



APPROVED BY BOARD OF DIRECTORS AT SEPTEMBER 8 MEETING

Tawas Bay Yacht Club

Board Meeting Minutes

Present: C. Gettel, J. Olgaard, P. Nice, R. Thwing, R. Main, N. Princng, J. Princing, M. Scott, J. Banner, D. Larue

Not Present: D. Zobel

Guests: R. Blanchard, D. Gettel, G. Rieth, N. Ericsson, S. Alexander

Called to order by Commodore Gettel at 8:11

Reading of July 7 board meeting minutes by Secretary Princing

Motion: Accept the minutes of July 7, 2018

By: D. Larue Second M. Scott

Unanimous vote in favor, motion passes

New member applications

Jim and Denise Carlisle. Cottage on the point. Frank Fitus knows them and they have been here a few times. Keeping a boat at Jerry's.

Motion to accept Jim and Denise Carlisle's application for social membership.

By: R. Thwing Second: D. Larue

Unanimous vote in favor, motion passes

Martin and Goldie Kenney – social membership. Neil Ericsson spoke on their behalf at the last meeting, but we did not vote due to lack of information on their application.

Motion to accept Martin and Goldie Kenney's application for social membership.

By: J. Olgaard Second: J. Banner

Unanimous vote in favor, motion passes

Don and Donna Rogers social members. D. Gettel and D. Wood signed. C. Gettel talked to them when they were here. Air Force retired, works for Disney in Florida. Has a vacation home in town.

Motion to accept Don and Donna Rogers' application for social membership.

By. M. Scott Second: N. Princing

Unanimous vote in favor, motion passes

Karl and Nancy Kuspa. North Sails rep out of Detroit – did the seminar on Friday night of Slammer Cup. J. Banner and D. Zobel signed.

Motion to accept Karl and Nancy Kuspa's application for social membership.

M. Scott N. Princing

Unanimous vote in favor, motion passes

COMMODORE'S COMMENTS – C. Gettel

Everything went well for Slammer Cup. Many positive comments from our guests.

Thanks to everyone on the Board who helped. Also L. Cobb, Field, Matt and Jenny Princing, Look, Ben Burdick, Kirche Fisceri, Lee Starling who contributed.

Next week will be exciting with J22 regatta and pig roast. C. Gettel could still use a few more volunteers for the pig roast. Updated estimated count to 140 to 160. Jim McArdle will start the roast at night and bring the smoker back here around noon to continue cooking.

Next Saturday night is Jerome Rand presentation on his solo circumnavigation. C. Gettel will need some help setting chairs up in front of the screen in the dining room.

N. Princing and C. Gettel talked about future of restaurant. Have asked Sue Alexander to help get the voice of the membership on how to move forward.

TREASURER'S REPORT –

See attached financials and check disbursements.

J. Banner – we had one dockage dispute. J. Ferency disputing the beam measurement on his boat. J. Banner will have to arrange a time to re-measure. In the meantime, Ferency has submitted payment based on his estimate.

Q – N. Ericsson. Under bar, cost of goods sold looks quite high. Is this because of high inventory? N. Princing says yes. We have a lot of liquor left from many years ago.

Bar and restaurant numbers look like they are more negative than they were at the end of June.

N. Princing – we did stock up for Slammer and the J22 regatta.

Specials to get rid of the old liquor? N. Princing says the specials have not been extremely popular. Board urges to continue this, even getting rid of it slowly.

D. Zobel has a good contact at the Liquor Control Commission who can clarify any rules about how we can get rid of the excess liquor.

Reviewed the check disbursements.

Q. – Extra cleaning for Jasmine Hayes. This was for an extra cleaning after Slammer Cup. D. Zobel issued a check for simplicity instead of adding to her regular direct deposit.

VICE COMMODORE'S REPORT – N. Prancing

Former Commodore Hank Porter has passed away. He was Commodore back in the 1970's.

House report – thank to the board members who worked hard last week for Slammer Cup.

Also thank you to R. Thwing and family for completing the project to replace the lights in the club.

Thank you to Sue Alexander and Richard Jarrett for replacing the bar smoke eaters with new ceiling fans.

R. Main is trying to sell the old ones.

Thank you to D. Zobel and Rich Main for replacing the light in the Women's bathroom. Would still like to look into the fans in there.

Still need someone to paint the kids room. Would also like to replace the TV in there with a flat screen. If not replaced, need to strap the old tv for safety reasons.

Still need a painter for the quiet room.

Need an electrician to check the outlets around the club. The ones near the coffee pot are troublesome. The issue with it is that it's not properly securely mounted in place. Also at least one in the kitchen that is not working (the one behind the salad station).

Windows in the front of the club – scheduled to be removed and repair rot around them this year (October). J. Banner leading this.

REAR COMMODORE'S REPORT – J. Banner

Great news – 42 and 43, the member-built dock went in before Slammer Cup. It was great to see a completely full harbor last weekend for Slammer Cup. Thank you Mark Yahn, Mike Smith, Bill Coberly for completing it. Had Jerry's put that dock in, and had some good discussions with them about possibly having them take some more of the old docks off our hands.

September – roof and chimney projects.

October – front windows in the quiet room (2 windows)

Next weekend – J22 regatta. We have plenty of room to wet sail local boats and dry sail the travelers.

Discussed with Seth at the Coast Guard and got approval to dock J22s at the end of the main dock for the weekend.

Discuss letter from R. Blanchard to the board. See attached.

Trees on the border between us and Jerry's. The bottoms of them have been cut and now there is a view to the parking, etc. at Jerry's. Also not providing the wind block benefit there. Request that this cutting stops. As RC last year, R. Blanchard asked for this to stop. Those trees are not meant to be trimmed like that. In R. Blanchard's letter he makes recommendation to contact Rogers nursery for suggestions on how to replace the screening.

Playground – R. Blanchard plans to see the project through. J. Banner will be cutting the boards for the border. Would like to install border week of August 20 with some help.

Talked to B. Babcock about the dirt that was moved from the swing set excavation to the point. Butch can bring tractor and tiller to even that out in time to plant new grass. Will work with J. Banner.

Concerned about damage on N. Wall. Posts and whalers (boards) that have been damaged need to be replaced.

Stuff piled against the trees over near the point should be put away.

J. Banner did approve a perennial garden, no trees were discussed. J. Banner has discussed the trees cutting and it has been stopped.

M. Scott – consider using the resources of members who have green thumbs. (Sue Scott, Anne Prancing)

J. Banner has contacted Jim Rudell about the whaler strips replacements.

R. Thwing – has noticed more members parking for extended periods on the S. wall. Confirm that parking is not allowed out there, only allowed to unload there.

SECRETARY'S REPORT – J. Prancing

RACING UPDATE

-HYC has asked if we would consider hosting Slammer again next year because of trouble in their harbor.

Motion: Notify HYC that we are willing to host Slammer Cup in 2019.

Discussion – if we do this, we would appreciate a collaboration with HYC helping out with some of the work.

By: M. Scott Second: J. Olgaard

Unanimous vote if favor, motion passes.

OLD BUSINESS

Coast Guard Lease Renewal – J. Prancing

Needs to be submitted before May when the license expires. J. Princing will be main contact. D. Larue asks to confirm that we have our current 501 c7 document. Target to have this pulled together to share at November meeting.

Long Term Vision Discussion – nothing new

NEW BUSINESS

Nominating committee – C. Gettel has asked N. Ericsson for input. In recent years we have used past commodores or long standing members. N. Ericsson, J. Princing have agreed to participate. M. Smith has offered to be a part of it and C. Gettel would be willing. N. Princing recommends B. Babcock.

**Motion to appoint C. Gettel, N. Ericsson, M. Smith as nominating committee.
Discussion – should be people who have been actively on the board in the past.
N. Princing thinks that the immediate past commodore should not be on the committee.
By J. Princing, M. Scott
Unanimous vote in favor, motion passes.**

C. Gettel will notify the committee. Expectations that the committee will report back at September meeting.

Member Survey – N. Princing

We had a member survey in 2006. Asking questions about what we should do to improve our club. In the notes from then it was indicated that the survey should be done regularly. N. Princing asked Sue Alexander to work on a new survey. Agreement that this is a good idea. S. Alexander agreed to do this. Should be done this fall. Recommend that we do it electronically. Timing is too short to present any results in November. What do we hope to achieve from the survey? Feedback to help set the direction of the club. To get a majority opinion. How much should we incorporate social members' feedback? Focus on the needs of the full members.

Suggestion to have some focus group discussions ahead of the survey.

Need to spend some time generating ideas for how to change the kitchen model next year.

-New membership type proposal. George Rieth

See attached.

Proposing Senior membership. When you go from full to social, there's not much left for you. If you've done your duty and participated for years, should be able to continue with more involvement.

JLP would like to have these long term members continuing to vote. They could continue as full members.

D. Larue – consider offering a discount, have full vote

M. Scott. Members must have service mindset. The full membership meets the needs.

Why are non-boating members leaving or going social?

We used to have a senior membership. That charged half?

We don't want to lose the votes of these members.

Recommendation that we have a special meeting to discuss membership type. JLP work on scheduling extra meeting on membership direction.

Q – R. Thwing. If you go on google TBYC right now, it doesn't look good. Do the google star rating. JLP look at.

Motion to adjourn.

By: J. Banner Second: P. Nice

All in favor, motion passes.

10:33 am.

Recorded by Secretary Jennifer Prancing

08/08/18
Accrual Basis

Tawas Bay Yacht Club
Balance Sheet
As of July 31, 2018

	<u>Jul 31, 18</u>
ASSETS	
Current Assets	
Checking/Savings	
Operations Checking	
General Fund	32,587.49
Initiation Fee Fund	20,402.81
Regatta Fund	11,812.79
Playground Fund	7,341.64
Total Operations Checking	<u>72,144.63</u>
Harbor Renewal Fund	
HRF Checking	23,234.43
HRF Money Market	18,759.27
Total Harbor Renewal Fund	<u>41,993.70</u>
Other Savings	
Initiation Fee Money Market	11,806.60
Total Other Savings	<u>11,806.60</u>
Total Checking/Savings	125,944.93
Accounts Receivable	
Accounts Receivable	26,073.10
Total Accounts Receivable	<u>26,073.10</u>
Other Current Assets	
Inventory	7,489.50
Total Other Current Assets	<u>7,489.50</u>
Total Current Assets	159,507.53
Fixed Assets	
Harbor Improvements	279,578.98
Land	100,000.00
Building & Equipment	119,936.35
Total Fixed Assets	<u>499,515.33</u>
TOTAL ASSETS	<u>659,022.86</u>
LIABILITIES & EQUITY	
Liabilities	
Long Term Liabilities	
Members Non-int Note Payable	10,924.24
Total Long Term Liabilities	<u>10,924.24</u>
Total Liabilities	10,924.24
Equity	
Fund Balance	609,635.47
Net Income	38,463.15
Total Equity	<u>648,098.62</u>
TOTAL LIABILITIES & EQUITY	<u>659,022.86</u>

Tawas Bay Yacht Club
Income Statement
July 2018

	<u>Jul 18</u>	<u>Nov '17 - Jul 18</u>
Ordinary Income/Expense		
Income		
Membership Fees		
Dues/Full Member	175.00	18,650.00
Dues/Social Member	250.00	11,750.00
Initiation Fees	200.00	3,400.00
Total Membership Fees	<u>625.00</u>	<u>33,800.00</u>
Boating Related Income		
Dockage Seasonal	424.00	47,800.00
Dockage Utility	0.00	1,950.00
5% Dock Discount	0.00	(1,977.15)
Dry Sail	216.00	3,142.00
Overnight Dockage	675.00	725.00
Winter Maintenance & Utilities	0.00	600.00
Harbor Expense	(3,048.67)	(5,248.67)
Total Boating Related Income	<u>(1,733.67)</u>	<u>46,991.18</u>
Merchandise		
Merchandise Sales	1,731.38	3,658.31
Merchandise Cost of Goods	37.50	(2,338.40)
Total Merchandise	<u>1,768.88</u>	<u>1,319.91</u>
Racing		
Racing Income	125.00	125.00
Total Racing	<u>125.00</u>	<u>125.00</u>
Restaurant		
Restaurant Sales	9,518.43	22,024.76
Food Sold at Cost	102.00	329.00
Restaurant Cost of Goods	(5,245.28)	(10,817.61)
Restaurant Supplies/Linens	(288.23)	(1,272.66)
Food Service License	0.00	(390.00)
Restaurant Wages	(4,578.00)	(9,684.58)
Restaurant Payroll Taxes	(624.43)	(1,636.38)
Total Restaurant	<u>(1,115.51)</u>	<u>(1,447.47)</u>
Bar		
Bar Sales	4,486.82	11,667.52
Bar Cost of Goods	(3,289.92)	(7,228.09)
Bar Supplies	(20.00)	(105.62)
Bar License	0.00	(363.40)
Bar Wages	(1,393.36)	(3,166.42)
Bar Payroll Taxes	(190.05)	(447.25)
Total Bar	<u>(406.51)</u>	<u>356.74</u>
Ice		
Ice Sales	227.50	367.50
Ice Cost of Goods	104.40	(14.40)
Total Ice	<u>331.90</u>	<u>353.10</u>
Total Income	<u>(404.91)</u>	<u>81,498.46</u>
Gross Profit	<u>(404.91)</u>	<u>81,498.46</u>
Expense		
Accounting	496.00	1,511.50
Payroll Processing Fee	29.99	29.99
Payroll Expenses	0.00	55.00
Advertising and Promotion	132.61	172.61
Dues and Subscriptions	0.00	790.00
Entertainment	300.00	1,450.00
Bottomlands Lease	0.00	5,741.00
Building Cleaning	638.93	2,429.27
Building Repair & Maintenance	660.37	2,079.89
Grounds Maintenance	934.78	2,004.88
Dock Expenses	160.62	2,041.40
House Supplies	0.00	126.27
Kitchen & Bar Equipment	0.00	56.79
Insurance	0.00	4,876.00
Insurance - Workers Comp	660.00	660.00
Taxes - Property	0.00	2,437.43

Tawas Bay Yacht Club
Income Statement
July 2018

	<u>Jul 18</u>	<u>Nov '17 - Jul 18</u>
Miscellaneous	0.00	210.00
Opti Regatta Expense	0.00	121.96
Credit Card Fees	16.75	12.15
Office Expenses	0.00	756.54
Postage	0.00	238.77
Telephone	70.44	625.33
Utilities - Cable TV/Internet	117.81	923.30
Utilities - Electric	520.10	2,312.98
Utilities - Gas	113.14	1,239.28
Utilities - Waste Disposal	345.00	756.00
Utilities - Water	160.76	750.72
Spec. Proj.-POS System	269.65	946.85
Total Expense	<u>5,628.95</u>	<u>35,355.91</u>
Net Ordinary Income	(6,033.86)	46,142.55
Other Income/Expense		
Other Income		
Dividend Income	0.00	267.16
Interest Income	0.00	79.70
Other Income	0.00	14.16
Total Other Income	<u>0.00</u>	<u>361.02</u>
Other Expense		
Playground Project	312.62	617.42
Spec. Proj.-Roof Repairs	0.00	7,423.00
Total Other Expense	<u>312.62</u>	<u>8,040.42</u>
Net Other Income	<u>(312.62)</u>	<u>(7,679.40)</u>
Net Income	<u><u>(6,346.48)</u></u>	<u><u>38,463.15</u></u>

08/09/18
Accrual Basis

Tawas Bay Yacht Club
Income Statement Budget vs. Actual
November 2017 through July 2018

	Nov '17 - Jul 18	Budget	\$ Over Budget
Ordinary Income/Expense			
Income			
Membership Fees			
Dues/Full Member	18,650.00	19,500.00	(850.00)
Dues/Social Member	11,750.00	11,500.00	250.00
Initiation Fees	3,400.00	3,200.00	200.00
Minimum House Fee	0.00	2,500.00	(2,500.00)
Work Detail	0.00	2,000.00	(2,000.00)
Total Membership Fees	<u>33,800.00</u>	<u>38,700.00</u>	<u>(4,900.00)</u>
Boating Related Income			
Dockage Seasonal	47,800.00	40,000.00	7,800.00
Dockage Utility	1,950.00	2,000.00	(50.00)
5% Dock Discount	(1,977.15)		
Dry Sail	3,142.00	4,000.00	(858.00)
Overnight Dockage	725.00	0.00	725.00
Winter Maintenance & Utilities	600.00	850.00	(250.00)
Harbor Expense	(5,248.67)	(4,800.00)	(448.67)
Total Boating Related Income	<u>46,991.18</u>	<u>42,050.00</u>	<u>4,941.18</u>
Merchandise			
Merchandise Sales	3,658.31	5,400.00	(1,741.69)
Merchandise Cost of Goods	(2,338.40)	(4,800.00)	2,461.60
Total Merchandise	<u>1,319.91</u>	<u>600.00</u>	<u>719.91</u>
Racing			
Racing Income	125.00	1,800.00	(1,675.00)
Racing Expense	0.00	(1,200.00)	1,200.00
Total Racing	<u>125.00</u>	<u>600.00</u>	<u>(475.00)</u>
Restaurant			
Restaurant Sales	22,024.76	1,250.00	20,774.76
Food Sold at Cost	329.00		
Restaurant Cost of Goods	(10,817.61)		
Restaurant Supplies/Linens	(1,272.66)		
Food Service License	(390.00)		
Restaurant Wages	(9,684.58)		
Restaurant Payroll Taxes	(1,636.38)		
Total Restaurant	<u>(1,447.47)</u>	<u>1,250.00</u>	<u>(2,697.47)</u>
Bar			
Bar Sales	11,667.52	1,250.00	10,417.52
Bar Cost of Goods	(7,228.09)		
Bar Supplies	(105.62)		
Bar License	(363.40)		
Bar Wages	(3,166.42)		
Bar Payroll Taxes	(447.25)		
Total Bar	<u>356.74</u>	<u>1,250.00</u>	<u>(893.26)</u>
Ice			
Ice Sales	367.50		
Ice Cost of Goods	(14.40)		
Total Ice	<u>353.10</u>		
Total Income	<u>81,498.46</u>	<u>84,450.00</u>	<u>(2,951.54)</u>
Gross Profit	81,498.46	84,450.00	(2,951.54)
Expense			
Accounting	1,511.50	3,000.00	(1,488.50)
Payroll Processing Fee	29.99	0.00	29.99
Payroll Expenses	55.00	0.00	55.00
Advertising and Promotion	172.61	500.00	(327.39)
Dues and Subscriptions	780.00	900.00	(110.00)
Entertainment	1,450.00	2,200.00	(750.00)
Bottomlands Lease	5,741.00	7,550.00	(1,809.00)
Building Cleaning	2,429.27	3,750.00	(1,320.73)
Building Repair & Maintenance	2,079.89	4,050.00	(1,970.11)
Grounds Maintenance	2,004.88	4,000.00	(1,995.12)
Dock Expenses	2,041.40	3,700.00	(1,658.60)
House Supplies	126.27	750.00	(623.73)

08/09/18
Accrual Basis

Tawas Bay Yacht Club
Income Statement Budget vs. Actual
November 2017 through July 2018

	Nov '17 - Jul 18	Budget	\$ Over Budget
Kitchen & Bar Equipment	56.79	300.00	(243.21)
Insurance	4,876.00	9,340.00	(4,464.00)
Insurance - Workers Comp	660.00	660.00	0.00
Taxes - Property	2,437.43	11,500.00	(9,062.57)
Miscellaneous	210.00	0.00	210.00
Kids Program	0.00	500.00	(500.00)
Opti Regatta Expense	121.96	0.00	121.96
Credit Card Fees	12.15	150.00	(137.85)
Office Expenses	756.54	1,800.00	(1,043.46)
Postage	236.77	500.00	(261.23)
Secretary Expense	0.00	1,000.00	(1,000.00)
Treasurer Expense	0.00	500.00	(500.00)
Telephone	625.33	840.00	(214.67)
Utilities - Cable TV/Internet	923.30	1,660.00	(736.70)
Utilities - Electric	2,312.98	3,850.00	(1,537.02)
Utilities - Gas	1,239.28	1,800.00	(560.72)
Utilities - Waste Disposal	756.00	950.00	(194.00)
Utilities - Water	750.72	1,300.00	(549.28)
Spec. Proj-PO\$ System	946.85	4,000.00	(3,053.15)
Spec. Proj-Dumpster, Mast Rack	0.00	2,000.00	(2,000.00)
Total Expense	35,355.91	73,050.00	(37,694.09)
Net Ordinary Income	46,142.55	11,400.00	34,742.55
Other Income/Expense			
Other Income			
Dividend Income	267.16	150.00	117.16
Interest Income	79.70	150.00	(70.30)
Other Income	14.16	0.00	14.16
Total Other Income	361.02	300.00	61.02
Other Expense			
Playground Project	617.42	0.00	617.42
Spec. Proj.-Roof Repairs	7,423.00	0.00	7,423.00
Harbor Renewal Fund Trans Out	0.00	11,700.00	(11,700.00)
Total Other Expense	8,040.42	11,700.00	(3,659.58)
Net Other Income	(7,679.40)	(11,400.00)	3,720.60
Net Income	38,463.15	0.00	38,463.15

To: TBYC Board

From: Rock Blanchard

Date: August 9, 2018

I am submitting the following items for TBYC Board discussion:

Tree Screen on North Border of TBYC

I would like to request that board stop the cutting of the Arborvitae trees on the north border of our property. These Arborvitae trees were planted many years ago and were a perfect choice for our location--they are fast-growing, easy to care for, and are usually used for privacy screens and hedges. They also grow well in our location and provide a wind block for the club and boats in our harbor.

A number of our trees have had the bottom branches cut off approximately 4 feet up from the ground. The tree form is ruined by trimming up from the bottom and the usefulness as a privacy screen and wind block is also reduced. In my opinion as well as some other members I have spoken with, the trimming of these trees has ruined the view from our boats. We now can see through the trees and see the parked vehicles, boats and other stuff at the neighboring marina.

The tree trimming started last summer and, as Rear Commodore, I asked that the tree trimming stop. This year additional trees have been trimmed.

- Did the board give permission for our trees to be cut?
- Was a landscape plan presented to the board or to the TBYC membership?

I was told that the trimming was done to create a perennial garden. I was also told that all our trees will be cut down and a fence will be put up in their place.

- Why would we spend TBYC membership funds on building and maintaining a fence when we already have vigorously-growing trees that require minimal care and already provide privacy screening and wind blocking year round?

I am in favor of improving the grounds of TBYC but we need a plan--as we had with the playground project. After the playground funds were approved by the membership, the board provided meticulous oversight of the playground equipment purchase, design and location. It appears that the membership is pleased with the outcome of the playground project.

Similarly, before our trees are ruined and funds are appropriated to a fence, there should be an agreed upon plan. Rather than spending funds and member-labor to build a fence, I suggested to Rear Commodore Jon Banner that we contact Roger's Nursery and Landscaping. They can come to the site, evaluate our area and make suggestions to insure the area functions as originally intended but also improve the view by adding perennials and shrubs. Roger's Nursery told me that there would be no charge to evaluate the area and draw up a plan. However, we may need to purchase some plants from their nursery.

Completing the Playground

I have offered to see the playground project through to completion.

- Jon and I have discussed the wood border around the playground. Jon is planning on cutting the wood; I will find volunteers to get it installed. I hope to complete this one day during the week of August 20.
- I also request we install a rule sign at the playground as suggested by the manufacturer.
- The playground was planned to include two tot swings; we should install them as we do have some members with children that age.
- Butch Babcock has said he would bring his tractor and tiller over to help level the dirt near the north wall. We can add some top soil and seed the area in late summer or early fall when it is best for starting to grow grass.

North Wall Repair

There are several posts broken on the north wall and some whalers are missing. It has been past practice that when a member's boat causes damage to a wall or dock that that member makes sure the damage is repaired. I believe it's a reasonable expectation and I hope that the board continue this practice so that the poles and other damage to the wall is repaired.

Boat Motors, Etc. Piled Up Against the trees Near North Wall

I request this area be cleaned up. Other boaters store their boat items in their dock boxes.

I understand that being a board member can be overwhelming and a sometimes thankless job, so I am sorry to have to bring up the aforementioned items. If there is a way for me to help, please let me know.

I want to add that you all are doing a great job. The food and service at the restaurant has been first rate. The new docks, playground, and grounds look great. The Slammer Cup was a well-run and fun event. The Newsletter is always out and full of good information.

Thanks for all you do and contribute to our club.

Sincerely,

Rock Blanchard

NEW TYPE OF MEMBERSHIP

- Senior Service Membership (TBYC SS)
- Fee: Same as “Social Membership” (S)
- Food Requirements: Same as “Social Membership”
- Membership Requirements:
 - Age: 55 and above
 - Membership: 10 years or more
 - Service: 1 or more terms on “Board of Directors”
1 or more terms as “Flag Officer”
- Privileges
 - Use of Clubhouse same as “Full Member”
 - No use of Ramp or Season Dockage
 - Boat tie up while using clubhouse
 - U.S. Yacht Club Reciprocity
 - May return to “Full Membership” without Penalty.

Proposed by George Rieth, August 2018

