

Finance Chief Briefings – Rubber hits the Road

Operation “Rubber hits the Road” is what Risk Managers call a “Speculative Risk!” While we speculate, hoping to cover ride expenses and generate funds for veteran assistance programs, we need to safeguard against fraud and dishonesty, burglary and robbery, scams and forgers, and character assassination.

Finance Chief: January 1, 2010:

Door County Operations – LZ Lambeau May 21 – 23, 2010

Mission Statement:

The Risk Management Learning Center has partnered with organizers of “Welcome Home Wisconsin Vietnam Veterans to Landing Zone (LZ) Lambeau” which is Wisconsin’s state wide effort to bring Vietnam Vets home to Lambeau Field. Our RMLC will focus on helping cover expenses for bringing the Moving WALL to Green Bay, supporting the 1244 Rolling Thunder ride from La Crosse to LZ Lambeau, and honoring Door County’s five veterans who were killed in action during the Vietnam War.

Strategic Action Plan:

- We will enlist the Wisconsin Credit Union movement in an effort to establish mission appropriate internal, audit and collection controls for donations made through demand deposits, cash, and debit cards.
- We will promote appropriate risk management controls to reduce the risks of robbery, burglary, fraud and dishonesty, and mysterious disappearance.
- We will establish a “Unified” Incident Command System and promote appropriate event planning Risk Management protocols.

Update: February 1- Scope Creep: *It’s increasingly obvious that this is an international event based on veterans being stationed around the world. Consequently, we’re going to expand our “Unified” command to include credit unions around the world through the World Council of Credit Unions (WOCCU). WOCCU’s president/CEO Pete Crear and WOCCU’s CFO Brian Branch will be our primary liaisons. Go to www.woccu.org to learn more about the World Council of Credit Unions.*



Finding Ways to Make It Happen
Pete Crear, president/CEO,
World Council of Credit Unions

Picture from “Business Watch magazine August 2008 Go to www.businesswatchmagazine.com to read the article.

The “Chief of Finance” focus is on:

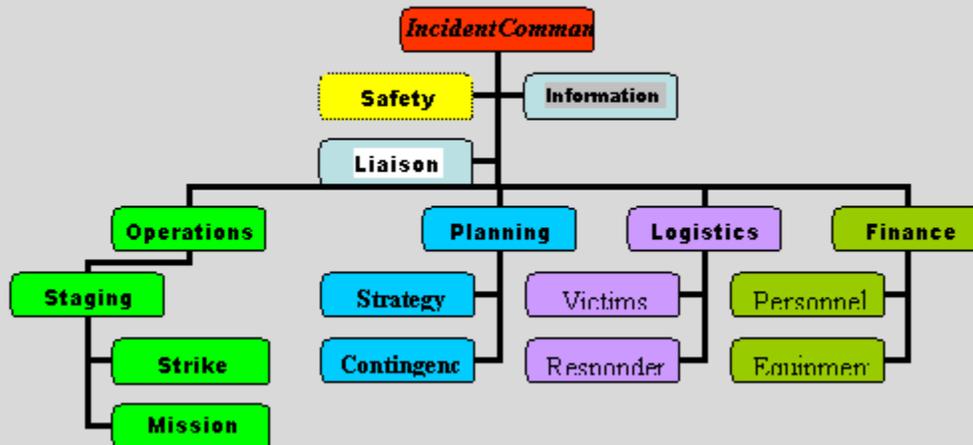
1. **Logging and inventorying all response assets to document the condition of assets accepted and deployed during each operational phase.** **Recommendation:** Take before deployment pictures of vehicles and equipment to substantiate after event physical damage claims. At least attempt to make sure all vehicles are covered by liability and if possible “replacement” or at least actual cash value property insurance. Attempt to log-in volunteers as employees or volunteers from a company or organization that carries Workers Compensation insurance. Photo copies of insurance cards help both identify volunteers and file claims should they be injured and subsequently need medical attention.
2. Establish systems to accept cash, checks, and debit card donations to include all “appropriate” internal, audit, and collection controls. For example, have individually lockable containers to include bank-bags as well as burglary resistant containers if cash items need to be stored overnight. *Fish and trap resistant night depositories work well to discourage robbery, fraud, and burglary risks.* Establish cash handling policies and procedures to include safeguards for those transporting currency, the use of cash letters, and depositing in-tact as soon as possible.
3. **Establish systems to track, document, and verify operational expenses** to include expense reimbursements and bills paid during each operational phase.

Rich Woldt – CEO: Risk Management Learning Center



Incident Command System (ICS)

All Door County operations followed the internationally recognized “Incident Command System” that required teaching for all U.S. “Public Sector” first responders to include law enforcement, fire fighters, and emergency government personnel. Versions of the ICS have been used in the “Private” sector since the early 1900s. The ICS has been used to mobilize the international credit union movement during and after earthquakes, hurricanes, tornadoes, tsunamis, pandemics, and terrorist attacks since the 1980s.



Every organization should use the "Incident Command System" [Click here](#) for Basic ICS Training. [Click here](#) for AIT.

FYI: Color Coded: IC is red, Safety Officer is yellow, Information Officer and Liaison Officers are light blue, Operations Chief is always green, Planning Chiefs are dark blue and Finance Chiefs are in the black. Wisconsin is a "Home Rule" state. That means your local FIRE CHIEF rules the roost when it comes to life safety issues. The FIRE CHIEF works closely with all event Planning, Operations, Logistics, and Finance Chiefs. [Click here](#) to meet Staging Area #1's Fire Chief and personnel and [click here](#) to contact other departments. (Note: All Fire Departments need volunteers both first and backup responders)

Finance Chief: Basic Risk Management Protocols:

A good reputation is a valuable asset! Without it you'll have a hard time getting a good job or keeping the one you have. Every operation that involves handling currency or accepting donations exposes you to false accusations that could ruin your reputation. Before launching "Boots on the Ground" and "Rubber hits the Road" we added credit unions to our "Unified" command and adopted their standard cash handling procedures, as well as their standard internal and audit controls procedures. Following is a list of the most important internal, audit, and collection control procedures recommended by our Finance Chief:

- Encourage the use of ATMs to reduce robbery risks.
- Encourage the use of fish and trap resistant night depositories to reduce burglary risks.
- Encourage the use of dual controlled depositories to reduce internal dishonesty risks.

- Encourage the use of pre-numbered cash receipt vouchers to reduce the risk donations will be miss-appropriated.
- Encourage the use of “Individually” lockable containers for all authorized persons handling currency or accepting donations.
- Make deposits “intact” the same day they are collected to reduce the risk of a mysterious disappearance of funds collected.
- Adopt the same strict cash item transportation procedures and protocols used by credit unions and banks.
- Confirm your company/organization has Workers Compensation coverage for volunteers and log volunteers into established committees assigned to track hours served.
- FYI: We opened an account for NEWBA Inc. at Pioneer Credit Union and make intact deposits within 24 business hours from when they are received
- We’ll conduct pre-event safety briefings to reduce personal injury risks.
- **“Signage”** – Considering “Rubber hits the Road” might entail a biker looking for and attempting to use ATMs and night depositories while sitting on a motorcycle, signs such as the flags and posters with the LZ Lambeau logo prominently displayed on entry doors, ATMs, and night depositories so they can be seen from a distance, will help the flow of traffic and thereby reduce the risk of an accident or personal injury.

McDonand's Card Tracking System Best Practices: *Note that McDonand debit cards follow the same inventory/distribution numbering used by ATM cards. It helps to place a dash between the four numbering groups. It also helps to have dual verification to make sure you've made no mistakes.*

Rider & McDonald's tracking Numbers			
#1	Ken Suess	Dan Phister	920-495-4003
6043-7744-8191-3236			
#2	Emmett VanGord	Randy Wagner	920-256-9251
6043-7744-8198-6239			
#3	Tim Gauthier	Richard Perez	920-246-1576
6059-3790-2571-6869			
#4	Joe Stich	David Schaefer	920-493-5547
6059-379-2570-8248			
#5	Frank Mack	Phil Overbeck	920-493-8561
6059-3790-2572-3308			
#6	Erick Peil	Dan Phister	920-421-0856
6053-5520-7855-4511			
#7	Mike Bergwin	Randall Wagner	920-421-2288
6053-5520-7853-2050			
#8	Owen Bergwin	Richard Perez	920-421-1353
6053-5520-7856-8757			
#9	Karen Nicholson	Philip Overbeck	920-493-5151
6053-5520-7854-9326			
#10	Joseph Rockwell	David Schaefer	920-495-7849
6043-7744-8190-3198			

Questions from the front-lines:

Answers from the “Paid Paranoid:”

Risk Management Principle: “You’re reputation is your most valuable asset!”

Question: How do I handle cash donations?

Identify and Measure your risks: *You’ve just talked to a group about LZ Lambeau and “Rubber hits the Road” and a good friend hands you a \$20 donation. You’d love to accept the donation but you also know it’s early in the evening, you’re headed for the bar, and you’ll be buying a round or two and tipping young blond bar-tender her expected 15%. If you take the money do you put it in the same pocket with your personal cash or take it to the car and lock it in the trunk? What happens at the bar when you order a round and tip 16%; will someone think you’re trying to impress the blond? Will spectators think you’re taking advantage of your extra bank-roll? What happens tomorrow when you seem to remember the donation but it’s gone or in a pile of personal cash on your dresser? And what happens when business sucks, you’re profits are down, but you finally saved enough for a new lawn tractor? Will someone wonder where you got the loan? **The fact is you want and need the \$20 and to turn it down might mean the donation will never be made. What do you do?***

Answer: *Don’t accept the cash unless you have your book of “Pre-numbered” cash receipt vouchers issued by the event organizers. Rather, thank the donor and outline the benefits of making a check donation. Benefits include: A check or share-draft creates a receipt for the donor to prove the donation was made and a tax deduction is legitimate. A check allows the donor to use a “restrictive endorsement” to ensure it’s used for the reason it was given. Most important, you’ll be positioned to defend against an accusation that you misappropriated donated currency.*

- **Duplicated pre-numbered cash receipt vouchers:** *When you ask someone to act as a “field collector” and accept cash donations you expose them to being falsely accused of miss-appropriating the funds collected. **Recommendation:** Provide all field collectors with pre-numbered cash receipt vouchers and instruct them to use the pre-numbered vouchers in sequential order. If they make a mistake, they should mark the voucher “void” initial it and retain it for accountability. When funds are turned in they should counted and verified before being deposited in-tact.*

Finance Chief: Funding LZ Lambeau operations:

Donations:

NOTE: As of May 8 all Moving Wall expenses were covered by donations: To help cover LZ Lambeau and Moving WALL expenses: Make checks payable to: VFW 8th District Quartermaster and send it to VFW District 8 Commander Steve Conto, 1031 Elmwood Drive, Menasha, Wisconsin 54952. Or drop it in any Wisconsin Credit Union night deposit box displaying the LZ Lambeau logo. **Future donations should focus on supporting Door County vets throughout the year.**

To support Door County Veterans in need: Make check payable to: Veterans Service Council, and mail it to Door County CVSO: **Scott McFarlane, Government Center, Attn: Veterans Office, 421 Nebraska St. Sturgeon Bay, WI 54235-2225**

To support our Door County memorial ride: Make check payable to NEWBA Inc. and mail to NEWBA Inc, 6419 Barrick Road, Sturgeon Bay WI 54235. Proceeds in excess of ride expenses will be turned over the our Door County Veteran' Service Officer Scott McFarlane.

- **FYI:** *We're using the Door County ride to field test our ability to mass-evacuate a large segment of our population during the next natural disaster, toxic waste spill, gas explosion, anthrax threat, etc. A significant part of the test includes establishing a financial support system that helps shelter, feed, medically assist, and track vulnerable citizens during the evacuation. For example: **Each biker will be carrying gift cards for fuel, food, and shelter provided by local businesses and national chains such as Target and McDonalds.** We use gift card because they can be tracked telling us not only where and how but why they were used. For example, when the card is refreshed for an even \$20 we know a child or medically dependent person has reached a responsible adult family member or hospital.*
- **If your business offers debt i.e. "gift cards" and you choose to provide each of our 10 riders with a card, cards not used will be turned over to Door County's Veteran Service Officer Scott McFarlane at the end of the ride.**

Click [here](#) to learn more about Door County Veterans. _

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LZ Lambeau Expenses: The single most important act of support might be to donate to one or all of the following. In each case, funds in excess of event expenses will end up supporting our veterans. **VFW District 8** fronted much of expenditures needed to bring the Moving Wall to Lambeau. As of April 1, they had about 60% of expenses covered.

Operation “Rubber hits the Road” bikers fronted the estimated \$50 per bike to cover their three flags (US, POW, and LZ Lambeau) and traveling expenses to include fuel, meals and lodging expenses to attend LZ Lambeau organizational meetings in Green Bay and safety briefings in La Crosse Thursday night and Sister Bay Wednesday night before the day of the ride.

Donations:

- **To help cover LZ Lambeau and Moving WALL expenses:** Make checks payable to: VFW 8th District Quartermaster and send to VFW District 8 Commander Steve Conto, 1031 Elmwood Drive, Menasha, Wisconsin 54952. Or drop it in any Credit Union night deposit box displaying the LZ Lambeau logo.
- **To support Door County Veterans in need:** Make check payable to: Veterans Service Council, and mail to Door County CVSO: **Scott McFarlane, Government Center, Attn: Veterans Office, 421 Nebraska St. Sturgeon Bay, WI 54235-2225**
- **To support Door County Memorial Ride:** Make check payable to NEWBA Inc. and mail to NEWBA Inc, 6419 Barrick Road, Sturgeon Bay, WI 54235. Proceeds in excess of expenses will be turned over to our CVSO Scott McFarlane.

(Red indicates additions since last official Finance Chief briefing). Green are critical additions important to those who may not have attended last briefing.

Briefing May 8, 2010 Donations for transportation, landscaping, and construction of the Moving WALL received from veteran organizations.

Comrades of the 8th District membership we are looking for additional financial support for our sponsorship of the “Vietnam Moving Wall Event”

Here is the list of Supporters:

Support Amount

Rolling Thunder, Inc (Chapter # 3) Green Bay.....	\$330.00
VFW Post 2723 Shawano	\$200.00
VFW Post 2778 Appleton	\$500.00
VFW Post 659 Manitowoc	\$50.00
VFW Post 8337 Liberty	\$100.00
VFW Post 2037 Green Bay	\$500.00
VFW Post 9677 Bellevue	\$100.00
VFW Post 10244 Ashwaubenon	\$100.00
VFW Post 6179 Kellnersville	\$50.00
VFW Brown County Council	\$100.00
VFW Post 9290 Fish Creek	\$100.00
VFW Post 3088 Sturgeon Bay	\$100.00
VFW Post 3319 Kaukauna	\$50.00
VFW Post 7534 Duck Creek	Donation
Post Placed Ad in State VFW Loyalty Day Program Book	
Was a LZ-Lambeau Ad.	
AMVETS Post 10 Shawano	\$200.00
VFW Post 8642 Grand Chute	\$50.00
VFW Post 6823 Laona	\$50.00
Alan & Nancy Malewiski (Private Donation)	\$50.00
of Denmark	
<u>VFW Post 9719 Pulaski</u>	<u>\$100.00</u>
Total:	\$2,730.00

May 4, 2010: Thomas Voegele, President/CEO of Bay Pharmacy equipped all ten KIA bikes with first aid kits. If “Rubber hits the Road” bikers deploy as a Critical Incident Response

Team (CIRT) Tom would be our primary liaison for pharmacy/triage support and supplies to include portable oxygen. Jim Thomas from Pamida pharmacy Sister Bay will be our liaison with Pamida pharmacies.



May 1, 2010: VFW District 8 Commander Conto reported they've received a donation that covers the rest of our budget to transport the WALL, landscape the grounds, install electricity, and build ramps. They still need volunteers the week before LZ Lambeau.

We've received a commitment from Bay Pharmacy to equip each of our 10 memorial bikers with first aid kits.

Therefore: Check donations and debit cards for fuel, food, and pharmacy remains the best way for anyone wishing to donate or support operation "Rubber hits the Road." All debit cards and donations not needed to cover "Rubber hits the Road" will be turned over to our CVSO to be used for vets in needs.

Tracking Protocols: Bikers will be assigned food, fuel, and pharmacy debit-cards they'll carry during the ride to cover traveling expenses. We'll use the cards for tracking if they're lost, stolen or come under duress.



PLEASE VISIT WWW.MCSTATE.COM
FOR EMPLOYMENT OPPORTUNITIES
THANK YOU FOR CHOOSING MCDONALD'S

1132 GREEN BAY ROAD
STURGEON BAY, WI 54235

MC DONALDS RESTAURAN TEL# (920)746-9076
84 KS#02 Apr.30'10(Fri)09:05
STORE# 24542 MER# KB55505394001

GIFT CARD ACTIVATION RECEIPT

ACCOUNT# 6053552078549326
AUTH CODE 000500 SEQ# 0940

Gift Card Balance
\$5.00

For gift card balance call
1-877-458-2200

Keep this receipt for your records.

PLEASE VISIT WWW.MCSTATE.COM
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