Orr's-Bailey Yacht Club
Board of Directors Meeting Minutes
October 6, 2026
5:30 p.m. via Zoom

Directors Present: Dawn Kalmar, Commodore; Holly Lusk, Vice Commodore; Tara McCarthy, Secretary; Liz Incze; Lee McIlvaine; Tom Nicholson; Christine Patton; Phil Sumner; Allan Jarvis

Directors Absent: Chris Nichols; Jan Skillings-Goff; Andy Rusczek

Guests Present: Jon Skinner, Treasurer

1. Call to Order. The meeting was called to order by Kalmar at 5:32 p.m.

2. Discussion of Board Priorities. Kalmar reviewed the Board Priorities established at the last meeting (Digital Modernization, Social Engagement, and Building a Leadership Pipeline for the Future) and a discussion ensued. There was general agreement on the Priorities, and the Directors focused on making some practical suggestions regarding the ways in which we may move toward establishing a digital archive and improved cybersecurity. Going forward, there was general agreement to refine the first Board Priority to focus on multifaceted digital modernization.

3. Assistant Treasurer Appointment. On a motion by Kalmar with a second by Incze, the vote was unanimous to appoint Sue Baker as Assistant Treasurer for the 2026-7 season (Nichols voted by proxy).

4. Minutes. On a motion by Patton with a second by Nicholson, the vote was unanimous of those present to approve the minutes of the September 6, 2026 Board of Directors Meeting, as presented (Nichols voted by proxy.)

5. Treasurer's Report/Approval of the August and September Financial Statements. Skinner indicated that the finances appear to be in balance; AFSS revenue was favorable and is running a surplus that is covering higher than expected expenses for moorings and computer costs. Skinner went with Sue Baker to the Androscoggin Bank and recommends that the Club should get a credit card rather than a debit card to improve security; he is following up with the Bank on this. Skinner is getting permission to access the Vanguard accounts, and is now comfortable with his understanding of how the reconciliation process works. Incze commented that she needs guidance on how the B&G committee communicates about budget/expenses with the bookkeeper, and Kalmar indicated that Skinner should explore ways to improve communication with the committee chairs to improve their ability to budget throughout the year, which Skinner was amenable to.

On a motion by Jarvis with a second by Nicholson, the vote was unanimous of those present to approve the August and September Financial Statements.

6. Discussion of Social Committee Calendar. Kalmar acknowledged that the current Social Committee has worked hard; several members have been on the Committee for many years; and some key members have resigned (including the Board Liaison). Kalmar provided additional context, based on a summary provided by the Social Committee, as follows:

- There is a substantial burden on a small number of people to plan and execute Club events;
- Current members do not have the capacity or desire to continue the significant effort of managing the Club social activities;
- No member of the Committee wishes to have overall responsibility for the season's events; and

- There is a sense that the traditional events conducted by the Club do not appeal to newer Club members.

Incze commented that approximately 25% of members do not own boats, which may impact how we think about social events. Jarvis added that some newer members may want to be more involved in the Committee, and some longtime members may be interested in participating going forward, as well.

As a next step, Kalmar will respond to the Committee to accept their recommendation to revisit our approach to social events. She will communicate the Board's intention to recruit new leadership/membership for the Committee and to increase social opportunities going forward. Kalmar will also connect with Kristin Fletcher/Finance Committee to understand the current state of the budget in order to know what funds we may have to work with for social events over the next year. Nicholson indicated that the Finance Committee will review the budget by end of October for proposed November Board approval. McIlvaine additionally noted that lecture planning could be improved in terms of timing, technology, and accessibility to members.

7. Discussion of Finance Committee Recommendations

A. Upgrade to QuickBooks Advanced. Finance Committee has recommended that the improvements made by Howard Levitan in a report titled, "OBYC Enhanced Security for QuickBooks Online" dated June 10, 2026, be implemented. Among the proposed recommendations is an upgrade of the Club's QuickBooks system at a monthly increase in cost from $115/month to $275/month (minus a discount on the first three months of fees). McIlvaine asked whether we can anticipate more incremental costs for Finance and bookkeeping over time, as we have already invested in QuickBooks Online as well as the outsourced bookkeeping. Kalmar expressed that it is our responsibility to continually assess the sufficiency of our systems and processes and make appropriate improvements where they are warranted to address risks or needs of the Club. The Board also discussed the potential need for a subcommittee to be responsible for our overarching IT needs, headed by a qualified member.

On a motion by Incze with a second by Jarvis, all those present voted to approve the recommendations in the report, including the upgrade to QB Advanced and the Finance Committee will work to oversee the implementation and execution timing (with the exception of McIlvaine, who abstained).

B. Update to Policy on Private Use of Club. The Finance Committee has proposed to amend the Policy Regarding Private Use of the Club in order to increase the fees for private use of the Club to a total of $900 per event (including deposit, usage, and cleaning fees) to accommodate increased costs and fair market rates for facility rentals, as well as to establish a limitation on access to the pier and floats during private events that would prohibit non-member access to those areas. Lusk commented that, since Club members at a private event would be able to access the pier and floats, a prohibition that applies only to non-members may be impracticable to enforce. She suggested that such a rule may also imply that the Club believes that walking or standing these areas is inherently dangerous, which is not the case, particularly in light of the many measures taken by the Club to ensure that these areas are safe, well-lighted, and well-maintained. Lusk indicated that making this rule without consistent ability to enforce it may actually increase liability risk to the Club in the event of an accident. Lusk also expressed her belief that the Club is adequately covered by its current insurance, including the supplementary riders required for private events. A discussion by the Board ensued, including a follow-up question by Jarvis about limiting access entirely during private events. The Board appreciated the concerns expressed about some members/guests not complying with Club Rules, and the Board indicated that it will continue to address this issue as needed.

On a motion by Kalmar with a second by McCarthy, the vote was unanimous of those present to (i) approve the recommendation of the Finance Committee to amend the Policy Regarding Private Use of the Club only to increase fees for the deposit, usage, and cleaning to $900 per event from $400, and (ii) not approve the proposed new rule prohibiting access to floats during private events.

8. Other Business: Life Jacket Requirements. Kalmar informed the Board that the Club Rules provide that life vests must be worn by those younger than 10 years old when on the landing/pier, dock, floats, or in a Club-owned boat. State law provides as of January 2026 that those under the age of 13 (i.e., 12 and under) must wear a life vest on a watercraft that is underway. Over the summer, the sign at the top of the pier was modified to provide a different age threshold for life vests than the Club Rules provide. This discrepancy has created confusion. The question that the Board will take up at a later date is whether it is prudent to change the Club Rules based on the change in the state law, insurance concerns, or other data.

9. Next Meeting Date. The next Board meeting will take place November 3, 2026 at 5:30 p.m. via Zoom.

10. Adjournment. On a motion by Kalmar, with a second by Lusk, the vote was unanimous to adjourn the meeting at 6:51 p.m.

Respectfully submitted,

Tara McCarthy
Secretary