

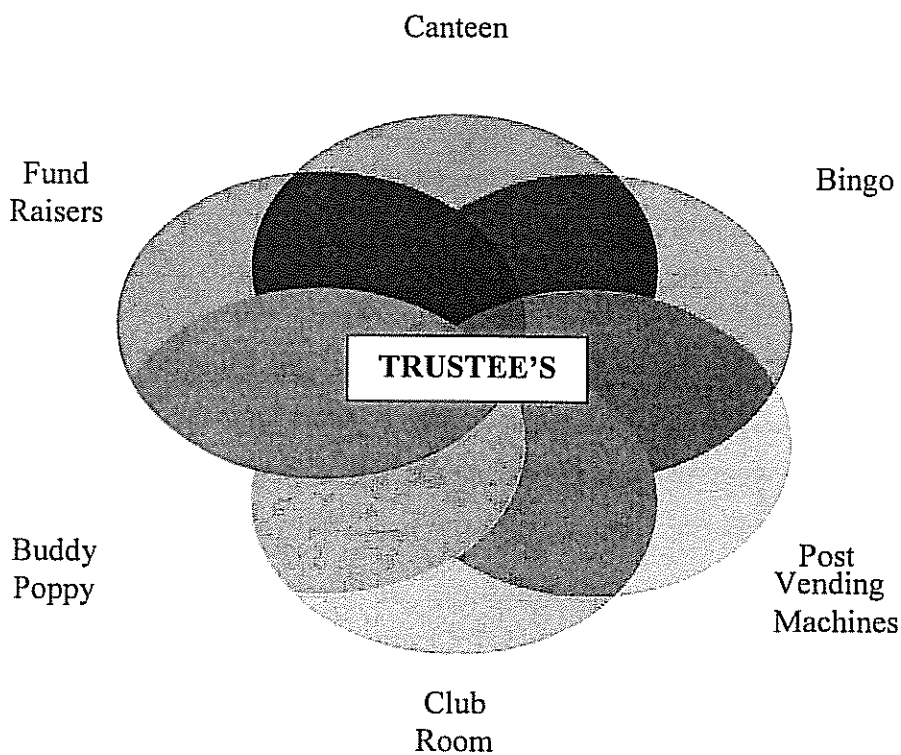
POST TRUSTEE'S



DUTIES & RESPONSIBILITIES

DUTIES

- Extend to every operation of the Post.
- Audits must cover all activities.
- Mandatory Audits must be done quarterly.
- Cannot serve on any committee that handles Post funds.



POST TRUSTEES

The POST TRUSTEES duties are probably the most misunderstood of any of the Post officers. They are primarily the WATCHDOGS of the Post funds. They make certain that no one has his fingers in the till. They audit the Post funds regularly - at least once each quarter.

While the National By-Laws are silent on this point, it would seem logical that Trustees also have authority and responsibility concerning the proper handling of funds. It is only reasonable that their authority should not be limited to catching a dishonest person. Equally important should be the prevention of dishonesty.

Where funds are guarded carelessly or records are kept inefficiently, the Trustee should call attention to this and make every effort to correct it. The Trustees duties extend to the operation of the Post. Their audits must cover all activities, including the club rooms, the bar, bingo, or any other source of income or financial transactions.

Again, it is not always entirely necessary that the Trustees do their own investigating and conduct their own audit. In most cases, the Trustees are not qualified accountants, particular where large amounts of cash are involved and the operations are especially complex. Many Posts employ a private firm of accountants for the purpose of an audit. This is to be encouraged rather than discouraged.

In these cases, the auditor reports to the Trustees and the Trustees make certain that the audit is conducted correctly. A quarterly audit of all funds and accounts is an absolute necessity. If the Trustees do not function in a proper manner, the Commander may deem it an emergency situation and appoint an auditing committee on his own initiative.

Regardless of the size of the Post, a quarterly audit is mandatory. Failure to conduct one may result in the cancellation of the Post Quartermaster bond and will take away all voting privileges at District and Department Conventions.

The Trustees do not have any authority over the management of the Post Home, nor is property held in their name in an incorporated Post. They cannot serve on any committee having to do with the handling of Post funds, and cannot therefore serve as members of the House Committee, bingo committee, etc. There is nothing to keep a Trustee from serving as a volunteer worker or in a appointive capacity where Post funds are not handled.

Trustees are the watchdogs of the Post funds. They must verify that all books are kept correctly, that all income is reported, and that all expenditures are legitimate. This responsibility extends to the club as well as to the Post. Because of their responsibility to audit funds, they may not serve on any committees having anything to do with the spending of funds.

They are elected to three-year terms to make certain that they do not all represent one "clique" which might happen to gain control for one year.

An **Audit** must be conducted not less than every three months. This may be conducted by the Post Trustees in person, if they know what they are doing and are capable of understanding and interpreting the bookkeeping system. There is nothing in the book saying that it cannot be done by someone else, under the direction of the Trustees. An audit by a certified public accountant will usually pay for itself in the improvements which will result.

How to Conduct a Post Audit

POST FUNDS: Many ingenious (and some not so ingenious) methods have been attempted over the past years to get away with funds of the Posts.

A number of dishonest Post Quartermasters tried these angles:

1. Deposited only a portion of the proceeds of special events.
2. Made check stubs payable to someone else and the checks to himself.
3. Secured a personal loan with a Post check.
4. Made up his own bank statements.
5. Staged a fake holdup.
6. Collected membership dues but did not turn them in.
7. Cashed Post bonds and pocketed the money.

Each of the foregoing methods have been used with equal lack of success. In some cases they have worked for awhile but the end result has been exposure. The purpose of the audit is two-fold. It will reveal a shortage before it gets too large, and it is the most successful preventative of itchy fingers. Remember, when conducting an audit, you are nobody's friend! You view everyone with suspicion and give no one the benefit of the doubt. The Quartermaster is the enemy. You can be friends again later, but right now you believe only what can be proven.

Some items which should be spot-checked in the audit include:

1. Balance the monthly books for yourself to check accuracy.
2. Reconcile the books with the bank statement.
3. Count the cash on hand.
4. Actually view and count bonds and other investments.
5. Compare the cancelled checks with:
 - a. Check stubs.
 - b. Cash book entries

- c. Bank Statements
- d. Vouchers and bills
- 6. Confirm the bank balance with the bank.
- 7. Verify bills with creditors (it's easy to get cash in change for an overpayment.)
- 8. Check payments for unusual items against Adjutant minutes to determine authority for payment.
- 9. Check official receipts against book entries.
- 10. Check stubs of membership receipts against total membership as shown by books and by Quartermaster's copy of dues transmittals.
- 11. Where committees have handled special events, determine just how much money was turned in and check it against entries.
- 12. Watch very closely any bills paid by cash, or income not covered by receipts.

Watch for the following danger signals between audits:

- 1. Stalling in getting books ready for audit.
- 2. Lowness in paying bills of the Post.
- 3. Delay in making deposits.
- 4. Large amounts carried as "cash on hand".
- 5. Checks made out to others than the person to whom indebted.
- 6. Checks cashed by others than payee.
- 7. Complaints by members of non-receipt of the VFW Magazine or Department publication.
- 8. Checks which have not cleared the bank at the time of the audit.
- 9. Keep your eye on a Quartermaster who begins drinking heavily, maintains a girlfriend on the side, who has a lot of illness in the family or loses his job.
- 10. A basically honest person can slip if he needs the money badly enough. A sudden air of prosperity is sometimes an indication of dishonesty.

It is up to the Trustees and the Commander to check on the honesty of any person handling the Post funds. YOU do the checking and YOU form your conclusions and act accordingly. Do not convey your suspicions to others until you are certain - do nothing which may hurt the reputation of an innocent person - and do not cover up for anyone.

Report It!

If the books are not kept in an efficient manner; if they cannot be audited because of lack of records; or if you find definite discrepancies, report it to the Post. Don't just sit back and refuse to sign the audit.

Remember - The Trustees do not tell the Post or the Quartermaster how to run their business; they just make certain that everything is on the up-and-up.

CLUB FUNDS: Clubs are specialized businesses and require more specific safeguards than Posts which do not have clubs. Besides the mere question of honesty, problems of management, governmental regulations, state laws, etc., must be considered with additional opportunity, Club Managers or workers have thought up new angles of getting away with funds.

Some peculiarities include:

1. Padded inventory of liquor on hand.
2. Bad or fictitious checks carried as cash on hand.
3. Leakage of petty cash.
4. Padded payrolls.
5. Bootlegging on the side.
6. Kickbacks from suppliers.
7. Gambling operations on the side.

A complete audit of club operations, in addition to those standard items listed under Post audits, must be accomplished with the aid of the following records and information:

1. A regular monthly inventory of stock (taken by the House Committee).
2. Dated cash register tapes for each day.
3. A "Day Sheet" on bar sales for each day.
4. Check stubs, cancelled checks & bank statements.
5. Receipts for all bills paid by cash.
6. Records of all stock purchases.
7. Accounting of income from all non-bar sources.
8. Completed federal and state payroll tax forms.
9. Payroll records.
10. All licenses and permits required.
11. Copies of all insurance policies, bonds, etc.
12. All bills and vouchers.
13. A list of unpaid bills
14. Any other records found to be necessary.

In completing the audit:

1. Compute gross profit by comparing gross sales with cost of merchandise sold. If this varies more than a few percent from month to month, find out why.
2. Check all payments and income in the same manner as for Post audits.
3. Check the accuracy of the inventory.
4. Insist on seeing any bad checks, then check them out.
5. Check cash register tapes against recorded daily receipts. Don't expect them to always be exactly the same.
6. Check that proper amounts of state and federal withholding taxes and Social Security is deducted from employees salaries and that it is turned in on proper forms at the proper time. Don't permit employees to be paid without proper deductions.
7. Determine that all necessary licenses and permits are taken out.
8. Check the income from cigarette machines, jukeboxes, etc., with similar receipts from similar businesses. There's lots of room for leakage here.
9. Make certain that the Post is adequately insured.
10. Check with liquor and beer distributors to determine that all current bills are paid.

Remember that a Club Manager is in a bad spot. Everyone is suspicious of him because he does handle quite a bit of cash that is not his own. The best favor you can do him is **CHECK EVERYTHING** and do it regularly. His best protection is the general knowledge that he is being watched.

On the other hand, there are again a few danger signals to watch for, both from the standpoint of his honesty and the way he is running the club:

1. An exceptionally large inventory may mean that it is padded to account for missing funds. Make sure that what is carried as liquor is liquor.
2. An exceptionally large number of bad checks may mean that they are fakes to cover a shortage of cash.
3. Cash register tapes that always equal the amount they are supposed to show either means an impossibly accurate bartender or else a little juggling to make them come out equal.
4. Watch for large variations in the gross profit each month. Most Posts which sell liquor for \$2.00 and beer for \$1.50 per bottle should run a gross profit of 50%.
5. Talk to local police officers to find if they have had complaints of being open after hours, sale of liquor by the bottle, gambling on the premises, etc. They will be the first persons to know of any irregularities.

For the protection of the Post, the Club Manager and any other employees handling funds MUST BE BONDED.

INSTRUCTIONS FOR COMPLETING QUARTERLY POST TRUSTEE'S REPORT OF AUDIT FORM

FUNDS: Listed are those funds most likely to be carried by a VFW Post. 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, post dues, etc.) are credited to your general fund.

NET CASH BALANCES AT BEGINNING OF QUARTER: The individual items in this column as well as the total at the bottom of the column should be the same as the end of the previous quarter.

RECEIPTS DURING QUARTER: This should include items transferred into a fund from another fund during the quarter.

EXPENDITURES DURING QUARTER: Include items transferred out of another fund during the quarter.

NET CASH BALANCE AT END OF QUARTER: This figure must equal the net cash balances at the beginning of the quarter, plus the income during the quarter, less expenditures during the quarter.

PROPERTY OWNED: Include real estate, furnishings, and major equipment.

RECONCILIATION OF FUND BALANCES: Totals at the end of this section must equal totals shown at the bottom of the last column in the upper section of this report.

CLUB OR CANTEEN OPERATION: Club funds must be audited in the same manner as other Post funds. This section is included as a reminder to the Trustees to check the actual operation as well as the cash transactions.

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.

FAILURE to complete audits and send to Department CAN VOID QUARTERMASTER BOND.

TO POST COMMANDERS AND TRUSTEES (Post, District, County Council)

As Commander and Trustees of your Post you took an obligation to uphold the By-Laws of the National Convention and the By-Laws of your Department and Post. Your attention is directed to the following:

Section 213, By-Laws: Posts failing to submit quarterly Post Trustees' Report of Audit shall be deprived of all representation in County Council Meetings, District, Department and National Conventions.

Section 218, Manual of Procedure: Duty of Post Commander (in part): "It shall be his duty to see that the office of Quartermaster is bonded according to Article VII, Sec. 703, and that all reports are correctly made and properly forwarded "

Section 218, Manual of Procedure: Duty of Post Trustees (in part): "It shall be the duty of the Trustees, not later than the end of the month following the last day of each quarterly period... to submit through the Post Commander a Post Trustees Report of Audit to the Department Quartermaster for referral to the Department Inspector. "

The prescribed duties of the Post Commander and Post Trustees are obvious. The Trustees are mandated to make the audit (or provide for an audit by qualified accountants), and submit the report. The Post Commander is mandated to see that the audit is made and the report properly forwarded.

The bonding of accountable officers by any bonding company is always based on the theory that the laws prescribing the duties of various officers will be complied with accordingly. Existing By-Laws relative to quarterly audits of the records of Post Adjutants and Quartermasters constitute a safeguard for the protection of the Post funds and are so considered by the bonding company in basing their rates or premiums. Laxity in enforcing and complying with the By-Laws increases the hazard of loss which in the final analysis means larger premiums must be paid. Any failure on the part of the Post Commander and Trustees in performing the duties of their offices is not only a violation of trust but gives the bonding company the right to contest liability in case of a defalcation.

INSTRUCTIONS

For auditing the accounts of the Post Quartermaster by Post Trustees (Uniform Post Record System)

No.1 -RECEIPTS:

- Check duplicate copies of Miscellaneous Receipts against the entries shown in the Received Column, under heading of Cash and Bank, in the Cash Book;
- Check names appearing on Dues Transmittal returned from National Headquarters, plus any transmittals in transit to see that all members who have paid dues are properly credited in the Cash Book.

No. 2-VOUCHERS:

- Check all property approved Vouchers against the entries as shown in the Expended Column, under heading of "Cash and Bank" in the Cash Book.

No. 3-CASH AND BANK:

- Run a total of the Received and Expended columns of "Cash and Bank" and the difference between these two columns should be the net total of Cash in bank and Cash on hand.

No. 4-CANCELLED CHECKS:

Check all cancelled checks against the Cash Book Expended entries to see if same agree. This will also show you which checks are still outstanding. Insist that all checks be countersigned by the Post Commander.

No. 5-BANK EXPENDITURES:

Run a total of all cancelled checks. Add to this total the amount of all bank charges, such as check exchange, check tax, returned checks, protest fees, etc. and the sum total of all these should be your actual Bank Expenditures. All bank charges should show as expenditures in the Cash Book.

No. 6- BANK DEPOSITS:

Run a total of actual bank deposits, add to this the bank balance as of the beginning of the auditing period and this sum represents your total bank.

No. 7- BANK BALANCE

Deduct the total of No. 5 from the total of No. 6 and the difference should be your Bank Balance as per your bank statement.

No. 8- ACTUAL CASH BALANCE:

Deduct from your Bank Balance the amount of outstanding checks as shown by No. 4, add to this amount any and all cash on hand, and the total should be your Actual Cash Balance.

No. 9-PER CAPITA TAX RESERVE:

Compute the amount of Per Capita Tax, as shown on the Membership Record Cards, that has been paid by members and not remitted to the Department Quartermaster and see that the total amount of same agrees with the amount as shown by the Cash Book to the credit of the Per Capita Tax Reserve Fund.

No. 10-ADMISSION FEES AND DUES:

Ascertain from the records if Section 104 of the National By-Laws has been complied with.

No. 11-NUMBER OF CHECKS:

Be sure and show in your audit the numbers of the first and last checks written for the period and the numbers and amounts of all outstanding checks.

No. 12-SAVINGS AND INVESTMENTS:

Obtain a certification of all savings balances from the various depositories at the close of the audit period. Check U.S. Government bonds and other investment certificates against the master list of the Post Quartermaster. Make certain that "coupon" bonds are cashed when due and are properly credited.

No. 13-AUDIT RECORD:

It is suggested that your audit, when completed, be entered in detail, on the page of the Quartermaster's Cash Book immediately following the last entry included in the audit and all Trustees attest to the same by their signatures thereon. This then becomes a permanent record and not so likely to be lost and will always be available for refer

TRUSTEE'S REPORT OF AUDIT OF
 The Books and Records of the Quartermaster and Adjutant [REDACTED]
 Department of Texas for the fiscal Quarter ending June 30, 2007.

FUNDS	Cash Balance at Beginning of Quarter	Receipts During Quarter	Expenditures During Quarter	Cash Balance at End of Quarter
Application Fees	0.00	0.00	0.00	0.00
Post Dues Reserve Funds	226.00	56.00	56.00	226.00
General Funds	(8,550.57)	16,284.97	10,031.87	(2,297.47)
National and Department Dues	0.00	0.00	0.00	0.00
Relief Funds	5,228.75	584.05	0.00	5,812.80
GENERAL CHECKING ACCOUNT	(3,095.82)	16,825.02	10,087.87	3,741.33
BINGO CHECKING ACCOUNT	13,488.01	60,331.00	50,811.84	22,907.07
BUILDING FUND ACCOUNT	5.78	100.00	0.00	105.78
CANTEEN ACCOUNT	4,466.83	38,806.76	42,389.57	(1,095.98)
TOTAL ALL ACCOUNTS	(6,191.64)	114,162.78	103,369.38	25,858.20

OPERATIONS		RECONCILIATION OF CHECKING ACCOUNTS	
Have required payroll deductions been made?	Yes	GENERAL ACCOUNT	
Have payments been made to the proper State and federal agencies this quarter?	Yes	Clear Balance	3,551.14
Have sales taxes been collected and paid?	Yes	Uncleared Deposit and Other Credits	0.00
Are club employees bonded?	Yes	Uncleared Check and Payments	1,266.72
Amount of outstanding bills?	0.00	Actual Balance	2,285.42
Value of Real Estate.	360,600.00	BINGO ACCOUNT	
Amount of liability insurance.	200,000.00	Clear Balance	21,327.52
Owed on mortgages and loans.	0.00	Uncleared Deposit and Other Credits	0.00
Value of personal property.	80,500.00	Uncleared Check and Payments	865.45
Amount of property insurance.	441,100.00	Actual Balance	20,524.07
		CANTEEN FUNDS	
		Canteen Funds	(1,095.98)
		BUILDING ACCOUNT	
		Actual Balance	5.78
		Total All Accounts	21,719.29

TRUSTEES' AND COMMANDER'S CERTIFICATE OF AUDIT

Date: 7-19-07

This is to certify that we have audited the books and records of the Adjutant and Quartermaster of [REDACTED] for the Fiscal Quarter ending June 30, 2007 in accordance of the National By-Laws and that this report is a true and correct statement therefore 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

[REDACTED SIGNATURE] Trustee
 [REDACTED SIGNATURE] Trustee
 [REDACTED SIGNATURE] Trustee

This is to certify that the Office of the Quartermaster is bonded with Department of Texas in the amount of \$50,000.00 until August 2007, and that this Audit is correctly made out to the best of my knowledge.

[REDACTED SIGNATURE] Commander



TRUSTEES' REPORT OF AUDIT of

The Books and Records of the Quartermaster and Adjutant of Post 0001
(District/County Council/Post No.)

Department of TK for the Fiscal Quarter ending MAR 30, 2008

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

FUNDS:	Net Cash Balances at Beginning of 10. Quarter	Receipts During Quarter 11.	Expenditures During Quarter 12.	Net Cash Balances at End of Quarter 13.
1. National and Department Dues (Per Capita Tax)	\$	\$	\$	\$
2. Admission or Application Fees (Department)				
3. Post General Fund	-1027 72	400	425	-1052 72
4. Post Relief Fund (Poppy Profits, Donations, etc.)	5072 75	100	175	4997 75
5. Post Dues Reserve Fund (See Sec. 218, Manual of Procedure)				
6. Post Home or Building Fund (Including Savings but Not Real Estate)				
7. Post Canteen or Club Fund	1800 00	825	100	2525 00
8. Other				
<u>BINGO</u>	7125 04	400	275	7250 04
9. Bonds and Investments Not Credited to Funds				
14. TOTALS:	12970 07	1725	5975	15,13720 07

16. OPERATIONS

Have required payroll deductions been made? _____

Have payments been made to the proper State and Federal agencies this quarter? _____

Have sales taxes been collected and paid? _____

Are club employees bonded? _____

Amount of outstanding bills \$ _____

Value of Real Estate \$ _____

Amount of liability insurance \$ _____

Owed on Mortgages and Loans \$ _____

Value of Personal Property \$ _____

Amount of Property Insurance \$ _____

NONE

17. RECONCILIATION OF FUND BALANCES

Checking Account Balance \$ _____

Less Outstanding Checks _____

Actual Balance \$ _____

Savings Account Balance _____

Cash on Hand _____

Total \$ _____

Bonds and Investments (cost value) _____

Total \$ 13720.07

18. TRUSTEES' AND COMMANDER'S CERTIFICATE OF AUDIT

Date Feb 29, 2008

This is to certify that we (or qualified accountants) have audited the books and records of the Adjutant and Quartermaster of Post 0001
(District/County Council/Post No.)
for the Fiscal Quarter ending _____ in accordance of 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 Tom Jones (Name) Signed: _____ Trustee

Anywhere, TX (Address) Signed: _____ Trustee

This is to certify that the Office of the Quartermaster is bonded with _____ in the amount of \$ _____ until _____, 20 _____, and that this Audit is correctly made out to the best of my knowledge and belief.

Signed: Tom Jones Commander

NOTE: Forward Original (Blue) Copy to your Department Quartermaster - See instructions on reverse side of both Yellow and Blue Copies.

Date	From/To	Reason	CASH & BANK		GENERAL FUND		CANTEEN FUNDS		RELIEF FUND		BINGO	
			RECEIVED	EXPENDED	RECEIVED	EXPENDED	RECEIVED	EXPENDED	RECEIVED	EXPENDED	RECEIVED	EXPENDED
	BALANCE 12/31/2007		12,970.07		(1,027.72)		1,800.00		5,072.75		7,125.04	
1-Jan-08	LITE BILL	4607	-	75.00								
1-Jan-08	TOM	CASH	-	100.00								
5-Jan-08	ELLEN	CASH	-	100.00								
6-Jan-08	GAS	4608	25.00	-		25.00						
8-Jan-08	LITE BILL		-	300.00								
10-Jan-08	WATER	4609	-	25.00	25.00							
15-Jan-08	WATER		-	200.00								
15-Jan-08	BEER	4610	-	-					75.00			
15-Jan-08	DEPOSIT		200.00	-								
24-Jan-08	DEPOSIT		500.00	-			500.00				200.00	
25-Jan-08	WALGREEN	4615	-	100.00	100.00							
26-Jan-08	WALMART	4620	-	50.00	50.00							
30-Jan-08	DEPOSIT		200.00	-			200.00					
5-Feb-08	BINGO SUPPLIES	4621	-	100.00				100.00				
8-Feb-08	TOM	CASH	-	200.00								
8-Feb-08	TRANSFER		500.00	200.00	200.00							
8-Feb-08	DEPOSIT		300.00	-	200.00			100.00			200.00	
15-Feb-08	ELLEN		-	50.00								
18-Feb-08		FOOD	-	200.00								
20-Feb-08		GAS	-	250.00								
25-Feb-08	LITE BILL	4622	-	100.00	100.00							
15-Mar-08	WALGREEN	4626	-	50.00	50.00							
18-Mar-08		CASH	-	500.00								
11-Mar-08	VOID CHECK	4628	-	-								
11-Mar-08	POWER CO.	4629	-	100.00	100.00							
11-Mar-08	VOID CHECK	4630	-	-								
25-Mar-08			-	-								
			14,695.07	2,700.00	400.00	425.00	825.00	100.00	100.00	100.00	400.00	275.00
		BALANCE	24,965.14		(1,052.72)		2,525.00		4,997.75		7,250.04	

NOTE:
 QUARTERMASTER: TOM JONES
 ELLEN JONES - TOM JONES WIFE

4628 19 ~~VOID~~

DEPOSITS

TOTAL	
THIS CHECK	
OTHER	
BALANCE	

TAX DUCTIBLE

462

Post 0001

PAY TO THE ORDER OF Tom Jones \$ 200

Two Hundred & no/100 DOLLAR

3-11-19 08 88-1218/1

OZONA V.F.W. POST NO. 6109

Tom Jones

⑈004628⑈ ⑆111312182⑆ ⑈039 621 4⑈

THIS CHECK IS DELIVERED FOR PAYMENT ON THE ACCOUNTS LISTED

ONB Ozona National Bank
P.O. BOX 60
OZONA, TEXAS 79432

Bad

4629 19 08

DEPOSITS

TOTAL	
THIS CHECK	100
OTHER	
BALANCE	

TAX DUCTIBLE

462

Post 0001

PAY TO THE ORDER OF Power Company \$ 100.00

One Hundred & no/100 DOLLAR

3-11-19 08 88-1218/1

OZONA V.F.W. POST NO. 6109

Tom Jones

⑈004629⑈ ⑆111312182⑆ ⑈039 621 4⑈

THIS CHECK IS DELIVERED FOR PAYMENT ON THE ACCOUNTS LISTED

ONB Ozona National Bank
P.O. BOX 60
OZONA, TEXAS 79432

Good

4630 19 ~~VOID~~

DEPOSITS

TOTAL	
THIS CHECK	
OTHER	
BALANCE	

TAX DUCTIBLE

463

Post. 0001

PAY TO THE ORDER OF Ellen Jones \$ 100

One Hundred & no/100 DOLLAR

3-11-19 08 88-1218/1

OZONA V.F.W. POST NO. 6109

Tom Jones

⑈004630⑈ ⑆111312182⑆ ⑈039 621 4⑈

THIS CHECK IS DELIVERED FOR PAYMENT ON THE ACCOUNTS LISTED

ONB Ozona National Bank
P.O. BOX 60
OZONA, TEXAS 79432

Bad

