South Bay Cruising Club

Minutes of the Board Meeting
October 26, 2026
West Islip Library, West Islip, New York

Officers Present: Stephanie Pizer: Commodore
Duncan Burns: Vice Commodore Christine Smith: Recording Secretary

Officers Absent: Joe Werkmeister: Rear Commodore
Rich Troy: Treasurer

Governors Present: John Davis Charlie Margeson Scott Geselle

Governors Absent: Jeff Frederick Sally Eilbeck Jeff Frederick Jeff Matera

Committee Chairpersons Present:

Charlie Margeson - Regatta Captain
Wendy Gesele - Programs
Glen Bernichon – Storekeeper
Farley Nachemin - Hospitality
Duncan Burns - Fleet Chaplin
Pam McCarthy – Membership
Jerry Holwell – Historian
Rich Mourino - Webmaster
Sandy Carlberg & Michele Jaeger - Welcoming
Jay Pizer - Yearbook
Janice Bernichon – Mailing

Committee Chairpersons Absent:

Eddie Anderson - Fleet Captain
Jeff Frederick - Corresponding Secretary
Beth Anderson- Fleet Surgeon
Rob Gutmann – GSBYRA
Jeremy Wiss - Legal Chair

1. Commencement of the Meeting: A quorum (15% = 5 members of the 28 Board seats) being present, **Vice** Commodore Duncan commenced the meeting at 19:30.

2. Approval of the Minutes as presented by the Recording Secretary:

- Motion to dispense reading of September minutes made, seconded and approved.
- Motion to adopt September minutes made, seconded and approved.

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

4. Report of the Fleet Captain: Eddie Anderson:

The cruising season is officially over. I believe it was a successful overall, in spite of some cancellations due to inclement weather. I will be tallying rendezvous points and look at my budget to figure out what to do for the cruising awards.

I plan on working the reception table at the Boatyard Party to begin signing people up to host rendezvous for the 2027 season.

5. Report of the Regatta Captain: Charlie Margeson:

The 2026 Regatta season is now over. We ended the season in October with 4 final races:
-the last Babylon Twilight (Fall #2) was October 1st with 5 boats participating. I'm happy to report that the Babylon Twilight is now off "life support" under the stewardship of Chris DeMarco. We averaged 5 boats per race in 2026 vs 2-3 boats last year. Well done.
-the Louis Orr Invitational race (sponsored by Babylon YC) was on Saturday October 4th and was the BYC's last race of their season. Ed Anderson & BYC Regatta Chair Kim Carolselli were RC. Eight boats came out and the strong gusty

winds made for a "spirited" race. Rumor has it that Rettsie's masthead antenna bounced across the bottom of the bridge as he sailed through! Their after-party was well attended.
-The traditional final race of the SBCC season is the Discoverers Race to Atlantique which was on October 10th this year. Eric Winberry & son were RC. Atlantique was closed for the season due to the NE-ster storm damage so we were not able to hold our usual after race awards party. It was an enjoyable sail home.
The 2026 Final Awards Party will be in February 2027 with date/time TBD.

6. **Report of the Membership Committee:** Pam McCarthy (See Attached).
   Motion was made and seconded and unanimously approved to add 2 new members

7. **Report of the Fleet Chaplain:** The club is keeping Rob Gutmann in our thoughts and prayers.

8. **Report of the Program Committee:** No Report

9. **Report of the Hospitality Committee:** Farley Nachemin:

The Hospitality Committee met on October 5 to plan for the parties for the balance of this season. We locked in on several volunteers for Boatyard Party but Diane and Chuck sent an email to get more people for Chile, Desserts etc. We decided to raise the price of the Holiday Party to $60. We also got a head start on discussing parties for 2027.

Diane and Chuck Ulrich, Susan Moran and Farley are meeting at the club's storage trailer Monday 10/26 to inventory and organize whatever we need for the Boatyard Party.

The Boatyard party is November 7. RSVP's are coming in slowly. We need pop up tents in case of rain.

10. **Report of the Fleet Surgeon:** Beth Anderson: No report

11. **Report of the Corresponding Secretary:** Jeff Frederick: No report

12. **Report of the Yearbook Committee:** Jay Pizer: Looking for volunteers to help with the Salty Sam at the Fall Party

13. **Report of the Historian:** Jerry & Jean Holwell: We did extensive research on the Gotard's going back to 1977 and their involvement in the club.

14. **Report of the Store Keeper:** Glen Bernichon:

15. **Report of the Legal Chair:** Jeremy Wiss: No Report

16. **Report of the GSBYRA Representative:** Rob Gutmann: No Report

17. **Report of the Mailing Committee:** Janice Bernichon: No Report

18. **Report of the Welcoming Committee:** Sandy Carlberg & Michele Jaeger: WE are going to call sponsors to contact their new members to boost attendance at the boatyard party

19. **Report of the Webmaster:** Rich Mourino

Easycart Software (Payment system) updated again.
Easycart Vendor is changing and updating its software in steps.
PHP bug alert (critical) Verified with vendor that it was applied on the server.

The current version of PHP eliminates a feature that My tailored code is using for routing email purchases to the Chairs.
We will stay at our current version until I re design or eliminate my tailored code.
This will effect the look of Membership, StoreKeeper and Hospitality emails from the payment system.

20. **Governor's Reports:**
    John Davis: No Report
    Jeff Frederick: No Report
    Sally Eilbeck: No Report
    Rich LaBella: No Report
    Charlie Margeson: No Report
    Jeff Mattera: No Report
    Scott Gesele: No report

21. **Report of the Rear Commodore:** Joe Werkmeister: No Report

22. **Report of Vice Commodore:** Duncan Burns:

23. **Report of the Commodore:** Stephanie Pizer:

24. **Other Business/ New Business:**

    Old Business: N/A

    New Business: N/A

25. **Adjournment:** There being no further business before the general membership, Commodore Duncan Burns adjourned the meeting at 20:16

Appendices

3. Treasurer's Report:

. === (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 2026 membership year are counted when received from 10/1/2025 to 9/30/2026.

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

SBCC Revenue/Expense/Budget Statement	as of 9/30/2026 for September 2026			Green shows Revenues over budget or Expenses not yet spent		
				Red shows Revenues not yet received or Expenses overspent		
	This Period	Start to Date	2026 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 2026, net after sales tax	-	17,523.06	19,041.62	(1,518.56)	-8.0%	Received 10/1/2025 - 9/30/2026; reduced by sales tax
Interest Income	3.24	35.51	76.00	(40.49)	-53.3%	
Storekeeper Income	34.44	339.46	1,467.00	(1,127.54)	-76.9%	includes sales + credits for new full/regular members
Total Revenues for 2026:	37.68	17,898.03	20,584.62	(2,686.59)	-13.1%	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"	-		(2,571.67)	2,571.67	-100.0%	"Excess Reserves" are shown as a negative value to favorably impact overall budget
BSYC Trailer Storage	-	-	544.00	(544.00)	-100.0%	
Commodore Discretion	119.32	307.22	500.00	(192.78)	-38.6%	
Fleet: Cruising Awards & Trophies for last year events	(223.77)	435.37	150.00	285.37	190.2%	
Fleet: Cruising Awards & Trophies for this year events	-	134.89	1,450.00	(1,315.11)	-90.7%	
Fleet: Cruising misc	-	-	300.00	(300.00)	-100.0%	
Fleet: Yachting Club of America, Club Membership	-	550.00	550.00	-	0.0%	
Hospitality	(719.00)	(2,899.82)	2,400.00	(5,299.82)	-220.8%	
Insurance	-	-	6,367.68	(6,367.68)	-100.0%	
Postage, Printing and Supplies	-	684.28	704.00	(19.72)	-2.8%	
Program	-	-	250.00	(250.00)	-100.0%	
Program: Change of Watch	-	476.27	650.00	(173.73)	-26.7%	
Regatta: GSBYRA Club Membership	-	-	200.00	(200.00)	-100.0%	
Regatta: Racing Awards & Trophies for last year events	-	677.82	800.00	(122.18)	-15.3%	
Regatta: Racing Awards & Trophies for this year events	-	41.58	600.00	(558.42)	-93.1%	
Regatta: Racing misc	-	-	600.00	(600.00)	-100.0%	
Regatta: Racing website SBCCRACING	-	276.00	278.00	(2.00)	-0.7%	
Regatta: US Sailing, Club Membership + PHRF	-	10.00	260.00	(250.00)	-96.2%	membership fee increased by $10 to $260 for 2026
Storekeeper Expenses	-	657.55	1,390.00	(732.45)	-52.7%	
Treasurer: Bank Charges & Expenses	-	-	30.00	(30.00)	-100.0%	
Web Page, Technology	80.10	549.95	604.00	(54.05)	-8.9%	
Yearbook	-	4,354.27	4,538.00	(183.73)	-4.0%	
Total Expenses:	(743.35)	6,255.38	20,594.01	(14,338.63)	-69.6%	
Total of Revenue minus Expenses:	781.03	11,642.65	(9.39)	11,652.04	56.6%	Positive values on this line show the total of Expenses not yet spent
				↑ when negative, budget is estimated to overspent 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)	-	(35.00)				accumulated from member payments of $7 ea. Plus any additional contributions
Liability: Sales Tax set aside from Membership Dues	-	(290.78)				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 9/30/2026 for September 2026	
Current Liquid Assets	**Amounts**	
FourLeaf/BFCU Checking Account	-	This account pays about 4x the interest rate compared to "savings"
FourLeaf/BFCU Money Market	1,241.34	This account pays about 10x the interest rate compared to "savings"
FourLeaf/BFCU Savings Account	38,555.31	This account pays very little interest, so the balance is kept low
PayPal Account	5.04	
Stripe Account	-	Stripe transfers funds daily; this end of month balance is usually zero next day
Zettle Account	-	
Total Current Liquid Assets	39,801.69	
Current Liabilities		
GSBYRA Payable/Donations	(35.00)	
Sales Tax Payable	(290.78)	
Other Accrued Expenses	-	
Total Current Liabilities	(325.78)	
Total Liquid Assets Reduced by Total Liabilities	39,475.91	This is our "Net Worth"
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	

End of Report

6. Membership I am enclosing several membership reports for your review before our next board meeting on **Monday Oct. 26th, 2026.**
I have **2 New applications** to be voted on. These were previously sent to the board with the sponsor letters as well.
There have been no new resignations. The membership is fully paid as well.
These are the **last reports for the 2026** membership year and we will sending out dues notices for **2027** at the
beginning of November.
If you have any questions, please do not hesitate to contact me.

Let's hope for more new members to be voted in with the upcoming 2027 year!!

Year	Reg	Sen	Hon	Assoc	Jr	Total	Paid	UnPaid	New	Resign	Deceased	NGS	Coll.	Gsbyra
2026	77	52	18	13	0	160	160	0	6	10	3	0	21800.00	558.00
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

New Member Name	Membership_Type	Date_Joined	Member Email
Richard & Elizabeth Stehle	REGULAR	2026-06-30	rstehle@gmail.com
John McCabe III & McCabe	REGULAR	2026-05-18	johnrmccabe3@gmail.com
Chris Dennerlein & Helene Turner	REGULAR	2026-03-31	jcdenn1959@gmail.com
Greg Schneller	REGULAR	2026-01-01	mirage536@msn.com
Norman & Judith Berhannan	ASSOCIATE	2025-11-25	normashley@aol.com
Brian Scott	REGULAR	2025-11-04	bscott920@gmail.com

Resigned Member Name	Date_Resigned	Year Joined	Member Type
Scott Becker & Nancy Alley	2026-08-27	2025	ASSOCIATE
Fred Cornman	2026-03-25	1983	SENIOR
Andrew Aguirre	2026-02-24	2023	REGULAR
Michael & Korin Yovino	2026-02-19	2023	ASSOCIATE
Jarrett & Allison Fifield	2026-02-02	2005	REGULAR
Lenny Feldman	2026-01-30	2014	REGULAR
Brad & Victoria Baldwin	2026-01-29	2013	REGULAR
Douglas & Barbara Davies	2026-01-17	1980	SENIOR
DJ & Joe Greco	2026-01-03	2008	SENIOR
Martin & Brenda Kelly	2025-11-08	2022	ASSOCIATE

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