



MOOSE

# Leader

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Need-to-know information for officers & chairmen of Lodges/Chapters/Moose Legions Vol. 80, No. 4

## Marketing Membership: Spaghetti Dinners and *P.R.I.D.E.*

By **CHRIS ECKER**/Assistant Director, Membership

The act of marketing, according to professionals, is: understanding what people want; creating products/services/experiences that satisfy those desires; and letting potential customers know that your products/services will satisfy those desires.

So what does this have to do with marketing membership in our fraternity?

Look at a common occurrence at Moose Lodges: the Wednesday spaghetti dinner. Many Lodges use it to draw patronage on an otherwise lightly attended night. A plate of spaghetti is cheap to produce, hard to get wrong, and satisfyingly filling. Coupled with a salad, garlic bread and a beverage, members enjoy a good meal at a low price and help support the Lodge.

On my way to Mooseheart each day, I pass a church with a sign out front: FREE Spaghetti Dinner, Third Wednesday of the Month. Everyone Welcome.

They're the same dinners, but with different marketing approaches—and only one is aimed at increasing membership. The Lodge example is based entirely on serving the Lodge's financial needs, while the church example is one that opens the opportunity for improving finances AND increasing membership.

At the church, the public is invited to join the volunteers of the congregation for a meal. A welcoming committee is charged with greeting all who enter, giving them a name tag, and leading them to the food line. With full plates, the visitors are then guided to tables where table hosts further welcome them, engage them in conversation, and answer any questions they may have about the church. At some point in the evening, the Pastor addresses the crowd, thanking his volunteers, inviting the guests to learn more about the church and to con-

sider attending services. He concludes with a prayer and invites all to voluntarily give an offering equal to his or her ability to give.

The operating life of both a church and a Moose Lodge both fundamentally depend on members and money—so what marketing lesson is to be learned from the church example? As with so many other organizations and companies, the church is doing nothing more than what the retail world calls sampling. When you're in your favorite grocery and you accept a small of some new item from a smiling server at a table, and you consequently add that item to your shopping cart, that's successful sampling in action. Even if you don't make the purchase right then, the manufacturer and retailer are both betting that down the line you'll favorably remember your sampling experience and buy the product. They've taken *pride* in what they're presenting.

Perhaps, once a month, your Lodge should open its doors to the public with an invitation to attend a similar free-dinner event—operating within the General Laws. Build in such a monthly Moose Sampler event to your operating budget, to expose neighbors, friends and fellow townspeople to the Moose. Show *P.R.I.D.E.* in your Lodge! How? *Prepare* a publicity plan that includes public notification of the event. *Recruit* your most enthusiastic men and women as hosts and hostesses for the evening, appealing to all members to warmly welcome any attendees as guests. *Include* a welcome from the Governor with an overview of what we're all about (the existing New-Member DVD would also work fine!) *Deliver* a warm and welcoming experience . . . and *Explain* and present the Nine O'Clock Ceremony in its entirety—followed up with an Endowment Fund collection! Create an event filled with P.R.I.D.E., follow up with those who attend, and you'll see results! ■

## Who Is Your Insurance Company?

By **CYNTHIA TRAYNOR**/Senior Staff Attorney

Who is your insurance company? It seems a pretty straightforward and simple question, doesn't it? Unfortunately, things are not always as they seem. A great number of our Lodges tend to confuse their insurance agent with their insurance company. Or, even worse, confuse their premium finance company with their insurance company.

Why does a Lodge need to know who its insurance company is? Several important reasons. First, if the Lodge should have a claim, you need to know how to report the claim, to whom to report the claim, and what information you need to provide. While the Lodge's insurance agent can help you report a claim, the responsibility for reporting claims to the insurance company belongs to the Lodge. And to make such a report, you obviously need to know the identity of the Lodge's insurance company. Also, the failure to properly or promptly report a claim could jeopardize coverage for the claim. Secondly, if your Lodge is negotiating with a bank for a mortgage loan or a line of credit, the bank will need to know the name of your property insurance company. Additionally, there may be local regulations or ordinances that require you to provide the name of your insurance company.

By now, all of our fraternal units should know that their General Liability Coverage (including Liquor Liability) and Directors and Officers Coverage is provided by the Moose International Risk Pool, through our captive insurance company, Fraternal Insurance Company.

Likewise, our Lodges should be aware that they must have their Workers Compensation Insurance with The Hartford (except for Canadian provinces and certain states which require that you participate in their own provincial or state funds). However, your Property/Fire/Contents Insurance, and your Employee Theft Insurance, may be placed with any A-rated insurance company.

It is rather simple to purchase an insurance policy. You go to an insurance agent to assist you with finding a policy. An insurance agent is an individual licensed by a state or province to sell insurance from various insurance companies. Some insurance agencies are local, while some, such as Lockton Risk Services or BFL, operate nationwide. The insurance agent is the middleman between the Lodge and the insurance company and you should know that when you purchase an insurance policy, the insurance company, not the insur-

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ance agent, is providing you with coverage. It is the insurance company that is responsible for paying legitimate claims, not the insurance agent. Think of it this way: If you are buying a new car and you go to Joe Smith Auto Dealership and purchase a Chevrolet Blazer—did you purchase a Joe Smith or a Chevy? So if you go to Joe Smith Insurance Agency and purchase an ABC Insurance Company policy, your insurance company is ABC Insurance, not Joe Smith Insurance Agency.

Some Lodge officers similarly confuse their premium-financing company

with their insurance company. A premium-finance company pays your insurance premium for you, upfront. You then pay the premium-finance company the amount of your premium, plus interest, in monthly installments. In this scenario, the premium-finance company acts in the same manner as an automobile-finance company, such as GMAC. Someone else is paying for the item you are purchasing (in this case, an insurance policy) and you pay them the amount they paid, plus interest, until the full amount is paid off. What you possess is the item you are financing, be it a car or an insurance policy. As always, your insurance company—not the agent, not the premium-finance company—is the one responsible for paying any legitimate claims you may make.

So—who is your insurance company? ■

# Mooseheart Class of 2013 Honorary Member Program— A Great Way to Build a Better Future for Our Kids

By **JANET FREGULIA** /Executive Director, Moose Charities

One of the greatest moments in our Moose fraternity is to be present at the annual Mooseheart High School Commencement. Watching the smiling, red-robed seniors walk through the honor guard of NJROTC cadets to take their places on stage for the graduation program is always a thrill.

Every year, families, friends and Moose members gather to celebrate this great occasion and the outstanding accomplishments of the seniors. You and I, and all Moose members, played an important part in helping them reach this moment in their lives. We first sit and listen to the words of gratitude from the Class Salutatorian—the second-highest ranking student academically—as he or she gives thanks to the men and women of the Moose. And at the close of the ceremony, we listen attentively to the address of the Class Valedictorian—the top-ranked graduate academically. Each year we hear the words of wisdom coming from this young man or woman who achieved this level of academic success. And we know that our dedication, our commitment to providing a nurturing home and educational opportunities to these young people have enabled them to attain levels of success they may not have otherwise.

Did your high school give you the personal attention and assistance you needed to help you to succeed in life? Were you the Salutatorian or Valedictorian of your class? I have to confess that I wasn't far from it. Perhaps if I had paid more attention to my studies (ugh), I may have achieved that honor.

Well, I may not have been a Valedictorian or Salutatorian then—but I have

the opportunity to do so this year. That's right! I have the opportunity to enroll as an Honorary Member of the Class of 2013. I can celebrate with the seniors as they walk across the stage. AND I can also enroll to be an Honorary Salutatorian or even an Honorary Valedictorian.

Just think what membership in the Moose fraternity allows each of us the opportunity to become an Honorary Member of the Class of 2013. As we enroll, we'll be celebrating the Centennial of the Mooseheart Child City & School with our classmates.

I am asking each of you please enroll in this program. Every member should! Every member can afford to give \$10 to become an Honorary Graduate; many can afford the \$50 or \$100 to become an Honorary Salutatorian or Honorary Valedictorian. Simply complete the enrollment form on page 53 of this magazine and return it to us with your check—or go online to [www.moosecharities.org](http://www.moosecharities.org) and enroll by credit card. You can be an Honorary Member of the Class of 2013—and in so doing, you'll be directly helping us fund the much-needed planned renovation and expansion

of the 58-year-old Mooseheart School complex.

Be proud to support our fraternity's Mooseheart School, be a part of this great occasion—the celebration of a century of caring for children, in need of our compassion and our generosity. They are our extended family! We have provided them a home and training—now it is time to provide them a school facility to be proud of! Thank you, my friends, and remember: **IF IT IS TO BE — IT IS UP TO ME!** ■



## The Case For Mandatory Officer Training

By **DARRELL O'BRIEN** /Director, Lodge Operations

Moose Lodge Leadership/House Committee training is done in a single day, covering a broad range of topics that in a perfect world should be unnecessary to convey, but this has not been true in Lodge operations.

Perhaps we at Moose International had been blinded by our memories of many Lodge officers being local business owners within the Lodge's community. These individuals, because of their personal experience, were familiar with the many facets of operating a successful business. In the last 15 to 20 years, though, increasingly this has not been the case.

Additionally, a decade or two back, it was not uncommon, in fact it was commonplace, that most Lodge officers made a personal commitment to spend several years on the Board. They worked their way through the chairs, from Prelate to Jr. Governor to Governor, finally culminating in serving their last year on the

Board as Jr. Past Governor of their Lodge.

For whatever reasons, this is not necessarily the case today. In some cases, relatively new, or inexperienced Moose members, find themselves sitting on the Board of Directors of a corporation. Yes, a Moose Lodge is a legal corporation, and in some communities a rather major one. Attendees of Lodge Leadership/House Committee training learn about the Lodge as a corporation and the role each officer plays—not only for the Moose, but in the eyes of the local government and business communities as well.

Lodges with a significant food and beverage operation, the Social Quarters, can generate a half-million dollars or more in annual gross revenue. The business acumen required to successfully operate a Moose Lodge is substantial. Even the most modest Lodge operations are subjected to numerous regulatory and taxation obligations. These require timely filings of forms and remitting payments. Failure to meet the requirements can result in a personal obligation

on each officers' own assets. The Lodge Leadership/House Committee training session helps officers become aware of these types of regulations. Armed with this knowledge, officers become better equipped to protect themselves, and their Lodge, from undue financial penalties.

Food/beverage operations are among the businesses that most frequently fail—even when they *do* have dedicated, fulltime, professional management. Our Social Quarters operations are fundamentally food/beverage operations. We provide a mix of fraternal activity within our Lodge homes—but predominantly rely upon revenue from food, beverages and, where legal, games of chance, to sustain and grow the Lodge as well as to support Mooseheart and Moosehaven. We do all of this with part-time, often volunteer, corporate directors (Lodge officers) who typically possess little or no food/beverage-management experience. Lodge Leadership/House Committee training provides the new or potential officer with the minimum level of knowledge needed to understand and oversee their Lodge's operations.

The list of individual situations, circumstances and requirements imposed not only by our fraternity, but also numerous external agencies, could seemingly go on forever.

When the members of your Lodge elect someone as an officer, they are expressing their confidence that this member can guide the Lodge to fraternal and financial growth and prosperity. Without a basic understanding of fraternal, governmental and business fundamentals, an officer can be condemned to a year of frustration and failures, and even perhaps placing his personal financial well-being at risk.

No one at Moose International would wish a year like that upon any member. Too often the untrained officer who finds himself in one of these situations places an exasperated call to Moose International. Inevitably most of these conversations end with the officer stating, "I wish I knew that before I got into this situation." It would be great to never again hear the despair in a man's voice as he makes that statement.

These are but a few of the considerations that led to the more stringent officer-training requirements. Foremost in our minds was the protection of our Lodges, officers and members.

Knowledge is the first step in avoiding these situations. Lodge Leadership/House Committee training is the first step for Moose Lodge officers to acquire this knowledge. ■

## At 100, Women of the Moose are Alive and Well!

By **BARBARA MCPHERSON**/Grand Chancellor, Women of the Moose

Contrary to the opinion of some, the Women of the Moose continue to maintain their position as world's leading women's organization. While the membership of many other fraternal/service organizations seems to be declining, the Moose organization—and particularly the Women of the Moose—have shown a remarkable increase over the past two years.

Our Chapters strive to earn the Award of Achievement, and our Co-workers are motivated to sponsor at least two new members annually so as not have to pay dues the next year. These, combined with great attitudes and enthusiasm, appear to be causing our increase. During the 2010-11 Moose year, 706 Chapters qualified for the Award of Achievement; during 2011-12, 770 chapters have qualified as of this writing. (Some Chapters are still in the appeals process.) Obviously, membership growth equals Chapter success.

Our Co-workers have done an outstanding job to increase our membership by nearly 11,000 this past year, but we can't stop now. We've a responsibility to

new members to ensure they become involved in our Chapters, and share the same love and passion we have for our causes.

Start now to maintain and grow your Chapter's membership—don't wait until the end of the Moose year next spring and then have to scramble to make it! The Membership/Retention Chairman and her committee should be working steadily throughout the year to keep those members who slip into arrears, and to provide Chapter membership incentives to encourage growth.

Our founders were eager and excited to form this organization we love, nearly 100 years ago, to help our children in need and eventually, the senior members of our Order. They thrived during a time when communication was limited and costly—but they grew at a great pace anyway.

We have the obligation to continue keeping their dream and their mission alive. Without the help of each one of you, the future of those entrusted to our care would surely be in jeopardy.

Thank you, Co-workers, for all you do to further our dream! ■

## Special Meetings: When Must the Lodge Conduct Them?

By **STEVEN F. GREENE, PSG** /General Governor

Special Meetings—the reasons and the manner in which they're conducted—are important in the business of the Lodge. Brother Governor, your duties, as to why and when you should be calling a Special Meeting, are explained in Section 42.3 of the General Laws. You must remember your Lodge must function legally as well as fraternally—as the Lodge is indeed a private legal corporation.

Any action taken by the Lodge corporation that would create a legal issue in the purchase, sale or leasing of property; or any action taken by the Lodge that may encumber the Lodge's assets such that it would affect the Lodge balance sheet will require a Special Meeting. Please refer to page 146 of the General Laws for a list of actions that would require the lodge to hold a Special Meeting.

All Special Meetings require notice in writing sent by the Lodge or placed in a prominent section of the Lodge newsletter—preferably Page One, in an article

with "Special Meeting" included in the headline.

The notice must contain the action to be considered or taken at the meeting, and the fact that a vote will be taken. This notice should be separate; it cannot be buried in the Governor's or Administrator's Message. Members must receive the notice at least seven (7) days prior to the meeting.

Brother officers, to amend Lodge bylaws (such as a change of meeting nights or any change in the amount of Lodge dues) also requires a Special Meeting. Chapter 46.6 states the requirements.

It is important to remember that the Lodge must comply with all state and fraternal laws so that the Lodge officers can be protected. The Lodge must retain accurate minutes of the meeting as this will serve as proof that the actions were properly approved.

If you have any questions on these or other fraternal issues, contact us at 630-966-2207. ■

**MOOSE**  
**Leader**

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