



# St. Paul Yacht Club

St Paul Yacht Club  
Board Of Directors Meeting  
Tuesday, March 11, 7pm ~ 8pm

**Approved by:** Nathan Schumann , Andy Ristrom , Andrea Johnson , Jon Oulman , Tom Surprenant , David Nelson

**Board members present:** Bill Tschohl , Troy Janisch , Diane Scovill , Andy Ristrom , Jon Oulman , Andrea Johnson , David Nelson , Robert Smekta

**Board absent:** , Nathan Schumann , Greg Jorgensen

**Staff present:** Kristina Cummings

**Attending:** Bonnie Jean MacKay, Brett Cummings, Janice Delise, Jerry Quaal, John Olson, Lisa Olson.

## Minutes

1. **Call to Order Pledge of Allegiance** (7pm)
2. **Approval of Agenda**
3. **Open Comments from the Floor**
  - o Member(s) expressed concerns about errors in published minutes in 2024. Also, recommended that all items marked as “actions to be taken” remain on agendas until addressed.

### **Action to be taken:**

1. Secretary Conduct schedule quarterly review of minute:.
  - June 16, 3pm, Google Meet
  - September 15, 3pm, Google Meet
  - December 15, 3pm, Google Meet
2. “Actions to be taken” items will remain with agendas until addressed.

4. **Flag Officer Reports** (No written reports)
  - o Commodore - Bill Tschohl No written report
  - o Vice-Commodore - Nathan Schumann No written report
  - o Treasurer - Tom Surprenant No written report
  - o Secretary - Troy Janisch No written report

5. **Committee Reports**  
Operations - Andy Ristrom Report attached.

6. **Marina Manager Report** - Report attached.

7. **Committee Assignments/Updates**



## St. Paul Yacht Club

- **Amenities**  
Chair - Nathan Schumann
  
- **Finance**  
Chair - Tom Surprenant  
Jon Oulman , (Bonnie Jean McKay)
  
- **Marketing & Membership**  
**Chairs** - Troy Janisch , Jon Oulman
  
- **Operations**  
**Chair** - Andy Ristrom  
**David Nelson, Robert Smekta, (Bonnie Jean MacKay)**
  
- **Social Committee**  
Chair - Andrea Johnson
  
- **Strategic Planning** (meetings will begin in April)  
Chair - Bill Tschohl
  
- **HR** (meetings will begin in April)  
Chair - Bill Tschohl  
Nathan Schumann , Tom Surprenant , Troy Janisch

### **Action to be taken:**

Meeting chairs were asked to schedule 1 or more meetings by Friday 3/14:

- Amenities - April 1, at 3:00pm. Clubhouse.
- Finance - March 26 at 4:30 Clubhouse.
- Marketing & Membership - April 1, at 3:30pm. Clubhouse.
- Operations - April 1, 11:30am, Clubhouse
- Social Committee - March 18, at 7pm, Lower Harbor, Steel Magnolia
- Strategic Planning - April 3, at 6pm, Clubhouse
- Strategic Planning - April 17, at 6:30pm, Google Meet

### **8. Old Business [None]**

### **9. New Business**

### **10. Adjournment Motion**

**Made by:** Andy Ristrom

**Seconded by:** Tom Surprenant

**Status:** Passed



## Operations Committee

Tuesday March 11th at 11:30 am:

### Spring SPYC Priorities:

- LSM to dredge including area under clubhouse (must move clubhouse), service slip, down-river side of UH mouth between peninsula and slips.
- Prepare for inhouse maintenance dredging, have enough geo-tube bags, need Polymer (one or two totes depending on savings in shipping costs)
- Additional hard piping (HDPE) along levee side of harbor, extending out the pipe to allow another hookup point on a skip finger to be able to dredge full upper harbor (will need to check total head limits of dredge pump to determine how much material it can push to the decanting location).
- Geo-bag laydown area could use class 5 or millings if available to help direct flow of dredging decanting water away from parking lot and shop. A 3% - 5% grade would help and should suffice.

Well ramp needs the direction of the extruded metal changed to increase traction and should have the entire ramp surface covered rather than just half. New policy on ramp handrail: no items to be attached or left on handrail (i.e. Christmas lights, decorations, etc.). Handrail must be available to aid in ramp navigation and not impeded by decorations. Committee members walked the ramp area to discuss improvements and potentially a concrete abutment structure similar to what gate 1 had in the past but may be cost prohibitive this year.

Slip cover roll out April 14<sup>th</sup> and 15<sup>th</sup>. Same company as before.

JCB hydraulic lines have been gone through and replaced. Many worn and past their life expectancy date (over 20 years old!)

Gate codes to change April 1<sup>st</sup> or shortly thereafter.



Electric:

- Electrocutation risk signs are ready and Kristina has them. To be posted around the docks ASAP (by April 1?)
- Need to schedule an in-person meeting with O'Neil Electric to discuss the repairs to be made with dock feeder conduits/ cables/ grounding issues and address Xcel Energy's comments. (Specifically ramp feeders near slip 18/19).
- BOAT ELECTRIC LEAK TEST!! Boaters need to schedule this with staff. We will reserve one day per week (different days so its not always the same day of the week) that boaters can schedule to meet staff and turn on electrical items to test for stray voltage. WE NEED TO STRONGLY ENCOURAGE THIS. If code change requires testing prior to electrical hookup next year having leaking voltage could cause a boater to lose significant 'in-water' time next spring (electric system repairs, etc.)
- Discussed a 'floating stray current detector', Kristina is aware of these and is going to research the cost.
- Kristina to send the committee the exact N.E.C. marina code number and language so we can review and discuss how to be compliant with as little disruption to members as possible.

Gas dock ramp and stairs need attention. Any longer, heavier, ramp/ stairs, the JCB won't be able to handle installation and pullout. Kristina is pricing up a new aluminum ramp for discussion.

New cable hookups needed for gas dock and clubhouse. Kristina has called Comcast business 4 times and hasn't gotten a response.

Next meeting to be held on April 1<sup>st</sup> at the clubhouse at 11:30AM

This completes the Operations committee report and notes for the March 11<sup>th</sup> meeting.

Thank you,

**Andy Ristrom**

Marina Manager Report:

Kristina Cummings

March 2025

Dredging

- LSM is planning on coming in the spring and is hoping to have a bump up in water level to start dredging to allow for a lower cost, this is helpful since we do not need the additional depth.

Water

Each unit is 748 Gallons

100 Yacht Club Rd –

- October 2024 – 21 units – (October 2023 – 43 units ) = \$296.96
- November 2024 - 19 units – (November 2023 - 23 units) - \$277.38
- December 2024 - 75 units – (December 2023 - 33 units) - \$905.14
- January 2025 - 112 units – (February 2024 - 20 units) - \$1,302.83
- February 2025 - 130 units – (February 2024 - 32 units) - \$1,496.29
- Winter thus far – 267,036 gallons / \$4,278.60
- Trash - \$772.67 Q4

# St. Paul Yacht Club

## Profit and Loss

January 1 - March 7, 2025

	TOTAL
Income	
40000 REVENUE	100.00
40100 DUES INCOME	700.00
40150 CLUB HOUSE FUND	125.00
40300 WINTER STORAGE	507.50
40350 UTILITIES- METERED (GAS/ELEC/WATER)	33,565.94
40700 SHIP STORE SALES	8,912.80
40800 SERVICES	-80.61
42000 SAFETY FEES	-200.00
<b>Total 40000 REVENUE</b>	<b>43,630.63</b>
<b>Total Income</b>	<b>\$43,630.63</b>
Cost of Goods Sold	
50100 COS- GAS	6,593.88
50300 COS-SHIP STORE	-93.26
<b>Total Cost of Goods Sold</b>	<b>\$6,500.62</b>
<b>GROSS PROFIT</b>	<b>\$37,130.01</b>
Expenses	
60100 MARKETING & PROMOTIONS	733.65
60600 SOCIAL	300.96
60700 SOCIAL GIFTS	230.39
60890 MEETING EXPENSE	27.44
61000 BANK FEES/SERVICE CHARGES	230.75
61100 OFFICE SUPPLIES & EQUIPMENT	75.54
61150 OFFICE SOFTWARE	898.91
63500 PROFESSIONAL FEES	1,687.00
65000 REPAIRS & MAINTENANCE	1,038.16
65400 SHOP SUPPLIES	413.32
65500 DREDGE & MODIFICATIONS	34,259.40
66001 WINTER/WINTERIZING	2,388.30
67000 WAGES & BENEFITS	
67100 GROSS WAGES	9,446.42
67200 PAYROLL TAXES	7,355.18
WORKMAN'S COMP	4,820.00
<b>Total 67000 WAGES &amp; BENEFITS</b>	<b>21,621.60</b>
68600 MARINA OPERATING INSURANCE	20,549.56
69000 UTILITIES	5,605.11
GAS & ELECTRIC	13,373.75
<b>Total 69000 UTILITIES</b>	<b>18,978.86</b>
QuickBooks Payments Fees	239.78
<b>Total Expenses</b>	<b>\$103,673.62</b>
<b>NET OPERATING INCOME</b>	<b>\$ -66,543.61</b>

# St. Paul Yacht Club

## Profit and Loss

January 1 - March 7, 2025

	TOTAL
Other Income	
90100 INTEREST INCOME	
90125 FINANCE CHARGE INCOME	924.23
<b>Total 90100 INTEREST INCOME</b>	<b>924.23</b>
Late Fee Income	50.00
<b>Total Other Income</b>	<b>\$974.23</b>
Other Expenses	
70100 DEPRECIATION EXPENSE	30,844.00
<b>Total Other Expenses</b>	<b>\$30,844.00</b>
NET OTHER INCOME	<b>\$ -29,869.77</b>
NET INCOME	<b>\$ -96,413.38</b>

# St. Paul Yacht Club

## Balance Sheet

As of March 7, 2025

	TOTAL
<b>ASSETS</b>	
Current Assets	
Bank Accounts	
10000 CASH & EQUIVALENTS	500.00
10040 CHEROKEE CHECKING	237,628.04
10050 CC DEPOSIT ACCOUNT	0.00
10600 SAVINGS	0.00
10700 PETTY CASH	58.94
<b>Total Bank Accounts</b>	<b>\$238,186.98</b>
Accounts Receivable	
11100 ALLOWANCE FOR BAD DEBTS	0.00
11200 ACCOUNTS RECEIVABLE - TRADE	105,922.40
11520 ACCOUNTS REC SPYCA	200.00
Accounts Receivable - Adjust	0.00
ACCOUNTS RECEIVABLE - DOCKWA	0.00
<b>Total Accounts Receivable</b>	<b>\$106,122.40</b>
Other Current Assets	
12000 UNDEPOSITED FUNDS	15,201.34
12100 *INVENTORY ASSET	0.00
14001 INVENTORY-GASOLINE	0.00
14002 SHIP STORE INVENTORY	16,621.18
14620 INVENTORY ASSET	0.00
INVENTORY ASSET - 1	0.00
<b>Total Other Current Assets</b>	<b>\$31,822.52</b>
<b>Total Current Assets</b>	<b>\$376,131.90</b>
Fixed Assets	
15000 FIXED ASSETS	0.00
15010 BUILDING - CLUBHOUSE	453,839.00
15200 LEASEHOLD IMPROVEMENTS	147,292.66
15250 FLOATING DOCKS	1,297,124.00
15400 BOATS	35,747.00
15700 EQUIPMENT	369,144.00
15715 DREDGING MACHINE	180,062.51
15730 ACCUMULATED DEPRECIATION	-1,600,492.48
17520 FUEL DISPENSER	6,849.30
<b>Total Fixed Assets</b>	<b>\$889,565.99</b>
Other Assets	
13700 PRE PAID INSURANCE	0.00
99999 SUSPENSE	0.00
<b>Total Other Assets</b>	<b>\$0.00</b>
<b>TOTAL ASSETS</b>	<b>\$1,265,697.89</b>



# St. Paul Yacht Club

## Balance Sheet

As of March 7, 2025

	TOTAL
<b>LIABILITIES AND EQUITY</b>	
Liabilities	
Current Liabilities	
Accounts Payable	
21800 ACCOUNTS PAYABLE	0.00
<b>Total Accounts Payable</b>	<b>\$0.00</b>
Credit Cards	
21400 CAPITAL ONE SPARK CARD	0.00
21500 SUNRISE BANK VISA	0.00
21700 MENARDS CAPITAL ONE	0.00
<b>Total Credit Cards</b>	<b>\$0.00</b>
Other Current Liabilities	
20000 UNEARNED REVENUE	0.00
20010 UNEARNED DUES	0.00
20020 DEPOSITS - SLIP APPLICATION	400.00
20050 UNEARNED INCOME (SUMMER)	0.00
20100 UNEARNED INCOME WINTER STORAGE	0.00
20200 WINTER STORAGE	0.00
20325 LIFT	0.00
<b>Total 20000 UNEARNED REVENUE</b>	<b>400.00</b>
20300 GASOLINE SOLD	0.00
20400 DEFERRED REVENUE - SLIP FEES	-2,000.00
20500 KEY DEPOSITS	14,591.39
20600 SLIP DEPOSITS	39,200.88
21000 PAYROLL LIABILITIES	
22100 FED & FICA PAYABLE	193.21
22200 STATE TAX PAYABLE-EE	0.00
22300 W/H EMPLOYEE IRA PAYABLE	64.42
22400 ACCRUED PAYROLL	0.00
22600 Garnishment	0.00
<b>Total 21000 PAYROLL LIABILITIES</b>	<b>257.63</b>
22000 SALES TAX PAYABLE	0.00
22500 INCOME TAX PAYABLE	0.00
23060 LINE OF CREDIT - CHEROKEE	0.00
23100 LINE OF CREDIT - ST. ANTHONY	0.00
24500 ACCRUED INTEREST PAYABLE	0.00
Adjustment	0.00
Minnesota Department of Revenue Payable	342.75
Out Of Scope Agency Payable	0.00
SALES TAX	-22.10
Sales Tax Agency Payable	
Sales Tax Payable{617}	0.00

# St. Paul Yacht Club

## Balance Sheet

As of March 7, 2025

	TOTAL
<b>Total Sales Tax Agency Payable</b>	<b>0.00</b>
Wisconsin Department of Revenue Payable	0.00
<b>Total Other Current Liabilities</b>	<b>\$52,770.55</b>
<b>Total Current Liabilities</b>	<b>\$52,770.55</b>
Long-Term Liabilities	
23050 CHEROKEE BANK LOAN X5385	0.00
24215 DREDGING MACHINE LOAN x3181	125,020.62
<b>Total Long-Term Liabilities</b>	<b>\$125,020.62</b>
<b>Total Liabilities</b>	<b>\$177,791.17</b>
Equity	
30000 Opening Balance Equity	757.51
32000 Retained Earnings	1,013,650.59
EQUITY	0.00
30010 CONTRIBUTED CAPITAL-INIT FEES	169,912.00
30020 CONTRIBUTED CAPITAL-SOCIAL	0.00
30050 RETAINED SURPLUS	0.00
31000 EQUITY{517}	0.00
PAID IN CAPITAL-BLDG FUND	0.00
<b>Total EQUITY</b>	<b>169,912.00</b>
Net Income	-96,413.38
<b>Total Equity</b>	<b>\$1,087,906.72</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$1,265,697.89</b>

Bill	Location	Units	Charges	Electric Average Rate
302180206	Shore Side East	10030	\$ 1,387.26	\$ 0.14
302405475	Dahlgren	1	\$ 14.19	\$ 14.19
302855851	Miller 4th from Left	435	\$ 85.31	\$ 0.20
302867844	Yard & Gate B Facing East & Office	1310	\$ 272.38	\$ 0.21
303179903	Shop	975	\$ 173.59	\$ 0.18
303269162	Gate B Left Facing East	981	\$ 196.05	\$ 0.20
303300707	Gate B Facing South	1	\$ 14.19	\$ 14.19
303383996	Miller 2nd from Left	1062	\$ 187.81	\$ 0.18
303537985	Shoreside West	986	\$ 1,332.30	\$ 1.35
303576871	Upper Harbor East End	301	\$ 225.33	\$ 0.75
303646978	Miller 3rd from Left	634	\$ 153.21	\$ 0.24
303737369	Miller Far from Left	2	\$ 14.50	\$ 7.25
304283411	Club House	1696	\$ 291.41	\$ 0.17
		18414	\$ 4,347.53	

Straight Average	\$	0.24
Weighted Average	\$	2.80

Gas

30285515	Shortside Gas	1898	2090.8	1.1015806
	Clubhouse & Shop	118	329.05	2.7885593
		2016	2419.85	1.2003224

Straight Average	1.200322
Weighted Average	1.94507

Bill	Location	Units	Charges	Electric Average Rate
302180206	Shore Side East	10030	\$ 1,387.26	\$ 0.14
302405475	Dahlgren	1	\$ 14.19	\$ 14.19
302855851	Miller 4th from Left	435	\$ 85.31	\$ 0.20
302867844	Yard & Gate B Facing East & Office	1310	\$ 272.38	\$ 0.21
303179903	Shop	975	\$ 173.59	\$ 0.18
303269162	Gate B Left Facing East	981	\$ 196.05	\$ 0.20
303300707	Gate B Facing South	1	\$ 14.19	\$ 14.19
303383996	Miller 2nd from Left	1062	\$ 187.81	\$ 0.18
303537985	Shoreside West	986	\$ 1,332.30	\$ 1.35
303576871	Upper Harbor East End	301	\$ 225.33	\$ 0.75
303646978	Miller 3rd from Left	634	\$ 153.21	\$ 0.24
303737369	Miller Far from Left	2	\$ 14.50	\$ 7.25
304283411	Club House	1696	\$ 291.41	\$ 0.17
		18414	\$ 4,347.53	

Straight Average	\$ 0.24
Weighted Average	\$ 2.80

Gas

30285515	Shortside Gas	1898	2090.8	1.1015806
	Clubhouse & Shop	118	329.05	2.7885593
		2016	2419.85	1.2003224

Straight Average	1.200322
Weighted Average	1.94507

Bill	Location	Units	Charges	Electric Average Rate
302180206	Shore Side East	9903	\$ 1,310.04	\$ 0.13
302405475	Dahlgren	80	\$ 26.81	\$ 0.34
302855851	Miller 4th from Left	519	\$ 96.17	\$ 0.19
302867844	Yard & Gate B Facing East & Office	2497	\$ 416.08	\$ 0.17
303179903	Shop	147	\$ 195.56	\$ 1.33
303269162	Gate B Left Facing East	1193	\$ 195.33	\$ 0.16
303300707	Gate B Facing South	1	\$ 14.05	\$ 14.05
303383996	Miller 2nd from Left	1019	\$ 175.30	\$ 0.17
303537985	Shoreside West	1067	\$ 1,329.39	\$ 1.25
303576871	Upper Harbor East End	738	\$ 223.77	\$ 0.30
303646978	Miller 3rd from Left	720	\$ 172.63	\$ 0.24
303737369	Miller Far from Left	2	\$ 14.34	\$ 7.17
304283411	Club House	1997	\$ 330.08	\$ 0.17
		19883	\$ 4,499.55	

Straight Average                   \$    0.23  
 Weighted Average                 \$    1.83

Gas

30285515	Shortside Gas	2317	2559.56	1.1046871
	Clubhouse & Shop	450	392.24	0.8716444
		2767	2951.8	1.0667871

Straight Average                   1.066787  
 Weighted Average                 0.988166

Bill	Location	Units	Charges	Electric Average Rate
302180206	Shore Side East	9003	\$ 1,141.03	\$ 0.13
302405475	Dahlgren	1	\$ 13.62	\$ 13.62
302855851	Miller 4th from Left	467	\$ 82.58	\$ 0.18
302867844	Yard & Gate B Facing East & Office	3432	\$ 540.77	\$ 0.16
303179903	Shop	967	\$ 156.79	\$ 0.16
303269162	Gate B Left Facing East	1166	\$ 183.80	\$ 0.16
303300707	Gate B Facing South	1	\$ 13.62	\$ 13.62
303383996	Miller 2nd from Left	1003	\$ 161.72	\$ 0.16
303537985	Shoreside West	7412	\$ 1,031.37	\$ 0.14
303576871	Upper Harbor East End	721	\$ 213.26	\$ 0.30
303646978	Miller 3rd from Left	675	\$ 158.22	\$ 0.23
303737369	Miller Far from Left	2	\$ 13.90	\$ 6.95
304283411	Club House	1629	\$ 255.71	\$ 0.16
		26479	\$ 3,966.39	

Straight Average	\$	0.15
Weighted Average	\$	2.57

Gas

30285515	Shortside Gas	2095	2201.75	1.0509547
	Clubhouse & Shop	347	298.86	0.861268
		2442	2500.61	1.0240008

Straight Average	1.024001
Weighted Average	0.956111

Bill	Location	Units	Charges	Electric Average Rate
302180206	Shore Side East	4491	\$ 684.46	\$ 0.15
302405475	Dahlgren	160	\$ 38.21	\$ 0.24
302855851	Miller 4th from Left	423	\$ 78.42	\$ 0.19
302867844	Yard & Gate B Facing East & Office	2391	\$ 426.06	\$ 0.18
303179903	Shop	814	\$ 138.69	\$ 0.17
303269162	Gate B Left Facing East	1166	\$ 218.37	\$ 0.19
303300707	Gate B Facing South	116	\$ 31.45	\$ 0.27
303383996	Miller 2nd from Left	387	\$ 72.49	\$ 0.19
303537985	Shoreside West	3060	\$ 654.45	\$ 0.21
303576871	Upper Harbor East End	813	\$ 263.94	\$ 0.32
303646978	Miller 3rd from Left	135	\$ 75.49	\$ 0.56
303737369	Miller Far from Left	1	\$ 13.12	\$ 13.12
304283411	Club House	1322	\$ 216.91	\$ 0.16
		15279	\$ 2,912.06	

Straight Average	\$ 0.19
Weighted Average	\$ 1.14

Gas

30285515	Shortside Gas	574	587.84	1.0241115
	Clubhouse & Shop	57	94.26	1.6536842
		631	682.1	1.0809826

Straight Average	1.080983
Weighted Average	1.338898