

Pittsburgh Curling Club Board Meeting Minutes

8/8/2023

7:00 pm

491 McCoy Road

MEMBERS PRESENT	Debbie Spang, Leonard Jarabeck, Sean Mizerski, Burt Cubbison, Ryan Fissella, Gerry Kyle, Joe Walton, Jacki Temple, Rich Palagallo, Sarah Fissella, Allie Devine, Dustin Devine * on zoom call
MEMBERS ABSENT	Erin McManus, Daphne Roberts, Steve Buffington
OBSERVERS	Nicole Samson
CALLED TO ORDER	7:09 PM

APPROVAL OF PREVIOUS MINUTES

DISCUSSION		
	<ul style="list-style-type: none"> Dustin is still checking with Travis for the June monthly minutes and Annual minutes 	
CONCLUSIONS		
	Approval of 7/11/23 Board Minutes: Walton / Palagallo; carried unanimously	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Follow up on June & Annual minutes	Dustin Devine	

MEMBER COMMENTS

DISCUSSION		
	<ul style="list-style-type: none"> A member sent an email questioning the lack of payment plan for the 1 draw or league per week plan for Fall/Winter Response from G. Kyle - the \$450 for the 1 draw or league per week for Fall/Winter plan is the same price point as the 2 draws or leagues per week for 1 season. We will add a payment plan. Comments: <ul style="list-style-type: none"> Payment plans for \$250 1 draw/week per season, \$100 base membership, and \$50 social membership will not be included. 	
CONCLUSIONS		
	The issue is resolved. There will be a payment plan included for the \$450 1 draw or league per week plan for Fall/Winter.	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
The website will be updated.		ASAP

BOARD ANNOUNCEMENTS

BOARD MEMBERS

DISCUSSION		
<ul style="list-style-type: none"> no comments 		
CONCLUSIONS		
<ul style="list-style-type: none"> 		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCIAL

DISCUSSION														
Pittsburgh Curling Club Financial Reports														
As of 07/31/2023 2.01 Months of Solvency if no additional income														
Current Assets			Current Income			Current Liabilities			Current Liabilities for August					
End of Month Balance			Income Deposited			Paid Liabilities			Planned Liabilities					
Dollar Checking	0.00		PNC - Money Market Interest	0.18		PNC Service Charge	8.40	7/3/2023	AUTO	depositing excess cash	Duquesne Light	1,275.12	8/8/2023	AUTO
Dollar Savings	13,070.82		Dollar - Savings Interest	5.52		Duquesne Light	3,736.08	7/10/2023	PAID	Utilities	Comcast	251.29	8/5/2023	AUTO
PayPal	0.00		Sponsorship	1,200.00		Comcast	201.29	7/10/2023	AUTO	Utilities	Columbia Gas	32.02	8/11/2023	AUTO
PNC - Money Market	14,212.89		Stripe - Credit Card	3,518.28		Jordan Tax Services	3,869.67	7/11/2023	PAID	Stowe Twp Property Tax	West View Water	22.72	8/13/2023	AUTO
PNC - Primary Checking	15,856.68					Jordan Tax Services	3.50	7/11/2023	PAID	Bank Fee	Intuit Qbooks	26.75	8/12/2023	AUTO
PNC - Secondary Checking	5,597.09		Group LTC			Iron City Express	119.23	7/12/2023	AUTO	Utilities	Iron City Express	120.00	8/12/2023	AUTO
Total Cash/Checking/Savings	48,737.48		Donation			West View Water	57.62	7/13/2023	AUTO	Utilities	PAMS	81.84	8/18/2023	AUTO
Other Current/Restricted Assets			Square - Credit Card	20.42		Columbia Gas	57.29	7/13/2023	AUTO	Utilities	PAMS	0.40	8/18/2023	AUTO
122001 - Giant Eagle Gift Cards -			Retail Shop			Intuit Qbooks	53.50	7/14/2023	AUTO	Office Expense	Dollar Bank Loan	3,117.57	8/15/2023	Loan
12100 - Prepaid Expense	18,428.50		Sales Tax Collected			PAMS	44.40	7/18/2023	AUTO	Utilities	Dollar Bank Interest	6,588.12	8/15/2023	Interest
Other Current/Restricted Assets	18,428.50		Square Fees			PAMS	0.40	7/18/2023	AUTO	Bank Fee	Jordan Tax Services	3,517.88	8/15/2023	Stowe Twp Property Tax
Total Current Assets	67,165.98		Friday Night League			Dollar Bank Loan	3,348.72	7/20/2023	PAID	Loan	Jordan Tax Services	3.50	8/15/2023	bank fee
			Group LTC			Dollar Bank Interest	6,356.97	7/20/2023	PAID	Interest	Jordan Tax Services	9,398.90	8/31/2023	STO-ROX School District
			Drop-in Curling			Total Paid/Current Liabilities	17,857.07				Jordan Tax Services	3.50	8/31/2023	bank fee
Movement Between Accounts			Bonspiel Entry Fees			Long-term Liabilities	PRINCIPAL	CHANGE			Total Planned Current Liabilities	24,439.61		
Transfer from PNC - Secondary Checking to:			Bonspiel Raffles			GNCC Legacy Trust Loan	33,883.51	0.00						
PNC - Primary Checking	4,700.00		Bonspiel Bar			Dollar Bank Construction Loan	1,170,246.50	-3,348.72	6.5% Now					
Transfer from PNC - Money Market to:			Total Income Deposited	4,744.40		Rose-Buffington Loan	109,750.00	250.00						
PNC - Primary Checking	20,000.00					Hutchinson Loan	18,829.20	0.00						
Transfer from PNC - Primary Checking to:						Total Long-term Liabilities	\$1,332,709							
Dollar Savings	20,000.00													

- Ended July 2023 with \$48,737.48 in the bank.
 - Solvency: 2.01 months if no additional income
 - Income this month: \$4,744.40
 - Paid liabilities this month: \$17,857.07
 - August's anticipated liabilities: \$24,439.61
 - Total long term liabilities owed: \$1.33 M
- Comments
 - There is a \$8.40 PNC service charge for depositing more than \$5000 in cash per month
 - Intuit Qbooks - the price increased from \$26.75 per month to \$53.50 for July.
 - It is possible that this is a price increase since we have had an account for 1 year.
 - Allie will keep track of this for the next month.
- PNC Deposits

PNC deposit			
7.18.23			
	Date	Department	Amt
	7.18.23	sponsorship St. Clair Health	\$ 1,200.00

2023 - 2024 Proposed Operations Budget

2023-24 PghCC Operating Budget Draft		
Based on Expenses for Fiscal Year 7-01-2022 – 6-30-2023		
BUILDING OPERATIONS	Approved Budget	Comments
GAS	3,810	Columbia Gas
WATER	470	West View Water
SEWER	540	PAMS
ELECTRIC	42,440	Duquesne Light
INTERNET SVC	2,460	Comcast
DUMPSTER SVC	1,440	Iron City Express
PROPERTY/GENERAL LIABILITY INSURANCE	10,200	Penn National, Keppel Insurance Agency
PROPERTY TAXES	62,410	STO-ROX School District, Allegheny County
MAINTENANCE	7,210	Ice and Curling System, Building, Grounds
BUILDING ENHANCEMENTS	1,000	Inside building, warm room
TOTAL BUILDING OPERATIONS	131,980	
CLUB OPERATIONS		
MEMBER DUES	6,180	GNCC, USA Curling, USWCA
MEMBER INSURANCE	720	GNCC
PROCESSING FEES	5,670	Stripe, Square, PayPal
INVENTORY	1,000	Logo shop
INSTRUCTION EXPENSE	700	LTC supplies
ICE SUPPLIES	2,200	sandblasting, paint, fiber tape
OTHER SUPPLIES	290	cleaning, bathroom, kitchen supplies, paper
VOLUNTEER RECOGNITION	500	
NEW MEMBER NAME TAGS	150	
TOTAL CLUB OPERATIONS	17,410	
ADMINISTRATION		
ADVERTISING	1,300	marketing, booth events
OFFICE EXPENSE	1,850	Quickbooks, Mailchimp, Digital waivers, Tab
ONLINE EXP	19	Website
BANK FEES	50	Dollar Bank, PNC, PAMS, Jordan Tax Service
BOD INSURANCE	1,500	Philly Insurance Company
SALES TAX	400	Commonwealth of PA
TOTAL ADMINISTRATION	5,119	
DEBT SERVICE		
DOLLAR LOAN	116,470	loan, interest
GNCC LOAN	9,440	loan, interest
HUTCHINSON LOAN	8,360	loan, interest
TOTAL DEBT SERVICE	134,270	
OTHER PAYMENTS		
INSTRUCTION		misc. (as needed)
LEAGUE FEES	1,500.00	Pizza League
NON CURLING EVENTS	500.00	social events
BONSPIEL		Bar and Supplies
BONSPIEL	10,500.00	Food and Supplies
BONSPIEL		Entertainment, Prizes
TOTAL OTHER PAYMENTS	12,500.00	
ANNUAL TOTAL	301,279	
MONTHLY TOTAL	25,107	
YoY	-2.39%	

- Building Operations: \$131,980
- Club Operations: \$17,410
- Administration: \$5,119
- Debt Service: \$134,270
- Other Payments: \$12,500
- Annual Total: \$301,279
- Monthly total: \$25,107

- Comments:
 - Alcohol purchases were not included in the budget.
 - Last year bar cost was \$5800
 - This budget is within ~\$5 K from last year.

CONCLUSIONS

Approval of 2023-2024 Operating Budget. Walton / Temple; carried unanimously.

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

EVENTS / COMMUNICATION COMMITTEE

DISCUSSION

- No report.

CONCLUSIONS

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCE COMMITTEE

DISCUSSION

- No report.

CONCLUSIONS

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBERSHIP COMMITTEE

DISCUSSION

- Learn to Curl Program
 - We will be having a 3 part Learn to Curl program.
 - Instructor guides are being worked on and will be shared.
 - There will be 2 instructor training sessions for anyone who would like to attend. (This is not mandatory in order to be an instructor.)
 - Tuesday, September 12 from 6:15 pm - 6:45 pm at Pgh CC
 - Saturday, September 16 from 12:15 pm - 12:45 pm at Pgh CC
 - Learn to Curl dates will be added to the website.
 - Discussion on the role that Joe Walton played last year with sending emails to LTC participants, working out gift cards, rescheduling, and answering questions. This took a few hours each week, more time during holiday weeks.

- Open Houses
 - Previous members will be sent an invitation to attend and visit the curling club.
 - Dates
 - Saturday, September 23 from 1:00 pm - 3:00 pm at Pgh CC
 - Tuesday, September 26 from 7:00 pm - 9:00 pm at Pgh CC

- Social Media
 - We would like to improve our social media presence. We need to encourage members to share and post on Facebook.

- USA Curling
 - USA Curling is changing their membership structure.
 - Club membership = \$750 per sheet. Our club would be charged \$3000.
 - Individual membership
 - There will be less benefits.
 - They are proposing to drop the 95% rule.
 - OCTOBER 22 is the general assembly meeting.
 - The calendar year will run from November 1 - October 31.

CONCLUSIONS

- We need to get the Learn To Curl information updated on the website and allow signups.
- Joe Walton will continue with answering emails pertaining to LTC and gift cards until another person can be found.
- We need to find a way to improve our social media presence.
- USA Curling - We should be aware of what is going on with USA Curling, but we will wait until USA Curling makes their decisions before we make decisions.

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Burt Cubbison will give Debbie Spang instructions on how to update the website with LTC dates.	Cubbison / Spang	ASAP
Find someone to take on Joe Walton's role with emails about LTC and gift cards.		

FACILITIES COMMITTEE

DISCUSSION		
<ul style="list-style-type: none"> No report from committee. 		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

NEW BUSINESS

DISCUSSION					
<ul style="list-style-type: none"> Ice Installation <ul style="list-style-type: none"> Comments from Gerry Kyle about Ice Installation <ul style="list-style-type: none"> Continuing to do research on painting the floor We can get paint that does not require sandblasting, however it may require touchups each year. Paint will be ordered. The floor will need to be scrubbed clean. Volunteers will be needed to put on 2 coats. Juniors Program <ul style="list-style-type: none"> Burt Cubbison attended the CurlTech program and is presenting a Juniors Program. Four age categories: 					
Name	Grades	Cost per year	Cost per half year	program	proposed time
Little Rockers	1 - 3	\$150	\$95	skills mini games	~ 1 hour Sunday morning
Youth	4 - 6	\$150	\$95	skills mini-games	~1 hour Sunday morning
Juniors	7 - 12	\$250	\$150	skills games	2 hours Sundays 12 - 2 pm
College		\$250	\$150	skills games social league	2 hours Sunday nights
<ul style="list-style-type: none"> Comments <ul style="list-style-type: none"> Instructors would need SafeSport and PA Volunteer clearances The Club would need to rent lighter stones for the younger curler program and other equipment may be needed. This is not league play. This is a youth program. 					

CONCLUSIONS		
Youth Program - Burt will put together more information and share in the fall.		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE
Gather more information about youth programs and clearances needed for instructors.	Burt Cubbison	fall

MEETING ADJOURNED	Motion to adjourn: Walton / Palagallo; carried unanimously
NEXT BOARD MEETING	September 12, 2023 at PghCC