

South Bay Cruising Club

Minutes of the Board Meeting
November 24, 2025
East Islip Library, East Islip, New York

Officers Present: Scott Gesele: Commodore
Stephanie Pizer: Vice Commodore
Duncan Burns: Rear Commodore
Wendy Gesele: Recording Secretary

Officers Absent: Rich Troy: Treasurer

Governors Present: John Davis Jeff Frederick Rich LaBella Bob VanTassel

Governors Absent: Joyce Gotard Jeff Mattera Charlie Margeson

Committee Chairpersons Present:

Joe Werkmeister - Fleet Captain	Dennis Krug - Historian
Duncan Burns - Fleet Chaplain	Rob Gutmann - GSBYRA
Farley Nachemin & Susan Moran - Hospitality	Sandy Carlberg & Michele Jaeger - Welcoming
Jeff Frederick - Corresponding Secretary	Rich Mourino - Webmaster
Jay Pizer - Yearbook	

Committee Chairpersons Absent: Charlie Margeson - Regatta Captain Pam McCarthy – Membership
Todd McCarthy - Program Heather Reed- Fleet Surgeon Glen Bernichon - Storekeeper
Jeremy Wiss - Legal Chair Christine Smith - Mailing

- 1. Commencement of the Meeting:** A quorum (15% = 5 members of the 28 Board seats) being present, Commodore Scott Gesele commenced the meeting at 19:35.
- 2. Approval of the Minutes as presented by the Recording Secretary:**
 - Motion to dispense reading of October minutes made, seconded and approved.
 - Motion to adopt October minutes made, seconded and approved.

3. Report of the Treasurer: Rich Troy: (See Appendix)

Treasurer's Report for October 2025

The major financial expenses (\$200+) in this reporting period include:

- (none in this reporting period)

Hospitality is STILL showing a healthy "profit" = congratulations!

The bad news: all income sources are still below our goals (budgets) by	- 3,543.30. or -17%
The good news: all expenses are way under budget by	<u>+14,773.60. or 71%</u>
So overall, we still have a healthy amount underspent by	+11,230.30. or 54%

While Fleet has one budget item in the red, their overall expenditures are very much in the green.

Payments remaining to be done in this year include Insurance, US Sailing, GSBYRA and Yachting Club of America.

=== (Repeated in every Report) As usual:

The "Excess Reserves" are funds taken from savings, as previously agreed by approval from the Board. That amount slowly decreases each year as the total funds in savings approaches one year of planned budget expenses. If each line item in the budget is spent as planned, then the Excess Reserves will help balance the overall budgeted expenses.

This report was generated after receipt of our prior monthly financial statements from our accounts at Stripe.com (for online credit card payments), Zettle/PayPal (for in-person credit card payments) and the FourLeaf Federal Credit Union (formerly BFCU or Bethpage Federal Credit Union for checking/savings). The amounts in this report are fully reconciled with those bank statements.

The income totals reported by Membership will differ from the amounts reported here because this report shows:

1. the 'net income' from membership payments, reduced by our member's GSBYRA payments, sales tax and Storekeeper items given to new Members, along with
2. what was received and deposited by the end of the month being reported.

Membership payments for the 2025 membership year are counted when received from 10/1/2024 to 9/30/2025.

The attached pages include the Revenue/Expense/Budget Statement and Balance Sheet.

4. **Report of the Fleet Captain: Joe Werkmeister:**
 - Calendar for next year: 9 rendezvous already have hosts
 - See Joe if you want to sign up
 - Will bring list to Holiday Party to continue soliciting hosts
 - Working with Regatta to plan Awards Party
 - Regatta Party on Feb 5, 2026 at Verns
 - Will work around Regatta's date for Cruising Awards Party
5. **Report of the Regatta Captain: Charlie Margeson:**
 - We have now set up the Regatta Racing Awards Party for Thursday, February 5 at Verns Restaurant in West Babylon.
 - Same plan as last year, 7-9:00 PM. Notices will go out via e-mail & the next *The Masthead*. The trophies & plaques are in process.
 - To Scott Gesele, our Commodore:
 - For the last Board meeting of your term, I just want to thank you and the Board for your support of the SBCC Regatta program these last 2 years. It was also great to see the Commodore participating in the BSIR series races and a few of the weekend races. I want you to know it was noticed by the racers and much appreciated.
6. **Report of the Membership Committee: Pam McCarthy: (See Appendix)**
 - We just cleared the slates to start off the 2026 SBCC Season. Dues notices have gone out and will continue to be sent on a regular basis. I am hoping to see Membership go up this year as well.
 - For 2025, we still have 1 member that remains unpaid.
 - With our system, there is also a new pay by ZELLE option.
 - So we have 3 types of methods to pay your dues that are offered.
 - Members have until Jan 31st to pay their dues but on Feb 1st there will be a \$20 late fee added. I am hoping that many take advantage and avoid the late charge.
 - I also have a New Associate Member that needs to be voted in as well.
 - The Member will be presented to the Board by our Commodore since I will be travelling south for the Thanksgiving Holiday.
 - Vote on prospective Associate members Norman and Judith Berhannan: **Unanimously approved**
7. **Report of the Fleet Chaplain: Duncan Burns:**
 - Spoke of Dave Johnson's passing and affect it is having on Babylon Yacht Club's members and racers.
 - Spoke of importance of wearing life jackets while on the water.
8. **Report of the Program Committee: Todd McCarthy: no report**
9. **Report of the Hospitality Committee: Farley Nachemin & Susan Moran:**
 - The Boatyard Party was a great success. We had over 90 members attend. The price increase to \$35 did not seem to have any impact on the attendance. Overall on a gross basis we had \$3000 of attendee receipts, \$105 in 50/50 income and \$114 from Salty Sam totaling \$3200. Expenses came in at just over \$1700 so our net income was \$1462.
 - At this point, the net profit from the 2025 Hospitality events gives us \$3469 available which allows us to hold the cost of the Holiday party at \$50/person.
 - Holiday party invitations have gone out and the RSVP date is December 7. We will send weekly reminders out to membership.
 - Holiday Party
 - 22 responses so far; please RSVP ASAP
 - 2 West Marine Gift Cards to Raffle (\$100 & \$50)
 - Raffle Baskets went well at Blast; approx. \$400 raised
 - Susan Moran mentioned she feels the surplus money is from an increase in attendance/participation and from less over-purchasing of drinks, etc.
 - Della's Cookie Party will be 12/11; please come!
10. **Report of the Fleet Surgeon: Heather Reed: absent; no report**

11. Report of the Corresponding Secretary: Jeff Frederick:

- Duncan spoke of importance of Life Jackets; may put something out in *The Masthead* or email around April
 - Sailors wear them, fisherman don't...Why?!?
 - Would like to mention Dave Johnson in article; Duncan will supply information
- Jay Pizer mentioned idea of man-overboard seminar and practicing in Spring
- Rob Gutmann: spoke of different types of life jackets; must have shoulder straps to grab so can lift and lean back (not just yokes); inflatables don't have them!
- Duncan Burns: during the Frostbite season he insists on drysuits; water is still cold even in May

12. Report of the Yearbook Committee: Jay Pizer:

- Still looking for sailing stories from 2025

13. Report of the Historian: Dennis Krug: no report

14. Report of the Store Keeper: Glen Bernichon: no report

15. Report of the Legal Chair: Jeremy Wiss: absent; no report

16. Report of the GSBYRA Representative: Rob Gutmann:

- The Awards Dinner and fundraiser will be held on 12/6/25 at the Sayville Yacht Club
 - Invitation has been sent out
 - Capped attendance so please respond ASAP
 - Send the check to the treasurer on the GSBYRA.info website; invitation also posted on website.

17. Report of the Mailing Committee: Christine Smith: absent; no report

18. Report of the Welcoming Committee: Sandy Carlberg & Michele Jaeger: no report

19. Report of the Webmaster: Rich Mourino:

- EasyCart (payment system) was updated on 11/17/2025.
- Club Titles and their club email address will be changed at the end of December for the new year.
 - Passwords for club ids will be reset at that time (January 1, 2026).

20. Governor's Reports:

John Davis:

- Discussed David Johnson's passing
 - Reception at Funeral Home in Lindenhurst with many from SBCC, BYC, work and neighbors; 200+ attended
 - Knew him for 60+ years
 - Spoke of Dave and experiences with him
 - Bob VanTassel gave Kudos to Chris DeMarco for his strength during reception
- Duncan Burns mentioned the racers will be something on the water to remember him at their first race this weekend

Jeff Frederick: no report

Joyce Gotard: absent; no report

Rich LaBella: no report

Charlie Margeson:

- Commodore, it's been a pleasure watching you take the helm and run the SBCC so competently these last 2 years. It's been very enjoyable working with you on the Board for your term. Congratulations on a very successful term as Commodore of our club.

Jeff Mattera: absent; no report

Bob VanTassel:

- This will be my last board meeting; I started in 1977 as Storekeeper.
 - Thanked all
 - Board gave round of applause

21. Report of the Rear Commodore: Duncan Burns:

- Working with Bob Forman on the Policy Manual
 - Invited others to join to organize Policy Manual and cross reference with Bylaws and Constitution
- Spoke of Job Description book and considerations for future Flag (ex. Found mailing committee position to be obsolete)
 - End of year awards page has been incorporated into Fleet and Regatta job descriptions
 - Trophy position has been removed
 - Legal position added

22. Report of Vice Commodore: Stephanie Pizer: no report

23. Report of the Commodore: Scott Gesele:

The past few months have been busy on the administrative side of SBCC, as we completed the updates to the policy manual and job descriptions.

A big thank you to every board member who either updated their job description or verified their existing wording is still applicable. Both Duncan and Wendy worked together to pull these updates together and create a document that has a consistent style throughout.

The policy manual needed some work. We started with an old scan to text OCR version that was unreadable in many areas. Thank you John Davis, who found an old printed copy, scanned it and sent it so we were able to correct the version we had. An ad-hock committee was setup to finalize the 2025 version, so thank you John, Stephanie, Rich LaBella, Dennis, Duncan and Wendy. This is a living document that will need continued work, but we now have a solid version to hand off to the next board.

As we close out the 2024/2025 Board, these two years went fast, almost too fast. I can't thank our officers, committee chairs, and governors enough for the support you all provided in making this such an enjoyable experience.

Before I assumed the position in January 2024, you took me aside and offered advice. While at the helm, you fielded my phone calls, provided valuable feedback, and assisted at every turn. This is what makes SBCC such a special club; we all work together towards the same goal: having a good time cruising and racing under sail on the GSB.

I'm looking forward to the leadership Stephanie and her Board will provide us for the next two years!

- Rich LaBella spoke to Stephanie as upcoming Flag
 - Recommended to include keyword sections of Policy Manual so easier to scan and find reference and cross-reference to Constitution and Bylaws
 - Make Policy Manual more useable

24. Other Business/ New Business:

Old Business: N/A

New Business:

Farley Nachemin spoke of "Lessons Learned": received email with Rich Troy's name requesting Zelle payment that would be reimbursed. BE SUSPICIOUS! If it feels wrong, call and confirm with claimed sender before sending payment. These scams are well devised.

25. Adjournment: There being no further business before the general membership, Commodore Scott Gesele adjourned the meeting at 20:36.

Appendices

3. Treasurer's Report:

SBCC Revenue/Expense/Budget Statement	as of 10/31/2025 for October 2025			Green shows Revenues over budget or Expenses not yet spent Red shows Revenues not yet received or Expenses overspent		
	This Period	Start to Date	Budget	Variance	% Variance	Comments or Latest Changes
Revenues: (negative variance shows Revenue not yet received)				A negative Revenue Variance shows Revenue that is still expected to be received		
Membership Dues for 2025, net after sales tax	171.90	16,673.37	18,811.93	(2,138.56)	-11.4%	Received 10/1/2024 - 9/30/2025; reduced by sales tax
Interest Income	6.43	64.21	305.00	(240.79)	-78.9%	
Storekeeper Income	38.00	391.05	1,555.00	(1,163.95)	-74.9%	includes sales + credits for new full/regular members
Total Revenues for 2025:	216.33	17,128.63	20,671.93	(3,543.30)	-17.1%	Positive Variance Amount means actual revenue is > budget plan
Expenses: (negative variance shows budget funds not yet spent)				A negative Expense Variance shows funds were still available to be spent		
"Excess Reserves" (allocations shown below)	-	-	(1,835.18)	1,835.18	-100.0%	"Excess Reserves" are shown as a negative value to favorably impact overall budget
BSYC Trailer Storage	-	543.13	544.00	(0.87)	-0.2%	
Commodore Discretion	-	241.10	500.00	(258.90)	-51.8%	
Fleet: Cruising Awards & Trophies for last year events	-	1,049.55	800.00	249.55	31.2%	
Fleet: Cruising Awards & Trophies for this year events	-	76.32	800.00	(723.68)	-90.5%	
Fleet: Cruising misc	-	18.26	300.00	(281.74)	-93.9%	
Fleet: Yachting Club of America, Club Membership	-	-	500.00	(500.00)	-100.0%	
Hospitality	(2,166.75)	(4,792.32)	2,100.00	(6,892.32)	-328.2%	Deposit in 2025 from 2024 Holiday Party was \$250
Insurance	-	-	5,814.60	(5,814.60)	-100.0%	
Postage, Printing and Supplies	-	631.00	618.00	13.00	2.1%	
Program	-	173.71	250.00	(76.29)	-30.5%	
Program: Change of Watch	-	359.76	400.00	(40.24)	-10.1%	
Regatta: GSBYRA Club Membership	-	-	200.00	(200.00)	-100.0%	
Regatta: Racing Awards & Trophies for last year events	-	723.99	800.00	(76.01)	-9.5%	
Regatta: Racing Awards & Trophies for this year events	-	138.96	600.00	(461.04)	-76.8%	
Regatta: Racing misc	-	551.31	500.00	51.31	10.3%	
Regatta: Racing website SBCCRACING	-	276.00	278.00	(2.00)	-0.7%	
Regatta: US Sailing, Club Membership + PHRF	-	-	250.00	(250.00)	-100.0%	
Storekeeper Expenses	-	1,240.91	1,840.00	(599.09)	-32.6%	
Treasurer: Bank Charges & Expenses	-	-	30.00	(30.00)	-100.0%	
Web Page, Technology	-	324.34	490.00	(165.66)	-33.8%	
Yearbook	-	4,321.80	4,872.00	(550.20)	-11.3%	
Total Expenses:	(2,166.75)	5,877.82	20,651.42	(14,773.60)	-71.5%	
Total of Revenue minus Expenses:	n/a	11,250.81	20.51	11,230.30	54.4%	Positive values on this line show the total of Expenses not yet spent ↑ when positive, budget is estimated to underspent by this amount this year, including "Excess Reserves"
Other Items, not included in budget: ("Pass through" items, accumulated when received, paid annually)						
Liability: Regatta GSBYRA donations (optional \$7 pp)	(7.00)	(182.00)				accumulated from member payments of \$7 ea. Plus any additional contributions
Liability: Sales Tax set aside from Membership Dues	(20.13)	(144.90)				accumulated as member payments are received at 8.625% for NY State sales tax
PAID: Regatta GSBYRA donations (optional \$7 pp)		354.00				Last paid to GSBYRA in April 2025
PAID: Sales Tax set aside from Membership Dues		1,559.52				Last paid to NYS in March 2025

SBCC Balance Sheet	as of 10/31/2025 for October 2025	
Current Liquid Assets	Amounts	
FourLeaf/BFCU Checking Account	1,709.20	This account pays about 4x the interest rate compared to "savings"
FourLeaf/BFCU Money Market	37,679.61	This account pays about 10x the interest rate compared to "savings"
FourLeaf/BFCU Savings Account	5.04	This account pays very little interest, so the balance is kept low
PayPal Account	-	
Stripe Account	160.02	Stripe transfers funds daily; this end of month balance is usually zero next day
Zettle Account	-	
Total Current Liquid Assets	39,553.87	
Current Liabilities		
GSBYRA Payable/Donations	(182.00)	
Sales Tax Payable	(144.90)	
Other Accrued Expenses	-	
Total Current Liabilities	(326.90)	
Total Liquid Assets Reduced by Total Liabilities	39,226.97	
Non-Liquid Assets (not assigned a cash value)	Not included in these reports: Other assets such as the sound system, trailer, the hardware used by Regatta/Racing, the hardware used by Hospitality, and the Storekeeper inventory	

6. Membership Report:

Year	Reg	Sen	Hon	Assoc	Jr	Total	Paid	UnPaid	New	Resign	Deceased	NGS	Coll.	Gsbyra
2026	77	57	18	14	0	166	23	143	1	1	0	0	3150.00	118.00
2025	77	57	17	15	0	166	166	0	10	7	2	1	18325.00	571.00
2024	80	54	18	13	0	165	165	0	10	13	4	2	18130.00	522.00
2023	88	53	18	13	0	172	172	0	24	9	4	0	19820.00	576.00
2022	78	50	18	9	1	156	156	0	5	9	3	4	17440.00	543.00
2021	88	46	18	11	1	164	164	0	9	9	3	2	18475.00	517.00
2020	94	39	19	14	1	167	167	0	7	11	4	1	19065.00	364.00

New Member Name	Membership_Type	Date_Joined	Member Email
Brian Scott	REGULAR	2025-11-04	bscott920@gmail.com

Resigned Member Name	Date_Resigned	Year Joined	Member Type
Martin & Brenda Kelly	2025-11-08	2022	ASSOCIATE

Pending_Members	First_name	mtype	Street_add	City_state	Yacht_name	Model	LOA	Date_added
Berhannan	Norman & Judith	PENDING	22 Winged Foot Drive	Medford, NY 11763	Zoom II	Searay	22'	2025-11-14
Berhannan	Norman & Judith	PENDING	22 Winged Foot Drive	Medford, NY 11763	L` Esperance	Gemini 105 M	34'	2025-11-14