

## Stepping Into a New Age



**Marlene L. Roll**  
Commander  
2015-2016  
Department of  
New York

June 24, 2015

For the first time in the history of the New York a woman has been elected to lead the Veteran of Foreign Wars. The pages of history change slowly at times, but at the 2015 VFW State Convention in Albany, the delegates overwhelmingly elected Marlene Roll as the 2015-16 State of New York Commander.



This didn't happen by accident or by any whim of someone's imagination; it happened because Marlene has worked hard to set a new standard paving the way for this historic move. For years she has dedicated herself to helping veterans and supporting the goals and ideals of the

Veterans of Foreign Wars. Her concentration has not been solely on female veterans but all veterans and their plights after serving their country in war zones all over the world. She was instrumental in starting the first all-female VFW post while insisting it be recognized as a VFW Post, not just a female entity, and making sure males were accepted there as well. Her tireless efforts and dedication to her service officer duties is another example of her expertise

— *Stepping Into a New Age, continued on page 10*

## VFW Appoints New National Inspector General



**Kansas City, Mo. (July 22, 2015)** –William J. "Doc" Schmitz was appointed Inspector General of the Veterans of Foreign Wars on July 22, 2015, during the 116th National Convention held in Pittsburgh, Pa.

Schmitz joined the United States Navy in 1966. He served in Vietnam as a corpsman attached to USMC infantry and artillery. In recognition of his service, he received the National Defense Service Medal, Vietnam Service Medal and Republic of Vietnam Campaign Medal.

He joined the Veterans of Foreign Wars in 1971 at Post 524 in Corning, N.Y., where he maintains his Gold Legacy Life Membership. He has served as Department (State) commander, Post commander, Southern Tier County Council commander

— *New Inspector General, continued on page 2*

## VFW Elects New National Commander



*Biedrzycki calls  
'service to others'  
VFW's most  
important mission*

**Kansas City, Mo. (July 22, 2015)**

The Veterans of Foreign Wars of the United States (VFW) concluded its 116th National Convention by electing Pittsburgh-native John A. Biedrzycki Jr. as its new national commander.

Biedrzycki served in the U. S. Army from 1967-1970. He served in Korea with the 7th Infantry Division, and his decorations include Armed Forces Expeditionary Medal and Korean Defense Medal. He is a VFW Legacy Life Member and served in elected and appointed positions at the Post, County, District and Department (state) levels prior to his elections to national office. He has been a member of the VFW for 46 years, having first joined the VFW at Post 418 in McKees Rocks, Pa., in 1969.


In his acceptance speech, the VFW's new leader called on the organization's nearly 1.4 million members to recommit themselves in service to others, which

— *New National Commander, continued on page 10*

**Photographer:**  
  
**John Brunato**

**Editor:**  
  
**Don Mackey**



**INSIDE this NYSOV** 

**Pages 1-4** Officer's Messages  
**Page 5** Commander's Special Report  
**Pages 6-7** Happenings Around NY VFW  
**Page 11** History of Post 1819  
**Page 13** POW/MIA Program  
**Page 15** Patriot's Pen

## 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/Sept., Oct./Nov./Dec., Jan./Feb./Mar. and April/May/June. All publications are digital format online and available on the VFWNY web site [WWW.VFWNY.COM](http://WWW.VFWNY.COM). Publications are 8.5" x 11" for individual printing capability. One dollar of each member's annual dues, paid to a VFW Post in New York State, is used for a year's subscription to the *Overseas Veteran*. Cost to non-members and widows of VFW members: \$10.00; payable in advance to Department of New York, 69 Sand Creek Road, Albany, NY 12205.

**\*\* ARTICLES:**

Articles: Any and all articles involving and/or including the 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. JPG/JPEG is the only picture format accepted and captions are appropriate. E-mail all articles and pictures as attachments with the sender's name, address and phone number in the base of the e-mail. 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 article(s)/submissions.

**\*\* ALL ARTICLES AND PICTURES MUST BE E-MAILED TO: [CITadmin@VFWNY.com](mailto:CITadmin@VFWNY.com). They become the sole property of the Veterans of Foreign Wars, Department of New York.**

**\*\* DEADLINE:**

Deadline: Articles must be submitted by the 15th of each month...July, October, January and April.

If you are using regular mail, send the items to CITadmin, P.O. Box 116, Carlisle, NY 12031.

**\*\* GRAPHIC DESIGN**



Jenny DeBack, Owner  
americanpublishing8482@gmail.com

© VFW Dept. of New York 2013.  
All Rights Reserved.

*New Inspector General, continued from page 1*

and District 5 commander. He was also editor of the New York State Overseas Veteran publication for nine years. In 2007, he was elected surgeon general for the Department of New York where he served for five consecutive years and previously served as the national Surgeon General in 2010-2011.

Schmitz worked for the Department of Corrections as a registered nurse and acting nurse administrator for 30 years before retiring. He currently is employed as the director of veteran's issues for Congressman Tom Reed of the 23rd Congressional District in New York.

He and his wife Deborah reside in Corning, New York.

## Dennis Sullivan Sr. Vice Commander



Comrades,  
Congratulations to all the newly elected 2015-2016 Post, County, District and State officers across our great State of New York. I wish you all a successful year.

The beginning of the year has started and I look forward to working with everyone. As Sr. Vice Commander, I look forward to continuing my visits to post around the State and sharing thoughts and ideas. Membership is high on the State of New York's priority list. Membership is the backbone of our organizations. We need to increase our numbers to give us a bigger voice in legislation concerning veteran issues and benefits. Our Membership chairman this year is Dan McMann. Dan is working very

hard to attain the membership goals and he is running membership programs. Please reach out to him and ask him how you can be of assistance to him and what you could do to help the Department of New York reach 100% goal.

This is going to be a great year working with and supporting our newly elected State Commander Marlene Roll. Commander Roll is a woman with years of knowledge, intelligence, perception and wisdom.

Best wishes and support to Past State Commander "Doc" Schmitz on his future endeavors in National and his continuous dedication to help his fellow veterans.

Yours in Comradeship,  
**Dennis Sullivan**  
Sr. Vice Commander  
Department of New York

## Michael Burke Jr. Vice Commander



Comrades,  
I would like to thank you for your support by electing me as your Jr. Vice Commander at the 96th State Convention in Albany, New York.

I would also like to congratulate the newly elected officers for the ensuing year and look forward to working with Commander Marlene Roll and Sr. Vice Commander Dennis Sullivan.

I personally look forward to working with all posts so we can continue to move this organization in the right positive direction to

put New York back on top where we belong; it will take us all to accomplish this. We must also respect our fellow comrades, we can agree to disagree.

Comrades, on another note, we need to keep attending our Post, County Council, District and State Conferences/Conventions. You need to stay informed on all levels as to what is happening within our organization.

Again comrades, thank you for your support and let's have a stellar year.

Yours in Comradeship,  
**Michael Burke**  
Dept. Jr. Vice Commander  
Department of New York





## Harold "Hal" Burke, Jr.

State Adjutant



Comrades,

Congratulations to PSC William "Doc" Schmitz and the officers who served with him for a great year.

I am very excited that after 27 years we have a candidate for

Commander-in-Chief. We all need to work together to support the Department's choice, William "Doc" Schmitz.

I would like to thank State Commander, Marlene Roll for appointing me as the State Adjutant this year. I will continue to do my best to support her, the Department Officers and the membership of this great State.

This is going to be a very exciting year with our newly elected State Commander Marlene Roll, State Sr. Vice Dennis Sullivan and Jr. Vice Commander Michael Burke, State Quartermaster, Robert Barnhart, State Surgeon, Willie Burks, State Chaplain Father R.P. Kane and all the newly elected and appointed Department, District, County Council and Post Officers.

Commander Roll is including many new training initiatives. Take the opportunity to look at the Website and use this resource. Some of the other information includes VFW Forms, the Department Directory, Department Orders, and Don Mackey with his vast staff of one continues to develop much more.

Communications is paramount to our State Commander and she plans to provide all the information necessary for you to be successful. Currently, as information is received, I am forwarding it to those who we have e-mail addresses for. Please provide me with your e-mail address if we do not already have it so you can receive information as we get it at Headquarters.

State Commander, Marlene Roll has placed great emphasis on the importance

of the Department of New York, VFW to respond to all communications in a timely manner. Therefore, she is requesting that all correspondence regarding VFW matters be sent to the Department of New York Headquarters to assure that we are successful in our quest. Headquarters will confirm the correspondence is properly annotated, distributed and responded to with actions that may be necessary to bring the issue to closure.

As stated, Communications is very important and to assure that the Department of New York is not misquoted we Officers, Members of the Council of Administration, Past State Commanders, Chairman of Committee, Committee Members and Members of the Department of New York Veterans of Foreign Wars should not speak to the news media as an official or unofficial spokesperson of the Department of New York Veterans of Foreign Wars without prior clearance from the Department Commander or Department Adjutant. All inquiries from the media should be referred to the Department Adjutant.

Should you receive a media inquiry, you should respond: "I have no authority to respond to your request." You should refer your question to the Department Adjutant.

Cindy, Dale, Gene, Don and I are excited about the New VFW Year and looking forward to assisting each of you.

As State Adjutant, the staff and I are here to assist our membership.

On Behalf of the Staff and me, we offer our Best wishes for a successful year. The staff and I pledge our support to the Officers and members of the Department of New York.

If we can ever be of any assistance please do not hesitate to contact me at 518-463-7427.

Sincerely,

**Hal**

**Harold "Hal" Burke Jr., PJAG/PSC/PSQM**

**State Adjutant**

**518-463-7427**

## Dave Czarnecki

State Inspector

Comrades,

I congratulate all Department, District, County and Post Officers on their elections and appointments.

We now must roll up our sleeves and do the work our comrades elected us to accomplish. I ask all District Commanders to study State Commander Roll's Membership Program for crucial deadline dates for inspections and other program criteria. We owe it to all the VFW members in the Department of New York

upfront to financially secure posts and this can be accomplished with thorough inspections. I am hopeful that we can close out inspections by the end of 2015 and concentrate on building membership in our great Department.

I look forward to working with our District Commanders and all Comrades to a successful year.

**Dave Czarnecki**

**State Inspector**

## Gene Ratigliano

Chief of Staff



As we move into a new VFW year I would like to thank Commander Roll for giving me the opportunity to work with her and her membership team to meet 100% of the

Departments membership goal this year.

The year ahead will be a challenge, but working together we can make it a successful one. Communicating and working as a team will make the difference between success and failure. As important as it is to recruit new members into our organization it is particularly important that we retain what we worked so hard to acquire, and that is our current membership base. We must ensure that those members we currently have are retained and do not become individuals we have to chase as a "reinstate." Working together with the Ladies Auxiliary will enable the VFW and Ladies Auxiliary to increase membership and strengthen both our organizations.

We will be doing all we can to establish new posts and assist those who will work in all phases of their establishment. New posts provide the instrument by which the Veterans of Foreign Wars can render service to the veteran, their widows or orphans. They are a benefit to the local community whether that community be large or small and with programs such as our Voice of Democracy and Patriot's Pen Scholarship Programs help promote Americanism, Citizenship and instill respect of our young adults for the sacrifices made by our veterans.

We must work together to build a bigger and better organization and with everyones help we can do it. We must be positive in our actions, seek opportunities to acquire new members and do what we can to assist our current ones. The future of our organization depends on it.

I look forward to working with the Department and Post membership teams this year and am available to assist if desired. If you have any questions I can be contacted at 518-885-9666/518-796-4338 or by e-mail at [mcpo4@nycap.rr.com](mailto:mcpo4@nycap.rr.com)



**James Durkin PSC**  
State Judge Advocate



Comrades, I find myself with a new job this year, State Judge Advocate. The State convention was barely finishing up when a number of comrades stop to ask me questions about their Post By-Laws.

Questions such as how we change them, are they still valid since we elected new officers, and a few issues.

It looks like I have some work ahead of me this year. If your post has updated your By-Laws this past year they do not become effective until approved by VFW National. Please do not send them to National directly for they need to be reviewed by the Department first. Once approved by the Department they will be sent to National for approval.

If you are in the process of updating your By-Laws be sure to have the latest copy the National By-Laws and a copy of the Department By-Laws as a reference. The Department By-Laws were updated at your Convention this year and approved by National. Be sure to download the current

By-Laws from the Department website.

**District OTIs**

Post Service Officers are required to be trained every year per the National By-Laws and is a requirement for All State Award. Check the Department calendar for an OTI scheduled near you. Training will also be included for other Post, County Council and District Offices and training is for General officer, Quartermasters and Inspectors (or anyone looking at being an Officer in the future). Hope to see you at an OTI near you.

Please note that we have a chain of command within the VFW, Post Council (if there is one) District - Department - National. PLEASE NOTE: A letter of concern or complaint sent directly to National Headquarters will not speed up the process but rather actually slows it down. National forwards all complaints back to the Department for review and appropriate action thus delaying the process even more. National observes the chain of command and expects all VFW entities to do the same.

Hoping we all have a great year,  
**James (Jim) Durkin PSC**  
State Judge Advocate 2015-2016

**William "DOC" Schmitz PRN**  
Director of Veterans Issues

There are many challenges currently and in the future for our great VFW; we as members have to address them at all levels by using our time, experience, knowledge, expertise and dedication to address them. The degree of support I have received over the years has been humbling as well as inspirational. The VFW Department of New York has endorsed me to make the run for Jr. Vice Commander-in-Chief, as well as several other Departments in Eastern States have joined us, New Jersey, Massachusetts, Pennsylvania, and Delaware. Any amount of thanks seems to be just not enough, but THANK YOU ALL for your support. I have had the great opportunity to visit these Departments and plan on visiting them again as well as the other eight Departments in our great Eastern States Conference. We all have united under the banner of "The Veterans of Foreign Wars"; we will continue to stay united and move positively forward in meeting our objectives and goals.

**William "DOC" Schmitz PRN**  
Director of Veterans Issues  
for Congressman Thomas W Reed 11  
New York 23rd District  
89 W. Market St.  
Corning, New York 14830  
P 607-654-7566  
Fx 607-654-7568

**DOC in the Running for National Jr. Vice Commander-in-Chief**



At the Department Spring Conference held in Ellenville, New York on March 27, 2015, the Council of Administration unanimously, without exception,

endorsed William "Doc" Schmitz as our candidate for the high office of National Jr. Vice Commander-in-Chief.

Many if not all of you know of "Doc's" contributions and achievements in the VFW, as well as his dedication to our organization

and its mission. I have enclosed a copy of his bio for you to share with your Comrades.

The following Past State Commanders of the Department of New York support William "Doc" Schmitz as New York's Candidate for Jr. Vice Commander-in-Chief.

We collectively ask that you support William "Doc" Schmitz as New York's Candidate for Jr. Vice Commander-in-Chief.

**Robert E. Barnhart, PSC**  
Steering Chairman  
Department of New York  
1 Colonial Drive  
Tillson, New York 12486

- |                            |                            |
|----------------------------|----------------------------|
| Melvin Garrett, 1981-82    | James Vinsonhaler, 2004-05 |
| Anthony Ferrarese, 1989-90 | James McNally, 2005-06     |
| Mario Raimondi 1991-92     | Donald Doell, 2006-07      |
| James Longendyke, 1992-92  | Robert Barnhart, 2008-09   |
| Art Koch III, 1995-96      | Allan Davenport, 2009-10   |
| Robert Seagraves, 2000-01  | Jack Veazy, 2010-11        |
| Bernard Thompson, 2001-02  | Harold Leavor, 2011-12     |
| Karl Rohde, 2002-03        | James Durkin, 2012-13      |
| Harold Burke Jr., 2003-04  | Michael Pascal, 2013-14    |

**Think About It -  
Laugh For The Day**

The federal government, which has "Tomahawk" cruise missiles and "Apache," "Blackhawk," "Kiowa" and "Lakota" helicopters - and used the code name "Geronimo" in the attack that killed Osama bin Laden, officially objects to the name of the Washington Redskins.

Really?





## Marlene Roll

### Department Commander

Comrades,

The New Year has begun and I want to give you some tools to help you be successful in 2015-16.

First, our website has many of the forms you need throughout the year. They are under the "Department of NY" tab.

The National Website has added several new training videos and webinars, along with updated manuals. There is information for everyone, whether you have been a long time member or someone new to our organization. All are presented in a concise and abbreviated format that won't take too much time to review. Because the National Website can be a bit cumbersome, here are some steps to get you to the right place:

Go to the National Website: [www.vfw.org](http://www.vfw.org) and log in.

-Look on the left side of the page for "Online Documents" (bottom of the list) and click on "VFW Training & Support".

Then - Click Member & Officer Training, Forms & Templates (5 Stars down)

There are Seven Topics to choose from:

1. Training Videos & Webinars: 5 to choose from.
2. Training Guides & Standard Operating Procedures: 7 to choose from.
3. Membership Programs: 2015-16 National Membership Program
4. Elected & Appointed Officers Specific Material:

Everyone should review these!!

- Leadership & Development Manual
  - Officer Responsibilities
  - Parliamentary Procedure 101
  - VFW Programs Leadership Reference Guide
5. Quartermaster: 4 to choose from.  
Good for all members to review
  6. Chaplain (Handbook 40 pages) More

than just an opening and closing prayer.

7. Trustees – Guide to a proper Audit. If you are a Trustee and no one has told you your responsibilities, then you need to read and have this 12 page manual with you at post meetings to use as a reference.

All of these are a good source of information. After the National Convention the *Commander-In-Chief's Leadership Reference Guide* will be put online. There is information that is the same from year to year, but each C-I-C adds or changes things, so to be up-to-date with information it is always good to review this manual. I have it printed and bound at a copy store for under \$30.00. It is a good tool to have information on the ready.

If you have used the tools mentioned above and are not getting the answers you need we have two OTI Mentors who can help, Past State Commanders Mel Garrett and Jim Durkin are willing to help you with a wide range of questions from protocol and etiquette, to forms and deadlines, to officer responsibilities. Please make sure you have looked up your questions in our By-Laws & Procedures book, or have reviewed online information before calling them, as they are only two people for all 57,000 of us. Mel Garrett (914) 235-6285, Jim Durkin (518)925-2469.

All these materials are put out so everyone has the same information and to help you have the most success for your year.

There will be training held at each District meeting and will be taught by the Department Representative attending your meeting. I am open to suggestions on topics you would like to have. We will address the ones with the most requests first.

Help me to help you and together we can have a successful year!!

## COMMANDER'S SPECIAL PROJECT

The Commander's Special Project is one of outreach. A Post is to do an event in the community, but away from the Post home, if you have one. The event is up to the Post on how they want to do this, and might want to consider partnering with a Service Officer or the Membership Team.

The Commander's Special Project Post Reporting Sheet should be printed out prior to the event and filled out completely during the event. Make sure everyone signs in on the sheet. Take a picture or two of the set-up with those in attendance and turn it into Headquarters with the completed Project Post Reporting Sheet to receive the credit. It will only cost you as much as you want to put into it. My intent is to get the posts back out into the community and help boost their membership and visibility. If your post is already doing things like this, then it will be easy for you to meet the Commander's Special Project objectives.

Posts can elect to do this collectively with other Posts, Counties or District. Large events like fairs would be good for group cooperation.

Remember to dress nicely, wear your cover, smile and be engaging. You will be representing not only your post, but the VFW as a whole. Have material available for people to take home with them and plenty of applications on hand.

This can be done at local fairs, home shows, gun shows, car shows, farmers market, flea markets, lawn fetes, or come up with your own unique outreach event.

This can also be done collectively with other posts at the county or district level. There is a separate Combined Reporting Sheet for collaborative events.

The plus to this is you can also report this as your Community Service. You still have to fill out the Community Service Report and turn it into Department to complete this requirement, but one event will get you two requirements completed.

**Forms can be found on pages 8-9**





# HAPPENINGS AROUND NY VFW

## 4th District Officers Attend Press Conference

Fourth District Commander Willie Fletcher along with Fourth District Quartermaster John Fox and District Nat'l Aide-De-Camp Vincent Calcara attended a Press Conference held by New York Senator Kirsten Gillibrand and Congressman Richard L. Hanna. Both Senator Kirsten Gillibrand and Congressman Richard Hanna have teamed together to create a bi-partisan bill for Blue Water Vets. 'Blue Water Vets' are members of the Navy who served offshore during the Vietnam War. Many of whom were exposed to Agent Orange, but didn't know until years after that they had been in contact with it. This Legislation will be known as Agent Orange Equity Act.



*Vin, Hanna, Willie -- left to right Commander Vincent Calcara, Rep. Hanna, District 4 Commander Willie Fletcher.*



*District 4 Commander Willie Fletcher with Colleen Deacon, Regional Director for Senator Gillibrand.*

## 'FIRST TO CARE' VFW First Aid Kit: Number 12

This kit was captured on film with District 7 Commander Art Scheuneman at the following events:

1. Prior to Post 10844 Inspection on June 18, 2015. Included in this photo was Allen Roggen, Commander and Joe Ward, Quartermaster.
2. Flag Retirement Ceremony on June 16, 2015 at District 7 Commander Art Scheuneman's home Post 547. Alongside Commander Art were Jamie Waldron, District 7 Adjutant, Larry Woodworth, District 7 and Post 547 Quartermaster, Chelsey Woodworth, District 7 Jr. Vice and Post 547 Commander, and Tom Young, Post 547 Sr. Vice Commander.
3. Patriot's Honor Guard on June 26, 2015. In formation were Chelsey Woodworth, District 7 Jr. Vice and Post 547 Commander, Joise, Auxiliary 547 Sister, Larry Woodworth, District 7 and Post 547 Quartermaster, Tom Young, Post 547 Sr. Vice Commander, Sam Maggio, Art Scheuneman, District 7 Commander, and Jim Disalvo, Frank Hollister Post 4823 Veterans Service Officer.

Loyally,  
**Art Scheuneman**  
 District 7 Commander  
 July 2, 2015



*Art Scheuneman, District 7 Commander and Joe Ward, Post 10844 Quartermaster.*



*Art Scheuneman, District 7 Commander, Allen Roggen, Post 10844 Commander and Joe Ward, Post 10844 Quartermaster.*

*FIRST TO CARE, continued on next page*



FIRST TO CARE, continued from page 6



Jamie Waldron, District 7 Adjutant, Art Scheuneman, District 7 Commander, Larry Woodworth, District 7 and Post 547 Quartermaster, Chelsey Woodworth, District 7 Jr. Vice and Post 547 Commander, and Tom Young, Post 54 Sr. Vice Commander. Taken on June 19, 2015 at their home Post of Mt Morris for the "Flag Retirement Ceremony."



Chelsey Woodworth, District 7 Jr. Vice and Post 547 Commander, Joise, Auxiliary 547 Sister, Larry Woodworth, District 7 and Post 547 Quartermaster, Tom Young, Post 547 Sr. Vice Commander, Sam Maggio, Art Scheuneman, District 7 Commander and Jim Disalvo



Post 547 Comrade Jim Disalvo and Comrade Sam Maggio.



Tom Young, Sam Maggio, Art Scheuneman and Jim Disalvo.



Frank Hollister, Post 4823 Veterans Service Officer, Art Scheuneman, District 7 Commander, Larry Woodworth, District 7 and Post 547 Post Quartermaster, Jim Disalvo, Sam Maggio, Chelsey Woodworth, District 7 Jr. Vice and Post 547 Commander and Tom Young, Post 547 Sr. Vice Commander.



Veterans Day







# Commander's Special Project Combined Event Report Form For District, County and Posts



Name of the Event \_\_\_\_\_  
 Name of Event Chairman \_\_\_\_\_  
 Date \_\_\_\_\_ Location \_\_\_\_\_  
 District # (If Involved) \_\_\_\_\_ County (If Involved) \_\_\_\_\_  
 Hours Event Ran \_\_\_\_\_ Total Cost Spent \$ \_\_\_\_\_

	Participants Name	Post #	X in Picture
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14			
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			

NUMBER OF PARTICIPANTS: \_\_\_\_\_ X NUMBER OF HOURS: \_\_\_\_\_ = VOLUNTEER HOURS: \_\_\_\_\_  
 Briefly describe how the District, County and/or Post participated: \_\_\_\_\_

You must provide photographic documentation of members participating in the project at the table or display. Members should be wearing ***VFW regalia*** such as hat, caps, shirts, jackets or have a banner with the VFW lettering or logo on it. Any member wearing another organization's regalia or uniform will disqualify the event for eligibility for the Commander's Special Project points. Attach any FLYERS, ADS or NEWS ARTICLES about the event in support of participation, but not mandatory.

Person submitting report: \_\_\_\_\_  
PRINT NAME SIGNATURE





# Commander's Special Project

## Post Event Form



Name of the Event \_\_\_\_\_

Name of Event Chairman \_\_\_\_\_

Date \_\_\_\_\_ Location \_\_\_\_\_

Hours Event Ran \_\_\_\_\_ Total Cost Spent \$ \_\_\_\_\_

Post # \_\_\_\_\_ Name \_\_\_\_\_ County \_\_\_\_\_ District # \_\_\_\_\_

	Participants Name	X in Picture
1		
2		
3		
4		
5		
6		
7		
8		
9		
10		
11		
12		
13		
14		
15		
16		
17		
18		
19		
20		
21		
22		
23		
24		
25		

NUMBER OF PARTICIPANTS: \_\_\_\_\_ X NUMBER OF HOURS: \_\_\_\_\_ = VOLUNTEER HOURS: \_\_\_\_\_

Briefly describe how the District, County and/or Post participated: \_\_\_\_\_

You must provide photographic documentation of members participating in the project at the table or display. Members should be wearing VFW regalia such as hat, caps, shirts, jackets or have a banner with the VFW lettering or logo on it. Any member wearing another organization's regalia or uniform will disqualify the event for eligibility for the Commander's Special Project points. Attach any FLYERS, ADS or NEWS ARTICLES about the event in support of participation, but not mandatory.

Person submitting report: \_\_\_\_\_

PRINT NAME

SIGNATURE

*Stepping Into a New Age, continued from page 1*



and dedication to veterans and their issues.

Writing a new page in history, setting a new standard, or starting a new age, Marlene has set the stage for a new tomorrow. Change is inevitable and necessary and the VFW has finally made one giant change that can show the world we mean what we say, “No One Does More for Veterans.” Now the New York VFW can surely say we want young, aggressive, energetic and progressive veterans to take the helm because we have elected the perfect example in Marlene Roll as the new State Commander of the Department of New York Veterans of Foreign Wars.

Marlene enlisted in the US Army Reserve as an Operating Room Technician with the 338th General Hospital, achieving the rank of E5/Sgt. Her activity duty was in Operation Desert Shield/Desert Storm 1990 – 1991 with the 365th Evacuation Hospital, Niagara Falls, NY.

In July 1991 she joined the Veterans of Foreign Wars VFW Post 7275. She currently holds her Legacy Gold Life Membership with VFW Post 7967, Alden, New York.

Marlene has held many Post, County, District and State level positions. On June 13, 2015 at the 96th Annual State Convention she was elected by the delegates present to the High Office of Commander, Department of New York Veterans of Foreign Wars

**Organization Memberships Include:**

Military Order of the Cooties, American Legion, 40 & 8. Life Member of: Alden Historical Society, Western New York Gas & Steam Engine Association and the Buffalo Naval & Military Park

**Veterans Committees include:**

- Veteran Mentor in Judge Russell’s Veterans Treatment Court, Veteran Advisor to PACT,
- Board Member of the Buffalo Naval & Military Park, and a VA Veterans Advisory Council Member

Marlene has testified before Congress for the VFW and is the 2011 recipient of the Susan B. Anthony Award.

After obtaining an Associate in Business Administration & Small Business Management, she Designed, Built, Owned and Operated a Boarding Kennel for 17 years closing the doors when she was appointed Director of Erie County Veterans Services Agency in 2010 and Interim Director of Monroe County Veterans Service Agency in 2012.

Marlene currently is employed by the Department of New York Veterans of Foreign Wars as the Assistant Department Service Officer in Buffalo, New York.

Marlene has been married to her very supportive husband, Jim, for 27 years.



*New National Commander, continued from page 1*

was one of the primary reasons his organization’s founders formed in 1899, and formerly merged here in Pittsburgh in 1914. He also urged everyone to consider how much poorer the country would have been had the VFW never existed.

“If not for the VFW, who in our communities will help organize and participate in patriotic salutes to our nation and remember those who serve or fell?” he asked. “If not for the VFW, who will help America’s veterans and troops navigate the complex VA claims system, or ensure their individual needs are properly take care of? And if not for the VFW, who will give a collective voice on Capitol Hill against all the noise generated by 30,000 registered lobbyists who, other than lip service, don’t have the best interest of veterans, service members and families first on their agendas?”

While addressing convention delegates, Biedrzycki had high praise for the work being done by VFW members in communities across America. He cited several examples of projects and programs that well-illustrate the VFW’s mission to stand up for veterans, service members and their families.

A retired high school history teacher, Biedrzycki also stressed that “freedom isn’t free” – something America tends to forget.

“The success of America was built on the service and sacrifice of many Americans, but our continued freedom falls squarely on the shoulders of those who wear the uniform. Everyone in the VFW understands that,” he remarked.

During his tenure he will log thousands of miles within the U.S. and internationally to promote the VFW, veterans’ issues, and quality of life initiatives for active-duty, Reserve and Guard members, and all their families.

Also elected were Senior Vice Commander-in-Chief Brian J. Duffy of Louisville, Ky., and Junior Vice Commander-in-Chief Keith E. Harman of Delphos, Ohio.

Biedrzycki will lead under the theme Loyalty, Honor and Service for the ensuing year; values that have long-guided the VFW and its new national commander alike.



**In honor of our War Veterans that have fought and died for our beloved Nation, Paul D. Schreiber High School gives thanks and blessings to these heroes.**



## **HISTORY OF VFW POST 1819:**

In August of 1930, a group of Spanish American and WWI veterans met at the "Mechanics Hall" in Port Washington to hold the first meeting of their VFW post. The "Veterans of Foreign Wars of the United States" granted these Port Washington men a charter as Post 1819.

The VFW was organized in 1899 to represent veterans of the United States forces who had fought in foreign lands, particularly in the Spanish American war and the Phillipine Insurrection. With the large number of returning WWI overseas veterans, Port Washington chartered its own post to accommodate all the old and new veterans. It is likely that a number of charter members were veterans of the Boxer Rebellion, Spanish American War, and the Phillipine Insurrection. It must be noted that the VFW was given the blessing of the G.A.R. (Grand Army of the Republic) the large veterans organization of the time which consisted of Civil War veterans.

Deference was given to two Port Washington families who had lost sons in service in Europe fighting the Germans of Kaiser Wilhelm's army. Veterans of Foreign Wars of the United States Post 1819 would be named in honor of those two boys lost overseas, PVT. John Michael Marino and PVT. William E. Henderson.

After WWII, The Korean War, Viet Nam War, Desert Shield/Storm, and subsequent overseas combat actions, including Afghanistan and Iraq, Post 1819 gladly accepted the returnees as comrades.

Post 1819 serves the communities of the Port Washington Peninsula by organizing the Memorial Day Parade and Veterans Day services here in Port. Post 1819 has a scholarship fund and post members speak at schools and churches etc., regarding our services to our beloved country. Post 1819 is available to assist area veterans who are in need as well as the widows and orphans thereof. Post 1819 also memorializes deceased members by performing funeral ceremonies at post members' wakes, etc. Post 1819 also recognizes Eagle Scouts with a certificate when a Boy Scout achieves that rank. As a group, the post advocates for the recognition and support that veterans righteously deserve. There are many other services Post 1819 has provided over the years which are too numerous to recall and mention.

VFW Post 1819 proudly continues to serve the communities of the Port Washington Peninsula.

**• Your donations to the VFW helps to maintain our community services and memories of fallen soldiers •**

## **OVER 80 YEARS OF UNSELFISH SERVICE TO OUR COMRADES AND COMMUNITY WITH LOYALTY AND FORTITUDE!**

### **OFFICERS OF POST 1819**

Commander John Chalker • Sr. Vice Cmdr. Andy Tollefsen • Jr. Vice Cmdr. George Balluff • Quartermaster Peter Ripullone • Chaplain John Fiore  
Sergeant-at-Arms Ulises Otero • Adjutant Ed Jackle • Surgeon Edward Keeshan, M.D. • Judge Advocate Anthony Cavallaro • Trustee Stanley Nadel  
Trustee James Duncan • Trustee Bruce Darling • Service Officer Courtney Gordon-Tennant

### ***Memorialized Soldiers From Our Community:***

#### **PVT. JOHN MICHAEL MARINO**

Private John Michael Marino, son of James and Stella, lived in the big stone house on Port Blvd. between Marino Ave. and Neulist Ave. Pvt. Marino served in Company C, 112th Field Signal Battalion, 37th Infantry Division. Arriving in France in June 1918, Pvt. Marino endured 150 days of intense combat which included assaults, gas attacks, artillery, machine gun and small arms fire. All the while Pvt. Marino showed heroism and gallantry as he fought the enemy and constructed lines of communication for attacking American forces. His combat ended November 4, 1918; when his unit was relieved near the Lys and Escaut Rivers and he marched back to Thielt Belgium. He was suffering pneumonia and was placed in Evacuation Hospital #5 and died November 9, 1918 just 2 days before the Armistice was signed. Pvt. Marino was the first Italian-American from Port Washington to die in WWI. The local Sons of Italy Lodge #1389 is named in his honor.

#### **PVT. WILLIAM E. HENDERSON**

Private William E. Henderson, son of Mr. & Mrs. William Henderson lived at 26 Avenue B, in the Terrace section. It is said William took care of horses for August Belmont where the Methodist Church now stands on Middle Neck Rd. Pvt. Henderson served in Company L, 2nd Battalion, 307th Infantry Regiment. He was an Orderly for a certain Lieutenant Earl Felter, who was a summer resident of Port Washington. Pvt. Henderson also survived about 150 days of combat from April 1918 until September 1918. No small feat for a private in a rifle company in 1918! While the record of Pvt. Henderson's service isn't as complete as Pvt. Marino's we must assume he showed the same courage and gallantry in combat. He was last heard from September 2, 1918 and by November was carried as M.I.A. (Missing-in-action). Finally, in May 1919, Mr. & Mrs. Henderson learned their son, Pvt. Henderson, and his leader, Lt. Felter, were killed-in-action along the Vesle River, France on September 14, 1918.

**[www.PortWashingtonVFW.com](http://www.PortWashingtonVFW.com)**



## WOUNDED WEAR



**If you have been awarded the Purple Heart Medal, Wounded Wear will send you a complimentary package of a jacket, a bag, several t-shirts, several books and their thanks.**

**Go to <http://www.woundedwear.org/store> or google it and fill in the info sheet by clicking on the click here place. Attach a copy of DD214 (blank out ss# & Military ID#) showing Purple Heart Medal, and they will send you the package.**

### Combat Veteran Appreciation Day Southern Style Barbecue For Veterans and Their Families Saturday, August 22, 2015 11am to 3pm At Northport VA Medical Center



The Suffolk Police Veterans Association (SPVA), a fraternal organization for veterans serving in law enforcement in Suffolk County, is having a barbecue (ribs, brisket, chicken, pulled pork, hamburgers, and all the fixings) on August 22nd, from 11am to 3pm, at Northport VA Medical Center's Monskey Field to thank veterans for their courage, service, and commitment. So mark August 22nd on your calendar and join us at Northport VAMC to celebrate and thank all veterans for helping preserve our freedom and way of life.

**Who:** Long Island Veterans and their families  
**What:** SPVA Southern Style BBQ (catered by the BBQ Brethren) (Music, Activities for the Kids, SPVA gift for all, etc.)  
**Where:** Monskey Field at Northport VA Medical Center  
**When:** Saturday, August 22nd, from 11 a.m. to 3 p.m.



**Any questions please phone Northport's OEF/OIF/OND Combat Program at (631) 261-4400 ext 2385 or 5273**

## Membership Program

Comrades, Membership Vice Chairpersons, District Commanders, District membership, and National Certified Recruiters,

The 2015-2016 Department of NY membership year is now open. There are a couple of very important points I would like to bring to your attention. I would also ask you address these to each and every Post, County Council and District meeting you attend. Also, before the Fall Conference I would like a report as to the results of your "spreading the good word".

First, since July 1, 2015 there is a national amnesty program in place. WHAT! you say, yes, the National Membership Program is allowing a 62 day (now 56 days) period to rid your membership rosters of those deceased members you had forgotten to remove previously. The previous year's total will be the number which appears on the first membership reporting in September 2015. Only those deceased members reported, received and recorded at National Headquarters by August 31, 2015 will adjust the numbers for "the previous year's total". Those Quartermasters who chose to use USPO mail rather than the online membership service, must be a ware the only time National Headquarters records these membership changes are during the 3rd week of the month. Please, do not wait.

The other important item in the 2015-2016 membership program is the Commander's Special Project. During this year each Post is to have a recruiting event to qualify as participating in the Commander's Special Project.

There are several conditions, first the recruiting event must be away from the Post's home. There are forms to be completed and a photo of the event must be submitted together with the forms to Department headquarters.

If County Councils, and or Districts participate as a group, the proper forms must be completed along with photos of all present. Commander Roll is planning to have the photos uploaded in the Overseas Veteran.

Finally, did your Post, County Council or District participate in any organized event for the 4th of July? If so, complete a Community service report and send it to department headquarters. This will complete your summer/fall report.

Link for 2015-2016 membership program: <http://www.vfwny.com/vfwdownloads/all-state-requirements/> The program can be downloaded from here.

Thank you,  
**Dan McMahon**  
Chairman  
Membership Committee  
Department of NY  
[dbm021@yahoo.com](mailto:dbm021@yahoo.com)  
716-622-6911





Department of New York Veterans of Foreign Wars

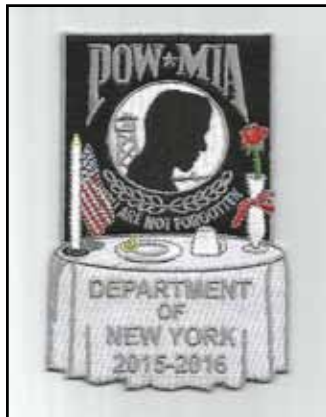
# **POW/MIA Program**

## **2015 - 2016 Pin and Patch**

**Please show your support by wearing  
a POW/MIA pin or patch!**

**Proceeds Donated to National Alliance of Families  
for the Return of America's Missing Servicemen**  
[www.nationalalliance.org](http://www.nationalalliance.org)

- Patches \$5.00 each
- \$55.00 a dozen



- Pins \$4.00 each
  - \$45.00 a dozen
- (Actual pin size is 1-1/2 inches)



*Both items can be mailed*

**To place your order, please contact any one of the following:**

Pat Luliucci, POW/MIA Chairman  
516-668-7383  
email: [pi4usamck@yahoo.com](mailto:pi4usamck@yahoo.com)

Pete Vitulli, POW/MIA Co-Chairman  
516-729-8053  
email: [sneakypete43@aol.com](mailto:sneakypete43@aol.com)

Donald Thorne  
518-947-0999  
email: [frogsafari@yahoo.com](mailto:frogsafari@yahoo.com)

Doug Herbert  
607-527-1005  
email: [marinedoug48@stny.rr.com](mailto:marinedoug48@stny.rr.com)

DEPARTMENT OF NEW YORK  
VETERANS OF FOREIGN WARS OF THE U.S.

POW / MIA PROGRAM 2015 - 2016 Contest

**National POW / MIA Recognition Day is the third Friday in September - (Sept. 18, 2015)**

**PURPOSE:** To implement programs at Posts, Districts, and Department levels that will raise and intensify awareness of the **POW / MIA** issue among our members and within our communities.

**GOALS:** 1) To achieve the fullest possible accounting of American service personnel who are Missing in Action, and the return of those held as Prisoners of War.  
2) To assist the families of **POW / MIA** service personnel.

**METHODS:** Veterans of Foreign Wars, including the Ladies and Men's Auxiliaries, should maintain high visibility of the **POW / MIA** issue.

- 1) Fly or display the **POW / MIA** Flag at your Post.
- 2) Include the **POW / MIA** Flag in your color guard.
- 3) Appoint a **POW / MIA** Chairman who will do the job, not just accept the position.
- 4) Disseminate reliable information to your membership, utilizing your every means of communication with your membership and community, such as your bulletin board, newsletter, and reports at meetings.
- 5) Include your community leadership in your functions and events.

**Examples:** Arrange a City Proclamation for **POW / MIA** Recognition Day / Week. Invite the Mayor or representatives to attend your ceremonies. Inform the local media about your activities. Be prepared to answer questions about the **POW / MIA** issue.

**REPORTS AND AWARDS:** No formal reports are required. However, I suggest that you send me information about your **POW / MIA** event, through your District **POW / MIA** Chairman, so we will be able to use it as a basis for awards at the Department Convention. Please include news articles, photos, or other documentation if you can.

**(NOTE:** This will be in addition to your regular Community Service Report. All reports must be in my hands no later than May 15th in time for the Department Convention.)

Keep yourself and your membership informed. A very reliable source of information is the National Alliance of POW / MIA Families online at [www.nationalalliance.org](http://www.nationalalliance.org)  
To receive their online newsletter "Bits N Pieces", email: [lynn@nationalalliance.org](mailto:lynn@nationalalliance.org)

**YOUR SUPPORT OF ALL V.F.W. PROGRAMS IS NEEDED !**

**\*\*\* Citations will be awarded for outstanding participation in POW / MIA program \*\*\***

For assistance with your program, feel free to contact us any time.

Pat Iulucci, Department POW / MIA, Chairman  
516-668-7383  
Email: [pi4usamck@yahoo.com](mailto:pi4usamck@yahoo.com)

Pete Vitulli, Department POW / MIA, Co-Chairman  
516-729-8053  
Email: [sneakypete43@aol.com](mailto:sneakypete43@aol.com)





If **NO ONE DOES MORE FOR VETERANS**,  
why is it that in 2014-2015...

**1,891** Posts did not sign up a single new member.

**3,666** Posts did not reinstate any lapsed members.

**4,548** Posts have no new or reinstated Life members.

Overall membership has decreased by nearly **38,356** members.

**87,699** members who paid their dues in 2014 did not renew their memberships in 2015.

It's time to live up to our promise to our members.  
It's time to do more **FOR VETERANS**.



## PATRIOT'S PEN

I want to thank Department Commander Roll for the re-assignment as this year's Department Chairman of Patriot's Pen Youth Essay Contest. I encourage all Post and District chairmen to please co-ordinate your efforts with your Auxiliary counterpart.

All information that is needed for chairmen to conduct the 2015-2016 Patriot's Pen Program is online. Visit the VFW website [www.vfw.org](http://www.vfw.org) Under the Community heading, click on Youth and Education, where you will find the "Scholarship Programs" that covers Patriot's Pen, VOD and other Youth Activities programs. Listed below, you will find additional brochures, along with other materials and resources. Anyone (including chairmen, student entrants, and teachers) can download and print the student entry forms for Patriot's Pen Contest.

Post chairman need to copy and provide each student with a Patriot's Pen brochure/entry form directly, or through the teacher

or youth leader. To participate in the Patriot's Pen contest, a student needs to submit a completed entry form and their essay of 300 to 400 words in length {essays of too many or too few words are eliminated}. Students should have ready a clear, close up, head and shoulders picture, to be sent in only if they become a District Winner. This year's 2015-2016 Patriot's Pen theme is; "What Freedom Means To Me."

All student entries are due at the Post level by mid-night, November 1, 2015. Your Post judging should be done by November 15, 2015. You need to pass your winners on to your District Chairman right away. I am asking all District Chairman to have their judging completed by December 7, 2015, after which time the winning District entry will be submitted to the Department chairman. The Department Judging will be held at the Malsan- Jones VFW Post #7393, on December 14, 2015.

To the District Chairman; Your District winner's entry materials that should be forwarded to the Department chairman are; District winner's completed official entry form, District winner's Typed essay, District winner's photograph {clear, close up, head and shoulders picture}. Please send ALL your District winner's information and the District Report Form to: Michael Spellman, 18 Seventh St., Yorkville, New York 13495.

If you have any questions in regards to this contest, please feel free to call me at 315-736-2456, any time. Thank you for your support and your participation in this contest. Good luck to all our Post and Auxiliaries.

To the District Commanders: Please send me the names, addresses and phone numbers of your District Patriot's Pen Chairman.

**Michael Spellman**  
Department Patriot's Pen Chairman



DEPARTMENT OF NEW YORK  
VETERANS OF FOREIGN WARS



## SERVICE OFFICER RAFFLE

SUPPORT THE DEPARTMENT SERVICE OFFICER

**NO ONE DOES MORE FOR VETERANS**

**LET'S SHOW THAT THE DEPARTMENT OF NEW YORK CARES**

**The Department of New York Service Officer Raffle is ON!**

**Our Generous Contributors Have Donated  
over \$6,000.00 in Prize Money**

**TO BE GIVEN AWAY AT THE DEPARTMENT OF NEW YORK CONVENTION  
IN ALBANY, NEW YORK IN SUPPORT OF OUR SERVICE OFFICERS.**

I wish to thank everyone who have purchased raffle tickets and placed ads in the journal in support of the Service Officer Program thus far. Please continue to sell tickets in support of our program. If anyone needs additional tickets, please do not hesitate to contact me by phone or e-mail at 518-885-9666/518-796-4338; mcpo4@nycap.rr.com. If you would like us to fill out the tickets for you they are \$6 for \$25.00 or \$5.00 each. Just send in your check.

Let's make this another successful fund drive this year and continue to embrace our motto, "VFW - NO ONE DOES MORE FOR VETERANS". Please make your checks or M.O. payable to Dept of NY VFW and mail your ticket stubs, payment and ad book order form to Department of NY VFW, 69 Sand Creek Road, Albany, NY 12205.

Gene Ratigliano  
Service Officer Raffle Chairman



**Full Service Design Firm**  
*specializing in publication design*

Design, Print, Label and Mail

***A One-Stop Solution to meeting  
your communication needs***

**Glossy Magazines**  
*(min. press run 1,500)*

**Tabloid Newspapers**  
*(min. press run 1,000)*

**Online Newsletters**

**Annual Reports/Convention Books**  
*(min. press run 250)*

**Brochures** *(min. press run 250)*

**Direct Mail** *(min. press run 250)*

If you are reading this ad then you already have a sample of American Publishing's online newsletter design standards. APL designs the New York State Overseas Veteran online publication for the New York Veterans of Foreign Wars quarterly. APL's client base is spread throughout the United States and location is never an issue. Clients can submit their content and photos via U.S. Mail, Fed-Ex, E-Mail, FTP Site, or Drop Box. Clients choose the mode of transporting their materials that is most comfortable, convenient and efficient for them.

All inquiries and requests for quotes will be answered promptly. — *Jenny*

Jenny DeBack, Owner  
americanpublishing8482@gmail.com  
414.323.9370 / 8am-4pm CST

*With over thirty years of experience working with all major veterans organizations, please visit the sites below to view current publications for design, style and professional references.*



Go to: [www.davmembersportal.org/mi/default.aspx](http://www.davmembersportal.org/mi/default.aspx)  
<http://www.davmembersportal.org/mi/Department%20Newsletters/MIDAV%20Magazine%202nd%20edition.pdf>



Go to: [www.nyamvets.com](http://www.nyamvets.com)  
<http://www.nyamvets.com/empire-amvet-newspaper.html>



Go to: [www.calegion.org](http://www.calegion.org)  
<http://www.calegion.us/ca-legionnaire-low.pdf>

*Publishing for veterans, firefighters and police associations since 1982*



USAA is  
**Proud to Serve**  
the Veterans of Foreign Wars



Carry the card that  
supports veterans  
and their families.

Apply for the VFW or Ladies Auxiliary VFW USAA Rewards™  
World MasterCard® and take advantage of:

- **No annual fee**<sup>1</sup>
- **Variable purchase APR** as low as **10.9%**<sup>1</sup>
- **0% introductory APR for 12 months** on balance transfers and convenience checks posted in the first three months after account opening (**10.9% to 25.9% variable APR on these balances after 12 months**)
- **Earn 1 point for every \$1 spent**

USAA Bank, an organization dedicated to serving the military community, helps make it easier to support both the VFW and Ladies Auxiliary VFW.

**Go online or call today.**

VFW members:

[usaa.com/vfwcc](http://usaa.com/vfwcc) | 800-274-8839

Ladies Auxiliary VFW members:

[usaa.com/lavfwcc](http://usaa.com/lavfwcc) | 866-575-2859



**APPLY TODAY**

**Get 2,500**  
**rewards points**<sup>2</sup>  
after your first purchase.



We know what it means to serve.®

**USAA means United Services Automobile Association and its affiliates. USAA products are available only in those jurisdictions where USAA is authorized to sell them.**

<sup>1</sup> Offer subject to approval. As of 7/1/14, regular APRs on purchases, cash advances and balance transfers are 10.9% to 25.9%, depending on your credit history and other factors and will vary with the market based on the Prime Rate. There is a transaction fee of 3% on cash advances (\$200 maximum on each balance transfer and each convenience check) and 1% on foreign transactions. Rates and fees subject to change. If based on your credit history and other factors you qualify for a credit limit under \$5,000, you will receive a USAA Platinum MasterCard with the same rates and fees. If you transfer a balance or write a convenience check with this offer you can not avoid interest on purchases, even if your promotional balance transfer or convenience check has a 0% APR. You can avoid interest on purchases if you pay your account balance, including any balances you transfer with this offer, in full by your due date each month. <sup>2</sup> Earn 1 point for every \$1 in card purchases. Rewards points terminate if account is closed or delinquent or program ends. Other restrictions apply. USAA Rewards Program terms and conditions will be provided with your card. Purchase of a bank product does not establish eligibility for or membership in USAA property and casualty insurance companies. The VFW and Ladies Auxiliary VFW receive financial support from USAA for this sponsorship.

This credit card program is issued by USAA Savings Bank, Member FDIC. © 2014 USAA. 203652-0814