

Oregon Dressage Society Board Meeting

February 20, 2013

Conference Call

Present: Rose Newman, President; Chris Main, Treasurer; Claire Evans, Secretary; Corinne Stonier, Office Manager; Patty Armstrong; Sharm Daggett; Lisa Koch; Rachel Merusi; Ed Miller
Non-Voting Member: Dolores Morgan

1. Meeting Called to Order

Rose called the meeting to order at 6:34 pm.

1.1 **Introductions:** None needed.

1.2 **Approval of minutes from January Conference Call:** Sharm moved to approve the minutes from the January conference call, as posted on the ODS web site; Patty seconded, and the motion passed by voice vote.

1.3 **Approval of minutes from February Retreat and Board Meeting:** Chris moved to approve the minutes from the February Retreat and Board meeting, as posted on the ODS web site; Sharm seconded; the motion passed by voice vote.

1.4 **Changes to the Agenda:** Chris moved to add a new item 8 under New Business, a proposal to move the Linda Acheson Education Fund from Merrill Lynch to Chase bank, where it would be a savings account. Lisa seconded, and the motion to amend the agenda passed by voice vote.

OLD BUSINESS

2. Nominations Committee: Change from Ad Hoc to Standing Committee

At the recent retreat, discussion ensued on changing the status of the Nominations Committee from ad hoc to standing. Marsha Williams formerly chaired the nominations committee, but she is no longer a member of ODS. Corinne noted that Gaye was the proponent of this idea at the retreat, so the group agreed to postpone discussion of this matter until she is present. Ed noted that converting the committee's status from ad hoc to standing would trigger what he perceives to be a significant burden of work, due to newly adopted requirements in the Policies and Procedures Manual. He sees no disadvantages to changing the status, only the downside of lots of work involved. Chris noted that most non-profit nominating committees are ad hoc, since the President usually is a member by virtue of the office. Rose will discuss this and research the impact with interested principals, and she will add this item to the spring meeting agenda. Corinne noted that the Board is to appoint committee members at the spring meeting, according to the Policies and Procedures Manual. From the discussion, Rose stated, it is not clear why this should be a standing committee. Patty suggested an email discussion to generate pros and cons. Ed suggested postponing this discussion to the next conference call in March, rather than waiting until the spring meeting.

Action Item: Rose will add the item "Nominations Committee: Change from Ad Hoc to Standing" to the conference call agenda for March.

3. Option for Auto-Pay for ODS Membership Renewal

Corinne recently met with a branch manager of Chase bank, where ODS checking accounts are held, and learned about options for auto-pay for renewing ODS memberships. Since more people change credit cards than checking accounts, she proposed, an auto-pay option would facilitate renewals both for members and for ODS office work (no reminders, follow-up phone calls to retrieve payment from expired credit cards, etc.). ACH collection is the terminology for this, and ODS meets all qualifying criteria. The bank would charge \$25 per month for ODS to offer this option, plus \$0.25 per transaction; in comparison, credit card processing (currently in effect for ODS) costs \$35 per month plus \$0.35 per transaction and a percentage of the transaction. Perhaps another long-term advantage of ACH collection would be to encourage donations to the Linda Acheson Education Fund, Corinne offered. Ed questioned whether the cost would really be worth it; would ODS really pick up more members? Ed suspects not. Corinne noted that it would be easier to capture renewals year after year, and with the Treasurer's help, this would

facilitate the renewal process by making it automatic. Chris noted there are a number of members who have asked for this, and for those members, processing costs would be lower. Ed asked if this would work for Participating memberships at USDF. Corinne replied that we could figure that out, but USDF already has a three year membership option, which is what ODS members have been asking for as well. With ACH, if ODS raised its dues, payment could still be collected from these enrolled members, because they would have signed an agreement and would automatically incur the higher amount. Dolores commented that we would need to know a lot more information about how the financial institution would use this information, and she would be paranoid about this. Others worried that monitoring this would take a lot more staff time. Corinne noted the first year would necessitate processing time to set up, but the following years the impact on staff would be greatly minimized. Chris asked if we could get a sense of how many people would be willing to enroll in ACH. Claire suggested conducting an online survey as a follow-up to the 2012 Membership Survey to assess the support for this automatic renewal option by checking account debit. Corinne noted that nearly all of the attendees at the retreat voted to support this payment method.

Dolores worried that this might effectively authorize ODS to extract money for any purpose. Lisa likened it to payment to any other vendor, such as a utility, and an email customarily precedes the bank draft. Corinne admitted that she did not discuss this email notification option with Chase. Chris noted that the level of dues for ODS membership is well established before any payment occurs, so people have plenty of advance warning before the fee would be deducted. For this system under consideration, it would necessitate notification to Corinne to cease the auto-pay transaction. There are procedures to do this, Chris noted. Ed suspects that there will be tepid level of participation. Chris proposed that Claire and Corinne conduct the market research to inform the Board's decision.

Action Item: Claire and Corinne will develop a survey using Survey Monkey to assess the support for automatic membership renewal through bank draft, instead of by credit card.

4. Proposal for a Business Owner's Policy in ODS Insurance

This item was tabled at the February meeting due to the absence of a quorum. Corinne explained when renewing the ODS insurance policy in 2012, the insurance representative told Corinne that renters insurance did not cover the ODS-related equipment and property that is in her house and in a storage unit. The agent found that this a hole in the ODS coverage. Claire noted that the insurance representative pointed this out yet would not offer coverage, and wondered why it was considered so critical. Corinne said this was a recommendation, and wondered if Chris might have some insight, because he has a business. She then continued that ODS has no insurance protection other than for riding activities. A business owner's policy covers property in the event of fire, theft and liability, Corinne clarified. Chris noted that there would be hefty deductibles which should be known beforehand and suggested that the Board see the entire proposal, including annual premium and deductibles, before further consideration. The policy premium would be \$500 annually, Corinne stated. Patty wondered whether, aside from the hardware in the ODS office at Corinne's home, is the data protected? Data records are stored in the rented storage unit, Corinne said. That is a different issue, said Chris. The question the Board should consider, Claire offered, is whether the cost of insurance commensurate with the value of the assets on hand. Only by having more complete financial information about the proposed policy will enable the Board to decide.

Action Item: Corinne will research the premium and deductible costs of a business owner's policy with the appropriate insurance carrier; Chris will assist with valuation. The Board will consider whether to purchase business owner's coverage for the ODS office at a future meeting.

5. Exception to ODS Helmet Policy for Umpqua Valley Chapter

Full discussion occurred at the retreat (see minutes) on whether to allow an exception to the Umpqua Valley Chapter for their annual Poker Ride, a fund raising event, for a second year. Claire expressed reluctance to concede this exception for a second year in a row, particularly because the Board went on record last year that it was exceedingly reluctant to permit this exception, but would allow it for one time only in the interests of helping UVC reach out to and educate other equestrian disciplines about helmet safety. Chris noted that UVC was looking for other activities to raise the money in other ways, so as not

to request another year's exception. Ed cautioned that with the USEF rule firmly in place, he would be very reluctant to allow an exception a second time. The world is moving in the other direction, Chris said, and it would be unwise to go backwards.

Motion: Ed moved to deny an exception to the Umpqua Valley Chapter to the ODS Helmet Rule for its 2013 Poker Ride. Rachel seconded. The motion passed by voice vote.

Action Item: Rose will contact the Umpqua Valley Chapter with the Board's decision to deny an exception to the Umpqua Valley Chapter to the ODS Helmet Rule for its 2013 Poker Ride.

NEW BUSINESS

6. Request to change monthly conference calls to Second Wednesday of the Month

Rose noted that the source of this idea was namely to avoid conflicts with chapter meetings, notably for Carolyn Wesolek and the Twin Rivers chapter. Ed countered that the State of Jefferson chapter meets on the second Wednesday of the month, but offered to be flexible. Rachel will be in contact with the State of Jefferson chapter, so this could be voted on by email after the chapter's next meeting. Agreement will be determined by general consensus (rather than a full Board vote). Rachel will get back to Rose, and Rose will get back to the Board members.

7. Request to change May Face-to-Face meeting from Heart of the Valley Weekend

Rose was perplexed about when the meeting would be rescheduled. Corinne noted that the weekend following the Heart of the Valley show has nothing on the ODS calendar; however, several people indicated that they could not attend on the Saturday, May 18. Therefore, the Board meeting will remain on May 11th. Corinne will attempt to schedule it at the Wilsonville Chamber of Commerce.

8. Movement of Linda Acheson Education Fund from Merrill Lynch

Currently the education fund is at Merrill Lynch, where ODS is charged \$85 annually to maintain the brokerage account. The fund earns a small amount of interest. There would be no impediment under ODS bylaws or policies to moving the account to a bank as a savings account. The FDIC insurance is \$250,000 per signer on the account, so there appears to be no downside to moving it to Chase, where ODS' checking accounts are held. The sacrifice of interest is far outpaced by the elimination of the \$85 annual fee. Any current interest earned by investing the \$43,000 in a CD would not be worth tying up the funds.

Motion: Chris proposed that Claire or Rose should open a savings account at Chase to establish the Linda Acheson Education Fund; Ed seconded the motion, which passed by voice vote.

Action Item: Corinne will collect the appropriate paperwork and effect the transfer of the Linda Acheson Education Fund to Chase bank as a savings account.

9. Adjournment

Chris moved to adjourn the meeting at 7:23 pm. Claire seconded, and the motion passed by voice vote.

NEXT MEETING

The next conference call of the Board will be on March 20, 2013, at 6:30 pm.

Action Items

1. Rose will add the item "Nominations Committee: Change from Ad Hoc to Standing" to the conference call agenda for March.
2. Claire and Corinne will develop a survey using Survey Monkey to assess the support for automatic membership renewal through bank draft, instead of by credit card.

3. Corinne will research the premium and deductible costs of a business owner's policy with the appropriate insurance carrier; Chris will assist with valuation. The Board will consider whether to purchase business owner's coverage for the ODS office at a future meeting.
4. Rose will contact the Umpqua Valley Chapter with the Board's decision to deny an exception to the Umpqua Valley Chapter to the ODS Helmet Rule for its 2013 Poker Ride.
5. Corinne will collect the appropriate paperwork and effect the transfer of the Linda Acheson Education Fund to Chase bank as a savings account.

Respectfully submitted,

Claire Fronville Evans
Secretary
February 24, 2013