Orr's-Bailey Yacht Club
Board of Directors
Minutes
May 19, 2025
6:00 p.m.
Via Zoom

Directors Present: Andy Rusczek, Vice Commodore; Phil Sumner; Christine Patton; Chris Nichols; Howard Levitan; Bunny Siegel; Lee McIlvaine; Jan Skillings-Goff; Tara McCarthy

Directors Absent: Liz Incze, Commodore; Dawn Kalmar, Secretary; Sue Baker, Treasurer; Bob Seaman

Guests: Eric Lusk, Chair, Insurance Committee

1. Call to Order and Comments

The meeting was called to order at 6:04 p.m. by Vice Commodore Andy Rusczek.

2. Insurance Limits

Eric Lusk, Insurance Committee Chair, explained that the OBYC clubhouse is insured for $480,000 to replace, and contents $50,000 to replace for a cost of $3200 per year. He recommended that the insurance be upgraded to $600,000 for the building, and contents to $75,000, for a cost of $800 more. He then discussed liability and umbrella coverage, possibly increasing from $2 million to $3 million. Other insurance coverage includes the gas tank, pump for a cost of $550, and pollution coverage for $350 annually. Insurance coverage amounts in area yacht clubs were requested but not all responded. Lusk said that MEMIC policy coverage is for paid AFSS employees.

On a motion by Levitan, with a second by Siegel, the vote was unanimous of the Board members present to approve increasing property insurance from $480,000 to $600,000 for the clubhouse, and from $50,000 to $75,000 for its contents, for an increase in premium of $800 for a total of $4,000 annually, to be prorated to March 2026.

Lusk said he would provide the board with an overview of the six categories of insurance coverage the club currently has, and any recommendations that the Insurance Committee has of what to approve for the future.

3. Report Review/Approval of the Minutes of April 21, 2025

On a motion by Patton, with a second by Sumner, the vote was unanimous of the Board members present to approve the minutes of April 21, 2025, as presented.

4. Review/Approval of the Financial Report for April 2025 and First Quarter Financials

On a motion by Levitan, with a second by Patton, the vote was unanimous of the Board members present to approve the financial report for April 2025, and approve the first quarter financials as presented.

5. Update on Selection/Hiring of a Bookkeeper

Skillings-Goff reported on the progress of the bookkeeper search committee. Presently there are two candidates of interest. Discussion focused on the duties expected of the position, the hours required and the costs. It was decided that ideally there should be a third candidate in order to compare services and costs. Levitan also said that desirable duties should include accounts payable and AFSS payrolls, and that having the ability to use electronic services of the bank as much as possible is important to reduce writing checks. Levitan also felt that a job description for the Assistant Treasurer would be important to assist the bookkeeper. The expectation was that the search committee make a recommendation for approval to the Board at its June 16 meeting with supporting data to meet club needs.

6. Potential Expansion of Membership

This item was put on hold because of time constraint.

7. Going Fully Electronic for 2026

This was alluded to in the bookkeeper list of responsibilities. OBYC currently banks with Androscoggin Savings Bank which offers online services for accounts payable and electronic deposit of checks, thereby eliminating writing paper checks.

8. Paddle Boards

Patton reported that a new member wants to store two paddle boards on the kayak racks. She explained that there is usually extra room on the racks and they could be accommodated. If approved, it was suggested that the fee should be the same as kayaks, and the addition of paddle boards should be included in the Club Rules. The Board suggested that the Waterfront and Anchorage Committee make the recommendation to change the Club Rules. Patton said she would contact the committee with the vote results, and ask them to make a request to amend the Club Rules to include paddle boards at the June 16 meeting.

On a motion by Skillings-Goff, with a second by Nichols, the vote was unanimous of the Board members present to approve allowing paddle boards to be stored on the kayak rack for the same fee as for kayaks, and a recommendation to amend the Club Rules to reflect that change come from the Waterfront and Anchorage Committee.

9. Confirm June 16, 2025 Board Meeting at 6:00 p.m

Rusczek set the next Board meeting for Monday, June 16, 2025, 6-8 p.m. by Zoom.

10. Adjournment

The meeting adjourned at 7:27 p.m.

Respectfully submitted,

Christine Patton, Secretary *Pro Tem*