As we are enjoying the Holiday season and approaching the end of calendar year 2018, I am thinking of the many challenges facing our Club in 2019.

Our first challenge is one that we face every year:  **how do we continue to maintain and grow our membership base**?   For the past few years our membership has remained stable at between 1250 to 1300 members, depending on the time of year.  Our membership tends to peak during the second half of the year, as our members are signing up for ski trips and other seasonal events.  Since July, we have averaged one new member joining the Club every day.  That's impressive, no?  Unfortunately, our existing members are failing to renew their memberships at an equal rate, so we are having a hard time making progress.  In my opinion, there is a simple explanation for part of this phenomenon:  our members no longer have an incentive to renew their membership in timely fashion, because they can always re-join the Club later without a penalty!  In prior years new members paid a modest Initiation Fee of $10, which provided an incentive for them to renew.  Recently we changed our membership fee structure to eliminate the Initiation Fee, with negative results.

So, you might ask, what is the solution?  First, I think we need to streamline the renewal process by offering ***recurring memberships., with automatic renewals by credit card.***We have the technology in place to make this happen, but we would need approval from our members before implementation.  The second part of the solution is to**reinstate the Initiation Fee**.  This will not only help the Club's finances, but it will create an incentive for members to renew promptly when their membership expires.

Our second challenge is the rising cost of credit card processing fees, which last year **exceeded $32K**!  The Club has made a conscious choice to absorb credit card processing fees as a normal cost of business, without raising our dues or event prices to pay for the extra expense.  This means that we have had to cut costs and streamline our administrative processes in order to balance out our income vs. expenses.  Payments by credit card are convenient, and very popular with our members.  They also require less manual labor to process, and make record keeping simpler.  So, how can we continue to absorb this expense, which will most probably continue to grow even larger?

One approach is to offer more travel events such as Viking river cruises and Club Med vacations.  These events have contributed greatly to our revenue and are greatly enjoyed by our members.  But our membership base can only support a finite number of such events, which tend to be even more expensive than our ski trips.  So again, if we can do a better job of retaining our existing members, while continuing to add new members, that will greatly support the Club's financial health.

Finally, our greatest challenge is the **lack of volunteers** to fill key leadership positions in the Club.  We are a volunteer organization.  We currently have no employees, and only two paid workers to support our business.  All other Club functions are performed by willing volunteers. Frankly, how we manage to do this year after year continues to amaze me.  At this time, I don't have any brilliant ideas to address this ongoing and somewhat chronic situation, but it is not for lack of effort.  I will continue to work with our Board, officers, and volunteer leaders on ideas for improvement. If you have applicable skills, and time on your hands, please **step up and volunteer**. We need your help!