



Veterans of Foreign Wars of the U.S.

Gurtler Brothers Post 420

190 Excelsior Avenue

Saratoga Springs, New York 12866-0209

(518) 584-9686

E-mail address for post inquiries: mcpo4@nycap.rr.com

Web Page: www.vfwpost420.com



Officers

Commander: Jonathan Chieco
Sr. Vice Cmdr: Richard Koenig
Jr. Vice Cmdr: Michael Biss
Quartermaster: Eugene J. Ratigliano
Chaplain: Patricia Hugins
Adjutant: Eugene J. Ratigliano

Auxiliary

President: Roberta Boone
Sr. Vice Pres: Cathy Otruba
Jr. Vice Pres: Sandra Hamlin
Treasurer: Michael Joyce
Chaplain: Jean Ratigliano
Secretary: Michael Joyce (Acting)

Board of Directors

President: Jonathan Chieco Vice Pres: Richard Koenig
Treasurer: Eugene J. Ratigliano Secretary: Eugene J. Ratigliano

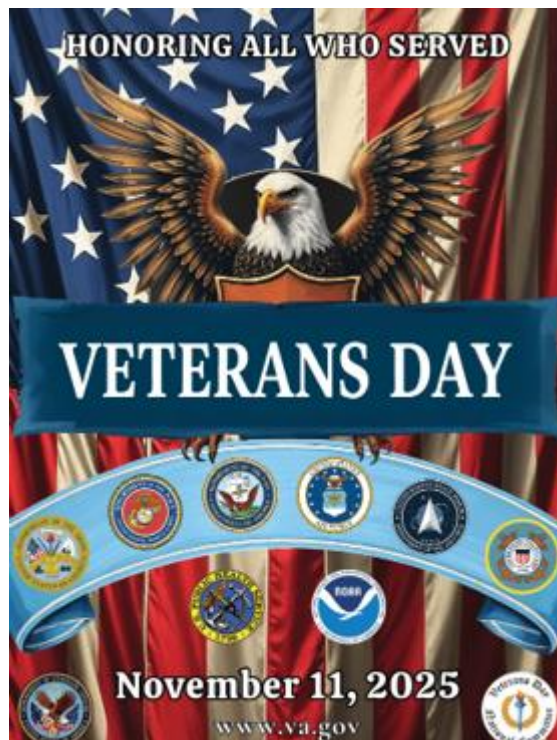
Newsletter

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Continue to renew your membership. Pay your dues.

Your dues support the VFW Programs that support our veterans - UNMET Needs - PTSD Counseling, and more!



Post Web Page at: www.vfwpost420.com



We are also on Facebook

UPCOMING VFW & OTHER EVENTS

OCT 2025

30 Halloween Costume Party 5 – 10 PM

NOV 2025

2 Daylight Savings Time Ends
4 Election Day
11 Veterans Day – Post Ceremony & Luncheon
12 Board of Directors 6:00 PM, Post & Auxiliary Meeting 7:00 PM.
27 Thanksgiving

DEC 2025

10 Board of Directors 6:00 PM, Post & Auxiliary Meeting 7:00 PM
14 Hanukkah Begins Sundown
15 Hanukkah
24 Christmas Eve
25 Christmas Day (Post Closed)
26 Kwanzaa Begins

Note: Updates on Facebook

WELCOME NEW MEMBERS

Eric D. Neider, U.S. Navy
Samuel N. Brewer

Welcome new members and we want to welcome back those who were previously with us and have reinstated their membership. We cannot stress enough how important membership is to the strength of our organization.



TAPS

None

Commander's Message

Greetings Post & Auxiliary Members,
It has been an exciting summer at VFW Post 420. Many members have been returning back to the Post and offering to help with all the improvements we are making to the Post and grounds. Here is a recap of the improvements:

1-Teddy Edmunds , our future Eagle Scout , has led a crew of over 20 scouts, VFW and other volunteers to repair and paint all 27 picnic tables at the Pavilion. Teddy has also led a crew to remove our old worn-out bushes in front the of the Post and replant with boxwoods , azaleas and with a



well-groomed bed of cedar wood chips with the help from Hewitts Garden Center in Wilton.

2-The main entrance vestibule has been rehabbed, painted and a new floor installed donated by Ballston Carpet & Tile in Ballston Spa.

3-The rotten Pavilion wall outside kitchen section has been replaced and rebuilt. Another section was found to be rotted and will need replacing too.

4-The electrical issue where the bands play has been diagnosed and repaired.

5-The Korean War Monument has been rehabbed and repainted by Ray Waldon jr.. The bushes and trees have been trimmed by Ray.

6-Bret Allen has cut down many tree limbs that were a major concern in the parking Lot and overhanging the Pavilion. We still have more to do before the weather gets bad.

7-The City of Saratoga Springs DPW Commissioner Chuck Marshall has directed his crews to remove the Median Island in front of the Post and repave it. Soon our original entrance/exit will be restored after the parking lot gets restriped with proper signage.

8-Bill Gorham has offered to build two large display cabinets for the Post so we can display our many WWI ,WWII ,Korea, Vietnam, Gulf War ,Iraq and Afghanistan military artifacts.

9-Steve Pigeon has started a Cornhole beginners league at the Post.

10-Jimmy Azotea , our appointed Music Director, is bringing class acts of live music back to the Post.

Upcoming events :

Entire pavilion Complex will be repainted on Friday Oct 10th starting at 8am. I have a platoon of soldiers led by Capt. Jon Mattingly from the Army National Guard in Clifton park offering to help our Post. So far, we have 7 VFW members committed to help paint and the Post will Please sign up to help , this a monumental task and I need your help. If you can't paint, please help with the lunch or donate the hamburgers , hotdogs, water or cash for the Post to buy the food to feed our hungry crew.

250th Birthday of the US Army, Navy and Marines will be celebrated on Veterans Day Nov 11th at our Post. Please join us to celebrate all our Veterans ! A luncheon will

follow our viewing of the Wall of Valor pictures , speeches and Honor guard rifle salute.

The Flagpoles at our VFW Plot in Maplewood need to be replaced . The poles are not telescoping and the lines have rotted away. To honor our buried dead at the plot, would you please donate money for the Post to replace these poles. The cost is \$1800. We will setup a donation jar at the Bar . Please donate whatever you can . It would be fitting and proper for these poles to be replaced before Veteran's Day.

It is an honor and a privilege to be the Commander of VFW Post 420. I would like to thank our Bar Tenders and Board of Director Staff for volunteering countless hours to keep the Post open. Please join us in the rebirth of our Post and come back to use it . I encourage all active duty and veterans to visit our Post and check out all the improvements and weekly events.

God Bless,

Jonathan Chieco
Post Commander



POST HOURS

Monday & Tuesday Closed

Mon 5 – 9 PM

Tues 4 – 8 Cornhole

Wed 3 – 7 PM Pizza Night

Thurs 5 – 9 Band

Fri 3-6 PM Members Social

Sat Open for Events

Sun 12 – 6 Football

Times may vary depending on hours bartenders may be assigned. – You can always call the Post

***CALL THE POST
UNTIL FURTHER NOTICE
TO SEE IF WE ARE OPEN
-SHORT BARTENDERS-***

There are still members whose dues will be expiring soon. Please make an effort to join us and send in your dues.

We will miss you and want you to stay! Please send your dues in today and help us continue serving veterans.

Dues can be mailed directly to National in the dues notice envelope you received or mailed or dropped off at the Post Attn: Post Quartermaster, PO Box 209 Saratoga Springs, NY 12866



DEPARTMENT OF NEW YORK OFFICER TRAINING

The Department of New York VFW will be holding an officers training session at the Marriot Hotel on Wolf Road on Saturday, September 6, 2025 from 8:00 AM to 12:00 PM. Cost is \$25.00 per person. Pre-Registration is required. See Post Quartermaster Ratigliano for more information if you desire to attend and are considering moving up the chairs in an officer's position.



LINE DANCING AT POST 420

VFW Post 420 hosts Line Dancing on Monday evenings starting at 6:30 PM for novices and the experienced. It is a great night of fun and comradeship. Cost is \$15 per person. Line Dancing will move to Wednesdays this fall.

PIZZA NIGHT AT THE POST

Wednesday night is PIZZA Night at P Come in, meet new comrades and have a co the Post. Pizza night is no cost but donation appreciated.



VETERANS DAY CEREMONY & LUNCHEON

The Post will hold a brief memorial service at Maplewood Cemetery on Veterans Day Nov 11 at 10:00 AM followed by a ceremony at the Post Home at 11:00. Luccheon to follow. The public is welcome to attend.



**OPEN MIC
IS BACK!**



Strassheim, David

We want you back and miss you!!

It's easy to renew - mail your \$40.00 dues to
VFW Post 420 Quartermaster, PO Box 209,
Saratoga Springs, NY 12866

**Or
Even Better!**

Consider a Life Membership. The post will rebate you 20% of your life membership dues when paid in full. Easiest way is to use a credit card. Just call the Post Quartermaster and we can update your membership to a Life Membership on line directly for you.

UPCOMING DUES RENEWAL

DUES RENEWALS

OCT 2025

*Belanger, Ernie
Gordon II, David*

NOV 2025

None

DECEMBER 2025

*Diaz-Aponte, Gerardo
Ernst, Willian
Higgins, Dean
Hughes, Michael
Johnson, Arthur
Page, Lincoln
Riely, Edward
Tryon, Charles
VanHoesen, Robert*

EXPIRED MEMBERS

*Adkins, Joseph
Bailey Jr., Donald
Born, Patrick
Brandle, Jason
Carroll, Sean
Garland, Bob
Gusman, Daniel
Moon, Allen
Mehrtens, James
Matelotta Jr., Daniel
Mattingly, Jonathan
Oneil, Michael
Schultz, Jordan*

Life Membership Fee Schedule

<u>Age as of December 31st</u>	<u>One-Time Payment</u>	<u>Initial Payment</u>	<u>11 Payments Of</u>
Thru Age 30	\$425.00	\$45.00	\$38.64
31 - 40	\$410.00	\$45.00	\$37.27
41 - 50	\$375.00	\$45.00	\$34.09
51 - 60	\$335.00	\$45.00	\$30.45
61 - 70	\$290.00	\$45.00	\$26.36
71 - 80	\$225.00	\$45.00	\$20.45
81 and <u>Over</u>	\$170.00	\$45.00	\$15.45

Your 20% Gurtler Brothers Rebate

Thru Age 30	\$85.00
31-40	\$82.00
41-50	\$75.00
51-60	\$67.00
61-70	\$58.00
71-80	\$45.00
81 & Over	\$34.00



Membership is critical for the VFW to have the power in numbers on the hill when our legislative representatives go before Congress **to fight for you**

NOTICE

Due to the increased cost of mailing and the laborious task of putting the Post newsletter together we would like to e-mail the newsletter to as many members as possible.

If you are not receiving the newsletter by e-mail please e-mail me your e-mail address to:
mcpo4@nycap.rr.com.

You may find that if you have received the newsletter by e-mail at times but at other times by

benefits and those of future veterans. Even if you do not wish to attend meetings, **membership is important for the strength of our organization**. Renew today. We need YOU!



EMERGENCY AND FIRE PROCEDURES

As a reminder to all members - in the event of an emergency or fire where the Post building has to be evacuated, all individuals in the building are to use the closest exit available to them in the building and to form up at the flag pole in front of the building so that everyone who may have entered the building can be accounted for. Periodic fire drills will be held throughout the year.



Jeff Green
From the Canteen

The Post continues to see new members visit every day. If you are interested in helping out for events please let us know. We have a full slate of bartenders now and are open more hours. Call the Post to check to see if we are open. Thank you to our bartenders who work hard and are strictly volunteers!

Line Dancing – N

Cornhole – Tues



Wednesday is still Pizza night with complimentary pizza from Jim Azotea (5:00 PM until gone) with John & Louise

Every 2nd Wednesday of the month is our Post and Auxiliary Meetings. Board of Directors at 6:00 PM and Post Meeting at 7:00 PM

Thursday we will have live music (Watch the calendar, and pon on line for shows). Not every week and thanks to AZ for this.

Fridays we will have Member Social (Happy Hour) from open till 5:00 PM

Saturday – Open for events

Sunday we have a Paint & Sip starting at 1:00 PM and is only \$35.00 with supplies provided. Includes first drink and light refreshments while they last. Check our Facebook page for date, time, details

So, there is a lot going on. Come in, enjoy the day or an evening with comrades and support the Post – YOUR Post!

Check us out on Facebook for our schedule of events or call the Post at 518-584-9696 for updates.

Lastly, coming this fall!! Pool league and cornhole leagues. Both to be hosted and run by our new members.



Auxiliary President's Message

At our Post meeting on September 10th, I was officially installed as President of our Post 420 Auxiliary. Cath Otruba moved up to Sr. Vice President and Sandra Hamlin became out new Jr. Vice President.

Bertha Kelly has procured permission from Lowe's on Route 50 in Wilton to setup a Poppy Donation Table on Veterans Day Tuesday November 11, 2025. Event will require 4 Volunteers to cover the time period of 10:00 am to 2:00 PM. You may contact me if you are interested in participating.

Vera Kasson reported at our meeting that 5 individual Quilts have been awarded and presented in the past several months. One to a veteran in Ganesvoot, one at the VA Center in Latham, three to Vietnam Veterans in Queensbury. The Quilting

Group continues to meet once a month on Thursday evenings. Contact Vera for meeting times and locations – 518-588-7036. Nomination for individual to receive Quilts can be made via the Quilts of Valor website. [Nominations & Awards - Quilts of Valor Foundation](https://www.qovf.org/nominations-awards/) or <https://www.qovf.org/nominations-awards/>

The Post will have its annual November 11th Veterans Day ceremony and open house and is seeking volunteers to help serve the luncheon. If you are interested in assisting please let me know.

Roberta Boone
Auxiliary President



Do you have a son, daughter or grandson or granddaughter who need money for college or higher education? The VFW's Voice of Democracy and Patriot Pen essay contests offers them an opportunity to earn cash money awarded by Post, Districts, Department and VFW National from a little as \$100 to \$30,000. Check out both of these great program on the VFW National website for eligibility and application requirements.



Voice of Democracy & Patriot's Pen Theme's

The 2025–26 themes were chosen by incoming Commander-in-Chief Carol Whitmore The Voice of Democracy and Patriot's Pen theme this coming year will be the same, **"How Are You Showing Patriotism and Support for Our Country."**

Voice of Democracy & Patriot's Pen Entry Forms

The new 2025-26 Voice of Democracy and Patriot's Pen entry forms are now available on the VFW website. For Voice of Democracy and Patriot's Pen brochures, posters, awards and more, visit the VFW Store: vfwstore.org/category/programs/voiceofdemocracy for Voice of Democracy and vfwstore.org/category/programs/patriotspen for Patriot's Pen.

Application form are also available at the Post. Just ask one of the bartenders for an application form.



NEW ENTRY AND EXIT PROCEDURES

Thanks to the persistence of our Post Commander Jon Chieco the City of Saratoga Springs has finally removed the island which was located in front of our former Post exit from the parking lot.

Since the island has been removed the Parking lot has been restriped and the entrance and exit from the parking lot reversed back to what it used to be. New signage has been installed so please make sure you are heading in the right direction when entering and exiting the Post.



Your Post has Quickdraw
Stop in and give it a whirl!



Can Your Discharge be Upgraded

By: Anthony Kuhn, Esq.

Thousands of service members across all branches have been involuntarily separated from their military branch following misconduct that has resulted in an administrative separation or court-martial. Many of them are denied benefits as a result of the alleged misconduct and their separation. A prior service member, regardless of the classification of service, should never give up hope. It's never too late to obtain a discharge upgrade or establish a medical disability retirement. The record may be corrected to allow the service member to obtain life-changing benefits. Some benefits require an Honorable discharge, such as the GI Bill. Others, such as VA service-connected compensation, require only an Under Honorable Conditions (General) discharge. The military branches publish statistics that make the odds of an upgrade appear low, but a properly prepared application can significantly improve your odds at the boards.

Record Corrections

You have as many as four “bites” at the apple before having to decide whether to file suit in federal court. National Guard members may need to first request relief through their state’s National Guard to ensure that they have exhausted all administrative remedies. You are not required to get a decision, only to show proof that you requested the relief. If this proof is ignored by the board, a federal lawsuit will quickly result in a judge compelling the military branch to process your application. Service members who have no duty or have exhausted their duty to file with the state should consider these three options:

1. Discharge Review Board (DRB)

The first bite at the apple is often the one with the highest chance of success. A separated service member may apply to the DRB for that specific branch within 15 years of separation. Applicants should file the appropriate document (DD Form 293) with a well-written legal brief and supporting evidence outlining their legal arguments and any procedural or regulatory errors that occurred during their separation proceedings. This is your first “bite” at the apple. The standard for this board is that a service member proves an inequity or impropriety. Service members will have an opportunity to have their case adjudicated on the written record first and then an opportunity to personally appear at a hearing in Crystal City, VA if they make the request within the strict 15-year window. The hearing is your second bite. This 15-year limit will not be waived or extended.

2. Boards for Correction of Military Records (BCMR)

The third bite at the apple if you started with the DRB is usually the Board for Correction of Military Records for that specific military branch. Record corrections not involving a discharge upgrade or changes to certain administrative data should be filed directly with the BCMR in most cases. The DRB might not have the authority to grant this type of relief and filing with the DRB will unnecessarily delay relief. Service members generally have three years to submit the appropriate form (DD Form 149) and a well-written legal brief with supporting documentation to support the argument for a record correction and discharge upgrade, but the board will usually consider the application in the interests of justice if there is new and material evidence that has not yet been considered by the board. The standard for this board is that the service member proves that an error or

injustice occurred. A request for reconsideration of a prior BCMR decision can now be filed at the BCMR at any time if the service member can provide new and material evidence to support the request – evidence that is relevant to the error or injustice being alleged and that has not yet been reviewed by the board.

3. Discharge Upgrades at the Department of Veterans Affairs (VA)

A far-too-often overlooked step in the battle for benefits is the request to have the VA upgrade the classification to something other than dishonorable for VA purposes only. This might be your fourth bite at the apple. There are two main benefits veterans take advantage of. The VA requires an Honorable discharge for education benefits (i.e., GI Bill), but only requires an Under Honorable Conditions (General) discharge for increased medical benefits and monthly compensation. The VA considers anything below a General discharge to be dishonorable, which bars the former service member from obtaining most benefits. A service member may file an application with the VA requesting a review of their service to determine whether the VA will consider their service to be something other than dishonorable for VA purposes only. Often, service members have a period of honorable service that can qualify them for benefits, or the VA will upgrade their classification based on their service prior to the conduct that resulted in separation. A service member can submit a written request for this correction and can request a follow-on hearing if necessary.

A service member need only obtain a victory at one of the four (five if you count the National Guard) bites at the apple outlined above to obtain service-connected compensation and possibly education benefits if the upgrade is to Honorable. The service member should consider filing at the DRB or BCMR and at the VA in parallel filings to benefit from whichever agency returns the quickest favorable decision. The key is to be persistent and aggressive with well-prepared filings until you have accomplished your goals or exhausted all avenues.

The Rules for Getting Retired Pay and Federal Annuity

By: [FEDweek Staff](#)

When they retire, most federal civilian employees who are receiving retired military pay have to decide whether to keep that pay or waive it and have those years of

military service credited in their civilian annuity computation.

However, there are two groups of employees who are eligible to continue receiving military retired pay and have that time credited in their civilian annuity.

- * if you are a former member of the Armed Forces who retired from a reserve component of the Armed Forces; or

- * if your retired pay was awarded because of a service-connected disability either incurred in combat with an enemy of the United States or caused by an instrumentality of war and incurred in the line of duty during a period of war.

When you fill out an application for retirement, you'll find a section on the form that deals with military retired pay: Schedule B – Military Retired Pay. There you have to check the appropriate boxes next to a series of questions about your receipt of (or application for) military retired or retainer pay. If you qualify under either of the dual credit provisions, you should check the correct “yes” box. Then you'll need to verify your claim by attaching a copy of your notice of award.

If you don't attach any proof, the Office of Personnel Management (OPM) won't be able to process your retirement application until it receives verification from the branch of the Armed Forces in which you served. That will delay your receipt of a retirement annuity until the issue is resolved.

To avoid such a delay, you should get your service history sorted out now. If you already have a notification of entitlement for retired pay as a reservist, make a copy and – when you get ready to retire – remember to attach it to your civilian retirement application. Likewise, if your retired pay is based on a combat incurred disability, be sure to attach a copy of the appropriate documentation. If you can't locate the necessary paperwork, your agency personnel office can help you find the correct place to get that information

While your agency will usually estimate your civil service retirement annuity and even process your retirement application without any proof of entitlement to receive dual credit for your military service, OPM won't. Therefore, it's up to you to provide that proof.

VFW Challenges VA Over Education Benefits Restrictions

With the fall semester underway, the Veterans of Foreign Wars of the U.S. (VFW) is once again leading the charge to ensure all veterans receive the full educational benefits they have earned — especially in the wake of the U.S. Supreme Court's landmark decision in *Rudisill v. McDonough*.

Last year, the Supreme Court sided with veterans, ruling that those eligible under both the Montgomery GI Bill and the Post-9/11 GI Bill are entitled to the full measure of benefits under both programs, up to the 48-month cap. The decision rejected a long-standing Department of Veterans Affairs' (VA) policy that forced veterans to forfeit one set of benefits if their service was continuous, rather than interrupted by a break.

Despite the Court's clear decision, VA issued guidance late last year through its “2024 Education Directives,” that continues to deny or limit access to earned benefits. The new rules wrongly impose a “break in service” requirement, block the transfer of benefits to dependents in certain cases, refuse to extend deadlines for dependent usage, and offer no retroactive relief to veterans and families harmed by prior unlawful policies.

“These new rules directly contradict the Supreme Court's decision on what veterans have earned through honorable service,” said VFW National Commander Carol Whitmore. “We will not stand by while bureaucrats strip away what the Court — and Congress — have already promised. Veterans and their families have planned their futures around these benefits, which is why VA must honor this contract.”

To challenge these unlawful directives, the VFW has joined a new lawsuit before the U.S. Court of Appeals for the Federal Circuit, alongside the Commonwealth of Virginia, and individual veterans, including the original petitioner, James Rudisill. The lawsuit seeks to strike down VA's directives by reinforcing the Supreme Court's decision, ensuring veterans and their dependents receive access to all education benefits they are rightfully owed. In its initial response to the lawsuit, VA sought to remove VFW as a petitioner, suggesting that the VFW did not have veterans affected by the decision. Though the VFW has already secured affidavits from affected members to refute this motion, the organization is asking all VFW members affected by VA's erroneous interpretation of the Rudisill decision to come forward and submit their stories to legal@vfw.org.

“If you or your family were counting on these education benefits this fall and suddenly found yourself left out, we want to hear from you,” said Whitmore. “Your story is important, and it could help make sure no veteran is left behind.”



VFW Post 420 Recognized as a Supporter of Alliance 180

On September 22nd Gurtler Brothers VFW Post 420 along with District 3 VFW, Department of NY VFW and many other organizations were recognized at a ceremony held by Bob Nevins, VFW Post 420 Life Member and Director of Alliance 180 and his staff at the Alliance 180 farm in Galway, NY



A group of 20 plus members who completed the Alliance 180 course coming from all over the US came to participate in the celebration.



New Landscaping at the Post

As part of his Eagle Scout project Teddy Edmunds and help from his dad and volunteers cleaned out the old shrubbery in front of the post and replanted new plantings.





Teddy and his volunteers have not only been working on planting new shrubry at the Post but just completed reburbishing our Pavillion picnic tables. The repaired and replaced parts as well as painting all the tables. A very hard and backbreaking job. We very much appreciate all they have been doing.



Next Post Meetings

November 12, 2025

December 10, 2025

January

POST PAVILLION PAINTING

A BIG Thank You goes out to all the dedicated and hard working volunteers who took time out of their busy schedules to give up a weekend to assist in painting the Post pavilion. A Wonderful Job!!



**HAVING A
WEDDING/BABY
SHOWER?
GRADUATION PARTY?**

**BIRTHDAY?
ANNIVERSARY?
WEDDING?
BUSINESS MEETING?
TRAINING SESSION?**

Your VFW has a large hall and outdoor pavilion to hold that special event. Our spacious banquet hall and pavilion are available to rent at very reasonable rates. A small meeting room is also available for your business meetings or other small event. Tell your friends and remind your relatives to help support your post when considering a party or other event. For more information, availability and pricing contact our banquet manager

CONTACT:

Louise at Kouki3@aol.com or

Rich Koenig at carver270@yahoo.com

or 518-584-9686

(Brand New Hall for Your Event)



POST EVENTS IN PICTURES

