

**Friends of Camp El-O-Win
Board Meeting Minutes
January 14, 2016**

Present: Nancy Ramos, Erin Baber-Sherwood, Colleen Martinez Gayle Duffy, Margy Becker

Absent: Marc Bradford

Guests: Jane Martin, Mark Stimmell (Reinhart Insurance)

Call to Order/Introductions

6:06 called to order by Nancy Ramos. Mark Stimmell was introduced to the board. Mark is in attendance to give the board an overview of the current insurance coverage, its limits and costs. Voting on the consent agenda was delayed until after his presentation by mutual agreement.

Overview of Insurance Coverage:

- Our current coverage covers claims at camp and for events outside of camp.
- General liability coverage decreased this year from \$7,380 to \$7,213. General liability has a \$1,000,000 per incident \$2,000,000 aggregate coverage limit.
- The cost of the Sexual Misconduct coverage increased by \$130 per year. The coverage limit was increased from \$300,000 to \$1,000,000.
- The cost of Professional coverage dropped from \$1,188 to \$1,160.
- Automotive coverage increased in cost from \$730 to \$1,817 for 6 months with the addition of the van purchased last year by the camp. Coverage limit is \$1,000,000.
- The Umbrella coverage increased from \$1,000 to \$1,098. Coverage limit is \$1,000,000. This policy covers over General, Professional and Auto (not Sexual Misconduct). Mark advised that increasing this coverage by \$1,000,000 would only cost the organization an additional \$1,000 which is the minimum premium for each million in coverage.
 - ❖ [The question was asked if it would be cheaper to drop the Umbrella coverage and increase the General coverage. The answer was no.](#)
- Property coverage decreased in cost from \$7,216 to \$7,029. Coverage limits remained the same for buildings (\$704,920) and business income (\$50,000) and off site property coverage was added with a \$2,500 limit. There is a \$2,500 deductible for this coverage. This coverage is only for the cash value of the structures at camp. Replacement value coverage is not available due to the fire risk. The depreciation on the structures is very low. It is supposed that with donations and volunteers that the coverage will allow the organization to replace the structures in the event of damage. The Business Income coverage covers the cost of non-operation (loss of income) Off-site coverage was added for storage of equipment off premises.
- Liability coverage for Directors and Officers Employment increased slightly from \$1,774 to \$1,783. Coverage limits at \$1,000,000 with a \$1,000 employee/\$5,000 directors/officers deductible.
- Workman's Comp coverage was added this year at the cost of \$4,287 based on an estimated payroll of \$30,000.
- Accident and Health decreased in cost from \$1,346 to \$1,319.
- Crime coverage which includes Fidelity, Forgery, Money and Transfer Fraud remained the same at \$580. The limits are \$250,000 for Fidelity and Forgery, \$10,000 for Money and \$250,000 for Transfer Fraud

Consent Agenda:

- Minutes from December
- Financial Statements for December

MSC: Becker/Martinez

Proposed Budget for 2016

Prepared by Jane Martin

The following handouts were given as illustration of the proposed budget for this year:

- Narrative of how the budget was compiled
- Balance in checking and savings, restricted funds and allocation
- Narrative of what is included in each budget item category
- Estimated camper fees
- 2016 Proposed Budget including break-out sheets for:
 - Organization
 - Program
 - Programs at other facilities
 - Fund Development
 - Property Management
 - Marketing
 - Property Management

It is proposed that to balance the budget, funds will be taken from restricted funds to balance shortages in those categories that the restricted funds are allocated for. The total amount needed from the restricted funds to balance the budget is \$13,470 leaving a balance of \$46,022.52 in the restricted fund account.

A motion was made to add voting on the proposed budget to the February agenda.

MSC: Baber-Sherwood/Becker

FUND DEVELOPMENT

- A summary of the family fun event was requested as well as the number of volunteers required to run the event to plan for next year.
- A large number of porcelain dolls were donated some years back to the Organization to help raise funds for camp. Those dolls are currently sitting in the storage unit. Margy volunteered to pick up the dolls and take them for appraisal at the Doll Hospital. We will then sell them for whatever money can be had.
- The third annual Bunco event committee is meeting next week to begin planning the event for April 23.
- The mail campaign has brought in \$9,000 so far.

NOMINATING COMMITTEE

- We are still looking for potential board members. The committee will be approaching Christina Linneman, to sit on the board.
- If anyone has suggestions for potential board members, please pass their names to Nancy or Margy

OPERATIONS COMMITTEE

- Camp El-O-Win will have a booth at the upcoming Girl Scout event Cookie Expo on January 23. Gayle Rogers and Victoria Delgado will be doing archery with the girls.
- The Facebook issues have been resolved. The account is now linked to Jane's e-mail and the password has been updated so that we have full control of the site now. Jane was able to get help to merge the new and old sites.
- Online registration is targeted to open February 1. Jane is anticipating it will be closer to the 15th.
- We are exploring the possibility of merging the databases used so that we have one unified mailing list. Roberta, Erin's mother, will be consulted in this endeavor.

ACTION ITEMS

A motion was made to approve Adrienne Davis as a new member to the board

MSC: Baber-Sherwood/Becker

1 abstention, 4 in favor

- After approval was given by the board to add Adrienne Davis, there was discussion of moving the monthly meetings to Wednesdays to accommodate Adrienne's school schedule. It was suggested that we ask Marc Bradford (not present) before a vote was put forth.

Adjourn at 8:05 pm

MSC: Duffy/Baber-Sherwood

Respectfully submitted,

Colleen Martinez

Reminders:

Use your **SHARES card** at Savemart, Lucky, Food Maxx

Use **Good Search** search engine to surf the web – they send us money for each search

Use **AmazonSmile** when you purchase from Amazon.com and EOW will benefit