

*Coronado Chapter*  
*Military Officer Association of America (MOAA)*  
**BOARD OF DIRECTORS MEETING**  
**Minutes of 10 February 2021**



**CALL TO ORDER:** Pres Tom Day called the meeting to order at 1200 hours at the Landmark Café and via Zoom. Dir Merle K. led the Pledge of Allegiance. Pres Tom Day gave the invocation.

Members Present (Z = present via Zoom)

President: Tom Day Past President: Bob Covalucci (Z) First Vice-President: Jim Clenney Second Vice-President: Tom Hessler Secretary: Joe Puett (Z) Treasurer: Bob Kellock (Z) Director: Merle Kilpatrick – Legislation Director: Harry Bowen – Transition/ESGR Director: Susan Atchison-Day – Scholarships (Z) Director: Lori Wysong – JROTC Director: Norm Patten – Public Relations (Z) Dep Dir: Susan Atchison-Day – Historian (Z) Accountant: Samantha Carlson (Z)
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Members Absent

Director: Vacant – Membership Director: Tamara Oster – Personal Affairs Dep Dir: Kathryn Covalucci – Webmaster Dep Dir: Earl Devine – Cmty Liaison Chaplain: George Kirmse Dep Dir: Harry Mallory – Publications Director: Jennifer Venola – Surviving Spouses
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Others attending: None

**AGENDA APPROVAL:** Harry B./Merle K. made the motion (and seconded the motion) to approve the agenda. The motion passed.

**MINUTES APPROVAL:** Harry B./Susan A-D. moved that the minutes of January 2021 be approved with correction, the motion passed.

**PRESIDENT’S REPORT:** Pres Tom D. covered these items:

- While picking up trash this morning, a perspective Chapter member (existing MOAA member, new to the area) stopped and inquired about our Chapter.
- New guidelines for LOE haven’t come out yet, but when they do, Pres Tom will forward them for action.
- This quarter MOAA will give us \$50 if we renew our Chapter membership through MOAA. Pres Tom will find out more information about this program.

**TREASURERS REPORT:** Treasurer B. Kellock reported:

- Treasurer Bob K. provided a copy of the month’s financial report; he reported that the Total Unencumbered Net Worth of the Chapter was \$53,197.48.
- Treasurer’s report is attached to the minutes.
- Jim C./Merle K. moved that the Treasurer’s report be accepted, subject to audit; the motion passed. Jim C. reported that the audit is going fine, and is almost complete, the audit will be attached to the minutes when complete [Post meeting note: the financial audit was completed on 21 February 2021 and is attached to these minutes].

**SECRETARY’S REPORT:** Secretary J. Puett reported:

- No Report.

**OLD BUSINESS:** Pres Tom D led this discussion:

- None.

**NEW BUSINESS:** Pres Tom D. led the discussion on these items:

- Pres Tom swore-in those BOD Officers that are starting their terms in 2021. Harry Bowen, Lori Wysong, and Bob Kellock were sworn into their positions.

- Pres Tom discussed needed changes to our Heliogram, Webpage, and Facebook Banner. The banners will need to change because Service Seals are not allowed to be used in MOAA/Chapter correspondence. Pres Tom will send out some examples to the BOD for consideration of adoption.
- 2nd VP Tom Hessler discussed producing an “Annual Special Heliogram”. Many orgs have an annual report/state-of-the-Chapter, Tom suggests we do this and use it for recruitment. Distro would be to BOD members and include member statistics and accomplishments. Timing is unsure, maybe 1<sup>st</sup> of year or with LOE, or with September issue of the Heliogram. After discussion Pres Tom D. agreed to take this on and look to put it in the September issue of the Heliogram.

**BOARD/COMMITTEE REPORTS:** Pres Tom D. led discussions:

**PAST PRES:** B. Covalucci reported:

- PP Bob announced that the slate of officers proposed for 2021 were selected by the membership (and sworn in by the President (see above)).

**1ST VP:** J. Clenney reported:

- No Report.

**2ND VP:** T. Hessler reported:

- Programs
  - Zoom meeting tomorrow, if it works well we will do future Zoom Membership meetings.
  - Three future programs are lined up:
    - 18 March is Dir Merle Kilpatrick “Fairbank and Silver Stamp Mills of the San Pedro River.
    - 15 April is Dir Susan Atchison-Day “Scholarships”
    - 20 May is 1<sup>st</sup> VP Jim Clenney “MOAA: Obligations and Benefits”

**SURVIVING SPOUSE LIAISON:** Dir J. Venola reported:

- 1VP Jim C. & Pres Tom will call Surviving Spouses to invite them to join our Zoom meeting tomorrow.

**JROTC Affairs:** Dir L. Wysong reported:

- No report.

**LEGISLATIVE AFFAIRS:** Dir M. Kilpatrick reported:

- AZ Senate Bill 1331 proposes to exempt retired Military pay from taxes. This bill passed out of committee and Merle K. is working on trying to come up with a way for the members to encourage the AZ Senate (and when approved, the AZ House) to support this bill.

**MEMBERSHIP:** Vacant, but 1VP Jim C. reported:

- Our Chapter’s National Committee Module Membership Status is **202** Members as of 20 Jan 2021:
  - **95** Regular Life Members (add one);
  - **60** Regular Annual Members (no change);
  - **18** Regular Basic Members (add one);
  - **29** Surviving Spouses (including SS Annual; SS Basic; SS Deceased Life; SS Deceased; and SS Life) (no change)
- 1VP Jim still intends to host a membership mixer when COVID is over.

**PERSONAL AFFAIRS:** Dir T. Oster reported:

- No report.

**PUBLIC RELATIONS:** Dir N. Patten reported:

- Thanks for the CSV \$2k grant approved at the last BOD meeting.

- Norm P. would like some thoughts for using our Chamber of Commerce advertising (free with our recent joining of the CoC). Pres Tom suggests we do picture ads from scholarships and our grant to the CSV to advertise what our Chapter does.
- Norm P. would like us to request an outreach grant, but is going to ask CSV for a particular area that we could focus on (instead of just passing through the money from MOAA to CSV). Additionally, Norm P. needs a new W9 form; Treasurer Bob K. will provide it to Norm P.
- Thanks to those who did Road-Cleanup today.

**SCHOLARSHIP:** Dir S. Atchison-Day reported:

- Scholarship applications will be coming in over the next three weeks.
- Susan A-D intends to meet with her Scholarship committee members to talk in advance of interviews.
- Susan will put together a Photo-Collage of scholarships winners in April.
- General Scholarship Information remains the same: up to \$10,000 for Scholarships, plus an additional \$1000 for the Grombacher Award (\$11,000 total). This will be the second and last year for the Grombacher Award. Applications must be postmarked by March 1, 2021, and received no later than noon on March 6, 2021 (applications will be coming to Susan A-D's home address this year). Scholar Interviews will occur on March 12, 2021 and March 19, 2021, if needed. Should COVID issues demand, interviews may have to be done on Zoom.

**AZ TRANSITION LIAISON/ESGR:** Dir H. Bowen reported:

- **Transition Liaison:** Three Job links (1 for Delaware and 2 for Texas) were posted during this report period. One information message on Veteran Transition Travel Matters, was posted during this report period.
- **Employer Support to the Guard and Reserves (ESGR):** The ESGR remains de-energized. Due to the increased number of COVID and deaths, The National Guard has suspended any travel or contact again.
- **Cochise Serving Veterans (CSV):**
  - The CSV Board meets tonight to discuss changes to the by-laws, fund raising, and audits. Anyone interested in attending as a representative or interested party for the Silver Chapter is encouraged to attend.
  - The Veterans Resource Fair Committee starts their planning for the upcoming Stand-Down and Resource fair tentatively scheduled for 27 August 2021
  - The CSV was able to support three veterans, two with utilities, one with his automobile loan during this report period.

**CMTY LIAISON:** Dep Dir E. Devine reported the following:

- 2<sup>nd</sup> VP Tom H. has agreed to cover this area for Earl D. in his absence.

**HELIOGRAM:** Dep Dir H. Mallory reported:

- Input for the Heliogram is due 13 Feb '21 sent to [editor19MOAA@gmail.com](mailto:editor19MOAA@gmail.com) .

**HISTORIAN:** Dep Dir Susan Atchison-Day:

- Susan A-D needs more BOD member bios (see previous minutes for details).
  - March will be Lori W.
  - April will be Susan A-D.

**WEBMASTER:** Dep Dir K. Covalucci reported:

- Has complied with removing logos on Facebook page.

**CHAPLAIN:** Chap G. Kirmse reported:

- No Report.

**ANNOUNCEMENTS:**

- \$445 dollars came in from MOAA because of our membership recruitment efforts (via the Chapter's Honor-Grad recognition program).

**NEXT MEETING:** 17 March 2021, [via Zoom]

**DEPARTING PRAYER:** Pres Tom D. provided the closing prayer.

**ADJOURNMENT:** Pres Tom D. adjourned the meeting at 1303 hours.

Respectfully Submitted:

Joe Puett, COL (R)  
Secretary

**Coronado Chapter MOAA**  
**Accounts Status**  
**As of February 10, 2021**

<b>Assets</b>		
	Wells Fargo Savings Account (Scholarships)	\$ 25,767.46
	Wells Fargo Checking Account	\$ 4,495.00
	Wells Fargo Investment Trust	\$ 33,935.02
<b>Total Assets</b>		<b><u>\$64,197.48</u></b>
<b>Liabilities</b>		
	Scholarships (\$11,000.00 total) - Zero Paid to Date	<u>11,000.00</u>
<b>Total Liabilities</b>		<b><u>\$11,000.00</u></b>
<b>Total Unencumbered Net Worth</b>		<b><u>\$53,197.48</u></b>
	Net Worth January, 2021	<b><u>\$53,331.98</u></b>
	Net Worth February, 2021	<b><u>\$53,197.48</u></b>
<b>Net Gain / Loss For the Period</b>		<b>\$134.50</b>
<b>Annual Increase / Decrease in Net Worth -- 2020 to 2021</b>		<b>\$1,832.82</b>

**Coronado Chapter MOAA  
INCOME AND EXPENSES  
January 19, 2021 through February 10, 2021**

**Income**

Meal Receipts	\$0.00
Scholarship Donations	\$1,150.00
Operations Donations	\$0.00
Dues Collections	\$270.00
Raffle	\$0.00
Badge Purchases	\$0.00
Advertising	\$0.00
Interest	\$0.50
Military Officers Association of America	\$445.00

**Total Income** **\$1,865.50**

**Expenses**

Cochise Serving Veterans	\$2,000.00
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**Total Expenses** **\$2,000.00**

**Net Gain / Loss For the Period** **(\$134.50)**

**Note:**

Cochise Serving Veterans - \$2,000.00 Ck 1187 on 01-20-2021

Military Officers Association of America EFT Transfer

NOTE: 2020 Funds in the amount of \$386.68 were transferred from the checking account to the Trust account - After obligations there was \$4,386.68 in checking at the end of 2020.

21 February 2021

COL Tom Day (Chaplain), USA, Ret  
President,  
Coronado Chapter  
Military Officers Association of America  
P.O. Box 1685  
Sierra Vista, AZ 85635-1685

Subject: Audit Report 1 January 2020 – 31 December 2020

In accordance with the direction of the Board of Directors, Member Wendy Breen and 1<sup>st</sup> Vice President Clenney performed an audit of the financial records of the Coronado Chapter of the Military Officers Association of America. The goal was to determine the accuracy and accountability for funds received and expended during the prior year. Mrs. Wendy Breen's prior experience as a Treasurer and Auditor was invaluable during this examination. I thank her greatly for her work.

Account Records are being properly maintained and reported. Sixteen items were identified for the Treasurer and Board's consideration of action. Most of the items identified by the auditors are administrative in nature, such as revising dates and updating report titles. One item resulted in Auditor recommendations for Board action. All items are displayed in the attached table.

During the audit, we explored the chapter bylaws to determine the Coronado Chapter's financial directives. The Chapter's bylaws refer to a five-year financial record retention period. The U.S. Internal Revenue Service recommends a range of "periods of limitations" that pertain to record retention. (<https://www.irs.gov/businesses/small-businesses-self-employed/how-long-should-i-keep-records>) Member/Auditor Breen and I recommend the Board consider utilizing a seven-year retention period.

Very Respectfully submitted,



James A. Clenney  
LCDR, MSC, USN, Ret  
1<sup>st</sup> Vice President  
Coronado Chapter, MOAA

Copy Furnished:

B. Kellock – Treasurer

J. Puett – Secretary

W. Breen – 2020 Auditor

TAB	Line #	Description	Comment	Recommendation
Check Register	2	Wells Fargo Checking Account 5/17/2006 THROUGH	End date of report indicates 7/4/2019	Update to reflect current end date of report a/o print date
Check Register	2202, 2216, 2236, 2265	Raffle	Entry for 23 February 2020 includes a note. Entries for 24 March 2020, 10 April 2020, 22 April 2020, and 12 June 2020 show "See Note." However, no note was created.	Since no amount was entered for these dates, either the split was recorded elsewhere and a note is recommended, or no money was deposited, and a "See Note" entry is not necessary. Rec: Clarify.
Check Register	2324, 2330, 2342	Error Correction (2549 C-S)	Series of transfers from C-S, C-S, and S-C are recorded in identified line #s. Money was added, removed then returned to Check Account.	Recommend add a "Note" to Line 2242 in order to explain this series of transfers C-S, C-S, and S-C.
Check Register	2166-2172	Deposit Split Error	Deposit record (Line # 8328) did not include \$180 from Raffle in the total. Also note a \$.01 transcribe error.	Recommend the entry be corrected to record Scholarship=\$2564.00 and Operations =\$181.15
Check Register	2200	Deposit Split Error	Raffle total of \$165 was split per note (\$82.50/\$82.50)	Operations deposit should be \$217.50. (as per 2008-2021 Deposits Line # 8429)
Check Register	2258	Labeling of entry	Labeled as a 2017 Scholarship Expense	Should be a "2020 Scholarship Expense"
Check Register	1872	JSCGSV Membership Dues	Annual Dues of \$15 are due at beginning of each year for Joint Service Clubs of Greater Sierra Vista. It appears that no dues have been recorded since 2018.	Recommend determine membership status and renew payments, if made.
Check Register & Income-Expense	Check Register-2195 & Income-Expense-8676	Advertising	Income of \$100 for Advertising entered for 10 February 2020 (Xantus). "Advertising" Tab shows no matching entry. "Check Register" Tab shows no Advertising entry since 10 February 2020. "2008-2021 Deposits" Tab shows Advertising by Nancy Rea on Line 8676 on 21 December 2020.	Recommend update "Advertising" Tab. Recommend update "2008-2021 Deposits" Tab
Income-Expense	8431, 6483, 8533, 8587....	Raffle Note entry on Monthly reports	Most entries on Raffle lines include "See Note."	Recommend that note be included at the bottom of the report to clarify action taken.
Income-Expense	8702	Notes Sections contain a mix of Income and Expense explanations	Current layout shows Notes under Expenses, yet also include Income explanations. This may be confusing to the reader.	Recommend that Income entries and/notes remain within Income section and Expense notes remain within Expense section. It appears that this has been corrected with Nov/Dec 2020 report.
Income-Expense	8574	Az Corporation Commission paid	The report notes that the filing fee was paid but no indicator of amount paid.	Recommend that notes include amounts expended or received.
Income-Expense	8993	Income - Raffle	Entries on this line appear to be historically split between Operations and Scholarship or paid to the winner. This may invite errors of double entry.	Recommend removal of Raffle line and use of Notes to explain any receipt, splitting and/or payment of the Raffle proceeds.
Investment Trust 1790	116,125, 127	Column I entries	Column contains three entries. These are unclear as to what they refer to and/or whether they are credits or debits.	Recommend either clarify or eliminate from sheet.
Investment Trust 1790	132	Investment Trust Balance	Investment Trust=\$33,548.05; Scholarship=\$24,493.25; (potential) Check rollover=\$2165.18. Total reserve of \$60,206.48.	Recommend Board evaluate and determine whether \$60,206.48 is an excessive amount to hold in Reserve as a non-profit Chapter.
2008-2021 Deposits	8241-8330	Labeling of Section	Lines are labeled January 2019.	Labeling should be "January 2020"
2008-2021 Deposits	8241-8247	Entry (Column) Error	All items were placed in "Raffle" column H.	This looks like a duplicate entry of Column C.