

Pittsburgh Curling Club Board Meeting Minutes

3/14/2023

7:00

491 McCoy Road

MEMBERS PRESENT	Dustin Devine, Ryan Fissella, Joe Walton, Gerry Kyle, Sarah Fissella, Allison Devine, Burt Cubbison, Debbie Spang, Constantin Koehler, Leonard Jarabeck, Daphne Roberts, Sean Mizerski
MEMBERS ABSENT	Travis Eiler, Steve Buffington, Erin McManus
OBSERVERS	Quintin Lovicks, Nicole Samson, Matthew Clark
CALLED TO ORDER	7:05 PM

APPROVAL OF PREVIOUS MINUTES

DISCUSSION		
CONCLUSIONS	Approval of Previous Month's Minutes: Kyle/Fissella; Spang abstains, motion passes	
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBER COMMENTS

DISCUSSION		
CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

BOARD ANNOUNCEMENTS

BOARD MEMBERS

DISCUSSION		
<ul style="list-style-type: none"> ● Selling Rocks: <ul style="list-style-type: none"> ○ We are still in discussions with Mark Lachendro, President of Nittany Valley Curling Club (NVCC). i) NVCC board of directors had some questions about our rocks and how we came about the pricing. ii) Steve also contacted Canada Curling Stone about the value of our rocks. <ul style="list-style-type: none"> ▪ Have offered a quality set of our rocks for \$4000 with handles ▪ If they accept the deal, they will likely pick up the set on Easter ○ Discussion about trying to auction/raffle off our worst rocks at upcoming events ● Comment box <ul style="list-style-type: none"> ○ Suggestion to move the comment box to a place that is a blind spot in the camera's, so that it is as confidential as possible 		
CONCLUSIONS		
Motion to sell best set of rocks to Nittany Valley, use worst set of rocks to auction/sell individually: Mizerski/Fissella; motion carried unanimously		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

MEMBERSHIP

DISCUSSION		
<ul style="list-style-type: none"> ● Discussion regarding best way to implement committee's <ul style="list-style-type: none"> ○ Discussion that selecting committee heads from the board who can then approach members to join might be a successful approach <ul style="list-style-type: none"> ▪ Will need to fill out subcommittee's ○ Discussion regarding selecting committee heads <ul style="list-style-type: none"> ▪ Events 		

- Ryan Fissella volunteered
 - Finance
 - Joe Walton volunteered
 - Facilities
 - Membership
 - Gerry Kyle volunteered
- Committee heads will meet next Tuesday to form agenda for membership meeting
- Spring session:
 - Currently 12 members registered
 - Discussion that some members have expressed that they believed they signed up for unlimited and shouldn't have to join again
 - Discussion that the dates were specified for fall/winter when they signed up
- Raffle:
 - Need to continue selling tickets

CONCLUSIONS		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

OUTREACH

DISCUSSION	
CONCLUSIONS	

ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

FINANCIAL

DISCUSSION

PghCC Monthly Financial Re... 150% 1 / 1

Pittsburgh Curling Club Financial Reports
As of 02/28/2023 2.21 Months of Solvency

Current Assets	Current Income	Current Liabilities	PAID	NOTES	EXPENSE TYPE	Current Liabilities for Next Month	SCHEDULED	NOTES	
End of Month Balance	Income Deposited	Paid Liabilities	2/2/2023	PAID	Utilities	Duquesne Light	4,463.79	3/2/2023 PAID	
Dollar Checking	Amazon Smile	Duquesne Light	5,364.37						
Dollar Savings	PNC - Money Market Interest	GNCC Legacy Interest	94.13	2/6/2023	PAID	Interest	GNCC Legacy Interest	91.00	3/3/2023 PAID
Charles Schwab	Dollar - Savings Interest	GNCC Legacy Loan	1,253.52	2/6/2023	PAID	Loan	GNCC Legacy Loan	1,256.65	3/3/2023 PAID
PayPal	Charles Schwab - Interest	Comcast	201.29	2/5/2023	AUTO	Utilities	Comcast	201.29	3/5/2023 PAID
PNC - Money Market	Stripe - Credit Card	Columbia Gas	596.89	2/13/2023	AUTO	Utilities	Columbia Gas	565.45	3/14/2023 PAID
PNC - Primary Checking	Member Dues	West View Water	29.70	2/13/2023	AUTO	Utilities	West View Water	36.66	3/13/2023 PAID
PNC - Secondary Checking	League Fees	Innat Cbooks	26.75	2/15/2023	AUTO	Office Expense	Innat Cbooks	26.75	3/14/2023 PAID
Total Cash/Checking/Savings	Stripe Fees	Iron City Express	113.04	2/13/2023	AUTO	Utilities	Iron City Express	111.60	3/6/2023 PAID
Other Current/Restricted Assets	LTC	Dollar Bank Fee	0.95	2/15/2023	AUTO	Bank Fee	Dollar Bank Loan	3,705.14	3/15/2023
122001 - Giant Eagle Gift Cards	Borespiel	Dollar Bank Loan	3,044.16	2/16/2023	PAID	Loan	Dollar Bank Interest	6,000.55	3/15/2023
12100 - Prepaid Expense	Group LTC	Dollar Bank Interest	6,661.53	2/16/2023	PAID	Interest	PAMS	105.83	sewer
Other Current/Restricted Assets	Donation	Commonwealth of PA	112.82	2/19/2023	PAID	Sales Tax	PAMS	0.40	bank fee
Total Current Assets	Gift Certificates	Risspel Insurance Agency	4,187.00	2/21/2022	PAID	Insurance	John K. Weinstein	6,223.95	3/31/2023 Allegheny county real
	Square - Credit Card	Total Paid/Current Liabilities	21,686.15				Wm T Hutchinson Co PSP	256.16	3/31/2023 interest
	Retail Shop						Wm T Hutchinson Co PSP	2,451.59	3/31/2023 loan
Movement Between Accounts	Sales Tax Collected	Long-term Liabilities	PRINCIPAL	CHANGE			Marie Rose	243.71	3/3/2023 cleaning/kitchen suppl
Transfer from PNC - Secondary Checking to:	Square Fees	GNCC Legacy Trust Loan	36,399.95	-1,253.52			Sarah Fissella	162.76	3/3/2023 spiel bar, food, suppl
PNC - Primary Checking	Friday Night League	Dollar Bank Construction Loan	1,186,812.71	-3,044.16	6.5% Now		Ryan Fissella	1,235.90	3/3/2023 spiel bar, food, suppl
	Donations	Rose-Buttington Loan	106,500.00	250.00			Trane U.S. Inc.	1,954.39	3/3/2023 chiller maintenance
	Borespiel Bar	Hutchinson Loan	20,492.58	0.00			Tadi Mechanical Systems, In	200.00	3/3/2023 backflow test
	Borespiel Food	Total Long-term Liabilities	61,952,205				GNCC	150.00	3/14/2023 additional dues
	Borespiel Raffle						GNCC	60.00	3/14/2023 additional insurance
	Total Income Deposited		10,463.35				USA Curling	840.00	3/14/2023 additional dues
							Steve Buttington	135.89	dehumidifier fan
							Marie Rose	1,026.44	spiel food, supplies
							Ryan Fissella	278.32	spiel prizes, bar
							Eoin McManus	109.20	advertising, spiel kooz
							Leonid Janbeck	722.52	bar
							Daphne Roberts	638.90	bar, piper
							Total Planned/Current Liabilities	32,754.86	

PghCC Monthly Financial Re...

109%

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For the period 02/01/2023 - 02/28/2023

Income		Expense	
Direct Public Grants		Business Admin Expenses	
Non-profit Organization Grants	0	Insurance	515
Total Direct Public Grants	0	Office Expenses	27
		Total Business Admin Expenses	542
Direct Public Support		Building and Equipment	
Corporate Contributions	0	Equipment	0
Individual Contributions	0	Insurance	0
Member Contributions	0	Interest	7,006
Total Direct Public Support	0	Repairs & Maintenance	0
Other Types of Income		Taxes & Fees	0
Interest Income	1	Utilities	6,305
Miscellaneous Income	0	Total Building and Equipment	13,311
Refreshment Sales	0		
Total Other Types of Income	1	Operations	
Total Member Dues	0	Event Expenses	
Program Income		Bar & Bar Supplies	257
Gift Certificates Sold	100	Food & Food Supplies	35
Sponsorships	0	Gifts & Prizes	(60)
Member League Fees	330	Entertainment	0
Drop-in Curling	0	Total Event Expenses	252
Instruction		Advertising	1
Learn to Curl	3,800	Bank Fees	1
Group Curling Events	4,750	Charge Processing	0
Total Instruction	8,550	PayPal Fees	0
Competitions		Square Fees	56
Workshop Entry Fees	420	Shipe Fees	277
Other Income	0	Total Banking & Processing	354
Total Competitions	(420)	Curling & Ice Costs	0
Retail Shop Sales		Equipment	0
Sales Tax Collected	0	Instruction Costs	0
Goods Sold	623	Membership Costs	
Gift Eagle Cards Sold	0	Association Dues	474
Total Retail Shop Sales	623	Insurance - Member	50
Total Program Income	9,183	Total Membership Costs	529
Total Income	9,184	Supplies	0
		Total Curling & Ice Costs	529
		Retail Shop Expenses	
		Inventory COGS	0
		Gift Eagle Cards	0
		Total Retail Shop Expenses	0
		Website & Internet Expenses	0
		Total Operations	1,115
		Total Expense	14,969
		Debt Service	
		WT Hutchinson PSP	0
		GNCC Legacy Trust Loan	1,254
		Dollar Bank Construction Loan	3,544
		Total Debt Service	4,798
		Net Income	(5,981)

- Income in Feb almost \$10,500, liabilities over \$21,600 which includes normal monthly expenses and our general liability insurance
- About \$33,000 in expenses expected for March
- Have about 2.2 months of solvency left in accounts
- End of April the Stowe real estate taxes will be due.
 - Can either pay \$13,790.07 for 2% discount
 - Or installments of \$3517.86, but lose the discount
 - Discussion that our only choice is to make it in installments as we do not have the budget to make the payment in full at this time.
- GNCC championships financials
 - appears that we have made around \$10,000 from the dual event
- Reimbursement requests:
 - Marie Rose: \$1,026.44 for food/supplies for GNCC championships
 - Ryan Fissella: \$200 for prizes and \$78.32 for bar at GNCC championships
 - Erin McManus : \$30.20 for food at GNCC championships

- Leonard Jarabeck: \$722.52 for bar at GNCC championships
- Dephne Roberts: \$638.90 for bar and piper for GNCC championships
- Steve Buffington: \$135.89 for dehumidifier fan, will be paid out of maintenance budget
- Total: \$2,696.38
 - Have receipts for all except bar/piper, if approved these will not be paid until receipts provided
- Discussion that it would be nice to be able to track excess inventory after each spiel, so that we could more easily prepare for upcoming events
 - This is possible, but would require people to track the data and do so accurately (VOLUNTEERS)
- Discussion regarding what we are over budget on for the year, vs revenue shortfall
 - Large contributor to being over budget is the Dollar Bank Loan, interest rates going up increased payments
 - Revenue shortfall is primarily due to lower membership totals, and bonspiels not selling out
- Discussion about calling membership meeting to discuss financial situation
 - March 28 at 7p
- Discussion about closing Charles Schwaub brokerage account and transferring funds into PNC account to help with solvency
 - Discussion that this account was created when the board was considering investing club capitol many years prior to the new building construction
 - This was decided against and the account has remained dormant

CONCLUSIONS		
<p>Motion to pay Stowe real estate taxes in installments: Walton/Fissella; motion carried unanimously</p> <p>Motion to approve reimbursement requests for \$2,696.38: Kyle, Koehler; motion carried unanimously</p> <p>Motion to close Charles Schwaub account and transfer funds to PNC account: Kyle/Walton; motion carried unanimously</p>		
ACTION ITEMS	PERSON RESPONSIBLE	DEADLINE

EVENTS

DISCUSSION
<ul style="list-style-type: none"> ● GNCC Championships <ul style="list-style-type: none"> ○ i) The GNCC Sr. Women's and Women's Championships were a great success. ○ ii) Steve has received several thank you emails and even a mailed thank you card from some of the participants. ○ iii) Need receipts for the spiel turned in ASAP so we can calculate the financial success of the events. This is vital to accurately determine goals/benchmarks for next year's budget. ● Wheelchair Spiel <ul style="list-style-type: none"> ○ Registration was open March 3rd ○ No official registrations yet ○ Have several teams that have reached out <ul style="list-style-type: none"> ▪ Likely 3-4 teams ○ Laurel Medical is likely sponsoring the event <ul style="list-style-type: none"> ▪ Will make sure Burt is aware once this is solidified to update the website ● 4 club friendly (May 6th) <ul style="list-style-type: none"> ○ Ryan has been in touch with Mara Murgo, Jeff Ryan, and Richard Shore. Richard from Nittany is the only one who was unsure if the date would work but was going to check with some other curlers. iii) Ryan sent the invitation flyer to Burt to look over before sending to the respective clubs. iv) Each Club sends 16 members. Teams will be made up of a mixture from each club. v) Point spiel based on 6-end games and trivia. <ul style="list-style-type: none"> ▪ Will also reach out to Anthracite curling club ● TropiCurl 2023 <ul style="list-style-type: none"> ○ i) Still need to develop an evergreen event graphic for use in this year's pins/awards and future TropiCurls ○ ii) Steve has found pricing information for the event award pins:

Based on a nominal 1.25" round pin

count	Years at 32 pins/year	The Pin People 1-888-309-7467		Pincrafters 1-802-383-0328		The Pin Zone 1-864-841-8106		Label 1-800-
		unit cost	total	unit cost	total	unit cost	total	unit cost
		100	3.125	\$2.80	\$280.00	\$3.25	\$325.00	\$2.19
200	6.25	\$2.30	\$460.00	\$2.20	\$440.00	\$1.68	\$336.00	\$2.1
300	9.375	\$1.95	\$585.00	\$1.65	\$495.00	\$1.21	\$363.00	\$1.5
500	15.625	\$1.40	\$700.00	\$1.35	\$675.00	\$0.95	\$475.00	\$1.3

- o iii) Current number of registrations on the TropiCurl waitlist: 8
 - Discussion regarding expanding to 40 teams and inviting the 8 teams on the waitlist
 - Discussion about how this would affect the first draw times, and subsequent draws through the weekend
 - Discussion about discussing that teams being added may have an earlier draw time on Thursday
 - o Can also reach out to Pittsburgh teams regarding moving up their first draw time to accommodate the expanded field

CONCLUSIONS

Motion to expand Tropicurl to 40 teams and contact the 8 teams on the waitlist for first right of refusal, while using the draw schedule from the Dykes tournament held at the club last year: Fissella/Mizerski; motion carried unanimously

ACTION ITEMS

PERSON RESPONSIBLE

DEADLINE

MEETING ADJOURNED

Motion to adjourn: Mizerski/Kyle; carried unanimously

NEXT BOARD MEETING

April 11, 2023 at PCC

EMAIL VOTES

ALL

DISCUSSION

CONCLUSIONS			
ACTION ITEMS		PERSON RESPONSIBLE	DEADLINE