



St. Paul Yacht Club

St Paul Yacht Club

SPYC Board Meeting

Tuesday, 11/11/25, 7pm ~ 8:00pm

Approved by: Bill Tschohl , Diane Scovill , Jim Camery , Jon Oulman , Diane Scovill , David Nelson , Andy Ristrom

Board members present: Bill Tschohl , Tom Marrone , Troy Janisch , Robert Smekta , Jim Camery , David Nelson , Diane Scovill , Andy Ristrom , Jon Oulman

Board members absent: Nathan Schumann , Greg Jorgensen

Staff present: Mike Shimshock , Kristina Cummings (remote)

Agenda

1. **Call to Order and Pledge of Allegiance** (7:13)
2. **Approval of Agenda**
3. **Open Comments from the Floor** (2 minutes)

FYI: A voluntary Membership Directory was created by Bonnie Jean MacKay. *Contact her to be included – or to get a copy.*

4. **1939 River and Harbors Act** - Barb Haake (10 minutes)

Background: Dredging of SPYC's lower harbor, to be conducted by the U.S. Army Corps of Engineers, is required by the 1939 River and Harbors Act.

Barb shared a legal opinion she obtained regarding risks of losing federal funding if the St Paul Yacht Club unilaterally dredges the lower harbor. Materials shared by Barb are included with meeting minutes. Contact Barb for more information, as needed.

5. **Flag Officer Reports**

- **Commodore**

- i. **Introduction of Mike Shimshock, SPYC's new Executive Director**

Welcome!

- ii. **Passing of Dana Isaacs**

A Celebration of Life for Dana will be held at 5:00 p.m. on Friday, November 14, 2025, at Willie's Restaurant (Hidden Harbor Marina), 388 9th Avenue, St. Paul Park. The event will take place on the second level, featuring live music by Dana's lifelong bandmates in his honor



St. Paul Yacht Club

- **Vice Commodore** (No written report)
- **Treasurer** (Written report provided)
- **Secretary** (No written report)

6. **Marina Manager Report** (See written report for details)

- a. Unsigned contracts remain a concern
Action to be taken: Diane S. will call individuals without signed contracts, 11/12/25.
- b. Water Use is being reviewed.

7. **Committee Reports**

- a. **Amenities** (No report)
- b. **Finance** - Jim Camery

Treasurer's Report: A Review of Treasurer's Responsibilities and Requirements

See attached.

Motion: Accept 2026 budget, but at retaining current \$85/ft slip fee

Made by: Diane Scovill

Second: Jon Oulman

Status: Passed

- c. **Marketing & Membership** (No written report)
- d. **Social**
 - Holiday Party (Dec)
 - TGIF's every 1st Friday will continue
 - New Year's Celebration (Jan)
 - Parades & Boot Hockey (Feb)
- e. **Strategic Planning** (See report for details)

8. **Old Business** (None)

9. **New Business** (None)



10. Adjourn to closed session

Made by: Bill Tschohl

Second: Jon Oulman Andy Ristrom

Status: Passed

11. Return to Open Session

Motion: Adjourn Meeting

Made by: Andy Ristrom

Second: David Nelson

Status: Passed

a. Discuss any motions resulting from closed session.

Motion: Reaffirm, MJ Babcock as a life-time member,

Made by: Andy Ristrom

Second: David Nelson

Status: Passed

Motion: Accept the \$250/mo payment plan offered by a member

Made by: Jim Camery

Second: Diane Scovill

Status: Passed

12. Adjournment

Motion: Adjourn Meeting

Made by: Andy Ristrom

Second: Robert Smekta

Status: Passed

SIGN-IN SHEET

11/11/2025

NAME (PRINT)

EMAIL

JAMES DEWILLO
Geoffrey Racette

@gmail.com
~~geoff~~ geoff-racette@live.com

Lee Pfister
Barbara Haake

Jim Camery
Michelle Borne
Peter Borne

Bonnie Jean Mackay

Andy

Tommy

Mike

Bill

Dave Nelson

Bob Smetka

Diane Scovill

Troy J.

Jon O.

Board Meeting Agenda

November 11, 2025

- 1. Call to Order and Pledge of Allegiance**
- 2. Approval of Agenda**
- 3. Open Comments from the Floor (2 minutes)**
- 4. 1939 River and Harbors Act - Barb Haake (10 minutes)**
- 5. Flag Officer Reports**
 - Commodore -
 - i. Introduction of Mike Shimshock, SPYC's new Executive Director
 - ii. Review of the year's activities to date and future plans - possible marina management opportunity. (awaiting RFP to be published Monday 11/10/2025)
 - iii. Passing of Dana Isaacs
 1. A Celebration of Life for Dana will be held at 5:00 p.m. on Friday, November 14, 2025, at Willie's Restaurant (Hidden Harbor Marina), 388 9th Avenue, St. Paul Park. The event will take place on the second level, featuring live music by Dana's lifelong bandmates in his honor
 - Vice Commodore
 - Treasurer
 - Secretary
- 6. Marina Manager Report**
- 7. Committee Reports**
 - Amenities
 - Finance -
 - i. Review of Treasurer's job, as I see it (pretty quick, no vote)
 - ii. Treasurer's report (pretty quick, vote to accept)
 - iii. Proposed 2026 budget (probably take some time and is a take-action)
 - Marketing & Membership
 - Social
 - Strategic Planning
- 8. Old Business**
 -
- 9. New Business**
 -
 -
- 10. Adjourn to closed session**
- 11. Closed session -**
 - **Discussion of accounts that are critically past due or have been unable to make suitable arrangements for payment.**

- **Employee review discussion**
- 12. Return to open session**
- 13. Discuss any motions resulting from closed session.**
- 14. Adjournment**

Marina Manager Report:

Kristina Cummings

November 2025

Contracts / Payments for winter – 16 contracts not completed / \$25,563.64 that is not on a payment plan or arrangement

2 boats that are supposed to be gone are still here without contracts as they have told me they are leaving

Still dealing with stray voltage on the docks in the upper harbor, we still have not received the report from O'Neil for this summer. We ordered an additional tester that will give us more information on if it is the boat or our electrical system or the neighboring boat. We had an expert that came in and talked over why we have stray voltage and how it can happen

New electric rate \$.21 per KWH

New natural gas rate \$1.20 per therm

Water usage by meter and consumption in units

Shop –

Read Date	Days	Consumption
10/27/2025	32	3.00
9/25/2025	30	3.00
8/26/2025	32	3.00
7/25/2025	29	4.00
6/26/2025	29	4.00
5/28/2025	35	4.00
4/25/2025	31	1.00
3/25/2025	28	1.00
2/25/2025	29	1.00
1/27/2025	31	4.00
12/27/2024	31	1.00
11/26/2024	32	1.00
10/25/2024	30	2.00

Read Date	Days	Consumption
10/7/2025	92	18.00
7/7/2025	91	20.00
4/7/2025	89	1.00
1/8/2025	93	7.00
10/7/2024	91	25.00
7/8/2024	94	21.00
4/5/2024	91	2.00
1/5/2024	91	6.00
10/6/2023	91	46.00
7/7/2023	93	53.00
4/5/2023	89	0.00
1/6/2023	93	9.00

Clubhouse –

Read Date	Days	Consumption
10/30/2025	3	0.00
10/27/2025	32	19.00
9/25/2025	30	14.00
8/26/2025	32	18.00
7/25/2025	29	38.00
6/26/2025	29	13.00
5/28/2025	36	12.00
4/22/2025	0	0.00
11/13/2024	19	0.00
10/25/2024	30	15.00
9/25/2024	29	15.00
8/27/2024	33	17.00
7/25/2024	30	14.00

Upper Harbor –

Lower Harbor –

Read Date	Days	Consumption
10/27/2025	32	48.00
9/25/2025	30	74.00
8/26/2025	33	175.00
7/24/2025	30	112.00
6/24/2025	27	34.00
5/28/2025	33	31.00
4/25/2025	31	27.00
3/25/2025	28	38.00
2/25/2025	29	130.00
1/27/2025	31	112.00
12/27/2024	31	75.00
11/26/2024	32	19.00
10/25/2024	30	21.00

Strategic Planning Report

Strategic Planning November report (updated 11/6/2025)

Attendees: Bill Tschohl, Brett Cummings, Lee Pfeilsticker, Kristina Cummings

Agenda for November:

Awaiting response for 3MPriority 2 grant proposal - boat dock proposal and add fishing pier at Pickerel Lake for 3M Priority 2 Grant funding.

The 3M Grant proposal for the fishing pier and boat dock for the boat launch was completed and submitted on Tuesday, October 7th ahead of the submission deadline.

DNR Wildlife camera - Small changes to the DNR wildlife camera location have been made so the camera can see both the old and new bald eagle nest. The DNR has repositioned the existing camera a bit so it has a line of sight to the new nest. Don't know status, but had heard that the DNR is working to fundraise approximately \$2,000 for an additional camera setup that would be installed where the newer nest is located.

The crew has mounted the old TV near the entrance of the Clubhouse. TBD - no update from team as yet. We want a system that will be able to rotate through the Eagle Camera, Club Calendar and more.

Based on the Sunde Land Survey, some preliminary cut and fill thoughts for various sized structures were put together. The larger the building is sized the more fill would be needed so still in the discussion stage of what, where, when, etc.

- Yard grading files are stored in the Strategic Planning Folder.

Notes:

Next year's project thought, quick hit that can be completed in a year or so.

Build a single room with a sink, toilet, shower that is ADA compliant with proper entrance, ramp, etc. as necessary. 36" door, Grab bars, 5' circle of clear space for wheelchair turn.

Bill will work on pricing for construction of 'shed' and get overall dimensions. Rough pricing for a 10'x10' steel sided structure with bath facilities would run about \$5,500 plus cost of whatever it floats.

Studs

2"x6" 36 8' @ \$5.19ea (\$186.84)

12 10' @ \$5.77ea (\$69.24)

Trusses 10' span w 1' overhang (2' on center)

6 @ \$40.39ea (\$242.34)

Wallboard - walls and ceiling

Mold and moisture resistant 14 @ \$16.98ea (\$237.72)

Housewrap 1 @ (\$99.99)

Roofing

36" Premium Pro-Rib® Ocean Blue Steel Panel 8 @ \$27 (\$216)

10' Ocean Blue Universal Ridge Cap 2 @ \$49 (\$98)

14' Ocean Blue Steel Corner & Gable Trim 4 @ \$34 (\$136)

Tar paper (\$32)

Ice and water barrier (\$60)

Siding

36" Premium Pro-Rib® Brite White Steel Panel 12 @ \$33 (\$396)

10' Brite White Steel J-Trim 6 @ \$11 (\$66)

12' 3" Brite White Steel Bottom Trim 5 @ \$17 (\$85)

14' Brite White Steel Corner & Gable Trim 4 @ \$34 (\$136)

Door - basic steel slab door 36" x 80" pre-hung

1 @ (\$199.00)

Vanity Designer's Image™ Winston 36-1/2"W x 18-11/16"D Phantom Vanity and White Cultured Marble Vanity Top with Oval Integrated Bowl

1 @ (\$239.99)

Toilet - OVE Decors Willow 2-Piece White Tall Elongated Toilet

1 @ (\$279.99)

Shower

Shower surround - Lyons® Linear™ 60"W x 32"D x 76-1/2"H White Shower with Right Drain (4-Piece) 1 @ (\$769.98)

Plumbing faucet Moen® Zyla™ One-Handle High Arc Chrome Bathroom Faucet

1 @ (\$109.99)

Plumbing shower Moen® Zyla™ Posi-Temp® Chrome Bathtub Shower Faucet

1 @ (\$219.99)

Plumbing - bathroom accessories

Moen® Zyla™ Chrome Towel Ring 1 @ (\$24.99)

Moen® Zyla™ Chrome Nickel Pivoting Paper Holder 1 @ (\$27.99)

Moen® Zyla™ Chrome 24" Towel Bar 1 @ (\$31.99)

OR

Moen® Zyla™ Chrome 3-Piece Kit 1 @ (\$67.99)

Plumbing supplies (\$200 estimate)

Frp fiberglass reinforced plastic panels

NRP® 4 x 8 Pebbled White Plastic Interior Wall Panel

10 @ \$28.99ea (\$289.90)

Trim strips join flat 8 @ \$4.49 (\$35.92)

Trim strips inside corner 4 @ \$4.49 (\$17.96)

Trim strips edge 3+6 9 @ \$4.49ea (\$40.41)

Electric outlets and wiring, junction (\$200)

Vent (\$120)

Outlets (gfc) (\$18)

Switches (\$23)

Lights (\$175)

Misc. nails, screw and adhesives (\$300)

Total: \$5,410.22 (Does not include flooring or baseboard trim - too many options)

Additional parts not covered in first round of estimate:

Holding tank - 50 Gallon Plastic Marine and RV Water or Waste Holding Tank

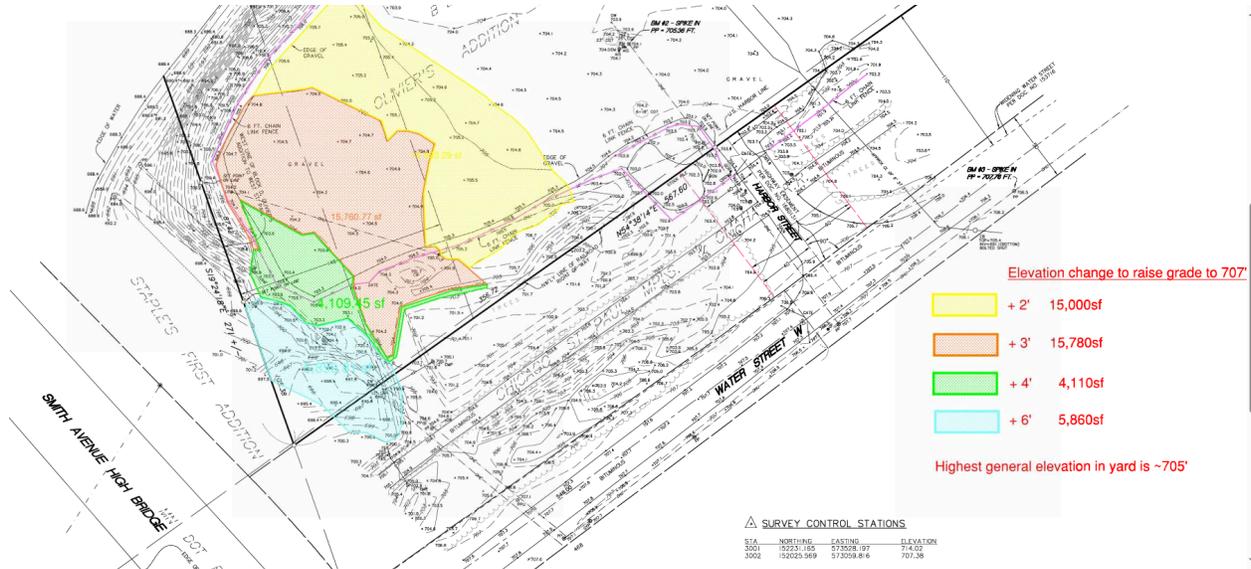
<https://www.plastic-mart.com/trionic-58-inch-long-50-gallon-plastic-marine-and-rv-water-or-waste-holding-tank-tri-2050-1#1361=8420>

(\$496.97)

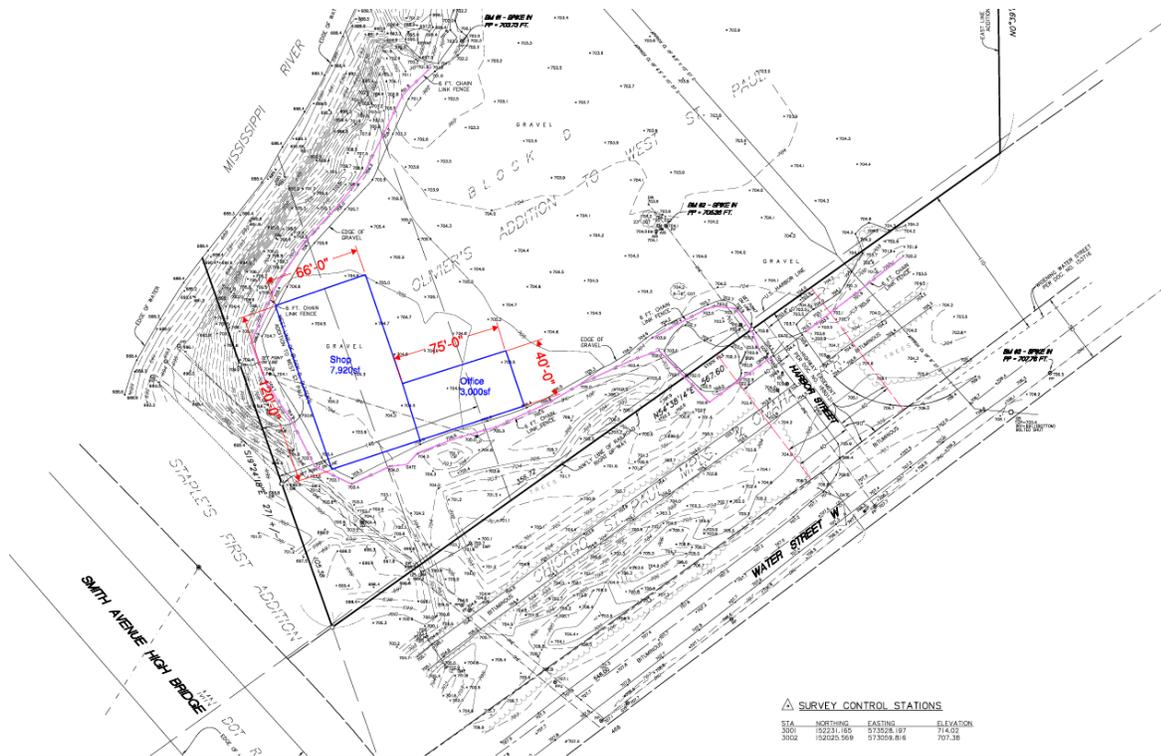
***Need to consider a suitable platform for this bathroom structure, repurpose, build or other options. Also need to determine a location for the floating structure if it is determined to move forward with this.

Kristina will work on getting float costs to determine what current costs on flotation look like.

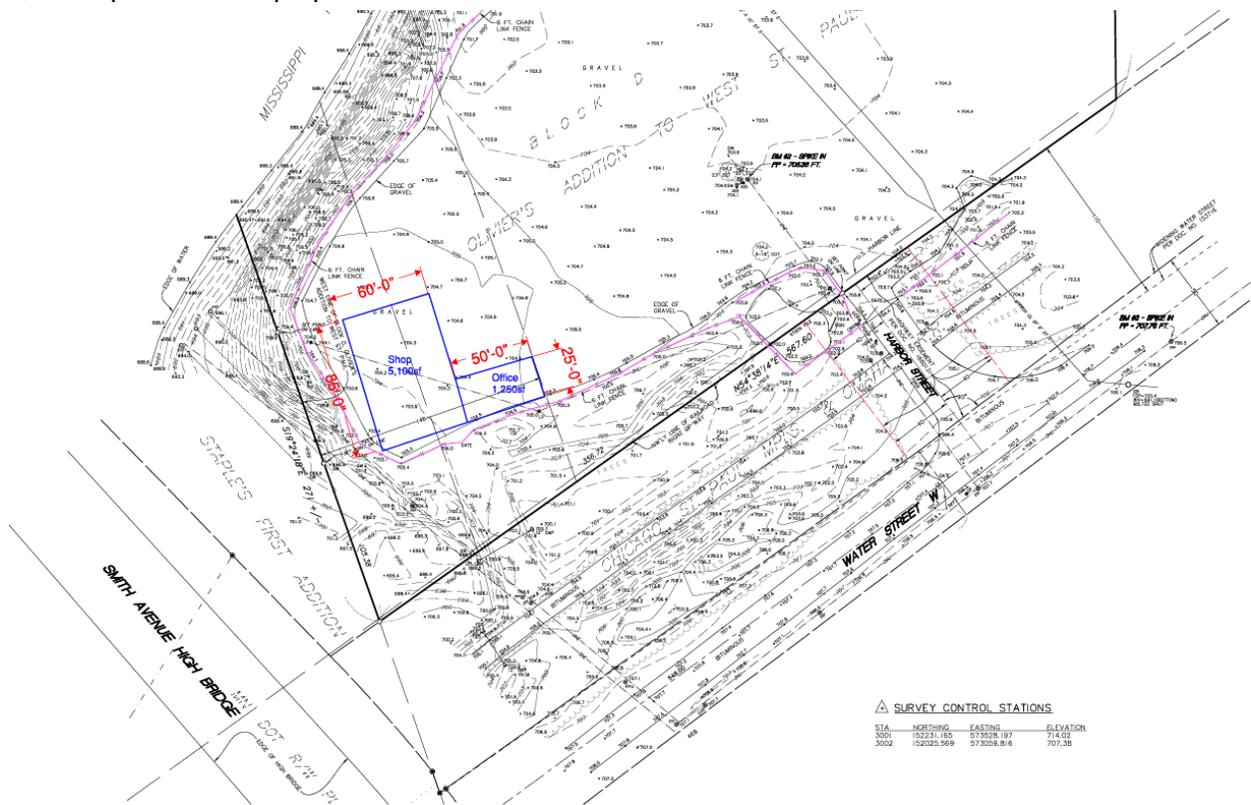
Grading rough estimate:



10,000 sq/ft office shop space

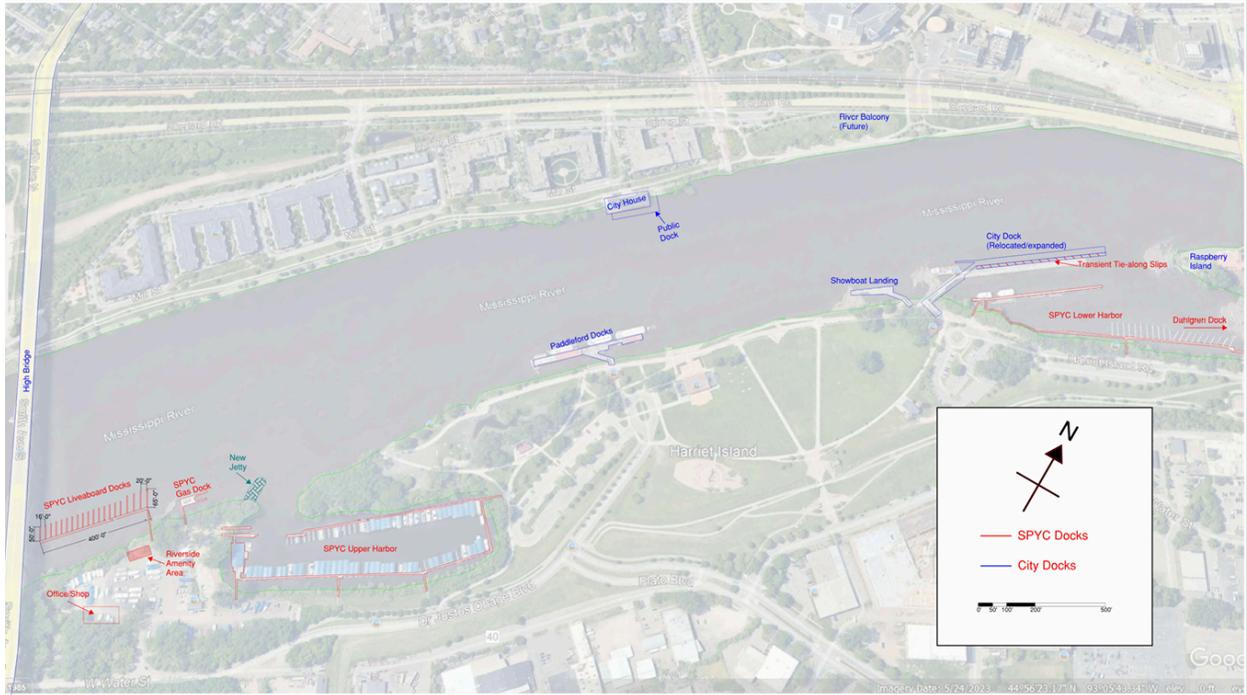


7,000 sq/ft office shop space



Future opportunities map

St. Paul Yacht Club Proposed Future Plan



For those new to the club or long-term members not yet engaged. We meet on the 2nd and 4th Thursday of each month Spring through Fall. One is zoom only and one is in-person only. The schedule can be found on the club calendar page. <https://www.stpaulyachtclub.org/calendar>

Strategic Planning's purpose, mission and timelines.

Committee Members: Bill Tschohl (Chair), Brett Cummings (Co-chair), Troy Janish, Lee Pfeilsticker, Dave Nelson, Kit Richardson

Purpose: Gather and develop projects from ideation to deliverables with input from stakeholders.

Mission: The Strategic Planning committee will serve to benefit the St. Paul Yacht Club, St. Paul Parks & Recreation along with enhancing our outreach to the community. The committee will deliver detailed plans with expected benefits, costs and ongoing maintenance analysis for club and board review and approval.

Timeline:

Spring meetings : gather ideas and concepts

All ideas are good ideas. That said, the ideas and concepts phase is not to revisit board decisions, but to gather ideas and generate ways to gather more ideas via surveys, visits with area stakeholders, etc.

Summer meetings: refine list to 2-3 ideas for further project planning /development. From the ideas gathered in the Spring along with input from our St Paul Parks contract representative, determine which are meaningful projects to further evaluate and plan, budget, estimate further.

Fall meetings: Finish project planning and development, create presentations, verify costs and funding.

Projects should be as thoroughly designed as possible. Wherever possible they should have full design, benefits anticipated, cost analysis, anticipated timelines and agreement from any necessary committees such as amenities, operations, etc.

Budget: The committee has no fixed budget. That said, projects that partner with the City of St. Paul's Parks and are approved by the city can potentially lessen our lease payment if Parks agrees the item is mutually beneficial. The group will also work to leverage any available grants or other sources of project funding where appropriate.

Note:

Projects should be fully developed before the November Board meeting to be included in the following year's budget, if approved.

Marina strategic opportunity inputs and thoughts gathered so far:

Thought ideas (Some of these are listed to jog some outside of the box thinking)

Essentials:

Boat slips and docks

Boat and trailer storage

Fuel dock

Wants:

Boat ramps for visitors, Boat rentals, Business center, Clubhouse, Complimentary WiFi

Fitness center and sauna, Grills, Kayaks and paddle board rentals, Laundry, Marina store

Media equipment, Picnic area, Poolside bar, Private beach access, RV parking, Shower facilities

Tennis court, Transient slippage, Water skiing, Waterfront pool, Improved boat dock access

Reopen Gate F in the Lower harbor, There needs to be a Wheelchair Accessible Ramp and

clear the debris

Non-Boating or Programming activities that correlate well in the park

Biking, Bird watching, Guided history tours, Photography, Scooters, Wildlife and wilderness

exploration - (Wildlife camera?), Run or race with canoes/ kayaks? Hidden Falls to here? Food

trucks and music in the yard, stop at pool & yacht, Large boat moored for rental, living activities,

programming on the river, Balcony / patio area with roof, food trucks, music area accompanying

Movies at night, Music programming opportunities, etc. with local artists, Food Truck

Connections (Let's Create Locked Food Truck Hookups inside our gates at each parking lot that

can be managed by us with Food truck vendors.) Ferris wheel -Betty Danger style add a fun

destination, Carousel, Bumper Boats, Conservation planting - intentional, milkweed, etc.,

Garden area - High Bridge direction, similar to garden area above High Bridge, Bat and bird

houses



RINKE NOONAN

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Telephone 320-251-6700, Fax 320-656-3500

To: Barbara A. Haake
From: Hannah J. Schacherl Jansen
Re: Private Dredging in the St. Paul Small Boat Harbor
Date: September 5, 2025

Purpose

The purpose of this memorandum is to explore the feasibility, permitting requirements, financial commitments, and liability for the St. Paul Small Boat Harbor to purchase a dredge and undertake dredging within the St. Paul Small Boat Harbor federal project area. This memorandum will address whether private dredging is possible and concerns regarding federal funding for future projects if private dredging is undertaken.

Overview

The St. Paul Small Boat Harbor is a federal project established on March 2, 1945, for the purpose of improving navigation of the Mississippi River between the Missouri River and Minneapolis. P.L. 79-14.

I. Private Entities May Engage in Private Dredging Projects with Proper Permits.

A private party may, at their own expense and risk, may improve a navigable river as long as they obtain approval of the plans and specifications of said proposed improvement by the Secretary of the Army and Chief of Engineers of the Army. 33 U.S.C. §565. In order to undertake dredging in the Mississippi River, a Department of Army Permit is required to undertake the work. *See* 33 CFR § 322.3(a); 33 U.S.C. § 403. It is unlawful to excavate or fill, or in any manner to alter or modify the course, location, condition, or capacity of, any harbor or of the channel of any navigable water of the United States, unless the work has been recommended by the Chief of Engineers and authorized by the Secretary of the Army prior to beginning the same. 33 U.S.C. § 403. Work means any dredging or disposal of dredged material, excavation, filling, or other modification of a navigable water of the United States. 33 CFR § 322.2(c).

In addition to the required Section 10 Permit, a private dredging project in the St. Paul Small Boat Harbor would likely need to obtain a Clean Water Act Section 404 Permit and permits from the State of Minnesota, such as a Public Waters Work Permit and dredged material management approval.

II. There is Risk of Losing Federal Funding for Future Dredging if Undertaking Private “Maintenance” Dredging.

It may be possible to undertake a private dredging of the St. Paul Small Boat Harbor; however, there is the potential risk of losing federal funding for future dredging projects if the private dredging is conducted. The enacting legislation for the establishment of the St. Paul Small Boat Harbor as a federal project did not guarantee the funds in perpetuity. P.L. 79-14. When a federal dredging project is established, it means the project is permitted to proceed and can be considered for federal funding. Authorization does not guarantee that funds will be appropriated. Actual money for the project must be specifically provided through the annual appropriations process by Congress. Normand, Anna E. and Carter, Nicole T. (2022). *U.S. Army Corps of Engineers: Annual Appropriations Process*. (CRS Report No. R46320). <https://www.congress.gov/crs-product/R46320>. Funding for federal dredging projects is typically provided on a year-to-year basis, subject to review and approval by Congress and the Administration.

There is not a definitive statute or rule that prohibits future federal funding for federally established dredging projects where private dredging has been approved. However, because the funding is not guaranteed the need for the funding will always be evaluated and capacity for private dredging may show that the funding is not needed compared to projects that have no capacity to undertake private dredging.

Conclusion

In summary, while private entities may pursue dredging activities within the federal project area provided all necessary federal and state permits are obtained, doing so presents significant considerations beyond regulatory compliance. Chief among these is the potential impact on future federal funding: although there is no explicit legal prohibition, undertaking private “maintenance” dredging may influence federal agencies’ assessments of funding necessity in future appropriations cycles. Consequently, the decision to proceed with private dredging should be made with a clear understanding of both the permitting obligations and the risk that federal support for subsequent projects could be diminished or unavailable. Careful analysis of long-term financial and operational implications is recommended before moving forward with private dredging activities.

LOCATED AT MISSISSIPPI RIVER MILE MARKER 839.6

Excerpted from the House of Representatives' Document No. 547 from the 76th Congress, Third Session, titled "Letter from THE SECRETARY OF WAR"

Bottom of page 4; top of page 5: "Views and Recommendations of the Board of Engineers for Rivers and Harbors. #7. ...The investigations indicate that there is need for a small-boat harbor at the city and that certain portions of the navigable channel are inadequate for existing and anticipated barge traffic....The large proportion of local benefit that may be expected to result from provision of the small-boat harbor warrants a requirement of contribution by the city of one-half of the cost of dredging of the basin. In the opinion of the Board a fair estimate of the total contribution to be required toward the cost of the roadway fill and of dredging the boat basin is \$41,200. The Board accordingly recommends modification of the existing project for Mississippi River between Missouri River and Minneapolis to provide for enlargement of the flood capacity of the main channel between Smith Avenue Bridge and State Street in the city of St. Paul; for the dredging of a small-boat harbor at the lower end of Harriet Island; and for the placing of excavated material in such manner as to provide necessary fill for a roadway along the left bank of the river between Market Street and Lambert Landing...subject to the provisions that local interests furnish, free of cost to the United States, as and when required, all lands, easements, and rights-of-way and spoil-disposal areas for the initial work and for subsequent maintenance; ...contribute \$41,200 toward the initial cost; and give assurances satisfactory to the Secretary of War that they will provide and maintain suitable facilities for use of recreational craft, open to all on equal terms."

Bottom of page 9; top of page 10: "#10. Improvement desired: The improvement desired by the city of St. Paul is that the channel between Harriet Island and the right bank of the Mississippi be filled; that a harbor for recreational craft be dredged above the Wabasha Street Bridge and between Harriet and Raspberry Islands and the right bank..."

To compensate for filling the channel between Harriet Island and the right bank of the river and the encroachment of the proposed roadway embankment along the left bank, the city proposes that the harbor lines on the left sides of Harriet and Raspberry Islands be moved to the right to increase the width of the main channel and that this channel and the channel between Raspberry island and the right bank be deepened and widened by dredging to furnish a discharge capacity greater than that now existing. ...provide additional floodway capacity and would also

permit a flow of water through the small-boat harbor, thereby eliminating the possibility of debris collecting at that point. The city of St. Paul proposes that the dredging be done by and at the expense of the United States, whereas, the city proposes to furnish disposal areas, the necessary rights-of-way, and other items of work explained below, without cost to the United States."

Bottom of page 12; top of page 13: "16. Plan of improvement:...The proposed improvement consists of widening the main channel from High Bridge to the upper end of Raspberry Island to provide for navigation and flood flows; removing the lower end of Harriet Island and dredging the waterway between it and the upper end of Raspberry island on one side, and the right bank of the river on the other, to provide a small-boat harbor and an adequate inlet to the back channel between Raspberry Island and the right bank; dredging the back channel from the small-boat harbor to Robert Street bridge to increase its flood flow capacity; removing the left side and loser end of Raspberry island to compensate for the encroachment of the roadway fill referred to below...depositing the dredged material in the back channel between Harriet Island and the right bank, along the left bank between Market Street and Lambert Landing for a roadway fill and in other disposal areas to be furnished by the city of St. Paul. All dredging in the main channel, from High Bridge to State Street, is to be completed to a depth of 9 feet below normal pool (elevation 687.2), with 1.5 feet overdepth additional. The small-boat harbor and the back channel between Raspberry Island and the right bank are to be dredged to a depth of 5 feet below normal pool, with one-foot overdepth additional. In addition the city has agreed to do the following items of work which constitute a necessary part of the proposed project:

(a) Small-boat harbor. Construct a breakwater and floating boat slips, rest rooms, water connections for supplying potable water to the boating public, revet the bank at the upper end of the boat harbor and install steps and a launching ramp for the benefit of patrons of the boat harbor.

(b) Channel improvement. Extend two storm sewers, which now terminate in the side channel back of Harriet Island, to the main channel, lower the existing sewer siphon in the channel back of Raspberry island to permit excavation to 6 feet below pool level in this section, construct a bridge from the right bank to Raspberry Island, and revet the upper end of Raspberry Island on the back channel side.

Bottom of page 15; top of page 16: "Discussion. #20. Small-boat harbor. The work proposed to be done by this department in the plan for improvement will provide a sheltered harbor of sufficient size and depth and with ready access to take care of approximately 150 recreational craft. The work proposed by the city of St. Paul, with the cooperation of the Minnesota Works Progress Administration, includes the construction of a breakwater and approximately 75 stalls or boat slips, initially, varying in size from 20 by 35 feet to 15 by 45 feet, boat-launching ways, boat-servicing facilities, rest rooms with source of potable water, and the revetment of the right bank along the proposed small-boat harbor to improve it and make it more serviceable. ...The city anticipates the ultimate need for at least 150 slips in the proposed harbor to shelter local and transient boats.

Top of page 19: "#27. Conclusions. From the foregoing study it is concluded:

(a) That a safe harbor with adequate facilities for sheltering and servicing recreational craft is not now available in St. Paul, and that the most feasible solution consists in deepening and widening the waterway between Harriet and Raspberry Islands...

(b) That the existing channel below the Robert Street Bridge is inadequate for present navigation, and that the most feasible solution is to widen and deepen the existing channel by removing McBoal Island and dredging the adjacent area.

(c) That the flood flow capacity of the channel at St. Paul is inadequate and results in excessive current velocities and that the most feasible solution is to widen the main channel along Harriet Island and improve the side channel back of Raspberry Island."

Bottom of page 19: "#28. Recommendations. I recommend: (a) That the United States undertake the widening and deepening of the main channel of the Mississippi River at St. Paul, Minn., from Smith Avenue Bridge to the lower end of Harriet Island and between Robert Street Bridge and State Street, the dredging out of the small-boat harbor, and the deepening of the side channel back of Raspberry island; provided that the city of St. Paulrevet portions of the banks along Harriet Island and Raspberry island to the satisfaction of the district engineer, make necessary sewer changes and extensions, furnish, free of cost, all disposal areas and rights-of-way, and give assurances satisfactory to the Secretary of War that it will make provision for a public landing for small boats, with docking space and servicing facilities available to all users on equal terms."

Treasurer's Responsibilities

Nov 11

By-Law Requirements, 1/4

Assure that a budget for the fiscal year is developed and complied with

Assist committee chairs in developing their budgets and prepare documents as requested by committee chairs

Assure that all monies and checks for and to the credit of the SPYC are appropriately and promptly processed and deposited

Assure that SPYC funds are disbursed in the manner specified by the Board of Directors

Assure that a running account of all expenditures is kept

Assure that accurate financial records are maintained and safeguarded to prevent any loss

By-Law Requirements, 2/4

Assure that an annual financial audit is completed on time and in compliance with these By-Laws

Give a monthly report of the SPYC' s financial condition to the membership

Review the Operating Statement and Balance Sheet of the SPYC prepared by a certified outside auditor

Review the full inventory of all SPYC assets annually

Give financial reports to the Board of Directors as requested by the Board

Perform other duties as directed by the Board of Directors or these By-Laws

By-Law Requirements, 3/4

“Between December 31 of each year and the third Monday in January of the following year, the Commodore, Secretary and Treasurer shall each prepare a written report covering the affairs of their office for the past year.”

“The Treasurer shall prepare and submit in writing, before the Annual Meeting, a report of all financial operations for the past year. This shall include a detailed report of income from dues, rentals, sales and services ...”

By-Law Requirements, 3/4

“A Voting Member in good standing is defined as a Member of the SPYC who is current in his/her accounts and has received no disciplinary sanction in the previous 12 months. To retain voting membership rights the Treasurer shall determine that individuals have paid all associated membership dues for the privilege to vote prior to the next year election.”

Key issue: “is current”

Insurance Not in By-Laws as Treasurer's Duty

- Directors & Officers
- Basic General Liability
- Business Interruption

Meeting with Broker Dec 14

Taxes Not in By-Laws as Treasurer's Duty

- 2024 990 in progress
- “A social club may receive up to 35 percent of its gross receipts from nonmember sources”
- “Within the 35 percent amount, no more than 15 percent of gross receipts may be derived from nonmember use of club facilities and services”

Key issue is who is a member?

Records and Inventory

Financial records are in cloud-based QuickBooks

Legacy paper records are scattered; secure fireproof cabinet in progress

Inventory of assets, consumables, goods over the winter

- Stands, yard equipment, welders, clubhouse furnishings, docks, pedestals ...
- Fuel for sale, clothing, lumber, dredging supplies
- Anything that would be replaced if it disappeared

- Gather VINs, serial numbers, estimated value where possible
- Store in central table with process for keeping it updated

2026 Budget Proposal



St. Paul Yacht Club

Dedicated to safe and affordable boating.

New Income Highlights

Increase summer slip rentals from 4550' to 5110'	47,600	
Increase slip rate from \$85 to \$88 per foot	15,330	
		62,930
Aggressively market transient slips and events		10,000
Move excess cash to interest-bearing account		1,500
New Income		\$74,430

Income Notes

- Increase slip rentals from 4,550' to 5,110
- Increase slip rate from \$85 per-ft to \$88

Combined: \$62,930

- Winter storage unchanged
- Sell 15,000 gallons of fuel (\$1/gallon markup)
- Continue to pass-through card fees, utility costs, covers
- Aggressively market transient slips and events

New Expenses Highlights

3% cost of living raise for employees	4,000
0.22% Family Leave payroll fee	500
Audit	17,500
Marina software (dockwa)	13,000
Segregated equipment fund	15,330
Clubhouse HVAC improvements	18,500
Clubhouse TV/cable	2,500
Dock board replacement	5,000
New Expenses	\$56,330

Expense Notes

- COLA raises track inflation
- Contributions to equipment fund depend on feet of slips rented
- Equipment fund would appear as separate asset on balance sheet
- Additional transient slips, clubhouse rentals may result in additional staff time
- \$40k allocated for harbor dredging (as in 2025)

Audit

- By-law: “The Board shall commission an annual audit of the SPYC books by an outside auditor who must not be a member of the SPYC or have fiscal interest in the SPYC. The audit shall be completed by March 15th of each year. Audit reports shall be available for inspection at the SPYC office.”
- By-Law: (Treasurer) “shall assure that an annual financial audit is completed on time and in compliance with these By-Laws”
- Advice from Mahoney CPAs: “What are you going to use the audit for?” Consider changing the by-laws. No firm will be able to take on a new client and finish by March 15
- Not much cheaper by skipping years

Overview

Income		
- 2025 Income	\$778,200	
- 2026 Additional	74,430	\$852,630
Expenses		
- 2025 Expenses	\$639,720	
- 2026 Additional	56,330	\$696,050
COGS		\$69,000
Depreciation		\$80,000
Net Income		\$9,595

Very Significant Unknowns

- Where is the economy going?
- Insurance, tax prep, other services almost certain to cost more
- Gas sales are unpredictable
- MYCF could be a windfall if we do it right

Slow spending until summer rentals become clearer, then revisit budget