



NEW YORK STATE OVERSEAS VETERAN

Official Publication
Dept. of New York,
Veterans of Foreign Wars
of the United States



October, November, December 2021

Volume 40 Issue 2



Michael Hoag
STATE COMMANDER



As I reach my halfway point of my Department

Commandership term of office, it's easy to reflect on the great travels and wonderful comrades I have met along the way. The reception I have received, at times, has been overwhelming, and certainly appreciated. I look forward to many more invites and occasions to meet and greet and learn from our membership.

I'd like to take this opportunity to remind everyone about my Commanders Project. PSC Sullivan, my chairperson is promoting our efforts to collect money or other tangible items for our homeless veterans. At the end of my term, we will be taking all the money received and dividing it up 10 equal ways. Each of the 9 Districts getting 10% as well as the Fisher House located on the Albany VAMC property. The Districts will decide which organization they feel assist Homeless veterans the most within that District, and award that money to them.

I would be remiss if I didn't thank the several posts that have already donated and, in addition, take the time to express my pride and thanks to my own Post. Post 2475, Glens Falls, has already donated over \$12,000.00 to my homeless veteran's project. \$10,000.00 from its own very successful annual golf tournament which

STATE COMMANDER, continued on page 2



Robert Mitchell
STATE ADJUTANT



Comrades,

Department Headquarters is having a very busy and exciting administrative year. We have implemented some new technological upgrades that will greatly enhance the manner in which we capture statistical information. Most importantly we have enhanced the Department Website (www.vfwny.com) with

STATE ADJUTANT Continued on page 2



Daniel McMahon
STATE QUARTERMASTER



From Sue and I we would like to wish everyone a very Merry Christmas and a Happy New Year.

At a recent District Commanders meeting I spoke of the need to save our Posts and the Post Property associated with it. We are losing the assets of the many Posts which for any number of reasons are closing or having their charter revoked by National headquarters. There are Posts in every District of New York which lost their charter and the assets of the post as well.

STATE QUARTERMASTER continued on page 3



Jody Treadway
Editor



Richard Tibbetts
State Historian



Jason Hoag
State Photographer



New York State Overseas Veteran

The official publication of the Veterans of Foreign Wars, Department of New York, 69 Sand Creek Road, Albany, NY 12205.

**PUBLICATIONS:

Overseas Veteran is published four times annually by the Department of New York in July/August/September; October/November/December; January/February/March and April/May/June. All publications are digital format online and available on the VFWNY web site WWW.VFWNY.COM. Publications are 8.5" X 11" for individual printing capability.

**ARTICLES:

Articles: Any and all articles involving and/or including Veterans of Foreign Wars, its members, member communities, awards and activities are welcome.

**SUBMISSION & FORMAT:

Please prepare all articles in Microsoft Word (version 2003 or newer) or plain text. Email articles and pictures as attachments with sender's name, address and phone number in the base of the emails. Submissions from other sources must have complete credits such as publication name, address and dates published.

**EDITORIAL POLICY:

Inappropriate, demeaning, unduly critical articles and/or statements will not be published. Article length, inaccuracies, composition and other miscellaneous errors and/or mistakes may be edited.

Although every effort is made to maintain an honorable and accurate publication, the Department of New York and/or its staff, editor and other publication participants are not responsible for the content, views, and/or positions of any articles/submissions.

**ALL ARTICLES AND PICTURES MUST BE E-MAILED TO:

JTreadway@VFWNY.com. They become the sole property of the Veterans of Foreign Wars, Department of New York.

**DEADLINE FOR SUBMISSION OF ARTICLES:

1st of March, June, September, and December.

If you are using regular mail, send the items to:

Jody Treadway
Editor NYSOV
Department of New York VFW
69 Sand Creek Rd.
Albany, NY 12205

STATE COMMANDER *continued from page 1*

made over \$30,000.00 in total donations. There has been a couple other fundraisers that were held as well. Thank you so much to the members of the Post and Auxiliary members, you make me proud.

In 2022, Chairman Sullivan and Golf Chairman Jim Mac Arthur will be holding up to 3 additional golf tournaments. We, as was done last year, will have fun and camaraderie while doing wonderful things for our fellow veterans.

Please, remember to boost your Post, District and Department by recruiting new members and bringing back past members where possible. It is essential to preserving what the thousands of Veterans/members have done prior to us to get what we have today.

Michael Hoag
Commander

STATE ADJUTANT *continued from page 1*

an online portal that members can utilize to enter their Community Service reporting. There is no longer the "old fashioned" requirement that you fill out a paper form and send it to headquarters to be manually entered into a database. Now you can easily login and access the Department Website and enter your Community Service information and then just click "submit". You will automatically receive an email confirming your report. Community Service is a primary justification for the VFW's tax-exempt status and as such, reporting this statistical information is critical to our organization.

We have also incorporated a new directory that you can access on the Department Website that will greatly assist you in obtaining Post contact and location information. As always, if you have any questions or issues with any of this new technology, please contact our Headquarters Staff for assistance.

I would like to wish everyone a safe and joyous holiday season and a very happy and peaceful New Year!

Yours in Comradeship,
Bob Mitchell
State Adjutant

2021 Community Impact Grant

The Home Depot is accepting applications for its yearly Community Impact Grant. VFW Members can receive up to \$5000 to fund repairs or construction projects at their Post building. Applications are accepted until December 31, 2021. See our website www.vfwny.com or Home Depot's website at:

<https://corporate.homedepot.com/foundation/>

STATE QUARTERMASTER *continued from page 1*

There are two (2) main ways we can protect the assets and provide for the future of posts. First, I recently found some 15-20 Posts with unclaimed funds in the hands of the New York State Comptroller. The Post Quartermaster should go to the Office of unclaimed funds at: <https://www.osc.state.ny.us/unclaimed-funds> Search for your Post by number or name or address. If you find unclaimed funds, there is a link on the page to apply for recovery of the money. **There is no charge to recover your funds through the State Comptroller's Office.**

Second and more important, is to provide for the smooth transfer of property to the Department of New York in the event a post loses its charter.

NOTE: The Department of New York is not in the real estate business, and we do not want to be. A provision needs to be inserted into the Deed of the Post Property. The Department New York Attorney is willing to assist with this deed amendment for your Post. The only and I repeat the only way this option would be acted upon is if there is no person or persons left in the post when its charter goes away. If the National Commander-in-Chief revokes a Post charter, each and every member of that particular Post is transferred to the At Large Post at the same time. If any Post and or District would like to hear more, please contact me so we can setup a date and time to review these options.

The Department is again reimbursing each district up to \$150.00 for Zoom applications for District meetings. The district must purchase the program and provide a paid receipt to Department Headquarter for reimbursement of the money spent.

One final note, there has been much discussions on the mandatory attendance of Posts at District meeting. My personal thought is, each and every post has a Commander, Senior Vice and Junior Vice Commanders. In addition, each post has delegates for attendance at district and department meetings. The number of delegates is

based on you Post membership. With this in mind, there is no reasonable reason for any post to miss a District or department meeting.

Commanders, Appoint an officer or delegate to attend each District meeting. District Commanders need to schedule the District meetings in the beginning of each fiscal year and let everyone know when, where, and what time the meeting will be held.

Thank you,

Daniel McMahon
Quartermaster



Peter Pennelle
SR. VICE COMMANDER



Comrades,

I would like to start by wishing you a very happy, healthy, and enjoyable holiday season. As we continue to recover from the COVID-19 pandemic, I am pleased to see that we are again conducting our meetings in person and enjoying social activities at our Posts. Please continue to reach out and check on those that still may be struggling and have not yet returned to our gatherings and meetings. A simple telephone call, card or email can go a long way. Let them know that we care about them and have not forgotten them.

I would also like to remind you that it is essential that we continue to focus our efforts this year on "Membership". As we all know, membership is the true "lifeblood" of our organization and every single member that we can recruit or retain will greatly contribute to the success and strength of our Department. If your Post has not yet been inspected, I would encourage you to contact your District inspection team and schedule your inspection. The inspection process is in place to safeguard the financial integrity of our Posts and most importantly, protect the interests of our membership!

Yours in Comradeship,
Peter Pennelle
Senior Vice Commander





Daniel Kell JR. VICE COMMANDER



Comrades;

We are off to a good start this year, membership is moving along and we are going in the right direction. We need to continue to work on our members that have not paid their dues and get them reinstated back into an organization that will stay strong and keep our voice which pushes legislation to get the benefits we deserve. We need to continue to work together to make a difference and build our membership to include all generations.

Post Inspections which is a challenging job for the Districts, hopefully most of the posts within their respective Districts are getting done and submitted to Department, would like to see 100% Inspections done in each of the Districts which hasn't been done in many years. Community Service Reports only required twice a year which is now on the Dash Board on the Department Website which will make it easier for the Post to submit and get credit.

The District meetings that I have I attended this year, I want to thank the posts and the Districts for their Hospitality in making my visit welcomed. Being able to sit down and talk to the Veterans at these locations, listening to what they say and what their post does in their communities as well as for their veterans is the highlight of the visit.

The holiday season is here and I hope everyone had a great Thanksgiving Day with their families. With winter upon us and Christmas just around the corner be safe as you travel to be with your families, reach out and check on your comrades and members and let them know we are here and care for them. I want to wish every comrade a Merry Christmas and A Happy New Year.

Yours in Comradeship;

Daniel L. Kell

Department of New York Jr, Vice Commander



Leslie Crossett STATE SURGEON



Suicide

Suicide- a very dark subject. One which a lot of people feel extremely uncomfortable speaking about it.

We need to start making suicide a part of the conversation. We need to be talking about the "Signs". Knowing the "Signs" can help save the life of a friend or even a loved one. Veterans' families especially need to know the "Signs". Veterans and active-duty military still have extremely high rates of suicide in all age groups. Veterans struggle with the experiences they had while serving our country. Aging veterans can be dealing with the loss of a spouse and/or health issues.

We all have triggers that can affect how we manage everyday stressors. Stressors such as the Afghanistan withdrawal. How this event was handled by our military and our government affected veterans of all wars. For Vietnam veterans it reminded them of the fall of Saigon. For all post 9-11 veterans they wonder what all the sacrifice was for. Families who lost loved ones are affected.

Another big stressor for many veterans is the holidays. Those veterans that are self-isolated are particularly vulnerable. Some dates or anniversaries of trauma are hard but if they fall during the holidays, it may become more than they can bear. We need to constantly check in on our "buddies" and if they need help get them the help they need.

The Director of a VA hospital said we are down to 17 a day from 22 a day committing suicide. I did the math; 17 a day adds up to 6,205 a year! When we were losing 22 a day that added up to 8,030 a year. To put this in perspective we lost 7,000+ in 20 years in the Middle East.

So, getting back to lowering the number of suicides: It means making sure veterans, their family and friends understand the "Signs" and what to do if they see one or more of these signs is particularly important.

- 1) Thinking about hurting or killing themselves,
- 2) Looking for ways to kill themselves,
- 3) Talking about death, dying, or suicide,
- 4) Self-destructive behavior such as drug abuse, weapons, etc.,
- 5) Hopelessness, feeling like there is no way out,

STATE SURGEON continued on page 5

STATE SURGEON continued from page 4

- 6) Anxiety, agitation, sleeplessness, mood swings,
- 7) Feeling like there is no reason to live,
- 8) Rage or anger,
- 9) Engaging in risky activities without thinking,
- 10) Increasing alcohol and drug abuse,
- 11) Withdrawing from family and friends.

We have a National Crisis line 1-800-273-8255, or chat at VeteransCrisisLine.net, or text to 838255.

Some states also have a "hot line". We need to get these out and keep pushing them. Family and friends need to use the A.C.E. system:

- A Ask directly, "are you thinking about hurting yourself?"
- C Care – comely control the situation. Listen and show concern. Talk to them and let them talk, **LISTEN**.
- E Escort- do not leave this veteran alone to take care of problems! Get help from a professional. Remove all firearms or other things from this veteran which could be used to harm himself or herself.

Les Crossett
State Surgeon



DEPARTMENT OF NEW YORK VFW
69 SAND CREEK RD
ALBANY, NY 12205
 581-463-7427
 581-454-6378 (fax)
 www.vfwny.com
<https://www.facebook.com/DEPTNYVFW>
<https://www.instagram.com/deptnyvfw/>



James Haas
STATE INSPECTOR



Comrades,

We are well into our Inspection year and we are making good progress on our goal to have each and every Post in the Department of New York inspected. I would like to commend our District Inspection teams for completing very thorough and excellent Post Inspections! As you know, it is our duty to ensure that all our Posts in the Department of New York are operating in a manner that is consistent with our Department and National Bylaws and Manual of Procedure.

If your Post has not yet been contacted by a District Inspection team member and scheduled for an Inspection, I would encourage you to reach out to your District Commander and request that your Post is Inspected. I am confident that it will be a very constructive and rewarding event. As a reminder, consideration for a Post All-State award requires that your Post be inspected prior to April 30, 2022 and that your Inspection Report is received and approved by the Department prior to May 3, 2022.

Yours in Comradeship
 James Haas
 State Inspector
 Department of New York - VFW



Thomas Todaro
PSC
SERVICE OFFICER



Starting in October, the Department of Veterans Affairs will hire and train new staff to ensure Veterans' claims are adjudicated quickly and help reduce an expected increase in the backlog of claims pending more than 125 days. VA is taking the following proactive steps to help in the reduction:

Hire and train 2,000 new employees to assist in claims processing.

Leverage authority to transfer CARES funding to VBA and utilize the American Rescue

SERVICE OFFICER *continued from page 5*

Plan to fund overtime to ensure timely claims processing.

Deploy requested Fiscal Year 2022 budget resources to support Agent Orange presumptive processing, as well as for general Compensation and Pension claims processing.

As of October 11, there were more than 204,000 backlog claims in an inventory of 603,000 total claims. VA identified more than 70,000 claims to review for additional entitlement stemming from the presumptive relationship between Agent Orange and Parkinsonism, bladder cancer, and hypothyroidism. Many of these will enter the backlog in October, which is projected to reach 260,000 pending claims.

“VA is committed to ensuring timely access to benefits and services for all veterans. This includes making sure that veterans who may have experienced adverse health effects from military related exposures can get access to the benefits they need,” said VA Secretary Denis McDonough. “As we process claims such as those for three new disabilities presumptively linked to Agent Orange exposure, including proactive application of [Nehmer provisions](#), as well as three new Gulf War particulate exposure presumptives, we anticipate the claims backlog to increase this fall. The hiring of new employees will help us resolve these claims more quickly.”

Several factors have contributed to the recent backlog. Beginning in March 2020, operational changes necessitated by the COVID-19 pandemic resulted in an untimely delay of the [Federal Records Centers’](#) retrieval of documents and suspended [Compensation and Pension \(C&P\) examinations](#). While these actions were necessary to protect the health and safety of employees and veterans, they slowed the processing time for claims. VA workload has also increased as a result of the aforementioned recent decisions and actions, including [a court order](#) mandating the review of previously denied Veterans on the basis of qualifying service in the 12 nautical miles surrounding Vietnam.

The backlog has decreased by more than 14,000 claims since the end of August 2021. With continued improvement of VA’s ability to obtain C&P examinations and Federal Records, and with all requested resources received, VBA plans to address the impending increase and then further reduce the current claims backlog to 100,000 claims by April 2024.

Learn more about claims and to view reports visit [Detailed Claims Data](#).

Thomas Todaro, PSC



Gene Ratigliano, PSC MEMBERSHIP CHAIRMAN



As I write this article it is hard to believe that we are in the month of December. Five months have passed and our progress toward 100% is not progressing as fast I would like. We are making progress with the Department of New York currently at 87.66% as of this writing; however, we need 4,919 new and reinstated members to reach that magic goal of 100%. It is now time to turn up the heat and start capturing those unpaid members in our posts who have yet to pay their dues.

Post Commanders and Quartermasters – put together those calling teams in your Post to contact those unpaid members, many who are officers filling positions in the Post leadership. As I have said many times before, recruiting is more than just bringing in new members. It’s retaining existing members, bringing back into the fold unpaid members and converting those annual members to life members. Each element in the recruiting mix strengthens our organization and enables us to carry out our mission of serving veterans.

[There are currently two great recruiting incentives to reward the hard-working recruiter. VFW National has a Commander’s Challenge which runs through December 31st. The five Posts who increase their membership percentage by the largest amount over the November – December 2021 period will win an invitation for the Commander and a quest to attend the Kansas City Spree trip in April 2022. It’s not just about increasing your membership percentage in order to qualify for this award, a Post must put in twenty \(20\) new members between the contest period – 1 Nov – 31 Dec 2021. More details are on the National website at \[www.vfw.org\]\(http://www.vfw.org\).](#)

The Department Commander Mike Hoag also has a continuing incentive for those who recruit new or reinstated members within the Department. For every five members an individual recruits, he or she will be awarded one (01) ticket into a drawing for a VFW Special Tribute Henry Rifle to be awarded at the end of the membership year. For example, if you recruit or reinstate 10 members, you will be entitled to two entries in the drawing and so on.



MEMBERSHIP CHAIRMAN *continued on page 7*

MEMBERSHIP CHAIRMAN continued from page 6

So, where does your District stand in relation to the Department as a whole?

| District/ Dept | Life Members | New Members | Reinstated Members | Continuous Members | Total | Prior Year | % |
|----------------|--------------|-------------|--------------------|--------------------|-------|------------|-------|
| Dept | 31711 | 290 | 134 | 3444 | 35579 | 40586 | 87.66 |
| 1 | 5489 | 56 | 26 | 498 | 6069 | 6907 | 87.86 |
| 2 | 4128 | 28 | 10 | 456 | 4622 | 5350 | 86.3 |
| 3 | 3154 | 40 | 15 | 431 | 3640 | 4232 | 86.01 |
| 4 | 2030 | 14 | 10 | 267 | 2320 | 2750 | 84.36 |
| 5 | 3897 | 23 | 15 | 332 | 4267 | 4738 | 90.05 |
| 6 | 3865 | 24 | 26 | 460 | 4375 | 4967 | 88.08 |
| 7 | 1259 | 16 | 3 | 213 | 1491 | 1671 | 89.22 |
| 8 | 1827 | 9 | 10 | 201 | 2047 | 2292 | 89.31 |
| 9 | 1142 | 6 | 1 | 150 | 1299 | 1511 | 85.96 |

As one can see from the table, we need to do better in both our new and reinstated members category. Of the 40,000 plus membership in the Department of New York the 290 new members and 134 reinstated members thus far were recruited by just 125 individuals! If each of us just recruited ONE member we would more than double our membership. I know that working together we can achieve our goal and not only make 100% in membership but get our current Commander to become an All-Department Commander. It takes teamwork – the Commander – the Quartermaster – the Adjutant and every member of a Post, Council or District working together to achieve our goals.

As Membership Chairman I have been working diligently with our Post Quartermasters throughout the Department to identify all the zip codes assigned to Posts within our Department so that I can distribute some 8,000 leads of unpaid members who are currently in the at-large pool. I am asking Post Commanders to coordinate with your Post Quartermaster to organize those calling teams so that the members listed on those lead sheets can be contacted and reinstated when those leads arrive at your post. The zip code listings are in the process of coming into me and I would like to thank all those Quartermasters who have diligently taken the time to send them to me. I am sure many more will come. As I get the zip codes, I will be putting them in to a spreadsheet and getting those leads out to you. I would like to make you aware however, that although we have over 8,000 names in the at-large pool, there still will be some posts that will not have unpaid members in that listing. I will do all I can from all the resources at my disposal to get you whatever leads I can acquire and get them to you.

I would like to take this opportunity to wish everyone a very Merry Christmas and Happy New York. The Department of New York with the assistance of your Councils and Districts stands ready to assist in any endeavor to make you successful at your Post, Council and District. Let's start the New Year with a bang. I know you can do it. We've done it before, and we can do it again!

Yours in Comradeship,
Gene Ratigliano, PSC
Membership Chairman



William Hughes
VOD CHAIRMAN



Comrades,

I am writing this article on November 28, 2021, and as of this date all Voice of Democracy essays and accompanying audios should be in the hands of your District Chair for this great core program. District judging should be completed by December 15th and the winner forwarded to the VOD chairman and if there is a County Council involved those essays originally selected should be sent back to the County Council for that Counties recognition of applicants. Please use the grading criteria that is set forth in the instructions on the application. And as a further reminder, the Post Adjutant should make the entries into the All-American dashboard for number of essays turned in and forwarded. There are directions on the National website if help is needed on how to make these entries. It is my duty to complete the Department judging by January 10, 2022. So, I ask that as soon as the districts first place winner is selected on or before December 15th, that all completed information be sent to the Chairman.

1. December 15, completion of District Judging (District may send scoring back to County Council level if applicable)
2. January 10, completion of Department Judging
3. January 15, District participation reports to Department Chairmen
4. January 15, Department winner to National January 31, Department reports to National

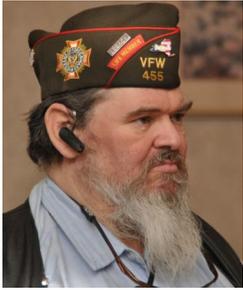
District to Department One (1) entry per District (with student's head & shoulders photo added at this time for first place District winner.)

Judging Criteria Voice of Democracy contestants are judged on the following criteria: Originality (possible 30 pts.) Treatment of the theme should show imagination and human interest. Content (possible 35 pts.) Ideas are expressed clearly and in an organized manner. Delivery (possible 35 pts.) Speaking voice is clear and credible.

Please send completed 1st Place District winner to:
William Hughes
38 Yale Dr.
Hampton Bays, NY 11946
Home #631 728-8473

Respectfully

William Hughes
Dept. VOD Chairman



Richard Gales
STATE BUDDY POPPY
CHAIRMAN



As of December 1, 2021, the Department of New York has ordered 101,500 poppies. At the fall conference I asked the Department to order 500,000 poppies, we are at 20% of that goal, and I know we can do it.

The district with the most poppies ordered is District 1, with 32,500; and one post ordered 10,000.

Sullivan County, all posts have ordered except 1. I know that you can do it. Get your order in and make your county 100% Buddy Poppy County.

We are over the amount that we ordered last year, by 20,000; but we need to do better. We have to do better, as last year we only order 80,000 as a Department.

Please remember, that there have been issues the several years that National did not get them out in a timely manner, and a lot of posts were scrambling for poppies come Memorial Day, so get your orders in early. Please don't wait until March to have them in by May.

Remember to Honor our Dead, we Serve the Living, and distributing Buddy Poppies, we Honor our Dead, and the monies raised Serves The Living.

Rick Gales PDC
 Dept of New York Buddy Poppy Chair

tasked with and dedicate themselves to helping us transition from the military to civilian life and to obtain the benefits that we earned. These individuals will go out of their way to sift through the government bureaucracy of the VA. They are the link to all of the forms and documentation required to make a claim for these benefits. They make sure that all the "t"s are crossed and the "i"s are dotted so that your claim can go through this process smoothly and will back you up and provide guidance if a claim is denied. These same service officers are there to assist widows and children of deceased members in obtaining their benefits. They provide aid for us from our departure from the military until our death, and beyond for our loved ones. Our Service Officers are special people for doing this, their job is to help **US!**

Please help say thank you to your service officers by purchasing an ad in the Service Officers Journal. These funds will provide extra assistance to your service officers for expenses required to operate.

Raymond Thies
 Service Officers Journal Ad Chair



Raymond Thies
SERVICE OFFICERS
JOURNAL AD CHAIR



I don't know how many of you caught the four part special on PBS titled "American Veteran" but if you haven't, I urge you to find it and watch it. In particular I call your attention to the last segment about after your discharge. I think that all of you/us went through some of what was presented. Still today many of our military are coming out of their service with wounds both seen and hidden and must now navigate this new civilian world on their own; something that is foreign to them and so much different than when in the military. Now with that in mind let's talk about what our certified Service Officers are

Carl Fosco
STATE CITIZENSHIP EDUCATION
CHAIRMAN



The teacher of the year for NYS deadline is fast approaching. The cutoff date is December 15, 2021. You can send applications directly to me from your post or to your district for judging. Posts can nominate a teacher from each level. (K-5th, 6-8, and 9-12) However, only one NYS winner will be sent on to the National organization. This is a change from previous years. Go to the VFW website for more information and requirements. (Youth and education Link).

Carl Fosco
 NYS Chairman, Teacher of the year
 130 John Street
 Hudson Falls, NY 12839
 email carlfosco1947@gmail.com
 Telephone 518 307 7646



Gene Ratigliano PSC NATIONAL COUNCIL MEMBER



September 14-16, 2021, I attended the National Council of Administration (C of A) Workshop and Meeting in Kansas City. For those of you who did not attend the Fall C of A or Conference I will try and bring you up-to-date with what took place at the National Headquarters during that visit.

Our workshop consisted of a number of presenters from the National Headquarters discussing a variety of topics related to the National Budget which would be presented at the September 16th C of A meeting as well as other topics for open discussion among the C of A members who were present.

Quartermaster General Debra Anderson addressed the general upcoming budget and general discussion for all present which included a Cash and Investment Report, Employee Salary Administration and Employee Benefits and a Property Improvement Plan with proposed Resolution for upgrade which were approved.

Budget Chairman Larry Mahar provided an expanded explanation by item and account in the 2021-22 National Budget that would be voted on at the C of A on that following day. The National budget for 2021-22 was passed.

Quartermaster General Anderson explained that due to COVID-19 in combination with restricted travel and a reduction in employee salary & benefits has enabled National to have a \$2 million savings at the end of last year. She also indicated that there would be no Foreign Travel for 2021-22.

Adjutant General Kevin Jones provided a number of topics for discussion at the workshop which included Dashboard Access, Upcoming Meetings, Review of the motions to be presented to the C of A for approval and a VFW Table of Organization.

Kevin indicated that National completed a data hygiene scrub for members who were 76 year of age and above (which were some 276,000 members). There would also be a scrub for members under the age of 76 which included some 1.2 million names. Since that meeting the member scrub has taken place and posts should see those members removed from their post rosters as a result of this action. When posts receive notification of the deceased members removed by National, Post Quartermaster to verify that those identified are in fact deceased. If a member is listed that is known to be still living, the Quartermaster needs to contact National and inform them of such.

Past National Commander B.J. Lawrence explained the proposed NVS Grant Proposal to Departments for 2021-22. Grant funds to the Departments would increase for 21-22 by about 10%.

General Counsel John Muckelbauer provided the members in attendance an overview of legal updates and issues occurring throughout the country.

John discussed predatory issues related to Claim Sharks who were out there trying to convince veterans to have them process their claims and then charge them exorbitant fees. When veterans then complain it usually ends up in arbitration, building up legal fees and costing the veteran a good portion of his or her disability benefits.

The Dashboard discussion was related to a motion that was tabled at the previous C of A Meeting during the National Convention to allow Post Commanders to have read/write authority on the Dashboard when the Post Adjutant was not able or unwilling to enter Community Activity Service Reports into the Dashboard. Discussion was limited during the workshop and when the motion to allow Post Commanders to enter data into the dashboard was reintroduced at the C of A meeting the next day it was defeated.

Since that meeting a new employee was hired by the Quartermaster General's office and Marc Garduno is the new Assistant Quartermaster General.

Administrative Operations at National has continued to very busy and is engaged in twelve Article IX Disciplinary Actions, three administrative actions and three membership eligibility challenges. They have also processed or approved 21 Bylaws/Articles of Incorporation. There are currently 38 Posts under suspension and are also working charter surrenders and charter revocations.

The 2021-22 Podium Edition (Congressional Charter, Bylaws, Manual of Procedure, and Ritual) is now available in the VFW store for purchase.

There is a change to the National Website. The Member & Officer Training, Forms & Templates is now titled Bylaws: Training, Forms & Templates as this section now houses the digital copy of the 2022 Podium Edition available for download.

There are now ten short videos on Parliamentary Procedure covering everything from how to make and handle motions to challenging announced results of a voice vote. You will find this within the Bylaws: Training, Forms & Templates section of VFW.org.

At this time that is all that I have to report to you. My next visit to National will be during the Legislative Conference which will take place February 27-March 3, 2022, at which time a National C of A Meeting is also scheduled.

Gene Ratigliano, PSC
National Council Member



Jorge L. Rosario
JUDGE ADVOCATE



To be a County Council, or not to be a County Council

“To be, or not to be, that is the question” (Shakespearean quote from Hamlet). We need to ask ourselves, “to be a County Council, or not be a County Council”.

As many of us know, most of the Departments within the VFW nationally have done away with County Councils. For many, there was time and place for County Councils and when County Councils played an extremely important role within the VFW.

Many Departments have found it beneficial to have posts work with Districts instead of Councils. Within our own Department we are discussing the advantages for Posts and how they will benefit from working directly with their Districts. This will help streamline how information flows from the Posts, to the Districts and then to the Departments eliminating part of the process.

At our NY Department Fall Conference, our By-Laws Committee met on October 9, 2021. We are fortunate to have the leadership and experience of Patrick Iullucci as the Chair of our Department By-Laws Committee.

Not only has our By-Laws Committee recognized the National VFW trend of not having County Councils, but how much smaller many Councils and Districts have become due to the closures of Posts through the years. It was necessary in our Department’s past to have County Councils and we recognize the crucial role in keeping our programs organized and the support they provided to Posts within their Councils.

We have begun to outline a new Article V of the Department By-Laws. Within Article V it is being proposed that County Council’s will be provided a timeline so they may choose to become a District. The timeline will also provide a later date by which County Councils will turn in

their Charters to the Department of New York. Any County Council that does not choose to become a District or chose to be incorporated into one, will be placed into a District by the Department of New York.

For many County Councils these proposed By-Laws offer an opportunity to become Districts to better serve the needs of the Posts, and most important of all, improving our services to our fellow veterans. It is time to “not be a County Council” and instead become a District.

Let us continue to move forward as an organization that provides the best services to veterans. After all, “NO ONE DOES MORE FOR VETERANS”.

Jorge L. Rosario, Maj. Ret.
State Judge Advocate

Does your post meet the criteria to be an All American Post?

ALL AMERICAN POST CRITERIA

- Membership greater than 100%
- Meet all the following Program Participation Criteria:
 1. Voice of Democracy—minimum of one entry advanced to District judging
 2. Patriots Pen—minimum of one entry advanced to District judging
 3. Hold a fundraiser with the proceeds going to Veterans & Military Support Programs, Services, minimum of \$100.
 4. Partner twice with two separate organizations like Team RWB, Operation Ramp It Up, Operation Gratitude, Team Rubicon, Merging Vets & Players and other VSOs to include our friends at Sports Clips and Burger King.
 5. Create Post social media site or actively maintain existing site. * See important notes at end of membership program.
 6. 5 New Action Corps Sign ups: To sign up: Text “VWF” to “50457” to sign-up 5 previously unsubscribed members or VFW supporters
 7. Have a 10% increase in total impact in Community Services (\$ Donated + Hours = Total Impact)

*Baseline has been established within the KPI Tools for Community Service.



2021 Fall Conference Albany Marriott



Bing Reaves, Sr.
LIFETIME MEMBERSHIP
CHAIRMAN

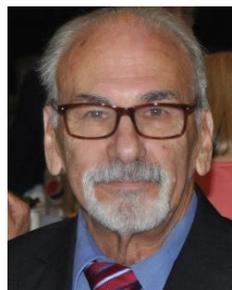


Greeting Comrades,

Lifetime Membership is a one-time fee membership that will get you all the VFW services throughout your Life. By joining, You make a lifetime commitment to serving all your fellow service member and Veterans. What you also gain is a lifetime subscription to the VFW magazine, VFW Store discounts, Lifetime support of VFW Programs and Veteran Rights (Your Rights), Accidental Life Insurance and much more.

Over the Long Run, you will save money compared to you paying an Annual Dues. How Much? Depends on age. Life Member fee are based on your age as of December 31st of the year that you billed. Please check VFW.ORG under JOIN VFW for fees for your age. Just a quick and short message to enlighten you on benefits and savings on becoming a Lifetime Member. In the future there will be information on Legacy Life. Happy Holidays Comrade and Stay Safe and Healthy,

Bing C. Reaves Sr.
Lifetime Membership
Chairman



Gary Wasserman
MILITARY ASSISTANCE
PROGRAM CHAIRMAN



By the time you read this Veterans Day, Chanukah, and Christmas will be in the rear-view mirror. Our job is to not forget all of the goodness that these days bring.

It is sad to say that a lot of Veterans and their families are always in need. This past holiday season the Navy has shortchanged their service families who now need help. If you know of any service members that are in need of assistance, please have them go on to National's website to see if they are eligible for help.

Last month MAP gave out 10 grants for Unmet Needs, 22 grants for \$25,196.89 for Help a Hero, and 2 scholarship refunds for \$4,396.00

A total of 21,470 Veterans, military members and their families were supported

through Veterans and Military Support Programs during October 2021.

Don't forget that gold VMS pins are still available. Email me at garywoz2@gmail.com to get yours before they are sold out.

Thank you for your support,
Gary Wasserman
Chairman

Department of New York VFW
Honors Korean War Veteran



On September 20, 2021 the remains of Walter A. Smead, age 24, who killed in action during the Korean War were laid to rest at the Gerald B. H. Solomon National Cemetery in Schuylerville, NY.

Private First Class Smead served during World War II and then was deployed to Korea in 150. He was listed as missing in action on December 6, 1950 after his unit was attached while attempting to withdraw near the Chosin Reservoir in North Korea. He was presumed dead in December 1953 and posthumously promoted to Corporal.

Corporal Smead's remain were included in the 55 boxes returned to the United States in 2018. His remains were identified using DNA technology and anthropological analysis in the Defense POW/MIA Accounting Agency (DPAA) laboratory at Joint Base Pearl Harbor-Hickam in Hawaii on March 16, 2021.





Charles Trabold
COMMANDER
DISTRICT 1



Since our last District meeting in September our District has hit the bricks ready to follow through with The VFW mission to **“honor the dead by helping the living”** through veteran’s service, community service, national security and a strong national defense. Many of the Posts within the District held special events acknowledging POW/MIA Recognition Day September 17th. In addition, Veterans Day another special patriotic day that Posts in our District spend in the community speaking at schools and community groups holding outdoor events such as “Poppy” distribution and recruitment tables.

With so many Posts within the District its difficult if not impossible to report on all the wonderful activities that District One members undertake. Turkeys, turkeys and more turkeys it seems that all I heard throughout the entire District was turkeys, why? Thanksgiving of course and this is the time of year that our Posts and their members gather those yes Turkeys and all the fixings provided by the Posts, community groups and other entities and deliver them to veterans and needy families within the district. Once again, the Proctor Hopson Post 1896 in conjunction with DHL Express and Dees’ Nursery will be sending trees plus lights, decorations, menorahs and holiday cards to our troops serving overseas. The “Holiday Cheer” event spearheaded by Past State Commander Ben Thompson continues to be a success due to the hard work of our comrades within the District and our District Auxiliary. TBR News Media covers this event annually.

VFW Post 6249 continues to shine as a major veteran’s organization that works to make this community into a better place. Through its most recent efforts to build the PFC Joseph P. Dwyer Statue in Rocky Point, the Diamond in the Pines 9/11 Memorial in Coram and the Rocky Point High School Veterans Wall of Honor.

I really don’t like to single any one Post out however these two Posts are just a small representation of the outreach that District One members have undertaken.

Coat Drives – Toy Drives – Car Donations – Food Drives – Open Houses – Stand Downs – and much, much more.

To say that I am proud to be a member of the VFW is an understatement. To say that I am proud to be the District One Commander is truly an understatement.

Yours in Comradeship
Charlie



Trees for troops presentation in Oceanside, NY on December 6, 2021. PSC Ben Thompson has lead this effort for 18 years with the help of the VFW auxiliaries and District 1 which raised over \$10,000 to support this year’s endeavor.



Howard Goldsmith
COMMANDER
DISTRICT 2



A special thanks to Department Commander Hoag who attended Putnam County Council meeting in September at the invitation of County Commander Tim McArdle. The Dept. Cmdr. reported on the upcoming Dept. Fall Conference.

District 2 recently held its Fall Meeting on October 17th, 2021, at Post 8645 in New Paltz, N.Y. in conjunction with their OTI training for Quartermaster and Service officer. [Prior to the District meeting, both classes were held in the morning.](#)

The classes were well attended by fifteen members participating in the Service Officer class given by Department Service Officer Collin Anderson.

The Quartermaster class was given by our own District 2 QM and Past District Commander Tim Kuhn and attended by twenty-six members.

COMMANDER DISTRICT 2 continued from page 12

Representing the Department of N.Y, Jr. Vice Dan Kell was present and touched on a number of subjects emphasizing the importance of the Trustee Reports and that every Post getting a Surety Bond valued at more than the posts current monetary assets.

It was a busy week leading up to Veterans Day. A breakfast Wednesday at SUNY Sullivan, the Liberty Elementary School had a special program at the Liberty Elks Club on Wednesday morning as well. The Liberty Elks also had a free spaghetti & meatball dinner on Veterans Day evening.

I attended Veterans Day Services on Wednesday evening at VFW Post 4662 in Warwick. They dedicated a new monument in conjunction with the Warwick Historical Society and American Legion Post 214. The Veterans on the dais had a warm and friendly question and answer period of their time in the service afterwards.

On December 2nd, the students and staff of Sullivan BOCES will Honor all Veterans with a complimentary brunch prepared by the Career & Tech Culinary Arts Students.

It's extremely heartwarming to witness the outpouring of support from the community for the Veteran's in the Hudson Valley.

A thank you to all the posts in the District that provided Patriots Pen and VOD submissions. A great way to get the students and community involved. Also, a reminder that your Trustee report needs all three trustee signatures now. Please if you haven't already, get your Trustee and Community Service reports in.

I look forward to seeing everyone at our Winter Meeting on January 16, 2022, at the Vail Wolff McKenna Frye VFW Post 170 1 Violet Ave Poughkeepsie. Registration starts at 12:15 and the Meeting will start at 1:00.

Unfortunately, our District 2 Auxiliary couldn't attend our Fall Meeting at Post 8645 in New Paltz due to one of their member's contracted Covid-19 shortly after the Department Fall Meeting. As a precaution Auxiliary President Donna Caudy waited and held their meeting the following week at Post 2064 in Maybrook, N.Y. which I attended.

The holiday season is coming upon us. I want to wish everyone a Happy Thanksgiving, a safe holiday season in December and a Happy New Year.

Howie Goldsmith, Cmdr.
District 2



Marc Familette
COMMANDER
DISTRICT 3



District 3 Commander Marc Familette presented the Stratton VA Medical Center with a cash donation along with gift cards that were collected from VFW Posts within District 3. The donation was presented to the medical center's Development and Civic Engagement, Voluntary Services Unit. The medical center could not provide many of the services for our veterans if it were not for the generosity of people in the community, the veterans service organizations, fraternal organizations, and businesses. The donations supplement the operating budget of the facility and provides for the increasing needs of the veterans.



Joseph Martel
COMMANDER
DISTRICT 4



District 4 regrets the recent passing of longtime Bridgeport Post 8440 Commander Joseph J. Froio, A Navy veteran, throughout his life he has always strived to be an active member of his community. From being the Chief of police in the Village of Chittenango to volunteering his time as the Fire Chief in Chittenango and serving honorably for 16 years as the Commander of the Bridgeport VFW Post # 8440.

CONGRATULATIONS! To VFW Dionne-Rumble Post 7227 and Auxiliary for being selected as the Non-Profit of the Year from the Carthage Area Chamber of Commerce. We are so proud of

COMMANDER DISTRICT 4 continued on page 14



COMMANDER DISTRICT 4 continued from page 13

you! The award was given at the Chamber Dinner October 19, 2021.



Post 7227 along with Carthage Area Chamber of Commerce members pose for an Award photo.



Left to right Post Commander R. Gape; Department Commander M. Hoag; District 4 Commander J. Martel; PSC T. Howard; Post 6001 Commander T. Buono.

Our District POW/MIA Ceremony at Boonville Post 5538 was well attended as several Posts were in attendance and was honored by the presence of Department Commander Michael Hoag and Past Department Commander Tom Howard.

District members enjoyed a hearty roast beef dinner honoring Department Commander Mike Hoag at Rome Post 2246.

Post Commanders are starting to realize the importance of District Meetings. Our recent November District meeting saw 100% of Posts present. Community Service Reports along with Trustee Reports submitted to Dept. HQ are well ahead of last year. Our Patriots' Pen and VOD judging has been completed.

Joseph Martel
District 4 Commander



Scott Cox
COMMANDER
DISTRICT 5



Greetings all Comrades,

District 5 has been very busy these last few months. We have recruited over 85 new applicants throughout the state, reinstated eight members district wide. As of this article and submission we have conducted ten funeral services for fallen comrades. We also have conducted ten centurion salutes. A centurion salute is where a caravan of vehicles drives by the veteran and then wave and honk their horns. Once parked the people gather and a proclamation is read for the veteran and 3-gun salute is rendered along with the playing of the branch of service the veteran was in. Almost all posts had observances for 9/11 and Veterans Day. We also concluded all judging for three Patriots Pen and four Voice of Democracy submissions. From the officers and members of district 5, we would like to extend our sincere appreciation for your commitment to our country and community. We would also like to wish you and your family the most merriest of holidays.

Respectfully

Scott R Cox
District 5 / Post 7290
Commander



Gary Counts
COMMANDER
DISTRICT 6



It appears by the white outside my window winter has set into District 6. The moisture laden winds blowing over Lake Erie has deposited and will continue to deposit innumerable flakes of snow to our districts area. I have always found it hard to except that because there are so many variables in their making, every snowflake is unique. There are a lot of them out there. Certainly, there is a twin somewhere.

District 6 has 36 posts with 4165 individual members, lots of variables, many personalities,

COMMANDER DISTRICT 6 continued from page 14

different histories, and cultures they are all unique, I understand that. But what I have found makes them the same is their dedication and sincerity to the VFW's Corporate purpose.

Recently, Frank Illerbrun a disabled and Life member of Cuba Post 2721 fell prey to a series of costly repairs, a leaking roof, septic tank maintenance, a sick dog, then a water well failure. Frank had \$7000 on hand but the well was estimated to be over \$9000 he needed help after exhausting other means of raising more cash. Frank then got online to the Dept web site www.vfwny.com and pushed the contact us button. Dept. Commander Hoag returned the communication made initial contact then made me aware of the situation.

After communicating this issue to the District Posts, I was amazed by how rapidly they showed concern and started contributed funds to assist getting a new well drilled. Cuba Post 2721 Commander Ed Elling took the task at hand, went to Franks home, contacted the well driller and got his start date moved up by 2 weeks. Cattaraugus/ Allegheny County Council offered to match funds from the district and put up \$1000. Erie County Council got the word out and funds were contributed. Ed Elling consolidated contributed funds to help pay for the well and get water in the home.

What did not amaze me was the amount of effort I needed to go through with the District to access funds. First a special meeting is necessary and with the narrow time frame, an electronic meeting would do it 50% for a quorum or 18 posts. But in an electronic meeting, according to district bylaws you need 25% to be physically present or 9 posts. Luckily there was a PP and VOD judging meeting that could be commandeered for 15 minutes. We made all the bylaw requirements after a few phone calls. And all that for \$200 motion.

For any organization like the VFW to survive adequate communications is key. Methods to which we communicated is expanding exponentially. What was once meetings, letters, phone calls and manuals is now e-mails, texts, downloads, and social media. The ability we now have to communicate with fellow comrades is tremendous and expanding. I hope that we all learn to take advantage of it. I am trying.

Gary D Counts
District 6
Commander

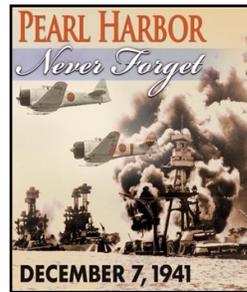


Roger Cordle

**COMMANDER
DISTRICT 7**



A Tribute to An Overseas Veteran from WWII



As I write this article, I'm thinking about the thousands of people who served in the military over the last 80 years. One of those soldiers was my dad who was a Private First Class (Abraham G. Zino) in the United States Army, and he served during World War II as a combat

medic. Many of these veterans who served during World War II did not like to talk about their combat experiences and my father was no exception to that rule. On some occasions he would tell me about his days overseas in Europe were he had to crawled through a combat zone and retrieve military personnel to bring them back to the field hospitals for additional treatment. My dad was a member of the 64th field hospital and he served in the European theater. Unlike myself, my father only did two years in the Army, and he had a lot of side effects from that period of service.



In 2021, we now know more about PTSD and we have a lot of resources to help our nation's veterans. Since my dad's return from overseas he has had good treatment from the VA hospital in Buffalo, NY and over-the-years prior to his passing, he did talk to some of the veterans who served with him from Western New York. On the 80th anniversary of Pearl Harbor, I want to thank all the military veterans who served and all the civilian personnel who took on their roles each and every day at home while these men and women served in uniform with honor.

Submitted by
Abe Zino
Sr. Vice Commander
District 7



NATIONAL MEMBERSHIP SCRUB ADVISORY

Please be advised that National sent out letters on November 29, 2021 to Quartermasters of Posts that were affected by the National Membership "Scrub". The letters list Life and Annual Members that have been "deceased" and removed from Post membership rosters. If your Post receives a letter, please review the names carefully to confirm if the member removed is in fact deceased. If the member is still living you will need to contact National to let them know that the member is not deceased and have them put back on your membership roster.



David Pearson
Commander
District 9

Hello Comrades:

the year is rapidly drawing to a close. The holidays are upon us, and we are all trying to get all those important things done to get ready for the New Year.

Currently in District 9 we have all but one inspection complete and will have the remaining one done within the week. Then to compile and send into the Department inspector Jim Hass. Thanks to all the Posts and officers who made this possible. Great job!

We all are working with the current National Council of Administration member and PSC Gene Ratigliano on membership for the Department and the Districts. Membership is one of the most important issues any organization faces and if we don't find a way in our areas to increase our numbers the Department, and the National organization face an uncertain future.

Covid still continues to be an issue especially for our older population, and this includes many of our brothers and sisters. Please check in with them and make sure they are O.K.

District 9 continues to hold its own, but we can do better in many areas. I will be having a Commander's call after the holidays where we can all get together on Zoom, share thoughts, and ideas about how best to move the District forward. Remember, we still do not have a location or host for a District convention. Any volunteers?

Also please consider who will be seeking office in the coming VFW year and put together your packet early. The District will only be as good as those officers who seek to build on the work that has been done before. Please consider a District level office, the current cast and crew will be more than happy to provide any assistance you may need.

Lastly thank you to all those men and

women who have served this great nation and continue to serve one another. I'm talking about those individuals who take the time to become an officer at the Post, County Council, District or the Department level, thank you.

Respectfully

For the good of the VFW
 David M. Pearson
 Commander District 9
 Veterans of Foreign Wars of the U.S.
 Department of New York
 C (315) 528-5392



Commander Hoag testifies on October 21, 2021, at the New York State Assembly Committee on Veterans' Affairs hearing on restructuring the New York State Division of Veterans' Services (DVS).



November 22, 2021 Commander Hoag and his comrades celebrate as Phyllis Newhouse, Chief Executive Officer of ShoulderUp, a company whose employees are all veterans, rings the opening bell for the New York Stock Market to celebrate the company going public.



Stop-22 for 2021 was a resounding success!

A large contingent of Fall Conference attendees along with twelve posts that reported to the Department brought suicide awareness to their communities in a variety of ways and donations totaled \$7,617.00 which included a donation by HUMANA who has been a contributing supporter in previous Stop-22 events.

The Dionne-Rumble VFW Post 7227 partnered with the Carthage Area Chamber of Commerce to promote military suicide. State Commander Mike Hoag's Adirondack VFW Post 2475 also partnered with their Chamber of Commerce, paraded through downtown and produced a video that was widely publicized. The Dayton-Soehlke-Ohlhorst VFW Post 5350 in Westhampton Beach had an amazing 184 participants. Many other posts provided photos and newspaper stories of their successful walks as well.

Based on the criteria established for the PTSD/Suicide Prevention & Awareness contest for the Posts with the most participants, the following monetary awards will be presented:

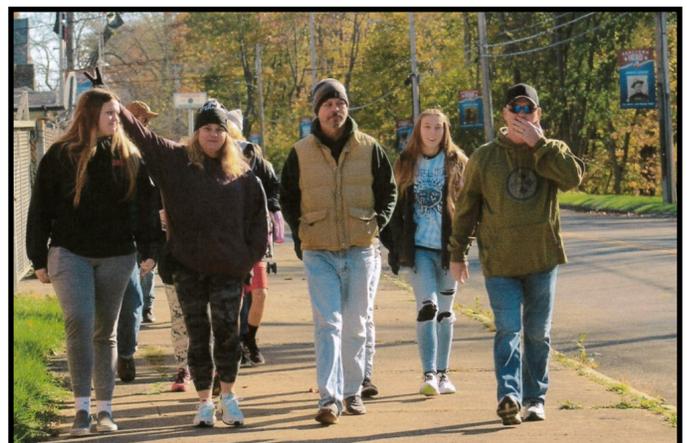
1st Place \$500.00 Dayton-Soehlke-Ohlhorst VFW Post 5350 184 participants

2nd Place \$250.00 Samuel Cimino VFW Post 6472 Auxiliary 117 participants

3rd Place \$100.00 John F. Aherns VFW Post 5296 79 participants



State Commander Hoag very much appreciates the many photos and news articles documenting this very important event as well as the generous donations to this project. We must keep veteran suicide in the forefront and in the public eye. We must bring veteran suicide down to zero and your efforts this year have gone a long way to help make that happen.





NO ONE DOES MORE FOR VETERANS.

VFW Membership Mail-In Application

Yes! I want to join the VFW as a member-at-large and continue serving my country, my community and my fellow man.

PLEASE ENTER YOUR PERSONAL INFORMATION

Name: _____
Last First M.I.

Address: _____
Street City State Zip

E-mail: _____ Phone: _____

Birthdate: _____ Social Security #: _____

SERVICE INFORMATION Army Marine Corps Navy Air Force Coast Guard Space Force

Eligibility (choose all that apply)

- WWII Afghanistan Combat Action Ribbon SSBN Deterrent Patrol Insignia
- Korean War Iraq Expeditionary Medal Imminent Danger/
- Vietnam Korean Service (7/1/49 to present) Occupation Medal Hostile Fire Pay
- Persian Gulf War Kosovo Inherent Resolve Other: _____

Dates of Service: _____ to _____ Service Location: _____

Name of Campaign Ribbon or Medal: _____

MEMBERSHIP TYPE (please select one)

- ANNUAL (\$45.00)
 - Please bill me annually for my membership.
 - I would like to enroll in the Automatic Payment Plan.

LIFE MEMBERSHIP (one-time)

LIFE MEMBERSHIP (installment plan)

Automatic Payment Plan and Installment options require credit/debit card for processing. By signing this application you acknowledge and agree to the terms and conditions of the Automatic Payment Plan and Installment options, if selected.

LIFE MEMBERSHIP FEE SCHEDULE

| AGE as of Dec. 31st | ONE-TIME PAYMENT | LIFE MEMBERSHIP INSTALLMENT PLAN initial payment | 11 payments of |
|---------------------|------------------|---|----------------|
| THROUGH 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 OVER | \$170.00 | \$45.00 | \$15.45 |

Automatic Payment Plan Terms and Conditions: You authorize the VFW to initiate electronic debit entries or affect a charge by any other commercially accepted practice to your account set forth above for the payment of dues reflected on this application. You understand such charges may be made within 2-3 business days of payment due date. For installment payments, charges will be made on or around the 1st or the 15th day of the month. This authorization will remain in full force until VFW has received notification from you of its termination or upon completion of the installment payments. Annual dues are subject to change. By completing this authorization, you acknowledge that you will only receive notice when the payment would differ by more than \$10.00 from the most recent payment. Contact VFW Member Services at 1.833.VFW.VETS (1.833.839.8387) or write VFW Member Services, 406 W. 34th St., Suite 316, Kansas City, MO 64111 to inquire about or cancel a payment, or to report problems such as bank closures, lost or stolen account numbers, closed accounts, or unauthorized transactions. Cancellation requests must be received no later than 11:59 p.m. Central Time ten business days prior to the scheduled payment date. If you are unaware of the charge date for your account, please contact VFW. If a payment is returned by your financial institution (e.g., due to insufficient funds, incorrect account information, closed account, etc.) the VFW will contact you at the address we have on file, explain why the payment could not be processed, and provide alternate payment options. The privilege of making payments under this agreement may be revoked by VFW if any item is not paid upon presentation. You may have additional rights and responsibilities under the Electronic Funds Transfer Act.

The VFW life membership installment plan allows any VFW member/applicant to purchase a life membership by making an initial payment of \$45.00 and (11) monthly payments. The member will be issued an annual membership card at the time of enrollment. A permanent life membership card will be issued upon the completion of payments. The life membership fee is determined from the schedule using the applicant's age on December 31 of the year in which the application is submitted. Delinquencies of 31-120 days can be corrected through make up payment(s) or plan end date pushed forward. Member will be dropped from the installment plan after 120 days delinquent and all monthly payments made to date will be applied to future years annual dues.

PAYMENT INFORMATION Check/Money Order Mastercard VISA Discover AMEX

Card Number: _____ Expiration Date: _____

Cardholder's Name: _____ Amount to be charged: \$ _____
(if using Life Membership installment plan, amount is \$45.00)

VERIFICATION & SIGNATURE

I attest that by forwarding this application that I have confirmed my eligibility for membership in the Veterans of Foreign Wars of the United States. I further give authority to the Veterans of Foreign Wars of the United States to verify my eligibility for membership.

Signature of Applicant: _____ Date: _____

Mail form to: Membership Department, VFW National Headquarters, 406 W. 34th Street, Kansas City, MO 64111
Questions? Call (888) JOIN-VFW (888-564-6839) or email us at membership@vfw.org