



Blue Star Mothers of America, Inc.
Annual Convention Minutes – Day One
July 29, 2025

I. Call to Order

8:15 A.M. Color Guard

National President Rebecca Stafford called to order the 82nd Convention of Blue Star Mothers of America, Inc. at 8:20 A.M.

II. Opening Ceremony

Bible was opened and prayer given by National Chaplain - Pro-tem Carla Brodacki, Draping of the Charter.

III. Welcome to Convention – Milwaukee, Wisconsin

IV. Honoring our Children Ceremony – 2VP – Karla Keller

V. National President introduced the National Executive Officers

N1VP – Karen Stillwell

N2VP – Karla Keller

N3VP – Mary Johnson – Pro Tem

N4VP – Sonya Stowers

Recording Secretary – Amy Jo Hutchinson

Financial Secretary – Carrie Beck

Treasurer – Jacqueline Ransom – Pro Tem

Chaplain – PNP Carla Brodacki – Pro Tem

VAVS REP/ PNP Anne Parker

PNP Pat Soler

Department of Michigan President – Trudie Wysocki

Department of Ohio President – Barb Cook
Department of Minnesota President – Jen Pecarina
Parliamentarian – Patti Elliot

VI. Past National Presidents in attendance were introduced:

Jean Burlingame, Karen Stevens, Pat Soler, Judy Dorsey, Anne Parker, and Carla Brodacki.

VII. Appointed Positions Recognition

Conflict Resolutions: Marisol Gonzelez, Christina Boyd, and Joanne Darlington

Grievance Committee: Sue Otto, Brenda Bingham, and Anita Wagner

Finance Committee: Julie Straw -Chair, Carrie Beck NT, Jacqueline Ransom NFS, Nancy Brecht - National Financial Assistant, Christine McCracken, Loraine Camire, Diana Vance, PNP Anne Parker, and Sonya Stowers – N4VP.

Mentor Committee: Denise Guerra – Chair, Karla Keller N2VP, Karen Stillwell N2VP, Anne Parker – VAVS REP/PNP, Ann Berkins, and Deb Waltz.

Sgt-at-Arms – Beth Bruening and Trudy Depew

VAVS Representative & Deputies

PNP Anne Parker
Doreen Berggren – Deputy
Carol Sanchez – Deputy

DC Representative - Teresa Sumners

National Parliamentarian - Patti Elliott

Webmaster - Jeanne Ullmer

Patriotic Instructor – Leslie Mojacka

Historian - Deb Waltz

Nominations Chair – PNP - Judy Dorsey

Convention Committee - Diana Rettig and Sue Otto and their ambassadors.

VIII. Appointed positions for Convention.

Election Judge – Julie Straw

Naming of Tellers:

Julie McGaha
Christina Boyd
Marlene Brooks
Marianna Moore

Naming of Timekeepers:

Karen Amormino
Diana Vance
Wendy Nicora

Naming of Spotters:

Donna Eichers
Steve Contose

NP asked if there were any objections to the appointed positions. Seeing none, it was confirmed that the appointed would serve the duration of convention.

Minutes Approval Committee:

Louise Lusty
Angela Monroe
Dorothy Hampton

NP asked if there were any objections to the appointed positions. Seeing none, it was confirmed that the appointed would serve the duration of convention.

IX. Credentials Report given by N1VP 210 Registered. Total Delegates 186.
at 9:09 A.M.

X. Convention Committee Report – given by Diana Rettig

Please return luggage racks to lobby.

Park behind the building if possible.

We will meet tomorrow morning behind lower convention center to board buses.

Wreaths Across America display had mechanical difficulties and will not be here.

XI. Convention Rules presented to the body.

17 Convention rules to be adopted. Coming from Committee a second is not needed.

Motion to approve seventeen Convention Rules as presented.

Coming from Committee a second is not needed.

Call for the VOTE.

No Opposed, No Abstentions – MOTION PASSED

XII. Election Rules presented to the body.

Motion to approve the four Election Rules as presented.

Coming from Convention a second is not needed.

Call for the VOTE.

No Opposed, No Abstentions – MOTION PASSED

Nominations Report – Judy Dorsey PNP

She noted that there are five offices that she did not receive any nominations. 1VP, 2VP, 4VP, Recording Secretary, and Treasurer. She referred to Roberts Rules of Order on the parameters of how and when to receive nominations and there are none. For her to have the opportunity to review the nominations she is asking that all floor nominations be submitted to her by 6 P.M. Thursday evening July 31. 2025, to room 362. They will not be announced, and no one will know who those nominations are until they are announced during elections.

XIII. 2024 Convention Minutes Draft presented.

Motion to approve the 2024 Convention Minutes Draft with two

housekeeping issues. Note that minutes were not printed but were posted on the National website. They were lengthy, 94 pages, which is 47 pages double sided for 226 copies at the fee of \$5200. NP chose to forego printing to save money and allow the body to review them online. Motion coming from committee no second is needed.

Call for the VOTE.

No Opposed, No Abstentions – MOTION PASSED

XIV. Recognized the following in attendance.

Gold Star Mothers – six in attendance

Veterans (Moms who served)

First time attendees

Mentors

**XV. Shining Star Presentation and Award – JobyRae Sewall -
Chair. 2025 Winner Alisa Bigelbach MN1.**

XVI. 25 Year Pins – Jean Burlingame PNP, Gloria Chavez NM2

**XVII. Bracelet Presentation – Penni Holmes – OK20 - Jill Donovan
– Tulsa, OK Donation**

**XVIII. Proclamation from Governor of Milwaukee,
Wisconsin – NP read to our members.**

XIX. Chapter Reports – send to recsec@bluestarmothers.us

9:54 A.M. The Chaplain Carla Brodacki Pro Tem closed the bible for break.

10:15 A.M. Returned from break.

XX. Memorial Service

10:48 A.M. Returned from Memorial Service.

XXI. Speaker: Christopher Stout – Wreaths Across America

Wreaths Across America is December 13, 2025. There are 5,053 cemeteries participating. Wreaths Across America has a radio station found on Amazon devices that play 24/7 Patriotic music and podcasts.

11:50 A.M. Break for lunch

1:00 P.M. Gathered to pack sweatpants for the local VA.

2:00 P.M. Returned to Convention floor

XXII. VAVS Training – Anne Parker-PNP/ VAVS REP

- A. Presentation of donation check to the Milwaukee VA
- B. Remember your why – our Military kids who will one day be a Veteran and our spouses who are Veterans.
- C. Volunteers need to have patience and grace.
- D. Core values: Integrity, Commitment, Advocacy, Respect, and excellence.
- E. Three parts of the VA: Healthcare, National Cemeteries, and VA Benefits
- F. Volunteers: Employees without compensation.
- G. 54 Medical Centers we have volunteers registered. Hospitals, CBOC – Community Based outpatient Clinic
- H. Volunteer Duties: attend quarterly meetings, send monthly VAVS reports to Deputies, take wish list back to your chapter, even if you are not close in distance, you can use Amazon/ Walmart online to mail items. We have 99 volunteers in 49 facilities. There are 144 VA hospitals. Last year we recorded 3850.5 hours of volunteer work and \$97267.65 in donations to our VA hospitals.
- I. Va National Advisory Council – we must be represented at 25 hospitals to be included at the table. We are now in 54.
- J. Parke Scholarship – for young people who volunteer at the VA to use for education. Sponsor a young person. Active youth volunteers.
- K. Additional VAVS training on the National BSMA Website
- L. Recognition: Vicki Daniels OH1 volunteering in the last 3 quarters she donated 1000 hours. Tony and Denise Geurra work as a team at the VA. All volunteers at VA called to the front for a small gift of recognition.

- M. Goal to have all chapters engaged and let the VAVS Reps know what you are doing.

2:30 P.M. Break for ice cream

2:48 P.M. Return from break

XXIII. Ship Thrifty - Guest Speaker

3:19 P.M. Chaplain Carla Brodacki Pro Tem opened the bible.

XXIV. Financials – Julie Straw – Finance Chair

- A. 2024 Audit – Good review and clean audit
- B. Statement of Financial position – Balance sheet
- C. Statement of activities – Income Statement

Opened floor for questions:

- 1. Assets and liabilities – off by a dollar – rounding errors.
 - 2. Statement of cash flows also off by dollar – rounding error.
 - 3. Silent Auction proceeds are used for the following year.
- D. Proposed Budget – presenting a deficit budget.
 - 1. Proposed Income explained
 - 2. Proposed Expenses explained

Opened the floor regarding Income for proposed changes to the budget:

In summary: In-kind donations must be accounted for at least quarterly at chapter level. When you have in-kind donations, you must account for them. In kind income is your credit, in kind inventory is your debit. You should have an accounting quarterly on what you have and what you have used to keep your chapter going. The formatting on the budget under income with regards to "cost of goods sold" is so that you can see the gross profit. That is why it is showing under income. The income projection for convention and expenses for convention is significantly different because you need to add in travel expenses. Convention expense final numbers will be in September or October when we finish paying convention expenses. If there is a notable change from what is projected, the Finance Committee is asked to review it and the National Executive Board as well.

It was noted that the Financials are on the National website monthly and members are encouraged to review and ask questions as they occur. Our goal is to come as close to budget as possible.

Opened the floor regarding Expense that would propose changes to the budget:

In Summary: Clarified the NT budget -vs- The NFS budget difference.

Proposed Friendly Amendment: (C. Brandley CA39) Convention body approved donation to the 501C3, to her understanding it was \$1500 to be donated to three organizations. But the budget shows total of \$1500 to be split (\$500 each) between three organizations. Her friendly amendment is we raise the amount of total donation.

National Financial Chair and committee met – They have declined the proposed Friendly amendment. It will remain at \$1500 to be split three ways at \$500 per 501C3 organization.

Second proposed change is in convention travel there is allowance for a committee chair, and she feels it is not necessary and that a member of the NEB could be assigned to this. She feels that it could be assigned to someone who is already coming to convention one of the NEB members adding to their already assigned duties. Clarification is that all NEB members can take on one more thing, convention chair, or committee chair. If the budget is approved and we have one committee chair that will not be covered because we changed it to the financial policies, then we would just be under budget in that expense item. Clarification that once the proposed budget spend has been met our plan is to be extensive membership recruitment, fundraising and corporate donations. Kade Rutherford (TX20) if we could do multiyear convention planning in one place to save money, the Convention location is selected by the President, and we do not know who that is until elections. Question was asked what is our current balance in our account? It was explained that the financials are online, but also at the bottom of the budget presented to everyone it shows balance based on what our balance is and if we used total budget what our balance would be in 2026.

Motion coming from Committee to approve the Proposed Budget for 2025-2026 as presented. Coming from committee a second is not required.

4:23 P.M. Delegate Count 178 2/3 would be 119.

Call for VOTE. 2 Opposed, no Abstentions – MOTION PASSED.

E. Proposed Financial Policies Document

This was sent to the entire membership with two cheat sheets and cross references requesting feedback prior to convention. So that the concerns can be addressed by the Financial Committee prior to convention. The goal is to accept this document as whole.

Noted correction: In the governing documents sheet page 13 fourth column – governing documents chair. This chair is required to be at convention during a governing documents year.

Opened the floor for comments regarding Proposed changes to the Financial Policies.

OH9 – K. Stock-Foster – Section one under executive board. #6 where is states to review all contracts over \$50,000 She feels that number is too high. She noted errors in previous hotel contracts. If more eyes are on that contract, we could avoid issues. She moves that we lower that number.

Explanation from FC on who reviews these. We have 17 members looking at these contracts. NEB and Finance committee. The Finance committee would like to stay at the \$50,000.

Pg 13 section 7 American Gold Star Mother's Day shows DC rep going. In the Budget it shows her under the American Gold Star Mother's Day Convention instead.

Dept Spring meetings show our NP going to two of them. It shows two nights' lodgings to dept spring meetings. Not days.

VAVS Rep and Dep go to two spring meetings, looking for where that is in the budget. Finance Chair says it is underbudget, program expenses, National Appointed officers. Their travel is accounted in there. They did not have a meeting last year, but we kept it there.

OH59- B. Bowden, referring to NFS or FS, NT, or T, wanted to be sure we were consistent.

We are not to "roll over Expenses" from one year to the next but on page 11 letter (D) it says that we "roll over" the income from Silent Auction proceeds should be "rolled" over to the following year. It was suggested that we change the wording. To "Calculated." It is deferred Income, NOT Expense.

OH1- A. Wagner – Page 11 under events item (E) questioned why so many members have paid registration fee for convention. The Financial Chair responded that we must have these people attend to have a successful convention. Those who are in positions that need in attendance and need to present items can attend. Discussion ensued. It was noted that this was voted on and approved at convention 2024.

CA39 – C. Brandley disagreed that Committee Chairs which are delegates can be paid for by their chapters. Finance Chair noted that NEB are automatic delegates and that she as a Finance Chair Member is not a delegate from her chapter as they sent other members.

MO5 – S. Sanders – Disagrees with not paying for these Committee Chairs, as members we do not have to come, the Chairs do not have that choice. They are her doing this work for the entire body, not for themselves. They need to be here to run this organization.

OH21 – M. Taylor – Question regarding three members on the bank account. Treasurer, Financial Secretary, and 1VP. 1VP is for emergency use only, what is considered emergency signing?

CA15- B. Ternullo – All checks must have 2 signatures, some banks do not enforce this, we as a National Organization we do.

CA39 – C. Brandley – Page 6 - Annual Budget item 4. New budget should be prepared by Sept. 1, and she feels that there is not enough time. She noted that if it is at least within the chapter minutes that they are working on the budget would that suffice? Finance Chair noted that chapters need to start in June to prepare for the new board. Page 6 on item 1 suggested that we change the wording to the funds are to be allocated equally to make it easier to read. Page 13 suggestion that the nomination chair could be handled by a PNP or the 1VP.

VA4- T. Sumners – asked for clarification on bank signers and appointing a person pro tem treasurer. Why would that need to happen when the 1VP is already on the account. Financial Chair clarified that it is not just for a signature it is for her duties. I.E. Access to quick books. This is when the person is going to be absent for an extended amount of time.

Financial Chair reviewed on page 6 – the last paragraph would read: National Convention body approved Convention delegates may approve a donation of \$1500 or up to 45% of the annual NEB income to a 501c3 organizations supporting our mission.

Year to date 6-30 is used for estimating purposes only if the National BSMA Organization is Financially stable and that is only if we are discussing it at convention. It would then read that the funds are to be allocated equally up to three different 501c3 projects /organizations as chosen by convention body.

Motion to approve the Financial Policies with changes coming from committee a second is not required.

5:06 P.M. Delegate Count 175. 2-3 count would be 117.

Call for VOTE. 1 Opposed, no Abstentions – MOTION PASSED.

- F. Convention Body Approved 501c3 Organizations. We will vote on Thursday and the top three chosen by the body will split \$1500 equally. \$500 each. You will vote for one.
- G. Member appreciation – we want to recruit but use the funds to better the organization.
- H. National Training is available on the National Website for Financial Officers.

Reminder we are in uniform and taking group photos tomorrow at World War II Memorial. 8:15 A.M.

5:16 P.M. Chaplain Carla Brodacki Pro Tem closed the bible ending convention for the evening.

Minutes Respectfully Submitted,

Amy Jo Hutchinson
National Recording Secretary

Blue Star Mothers of America, Inc.
FYE 08/31/2026 Operating Budget APPROVED by 2025 Convention Body
September 2025 - August 2026
Condensed Version

Income	
25% LOGO USE Donation	\$ 200
CONVENTION	
2026 Convention - general	\$ 44,400
2026 Sponsors/Fundraiser	\$ 10,000
2026 Silent Auction	\$ 4,000
2026 Vendor Tables	\$ 600
2026 In-Kind donations rec'd	\$ 6,500
Total CONVENTION	\$ 65,500
DONATIONS/SPONSORSHIPS	
MPMay Campaign donations	\$ 500
General donations	\$ 2,000
Total DONATIONS/SPONSOR'S	\$ 2,500
FUNDRAISER - ONLINE STORE	\$ 26,000
FUNDRAISER - Spreadshirt sales	\$ 1,000
FUNDS from CLOSED CHAPTERS	\$ 100
MEMBERSHIP	
Chapter Membership Dues	\$ 55,000
New Charter fees	\$ 150
Total MEMBERSHIP	\$ 55,150
RESTRICTED FUNDS	
Yearbook ads	\$ 1,000
VAVS Fund	\$ 10,000
Total RESTRICTED FUNDS	\$ 11,000
Total Income	\$ 161,450
COST OF GOODS SOLD	
Inventory Purchases	\$ 20,000
Shipping Costs	\$ 1,600
Total COST OF GOODS SOLD	\$ 21,600
GROSS PROFIT	\$ 139,850

NOTES:

1) At the end of each fiscal year, National BSMA is to maintain a Savings Account minimum balance equal to 50% of the subsequent year's Budgeted Expenses as approved by the Convention Body. Our current Savings balance is sufficient to meet this requirement.

2) A deficit budget is when you are anticipating expenses that will exceed what you are planning on as income. This would result in a deficit/loss overall for the year. National has averaged around \$200,000 in the combined savings and checking accounts for the last couple of years. We feel that this amount of funds in reserve is not being true to our mission, and therefore, we propose spending down our reserves by the \$53,900 deficit you see here on the budget. For example, fast forward to the end of the next fiscal year - assuming May account balances and our next year operations matching this proposed budget, spot on, by August 2026, we would have roughly \$40,000 in checking and \$100,000 in savings.

Expenses	
Advertising/Public Relations	\$ 2,000
Awards - Chapter Grants	\$ 8,000
Bank Charges & Checks	\$ 750
Commi & Fees - MPMay Appl. fee	\$ 500
2026 Total Convention Expense	
incl'g In-Kind donations used	\$ 45,000
DC Rep	\$ 300
Donations	
Conv Body Approved (Minimum)	\$ 1,500
Parke Memorial Scholarship	\$ 2,000
VAVS/Yrbook-Restrict'd (pass-thru)	\$ 11,000
VAVS Matching funds	\$ 11,000
WIMSA	\$ 1,500
Total Donations	\$ 27,000
Dues & Subscriptions	\$ 2,000
Insurance	\$ 3,500
Legal & Professional Fees	\$ 13,700
Management Expenses	
Ambassador Fund	\$ 5,000
Total Management Expenses	\$ 5,000
Merchant card processing	\$ 7,500
National Fundraising	\$ 1,000
Office Expenses	\$ 500
Officer Equipment/Software	\$ 4,000
Past National President Pin	\$ 50
Program Expenses	
Flowers & Wreaths	\$ 1,200
National Appointed Offices	\$ 8,850
National President	\$ 500
National 1 VP, 2VP, 3VP, 4VP	\$ 1,000
National Recording Secretary	\$ 800
National Financial Secretary	\$ 250
National Treasurer	\$ 1,500
Total Program Expenses	\$ 14,100
Quick Books on line	\$ 3,000
Repairs & Maintenance	\$ 200
Travel & Lodging	
Dept Conventions (Pres x 3 conv)	\$ 4,500
Gold Star Mothers Conv (Pres + 1)	\$ 2,500
Gold Star Mothers Day (Pres & DC)	\$ 2,000
Memorial Day (Pres, Hist, Patr & DC)	\$ 4,000
Mid-Yr Executive Board Meeting	\$ 9,000
National Convention Travel	\$ 18,000
Special Events	\$ 2,000
Veterans Day (Pres, Hist, Patr & DC)	\$ 4,000
Total Travel	\$ 46,000
Veterans Day Nat'l Committee Dues	\$ 200
Video Conf Platform subscription	\$ 300
Website, Database & Webmaster	\$ 15,000
Yearbooks - Archival	\$ 150
Total Expenses	\$ 199,750
Other Income - Interest	\$ 6,000
Net Operating Income/(Deficit)	\$ (53,900)



Blue Star Mothers of America, Inc.
Annual Convention Minutes – Day Two
July 30, 2025

8:15 A.M. - **Bus trip to World War II National Museum**
Group Photo

1:35 P.M. Returned to Convention Hall

I. Training Breakout Sessions there are seven sessions.

Instructions given for training breakout sessions and punch cards.

1:49 Chaplain Carla Brodacki- Pro Tem opened the bible.

II. Credentials Report – 1VP – 220 Registered 190 Delegates

1:51 Chaplain Carla Brodacki – Pro Tem closed the bible.

III. Financial Training – Group training

IV. Training Breakout Sessions 2 and 3

5:00 P.M. Finished for the evening following breakout sessions.

Minutes Respectfully Submitted,

Amy Jo Hutchinson
National Recording Secretary



Blue Star Mothers of America, Inc.
Annual Convention Minutes – Day Three
July 31, 2025

8:18 A.M. Returned to Convention

- I. **Meat Raffle – WI Chapters** – Presented a check for \$205 from tickets sold at Convention.

8:28 A.M. Chaplain Carla Brodacki Pro Tem opened the bible.

- II. **Credentials Report** – 1VP 201 Registered and 190 Delegates
- III. **Convention Committee Report**

8:29 A.M. Chaplain Carla Brodacki Pro Tem closed the bible.

- IV. **Breakout Training Sessions 4, 5, and 6.**

1:06 P.M. **Returned to Convention Floor**

- V. **Raffle Basket Winners Announced**

1:28 P.M. **Chaplain Carla Brodacki Pro Tem opened the bible.**

- VI. **Credentials Report – 1VP** - CORRECTION from this morning Registered 221 (not 201) and 190 Delegates.

1:30 P.M. **Delegate Count 186 2/3 vote not needed as we are choosing top three.**

Vote taken to choose which 501C3 we will donate to this year.

Tellers: Julie McGaha, Christine Boyd, Marlene Brooks, and MaryAnn Moore.

Substitute: Shelly Hopson for MaryAnn Moore

The top three will be the recipients of the award.

1:44 P.M. Chaplain Carla Brodacki Pro Tem closed bible.

VII. **Breakout Training session 7.**

2:30 P.M. Returned to Convention Floor

VIII. **501C3 Winners: Operation Surf, K9 for Warriors, and Jagger Foundation**

IX. **Guest Speaker – Fisher House**

X. **National Big Dipper Meeting**

5:00 P.M. Finished for the evening.

Minutes Respectfully Submitted,

Amy Jo Hutchinson
National Recording Secretary



Blue Star Mothers of America, Inc.
Annual Convention Minutes – Day Four
August 1, 2025

8:28 A.M. Returned to Convention

8: 34 A.M. Chaplain Carla Brodacki Pro Tem opened the bible

I. **Credential Report** – 1VP 221 registered and 190 Delegates.

II. **Elections**

8:48 A.M. Delegate Count 184 2/3 would be 93.

1. National President

a. **Karen Stillwell – OH9 - WINNER**

b. Sonya Stowers – IL6

c. Charilyn Brandley – CA39

2. National 1VP

a. **Sonya Stowers – IL6 - WINNER**

b. Karla Keller – MN11 (Declined the nomination)

c. Amy O'Campo – CO8

3. National 2VP

a. Lorraine Camire – CA30

b. Kari Frye – PA16

c. Beth Bruening – MO4

d. Sabina Fetter – CA46

1015 A.M. Chaplain Carla Brodacki Pro Tem closed the bible.

10:32 A.M. Chaplain Carla Brodacki Pro Tem Opened the bible.

10:33 A.M. Delegate Count 184 2/3 would be 93 .

4. Second vote for National 2VP – Did not have majority.
 - a. Lorraine Camire CA30
 - b. Beth Bruening MO4 – WINNER**
5. National 3VP
 - a. **Amy Jo Hutchinson** – no other nominations - Viva Voce CALL for VOTE – No abstentions, No opposed
6. National 4VP
 - a. Karla Keller- MN11 – WINNER**
 - b. Nancy Brecht – IL6 – Declined the nomination.
 - c. Ann Berkins – LA7
 - d. Sue Otto – WI1 – Declined the nomination.
 - e. Mandy Johnson – CA7
7. National Recording Secretary
 - a. Carmine Johnson – FL11
 - b. Leslie Mojocka – PA16
 - c. Jan Rusk – CA27
 - d. Mylessa Quinlan – TN6
 - e. Jen Pecarina – MN13

One delegate left the room. 183 is delegate count - Majority is now 92.

8. Second Vote - National Recording Secretary – Did not have majority.
 - a. Leslie Mojocka - PA16 – WINNER**
 - b. Jan Rusk – CA27
9. National Financial Secretary
 - a. **Carrie Beck** - no other nominations – Viva Voce CALL for VOTE – No abstentions, No opposed
10. National Treasurer
 - a. Jacqueline Ransom – MI194 – WINNER**
 - b. Deann Coffman – MO5

Seeing nothing further as may come before our members, the National President asked the National Chaplain Carla Brodacki Pro Tem to make the parting blessing.

12:42 P.M. Chaplain Carla Brodacki Pro tem closed the bible.

Minutes Respectfully Submitted,

Amy Jo Hutchinson
National Recording Secretary



Berva Treat: President CA22

This last year we sponsored several Veterans going on the Honor Flight.

We did a Fill-a-Boot fundraiser, at the packing party in the spring we filled 53 Care packages and 54 in our fall packing party.

We participated in the Veterans Day parade, Christmas lighting parade and Fair parade.

We held our annual Christmas Craft Fair in December where the President's Project was raising funds for Honor Flight.

For the 1st time in our Chapter we have a VAVS volunteer.

In December we put together Blessing Stocking for our Veterans.

We participated in the Veterans Stand Down where we donated hygiene Products and also participated in the Memorial Day Ceremony.

We volunteered at the Salvation Army red kettle.

We had a going away lunch for one of our founding members.

Presented Patriotic stole to graduating senior going into the military.

We had 3 successful Bingo fundraisers.



2025 PA16 Presidents Report

1 message

President PA16 <president.pa16@bluestarmothers.us>

Thu, Aug 14, 2025 at
10:32 PM

To: BSMA Recording Secretary <recsec@bluestarmothers.us>

- We are currently at 70 members to include our Associate members
- Our chapter has sent care packages reaching well over 1000 service men and women this past year. This includes some of our own locally based troops.
Working closely to save on shipping costs by sending supplies with the Air National Guard as they travel overseas.
- Developed many committees : Fundraising, Care Packaging, Financial, Stewardship (calls inactive members, organizes welcome packets for new members & is the "welcoming committee" and Family Fellowship (sends cards to our children for special occasions)
- We held our 4th Annual Night at the Races Fundraiser. Raising over \$24,000. Which is our only fundraiser of the year.
- We held our 2nd "Night of Giving" in which we had 10 recipients join us for appetizers at our meeting and presented their non profit Veteran charity with a check for \$1000.00 each.
- Developed online forms for members: In kind forms, event forms, volunteer hour forms and reimbursement forms
- President & 1VP interviewed on local tv channel
- Some of the events we participated in throughout the year:
 - Milwaukee Miles for our Veterans Virtual 5K
 - 303rd Army Family Picnic
 - Annual Team West Memorial 5K
 - Legacies Alive 5th Annual Gold Star Family Picnic
 - Canonsburg & Butler 4th of July Parade
 - 911th Welcome Home
 - Washington Wild Things Salute to Military baseball game
 - Monthly "Coffee with Veterans"
 - Support our Troops Rally

- Family Freedom Festival
- Butler VA
- Flags in and removal - National Cemetery of the Alleghenies
- Butler & Beaver Memorial Day Parade
- Butler VA 2K
- HSH & Blackhawk Armed Forces Golf Outings
- Military Spouse Appreciation Day
- Honor Flight Pittsburgh
- Military Cords presented to 10 schools
- 911th Easter egg Hunt
- Vietnam Veteran 50 th Anniversary
- Vietnam Agent Orange Ribbon Presentation
- Lunch with Veterans
- Salute week Butler VA
- VBC Breakfast
- Pittsburgh Veterans Day Parade
- Butler County Stand Down
- VetPets Cash Bash
- VLP stand down
- Columbus Day Parade
- VLP Veterans Day Breakfast

Leslie A. Majocka

President

Southwestern Pennsylvania Chapter 16

Blue Star Mothers of America, Inc.

(c) 412-897-5033

Proud Navy Mom!

PO Box 15562 Montour, PA 15244-1001

Blue Star Mothers of America, Inc.
OH 32 Chapter Report for Sept 1, 2024-Aug 31, 2025
82nd National Convention
July 28 – Aug. 1, 2025

- Veteran events and dinners, 50 Thank-a-Vet bags for nursing homes, 100 “Wrapping our Veterans with Love” which included a blanket, chapstick, Veteran pin and notepad with pen.
- 625 Christmas care packages
- Sponsored 400 Wreaths for Wreaths Across America, placing wreaths in Findlay and Bellefontaine
- Participated in Jeff Brown’s One is Too Many/Amvets Valentines dinner
- Veteran Empowerment fairs 4 times per year
- First Friday’s in Bellefontaine “Sharing information about BSMA”
- Nick’s Knacks & Snacks salsa fundraiser
- Dine to Donate at Iron City in Bellefontaine, sharing information about BSMA and having our Battle of the Branches (people put money in jar of their favorite military branch)
- Attended Department of Ohio North South Conference
- Memorial Day Parade
- Shipped 16 pair sweatpants for National Convention, donated \$500 and walked in support of Miles for Vets
- Honor cords for high school graduates entering the military, 9 schools, assisted our local Veterans Service office with 3 schools, 6 presentations and 37 honor cords/certificates presented.
- Volunteered at the first Hancock Co Veterans Festival
- Flag Day ceremony at the Kenton Elks
- Held our first Veterans Dinner, free for veterans, donations accepted for veterans family. Guitars for Vets band A.W.O.L played during the dinner. Our chapter made a \$1000 donation to Guitars for Vets.
- Pineapple Palooza in Bellefontaine, sharing information about BSMA and Battle of the Branches
- Tree Town Festival Parade
- Park in the Park Car Show in Ada.
- 5 chapter members attended National Convention
- Euchre Tournament fundraiser
- Chapter donations made to Dept of Ohio VAVS, Dept of Ohio Big Dipper, Dept of Ohio Presidents project, National Presidents project, National VAVS, Miles for Vets, Guitars for Vets.

Respectfully submitted by,
Kathy Tracy
OH32 President

PRESIDENT'S REPORT AUGUST 1, 2025

BLUE STAR MOTHERS H.O.M.E. CA30

Since March we have welcomed 3 new members for a total of 39 members (6 of whom are Gold Star Mothers) and 3 associates.

Last September we attended 9-11 Memorial Ceremonies and held our 3rd Annual Gold Star Family Day Sunset Ceremony at our Gold Star Memorial Monument. Southern California is home to a large amount of Gold Star Mothers, including 3 mothers of the 13 troops who were killed in the Afghanistan withdrawal. Our 4th Annual ceremony is planned for Sept. 28

In the Fall we donated to the Loma Linda VA's Thanksgiving Dinner for Homeless Veterans. We attended a large Military Appreciation Breakfast, Veterans Day ceremonies and placed flags at Riverside National Cemetery.

For Christmas we donated to Making Spirits Bright, an organization providing food and gifts for low-income enlisted Marines and Sailors and their families. We sold several hundred wreaths for Wreaths Across America and were honored to place many at Riverside National Cemetery.

Every month we participated in either a civic, veteran or Gold Star function. We donated to several organizations including Rebuilding Warriors and The Freedom 13.

In the Spring we hosted our 13th Annual Gold and Blue Star Mother's Luncheon. Fourteen Gold Star Mothers, 25 Blue Star Mothers and 8 guests attended. We distributed Honor Cords to high school seniors entering the military or going into ROTC programs. We attended Memorial Day ceremonies and events and placed flags at Riverside National.

This summer we held our 10th Annual Veterans BBQ for 100 veterans and marched in the 4th of July parade.

We continue to be blessed with sincere and generous support from the cities of Corona and Norco, California and the county of Riverside.

Moira Fisher, President CA30

August 1, 2025



Presidents Report - OH 57 2025

2025 Chapter OH 57 Report

- **Cleveland VA hospital- Louis Stokes:**
 - Sweat suits collections
 - provided lunch and goody bags for the domicile
 - drive through baby shower twice this year for our pregnant Veterans.
 - Valentine's goody bags and give away
 - New Years Celebration with 300 Veterans for lunch.
- **Local VSO Support:** our VFW at events car show/ dinners. Along with our Veteran Service Commission at various events.
- **4th Annual Rite of passage** with the Veterans Service Commission of Ashtabula County. We honor all seniors from our county who have committed to the Military. Gave them honor cords-in return all Veterans in attendance render their first salute.
- **Feed our Vets-** Foods pantry for Veterans monetary and food donations.
- **Veterans Appreciation Picnic:** In August, we have a picnic for our local veterans and veterans from the Louis Stokes VA hospital. Brings together 60 Veterans, for home cooked meal and fellowship.
- **Memorial Day-** Our President attended Rolling to Remember in DC with Gold Star Mothers and other Blue Star sisters. We also participated in the Geneva and Perry Memorial Day parades.
- **Wreaths Across America:** We participated in the Wreaths across America for the last 8 years.
- **Care Packages:** Mailed out 200 care packages- We send as we get addresses.
- **Anniversary:** November we will celebrate 82 years- the oldest chapter in the state of Ohio.



Presidents Report - OH 57 2025

- **Pasta Dinner Fundraiser:** Our only fundraiser. We had an American Auction with raffle baskets and raised just over \$5000.
- **Geneva Grape Jamboree** – We participate in the harvesting of the grape's celebration locally by riding in the parade every year and representing Blue Star Mothers of America, Inc.

Respectfully Submitted,

Amy Hutchinson – OH57 President 2025

Broken Arrow Blue Star Mothers OK 5

Chapter Report FY 24-25

This year we have attended 5 Veterans Organizations events (Soldiers Wish, Eagle Ops, Tulsa Warrior Hockey Team game, Tulsa Oilers Hockey and Tulsa Oilers Arena Football Military games).

Tulsa Hockey Club partnered with us this year to support one of their own who was deployed with her Army National Guard Unit.

Many Businesses supported us with volunteers in packing, supplies and monetary donations. As well as our normal community volunteers. We had an Army National Guard to RUCK 17 miles a month for 3 months to pick up student letters and artwork for our care packages. Our Local Army National Guard Maintenance Base has been our “warehouse” for our packing box storage this past year and will continue to support our efforts as long as needed.

We volunteered for 3 Soldiers Wish events and 1 Eagle Ops events.

We participated in 2 parades, 3 National Guard Family Events.

We sat up information booths at local craft shows and shared booths at other events with Tulsa Warrior Hockey and Soldiers Wish.

We had our first Veteran Valentine dinner night, and we held our third Blue/Gold Family Dinner.

This year we helped our Local Survivor Outreach Support (SOS) Coordinator to assist with the local Gold Star Family Christmas Tree decorating at the Broken Arrow Armed Forces Armory.

A local radio station reached out to our chapter and has supported us with a Christmas for the Troops Campaign since 2023, and we attend their remote location drops at their request beginning on Veterans Day throughout the campaign, ending at our location.

We have spoken at 4 community and 1 business meetings for awareness and to thank them for their donations.

We sent out 1825 care packages this fiscal year. We have attended 2 Blue Daisy Memorials.

With Respects,

Lisa Bender ~ President OK 5

Chapter Report North Metro MN7 2025

Chapter 7 currently has 28 members and 10 associates. We meet at the Palmer Lake VFW in Brooklyn Park, MN at 6:30pm on the 3rd Thursday of each month.

We played bingo with patients at the Minneapolis VA in May and August. Three times a month our chapter prepares meals at the Minneapolis Fisher House. The guests enjoy our cooking

- Three times a month our chapter prepares meals at the Minneapolis Fisher House. The guests enjoy our cooking.
- Placed flower bouquets out at Fort Snelling on Memorial Day. We also took part in Memorial Day Ceremonies at Bunker Hill, Morning Side, Sacred Heart Polish National Catholic Cemetery, and Islands of Peace Cemetery.
- Participated in 2 Stand-downs handing out reading glasses and patriotic travel pillows.
- Participated at the information booth at the State Fair and also marched in the Military Appreciation Day Parade.
- Did 1 grocery bagging fundraisers at Cub in Maple Grove and have vendor tables at IGYSIX, and 1 Buffalo Craft shows.
- Several of our members help out at the pop-up food pantry at the Minneapolis VA each month.
- Packed Christmas bags for the residents at Powderhorn Park and LaSalle apartments including a quilt for each of the new residents.
- Packed gift bags at MACV for the Salute to Service Womens Golf Classic.
- Several members attended the National Convention.
- Attended the graduation chord program at St. Francis.
- Helped with movie night at the Minneapolis VA.
- Worked the water stop at the 23rd Veteran Ruck Life September and May.
- Picked up toys for Operation Home Front for military children at Christmas.
- Picked up school supplies from Dollar Trees to distribute to military children before school starts.
- Wrote and delivered Christmas cards and Valentines cards to the Minneapolis VA.
- Donated sweatpants and sweatshirts to the Minneapolis VA.
- Walked for the presidents' project 5k Walk Miles for our Veterans.
- Held chapter elections in August.
- Several members helped with the National Wheelchair games in Minneapolis.
- Participated in the Honored Always Dept. fund raiser.
- Participated in the GotSneakers Dept. fund raiser.
- Started collecting socks for the St. Cloud Stand Down
- Helped with the USO baby shower for our military families. We made bibs, and burp clothes. Donated back packs, coloring books and colored pencils. Helped with games.
- Helped at the Gold Star Family concert.
- Helped with bingo at the VA 3 times.
- Several members attended the Dept. Spring meeting.
- A couple members attended the Commissioning ceremony in Mankato.
- A couple of our members regularly attend the VAVS meetings.

- Sent care packages to deployed service members.
- Attended Veterans Rock dedication in St. Cloud.

Submitted by Jennifer Swedberg President North Metro MN7

2024-25 President's Report

Red White and Blue Star Mothers – Troy

MI-198

- Celebrated our 9th year as a chapter
- Participated in nine community events to support active duty troops and veterans
 - White Chapel Cemetery Patriot's Race (9/11 Remembrance)
 - Heroes Appreciation Breakfast
 - Operation Handshake Welcome Home at Bishop Airport (Thanksgiving)
 - Wreaths Across America
 - Blue Star Mothers Day at the Michigan Capital
 - Great Lakes Memorial Cemetery Headstone Cleaning
 - Auburn Hills Memorial Day Parade
 - Flag Retirement Ceremony at the American Legion – Auburn Hills
 - Veteran's Tribute of Oakland Township
- Completed four service projects
 - Four collections for the Detroit Veteran's Hospital
 - Completed 24 service hours for the Detroit Veteran's Hospital making 12 fleece blankets
 - Toys for Tots Collection
 - #wewillremember dog tags assembly and distribution for all Michigan Vietnam War service personnel KIA
- Fundraisers
 - Kroger Community Rewards
 - Bowlin' for the Troops – raised \$2000 for two local Veteran's Service Organizations
- Key goals for 2025-26
 - Increase outreach to recruit new members
 - Improve engagement with current members
 - Celebrate America's 250th anniversary and our chapter's 10th anniversary with Rockin' for the Troops fundraiser
 - Increase support of local Veterans Service Organizations



Blue Star Mothers of America, Inc.
National Convention – 2025

Four Points by Sheraton – Milwaukee Airport
5311 South Howell Avenue
Milwaukee, WI 53207

Monday July 28 – August 1, 2025

CHAPTER REPORT

September 1, 2024 – August 31, 2025

Presented by: Stephanie Manchen - Chapter President

MEMBERSHIP:

Current Membership: 28 Members and 13 Associates

CHAPTER INITIATIVES & PROGRAMS:

- Monthly Chapter Newsletter: *The Rosy Report* ♥
- *E-Welcome Packet* is e-mailed to all new members. It introduces them to BSMA and our Chapter. They are then mailed a welcome card and at their first meeting as a member, they receive a Yellow Rose lapel pin.
- *New Member Mentorship Program* – We pair new members with seasoned members to offer support, answer questions and encourage participation.
- Maintain an on-line store using the non-profit fundraising platform, Zeffy. We sell Chapter Spirit Wear and currently have 10 Spirit Wear items available (7 shirts, 1 hoodie, 2 hats).
- Provide *Pocket Constitutions* for new Recruits at Dallas MEPS (Military Entrance Processing Station).
- Created a Chapter Financial Reconciliation Committee.
- Handmade *Remembrance Tokens* to be placed on Veteran headstones at St. Thomas Cemetery for patriotic holidays.

FUNDRAISERS/IN-KIND DONATIONS RECEIVED:

- Raised \$4,800 on *North Texas Giving Day*.
- Received \$2,300 from *Giving x100* philanthropic organization.
- Hosted Chapter Social at a local winery and received 10% give-back from sales.
- Receive quarterly funds from the Kroger Community Rewards Program.
- Receive postage funds from ShipThrifty Affiliate Rewards Program.
- Received 300 folded Pocket Flags from a local High School student group.
- Received 400+ bags of beef jerky from Bass Pro Shops.
- Received 114 boxes of Girl Scout cookies.
- Received 200 microfiber towels from Harbor Freight.
- Received 155 paracord bracelets and 45 pairs of socks from Young Men's Service League.
- Received 100+ neck coolers from Red Cross.
- Received 250+ decks of playing cards from local casino.

- Hundreds of pounds of Halloween candy donated by community members.
- Receive numerous care box donations from custom Amazon Wish List

CHAPTER DONATIONS:

- Partnered with Healthy Heroes (student group from local a High School), Black Rifle Coffee Company & Collin Community College to collect winter clothes, canned foods and toiletries. Donated all items to Soldiers Angels for Veterans in need.
- Collected white t-shirts and donated to the Dallas VA Hospital.
- Purchased blankets and donated to the Ft. Worth VA Medical Center.
- Collected sweatpants and donated to BSMA VAVS for WI VA Hospital.
- Provided Challenge Coins to graduating Seniors with Frisco ISD who have committed to Military Service.

SOCIAL EVENTS:

- Hosted Board Retreat (all Board Members in attendance).
- Attended the National Medal of Honor Museum Grand Opening in Arlington, TX.
- Hosted Chapter Christmas Lunch.
- Hosted Wine Social at a local winery.
- Hosted dinner party for Chapter's 1st BIRTHDAY! 🎂
- Attended Frisco VFW Bunco Party.

CARE BOXES/BAGS:

- * Packing Party hosted by B1 Bank.
- * Packing Party hosted by Hilton Hotels.
- * Packing Party hosted by Merrill Lynch.
- * Packing Party hosted by Frisco VFW.
- "Operation Treats for Troops" - Boxes filled with donated Halloween candy.
- "Operation Thanksgiving" - Goodie bags for Veterans at an Assisted Living Facility.
- "Operation Thin Mint" - Goodie bags filled with Girl Scout Cookies.
- "Operation Jerky" - Goodie bags filled with packs of beef jerky.
- **344 total care boxes & goodie bags distributed/shipped.**
***Hosted = The company/organization donated a significant portion or all of the items and postage for the care packages.**

SPEAKING ENGAGEMENTS:

- Introduced BSMA & TX20 at Frisco VFW meeting.
- Introduced BSMA & TX20 at Celina American Legion meeting.
- Introduced BSMA & TX20 at Little Elm Veterans Committee meeting.
- Introduced BSMA & TX20 at Frisco American Legion meeting.
- Introduced BSMA & TX20 at Frisco Veterans Advisory Committee meeting.
- Introduced BSMA & TX20 at Waxahachie VFW 250th Army Birthday Celebration
- Keynote address at Frisco Rotary luncheon.
- Keynote address at The Colony Sons of the American Legion Memorial Day Ceremony.
- Keynote address at Wreaths Across America Ceremony at St. Thomas Cemetery in Pilot Point.
- Presented & spoke about the POW/MIA Table at the Little Elm Veterans Banquet.

PATRIOTIC EVENTS ATTENDED and/or PARTICIPATED:

- Marine Corps. League: Toys for Tots Holiday Kick-Off
- POW/MIA Sunset Vigil
- Veterans Day events

- Memorial Day events
- VSO Golf Tournaments
- Purple Heart Social
- City of Frisco: Veterans Pep Rally
- Celina American Legion: Veteran Resource Table (1st Friday night of each month from March – November)
- Army 250th Birthday Celebration
- Honor Flight at Dallas Love Field
- Wreaths Across America
- Hosted a booth at Frisco Freedom Fest and facilitated the Letters to Troops tent for The City of Frisco.
- Hosted a table at the Pre-Game Veteran Resource Fair before the RoughRiders Baseball Game
- Completed National President's "Miles for our Veterans" fundraiser walk.

USO VOLUNTEERS:

- In 2024, five Members volunteered for the USO at three different locations:
 - Stephanie Manchen – Dallas MEPS (Military Entrance Processing Station)
 - Linda Garcia - Dallas MEPS (Military Entrance Processing Station)
 - Stephanie Cole - Dallas MEPS (Military Entrance Processing Station)
 - Kade Rutherford – DFW Airport
 - Debbie Beachum – Dallas Love Field Airport
- **Over 800 total hours.**

BLUE STAR MOTHERS RECOGNITION:

- In support of our mission, TX20 members were honored to receive *Letters of Recognition* from Congressman Jake Ellzey. The letters were presented at our July Chapter meeting.
- TX20 joined fellow BSM Chapters at the TX State Capitol to hear a Blue Star Mothers Resolution read on the Senate floor.
- The Colony American Legion presented TX20 members with Blue Star Mother Flags and *Certificates of Appreciation* at the City's Veterans Day Ceremony.



CA39 Chapter Report

1 message

Mid-Cal Blue Star Moms <midcalbluestarmoms@gmail.com>

Fri, Aug 1, 2025 at
1:27 PM

To: recsec@bluestarmothers.us

Mid-Cal Blue Star Moms CA39

We have had another successful year. We have made many connections in our local community. Our chapter is small but mighty!

We had 3 large fundraisers - a Motorcycle Ride in October, a Cornhole tournament in May and, new this year, a Pool Tournament in June.

We invited our community to join us for 2 Care Package Drives and sent out approximately 200 boxes in the spring and at Christmas. Our "Love Oakdale" event was well attended and many donations were received. Our local Cub Scouts donated fully stuffed Christmas Stockings for our Christmas boxes. Many local growers provided nuts and candy packages, and we received a large donation of jerky from our nearest Bass Pro shop.

We have attended/supported community events such as a Free Dental Clinic for Veterans, Golf Tournament for 1st Responders and Veterans (no financial support), Veterans Day Parade and Recognition, and Rodeo Parade.

We have incorporated a "bright light" award as a fun addition to our chapter meetings. Our members work well together and we support each other while we complete our mission. We are honored to be part of this National, historic organization.

Mid-Cal Blue Star Moms CA39

209-336-3221

www.midcalbluestarmoms.org

Blue Star Mothers of America, Inc Chapter NC 17 President's Report August 2024-July 2025

General:

- Membership including associate members: added 21 associate members, family and friends. increased membership after non-renewals. 43 members
- Miles traveled to support active duty and veteran community 3,159.8
- Hours serving our military and veteran communities 682.9
- Care package Drive 20 boxes, 27 hours, 182.6 miles
- Yard Sale Fundraiser 41.5 hours, miles 180.3
- Jerky for the Troops (Bass pro Shops) over 3 weekends, 40 hours, 218.7 miles
- Veteran's Day: Served breakfast to veterans, handed out coins and flags 9 hours, 63 miles
- Donations of food items and supplies to the VA for baby showers, wipes, diapers, handmade blankets, baby hats, rattles.
- Cards to inpatients at the VA
- VetFest Heritage High School 98 miles, 16 hours
- USO Honor Mission (RDU) miles 168 and hours 15
- Honor Flight in Greensboro 204 miles and 24 hours
- JROTC Ball, served food to cadets 77 miles, 12 hours
- Wreaths Across American event and follow up to pick up wreaths 16 hours, 146.2 miles
- Making crafts to donate and sell for fundraising 180 hours
- MMIA Event serving food 12 hours and 45 miles
- North Carolina Vietnam Memorial MIA reading of the names Christmas Reading 2 hours, 38 miles
- Toys for Tots fundraiser 15 hours, 187 miles
- North Carolina MIA Vietnam Memorial Reading of the names 12 hours, 198.6 miles
- USO volunteer 28 hours, 284.8 miles

Support of Gold Star Families:

- American Gold Star Mother's Day Washington, D.C. making table centerpieces 24 hours, 568 miles
- American Gold Star Mothers convention banquet set up hours and miles 16.5 hours, 157 miles
- Mann22 suicide awareness event 530 miles, 93 hours over two days
- Kathryn's High Tee Gold Star Family Fundraiser 8 hours, 86 miles
- Blue to Gold Ceremony for family of fallen 360 miles, 11 hours
- Donations to Gold Star Veteran Luncheon for door prizes
- Gold Star Family Fundraiser at VFW 7 hours, 69.2 miles

VAVS:

- Added another baby shower to our VA reach
- Miles 436 to VA hospitals and clinics, driving for supplies
- 63.5 hours and \$ in donations to veterans through the VA, includes blessing boxes, stuffing
- Women's Veteran's Day Observance, served cake, handed out jerky and make up.
- Doubled our occasional volunteers from our chapter
- Holiday gifts at the VA 3 hours, 40 miles

74,462.25

Annual Report for Blue Star Mothers of America, Chapter Ohio 9

From: Cristina Villarreal, President Ohio Chapter 9

Date: July 28, 2025

Ohio Chapter #9 has continued it's service by supporting our active-duty service members and veterans:

- We have sent over 500 We Care Packages to deployed service members.
- We have supported members of the OH National Guard and Ohio Reservists
- Under the leadership of Deb Walz, we also keep a regular presence at the VA, visiting with veterans, providing conversation, supplies and goodies.
- We worked with the Central Ohio Stand Down by way of OH-#9 Blue Star Mother, Kim Stock Foster, serving as volunteer coordinator. By her leadership, the volunteers of the event served nearly 700 veterans.

Our Honor Chord program honors high school students who have committed to serve. The program served 21 high schools, up from 18 in 2024.

Celebrating Valentines Day, we collected over 1,800 valentines for our We Care packages and for our veteran visits.

This Spring, the chapter was focused on membership. We Hosted an Open House with the goal of sharing what we do. We invited military moms across central Ohio. All who attended signed up to be part of our regular mailing list. And, all said they were going to join. We have added 4 new members.

Also, we have had several of our moms who have stepped into the spotlight to speak at various events. Many of which have led to donation commitments.

Blue Star Mothers – Spirit of Freedom OH 1

2024-2025 Summary Report

- Vicki Daniel and Anita Wagner attended the Dedication of the Statue of President Abraham Lincoln at the Dayton VA Center September 16, 2024 – Spirit of Freedom OH1 is proud to be an Ambassador Sponsor of this monument.
- Vicki Daniel is our VAV representative and volunteers every week at the Dayton VA. Her volunteer hours for Mar1 2024 – Feb 28, 2025 is 1164.0. and 20.0 hrs of that total was for the Compassionate Contact Corps Program. We are very proud of her dedication and commitment to serve our veterans.
- We shipped 124 Care Packages to the deployed
 - Honda of America employees and Community Action Team donated their time and facility to help pack, donations were received from employees and a check for \$2500 to cover the mailing expense
 - Other donations received from Erwin Chrysler Dodge and our community, Ed Martino Memorial Friendship Open, Excellence in Dentistry, Going Postal, Conagra, Edgewell Products, Paragon Medical, Miami County Veterans Museum, The Carters, BAM NV4 for handmade stocking, BSM OH1 and its members
- Participated with other chapters and the American Gold Star Mothers to send over 26K cards to veterans in Hospice care.
- We presented 49 military honor cords to 9 high schools in Miami/Shelby counties for seniors who made decision to enter military after graduation
- A \$1000 donation was made to Dayton Honor Flight to send 2 veterans to Washington DC
- We purchased and donated five (5) \$100 Walmart Cards for the Dayton VA Comfort Corner Center

- We donated \$250 to the Miami County Veterans Museum in support of their monthly Coffee and Donuts with Veterans program
- Anita Wagner volunteered for her 20th year at the United States Air Force Marathon
- OH1 made a monetary donation for the National Convention bags
- We participated in the Cash Bingo program for the Department of Ohio in July
- We are scheduled to volunteer with the Honda Community team at the Miami County Fair Dairy Bar as one of our annual fundraisers in August.

FL10

Ocala Blue Star Mothers

Our chapter has had a busy year. We have had four major fundraisers, Give4Marion, our annual car show, Winter Wonderland craft sales at the World Equestrian Center and a local restaurant providing lunch to us at no charge and allowing us to sell tickets, keeping all monies received. We also just partnered with Five Guys to do a monthly fundraiser with 20% of all sales going to our chapter for four hours the fourth Wednesday of each month. They also have a donation box for patrons to donate canned goods to Vets Helping Vets. Give4Marion is a countywide initiative where the community foundation helped 135 charities including our chapter raise over \$3 million.

We have gained four new members and the chapter has donated \$22,261.24 since September 1, 2024. We also have formed a partnership with a local VFW Auxiliary and they are excited to help us recruit members and work with us on our fundraisers.

We have two volunteers every week at Vets Helping Vets – one in the food pantry and one as an intake person. We also have two volunteers a week at Operation Shoebox which packs thousands of boxes to deployed servicemembers. We work closely with the Marion County Memorial Veteran Park and are pleased to unveil the new Blue Star Mothers monument at the park for which we raised funds at last year's car show which is held at the Veteran Park.

We continue to make crafts and post these for sale on our website provided by Shiphrifty. We use it to post our events and register cars for our car show and other fundraisers. It is an excellent tool for showcasing our products and getting payment quickly for our fundraisers.

This year we adopted a group of soldiers from Fort Drum and provided 20 large boxes and two small boxes as well as 116 dozen home baked cookies. We had other Blue Star Mothers chapters assist us in sending to these soldiers, and all of our efforts were very appreciated according to the letters we received.

We developed a small rack card telling of our mission and things we have done with our contact information and distribute this at every event. We still use the national brochure and the app on our phones for member recruitment but we use this card for the general public's information about what we do. Through a partnership with the local American Legion post we are able to provide a Blue Star Banner to each mom who needs one.

We continue our work at the Gainesville VA where we bought a popcorn machine and now it is popcorn every Friday at the VA. We sponsored a student intern and continue to provide

Christmas cards to hospitalized veterans and support American Gold Star Mothers with Christmas cards for veterans in hospice care. We provide birthday cards to the Community Living Center so the veterans can send these to their family members. We furnished toiletries, snacks and water for distribution inside the VA Hospital. We provided baby wipes for the VA baby shower.

We participated in a veteran standdown by donating bras, underwear, reading glasses and hygiene items as well as volunteering our time at the event.

It has been a successful year, and we are excited for the future.



BLUE STAR MOTHERS OF AMERICA, INC.

2025-2026 Financial Policies

Adopted by 2025 National Convention Body
Effective **07/29/2025**



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Financial Policies and Budget

Introduction

A budget's primary purpose is to act as a financial roadmap, guiding resource allocation, facilitating planning, and enabling performance evaluation, ultimately contributing to achieving organizational goals and ensuring financial stability. The Financial Policies set out the parameters within which the organization may ethically operate to ensure accountability and transparency while providing financial stability in the achievement of those goals.

The Financial Policies and Budget are tools by which the membership, represented by each Convention Body delegation, communicates their desired goals in light of the realistic resources available to them - existing, planned, and hoped for. Efficient allocation and control of resources is achieved within a managed framework by planning and prioritizing - ensuring funds are used wisely and optimally.

Accurate accounting and regular reporting will provide a contemporaneous tracking of income and expenses to provide timely evaluation of performance and trends. This, in turn, will enhance the ability to make informed decisions and take necessary actions to improve efficiency.

The budgeting process serves as a crucial tool for decision-making. It helps the organization evaluate the financial implications of different options, prioritize expenditures, and allocate resources based on strategic goals and available funds. Especially at the national level, the Convention delegation is only available for input on an annual basis. The annual budget and financial policies are necessary to direct the Finance Committee and National Executive Board in carrying out the day to day operations of the organizations and to serve as a guideline by which to decide and act upon those unanticipated financial matters that may arise throughout any given year.

The role of financial policies and budgeting goes beyond financial management. It ensures the efficient utilization of resources, supports goal achievement, facilitates decision-making, and promotes financial stability. *Please familiarize yourself with these policies. After all, as a member, this is your organization.*

Financial Policies

Purpose and Philosophy

The purpose of financial management in the operations of Blue Star Mothers of America, Inc. (BSMA) is to fulfill the organization's mission in the most effective and efficient manner and to remain accountable to stakeholders, including members, donors, partners, and the community. BSMA strives for transparency for our membership in all of our financial dealings. In order to accomplish this, BSMA commits to providing accurate and complete financial data for internal and external use by the membership, the executive board, and the respective finance committee at all levels of the organization.

Financial policies are written to clarify the roles, authority, and responsibilities for essential financial management activities and decisions. Departments, Chapters, and Auxiliaries (D/C/A) may adopt their own additional financial policies, but those policies may not conflict with the Financial Policies or any other Governing Document adopted by the National BSMA, or the Internal Revenue Code Section 501(c)(3) governing nonprofits. Any additional adopted Standing Rules/Financial Policies at a D/C/A level must be submitted annually to the National Executive Board for review and approval. If a Standing Rule/Financial Policy is found to conflict with National BSMA Financial Policy, it must be changed.

The following policies are presented with emphasis placed at the parent/national level of BSMA, except where otherwise noted. *All subordinate levels (D/C/A) of the organization should strive to mirror these policies as closely as possible at their respective levels.*

I. Division of Responsibilities

The following is a list of officers, boards, committees, delegates, and members who have fiscal and accounting responsibilities of BSMA:

Executive Board (EB)

1. Reviews and approves the proposed budget to be presented to the annual Convention body of delegates
2. Reviews and approves the proposed changes to the financial policies to be presented to the annual Convention body of delegates
3. Reviews and approves the President's (P) selection of appointees to the Finance Committee (FC)
4. Reviews annual and periodic financial statements and information
5. Three members of the EB are appointed as authorized signers on the bank accounts as follows: Financial Secretary (FS) and Treasurer (T) - all access privileges
1VP - emergency signing privileges only
6. Reviews all contracts over \$50,000
7. Reviews and approves all non-budgeted expenditures
 - a. This applies to national, department and auxiliaries
 - b. Chapter level, EB reviews and make suggestions to membership for approval
8. Selects and contracts with an independent CPA for the annual audit at the national level.

President (P)

1. Acknowledges having read and understood these financial policies and their responsibilities (signature required on bank verification letter)
2. Selects and presents proposed members for appointment to a Finance Committee (FC) per the current Governing Documents (in addition to the automatic inclusion of herself and the financial officers) to the EB for approval
3. Reviews and approves all contracts
4. Signs all approved contracts, engagement letters, management representation letters and tax returns
5. Selects the site for the annual convention no later than March of the respective year
6. Based on the annual Convention body approved Budget, approves payments for services, purchases, and financial commitments
7. Participates as a voting member of the FC

1st Vice President (1VP)

1. Acknowledges having read and understood these financial policies and their responsibilities (signature required on bank verification letter)
2. Serves as an authorized signer on checking accounts in conjunction with one of the other financial officers only in cases of emergency

Financial Secretary (FS)

1. Acknowledges having read and understood these financial policies and their responsibilities (signature required on bank verification letter)
2. In the absence of a finance committee, reviews all contracts for the President

3. Is a co-signer on the bank accounts
4. Along with only the T, is a holder of a debit card (limited to financial officers only)
5. Receives, deposits, records, reconciles, and keeps under adequate security all income intended for BSMA according to current Governing Documents
6. Reviews all invoices, receipts and backup documentation provided by the T to ensure proper authorization and recording of BSMA expense payments
7. Receives and opens all statements for bank, debit card and other accounts that carry a balance (ie. Venmo, PayPal, Square, ShipThrifty, etc.), reviews for irregularities, and reconciles on a monthly basis. The reconciliations will be made available to the EB and FC to view
8. Prepares the annual and periodic financial statements and makes such available to view (electronically or hard copy) by the FC, EB, and membership
9. Responds to public requests for financial reports/statements of BSMA in a prompt and timely manner
10. Based on the annual budget as a guide and in cooperation with the T, monitors the balances in the bank accounts to determine when there is a shortage or excess in the operating checking account, reviews and facilitates the management of cash flows and the need for inter-account bank transfers, with approval from the FC Chair.
11. Participates as a member of the FC

Treasurer (T)

1. Acknowledges having read and understood these financial policies and their responsibilities (signature required on bank verification letter)
2. In the absence of a finance committee, reviews all contracts for the President
3. Is a co-signer on the bank accounts
4. Along with the FS, is a holder of a debit card (limited to financial officers only)
5. Upon approval of requested expenditures, facilitates payment via check, debit card, ACH, EFT, banking BillPay, or wire transfer; and communicates such to FS for second signature/authorization - this will include providing a copy of all invoices, receipts, or backup documentation to the FS for proper review and subsequent release to payee
6. Enters all payments, disbursements, and expenditures into the BSMA accounting system
7. Maintains the BSMA online store, including its inventory control and conversion to Convention store
8. Based on the annual budget as a guide and in cooperation with the FS, monitors the balances in the bank accounts to determine when there is a shortage or excess in the operating checking account, reviews the management of cash flows and the need for inter-account bank transfers, with approval from the FC Chair.
9. Participates as a member of the FC

Finance Committee (FC)

1. Prepares a proposed annual budget to be reviewed and approved by the EB for presentation to the annual Convention body of delegates
2. Prepares proposed changes to BSMA financial policies to be reviewed and approved by the EB for presentation to the annual Convention body of delegates
3. Oversees the adherence to all internal controls
4. Reviews financial statements for clarity and completeness, including underlying details,

- as presented by the financial officers, and recommends the acceptance of the periodic/annual financial statements to the EB for approval, pending audit
5. Approves inter-account bank transfers at the request of the FS to maintain appropriate bank balances for prompt payment of anticipated expenses.
 6. Any inter-account bank transfers requested by the FS and approved by the FC Chair apart from a regular FC meeting will be communicated to the EB by the FC Chair.
 7. Provides insight and recommendations to the EB for effective and efficient methods of carrying out the financial obligations of BSMA as guided by the annual approved budget
 8. Conducts and oversees the BSMA Chapter Grant program based on the annual approved budget
 9. Finance Chair and/or FC will assist President in reviewing contracts

Convention Delegates

1. Faithfully communicate these policies to your respective membership
2. Accept or amend proposed financial policies and budgets by voting accordingly to the requests of the membership whom you represent
3. Review and approve an annual budget for the subsequent fiscal year at the annual convention
4. Review and approve any proposed changes to the BSMA financial policies as presented at the annual convention
5. Provide guidance to the FC and EB in prioritizing various programs and aspects of the BSMA mission
6. Select the recipient(s) of the annual Convention body approved donation

Members

1. Understand the mission of BSMA
2. Familiarize yourself with the governing documents of BSMA (Charter, Constitution, Bylaws, Code of Conduct, Affiliation Agreement) including, but not limited to, the annual budget and financial policies
3. Receive and review the financial statements at each level of the BSMA organization to which you belong and make appropriate inquiry for clarification, when necessary
4. At the chapter level, review and approve all non-budgeted expenditures

II. Accounting Practices

- A. **Accrual basis of Accounting** - All BSMA accounting records are to be kept on the accrual basis of accounting, recording revenues and expenses when they are incurred, regardless of when cash is exchanged.
- B. **Restricted and Unrestricted Funds** - Donors may legally restrict the use of their contributions to BSMA. The shape and form of the restriction are defined in the “gift instrument.” The gift instrument is the document that establishes the use of the donated funds (i.e., award letters from foundations, corporations, or individual donors.) Funds received without any donor-imposed and stated restrictions are free and available for general use, often called general operating or general support. Only the donor can restrict donated funds. Any member or volunteer that logs hours to facilitate a donation does not inherit the right to restrict the use of the funds.

- C. **General Financial Accounting** - In addition to restricted and unrestricted categories, all expenses of the organization must be reported as Program, Management or Fundraising. This requirement applies to all levels of BSMA - national, departments, chapters and any auxiliaries
1. **Program**: Funds used to promote the organization such as participation in ceremonies, brochures, newsletter, VAVS and volunteer activities.
 2. **Management**: Funds used to maintain the organization such as bookkeeping, phone, meetings, and oversight.
 3. **Fundraising**: Anything related to raising money for the organization.
- D. **Fixed Assets** - Expenditures for equipment are recorded at cost. Depreciation expenses are calculated using the straight-line method and with a useful life of 2-10 years. Maintenance and repairs, which neither materially adds to the value of the property, nor appreciably prolong its life, are charged to expenses as incurred. National BSMA capitalizes all fixed assets with a cost greater than or equal to \$1,000 and a useful life of greater than one year.
- E. **Accounting and Financial Records**
1. **Access to Accounting and Bookkeeping Information**
 - a. Administrative access is granted only to the FS and T
 - b. View only access will be provided to the EB
 2. **Back up/Secondary Access or Login** - There needs to be provision for a backup of all financial records **OR** a method of secondary online access or login made available to the D/C/A Executive Board quarterly.
 3. **Stored at Fiscal Year-End** - All financial records must be stored with the recording secretary at the end of the fiscal year.
 4. **Outgoing Officers to Surrender Records** - All financial records must be surrendered by outgoing officers to the incoming officers.
 5. **Financial Records Retention Policy**
 - a. General financial records and receipts - electronic or hard copy should be maintained for a period of seven (7) years with the exception of remote deposit checks.
 - b. Remote Deposit checks - Must be kept in a secure storage area not available to others and will be destroyed after 90 days.
- F. **Financial Reports** - Financial reports will be submitted to the general membership on not less than a quarterly basis, for all levels of the organization. These detailed reports need to clearly show the source and use of funds by category and/or budgetary line item description. See sample reports available on the Financial tab of the National website.
- G. **Auxiliary Organizations**
1. **Financial Records** - Auxiliaries of BSMA are required to maintain their financial records in accordance with the procedures of the parent organization. Failure to comply with proper procedures will result in the suspension or abandonment of the Auxiliary status. Auxiliary funds, records, reports, etc. may not be commingled with national, department or chapter funds or accounting. Any funds collected on behalf of an affiliated organization must be paid to the affiliate within 120 days.
 2. **Quarterly Review** - Auxiliaries shall submit their financial records to their respective National/Department FS on not less than a quarterly basis for review. The Gavel Club is exempt from this requirement.

3. Annual Compliance - Annual Compliance of the Auxiliary should mirror the requirements of a department or chapter as described in the “Purpose” of these Financial Policies. A report of activities and a detailed financial statement shall be presented to the members of the Auxiliary during their annual meeting.

III. **Regulatory Compliance**

- A. **Annual Audit/Analysis and Filings** - The NEB shall engage the services of an independent CPA annually, for the purpose of auditing the financial records at the national level and preparing the annual national level Form 990 for filing with the Internal Revenue Service (IRS). Departments, Chapters, and Auxiliaries are responsible for conducting an internal annual analysis/review of their financial records; and preparing and filing their respective annual Form 990 with the IRS.
- B. **Additional Subordinate Filings**
 1. Reporting - D/C/As are required to complete the annual compliance reporting to the parent/national BSMA through the D/C/A profile on the national website including uploading confirmation of Form 990 filings along with specified banking and financial reports for all accounts that carry a balance. All applicable State filings and licenses should be submitted/ forwarded to the N4VP as part of the annual compliance and are to be kept with the D/C/A profile records. All communications and reports will include Department/Auxiliary name or Chapter State and Number (CSN).
 2. Bank Verification Letter -
 - a. This letter must be submitted annually, even if there is no change; and at any time there is a change in bank account signers.
 - b. As part of compliance, all D/C/A Presidents are required to submit verification of the names of the financial officers authorized to sign checks. By signing the Bank Signers Verification Letter, the President is verifying the signatories of the bank account to be accurate in accordance with the Governing Documents of the BSMA. If found to be inaccurate, appropriate disciplinary action will be taken according to our Governing Documents, and a letter from the bank may be required.
 3. VAVS Fees - Departments and Chapters will contribute to the National BSMA VAVS fund of \$ 45 or more per fiscal year as part of their annual compliance in support of our mission.
- C. **Events involving Games of Chance require State Compliance** - When D/C/As are conducting “games of chance” they must follow the IRS and respective state regulations. (Examples are raffles, bingo, lottery type activities.) D/C/As must maintain all records and file all state required reports associated with games of chance.
- D. **PO Box Requirement** - With the exception of the Gavel Club, a D/C/A is required to obtain a post office box, Registered Resident Agent or a permanent, nonresidential address for correspondence purposes within one year of chartering. This will serve as a permanent address for IRS, State licensing, National BSMA and other legal purposes; and provide for consistency in entity correspondence from year to year regardless of changes to officers.

- E. **Notifications of Change of Address** - At any time the D/C/A address changes, the D/C/A should immediately:
 1. Put in a forwarding address order with the U.S. Post Office
 2. Update the D/C/A Profile via the D/C/A Chapter Information Report
 3. Update the EIN Report on the National BSMA website
 4. Notify IRS (Form 8822-B) and the respective State and local agencies
 5. Notify all financial entities
- F. **Logo Usage Reporting** - An email is to be submitted to the National President for logo usage approval. The Financial Logo Usage Form reporting for all projects is found on the Financial Tab of the national website, Logo Permission. The 25% net proceeds from D/C/A permitted logo usage sales shall be submitted to the NFS at least annually by August 15th with a report indicating detail of gross proceeds, costs and net proceeds, along with a statement of intent to end or extend the project.
- G. **Good Standing Requirements** - D/C/A must be in good standing to receive any funds from National, such as “due to Department/Chapter/Auxiliary” for membership, chapter grant funds, or other reimbursement. One of the requirements to be in good standing is that D/C/A annual compliance must be submitted and approved.

IV. **Budgeting, Planning, Fees and Assessments**

A. **Annual Budget**

1. The Convention delegate body (or D/C/A membership) will set the annual budget to direct how funds are spent in support of the BSMA mission.
2. The FC will prepare a proposed annual budget for submission to the EB for consideration in May of each year so that approval by the EB will be completed prior to 60 days before the annual Convention. This will allow for the communication of the proposed budget to the Convention delegates prior to attendance at Convention and printing to be included in the Convention documents.
3. National BSMA is to maintain a savings account minimum balance equal to 50% of the subsequent year’s Budgeted Expenses as approved by the Convention Body. Any D/C/A savings account existence, provisions, or minimum balance requirements are to be determined at the respective D/C/A level.
4. At the Chapter level (and in the absence of an FC), the proposed annual budget should be prepared by the CFS and CT and presented to the CEB for membership approval by September 1 of each year.
5. PO Box Expense - The post office box expense should become a permanent part of the annual budget.

B. **Donations**

1. **National Convention Body Approved** - Convention delegates may approve a donation of \$1,500 or up to 45% of the annual net income to 501(c)3 organizations supporting our Mission, (YTD 6/30 used for estimating purposes only) if the National BSMA organization is financially stable. The funds are to be allocated equally to up to three (3) different 501(c)3 projects/organizations, as chosen by Convention Body. The final donation amounts will be determined based on the year end audited financial statements.

2. National VAVS Fund Match - National BSMA may match up to 100% of the VAVS Fund donations received from departments and chapters, contingent on availability of funds.
3. Women in Military Service Association (WIMSA) - National BSMA may make a semi-annual monetary contribution to WIMSA in lieu of a wreath, contingent on available funds.

C. **Fees and Assessments**

1. Membership Dues - Membership dues shall be set at \$30 per member per fiscal year. If a member joins a chapter after June 1st of any given year, their payment will also be credited for the upcoming fiscal year.
2. VAVS Fee - Chapters will contribute to the National BSMA VAVS fund of \$45 or more per fiscal year as part of their annual compliance in support of our mission.
3. Department and Chapter Charter Fees - Each newly forming department or chapter will submit a chartering fee of \$25 to National with their charter application.

V. **Internal Control and Cash Management**

- A. **FDIC or NCUA Insured Institutions** - To minimize risk and maximize benefit, the BSMA will only utilize federally insured domestic financial institutions. An account should be established with a financial institution that ensures banking is properly conducted, regardless of the physical and/or geographical locations of the Financial Officers. Any D/C/A Savings account existence, provisions, or minimum balance requirements are to be determined at the respective D/C/A level.
- B. **Disbursements** - The Annual approved budget is the authority for the President to approve payments for services and financial commitments. Funds will be disbursed upon proper documentation and receipts. *No check may be made out to "Cash."* When cash is required for a fundraising event, a check may be issued to a member designated for obtaining the startup funds. A proper accounting of the startup funds is necessary by matching the disbursement to the subsequent repayment.
- C. **Treasurer Procedure** - Upon approval of requested expenditures, T will prepare a payment via check, debit card, ACH, EFT, banking Bill Pay, or wire transfer; and communicate such to FS for second signature/authorization - this will include providing a copy of all invoices, receipts, or backup documentation to the FS for proper review and subsequent release to payee. Non-financial officers are not to be involved in the disbursement or recording of payments.
- D. **Bank cards**
 1. Credit cards are not authorized or allowed at any level of the organization.
 2. Debit cards
 - a. Financial Officers only - The T and FS will be the sole "holders" of any banking debit cards at all times; and are the only authorized users of the debit cards and of the respective card numbers.
 - b. Standard Daily Limit -
 - (1) Upon approval by the FC and the respective EB, the FS will contact the Business Services of the selected financial institution to obtain a debit card for herself and the T. The EB will review the standard daily limit options available and select the appropriate limit for their D/C/A.

- (2) To facilitate convention and event planning, reservations and payments, the daily limit may be temporarily raised. Once this purpose is fulfilled, the standard daily limit should be reinstated.
- c. Usage
 - (1) A debit card in the possession of either financial officer may be used for approved BSMA official travel, convention related expenses, organization floral expenses for official ceremonies/events, general authorized purchases required to conduct business (e.g. postage, ink, paper, equipment) and other use opportunities including, but not limited to: Online Store purchases, yearbook deposit/payments and other approved expenses.
 - (2) Rental Car Not Approved - The debit card may not be used for renting cars.
- d. Transparency - The Debit card is to meet all required transparency criteria whether used by the FS or the T, including communication for second authorization.

E. Payment Processing

- 1. Two Signatures (Authorizations) Required - All checks require two signatures and all other forms of payment must have two financial officer authorizations (both the Treasurer and the Financial Secretary). *Under no circumstances are checks to be pre-signed.*
- 2. Chapter State and Number - Chapter checks must contain the Chapter State and Number, handwritten or printed on the face of the check.
- 3. Backup for Emergency situations - The IVP signature will be added to the checking account signature card(s) for emergency purposes **ONLY**.
- 4. Non-financial officers are not to be involved in the disbursement or recording of payments.
- 5. Repetitive and Other Forms of Payments - Repetitive payments to the same vendors are most easily paid through the bank's ACH/EFT System. However, when using this system, the T does not create a check that is normally produced for a second signature. Since this is a beneficial application for BSMA to utilize, the following procedure is to be followed:
 - a. Once the T receives the approval to pay an item, she will enter the transaction into the bank's Bill Pay/ACH/EFT System. She will then enter the transaction into QuickBooks (QB).
 - b. T will then immediately email the FS with a request to review the QB transaction AND the bank's Bill Pay/ACH/EFT site, to ensure the proper amounts were paid.
 - c. FS will then reply to the T confirming that all entries are correct. This email will be kept on file with the approvals for payment for audit.

F. Financial Secretary Procedure

- 1. Deposits - All income intended for BSMA will be properly received, deposited, recorded, reconciled, and kept under adequate security, by the Financial Secretary, according to the BSMA Governing Documents.
- 2. Non-financial officers are not to be involved in the depositing or recording of monies received.
- 3. Reconciliation - All statements for banking, debit card and other accounts (including but not limited to all accounts that carry a balance, i.e. Venmo, PayPal, Square, ShipThrifty) will be obtained by the FS who will review and reconcile each statement on a monthly basis.

4. Reports - The FS must make financials available to view by providing the records to be viewed, handing out copies or sending by email to the respective level FC, EB, and/or membership. The public may request these reports/records and should receive them promptly upon request.
- G. **Refunds** - There is a 30-day refund policy on new member dues and online store purchases. Membership dues, overpayment or duplicate payments to national, department, chapter or auxiliary refund requests must be initiated in writing via email to the T/FS as soon as recognized with an explanation of request. Online store purchases that are not part of a special promotion or otherwise noted as “non-refundable”, must be returned in new, unworn condition to qualify for a refund. Return shipping is the responsibility of the purchaser.
- H. **Uncashed Checks** - Outstanding checks should not remain on the books for more than 200 days without reason. If the Payee can be contacted and confirm the check is lost, the original check is to be voided/reclaimed with a journal entry and a new check issued.
1. 90 days outstanding: T is to use every means available to contact the Payee keeping a record of emails, phone call attempts or letters sent.
 2. 180 days outstanding: T shall make one final attempt to contact the Payee and locate the missing uncashed check. Communication must be documented.
 3. 200 days outstanding:
 - a. If Payee is a BSMA chapter, auxiliary, or member, the original check will be voided/reclaimed with a journal entry, and the funds will revert to the issuing organization with no further claim of payment.
 - b. If Payee is a Vendor
 - (1) Original check will be voided
 - (2) Notice will be given, and a check will be issued to the respective State treasurer, department of revenue or taxing agency that deals with escheat laws and unclaimed property in the state in which the Payee resides. (Reference The National Association of Unclaimed Property Administrators [NAUPA] website: <https://unclaimed.org>).
- I. **Non-Sufficient Funds (NSF)** - Any time a payment is presented to National by a member or D/C/A and is returned by the bank for any reason (e.g., Non-Sufficient Funds), all associated banking fees charged are to be reimbursed to National within 15 days of being notified. Any respective membership status will be placed on hold until all NSF fees and the original payment amount have been received, via certified funds.

VI. **Spending & Grants**

- A. **Non-Budgeted Items** - NEB/DEB/AEB approval is required to spend funds or make financial commitments to projects that have not already been incorporated into the approved budget. CEB must obtain membership approval for expenses exceeding the budget.
- B. **Time Sensitive matters** - Email voting can be initiated by the President when a financial emergency arises requiring an expenditure not to exceed \$500. Motion must be made, seconded, and must have a quorum of approval votes of those who reply. The action must take place through a “Reply All” email and needs to be ratified at the next regularly scheduled meeting.

C. **Chapter Grants** - A grant from National BSMA to assist new chartering chapters with startup costs and existing chapters with mission related costs is established. The grant program, overseen by the NFC, will only exist in any given year if an amount is in the approved National BSMA budget line item and if funds are available. Chartering and existing chapters may apply for a Chapter Grant as designated in separate Chapter Grant Program instructions provided by the NFC. These instructions can be found on the Financial Tab of the National website, Chapter Grant Program. The NFC will be responsible for developing and overseeing the application process, monitoring the grant program, assuring that the program does not go over budget and reviewing the appropriate use of funds by grant recipients as reported to the NFC in required year end grant recipient statements.

D. **Incurring and Paying National Expenses**

1. **Pre-approved Expenditures** - The following organizational expenses are pre-approved for payment by the authority of the NP if within budgetary limits:
 - a. Annual Membership Fee for the VA Veterans Day Committee
 - b. VAVS Fund payments
 - c. Restocking of approved merchandise for the online store
 - d. Video Conferencing platform subscription costs for NEB/committee meetings
 - e. Website Maintenance and support
 - f. Yearbooks (Library of Congress, Corporation and sitting NP)
 - g. Bank charges, Accounting software subscription and P O Box rental
 - h. Directors & Officers and General Liability insurance premiums
 - i. Annual business registration and filing fees for the corporation in Washington DC
2. **Business Expenses**
 - a. Approval - Corporate expenses are not to exceed the Convention body approved budgeted amounts, unless otherwise pre-approved by the FC and NEB. Invoices for direct payment, regardless of BSMA payment method used, must be approved by the NFS and will be paid by the NT.
 - b. Reasonable timeframe - If reimbursement is needed and if sufficient funds are available, the individual will submit the required reimbursement form along with the appropriate documentation, including but not limited to invoices and receipts, to the NFS. All reimbursement requests must be received within sixty (60) days of the expense to be reimbursable. All approved expense reimbursements must be in accordance with, but not to exceed, current IRS guidelines to assist with expenses associated with official BSMA duties.
3. **Expenses of Officers/NEB Members/Committee Chairs/Chaplain & Appointees** - Allowable expenditures include, but are not limited to, postage, shipping, office supplies, and are not to exceed the Convention body approved budgeted amounts, unless otherwise pre-approved by the FC and NEB.
4. **Ambassador Fund** - The NEB members or other appointed individuals shall receive reimbursement in accordance with, but not to exceed, current IRS guidelines to assist with travel and lodging expenses associated with assisting Chapters in need of help with education and other issues. Total reimbursements are not to exceed the Convention body-approved budgeted Ambassador Fund amounts.

5. Expenditures requiring NEB pre-approval, once necessary and budgeted:
 - a. Salary - Executive Director and/or Executive Assistant
 - b. Rental of space
 - c. Furnishings and equipment

E. **Events**

1. National Convention

- a. Site - It shall be the decision of the National President to choose the site for the National Convention. Selection of the city, state and hotel shall be completed no later than March in the year of the Convention.
- b. Hotel - The NP will work with the NT to make arrangements for all hotel expenses to be paid by check or with debit card. Payment of convention expenses must be paid according to the terms of contract and within 30 days of the closing of Convention.
- c. Store - When possible, each Convention will have a “Store” providing merchandise for purchase by the attendees. The NP and the Convention Chair(s) shall have the authority to select and approve vendors and items sold. Selling or taking orders from private rooms is prohibited unless a vendor fee has been paid. If a member/chapter/auxiliary is found in violation of this rule, the applicable vendor fee plus a penalty of \$100 will be assessed. If the fine is refused and/or the member/chapter/auxiliary continues to sell the items, the delegates from that Chapter, or the individual involved, will be barred from further Convention activities (see Convention Rules.)
 - (1) Outside vendors shall pay \$50 for a table
 - (2) Chapters and/or Individual members shall pay \$25 for a table.
 - (3) The Gavel Club will be provided a Vendor table at National Convention at no charge.
 - (4) The National Big Dipper Auxiliary will be provided a Vendor table at National Convention at no charge.
 - (5) The National Treasurer may be reimbursed for fuel, parking, and tolls; along with overnight lodging, incurred in transporting the Online store inventory to and from Convention, in lieu of shipping the inventory by common carrier.
- d. Silent Auction - Net proceeds from the Convention Silent Auction are to be rolled over to the following year's Convention Budget, if available.
- e. Complimentary National Convention Registration Fees - Past National Presidents (PNPs) serving on the NEB, National Elected Officers, National Parliamentarian, National Governing Documents Committee Chair (during governing documents year), National Finance Committee Chair, National Convention and Co-Chair (if Applicable), National Nominations Chair, National Webmaster and National Chaplain will be provided with complimentary National Convention registration fees.
- f. Other Allowable Expenses - Complimentary Meals
 - (1) Guest Speakers and Invited Dignitaries - Complimentary lunch and banquet tickets shall be extended to guest speakers and invited dignitaries including one guest each. Meal tickets for additional guests are not complimentary, but may be purchased at the published Convention rate/cost.

- (2) Guests of NP - The NP is allowed up to two (2) complimentary guest lunches and banquet tickets at National Convention.
- g. Chapter Convention Delegate Expenses - Delegates are involved in official BSMA business; Chapters will vote to approve or disapprove reimbursement or payment on behalf of their Convention Delegates from Chapter Funds:
 - (1) Convention registration fees,
 - (2) Convention-offered meals,
 - (3) Related travel expenses to and from convention location,
 - (4) Lodging at Convention, not to exceed six (6) nights.
- 2. Gold Star Mother's Day/Veterans Day/Memorial Day and American Gold Star Mothers National Convention
 - a. Wreaths - The NT, upon approval from the NP, shall order wreaths (or equivalent donations) to be delivered for presentation by the NP at Arlington National Cemetery Tomb of the Unknown Soldier, and WWII Memorial. Billing to the National Organization is desired; however, if payment is made at time of purchase, receipt is to be submitted for reimbursement.
 - b. Flowers - Flowers for various other memorials may be purchased from local stores/street vendors. Purchases may not exceed the budgeted amount and reimbursement will be made for handwritten receipts if the amount is less than \$25.00.

VII. National Travel Expenses and Reimbursements - Accountable plan for reimbursable travel expenses: An officer or member traveling for the purpose of fulfilling pre-approved official BSMA responsibilities may be entitled to reimbursement. ***Reminder: All subordinate levels (D/C/A) of the organization should strive to mirror these policies as closely as possible at their respective levels.***

A. General Considerations

- 1. Upon prior EB approval and eligibility (as defined in the Finance Policy/Budgeting), BSMA members traveling on official business may request the T to make travel reservations.
- 2. Official National BSMA travel should be booked through the NT when possible. Approved official travel includes but is not limited to reasonable and necessary transportation accommodations, standard baggage fees, and other travel-related expenses.
- 3. Unused travel tickets purchased or reimbursed by BSMA funds will revert back or be refunded to the corporation.
- 4. Transportation to and from airports and train stations should be paid by the NT when possible; or reimbursed per the reimbursement policy.
- 5. All lodging is based on double occupancy for up to the pre-approved number of nights. If lodging with someone other than those listed in VII.B., National will pay the proportionate share of the room. If there is an odd number of attendees, the NEB may approve an additional room to be paid in full on a case by case basis. The NP will be provided a room for herself.
- 6. If traveling by air or other commercial transportation, reimbursement is not to exceed the amount that would be paid via a common carrier with 21 days' advance purchase,

and be considered reasonable and necessary, which may include a refundable or transferable ticket.

7. Cancellation fees may be the responsibility of the traveling member, to be determined by the EB on a case by case basis.

B. Pre-approved Travel for Officers/Committee Chairs - The chart below lists events that are pre-approved for BSMA travel, which includes transportation, travel-related fees and maximum number of nights lodging.

1. The NP may appoint a designee to represent the organization in her absence if she cannot attend. Expenditures for travel of BSMA representatives to such events must be reviewed by the FC and approved by the NEB. See Chart below.
2. For American Gold Star Mothers National Convention, the NP may select one other national officer to accompany her and that selected officer will receive travel and 3 nights lodging.

Section VII. Nat'l Travel Expenses and Reimbursements - B. Pre-Approved Travel Chart:

Approved Events by Attendee and Number of Nights Lodging

	American Gold Star Mother's Day Weekend	American Gold Star Mothers Nat'l Convention	Veterans Day in DC	Mid-Year Executive Board Meeting	Memorial Day Weekend	Department Conventions	Department Spring Meetings	Nat'l BSMA Convention	Nat'l Adv Council Volunteer Services Meetings
National President	3	3*	3	4	4	3**	2	6	
NEB PNPs				4				6	
Other NEB Members				4***				6	
Chaplain								6	
DC Rep	3		3		4				
Patriotic Instructor			3		4				
Historian			3		4				
Parliament'n				4				6	
Governing Documents Chair				4****				6****	
Finance Committee Chair								6	
Convention Chair/Co-chair								6	
Nominations Chair								6	
Webmaster								6	
VAVS Rep & Dep									4

*	Amer. Gold Star Mothers Nat'l Convention - NP and One (1) other Nat'l Officer (one double occupancy room)
**	Department Conventions - NP travel and lodging to be paid by Nat'l if not provided by the respective Dept.
***	Mid-Year, Department Presidents' Lodging covered - their travel is to be paid by their respective Departments
****	During Governing Documents years only

C. **Travel Requiring Approval**

1. From time to time, BSMA representation may benefit the corporation at events not listed on the preceding chart. Participation in special events and the related expenses must be reviewed by the FC and pre-approved by the NEB.
2. Upon NEB approval, additional guests may be asked to attend regular scheduled events as outlined in chart above. Participation and related expenses must be reviewed by the FC and pre-approved by the NEB not to exceed convention body approved budgeted amounts.

D. **Travel by Personal Vehicle** - If traveling by personal vehicle, a reimbursement may be requested by one of the following methods:

1. The current charitable mileage rate in accordance with IRS Code Section 170, or
2. Actual variable costs of operating the personal vehicle for BSMA business purposes.

Under either option, the documentation must meet the following three requirements in order to follow the IRS Accountable Plan for Vehicle Travel expense reimbursement.

- a. Charitable Business Connection Requirement. Travel by vehicle reimbursements or allowances are only authorized for expenses paid or incurred by the officer/member in connection with performing approved services for BSMA.
- b. Adequate Substantiation Requirement. Substantiation of reimbursed expenses via an expense report, diary, log, trip sheet, detailed receipt, or similar record within a reasonable period after the expenses are paid or incurred is required. Any personal mileage, as opposed to BSMA purpose mileage, should be indicated, and subtracted. The documentation should show the BSMA purpose/connection for the travel; the time and place of travel. If choosing the Actual Variable Costs of Operating a Personal Vehicle option must also include the beginning and ending odometer readings, fuel only receipts, and make/model/year of the vehicle used. (Claims cannot include general repair and maintenance expenses, nor fixed costs such as depreciation, lease or rental payments, insurance, tires, license, and registration fees.) A route map (Google maps, etc.) or the departing and end destination must also be included.
- c. Reasonable Time Requirement. The request for reimbursement of expenses incurred must happen within a 60-day time period after the expense was paid or incurred in order to be considered for reimbursement. Advances in anticipation of travel with subsequent substantiation will not be permitted. (Requirement to return excess reimbursements is not applicable.)

E. **Travel Exclusions** - Expenditures **not** authorized for reimbursement to the NEB from National BSMA are as follows:

1. Personal expenses
2. Travel meals
3. Internet Fees
4. Convention meal tickets unless the meals are included in the convention agenda or as part of registration
5. Entertainment/activity costs that are add-ons to Convention registration
6. Travel insurance, advance boarding, travel upgrade, or seat selection fees
7. Hotel amenities
8. Airline/Travel Club memberships
9. Rental Cars

Financial Policies

Glossary of Terms

501(c)(3): This is the Internal Revenue Code (IRC) section that establishes the requirements for an organization to exist as a nonprofit with tax-exempt status.

Accounts Payable: Money owed by an organization to its suppliers and/or vendors for goods or services purchased.

Accounts Receivable: Money owed to an organization for goods and services it has sold or that has been committed to it as a grant or donation.

Accrual accounting method: Records revenues and expenses when they are earned or incurred, regardless of when cash is exchanged (received or paid), providing a more accurate picture of financial performance. This adheres to the matching principle, which states that expenses should be matched with the revenues they helped generate in the same accounting period or fiscal year.

Accumulated Depreciation: The total amount of decline in value charged against a fixed asset since the time it was placed in service. This is an accounting term that illustrates the cumulative effect of the general wear and tear or obsolescence of a fixed asset.

Assets: Resources that can provide current or future economic benefit to the organization, or anything that you own that has value.

Audit: A financial statement as of a certain date, usually covering a twelve-month period, prepared by an independent Certified Public Accountant (CPA).

Available Net Assets: The amount of net assets without restrictions available to support operations.

Balance Sheet: Statement showing an organization's financial position (assets, liabilities, and net assets) as of a particular date.

BSMA: This acronym stands for Blue Star Mothers of America, Inc. It may be found as a prefix in reference to a member, associate, level, governing document, policy, executive board, or committee of the organization.

Board-Designated Reserves: Unrestricted net assets that have a defined use or purpose, as determined by the EB. Note that this is an internal designation and different than net assets with restrictions (from an outside donor).

Budget: A financial plan outlining projected income (revenue) and expenses over a specific period, used to guide resource allocation and ensure financial stability in achieving the organization's mission. It is a roadmap for how the nonprofit plans to spend its money and generate income. It will anticipate both revenue (where the money comes from) and expenses

(where the money goes.)

Capital Expenditure: BSMA incurs a capital expenditure (CapEx) when it purchases an asset in excess of \$1,000 with a useful life of more than one year.

Cash: Legal tender - currency, bills, coins - that can be used to exchange goods or services. It would be anything you would deposit into the bank account.

Cash Equivalents: For an investment to qualify as an equivalent, it must be readily convertible to cash and be subject to insignificant value risk. Therefore, an investment normally qualifies as a cash equivalent only when it has a short maturity of six months or less. This would include bank certificates of deposit (CDs).

Cash Flow: The receipt and disbursement of money in and out of an organization.

Contingency: A provision for an unseen event or circumstance.

Contribution: A gift or donation of money or its equivalent (e.g., time, material goods, services) to BSMA with no exchange of products or services.

Convention: The annual meeting during which delegates gather to conduct the necessary business of the BSMA organization and receive information and training for the good of the organization.

Credit: A contractual agreement in which a borrower receives a sum of money or something of value and repays the lender at a later date, usually with interest.

Current Grants and Pledges Receivable: Money owed to an organization within the upcoming twelve months that has been committed as a grant, donation, or pledge (preferably in writing).

Deferred Revenue: Payment received for a transaction that has not yet occurred (e.g., membership dues received for a future fiscal year).

Deficit: The excess of expenses over revenue during an accounting period.

Delegate: A member sent or authorized to represent others at a BSMA convention.

Depreciation: A non-cash expense associated with reducing a fixed asset's book value due to general wear and tear over its useful life. Accumulated depreciation can also be used as an approximation of the amount needed to replace fixed assets over time.

Detailed (in the context of financial statements): Refers to the level of comprehensiveness in the information presented, providing more than just overall figures. A detailed statement will break down these figures into their constituent parts, offering a more in-depth understanding.

Examples of Detail:

Statement of Financial Position / Balance Sheet - instead of just showing total assets, it

would list each asset type (cash, checking, savings, inventory, property, etc.) and their corresponding values.

Statement of Activity / Income Statement - instead of just showing total revenue, it would break down the revenue by source (membership dues, corporate donations, individual donations, merchandise sales, fundraising, in-kind donations, etc.) and show various expense categories (cost of goods sold; operating, advertising, fundraising, program supplies, grants/donations expenses, etc.)

Documentation: In the context of expense justification or reimbursement, proper documentation is essential to support the reasonableness and necessity of expenses and would include receipts, itineraries, and explanations of the business purpose.

Earned Revenue: Revenue received by BSMA in exchange for products or services (e.g., merchandise sales). This can often support and expand mission-related programs, but must be substantially related to the BSMA mission to not jeopardize tax-exempt status or be classified as unrelated business income and subject to unrelated business income tax (UBIT).

Engagement Letter: A written agreement that describes the relationship to be entered into between two unrelated parties (e.g., vendor, consultant, accountant, etc.). The letter details the scope of the agreement, its terms, and costs.

Executive Board (EB): Duly elected (or pro-tem appointed) officers and governing document specified past presidents of the organization for the current fiscal year. This will exist at the national (NEB), department (DEB), chapter (CEB), and auxiliary (AEB) levels.

Expenses: A regular payment an organization incurs to generate revenue (e.g., supplies, postage, travel, etc.). This term will appear on an income statement.

Fair Market Value (FMV): The price that a willing and informed buyer would pay for goods or services, with both the buyer and seller acting in their best interests. For fund-raising items, such as auction items for an event, BSMA should recognize the donated item as an in-kind donation and measure it at fair market value.

Finance Committee (FC): This committee comprised of the current year president and financial officers, along with other members appointed by the president, oversees the funding, spending, and financial reporting. This oversight helps to maintain financial transparency, safeguard assets, and support the organization's mission and long-term objectives. This committee should exist at all levels of the organization - national (NFC), department (DFC), chapter (CFC), and auxiliary (AFC).

Financial Officers: The duly elected (or pro-tem appointed) Financial Secretary (FS) and Treasurer (T) are the only authorized financial officers of the corporation at any level - national, department, chapter, or auxiliary.

Financial Statement: A report that quantitatively presents the financial health of an organization.

Fiscal: Related to financial matters

Fiscal year end (FYE): August 31st is the accounting year end for all levels of this organization - national, department, chapter, and auxiliary.

Fixed Assets: In accounting terms, the book value of physical items an organization owns (e.g., property, equipment, etc.) that cannot easily be converted to cash.

Form 990/990EZ: This is the official Internal Revenue Service form required on an annual basis to report information about the nonprofit's financials, programs, governance practices, and compliance concerns. It is required annually at all levels of the organization - national, department, chapter, and auxiliary.

Fundraising expenses: Those expenses directly related to generating donor interest and participation: direct mail, event expenses, mailing expenses, donor management software.

Generally Accepted Accounting Principles (GAAP): A widely accepted set of rules, conventions, standards, and procedures for reporting financial information, as established by the Financial Accounting Standards Board (FASB).

Good Standing Certificate: A document issued by a government authority, usually a secretary of state, affirming that a legal entity has complied with all of the filing requirements to be authorized to do business, accept donations, or fund-raise in that state.

Governing Documents: The documents outlining the governance of and what activities BSMA may or may not engage in.

Grant: An award of money given. A gift: it does not have to be paid back.

In-Kind: Non-cash items of value, such as specialized volunteer labor, donated goods, or professional services. For every type/dollar of in-kind revenue, there is a corresponding in-kind expense. These are to be recorded at fair market value.

Income Statement: A summary of the revenue and expenses, showing the profitability of an organization over a period of time. This is also known as a statement of activities or profit and loss statement.

Investment: An investment is an asset or item acquired with the goal of generating income or appreciation. Appreciation refers to an increase in the value of an asset over time. When an organization purchases a good as an investment, the intent is not to consume the good but rather to hold it into the future to create wealth. An investment always concerns the outlay of some resource today – time, effort, money, or an asset – in hopes of a greater payoff in the future than what was originally put in.

Liability: Funds owed by an organization or claims against its assets

Lodging: The cost of hotel or other overnight stay accommodations at a recommended rate, not to exceed double occupancy (two persons per room per night.)

Net Assets: The difference between total assets and total liabilities, effectively an organization's net worth. Net assets are categorized as without donor restrictions, with temporary restrictions, and/or with permanent restrictions.

Net Assets with Board Designations: Net assets with donor restrictions are subject to self-imposed limits by action(s) of the EB. Board-designated net assets may be earmarked for future programs, purchase of fixed assets, or other uses.

Net Assets with Permanent Restrictions: Funds with donor-imposed stipulations that the principal not be spent (e.g., traditional endowments) - some or all of the earnings are available for specific programs and/or general operations.

Net Assets with Restrictions: The portion of a nonprofit's net assets that is subject to external donor-imposed restrictions. The restrictions can be temporarily restricted as to time and purpose, or permanently restricted for endowment.

Net Assets with Temporary Restrictions: Accumulated net assets with a donor-imposed time or purpose restriction that, once satisfied, are released from restrictions and become part of the unrestricted general funds.

Net Assets without Restrictions: The portion of net assets that is not subject to donor-imposed restrictions.

Prepaid Expenses: Future expenses paid for in advance before receipt of the future benefit and recognized typically as a current asset. Examples include insurance premiums or rent that may be paid for a twelve-month period at the beginning of the year.

QuickBooks (QB): The BSMA preferred online accounting software program.

Reasonable and Necessary: In the context of travel expenses, this means expenses that are both prudent and essential for the business purpose of the trip, and that align with established policies.

Reasonable: Expenses should be within what a prudent person would consider appropriate under similar circumstances, avoiding excessive or extravagant spending. *Example: A hotel in a safe and convenient location.*

Necessary: Expenses must directly support the business purpose of the travel and contribute to the successful completion of the trip's purpose. *Example: Transportation to and from meetings, lodging during the trip, and incidentals like parking or tolls.*

Examples of Not Reasonable or Necessary: Upgrading to a luxury suite in a hotel when a standard room is sufficient, upgrading to a higher boarding position or seat assignment on a plane or train, upgrade to a luxury taxi or UBER when a standard fare is sufficient, etc.

Revenue: Funds received for services, donations from individuals or businesses, grants from foundations, support, income from fundraising activities, and investments.

Stakeholder: Anyone with concern for or about an organization, such as board members, officers, members, associates, clients, donors (individual and business), and volunteers (former or current).

Surplus: The excess of revenue over expenses during an accounting period.

Transportation: Costs for flights, trains, buses, taxis, or personal vehicle mileage, including reasonable and necessary tips, tolls, parking, and baggage fees (maximum two bags), if incurred.

Travel: Travel reimbursement aims to cover the reasonable and necessary costs incurred when traveling on behalf of BSMA for authorized business activities. For BSMA purposes, this is limited to Transportation and Lodging (see above.)

Blue Star Mothers of America, Inc.
FYE 08/31/2026 Operating Budget APPROVED by 2025 Convention Body
September 2025 - August 2026
Condensed Version

Income	
25% LOGO USE Donation	\$ 200
CONVENTION	\$
2026 Convention - general	\$ 44,400
2026 Sponsors/Fundraiser	\$ 10,000
2026 Silent Auction	\$ 4,000
2026 Vendor Tables	\$ 600
2026 In-Kind donations rec'd	\$ 6,500
Total CONVENTION	\$ 65,500
DONATIONS/SPONSORSHIPS	
MPMay Campaign donations	\$ 500
General donations	\$ 2,000
Total DONATIONS/SPONSOR'S	\$ 2,500
FUNDRAISER - ONLINE STORE	\$ 26,000
FUNDRAISER - Spreadshirt sales	\$ 1,000
FUNDS from CLOSED CHAPTERS	\$ 100
MEMBERSHIP	
Chapter Membership Dues	\$ 55,000
New Charter fees	\$ 150
Total MEMBERSHIP	\$ 55,150
RESTRICTED FUNDS	
Yearbook ads	\$ 1,000
VAVS Fund	\$ 10,000
Total RESTRICTED FUNDS	\$ 11,000
Total Income	\$ 161,450
COST OF GOODS SOLD	
Inventory Purchases	\$ 20,000
Shipping Costs	\$ 1,600
Total COST OF GOODS SOLD	\$ 21,600
GROSS PROFIT	\$ 139,850

NOTES:

1) At the end of each fiscal year, National BSMA is to maintain a Savings Account minimum balance equal to 50% of the subsequent year's Budgeted Expenses as approved by the Convention Body. Our current Savings balance is sufficient to meet this requirement.

2) A deficit budget is when you are anticipating expenses that will exceed what you are planning on as income. This would result in a deficit/loss overall for the year. National has averaged around \$200,000 in the combined savings and checking accounts for the last couple of years. We feel that this amount of funds in reserve is not being true to our mission, and therefore, we propose spending down our reserves by the \$53,900 deficit you see here on the budget. For example, fast forward to the end of the next fiscal year - assuming May account balances and our next year operations matching this proposed budget, spot on, by August 2026, we would have roughly \$40,000 in checking and \$100,000 in savings.

Expenses	
Advertising/Public Relations	\$ 2,000
Awards - Chapter Grants	\$ 8,000
Bank Charges & Checks	\$ 750
Commi & Fees - MPMay Appl. fee	\$ 500
2026 Total Convention Expense	\$
incl'g In-Kind donations used	\$ 45,000
DC Rep	\$ 300
Donations	
Conv Body Approved (Minimum)	\$ 1,500
Parke Memorial Scholarship	\$ 2,000
VAVS/Yrbook-Restrict'd (pass-thru)	\$ 11,000
VAVS Matching funds	\$ 11,000
WIMSA	\$ 1,500
Total Donations	\$ 27,000
Dues & Subscriptions	\$ 2,000
Insurance	\$ 3,500
Legal & Professional Fees	\$ 13,700
Management Expenses	
Ambassador Fund	\$ 5,000
Total Management Expenses	\$ 5,000
Merchant card processing	\$ 7,500
National Fundraising	\$ 1,000
Office Expenses	\$ 500
Officer Equipment/Software	\$ 4,000
Past National President Pin	\$ 50
Program Expenses	
Flowers & Wreaths	\$ 1,200
National Appointed Offices	\$ 8,850
National President	\$ 500
National 1 VP, 2VP, 3VP, 4VP	\$ 1,000
National Recording Secretary	\$ 800
National Financial Secretary	\$ 250
National Treasurer	\$ 1,500
Total Program Expenses	\$ 14,100
Quick Books on line	\$ 3,000
Repairs & Maintenance	\$ 200
Travel & Lodging	
Dept Conventions (Pres x 3 conv)	\$ 4,500
Gold Star Mothers Conv (Pres + 1)	\$ 2,500
Gold Star Mothers Day (Pres & DC)	\$ 2,000
Memorial Day (Pres, Hist, Patr & DC)	\$ 4,000
Mid-Yr Executive Board Meeting	\$ 9,000
National Convention Travel	\$ 18,000
Special Events	\$ 2,000
Veterans Day (Pres, Hist, Patr & DC)	\$ 4,000
Total Travel	\$ 46,000
Veterans Day Nat'l Committee Dues	\$ 200
Video Conf Platform subscription	\$ 300
Website, Database & Webmaster	\$ 15,000
Yearbooks - Archival	\$ 150
Total Expenses	\$ 199,750
Other Income - Interest	\$ 6,000
Net Operating Income/(Deficit)	\$ (53,900)