

**Chief Warrant and Warrant Officers Association
United States Coast Guard**



**Operating Manual
March 2009**



CHIEF WARRANT AND WARRANT OFFICERS ASSOCIATION

United States Coast Guard

E-MAIL
CWOAUSCG@
VERIZON.NET

CWOA
200 V STREET SW
WASHINGTON, DC 20024

TELEPHONE
(202)
554-7753

FAX
(202)
484-0641

March 11, 2009

Operating Manual

1. This operating manual combines in one place information and policies which govern the day to day business of the association. The primary purpose of this manual is to provide the current officers, newly elected officers and association employees with the information they need to understand how the association operates and what is expected of them in the performance of their duties. And in some cases only general guidance is provided.
2. Where the Bylaws of the Association specifically govern a topic, the appropriate section of the Bylaws has been referenced. Where a vote of the membership, Executive Committee or Board of Directors has established a requirement or policy, a reference to that vote or meeting is included.
3. The performance of duties by Association officers and employees must be responsive to the needs of the members of the Association as well as be in conformance with laws and the Bylaws of the Association. Most of the policies and procedures set forth in this manual may be changed by the board of directors. However, it is important that this Operating Manual be accurate. Therefore, the procedures contained in this Manual are to be followed, until the board of directors approves a change.
4. This Operating Manual is intended to aid the officers and employees in carrying out their duties and to assist new officers in learning how the Association functions.
5. The provisions of this Manual were approved by the Board of Directors on 11 March 2009.


Joanne Lopez
President

Distribution: President
Vice-President
Vice-President for Retired Affairs
Vice- President for Reserve Affairs
Secretary
Treasurer
Immediate Past President
Executive Director

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A. Personnel

1. Duties of the Board of Directors
 - a. Meet not less than once per month in the first week of the month.
 - b. Approve payments as necessary for the payment of expenses.
 - c. Represent the Association as may be directed by the President of the Association.
 - d. Review the Employee's contract on an annual basis concerning compensation and continued employment.
 - e. Review the performance review report of the Association employee as written and presented by the.
 - f. Make recommendations to the executive committee concerning matters of Association Policy.
 - g. Set the Meeting Agenda, dates and place of all general and annual meetings.
 - h. Ensure necessary committees are formed to assist in the conduct of Association business.

2. Duties of the President
 - a. Member and Chair of the Board of Directors.
 - b. Member and Chair of the Executive Committee.
 - c. Member of the Permanent Finance Committee.
 - d. Set the Agenda for and call meetings of the Board of Directors.
 - e. Supervise and provide direction to the Executive Director, except as otherwise provided herein.
 - f. Approve payments up to \$500.00 not set forth in the bylaws.
 - g. Sign checks as necessary.
 - h. Sign correspondence concerning members who have passed "Crossed the Bar" and other correspondence concerning Association business where signature by the President of the Association is appropriate.
 - i. Sign all correspondence concerning Association policy matters to the Commandant of the Coast Guard, Headquarters Offices, Coast Guard units, members of the Association or other Associations not specifically delegated to the Executive Director for signature.
 - j. Appoint the Chairpersons of various committees.
 - k. Call special meetings of the Association.
 - l. Represent the CWOA at all functions or events deemed necessary,
 - m. Be familiar with Roberts Rules of Order.

3. Duties of the Vice President

- a. Member of the BOD.
- b. Member of the Executive Committee.
- c. Member of the Permanent Finance Committee.
- d. In the absence of the President, convenes all meetings and performs the duties required of the President in accordance with the Bylaws and Association policies. .
- e. Serves as Chairman of the Membership Committee and recommends individuals to serve on the committee.
- f. Sign welcome letters to new members of the CWOA and maintain an accurate current list of new members.
- g. Market the CWOA to eligible individuals.
- h. Sign checks as necessary.
- i. Supervise the Executive Director for all matters concerning membership initiatives (processes, paper and electronic records, etc).
- j. Be familiar with Roberts Rules of Order.

4. Duties of the Vice-President for Retired Affairs

- a. Member of the BOD.
- b. Member of the Executive Committee.
- c. Member of the Permanent Finance Committee.
- d. Represent the Association as may be directed by the President.
- e. Assist the Vice President in regards to Retired membership and programs.
- f. Market the Association to eligible retirees.
- g. Prepare articles and other items of interest for CWO News.
- h. Be familiar with Roberts Rules of Order.

5. Duties of the Vice-President for Reserve Affairs

- a. Member of the BOD.
- b. Member of the Executive Committee.
- c. Member of the Permanent Finance Committee.
- d. Represent the Association as may be directed by the President of the Association.
- e. Assist the Vice President in regards to Reserve Membership and programs.
- f. Market the CWOA to eligible members of the Coast Guard Reserve.
- g. Prepare articles and other items of interest to members for the CWO News.
- h. Be familiar with Roberts Rules of Order.

6. Duties of the Secretary

- a. Member of the BOD.
- b. Member of the Executive Committee.
- c. Member of the Permanent Finance Committee.
- d. Record the minutes of all regular and special meetings of the Association, BOD and Executive Committee. Prepare minutes for review by the BOD as soon as possible. Provide the Executive Director with the original minutes for filing, scanning and distribution (usually within 1 week and not later than 2 weeks after the meeting).
- e. Supervise the Webmaster and insure that the Association Web Site is current.
- f. Ensure copies of committee reports are on file.
- g. Sign checks as necessary.
- h. Supervise the Executive Director in the conduct of all administrative matters excluding financial matters and membership initiatives (electronic and paper files, processes, etc)."
- i. Be familiar with Roberts Rules of Order and ensure that the duties of the secretary are carried out as listed in the rules.

7. Duties of the Treasurer

- a. Member of the BOD.
- b. Member of the Executive Committee.
- c. Member of the Permanent Finance Committee.
- d. Conduct initial review of all credit card and bank statements.
- e. Periodically review the entries in Quicken for accuracy.
- f. Track mistaken charges against the CWOA corporate credit cards and ensure that the Association is reimbursed for the charges.
- g. Review Treasurer's Report for all General Membership meetings. Review Reports for the Permanent Finance Committee, as requested.
- h. Review draft annual budget for the Permanent Finance Committee during January or February of each year.
- i. Sign all tax related documents. The Executive Director will prepare the documents for the Treasurer's signature.

- j. Work with the Executive Director to ensure the annual income tax reports are completed at the end of the fiscal year and submitted prior to the deadline.
- k. Review all financial documents...
- l. Be available for audits of Association Accounts.
- m. Sign checks as necessary.
- n. Supervise the Executive Director in the conduct of all financial matters (transactions, paper and electronic records, etc).
- o. Be familiar with Roberts Rules of Order.

8. Immediate Past President

- a. Member of the Board of Directors.
- b. Serve as an advisor to the members of the Board of Directors.

9. Succession of Officers

- a. In the event that the President is unavailable to preside at a meeting of the General Membership, Executive Committee or the Board of Directors another officer shall preside in the order listed below:
 - (1) Vice President
 - (2) Vice President of Retired Affairs
 - (3) Vice President of Reserve Affairs
 - (4) Secretary
 - (5) Treasurer
- b. In the event that an issue arises which requires a prompt response by the association and the association President is unavailable, the Executive Director shall contact another officer in the order listed below:
 - (1) Vice President
 - (2) Vice President of Retired Affairs
 - (3) Vice President of Reserve Affairs
 - (4) Secretary
 - (5) Treasurer

10. Employee (Executive Director)

- a. Maintain a record of each member, including current address, dues status, latest beneficiary, and rank. Provide information, as requested.

- b. Prepare and mail dues notices.
- c. Serve as editor of the CWO News. Provide electronic distribution list to contracted printer.
- d. Receive member applications, make up folders for each, and send new member packets.
- e. Upon notification of the death of a member, verify death, prepare the condolence letter for the President or representative's signature and send proper amount of death gratuity as soon as possible.
- f. Upon notification of the scheduled retirement of members, correspond with members to obtain future address, provide information on dues allotments, etc. Prepare and mail Association retirement letters and certificates per members' wishes and, upon actual retirement change Association records to reflect member status.
- g. Maintain records of receipts, expenditures and records of savings.
- h. Administer the petty cash fund, ensuring receipts are obtained, when practicable, and journal entries are made.
- i. Process establishments and disestablishments from allotment listings.
- j. Prepare vouchers and checks for payment of bills.
- k. Prepare Treasurer's Report one week prior to all regular Association meetings and submit to Treasurer for approval.
- l. Provide the Chair of the PFC the "PFC Quarterly Background Material" one week prior to the quarterly PFC meeting.
- m. Prepare draft annual budget for the Permanent Finance Committee during January of each year.
- n. Prepare the Form 990 (Return of Organization Exempt From Income Tax) including all required schedules and submit to the Treasurer not later than 15 October for signature.
- o. Manage a supply of beverages and snacks at the Association office for members and their invited guests.
- p. Fulfill tasks necessary for the procurement and distribution of Association merchandise.
- q. Procure necessary material and reports from Coast Guard Headquarters.
- r. Prepare Membership Reports one week prior to Association meetings and submit to Vice President for approval
- s. Prepare Membership letter for soon-to-be appointed CWOs (both active and reserve), introducing the Association to them,
- t. Prepare other correspondence as required by the membership committee to follow up with all new CWO appointees who have not responded to the CWOA information packets.
- u. Prompt officers and provide guidance to all members of the BOD as well as the Executive Committee on the performance of their duties.

- v. Upon request, provide guidance on Roberts Rules of Order (current revision) to Association officers and chapter presidents.
- w. Coordinate repairs or improvements to the Association Office, as directed or from personal observation.
- x. Notify the BOD of incoming correspondence, events, meetings, and policy changes.
- y. Serve as Association contact with the administrator for Chief Care.
- z. Serve as the Association's subject matter specialist on CHAMPUS/TRICARE, supplemental insurance programs, and medical benefits available to service members and their dependents.
- aa. Assist Association officers in preparation of correspondence/certificates.
- bb. Fulfill administrative/logistical tasks for Association meetings
- cc. Distribute mail
- dd. Greet visitors
- ee. Keep aware of activities or plans of the Executive, Judicial or Legislative branches of the Federal Government that affect the Association or its members. This will be accomplished by liaison with other organizations and visits to the House and Senate, as necessary and approved by the CWOA president.
- ff. Keep Association officers apprised of status of visits and information obtained from meetings with other organizations and members of the Executive, Judicial or Legislative branches of the Federal Government.
- gg. Act as primary representative and signatory at The Military Coalition (TMC) meetings.
- hh. Perform routine housekeeping duties as necessary to ensure overall cleanliness of the Association Office spaces.

11. Committees

- a. The association has three standing committees:
 - (1) Permanent Finance Committee.
 - (a) This committee is appointed by the President, immediately after the Annual Meeting and is composed of the six association officers and at least three other association members. The committee elects the chairman.
 - (b) The committee performs three separate functions:
 - i. Reviews written proposals for expenditures in excess of \$5,000.

- ii. Reviews the investments of the Association during the last month of each quarter, reports the status of the investments and makes recommendations for changes to or continuance of the investments.
 - iii. Prepares a budget during the third quarter of the fiscal year for the following fiscal year.
- (2) Bylaws
 - (a) This committee is composed of at least three members and is appointed by the President promptly after the annual meeting.
 - (b) The committee reviews changes to the bylaws recommended by members or proposes changes on their own initiative.
- (3) Scholarship
 - (a) This committee is comprised of at least three and not more than six members and is appointed by the President promptly after the annual meeting.
 - (b) The committee formulates instructions to the applicants, the application and selects the applicants who are to receive the grants.
- b. Other Committees.
 - (1) Nominating Committee. The president appoints a nominating committee in October or November to put together a slate of officers for the next year. The proposed slate of officers is presented at an association meeting in November or December.
 - (2) Ballot committee. The president appoints a ballot committee in January or February to count the ballots after the annual elections.
 - (3) Holiday Reception. During November the president appoints a committee to put on the Association's holiday reception.
 - (4) Long Range Planning. The Long Range Planning Committee meets at least once every three years. The purpose of the committee is to project where our priorities should be five years in the future to be sure our association's service and goals are met. The committee meets in November.
 - (5) Such other committees as are necessary to carry out the business of the association are appointed from time to time by the President.

B. Office

1. Facility

- a. Rental use of the Association office (THE BARGE) for any event, is prohibited by the Association's insurance providers.
- b. The Association office is normally open from 0630 until 1600, Monday through Thursday and on alternate Fridays. The Association office is closed on all Federal holidays. During the open times it is normally staffed by an employee of the Association and is available for Association members and their guests for activities such as lunch, TV, cards, etc., or just as a place to stop in and relax. Upon request, a key will be made available to any Association member in good standing. Smoking is not allowed inside the Association office.
- c. The Association office may be used for business meetings by professional organizations or groups associated with the Coast Guard (such as the Washington DC Chapter of the CPOA or the Coast Guard Women Leadership Association) on a "WHEN AVAILABLE" basis, as approved by the Board of Directors.
- d. Any Association member in good standing may reserve the upper level of the Association office, on a "WHEN AVAILABLE" basis, ONLY for CWO promotion or retirement parties, or for Coast Guard Headquarters Staff element parties, as long as the member making the reservation is assigned to that staff element, providing that the reserving member (considered the host of the event):
 - (1) Is in attendance during the entire event,
 - (2) Accepts FULL responsibility for any damage to the Association office,
 - (3) Returns the Association office to the condition it was in prior to the start of the event,
 - (4) And will vacate prior to 1500 hours.
- e. Failure to comply with all conditions set forth in subparagraph b. above will result in denial of future use of the Association office to said member and assessment of costs incurred for the repair of damage to and/or cleaning of the Association office. Arrangements for the use of the Snack Mess, beer, soda, etc., must be made with the Association employee in advance of the event.
- f. ASSOCIATION EVENTS TAKE PRECEDENCE OVER ALL OTHER EVENTS. THE ASSOCIATION RESERVES THE RIGHT TO CANCEL A RESERVATION MADE BY AN ASSOCIATION MEMBER BY DELIVERING SUCH NOTICE, IN WRITING, NOT LESS THAN 15 DAYS PRIOR TO THE RESERVED DATE.

- g. Any exceptions to the above must be approved by the Association's Board of Directors.
[Approved by the National Council at a meeting on 20 October 1992]

2. Office Hours

- a. The Association office is normally open for 0630 until 1600.
- b. The employee works on the same alternative work schedule available at Coast Guard Headquarters. Currently, the employee works 9 days in a two week period. Every other Friday is an RDO and the employee works from 0630 to 1600 on 8 days and on every other Friday works 0630 to 1500.
- c. The office may be closed from time to time during the day so that the employee can run errands or attend meetings.
- d. When the office is closed either for a short time or for the rest of the day, the answering machine is turned on so that callers can leave a message.

C. Members

1. Member Records - A file is maintained on each member and includes:

- a. Original application for membership.
- b. Designation of beneficiary for death benefits.
- c. The most recent address change received.
- d. Any pertinent correspondence.

2. Processing New Members

- a. Upon receipt of an application for membership:
 - (1) An entry is made in the cash received ledger, if appropriate, and the amount of the dues payment is entered on the membership application.
 - (2) Information from the membership card is entered into the "Master.mdb" in Access. Use of the "Member Application" screen format will bring up only the fields which need to be completed at this time.
 - (3) A welcome letter (containing a membership card) is prepared, using the form letter in MSWord (C:\DATA\New Members\Merge New Member Card)
 - (4) The letter, copy of The CWO Code, Bylaws, Survivor Kit, recent issue of the CWOA News, 2 decals and 2 bumper stickers are mailed to the new member.

- b. The beginning date for membership is determined as follows:
 - (1) If a cash payment is received:
 - (a) The membership date is the first of the current month if the application is received between the first and fifteenth of the month.
 - (b) The membership date is the first of the next month if the application is received between the sixteenth and the last day of the month.
 - (2) If an allotment payment is received, without cash having been received, the membership date is the first of the month in which the allotment payment is received.

3. Dues

- a. Effective 1 September 1996 dues for "full dues members" are \$5 per month. The last change in dues was effective 1 March 1982 when they were set at \$3 per month for "full dues members".
- b. Members who were in a "half dues" status on 28 February 1982 and had been members of the Association less than 25 years became "full dues" members on 1 March 1977.
- c. As of 12 March 1982 members who were in a "full dues" status and had less than 20 years as members of the Association ceased to become "dues free" members.
- d. Members who join or rejoin the Association after 1 February 1977 are required to pay dues as long as they are members of the Association.
- e. The bylaws authorize a member to be declared a "life member" upon payment of a lump sum in an amount set by the members of the Association.

(1) Effective 2 April 1991 the following life member fees were established:

Yrs Membership in CWOA	Fee
5 or less	\$575
5 – 10	\$550
10 – 15	\$525
15 – 20	\$475
more than 20	\$400

(2) Fees for life members may be paid in installments, as long as the last payment is received within 12 months of receipt of the first payment. Life Membership will be effective upon receipt of the final payment.

- f. Distinguished Members of the Association are "dues free" members.
- g. Dues for limited members are \$1.00 per month. Limited members have no voice or vote. Their dues entitle them to receive the newsletter.
- h. Dues are paid in advance and may be paid either by allotment or by cash (meaning cash, check, money order, bank draft, etc).
- i. If dues are paid by cash, payment is due on the first of a month for the following 12 month period. Members are considered to be in arrears if payment is not made within six months of the due date.
- j. Members paying by allotment are considered to be in arrears if the allotment is for an insufficient amount to pay their dues.
- k. If a member paying by allotment stops that allotment, a notice of dues due (C:\DATA\Dues\Merge Allotment Stop Bill) is sent to the member advising them of the amount of dues that are required to be paid and the due date.
- l. A dues notice (C:\DATA\Money\Merge 1st Note) is sent to members paying by cash during the month prior to the due date advising July reminding them that dues are due.
- m. If dues are not received by members paying by cash by 30 days after the due date a second notice is sent (C:\DATA\Money\Merge 2nd Note) reminding them that their dues are due.
- n. If dues are not received by members paying by cash by four months after the due date a final dues notice (C:\DATA\Money\Merge Final Note) is sent to them advising them that if payment is not received within 60 days they will be dropped

from the rolls of the Association. This letter is normally sent by certified mail, return receipt requested.

- o. Article II, Section 3 requires that members in arrears be dropped from the rolls of the Association on the first day of the seventh month the member is in arrears.
- p,. Members who are to be dropped must be notified by letter, return receipt requested, at least two months prior to the date the member is to be dropped.

4. Death Benefits

- a. A death benefit is paid upon the death of any regular member of the association. Article X, Section 2 of the Bylaws contains detailed rules for the amount of the benefit to be paid upon notification of death.
- b. We are notified of the death of a member by:
 - (1) Notification from a survivor
 - (2) Receipt of the pertinent portion of the Survivors Kit
 - (3) Return of mail by the Post Office
 - (4) Notification from the Personnel Service Center
- c. Information concerning deaths is entered on the work sheet for deaths form located on the computer at: C:\DATAForms\DEATHCHK.LST.
- d. Every effort is made to send the letter of condolence and death benefit the day of notification of death or as soon after as possible. The President normally signs the letter and check. However, payment is not delayed if the President is not available. The order of preference for signing is: President, Vice President, Secretary, Treasurer, Executive Director.
- e. The following steps are taken to make the payment and complete the association records:
 - (1) The information is appended to the Dropped From Membership Table in the Master.MDB and the remaining fields are completed using the Update Data for Dropped from Membership.
 - (2) The Master Table is checked to see if the member has an allotment to the association. If there is no allotment, the file is deleted. If there is an allotment, the address fields are modified to reflect the member's zip code, that we are waiting for the allotment to stop and the date of death. The MEMBERSTAT field is made blank and the zip code is changed to "20596". This is a dummy zip code and used to exclude deceased members from mailings of the CWONews.

- (3) The following steps are completed in C:\DATA\Money::
 - (a) Complete the document C:DATA\DEATHCHK.LST and print
 - (b) Prepare the condolence letter by using the primary merge file DEATH.MRG.Clean up the deceased member's grade.
 - (c) Prepare the death payment.. Print the Check.
 - (d) Add the deceased member's name to the next membership report, located at C:DATA\Committees\Membership Committee.[year and month of the next meeting]. Deaths are in order of date of death.
 - (e) Add the deceased member to OVER THE BAR for the next newsletter by opening C:\DATA\CWO News\Merge Documents\OVERTHEBAR.MRG and merge for all deaths being processed and save the text to the Over The Bar List for the next newsletter.
- (4) If there is no allotment, the member's folder is placed with the previously reported death files. If there is an allotment in effect, the folder is placed in the "Death Gratuity" file.

D. Meetings

1. Regular Meetings

a. Preparation

- (1) The following documents are required for each meeting (20 copies):
 - (a) Minutes of last meeting
 - (b) Treasurer's Report
 - (c) Membership Report
- (2) Prior to the meeting, the President must determine which committees will have reports to present and which of them will be written. [Unless the report is lengthy and complicated, an oral report is preferred. If the report is written, 50 copies are required.]
- (3) The meeting room must be set up as follows:
 - (a) American Flag and Coast Guard Flag
 - (b) Association cloth on table for officers

- (c) Gavel and pad
 - (d) Copy of all written reports at each officer's place
 - b. Agenda. A sample agenda for a regular meeting is provided in Appendix D-1.
- 2. Special Meetings
 - a. Preparation
 - (1) Because a special meeting is limited to the topic or topics which are specified in the meeting notice, no minutes or reports are provided.
 - (2) The meeting room must be set up as follows:
 - (a) American Flag and Coast Guard Flag (If available)
 - (b) Association cloth on table for officers
 - (c) Gavel and pad
 - b. Agenda. A sample agenda for a special meeting is provided in Appendix D-2.
- 3. Annual Meeting
 - a. Proposals to Host
 - (1) Approximately two years before the meeting a letter should be sent to the chapters advising them that the deadline for submitting proposals to host the annual meeting in two years is October 1.
 - (2) During October the proposals are reviewed by the Board of Directors and a decision is made if additional information is needed. If additional information is needed, it is requested.
 - (3) During October the Executive Director obtains information on hotels in the Washington, DC area for meeting and sleeping rooms.
 - (4) During November the Board of Directors ensures that the Permanent Finance Committee is advised of the estimated cost of the Annual Meeting [This ensures that meeting costs can be considered for the budget for the following year.]
 - (5) During March the Board of Directors determines the funds necessary to hold the Annual Meeting out of town and selects a proposal to host the

meeting as well as selecting the facilities if the meeting is in Washington, DC.

- (6) During the Annual Meeting the President will announce the location of the Annual Meeting for the following year.
- b. Agenda Items. A letter is sent to each chapter soliciting agenda items during October. The deadline for receipt of agenda items is 1 February.
 - c. Distinguished Member Nominations.
 - (1) During October the chapters are reminded that any nominations for Distinguished Membership must be received by the President no later than 1 February.
 - (2) During February the Membership Committee must review any nominations for Distinguished Membership, determine eligibility, offices held, committees served on and provide a written report to the President.
 - d. Facility Requirements
 - (1) Meeting Room
 - (a) Preferred set up is U-Shaped or Horseshoe for 30 and 15 Theater style, with 2 six foot tables with two chairs each in the back of the room. The current officers, chapter representatives and Distinguished Members present, sit at the tables. Remaining members or guests, sit at chairs.
 - (b) In the meeting room we have the American and Coast Guard Flags, a podium, pads, pencils and pens at each place.
 - (c) Typically we have ice water all day, coffee in the morning and sodas in the afternoon.
 - (2) Sleeping Rooms
 - (a) We typically block 25-30 rooms with two double beds for the Wednesday, Thursday, Friday and Saturday nights of the meeting. However, we generally use 15-20 rooms for four nights each.
 - (b) When the association is paying for rooms for officers and members of the executive committee, we assign two to a room.
 - (c) The sleeping room for the Executive Director must be large enough to accommodate the computer, printer, copier and all the

material for the meeting. This may require a small suite or a single room may be adequate.

- (3) Installation Dinner. We generally plan a sit down dinner for 45-75.

e. Installation Dinner

- (1) We normally finish the meeting on Saturday night with the installation dinner. We normally have a guest speaker. The president should send a letter asking the guest speaker to attend during December.
- (2) We normally invite senior Coast Guard officers in the vicinity of the meeting.
 - (a) If the meeting is held outside the Washington, DC area, the chapter president nearest to the meeting site should be consulted on the Flag or O6 commanding officers who should be invited.
 - (b) If the meeting is in the Washington, DC area, all HQ Flag officers; CO, HQ Support Command; Admin Aide to the Commandant; and the Commandant and Vice Commandant's aides and their spouses are normally invited..
- (3) There is a dinner program which includes a cover, the preamble, program, old and new officers, past presidents and distinguished members.
 - (a) We have a stock of covers.
 - (b) The cover and program is printed by Loudoun Printing & Graphics (703) 729-0974 and assembled by us prior to the meeting.

f. Executive Committee Packages

- (1) Emails sent to members of the executive committee not later than 28 February (if the chapter does not have email, letters are mailed not later than 21 February) giving details about the meeting and expenses, if any, being paid by the association. The email or letter also advises of procedures for travel arrangements, room and installation dinner reservations. Additionally, the email or letter must advise them that it is customary to present a report of not more than five minutes on the activities and health of their chapter since the last annual meeting. Enclosed with the email or letter are:
 - (a) Registration form
 - (b) Proposed Budget
 - (c) Any Distinguished Member Nominations

(d) Any agenda items received

g. Appendix D-3 contains a typical schedule for the Annual Meeting.

4. Meeting Notices

- a. The President will establish the schedule for all regular association meetings during the first two months in office.
- b. Notices for regular meetings are published in the CWONews. Each issue of the CWONews will carry a notice of the date, time and place of the next scheduled meeting of the association.
- c. The notice for the Annual Meeting (April of each year) will be published in the December – January and February - March issues of the CWONews.
- d. Notices for special meetings are distributed to those members residing in the Washington, D.C./Baltimore, MD area.
- e. If a meeting includes a meal requiring reservations, the notice also includes the menu, cost of the meal, deadline for reservations and contacts for reservations. Normally the Association office is given as the contact.

5. Minutes

- a. The Secretary prepares minutes of each Association, Executive Committee and Board of Directors meeting. The minutes are prepared approximately one to two weeks after the meeting. The minutes of the Annual Meeting are prepared approximately two to three weeks after the meeting.
- b. The minutes contain a summary (brief) of:
 - (1) Each item discussed
 - (2) All motions, the name of the maker of the motion and whether carried or failed.
- c. After the minutes have been accepted a copy is provided to each chapter and the association officers.
- d. The original of all minutes, along with any reports or material submitted in writing are filed in the Association office.
- e. Tape recordings, if made, of the annual meeting are retained until after the next annual meeting.

E. Financial

1. Cash Receipts Record

- a. All monies received at the Association office are recorded on the Excel spreadsheet (Cash Receipts.xls) and subsequently deposited into the SunTrust checking account. On or near the first of each month allotment payments are deposited directly to the SunTrust checking account by the Coast Guard (Retired and Active Duty allotments). Those allotment payments are recorded on the Cash Receipts Record.
- b. Entries:
 - (1) No entries are made on the first day of the month. (entries on the first of the month or first day of the fiscal year causes an erroneous beginning balance in Quicken) Any funds received on the first day of the month are recorded as having been received on the following work day.
 - (2) The date, who made the payment, the check number (or "cash"), reason for the payment and the amount of the payment are entered.
 - (3) The date and amount of deposits are entered on the line following the last receipt which is deposited.
 - (4) A new page is started for each month.

2. Donations. All donations are initially deposited into the SunTrust checking account. During the first five working days of each month all donations received during the previous month are deposited into the First Georgetown Securities, Inc. Scholarship or Building Fund accounts.

3. Savings

a. The association has the following savings

- (1) Unrestricted use funds
 - (a) First Georgetown Securities, Inc. - Money Market Account and Brokerage Accounts
 - (b) Pentagon Federal Credit Union, Share Account, Money Market Savings Account and various Certificates of Deposit.
 - (b) Savings Bonds:
- (2) Building Fund - First Georgetown Securities, Inc. - Money Market Account
- (3) Scholarship Fund - First Georgetown Securities, Inc. - Money Market and Brokerage Accounts.
- (4) Life Fee Fund - First Georgetown Securities, Inc. - Money Market Account

4. Investments

a. The association has the following investments:

- (1) Long Term Bonds Government Bonds in the custody of First Georgetown Securities, Inc. All interest received is deposited in the Association Money Market Account at First Georgetown Securities, Inc
- (2) Mutual Funds – The Association has investments in several mutual funds through USAA for unrestricted assets as well as the Scholarship Fund and Life Fee Fund. The Association also has mutual funds for the Scholarship Fund through First Georgetown Securities, Inc.
- (3) The Association has a number of stocks through First Georgetown Securities, Inc. for the Scholarship Fund.

5. Expenditures

a. Authorization for Expenditures.

- (1) Expenditures Authorized by Bylaws. The following expenditures are specifically authorized by the bylaws and do not need additional approval:

- (a) Payment of grants under the provisions of the CWO John A. Keller, CWOA Scholarship Grant Standing Rules and Regulations. [V, 3.b., Bylaws]
 - (b) Salaries to employees of the Association. [IX, 4, Bylaws]
 - (c) Death gratuity. (X, 2, Bylaws]
- (2) Expenditures not exceeding \$5,000.
- (a) The Board of Directors may authorize expenditures not exceeding \$5,000 for any single item. [IX, 1, Bylaws]
 - (b) The Executive Director be authorized to expend funds, not to exceed \$3,000, to:
 - (i). Restock previously authorized awards, membership incentives or sales merchandise, or
 - (ii) Purchase merchandise which is not stocked, upon receipt of an order for that merchandise.
- (3) Expenditures not exceeding \$500.
- (a) The Association employee may place charges against the CWOA business credit card, issued in his name, and/or expend petty cash for materials and supplies necessary to continue daily operations, not exceeding \$500. [BoD Mtg 9/8/94]
 - (b) Other than expenditures under (1) above, at least one member of the Board of Directors must approve any expenditure not exceeding \$500. [BoD Mtg 8/23/94]
- (4) Expenditures not exceeding \$1,500. Expenditures not exceeding \$1,500 are authorized as set forth below:
- (a) The President and Vice President may place charges against the CWOA business credit cards, issued in their name, for purchases not exceeding \$500, or for necessary Association travel related expenses, not to exceed \$1,500. [BoD Mtg 9/8/94 and BoD Mtg 5/5/2008]
 - (b) At least two members of the Board of Directors must approve any expenditure between \$500.01 and \$1,500, except as set forth in (1) above. [BoD Mtg 8/23/94]

- (c) The Association employee may place charges against the CWOA business credit card, issued in his name, if the expenditure is approved by members of the Board of Directors. [BoD Mtg 9/8/94]
 - (5) Expenditures exceeding \$1,500.
 - (a) At least three members of the Board of Directors must approve any expenditure between \$1,500.01 and \$5,000. If a member of the Board of Directors will personally benefit from the expenditure (such as travel reimbursement), they are not allowed to vote on the matter. [BoD Mtg 8/23/94]
 - (b) The Association employee may place charges against the CWOA business credit card, issued in his name, for expenditures approved by the Board of Directors. [BoD Mtg 9/8/94]
 - (6) Expenditures not exceeding \$25,000. The Executive Committee may authorize expenditures not exceeding \$25,000 for any single item. Expenditures exceeding \$5,000 must first be reviewed by the Permanent Finance Committee. [IX, 2 and 3, Bylaws]
 - (7) Expenditures exceeding \$25,000. The Executive Committee may approve expenditures exceeding \$25,000, only for the purchase of Association office space. There is no authority for expending in excess of \$25,000 for any other purpose. [IX, 2, Bylaws]
- b. Documentation of Authorization for Expenditure
- (1) No Documentation Required. No documentation of authorization for the following expenditures is required:
 - (a) Salaries of employees.
 - (b) Death benefits.
 - (c) Payment of Scholarship Grants.
 - (d) Purchases, not exceeding \$500, by the employee for materials and supplies necessary to continue daily operations.
 - (e) Charges against the CWOA business credit card for purchases, not exceeding \$500 or for travel expenses, not exceeding \$1,500, by the President.
 - (2) Documentation required.

- (a) When purchase is made by a Director. When a member of the Board of Directors, other than as provided in paragraph (1) above, personally makes a purchase, written evidence of approval is required. This approval may be by signature on the invoice or receipt or by separate document.
 - (b) When Purchase is made by the Employee. The employee shall not make any purchase or place an order for materials, supplies, or services, without written authorization, except as provided in paragraph 1 above.
- c. Signature Authority for Checks.
 - (1) Required Signatures. One signature is required on checks. Any one of the following are authorized to sign all checks:
 - (a) President
 - (b) Vice President
 - (c) Secretary
 - (d) Treasurer
 - (e) Executive Director

6 Preparing Checks for Payment

- a. The Association checking account is with the L'Enfant Plaza branch of SunTrust (206740638). The money market accounts with 1st Georgetown are listed as savings, rather than checking, because no expenditures are made directly from those accounts. Check writing privileges are used, as necessary to transfer funds to the SunTrust account.
- b. All bills are paid from the SunTrust account.
- c. Checks may be handwritten, typed on a manual typewriter or by using Quicken.
- d. Expenditure vouchers are prepared for most payments and filed in the "Expenditure Voucher" file
 - (1) The following do not need expenditure vouchers or the voucher is filed in the folder listed:
 - (a) Deer Park (No voucher)
 - (b) Death benefits (No voucher)
 - (c) CWONews (No voucher)
 - (d) Mail - Shipping (No voucher)
 - (e) Marina (Electricity-Slip fee) (No voucher)

- (f) Payroll
- (g) Postage Meter (No voucher)
- (h) Telephone (Verizon) (No voucher)

(2) Expenditure vouchers are prepared by using one of the forms in the directory C:\DATA\Money\Vouchers

7 Allotments

- a. We receive allotment payments on about the 1st of the month.
- b. During the last week of the month we usually receive two printouts (one active duty and one retiree for allotment payments for the first of the month. The print out will provide the:
 - (1) name, amount and date of the last change in allotment for everyone from whom we will receive a payment.
 - (2) name and former allotment amount for everyone whose allotment stop is effective since the last check was received.
 - (3) name and former allotment amount for everyone whose allotment start is effective with that check.
- c. The Master Table in Access is updated to reflect all starts and stops. Depending on the amount of the allotment and desires of members, the payment is applied to one of the following:
 - (1) Dues
 - (2) General donation
 - (3) Building Fund
 - (4) Scholarship Fund
- d. After any changes are entered the Master Table is summed and matched against the two allotment checks. The allotment printouts are filed.
- e. The Allotment Donors Report is prepared. Prior to printing the month must be changed to the current month and then the report is printed..
- f. The generated printout and the remaining pages of the allotment printout are filed in the allotment file for the current fiscal year.

8. Payroll

- a. Payday for the employee is every two weeks. This payday is for compensation earned during the previous two week period.
- b. The payroll voucher is prepared from a document at
C:\DATA\Money\Payroll\PAYROLL.VOU.

9. Depreciation

- a. The Association depreciates all tangible property with a purchase price of at least \$200. Tangible property with a purchase price less than \$200 is charged as an expense. The property is carried under the following classes:
 - (1) Office
 - (2) Improvements to Houseboat
 - (3) Software
 - (4) Furniture and Equipment
- b. The Internal Revenue Service Publication 946 (How to Depreciate Property) governs depreciation methods and whether an item is recorded as a purchase or listed as an asset and depreciated.
 - (1) Property is depreciated if:
 - (a) it used in business or held to produce income, and
 - (b) it has a determinable useful life longer than one year, and
 - (c) It is something that wears out, decays gets used up, becomes obsolete, or loses its value from natural causes.
 - (2) Repairs or replacements. If a repair or replacement increases the value of the property, makes it more useful, or lengthens its life, the repair or replacement cost must be capitalized and depreciated. If the repair or replacement does not increase the value of the property, make it more useful, or lengthen its life, the cost of the repair or replacement is deductible in the same way as any other business expense. Example. If we completely replace the roof of the barge, the replacement roof increases the value and lengthens the life of the barge. it must be capitalized and depreciated. However, if we repair a small section on one corner of the roof, it is a deductible repair expense.
- c. The association is required to use the General Depreciation System (GDS) under the Modified Accelerated Cost Recovery System. We are authorized to use either the straight line or declining balance method of depreciation. The association elected the straight line method at the time depreciation was instituted. The GDS

recovery periods are contained in Appendix B to Publication 946 and are listed below (for our property):

- (1) Office - 20 Year (Publication 946 indicates 10 year. However, 20 year was set up by an outside audit. This was the same time as we started claiming depreciation.)
 - (2) Improvements to Houseboat - 20 Year (The same period of time as the office)
 - (3) Software - 5 years
 - (4) Furniture and Equipment
 - (a) Computer and peripheral equipment - 5 years
 - (b) Furniture and other equipment - 7 years
 - d. During the year the property is placed in service we depreciate it as though it was placed in service at the midpoint of the year (The Half-Year Convention). This means that during the first year we claim one-half of the depreciation.
 - e. All property is listed on an Excel spreadsheet and the depreciation information is included in the table. The table is in the
C:\DATA\TAXES\Depreciation\Depreciation Schedule.
 - f. During the year as property is purchased which must be depreciated it is entered into the table, along with the month and year of purchase. A note is made below the table reflecting the item and the "normal" annual depreciation.
10. Reports. The following reports are required to be submitted on the dates indicated.
- a. FP-31 Personal Property Tax for DC - Due by 31 July.
 - b. 941 Quarterly withholding by employee (Jul-Sep, Oct-Dec, Jan-Mar, Apr-Jun). Due last day of October, January, April and June for the preceding quarter.
 - c. UC-30 Employer's Quarterly Contribution and Wage Report (Jul-Sep, Oct-Dec, Jan-Mar, Apr-Jun). Due last day of October, January, April and June for the preceding quarter.
 - d. FR-800A DC Sales Tax - Due by 20 January, even if no tax payable.
 - e. 940 Employer's Annual Federal Unemployment (FUTA) Tax Return - Due by 31 January.

- f. W-2 Wage and Tax Statement - Due by 31 January
- g. BRA-25 Annual Report for Foreign and Domestic Corporations - Due by April 15 every year.
- h. ST-8 VA Sales Tax - Due by May 20, even if no tax payable.
- i. 990 Federal Information Return - Due 15 November.

11. Taxes

- a. FICA/Medicare
 - (1) The association is required to contribute to Social Security and Medicare for employees.
 - (2) The association is required to withhold any employee's share of Social Security and Medicare and make payments to the government.
 - (3) The rate for these taxes is subject to change each year. The association and employees contribute an equal amount.
 - (4) Monthly payments are made. Payment is made to the SunTrust Bank. A coupon from the Federal Tax Deposit Coupon Book (Form 8109) is submitted with the payment.
 - (5) A quarterly report is submitted to the IRS on Form 941. This form is submitted not later than 30 days after each quarter ends.
 - (a) Quarter ending 31 March - Due 30 April
 - (b) Quarter ending 30 June - Due 30 July
 - (c) Quarter ending 30 September - Due 30 October
 - (d) Quarter ending 31 December - Due 30 January
 - (6) An annual report is submitted to the IRS on form 940. This form is submitted not later than 31 January of each year.

b. DC Property Tax

- (1) The Association is required to pay property tax to the District of Columbia on all office furniture and equipment. However, at the current time only property with a remaining value, after depreciation, in excess of \$50,000 is taxed. Currently, CWOA property is under \$50,000 in value.
- (2) The depreciation rate varies, depending on the type of property and date of purchase. The depreciation rates are on the instructions for the Personal Property Tax Return for that year. The depreciation rates for items which were on the previous year's return are contained in C:\DATA\Taxes\Property Tax\Personnel Property Tax Schedule for DC.
- (3) The tax is due on 31 July and is for the 12 month period ending on 30 June of the NEXT year.
- (4) If the Personal Property "Tax forms has not been received from the District of Columbia government by June 20, the forms must be requested, by phone or in person, so that the return can be prepared and signed by the Treasurer before 31 July. A check must be prepared for the required amount and included with the form.

c. Unemployment Compensation

- (1) The association is required to pay annual unemployment compensation taxes to the Federal Government for employees.
 - (a) The amount of the tax is based on the FIRST \$9,000 (subject to change annually) of employee salaries.
 - (b) Form 940, Employer's Annual Federal Unemployment (FUTA) Tax Return, is used to compute the amount of the payment. Care must be taken to carefully follow the instructions.
 - (c) Payment must be postmarked not later than 31 January each year.
- (2) The Association is required to pay quarterly unemployment compensation taxes to the District of Columbia for employees. The association is taxed for association officers.
 - (a) The amount of the tax is based on the FIRST \$9,000 (Changes annually) of salary for each individual.
 - (b) Form DCDOES Employer's Quarterly Contribution and Wage Report is used to compute the amount of the payment. Care must be taken to carefully follow the instructions.

- (c) Payment must be postmarked not later than the last day of the month following each calendar quarter.
- (d) A draft report is located at: C:\DATA\TAXES\UC30\Page 1 of Fill in the Blanks of UC30 and Page 2 of Fill in the Blanks of UC30

12. Federal Tax return

- a. The Association is exempt from federal income tax, except on unrelated business income. At this time, the association does not receive any unrelated business income. However, each year a review of sources of income must be conducted to determine if the association now receives unrelated business income.
- b. The annual return must be filed not later than 15 November. The association tax year is 1 July through 30 June.
- c. Completion of the return and required schedules is a complicated and lengthy process. For this reason, work on the return should commence no later than 1 August.
- d. Data for most of the return is contained in Quicken or in the DATA directory "TAXES".
- e. Completing the following preliminary steps will simplify preparation of the 990.
 - (1) Review each receipt and expenditure recorded in Quicken to ensure that they have been posted to the correct account.
 - (2) Print to disk the following from Quicken:
 - (a) Miscellaneous Income
 - (b) Miscellaneous Expense
 - (c) Death Gratuity
 - (3) Prepare a report containing all transactions in Quicken concerning purchase and sale of merchandise, except shipping and postage.
 - (4) Review and update the Depreciation Schedule, located in Excel. If any adjustments are necessary revise the depreciation expense entries made in Quicken on 30 March.

- f. Care must be taken to ensure that BOTH the name of the association and the Tax Identification Number are recorded on the 990 identically as they are carried in IRS files.
- g. Make sufficient copies so that one copy is placed in the Association financial files and one copy is available for public inspection.

13. Change of Officers

- a. Upon assuming office each year, the Board of Directors needs to approve the following resolutions to continue our banking.
 - (1) Resolution for our SunTrust checking account - we use this account for all bill paying and have required one signature in the past. Pres, VP, Sec, Trea or Executive Director.
 - (2) Resolution for our safe deposit box at PNC - one signature has been required in the past. Pres, Sec, Trea or Executive Director.
 - (3) Resolution for our general account at 1st Georgetown - funds either remain in this account or are transferred to the SunTrust checking account to pay bills. One signature required. Pres, Trea or Executive Director.
 - (4) Resolution for the Scholarship Account at 1st Georgetown - funds either remain in this account or are transferred to the SunTrust checking account to pay grants. One signature required. Pres, Trea or Executive Director.
 - (5) Resolution for the Life Fee Account at 1st Georgetown - funds either remain in this account or are transferred to the SunTrust checking account to pay annual dues for life members. One signature required. Pres, Trea or Executive Director.
 - (6) Resolution for the Building Fund Account at 1st Georgetown - funds either remain in this account unless transferred to another investment or used for a major repair or purchase of new office space. One signature required. Pres, Trea or Executive Director.
 - (7) Resolution for certificates of deposit at SunTrust - funds either remain in this account or are transferred to the SunTrust checking account. One signature required. Pres, Trea or Executive Director.
- b. If the Board of Directors desires to continue our banking with no changes in procedures, one needs to make a motion to adopt the required resolutions. Draft resolutions are located at C:\DATA\Annual\Banking Documents for Change in Officers.

- c. Signature cards are needed for the following
 - (1) Building Fund - 1st Georgetown Securities (President, Treasurer, Executive Director)
 - (2) Life Fee Fund - 1st Georgetown Securities (President, Treasurer, Executive Director)
 - (3) SunTrust Checking Account (President, Vice President, Secretary, Treasurer, Executive Director)
 - (4) Safe Deposit Box at Riggs - President, Secretary, Treasurer and Executive Director
 - (5) 1st Georgetown General Fund - President, Treasurer and Executive Director
 - (6) Scholarship Fund at 1st Georgetown General - President, Treasurer and Executive Director
 - (7) USAA Mutual Funds – President, Treasurer and Executive Director
 - (8) Pentagon Federal Credit Union – President, Treasurer and Executive Director

F. CWO News

1. The association publishes a bimonthly magazine, the CWO News.
2. Accurate Printing prints, labels and mails the magazine. The contact is Michael Smedberg at (703) 494-0707, ext 108.
3. All magazines are mailed by Accurate Printing through the Woodbridge, VA post office, except for those overseas and several in the United States which require 1st Class Postage. The special handling addresses are coded with zip code 20594 through 20596 in the Access Master Table .
4. The target date for providing the magazine to Accurate Printing is the 15th of each odd numbered month.
5. The Executive Director is responsible for the magazine (writing articles, deciding what is included, picture or graphic selection, the layout and final proof reading).
6. The employee keyboards material into Quark Express, collects information from the "DONOR.MDB" and "Master.MDB" databases, prepares the OVER THE BAR section, prepares the final draft, produces the address labels and mails to the special handling addresses.
7. Some material is included in the newsletter on a specific schedule and other material is included when appropriate:
 - a. Every Issue

New Members
50 Year members
Retirements
Donors (Scholarship, Building Fund, General, Memorial)
New allotment donors (Scholarship, Building Fund, General)
CHAMPUS/TRICARE articles
Crossed the Bar
President's Corner
Letters to the Editor (If any)
Chapter News
Reunion announcements
Meeting notice for the next meeting
Association items for sale

- b. December - January
Ballot for officers
Any proposed changes to the Bylaws
Membership statistics
Scholarship Application and Eligibility Information
- c. February - March
Address Change Form
- d. April - May
Announce new Association Officers
Announce winners of Scholarship Grant
Membership Statistics
- e. June - July
Address Change Form
- f. August - September
Address Change Form
Scholarship Application and Eligibility Information
- g. October - November Address Change Form
Scholarship Application and Eligibility Information

G. Insurance

1. The Association has the following insurance policies
 - a. THE BARGE
 - (1) Insurance is with Markel Marine, the policy is an annual policy and expires on 20 September each year. Our agent is International Marine Insurance Services, 462 Kent Narrows Way North, Grasonville, MD 21638 (410) 827-3757.
 - (2) THE BARGE hull is insured for \$100,000 with a \$1,000 deductible
 - (3) Protection and Indemnity insurance is for \$500,000 with a \$2,500 deductible.
 - (4) The contents of the office are insured for \$24,000 with a \$500 deductible. Our agent is Reese, Yeatman & Associates, Inc., 407 Highland Avenue, Bethesda, MD 20814 (301) 657-9490 and our Account Executive is Cindy Woodpecker at extension 21.
 - b. The Association has Commercial Crime Policy to protect the Association from employee and officer dishonesty. Article IV, Section 8 of the Bylaws requires that each officer and employee be bonded in the amount of \$10,000
 - (1) The current crime policy is with Aetna Life & Casualty and is a three year policy and expires on 1 March 2012, with premiums due annually.
 - (2) Our agent is Reese, Yeatman & Associates, Inc., 407 Highland Avenue, Bethesda, MD 20814 (301) 657-9490 and our Account Executive is. Cindy Woodpecker at extension 21.
 - c. Workman's Compensation.
 - (1) The Association is required to carry Workman's compensation insurance to cover employees. We have a policy with Travelers Casualty and Surety that covers all employees. The policy is an annual policy and the policy period runs from March to March. The premiums are based on estimated annual salary for the next year. Salaries are computed as a minimum of \$15,000 each, even if the employee or officer receives as little as \$1.00 in compensation.
 - (2) Our agent is Reese, Yeatman & Associates, Inc., 407 Highland Avenue, Bethesda, MD 20814 (301) 657-9490 and our Account Executive is Cindy Woodpecker at extension 21.

H. Awards

1. CWOA Awards

- a. Certificate of Appreciation. This may be awarded by the Association President or any Chapter President. The Association President signs all certificates. If requested, certificates awarded by a Chapter President may be signed by that Chapter President.
- b. Certificate of Achievement. Under Article XI, Section 1 of the CWOA Bylaws a Certificate of Achievement may be awarded by the Association President, The Certificate of Achievement may also be awarded by a Chapter President if five or more members of the chapter are present for a vote and a majority approve the award. The Certificate of Achievement will be signed by the Association President. If the Certificate of Achievement is awarded by a chapter both the Association President and Chapter President will sign the certificate.
- c. The CWO4 (PERS) Robert L. Lewis, USCG, Retired, Exceptional Commitment Award. This award was established by the Board of Directors in 2001. The Board of Director makes this award to a Distinguished Member of the Association, who in their view, has continued to contribute to the well being of the association to the extent that a Certificate of Appreciation or Certificate of Achievement is insufficient to recognize the effort put forth by the Distinguished Member.
 - (1) A plaque is presented to the member receiving the award.
 - (2) The name of the member receiving the award is added to the plaque in the Association office recognizing the recipients of this award.

2. Professional Development Course

- a. The Association presents a Gift Set of CWO2 insignia to the graduate who the students believe best exemplifies the CWO.
- b. The gift sets are purchased from Vanguard East at (800) 221-1264 and our account number is 002883. The cost is approximately \$55 each, plus shipping.

3. OCS

- a. The Association presents a sword plaque to the chief warrant officer or officer candidate receiving a temporary service commission who has attained the highest academic average.

- b. The award plaques are purchased from the Coast Guard Exchange at the USCG Academy. The walnut sword plaque has a USCG Officer Gold Eagle and Silver Anchor.
 - (1) The cost of plaques is approximately \$75.
 - (2) The Association representative takes a plaque to New London at each graduation. This plaque is used at the NEXT graduation.
 - (3) The Leadership Development Center has the engraving done for the plaque at no charge to the Association.

4 Coast Guard Academy

- a. Beginning with the Class of 1995, the Association sponsors the Mechanical Engineering graduation award for outstanding contribution to the mechanical engineering major. In prior years the association award was to a graduate for outstanding participation in intramural sports. The association requested the change to be more in keeping with our interests in professionalism.
- b. The award is a watch and the purchase and engraving is arranged by the Academy. Prior to graduation the Academy will notify the Association of the cost of the watch (normally about \$350) which will include extra money for the taxes the cadet will have to pay for receiving the award. The watch is purchased by the Academy from Some time after graduation the association receives a bill from Perry Jewelers, in New London, Connecticut and is of approximately \$300 in value.
- c. The President of the Association will be invited to the Academy to attend the awards ceremony and graduation. Additionally, the invitation normally includes a reception, parade and lunch. This is usually a 2 day affair. Service Dress Whites is usually the prescribed uniform, but the Academy will advise on uniforms.

I. Scholarship Program

- 1. Funds for the CWO John A. Keller - CWOA Scholarship Fund are kept completely separate from other association funds.
- 2. The fund was established in 1977 and in 1981 was named after CWO John A. Keller, a Distinguished Member, former President of the Association and a strong supporter of the scholarship fund.
- 3. The fund has Standing Rules and Regulations and Bylaws. Changes to the Bylaws and standing rules and regulations are made by 2/3 vote of Association members present at the Annual Meeting.

4. The scholarship fund is administered by a committee of between 3 and 6 members of the association appointed by the President. The committee is appointed shortly after the Annual Meeting. The early appointment of the committee is to provide the new committee time to review the rules, procedures and application form to determine if any changes should be made for the following year. This early action provides time for form design and review of proposed changes to rules and procedures by the members prior to the Annual Meeting.
5. Cash contributions are acknowledged by letter, signed by the Executive Director, and in the Newsletter (but, not the amount). If a member contributes by allotment, that contribution is acknowledged when the allotment starts or upon the first portion of an existing allotment being credited toward the scholarship fund.
6. Scholarship funds are maintained in a checking account and/or other longer term investments.
7. Upon receipt funds are deposited in the Association checking account at SunTrust and transferred to the scholarship checking account shortly after the 1st of each month.
8. Information concerning the scholarship program is published in the December, January and February newsletter.
9. Upon receipt of applications the name, address and sponsor for each application is entered into the Scholarship Program Access file and the membership records are reviewed to determine membership of the sponsor.
10. All applications are forwarded to the Scholarship Committee shortly after the application deadline. The committee is advised of the eligibility of each applicant. The committee is further advised of the maximum number of scholarships which may be granted based on the following formula: Total scholarship funds as of [normally] 31 March divided by 1/3 divided by \$750, rounded to the next lowest whole number = maximum number of scholarships which may be granted.
11. The winners of the scholarships are announced at the Annual Meeting. Checks are provided to chapter representatives for the chapters who are willing to make a personal presentation at an appropriate ceremony. The remaining checks are mailed to the winners. All other applicants are advised immediately that they were not successful.

J. Travel/Official Activity Expenses

1. Reimbursement for members traveling in the name of the association is based on actual reasonable expenses required to conduct association business. There is no other limit on reimbursement.

2. When a member's spouse accompanies the member on association business that is a couples activity or where the spouse is specifically invited, all expenses of the spouse, except transportation, are reimbursable to the same extent as the member.
3. Advances for planned travel is authorized.
4. Travel claims shall be submitted on the association Travel Claim form to the Treasurer for approval and payment.
5. Mileage for travel by personal vehicle is the Standard Mileage Rate set by the IRS.

K. Flag Officer Selections

1. The President sends a congratulatory letter to:
 - a. New Flag officer selectees
 - b. Selectees for Vice Admiral
 - c. Nominee for Commandant
2. The mailgrams are ordered by the Executive Director, upon being notified of selections from Western Union at 1-800-325-6000. The mailgrams are charged to the association credit card.
3. New flag selectee mailgrams read:

"Congratulations on your selection for Rear Admiral. The chief warrant officers of the Coast Guard look forward to serving you in your future assignments.
[Grade and Name], USCG
President"
4. Vice Admiral selectee's mailgrams read:

"Congratulations on your selection as Atlantic Area Commander, Pacific Area Commander, Chief of Staff of the Coast Guard. The chief warrant officers of the Coast Guard look forward to serving you in your new assignment.

[Grade and Name], USCG
President"

5. The Commandant selectee mailgram reads:

"Congratulations on your selection as Commandant of the Coast Guard. The chief warrant officers of the Coast Guard look forward to serving you in your new position.

[Grade and Name], USCG
President"

L. Mailing List

1. The Association mailing list is the Master Table in the Master.mdb.
2. The list contains:
 - a. Association members.
 - b. Widows of members who desire to receive the newsletter.
 - c. Flag officers at Coast Guard Headquarters.
 - d. Members of COMO and The Military Coalition who send us their newsletter.
 - e. Individuals who are not members, but who make a donation to the Association by allotment.
 - f. Honorary association members
 - g. The Coast Guard Personnel Service Center (PSC), OCHAMPUS and others who have been included to receive courtesy copies of the newsletter.
3. Changes to addresses are made to the Master Table using the Address Change Form..
4. After changes are made to addresses, the change notification is filed in the member's file folder.
5. Member addresses are provided to any member upon request.
6. Member addresses are not released to anyone, other than other members, except as follows:
 - a. Mailing labels, or a disk with address information are provided to:
 - (1) The mailer of the newsletter
 - (2) The administrator of our insurance plans

- (3) Other organizations which have been approved by the Board of Directors for providing services to our members.
 - (4) The mailer of any survey by The Military Coalition in which we have decided to participate.
7. Any release of addresses not included in 6 above must be approved by the Board of Directors.
8. Any sponsorship shall not release mailing lists to other organizations and any written agreement shall contain such provision.

M. Databases

1. Several database files are maintained in Microsoft Access:
 - a. Master.mdb - The primary membership database file is the Master Table.
 - (1) This file contains all the computer data on association members.
 - (2) The file contains mailing addresses for non-members who receive the newsletter and all active duty CWOs. The categories of individuals who receive the newsletter are:
 - (a) Honorary members
 - (b) Flag officers at Headquarters and other selected staff officers
 - (c) Widows of members
 - (d) Members of The Military Coalition (TMC) or The Council of Military Organizations (COMO) who provide the association with copies of their newsletter.
 - (3) The file contains the names and units of all active duty CWOs.
 - (4) The Master:MDB includes a table titled "Dropped from Membership". This is complete since 1991 contains some information about members who are deceased or have been dropped from membership.
 - b. Chapter - This database contains the names of current chapter officers, mailing address for the chapters, Home phone - work phone - fax for the chapter president, term of office, meeting date - time - and place and date we were last advised of the change of chapter officers.
 - c. Committee Members or Officers – This database contains the names of those who do or have held office or served on committees in Chapters or the Association.

- d. CWO Eligibility List - This database contains the names of individuals on the eligibility list for appointment to warrant officer.
- e. Area Codes - Area codes for the country.
- f. Scholarship Program– All the information necessary to track the scholarship awards.
- g. Sword. All the information necessary to order and track sword purchases.
- h. Meeting and Committees. Contains motions which require or prevent action by the Association made at meetings and recommendations of the Long Range Planning Committee. Also contains the action on the motion.
- i. Annual Meeting. Contains information necessary to administer the Annual Meeting (Hotel Rooms, Name Tags, meal reservations, etc.)
- j. Donate. Contains information about all donations received by the Association.
- k. Flag Officers. Contains names and addresses of all Flag Officers and SES employees. Used to send invitations to functions.

N. Mail

- 1. Business Reply Mail. The association uses Business Reply mail, primarily for the annual ballot and with new appointee packages.
 - a. The Business Reply Permit must be renewed annually.
 - b. The Association has a prepaid postage account with the U. S. Postal Service from which they deduct postage for business reply envelopes which are received.
- 2. Bulk Mail Permit. The association has a Bulk Mail Permit which is used for mailing the CWOA News at a reduced postage rate.
- 3. Address Correction Account. The association has an account with the U. S. Postal Service from which they deduct the fee for providing the Association with address corrections from the mailings of the CWO News.

O. Functions

- 1. Holiday Reception. The association hosts a holiday reception each year during the month of December.
 - a. Not later than October 31, invitations are sent to all Flag officers at Headquarters and the Chief of Civil Rights; CO, Personnel Command; CO, HSC; Administrative Aide to the Commandant; and to others at the discretion of the association president.

- b. The committee to handle the actual details of putting on the reception is appointed by the President during November.

P. New CWO Appointees

1. Database. As soon as the new CWO Eligibility List is published information on all individuals on the list is added to the CWO Eligibility List database.
2. First Mailing. During January the Association sends a letter to all individuals above the predictor congratulating them and providing them some basic information (This letter is not a solicitation for membership). The letter for those above the cut is different than those below the cut, but above the predictor. The letters are signed by the Vice President and the following items are enclosed:
 - a. Uniform Item List for Males and Females.
 - b. Draft CWO Appointment Ceremony
3. Second Mailing. The Association sends a letter welcoming each new appointee to the CWO corps approximately one month prior to appointment. This letter is signed by the Vice-President and contains:
 - a. CWOA Brochure
 - b. Business Reply Envelope
 - c. 3 for 3 Flyer (advises about the reduced dues program for joining within one year of appointment)
 - d. Allotment Instructions
 - e. CWOA coin

Q. Merchandise for Sale

1. The Association sells various CWOA related merchandise. The items are as follows:
 - a. CWOA Label Pin
 - b. CWOA Bumper Sticker (Rank indicated is W-4)
 - c. CWOA Logo Decal
 - d. CWOA Logo Embroidered Patch
 - e. Crystals with the CWOA marketing logo
 - f. CWOA Sword Plaques
 - g. Baseball caps
 - h. Several styles of jackets
 - i. Gift Sets which include a USCG officer cap device, tie bar, tie tack, belt buckle and cuff links plus CWO2 collar devices for shirts and jacket/raincoat.

R. Record Retention

1. Association paper records shall be retained and preserved electronically in accordance with the following schedule. Records not identified below will be added at a later date.

		Records	Paper	Electronic
1.		General		
	a.	General Membership Meeting Minutes	Permanent	Permanent
	b.	Executive Committee Meeting Minutes	Permanent	Permanent
	c.	Board of Directors meeting Minutes	Permanent	Permanent
	d.	Committee and other Reports Received at Meetings	Permanent	Permanent
	e.	Committee Appointment Letters	Permanent	Permanent
	f.	CWO News	Permanent	Permanent
2.		Financial Records		
	a.	Building Fund/Life Fee/ Scholarship Fund Bank or Brokerage Statements	7 Years	Permanent
	b.	General Fund Bank or Brokerage Statements	7 Years	Permanent
	c.	Building Fund/Life Fee/Scholarship Fund Stock Statements	7 years	Permanent (only annual report, if provided)
	d.	General Fund Stock Statements	7 Years	Permanent (only annual report, if provided)
	e.	Expenditure records (charge receipts, expenditure vouchers, etc)	7 Years	Not electronically preserved
	f.	Allotment reports	7 Years	Not electronically preserved
	g.	Cash Receipts Log	7 Years	See Comment
3.		Chapter Records (Active Chapters)		
	a..	Organizational Documents (Charter, Request for Charter and Bylaws)	Permanent	Permanent
	b.	List of Officers (Annual Chapter Information Sheet)	Permanent	Permanent
	c.	Annual Rosters	Permanent	Permanent
	d.	Correspondence	4 Years	Permanent
4.		Chapter Records (Inactive Chapters)		
		All Records	4 Years after revocation of Charter or becoming Inactive	Permanent
5.		Scholarship Program		
	a.	Scholarship Applications and supporting Documentation	Year of application and 4 additional years	None
	b.	Scholarship Rules and Regulations and the Annual Application (Printed with the Bylaws)	Permanent	Permanent

	Records	Paper	Electronic
6.	Annual Meeting Documents		
	a. Schedule	4 Years	Permanent
	b. The listing of the contents of Representatives package (Identifies documents provided and leads to other files if interested in that item.)	4 Years	Permanent
	c. Agenda Items	4 Years	Permanent
	d. A copy of Presentations	4 Years	Permanent

S. The Military Coalition (TMC)

1. The Military Coalition (TMC) was formed in 1990 to fight against a COLA freeze that would have impacted members of the uniformed services substantially greater than any other segment of society. The TMC is comprised of over 20 associations representing over five million uniformed services members, retirees and their survivors.
2. Most organizations incorporated TMC in Virginia in 1995 and the CEO of those organizations or the CEO's representative votes on the board of directors. The CWOA has a representative on the board of directors. Several organizations did not join in the incorporation, and have no vote on the board of directors, but did join as associate members and are represented at the working level. All members have a vote in the day to day business of TMC.
3. TMC limits its activities to personnel matters concerning members of all uniformed services, retirees and survivors. Issues are raised with administration officials or members of congress.
4. Since its inception TMC has gained the respect of members of congress and the administration and is looked upon to give testimony and provide information on the impact of proposals.
5. Normally the Executive Director represents the President at meetings of TMC board of directors and is the association representative at the TMC working level. The Executive Director is a regular member of the Health Care Committee and serves on various other committees from time to time.
6. In pursuing the goals of TMC the "rule of five" is used. Under that rule if five member associations oppose a proposed action, TMC does not take a position on that issue. However, individual associations are free to pursue or oppose the issue on their own.
7. In representing the association with TMC the Executive Director votes for the association to support or oppose issues. On issues which are controversial or do not clearly benefit all association member's guidance is sought from the board of directors before the Executive Director casts a vote. On all other issues, the Executive Director may vote as he deems in the best interest of members of the association.