

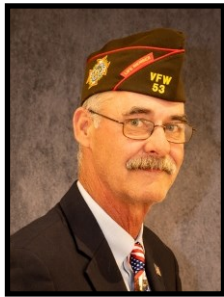
# NEW YORK STATE OVERSEAS VETERAN

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



April, May, June 2023

Volume 41 Issue 4



**Daniel Kell**  
**STATE COMMANDER**



Greetings Comrades,

Our State Convention is completed, and I want to thank everyone for their support and confidence in electing me as your State Commander for the ensuing year. I am looking forward to serving our great organization and our members in keeping with the tradition our Department has created. Congratulations to all the newly Elected Department Line Officers and District Commanders for this year and looking forward to the communication and a successful year.

I will be focusing on many different areas within in the Department our Membership being on the top of the list. Membership will be a challenge this year, with a little effort we can get to our incoming Commander-in-Chief Duane Sarmiento's goal of 102% in the Department by the end of June 2024. I ask and need every Membership Chairman in the District communicate and advise our State Membership PSC Michael Burke of any membership drives their Districts are having throughout the year, this will allow the Department to aid the District Membership Chairmans with the required material and assistance they will need to have a successful membership drive. With the information I have requested from the District Commanders on the membership drives they already have in place for this year, there are a

**State Commander continued on page 2**



**Robert Mitchell**  
**STATE ADJUTANT**



Comrades,

Congratulations to all our incoming 2023-2024 Officers! We enjoyed a very successful State Convention at the Albany Marriott in June where we welcomed in our new State Commander Dan Kell.

**State Adjutant continued on page 3**



**Daniel McMahon**  
**STATE QUARTERMASTER**



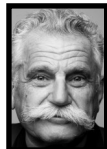
Comrades,

The 2022 Conventions are now finished and the financial activities for 2022-2023 fiscal year have begun. As I have regularly repeat messages, **ALL NEW QUARTERMASERS** need to file a **8822-B** form with the IRS. This is an Internal Revenue requirement. This form may be found on the IRS, [VFW.org](http://VFW.org) and [VFWNY.com](http://VFWNY.com) web sites. At this time of the year, we need to plan for the upcoming year. A budget for your organization will

**Quartermaster continued on page 4**



**Jody Treadway**  
**Co-Editor**



**Richard Tibbetts**  
**State Historian**



**Barbara Bishop**  
**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](mailto: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  
Co-editor NYSOV  
Department of New York VFW  
69 Sand Creek Rd.  
Albany, NY 12205

### State Commander continued from page 1

lot of great membership drives going on in the district's and at the Posts to get new members, especially the newer generation to join the VFW ranks. Let's continue to build and strengthen our organization to help get our National Membership back over a million members so our voice on Capital Hill will be stronger to fight for our Veterans rights and benefits they deserve.

Community Service Reports, Inspections, Quarterly reports, and District All-American Dashboard reporting. Let's get with your Posts and educate our members on the importance of reporting this information to the Department of New York and ensure they are entering their program information in the Dashboard for Voice of Democracy, Patriots Pen and Teachers so National will have accurate statistical information on Program activity and the Posts getting credit. Also, District Adjutants completing their entries as well on the All-American Dashboard.

Inspections, I am asking all the District Commanders to assign 3 Inspectors in their District to get all the Inspections done by 31 December 2023. In recent years Inspection continue to be slow coming into the Department and each of the Districts need to get a better handle on completing the post inspections in a timely manner. There are many Posts within the Department to date that currently still have not been Inspected. By adding more District Inspectors, this will help the District complete Post Inspection in a timely manner.

As we all know, the National Convention is right around the corner in July. I am looking forward to seeing everyone there.

Yours in Comradeship,

Daniel L. Kell

Department of New York State Commander

### DEPARTMENT OF NEW YORK VFW

69 SAND CREEK RD

ALBANY, NY 12205

581-463-7427

581-454-8904 (fax)

[www.vfwny.com](http://www.vfwny.com)

[www.facebook.com/VFWNewYork](http://www.facebook.com/VFWNewYork)

**State Adjutant continued from page 1**

We also had an outstanding Testimonial Dinner where we had the opportunity to honor our outgoing Department Commander Peter Pennelle . We also took the opportunity at the dinner to recognize our Public Servant Award recipients along with our very deserving Scouting winners.

We have finally completed renovations at Department Headquarters with the addition of a new executive conference room. The additional 232 square feet of office space affords our headquarters facility to now host large meetings and events that were previously not possible. It also provides office space that is available to visiting Department Officers and Committee Chairman. The new conference room was appropriately dedicated on June 7, 2023, by State Commander Pennelle as the Past Commander-in-Chief William "Doc" Schmitz Conference Room.

This year the Department will again focus on the importance for Posts to report their Community Service via the online "members only" portal on the Department Website. Effective Community Service will benefit the Post with new members, more effective fundraising, and greater participation in events. It is equally important that Posts record their Program activities on the All-American Dashboard that is located on the National Website. The statistical information captured by both these platforms are essential for the organization to demonstrate the importance and relevance of the VFW, the number of hours and the monetary value of all our donated time, and it justifies our not-for-profit status with the IRS.

Membership is also a priority again this year and Commander Kell appreciates your efforts in recruiting new members. It is equally important that we work hard to retain our current members. Every member we can recruit or retain will contribute to the overall success and strength of our Department and the VFW.

Yours in Comradeship,  
Bob Mitchell  
State Adjutant



## Leslie Crossett

### SR. VICE COMMANDER



Comrades,

Thank you all for your support at the State Convention and electing me as the Senior Vice Commander. I look forward to working with Commander Kell and Junior Vice Commander MacArthur this coming year to make the Department of New York the best Department in the country.

My first project for this year is to oversee the Department's OTI classes. Even if you have attended an OTI class in prior years it is important for you to attend this year. This class is how the Department communicates key information on topics that impact the effective running of a Post. Each year there are updates and changes on officer responsibilities and it is important for the welfare of your Post for the elected officers to be up to date.

The Department will once again be offering 3 OTI classes throughout the state beginning August 12, 2023, at the Albany Marriott, 189 Wolf Road, Albany, NY. The second class will be held on Saturday August 19, 2023, at the Doubletree Hotel by Hilton at 225 Water Street, Binghamton, NY, and the final class will take place on Saturday September 9, 2023, at the Veness-Strollo VFW Post #1602 at 25 Edwards Street, Batavia, NY.

For any Post that is interested in attaining All-State status this year, you must have your Quartermaster, Adjutant and at least one of the Post's Trustees attend a Department or a District OTI in order to qualify.

The complete registration packets have been mailed out to Posts this next week or you can find the information packet on the Department's website at [vfwny.com](http://vfwny.com).

Yours in Comradeship  
Les Crossett  
Sr. Vice Commander



**Quartermaster continued from page 1**

help when planning expenditures for the balance of the year. **990's**, Make sure whoever is responsible for filing it, does so on time. If you go 3 years without filing a 990, you're not for profit status is **automatically revoked**. The commanders are tasked with the responsibility of ensuring 990's and all official documents are filed in a timely manner.

Where does the Department of New York stand financially? We, as everyone with investments are suffering at this point. With our diverse financial investment program in place, we are not as bad as other investors. A full report will be provided at the fall conference.

At a recent Department Adjutants and Quartermaster Association meeting we are finding the issues we are facing in the Department of New York are not unique. Most other departments are seeing the same failures of filing reports, signatures missing and numbers are not adding up. The members of Posts, County Councils, Districts and Departments need to participate in the organization to ensure the rules are equally applied and enforced. It is time for Trustees to begin the 4th (Fiscal year) quarters trustee's report. This report to the members of the Posts, etc. will provide a peek at the complete financial picture.

There will be some Life members purged from the rolls this year. So, beware when the life members are again counted for in the memstats report. Look over the members and if you find one or more members in your Posts were eliminated and remain alive, contact National Headquarters, membership for reinstatement.

One final note, If you feel there is or are misleading financial activities in your Post, speak -up at a meeting. Have the issues addressed. Motions may be made to require the commander to be accountable to the members on all matters within a post.

If you need or wish to discuss items of importance, I am available.

**HAVE YOU REPLACED YOURSELF TODAY?  
PLEASE RECRUIT ONE VETERAN FOR THE  
VETERANS OF FOREIGN WARS.**

Thank you,

**Daniel B. McMahon**  
Quartermaster  
Department of NY VFW  
[dcmahon@vfwny.com](mailto:dcmahon@vfwny.com)  
518-414-2605



## James MacArthur JR. VICE COMMANDER



Comrades,

I would like to start out with a big thank you to all who supported me and voted at the department convention to elect me to become your Jr. Vice commander. I assure you that it is an honor and a privilege to serve all comrades at every post in the state of New York, it is kind of early in my tenure to have much to report to you I have had a couple of meetings with Commander Kell and I'm sure there will be many more as the year goes on. As you know Post commanders and Quartermasters Post inspections will start to happen soon, please prepare yourselves for that also OTI classes will also be coming up it is important that comrades who hold positions within your post attend these classes.

As for me I know that I will have training to attend in Kansas City I am looking forward to attending that training and gaining a wealth of knowledge to be able to assist comrades in any way I can and where it is needed. As the year goes on, I hope to attend meetings and meet as many more of our comrades as I can.

I know this is kind of short hopefully I will have much more to report in the next publication. Again, it is an honor and a privilege to serve you, if you need to contact me my number is 518-935-8983 E-Mail [Jmacarthur@VFWNY.com](mailto:Jmacarthur@VFWNY.com). Have a great summer comrades.

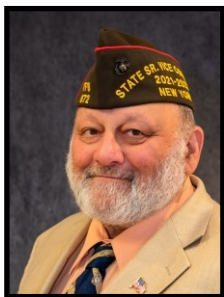
Yours in Comradeship,  
James MacArthur  
Jr. Vice Commander

Reminder -

National VFW Convention

Phoenix, AZ

July 22-27, 2023



## Peter Pennelle

**IMMEDIATE PAST  
STATE COMMANDER**



Comrades,

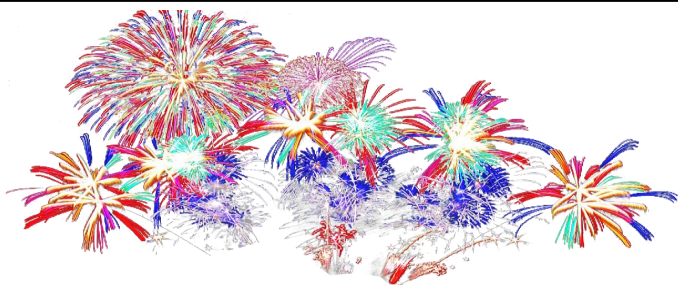
As my year comes to a close, I want to take this opportunity to thank you for giving the chance to serve as Commander of Department of New York VFW. It has been a great year for the Department of New York and I want to thank everyone who worked with me to make this year a success.

This past year there have been many positive changes in the Department. We were able to hire a new ADSO for the eastern side of the state and to help take the workload off the Buffalo office. For the first time we conducted three department OTI classes throughout the state and hosted 3 Department Commander's Golf Tournaments. The unused patio area at Department Headquarters has been transformed into a much-needed conference room that was dedicated in honor of William "Doc" Schmitz, PCIC, PSC. To help cut the Department's expenses at conferences and to create a better quality of videoconferences, the Department purchased professional quality videoconferencing equipment. Many of you have expressed interest in using credit cards for Departmental events and purchases so this year we have rolled out the use of credit cards in the Department. Two new Districts – 10 and 11 were created when the County Councils were phased out. A major partnership was established this year with the Southern Rock Band "Blackberry Smoke" to raise awareness of Veteran's causes and funds for the Commander's Special Project.

I am proud of all that we together have accomplished this year to strengthen our bond and organization. I wish Dan Kell success as our new State Commander.

Yours in Comradeship,

Peter Pennelle  
Commander  
Department of New York



## Announcing Department OTI Classes

Classes should be attended by the Post Commander, Quartermaster, Adjutant, at least one Trustee and Service Officer

Saturday August 12, 2023  
Albany Marriott  
189 Wolf Road  
Albany, NY  
\$35.00 registration

Saturday August 19, 2023  
Doubletree Hotel by Hilton  
225 Waters Street  
Binghamton, NY  
\$35.00 registration

Saturday September 9, 2023  
Veness-Strollo Post #1602  
25 Edwards Street  
Batavia, NY  
\$45.00 registration (lunch included)

In order for a Post to qualify for All-State in the Commander's 2023-2024 Membership Program the Post Quartermaster, Adjutant and One Trustee who are listed on the Post's election report at the time of training must attend a Department or District OTI.

**Please see the Department's  
Website for full details  
[vfwny.com](http://vfwny.com)**



**William "Doc" Schmitz**  
**Room Dedication**  
**June 7, 2023**  
**Department of NY**





## Thomas Todaro PSC DIRECTOR OF VETERANS SERVICES



Comrades,

When President Joe Biden signed the Promise to Address Comprehensive Toxics Act (better known as the PACT Act) into law on Aug. 10, he directed VA officials to treat all of the presumptive conditions included in the measure “as applicable the moment I sign this bill.”



Presumptive status for service-connected illnesses cuts down on the paperwork veterans are required to file to receive monthly disability benefits, which can total several thousand dollars a month.

VA officials have clarified that the new presumptives covered include 12 types of cancer and 12 other respiratory illnesses linked to burn pit exposure in the Gulf War, the War in Afghanistan, and the War in Iraq; hypertension and monoclonal gammopathy of undetermined significance (MGUS) for veterans who served in Vietnam; and radiation-related illnesses for veterans who served in several new locations in the 1960s and early 1970s.

The full list of illnesses and areas covered is available on the VA website.

When Congress wrote the sweeping veterans toxic exposure legislation, they included a staggered timeline over the next three years for VA officials to phase in all of those claims, because of their potential to overwhelm staff.

For example, officials have estimated that the Agent Orange hypertension claims alone could affect as many as 500,000 Vietnam veterans. Under language in the legislation, VA did not need to begin processing those claims until October 2026.

But Joshua Jacobs, senior VA advisor for policy

who is currently overseeing the department’s benefits operations, said officials determined that waiting years to begin work on those claims — and the other presumptives that were not scheduled for immediate implementation — would be confusing and potentially harmful for veterans.

“This is an opportunity for us to deliver more benefits and more health care to veterans,” he said in an interview with Military Times.

“We assumed going in that the staggered implementation timelines would enable us to more effectively manage the workload and get benefits to war veterans more quickly. However, the challenge that we quickly realized was that as we worked through multiple layers of analysis, we couldn’t fully put them on hold.

“We would have to go in and review the claims. We would be unable to grant them. But we would be unable to deny them. They’d just have to wait.”

New claims began processing on Jan. 1, 2023. Jacobs said officials are currently putting in place the regulations needed to handle the cases, as well as training and hiring staff to deal with the upcoming workload.

“We’re working very quickly and thoroughly to make sure that we do this right, as quickly as possible,” he said.



But Jacobs also acknowledged that the decision on PACT Act presumptives will likely cause an uptick in VA’s claims backlog, the number of first-time claims that take more than 125 days to finalize.

That number has been a point of controversy for the department in past years. It ballooned to more than 600,000 in 2013 after VA officials struggled to process other presumptives related to Agent Orange exposure in Vietnam, fell to around 70,000 after years of reforms, and jumped above 264,000 in 2021 because of pandemic-related problems.

McDonough has promised additional hiring,

**Director continued on page 8**

**Director continued from page 7**

training and overtime work to return the number to its pre-pandemic levels in coming years. As of this week, the backlog was at about 154,000 claims, and has been improving steadily since the start of 2022.

In his American Legion speech, McDonough said that Aug. 11 (the day after the PACT Act signing) was “our all-time high for online disability compensation claims.” VA officials said they are up about 10% now, potentially adding tens of thousands more cases in coming weeks. Whether VA has enough staff to process the new claims within the four-month deadline remains to be seen.

Jacobs said he is optimistic that staff will be ready. And VA officials are actively encouraging all veterans eligible for the new claims to file immediately, even if it means more work in the short term.

“We know it’s going to be more work, but it’s what we’re here to do,” he said. “This is a monumental law. It is big, it is complex, and its incumbent upon us to work with others to make sure that people know what’s in the law, what they may be entitled to, and then how to access those benefits.”

As many as one in five veterans living in America today could see some benefit from the legislation in coming years. VA officials have been working with veteran’s advocacy groups to publicize the measure and encourage veterans who believe they may be eligible to apply.

“We want every veteran — every single one — to get the care they need and the benefits they deserve,” McDonough told the American Legion crowd this week. “And we won’t rest until they do.” Veterans who file claims in the next few months will be eligible for disability payments retroactive to the Aug. 10 date, once they are deemed eligible.

**Don't expect quick payouts from Camp Lejeune toxic water lawsuits**

Advocates warn that promises of quick cash from law firms filing suits related to water contamination at Camp Lejeune in North Carolina may not result in quick windfalls for veterans.

The TV ads and colorful mailers have been relentless in recent months: “If you or someone you love served at Marine Corps Base Camp Lejeune prior to 1988, you may be eligible for financial compensation!”

But advocates are warning that tens of thousands of individuals who lived at the North Carolina base will never see a penny from a new law allowing civil suits against the military for water contamination injuries there.

And those who do get payouts probably won’t see any money for months or years.

Shane Liermann, deputy national legislative director at Disabled American Veterans, said, “Veterans need to make sure they’re well informed before they make any decisions about getting involved with these lawsuits, because it could actually cost them money.”

“The last thing we want is for our veterans to see a reduction in their benefits.”

At issue is a provision in the recently passed Promise to Address Comprehensive Toxics Act, better known as the PACT Act.

The measure — signed into law on Aug. 10 — includes almost \$300 billion in new financial benefits for veterans suffering from illnesses caused by burn pit smoke in Iraq and Afghanistan, Agent Orange spraying in Vietnam, and several other military toxic exposure events.

It also contains provisions dubbed the “Camp Lejeune Justice Act,” which allows civil suits against the government for injuries related to water contamination at the Marine Corps base from August 1953 to December 1987. More than one million individuals could be covered by the measure. Well water contamination problems at the site have been documented for years.

In 2012, Congress passed legislation easing rules for veterans and their family members who developed rare cancers and other sicknesses to receive health care through the Department of Veterans Affairs. But advocates have said that process doesn’t cover a host of problems or compensate families who already have lost loved ones to illnesses linked to the toxic water.

The new bill will allow them to sue for civil damages, providing a level of financial relief.

“This isn’t automatic payouts,” said Greg Rinckey, founding partner of the firm Tully Rinckey, which specializes in military law. “Individuals are going to have to file lawsuits to get those damages. But for the first time, they can take legal action to get monetary compensation.”

Although passage of the PACT Act was not a certainty until earlier in August, law firms have been

**Director continued on page 9**





**Gene Ratigliano**  
**PSC**  
**NATIONAL COUNCIL**  
**MEMBER**



Comrades,

As I write this article, we have five more days left in this VFW year and again, beginning another. I would like to congratulate all the newly elected Department, District and Post officers who were elected for 2023-24 and who have stepped up to the plate to accept the responsibility of leading this Department in the upcoming year.

Take your position and responsibilities seriously. Review the requirements of your office and take action accordingly. The National Bylaws and Manual of Procedure address the duties and obligations of your office. Get a current edition if you do not have one and USE IT – things change.

The Department will again this year have three officer training sessions at different locations within the state to reduce travel for attendees and provide a training opportunity nearer to one's home. Training will be offered in Albany, Binghamton and Batavia this year. A mailing will be out to posts shortly.

As your National Council Member for the Department, I represented you at VFW National Headquarters and at the National Convention on a number of occasions during the year as well as at the Eastern States Conference in Manchester, NH.

At each scheduled Council of Administration (C of A) scheduled by National a workshop was conducted to review the National budget in detail as well as discuss important issues which were brought to the floor during the C of A meeting.

Of particular note during the past year was that Market performance of investments was volatile and had a walloping effect on the Life Membership Plan, which affects the payout to your posts and the National Pension Plan for its current and future employees. The Life Membership Fund increased by \$30 million which had an impact on the payment of future dues payouts to Departments and Posts. National's pension fund liability decreased from \$8.1 million to \$550,000 during the year. As the year progressed and the market stabilized there were increased periods of positive market performance, National's pension fund was significantly less than budgeted enabling overall salaries and employee benefits to benefit from the \$2.3 million savings. A cutback on travel by National officers saved some \$2 million as well.

One item of note during the year was the pullback in advertising from USAA which had been a sustaining contributor to the income National received each year.

Sports Clips raised over \$1.5 million to support the Help-A-Hero Scholarship Program which was the largest single amount raised for the program in a year.

Administrative Operations at National continues to have a number of Posts under suspension at any given time as well as engaging in a number of disciplinary and administrative actions on a continuing basis throughout the year.

I will be heading to the National Convention 21-28 July in Phoenix, AZ and will provide you an update upon my return. For those contemplating attending the Convention, now is the time to finalize travel arrangements as a heavy travel schedule is predicted at our nation's airports.

Yours in Comradeship,

*Gene Ratigliano*

Gene Ratigliano

---

**Director continued from page 9**

anticipating the Lejeune Justice Act would become law since early 2022 and marketing their services to potential would-be clients.

That has raised concerns from veterans' advocates, who say many lawyers may be overselling the potential windfall.

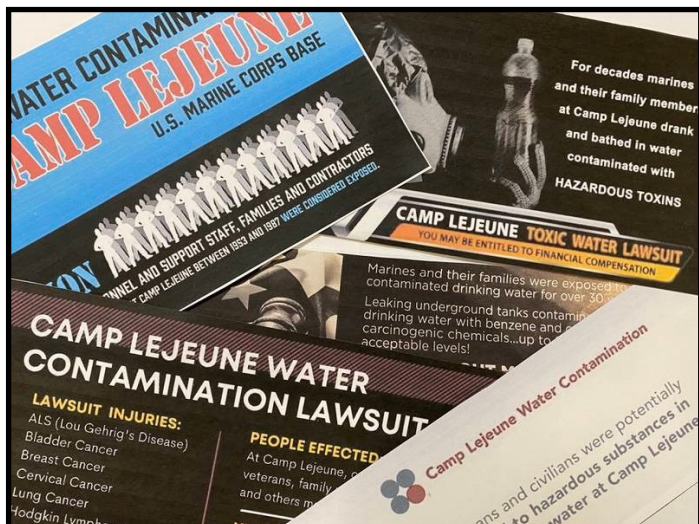
Leadership at the Veterans of Foreign Wars in early August issued an explainer for veterans about the flood of legal advertisements, warning that "no one can tell you today exactly how VA will interpret the 150 pages of legislation until VA publishes regulations in the coming months." Among the unanswered questions is whether veterans who are eligible for disability payouts and VA health care may lose access to those benefits if they sue the government and win. Coupled with potential attorney fees, that could end up costing individuals more than they receive.

In a statement, Veterans Affairs officials said they will not penalize individuals by denying pending disability claims or cutting services simply for filing a lawsuit related to the Lejeune Justice Act.

But they noted that if a lawsuit is successful, "any award must be offset by the amounts of VA benefits provided in connection with health care or disability relating to exposure to the water at Camp Lejeune."

**Director continued on page 10**

**Director continued from page 9**



Liermann said that is a significant concern. "A lawsuit as a first step makes sense for some of these family members and relatives who aren't getting any benefits now, because they have nothing to lose," he said. "But for veterans who already get some help, there could be a dollar-for-dollar offset."

Rinckey said that even successful lawsuits are likely to take months or years to complete. He estimates the first payouts from the new law likely won't materialize until summer 2024 at the earliest, and only for the cases that are easiest to prove: severe injuries with no clear explanation but the poisoned water.

"In order to win these cases, people are going to have to prove not just that they were there, but that they were hurt," he said. "More than one million people were exposed. But you have to also show injury in order to win the case." Some portions of the sweeping veteran's policy measure will go into effect as soon as it becomes law. Others will take years.

That means that simply serving at Camp Lejeune, North Carolina, during the 25-year eligibility period isn't enough to guarantee a cash settlement.

For now, veterans' groups are urging veterans curious about the lawsuits to file a claim with VA first, to see if they're eligible for medical care and benefits. That process can take months to complete but does not carry with it outside lawyer fees.

Liermann said if that does not produce enough help, veterans can still file a lawsuit later once the legal parameters and process have been more firmly established.

VA has not taken a formal stance on the rush of legal ads related to the water contamination issue but said that individuals with related questions can contact accredited agents, which include veterans service organizations and other outside groups familiar with the benefits process.

More information on that is available at the VA web

site.

Veterans and survivors can contact VA about eligibility rules and filing procedures through the department's PACT Act website or by calling 1-800-MY-VA-411 (1-800-698-2411).

Yours in Comradeship,  
Thomas Todaro  
PSC/Director

## **BONDS, BONDS, BONDS**

**Get Your Post Bonds Now!**

*Bond year begins  
September 1, 2023*

Now is the time to send in your Post's Bond Application for the 2023-2024 year.

The Bond Application form can be found on the Department's website at

[vfwny.com](http://vfwny.com)

Under the heading of Resources, then click on Reports & Forms, then click on Bonds.

This year in addition to paying by check, you are able to use a credit card .

Mail completed applications:

Department of New York VFW  
69 Sand Creek Road  
Albany, NY 12205



**Ben Thompson**  
**JUDGE ADVOCATE**



Comrades,

I would like to take this opportunity to thank my Comrades for reelecting me to the high office of State Judge Advocate. I look forward to serving with Commander Kell and the 2023-2024 Administration on all levels.

To the officers at all levels, I recommend you obtain a copy of the 2024 podium edition of the Congressional Charter, Bylaws, Manual of Procedure and Ritual, when it becomes available through the VFW Store at National Headquarters. The 2024 revised edition will reflect the amendments adopted by the 124th National Convention.

It is the responsibility of the Commander along with the Senior and Junior Vice Commanders to enforce strict observance of the laws and usage of this organization including Post, District and Department Bylaws along with the Congressional Charter, National Bylaws, Manuel of Procedure and Ritual and all lawful orders from proper authorities. Therefore, it is also recommended that copies of the District and Department Bylaws be obtained also.

As the Department Judge Advocate, it is my duty to advise the Department Commander and the Department Council of Administration based on the National Bylaws and Manual of Procedure. I am also available to provide assistants to any Post, District or Comrade.

Working together, the Department of New York will have a successful year.

Yours in Comradeship,  
Ben Thompson  
Judge Advocate



**Ronald Sorrentino**  
**SERVICE OFFICERS**  
**JOURNAL AD CHAIR**



Comrades,

Once again, I was asked to chair the Service Office Raffle and Journal. It is an honor to chair such a great cause.

I would like to start off by saying **Thank You** once more to all the Members, Posts, Districts and Auxiliaries who donated to the Service office Raffle and Journal last year. We had a great response to the raffle donations, raffle ticket and the Journal ad.



We will be starting the 2023-2024 program, so keep an eye out for the letters they will be going out soon. Your donations show how much our Service Officers mean to all of us. They have a difficult job helping all our Veterans to obtain entitlements they deserve by filing claims forms and following up on the processing of these claims. In closing I just want to say thank you to Jody Treadway for all her help in making this program a great success.

Good luck, wishing this year will be as great or better than last year.

*Ronald Sorrentino*

Ronald Sorrentino  
Veterans Service Officer Journal  
& Raffle Chairman



## It's never too early to plan for the Holidays!



*PROCTOR-HOPSON POST #1896, Veterans of Foreign Wars  
"VFW Military Family Support Center"  
IN CONJUNCTION WITH  
VFW NY DISTRICT #1  
&  
AMERICAN CITIZENS FOR SOLDIERS IN SERVICE*

### HOLIDAY CHEER

On behalf of our military personnel serving in Bahrain, Kuwait, Qatar and Djibouti, we are again sending Christmas Trees, lights, ornaments and Menorahs to our military personnel in harm's way at the above-mentioned locations. This will be our **twentieth** year of running our program to bring a taste of home at Christmas time by sending trees to our deployed troops and we look forward to building on the success of the previous years and making this year a banner year.

To support this program, you may fund a tree with the appropriate lights and decorations for a donation of \$25.00. You may fund as many trees as you would like. Working together, we as supporters of our military personnel can make the Christmas holiday a little more enjoyable for those fighting far away from home.

If you would like to support this program by funding a tree(s), **make your check or money order payable to:**

**PROCTOR-HOPSON POST #1896**  
(MARK IN MEMO: TREES)

MAIL TO: BEN THOMPSON  
119-26 204<sup>TH</sup> STREET  
ST. ALBANS, NY 11412

**ALL DONATIONS MUST BE RECEIVED BY DECEMBER 1, 2023.**

For additional information: (718) 527-6532 or [phpm1896@verizon.net](mailto:phpm1896@verizon.net)

Thank you in advance for your support.



**Art Scheuneman**  
**NATIONAL HOME**  
**PROGRAM CHAIR**



Comrades,

The VFW National Home is a community of veteran families located in Eaton Rapids, Michigan. The VFW National Home strives to be the VFW and Auxiliary's primary source for supporting Veterans, Military, and their Families with children through residential support and resources that increase the potential of success when transitioning into the community.

Participating families may live in one of the National Home's on campus 42 single-family homes rent free with access to free childcare, counseling, and more as they work one on one with a case manager to achieve family plans and goals.

As of June 5th, 2023: 36 houses are occupied Total residents: 135 (84 children and 51 parents) Residents are from the following states: MI, FL, OR, TN, IN, UT, KS, NC, MO

Do you know a military, veteran, VFW or an Auxiliary Member family in need?

The VFW National Home offers families of veterans, actively serving military members or relatives of the VFW and its Auxiliary opportunities for growth and development in a

nurturing, residential community.

The National Home focuses its efforts on providing long-term, comprehensive assistance to parent(s)/guardian(s) with dependent children who are facing hardships that jeopardize their family's stability and independence.

Learn more:

- By phone at our Helpline — 800-313-4200 (Mon-Fri. 8:00 AM-4:30 PM ET)
- By email: [help@vfnationalhome.org](mailto:help@vfnationalhome.org)
- Online: [vfnationalhome.org/get-help](http://vfnationalhome.org/get-help)

All of our programs are made possible because of the generosity of our donors. Their donations support a community where families come to heal, learn, grow, and thrive.

**Home Front Heroes** take a leading role in the National Home's mission by pledging to make a recurring monthly contribution to the National Home.

- It's easy – Choose to have your monthly gift paid automatically from your credit card or checking/savings account. Sign up on our website at [vfnationalhome.org/hero](http://vfnationalhome.org/hero).

- It's flexible – You determine the amount of your monthly donation. You can also email us to increase, decrease or suspend your gift at any time.

- It's eco-friendly – Save trees by switching to paperless, automatic donations and by receiving less mail.

Your Gifts may be contributed online at [vfnationalhome.org/donate](http://vfnationalhome.org/donate); sending a check to VFW National Home, 3573 S Waverly Rd, Eaton Rapids, MI 48827; or calling 866-483-9642

Keep up with what's happening at the National Home by joining our District 2 Trustee Facebook Page at

<http://www.facebook.com/groups/747630310428865/>

**NOTICE**

THERE HAVE BEEN  
 CHANGES TO THE  
 BUDDY POPPY  
 PROGRAM  
 PLEASE SEE  
 THE UPDATED  
 BUDDY POPPY FORM  
 ON OUR WEBSITE

Loyally,

**Art Scheuneman**  
**National Home Trustee**  
**District 2 2019 - 2025**  
**State National Home Chairman**  
**Department of N Y VFW**  
**WdStock44@Yahoo.Com**  
**585-689-5975**





**Richard Gales**  
**BUDDY POPPY CHAIR**



**William Moore**  
**VOD CHAIR**



Comrades,

Congratulations to Commander Pete Pennelle on an Outstanding Year and thank you for allowing me to serve our department.

Congratulations to Commander Dan Kell, on your election as Department of New York Commander, I look forward to working with you again for the betterment of the Department of New York and all our comrades, near and far.

Commander Kell has asked that I be his Buddy Poppy Chairman and have gladly accepted my shipmate's invitation. As almost everyone knows by now, the price of Buddy Poppies has doubled per 1000 poppies to \$330 per 1000 plus the Shipping Cost. Yes, I know it's a very extreme increase, but National has passed the increase on to us at the Department and Post level.

Remember, you can use your Buddy Poppy Money in your Post Relief Fund to purchase your Buddy Poppies, but if you have some Buddy Poppies left in a closet in the post, you can still use them, you do not have to throw out any old poppies.

Remember that when you use your poppies at Post Functions, report it and put it on your completed community service report, and have that submitted to Dept Headquarters.

Remember to order Buddy Poppies, all orders must go to Dept Headquarters in Albany, and all Buddy Poppy supplies for distribution can be ordered through VFW Store at National Headquarters.

Please order your Buddy Poppies early this year, so that you have them on hand all year long.

Thank you and have a Great Year.

Yours in Comradeship,  
Rick Gales  
Buddy Poppy Chair

Comrades,

Thank you once again for a very successful 2023 year. Moving forward, I am the NYS Chairman for the Voice of Democracy for the 2024 contest. Any questions regarding the contests, feel free to contact me at my email: [WMOORE@hvc.rr.com](mailto:WMOORE@hvc.rr.com) or call my home 845-758-8175. My home address is: 10 Rokeby Road, Red Hook, NY 12571.

VFW Commander- in - Chief has selected the 2024 themes encouraging youth to examine American history. Applications can be downloaded and reproduced for students to enter along with contest requirements through the VFW website. Voice of Democracy judge sheets can be found at the VFW website. Please read the application carefully and have the participant applications complete. Keep in mind, your posts submitting participants need to submit their number of participants and expenditures following the local contest conclusion to me. That form is on the website too.

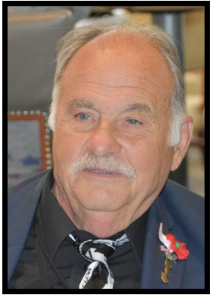
The Voice of Democracy Program –an audio contest for high schoolers grade 9-12. The theme for 2024: "What Are The Greatest Attributes of Our Democracy?"

This makes a great summer project. In fact, with a September school start, all Fall activities occupy most of the student's time. Deadline is October 31, 2024. It is never too late to contact your local schools and libraries.

I am here to be of help to all of you. Looking forward to working with you.

Yours in Comradeship.

William C. Moore, PDC  
NYS Voice of Democracy Chairman.  
Red Hook VFW Post # 7765



## Pat Iuliucci

### POW/MIA CHAIR



Comrades,

It's hard to believe that the VFW year, 2022-2023 has come to an end and we are about to begin a new year 2023-2024. Unlike other VFW programs, the POW/MIA program is ongoing. This year the third Friday in September, which is September 15th, is known as, National POW/MIA Recognition Day. On this day, the Federal Government flies the American flag at half staff, from sunrise to sunset, on all government buildings.

We should never forget the sacrifices that we all have paid during our time serving this great nation we call "America", but also those service members who paid the ultimate sacrifice, and not returning home. Today, as of May 22, 2023, there are still more than 81,000 American service members whose remains have not been recovered.

WWII—72,220

Korea—7,497

Vietnam—1,579

Cold War—126

Gulf War—5

El Dorado Canyon—1

As long as there is one service member still unaccounted for the mission will continued to recover the remains of our missing, and be returned home, for a proper military burial.



This year as in the past years, we must continue to promote and bring awareness of the importance of the POW/MIA issue to our communities by setting up the Missing Man Table, not only at our post but with the permission of our local businesses, to set one up at their establishment. We can try to have our local religious organizations hold a POW/MIA service, in the name of all our service men and women who are still unaccounted for.

We need to continue to hand out POW/MIA bracelets and literature concerning the POW/MIA issues at all events that the post is involved in and wear clothing that will bring awareness to the public.

For updated information on the status of service members still unaccounted for, you may search the Defense POW/MIA Accounting Agency (DPAA) website, the National League of Families website and for weekly updates you can register to receive "Action Corp Weekly" through the National website: [vfw.org](http://vfw.org).

If anyone needs any assistance please call Pat Iuliucci at 516-668-7383 or email Pat at [pi4usamck@yahoo.com](mailto:pi4usamck@yahoo.com) or Pete Vitulli at 516-729-8053 or email Pete at [sneakypete43@aol.com](mailto:sneakypete43@aol.com).

If you would like use to attend any event concerning POW/MIA's please don't hesitate to call.

Yours in comradeship,  
Pat Iuliucci  
POW/MIA Chair





East District, NY, lodges and a local VFW post donated 70 bathrobes to the Northport VA Medical Center. Pictured are (from left) VAVS representative Katherine Poppe, VFW Military Order of the Cootie member Robert Spicer, VAVS deputy representative Connie Olson, VAVS representative and PDD Jack Stein, and VFW Military Order of the Cootie member Rick Gales.

In related news, district lodges donated \$500 worth of gift cards to the Northport VA Medical Center to provide Christmas wish list items for veterans. On another occasion, the lodges donated a total of \$180 worth of slip-free socks, personal care items, puzzle books, and decks of playing cards to the medical center, along with blankets that were donated by a local Girl Scout troop.

In other news, district lodges held a holiday dinner at the Port Jefferson Lodge for a total of 80 veterans and guests, including veteran residents and caregivers from the Northport VA Medical Center and the Pilgrim Psychiatric Center. The event featured live entertainment and an appearance by Santa, who gave each veteran attendee a gift bag containing personal care items.

In more news, district lodges donated a total of \$600 worth of sweat suits and personal care products to Long Island State Veterans Home.



## Madison Fletcher

**COMMANDER  
DISTRICT 2**



Comrades,

On Tuesday June 20, 2023 I had the pleasure of representing the VFW at the



dedication of the Veterans Information Kiosk at the NYS Welcome Center in Woodbury, NY.

Yours in Comradeship  
Madison Fletcher  
District 2 Commander







# Harold Patchen

**COMMANDER  
DISTRICT 3**



Comrades ,

I want to wish all of our department officers and my fellow 2023-2024 District officers a successful year. Summer is here and District 3 has a number of events planned. We are planning membership drives at the following county fairs, Saratoga, Columbia and at the Altamont Fair. If you happen to be there, be sure and stop by.

I was fortunate this past Memorial Day to be invited to march three parades within District 3, Greenwich, Ballston Spa and the Glens Falls. It was amazing to see the number of people, both kids and adults who attended.

After the Greenwich parade Post 7291, an Honor Brick walkway was unveiled. Bricks were purchased and inscribed with the name of any veteran. The bricks lead up to a veteran's monument. Much time and effort went into this project.

The Ballston Spa Memorial Day parade, Saturday 5/27, was very well attended by veterans and Volunteer Fireman personnel. The service afterwards was held behind the library at the Submarine Monument. The VFW Post 358 float was unique. A wooden Bi-Plane, which reminded me of Snoopy's, was piloted by a post auxiliary's nephew. The plane ran on candy and the pilot needed to be air-air refueled at least twice.

On Memorial Day itself, I attended the parade in Glens Falls along with our present District 3 Jr. Vice Commander Mike Andreadakis and his wife Marsha. The service afterwards featured the High School band which gave a moving performance and two young ladies from Queensbury and Glens Falls High Schools who spoke on patriotism. There had to be in excess of 100 people at the service following the parade.

At the recent Department Convention District 3 had a couple of memorable things occur. The first, Post 1206 in Oneonta had their very first

**Commander District 3 continued on page 19**



# Matthew VanEtten

**COMMANDER  
DISTRICT 4**



Comrades,

I would first like to take the time and remember Past District Commander Joe Martel that passed away June 7th. I would like to congratulate him on a successful year as commander and achieving over 100% for membership in the district. The district is farther ahead for his leadership and guidance. Commander Martel's special project last year had terrific success. With his gun raffle he raised over \$8000.



Past State Commander Howard was able to present a check on behalf of Commander Martel and donate \$2500 to the vet center in water town in the form of Stewart's gift cards, I had the pleasure of presenting a check on behalf of the Commander and donate \$2500 dollars to the Veterans Outreach Center in Utica and \$1000 to the State Commanders special project.



**Commander District 4 continued on page 19**



**Commander Daniel Kell's &  
Auxiliary President Rose Cooper's  
Homecoming**

**September 23, 2023**

**Post 6472 Silver Creek**

13 Main Street

Sliver Creek, NY 14136

1:00 PM— 6:00 PM

BBQ Chicken pieces, Pulled Pork Sandwiches,  
Macaroni Salad, Relish Tray, Fruit Tray &  
Cheese & Pepperoni Tray

Cash Bar

No need to RSVP

**Commander District 3 continued from page 17**

white hat post Commander (Beth Akulin) and Quartermaster (Art Gales). Post 1206 will celebrate it's 100<sup>th</sup> Anniversary this summer which make the white hats that much more memorable.



Our second first was having three female white hat Commander awardees, Beth Akulin (Post 1206) Nicole Borgen (Post 770) and Ginger Kusek (Post 1895) (left in top picture). Nicole and her husband Jason might be the first Wife / Husband team to achieve it in District 3 .



Yours in Comradeship,  
Harold Patchen  
District 3 Commander



Unitas Memorial VFW Post 9594 in Ravenna helped the family of Virgil Meliti, a World War II Navy Veteran, celebrate his 100<sup>th</sup> birthday on June 1, 2023 at Delmonico's Italian Steakhouse. Robert Mitchell, State Adjutant, is Virgil's nephew.

**Commander District 4 continued from page 17**

In following I would like to congratulate all of the state, district and post officer either elected or appointed, Best of luck this year!! I would like to thank the membership of District 4 for electing me as their District Commander for the ensuing 23-24 term. I feel we have a very strong base to build off and by working together we can meet the goal set forth by our new State Commander.

I would like to congratulate our posts for an outstanding job with membership this past year. We had 15 out of 22 posts reach or exceeded 100% with the rest at or above 96%. I would like to express the importance of retaining our members and getting past members reinstated. The hard work was already completed by getting them vetted and signed up now we need to make sure they renew their dues or get them to upgrade to a Life Membership. District 4 had three posts achieve All State and with the same hard work and dedication I know we can double or triple that this year.

All State Posts in District 4

**Post 2246 – Rome, NY**

**Post 6001 – Yorkville, NY**

**Post 2772 – Carthage, NY**

Yours in Comradeship,  
Matthew VanEtten  
District 4 Commander

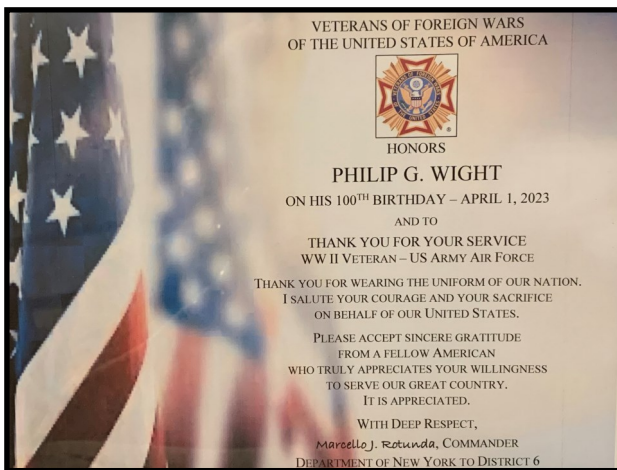


**Marcello Rotunda**  
**COMMANDER**  
**DISTRICT 6**



Hello Comrades,

It was my honor to present to Philip G Wright this certificate as he turned 100 years old in Greenhurst nursing home in April.



Yours in Comradeship,  
Marcello Rotunda  
District 6 Commander

Communities.

District 11 held its convention in May and attended the Department convention in June. We look forward to another successful year. Congratulations to our New State Commander Dan Kell and a Hail and Farewell to Past State Commander Pete Pennelle.

To say that I am proud to be the District 11 Commander is truly an understatement.

Yours in Comradeship,  
Jeffery T. Molitor  
District 11 Commander 2022-2024



Colonel Edwin Cartoski, USMC (ret) WWII Korea VFW Post 5350, was honored for his service to our nation on May 12, 2023. Colonel Ed is to be inducted into the NYS Veterans Hall of Fame, sponsored by Senator Anthony Palumbo. Ed Cartoski is a true American Hero and Gentlemen from our Greatest Generation. AN AMERICAN TREASURE! He will be 100 this October.



**Jeffrey Molitor**  
**Commander**  
**District 11**



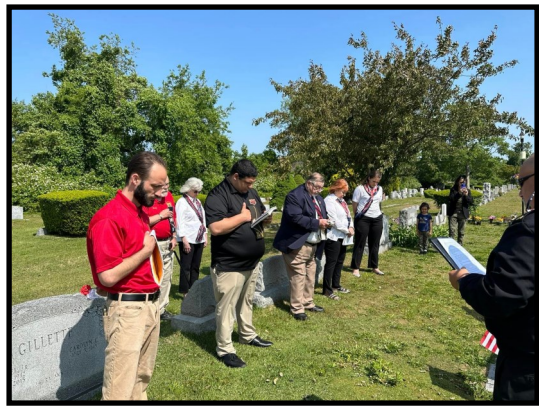
Comrades,

District 11 has been busy over the past few months. The Posts have been busy with Memorial Day, promoting the Pact Act with our Politicians, the VFW Day of Service, and helping our Scouts with their projects. Pictures can be seen on the next page.

Our mission to 'honor the dead by helping the living' has never been stronger. Our District has been distributing Poppies and holding recruitment tables throughout our



William Hughes, Colonel (ret) Edwin J. Cartoski, NYS Senator Anthony Palumbo



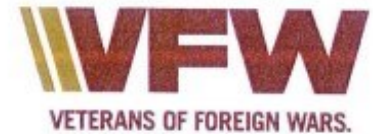
D  
I  
S  
T  
R  
I  
C  
T  
  
11





State Convention  
June 8-11 2023  
ALBANY MARRIOTT  
ALBANY, NY





June 1, 2023

From: Department of New York Quartermaster  
To: Distribution

Subj: Authorization Agreement for Automatic Deposits (ACH CREDITS)

1. The Department of New York VFW has determined that the increase in postage rates in addition to the additional cost of paper checks, envelopes and manhours in the issuing of payments to members and vendors needed to be addressed. As a corrective measure to reduce expenses for the Department, Headquarters will begin utilizing ACH payments to both our members and vendors with whom we do business.
2. You will find enclosed an Authorization Agreement for Automatic Deposits (ACH Credits) which is being provided to allow you or your post to sign up and allow the department of NY VFW to make deposits and credits to any checking or savings account you designate. We strongly encourage you to use this method for receiving payments from the Department in the future. The form can be photocopied if additional applications are required.
3. Please complete the enclosed completely and return it to Department Headquarters, 69 Sand Creek Road, Albany, NY 12205 or e-mail or fax as indicated on the form. Ensure a voided or cancelled check is included in your submission. If you have any questions, you may contact me at 518-414-2605 or e-mail at dmcmahon@vfwny.com.

encl.

A handwritten signature in black ink that reads "Daniel B. McMahon". The signature is written in a cursive style.

Daniel McMahon  
State Quartermaster

**AUTHORIZATION AGREEMENT FOR AUTOMATIC DEPOSITS (ACH CREDITS)**

**Attention Quartermasters & ACH Participants**

An email notification will be sent to an ACH participant (if one has been provided) for each ACH Deposit or Credit that has been transmitted providing the date of the deposit and amount. It is strongly encouraged that you provide a valid e-mail address below.

VFW POST/DIST  
OR AUX NAME \_\_\_\_\_

TAX ID  
NUMBER \_\_\_\_\_

I (we) hereby authorize the Veterans of Foreign Wars of the United States, Department of New York, hereinafter called VFW Dept of NY, to initiate credit entries and to initiate, if necessary, debit\* entries and adjustments for any credit entries in error to our ( ) Checking or ( ) Savings account (select one) indicated below and the depository names below, hereinafter called DEPOSITORY, to credit and/or debit\* the same to such account.

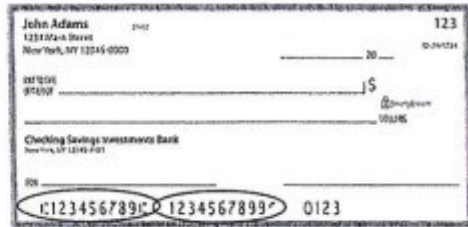
**DEPOSITORY/BANK**

NAME \_\_\_\_\_

BRANCH \_\_\_\_\_

CITY \_\_\_\_\_

STATE \_\_\_\_\_ ZIP \_\_\_\_\_



Routing #      Account #

ROUTING NO. \_\_\_\_\_ ACCOUNT NO. \_\_\_\_\_

This authority is to remain in full force and effect until VFW Dept of NY has received written notification from me (or either of us) of its termination in such time and in such manner as to afford VFW Dept of NY and Depository a reasonable opportunity to act on it.

**POST QUARTERMASTER or PARTICIPANT**

NAME \_\_\_\_\_

DAYTIME PHONE NUMBER \_\_\_\_\_

E-MAIL ADDRESS \_\_\_\_\_

DATE \_\_\_\_\_ SIGNATURE \_\_\_\_\_

Be advised, it takes approximately one (01) week to process, therefore, it is important to return this form as soon as possible.

**FOR DIRECT DEPOSIT, PLEASE MAIL, E-MAIL OR FAX THIS COMPLETED FORM TO:**

Department of New York VFW  
69 Sand Creek Road  
Albany, New York 12205

E-Mail: [AdjutantDNY@vfwny.com](mailto:AdjutantDNY@vfwny.com)/FAX 518-426-8004

**PLEASE ATTACH A VOID OR CANCELLED CHECK HERE**

\* Debits will only be initiated to correct an error. Under no circumstances will the Debit exceed the error amount. Applications will not be processed if there is no void or cancelled check attached.





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.VFWYETS (1.833.838.8387) 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