



INSIDE:

- Reaching Out, and Retention—They Go Together!
- Skip Insurance? What Can Your Lodge Afford to Lose?
- A Tribute Gift in the Name of a Person Special to You
—Truly a Gift That Keeps On Giving
- We CAN Host Community Groups in Our Lodges

Need-to-know information for officers & chairmen of Lodges/Chapters/Moose Legions Vol. 79, No. 2

Charity Isn't the Only Thing That Begins At Home-- So Does Membership Retention!

By **SHAWN BAILE**/Director, Membership

Charity begins at home. Certainly, we've all heard that statement at one time or another. When it comes to our fraternity, we fully understand and embrace that statement when we think of Mooseheart and Moosehaven—our two communities that rely on Moose members, and primarily *only* Moose members, to provide the support they need on an annual basis.

In the world of the Moose, it's not just charity that begins at home. For more than a year now, we have solicited feedback from members who have chosen to not renew their dues. Many of the responses, including the one at the top of the list, are directly related to experiences in the Lodge home. *Displeasure with the operation or management of the Lodge. An unfriendly atmosphere. Portions of the building that are unattractive, dirty or in disrepair. No accommodations for members who do not smoke. Very few to no activities taking place.*

All of these items are reasons why people don't renew memberships. All of these items are found in the Lodge home. And, all of these items can be addressed by the Lodge officers or the House Committee.

Addressing the concerns of the Lodge membership goes right to the root of responsible leadership. Making decisions that will benefit the membership as a

whole, and having the courage to handle uncomfortable or potentially controversial situations, come with accepting the obligation to serve as an officer. And more often than not, those decisions will have an effect on whether or not members will continue to pay dues.

If you attended the 2010 International Convention in Nashville, you may remember the report that was given entitled, "Saving Our Members". During that report, we laid out the top 10 reasons why members were not paying dues. This list was, again, based on responses from delinquent members.

Not one of them stated that they were allowing their membership to lapse because they don't like supporting children at Mooseheart, or they don't like supporting seniors at Moosehaven, or they don't want to help their communities.

The solution to solving our membership retention concerns must begin in the Lodge. We must deliver on the promises made to each candidate upon his enrollment into the Order. We must provide the experience that anyone would anticipate from an organization that speaks of fellowship and brotherhood. No one is going to pay dues to belong to an entity that provides the same things that they can receive for free elsewhere.

Do what you can to differentiate yourself and create some interest—some positive and long lasting interest—in your Lodge. ■

Beware the Pitchforks!

Following our 'LAMBS' Philosophy May Stave Them Off

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

Anyone who turned on a television in February and March was inundated with images and stories of unrest throughout the Middle East—particularly in Egypt and Libya.

What, you may ask, has this got to do with the Loyal Order of Moose?

Separated by thousands of miles, Egypt and the Loyal Order of Moose share some striking commonalities.

Some Moose Lodges share the same social strata that segment the Middle Eastern people. On one level exists an elitist minority leadership concerned with maintaining the status quo, including their personal position of privilege (officers and their cliques). Far beneath this class are the often-oppressed masses (members), desirous of changes to improve each individual personally and their country (Lodge) as a whole.

Following extended periods of discontent, the masses are no longer willing to accept the unresponsive attitudes of leadership and, as in the Middle East of late, open revolt occurs. This ultimately leads to changes in leadership and the anxious anticipation by the populace of new policies and programs aimed at improving all walks of life. Hence, beware the pitchforks!

Ah, if only this were the case in a Moose Lodge. Yes, we often have a distinct divide between Lodge leadership and some, if not many members in a Lodge. These members experience building frustration as their demands fall upon the deaf ears of an unresponsive leadership. Possibly in their subconscious minds,

these members want to arm themselves with pitchforks and farm implements and rise up against oppression much as their ancestors did here in North America over 200 years ago.

Such a response might arguably be more effective at improving individual Lodges than all of the incentives, instruction and support that Moose International provides to our system of Lodges!

But alas, we Moose are in general, a gentle and non-confrontational group. In the long run, after possibly years of discontent, Moose members do not band together to oust the current regime.

Rather, they simply choose to not renew their membership.

Therein is the striking difference between the citizens of the Middle East and the members of the Moose. Regardless of the outcome, Egyptians will still be citizens of Egypt. Moose members on the other hand (though we believe in the philosophy "once a Moose, always a Moose"), can simply choose to walk away.

Some Lodge officers accept this with a shrug of their shoulders and justify losses of members as "just those people who don't fit in." Without the violent revolt, officers frequently fail to realize that their true power base, the Lodge's membership, is crumbling around them.

Over time, as fewer and fewer members support the often limited scope of activities provided by our Lodge leaders, the seemingly unlimited streams of revenue dry up. With decreased revenues, "snap"

(continued on page 64)

May/June/July 2011 MOOSE 63

Beware the Pitchforks!

(continued from page 63)

decisions often are made to discontinue some of a Lodge's current offerings. Frequently these can be those activities most enjoyed by the remaining members—but not particular favorites of the current regime.

Lodge leaders must ensure that they are not blinded by personal preferences, historical perspectives or fear of change. Officers should view declines in membership, or revenue, or both, as a call to action. These are merely the early warning bells going off to alert officers that the time is ripe for change.

The opportunity to make changes to improve the Lodge should be exciting and exhilarating, but is often subdued by the fears of second-guessing by others and potentially making a bad decision. Officers can become paralyzed by this uncertainty and fail to make any decisions. Without realizing what they have done, they have made the worst decision of all. A wise man once said: "*Failing to make a decision IS a decision—and it's always a bad one.*"

Each Lodge officer accepted his role and swore an oath as a leader and decision-maker.

If membership or revenue is declining, bold decisions must be made to change appearances, attitudes and activities. Decisions must be made to reallocate the reduced resources of the Lodge—the time our volunteers are willing to give; the talents each member brings to the Lodge in personal experience and technical expertise; and the treasure not only currently in Lodge accounts but those that a satisfied, enthused and contented membership is willing to provide, both now and into the future.

Steps must be taken to assure the Moose facility is clean, appealing and welcoming from the outside—and that this appearance carries over to the atmosphere inside. Members and guests must at all times feel safe, comfortable and happy while visiting the Lodge. There is no place within Lodge homes for negative attitudes, personal grudges or apathy on the parts of employees or volunteers.

Perhaps most importantly, the Lodge must continuously provide a comprehensive program of activities aimed at offering something for each member and his or her family to enjoy, on a regular basis, regardless of ages or genders.

Some Lodges' officers may say "we already do that and we are still struggling." Quite possibly so; there is no one right combination of activities for a successful Lodge operation. A Lodge's offerings must be continuously evolving and changing. The schedule of activities is more often limited by complacency than any physically limiting factor like available space or costs to promote and initiate a new activity.

A quarter-century ago, Moose International introduced a program called LAMBS — an acronym for "Lodge Activities Mean Big Success." While the

prominence of promotion directed toward LAMBS has varied over the years, the principles of the program remain sound to this very day.

While it's great to be able to say that a single event secured a Lodge's financial well-being for an entire year—this is rarely, if ever the case. Rather, the transformation from losing money, or breaking even, to profitability, relies on steady, incremental income. Right now many of you may be saying, "What the heck is he talking about?"

Simply put, adding as little as \$10 per day of additional income can translate to thousands of dollars during the course of a year or two. By filling the Lodge calendar with activities and events every day of the month, Lodges could generate untold sums of additional revenue—often at little or no additional expense.

How much revenue could a typical Lodge lose by providing free access to the pool table or jukebox on an already slow night? The revenue from the pool table is likely small or even nonexistent on a slow night. In most cases, it would take only a handful of members, who would not otherwise have visited the Lodge, to stop in and have a beverage or two and possibly order some food, while enjoying "free" access to the pool table, to boost the Lodge's normal revenue for the evening.

Filling a Lodge's calendar is not necessarily limited to just the evening hours. If your Lodge is open throughout the day, it provides additional opportunities to promote already occurring activities and to add new ones.

It has often been said that the creativity of Lodge and Chapter members is practically boundless. Obviously the task of filling a Lodge calendar with activities, properly promoting the activities to members, adequately staffing the event and ensuring all of the details are covered can be overwhelming for just one person or even a handful of people.

This burden becomes much lighter when the Lodge encourages and empowers its committees, and members, to develop and host the activities they enjoy. Contests can challenge these groups to host the best-attended activity, most profitable, strangest activity or any other criteria that can be thought of.

The key is to make it fun for everyone, whether they are working the event or simply supporting a Lodge activity.

LAMBS is not just about increasing Lodge revenue. Lodge activities are a significant factor in many members' annual decision whether or not to renew their memberships. Members who frequently find activities they enjoy participating in are much more likely to continue their membership. That participation helps add funds to the Lodge accounts and reinforces in the members' minds that they made the right decision in remaining a Moose member.

And, yes; happy, active members are less likely to come calling on the Lodge's officers with pitchforks in hand! (See pp. 30-36 of this issue of *Moose Magazine* for the cover story on the LAMBS program!) ■

Reaching Out, and Retention—They Go Together!

By **ROBERT NEFF**/Director, Ritual & Higher Degrees

Retention of Lodge, Chapter and Moose Legion members is as important as sponsoring new members. Think about it: we expend lots of energy getting new members. But existing members were already "sold" on our program once — when they first joined.

It seems only natural to expend as much energy keeping those existing members as reaching out to get new ones. Yes, reaching out to them is important. Reaching out to let them know how much their membership means to kids and seniors and our units in the communities is vital. Reaching out to make them aware that we value them, as part of our organization, can be priceless.

If the Lodge loses members, the Moose Legion base from which to draw is reduced. And, while having a male affiliation is not necessary for joining the Women of the Moose, the same principle can apply to Chapters. When there are

more men in the Lodge, there are then generally more women accompanying them who may develop interest in joining the Chapter. And so goes the reverse; as the Chapter grows, there are potentially more husbands, fathers, sons, etc. around for potential interest in joining the Lodge also.

Sponsoring new members and keeping existing members are two different things — both of which have very much the same effect on our active (dues-paying) membership goals. Both, if done well, help us grow. Both, if not done so well, lead to a reduction of membership strength. Yes indeed, building and retention go hand in hand.

It is most certainly time to Create Some Interest in retention of members. We have been encouraging the Moose Legion to assist the Lodges in this area now for some time. It just makes sense to do so.

We need our Councils of Higher Degrees to take interest in Section IV of their bylaws (Purpose) where the first item listed is:

(continued on page 66)

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Reaching Out, and Retention— They Go Together!

(continued from page 64)

“To be actively involved in the retention of Lodge, Chapter and Moose Legion members.”

It is not listed first just by accident. *Now is the Time* that this great group of fraternal members across the Order should be standing up and showing that they truly are its leaders. Retention may not be glamorous, but it sure is something that can make a very significant impact on our membership—and ultimately

our financial strength as well.

There was never a better time to get involved in this process than now as we start a new fiscal year in each of our units. Personal contact can make such a difference. Let's roll up our sleeves to fulfill our personal pledge to strengthen the Order—the one that each of us made when we joined the Moose! Start making personal contact with members, getting their feedback on our program. Remind them of the benefits of membership and let them know they are appreciated and are important to our philanthropic causes.

We can make a difference through retaining members. We can retain members through personal and individual contact. Fulfilling our pledge and building the Order will earn you status as a VIP. It also gets you a warm and heartfelt thank-you from us. ■

Skip Insurance? What Can Your Lodge Afford to LOSE?

By **CYNTHIA TRAYNOR**/ Senior Staff Attorney, Risk Management

The Merriam-Webster dictionary defines “Insurance” as “coverage by contract whereby one party undertakes to indemnify or guarantee another against loss by a specified contingency or peril.” More simply put, insurance is an agreement in which the company (the Insurer) pays for your (the Insured's) loss due to a specific covered event or incident. If you do not have insurance, the only one responsible for your loss, generally the only one who will reimburse it, is you. So: what can your Lodge afford to lose?

Practicing good risk management is one way to protect your Lodge from having a loss. Make sure everything in your Lodge is in good repair, including carpets, mats, and flooring. Have adequate lighting both inside and outside of your Lodge building. Have all of your servers trained in an alcohol service program (TIPS or a similar state-accepted program)—and back your servers when they make a decision not to serve someone. These are just a few steps you can take in your Lodge to help avoid a loss.

Even with practicing good risk management, incidents can still occur that could cause your Lodge to suffer a loss. This is where insurance comes in to protect your Lodge. However, merely knowing that you have insurance is not enough. You must know where your policy is kept, know your policy number, know what is covered, and know how and where to make a claim. Failure to act or report as required by your insurance policy could negate your coverage.

So as a Lodge, what insurance coverages do you need? There are several. First is General Liability coverage and Dram Shop coverage. You also need Directors & Officers coverage (D&O), Property/Fire Insurance (Building and Contents), Employee Theft coverage, and Workers Compensation Insurance. If you rent your Lodge facilities to members, you also need Hall Rental Insurance.

Each Lodge is provided with **General Liability Insurance**, including **Dram Shop** coverage, through the Risk Pool. The Risk Pool is funded by the assessments paid by each Fraternal Unit. The assessments are billed three times a year. The master policy covering all Fraternal Units is maintained in the Risk Management Department at Moose International. Certificates of Insurance (Proof of Insurance) are available upon request. The General Liability Insurance provides coverage when someone is hurt in your Lodge or at an approved Moose activity away from they Lodge and the Lodge was at fault for the injury. The Risk Pool also provides coverage for claims brought against a Lodge claiming that an over-served person caused a motor vehicle accident under the Dram Shop coverage. The Risk Pool coverage does not require the Lodge to pay a deductible or self-insured retention (SIR), as most insurance policies do. In the event of a covered loss, the Lodge does not have to pay any money itself.

Directors and Officers coverage is provided to all Fraternal Units as a separate coverage of the Risk Pool. The D&O coverage is funded by assessments paid by each Fraternal Unit. The D&O assessments also are billed three times a year.

The master policy for the D&O covering all Fraternal Units is maintained in the Risk Management Department at Moose International, and again, Certificates of Insurance are available upon request. The D&O coverage provides coverage for certain wrongful acts, errors or omissions arising out of the directors' and officers' discharge of their official duties. The most common types of claims usually involve employment practices such as claims of wrongful termination of employment, employment discrimination, sexual harassment, and hostile work environment. Like the General Liability coverage, the Lodge is not required to pay a deductible or SIR. The D&O portion of the Risk Pool pays all covered losses without further payment by the Lodge.

Your Lodge also must carry **Employee Theft coverage**. This insurance provides coverage for a loss occurring when a person authorized to handle money misappropriates these funds. This insurance coverage is purchased by each Fraternal Unit on an individual basis. Many Lodges have purchased this coverage through Lockton Risk Services. Lockton may be contacted at 1-866-836-3373.

If your Lodge owns or rents a building or space in a building (such as a location in a strip mall), you must carry **Property/Fire Insurance** to cover the building and contents. Even if you are a renter, you must at the very least cover your contents. Your lease also may require you to carry coverage on the building as well. Each Lodge purchases this coverage on their own. Many Lodges have chosen to purchase this coverage through Lockton Risk Services. Lockton may be contacted at 1-866-836-3373.

Lodges with buildings or rented space also are required to carry **Workers Compensation Insurance**. In Canada this insurance is purchased through your provincial fund. Lodges located in North Dakota, Ohio, Washington, or Wyoming purchase this coverage from their state funds. Lodges with facilities in Alaska purchase Workers' Compensation from Liberty Mutual Northwest through AON Risk Services (1-800-966-2708) or from Republic Indemnity through CHARR. All other U.S. lodges with facilities must purchase this insurance from The Hartford through AON Risk Services (1-800-966-2708).

When renting your hall for an event at which alcohol will be served, you must have **Hall Rental Insurance**. This coverage must be purchased for each rental. The coverage is purchased online through AON Risk Services at www.aonline.aon.com. (The User ID is FraternalOrder and the Password is Mooseheart#1).

All of these insurance coverages protect your Lodge from losses. If you do not carry these insurance coverages you are putting your Lodge at risk. Benjamin Franklin is credited with saying “an ounce of prevention is worth a pound of cure.” Your insurance policies are your “ounce of prevention.” Without them you are facing “a pound of cure” that could cost you dearly—indeed, it could close your Lodge. Either pay your insurance premium for your “ounce of prevention” now or possibly pay tens of thousands for a new building or settlement of a claim later. Can you afford that “pound of cure?” How much can your Lodge afford to lose? ■

A Tribute Gift in the Name of a Person Special To You— Truly a Gift That Keeps On Giving!

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

Can you think of someone who has touched your life in a special way... someone you wish to pay honor to — or — remember? Perhaps you have had difficulty trying to decide what to give to someone for his/her birthday or Christmas. That special someone may be a family member... a business associate... a personal friend... a member of the Loyal Order of Moose or Women of the Moose.

We have the perfect solution. You have heard the phrase “Give the gift that keeps on giving”. You can give a charitable gift in honor of that individual or in lieu of giving a birthday or Christmas present. When doing so, you can specify how you want the donation to be directed. Specifying the donation be applied to the Mooseheart/Moosehaven Endowment Fund helps to secure the future operations of our two cities. You may want it to be applied to an item on either of the Wish Lists that can be found on our website

www.moosecharities.org

Memorial gifts are a compassionate and effective way to thoughtfully remember family members and friends. Your gift will help provide home and education to children in need and security to senior members of our fraternity. When you lose a loved one, please consider requesting donations be made to the Mooseheart Child City & School in lieu of flowers. When making a memorial gift, be sure to include the name and address of the bereaved family. Moose Charities will acknowledge to the family that a donation has been received to commemorate their loved one.

And remember the above gifts are convenient and can be tax-deductible. On behalf of the children and seniors dependent upon our charity, I offer my heartfelt thanks.

To quote Henry Ward Beecher, “Every charitable act is a steppingstone toward heaven.” (See page 51 of this issue for a Tribute Gift donation form) ■

We CAN Host Community Groups in Our Lodges

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

Now that Lodge elections are over, it's time to make sure that your Lodge will become (as urged by Director General Airey in the February issue) the “heart of your community” — offering the use of your facility for community events such as to the Red Cross for blood drives, to the Boy Scouts for Pinewood Derby or Eagle Scout events, to local EMT agencies for emergency-preparedness programs, and the like. There are many activities that the Lodge can host to actively demonstrate that we are an organization that cares for its community.

Now is also the time for our Lodge and Chapter officers to review the General Laws to be sure that you are in compliance — first off, by making sure Lodge and Chapter meetings are being conducted properly. Please realize that the General Laws certainly allows for invitations to local civic officials — such as

your mayor, or city council members, or fire chief or police chief. Any of these officials could come to share their views on what is going on in the community — and where you as a Moose Lodge could help.

Now is also the time for raising funds to help enable your Lodge Governor and Administrator to travel to Association meetings and conferences and the International Convention.

We encourage Lodges and Chapters to hold fundraising events throughout the year to support not only your own operation, but also to benefit other good causes and community groups.

We are a fraternal organization that helps those in need — first and foremost through our own Mooseheart and Moosehaven, funded largely through your support of Moose Charities — but also other legitimate organizations that support our ideals. Make your Lodge and Chapter better tomorrow because of your efforts today. ■



**Time's Growing Short
to Make Your Plans
for the Very First
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**MOOSE
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May/June/July 2011 MOOSE 67