



V.V.A. Clermont County Chapter 649 DECEMBER NEWSLETTER 2016

MERRY CHRISTMAS, 2016

Reminder - December 1 - Finance Committee Meeting

As you know, we have a finance committee meeting next Thursday, December 1st for the purpose of establishing the 2017 budget.

I would like to change the time of the meeting **from 1PM to 1:30 PM**.

The place is still the same, Frisch's, East-Gate.

We should be able to finish our work in about one hour.

December 3, - Meet & Greet

Chapter 649 of the Vietnam Veterans of America will be holding a "Meet and Greet" at Everything Bagels, 792 Eastgate South Drive, on Saturday, **December 3rd from 8 AM until 1 PM**. Everything Bagels bakery and restaurant is locally owned and operated by Diane and Brian England and is very friendly to veterans. For those who weren't at October's general meeting, VVA member Phil Dodge brought in a \$100 cash donation from these folks, which is to be used for our needy veterans drive at Christmas. In the past Phil has also brought bagels to one of our meetings that Brian and Diane donated to us. So, in light of their generosity to us and the fact that they are providing us space to conduct a "Meet and Greet" event, we are asking chapter members to reciprocate by stopping by and buying a (some) bagel (s).

December 5, - VA Hospital Game Night

Members of VVA / AVVA 649 will travel to VA Hospital to host the evening game events, and provide Hotdogs, Drinks, and Chips, to Veterans who are awaiting surgery, or, Recovering from surgery and have not yet been released to return home.

If you wish to participate in the December travel to VA Cincinnati, please Contact: *Mark Brandon* - 513. 309. 3568,

December 8, - Chapter 649 Membership Meeting / Christmas Dinner

VVA Chapter 649, will hold it's Christmas Dinner - December 8th.

At The Owensville Fair -Grounds - Doors Open @ 6:00 PM

There will be a short, Monthly Membership Meeting - FOOD SERVED AT 6:30 PM

We Ask Each Family Attending, to Provide a Side-Dish, Or Dessert

If you have not signed-up to attend, Please Call: Joann- 513. 722. 3318

We need a head-count, so that 649 can provide enough Hams needed for the Dinner

Soft Drinks / Coffee / And Bread, also Provided By Chapter 649

OUR NEXT MEETING

Thursday Dec. 8

LOCATION

**Owensville, Fairgrounds
Chapter 649 Christmas Dinner**

Doors Open - 6:00 PM

Membership Meets - 6:00 PM

Dinner Served - 6:30 PM

January - Meeting Date

Thursday - January 12, 2017

AVVA Membership

Associates of Vietnam Veterans
Members actively participate and work
in supporting VVA

If you have a friend or relative who is
not eligible to join VVA, talk to them
about joining AVVA



To All Of Our VVA Chapter 649 Members, (276) and to All Veterans, Wherever You May Be.

We Wish You, Merry Christmas & A Happy New Year

Thank You For Serving, Thank You For Supporting VVA Chapter 649

VVA Chapter 649 - B.O.D. Ken Williamson - President,



Veterans Day After Action Report

Thanks to all who attended the Veterans Day Ceremony at our Memorial.

It is estimated that there were about 70 people in attendance.

This year we were honored to share the event with The Military Order Of The Purple Heart Chapter 156 for the dedication of their Memorial. Dan Hof, Commander of MOPH 156 received a plaque from Union Township Trustees and VVA 649 was presented with a thank you letter and Certificate of Appreciation from Chapter 156.



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Traditional IRA Minimum Required Distributions

Like many Americans, you probably set aside some money from your paychecks for your retirement. Maybe you invested in a traditional IRA, a 401K, a 403B, a 457 or some other such plan. If so, that's great. Now it's time to enjoy your savings. If you have been receiving regular distributions from your retirement plan(s) that meet the minimum withdrawal requirements for people over age 70 1/2, this discussion will not apply to you. Also, minimum distributions from Roth-IRAs do not apply to the IRA owner while he/she is still alive. Further, while the minimum distribution rules from 401Ks, 403Bs, etc. are similar, this writing will focus on withdrawals from traditional IRAs.

If, however, you have decided that you want to pass your traditional IRA on to your heirs intact, or you don't want to withdraw any funds until later in life, say 75 or older, you could run afoul of some serious tax laws. Once you reach age 70 1/2, you must begin withdrawing a minimum amount, called the Required Minimum Distribution (RMD), from your IRA each year. The initial withdrawal must not be later than April 1st of year following that in which you turn 70 1/2.

Example. You reach age 70 1/2 on August 20, 2016. For 2016, you must receive the RMD from your IRA by April 1, 2017. You must then receive the RMD for 2017 by December 31, 2017.

If you take out more than the RMD for a given tax year, you cannot apply the excess towards the following year's RMD. All withdrawals from IRAs are reported and taxed in the year they are withdrawn. Further, distributions from a Roth-IRA cannot be used to satisfy the RMD requirements for a traditional IRA.

Failure to withdraw the required minimum amount in any given year may result in your having to pay a 50% excise tax on the amount not withdrawn. See Publ. 509-B, page 27.

This discussion is meant to be a general interpretation of rules pertaining RMDs from traditional IRAs and is no way intended to be construed as tax advice for a particular situation. The reader should contact a qualified tax preparer for specific information concerning his/her taxes.

DECEMBER BIRTHDAYS

12 / 01- Michael Wiggins	12 / 20- Allan C. Moore	12 / 30- Leonard Cooper
12 / 02- George Sloff	12 / 21- Earl Wright	12 / 30- Robert Pursley Jr.
12 / 03- Paul Wells	12 / 21- James R. Shoe	12 / 31- Charles Matthews
12 / 05- Wayne Vineyard	12 / 22- Leonard James	12 / 31- Daniel Colman
12 / 12- Sandra Sullivan Avva	12 / 23- James Hull	12 / 31- Mike Jarvis
12 / 13- Richard Rubsam	12 / 25- Christmas Day	12 / 31- Ray Autenreib
12 / 16- Donald Craig	12 / 25- Dan Haglage	12 / 31- Roy Honeycutt
12 / 17- Larry Litsey	12 / 25- Terry Fritz	
12 / 17- William Ludlow	12 / 27- Gino L Maiello	
12 / 19- Jerry Blevins	12 / 28- Terry Transier	
12 / 19- Ronald Creel	12 / 29- Paul Hornscheimer	

Chapter 649 - Board Of Directors 2016

Ken Williamson	President	Don Sheppard	B.O.D.	Don Sheppard	Delegate - 2 Yr. Term
Michael Newman	1st Vice	Steve Tam	B.O.D.	Steve Tam	Delegate - 2 Yr. Term
Mark Brandon	2nd Vice	Gene Wilt	B.O.D.	Michael Newman	Delegate - 2 Yr. Term
Dan Schulte	Secretary	Bill Barker	B.O.D.	Gene Wilt	Delegate - 2 Yr. Term
Wayne Gregory	Treasurer	Thomas Olenick	B.O.D.	Tom Bixler	Delegate - 2 Yr. Term

A.V.V.A. - Chapter 649 - Elected Representative - Joann Gregory