

# National Treasurer Meeting Minutes

**Organization:** Ladies Ancient Order of Hibernians (LAOH)

**Meeting:** National Treasurer Meeting

**Date:** Sunday, December 14, 2025

**Time:** 7:00 PM (ET)

**Format:** Zoom (Recorded)

## Call to Order

The meeting was called to order at approximately 6:00 PM (Eastern time) by the National Treasurer. Attendees were welcomed and reminded to mute microphones to reduce background noise. Appreciation was expressed to all officers and members for attending.

## Roll Call / Acknowledgements

- **National President:** Mary Ann Lubinski (in attendance)
- **National Officers Present:** Christina Parisi- National Auditor, Kathryn Keane- National Auditor

## Purpose of Meeting

The purpose of the meeting was to review year-end financial, tax, and reporting issues; clarify IRS classifications; address questions from divisions, counties, and states; and provide guidance prior to year-end reporting deadlines.

# Main Presentation – Tax Status & Financial Compliance

Presenter: Kathryn Keane

## 1. Qualified Charitable Distributions (QCDs)

- QCDs may only be made by individuals **age 70½ or older**.
- Funds must come directly from an **IRA** (not 401(k), 403(b), or similar plans).
- QCDs **must be payable to the National Organization**, which is the only LAOH entity classified as a **501(c)(3)**.
- Divisions, counties, and states **cannot directly receive QCDs**.
- Donors may request that funds be designated for a specific program or division, but checks must be issued to National.

## 2. IRS Classification of LAOH Entities

- The **National Board** is the only **501(c)(3)** entity.
- Divisions, counties, and states are classified as **501(c)(8) or 501(c)(10)** fraternal organizations.
- These entities are **tax-exempt for income tax purposes** but are **not public charities**.
- As fraternal organizations:
  - They may receive donations for charitable purposes.
  - Operational expenses are not charitable.
  - They are generally **not eligible** for sales tax or property tax exemptions.

## 3. Canva, Software, and Nonprofit Accounts

- Free nonprofit accounts (e.g., Canva) are typically limited to **501(c)(3)** organizations.
- Divisions cannot use the National EIN for independent software accounts.
- Enterprise or shared national licenses present logistical, security, and cost challenges and are not currently feasible.

## 4. Applying for 501(c)(3) Status at Division Level

- Divisions **should not independently apply** for 501(c)(3) status.

- Any such change would require review and approval through the **Constitutional Convention**.
- Becoming a 501(c)(3) increases regulatory scrutiny and reporting obligations.

## Financial Reporting & IRS Filings

### Form 990 Filings

- All LAOH Form 990 filings are prepared and filed **centrally at the National level**.
- Copies are sent to **State Treasurers**, who are responsible for forwarding them to divisions.
- Members may request copies from their State Treasurer or directly from National if needed.
- Tax returns are public records and may also be viewed via **GuideStar.org**.

### Record Retention

- Supporting financial records should be retained for **at least 3–5 years**.
- Tax returns should **never be destroyed**.
- Digital storage is strongly recommended; receipts may be scanned and shredded after verification.

### Treasury Records Location

- Divisions are not required to store physical records at meeting halls.
- Records must be available upon reasonable request and appointment.

## Scholarships & Grants

- Scholarship funds require:
  - Written purpose statement
  - Application
  - Selection criteria
  - Documentation of award and payment

- Scholarships may be paid to the **student or directly to the school**.
- Scholarship payments are considered **grants**, not donations.
- Grants should be clearly identified on financial reports and marked as **non-501(c)(3) donations** where applicable.

## Donations & Fundraising

### Charitable Deductions

- Donations to divisions are **not tax-deductible** unless specifically designated for charitable programs.
- Dues and operational contributions are not deductible.

### Fundraising Payments (Venmo, Zelle, PayPal)

- Digital payment platforms may be used, but:
  - Organizational accounts are strongly preferred over personal accounts.
  - Accurate tracking and documentation are essential.
  - Personal accounts may create audit and reporting complications.
- Zelle and PayPal are generally easier to connect directly to bank accounts.
- Venmo often requires personal accounts and may involve transaction fees.

## Raffles & Prizes

- Larger raffle or prize winnings may require issuance of:
  - **Form 1099-MISC** (generally at \$600 in 2025; \$2,000 in 2026)
- Thresholds depend on prize type and IRS rules.

## Audits

- Audits should be conducted **annually** at all levels.

- Audit committees should consist of at least **three members** not involved in handling funds.
- Event-level mini-audits are encouraged for large fundraisers.

## Action Items & Follow-Up

- National Treasurer to resend Form 990 copies to all State Treasurers for redistribution.
- Consider development of a **national record retention policy**.
- Compile and distribute a **Q&A summary** to members who were unable to attend.
- Scholarship documentation guidelines to be shared with divisions.

## Adjournment

The meeting concluded after extensive Q&A. Members were encouraged to contact their County or State Treasurer with additional questions, which may be escalated to National as needed.