

MILITARY OFFICERS ASSOCIATION of AMERICA
New Hampshire Chapter Board of Directors Meeting Minutes
10 March 2022

Call to Order: President Jim Lefebvre called the meeting to order at 1836 hours. The Pledge of Allegiance was recited by those assembled followed by the invocation delivered by Gary Terhune.

Attending: Balcom, Breuder, Burdett, Coulter, J. Day, S. Day, DuVall, Erickson, Fasoli, LeFebvre, Lovgren, Luti, McLean, Miller, Terhune, Wright. A quorum of members was present.

President's Opening Remarks: President LeFebvre stated that he was glad to see us all here.

Immediate Past President Remarks: Bob Jaffin was absent but sent comments. He had an article in the December Granite Slate asking for comments about additional events but only had a couple of responses. Jim went on to say that Bob said If everyone on the board would spare him the 5 to 10 minutes to send along their responses to the questions, he will be glad to start planning additional events for 2022. For 2022, there might be at least one train trip. On Advocacy in Action (AIA), a team has already been assembled and have reached out to the Congressional delegation. There will probably be a meeting of that group sometime this month and Jim LeFebvre will be participating in that group remotely as he leaves for Texas on Saturday.

Vice President Remarks: Larry continues to work with the surviving spouse in Merrimack who sent him an email saying she was doing well, and the estate sale will be on 12 March. She will be moving to Leominster, MA when everything is settled. MOAA National does have a Surviving Spouse chapter which is virtual and has spouses from 40 states enrolled. It was concluded that this is not part of individual state chapters and surviving spouses enroll individually. We didn't know of anyone from NH whose is enrolled, but this program offers some benefits such as information on TRICARE monthly. Larry mentioned another program called the National Association of Senior Managers, which is a certification program who will help surviving spouses deal with managing various issues resulting from the death of a spouse. This appears to be an actual company and not a group of volunteers. It is not clear whether there is a fee for this service. There was also another URL in that MOAA article called, "The Magic of Tidying Up", an Amazon book, and Larry purchased a copy for himself. This might be useful as a resource for the Chapter in the future when dealing with surviving spouses. Peter Burdett suggested that we add this information to an upcoming Granite Slate as an item of interest. There was also a short discussion regarding a recent spate of bogus email requests for money and how to identify these bogus emails.

Secretary's Report: Michael did not receive any comments or corrections to the January Zoom meeting. A motion to accept the meeting was made by Peter and seconded by Warren and was approved unanimously.

Finance/Treasurer's Report: Dee Fasoli began the discussion regarding the transition of duties between Roby and her, along with Wayne Balcom for the Student Scholarship program issues. Most of the accounts except Vanguard have been successfully transferred to Dee. All invoices and bills should be sent to Dee starting now. If you're supposed to be receiving information/reports from the Treasurer, please let her know. Roby will continue to mentor Dee on the transition. Dee will also be looking to switch our bill paying process to an automatic system through TD Bank. The main downside will be that it might take up to ten days before you receive a reimbursement check. This, hopefully, will mitigate some of the traveling issues for Dee and Wayne over the next few months. The scholarships funds are mainly in TD bank, but there are accounts in Citizens Bank as well. Roby had several items such as old checkbooks, current year financial accounts, and an old green "Dealers" eyeshade to wear to hand over to Dee. The checkbooks for the Vanguard accounts may no longer be useful and need to be replaced. Gary Terhune mentioned that the planned audit had not been able to be accomplished due to unexpected consecutive deaths in the auditor's family. Roby mentioned that an internal audit can be conducted using the general process that he outlined in a one-page report covering seven essential tasks. Roby has been a trust fund trustee for a town since 1999 and has been through annual audits since then. The Chapter Bylaws state that the audit should be an "internal" audit. The ultimate sign-off on the audit is the Board of Directors. Roby felt that using a commercial CPA to perform this task was unnecessarily expensive to complete this task. Roby mentioned that the Chapter spent over \$4000 for an external audit in 2007 to get our books and processes into alignment. Wayne just wanted to ensure that someone else besides Roby and Gary were looking over the process and, again, Roby stated that this was the function of the entire BOD. Dee stated that we're only keeping 2021 for the audit. The President stated that tonight he had given a check for \$125 to the Red Blazer to cover the gratuity for the wait staff. We plan to continue this for future meetings, but Gary suggested that we each send a check for the gratuity to the Chapter to help defray this cost. Red Blazer doesn't have a separate room charge. Dee continued with a summary of the financial statement mentioning that total assets did go down about 4%, mostly due to declines in investments. She deleted the \$100 monthly expense for the membership savings account. The old ball caps and visors are being removed from the inventory and given away at future luncheons, reducing assets by \$357. There is over \$238K for the Scholarship loan program, \$143K in outstanding scholarship loans, and unencumbered funds increased to \$27,900. Dee agreed that the chapter is in excellent financial shape. Dee complimented Roby on the way that he has managed the books in the past ten years. A motion was made and seconded by Gary and Ric to accept the Treasurer's report. The motion carried unanimously.

Trustee of the Trust Fund: Due the transition between the old and new treasurers, Drew did not get the latest financial report, but believes that all the investments probably declined in the same direction that his own accounts have since January. This was generally confirmed by Dee.

OLD BUSINESS:

April 23 Luncheon-Common Man Plymouth: The flyer for this event is in the mail. Total cost is \$27/person. The guest speaker will be the NH Drug Czar, Dave Mara, former Manchester Police Chief, before becoming the Governor's drug czar about three years ago.

June 4 Luncheon – White Mountain Hotel, Conway: Jim LeFebvre handed out samples of the contract that was signed with the hotel and suggested that we use this as a template for future events at other locations. It is very specific and well documented. The price per person doesn't include a service charge for us but does include NH sales tax of 8.5% and an 18% gratuity. The last time we used this venue was in 2020. We are trying to get the first female Captain of the USS Constitution as the guest speaker. Cdr. Billie J Farrell, USN, was featured in the "Snap Shot" section of the March 2022 issue of "Military Officer". Pete Burdett has not been able to contact anyone to reach Cdr. Farrell as this time.

Fischer Cats Possible Event – July 2022: The President has been looking into a possible Sunday afternoon event, but the organization is wanting \$1800 for this and a \$900 deposit. Based on this, Jim recommended that we don't consider this at this time.

Advocacy in Action: A group of people including Jim, Larry, Peter, and Bob will be working on this. A Zoom meeting will be scheduled before the end of March. Larry is designated as the action officer for this task. Michael will coordinate the quest for the Zoom meeting. MOAA National had three topics that they wanted chapters to address, and Jim accomplished this with his comments in the Granite Slate. Bob Jaffin has come up with a fourth issue regarding a proposed commissary at Pease ANGB to replace the current commissary at PNSY. The group will try to contact the Congressionals during their 11-22 April break.

2021 LOE Submission: Michael has sent out what he has received from those submitting inputs and some input from Pete Burdett on his section. If there are no objections to what Michael has already put together, then he will proceed to submit our response. So far, we've received this award nineteen years in a row. We have good communications with the worker bees at National, but the reviewers are the National BOD who may be less familiar with us. Peter asked about submitting a QR code in the report and Michael responded that the system won't accept one. Wayne asked a question about when the Chapter was formed. National thinks it is 1980, but it began in November 1979 at Pease AFB. The actual charter was issued in January of 1980. Roby mentioned that he came across an article from the Hampton Herald in 1982 about TROA holding its annual meeting in January 1982, and the Treasurer, Lt. Weise (?) reported that we had 700 members, only two years after we were founded. Michael wanted to add one item about the LOE grading system is a requirement that key chapter officers are also members of MOAA National (they are). Another point is the percentage of membership that are also MOAA National members. At 95% or higher, you get 15 points; 80-94% is 5 points, and below 80% is zero points. We only have 88.5%, which is a better percentage than in the past when our numbers were down around 83%. Michael has sent out letters pointing out the benefits to those not already members of national, but most of those who replied said, "there aren't any benefits". Deceased members who weren't national members don't improve our percentages. We can't "fudge" the numbers as national has our roster. Their current roster total is 602, but it

is now 593 as they have not been informed of local members who were dropped last year for non-payment of dues.

Other Old Business (Cost of Nametags, etc.): Sharon Day handed out a one-page summary of the history of the costs of the different name tags available to members along with other miscellaneous items. BadgeWorksPlus supports a lot of MOAA Chapters with these items, but in September, their shipping costs increased slightly, but we were still able to cover these costs. However, this past February, the badge and fastener costs have also increased. Sharon presented four possible options to resolve this issue and the BOD recommended and approved that we accept option #2 which will increase costs by \$2 for each of the magnetic and non-magnetic nametags to help defray the new badge and shipping costs.

The meeting adjourned for dinner from 1920 – 1947 hours.

NEW BUSINESS: None.

STANDING COMMITTEE REPORTS

Government Relations: There have been two SVAC meeting since the last BOD meeting (1 Feb and 1 Mar). Both were busy and heavily attended. Both meetings used a combination of Zoom and in-person attendance. At the February meeting, there was a speaker who wrote a book about buying a home with a VA Loan. There were also presentations about non-profit organizations including service dogs. During the Governor's State-of-the-State address in March announced a \$21M grant to Easter Seals Veteran's Count program to develop the Franklin campus for veterans. This campus used to be the Farnum Center North that ran out of beds and has since been converted to a place for veterans' transition for rehabilitation programs. There is a great deal of potential but will require virtually all the \$21M to create 50-60 units for housing. It could be partially self-sustaining through the VA VASH program funding. It will also support recreation including an equine center and potential for dog kennels for service dog training. This is north of a NH ARNG training center on Route 3. They also received continuing updates from both VA Medical Centers. They also had briefings by the Office of the Governor and Legislative staffs. Jane Graham, spouse of John Graham, had a baby. She is also one of the veteran directors that work with the Governor. On June 2nd, there will be a program run by Greg d'Arbonne from the AUSA giving credit to those who have enlisted in the military at the Fisher Cat stadium. They are looking for donations to defray the costs of attendance to the parents/enlistees are taken care of. The TAG will probably be the senior officer giving the Oath of Office to the enlistees. The guest speaker for the March event was Steve Wade, executive director of the Brain Injury Association/Traumatic Brain Injury (TBI) and the Association for Brain Injury, Robin Kenney Also attending was Julie Weymouth, Executive Director of the Homeland Hero's Foundation who assist veterans with housing issues such as supplying beds, dishes, and other household supplies. Regarding legislative issues, all the state bills are proceeding as expected. Peter mentioned that CR's (continuing resolutions) are a significant impediment for military budgets. We need to encourage the legislators to avoid them, if possible. Jim mentioned that in 1976 there was a fifth financial quarter in the transition of the

federal budget year ending on 30 June to 30 September. Since then, federal budgets have only been completed four times within that new time limit. There was some further discussion regarding the hybrid Zoom/in-person meeting format. It requires someone to be able to manage a moveable camera to focus on the speaker and a display system. The main advantage is for those who live at significant distance and unable to attend in-person. It still allows all participants to be heard for questions. This would present some technical challenges for the regular BOD meetings.

Personal Affairs: This position is still vacant. Jim continues to work this issue.

Granite Slate Update: The President made some comments in the last issue that his spouse will cover this position for the rest of this calendar year only. Again, we need someone to assume these duties and it doesn't have to be a member of the BOD. A similar need also exists for the Personal Affairs program. Please have anyone interested to contact Jim or Marie.

Membership: Since the January meeting, we have had four new members, four deceased members, plus two with spouses, and zero dropped members for a current total of 593 current members. Michael mailed out 247 dues letters this year, he has received 163 payments for 65.9% return, including 20 on-line payments. Twenty-three people will be dropped at the end of the month, and he circulated a list of those people and asked that if anyone knew these members, to try and personally contact them before they are dropped. They had previously received a "dues" letter notification in January 2021, a reminder in June 2021, and a red-stamped "Final Notice" letter this past January. This would drop membership to 570 and Michael will hold off on notifying national MOAA about his concerns if the chapter membership drops below 600. This may change our status nationally. Also, after the membership directory was mailed out in January, there was some concern that the information could be pirated or used by other organizations. Putting the directories in envelopes would cost an additional \$360 plus the cost of printing. An alternative suggested was to put tabs on the directory. The printer stated that this would be a waste of money and aren't effective. The next directory wouldn't go out until 2025. This has not been a widespread request (only one comment in 20 years). There was some discussion around individual members being contacted at their personal email addresses. Michael mentioned that in former LOE submissions, there was a question about how the BOD could contact chapter membership, and short of making our website password protected, you either put the emails so members can contact chapter leadership, or you don't. Political campaigns use data aggregators, and the lists are very valuable. Most of the officer information is also on the front page of the Granite Slate.

Recruiting: This position is currently vacant due to the resignation of Jim Spotts. Michael mentioned that he had sent out 17 recruiting letters in February and March and we had no new members join. He gets a list from national of potential members who have moved to the state or recently joined MOAA National and compares this against past recruiting letters, then sends letters to the remaining names.

Programs: The annual clambake on 6 August may have a visit from Lt. Gen. Atkins (President & CEO) and Capt. Stone from MOAA National.

Website: The web page has still gotten very few “hits” for the last several months. There were only nine “hits” in January, and six “hits” in February. This is slightly higher than the November/December hits. Michael would gladly turn this function over to anyone else who might be interested. Sharon thought this may all still be a response to the issues related to the pandemic.

Travel Program: Neither Tony Burdo nor Tom Kyle attended this meeting, but Tony Burdo did send an email on the program status. Please see the details of the note **attached to the minutes**.

Scholarship Loan Program: Wayne Balcom reminded the membership that at the November meeting it was decided to do away with the Loan program and convert it into a scholarship program. There are currently only three active members of this committee: Peter, Larry, and Wayne. There are 34 students currently in this program of which 10 are new students. Beginning the Spring semester of 2022, all disbursements would be a grant instead of a loan. In the December/January timeframe, we disbursed \$16,000 in loans. We currently have \$21,689.27 in Citizens’ Bank, \$238,000 in Vanguard investments, paid-in capital of \$5700 for a total of \$265,000. In addition, we have \$143,000 in outstanding loans in repayment status ranging between \$40-\$200 per month. The grand total \$408,998.70 in the scholarship funds. In the future, if we take money out of the Vanguard accounts, it would only be the interest. Peter suggested that we take a flat 25% of the loans and turn it into a straight grant. To do this for the new loan students and those in repayment status would require taking \$51,750 to turn this money into a grant. This will only affect the total amount of the loan owed and doesn’t change the monthly repayment rate. There are currently three students who are in a “late” status. Multiple attempts have been made to contact the person(s) required to make these payments with no success. For these students, no loan forgiveness would be offered unless they become compliant with their current obligations. We don’t make any notifications to any credit bureaus in these cases. Therefore, we would need \$37,750 to be removed from the Vanguard funds to make this happen. Roby asked about who the guarantor for these loans is. Wayne said the one grandparent who signed the loan said he expected his grandson to pay the loan even though he signed for it. Another grandmother said she forgot about the payment, but she is now a year in arrears. Michael asked if we are more than \$5000 in non-payments? Wayne said “yes”. One is \$8000 behind, another is \$12000 behind, and the third is \$2840. None of these three have made more than a few repayments. Wayne requested a formal vote of the BOD to approve the balance of the amount requested to cover the remaining \$37,750 in grants. Peter mentioned that if we pursued this course, at some point in the future our scholarship assets will be reduced to zero and future scholarship grants will be based on whatever we can raise. This change may cause more students to apply for these grants in future years. Right now, this proposal is for this year only. It will need to be re-visited for next year. Current student enrolled in the program could receive more relief next year. Gary asked about the MOAA National program which was previously researched and limits loans to immediate family members and

excludes grandparents, which are the ones guaranteeing most of our loans. Also, the monies from MOAA National are grants not loans. The chapter is not interested in taking people to small claims court to recover these payments. A motion was made and approved to approve the proposal to convert a total of \$51,750 into grants for this year, excluding the three families currently in a “late” payment status, unless they bring their current obligations up to date.

Granite State Warriors Award: There is no report for this award. Ray was not present tonight.

SPECIAL COMMITTEE REPORTS:

Nominations – Directors: Sharon reported the term lengths for which Roger Sevigny and Warren Coulter were elected in November 2021 are incorrect. Each term should have been for only one year, completing the three-year term cycle which started in 2019 and expires in 2022. The error was caused by a failure to remember Roger and Warren were replacing two members elected in 2020 for two-year terms, Jim LeFebvre and David Frye, who were replacements for Bruce Avery and Geoff Corson who were elected in 2019 for three-year terms. For the official record, Roger Sevigny and Warren Coulter will serve one-year terms which expire in 2022.

Nominations – Officers: There are no nominations required at this time.

Granite Slate Newsletter: See previous discussion earlier in the minutes.

Web Communications: Jennifer put up a “Join the Team” post on Facebook. On Facebook, we have 70 followers and 65 “liked” for the organization, most recent being on 3 March, so we are getting some visibility. Jennifer said that there is a place for a contact name and number on this posting and wanted to know who’s name and number should go there? Our website information is already posted in our Facebook page. This is not required, but “opens the door” to future contacts. Since we currently have no one for recruiting, Michael volunteered his information. We only have three followers on Instagram. If anyone has something they would like to get added to the Facebook page, please contact Jennifer.

SUD/JMTF Committee: No significant changes since January. SFC Rick Frost had asked the TAG if he wished to have a JMTF meeting this month or not because “Frosty” would be on extended leave for four weeks. TAG declined and said we will set one up once “Frosty” returns from leave. Due to the requirements to have in-person meetings for all task forces of the Governor’s Commission, we haven’t had any meetings for several months. Because of the rules that the Governor’s Commission operates under, we are not able to have hybrid meetings.

Blast Email: No report from Geoff Corson.

LIAISONS

ESGR: Peter Burdett said that this year is the 50th anniversary of ESGR and on the 22nd of June there will be a function, with limited attendance, to commemorate this event. “Boss Lifts” will

resume, using helicopters, this year. This is to acquaint “bosses” who have military employees to acquaint them with some of the issues facing Guard and Reserve military staff. At some time in the future, the KC-46A will begin providing this service. Also, at some point, Space “A” should resume as well.

Transition Assistance: Jim LeFebvre has spoken to three high school students regarding the pluses and minuses of enlisting in the military. He continues to work with the Alamo Chapter and MOAA National on transition issues. Wayne asked if Joe DiChiaro was still doing the NH high school awards ceremonies. He is and Drew has participated once at Nashua North. Both Drew and Wayne stated that they would be willing to participate in this again in the future. The Junior ROTCs in NH haven’t been holding these award ceremonies due to the pandemic restrictions. Hopefully this will resume in the future. There are 10 JROTC’s in NH and had previously covered them all.

Manchester VAMC: Bernie Satterfield was not present but submitted an email regarding the lifting of visitor restrictions at the Manchester VA and our CBOC’s (Community Based Outpatient Clinics) that were implemented due to the Omicron surge. Restrictions, however, continue to be in effect at the Community Living Center (CLC) until they can ensure the safety of the resident veterans. Peter later brought up an issue with the New England VA’s regarding a return of a BRAC Commission type review of excess capacity/facilities that might lead to the eventual closure of three VAMC’s in this VISN. If this happens, these facilities would be replaced by increasing the number of CBOC’s. Depending on the location of where veterans live, these CBOC’s can be large (example, the Lowell, MA. CBOC). Drew mentioned that they are primarily for primary care with limited lab and x-ray services and in some cases, some specialty care. The CBOC in Portsmouth at Pease is co-located with the NH ANG and has very limited space (Drew used to see patients there when he took care of the Pease Fire Dept.).

Martin’s Point Liaison: See previous report from Bob Jaffin.

Auxiliary: Gwen sent an email stating that she recorded six deaths since the last meeting and sent out two condolence cards.

Miscellaneous Item: The president opened discussion on the options of Zoom versus in-person meetings in the future. Right now, the current BOD is scheduled to meet every other month just before a major luncheon or event (e.g., May before the June luncheon, and July before the August clambake). A question was raised as to whether we had ever held a BOD meeting once a year just before an event such as a luncheon. Michael said no, we never have except for the annual meeting in November. The logistics to coordinate this would probably make it too difficult to be practical, not everyone would attend before a luncheon and would add at least another hour to the schedule. Ric said the hybrid meetings work very well for people who have business obligations that make it impossible to attend face-to-face meetings. The downside is that those on the Zoom call lose the camaraderie for those attending. This could eventually lead to a spiral of decreasing attendance. The setup for the hybrids only requires a laptop, projection screen, and video camera. Gary asked if we would lose LOE points by not having a certain

number of meetings. Michael said we count luncheons as meetings and National has dropped the requirement for a minimum number of meetings. Dee asked about whether people who weren't here tonight could have called in due to travel? Warren recommended that we keep the current setup for the near future. Bill Luti said he is sick of Zoom meetings for the last two years and would like to be done with them and is terrible for human interaction. Jim LeFebvre's municipal budget committee is required by the state RSA's to have face-to-face meetings even when they had to wear masks. After some further lighthearted discussion, the consensus was to continue with the current meeting schedule. Finally, Michael handed out some statistical summaries of the membership for the last year (also found in the most recent Granite Slate). He also mentioned MOAA National's Strategic Plan was published (lengthy). In the past, the Chapter also had a strategic plan in 2015 that Tony Burdo put together. It was extensive with detailed goals and objectives but only survived for a few years, partly due to leadership at that time and the objectives were too specific and not readily achievable. Michael asked if we wished to resurrect strategic plans for the chapter. Most responded that they had not seen the email Michael sent out. The MOAA plan is on-line.

Next Board Meeting: Scheduled for Thursday, 14 April 2022. It was mentioned that Lowe's is now restricting their veteran discounts for such items as major appliances and certain electrical products, particularly copper.

A motion was made to adjourn the meeting which was seconded and accepted by all members present except for one member who voted "Nay" again. (Guess who).

Respectfully submitted

Michael A. McLean
CDR, USN (Ret.)
Secretary
New Hampshire Chapter

MOAA-NH TRAVEL NOTES

10 MARCH 2022

We are featuring five group travel tours for our 2023 group travel program. Three of the tours are new tours being offered by Collette. Tours are found at the MOAA-NH website.

Prices and dates are available for three of the five tours. I am waiting for Collette to provide information of the final two tours within the next 60 days. Upon receipt, they will be posted on our website.

Beginning in 2023, we will be emphasizing our “World Connect” program with Collette. Interested parties may select any country or state they wish to travel, approximate dates, contact me or Tom Kyle and we will provide our World Connect member number and detailed information on the tour. Reservations are made through the Collette retail division. These trips are not included in our group travel program. This program allows more flexibility on tours, prices and locations.

S/

Anthony J Burdo

COL, USA (Retired)

Travel Director