

# North Flathead Yacht Club

Meeting Minutes

March 1st, 2018.

**Officers Present:** Commodore-Ginjer Yachechak, Vice Commodore-Justin Young, Treasurer-Eric Hurst, Port Captain-Jeff Medler

**Board Members Present:** Jim Kelley, Doug Rommereim, Chris Parson, Shelby Switzer

**Members Present:** April Russell

**Absent:** Rear Commodore Kirk Kalbfleisch, Past Commodore Brad Lane, Secretary Gayle Graf, Board Member Ken Yachechak, Board Member Austin Baumgarten

**Call To Order at 7:04pm**

## Approval of Minutes

Shelby made a motion to accept the February board minutes, Chris seconded the motion. Vote was taken. Motion passes.

## Old Business

1. Update policies and procedures wording for A dock. Should a large boat (30'+) be required to take a larger slip when available? There was discussion over the current policy. Shelby made a motion to amend the policies and procedures to read "Maximum boat length in any slip has to be at least 2 feet less than the dock, subject to Article 9 section 6 of the bylaws. Policy may be waived by board approval." Jeff seconded the motion. Motion passes.

What should the snubber requirements be? There was discussion over requiring spring lines and snubbers for boats over specific length and or displacement as well as the responsibility of sponsors to teach proper mooring technique to new members when issues arise. Jim Kelley made a motion to amend the policies and procedures to read "Any boat over 8000 displacement must have at least one spring line with proper snubber to compensate for wave motion from the south." Jeff seconded the motion. Motion passes.

2. Announcement of the new Race Steward for 2018-Storm Brown. He has accepted the position and will be arriving in May. He has requested permission to have his girlfriend present during a portion of the summer. The Board sees no issue as long as she does not interfere with his duties and abides by yacht club rules.

3. Junior Sailing Report (moved up on the agenda to allow April to leave the meeting): April reported the junior sailing classes are ½ full for the beginner and intermediate courses. The deadline for members to commit is April 10<sup>th</sup>. There was discussion about hiring a helper for the Junior Program out of the Junior Sailing funds. April will update at the season gets closer.
4. Club Insurance Update: Eric reported a meeting with our new insurance agent (same company). **Commercial Policy:** covers club house and club boats, added \$10,000 coverage for contents of Club House. Premium for 2018 is \$1971 compared to \$1850 in 2017. **Liability Policy:** same limits as last year, added Junior Sailing Coverage for additional premium (\$797) that covers 20 students and \$75 for the trailer lot. New premium for 2018 is \$3776.40 compared to \$2905.08 in 2017. Eric reported on additional coverage that we did not currently have but was available: Umbrella-adds additional \$1M in liability coverage: premium is \$750+ taxes and fees. Directors and Officers Insurance: \$1M coverage for directors and officers, premium \$640 OR \$1M coverage for Directors and Officers, \$1M coverage for Employment Practices, premium \$940. Jim Kelley made a motion to purchase the Directors and Officers Insurance for \$640 and to continue the discussion regarding adding the umbrella and employment practices coverage in the future. Justin seconded the motion. Motion passes.
5. North Ramp Update: Tabled until April Meeting

### **New Business**

1. Update on Loan/Line of credit: Ginjer reported talking with Jennifer Wheeler (loan officer from Glacier Bank). Our current loan has approx. \$162,000 left on the line of credit. If we draw on the line of credit we can extend the loan before it matures most likely without an appraisal which would only cost around \$500. If we have to do an appraisal it would be more expensive. If we continue to make the same payments we would have a balloon payment for our last payment of around \$62,000, after drawing on the line of credit that balloon payment would increase to around \$117,000 in the last year of the loan. Discussion regarding extending the loan before maturity to insure that the club 1. Does not have a profit as we are a non-profit and 2. to insure that future new members are sharing in the cost of the facilities.

### **Officer Reports**

**Commodore:** Ginjer reported on the progress of the engineering study with Mark Waatii that will begin when the weather breaks. Phil is point person in conjunction with Mark for this project. The surveyors were on the trailer lot surveying and adjusting the property lines.

**Vice Commodore:** Justin reported on new race steward earlier in meeting, he is working on the NOR for MT Cup and suggests the club buys a popcorn machine for racing nights.

**Race Committee/Handicap Committee:** Nothing to Report

**Rear Commodore:** Nothing to report

**Treasurer:** Eric presented the Treasurers report (posted online). He reported the club may be getting around \$19,000 from the shoreline erosion lawsuit. Shelby made a motion that any funds gained from the settlement would go into the dock reserve fund. Jim seconded. Motion passes. Jeff made a motion to accept the treasurers report , Doug seconded. Motion passes.

**Secretary, Port Captain, Membership Committee, Adult Sailing Committee:**  
Nothing to report

**Social Committee:** Ginjer relayed a report from Gayle of the Cinco de Mayo/Boat renaming Party for a preseason social event. Wes has agreed to saber the champagne, she will likely charge a small fee (\$10) for supplies for participants.

**Website Committee, New Projects Committee:** Nothing to report

**New Topics for Next Meeting:** update on North ramp/stumps being cut (Graf)

### **Adjournment**

A motion to adjourn was made by Jim Kelley, seconded by Justin, motion passes.

Meeting was adjourned at 8:50pm

Minutes submitted by: Ginjer Yachechak