



# PHILIP MARMOLEJO POST 650 SENTINEL

AMERICAN LEGION  
DEPARTMENT OF CALIFORNIA

VOLUME 11 ISSUE 4  
OCTOBER 2008

Philip Marmolejo Post 650 1532 North Church Street Redlands, CA 92374 909 792-6783

Editor: Steve Thomas

Email: calegionpost650@earthlink.net

## UNDERSTANDING YOUR CREDIT SCORE

STEVE THOMAS

### Inside this issue:

Commanders Corner	2
A Special Thanks	3
Post Everlasting	3
Post Officers	
Auxiliary President	4
Auxiliary Treasurer	4
Newsletter Supporters	5
Membership Forms	6
Calendar	7

Too many consumers still don't get it when it comes to credit scores. And what you don't know about credit scores can hurt you when you apply for credit -- especially in a tight credit market. Consumers need at least a 700 credit score to qualify for a low-rate mortgage. Three of every four consumers incorrectly believe that credit scores are influenced by income. First, your credit score is a number assigned to your credit worthiness. Your credit score indicates how well or how poorly you'll repay a debt. The higher the number, the more likely you'll repay on time. Your bill paying information on credit reports provides the basis for your credit score. Consumers who take the time to obtain their credit score, for only about \$15 under most circumstances, are more likely to have a better understanding of the scores. Your credit report is free but your score is not.

Informed consumers also know they can generally raise their credit score by consistently paying bills on time every time; by paying off debt and closing those paid off accounts; by not coming close to maxing out

credit cards and by regularly checking their credit reports to make sure they are accurate. Consumers could save \$28 billion a year in lower finance charges if they improved their credit scores by 30 points.

Your credit score is your risk of not repaying the loan. Consumers typically fail to understand that a credit score reflects only how they use credit, not factors such as income and age. Your credit score is not influenced by income; age; marital status; the state in which they live; level of education; and ethnicity.

Most consumers understand that they can learn their credit scores if they are denied a mortgage loan or declined for a credit card. But, an even larger group incorrectly believe that credit scores can be obtained for free once a year. Only credit reports are free every year. Source: Real Estate Update Broderick Perkins article Aug 08

### Special Points of Interest:

- Unit Meeting 1st Wednesday 7:00PM
- Post Meetings 2nd and 4th Wednesday 7:30PM
- NFL Sundays starting Sep 7 Post 650
- Steak Nite Oct 17 Post 650
- Dist Chili Cook-off post 421 Oct 11
- Post 650 Breakfast Oct 19
- Post Dance Oct 25
- Post Website—[www.calegionpost650.org](http://www.calegionpost650.org)

POST 650 SENTINAL

COMMANDER'S CORNER  
HENRY MENDOZA

Greetings, to my comrades and there families, hope and pray your all in good health.

Well we just completed our third week of NFL Football at the Legion Clubhouse this Sunday and had a good attendance. The auxiliary served build your own TACO for \$1.50 per taco and they sold out. 94 tacos sold, fundraiser for Aux. Thanks Linda, Lalie, Inez, Angie and Carol. A job well done.

We have the NFL Ticket Signal so you can see your favorite team on DirecTV. Come support your Post and enjoy a day of football even if its only an hour, Come on Comrades.

On Friday we had a busy day starting with the POW/MIA ceremony at Jeannie Davis Park Honoring our comrades who are unaccounted for. Sponsored By Post 106 and Post 650. Our guest speaker was Mick Gallagher and guest POW'S Anthony Acevedo From Yucaipa and Russ Kaufman from Mentone. Both captured at the battle of the Bulge WW11.

Honors were provided by our honor squad and Firing team. Thanks to commander "Gator" from Post 106. A luncheon followed at Post 106, excellent lunch.

Friday Night we honored our Police and Fire department with a great dinner co-sponsored by Post 650 and Firestone. In attendees Fire Chief and Police Chief and Mayor Pro-tem Pat Gilbreth and Councilman Mick Gallagher. Awards were given out to Fire Dept. Police Dept. and our sponsor Firestone.

A special thanks to 2ND vice Alex (Shamu) Torres, Mary, Susie and his family for all there hard work. It was a great dinner!

Also a thank you to our women's Auxiliary who did an outstanding job serving our guest and of course clean up, we needed more help for clean up the girls were exhausted. Thank you for helping, Richard Alcantar and Joe Ruiz, John Vindiola, Eddie Chacon. I apologies if I left anyone out, Thanks to all. Wow what a busy Day!!



## A SPECIAL NOTE

I want to Thank You American Legion Post 650 for all your donations, help and prayers in this cause to stop Breast Cancer and all Cancer, My walk was for you, me, and everyone this evil has touched and with your help someday we will find a cure.

God Bless You,  
CAROL



**Members Transferred  
to Post Everlasting**



**None,  
Thank God**



## POST OFFICERS

Commander: Henry Mendoza

1st Vice : Steve Thomas

2nd Vice: Alex Torres

Adjutant: Norm Cosme

Finance Officer: Al Alaniz

Judge Advocate: Ralph Serrano Sr.

Chaplain: Ed Chacon

Service Officer: Ray Becerra

Historian: TBA

Sgt at Arms: John Vindiola

Asst Sgt at Arms: Paul Ramirez

Executive Board:

Larry Holguin

Vincent Leyvas

Chuck Rodriguez

Joe Ruiz

Board of Directors:

Richard Alcantar

Alex Garcia

Fred Venegas

POST 650 SENTINAL



AUXILIARY PRESIDENT

**Silvia Alcantar**

AUXILIARY OFFICERS

- President Silvia Alcantar
- 1st Vice Dolores Mendoza
- 2nd Vice Virginia Reiss
- Secretary TBA
- Treasurer Linda Navarro
- Chaplain Shannon Mendez
- Parliamentarian  
Jean Eisenauer
- Sgt At Arms Angie Viveros
- Marshall Carolyn Sanchez

Membership- We are doing great. We're at 50% plus. If you haven't paid your dues please get them in A.S.A.P. We're in 2nd place in the District. Early Bird Nov. 12th, 2008.

Mark your calendar's for November 2nd at 11am we are having a Boutique Show. Lots of ladies have signed up to show off their fabulous items like jewelry, hats, arts and crafts, home baked items, health products, and much more! Do your Christmas shopping and have fun while the guys watch Sunday football. (Bring the family). Money raised will be for our Cystic Fibrosis fund for the District.

Friday Night dinner's are going really well. We would like to thank Robert and Toni Gonzales for their help in cooking the steaks. Don't forget to VOTE! November 4th, 2008.

18th Annual Veteran's Memorial Car Show will be Sunday, October 5th, 2008 at 8am to 3:30pm at Jerry L. Pettis VA Medical Center.

The workshop in Bakersfield was great and our Department President Luann made the workshop fun. All of our officers and chairmen gave us some great information on all of our programs. We will share all of this information at our next meeting on October 1st at 7pm. Please try to attend.

Please keep all of our Military men and women in your prayers and don't forget their families. If you know a family that needs a Blue Star flag call us and we will see that the family receives one.

For God and Country

AUXILIARY TREASURER

**Linda Navarro**

Hello Everyone,

I am the treasurer for the women's auxiliary and the chairperson for community service for this year. October and November will be very busy for us. October is " Breast Cancer Awareness Month". I urge all mothers, wives, daughters, and granddaughters and sisters and of course our women veterans to get their checkups. If you would like to make a donation to Breast Cancer research please send it to :

Susan G. Komen Inland  
Empire Affiliate 26765  
Madison Ave. #108  
Murrieta, CA 92560

## Newsletter Club

Acero, Donald	2008	Gonzales, Frank	2008	Salazar , Joe	2008
Acosta, Joe	2010	Holguin, Larry	2011	Sepulveda, Ben, CM	2008
Richar Alonzo	2009	Hietala, Howard	2009	Serrano, Ralph	2008
Araujo, Marcos	2016	Leivas, Richard	2010	Serrano, Ralph Jr	2008
Chacon, Ed	2011	Lopez, Fred	2010	Thomas, Steve	2011
Chavez, Manuel	2010	Lozano, Rudy	2010	Torres, Tony, CM	2010
Cosme, Christopher	2009	Macias, Victor	2009	Venegas, Freddie	2010
Cosme, Norm	2009	Madsen, Norman	2009	Villapando, Ben	2010
Cosme, Robert	2009	Mendoza, Henry	2008	Vindiola, John	2010
Cosme, Chris	2009	Ortega, Gilbert	2010	West, Richard	2010
Eisenauer, George	2009	Padilla, John	2011	Wild, Ruben	2010
Dixon, Ennis	2010	Ramirez, Lorenzo	2008	Wilson, Henry	2008
Garcia, Alex	2009	Ramos, Daniel	2013	Zavala, Pete	2010
Gonzales, Ed	2008	Rivera, Ernesto	2013		
Gonzales, Nellie	2010	Rowles, Mike	2010		

## Post 650 Hall Rentals

### Open Rentals

Sun. thru Fri.	\$350.00 Deposit \$200.00
Sat.	\$600.00 Deposit \$200.00
Memorials	\$200,00

### Member Rentals

Sun. thru Fri.	\$150.00 Deposit \$200.00
Sat.	\$275.00 Deposit \$200.00
Memorials	\$75,00

There is a \$100 Security Charge on all Rentals for your safety and the safety of the Post.

## YOUR ADVERTISEMENT HERE

1/8 Page (Business Card) 12 Issues	\$50.00
1/4 Page 12 Issues	\$90.00
1/2 Page 12 Issues	\$170.00
3/4 Page 12 Issues	\$210.00
Full Page 12 Issues	\$300.00



**Cell Phones for Soldiers**

**Drop Off Site**

**American Legion Post 650**

**POST 650 SENTINAL**

**AUXILIARY TREASURER  
Linda Navarro**

*(Continued from page 4)*

October 25th, 2008 is the annual " Make a Difference Day". I would like very much if we could clean the Memorial at Jenny Davis Park. If anyone is interested in helping please let me know. It would be nice to have it cleaned up for Veterans Day.

Sunday, November 2nd, 2008 is an important date to remember. We will be sponsoring a " Holiday Boutique". This fund raiser is for the Lupus Foundation. The times will be from 11:00 to 4:00. Please come and support our efforts. We will have many items for the holidays so you can do some shopping. Ladies you can bring your other halves and they can watch the football games while you shop. What could be better than that. So save your money and come and spend it with us on November 2nd.

Thank you for your continued support

**2009 ANNUAL AMERICAN LEGION MEMBERSHIP FEE IS NOW DUE**

Renew now at \$30.00.

Please make check payable to: American Legion Post 650 and mail to:

**American Legion Post 650, P O Box 413, Redlands, CA 92373**

NAME: \_\_\_\_\_ MEMBER NO. \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY \_\_\_\_\_  
ZIP \_\_\_\_\_

Thank You for your kind attention to this matter

**2009 ANNUAL AUXILIARY MEMBERSHIP FEE IS NOW DUE**

Renew now at \$20.00. Juniors renew at \$4.00

Please make check payable to: Auxiliary Unit 650 and mail to:

**Deloris Mendoza, 720 Ardmore Ave, Redlands, CA 92374**

NAME: \_\_\_\_\_ MEMBER NO. \_\_\_\_\_

ADDRESS: \_\_\_\_\_ CITY \_\_\_\_\_  
ZIP \_\_\_\_\_

Thank You for your kind attention to this matter

# October 2008

SUN	MON	TUE	WED	THU	FRI	SAT
			1 Auxiliary Unit 650 Meeting 7:00PM	2	3	4
5 NFL Sunday	6	7	8 Post 650 Meet- ing 7:30PM	9	10 Taco Night	11 District Chili Cook-off Post 421
12 NFL Sunday	13 Columbus Day US Navy Est 1775	14	15	16 Air Force Est. 1947	17 Auxiliary Steak Night	18
19 Breakfast 8-11AM NFL Sunday	20	21	22 Post 650 Meet- ing 7:30PM	23	24	25 Post Dance 8PM-12AM \$10 per person
26 Nat Creative Arts Riverside NFL Sunday	27 Navy Day	28	29	30	31 Halloween	

Philip Marmolejo Post 650  
1532 North Church Street  
P. O. Box 413  
Redlands, CA 92374  
Editor email:  
calegionpost650@earthlink.net

**Non-Profit Organization**  
**U.S. POSTAGE**  
**PAID**  
San Bernardino, CA  
Permit No. 1177

For God and Country We Associate  
Ourselves



**KEEP AMERICA STRONG**