



Good of the Legion

Items to share with your post members at your next post meeting or to display on the bulletin board.

Make your VOTE Count, Absentee Ballot's are available to everyone no reason needed.

Who is Eligible for an Absent Voter Ballot

Due to the passage of the statewide ballot proposal 18-3, all eligible and registered voters in Michigan may now request an absent voter ballot without providing a reason.

Check your voter registration at [Michigan Voter Information Center Michigan.gov/Vote](https://www.michigan.gov/Vote)

Requesting an Absent Voter Ballot

Your request for an absent voter ballot must be in writing and can be submitted to your city or township clerk. (For assistance in obtaining the address of your city or township clerk, see [Michigan.gov/Vote](https://www.michigan.gov/Vote)) You must request an absent voter ballot by submitting the [application, large print application](#), a letter, a postcard, or a pre-printed application form obtained from your local clerk's office. Requests may be returned by hand, via postal mail, fax, or email, as long as a signature is visible.

Requests to have an absent voter ballot mailed to you must be received by your clerk no later than 5 p.m. the Friday before the election. If you're already registered at your current address, you can request an absent voter ballot in person at your clerk's office anytime up to 4 p.m. on the day prior to the election. If you're registering to vote or updating your address by appearing at your clerk's office on Election Day, you can request an absent voter ballot at the same time you register. If you request your AV ballot the day before the election or on election day, you must vote the ballot in the clerk's office.

Once your request is received by the local clerk, your signature on the request will be checked against your voter registration record before a ballot is issued. You must be a [registered voter](#) to receive an absent voter ballot, but you can register and apply for an absent voter ballot at the same time. Requests for absent voter ballots are processed immediately. Absent voter ballots may be issued to you at your home address or any address outside of your city or township of residence.

After receiving your absent voter ballot, you have until 8 p.m. on election day to complete the ballot and return it to the clerk's office. Your ballot will not be counted unless your signature is on the return envelope and matches your signature on file. If you received assistance voting the ballot, then the signature of the person who helped you must also be on the return envelope. Only you, a family member or person residing in your household, a mail carrier, or election official is authorized to deliver your signed absent voter ballot to your clerk's office.

If an emergency, such as a sudden illness or family death prevents you from reaching the polls on election day, you may request an emergency absent voter ballot. Requests for an emergency ballot must be submitted after the deadline for regular absent voter ballots has passed but before 4 p.m. on election day. The emergency must have occurred at a time which made it impossible for you to apply for a regular absent voter ballot. [Please contact your local clerk](#) for more information about emergency absent voter ballots.

MI Absent Voter Ballot Application – Mar. 10 Presidential Primary/Nov. 3 General

I am a **United States citizen** and a qualified and registered elector of the County and jurisdiction in the State of Michigan listed below, and I apply for an official ballot, to be voted by me at the election(s) listed below.

Voter's Registration Information:



Last Name		First Name		M.I.	County	
Street Address		MI		<input type="checkbox"/> City <input type="checkbox"/> Township		Jurisdiction
City		Zip		Year of Birth ()		
Email Address				Phone #		

Your e-mail address and phone number will be used only for official election purposes.

Select election(s) to receive ballot (required):

March 10 Presidential Primary and November 3 General or March 10 Presidential Primary only



Other Elections: Complete to join permanent absent voter application list	<input type="checkbox"/> I want to vote absentee in all elections. Automatically send me an application for an absent voter ballot for all elections, including other elections in 2020.
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Select only one ballot type for the Presidential Primary here (required):

- Democratic Party Presidential Primary Ballot
- Republican Party Presidential Primary Ballot
- Ballot without Presidential Primary (If available, this choice is for voters not voting in the presidential primary who wish to vote on other proposals or candidates only.)



Voter's Signature (Power of attorney is not acceptable):

I certify that I am a **United States citizen** and that the statements in this absent voter ballot application are true.

X _____ / /
Signature Date

WARNING: You must be a **United States citizen** to vote. If you are not a United States citizen, you will not be issued an absent voter ballot. A person making a false statement in this absent voter ballot application is guilty of a misdemeanor. It is a violation of Michigan election law for a person other than those listed in the instructions to return, offer to return, agree to return, or solicit to return your absent voter ballot application to the clerk. An assistant authorized by the clerk who receives absent voter ballot applications at a location other than the clerk's office must have credentials signed by the clerk. Ask to see his or her credentials before entrusting your application with a person claiming to have the clerk's authorization to return your application.



Address to Mail Ballot [Only fill out if different from above]: USPS will not forward your ballot. We can mail it to you where you are. If additional addresses are needed or plans change, contact your city/township clerk.

Address 1	Address 2
Date leaving for this address: / /	Date leaving for this address: / /
Street Address	Street Address
Date of return: / /	Date of return: / /
City State Zip	City State Zip



Return this application to your city/township clerk. Find your clerk at mi.gov/vote.

<p>Complete only if assisting a voter with return of the application</p>	Certificate of Authorized Registered Elector Returning Absent Voter Ballot Application: I certify that my name is _____, date of birth is _____; _____ and my address is _____; that I am delivering the absent voter ballot application of _____ at his or her request; that I did not solicit or request to return the application; that I have not made any markings on the application; that I have not altered the application in any way; that I have not influenced the applicant; and that I am aware that a false statement in this certificate is a violation of Michigan election law.
	X _____ / / Signature of person assisting the voter Date

Clerk's Use Only	Wd/Pct	Mailed / /	Returned / /
	Filed / /	Ballot No.	Clerk

SEE OTHER SIDE FOR MORE INSTRUCTIONS

Instructions for Absent Voter Ballot Applicants:

Step 1. After completely filling out the application, sign and date the application in the place designated. Your signature must appear on the application or you will not receive an absent voter ballot.

Step 2. Deliver the application by one of the following methods:

- (a) Place the application in an envelope addressed to the appropriate clerk and deposit it in the United States mail or with another public postal service, express mail service, parcel post service, or common carrier. Proper postage is required. You may also return the application by email or fax, as long as your signature is visible.
- (b) Deliver the application personally to the clerk's office, to the clerk, or to the clerk's authorized assistant.
- (c) In either (a) or (b), a member of the immediate family of the voter including a father-in-law, mother-in-law, brother-in-law, sister-in-law, son-in-law, daughter-in-law, grandparent, or grandchild or a person residing in the voter's household may mail or deliver the application to the clerk for the applicant.
- (d) If an applicant cannot return the application in any of the above methods, the applicant may select any registered elector to return the application. The person returning the application must sign and return the certificate at the bottom of the application.

Moving between March and November? If so, you may want to consider applying for March only and reapplying for November after you move. Here's how to decide:

1. If you are moving **within** the same city or township and apply for both March and November, then as long as you update your registration address by September, your clerk will send you a ballot to the new address in November. You can still update your address after September, but you will need to fill out additional paperwork before you get your ballot.
2. If you are moving to a **different** city or township, when you update your registration address, your old clerk will cancel your absent voter ballot application for November and you'll have to reapply with the new clerk in your new city or township.

Remember, every time you move, you must update your voter registration address. It isn't updated automatically (unless you update your Michigan driver license or personal ID card address). Find out how to update your registration address online at Michigan.gov/Vote. If you have a Michigan driver license or personal ID card, you can update your address online.

5 Traits of Financially Prepared Veterans.

How do you compare? 5 traits of financially prepared veterans

Veterans are a highly diverse group of people—from their military background to their civilian career, from their education to their household income, from their age to their marital status. A new study found that veterans who are on-track or ahead in meeting their financial goals cut across these demographics, and they also hold 5 attributes in common.

The *Veterans Financial Preparedness Report 2019* is the very first study to examine how well-equipped U.S. military veterans are to meet their financial goals after leaving the military. Prepared by the Legionnaire Insurance Trust for the departments of the American Legion in honor of the Legion’s 100th anniversary, the study includes key findings from a survey of more than 1,500 veterans, representing a wide variety of backgrounds.

Overall, more than one-half of veterans said they are behind on saving for retirement, while just over one-third said they are on-track and just 8% said they are ahead of schedule.

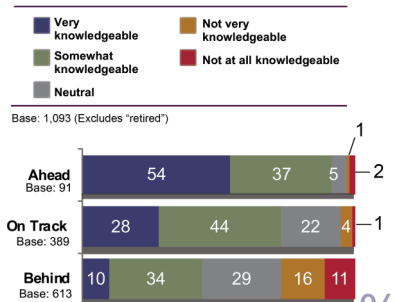
Which veterans are financially prepared

Given that so many veterans are behind in saving, what sets apart those who are on-track and ahead of schedule from their peers? According to the report, 5 attributes were common among these veterans:

They are knowledgeable about personal finances

Personal financial issues may not be an area of interest or expertise for you, but doing your research and becoming educated on topics such as retirement planning, investments and insurance can be an important element of financial preparedness.

How does personal financial knowledge affect veterans' plans for retirement?



Source: Veterans Financial Preparedness Report 2019 © The Legionnaire Insurance Trust

Most veterans who are ahead or on-track say they are knowledgeable about personal finances, while those who are behind are much more likely to say they do not consider themselves knowledgeable.

They started saving early

Veterans who started saving early were more likely to be in a strong financial position, according to the report. While 38% of those who say they are behind haven’t started saving for retirement yet, 60% of veterans who are ahead and 34% of those who are on-track

started saving immediately after high school or within the first 2 years of joining the military.

>>**More in the report:** Certain age groups were more likely to start saving early. [Read the report](#) (visit: www.michiganlegion.org) to find out which veterans follow this trend and to discover the mean portfolio values of veterans.

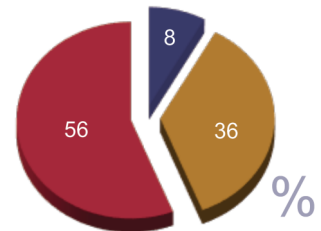
They understand the importance of frequent planning for the future

For financially prepared veterans, retirement planning is a continu-

Are veterans on-track for retirement?

■ Ahead ■ Behind
■ On track

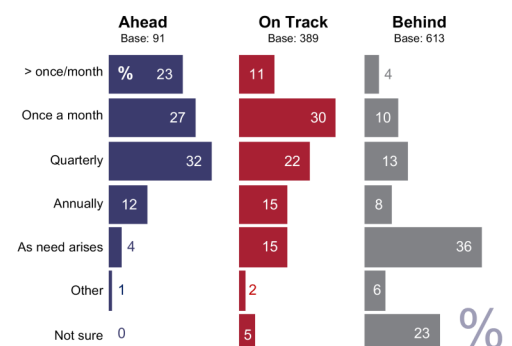
Base: 1,093 (Excludes "Retired")



Source: Veterans Financial Preparedness Report 2019 © The Legionnaire Insurance Trust

How frequently do veterans work on retirement planning?

Base: 1,093 (Excludes "retired")



Source: Veterans Financial Preparedness Report 2019 © The Legionnaire Insurance Trust

ous process. While those who are behind tend to only address their personal financial plans as the need arises, the vast majority of veterans who are ahead or on-track work on their retirement planning on a quarterly basis at minimum.

They work with a professional financial advisor for expert advice

Partnering with a professional financial advisor is another important aspect of veterans' financial preparedness success. Three-quarters of veterans who are ahead of schedule and nearly one-half of those who are on-track work with an advisor, compared to just 13% of those who are behind.

The vast majority of veterans who work with an advisor say they are satisfied with them and that they are confident they are making the best financial decisions for their family.

5. They protect their family with an emergency fund and life insurance

Alongside diligent saving and planning, veterans who are financially prepared also maintain an emergency fund and invest in life insurance to safeguard the nest eggs they have built.

93% of veterans who are ahead have an emergency fund, as do 75% of those who are on-track. In comparison, only 32% of veterans who are behind have an emergency fund.

Similarly, 75% of those who are ahead have life insurance, compared to just 44% of veterans who are behind. Those with life insurance are more likely to be confident they are making the best financial decisions for their family.

>>*More in the report:* How much do veterans keep in their emergency funds? Read the report at www.theLIT.com to learn more.

5 attributes, 1 mindset

At the heart of these 5 attributes of financially prepared veterans is a single mindset of personal responsibility. Not surprisingly, those who took the principles that made their military service successful and carried them through to their personal finances tend to be in a stronger financial position.

Veterans who take charge of their finances through personal education, saving early and working with a financial advisor are confident about their family's financial future.

The report is free to veterans and their supporters at www.theLIT.com.

Join us for Winter Meeting FLINT www.michiganlegion.org

**2020
WINTER
MEETING**

FEBRUARY 14-16, 2020
HOLIDAY INN GATEWAY
CENTER

5353 GATEWAY CENTER, FLINT
FOR MORE INFO CONTACT TIM:
810-0314 | MARIA@EMAIL.COM

 THE AMERICAN LEGION DEPARTMENT OF MICHIGAN

Important dates for 2019-2020 American Legion Programs

February 2020

February 10th, 2020-All Zone Oratorical Contests must be completed before this date.

March 2020

**March 2nd, 2020-Eagle Scout of the Year Award submission deadline
(applications available from National Oct. 2019)**

March 7th, 2020-Oratorical State Contest at Gerald R. Ford Museum in Grand Rapids, MI.

April 2020

April 3rd, 2020- Teacher of the Year Submission deadline

April 17th-19th, 2020-National Oratorical Contest

May 2020

May 15th, 2020- Baseball insurance purchase deadline

May 18th, 2020-Student Trooper Application Submission deadline

May 26th, 2020-Boys State Application Submission deadline

June 2020

June 1st, 2020- Final day for Baseball teams to register

June 14-20th, 2020-Boys State Program at Grand Valley University- Allendale Campus

July 2020

July 3rd, 2020-Robert Turner Baseball Scholarship Submission deadline

July 12-17th, 2020-Student Trooper Program

July 22nd – July 26th, 2020- Class AA Baseball State Tournament in Midland, MI

July 26th-August 2nd, 2020- Class A Baseball State Tournament in Marquette, MI.

Important numbers:

Don't Face the VA Alone! Use an American Legion accredited Veteran Service Officer. Find one near you by calling 313-964-6641.

Michigan Veterans Affairs Agency: 800– mich-vet (642-4883)

Veteran Suicide Hotline—800– 273-8255

VA Veteran Homeless resources—877-424-3838

Department of Michigan Headquarters: 517-371-4720