

Department Commander's Homecoming Fund Raiser



Shirts are available thru State Headquarters for purchase with the state of Virginia on the left side above the pocket. These shirts are yellow in color with the State in red, white, and blue. You can use the Shirt order form below.

SIZES ARE LIMITED- ORDER NOW!

_____ Date

_____ Post/Auxiliary Number

_____ Full Name

_____ Phone Number

_____ Street

_____ City State Zip Code

Number	Size	Price	Total
_____	Small	\$20.00	_____
_____	Medium	\$20.00	_____
_____	Large	\$20.00	_____
_____	X-Large	\$20.00	_____
_____	XX-Large	\$20.00	_____
_____	XXX-Large	\$20.00	_____

Method of Payment: Cash Check Mastercard Visa

Check Number _____

Name on Card _____

Card Number _____

Expiration Date _____

Signature _____

Shipping add \$5.00 for the first Shirt and \$3.00 for each additional Shirt not to exceed \$11.00

SHIPPING _____

TOTAL _____

Request your

SUPPORT

DAN BOYER

SHIRT

I will be attending the Southern Conference and I would like a free shirt to show my support.

Name: _____

Post/Aux: _____

Size Requested: _____

Requests must be received by October 18, 2007

(Please remember to pick up your shirt at the Southern Conference. See the ADJ/QM upon arrival)

**MYRTLE BEACH
RESORT AT GRANDE DUNES**



**8400 Costa Verde Drive, Myrtle Beach, SC 29572
Phone (843) 449-8880 Fax (843) 497-1447
www.myrtlebeachmarriottresort.com**

NAME _____

NAME(S) OF ADDITIONAL PERSON(S) SHARING ROOM:

STREET ADDRESS

CITY _____ STATE _____
ZIP CODE _____ PHONE (DAY) _____

GROUP/ORGANIZATION: (group) VFWVFWA

DATE(S) _____

SPECIAL REQUEST _____

Reservations must be received by: ^{10/1/07} (cut off date)
All shoulder dates may be available on a space and rate availability.
After the above date, rooms will be confirmed on a space and rate available basis.

~~SMOKING~~ ~~XXXXXXXX~~ NON-SMOKING _____

ARRIVAL DAY/DATE _____

TIME OF ARRIVAL _____

DEPARTURE DAY/DATE _____

EMAIL ADDRESS _____

- SELF PARKING IS COMPLIMENTARY.
- CHECK IN TIME AFTER 4:00PM.

CHECK-IN TIME AFTER 4:00PM:

Accommodations prior to that time will be handled on a space available basis. Luggage storage is available.

CHECK-OUT TIME IS 11:00AM

Please check the type of accommodations desired. ALL ACCOMMODATIONS ARE SUBJECT TO AVAILABILITY AT CHECK-IN.

NO. Rooms	TYPE OF ACCOMMODATIONS	RATE
	Single: One (1) person	102.00
	Double: Two (2) persons, One (1) Bed	102.00
	Double: Two (2) Persons, Two (2) Beds	102.00

For all reservations, please list each guest's name where provided.

Reservations must be accompanied by a guarantee for first night's lodging via check or credit card.

Fill in American Express, Diners Club, Carte Blanche, VISA, MasterCard or Discover Card information below. You will be charged for the first night's lodging unless reservations are cancelled 7 days prior to arrival.

CARD TYPE _____ EXP. DATE _____

CARD NUMBER _____

SIGNATURE _____

Advance Deposit. Please include one night's room plus 10% tax. Deposits are refundable if cancelled 7 days prior to arrival.

CHECK ENCLOSED _____ AMOUNT \$ _____

VETERANS OF FOREIGN WARS OF THE UNITED STATES OFFICE OF THE ADJUTANT GENERAL

BONDING OF ACCOUNTABLE OFFICERS

The VFW National By-Laws, Article VII, Section 703: **BONDS**, states:

“Each officer accountable for funds or property pursuant to any provision of these By-Laws 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, he may be accountable. The bond premium shall be paid from the funds of the Veterans of Foreign Wars of the United States, Department, 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 his unit.”

Although the language of the above section is quite specific, experience has shown a need for greater clarification as to its application, the degree of protection offered, and procedures in establishing a claim.

The reference to **ACCOUNTABLE OFFICER** is primarily directed to the position of Quartermaster, although it might very well extend to an Assistant Quartermaster, Club Manager, or Bingo Chairman. From a practical standpoint, anyone who has access to funds should be bonded, especially club employees and others who regularly handle cash. The premium rate for club employees is higher than for a Post Officer.

Departments have made arrangements with an indemnity or surety company to handle the bond requirements under a **FRATERNAL POSITION BOND**. The cost of such a bond is relatively low and there is a particular advantage in having the position bonded rather than the individual in that it is not necessary to change records each time there is a change in the officer.

The bond only guarantees the **HONESTY** of the person holding the bonded position. Before any indemnity is paid, it must be proven that the money has been lost through the fraudulent or dishonest acts of the bonded person. It does not cover money lost through burglary, careless handling, or mismanagement. It does not take the place of insurance in any way.

The By-Laws only give a rough guide as to how much the individual should be bonded for. There may be only \$2,000 in the Post treasury, but this may be because the Quartermaster has been systematically skimming off thousands of dollars before the money is banked. Usually the money is stolen before it goes into the bank, but it may also disappear because of the conversion of bonds, savings, or investments to cash. Anything which is easily converted to cash should be protected by a bond.

Only the person holding the bonded position is covered by the bond. Funds stolen by an Assistant Quartermaster are not protected by the bond on the Quartermaster. If the Assistant Quartermaster handles funds, he must be covered by a separate bond on that position.

The fact that an accountable officer may already be bonded through his regular employer does not protect the VFW. A County Treasurer, for instance, may be bonded for \$100,000 but this only protects the County from his dishonest acts. If he steals from the Post in his capacity as Post Quartermaster, the Post cannot collect on his County bond.

All bonding companies require reasonable care on the part of the insured. Regular audits and controls on the individual are presumed to be a part of the agreement. Claim files reveal that most defalcations occur where the Post Trustees do not conduct regular audits, do not take the precaution of obtaining monthly statements directly from the bank, or fail to verify the books against other records.

If Post Trustee Reports have not been done in accordance with the by-laws and forwarded to Department Headquarters within thirty (30) days of the end of each quarter, bonds will be considered forfeited.

PROCEDURE IN SUBMITTING INDEMNITY CLAIMS

The insured Post has the responsibility of reporting a loss as soon as possible after it is discovered. The fraternal position bond form requires the Post to give all reasonable cooperation in determining details of fact to substantiate the claim and in attempting to make recovery from the defaulting person.

If the bond is held through a local agent, that agent should be informed immediately when a loss is discovered. If the bond was obtained through Department, the Department must be notified so the information can be passed on to the proper Bonding Company.

The Post will be required to show evidence of loss and submit a "proof of loss" form with any further information which may be required. The Proof of Loss form will be provided by the bonding company or its agent. The final claim should not be submitted until it is substantiated, preferably through an audit by a qualified accountant.

The bonding company may itself follow up the claim or it may have an outside attorney or adjuster gather details on the claim and on the defaulting officer or employee. It will probably attempt to recover losses from the defaulting person. The Post, accepting the bonding or Surety Company's check, passes on its right of recovery of Post funds to the bonding company.

The funds of a Post are the responsibility of its officers. If dishonest acts result in a loss to the Post, the Commander and other officers are obligated to attempt recovery. It is generally better for all concerned to present a claim to the bonding company and let them arrange recovery from the individual rather than to try to do so on the Post level.

The diversion of Post funds to personal use is a serious offense and one with which the Post should have no sympathy. A person who has stolen money from his comrades has no place in the Veterans of Foreign Wars. The Post is entirely justified in and should consider bringing Disciplinary Actions against the miscreant and removing him from membership.

TYPES OF BONDING AVAILABLE THROUGH DEPARTMENT

VFW Department of Virginia presently offers two (2) types of bonding. Following is a short description of each type of bond:

QUARTERMASTER BONDING

This bond is available on **ONLY** the Post Quartermaster. The minimum amount of coverage is \$3,000.^{oo} at a cost of \$9.^{oo}. Additional coverage is available see rate sheet Enclosure 3. Since this is a Position Type Bond, it only requires the submission of the Post Quartermaster's name, along with amount of bond desired and proper premium to Department. A change of Post Quartermaster only requires that Department be notified of the name of the new Post Quartermaster.

VFW CLUB MANAGERS & BINGO CHAIRMAN BONDING

This bond is through Tallman Insurance Agency. The cost of coverage is attached as Enclosure 4 and Application form as Enclosure 5.

MEN'S AUXILIARY TRASURER BONDING

VFW National By-Laws require that the Men's Auxiliary Treasurer 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, he may be accountable.

This type bond is available through the VFW for the Men's Auxiliary Treasurer. This is a "**POSITION TYPE BOND**", should your Treasurer change during the year, the new Treasurer would automatically be covered.

The minimum amount of bond coverage is \$3,000 for a cost of \$9.^{oo}. Additional coverage is available see rate sheet Enclosure 3. The bonding period runs from September 1 of the current year through August 31 of the next year.

2007-2008 QUARTERMASTER BONDING

VFW National By-Laws require that the Post/District Quartermaster 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, he may be accountable.

This type bond is available through the VFW for the Post/District Quartermaster. This is a “**POSITION TYPE BOND**”, should your Post/District Quartermaster change during the year, the new Quartermaster would automatically be covered.

The minimum amount of bond coverage is \$3,000 for a cost of \$9.⁰⁰. Additional amounts are available see rate sheet Enclosure 3. The bonding period runs from **September 1** of the current year through **August 31** of the next year.

Bonds are only good **if Trustee Reports** are done on time and **accurately**. If trustee reports are not received at Department Headquarters within thirty (30) days of the end of the quarter, the bond will be suspended until the trustee report is received. Negligently done trustee reports will void any future claims. Claims must be filed within two (2) years of the theft.

All Posts/Districts desiring this Quartermaster Bond should complete and return the following form, along with the proper amount of premium, to:

**VFW Department Headquarters
403 Lee Jackson Hwy
Staunton, VA 24401**

BOND INFORMATION

VFW Post: _____ VFW District #: _____

Post/District Location: _____

Amount of Bond: _____ Premium Enclosed: \$ _____

Minimum Bond is \$3000.00 for \$9.00 – For Additional amounts see rate sheet Enclosure 3

IF USING A LOCAL BONDING COMPANY, PLEASE PROVIDE THE FOLLOWING INFORMATION:

Name of Bonding Company: _____

Name of Bonding Agency: _____

Mailing Address: _____

Amount of Coverage: \$ _____ Expiration Date: _____

Signature: _____ Title: _____

FOR OFFICE USE ONLY

Date Received: _____

MENS AUXILIARY TREASURER BONDING for 2007-2008

VFW National By-Laws require that the Men's Auxiliary Treasurer 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, he may be accountable.

This type bond is available through the VFW for the Men's Auxiliary Treasurer. This is a **"POSITION TYPE BOND"**, should your Treasurer change during the year, the new Treasurer would automatically be covered. The minimum amount of bond coverage is \$3,000 for a cost of \$9.⁰⁰. Additional amounts are available see rate sheet Enclosure 3. The bonding period runs from September 1 of the current year through August 31 of the next year.

Bonds are only good **if Trustee Reports** are done on time and **accurately**. If trustee reports are not received at Department Headquarters within thirty (30) days of the end of the quarter, the bond will be suspended until the trustee report is received. Negligently done trustee reports will void any future claims. Claims must be filed within two (2) years of the theft.

All Men's Auxiliaries desiring this Treasurer Bond should complete and return the following form, along with the proper amount of premium, to:

**VFW Department Headquarters
403 Lee Jackson Hwy
Staunton, VA 24401**

BOND INFORMATION

Men's Auxiliary #: _____ VFW District #: _____

Auxiliary Location: _____

Amount of Bond: _____ Premium Enclosed: \$ _____

Minimum Bond is \$3,000 for \$9.⁰⁰. Additional amounts are available see rate sheet Enclosure 3.

IF USING A LOCAL BONDING COMPANY, PLEASE PROVIDE THE FOLLOWING INFORMATION:

Name of Bonding Company: _____

Name of Bonding Agency: _____

Mailing Address: _____

Amount of Coverage: \$ _____ Expiration Date: _____

Signature: _____ Title: _____

FOR OFFICE USE ONLY

Date Received: _____

VFW QUARTERMASTER BOND --- ALL STATES

\$3.00 Per Thousand

\$ 3,000.----\$ 9.00
 \$ 4,000.----\$12.00
 \$ 5,000.----\$15.00
 \$ 6,000.----\$18.00
 \$ 7,000.----\$21.00
 \$ 8,000.----\$24.00
 \$ 9,000.----\$27.00
 \$ 10,000.----\$30.00
 \$ 11,000.----\$33.00
 \$ 12,000.----\$36.00
 \$ 13,000.----\$39.00
 \$ 14,000.----\$42.00
 \$ 15,000.----\$45.00
 \$ 16,000.----\$48.00
 \$ 17,000.----\$51.00
 \$ 18,000.----\$54.00
 \$ 19,000.----\$57.00
 \$ 20,000.----\$60.00
 \$ 21,000.----\$63.00
 \$ 22,000.----\$66.00
 \$ 23,000.----\$69.00
 \$ 24,000.----\$72.00
 \$ 25,000.----\$75.00

(\$3,000. To \$25,000.)
 \$3.00 Per Thousand

\$2.50 Per Thousand

\$ 26,000.----\$ 65.00
 \$ 27,000.----\$ 67.50
 \$ 28,000.----\$ 70.00
 \$ 29,000.----\$ 72.50
 \$ 30,000.----\$ 75.00
 \$ 40,000.----\$ 100.00
 \$ 50,000.----\$ 125.00
 \$ 60,000.----\$ 150.00
 \$ 70,000.----\$ 175.00
 \$ 80,000.----\$ 200.00
 \$ 90,000.----\$ 225.00
 \$100,000.----\$ 250.00
 \$110,000.----\$ 275.00
 \$120,000.----\$ 300.00
 \$130,000.----\$ 325.00
 \$140,000.----\$ 350.00
 \$150,000.----\$ 375.00
 \$160,000.----\$ 400.00
 \$170,000.----\$ 425.00
 \$180,000.----\$ 450.00
 \$190,000.----\$ 475.00
 \$200,000.----\$ 500.00
 \$210,000.----\$ 525.00
 \$220,000.----\$ 550.00
 \$230,000.----\$ 575.00
 \$240,000.----\$ 600.00
 \$250,000.----\$ 625.00

(\$26,000. To \$250,000.)
 \$2.50 Per Thousand

\$2.00 Per Thousand

\$251,000.----\$ 502.00
 \$252,000.----\$ 504.00
 \$253,000.----\$ 506.00
 \$254,000.----\$ 508.00
 \$255,000.----\$ 510.00
 \$256,000.----\$ 512.00
 \$257,000.----\$ 514.00
 \$258,000.----\$ 516.00
 \$259,000.----\$ 518.00
 \$260,000.----\$ 520.00
 \$270,000.----\$ 540.00
 \$280,000.----\$ 560.00
 \$290,000.----\$ 580.00
 \$300,000.----\$ 600.00
 \$310,000.----\$ 620.00
 \$320,000.----\$ 640.00
 \$330,000.----\$ 660.00
 \$340,000.----\$ 680.00
 \$350,000.----\$ 700.00
 \$360,000.----\$ 720.00
 \$370,000.----\$ 740.00
 \$380,000.----\$ 760.00
 \$390,000.----\$ 780.00
 \$400,000.----\$ 800.00
 \$410,000.----\$ 820.00
 \$420,000.----\$ 840.00
 \$430,000.----\$ 860.00
 \$440,000.----\$ 880.00
 \$450,000.----\$ 900.00
 \$460,000.----\$ 920.00
 \$470,000.----\$ 940.00
 \$480,000.----\$ 960.00
 \$490,000.----\$ 980.00
 \$500,000.----\$ 1,000.00

(\$251,000. To \$500,000.)
 \$2.00 Per Thousand

\$1.75 Per Thousand

\$501,000.---\$ 876.75
 \$502,000.---\$ 878.50
 \$503,000.---\$ 880.25
 \$504,000.---\$ 882.00
 \$505,000.---\$ 883.75
 \$506,000.---\$ 885.50
 \$507,000.---\$ 887.25
 \$508,000.---\$ 889.00
 \$509,000.---\$ 890.85
 \$510,000.---\$ 892.50
 \$520,000.---\$ 910.00
 \$530,000.---\$ 927.50
 \$540,000.---\$ 945.00
 \$550,000.---\$ 962.50
 \$560,000.---\$ 980.00
 \$570,000.---\$ 997.50
 \$580,000.---\$1,015.00
 \$590,000.---\$1,032.50
 \$600,000.---\$1,050.00

(\$501,000. And UP)
 \$1.75 Per Thousand

VFW CLUB MANAGERS AND BINGO RATE SCHEDULE

\$ 3,000.----- \$ 21.00 Minimum Premium

Rates \$4,000. And Over - \$7.00 Per Thousand

\$ 4,000.-----	\$ 28.00
\$ 5,000.-----	\$ 35.00
\$ 6,000.-----	\$ 42.00
\$ 7,000.-----	\$ 49.00
\$ 8,000.-----	\$ 56.00
\$ 9,000.-----	\$ 63.00
\$ 10,000.-----	\$ 70.00
\$ 15,000.-----	\$105.00
\$ 20,000.-----	\$140.00

Rates \$25,000. And Over - \$5.00 Per Thousand

\$ 25,000.-----	\$125.00
\$ 30,000.-----	\$150.00
\$ 35,000.-----	\$175.00
\$ 40,000.-----	\$200.00

Rates \$50,000. And Over - \$4.00 Per Thousand

\$ 50,000.-----	\$200.00
\$ 55,000.-----	\$220.00
\$ 60,000.-----	\$240.00
\$ 65,000.-----	\$260.00
\$ 70,000.-----	\$280.00
\$ 75,000.-----	\$320.00
\$ 80,000.-----	\$320.00
\$ 85,000.-----	\$340.00
\$ 90,000.-----	\$360.00
\$100,000.-----	\$400.00

Form (9/00)

Enclosure 4



Tallman Insurance

For Club Managers and Bingo Chairman

APPLICATION FOR DISHONESTY BOND TO BE COMPLETED BY BONDED INDIVIDUAL

- 1. a) Name of Post Post # b) Post Address
2. a) Name of Person to be Bonded b) Residence Address c) Social Security #
3. Position to be Bonded Bond Amount \$
4. Largest amount of cash or check at one time? \$ Amount Monthly? \$
5. How frequently will such cash or checks be audited or reconciled?
6. Are you authorized to sign checks? If yes, will check be countersigned?
7. Is the audit done by an independent CPA or Public Accountant?
8. a) Have you ever been discharged from any position b) If yes, please explain
9. a) Have you ever been bankrupt or insolvent? b) If yes, please give details in a separate confidential letter to the Insurance Company.
10. a) Have you ever been refused a bond? b) When c) What Company
11. a) Have you ever been convicted of a felony or misdemeanor? (Other than Traffic Violations) b) If yes, explain

The foregoing answers, statements and representations are made with the intent to induce The Travelers Insurance Company to execute the policy described herein and are true to the best of our/my knowledge and belief.

Signed this day of , (day) (month) (year)

Signature: Person to be Bonded

CARNIVAL VICTORY



Set sail on a fantastic 6 Day cruise to the beautiful beaches and crystal clear waters of Freeport and Nassau, Bahamas. You're off to the duty-free shops and white-sand beaches of Nassau in the Bahamas. And since your floating resort doesn't sail till night time, you'll have time to taste the experience of the island's café's and hotel extravaganzas. On this cruise, you'll enjoy one fun experience after another. Minimum of 8 cabins must sail to receive amenities. A portion of the booking price will go to Operation Uplink. Join us for a great time aboard the Carnival Victory. Amenities \$25.00 per cabin shipboard credit.

6 Day Bahamas from Norfolk, VA



DAY	PORT OF CALL	ARRIVE	DEPART
1	Norfolk, VA		5:00pm
2	Fun Day At Sea		
3	Nassau, Bahamas	11:30am	
4	Nassau, Bahamas		10:00pm
5	Freeport, Bahamas	8:00am	3:00pm
6	Fun Day At Sea		
7	Norfolk, VA	8:00am	

Join

OPERATION UPLINK FUNDRAISER CRUISE

From

INTERIOR	OCEANVIEW	BALCONY
\$678	\$834	\$973

* Rates (U.S. dollars) are per person, based on double occupancy. Government fees/taxes and optional air transportation are additional for all guests. Rates are subject to availability and may change without prior notice. Restrictions apply.

Make check payable to:

VIP LEISURE TRAVEL

12 TEMPSFORD LN
WILLIAMSBURG, VA 23188

Phone: 757-229-6008

Fax: 757-229-6130

vipleisuretravel@cox.net

www.vipleisuretravel.com

Deposit \$50.00 per Stateroom First Come First Serve.

RECOGNITION

GOLD MEDAL AWARDS FOR PUBLIC SERVANTS

Each year, the Veterans of Foreign Wars selects an emergency services person, a law enforcement officer and a firefighter to receive VFW Gold Medal Awards. The presentation of these awards is made at the VFW Department Convention in June/July or a respective award ceremony. Post Safety Chairmen are encouraged to submit a candidate for these awards to their Department Headquarters by November 1. The Department must select a single candidate for each award and submit those to VFW National Headquarters by November 17. Eligible candidates for each award are as follows:

Emergency Medical Technician Gold Medal

Any individual who actively gives emergency medical treatment, provides rescue service or civil disaster assistance as a member of any public or volunteer company organized to give emergency medical care, provide rescue and civil disaster assistance to our nation's citizens.

Law Enforcement Gold Medal

Any individual who serves in a municipal, county, state or federal unit tasked with enforcement of the laws pertaining to their area of responsibility. This award does not apply to individual employed by private companies or security services.

Firefighters Gold Medal

Any individual who actively fights fires as a member of any public or volunteer company organized to fight fires and give assistance to our nation's citizens.

Criteria for all Gold Medal Awards:

Candidates must have demonstrated:

- Recognition by their colleagues or those they serve.
- Consistent excellence in the performance of their duties.
- Consistent dedication to their official responsibilities over a period of years and continuous growth in responsibilities and skills within their profession.

Documentation required for all candidates:

- Nomination letter containing the candidate's name, title, address, telephone and identifying the award for which the individual should be considered.
- One page resume of the candidate's overall background.
- One page resume of the candidate's background in their field.
- One page listing of the candidate's accomplishment and awards in their field.
- Photograph (preferably a head shot) of the candidate.

Nomination:

Post Safety Chairmen should send the above information to their Department Headquarters to arrive no later than November 1. Departments should forward their candidate and documentation to arrive no later than November 17 to:

VFW National Headquarters, Attn: Programs – Gold Medal Award, 406 W 34 St
Kansas City, MO 64111