



North Flathead Yacht Club

Board Meeting Minutes

December 14, 2017

Officers Present: Commodore Ginjer Yachechak , Vice Commodore Justin Young, Secretary Gayle Graf, Treasurer Eric Hurst, Port Captain Jeff Medler, Past Commodore Brad Lane

Board Members Present: Chris Parson, Shelby Switzer, Austin Baumgarten, Ken Yachechak, Jim Kelley, Doug Rommereim

Absent: Rear Commodore Kirk Kalbfleisch

Members Present: Dick Graf, Ry and Serena Keller

Guests Present: none

Call to order at 7: 04pm

Minutes from last Board meeting on November 9, 2017. Motion to accept the Minutes by Chris Parsons. Second by Jeff medler. Motion carried.

Old Business

1. **Wave wall update (Sea wall on C dock)** – Phil was not present. Eric shared a proposal for structural engineering on the wave wall by Mark Watti. With it properly strengthened, the wall should last at least 30 years. There was discussion of a height issue for welding on the steel riser beam. The updated bid total was \$8500. The expenditure had not been approved by the Board at the time of the bid and was tabled until Kurt Hafferman can go over the specifics.
2. **Two Pilings to Repair** – The repairs on the pilings at B2 could be done in the winter using a land based crane. This could also slide to November. Wes is talking to Harmon Crane about an estimate. DockMasters is also doing a bid.
3. **Doten Property, Trailer Lot and Loan Options** - We are currently under contract on the property for \$55,000. The contract includes a 24 foot entrance to the property which is the minimum for any commercial venture the club may foresee. We have preliminary title insurance, but the property still needs surveyed. We've paid \$1000 earnest money, and have a flexible closing date -tentatively set for February 28th.

Financing: Our current loan balance is \$291,978.24 at 4.5% which matures on 6/28/25. Yearly payments are \$42, 241.38. We have 3 options for financing: 1) Payment stays the same and loan is paid off in 2025 with the final payment being \$59,704. 2) Add \$60,000 to the existing balance, amortized using the same payment. 3) Add \$60.000 to existing balance, same payment with a balloon in 2025 of \$143,990.16.

Ken added that the rate is a bargain and we will need more of our reserves for the Sea wall. Shelby asked if we should consider using our reserves and not borrow so much to pay for the property since it would save some money on interest. Ken suggested tapping into some of our reserves and keeping our line of credit on the loan for emergencies. Eric added that changing the maturity date adds fees. Ginjer reminded the group that our reserves are funded only from

Initiation fees. It was suggested that since NFYC is a non-profit organization, we should be careful about having too large a balance in our reserve account.

Shelby made a motion to draw down \$30,000 from our Facilities Reserve and finance the remainder of the loan. Ken seconded. Motion passed.

4. **Member Special Event Request –** Gayle spoke to Kelly Davis and reported back to the board about their concerns for this and other special events at the club. Music should end by 11pm at such events out of respect for members who sleep on their boats. Carpooling is encouraged for large groups. Shuttling from the trailer lot is also an option if needed. Signage directing guests to park toward the east side of the lot should be provided by the applicant. Care not to block boats, ramps, loading areas etc. is essential. Two Port-a-Potties provided by the applicant are recommended for large groups. If an extra pick up by the garbage company is necessary, the fee will be paid from the deposit. Applicants are reminded that use of club facilities is not exclusive. Articles in the bylaws concerning alcohol at special events was discussed. The article which states that alcohol must be served by a licensed caterer is not followed with any consistency and the Board feels open to liability. The application for the event can be approved once the aforementioned conditions are met. Gayle will talk to Kelly about food and alcohol at the event and report back to the Board.

New Business

1. **Approval of new Offers to be Bank Signers** - The new officers need to become signers on the accounts at Glacier Bank and Whitefish Credit Union and old officers deleted. A motion to add Commodore Virginia Yachechak, Vice Commodore Justin Young, Secretary Gayle Graf and deleting Brad Lane, George Michels, and Lori Switzer from the accounts was made by Jeff and seconded by Brad. Motion passed. Names to be retained as signers are Rear Commodore Kirk Kalbfleisch, Treasurer Eric Hurst and Past Treasurer Maren Amotte. Gayle will sign the minutes, scan and send to Eric so that all the signatures are on a single document to be submitted to the bank and credit union.
2. **Creation of a Budget Committee** – The new Budget Committee will consist of Dennis Hatton, Shelby Switzer, Eric Hurst, Ginjer Yachechak, and Maren Amotte if she's willing and able. The committee will meet Tuesday, December 19th, 7pm at 157 North Meridian in Kalispell.
3. **Discussion of other committees** - The bylaws state that the club should have a Membership Committee with a Board member seated. There were no volunteers. Since there is a financial component to joining the club, the Treasurer is taking care of this currently, but it was agreed that it would be nice to have a committee in place. George Michels, Trevon Baker and Jeff Medler would like to continue to be involved with Adult sailing. April Russell will continue with the Junior Sailing program for now, but is asking for some assistance. Gayle Graf and Bev Thornton will continue on the Social Committee. Maren Amotte will keep up the club's website. The New Project Committee will consist of Eric Hurst, Wes Hulla, Kurt Hafferman, Phil Healy, Chris Parson, and Brad Lane.
4. **Policies and Procedure for Divorcing Members** - There has been some confusion and inconsistency over the years when splitting a membership because of divorce. Brad made a motion to amend the current wording which was seconded by Jeff. After much discussion, the motion passed. The first paragraph for article I: Membership will be as follows:

“Divorced members may each continue their membership if they choose. They will decide between them which one will retain the current member seniority number. The other will receive the

next sequential member number, for example #9 and #10. Splitting a current member seniority number is a privilege provided by the club; this can only be split once in the event of any future divorce.”

Maren will update the Policies and Procedures upon approval of these minutes.

Officer/Committee Reports

Commodore - Ginjer reported that Pete Sauer was approached to host J24 Western Regionals at NFYC. Racers could then qualify for the “Worlds.” The races would be held July 5th - 7th and be run similar to Montana Cup. The club would need to provide staffing which may be a conflict with the Race Steward’s time and Junior Sailing. The club would also provide camping for the crews of 15-20 boats. The Board supports the idea as it promotes the club and racing, but logistics (boat inspection certifications, port-a-potties and other special events requirements) would need to be discussed. More information will be shared at the January Board meeting.

Vice Commodore – Justin has talked with Trevon about his responsibilities. The Board offered some advice and there was some discussion about whether the club needs fleet captains. Dick and Phil have been doing a good job with handicapping, so perhaps this isn’t necessary? Justin is getting Riley’s contact information to see if he is still on board for being our Race Steward again for 2018.

Race Committee –No report

Handicap Committee – No report

Rear Commodore – Kirk asked that the lawn mower be moved inside which Eric said has been done.

Treasurer – Eric presented the Treasurer’s report. The Social Committee was way under budget, Junior Sailing made money, Montana Cup made money and the club is generally doing well financially. He suggested that we keep dues and fees the same as 2017 for the coming fiscal year. Chris motioned to accept the Treasurer’s report. Brad seconded. Motion passed.

Secretary – Discussion of maintaining the email account.

Port Captain – Jeff reported that boats over 30 feet on B Dock are doing damage to the docks. It was suggested that smaller boats in larger slips might consider giving up or subletting their slips for the sake of not stressing the docks. We will continue to brainstorm solutions to this problem.

Junior Sailing – No report.

Social Committee – Gayle will have the Calendar of Events to Ginjer before the February meeting. Possible conflicts with the Wild Horse Island Race at NFSA, Walk-A-Boat and other events will be taken into consideration.

Next Board Meeting January 11th 7 pm.

It was discussed that moving the meetings to Kalispell during the winter months might be better. Ginjer will let us know.

Motion by Jim to adjourn with Ken seconding. Meeting adjourned at 9:10 pm

Respectfully submitted by: Gayle Graf – Secretary