

MILITARY OFFICERS ASSOCIATION of AMERICA
NEW HAMPSHIRE CHAPTER BOARD OF DIRECTORS MEETING MINUTES
16 October 2025

Call to Order: The BOD meeting at the Backyard Restaurant was called to order by President Larry Miller at 1205 hours. Larry provided the opening prayer. A special mention was made for Jim Dunn who recently was in a serious automobile accident. All members present recited the Pledge of Allegiance.

Attending: Balcolm, Boyle, Breuder, A. Frost, C. Frost, Goff, Luti, McLean, Miller (Larry & Pat), Siemens. A quorum of members was present.

President's Opening Remarks: Larry had several topics to discuss including the following:

1. Total Task Force+, 28-29 Oct, National Harbor, MD. He will not be attending.
2. Annual meeting of membership, 30 Oct, also at the same location as above.
3. Eastern Workshop, 14-15 November, Hersey, PA, Pat and he will attend.
4. Internship Job description – Larry has not received any comments back from members regarding the job description. Several attendees asked to have the job description sent out again.
5. The MOAA Roundtable is on 23 October at 1900 hours. Larry will send out a reminder.
6. On the last Chapter President's email MOAA announced a Medicare Advantage partnership. Larry discussed the recent decision of Martin's Point to discontinue all its Medicare Advantage Plans for NH for 2026. He will be speaking to Brenda Pennells about this decision tomorrow. Drew mentioned that of the 15 insurers that Martin's Point sent out, he looked at Humana, United Health, and Aetna. He could not find any plans for Arcadian Health or Boston Medical Group for 2026 in either the HMO or local PPO groups. The PDP programs are not applicable if you are in TRICARE for Life. He also noted that United Healthcare is under investigation for involvement in \$124B in Medicare fraud.

Immediate Past President Remarks: Jim was excused from the meeting.

VP Remarks: Bob was excused from the meeting. He had brought up at the SVAC about having some type of 250th birthday event next year, but there was no interest.

Plans for the 6 December luncheon are going well. Michael has the flyer ready to go to the printer tomorrow. There are two menu choices: a. the ones from last year (chicken, meatloaf, fish, or pasta) for \$35/person or b. either a full rack of ribs or a 10 oz sirloin for \$45. Both options are available using the Cheddar Up link, but only the \$35 options are available by mailing in the flyer. The flyer will not go to members outside of New England but will include Vermont chapter members. Total flyers going out numbered a little over 400 instead of over 600, so there may be some reduction in total costs.

Bob, Jason Moody, and Larry did an inventory of the clambake trailer last week. Nine of the LP tanks are outdated and shouldn't have been refilled. Replacement of these tanks would cost \$60 each. There is a rental option of \$40, but the terms weren't described. We are well stocked for other items. Bernie Satterfield wanted to store some of his items in the trailer, but Larry said that there isn't enough room. At some time in the future, we need to consider renting a container to store additional items/equipment. **ACTION #1: OPEN**, replace nine outdated LP tanks for \$540 or consider the rental option.

Finally, Bob is looking for a replacement for him at some time in the future.

Secretary's Report: Michael received no corrections or comments to the September minutes. A motion to approve the September BOD minutes was made by Micheal, seconded by Pat, and approved by all present.

For the Annual Reports, he is almost finished, and the only outstanding item is for the Trustees of the Trust Fund report. Gary has been away but is working on it and it should be ready this weekend. Michael will print about 30 copies (about 40 pages long) on his own printer for the annual meeting. Michael had previously investigated having the report printed at Staples, but it would cost over \$300. Michael usually charges the Chapter \$100 each year, but this year he needs to increase that to \$150.

Bookkeeper's Report: Peter was excused from the meeting. He sent a report saying that we are solvent. The SCU checking account has \$1,980; Money Market has \$4,403.33 (Interest YTD \$2.33). He is expecting a deposit from Mike. The TD bank checking account is paid and up to date. Current checking is \$25,702.14. We can pay the bills, and the Grant account will be paid \$3,040 soon to bring them up to date.

Michael said

October that Peter will only be submitting a narrative report for the annual meeting, not a spreadsheet or balance sheet. Peter also submitted his proposed budget for next year.

Trustee of the Trust Fund: Drew stated that stock market has been doing fine. He wanted to go through each fund in the two Vanguard accounts and see if the ROI of each fund continues to be acceptable or not. He will try to complete this by the next formal meeting and make any recommendations to the Trustees. **ACTION #2: OPEN,** Drew will review the ROIs of each fund in the two Vanguard accounts and make recommendations, if any, to the Trustees.

Surviving Spouse Liaison report:

1. I attended a 9/11 memorial at the American Legion in Merrimack, NH.
2. On 10/1/25 participated in event at VFW, Merrimack, NH.
3. On 10/18/25 I will participate in the Alzheimer's Walk in Merrimack, NH.
4. This month several members of MOAA-NH have passed away. Judith Josephson, a surviving spouse. CWO4 Jerry Lewis, who is survived by Barbara Lewis. I spoke to Barbara on 10/2/25. MOAA-NH donated \$25.00 to MOAA-NH Scholarship Fund, in memory of CWO4 Lewis's memory. He will be buried in Arlington National Cemetery. Maj. Ernest Brown (USAF Ret.) passed away 9/23/ who is survived by Susan. I spoke to Susan on 10/5/25. MOAA-NH donated \$25.00 to Order of Daedalians, Flight #53, in Major Brown's memory. He is buried in Arlington National Cemetery. We were notified that Col. Noel Austin (USAF Ret) passed away 4/26/25. I spoke to his surviving spouse, Judith 10/11/25.
5. MOAA-NH will donate \$25.00 to "Folds of Honor" in memory of Col. Austin, who is buried in Arlington National Cemetery. We were just notified that LCDR Lester W. Hatton, Jr. (USN Ret,) passed away 8/26/25. His wife, Mearl reminded Michael that Lester was a founding member

of MOAA-NH. We will donate \$25.00 to “The Wounded Warriors” in memory of Lester Hatton, Jr.

6. Last night I had the opportunity to talk to Governor Kelly Ayotte. We spoke of her signing a bill to give military spouses jobs when they move to new area. Also spoke to former Senator John E Sununu. Also in attendance was State Senator Tim McGough and Representative Julie Miles, both of Merrimack.
7. I am planning to have a reserved table for surviving spouses at our annual luncheon. I will also purchase flowers for new members and spouses. I will also have flowers for surviving spouses. Only one surviving spouse will be attending the annual meeting.

OLD BUSINESS:

Veterans Cemetery Project: Larry said we are still waiting for the bench to be delivered to the cemetery. We will probably not be able to have a dedication ceremony until next spring.

NEW BUSINESS:

November Luncheon: As of this date, we only have 34 reservations. The final deadline for reservations is 31 October. Bob Jaffin is coordinating with the speaker, and we will present him with a NH picture book and challenge coin. Larry will check with Governor Ayotte’s scheduler to see if she is coming as well. **ACTION #3: OPEN;** by the middle of next week, Michael will send out a blast email to all 359 email addresses regarding reservations. He will do this using the Cheddar app.

STANDING COMMITTEE REPORTS

Government Relations (National/State/SVAC/MLT/Vets Count): Peter was excused. He had mentioned to Larry that Representatives Goodlander and Pappas had attended the October meeting. Brenda Pennells gave a short discussion on the Martin’s Point Medicare Advantage decision to leave NH.

NH State Legislature: Bill Luti said that the Legislative Service Requests (LSR’s) are starting to come in. There may be about a dozen of them that have to do with veteran issues such as veteran tax credits. There is another on the makeup of the State Veteran’s Council (not the SVAC). The four members are selected by the Governor to make recommendations on how well the Department of Military and Veteran Services (DMAVS) is doing. Right now, there is no specific language on any of these LSR’s, only the titles.

Tomorrow, Mike Moffit, Chair of the House Veteran’s Service committee, must deal with two of Representative Manion’s bills on the declaration of war and the USS Liberty (Israel attack on USS Liberty in the 1967 war) bill. He is likely to rule it “inexpedient to legislate (ITL) on both bills. Bill provided some background information regarding the USS Liberty bill. Both bills need to be adjudicated before the end of the year and voted on in January. Each legislator can only introduce one bill each biennium.

Larry mentioned that two organizations, the Purple Heart and Korean War Veterans groups, are leaving the SVAC. That would leave two openings for other veterans’ groups that may wish to replace

these two groups. Drew said that Kevin Grady also mentioned this at the Flight 73 Daedalians Chapter dinner last Saturday evening. Rep. Manion may try to get his non-profit group into the SVAC as a result.

Larry asked about the report on a Manchester VA full-service hospital report due to the President in November. Bill said that this is an internal report, and we will probably not see it. Larry said that Kevin Forest, the VA Medical Center Director told him that they were going to send out an email survey to every veteran in the state asking for comments. **NOTE:** Veterans in the four western counties (Coos, Grafton, Sullivan, and Cheshire) are technically in the White River Junction VA Medical Center catchment area.

Personal Affairs: No report.

Membership: Michael said that there was zero new members, zero deceased members, four with spouses, and one dropped member, so the total membership is now at 500.

The meeting adjourned for lunch at 1250 and resumed at 1307 hours.

Recruiting/Transition: Tom Goff was recently trying to get a change to a bill regarding property tax reductions for 100% disabled veterans but found out that this only including veterans who were blind, or you lost both legs. Because he was 100% disabled for other conditions, he was denied his application. He did this mainly to assist a young warrant officer with traumatic brain injury (TBI) who is being evicted from her home because she can't afford the property tax.

For recruiting, Tom has some "lessons learned". First, very few from the post-Vietnam War/Afghan veterans don't tend to join organizations like the VFW, American Legion, or MOAA. For example, the manager of the Nashua Staples is a retired USA Ranger Captain. Tom has made multiple attempts to assist him in joining MOAA to no avail. He has worked with an Army Reserve recruiter in area where he works (Hillsdale) and in his music business. Larry has spoken to General Kelly who said that MOAA is entertaining an idea to open membership to enlisted personnel. A similar thing has happened to USAA. Tom has been averaging about 3-4 people/week that he talks to about joining, but he has had little success. Larry said that the Franco organization in Manchester has recruited several young, unpaid volunteers/interns to assist them in recruiting efforts. They suggested that a younger intern might be able to attend other events and assist in our recruiting efforts. The recruiting position is not particularly demanding, but the recruiter must feel comfortable walking up to people and talking about their military service. Tom also has had several medical issues this year that have slowed him down, and he is out of state for up to four months per year. He thinks that we need someone closer in age to both the groups we're trying to recruit and the population centers in southern NH. Tom is also not a computer/social media expert and recommends that whoever takes over this job have some of those talents. Larry mentioned that MOAA National has queried us on whether General Perkins has signed up, but multiple attempts to recruit him have been unsuccessful. Tom also thinks he has recruited a former Army Airborne Ranger that has an actuarial background who might assist us with some of the treasurer needs.

Programs/2025 Granite State Warrior Award: Gerry said the next event is the Annual Meeting in three weeks. Next will be the Christmas social luncheon at Jessie's in Lebanon on 6 December. On 28 February, we'll have the GSWA luncheon at Fratello's in Manchester. On 18 April will be our luncheon

at the Common Man in Plymouth. Again, we are trying to vary the locations of events around the state.

Web page: Michael said that there were 185 hits in September. This is down from 245 in August. Michael is still not sure these numbers are accurate.

Travel Program: Tony Burdo sent the following information in an email.
To date, we have 4 travelers for 2026.

Scholarship Grant Program: Wayne Balcolm said that there are currently five recipients for scholarship program. We are financially healthy, and he'll be sending out the spring semester checks in early December. So far, we have not had to touch the Vanguard Scholarship account to cover disbursements. Currently, there is about \$300K in the Vanguard account, \$9,000 in the checking account, and about \$3,000, from the clambake, are pending transfer into the checking account that Peter is working on.

Nominations – Directors: Sharon was excused and there was no report.

J/ROTC AWARDS: Jim Dunn was excused. No report.

Granite State Newsletter: Drew said that there is nothing going on currently. It seems that it took a little longer to get the September newsletter from the printers and mailed than usual. He received one email from Moe Demers regarding the article on scams and was pleased with the information. He relayed some information on one scam that nearly caught him as well.

Drew & Betty recently attended an "AI Essentials" course by the Nackey Loeb Communications held at the St. Anselm's Institute of Politics (4 ninety-minute sessions). It was very interesting, and he uploaded a copy of the September newsletter to obtain an AI analysis of the issue, what could be done for improvement, and a potential redesigned layout. He was impressed with the results and forwarded copies to the BOD for review. The instructor, Gail Zona, primarily used the "free" version of the Open AI CHAT GPT for demonstrations in class. This version has about 60% of the AI market share, with about four other companies, including Apple and Google, covering the remaining 40%. There are also multiple variants of this AI targeted to specific operations or professions like legal or medical.

Drew is thinking about uploading a copy of the agenda and audio of the BOD meeting to see if it will generate a reasonable set of minutes to reduce the amount of time he is currently spending on this task. There are several limitations in the "free" program regarding uploads, deep searches, etc. Gail also did some live searches involving recruiting for organizations that might be of interest to us. Much of what you get back really depends on how well you structure the background information you enter and how well you structure the questions you want answered. To use any of the Chat GPT's, you must set up an account. If we decide in the future to use this program more regularly, the cheapest monthly subscription, which removes many of the limitations of the "free" account, costs about \$20/month.

Drew also wanted to see if AI could be useful in answering the question about the number of BOD's we should have. Bill Luti used his phone to pose this question to Apple AI, for an organization of between 350-500 members, and came up with 8-14 directors depending on the complexity of the

organization. Drew also mentioned that AI will create pictures de novo from whatever it finds in its databases. These pictures are NOT copyrighted.

Web Communications: No updates. Jennifer was excused.

Blast Emails: This position is still vacant. We will no longer be using iContact. Michael will be using that function in Cheddar.

LIAISON REPORTS:

ESGR: Peter was excused. No report.

Manchester VAMC: Bernie sent an email containing information on the VA Contingency plan for a government shutdown and items from the VA Secretary's visit in September.

During the Secretary's visit, the need for a full-service hospital was discussed with our Congressional delegation. Previously, in May 2025, the Congressional delegation has urged Secretary Collins to commit to a feasibility study ordered by the President. Last August, it was announced that the Manchester VA would receive additional funding for infrastructure projects, including an upgrade to its Wi-Fi network and lab renovations.

September 2025 BOD meeting: A motion was made to adjourn the meeting at 1337 hours which was seconded and accepted by all present.

Next BOD Meeting: January 2026 with date TBD. This will probably be a Zoom meeting.

Respectfully submitted,

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