SCWDC

Board of Directors Meeting

December 14, 2020

**APPROVED FEB 8, 2021**

Present:

Bill Johnston, President

Leo Boelhouwer, Vice President

Carole Howe, Secretary

Donna Harris

Mary-Jo Swinimer

Mary Kaye Hrivnak

Ruth D’Alessandro

Rita Togni

Rene Thierry

David Toms, absent

**Call to Order:** The meeting was called to order by Bill Johnston, President, at 7:07pm. Bill presented opening remarks.

**Approval of Agenda:** Motion to approve the agenda made by Mary Jo & seconded by Donna. Unanimous approval.

**October 19, 2020 Minutes:** Motion to approve the November, 2020 BOD Meeting minutes was made by
Ruth, seconded by Donna, and approved unanimously.

**Old Business Review:**

**Credit Card Fees:** The credit card fee is 3% and $0.50 per transaction

**Nominating Committee:** Ruth D’Alessandro started the Nominating Committee and recruited Geoffrey Pennoyer as the chair. The committee members are Geoffrey Pennoyer, Ruth D’Alessandro Linda Kenis, Pete Campbell, and Joe Trincellito. Nominating committee deliberations are private. There is a Policy Manual requirement to announce the opportunity to turn in a petition in the January meeting. As we do not plan a January in-person meeting, this will be accomplished by a web site posting and either a Skigram or email to all members.

**Poland Bike trip:** Poland Bike and Barge final check received and refund issued to participants.

**Club Med Sandpiper:** This trip is May 2-9, we have 30+ signups. This trip is now a FY 22 event.

**Financial Report:** None of the trips have met their “threshold”. Threshold is the estimated number of skiers 4 to 6 less than the contract #, on which the trip price is based. Every trip leader will owe some money to run their trip and tour operators will charge more for bus costs. (Subsequently, the Whitefish trip has exceeded threshold.)

**Accounting Report:** See Monthly Accounting Report as of December 4, 2020.

**New Business:**

**Travel Chair:** Motion to name Gary Rubens Travel Chair made by Rene’ seconded by Ruth passed unanimously.

**Scam Emails:** Due to the rise in scam emails to board members there will be a removal of officers email addresses, except for the SCWDC office and Bill’s new SCWDC President Gmail address.

**Bus Cost Increases:** Due to most trip signups not equaling contract minimums, travel agent contracts permitting charging us for bus costs. Discussion ensued, Flights Committee proposes to use trip leader’s social budget to cover a large portion of the additional costs. This does not have an adverse impact since we can’t have any parties. Motion to use $25 of each trips social budget fund and the remaining to be covered by the club, made by Donna second by Rene, passed unanimously.

**Bylaws:** The PolicyChair has made several recommendations and the complete report is below as an attachment. These were all accepted.

**Tennis:** Sunday night tennis needs new coordinators. (Subsequently, Ying Prince and Janet Brown volunteered.)

**Credit Card Fees:** Gary summarized the club’s use of credit cards and stated that the average fee is 3%. Gary wrote a comprehensive message on December 3 to all BOD meetiings. A complete copy of the message is printed below.

**Member Comments:**

Rene- Are we planning any Zoom happy hours? Bill says not many came to the last one and suggests a Sunday night to promote ski trips and the Club Med trip. An announcement will be put in the December 28th ski gram and have a Zoom happy hour on December 29th. By coincidence, Dec 29 is also a way to celebrate our fabulous secretary’s (Carole) birthday.) (Subsequently, the Zoom Happy Hour was held, attended by 3 members and 13 officers.)

**Next Meeting:** January 11, 2021

**Motion to Adjourn:** With no further business to discuss a Motion to Adjourn at 8:04pm was made by Rene second by Mary Jo passed unanimously.

Respectfully submitted,

Carole Howe

Secretary

# SCWDC POLICY COMMITTEE STATUS REPORT

 **DECEMBER 2020**

Howard Fisher, Policy Chairperson

1. **Board Action Requested**

 The first three are presented to the BOD to propose to the Membership for the April 2021 annual meeting.

1. **Club Name in Bylaws** (2/3 vote by membership is needed to pass)

Current Bylaws, Article I Section 1:

“The principal purposes of this Club are mutual improvement and the development of skiing . . .”

Proposed – Change to:

“The principal purposes of the Ski Club of Washington, D.C. (known as “the Club” in this document) are mutual improvement and the development of skiing . . .”

Rationale: The legal name of our Club does not appear explicitly in the text of the Bylaws, but is referred to as “the Club”. The definition of Club as Ski Club of Washington, D.C. appears in the Definitions section just before the Bylaws; but rarely do people access the Definitions section. This proposed modification doesn’t change anything. It just makes sense to explicitly state the Club’s legal name in a location that is front and center. Let’s not have confusion about our legal name when we are also using a marketing name.

1. **Electronic BOD Meetings** (2/3 vote by membership is needed to pass)

Current Bylaws, Article IV Section 4:

Except as otherwise specified in these Bylaws and Rules of Procedure, the business meetings of the Club and the Board of Directors shall be conducted in accordance with the latest edition of Robert's Rules of Order, Newly Revised.

Proposed: Add this sentence at the end:

 “Board meetings may be held either in person or electronically.”

Rationale: According to Robert’s Rules of Order, an electronic Board meeting can be held only if authorized by the Bylaws to do so. The Bylaws already allow members to vote electronically for candidates and Bylaws proposals. It is in the same spirit to allow Board members to vote in their electronic meeting for their motions.

1. **Nominations from the Floor** (majority vote by membership is needed to pass)

Current Rules of Procedure, Article IV Section 7:

“. . . A nomination may be presented from the floor, provided that four (4) Club members second the nomination.”

Proposed: A nomination may be presented from the floor at the annual meeting, provided ….”

Rationale: This additional phrase makes it obvious what “the floor” refers to. This is a helpful modification, as there is at least one individual who wasn’t clear about the current wording.

1. **Discipline List**

Add a new section after Chapter 3, III.H.6, Personal Conduct Policy:

“The Discipline List is a list of members or participants who have been designated for punishment by Club management for personal conduct violations. The list shall include date of entry onto the list, some description of the infraction, and the punishment. This list shall be distributed to appropriate volunteers for proper enforcement of restrictions on participation. This list shall be maintained by the Administrative Manager.”

Discussion: The BOD can make a decision on a member or participant regarding personal conduct, but the Club has no tracking device for this. Hence, this Discipline List, which has some parallelism with the Treasurer’s List. This proposal arises from a suggestion by Gary Rubens, when he was president.

**CREDIT CARD FEES**

-----Original Message-----
From: Gary Rubens <gkrubens@verizon.net>
To: david.toms@comcast.net <david.toms@comcast.net>; donkayhar@gmail.com <donkayhar@gmail.com>; howe505@verizon.net <howe505@verizon.net>; leo.j.boel@gmail.com <leo.j.boel@gmail.com>; mjsinrussia@hotmail.com <mjsinrussia@hotmail.com>; mkhrivnak@gmail.com <mkhrivnak@gmail.com>; radal16@cox.net <radal16@cox.net>; renea.thierry@verizon.net <renea.thierry@verizon.net>; rita.togni@longandfoster.com <rita.togni@longandfoster.com>; bjohnston2@aol.com <bjohnston2@aol.com>
Cc: bevashcraft@comcast.net <bevashcraft@comcast.net>; bhchollar@aol.com <bhchollar@aol.com>; clorenzetti@verizon.net <clorenzetti@verizon.net>
Sent: Thu, Dec 3, 2020 10:35 am
Subject: SCWDC Credit card fees

All,

This is to follow up on the conversation from last month's BoD meeting with regard to credit card transaction fees.  Here's the bottom line: our actual fees vary from month to month, but are VERY close to 3% overall.  If we plan to transfer the fees to our events, then 3% is the number we should use.

Yes, there is more to the story, a lot more.  If you're interested in the details, read the following article that explains how Authorize.net and Payment Depot actually work:

https://www.cardpaymentoptions.com/credit-card-processing/best-authorize-net/

Keep in mind that SCWDC is basically an e-commerce business, in that all of our credit card transactions are done online, with no physical card present.  This scenario is not considered to be as secure as a brick & mortar storefront business where the customer physically presents a card that is then swiped into a terminal. Transaction fees are slightly higher for e-commerce transactions.

As the article explains, we use Authorize.net as our payment gateway and a third-party merchant provider (Payment Depot) that gives us lower overall rates than Authorize.net standard pricing. The question is: how much lower?

The simple way to determine our actual net rates is to compare our gross proceeds (sales) to the amount that is deposited into our United Bank account.  This is not quite as simple as it sounds.  Authorize.net settles our daily proceeds at 6 PM each day and then deposits the proceeds into our bank account within 24 hours.  So each "daily" deposit actually contains transactions from more than one day, and if you add up all of the "daily" transactions for a month, the total contains transactions from more than one month.

Last year Brian Chollar did a very detailed analysis of our transactions and fees, and verified that our actual transaction fees were slightly lower than 2.9%.  I emailed Brian to see if he still has that data, which he does not.  I did my own analysis (not nearly so exhaustive) and reported to the BoD that our most recent effective rate was 2.75%.

To put this into context, this calendar year we processed 1658 credit card transactions that totaled to $**443,484.28.**  Our average transaction is a little over $267.

When I processed this data, I discovered another factor that greatly impacts the actual costs of processing credit card payments:  **REFUNDS**!  This calendar year (1/1/20 - 11/30/20) we have already processed $21,785 in refunds, at a cost of $655 in transaction fees.  So whatever we saved by using a third-party merchant provider is effectively negated.

This may be TMI (too much information), so I will repeat the bottom line:  if we plan to transfer the costs of processing credit card payments to our "big ticket" events, such as ski trips, cruises, and other travel events, 3% is the number we should use.

Gary Rubens

gkrubens@verizon.net