

NEWPORT YACHT CLUB  
Stoney Creek Inc.  
Board Meeting March 5, 2019  
Stoney Creek City Hall

**Call to Order:**

Commodore Michael Rushton called the meeting to order at 6:38. In addition to the Commodore, the following Board Members were present:

Peter Belanger (by telephone).  
Nigel Reed.

Jeff Hansford  
Zena Thomas

**Regrets:** Wes Cox, Darryl Field, Gavin Rouble, Janet Womack

**1. Additions / Approval of Agenda**

Motion to approve the Agenda was proposed, seconded and carried

**2. Approval of Minutes:**

Minutes of the January 21, 2019 Meeting were reviewed.

Motion to approve the amended Minutes was proposed, seconded and carried

**3. Business Arising from the Minutes:** (Carried over until complete or decision to amend)

Report on the status of these items:

- Treasurer - An annual task is to inform the Lawyer and Bank of Board changes – forms exist to be completed ASAP – new signing officers' info. to bank - **Completed**
- Property –Big sign lakeside at entrance is needed with info for visiting boaters. Sign will need large easy to read font and lighting.
  - Director to get competitive prices. **In progress.**
- Round Table sharing ideas of how we can make our club better and stronger in 2019. The following ideas were presented:
  - Day Time Social Activities such a Horse Shoe Tournament, Bagels with the Property VC (Jeff Hansford) **Completed**
  - Library (Membership) **Deferred until Club House situation is resolved**
  - What amenities do the younger members want? WIFI, **Delete.**
  - Paddling Group? Looking at a launching system for kayaks and other paddle craft. **Moved to On Water. Deferred**
  - Beach Party - In progress. **Moved to Social**

- Club House Games (Social) **Deferred**
- Name Tags – Marketing still looking into these. In progress. **Deferred**
- Force members to mingle at Mix and Mingles (draw table # from a hat) – **Move to Social. Delete**
- Separate fund raisers from regular social events – **Move to Social. Delete**
- Fishing Tournament – **Move to Social event has been set up, delete.**
- Treasurer to get Newport stickers made up for Marketing. **In progress**
- Treasurer – the bank is to accept digital signatures. **Completed**
  - Treasurer has authority to deposit funds. **Completed**
  - Minor issue with one e-transfer that was being dealt with. **Completed**
- Directors at Large, were asked to take on the task of finishing what the 2018 Board began to document volunteer hours needed and develop a tracking system for volunteer hours – mandatory hours may be needed at some point and having facts will help us quantify the total cost to run this club
  - Director At Large to follow up with former Property Director
  - Directors At Large to follow up with Committee chairs re: how many hours are needed to complete necessary work.
  - Director At Large to follow up with Dave Masney **In progress. Deferred**
- Director of Property to talk to Property Committee members re: list of tasks needing to be completed, who does what, what club employee(s) will do, etc. **In progress. Deferred**
  - Pump out will only be done by club employee, not volunteers (weekends Thursday to Monday). **In progress. Deferred**
  - If a Mandatory Hours program is needed; the mechanics of such a program will be developed by the Treasurer and Membership Chairperson for presentation to the BoD. **In progress. Deferred**
- Volunteers - We must determine what members are interested in doing. There was agreement that the Club needs a Volunteer Pay Program.
  - Membership has surveyed the membership and found that members are not interested in volunteering – there is some resentment about the perceived lack of appreciation resulting in frustration by past volunteers.
  - Discussion was conducted regarding the possibility that members either volunteer or pay some extra if they choose not to volunteer. **In progress. Deferred**
- On Water - Do we need assigned Visitors Docks or will you assign as visitors arrive?
  - Slips for varying sizes of boats to be determined and signs to be created to identify which slips will accommodate which visiting vessels.
  - Harbourmaster to continue to coordinate the assignment of visiting boats to slips

**The Board agreed these are good ideas. "Visitor Dock" signs will be made up and will be moved as needed.**
- Director at Large – Social VC has a phone which will be converted to Club phone for Officer of the day or employee

o Director at Large to collect both old and new phones to provide working phone for Harbourmaster.  
**Action completed. Delete.**

- ALL Directors – do you need help – ASK and invite members on to your committees
  - o Wes to organize gardening committee. **In progress**
  - o Janet to assist Wes by posting recruitment ad for new property maintenance employee online

**Completed.**

**Finance Committee was asked to review the terms of the Club's Loan since less than three years from renewal.**

- Jewitt – Commodore Michael will open discussion with Mr. Jewett regarding his two slips being supplied power and water and the need for anyone accessing the slips to be at least Social Members. Pending discussions, we can establish a fair cost for, maintenance, dredging, water and electricity.
  - o Treasurer to aid Commodore in the establishment of a fair chargeback price.

**In Progress**

## 4. Commodore:

1. Report on the Commodores Council meeting – attended at Fifty Point on March 4<sup>th</sup> . Fifty Point Management advised the Commodore the former Newport racers are not getting any special treatment and are not part of the Fifty Point Yacht Club.
  - a. Cannabis Policies – majority of clubs present are treating similar to smoking policy. Since Cannabis consumption is the law of the land, Fifty Point has adopted a “no smoking” policy.
  - b. Cruising clubs encouraged to ask for Current Membership Cards
  - c. Announcement of Fifty Point Racing group ex-Newport
  - d. Water level is currently 1 ft above the 50 year average for this time of year
  - e. Community involvement – many clubs offer a learn to sail program on which they earn a profit but open to the community at a fee – targeting kids... who bring parents in
  - f. Community involvement – 4 clubs present offered Kayak and Paddle Board membership and storage – rates quoted \$300 per year and another equivalent of dinghy storage idea –
  - g. Social members offered sunset cruises on members boats to encourage boat purchase
  - h. Turnover is a constant issue in all clubs – 10% to 20% was volunteered – marketing is always needed
  - i. Reserve Funds – clubs all have infrastructure challenges – increasing fees is needed to establish reserves for future replacements
  - j. Club financing - many have challenge of no land and depend on member loans like EMR loans called debentures. This is a liability to repay and several are getting out of this by replacing with much higher initiation fees \$4000 to \$8000 was mentioned. These liabilities make it more difficult to obtain bank financing.
  - k. Concussion Policy – Lisa Roddy of COAST indicated they offer webinars on a Concussion policy and a club should have one – booms hitting heads, falling on boats or docks. Discussion deferred to next meeting when Lisa Roddy will attend.
2. Clubhouse update
  - a. Timeline discussion on materials emailed to the Board (attached). New timeline due to appointment of new Contractor.

- b. Temporary clubhouse location and parking discussion. New member of Building Committee is Allen Morgan. Actual construction will probably not begin until fall 2019 since Approvals and Building Permits not yet obtained.

## **6. Standing Committee Reports**

### **Treasurer's Report:**

1. Email attached with Year to Date P & L Highlights. Update on 2018 A/R action and what can still be collected was discussed.
2. Status and review of budget 2019 was done.

### **Marketing Updates:**

1. Newsletter Sponsors
  - a. Marketing to investigate and follow up with business owning members who may want to sponsor/advertise in the newsletter for a fee since one member has inquired on the price to advertise in the Newsletter.
2. Ontario Sailing –COAST representative was invited to attend and present at the March 26 Board meeting.
3. Flyers are being delivered to homes in the vicinity of the club.
4. Website
  - a. Update is progressing.
5. Membership book
  - a. Marketing to have ready for the club's opening.
  - b. This will coincide with the website update.
6. Newsletters – when will the next one be issued?
  - a. Dredging update to be included.
  - b. Membership update.

### **Membership Updates:**

1. Update on New Boats in and leaving – footage change – cash impact reviewed. Report attached.  
Two new boats are pending.
2. Membership Cards will be printed.
3. The 45' Cantius will move to Past Treasurers' slip. EMR status will be retained until end of this season but will move his boat to a new slip.

### **Property Update:**

1. Dredging update (& Neptune)

Dredging will start end March. Land based work is on hold pending results of an Engineering Report on stability of existing break wall.

The Club Lawyer advised there is deeded access 6 meters wide on either side of the harbour to permit equipment access for silt removal and break wall maintenance. The Commodore is sending a letter to the affected Condo Corporations advising them of this easement. Further the Condo Corporations will receive advanced notice if/when we will need to access these easements.

2. Plumbing work update

- a. Property would like to show as many of the Board as interested items needing repair (Approx. \$1000.) on Saturday morning around 10:00 A.M. – The Work will be done on ice. The Board unanimously approved up to \$1,000 in materials and recommended using larger pieces of wood in the dock attachments.

3. Hiring of summer student – Ads were placed and interviews are in progress.

4. A manual weeder has been purchased for aquatic weed control.

## **ON WATER ACTIVITY Update:**

1. Two on water meetings have been held.
2. Two members have agreed to share the role of harbour master. Cell phones and radios will be used.
3. Looking for officers of the day to assist further.
4. Director at Large looking after setting up new telephone mobile account for harbour master.
5. Kayak Launch system sourced at boat show. Various options available. Jack assisting with project.
6. Sail past organization under way. Same format as last year. Macassa Bay Yacht Club may be joining us.
7. Cruises in/out calendar out by end of month. Being prepared by Nigel and Natalie.
8. Sail past June 8<sup>th</sup>
9. Receipt of Reciprocals has been slow this year, but not expected till just before opening.

## **SOCIAL Update:**

1. May 24-25 1st annual fishing tournament
2. Social events for up-coming season begin Friday April 12.

## **7. New Business:**

**a. Payment Systems:** The Treasurer approached T.D. Bank to explore Point of Sale payment options for the Club. Cost \$4.95/mo + on site card reader \$34/mo + portable card reader \$50/mo + on line payment capability \$15/mo + processing fee of 1.55% + \$0.10 transaction fee or \$0.03 transaction fee for debit. Web site connection would be \$15/mo + \$4.95/mo. The Treasurer was asked to determine the appropriate service charge to cover banking costs and termination costs if it doesn't work out. The Commodore advised it would be simpler to use "the Square" at 2.5% per transaction.

Motion made by Treasurer to set up a TD Online POS System with a 2.5% service charge to offset increased banking costs.

Motion was seconded and carried.

Motion made by Commodore that Harbour Masters, Dock Hand and Social Committee be trained in use of "the Square".

Second: Zena Thomas

Motion carried.

**b. PWC Discrimination** issue discussed. A walk around in the early season will be conducted to determine who should be charged additional fees for PWC's.

**c. Abandoned Boat P381** - Treasurer to follow with past Treasurer to determine next steps to recover back payments for storage or Power of Sale action.

## **8. Next Meeting Date:**

Subsequent Board meeting is city hall & scheduled for Tuesday March 26<sup>th</sup>, 2019.

**9. Adjournment:** The Meeting was adjourned at 8:58 PM.

Attachments:

[On Monday, March 4, 2019, 12:28 PM, Director At Large wrote:](#)

Good afternoon everyone,

As I am not able to attend tomorrow night's meeting, here is the update on things I am working on:

1. Club phone for Harbour Master: I should have the phone set up by end of this week with the same number as the previous one, if possible. Once this has been completed, I will also update the club's phone system so that both the harbour master extension and the visiting boat extension forward to it.

2. By-law review: This has been completed. I will present this at the meeting later in March.

3. Club wifi: I have been speaking to 2 potential vendors regarding prices. This is a capital improvement that may have an operating impact depending on our current level of internet up at the club house. Wifi out to the docks involves the installation of the infrastructure but is separate from the internet service itself. I am speaking with the vendors to determine if an on-site visit is warranted based on their quotes. While I understand there may be some concern that the surrounding houses / non-members may use this, it can be password protected with the password posted at the clubhouse. Even if there were some members living in a surrounding home who abused this, the internet service itself

would have to have sufficient bandwidth and unlimited data anyway to make this worthwhile so it wouldn't result in additional fees. Overall, if the capital costs was acceptable, this would allow us to advertise an additional amenity for members. I will have more to report on this at the next meeting.

matches with 2018 final statements	2019		Variance vs. 2018	
<b>Income</b>				
45010 · Investments	2,509.51		2200	-309.51
45030 · Interest-Savings, Short-term CD	99.35		90	-9.35
<b>Total 45000 · Investments</b>				

<b>46400 - Other Types of Income</b>					
<b>46470 Member Donations</b>					
<b>46410 - Miscellaneous Revenue</b>	1,061.38		1000		-61.38
<b>46420 - Sales of Logo'd items</b>	415.93		1500		1,084.07
<b>46430 - Access Control Device Sales</b>	50.00		300		250.00
<b>46440 - Ice Sales</b>	1,382.15		1500		117.85
<b>46450 - Regatta Proceeds</b>	15,469.60		0		<b>-15,469.60</b>
<b>46460 - Social Comittee</b>	17,322.50		21000		3,677.50
<b>46400 - Other Types of Income</b>	829.83		400		-429.83
<b>46480 - Winter Storage</b>	3,100.00				-3,100.00
<b>46485 Summer Storage</b>	2,326.99				-2,326.99
<b>Total 46400 - Other Types of Income</b>					
<b>47200 - Membership Income</b>					
<b>47210 - Initiation Fees</b>					
<b>47211 - EMR Initiation Fees</b>	300.00		0		-300.00
<b>47212 - Patron Initiation Fees</b>	4,131.53		3000	15 new	-1,131.53
<b>47213 - Social Initiation Fees</b>	1,300.00		1500	15 new	200.00
<b>Total 47210 - Initiation Fees</b>					
<b>47220 - Annual Membership Fees</b>					
<b>47221 - EMR Annual Dues</b>	8,175.00		7700		-475.00
<b>47222 - Patron Annual Dues</b>	14,700.00		15750		1,050.00
<b>47233 - Social Annual Dues</b>	7,375.00		7000		-375.00
<b>47240 Other Membership Fees</b>	150.00				-150.00
<b>Total 47220 - Annual Membership Fees</b>					
<b>47200 - Membership Income - Other</b>					
<b>Total 47200 - Membership Income</b>					
<b>47500 - Rentals</b>					



47510 · EMR Slip Rental	45,562.52	46000	437.48
47520 · Patron Slip Rentals	124,406.64	124000	-406.64
47530 · Other Slip Fees	12,150.00	10,000	-2,150.00
<b>Total 47500 · Rentals</b>			
47540 · Returned Cheque Charges			
<b>Total Income</b>	<b>262,817.93</b>	<b>242,940.00</b>	<b>-19,877.93</b>
<b>Cost of Goods Sold</b>			

50000 Cost of good sold	3807.84	1500	-2,307.84
60900 · Business Expenses			
60965 Long Term Debt Interest TD Bank	18,402.36	18000	-402.36
60930 · Permits & Fees	964.00	1,000	36.00
60940 · Property Taxes	12,002.72	12,000	-2.72
60950 · Bank Charges	891.81	900	8.19
60960 · Interest - Investor/Fence Loans			
60970 · Bad Debt	2,964.55	2000	-964.55
<b>Total 60900 · Business Expenses</b>			
61010 · Depreciation on Facilities	19,098.16	19000	-98.16
62100 · Contract Services			
62110 · Accounting Fees	4,000.00	4000	0.00
62140 · Legal Fees	2,739.90	5000	2,260.10
62150 · Outside Contract Services			
62200 · Dredging Services Contract		100,000	<b>100,000.00</b>
<b>Total 62100 · Contract Services</b>			
62500 · Property Improvements	784.46	500	-284.46
62510 · Club House Improvements	1,255.05	500	-755.05

62520 · Grounds Improvements	3,938.27	1000	-2,938.27
62530 · Dock Improvements	6,189.87	5000	-1,189.87
62500 · Property Improvements - Other		200	200.00
<b>Total 62500 · Property Improvements</b>			
62800 · Facilities and Equipment	113.77		-113.77
62840 · Equip Rental and Maintenance	120.00	200	80.00
62850 · Property Maintenance	17,865.35	6000	-11,865.35
62860 · Dock Maintenance	8,696.09	4000	-4,696.09
62870 · Boat Maintenance & Operating	1,076.03	500	-576.03
62890 · Rent, Parking, Utilities			
62892 · Water	9,368.74	8000	-1,368.74
62894 · Electricity	15,049.70	15000	-49.70
<b>Total 62890 · Rent, Parking, Utilities</b>			
<b>Total 62800 · Facilities and Equipment</b>		0	
65000 · Operations			
65020 · Postage, Mailing Service	39.50	100	60.50
65030 · Printing and Copying	0.00	0	0.00
65040 · Supplies	(537.18)		537.18
65042 · Supplies - Club House	1,506.34	1500	-6.34
65044 · Supplies - Office	817.29	500	-317.29
65046 · Supplies - Kitchen	104.34	100	-4.34
65040 · Supplies - Other			
<b>Total 65040 · Supplies</b>			
65050 · Telephone, Telecommunications	1,496.15	1500	3.85
65060 · Gate Access Devices etc	2,083.74	1000	-1,083.74
<b>Total 65000 · Operations</b>			
65100 · Other Types of Expenses			
65110 · Food, Entertainment	111.57		-111.57

65120 - Insurance - Liability, D and O	9,840.96	10000	159.04
65130 - Fifty Point Slip Rental	2,041.66	0	-2,041.66
65150 - Memberships and Dues		0	0.00
<b>Total 65100 - Other Types of Expenses</b>	<b>2,750.00</b>	<b>1000</b>	<b>-1,750.00</b>
65500 - Committee Expenses	90.00		
65510 - Marketing	4,344.76	3000	-1,344.76
65520 - Sailing/Regatta Expenses	9,832.14	0	-9,832.14
65530 - Social Committee	7,110.74	3000	-4,110.74
<b>Total 65500 - Committee Expenses</b>			
66000 - Payroll Expenses	118.49	18000	<b>17,881.51</b>
<b>Total Expense</b>	<b>171,079.17</b>	<b>244,000.00</b>	72,920.83
<b>Net Ordinary Income</b>	<b>91,738.76</b>	<b>(1,060.00)</b>	<b>-92,798.76</b>
<b>Net Income **Note</b>			