

**Carman Golf and Curling Club Board of Directors Meeting
December 5, 2016
Clubhouse Meeting Room**

In Attendance: Cliff Holliston, Kyle MacNair, Phil Unruh, Dale George, Bev Bishop, Richard Vanderveen, Ian Bergsma, Kathy Adams, Chris Swaenepoel, Dean North and Richard Dyck.

Regrets:

1. Meeting called to order at 7:00 pm by Cliff Holliston
2. Agenda
Motion to approve: I Bergsma / P Unruh. Carried
3. Minutes of Last Meeting
Motion: I Bergsma / K Adams
“That the minutes from Nov 3, 2016 meeting of Board of Directors be adopted as circulated.”
– Carried

Motion: P Unruh / K Adams “that the motion in the September meeting to transfer \$13000 surplus in Texas Holdem towards 2016 property taxes be amended to pay towards clubhouse repairs and maintenance.” -Carried
4. Correspondence
- none
5. Unfinished Business
 - a) By-law review – review pending review from a local lawyer.
 - b) Insurance Renewal – Dean met with our broker to review changes and coverages. We paid the invoice for Directors liability at \$2133 as well as 40% of the Property coverage (total invoice of \$23,356.08 reduced to \$9342.43 plus a \$35 fee). The remainder of the invoice to be paid in two 30% installments in future months. It was noted that we should tender the insurance next year as it’s been 4 years now with the current broker.
6. Committee Reports – sent out in advance and were not presented further at the meeting.
Discussions followed on these items:
 - a) General Manager/Professional Services – sent in advance. No comments.
 - b) Curling Committee – discussed card draw volunteers for the next two weeks. Three directors agreed. Discussed roof fundraiser. 52 rock handles are sold with 25 paid so far. We need to follow up with unpaid donors to receive their 2016 donation tax receipt. We also need to push forward with the remaining 28 unsold rock handles. Ideas include a mass email to the all-member list, and a review of current list to find potential members that we can approach directly. Also, discussed the Masters Curling set for March 8 to 13. Our challenge is to provide a banquet for 100+ persons with only a \$1200 grant from Curl MB. It was suggested we move the banquet to Auxiliary Hall and work with cost-reduced provider.. We will approach McGee’s to clarify their costs, and check back to Curl MB to see if the grant can be increased.

- c) Clubhouse – none
- d) Greens & Fairways / Ice making – sent in advance. No questions.
- e) Long Range Committee planning a meeting in early 2017.
- f) Finance – report reviewed. It includes the change to move the \$13000 from Texas Hold'em to pay down clubhouse repairs vs property taxes. All three projects were in a deficit this year end. YTD loss at \$95,538 before depreciation and including loan payments which will need to be applied to principal and interest. Payables and bank balances were listed. Cash Flow Projection for next 5 months over the winter was presented. We are over the 250,000 line of credit today so the Access CU applied the \$50,000 extension from last spring. It appears we will be over the 300,000 limit by Feb 2017. The long-range committee will review their capital needs and come up with a recommendation on restructuring our finances.

7. New Business

- a) **MOTION: C Swaenepoel / K Adams “that the Committee reports as presented to the Board of Directors are adopted as circulated.” Carried**

8. Meeting adjourned at 8:32 p.m. as per motion by C Holliston.

Next Meeting: January 12, Thursday, 2016 - 7:00 pm at the Clubhouse.

Reminder for Christmas Banquet next week Dec 12 at 5 pm. 4 ends of curling followed by a meal in McGee's

Minutes recorded by: Richard Dyck