INTRODUCTION

VETERANS OF FOREIGN WARS®

Veterans of Foreign Wars of the United States

VETERANS OF FOREIGN WARS.

A Message to Post Adjutants and Post Quartermasters

The Veterans of Foreign Wars is respected and effective because it is a grassroots organization, built from the bottom up by members demonstrating every day their commitment to their fellow veterans, community and country. The cornerstone and foundation of the Veterans of Foreign Wars are the Post. That is where the energy and impetus for our state and national efforts are generated and where so much of the real work is done. Without the effort by the officers and members at Posts around our great country and the world, little would be accomplished.

The members of your Post have selected you for a very important role in maintaining the continuing effectiveness of the grassroots efforts in your community. You now have the responsibility, and also the opportunity, to reward them for the trust they have placed in you. If you perform your duties well, the members of your Post, as well as the entire community, will benefit.

You have been tasked with advancing the interests of the Post and the purpose of this Manual is to help you understand and perform your important duties in fulfillment of this mandate. It will hopefully be a blueprint you can use to operate efficiently and effectively.

Please always remember that the offices of the Post Adjutant and Post Quartermaster are the most critical in the Post and you will have the personal satisfaction of knowing you have contributed to the success of your Post, Department and the National Organization as the result of your care and attention to detail.

And, certainly, if you have an idea that you think will be better than our present methods, let us hear about it! You do the work. If changes can be made without harm to accepted practices, we want to know about them.

Table of Contents
Introduction

The Post Quartermaster

The Post Quartermaster is the chief financial officer of the Post. The Quartermaster is the custodian of all Post property and the officer responsible for safeguarding Post funds and property. The Quartermaster is accountable to the Post, Department and the National Organization for all of the monies, securities, vouchers and property of the Post. The Quartermaster is the only one authorized under the Bylaws, to receive, handle, and account for funds of the Post. As Quartermaster, you may authorize a person to disburse funds on your behalf; however, they must be bonded. There are no exceptions to this rule!

No committee, holding company, canteen manager, group or individual in the Post or in any way connected with the Post's activities, can take this authority and responsibility from the Post Quartermaster. All funds, monies or property accumulated under the name of the Veterans of Foreign Wars for the Post, regardless of the nature of the activity which accumulates them, are the property of the Post and are subject only to disposition by Post action. No Post member can mandate the expenditure of funds or disposition of Post property unless properly authorized by the Post and executed by the Quartermaster or the Quartermaster's authorized person.

Qualifications of a Post Quartermaster

A major factor in the success or failure of a Post is the ability and efficiency of the Quartermaster.

The National Bylaws are more explicit on the duties of the Post Quartermaster than those for any other office. The Quartermaster is the custodian of the money and property of the Post, the guardian of its finances and the keeper of the financial records. The Quartermaster also plays an important role in collecting and processing dues.

The Quartermaster is meant to be, and must be, more than a bookkeeper, although maintaining adequate financial records is very important. The Quartermaster generally knows more about the Post than any other individual and MUST BE dependable, honest and capable.

In Post meetings, the Chaplain prays that we may "live lives of stainless integrity." This petition applies to all Post Officers, but especially the Post Quartermaster. You must keep an accurate account of your stewardship. You must be everything the finest VFW character should be and with it all . . . be the hardest worker in the Post.

Duties of the Post Quartermaster

The duties of the Quartermaster are set forth in Section 218 (a) (5) of the Manual of Procedure.

Among the duties of a Post Quartermaster, the Quartermaster shall:

a) Qualify and secure a bond in a sum at least equal to the amount of the liquid assets for which they may be accountable in accordance with Section 703.
b) Collect all monies due the Post, giving receipt therefore, and have charge of the funds, securities and other property of the Post, all of which shall be placed in their care. They shall be the accountable officer of the Post and the Treasurer of all committees handling funds.
c) Disburse funds as properly authorized by the Post using accepted banking practices. Unless otherwise provided for in Post Bylaws, all disbursements of Post funds shall bear the signature of the Quartermaster or other person(s) authorized by the Quartermaster. Such other authorized person(s) shall be bonded with an indemnity company as surety in a sum at least equal to the amount of the liquid assets for which they may be accountable in accordance with Section 703.
d) Receive annual membership dues (admission fees if applicable) and Life membership fees and forward the Department and National dues and Life membership fees immediately to National Headquarters as prescribed in Section 104.
e) Provide the Post Trustees with all records, files and statements required or necessary for the preparation of the Post Trustees Quarterly Report of Audit.
f) Reconcile and verify all transactions listed on all bank statements to assure the accuracy of Post records. The books and records of the Quartermaster shall be maintained in a legible and uniform format. Record keeping by electronic means may be used, provided a back-up is maintained. Books and records shall be available for inspection by authorized officers and Post members at all reasonable times. Unless specifically authorized by the Post to remove such books and records from its facilities, they will be kept at the Post facilities.
g) Provide access and transfer to their successor in office or anyone designated by higher authority, without delay, all books, records, papers, monies, securities and other property of the Post in their possession or under their control.
h) Comply with, and perform all duties required of them by the laws and usages of this organization, applicable Bylaws and orders from lawful authority and perform such other duties as are incident to such office.
i) Report on transactions concerning receipts and expenditures, for any given period, at a regular or special meeting of the Post.
j) File appropriate forms as required by Federal, State and Local Statutes or regulations.

Control of Clubroom Funds

Any activity, clubroom, holding company or unit sponsored, conducted or operated by, for or on behalf of a Post, County Council, District or Department shall be at all times under the direct control of such Post, County Council, District or Department and all funds derived there from shall be at all times under the direct control of such Post, County Council, District or Department.

All money, property or assets of any kind or nature, as well as all books and records, owned, held or used by any activity, clubroom, holding company or unit sponsored, conducted or operated by, for or in behalf of a Post, County Council, District or Department shall be the property of such Post, County Council, District or Department and must be placed in the care and custody of the respective Quartermaster. Such money, property, assets, books and records shall be subject to the same rules and under the same procedure as any other Post, County Council, District or Department money, property, assets, books and records.

Title to all real property of unincorporated Posts, County Councils and Districts shall be taken in the name of the regularly elected Trustees of said units, and their successors in office, to be held, used and enjoyed in trust for its members. When the laws of the respective states shall require the delivery of a bill of sale to establish ownership of property, such bills of sale shall also be made to the Trustees of said units, and their successors in office, in trust for the members thereof.

In addition to other legal requirements under existing local laws or Department Bylaws, no Post, County Council, District, or any holding company or corporation subordinate thereto, shall purchase, sell or otherwise transfer title or any interest in any real estate unless written notice of such proposal has first been given to each member of said unit ten (10) days prior to such regular or special meeting at which the proposal is to be considered, and then only by two-thirds (2/3) vote of approval of those members present and voting at such regular or special meeting. In addition, at least thirty (30) days prior to such meeting, notice shall be provided to the Department Commander who shall review any sale, purchase, transfer or encumbrance to determine whether such transaction serves the purposes of the Veterans of Foreign Wars of the United States as prescribed in the Congressional Charter. Failure to comply with these provisions shall nullify said transaction.

When properly approved by the members of the Post, the Commander and Quartermaster shall be authorized to sign such legal documents required to sell or purchase real property.

Taking Over as Quartermaster

Before a new Post Quartermaster takes up the duties, the previous Quartermaster must be given a "clean slate" by the Post Trustees or auditors. This may be accomplished by virtue of the required audit processes. You want to avoid picking up a headache from someone else. Remember, you are bonded, and, once you take over officially, you will be the person "in the middle" if the deck has not been cleared beforehand.

Before you undertake any business as the new Post Quartermaster, check with the bank in which Post funds are deposited to satisfy yourself the funds are correct and in order. Be sure that proper signature cards are on file with the bank with specimen signatures of all persons authorized to make and endorse checks on behalf of the Post. When new officers are elected the new signatures must be provided to the bank.

You should deposit money and draw checks for disbursements for authorized Post expenses. A Quartermaster should make deposits at regular intervals, rather than letting checks and money accumulate. Get them in the bank as soon as possible. In making deposits it is a better practice to put what you have received into the bank in the same physical form in which you received it. Coins and bills should be deposited as such and checks and negotiable paper must be deposited in the same manner. By putting your receipts in the bank in the same form in which they appear in your ledger, the deposit slips can be easily checked against your ledger for verification and errors can be more easily located. No checks or other negotiable paper received by the Post Quartermaster should be endorsed to a third party or cashed. They should be deposited to the Post account. No bills should be paid in cash. All disbursements should be by check only. This assures an adequate, accurate record.

Clear and Accessible Records

Financial record keeping should include complete and clear documentation of all financial transactions. It cannot be reiterated enough the importance of being prudent in the financial record keeping of your Post, as it can determine the survival or failure of the Post. Every financial transaction must be documented, so it can be easily traced in the event of an audit or inquiry.

Books and records shall be available for inspection by authorized officers and Post members at all reasonable times. Unless the Post specifically authorizes the removal of such books and records from its facilities, they must be kept at the Post facilities.

Payment Platforms

Payment platforms such as Venmo, CashApp, Zelle, etc. are acceptable forms of collecting and disbursing funds from the membership as long as the process follows Section 218(a)(5)(b). However, Post business accounts must be established on these platforms; do not use personal accounts. The selected platform must have the ability to pull transaction reports that can be integrated into the Quartermaster's Detailed Report of Receipts and Disbursements.

Authority to Disburse

A Quartermaster may NOT disburse funds of the Post, outside of an approved annual budget, without receiving proper authority from that Post by action on the floor at a regular or special meeting and the approval of the Post Commander. The use of a voucher/order is no longer required; however, a Post may choose to continue using one as a useful tool for documenting authorization. Where a Post elects to use a voucher/order, it should be presented to the Post together with the bill/invoice/contract in contemplation of payment. Expenses are presented to the Post for action before they are paid.

The returned check properly endorsed is proof the money has been paid. In this manner, the Quartermaster has authority to pay and also proof that payment has been made. Vouchers/Orders must be carefully and permanently filed, and cashed checks accounted for properly, audited and filed for future reference, with correct notations in your books. This is what is known as a clear record and, as a good Quartermaster, you should never operate any other way.

Vouchers/Orders

The initial voucher/order, if used must be self-explanatory and show clearly to whom the money is to be paid, how much is to be paid and for what, set forth in detail. It must also carry the correct signatures as required by the Bylaws and the Post. If the payment is reimbursement for expenditures already made, the voucher/order must be supported by the receipted bills made in detail. If it is for a bill being presented for payment, the itemized bill must accompany the voucher/order and remain a part of that voucher/order in the permanent file.

Always keep this in mind. You can never have too much proof for the proper receipt and disbursement of funds, because doubt can attach to any person, despite a record of probity and honesty. A Quartermaster may, with or without cause, be called upon at any time to account for stewardship. Never honor a voucher marked "miscellaneous expense." If such expense cannot be detailed and itemized for Post approval, you are not required to make that disbursement.

Financial Report

The Post Quartermaster makes a report to the Post on its finances at each meeting. This report is taken directly from the records. It is made out on Financial Statement Form (Form #4208 and it must be accurate and current.

Action on the Quartermaster's Report

The Post Quartermaster will ensure at a minimum, a detailed Financial Report and a register of receipts and disbursements for the previous month is presented at the Post's monthly meeting. The report will stand as printed or as distributed at the monthly membership meeting and no action shall be taken to accept the report, accept the report pending audit, or accept the report subject to changes so that Post Trustees can complete their responsibilities through quarterly audit process. After the Post Trustees have completed the quarterly audit, that is the report presented to the Post's membership for acceptance. This process is important because it is the Post's official record showing the Trustees have properly audited the Quartermaster's monthly financial reports and have brought any discrepancies found to the Post's membership. Keep in mind, Comrade Quartermaster, you are bonded and should a discrepancy appear which needs action by the bonding company, the records will be required to determine if the Post has exercised due care and diligence in protecting the bonding company from improper practices and fund handling.

Insurance

Any Post owning and/or operating, directly or by reason of a holding company or other entity substantially controlled by the Post or its members, a canteen, clubroom or other facility available to members or guests must maintain general liability insurance, including, if necessary or appropriate, liquor liability insurance. Such insurance must be of a type and amount sufficient to protect the Post and must name, as additional insureds, the Veterans of Foreign Wars of the United States and the Department in which such Post is located.

Bonds

All Posts are required by the Bylaws (Section 703) to have each officer accountable for funds or property bonded in a sum at least equal to the amount of the liquid assets for which, so far as can be anticipated, the Quartermaster may be accountable. Failure to comply with this provision of the Bylaws is a dangerous practice because the Post will be without the protection a bond affords. In addition to the Post Quartermaster, positions should be bonded that are specifically identified in Post bylaws, operating / standing procedures, or any other position that has custody of funds or access to Post accounts of liquid assets. For example, many Posts list the Commander as an account signatory in addition to the Quartermaster, or the Canteen/Bar Manager or House Committee Chair may be listed on accounts and have access to the Post's funds and could clean out an account with just their signature. These positions should be bonded. In contrast, a bartender who only has access to their drawer while on shift or a member running a Buddy Poppy drive who only has access to a limited amount of funds does not require a bond. A bond is like fire insurance, you hope you never need it but, if you do and do not have it, you could have serious financial problems.

Many Departments have arrangements with a bonding company. If you are unsure of the status of bonding for your Post or whether state arrangements have been made, please contact your Department Headquarters for advice and information.

Most insurers issue what are called schedule bonds, meaning the office is bonded, not the individual. Of course, the individual must be legally holding office to be covered, but the bond does not change nor is it invalidated by a change of Quartermaster during the bond period.

Bonds do not cover money lost through burglary, careless handling, losing it, mysterious disappearance or mismanagement. The bond does not take the place of insurance in any way. It pays only for loss due to fraud or dishonest acts of the person bonded.

All bonding companies require reasonable care on the part of the insured. Regular audits and controls on the individual are presumed to be part of the agreement. Experience reveals that defalcation occurs when the Trustees do not conduct regular audits and do not take the precaution of obtaining an occasional monthly statement direct from the bank or fail to verify the books against the records. The Post Quartermaster should not prepare the quarterly audit for the Trustees because it could result in a contested claim on the grounds that the audits were not conducted by the Trustees. To protect the Post, the Trustees must play an active part in the auditing procedure.

A bond is one of those things that isn't reviewed until there is trouble, and then it can be too late. Be sure the bond is large enough to provide full protection. Learn the limits and conditions of bond coverage, so that there won't be any surprises.

Bonding vs Insurance

While bonds are often misunderstood to be insurance policies, they are not. There are similarities, but there are several major differences, and the information herein seeks to clarify this requirement and the difference between bonds and insurance.

VFW Bylaws Section 703 Bonds states:

Each officer accountable for funds or property pursuant to any provision of these Bylaws shall be bonded with an indemnity company as surety in a sum at least equal to the amount of liquid assets for which, so far as can be anticipated, they may be accountable. The bond premium shall be paid from the funds of the Veterans of Foreign Wars of the United States, Department, District, County Council, or Post, as the case may be, to which each officer is accountable. The bonds of such accountable officers, in amount and as to surety, shall be approved by their respective units and held by their respective Commanders. The Commander of each unit shall be responsible for the proper and adequate bonding of all accountable officers in their unit.

Sections 218, 418, and 518 of the Manual of Procedures require bonding of the Quartermasters at each level. The purpose of bonding is to protect the VFW against actions of the Quartermaster, or other officers being bonded.

There is a difference between bonds and insurance.

A surety bond is an agreement under which one party (the surety company) guarantees to another party (VFW) the performance of an obligation by a third party (the accountable officer). Surety bonds do not have a deductible and do not require a conviction of the officer in order to be paid for the loss. Surety bonds serve to protect the obliged party (VFW) against losses that result from the failure of the principal (accountable officer) to meet their obligation.

Insurance is an agreement under which one party (the insurance company) guarantees protection to another party (VFW) due to dishonesty, forgery, computer fraud, theft, etc. Crime or employee dishonesty insurance policies may be subject to a deductible and may require a conviction of the officer, which can take time, before payment will be made.

So, any policy that provides insurance against theft where there is a deductible, and a conviction is required, then it is not considered a bond. A bond is taken out by a party (post) to cover a specific position/person (post officer) who promises to act in a certain way. There is never a deductible, and no conviction is required. An insurance policy will generally apply to all officers, volunteers and employees who have access to Post funds. Posts need to look at the terms of the contract to make sure they are getting a bond and not an insurance policy. In many cases, a post may need both an insurance policy for the post and a bond for the individual handling funds.

Document Retention

The following list has been compiled in response to requests from Posts that have asked how long to retain certain files and records. Please keep in mind that this list does not have the effect of law, and a judicious amount of common sense should be used when applying it to your Post.

Record Name	***Retention Period***
Accounts payable invoices	7 years
Accounts payable ledger	7 years
Accounts receivable ledger	7 years
Annual financial reports	Permanent
Annuity & deferred payment plans	Continuing record
Audit reports, annual	10 years
Audit reports, periodic	2 years
Audit work papers	5 years
Balance sheets	5 years
Bank deposit slips	5 years
Bank statements	5 years
Bills of lading	2 years
Bonds - Fidelity	3 years after termination
Bonds - Surety	3 years after termination
Budgets	5 years
Bylaws	Until superseded
Cancelled checks	7 years
Cash receipt records	7 years
Certified annual financial statements	Permanent
Community activity reports	3 years
Contracts	7 years after termination
Correspondence, executive	10 years
Correspondence, general	3 years
Depreciation schedules	Permanent
Election of Officer Reports	5 years
Employee records	4 years after termination
Employee contracts	7 years after termination
Employee withholding records	7 years
Employee accident reports	30 years after settlement
Employee insurance records	11 years after termination
Employee termination	7 years
Entertainment, gift & gratuity records	3 years
Expense vouchers	7 years

Record Name	***Retention Period***
Fidelity bonds	3 years after termination
Financial reports, periodic	2 years
Financial reports, annual	Permanent
Freight bills	3 years
Freight claims	2 years
Garnishments	7 years after termination
General ledger	Permanent
Income statements, annual	Permanent
Income statements, periodic	2 years
Incorporation papers	Permanent
Inspection reports	3 years
Insurance records, general	4 years after Policy expiration
Inventory records	Permanent
Labor Cost Records	3 years
Lease Records	3 years after termination
Membership Applications	Permanent *(see note 1)*
Membership Rosters	5 years
Minutes of Post Meetings	5 years *(see note 2)*
Payroll register	7 years
Periodic financial reports	2 years
Petty cash records	3 years
Property records	Permanent
Quartermaster Monthly & Quarterly Reports	5 years
Shipping & Receiving documents	2 years
Tax records	Permanent

Note 1: *Membership applications should be retained as a permanent record and as long as practical to aid in establishing length of membership, original eligibility, and other items of historical value. They may be electronically converted to provide more efficient retainability.*
Note 2: *In some instances, it may be advisable to retain the minutes of Post meetings when those minutes contain policy decisions. Normally, however, those policy decisions would have been incorporated into the Post Bylaws, and the minutes would only be of minor historical significance.*

Obviously, the foregoing list is not all-encompassing, nor is it intended to be. A good rule of thumb in determining what files and records to keep is that if the file or record has no financial or historical significance, then it is probably time to dispose of it.

Statement of Policy
Operation, Management and Control of Clubroom/Canteens

The operation, management and control of clubs and/or canteens were not envisioned in the purposes of our organization as described above both in our Congressional Charter, National Bylaws, Manual of Procedure and Ritual. The first and foremost consideration of Posts shall be to the objects of the VFW listed above. VFW clubs and/or canteens should be of secondary interest and concern and compatible with our stated purposes.

Some state departments have adopted or recommended rules and regulations or management guides for the operation of Post-sponsored clubs and/or canteens in compliance with state and local regulations and the applicable provisions of Sections 708 and 709 of the National Bylaws, which address incorporation and control of units. Also, many Posts have incorporated those rules and regulations or guides in their Bylaws or adopted rules and regulations for the operation, management and control of their canteens and/or clubs in accordance with them.

Differing laws at the state and local levels preclude the promulgation of universally accepted rules and regulations. The operation, management and control of any club or canteen, or any other facility operated by a Post, is wholly within the authority of the Post. It is the Post's responsibility to see that its club, canteen or other facility is operated in a way that benefits its members and does not harm the reputation of the Post and those members.

In adopting rules and regulations for the operation, management and control of clubs and/or canteens, Posts must adhere to the following provisions of Section 709 of the National Bylaws:

Any activity, clubroom, holding company or unit sponsored, conducted or operated by, for or on behalf of a post, incorporated separately from the post or unincorporated, shall be at all times under the direct control of the post and all funds derived therefrom shall be at all times under the direct control of the post.

All money, property or assets of every kind and nature, as well as all books and records owned, held or used, by any such activity, clubroom, holding company or unit sponsored, conducted or operated by, for or on behalf of a post shall be the property of the post and must be placed in the care and custody of the post quartermaster.

No post and no activity, clubroom or holding company or unit sponsored, conducted or operated by, for or on behalf of any post may own any property jointly or in common with any individual, firm, partnership, association, corporation or other business or charitable entity, except that property may be held jointly or in common a post or unit of a congressionally chartered veterans organization, provided the arrangement allows for the prominent display of the names, trademarks, or service marks of the veterans of foreign wars of the united states and is not contrary to any provision of law or these bylaws.

No post or activity, clubroom, holding company or unit sponsored, conducted or operated by, for or in its behalf, may participate in any arrangement whereby its funds are expended on property held by another entity for the joint use of such post and other individuals, firms, partnerships, associations, corporations or other business or charitable entities, including veterans organizations, except that such arrangement may be made with a post or unit of a congressional chartered veterans organization, provided the arrangement allows for the prominent display of the names, trademarks, or service marks of the veterans of foreign wars of the united states nor is contrary to any provision of law or these bylaws.

"Buddy"® Poppy

Every Post should participate in the Buddy Poppy program at least once a year, even if your Post has NEVER distributed poppies. You will not fulfill your duty and responsibility as Post Quartermaster unless you assist your Commander in conducting a Buddy Poppy program during your respective terms in office.

Where to Order Buddy Poppies

All Buddy Poppies and allied materials, advertising, promotional and worker's supplies are obtained by the Post through its own Department (state) Headquarters. If you have not received order forms and a list of available material and prices, contact your Department Quartermaster.

It is suggested that all orders be placed with your Department Headquarters 6-8 weeks prior to anticipated program date.

How Many Buddy Poppies to Order

When placing your order for Buddy Poppies, plan for "the best possible campaign" and requisition an additional five hundred (500). Additional poppies will be required during the year for remembrances, displays, table decorations and many other uses. The total distribution will depend upon the number of recruited workers. Don't forget to take into account any requirements for the All State Commander contests.

What the Buddy Poppy Program Means to the VFW

The purchase price paid for Buddy Poppies by your Post includes many items in addition to the cost of the poppy itself. Since the program varies in different Departments, exact figures cannot be given for each state.

Pursuant to Section 711, "*A grant in the amount of one and one-half cents of each poppy shall be payable to the VFW National Home; any remaining net proceeds from the sales of Buddy Poppies after the costs of producing and distributing the poppies and payment of the grant to the National Home has been deducted shall be allocated to the National Veterans Service Budget.*"

How to Use Buddy Poppy Proceeds

Your Post proceeds must be used for "the assistance of needy veterans and members of the Armed Forces and their dependents, surviving spouses and orphans." No Buddy Poppy funds can be used for any other purpose. Net proceeds must be put in the Post Relief Fund. Adherence is mandatory as provided in Section 219, VFW, the Manual of Procedure states:

The Quartermaster of the Post will be the custodian of the relief fund and will expend monies there from, as directed by the Post, for the following purposes:

a) Aid, assistance, relief, and comfort of needy or disabled veterans or members of the Armed Forces and their dependents, and the surviving spouses and orphans of deceased veterans.
b) Maintenance and expansion of the VFW National Home and other facilities devoted exclusively to the benefit and welfare of the dependents, surviving spouse, and orphans of disabled, needy or deceased veterans or members of the Armed Forces.
c) Necessary expenses in providing entertainment, care, and assistance to hospitalized veterans or members of the Armed Forces.
d) Veterans rehabilitation, welfare and service work.
e) To perpetuate the memory of deceased veterans and members of the Armed Forces and to comfort their survivors.
f) To foster true patriotism through historical and educational programs.
g) Remission of dues of sick, needy or disabled members.
h) Necessary expenses to support the relief fund such as the purchase of Buddy Poppies.

Relief funds may be invested in approved securities but shall not be loaned to the Post or other units, or transferred from the relief fund in any manner or under any guise, except that relief funds may be transferred to the general fund for remission of dues of sick, needy or disabled members.

Benefit Information

All new and reinstated members recruited during this year will receive member benefit information once their dues have been received at National Headquarters. If you need additional member benefit information, please visit vfw.org/join/member-benefits.

Your help in publicizing VFW Member Benefits will help the Veterans of Foreign Wars have another successful membership year.

Important Note: VFW members in good standing are insured under the $1,000/$1,500 Personal Accident Plan (benefits reduce at ages 70 and 75). Benefits are payable in the event of a covered accidental death or dismemberment. Accidental loss of life payment is payable to the estate of the insured member, unless a beneficiary designation form is on file at the insurance company.

Emblem and Supply Department
VFW Store

Through the Emblem and Supply Department, the VFW Store offers virtually everything you need to conduct Post business - supplies, recruiting items, business cards, uniform caps, awards, emblematic merchandise, to name a few. Additionally, the VFW Store offers a wide variety of other products for Posts and members such as personalized apparel (shirts, jackets, and caps), military items, jewelry, gift items, as well as flags and patriotic items.

The VFW Store offers high quality, affordable products and when you buy from the VFW Store your money stays in the VFW and all levels benefit:

a) Per Section 715 of the VFW Bylaws, 10% of net profits are rebated back to the Departments each year.
b) Auxiliary to the VFW, National Headquarters receives a percentage.
c) The remainder goes to VFW Programs that assist veterans, military personnel, and their families.

A new VFW Store catalog is mailed annually in August to each Post Quartermaster and Commander, as well as to members who have purchased in the prior year.

<u>Convenient Ordering</u>

a) Online: vfwstore.org
b) Toll free: 833.VFW.VETS (833.839.8387)
c) Fax: 816.968.1115 (credit card orders only)
d) Mail order form
e) Supplyandemblem@vfw.org

VFW Store has convenient payment methods: Check, Money Order, and accepts MasterCard, Visa, American Express, or Discover Card.

If you don't see what you are looking for in the VFW Store catalog or online, please call 833.VFW.VETS, and ask for the customized ordering department.

There is a continual effort to develop new products that meet the needs of the VFW Departments, Posts and Members. We value and welcome your suggestions and feedback. If you have a suggestion for new products, please contact Hank Ellis at hank@vfw.org or 816.968.1194.

Use of the Trademarked VFW Emblem

The VFW logo is trademarked and owned by the National Organization of the Veterans Foreign Wars of the United States, with exclusive rights to manufacture the logo reserved by the National Organization, except by written permission from the Quartermaster General. To request permission to use the logo, contact qmgeneral@vfw.org

No Post, District County Council, State or Auxiliary, including Members and Officers, has authority to grant the right to manufacture, reproduce, or use the logo or name, to include VFW or Veterans of Foreign Wars.

The **VFW Store** and its licensed vendors, listed online at vfwstore.org, are the **only authorized sources** to produce merchandise with the VFW name, logo, and/or Cross of Malta.

Special Purchases/Quantity Discounts

Products are not limited to what you see in the VFW Store catalog or online. We specialize in finding custom/quantity products at very competitive prices. If your Post needs shirts, merchandise for special events, youth sponsorships item, etc. and you want to add your Post information to it, contact Kim Winston, Custom Consultant, at kwinston@vfw.org, 816.968.1181 or Mary Helbock at mhelbock@vfw.org, 816.968.2731.

Discount for New Life Members

New Life Members are eligible for a 10% discount on products for **personal** use from the VFW Store for one year from their Life membership date. Certain restrictions apply including:

a) **Personal Use** does not include Post Supplies, Bylaws, citations, trophies and plaques. No Post checks.
b) Discount must be requested at the time of order and cannot be used with other discounts, or applied to prior purchases, tax or shipping/handling charges.
c) Membership Number required on all orders requesting this discount.
d) Online orders, use promo code: **NEWLIFEMEMBER**

Discount for Legacy Life members (personal use only) – a-c above applies. Online orders, use promo codes: **GOLD**, **SILVER** or **BRONZE**

For more information on Life Members, see Section 111 of the National Bylaws.

Discount with Perpetual Post Charter

Posts receiving a new Perpetual Charter will receive a 10% discount certificate on one order from the VFW Store. Certain restrictions apply including:

a) Original certificate must accompany the order.
b) Discount certificate valid for one year from the date issued.
c) Discount may not be used with other discount offers, coupons or gift certificates, nor applied to prior purchases, account payments, sales and/or use tax or shipping/handling charges.

Any questions regarding the VFW Emblem and Supply Department/VFW Store, contact Hank Ellis at hank@vfw.org or call 816.968.1194.

Quartermaster Supplies
Quick Reference List

Item #4108	Podium Edition; Congressional Charter, Bylaws, Manual of Procedure, Ritual.
Item #4202	Membership Binder With Index *
Item #4200	Miscellaneous Receipt Forms *
Item #4201	Membership Record Forms *
Item #4205	Post Minutes Book *
Item #4214	Trustees Report of Audit Form *
Item #4208	Financial Statement Form (monthly detail of receipts and disbursements) *

**While quantities last