

[VERBATIM]

“I’m now a legend. I’m also the greatest athlete to live.”

Usain Bolt, the Jamaican sprinter who ran the men’s 200-meter race in 19.32 seconds, and the first man to win the 100- and 200-meter races at consecutive Olympics

“Not only can Congress kick the can down the road, I think we’ve got special gym shoes for can-kicking.”

Sen. Carl Levin, D-Mich., chairman of the Senate Armed Services Committee, saying he’s confident that Congress can avert an additional \$500 billion in defense cuts that would be enforced under sequestration

“The days of George Jetson getting in the vehicle, saying ‘To the office’ and then reading a newspaper, we don’t envision for an awful long time.”

Tom Baloga, BMW’s U.S. vice president of engineering, on a report that self-driving cars could hit showrooms by 2019. Though more automakers are developing semi-autonomous features for vehicles, Baloga says consumers still prefer the idea of human drivers.

“Far better it is to dare mighty things, to win glorious triumphs even though checkered by failure, than to rank with those poor spirits who neither enjoy nor suffer much because they live in the gray twilight that knows neither victory nor defeat.”

Theodore Roosevelt, 26th president of the United States (1858-1919)

Sources: NBC, Air Force Times, Reuters

[LIFESYCLE]

DOGGED DETERMINATION

Marine Corps veteran Nick White makes his living training household dogs to have the same level of discipline as their military counterparts.

BY JACKIE ROTHENBERG

The Greater Swiss Mountain dog that took home the coveted prize for best in breed at the Westminster Kennel Club Dog Show this year wouldn’t pay much attention when owner Nancy Kechner spoke.

“George is a very large and very strong adolescent male,” Kechner explains. “He can pull 3,300 pounds. So when he decided he was going to go see something, you sort of got dragged around by him.”

Kechner brought George to meet Nick White, a Marine veteran who runs an off-leash dog-training business in northern Virginia.

“We can make any dog, any size, any age or any breed have amazing obedience,” White says. Although dogs of war and their civilian counterparts may seem to have little in common, he says that with training, household pets can be taught the same level of discipline as military working dogs.

Now, Kechner says, George is a much better listener, and is more under control.

Nick White found his calling early in life, when, as a child in Urbana, Ohio, he taught the family dog tricks. But his interest was especially piqued by the military, where he was impressed by the dedication, loyalty and intelligence of deployed canines.

White enlisted in the Marines at 18, fresh out of high school. His unit was the first to enter Fallujah in 2004, where Operation Phantom Fury encountered some of the heaviest fighting Marines had seen since the Vietnam War.

As bomb-sniffing dogs braved the urban terrain, White realized that their precision military training could make the difference between life and death for himself and his fellow Marines.

“It really makes you think,” he says. “If it weren’t for them, we would just have to take a gamble. They truly are heroes.”

“These dogs are risking their lives out there on the front lines just as much as the Marines,” White says of the four-legged troops that can hold rank, are awarded medals and receive military funerals.

After the Marine Corps, White worked for the Secret Service, on details for presidents Barack Obama and George W. Bush, and Vice President Dick Cheney. His interest once again went to the dogs, which were trained in bomb detection and apprehension to protect the presidents and vice president.

After working unofficially with dogs and their handlers in both the military and government, and learning everything he could on his own, White started training dogs on the side while still with the Secret Service. He did demonstrations in dog parks and placed ads in local trade magazines, then left the agency in 2010 to follow his dream.

More than two years later, Off-Leash K9 Training is thriving. The main facility in Virginia has spawned locations in North Carolina, New Jersey, Pennsylvania and California, and White is hoping to oversee franchises nationwide.

He and his staff, which includes other former Marines, provide dogs and their owners with private lessons. After basic obedience training consisting of general commands such as “sit” and “heel,” clients can opt for more advanced classes.

White maintains that 98 percent of all dogs can be trained. Puppies can

start at 10 weeks and move on to more formal training at five months. And he believes that no dog is too old to learn.

White contends that most of the behavioral problems he sees in dogs stem from owners who don’t know how to train them.

“It takes more time to train the owner than the dog,” he says.

White’s enterprise gives him a way to combine his love of dogs and his military training. He works to enhance the lives of both dog and owner, and to create a strong bond between the two.

Dogs benefit from training by gaining lifelong freedom from a leash. And their owners gain freedom as well – to take their dewy-eyed companions to the beach, on vacation and elsewhere without worrying that they’ll misbehave or, far worse, dart into traffic and get hit by a car.

“It makes the dog’s life much happier and makes the person appreciate and enjoy the dog more,” he says.

Trainers often see frustrated dog owners who are ready to give up and take their pooches back to the pound. But after training, White says, “many owners tell us, ‘Thank you for making me love my dog again.’”

“Now they can really be part of the family, as they were originally intended,” he says.

Kechner echoes those sentiments, saying, “George is a really happy dog now. He’s very sensitive and when we’d yell at him he was always very sorry, but didn’t know what for. Now that we can achieve what we want together, we’re a team.”

Similarly, Jeremy Brewtton is enjoying more quality time with Roxie, an Alaskan Malamute.

“She seems like a totally different dog, in a good way,” says Brewtton, a Navy officer stationed at the Kennedy Irregular Warfare Center in Washington. “When I first got her, she was timid and very flighty. I barely trusted her even with her leash on. Now, I can take her to the dog park, a baseball game or a crowded event without a leash and I’m not worried about it.”

“I now have full confidence whenever I take my dog out, and having that peace of mind is a huge burden off my shoulders.”

White, meanwhile, continues to maintain that there is no such thing as a bad dog. Dog owners are another story, and he’s working on that.

Jackie Rothenberg is a writer living in New York.



Photo by Carina Thornton/FuzzypantsPetPhotography

[WAR ON TERROR]

Afghanistan's Pentagon

The United States is spending nearly \$92 million on a new headquarters for Afghanistan's military. Some have dubbed the five-story building "Afghanistan's Pentagon." When then-Afghan Defense Minister Abdul Rahim Wardak requested a bigger office for himself – at a cost of \$300,000 – "he got a firm 'no' in response," according to a *Washington Post* report.

[MILITARY AFFAIRS]

Green Marines

The U.S. Naval Research Laboratory, MicroLink Devices, Design Intelligence and the Marine Corps Expeditionary Energy Office are collaborating on new lightweight solar panels to help Marines stay powered up while deployed. The mobile solar power system (MSP) uses a thin sheet of photovoltaic cells to recharge lithium-ion batteries and the like, AOL Energy reports. The system's development team contends that the MSP and other renewable-energy options could help the Marine Corps reduce fuel consumption per Marine by a whopping 50 percent – and cut the total weight they haul on their backs by about 200 pounds.

[FOREIGN AFFAIRS]

Target: Beijing

With an eye on China, India has decided to purchase 126 fighter-bombers from France, added a new nuclear-powered submarine to its fleet and taken steps toward deploying an aircraft carrier. These acquisitions help make India the world's top arms importer, AP reports.

India has also formed two new infantry divisions with mountain-warfare specialties, and has established a military partnership with Vietnam. Most telling, the country has tested a new missile, the Agni-V, with a range of 3,100 miles. The Indian press has dubbed the Agni-V the "China killer," MSNBC reports.

"The Indian military is strengthening its forces in preparation to fight a limited conflict along the disputed border, and is working to balance Chinese power projection in the Indian Ocean," James Clapper, the U.S. director of national intelligence, told the Senate this year.

[FOREIGN AFFAIRS]



China's military expands reach

The Pentagon's latest report on China's military power concludes that the country is spending 11.2 percent more on its military this year than it did in 2011. Between 2000 and 2011, the military budget grew by an average of 11.8 percent per year. The Pentagon estimates China's total military-related spending for 2011 at between \$120 billion and \$180 billion.

"China's military modernization is, to an increasing extent, focusing on investments in military capabilities that would enable China's armed forces to conduct a wide range of missions, including those farther from China," according to the report. These include upgrades to the B-6 bomber fleet (adapted from the Soviet Tu-16) "with a new, longer-range variant that will be armed with a new long-range cruise missile," a new stealth fighter-bomber, long-range transport and logistics capabilities, 79 principal surface combatants, 50 submarines, and 51 amphibious and medium landing ships. As if to underscore its reach, "China evacuated approximately 36,000 Chinese nationals from Libya during the uprisings." In addition, the Chinese navy deployed its 10th task force to fight pirates in the Gulf of Aden.

Beijing is pouring increasing sums into advanced cruise missiles, short- and medium-range conventional ballistic missiles, anti-ship ballistic missiles and cyberspace capabilities. Many of these assets "appear designed to enable anti-access/area-denial (A2/AD) missions." One is a missile with a range of 1,500 kilometers, capable of attacking large ships, "particularly aircraft carriers in the western Pacific Ocean." In other words, these assets are apparently focused on the U.S. Navy's ability to come to the aid of allies in Australia, Indonesia, Taiwan, the Philippines, South Korea and Japan.

[FOREIGN AFFAIRS]

Nazi war criminal, 97, headed for trial



Getty

Hungarian authorities have arrested who they believe is one of the last surviving Nazi war criminals. László Csátary is accused of sending some 16,000 Jews to their deaths while governing a Jewish ghetto in present-day Slovakia, according to AFP.

Csátary was arrested in Budapest, interrogated and placed under house arrest to await trial. He is said to be in "good physical and mental health," according to the prosecutor. AFP reports that Csátary was condemned to death *in absentia* by a Czechoslovakian court in 1948, but he had already escaped to Canada, where he lived

until the 1990s, at which time he was stripped of citizenship and returned to Europe.

Csátary, now 97, at once claimed innocence and yet admitted he was "obeying orders," prosecutors said.

[SHOOTING SPORTS]

Legion crowns two national air rifle champions

Colt Gross of North Augusta, S.C., won the Precision championship title at the 22nd American Legion Junior 3-Position Air Rifle National Championship in Colorado Springs, Colo., on Aug. 11, scoring 2,457.5 out of a possible 2,509.

Cody Sanchez of Los Lunas, N.M., captured the Sporter title, shooting 2,330.2 out of a possible 2,509.

Each champion received a \$2,500 college scholarship donated by Sons of The American Legion.

The win is Sanchez's third national title in two years, and he said the victory was his birthday wish for his mother, Victoria.

"I won this competition for her," Sanchez said. "My mom is my coach, and the main thing she tells me is, 'You got this.'"

Air-rifle shooting requires great concentration, as it's a "head game,"



Precision national champ Colt Gross, left, and Sporter champ Cody Sanchez

said Gross, who found himself leading in points for the first time. Lining up for the finals, "I had to repeat in my head that it's only me, my rifle, and my target," he said.

"It feels so good (to win) because I haven't won a national championship before. This event is important to me because there's only 14 other Precision (competitors), and usually there are around 80 or so in other competitions."

Top finishers, Precision

1. Colt Gross, 2,457.5, North Augusta, S.C., sponsored by Post 71
2. Alan Agnew, 2,451.9, Puyallup, Wash., sponsored by Post 167
3. Patrick Sunderman, 2,451.8, Anoka, Minn., sponsored by Post 102
4. Joshua Black, 2,435.4, Yorktown, Va., sponsored by Post 233
5. Mitchell Van Patten, 2,433.8, Meridian, Idaho, sponsored by Post 113

Top finishers, Sporter

1. Cody Sanchez, 2,330.2, Los Lunas, N.M., sponsored by Post 85
2. Rachael Schoenrock, 2,319.7, Beatrice, Neb., sponsored by Post 27
3. Hunter Cushman, 2,310.2, King George, Va., sponsored by Post 89
4. Todd Mazur, 2,303.9, Killeen, Texas, sponsored by Post 22
5. Iran Rodriguez, 2,277.2, Zion, Ill., sponsored by Post 865

[LEGIONNAIRES IN ACTION]

Lodge an open-sky oasis for vets

Wilwin Lodge, a retreat center run by the Legion's Department of Michigan, gives returning veterans an opportunity for recuperation and relaxation deep in the woods of Michigan's Upper Peninsula.

Built in 1914, the center's historic lodge and the sprawling woods surround it were donated to the Michigan American Legion two years ago by Bob Considine, a Legionnaire and Korean War veteran. Caretakers from the department maintain the lodge, and are actively seeking funding to ensure that the property fulfills Considine's vision of becoming an open-sky oasis for veterans dealing with post-traumatic stress or who simply need a break from the demands of life.

"The silence out here is deafening," says Lou Oberle, a Legionnaire and member of Wilwin Lodge's board of directors.

Currently, Wilwin depends on funding from the Department of Michigan, but its administrators are



Eldon Lindsay photo

soliciting donations from veterans supporters and other organizations so that the lodge can become self-sustaining within three years. Long-term plans include the construction of more guest houses and cabins.

"The folks here have done a really good job in two years, from the time they've acquired the property to now, in making improvements," says Past National Commander Fang Wong, who visited Wilwin Lodge during his time in office. "I'm very impressed."

 www.wilwin.org

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[ACTIVE DUTY]

At 60, B-52 bomber 'not getting older, just getting better'

BY ROGER MEYER

The B-52 Stratofortress bomber is the world's longest-serving military aircraft. In fact, one of the Air Force's recruiting slogans jokingly says, "Fly the plane your grandfather flew."

While more recently designed aircraft, including the B-58 Hustler and the FB-111, were retired years ago, the B-52 is expected to remain in service until at least 2045. That's 93 years after its first flight, and an unprecedented length of service for a military aircraft. Executives at Boeing, the plane's designer and manufacturer, have said that the crews that will fly the B-52 into the boneyard haven't been born yet.

At least one current B-52 aviator's father and grandfather also flew the bomber. It's possible that four or even five generations of aviators will fly this military aircraft.

The B-52's official name, Stratofortress, is rarely used anymore; it is commonly called BUFF. The polite version of that acronym is "Big Ugly Fat Fellow."

With aerial refueling, the B-52 can carry 70,000 pounds of weapons over distances limited only by crew endurance at just under Mach 1. Updated with modern technology, the bomber is capable of carrying a full complement of weapons – including Harpoon anti-ship and cruise missiles – and continues to be an important element of U.S. defense in the 21st century. The B-52 offers strategic bombing, close-air support, air interdiction, and offensive counter-air and maritime operations.

Boeing flew a B-52 prototype in April 1952. The assembly line closed 10 years later, but during that period Boeing produced 744 B-52s in eight models, A through H.

The B-52 has seen action in Vietnam, the Persian Gulf, the Balkans and Afghanistan. During the Cold War, BUFFs were airborne around the clock within striking distance of the Soviet Union. Each aircraft carried two 9,000-pound nuclear bombs.

The B-52 dropped its first bomb in combat in South Vietnam. The target was an enemy stronghold known as the Iron Triangle. Bombing by three-ship formations saturated an area a mile and a half long and a half-mile wide with more than 80 tons of high-explosive bombs. The effect on the ground was dramatic, and enemy prisoners repeatedly said that these were the attacks they feared the most. The planes flew a total of 126,615 sorties in Southeast Asia.

During the Gulf War, B-52s performed the longest bombing mission in history when they took off from Louisiana and launched cruise missiles in Iraq before returning to base – a 35-hour, 14,000-mile nonstop combat mission.

They struck power stations and communications facilities in Baghdad with air-launched cruise missiles as part of Operation Desert Strike. "The B-52s turned out the lights in Baghdad," *Popular Mechanics* later declared.



During Operation Desert Storm, BUFFs delivered 40 percent of all weapons dropped by coalition forces. They flew over Iraq again in 1996 during Operation Desert Strike. The attacks demoralized the defending Iraqi troops, many of whom surrendered after the strikes.

In Afghanistan, B-52s are flying close-air support missions, a role normally assigned to fighters. They launch precision ordnance against specific ground targets requested by troop commanders, a task very different from traditional bombing. Over Afghanistan, carrying a dozen 2,000-pound GPS-guided bombs, a BUFF will circle a combat area, waiting for special forces or Air Force controllers on the ground to send them the target coordinates. Over 90 percent of the time, the bombs land within 50 feet of the location specified by the ground troops, and most within 10 minutes of the request.

One Air Force general told an aviation historian that the B-52 is "not getting older, just getting better."

On Sept. 26, 1958, a B-52D set a world speed record of 597.675 miles per hour over a 3,105-mile closed circuit without a payload. In January 1962, a BUFF set a world distance record by flying from Kadena Air Base, Japan, to Torrejón Air Base, Spain – 12,532.28 miles without refueling.

B-52s also assist the Navy in anti-ship and mine-laying operations. In two hours, two BUFFs can monitor 140,000 square miles of ocean surface.

Of the original 744 B-52 aircraft built, 94 are still operational (85 in the Air Force and nine in the Air Force Reserve). In August 1993, 350 B-52s were destroyed to comply with the SALT II agreements with the Soviet Union.

Every time period has its weapon of choice. The longbow was the great weapon of its day. The B-52 is the longbow of the air age.

Roger Meyer is a freelance writer living in Michigan.

[ECONOMICS]

End of fiscal year can be boon for small businesses

ON POINT



VETERANS & BUSINESS
BY LOUIS J. CELLI JR.

As the federal government approached the end of the fiscal year, savvy veteran business owners were able to increase their

bottom lines in a frenzy of last-minute buying from agencies needing to spend down their accounts and increase their veteran business participation numbers in the process.

After the government's fiscal year ends Sept. 30, any money an agency fails to spend is usually returned to the treasury. The allotment for the next year is reviewed to determine whether or not the returned funds were actually necessary, and whether or not they should be removed from future budgets.

Veteran business owners called www.fbo.gov, www.gsa.gov, sellingtoarmy.info, www.dla.mil and airforcesmallbiz.org to see what last-minute purchases were being made, and calling contracting officers they know to see if they needed any help drawing down excess funds.

If you haven't already, register at www.sam.gov to provide the information the federal government needs to know about your business before it can legally sell to you. This can be cumbersome and expensive, so small businesses need to seriously consider whether or not they want to add government contracting to their portfolio of revenue streams. Managed correctly, local-government and federal procurement can mean big business for small companies.

Louis Celli Jr. is CEO of the Northeast Veterans Business Resource Center. Send questions for "On Point" to lcelli@nevbrc.org.

[MEDIA]

Dispatch to go digital-only in 2013

The American Legion's monthly newsletter for leadership, the *Dispatch*, is going to a digital-only format starting in January. (Print and digital publications will be briefly produced simultaneously, starting this month.)

The reason for the change is so that the Legion's Magazine Division staff can produce and publish relevant news in a more timely manner thanks to the speed of online publishing.

There will be added features for *Dispatch* readers, and a new Web page that will be a valuable resource for department and post leaders.

A monthly e-newsletter (similar to *The American Legion Online Update*) will notify recipients of updated



news and information on the new Web page.

Sign up for the *Dispatch* e-newsletter:

www.legion.org/subscribe

[EDUCATION]

Continuous enrollment not necessary to maintain Post-9/11 GI Bill eligibility



Q: My son is an Army veteran who served from 1996 to 2007. He returned from Iraq with PTSD and TBI, for which he continues to receive treatment. He has been attending school and is trying to pursue a degree in counseling. However, there are times when he is unable to attend school due to medical reasons. If he drops a semester for medical reasons, will he still be eligible for his Post-9/11 GI Bill benefits?

A: Your son does not have to be continuously enrolled in school to be eligible to receive his veterans benefits. He may be entitled to 36 months of Post-9/11 GI Bill benefits, and has 15 years from the date he was discharged to use them.

Valerie Heffner, a Marine Corps veteran and member of American Legion Post 27 in Arizona, is a past vice president of the National Association of Veterans' Program Administrators. askvalerie@legion.org

[MEMBERSHIP]

NEW POSTS

Cesar E. Chavez Post 505, San Francisco. Chartered Aug. 9 (15 members)

Aaron Vaughn Post 399, Palm City, Fla. Chartered Aug. 1 (15 members)

Post 398, Indiantown, Fla. Chartered Aug. 1 (15 members)



President Barack Obama welcomes Connor Bos of Michigan and other Boys Nation senators to the White House on July 27. Official White House photo by Pete Souza

[AMERICANISM]

Boys Nation senators meet Obama

The 66th session of Boys Nation, which convened at Marymount University in Arlington, Va., July 20-27, brought 98 senators from the Legion's 49 Boys State programs together for a week of hands-on learning about the structure and function of the federal government.

Among the program's many traditions is a visit to the White House and, when possible, an opportunity to meet the U.S. president. On July 27, President Barack Obama greeted the 2012 Boys Nation class in the East Room of the White House. Obama shook hands with, talked to, and even hugged the senators, who later joined their Girls State counterparts outside to watch Obama take off in Marine One.

During the visit, newly elected Boys Nation President Jonathan Hess of Tuscaloosa, Ala., presented Obama with a polo shirt. Hess won by four votes during a July 24 election. A student at Holy Spirit Catholic High School in Tuscaloosa, he plans to attend the University of Alabama and become a physician.

"It's just incredible," Hess said after the vote tally. "My goal as the leader of this program is to provide a framework so we can have an honest debate on both sides of every issue."

Joseph Aumuller of Libertyville, Ill., was elected vice president. A student at Libertyville High School, Aumuller said he's considering a career in international relations.

"For the past couple of days, I've been running for as many office positions as I can, trying to find where I fit in," Aumuller said. "I think I finally found it."

In addition to the White House, the senators visited Arlington National Cemetery – where two senators placed a wreath at the Tomb of the Unknowns – and the Capitol, where they met with their respective senators.

During their week at Marymount, the Boys Nation senators heard from a number of speakers. The American Legion's Washington staff spoke about the organization's work on behalf of veterans and their families, and four Boys Nation alumni shared their own experiences and explained how the program provided a strong foundation for their careers (two work in government, one works in the corporate world and one is a law student).

"When you are visiting high-ranking politicians, pay attention to what they are saying, but go back and do what is right," American Legion National Commander Fang Wong told participants. "The decisions you are making are for your country, not for yourself."

Watch a White House video covering the Boys Nation senators' visit with President Obama:

www.legion.org/boysnation



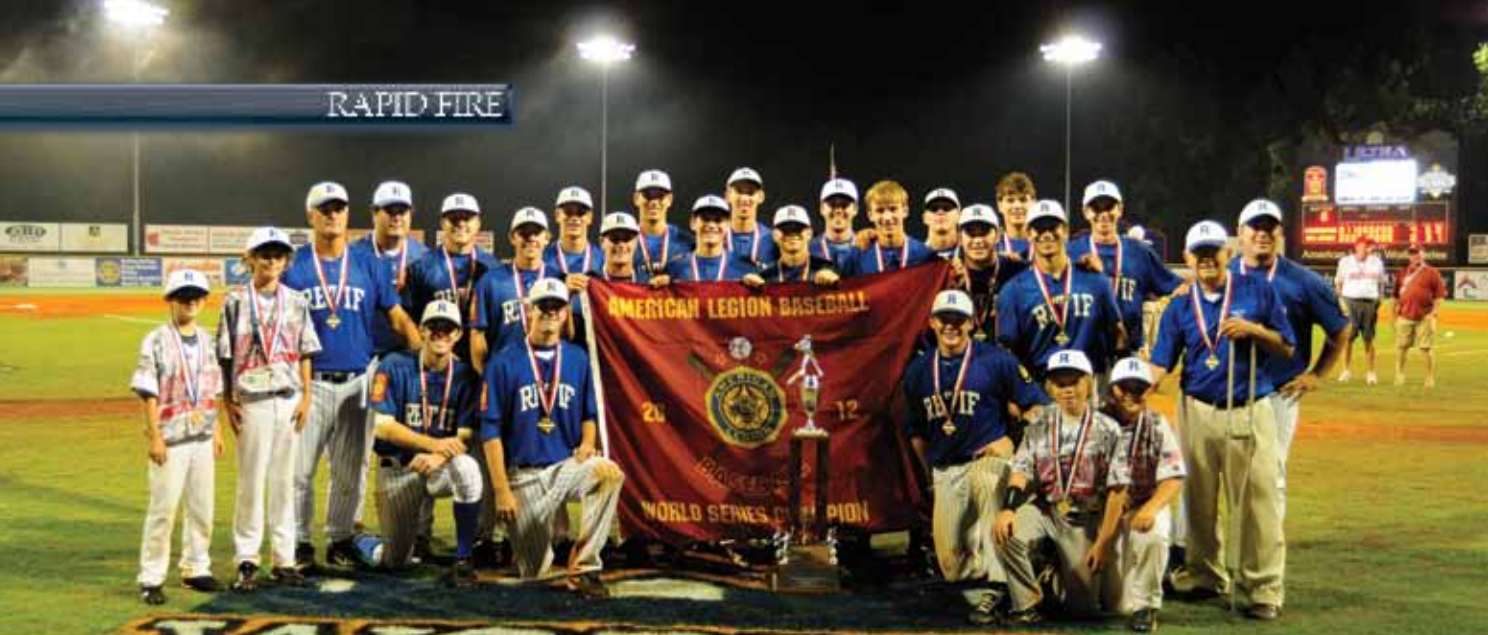
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[LEGION BASEBALL]

NEW ORLEANS WINS LEGION WORLD SERIES

New Orleans Post 125's team won the 86th American Legion Baseball World Series in Shelby, N.C., on Aug. 22, capturing the championship for the first time since 1960.

Brooklawn, N.J., defeated Bellevue, Wash., 4-3 during Game 14 at Keeter Stadium on Aug. 21, and immediately headed into the title game against New Orleans. The final game was delayed by rain, but once the first pitch was thrown at 11 p.m., New Orleans rolled, keeping Brooklawn scoreless for a 4-0 victory.

Emerson Gibbs pitched a complete-game shutout to capture the win on the mound. He was named the 2012 George W. Rulon Player of the Year. Matthieu Robert added a three-run RBI and Armand Daigle had an RBI, helping their team defeat Brooklawn (59-5) twice in two straight days. The Mid-South regional champs ended their season 41-7.

"We did enough offensively," New Orleans manager Joey Latino said. "We weren't explosive, but Matthieu got the big hit in the seventh with a two-run double, and Emerson just closed it out. It was great pitching, great defense, and we are just ecstatic."

New Orleans players celebrated with a team dogpile after the win. "You see the boys and their reaction, and it's well-deserved," Latino said. "They put in a lot of hard work all summer. They dedicated themselves to making this their goal, and it came true tonight. It's really a great feeling."

Former Jesuit High School student Luke Voiron, New Orleans' catcher, hadn't been sure about returning to his Legion Baseball team after completing a year of college. But all doubts vanished after the big win.

"When I was asked to come back and play this summer, I was kind of iffy about it," Voiron said. "I'm not iffy about it anymore. It was the best decision of my life. They (Jesuit High School in New Orleans where the team is based) really hold baseball to tradition, so just to come back and win this for the school is amazing."

Left-fielder Armand Daigle said the team's celebration is definitely on his "back-to-school" list.

"I'm actually missing the first day of school right now, but I will be there Friday to celebrate with all of my friends who are there," said Daigle, a freshman at Louisiana State University. "It's just an amazing feeling right now. We won our state championship my junior year, and this way exceeds that."

During the World Series' closing ceremonies, players from the New Orleans and Brooklawn, N.J., teams received some of the annual American Legion Baseball awards. In addition to the Player of the Year Award, Gibbs took home the Bob Feller Pitching Award, and the New Orleans coaches received the Jack Williams Memorial Leadership Award. Brooklawn's Brett Tenuto was the recipient of the James F. Daniel Jr. Memorial Sportsmanship Award.

Due to the tournament's double-elimination format, New Orleans and Brooklawn had met once before, in Game 11. After a 13-hour suspension for rain, New Orleans won that game 6-5.

Before Game 13, Shelby broke last year's American Legion Baseball World Series paid-attendance record by nearly 5,000, selling close to 91,000 tickets to eclipse last year's all-time high of 86,000.

— Cameran Richardson



Brooklawn, N.J., handed Lakeside Recovery of Bellevue, Wash., its only two losses. Eidon Lindsay photos



[PERSONAL FINANCE]

Consider the protections of renters insurance

Once in a while, we see some statistics that really cause us to scratch our heads. Like this: The Insurance Information Institute reported that while the majority of homeowners have homeowners insurance, a whopping 69 percent of those who rent do not have renters insurance. You don't have to be a financial planner to do the math, but by our calculation, that's about 28 million households that may not be protecting their stuff or themselves. With a typical price tag of around \$200 a year (yes, we said "year," not "month"), that seems like a large oversight of valuable protection at a reasonable price. If you're a renter, here's some food for thought as you consider renters insurance:

- **It protects you when your landlord won't.** Whether it's a fire or some other catastrophic event, your landlord's coverage likely covers the owner's structure but not your furniture, electronics or other stuff. USAA protects you with replacement cost coverage even in the event of flooding or earthquakes – that's very cool. With replacement cost coverage, at our option – subject to policy limits and policy deductible – if you actually replace the property, we will pay you the lesser of our cost to restore, repair or replace the damaged property, or the amount you actually spent to restore, repair or replace the property.
- **It covers you when you get kicked to the curb.** What if a fire at your apartment leaves you scrambling to find a place to live? Your renters policy is there to cover those lodging costs, and even foots the bill for other expenses like dining out.



■ **Who's got your back?** If that seemingly staid party at your place turns into an "animal house" with injuries, your renters policy offers liability protection and may even pay for others' medical expenses.

■ **It protects you when you're on the move.** Renters coverage through USAA can cover items listed on a shipping or storage document prior to the move. So even if your stuff is lost in transit or storage, you won't be. For coverage to apply, property must be under a bill of lading or other professional shipping document before being shipped. The policy must be in force before goods are placed in transit. Breaking, marring and scratching are excluded.

■ **It protects your stuff, even in your car.** Ever had something stolen from your car? If so, you probably didn't have much luck being made whole through your auto policy. Renters insurance can cover your stuff around the world. Every policy has limits and limitations, so check with your insurer, and if you have some jewelry or other high-value items, you may also want to look at a valuable personal property policy. Make sure you're covered the next time you get caught up in a bad situation by adding renters to your insurance package. To find out more about renters insurance, give USAA a call at **(877) 699-2654**.

June Lantz Walbert and J.J. Montanaro are certified financial planners for USAA, The American Legion's preferred provider of financial services. Submit questions for them online.

www.legion.org/focusonfinances

[CHILDREN & YOUTH]

Marines motivate New York Boys Staters

In June, Marines of the 1st Marine Corps District traveled to the State University of New York in Morrisville to teach basic Marine Corps knowledge to nearly 1,000 young men at New York Boys State.

The Legion's Boys State program is known for instructing high school students in the ways of American government and instilling in them a sense of patriotism. The Marines contribute discipline and pride by helping the participants learn to work as a team, said Capt. Jordan Then, Boys State Marine officer in charge.

Aside from leading Boys Staters from event to event in formation, the Marines take the boys out of their comfort zones by giving them challenges to overcome together. They are taught marching

and military bearing, and have an opportunity to ask questions about life in the Marine Corps.

"Although the Marines here are not drill instructors, they are drilling these young men and they are putting a little more stress in their lives than they might feel at home with their parents," Then said. "Here, (the boys) are responsible for their living areas, their barracks, and they're responsible for taking care of each other and pushing each other during (physical training) ... I think that really helps build their teamwork and cohesion."

Each Marine was assigned a "county" of 100 young men – all 16- and 17-year-olds entering their senior year in high school – and each county was broken down into cities. Boys were responsible



Photo by Marine Sgt. Timothy Parish

for participating in group and individual activities throughout the week, with the goal of improving on their deficiencies and encouraging each other to be better.

"I went from giving up on Monday to coming here on Friday and doing the whole workout," said Shaheem Smith, an 18-year-old student from Albany High School. "The Marines made me a better man."

— Marine Sgt. Timothy Parish

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RAPID FIRE

[YOUTH PROGRAM ALUMNI]

Legion Shooting Sports champ sets record, wins Olympic gold

Jamie (Beyerle) Gray, the Precision champion of the 2002 American Legion Junior 3-Position Air Rifle National Championship, is now an Olympic champion.

In August, Gray set an Olympic record en route to winning the gold medal in the women's 50-meter rifle 3-position shooting competition in London. She scored 691.9 total points, including a 99.9 in the final round.

Already leading entering the final round, Gray scored 10.5 out of a possible 10.9 points on her first shot to set the tone for the rest of the match. She closed out the round with a near-perfect shot of 10.8 to finish comfortably ahead of silver medalist Ivana Maksimović of Serbia.

Gray earned a spot in the 2008 Olympics in Beijing but failed to bring home a medal, finishing fourth in air



The Gazette, Mark Reis

rifle and fifth in 3-position. She was the top American finisher in both events.

Gray won the Legion's 2002 Junior 3-Position Air Rifle Precision title with a then-record score of 2,475. Jonathan Hall of Georgia tied Gray's score when he captured the 2005 title.

Gray and her husband, Army Sgt. Hank Gray, share a passion for air-rifle competition. He is a U.S. Army Marksmanship Unit shooter.

[LEGION BASEBALL]

Ohio Dirtbags give back to vets

The Strongsville, Ohio, Dirtbags American Legion Baseball team recently donated \$500 of their annual fundraising picnic's proceeds to Wags 4 Warriors, a nonprofit group that connects service dogs with returning veterans suffering from PTSD or TBI.

Sponsored by Strongsville Post 795 and Albert E. Baesel Post 91 in Berea, Ohio, the team received new jerseys courtesy of Wags 4 Warriors and Post 91. Instead of the players' last names, the jerseys bear the names of local fallen heroes and wounded warriors.

"Our guys can feel good about representing someone who fought for our country," says Neal Packanik, team manager. "We're playing for something a little bit bigger."



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