



# CEDAR ISLAND YACHT CLUB

MONDAY, MAY 1, 2023

7:00 P.M.

## MINUTES

*EXECUTIVE MEMBERS MUST DECLARE A CONFLICT OF INTEREST  
BASED ON THE AGENDA OR ANYTHING OCCURRING DURING THE MEETING*

Attendees: Lloyd Ayotte, Paul Cairol, Walter Cooper, Beth Graham, Mike Lippmann, Kristyn Pearce, Sandy Wright

Absent: Frank Foote

Guests: Rachel Park, Rene Selberg

### 1. Approval of Agenda

**MOTION:** That the agenda for Monday, May 1, 2023 be approved.

M. Lippmann/L. Ayotte  
**CARRIED**

### 2. Approval of the Minutes

**MOTION:** That the Minutes of the Executive Meeting for April 3, 2023 be approved.

L. Ayotte/M. Lippmann  
**CARRIED**

### 3. Insurance discussion - Rachel Park & Rene Selberg \*(Several attachments)

A question that Walter would like asked of the insurance company is the \$2,000,000 liability for directors in total or per individual and/or incident. He was suggesting that directors should possibly seek out individual liability insurance under their personal policy as well. If this was the case, it was suggested that the Club would have to pay for the extra premium.

Rachel became involved with insurance because Sandy asked her to finish things that she had started as Commodore. Rachel is now at the point that she does not want to be involved in insurance and we have issues with insurance company that need to be dealt with.

Paul explained that we are an operational board. We all have one vote to get things done. We are bound by the Bylaws of this Yacht Club. We are bound by a fiduciary arrangement with our members. We keep coming up with solutions that either don't fit or we make a solution and then it's forgotten. Some months ago we talked about Kristyn becoming the bookkeeper and that we should find a treasurer. Insurance would then fall under the treasurer's position. If we want to change our mind we need to do it as a unified group.

Sandy asked Rene to come to this meeting because he indicated on the interest survey that he had knowledge of and experience with insurance. Since a decision has not been made regarding the duties of the Treasurer/Bookkeeper and our insurance policy is coming due within a month, we need to take action now.

Walt suggested that if we engage Rene to do the job, that he and Rachel sit down and discuss the issues we have with insurance and then report to the Executive.

Kristyn suggested that we need to have someone that knows insurance because that is not one of her strengths.

The problem Mike pointed out is that we are doing the job of a broker. We need to get a new broker. Rene can possibly find a broker that can do the job.

Rene agreed with Mike. Gallagher's is not a small brokerage and they should be doing much of this work. Rene shared his experience. He is a civil engineer so his career has been mostly industrial and commercial insurance. He would go out and audit factory and commercial facilities, etc. His business has not been involved with small venues but understands insurance. He can review our policy and talk to our Broker, Brent Shearer.

In general terms these are the frustrations that Rachel has been experiencing.\*

- Very difficult to communicate with
- Requests come in at the last minute, e.g. email came in at 5:30 this afternoon
- Said that an appraisal would cost money but Rachel has it from other insurance companies that it shouldn't
- Was using Construction Occupancy Protection Exposure to come up with the value we should be basing our insurance on. He then proceeded to say that COPE is used for private residences and not commercial so then they use some other tweak. He said that we should be insuring it for \$400,000 which would be an additional \$500. The one shed is currently insured for \$6,000 and the pavilion for \$17,000. Suggested that we might want to increase the value of our contents but that is up to us.
- Rachel has been carbon copying the manager but responses, etc. have not improved.
- In summary, he does not get back in a timely manner, is very laissez-faire about decisions and not very customer friendly.
- It is important that we have continuity dealing with the insurance company.

It was confirmed that Paul contact Glen Lethbridge at Ontario Sail to inquire if any other clubs are having problems and explain what CIYC is experiencing.

Our policy expires at the end of the month. Rene pointed out that you can cancel a policy mid term. They will retract any unused premiums, It is reasonable for insurance companies to ask for 45 - 60 days to give you a quote. In the meantime, Rene suggested that we renew our policy and increase the property limit.

**MOTION:** That we increase the property insurance to \$400,000 and that we start the search for a new broker.

M. Lippmann/W. Copper  
**CARRIED**

Rene added on the policy there is damage limit. That is property of every description - pavilion, club house, shed. The dollar per square foot to replace this building, it won't replace the fridges, stoves, leather furniture, etc. That has to be shown under the contents. We need to break it down to building replacement value.

At present we just have one shed on the insurance policy. Walt suggested that we take care of the other two sheds later.

It was decided to ask Rene to be responsible for insurance. He would report to Kristyn and she will report to the Executive.

#### **4. Miscellaneous - Rachel Park**

##### **i) Cedar Island Sailing Adventure**

Rachel is thinking about opening the Meet & Greet up to all members, not just social members. At present she has 10 captains that will be here for some of the weeks. Only 10 - 12 Social Members have responded. Beth sent out a letter to all of the Youth Sailing parents. At launch, Sue Markham will be at the door asking everyone if they are coming to the Meet & Greet. We have some experienced sailors that will go out with the newer sailor to assist.

##### **ii) Christmas House Tour in November 18, 19 - Joan Clark**

Rachel does not have all the information from Joan. It could be a promotional opportunity for the Club. They do the decorating. We would have to open the club house and possibly provide some supervision. A final decision will be made once we have all the information.

#### **5. Reports**

##### **a) Commodore\***

##### **i) New Dock Committee\***

The mandate that we will give John is to get a design and quotes just for floating docks. Our Dock Officer will deal with looking into moving the north wall in 4 feet to give us more room. He doesn't need to be concerned with electricity or water.

It was suggested that when the time comes we start in Shark Alley, move the wall in so we can accommodate 27' boats and replace the docks with floating ones. Mike also mentioned about expanding the parking lot towards the east wall so we have more parking and more space for storing boats. That way we can gain extra dockage and extra membership. We also need to look at minimal interruptions.

Mike is in the process of getting quotes for new reciprocals.

Sandy ask Mike to come up with an email to send to John regarding floating docks so we are all on the same page.

ii) Launch Pass for Town Dock

Paul has been working on this and will be picking up a pass tomorrow from the Town. Walter has also been working on it and will provide a list of CIYC members to the person at the kios who manages the ramp. That will allow them to know who is a member. The member will have to show identification.

iii) Sail Past and Blessing update.

Lloyd will organize the event with Paul's assistance. Dave (Thunderchild) Wilson, friend of Lloyd's will be present again this year. Event is to be held on June 24th.

iv) Safe Sport Policy\*

The Safe Sport Policy will be included in the Bylaws, Policies and Procedures as per the attachment. It does not have to be approved by the Membership because it has been mandated by the Government and Ontario Sailing.

Lately, Sandy has been verbally abused by members. We can respectfully disagree with each other but the abuse needs to stop. The Membership needs to be informed that we have a Safe Sport Policy, that it has been included in our Policies and that it will be used if this negative behaviour does not stop. Sandy will write a letter to the members addressing this issue stressing that this is a safe space, we are free from intimidation and treat everyone with respect. If you have an issue, bring it to the Executive.

The Executive should take a look at the Code of Conduct.

v) Bob & Lee Gurr's CIYC Founders Award\*

Paul has been nominated for the Award but doesn't qualify because of the two year initiation and completion criteria. It was agreed that the wording should be changed so it is not so restricting.

**MOTION:** That Paul Cairoli be awarded for the Bob & Lee Gurr's CIYC Founders Award.\*

W. Cooper/B. Graham  
**CARRIED**

Sandy will inform Paul & Kevin Gurr that we have awarded Paul Cairoli the Award and invite them to the Blessing of the Fleet where it will be presented.

vi) Member Survey

Beth is working on this for Sandy. Once completed it will be emailed to the Executive for your perusal. It is an excellent survey because we have a lot of members coming forward indicating where they would like to help or would be of assistance.

vii) Discuss a zero tolerance for abuse. Procedure for implementation.

Covered under safe sport.

viii) Resignation letter from John Blackwood\*

John's letter of resignation was accepted.

ix Commodores' Ball Report\*

\$405.32 was made at the event. Kristyn pointed out that our ticket sales included HST so we made a bit more than reported. Flags were covered outside of the Commodore's Ball. Sandy suggested that money made at the event might be used to hold other social activities. There was a discussion that profits made at events goes into the general account of the club and how that money is used is an Executive decision. Sandy would like to have an event with live music. The only thing is getting the membership out to an event to support the expense.

This raised a discussion regarding social events - having live music, the cost of the Commodore's Ball, paying for the Past Commodore's ticket, having the Ball at a different venue, food served at the Ball, etc. There was no conclusion to this discussion.

Paul complimented the ladies that planned the Commodores' Ball for doing such a great job.

b) Vice Commodore/Property

Gate was not working for a while. It is up now working but there are a few safety measures that are not functioning. Because the electronic eye is not working, we need to put in an underground loop. When that work is done the club will be off limits for about four hours. A quote is expected soon. A yearly inspection should be done on the gate.

Lloyd will line up a schedule for members who said that they would clean the club house.

The new shed is expected after our clean up day.

c) Treasurer

i) Report

ii) Gianna Helling

This situation has been handled.

iii) Balance Sheet

iv) Profit & Loss

v) Outstanding Accounts/Club Rentals

John Lawson, John Bedford, Wayne Hallatt and Stevan Pokrajac are still outstanding. Paul will let John know that he owes money. Steve called Kristyn today because he owes for work hours from last year. He said that he worked 12 hours at haul out in 2021 and his wife cleaned windows for 4 hours so he should only be charged for 4 hours. He did not write it in the book during the year. He also did not let Kristyn know when he got his bill back in November.

**MOTION:** That we waive Steve's work hours invoiced last year.

K. Pearce/P. Carioli  
**DEFEATED**

Sandy will write Steve a letter.

d) Secretary

ii) New Social Member Applications were received from Leane Malone (Moncur) and Christine Stanson.

**MOTION:** That their applications be posted to the membership for 15 days. At the end of the 15 days, the Executive will receive an email asking them to approve their applications in time for the Cedar Island Sailing Adventure.

B. Graham/W. Cooper  
**CARRIED**

iii) Addition of the Safe Sport Policy to the Bylaws, Policies and Procedures\*  
Discussed under the Commodore heading.

iv) Club Rental

Beth Graham is renting the club Friday, June 2, 10 am - 3 pm.

e) Adult Sail Director  
No report

f) Dock/Race Director  
Mike is getting a quote to replace reciprocals around the property that are not working.

Canceling launch was made on Friday with a discussion with Moir. It was cancelled due to the forecast of high winds. Since launch was postponed the dates on the calendar for clean-up, cradle day, etc. need to be forwarded by one week.

Gin pole has been dropped and inspected. It is back in place but during that time the lock on the base was broken. It will be replaced.

Mike has checked all of the docks and they are safe including the dock that Sandy asked about. It hasn't been repaired because we haven't had ice safe enough to stand on for the last couple of years.

The committee boat schedule has been done. Mike will send a copy to Beth. Mike will send Don Bauder a new schedule for races and committee boat assignments. First race is set for May 17th. First two races will be a short course. After that it will be the long course for the big boats and the short course for the smaller boats. The start will be at 7 pm until mid August and September which will be at 6:45 pm. Eighteen races have been booked.

**MOTION:** That we accept Mike Lippmann as Race Director for 2023.

P. Cairoli/L. Ayott  
**CARRIED**

Mike has the chain for the race markers. The marks will be repainted this weekend and wires will be put on the top to discourage birds. John has sent the race information electronically to Mike. There is an anchor in the shed on the side of Youth Sailing that can be used.

g) Dredging Director  
Dredging hasn't been done yet.  
Dredging had a meeting with the Town, Parks and Recreation Supervisor. She is fully aware of the challenge at the end of the channel. She is looking at getting a crane in there to clean the sand out. She is looking at putting Armour Stone on the west side to mitigate the sand from filling in.

We are working closely with Melton's on Toot. The Committee has been grinding and sanding the work boat. It was power washed this past week. A lot of the old paint was taken off. Tom has been recommending that with some of the paint we've been using that we need to prime the cabin top because it has bare rusty paint. Craig took a lot of the old wood off of the top and screwed it down with stainless screws. It will be painted as soon as the weather is decent and then will be put in the water. Lloyd reported that his son could walk across the channel at the mouth.

Burgees and past commodore flags were brought up at the last meeting. Walter and Warren Ritchie's idea as to what the flags should look like don't agree. Walt would like to follow the proper tradition. It was suggested that the membership decide on the Past Commodore's flag at the Annual Meeting.

h) Youth Sailing Director  
**MOTION:** That the Executive approve Youth Sail to apply for a Trillium Grant.

P. Cairoli/M. Lippmann  
**CARRIED**

Beth will put this on letterhead.

## 6. Miscellaneous

a) COP Camp  
COP will be held at CIYC on August 23rd. Approximately 70 - 80 kids participate. Mike will check with the police to ensure liability is covered under their insurance. We will need to purchase t-shirts for the kids. That can

be done through Warren Ritchie. Hot dogs, chips and pop will be served. Since we will have Youth Sail kids and COP camp kids here at the same time we need to have press coverage. At this point, it is tentative.

- b) Committee Members for Docks, Dredging, Property, Race need to be provided by the Directors.
- c) Action/Task List/Standard Operating Procedures  
A few items were undated.
- d) Lloyd has not been getting his emails for the vice-commodore. Beth will set him up.

**7. New Business**

- i) It was decided that we do not continue with our membership for BIA. Sandy will inform them.
- ii) Open House posters are here to be distributed. Sue Markham will hand them out in Town.
- iii) Directors were asked to sign off on work hours.

NEXT MEETING - June 5th

*(\*denotes attachments)*

ADJOURNMENT - Mike - 9:10 pm

Responsible	Meeting Date	ACTION/TASK LIST	Due Date
Dock Committee	AGM 2021	A couple of outlets do not work at the docks.	ASAP
Executive		Review two year probationary memberships for: Don & Brenda Bauder (Aug 13/22) - F Gary & Alana Beemer (Oct 20/22) S until Oct 31/23 Nancy Cristofoli (Oct 20/22) S until Oct 31/23 Pete & Erin Earls (Aug 8/22) - S Marcy Fogal (Mar 7/22) - S Bachir & Rola Ghssoub (June 23/22) - F Robert Goodman (Sept 20/22) - F Julie Hoy (Oct 20/22) - S Todd & Sarah Johnson (June 27/22) - F Jeongsoo & Sookhee Kim (July 11/22) - F Andrew & Gianna Lawrance (Mar 7/22) - F Derek & Christina Lawrence (June 23/22) - S until Oct 31/23 Jonathan Lissoos (June 23/33) - S Sue Markham (Oct 20/22) - S Chris McCurdy (Oct 22/22) - F Dean McDougall & Sasha Finley (July 11/22) - F Sal Peralta (Oct 20/22) - F Leslie Omstead (Oct 20/22) - S Tenille Reimer (Sept 12/22) - F Louis & Marthie Resendes (Oct 20/22) - F Mike & Michelle Sealy (Nov 14/22) - F Ian Stephens & Gina Lord (Aug 8/22) - S Ludo Valette & Isabelle Stein (Aug 8/22) - F	Beginning of the year
Docks		Revamp mast racks to accommodate larger boats for Paddle Pass Program	ASAP

Lloyd/Warren		Members that have not been introduced to the Executive and/ or have been oriented - See list on the drive under New Members	ASAP
Officers/Beth	Dec 21/22	List of members on committees	April meeting
Walter		Up date memorial plaques - Liz Norris (Jan 22),	Ongoing
Sandy	Jan 16, 2022	Survey to Member - Skills Inventory	ASAP
Mike	Feb 6/23	Quote for fence in Shark Alley	ASAP
Executive	Feb 6/23	Executive Members who have completed Safe Sport - Paul Cairoli, Walter Cooper, Frank Foote, Beth Graham, Mike Lippmann, Sandy Wright	ASAP
Commodore	March 13/23	Social Membership Brainstorming	
Lloyd Ayotte	March 13/23	Book for recording food served at Club events	ASAP
Executive	From AM	Hiring a bookkeeper	
Secretary		Invite new members who have not met executive	June Meeting

RESPONSIBLE	STANDARD OPERATING PROCEDURES	WHEN	COMPLETED
Executive/ Warren	Orientation of new members	Monthly, if we have new members	On going
Secretary	Send letter to residence on Lorna Street	May	
Commodore/ Treasurer	Register Officers of the Club with Not-for-Profit Organization	Following ratification of the Executive at the AGM	√
Vice-Commodore	Send out the reciprocal letter to ILYA	April/May	
Commodore/ Secretary	Updated Membership Information with Ontario Sailing	Annually	
Property/Health & Safety	Inspect fire extinguisher	Annually	
Docks	Annual Service and Inspection of the Gin Pole	Before launch	√
Race	Annual notification to Coast Guard regarding race markers	May	
Treasurer	Update the Maintenance of the Club Channel, section 3.04(b) of our Operating Agreement with Catalina Cove every 10 years - Copy of agreement is on the Drive/ Legal/ Catalina	Completed in June 2022	√

Commodore/ Vice- Commodore/ Member at Large	Form a Nominating Committee - See Nominating Committee under the Bylaws	July/August	
Dredging	Update the 5 year plan for Little Toot with Melton's	Annually	
Health & Safety/ Docks	Inspect docks in the Spring	Spring	
Rachel & Paul	Strategic Plan - Every Five Years	Completed 2022	√
Executive	Mayor's Golf Tournament - donate club shirt	September	
Executive/Social	Hold Open House each year	June	√