

09/05/2024
BRR Meeting Notes

Called to order by Al at 7 pm

Secretary report read by Al. Motion to Accept: Dave. Seconded: Brian

Correspondence: Iron River Coop Annual meeting notice 9/17 and survey from John Deer

Treasurer's Report: Motion to Accept: Dave. Seconded: Joe

Bills: Annual maturity notice for National Bank of Commerce loan received. Note matures 11/5/2024 and interest through 9/4 is \$7,530.74. Have new loan officer for note and she has requested a payment of \$45,000, plus interest due (estimated by 11/5 to be a total of \$9,352.34), for an approximate total of \$54,352.34 to renew the loan. Club discussed that loan is set up as interest only, but we typically leave \$20,000 in our checking account and pay the remaining balance in checking, along with our DNR advance to the bank. Tammy will contact the banker to let her know how loan has been handled in the past, and that we will come within range of what she has requested, but we may not get to her total amount. Additionally, Tammy will confirm that loan is set up as interest only going forward.

Committees:
Groomer/Trail

Dave:

- Cliff put sand down on southern part of WRT
- Cliff and Howard graded TCC and WTR approx. 3 weeks ago and will do one more time
- High cut to continue
- Will put box scraper on 2017
- Al working on pull behind mower, about ½ done.

Northwest Trails

- Beaver trapping about ½ done. If find any more, let Al know by then.
- About ½ of map ads are paid for. Deadline is 10/1 and will have maps out at November meeting. Al will figure out how many are needed of both laminated and unlaminated.

AWSC: Bruce and Donna will be attending October meeting. (Tammy and Dave were going to, but have company obligations in October)

TCC: meeting in October, nothing new

Social: Picnic went well. Thanks to Bruce and Donna, Howard, Matt and others who cooked and helped.

Unfinished Business:

- Warming shack firewood full. Brian has around four cords at George's that club could have. Needs to be picked up by 9/27. Brian, Cliff and Howard working on and will use Howard's dump trailer.
- Bingo/Meat Raffle Updates: Members uncertain if will have meat raffle on 9/11. Tammy will e-mail Donna.
- Insurance updates: Al talked to Ken at Mertz-Rookey about our policy. Per information out of NWTa, verified that we have \$2M in coverage and inquired about DNO rider to cover officers/directors in case of a lawsuit. We do have the recommended \$2M in coverage. Ken indicated that officers/directors should be covered under our policy since it is a corporate policy, but that it is a grey area and if officers are personally sued, there are some loopholes. The cost for the DNO rider is \$750/year.

Our current policy deductible is \$1,000. Increasing it to \$2,500 results in \$394 in savings/year and increasing it to \$5,000 results in \$740 in savings/year. There was brief discussion about pros/cons of increasing deductible and matter was tabled to allow members time to think over.

New Business: None

Next Meeting Date: 9/19

Adjourn. Dave motioned, Brian Seconded 7:40 pm