



# **The Quartermaster Training Handbook**

## **Pennsylvania Training Instruction 2025 – 2026**



## **Veterans of Foreign Wars of the United States**

June 2025

## **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.

Department of Pennsylvania VFW  
4002 Fenton Avenue, Harrisburg, PA 17109

717-234-7927

717-234-1955 (fax)

[www.vfwpa.org](http://www.vfwpa.org)

## Table of Contents

The Post Quartermaster: Description & Qualifications .....	3
Duties & Responsibilities .....	4
Control of Clubroom Funds (Section 709, National Bylaws).....	5
Taking Over as Quartermaster .....	6
Clear and Accessible Records .....	6
Authority to Disburse .....	6
Vouchers/Orders .....	7
Financial Reports .....	7
Action on the Quartermaster's Report .....	8
Insurance .....	8
Bonds.....	8
Document Retention/Destruction Policy .....	11
Statement of Policy (Operation, Management and Control of Clubs and/or Canteens) .....	14
“Buddy”® Poppy .....	15
Benefit Information .....	16
Emblem and Supply Department, VFW Store.....	17
Quartermaster Supplies Quick Reference List.....	19
Financial Reporting in Detail.....	20
Post QM Receipt of Expenditures and Distribution .....	22,23
Misc. Receipt Form.....	24
Monthly Financial Statement.....	25
Vouchers.....	27
Post Trustees' Report of Audit.....	29
Post Quartermaster Resources.....	31
Post and Home Association Bond Forms.....	32

## **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. Maintain a relief fund as prescribed in Section 704 of the Bylaws and Manual of Procedure.
- g. 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.
- h. 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.
- i. 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.
- j. Report on transactions concerning receipts and expenditures, for any given period, at a regular or special meeting of the Post.
- k. 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 twothirds (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. Never, under any circumstances, accept the responsibility for Post funds before this is done. 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. This is also the time to ensure that outgoing officers / signatories are removed and no longer have access to the bank accounts or funds.

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 & 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.

## **Authority to Disburse**

A Quartermaster may NOT disburse the funds of the Post 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 Uniform System of Records and Accounts provides for a voucher which must be used. This simply means an approved paper voucher/order must be made for presentation to



the Post for consideration of payment. Bills are presented to the Post for action before they are paid, except where circumstances do not permit a prior presentation. The bills must be clearly explained and in detail so every Post member will know the situation when called upon to vote. When the Post votes approval, the Post Adjutant prepares the voucher/order, has it properly signed by the person so designated and presents it to the Post Quartermaster for payment. Unless this is done, the Quartermaster is without authority to pay. When approved by the Post and properly signed by the Post Commander, it is the authority for the Post Quartermaster to disburse funds in the amount designated on that voucher/order.

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 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**

All financial transactions and the final action of the Post must be recorded in the minutes by the Post Adjutant. The Post Quartermaster should insist action be taken by the Post to accept (or accept, subject to change or audit) the Quartermaster's report, and should see to it that it is recorded in the minutes. This is important because it is the Post's official record showing the Quartermaster has brought the report before the Post. Keep in mind, Comrade Quartermaster, you are bonded and should a discrepancy appear which needs action by the bonding company, the records will be called for to see 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. 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.

***Quartermaster and Club Bond Forms and Pricing Guide are on the last page and also at [www.vfwpa.org](http://www.vfwpa.org) under the "resources" tab and then the "post information" menu.***

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.

<b><u>Record Name</u></b>	<b><u>Retention Period</u></b>
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

<b><u>Record Name</u></b>	<b><u>Retention Period</u></b>
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 ( <i>see note 1</i> )
Membership Rosters	5 years
Minutes of Post Meetings	5 years ( <i>see note 2</i> )
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
Small Games of Chance Records	5 years
Unplayed chances	2 years

*Note 1: Membership applications should be retained as a permanent record to aid in establishing length of membership, original eligibility, and other items of historical value.*

*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.

### **Membership**

The Post Quartermaster is also responsible for processing the Post Membership with National VFW.

Each Quartermaster should use the [www.vfw.org](http://www.vfw.org) site to log into OMS (Online Membership System) on a regular basis to review the Post Roster, communicate with the Post Membership Team on which members need to renew; enter or renew members, forward their dues payments to National VFW, and deceased members.

## **Statement of Policy Operation, Management & Control of Clubs and/or 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”<sup>®</sup> 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 for Children; 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 for Children 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 for Children 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](http://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.

### Convenient Ordering

- a) Online: [vfwstore.org](http://vfwstore.org)
- b) Toll free: 833.VFW.VETS (833.839.8387)
- c) Fax: 816.968.1115 (credit card orders only)
- d) Mail order form

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.

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](mailto: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](mailto: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](http://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](mailto:kwinston@vfw.org) or 816.968.1181.

## 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](mailto: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 #4204 Receipts, Expenditure and Distribution Ledger

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)

Item #4211 Draft Book (voucher/payment order)

## Financial Reporting

The Uniform System of Post Records and Accounts is a system that has been in use for many years by many VFW Posts with exceptional results. This system is the preferred method of record keeping; however, as technology continues to develop, many VFW Post are transitioning electronic-based methods utilizing differing types of accounting software.

Quartermasters utilizing these methods must ensure that the basic principles of the Uniform System of Post Records and Accounts are not lost and that all electronic records are routinely backed-up.

### Uniform System Ledger of Post Records & Accounts

The Receipts, Expenditure and Distribution Ledger (Item #4204); better known as the Post Ledger or Quartermaster's Ledger, is the most important financial record of the Post. It provides a means of maintaining uniform records of the financial transactions of the Post. When properly used, it is simple to maintain. It provides an easily understood record of the Post's financial condition and enables quick and accurate audits of the Post funds. The balance shown in the ledger at the end of the month must be in agreement with the bank statement(s), checkbook(s) and with the receipt book and vouchers/orders.

The ledger contains various rows and columns for specific entry; each row represents a specific transaction and explains the when, who, why, how of each receipt and disbursement. It further explains, in detail, how each is distributed throughout the Post's funds.

The first four column headings of our ledger are:

**DATE:** Represents the day and month the transaction was entered.

**FROM OR TO:** Represents the individual, group, or corporation to which the transaction is associated with.

**REASON:** Represents the transactions purpose such as donation, mortgage, or member dues.

**RECEIPT OR CHECK NO.:** Represents how the transaction was sent or received. This may be a check number, transaction number, receipt number.

The next column heading of the ledger is **CASH AND BANK** and has a subheading of **RECEIVED** and **EXPENDED**. **CASH AND BANK** represents the amount of the transaction. Thus, the total amount received is entered in the **RECEIVED** portion of the **CASH AND BANK** column and the total amount expended is entered in the **EXPENDED** portion of the **CASH AND BANK** column.

The next column headings of our ledger contain **NATIONAL AND DEPARTMENT DUES, APPLICATION FEES**, and **POST GENERAL FUND**, and **POST DUES RESERVE FUND\*** (additional blank columns exist to allow for extra funds as required). These columns represent how transactions listed in the **CASH AND BANK** column are distributed between Post funds. Each heading is again separated into two columns titled **RECEIVED** and **EXPENDED** and are recorded as appropriate.

Each column is totaled at the bottom of the page, showing the amounts of all receipts and expenditures and the funds balance (net). This allows for the Quartermaster, at a regular Post meeting, to give a no-frills financial report.

***\*Note: The Post Dues Reserve Fund is no longer required; however, as many Posts still utilize this fund it has been retained on the ledger form.***

The illustration of the ledger (example 1) will give you a general knowledge in making entries. The entries on the illustrated ledger are the most common ones used by the majority of Posts. Larger Posts or those with club facilities may have many more entries. The ledger should be balanced at the end of each page and at the end of the month. This will assist the Post Trustees in auditing the books.

1. Top line shows amount of cash in the bank brought over from the previous month and the breakdown of the money into different funds. Entries in the left columns (date) is self-explanatory. The next two columns require that the Quartermaster show from whom the money was received or to whom money was paid and the reason it was received or paid.
2. Dues receipts often cause problems for a new Quartermaster. The full amount for National and Department dues is entered under this heading. The National Bylaws state that not less than one-half of the Post's part of the dues will be placed in the Dues Reserve Fund, and that no expenditures will be paid from this fund. The Dues Reserve Fund will be transferred to the General Fund on July 1.
3. The Ledger sheet is closed out at the end of each month. This is done by adding each column and entering the figure at the end of each column. Subtracting expenditures in each fund from the received column will provide the net in each fund. The total of the net figures in each fund should be the same figure as shown in the **CASH AND BANK** column.
4. If the figure shown under **CASH AND BANK** is the same as shown in your checkbook stub and the bank statement, your books are in order.

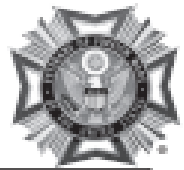
It is important that the Post Quartermaster's records are neat and in order at all times, and that all bills and receipts are filed by month. It is also advisable if the Post uses a large checkbook, that the returned cashed checks be attached in the checkbook to the corresponding check stub.



## Post Quartermaster's Receipt

DATE		FROM OR TO	REASON	RECEIPT OR CHECK NO.	CASH AND BANK						NATIONAL AND DEPARTMENT DUES						APPLICATION FEES					
MO.	DAY				RECEIVED			EXPENDED			RECEIVED			EXPENDED			RECEIVED			EXPENDED		
04	1	Brought Forward			2	7	8	6	21													
04	2	Adam Furst	Cont. dues				4	3	00					3	1	00						
04	4	R.J. Thomas	Cont. dues				4	3	00					3	1	00						
04	7	Ben Karnes	New Mbr. dues				4	3	00					3	1	00						
04	7	City Power and Light	Light Bill	101						9	4	53										
04	10	J.C. Burton	Cont. dues				4	3	00					3	1	00						
04	12	Ed Hum	Reins. dues				4	3	00					3	1	00						
04	14	Ken Price	Life Mbr. fee			2	6	5	00													
04	14	First Natl. Bank	Mortgage	102						2	0	0	00									
04	16	Curtis Hoyle	New Mbr. dues				4	3	00					3	1	00						
04	20	National Headquarters	Life Mbr. transmittal	103						2	6	5	00									
04	20	Post Dinner	tickets			2	1	5	50													
04	20	National Headquarters	Cont. Member dues	104						9	3	00				9	3	00				
04	21	Auxiliary	donation				5	0	00													
04	23	Chris Smith	New Member dues				4	3	00					3	1	00						
04	23	John Boyd	Rein. dues				4	3	00					3	1	00						
04	25	Water Company	Water Bill	105						6	3	75										
04	28	National Headquarters	New/Rein. dues	106						1	5	5	00			1	5	5	00			

# Expenditures & Distribution



POST GENERAL FUND				RELIEF FUND				POST DUES RESERVE FUND				Building Fund				Life Membership						
RECEIVED		EXPENDED		RECEIVED		EXPENDED		RECEIVED		EXPENDED		RECEIVED		EXPENDED		RECEIVED		EXPENDED				
1	3	4	1	32					1	3	4	89					6	0	0	00		
				6	00							6	00									
				6	00							6	00									
				6	00							6	00									
				9	4	53																
				6	00							6	00									
				6	00							6	00									
																	2	6	5	00		
				2	0	0	00															
				6	00							6	00									
																			2	6	5	00
2	1	5	50																			
				5	0	00																
				6	00							6	00									
				6	00							6	00									
				6	3	75																

Example 1 (cont.)

## Miscellaneous Receipt Form

(Example 2)

Each Post Quartermaster should be equipped with the forms and records incident to the office. One form being the Miscellaneous Receipts Form (Item #4200.)

It is of the utmost importance that proper receipts are issued for ALL money received including donations and dues.

	<b>Veterans of Foreign Wars of the U.S.</b>	
	POST NO. <u>14001</u>	
	MISCELLANEOUS RECEIPT NO. <u>221</u>	
	DATE <u>4/02</u> 20 <u>XX</u>	
<b>RECEIVED FROM</b>		
<u>Adam Furst</u>		<u>5901 Here St.</u>
NAME		ADDRESS
TEL. NO. <u>382-5264</u>		<u>Gordtown, USA</u>
AMOUNT <u>\$43.00</u>		FOR <u>Continuous Dues</u>
AUDITED	<b>NOTE: THIS RECEIPT DOES NOT TAKE THE PLACE OF AN OFFICIAL MEMBERSHIP CARD.</b>	
POSTED PAGE		
	<u>Joe Honest</u> QUARTERMASTER	

Example 2

## **Monthly Financial Statement Quartermaster's Detail of Receipts & Disbursements**

The Detail of Receipts and Disbursements (Item #4208) is not intended to replace the Receipts, Expenditure and Distribution Ledger. It is a form designed to assist Post Quartermasters in the listing of Receipts and Disbursements between and during Post meetings for the purpose of providing Post Trustees and the Post Adjutant with a continuous record of the financial operation of the Post.

All receipts and disbursements must be itemized in detail. Once completed the original (and copies) must be turned over to the Post Trustees for examination and audit. The Post Trustees:

1. Must ascertain if all receipts and disbursements have been properly listed and that properly approved vouchers/orders are in evidence to cover and authorize all disbursements.
2. Ensure all checks are properly signed (countersigned by the Post Commander if required by the Post Bylaws.)
3. Must satisfy themselves that the receipts of the previous meeting have been properly deposited in the bank by examining the bank receipted deposit slip.
4. Upon examination and audit of the statement, if found to be correct, they should so certify by placing their signatures thereon.

Distribution of this form is as follows: The triplicate or yellow copy should be given to the Post Adjutant so the information appearing thereon may be included in the minutes of the meeting. The original or white copy should be returned to the Post Quartermaster in exchange for the duplicate or blue copy. The duplicate or blue copy should be retained by the Trustees to verify and assist them in their quarterly audit of the Quartermaster's books.

\*It is highly recommended and preferred that Posts use the fillable pdf Trustee's Report of Audit that is available on the Department of Pennsylvania website. This form can be downloaded and completed electronically, and then printed out as it does require original signatures from the three Trustees and the Post Commander. [www.vfwpa.org](http://www.vfwpa.org) "Resources" "Post Information"

Section 218 of the Manual of Procedure mandates Post Trustees to make quarterly audits of certain records and to submit proper reports thereof. Any negligence on their part in complying will make them (Trustees) individually and collectively liable for any loss the Post may suffer. Although the Trustees may not actually misuse Post funds, they do become, in case of loss, accessory to the act by reason of not performing their duties as prescribed by law and in accordance with their obligation. Keep in mind that bonding company liability is contingent with the compliance of VFW Bylaws by Post officers.

More efficient, capable and loyal Post Trustees will reduce the number of claims to the bonding company. An honest, accountable officer never has to be forced to render a report and always welcomes an inspection of his records.



QUARTERMASTER'S  
DETAIL OF RECEIPTS AND DISBURSEMENTS

QUARTERMASTER'S COPY

POST NO. 14001

For Period of April 1 to April 30 20 XX Meeting of May 2 20 XX

RECEIPT NO.	RECEIPTS (DETAIL EACH)			VOUCHER NO.	DISBURSEMENTS (DETAIL EACH)		
R 221	Adam Furst - Cont. Member	43	00	63	City Power & Light	94	53
R 222	R.J. Thomas - Cont. Member	43	00	64	First National Bank - Mort.	200	00
R 223	Ben Kames - New Member	43	00	65	National Headquarters	265	00
R 224	Jack C. Burton - Cont. Transfer	43	00	66	National Headquarters	93	00
R 225	Edward B. Hum - Reinstale	43	00	67	Water Company	63	75
R 226	Kenneth Price - Life Member	265	00	68	National Headquarters	155	00
R 227	Curtis Hoyle - New Member	43	00				
R 228	Receipts from dinner	215	50				
R 229	Donation from Auxiliary	50	00				
R 230	Chris Smith - New Member	43	00				
R 231	John Boyd - Reinstale	43	00				
					TOTAL DISBURSEMENTS	871	28

This is to certify  
that this report  
has been audited  
and found  
correct.

## Trustees

TOTAL RECEIPTS		874		50					
STATEMENT OF FUNDS DISTRIBUTION OF RECEIPTS, DISBURSEMENTS & CASH BALANCES		CASH BALANCE LAST REPORT		RECEIPTS FOR THE PERIOD		DISBURSEMENTS FOR THE PERIOD		CASH BALANCE THIS PERIOD	
National and Department Dues				248	00	248	00		
Admission Fees									
Post General Fund		1,341	32	313	50	358	28	1,296	54
Post Relief Fund (See Sec. 219, Manual of Procedure)		134	89			43	00	134	89
Post Home or Building Fund (Including Savings)		710	00					710	00
Post Canteen or Club Fund				265	00	265	00		
Life Membership Fund									
Other									
TOTALS		2,186	21	826	50	871	28	2,141	43

The above Statement of Funds must be completed by the Quartermaster and read at each meeting.

NO. 4208

READ CAREFULLY INSTRUCTIONS ON  
REVERSE SIDE OF ADJUTANT'S COPY

### Example 3

## Vouchers/Orders

The initial voucher/order 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.

The VFW Draft Book (Item #4211) is a great way to control the voucher and payment order process.

POST NO. <u>14001</u> DRAFT NO. <u>63</u> <u>April 7</u> 20 <u>XX</u> TO <u>City Power and Light</u> FOR <u>electric bill</u>   	<div style="text-align: right; margin-bottom: 10px;">             POST NO. <del>14001</del> DRAFT NO. <del>63</del> <b>VETERANS OF</b> </div> <div style="text-align: center; margin-bottom: 10px;"> <b>FOREIGN WARS OF THE UNITED STATES</b> </div> <div style="text-align: center; margin-bottom: 10px;"> </div> <div style="text-align: center; margin-bottom: 10px;">             TO THE QUARTERMASTER <u>April 7 XX</u> PAY TO THE ORDER OF <u>20</u> </div> <div style="text-align: center; margin-bottom: 10px;"> <u>City Power and Light</u> </div> <div style="text-align: right; margin-bottom: 10px;"> <u>94.53</u> </div> <div style="text-align: center; margin-bottom: 10px;">             THE SUM OF <u>Ninety-four and 53/100</u> \$         </div> <div style="text-align: center; margin-bottom: 10px;"> <u>electric bill</u> </div> <div style="text-align: center; margin-bottom: 10px;">             FOR _____         </div> <div style="display: flex; justify-content: space-between; margin-top: 20px;"> <div style="width: 45%;">             _____              TRUSTEE         </div> <div style="width: 45%; text-align: center;"> <u>Ken Price</u>              COMMANDER         </div> </div> <div style="display: flex; justify-content: space-between; margin-top: 10px;"> <div style="width: 45%;">             _____              TRUSTEE         </div> <div style="width: 45%; text-align: center;">             _____              TRUSTEE         </div> </div> <div style="text-align: right; margin-top: 10px;"> <u>M. Manner</u>              ADJUTANT         </div>
---	--

## **Post Trustees' Report of Audit**

The preparation and completion of the Post Trustees' Report of Audit (Item #4214) at the end of each quarter is the duty and responsibility of the Post Trustees. In those instances, where, upon recommendation of the Post Trustees and authorization by the Post, qualified accountants are engaged to perform the quarterly audit, it continues to be the duty and responsibility of the Post Trustees to submit the Post Trustees' Report of Audit as set forth in the Bylaws. As Quartermaster you must insist on its completion.

**The Preferred method of completing the Trustee's Report of Audit is to use the fillable pdf located at [www.vfwpa.org](http://www.vfwpa.org) under the "resources" tab and then "post information" menu.**





# TRUSTEES' REPORT OF AUDIT of

The Books and Records of the Quartermaster and Adjutant of VFW Post # 14001

Department of Pennsylvania. For the Fiscal Quarter ending 30 September, 2022

FISCAL QUARTERS: ☐ Jan 1 to March 31 ☐ April 1 to June 30 ☒ July 1 to Sept 30 ☐ Oct 1 to Dec 31

FUNDS:	10. Net Cash Balances at Beginning of Quarter	11. Receipts During Quarter	12. Expenditures During Quarter	13. Net Cash Balance at End of Quarter
1. Post General Fund	\$10,755.56	\$23,250.06	\$29,923.72	\$4,081.90
2. Post Relief Fund (Poppy Profits, Donations, etc.)	\$2,862.93	\$1,010.00	\$2,231.35	\$1,641.58
3. Post Home or Building Fund (including savings but not real estate)				\$0.00
4. Post Canteen or Club Fund	\$17,410.97	\$114,961.49	\$114,377.95	\$17,994.51
5. Other SGoC	\$4,349.93	\$29,571.60	\$29,263.32	\$4,658.21
6. Lottery	\$1,225.03	\$4,215.00	\$4,478.49	\$961.54
7. cash boxes	\$1,950.00			\$1,950.00
8.				\$0.00
9. Bonds and Investments Not Credited to Funds	\$89,074.99		\$3,455.17	\$85,619.82
<b>14. TOTALS:</b>	<b>\$127,629.41</b>	<b>\$173,008.15</b>	<b>\$183,730.00</b>	<b>\$116,907.56</b>

15. OPERATIONS	16. RECONCILIATION OF FUND BALANCES
Have required payroll deductions been made? Yes <input checked="" type="radio"/> No <input type="radio"/>	General Checking Account Balance <u>\$13,000.76</u>
Have payments been made to the proper State And Federal Agencies this Quarter? Yes <input checked="" type="radio"/> No <input type="radio"/>	Less Outstanding Checks <u>\$2,508.00</u>
Have sales taxes been collected and paid? Yes <input checked="" type="radio"/> No <input type="radio"/>	Deposits in Transit _____
Are club employees bonded? Yes <input checked="" type="radio"/> No <input type="radio"/>	Actual Balance <u>\$10,492.76</u>
Amount of Outstanding Bills _____	Other Checking Accounts Balance <u>\$21,731.62</u>
Value of Real Estate <u>\$ 500,000.00</u>	Less Outstanding Checks <u>\$2,886.64</u>
Amount of liability insurance <u>\$ 1,000,000.00</u>	Deposits in Transit _____
Owed of mortgages and loans <u>\$ 0.00</u>	Actual Balance <u>\$18,844.98</u>
Value of Personal Property <u>\$ 500,000.00</u>	Savings Accounts Balance _____
Amount of Property Insurance <u>\$ 1,000,000.00</u>	Deposits in Transit _____
	Actual Balance <u>\$0.00</u>
	Cash on Hand <u>\$1,950.00</u>
	Bonds and Investments (cost value) <u>\$85,619.82</u>
	Total Cash and Other Investments <u>\$116,907.56</u>

## 17. TRUSTEES' AND COMMANDERS CERTIFICATE OF AUDIT

Date 5 October, 2022

This is to certify that we (or qualified accountants) have audited the books and records of the Adjutant and Quartermaster of VFW Post 14001 for the Fiscal Quarter ending 9/30/22 in accordance with the National By-Laws and that this report is a true and correct statement thereof to the best of our knowledge and belief. All Vouchers and Checks have been examined and found to be properly approved and checks properly countersigned.

Post Quartermaster Jane Smith  
(Name)  
4002 Fenton Avenue  
Harrisburg, PA 17109  
(Address)

Signed \_\_\_\_\_ Trustee  
Signed \_\_\_\_\_ Trustee  
Signed \_\_\_\_\_ Trustee

This is to certify that the Office of the Quartermaster is bonded with Tallman / VFW in the amount of \$125,000 until 30 Sept, 2023, and the Audit is correctly made out to the best of my knowledge and belief.

Signed \_\_\_\_\_ Commander

## Post Trustees' Report of Audit

The preparation and completion of the Post Trustees' Report of Audit at the end of each quarter is the duty and responsibility of the Post Trustees. In those instances where, upon recommendation of the Post Trustees and authorization by the Post, qualified accountants are engaged to perform the quarterly audit, it continues to be the duty and responsibility of the Post Trustees to submit the Post Trustees' Report of Audit as set forth in the By-Laws.

### Explanation of Audit Form:

**# 1 - 9 FUNDS:** Listed are those funds most likely to be carried by a VFW Post, District or County Council. Any special funds may be added in the blank spaces. A "fund" is an account which normally has both income and expenditures. In most cases, just about all of your miscellaneous expenditures (community service, youth activities, officers' expenses, etc.) are chargeable to your general fund and most miscellaneous income (proceeds from fund raising activities, dues, etc.) are credited to your general fund.

**# 10 NET CASH BALANCES AT BEGINNING OF QUARTER:** The figures in this column are obtained from different funds as listed in your ledger. The individual items in this column as well as the total at the bottom of the column should be the same as the ending balances of the previous quarter.

**# 11 RECEIPTS DURING QUARTER:** The figures in this column are obtained by adding the amount shown in your ledger for the three months. This should include items transferred into a fund from another fund during the quarter.

**# 12 EXPENDITURES DURING QUARTER:** The figures in this column are obtained by adding the expenditures for each month. Include items transferred out of another fund during the quarter.

**# 13 NET CASH BALANCE AT END OF QUARTER:** The figures in this column are obtained by adding items 10 & 11 and subtracting item 12.

**# 14 TOTALS:** The figures in this line are obtained by adding the totals of items 10 & 11 and subtracting item 12 - you should arrive at the same figure by adding item 13.

**# 15 OPERATIONS:** Answer questions as applicable.

### # 16 RECONCILIATION OF CASH & INVESTMENTS

General Checking Account Balance : Ending balance per statement Enter ending balance shown. on bank statement.

Less: Outstanding Checks : Total checks written on or before the date of the bank statement that have not cleared the bank.

Deposits in Transit : Deposits made on or before the date of the bank statement that have not been posted on the bank statement.

Account Balance : Subtract outstanding checks and add deposits in transit from the ending balance per the bank statement.

Other Checking Accounts Balance Ending balance per statements Sum of ending balance shown. on bank statements.

Less: Outstanding Checks : Total checks written on or before the date of the bank statement that have not cleared the bank.

Deposits in Transit : Deposits made on or before the date of the bank statement that have not been posted on the bank statement.

Account Balance : Subtract outstanding checks and add deposits in transit from the ending balance per the bank statement.

Savings Accounts Balance : Enter balance of any savings accounts.

Deposits in Transit : Deposits made on or before the date of the bank statement that have not been posted on the bank statement.

Account Balance : Add deposits in transit from the ending balance per the bank statement.

Cash on hand : Amount of money on hand. that has not been included in "Deposits in Transit" above.

Bonds & Other Investments : Enter value of bonds and other investments.

Total Cash and Other Investments : Add Bonds and Account Balances. This figure should be the same as the amount in Box 14.

### # 17 TRUSTEES' AND COMMANDER'S CERTIFICATE OF AUDIT:

Enter the date the audit is prepared, the Post name and number and the quarter for which the audit is prepared.

Enter the name. of the Post Quartermaster, the name of the bonding company, the amount of the bond and the expiration date of the bond.

It is the duty of the Post Trustees to conduct the quarterly audits. It is the duty of the Commander to see that audits are made.

The Post Trustees and the Post Commander must sign the Audit prior to submittal to the Department.

Note: The completed form, with the signatures of the Post Trustees certifying its accuracy, together with the signature of the Post Commander, should be forwarded to the Department Quartermaster. The Post Trustees should also sign the General Ledger at the ending point of the current audit period.

## **Additional Resources for the Post Quartermaster**

Log into [www.vfw.org](http://www.vfw.org)

There are a variety of training videos and documents available for review and download

<https://vfw.org/my-vfw/vfw-training-and-support/bylaws-training-forms-and-templates>

Every Post Officer should have the most recent National VFW Podium Edition: Bylaws, Manual of Procedure and Ritual. This can be ordered from Department HQ or downloaded for free from the [www.vfw.org](http://www.vfw.org) site

Pennsylvania Training Instruction (PTI) is held each August.

Mid-winter Conference is held each January and has training sessions for Post Quartermasters.

Attend District meetings

If you have any questions, please contact:

VFW Department of Pennsylvania

4002 Fenton Avenue

Harrisburg, PA 17109

717-234-7927

[www.vfwpa.org](http://www.vfwpa.org)

***Thank you for your service to our Nation, and all you do for the VFW  
and in your communities!***



DEPARTMENT HEADQUARTERS



Veterans of Foreign Wars of the United States

TRAVELERS CASUALTY AND SURETY COMPANY OF AMERICA

Dear Comrade Commander: Questionnaire for VFW Accountable Officers Crime Coverage August 1, 2023

One of the most important communications you will receive during the year concerns the bond of your Unit Quartermaster. Section 703 of our National By-Laws requires that each accountable officer shall be bonded with an Indemnity Company as surety and the By-Laws places the responsibility for adequate bonding upon the Commander of the post. In any business it is customary to bond any officer handling funds. **THE BOOKS AND RECORDS OF THE ACCOUNTABLE OFFICER MUST BE AUDITED AT LEAST QUARTERLY BY THE TRUSTEES. THIS IS TO COMPLY WITH SECTION 218 OF THE NATIONAL MANUAL OF PROCEDURES.**

The Department Headquarters carries a Crime Policy for the bonding of Department and Post Accountable Officers. This Policy runs for a year – from September 1 to August 31 – premium payments are made on that basis. Coverage for all accountable officers expires on August 31 and premium for the New Year is due on September 1.

Any unit may decide whether it prefers to take out a Policy with some other surety company or have its funds protected by the Department Headquarters Crime Policy. But the matter should be given prompt attention because if your Accountable Officer had previously been covered through the National Headquarters, **a new premium payment is required by September 1, 2023 and delinquent after this date.**

**IF THE POLICY IS NOT RENEWED, TERMINATED, OR CANCELLED AT EXPIRATION DATE OF 9-1-2023, THE POST HAS ONLY 90 DAYS TO SUBMIT A PROOF OF LOSS FOR PRIOR TERM. AFTER 90 DAYS PRIOR COVERAGE CEASES.**

**COVERAGES OF THE POLICY REQUIRE THAT:**

1. You agree to make/or cause to be made, at least annually, an audit of your books and accounts, including complete verification of all securities and bank balances pertaining to each "employee and/ or volunteer".

If the above is not complied with, the Insurance Company will refuse to honor claim of missing funds which cannot be proven by records. Monthly audits and reconciliation of bank statements may avoid this denial of claim.

2. The Insurance Company will not pay for loss resulting from any unauthorized advances made by an "employee" to any member for delinquent dues and assessments.

3. "Employee" means any duly elected position, or any appointed officer as listed in the policy schedule.

4. **POST MUST SUBMIT A PROOF OF LOSS FORM WITHIN 120 DAYS FROM THE FIRST DATE OF DISCOVERY OF THE LOSS.**

**Proof of loss resulting from dishonest acts on the part of the bonded officer is required in settlement of claims.**

**THIS POLICY IS ONLY FOR THE YEAR SEPTEMBER 1, 2023 TO AUGUST 31, 2024.**

**The funds of your Post are protected only for that year. Premium for the following year will be due September 1, 2024.**

**RETURN THIS QUESTIONNAIRE WITH YOUR PREMIUM CHECK PAYABLE TO YOUR DEPARTMENT HEADQUARTERS**

Post # and State

I hereby apply for A1. Employee/Volunteer Theft coverage in the amount of \$ for the position of . For the year from September 1, 2023 through August 31, 2024.

Number of Persons Bonded: 1 Number of Locations: 1 Post Annual Income: \$ Dated:

**Has the post had any Crime Coverage losses over the past three years?**  
If yes, provide a description with date and amount of loss on a separate sheet.

**DEADLINE FOR COVERAGE IS SEPTEMBER 1, 2023 – AFTER THIS DATE YOU WILL BE DELINQUENT AND NOT IN COMPLIANCE WITH THE VFW BY-LAWS.**

QM or Commander or Adjutant or Sr. Vice Signature

Phone Number

Street Address and City



# VFW QUARTERMASTER BOND

<u>\$4.25 Per Thousand</u>			<u>\$3.25 Per Thousand</u>			<u>\$2.75 Per Thousand</u>			<u>\$2.50 Per Thousand</u>									
\$	3,000	.....	\$	12.75	\$26,000	.....	\$	84.50	\$	251,000	.....	\$	690.25	\$	501,000	.....	\$	1,252.50
\$	4,000	.....	\$	17.00	\$27,000	.....	\$	87.75	\$	252,000	.....	\$	693.00	\$	502,000	.....	\$	1,255.00
\$	5,000	.....	\$	21.25	\$28,000	.....	\$	91.00	\$	253,000	.....	\$	695.75	\$	503,000	.....	\$	1,257.50
\$	6,000	.....	\$	25.50	\$29,000	.....	\$	94.25	\$	254,000	.....	\$	698.50	\$	504,000	.....	\$	1,260.00
\$	7,000	.....	\$	29.75	\$30,000	.....	\$	97.50	\$	255,000	.....	\$	701.25	\$	505,000	.....	\$	1,262.50
\$	8,000	.....	\$	34.00	\$40,000	.....	\$	130.00	\$	256,000	.....	\$	704.00	\$	506,000	.....	\$	1,265.00
\$	9,000	.....	\$	38.25	\$50,000	.....	\$	162.50	\$	257,000	.....	\$	706.75	\$	507,000	.....	\$	1,267.50
\$	10,000	.....	\$	42.50	\$60,000	.....	\$	195.00	\$	258,000	.....	\$	709.50	\$	508,000	.....	\$	1,270.00
\$	11,000	.....	\$	46.75	\$70,000	.....	\$	227.50	\$	259,000	.....	\$	712.25	\$	509,000	.....	\$	1,272.50
\$	12,000	.....	\$	51.00	\$80,000	.....	\$	260.00	\$	260,000	.....	\$	715.00	\$	510,000	.....	\$	1,275.00
\$	13,000	.....	\$	55.25	\$90,000	.....	\$	292.50	\$	270,000	.....	\$	742.50	\$	520,000	.....	\$	1,300.00
\$	14,000	.....	\$	59.50	\$100,000	.....	\$	325.00	\$	280,000	.....	\$	770.00	\$	530,000	.....	\$	1,325.00
\$	15,000	.....	\$	63.75	\$110,000	.....	\$	357.50	\$	290,000	.....	\$	797.50	\$	540,000	.....	\$	1,350.00
\$	16,000	.....	\$	68.00	\$120,000	.....	\$	390.00	\$	300,000	.....	\$	825.00	\$	550,000	.....	\$	1,375.00
\$	17,000	.....	\$	72.25	\$130,000	.....	\$	422.50	\$	310,000	.....	\$	852.50	\$	560,000	.....	\$	1,400.00
\$	18,000	.....	\$	76.50	\$140,000	.....	\$	455.00	\$	320,000	.....	\$	880.00	\$	570,000	.....	\$	1,425.00
\$	19,000	.....	\$	80.75	\$150,000	.....	\$	487.50	\$	330,000	.....	\$	907.50	\$	580,000	.....	\$	1,450.00
\$	20,000	.....	\$	85.00	\$160,000	.....	\$	520.00	\$	340,000	.....	\$	935.00	\$	590,000	.....	\$	1,475.00
\$	21,000	.....	\$	89.25	\$170,000	.....	\$	552.50	\$	350,000	.....	\$	962.50	(\$501,000 and UP) \$2.50 per Thousand				
\$	22,000	.....	\$	93.50	\$180,000	.....	\$	585.00	\$	360,000	.....	\$	990.00					
\$	23,000	.....	\$	97.75	\$190,000	.....	\$	617.50	\$	370,000	.....	\$	1,017.50					
\$	24,000	.....	\$	102.00	\$200,000	.....	\$	650.00	\$	380,000	.....	\$	1,045.00					
\$	25,000	.....	\$	106.25	\$210,000	.....	\$	682.50	\$	390,000	.....	\$	1,072.50					
(\$3000 to \$25,000) \$4.25 per Thousand					\$220,000	.....	\$	715.00	\$	400,000	.....	\$	1,100.00					
					\$230,000	.....	\$	747.50	\$	410,000	.....	\$	1,127.50					
					\$240,000	.....	\$	780.00	\$	420,000	.....	\$	1,155.00					
					\$250,000	.....	\$	812.50	\$	430,000	.....	\$	1,182.50					
									\$	440,000	.....	\$	1,210.00					
(\$26,000 to \$250,000) \$3.25 per Thousand									\$	450,000	.....	\$	1,237.50					
									\$	460,000	.....	\$	1,265.00					
									\$	470,000	.....	\$	1,292.50					
									\$	480,000	.....	\$	1,320.00					
									\$	490,000	.....	\$	1,347.50					
									\$	500,000	.....	\$	1,375.00					



A.1 Employee/Volunteer Theft (Crime Coverage)

VFW QUESTIONNAIRE FOR CLUB EMPLOYEES & BINGO  
PERSONS TO, BE COMPLETED BY COVERED INDIVIDUAL

**Coverage Term: October 1, 2023 to September 30, 2024**

1. a) Name of Post \_\_\_\_\_ Post # \_\_\_\_\_

b) Post Address \_\_\_\_\_

2. a) Name of Person to be Covered \_\_\_\_\_

3. Position to be Covered \_\_\_\_\_

4. Coverage Amount Requested \$ \_\_\_\_\_

5. Number of Persons Covered 1

6. Number of Locations 1

7. Post - Annual Income \_\_\_\_\_

8. Has the post had any crime coverage losses over the past three years? \_\_\_\_\_

If yes, provide a description along with the date and amount of loss.

9. a) Have you ever been convicted of any dishonest or fraudulent employment related act, "for example" burglary, robbery, theft or embezzlement of funds of any kind. \_\_\_\_\_

b) If yes, explain \_\_\_\_\_

**IF COVERAGE IS NOT RENEWED, TERMINATED, OR CANCELLED AT EXPIRATION DATE OF 10-1-2023, THE POST  
HAS ONLY 90 DAYS TO SUBMIT A PROOF OF LOSS FOR PRIOR TERM, AFTER 90 DAYS, PRIOR COVERAGE CEASES.**

**If this is a replacement for a current position, please advise what person you are replacing**

\_\_\_\_\_.

Signed this \_\_\_\_\_ day of \_\_\_\_\_.

(Day)

(Month)

(Year)

\_\_\_\_\_  
Signature: Person to be Covered

Form # 4B

VFW TREASURER, CLUB MANAGER, BARTENDER, BINGO BOND

[illegible]