



**AMERICAN LEGION NEWPORT HARBOR POST 291
EXECUTIVE BOARD MINUTES
TUESDAY, SEPTEMBER 5, 2019**

SILENCE CELL PHONES

CALL TO ORDER: 1805 HRS

INVOCATION: Ken Wilson

PLEDGE OF ALLEGIANCE: Commander Jon Reynolds

ROLL CALL:

<input checked="" type="checkbox"/> Jon Reynolds, Commander	<input checked="" type="checkbox"/> Burt McChesney, Judge Advocate	<input type="checkbox"/> Rich Whitlinger, M.a.L.
<input type="checkbox"/> Bob Brennen, 1 st Vice	<input type="checkbox"/> Bob Wine, Finance Officer	<input checked="" type="checkbox"/> Robert Wright, M.a.L.
<input type="checkbox"/> Anthony Morales, 2 nd Vice	<input checked="" type="checkbox"/> Bob Grundmeyer, Sgt-at-Arms	<input checked="" type="checkbox"/> Kevin Van Otterloo, M.a.L.
<input checked="" type="checkbox"/> Jim Updike, 3 rd Vice	<input checked="" type="checkbox"/> Chase Wickersham, Service Officer	<input type="checkbox"/> Wayne Zippi, M.a.L.
<input checked="" type="checkbox"/> Doug Nye, Jr. Past Comm	<input checked="" type="checkbox"/> Ken Wilson, Chaplain	<input checked="" type="checkbox"/> Eric Schroeder, M.a.L.
<input checked="" type="checkbox"/> Mike Berdine, Adjutant	<input type="checkbox"/> Rich Frauenzimmer, Historian	<input checked="" type="checkbox"/> Nick Giordano, M.a.L.

Excused: Bob Brennen, Anthony Morales, Bob Wine, Rich Frauenzimmer, Rich Whitlinger, Wayne Zippi, Kevin Van Otterloo

INTRODUCTION OF GUESTS & GUEST COMMENTS:

Guests: 1. Rick Sundell 2. Frank Reinhart 3. Anne Borren

Affiliates and Programs Reports:

- ☐ Auxiliary Unit 291 – Debbie Schubert, President – Membership renewals going well. GMM is September 18. Stuffing the homeless packs September 23. VA Bingo is September 26. October 7 Files for Life Program. October 14 is the blood drive. Kids Halloween Party is the last weekend of the month. Troop shipping is planned for November 16. November 18 in the raffle for the Sweethearts Ball.
- ☐ SAL Squadron 291 – Tim Sullivan, Commander – Last fishing trip just held. Next trip is October 3. So far, the SALs have donated over \$20,000 for fishing trips. Total giving for the year to date is \$55,000. Plan to spend \$100,000 on veterans programs this year. All going to directly benefit veterans in various amounts. The SALs are having a 911 memorial in Veterans Park on September 11. Boat Parade planning in progress. Also planning comedy event for younger Veterans in November.
- ☐ ALYC – Bruce Batcheller, Commodore – Currently have 725 members. Working on transfer of Vet291YC members to ALYC. Expecting 175 +/- to transfer. New ALYC model yacht club. Finished the Sundowner Race Series before Labor Day. The Cruise to Emerald Bay is on the calendar for September 6-8. September 28 is the ALYC Opening Day Dinner. Next ALYC GMM is October 10. The ALYC big event, SVI, will be Saturday, October 19. Raft-up is scheduled for November 9 to observe Veterans Day. Still planning other activities for that day. Financial report \$66,000 in bank accounts. Nominating committee formed and is working.

Commander:

- ☐ WWII and Korean War Luncheon was held August 15. It was very successful and all Post 291 Family Programs participated
- ☐ Commander Reynolds gave an overview of the Post 291 tour for the E-Board members.

Recess for tour at approximately 1835 Hours

Return to session at approximately 1905 Hours

Minutes Approval

- All Board members received copies of the August 8 Executive Board Minutes
 - The Commander asked for a motion to waive the reading of the Executive Board Minutes
 - M/S/C: The motion was approved.
 - The Commander asked for a motion to approve the August 8 Executive Board Minutes
 - One correction was noted
 - The Commander asked for a motion to approve the August 8 Executive Board Minutes with the amended verbiage
 - M/S/C: The motion was approved.

Committee Reports

- Finance Committee – Bob Wine - Excused
- Adjutant Mike Berdine presented overview of financial results through Sept. 1



AL 291 BUSINESS P&L BY CLASS

9/4/2019

YTD 2019	ADMIN	BAR	RESTAUR	MANQUET	TOT REST BANQ	HALL	CUSTODIAL	MARINA	TOTAL	PYC
TOT INC	7,003	416,290	563,497	224,008	787,505	87,122		210,858	1,508,778	1,472,347
COGS		263,140	584,754	212,644	797,398				1,060,539	1,014,943
GP	7,003	153,150	21,257	11,363	9,893	87,122		210,858	448,240	457,404
GP %		37%	4%	5%	1%					
EXPENSES	63,747	78,069	60,231	11,063	71,294	46,783	98,756	116,766	475,414	542,351
NET ORD INCOME	-56,744	75,081	81,487	301	81,187	40,339	-98,756	94,092	-27,175	-84,947
OTHER INC	253,258		1,022		1,022				254,280	283,249
OTHER EX										0
NET INCOME	196,514	75,081	-80,465	301	-80,165	40,339	-98,756	94,092	227,105	168,302
BANK BALANCE	1,072,000		1,256,000							
OPERATING ACCT	162,000		65,000							
MEMBERSHIP ACCT	61,000		143,000							
RESERVE ACCT	757,000		927,000							

- House Committee – Mike Berdine
 - No report
- SAL Committee – Bob Brennen - Excused
 - No report
- Judicial Committee – Burt McChesney
 - Report will be made in closed session
- Donations Committee – Chase Wickersham
 - Monthly Donations Committee meeting per attached notes
 - Two meetings Post Family Veterans Assistance
 - Forming strategy

Committee Reports (Donations continued)

- ❑ Donations 6510 expense at 66%
 - ❑ Adjusted by Bob Wine moved to honorary membership
- ❑ August Application Activity
 - ❑ 21 Applications
 - ❑ 9 Approved
 - ❑ 7 Pending
 - ❑ 5 Referred to other agencies
- ❑ Chase is receiving many calls for assistance due to visibility of Post
- ❑ Coordinating activity with Post programs - homeless
 - ❑ Has asked for contributions of \$400 per program
 - ❑ Gas and food cards in front office
 - ❑ Applications in front office
 - ❑ One card per month
- ❑ Audit Committee – Eric Schroeder
 - ❑ Insurance
 - ❑ Evaluate all non-marina insurance policies
 - ❑ Presentation from the following PowerPoint slides

Current Insurance Program (excl Marina)

Newport Harbor Post No. 291 of the American Legion Summary of Insurance					
Coverage	Effective Dates	Carrier / Policy #	Limits	Annual Premiums	Notes
General Liability	1/28/10	Mitigare/CLEP0055425	\$1,000,000	\$8,425.00	
Property				\$22,798.00	
Directors Liability	1/28/10	Topa Insurance Co/600201505-01	\$2,000,000	\$3,057.00	
Directors' & Officers'	7/2/13	Travelers/105009750	\$1,000,000	\$6,048.00 Limit is shared with EPL	
Employment Practices Liability	7/2/13		\$1,000,000	Limit is shared with D&O	
Workers' Compensation		BB&T			
Cyber					
Cyber/Privacy					
				\$40,427.00	

Directors' & Officers'/EPL Insurance

- Findings:
 - \$1,000,000 shared limit for D&O and EPL
 - Named Insured is not accurate (e-mail in for amendment)
 - Failure to Maintain Insurance Endorsement (e-mail in for removal)
 - Definition of Insured Person is very broad
- Recommendations:
 - D&O and EPL should have their own, separate limit
 - Increase D&O limit to \$2,000,000
 - Discuss definition of insured with underwriter

General Liability/Property Insurance

- Findings:
 - Named Insured includes SAL, and the Auxiliary
 - Limits need to be examined (Business Interruption, Equip Breakdown, etc)
 - NMUSD is an Additional Insured
- Recommendations:
 - Consider having the Auxiliary procure their own insurance
 - Sit down with the agent, and make sure limits/underwriting data are accurated

Excess Liability Insurance

- Findings
 - Current policy is \$2,000,000 and sits over GL, Liquor Lia, EL, and Hired Non-Owned Auto
- Recommendation:
 - Have a \$4,000,000 limit quoted

Other Recommendations

- Crime Insurance

- This covers the Post in the event an employee, or third party steals money

Cyber/Privacy

This covers the Post in the event member records (DDf 214s, etc), with PII are stolen, or if the Post's computer system is hacked

- ☐ A member noted that there was previous conversation about increasing D&O Insurance
 - ☐ Increase was not made per Eric's conversation with carrier
 - ☐ Will need to find expert regarding marina operations insurance
 - ☐ Insurance companies do not seem to be aware of size and scope of Post 291 business operations
 - ☐ Need to look into ALYC and Auxiliary policies
- ☐ Yacht Club Committee – Frank Reinhart
 - ☐ Frank supplied overview of Vet291YC transfer activity
 - ☐ Meeting held
 - ☐ Vote by members to accept recommendation option A
 - ☐ ALYC sent email blast – Welcome to join with transfer and dues return instructions

OFFICERS' REPORTS

Commander – Jon Reynolds

- ☐ Presentation from the following PowerPoint slides

Yacht Clubs Committee Recommendations — Implementation Underway

- 1. Individuals who joined both clubs will be given full refund of V291YC dues**
- 2. V291YC members may transfer to ALYC at no additional cost**
 - a. Complete a special application**
 - b. Prorated portion of dues will be transferred from V291YC to ALYC**
- 3. V291YC members who do not wish to transfer to ALYC will receive prorated dues refund**

WW II and Korean War Veterans Luncheon

- **Great turnout —** > 250 veterans and their families
- **Fully supported by Post 291 Family**
 - **Auxiliary:** Decorated and served meals
 - **SAL:** Handled parking
 - **Post:** Provided complimentary meal and entertainment
- **Excellent meal**
- **Outstanding entertainment**
- **City Council Members attended**
 - **Jeff Herdman**
 - **Kevin Muldoon** — and read Proclamation by Mayor Diane Dixon
- **Event covered by and reported in *Daily Pilot***

National Convention

- **Honor Guard Competition**
- **Commissions and Committees**
- **Formal Convention**
 - **New Officers for 2019-2020**
 - **Excellent Speakers**
 - Vice President Mike Pence
 - Secretary of State Mike Pompeo
 - Secretary for Veterans Affairs (VA) Robert Wilkie
 - Former Indiana Governor and Purdue President Mitch Daniels
 - Theodore Roosevelt IV
 - **Legislative Successes**
 - Blue Water Navy Act
 - Legion Act
- **Convention Next Year:** Louisville, Kentucky
- **Membership Goal for Post 291 for 2019-2020:** 4,096

OFFICERS' REPORTS - Commander – Jon Reynolds (continued)

New American Legion Application

The American Legion Membership Application

NAME _____ (Date of birth) _____

MAILING ADDRESS _____ (Phone Number) _____

CITY _____ STATE _____ ZIP _____ (Page #) _____

SEX ☐ Male ☐ Female GENDER _____

☐ I certify that I served at least one day of active military duty since December 7, 1941 and was honorably discharged or am still serving honorably.

Please check appropriate service era and branch of service below

<input type="checkbox"/> Global War on Terror	<input type="checkbox"/> U.S. Army
<input type="checkbox"/> Gulf War	<input type="checkbox"/> U.S. Navy
<input type="checkbox"/> Panama	<input type="checkbox"/> U.S. Air Force
<input type="checkbox"/> Lebanon/Grenada	<input type="checkbox"/> U.S. Marines
<input type="checkbox"/> Vietnam	<input type="checkbox"/> U.S. Coast Guard
<input type="checkbox"/> Korea	<input type="checkbox"/> Merchant Marines (WWII only)
<input type="checkbox"/> WWII	
<input type="checkbox"/> Other Conflicts	

Signature of applicant _____ Date _____ Name of recruiter _____

Receipt of Dues
(Please Print)

Form _____

1. _____ Post # _____

Recruiter's Name _____

Recruiter's Signature _____

Recruiter's Phone # _____

Listed below are just a few of the many programs The American Legion sponsors. Please check the one(s) that are of interest to you. If the program you like is not listed, please indicate it in the "other" area.

☐ Volunteer work at VA Hospital.

☐ Work with youth.

☐ Help/participate in Post's social activities... dances, dinners, etc.

☐ Participate in educational activities... (essay contests, oratorical contests, scholarships)

☐ Work with sports teams.

☐ Supervise groups (drill team, drum & bugle, scouts, etc.).

☐ Post improvement projects.

☐ Membership drives.

☐ Community projects.

☐ Other: _____

☐ Spouse would be interested in the Auxiliary.

☐ Son would be interested in the Sons of The American Legion.



Other Topics

- **Bank Signatories — Still in work**
- **Constitution and Bylaws Committee**
- **Labor Day Weekend**
- **Disability Claim Hearing scheduled**
- **dB Meter**
- **Election Committee Report at next E-Board meeting**
- **Next E-Board meeting: 1800 Thursday 3 October**

It is not out of the ordinary for bands to be too loud – over 100 db

SERGEANT AT ARMS – Bob Grundmeyer

SaA Grundmeyer reports that he is working on a list of rules the ODs should know and be monitoring while on duty. Plan is to have a hard copy of the rules by next E-Board meeting.

ADJUTANT – Mike Berdine

No report.

1ST VICE COMMANDER – Bob Brennen– Membership

Excused. No report.

2ND VICE COMMANDER – Anthony Morales - Speaking about upcoming events and bands.

Excused. No report.

OFFICERS' REPORTS - (continued)

3RD VICE COMMANDER – Jim Updike - Speaking on Americanism, youth and children, Boys State, and the Oratorical Contest.

Has been in contact with Sandy Schneberger.

JR. PAST COMMANDER – Doug Nye

No report

FINANCE OFFICER – Bob Wine

Excused. No report.

HISTORIAN – Rich Frauenzimmer - Speaking on the pictorial history of the Post.

Excused. No report.

CHAPLAIN – Ken Wilson - Speaking on the spiritual welfare of Post members.

Ken has mailed out ten cards over the last few of weeks to families of deceased members.

SERVICE OFFICER – Chase Wickersham - Speaking on the Post 291 veteran's assistance programs.

Service Officer Wickersham requests authorization to start a campaign to raise money for the Veterans Emergency Assistance Fund (see copy of Why, What, How attached). The campaign will be directed to Post AL members. A member commented that it will be important to restrict the funds collected to this project and to make that restriction clear.

The following motion was made:

I move the adoption of the following resolution: I move that we allow the Service Officer to continue with this initiative only in the event these are restricted funds for reasons outlined.

M/S/C – The above motion was made and approved to move forward on the above project to collect money for the Veterans Emergency Assistance Fund.

Service Officer Wickersham also spoke about the upcoming Veterans Business Network meeting on September 19. The VBN meetings have been a good membership promotion event in the past.

JUDGE ADVOCATE – Burt McChesney - Speaking on the Post's Constitution, Bylaws, and Rules and Regulations.

No report.

MEMBERS AT LARGE –

No report

JR. PAST COMMANDER – Doug Nye

No report.

UNFINISHED BUSINESS

Nothing to report.

NEW BUSINESS

The following motion was made:

I move the adoption of the following resolution:

Since no further use of the ballots has been identified, I move that the Executive Board approve that the ballots from the Post 291 election on Wednesday 8 May 2019 be destroyed.

M/S/C – The above motion was made and approved to destroy the ballots from the Post 291 election on Wednesday 8 May 2019.

GOOD OF THE LEGION

Anne Borren District 29 First Vice Commander spoke about the Helmets for Heroes Project, asking that the collection helmet be passed through the attendees at the upcoming post 291 GMM to collect funds.

CLOSED SESSION: approximately 2045 Hours

RETURNED TO OPEN SESSION: approximately 2130 hours.

M/S/C – A motion was made and approved to adjourn the meeting

ADJOURNED: approximately 2130 hours.



AL291 Donation Committee Minutes

Thursday August 20, 2019

6:00 p.m. – 6:30 p.m.

Location: AL291 – Hut

Purpose Statement: Newport Harbor Post No. 291 of the American Legion was organized to encourage its members and the local community to “assist primarily veterans and active duty military personnel in need.” The committee will provide communication between the Post family of programs and coordinate fund raising efforts, share information about veteran service providers in the community and review opportunities to support individual veterans in need. The Donation Committee consists of (7) Post members in good standing to oversee, recommend and approve all charitable distributions of AL291.

A. Motions made during the meeting:

1. Charges that appeared on the July financials as “donations.” \$2695.00 was charged for 16 honorary Post 291 memberships (16x\$130=\$2080) and \$615 was charged for “active duty military” membership. Motion made to defer until more information was received.
2. Motion approved for Boyle (Navy) application for \$548.12 for motel to get homeless vet and his wife out of their car.
3. Motion approved for Rosa (AF) application for \$450 for emergency car repair. Elks of HB paid half and we paid half.
4. Motion approved for Powell (Marine) application for \$600 for partial rent payment to prevent eviction.
5. Motion approved for Merle (AF) application for \$500 for an emergency car repair.
6. Motion approved for Sebastian (Navy) application for 5 motel nights for him and his 10 year old son instead of living in a car for \$435.
7. Motion approved for \$400 in \$20 ARCO gas and \$20 Target gift cards for future applications from veterans in financial crisis.
8. Motion approved for Levine (Marine) application for emergency housing at a motel for her and her two children for 4 nights until her unemployment check arrives for \$384.

B. Good of the Order

C. Adjourn

Next Meeting Dates: September 17, 2019 at 6:00 p.m.

Monthly Update for Service Officer

	2018 Actual	2019 Budget	2019 Actual Jan thru Aug 31	% of 2019 Budget thru Aug 31
6510 Donations				
6519 Honor Guard	\$ 3,274.70	\$ 2,000.00	\$ 1,422.77	71%
6521 Unrestricted Service Officer Expense	\$ 34,126.90	\$ 27,000.00	\$ 13,958.00	52%
6515 Oratorical	\$ 500.00	\$ 500.00	\$ 500.00	100%
6510 Donations other	\$ 17,405.34	\$ 20,000.00	\$ 23,050.00	115%
Total 6510 expenses	\$ 55,306.94	\$ 49,500.00	\$ 38,930.77	79%



Veteran Emergency Assistance Fund

Why: There are currently 444,154 older adults living in Orange County which is about 13.5% of the population. By 2040, this population is projected to almost double to 24.1%. There are 115,733 veterans currently living in Orange County and 15-20% are older adults 65 or older or about 30,000 veterans. A significant percentage are struggling and paying more than 50% of their fixed income on rent.

What: Each year, Veterans Day on November 11 offers an opportunity to wake up the veteran population. AL291 has about 4200 veterans as members but only a small percentage support the Post regularly. I propose a campaign between today and November 11 to raise money for an Emergency Assistance Fund for veterans in a financial crisis. Using multiple contacts including several mailings, email and personal calls, we will ask our members to contribute to the fund to help their fellow veterans. Veterans help other veterans but they must be asked. Consider Chuck H., an Army veteran, 80 years old who has lived in his apartment for 16 years with his ailing wife but was a risk of being evicted because of a one-time financial issue. He has income but is paying more than 50% of his income for rent. He needed immediate help and we stepped up to keep him in his apartment. Veterans like Chuck are coming to us and other local charities weekly. AL291 as the largest and most visible of all veteran organizations in this community will be one of the first to be called to assist.

How: With access to the database, we will solicit donations from our members culminating in our Veterans Day celebration on November 11. The campaign will be designed to communicate why financial help is needed, share stories about veterans who have been served and recognize contributors. A tangible result from this effort will be added information to our database such as employers and updated member information for future efforts. Our goal would be \$100,000 and we will extend the campaign to the community at large. A formal plan with action items, marketing concepts and cost estimates will be developed.