio Military Medical Center, TX (4); Naval Medical Center, San Diego, CA (4); Tampa VA Medical Center (VAMC), FL (1); Bethesda, National Naval Medical Center, MD (3); Walter Reed Army Medical Center, D.C. (3); Houston VAMC, TX (1); and Providence VAMC, RI (1).

The Federal Recovery Coordinators program was created in 2007 to assist service members, veterans and their families with access to care, services and benefits provided by the VA, DoD, other federal agencies, and states and the private sector.

Currently, the coordinators work with 419 of the most seriously injured service members and veterans. The program is administered by VA and operated jointly with DoD.

The program's participants include service members and veterans who are receiving acute care at military treatment facilities; diagnosed with specific injuries or conditions; considered at risk for psychological complication; or likely to benefit from a recovery plan.

Retirees, Vets Allowed to Salute Flag, Honor National Anthem

The National Defense Authorization Act of 2008 now has an amendment that allows un-uniformed service members, military retirees and honorably discharged veterans to render a hand salute during the hoisting, lowering, or passing of the U.S. flag.

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

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Five-Year Plan Unveiled at Homeless Summit

WASHINGTON - At the "VA National Summit Ending Homelessness Among Veterans" held recently, Secretary of VA Eric K. Shinseki unveiled the department's comprehensive plan to end homelessness among veterans by marshalling the resources of government, business and the private sector.

Shinseki's comprehensive plan to end homelessness includes preventive measures like discharge planning for incarcerated veterans re-entering society; supportive services for low-income veterans and their families; and a national referral center to link veterans to local service providers. Additionally, the plan calls for expanded efforts for education, jobs, health care and housing.

"Our plan enlarges the scope of VA's efforts to combat homelessness," said Shinseki. "In the past, VA focused largely on getting homeless veterans off the streets. Our five-year plan aims also at preventing them from ever ending up homeless."

Other features of the plan include:

- * The new Post-9/11 GI Bill provides a powerful option for qualified veterans to pursue a fully funded degree program at a state college or university.

- * VA is collaborating with the Small Business Administration and the General Services Administration to certify veteran-owned small businesses and service-disabled veteran-owned small businesses for listing on the Federal Supply Register, which enhances their visibility and competitiveness - creating jobs for veterans.

- * VA will spend \$3.2 billion next year to prevent and reduce homelessness among veterans. That includes \$2.7 billion on medical services and more than \$500 million on specific homeless programs.

- * VA aggressively diagnoses and treats the unseen wounds of war that often lead to homelessness - severe isolation, dysfunctional behaviors, depression and substance abuse. The VA and the Defense Department cosponsored a national summit on mental health that will help both agencies better coordinate mental health efforts.

- * VA partners with more than 600 community organizations to provide transitional housing to 20,000 veterans. It also works with 240 public housing authorities to provide permanent housing to homeless veterans and their families under a partnership with the Department of Housing and

Urban Development. The VA/HUD partnership will provide permanent housing to more than 20,000 veterans and their families.

Contacts for Haitian Relief

If you want support Haiti relief efforts check the following websites:

Donate \$10 to the American Red Cross - charged to your cell phone bill - by texting "HAITI" to "90999." Contribute online at Red Cross/SupportHaiti website.

Other Websites are the White House Haiti Earthquake website, the U.S. State Department website; and for news of relief efforts, visit the DoD Haitian Earthquake Relief webpage.

Find more ways to help through the Center for International Disaster Information

Summary of Minutes From Last Meeting

During the membership meeting held on Tuesday, January 12, eight comrades attended including the officers conducting the meeting.

Quartermaster's Report: Receipts for December were \$2,956.05; disbursements, \$ 3,608.88; for a balance of \$8,953.13.

Concessions: \$144 I receipts; \$332.17 in disbursements; for a balance of \$394.26.

Club: no receipts; \$81.26 in disbursements; for a balance of \$731.33.

Bingo: \$1,681.33 in receipts; \$2,058.12 in disbursements; for a balance of \$4,047.12.

Funds balances: Post - \$2528.90; Savings - \$2,277.11; Bingo - \$4,047.12

A \$50 donation was approved for the upkeep of The Women's Memorial at the Arlington's National Cemetery.

A \$100 donation was approved for the Virginia War Memorial Educational Foundation to support the program.

The meeting was adjourned at 7:25 p.m. The next meeting is scheduled for Tuesday, February 9.

Part I

Summary of Federal Tax Law Changes for 2009-17

Many of the breaks in recent tax-relief bills were designed to be phased in over several years. To help you determine how these laws affect you, the information below explains the changes through 2017.

Tax Credit of Up to \$8,000 for First-Time Homebuyers -- If you purchased a primary residence in 2009 before December 1, 2009 and are a "first-time" homebuyer, you can qualify for a tax credit equal to 10 percent of up to \$80,000 of the purchase price. To be eligible, you must not have owned a residence in the United States in the previous three years.

The credit phases out between \$150,000 and \$170,000 of *Adjusted Gross Income (AGI)* for joint filers, and \$75,000 to \$95,000 for single filers. The credit is refundable to the extent it exceeds your regular tax liability, which means that if it more than offsets your tax liability, you'll get a refund check. But it does not offset the Alternative Minimum Tax.

You can even elect to claim the credit for a 2009 home purchase on your 2008 tax return. (If you filed for 2008 before buying, but before the December 1, 2009 deadline, you can claim your credit by filing an amended return using Form 1040X. Doing so will guarantee you a refund check.)

Unlike the credit for 2008 purchases, the credit for 2009 purchases doesn't have to be paid back over 15 years. But you will have to repay the credit if you sell the house within three years of the date you bought it.

Payroll Tax Credit -- For 2009 and 2010, Congress gave workers a credit of 6.2 percent of their earned income, capped at \$400 for single filers and \$800 for joint filers. For single filers, the credit starts phasing out at \$75,000 of AGI and dries up at \$95,000.

The phase out zone for couples is

\$150,000-\$190,000. Employees will get the credit in advance via lower income tax withholding in each paycheck, not as a rebate check.

Self-employed can reduce their quarterly estimated payments to get an advance benefit from the credit. The exact amount of the payroll tax credit for the year will be calculated on the filers' tax returns.

Recipients of Social Security benefits, Railroad Retirement benefits, Supplemental Security Income or veteran disability pensions will get a one-time \$250 check instead for 2009. Federal retirees who don't receive any Social Security will also get a \$250 check.

Sales Tax Deduction for New Vehicles -- Buyers of new vehicles can deduct the sales tax paid on the purchase, even if they don't claim sales taxes as itemized deductions. They can add the tax they pay to their standard deduction.

This break applies to new cars, motor homes, light trucks and motorcycles purchased after February 16, 2009 and before January 1, 2010. Sales tax paid on the first \$49,500 of cost qualifies.

The benefit begins phasing out for married couples with an AGI of more than \$250,000 and singles with income of more than \$125,000. It is completely gone for single filers with an AGI of \$135,000 or more or joint filers with at least \$260,000.

Itemizers who elect to deduct state sales taxes in lieu of state income taxes get no benefit from this change, since the auto sales tax is already included in the sales tax deduction. Itemizers who deduct state income taxes will get a separate deduction for auto sales taxes; non-itemizers will add the sales tax amount to their standard deduction amount.

Indexed Tax Brackets -- Thanks to higher inflation in the past year, the

10, 15, 25, 28, 33 and 35 percent tax brackets all kick in at approximately 5 percent higher levels of income than in 2008.

Larger Personal Exemptions -- For 2009, each personal exemption you can claim is worth \$3,650, up by \$150 from 2008.

Higher Standard Deductions -- For 2009, the standard deduction for married filing a joint return rises to \$11,400, up by \$450 from 2008. Joint filers can also add in up to \$1,000 of property taxes paid. For single filers, the amount increases to \$5,700 in 2009, up by \$250 over 2008.

Singles can also deduct up to \$500 of real estate tax payments. Heads of household can claim \$8,350 in 2009, a jump of \$350 from 2008. Non-itemizers who pay real estate taxes can claim even larger standard deductions, and can also add any casualty losses that occurred in presidentially-declared disaster areas.

Reduction in Itemized Deductions and Personal Exemptions for High-Income Taxpayers -- Itemized deductions and personal exemptions are phased out as your income rises. In 2009, the reductions are a bit less painful. The cutback in itemized deductions occurs once your AGI exceeds \$166,800, regardless of your filing status.

Your itemized deductions are reduced by one percent of the amount by which your AGI exceeds \$166,800, but you can never lose more than 80 percent of your itemized deductions. Also, your medical expenses, investment interest deduction, deductible gambling losses and any casualty and theft losses are not subject to the cut.

Personal exemptions are reduced by two percent for each \$2,500 of an

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TAXES — From Page 4

AGI of more than \$250,200 for married filing jointly, \$208,500 for heads of households and \$166,800 for singles. The reduction cannot exceed \$1,217 per exemption.

Section 179 Expense Deduction -- The maximum amount of equipment placed in service in 2009 that businesses can expense stays at \$250,000. And the annual investment limit remains \$800,000. You won't begin to lose the benefit of expensing until you place more than \$800,000 of assets in service in 2009.

Tax-Free Parking for Employees -- Starting in 2009, firms can pay for \$230 a month of parking tax-free for employees, up \$10 per month from 2008. The cap on tax-free transit passes is now \$230 a month as well, the same as for parking. The limit had been \$115 a month in 2008.

Tax Credit for College Tuition-- For 2009 and 2010, the Hope credit is replaced by a new credit of up to \$2,500 per student a year for four years of college, not just the first two years. It now also covers the cost of books, and begins to phase out at \$80,000 of AGI for single filers and \$160,000 for joint filers. If the credit is more than your income tax liability, 40 percent of it is refundable. Also, the full credit is allowed against the Alternative Minimum Tax.

Child Tax Credit -- If the credit exceeds the filer's tax liability, all or part of the credit will be refunded if the filer earns more than \$3,000 in 2009 and 2010, down from \$12,550 in earnings previously.

Earned Income Tax Credit (EITC) -- For families with three or more children, the maximum Earned Income Tax Credit for 2009 and 2010 rises by \$628.50. And the phase out of the credit for joint filers starts at higher income levels in 2009 and 2010, allowing more of them to claim the credit.

Higher Income Limits for Deductible IRAs and for Roth IRAs-- If you are covered by a retirement plan at work, you can take a full IRA deduction in 2009 if your modified Adjusted Gross Income is less than \$89,000 (married filing jointly) or \$55,000 (single or head of household).

A partial deduction is allowed until your Adjusted Gross Income reaches \$109,000 if you are married filing jointly, or \$75,000 if you are single or a head of household. Also, the opportunity to contribute to a Roth IRA is now phased out as your modified AGI rises between \$166,000 and \$176,000 if you are married filing jointly, or \$105,000 to \$120,000 if you are single or a head of household.

Increased Contribution Limit for 401(k) Plans -- The maximum employee contribution rises to \$16,500 from \$15,500 in 2009 for these and similar workplace retirement plans, including 403(b)s and the federal Thrift Savings Plan. Workers age 50 and older in 2009 can put in an additional \$5,500 this year, also a \$500 increase from 2007. Thus, their maximum contribution is \$22,000.

State Tax Exemption-- In 2009, the federal estate tax exemption rises to \$3,500,000 from its 2008 level of \$2,000,000.

Higher Annual Gift Tax Exemption-- For 2009, you can give up any individual up to \$13,000 without owing any gift tax—a \$1,000 increase over 2008.

Exemptions for the Alternative Minimum Tax (AMT)-- For 2009, the exemption levels rise to \$70,950 for married filing jointly, \$46,700 for singles and heads of household, and \$35,475 for married couples filing separately. Otherwise, more than 20 million filers would have been added to the AMT rolls.

Congress is likely to act again to prevent this from happening for the 2010 tax year. Also, interest on private-activity bonds issued in 2009 and 2010

is exempt from the Alternative Minimum Tax.

Credit for Residential Energy-Efficient Property -- The credit for 30 percent of the cost of installing solar water heating equipment, solar electric equipment, geothermal heat pumps or small wind turbines in your primary residence or a second home is no longer limited to \$2,000 after 2008. But the credit for fuel cell property still cannot exceed \$500 per half-kilowatt capacity.

Credit for Energy-Saving Home Improvements -- The old 10 percent tax credit of the cost of energy-saving home improvements is increased to 30 percent for 2009 and 2010, up to a maximum of \$1,500 in the two-year period.



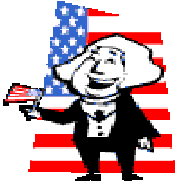
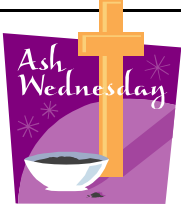
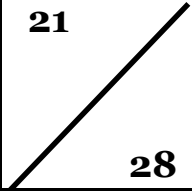
It applies to qualified skylights, windows, outside doors, biomass fuel stoves and high-efficiency furnaces, water heaters and central air conditioners. In addition, the dollar limits on the particular type of improvement, such as a \$200 cap on the credit for windows, are repealed.

Converting a Second Home to a Primary Home -- If you convert a second home into a principal residence after 2008, you may not be able to exclude all of your gain. A portion of the gain on a subsequent sale of the home will be ineligible for the home-sale exclusion of up to \$500,000, even if the seller meets the two-year ownership-and-use tests.


The portion of the profit that's subject to tax is based on the ratio of the time after 2008 when the house was a second home or a rental unit, to the total time you owned it.

So if you have owned a vacation home for 18 years and make it your main residence in 2011 for two years before selling it, only 10 percent of the gain (two years of nonqualified second home use divided by 20 years of total ownership) is taxed. The rest qualifies for the home-sale exclusion of up to \$500,000.

Next Month — Part II

Sun	Mon	Tue	Wed	Thu	Fri	Sat
		<i>FEBRUARY</i>				
	1		3	4 Bingo 7 p.m.	5 Happy Hour @ the Post 5 p.m. .50 cent drafts	6
7	8	9 Membership Meeting 7 p.m.	10	11 Bingo 7 p.m.	12 Happy Hour @ the Post 5 p.m. .50 cent drafts	13
14 		16		18 Bingo 7 p.m.	19 Happy Hour @ the Post 5 p.m. .50 cent drafts	20
21 	22	23	24	25 Bingo 7 p.m.	26 Happy Hour @ the Post 5 p.m. .50 cent drafts	27
28						





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