



St Paul Yacht Club  
SPYC Board Meeting  
Tuesday, 10/14, 7pm ~ 8:00pm

**Approved by:** Diane Scovill , Nathan Schumann , Bill Tschohl , David Nelson , Andy Ristrom , Robert Smekta

**Board members present:** Bill Tschohl , Nathan Schumann , Troy Janisch , Diane Scovill , Robert Smekta , Andy Ristrom , Jon Oulman, David Nelson , Jim Camery (new). Tom Marrone (new)

**Board members absent:** Greg Jorgensen

**Staff present:** Kristina Cummings

#### Agenda

- **Call to Order Pledge of Allegiance (7:09)**
- **Approval of Agenda**
- **Open Comments from the Floor**
  - **Board Officer Reports**
    - Commodore - Bill Tschohl (No written report)
      - Financials sent to the board
      - We are in great shape for pull out 2025.
    - Vice-Commodore - Nathan Schumann (No report)
    - Treasurer - (No report)
    - Secretary - Troy Janisch (No report)
- **Special Election**
  - Two Board Treasurer candidates are Jim Camery.
  - Tom Marrone & Bonnie Jean MacKay for Board Director.Additional candidates from the floor: None.  
  
**Results:** Two rounds of voting:  
Round 1: 26 voting members (Treasurer determined)  
Round 2: 27 voting members (Director determined)
  - **Jim Camery, Treasurer**
  - **Tom Marrone, Director**
- **Marina Manager Report** (No written report)
  - 56 unsigned contracts (due 10/15)
  - Slip cover issues need to be addressed.
- **Committee Reports**
  - Clubhouse & Amenities (No report)



## St. Paul Yacht Club

- Finance (Financials provided)
  - Draft of 2026 Budget has been created and is available for review.
  - Aging accounts receivable (\$94,490) remain a concern
- Marketing & Membership (No report)
- Operations (No written report)
  - Electrical testing of harbors continues. Seeking sources of stray voltage.
  - Reminder: Approved combustible heating sources required for all winter boating residents.

**Motion:** “Set the annual utility rates to .21/kw for electric; and \$1.20/therm for gas 11/25-9/26.”

**Made by:** Andy Ristrom

**Second:** Diane Scovill

**Status:** Passed

**Motion:** “St Paul Yacht Club to pay the slip cover vendor for the cost of new cover materials (\$26,000). Members with new covers to be invoiced ½ of their cost up front by SPYC to reimburse the prepaid amount.”

**Made by:** Troy Janisch

**Second:** Jim Carmey

**Status:** Passed

- Social Committee (No written report)
  - TGIFs will continue in the off season.
  - Soup Party, Clubhouse, 11/7
  - Holiday Party, Clubhouse, 12/6
- Strategic Planning (No written report)
  - 3M grant proposal was submitted for proposed SPYC initiatives.
  - Evaluation committee will select recipients in 2025 and proceed in 2026.

- **Old Business**

- **New Business**

- **Motion:** “Accept the following new members: Jim Will Golden, Mike Gude, Janice Deisle, Aul Wiefehback, Brenda ”

**Made by:** Diane Scovill

**Second:** Tom Marrone

**Status:** Passed

**Motion:** “Change the due date for 2026 (only) summer slip deposit to Dec 15, 2025..”

**Made by:** Diane Scovill

**Second:** Andy Ristrom

**Status:** Passed



St. Paul Yacht Club

- **Adjourn Meeting**

**Motion:** Adjourn Meeting

**Made by:** Andy Ristrom

**Second:** Robert Smekta

**Status:** Passed



SPYC BOARD MTG: 10/14/25 SIGN-IN

NAME (PLEASE PRINT)

Mark Saper  
John

Kevin Goodspeed

Will Golden

Jim Camery  
Kathy Christman

Paul Quinn

Lee Pfaltzroter  
Barbara Hanks

JANELLE

Thomas F. Surprenant

Eric Cobb

Richard Z...

Bonnie Jean MacKay

Michele Borne

Brenda Richens

Lynn Gunstrom

Jim Martin



**Profit and Loss**  
**St. Paul Yacht Club**  
**January 1-October 14, 2025**

<b>Distribution account</b>	<b>Total</b>
Income	
40000 REVENUE	852.18
40100 DUES INCOME	700.00
40150 CLUB HOUSE FUND	-3,620.30
40200 SUMMER DOCKAGE MAIN	451,131.33
40220 SUMMER STORAGE	16,776.90
40250 DISCOUNTS GIVEN	-11,000.00
40300 WINTER STORAGE	168,952.50
40350 UTILITIES- METERED (GAS/ELEC/WATER)	56,016.79
40500 GASOLINE INCOME	52,699.62
40550 TRANSIENT	15,050.96
40700 SHIP STORE SALES	29,412.19
40800 SERVICES	9,638.30
41000 INITIATION FEES	1,500.00
42000 SAFETY FEES	-200.00
42500 YARD INCOME	10,581.00
CLUB HOUSE FUND EXPENSE	-160.69
SOCIAL FUND	1,397.33
SOCIAL FUND EXPENSE	-2,500.00
<b>Total for 40000 REVENUE</b>	<b>\$797,228.11</b>
<b>Total for Income</b>	<b>\$797,228.11</b>
Cost of Goods Sold	
50000 COST OF GOODS SOLD	73.69
50100 COS- GAS	50,900.93
50150 COGS - Credit Card Fees	10.00
50300 COS-SHIP STORE	8,151.82
<b>Total for Cost of Goods Sold</b>	<b>\$59,136.44</b>
<b>Gross Profit</b>	<b>\$738,091.67</b>
Expenses	
60100 MARKETING & PROMOTIONS	2,311.09
60600 SOCIAL	7,513.05
60700 SOCIAL GIFTS	681.21
60800 CLUB HOUSE EXPENSE	905.05
61000 BANK FEES/SERVICE CHARGES	7,020.77
61100 OFFICE SUPPLIES & EQUIPMENT	1,069.19
61150 OFFICE SOFTWARE	5,640.41
62000 MILEAGE -EMPLOYEES	241.80
63000 PAYROLL ADMINISTRATION	398.87

63500 PROFESSIONAL FEES	4,327.46
64000 HARBOR RENT	34,489.99
65000 REPAIRS & MAINTENANCE	43,148.86
EQUIPMENT FUEL	267.04
<b>Total for 65000 REPAIRS &amp; MAINTENANCE</b>	<b>\$43,415.90</b>
65400 SHOP SUPPLIES	9,847.87
65500 DREDGE & MODIFICATIONS	253,081.60
66001 WINTER/WINTERIZING	4,453.59
66100 SAFETY EQUIPMENT	1,343.87
67000 WAGES & BENEFITS	
67100 GROSS WAGES	101,573.34
67200 PAYROLL TAXES	22,004.48
67400 RETIREMENT EXPENSE-ER	3,875.20
WORKMAN'S COMP	4,834.00
<b>Total for 67000 WAGES &amp; BENEFITS</b>	<b>\$132,287.02</b>
68600 MARINA OPERATING INSURANCE	23,814.56
69000 UTILITIES	37,761.69
GAS & ELECTRIC	40,414.34
<b>Total for 69000 UTILITIES</b>	<b>\$78,176.03</b>
70075 BAD DEBTS	-41.00
Payroll Expenses	688.14
Company Contributions	
Retirement	3,408.16
<b>Total for Company Contributions</b>	<b>\$3,408.16</b>
Taxes	20,376.57
Wages	45,945.34
<b>Total for Payroll Expenses</b>	<b>\$70,418.21</b>
QuickBooks Payments Fees	5,862.42
<b>Total for Expenses</b>	<b>\$687,258.96</b>
<b>Net Operating Income</b>	<b>\$50,832.71</b>
Other Income	
90100 INTEREST INCOME	
90125 FINANCE CHARGE INCOME	6,691.99
<b>Total for 90100 INTEREST INCOME</b>	<b>\$6,691.99</b>
Late Fee Income	6,300.00
<b>Total for Other Income</b>	<b>\$12,991.99</b>
Other Expenses	
70100 DEPRECIATION EXPENSE	94,199.36
<b>Total for Other Expenses</b>	<b>\$94,199.36</b>
<b>Net Other Income</b>	<b>-\$81,207.37</b>
<b>Net Income</b>	<b>-\$30,374.66</b>



Accrual Basis Tuesday, October 14, 2025 05:57 PM GMTZ

**SPYC Finance Committee**  
**10-1-2025 report**

- Bill Tschohl (temporary chair until a new Treasurer is elected)

Attendees:

Kristina Cummings, Jimmy Layer, Bill Tschohl

Summary

- \$172,725 in accounts receivable
- \$91,223 in checking account
- No short-term debt in use including line of credit balance of \$0 on \$50,000 available
- Long-term debt is - \$105,000 at 4.125%, expected to be paid of before July 2028
- We have \$94,490 in Accounts Receivable over 90 days. Of that amount, \$83,543 is held by 12 members with over a \$3,000 balance with the highest at \$15,586.65. Another \$11,047 is held by 21 members with an average balance of \$526.

The finance committee met on October 1, to review and discuss a preliminary budget along with other items such as current financial status, A/R aging and policies.

We need to schedule a sheriff's sale in the coming months to clear the backlog of outstanding account receivable. Hopefully, this will be the final motivation for some members to catch-up on their past-due account.

The operations committee was sent the utility reports which had been spreadsheeted for ease of review and have suggested the below, which is incorporated in our report for budgeting purposes.

Motions expected from Operations:



Electric average kWh cost is \$0.20664.

The utility rate for electricity should be \$0.21/kWh starting with the next billing.

Gas average per Therm cost is \$1.191897

The utility rate for gas should be \$1.20 / Therm starting with the next billing.

The draft budget for 2026 has been put together and is being submitted with this report. This is a very early, initial draft, but comprises and continues on some of the items we are currently aware of. Our expectation is this will be reviewed again by the Finance committee as well as the board of directors in closer detail at the November meeting.

## Finance Committee

Strategic Planning Draft - 10/1/2025

Action Plan

Goal: The SPYC will achieve and sustain financial stability

Strategies / Work Plan	Objective / Timeline	Results / Measurements	Leader	Participants / Partners	2025 Notes on progress
Complete retirement of long-term debt.	Retire debt refinanced in 2014 on or before July 2028. New long-term debt OK for capital expenses.	Debt refinanced in 2014 would decrease each year and paid off in 2027.	Treasurer	All Committees	\$105,000 current balance 10/1/2025 Interest rate 4.125%
Increase cash reserves to \$100,000	\$100,000 in the bank. Goal to accrue target by Q1 2019	\$33,000 in bank by Q4 2026 \$66,000 in bank by Q4 2027 \$100,000 in bank by Q4 2028	Treasurer	All Committees	Will need a policy to address the when / how/ what for the reserve account so it isn't wiped out for non-reserve financial well-being purposes.
Plan and budget now for capital expenses	Determine useful life left of existing equipment – Detailed analysis by operations of what we have including description of age and utility of equipment. Cost of replacement equipment where possible. (This should also be reviewed annually.) Start 2026, finished by end of 2026	Master list of equipment, expected lifespan with expected replacement date and replacement costs.	Treasurer	Operations	Equipment backups - spare motors for travel lift, spare starter for JCB, hydraulic equip to help manage our own hydraulic repairs
Plan and budget now for infrastructure expenses	Determine useful life left of existing infrastructure – Detailed analysis by operations of infrastructure age, docks, structures, plumbing, gas, sewer, etc. and forecast of time until replacement necessary. Cost of replacement for each where possible? (This should also be reviewed annually.) Start 2026, finished by end of 2026	Master list of infrastructure, expected lifespan with expected replacement date and replacement costs.	Treasurer	Operations and Clubhouse committees	Continual revue.
Collect revenue for non-boat storage	Tag all Non-Boats with ownership details or unknown. Ongoing	All non-boats inventoried.	Finance Committee	Encourage membership to increase owner responsibility	Ongoing
Implement a single rate structure	Single slip rental rate across marina - excluding fees by 2020	Slip fees are based on the same rate per slip sq/ft	Finance Committee	All boat owners	Completed for 2025 season





St. Paul Yacht Club

**Summer Season - April 15 to October 15**

**Winter Season - October 15 to April 15**

All docks feature security lighting and locking security gates.

**Summer Slip Rate:**

Rate is \$85/ foot of slip length

All slips feature metered twin 30 amp electrical service and water. Pumpout systems available in the upper and lower harbors.

**Winter Storage Rate:**

\$35 X Length of Boat

Includes lift, wash bottom, blocking, spring launch.

3% service fee for credit card payments

## ST. PAUL YACHT CLUB 2026 SLIP RATES



**Club Membership:** Regular (voting) membership requires 1 year presence in the harbor and \$1,500 initiation fee. \*Additional discounts apply with membership

**Call 651-292-8964 for slip availability**

[www.stpaulyachtclub.org](http://www.stpaulyachtclub.org)

[office@stpaulyachtclub.org](mailto:office@stpaulyachtclub.org)

# Strategic Planning October report (updated 10/10/2025)

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

Agenda for October:

Continue advancing 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.

\*Documents submitted for the grant are attached to the email with this report.

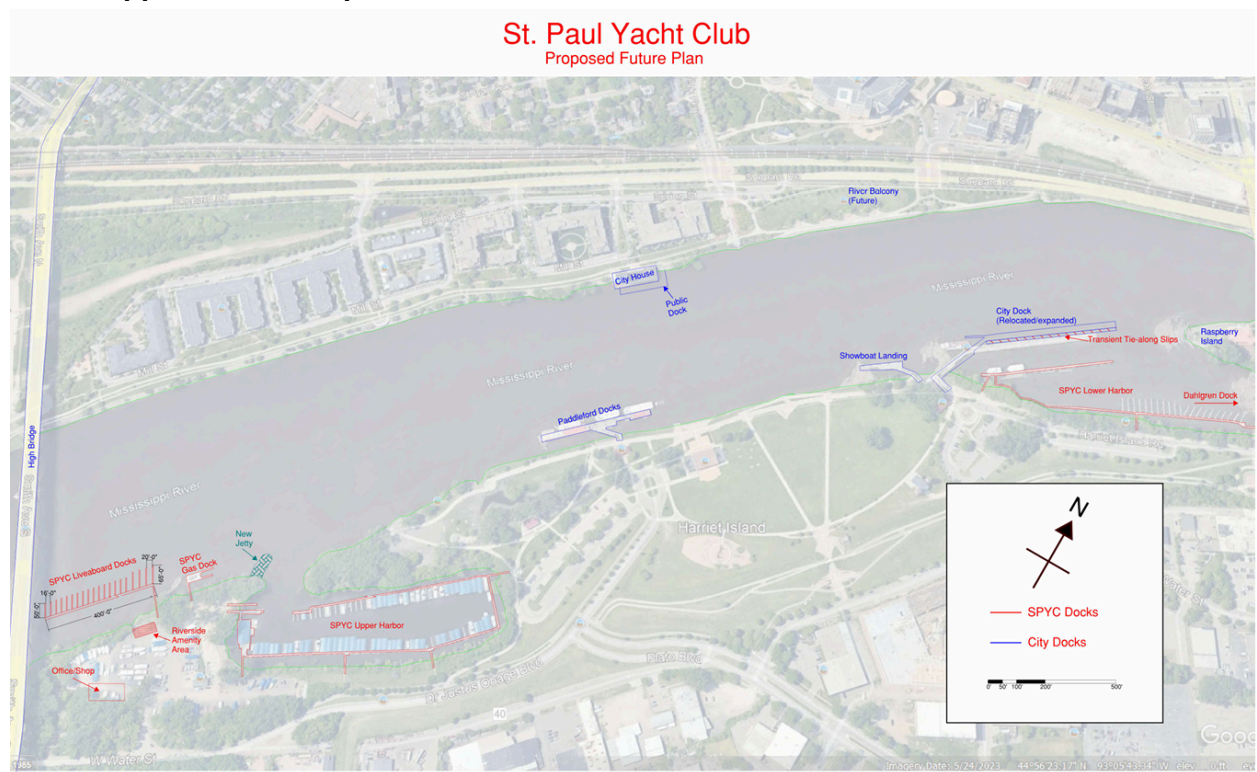
DNR Wildlife camera - Small changes to the DNR wildlife camera location are expected in the near-term. The DNR is repositioning the existing camera a bit so it has a line of sight to the new nest. Separately, the DNR is working to fundraise approximately \$2,000 for an additional camera setup that would be installed where the newer nest is located.

The crew were working on mounting the old TV near the entrance of the Clubhouse. They were trying to figure out how to adjust the display on Thursday so the two could be adjusted a bit in configuration. The team is working on a system that will be able to rotate through the Eagle Camera, Club Calendar and more TBD.

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.

Full grading files are stored in the Strategic Planning Folder.

## Future opportunities map



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

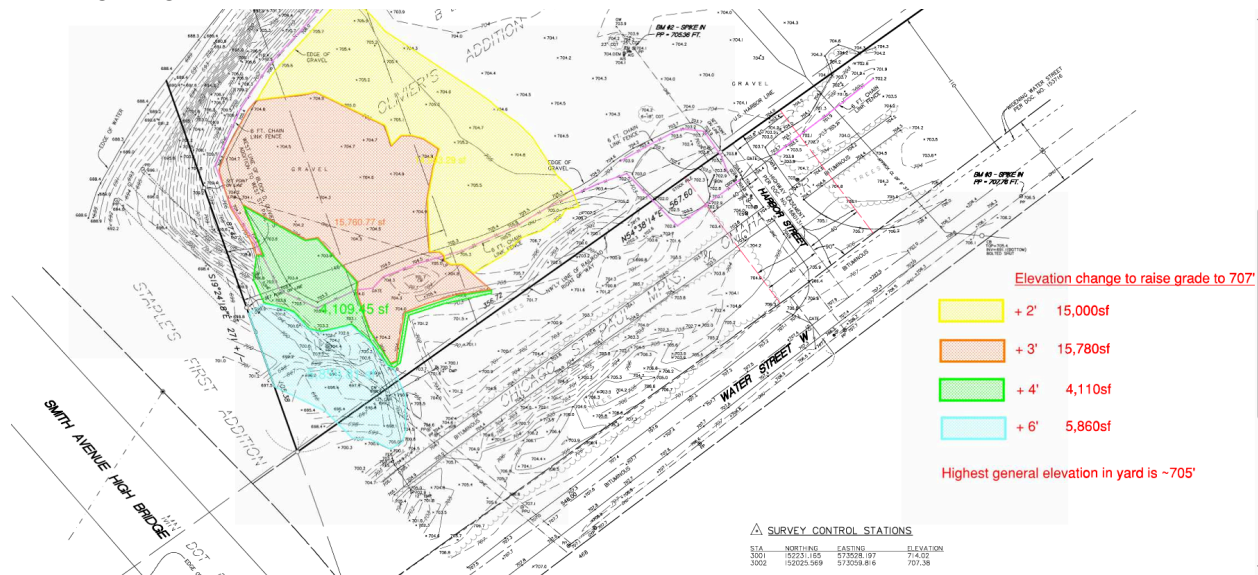
**Purpose:** Gather and develop projects from ideation to deliverables with input from stakeholders.

**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.

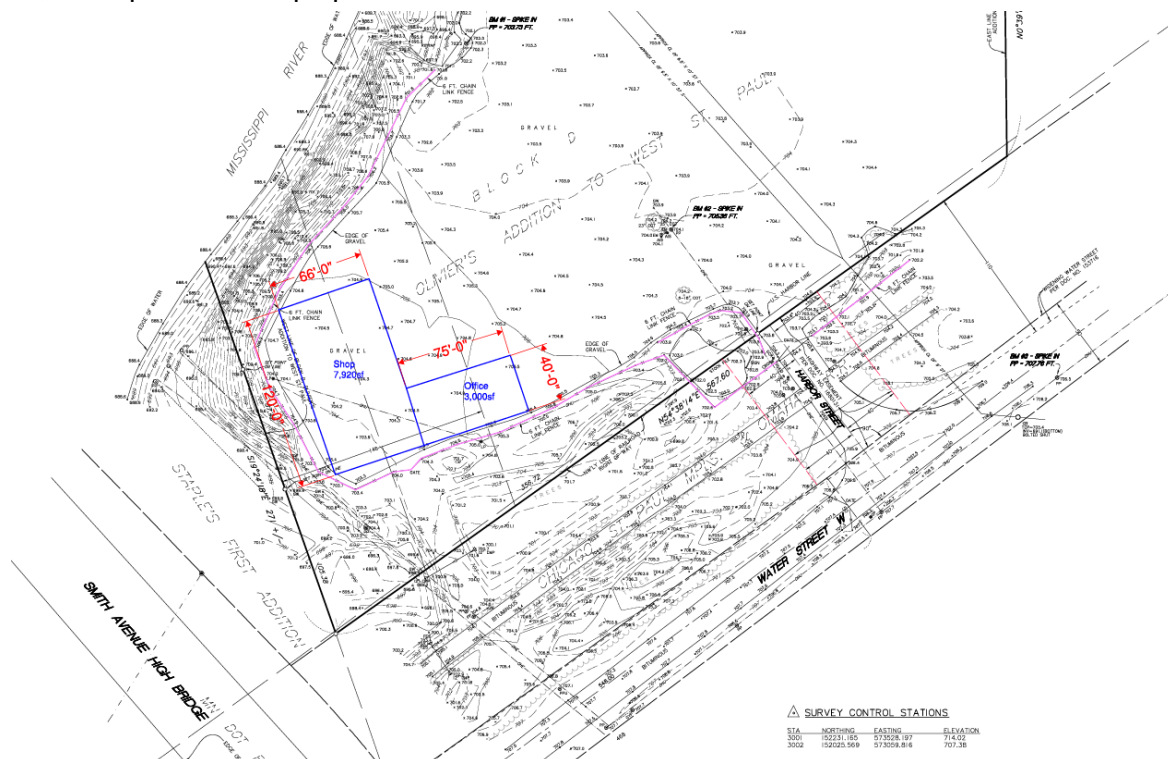
**Timeline:**

**Spring meetings :** gather ideas and concepts

Grading rough estimate:

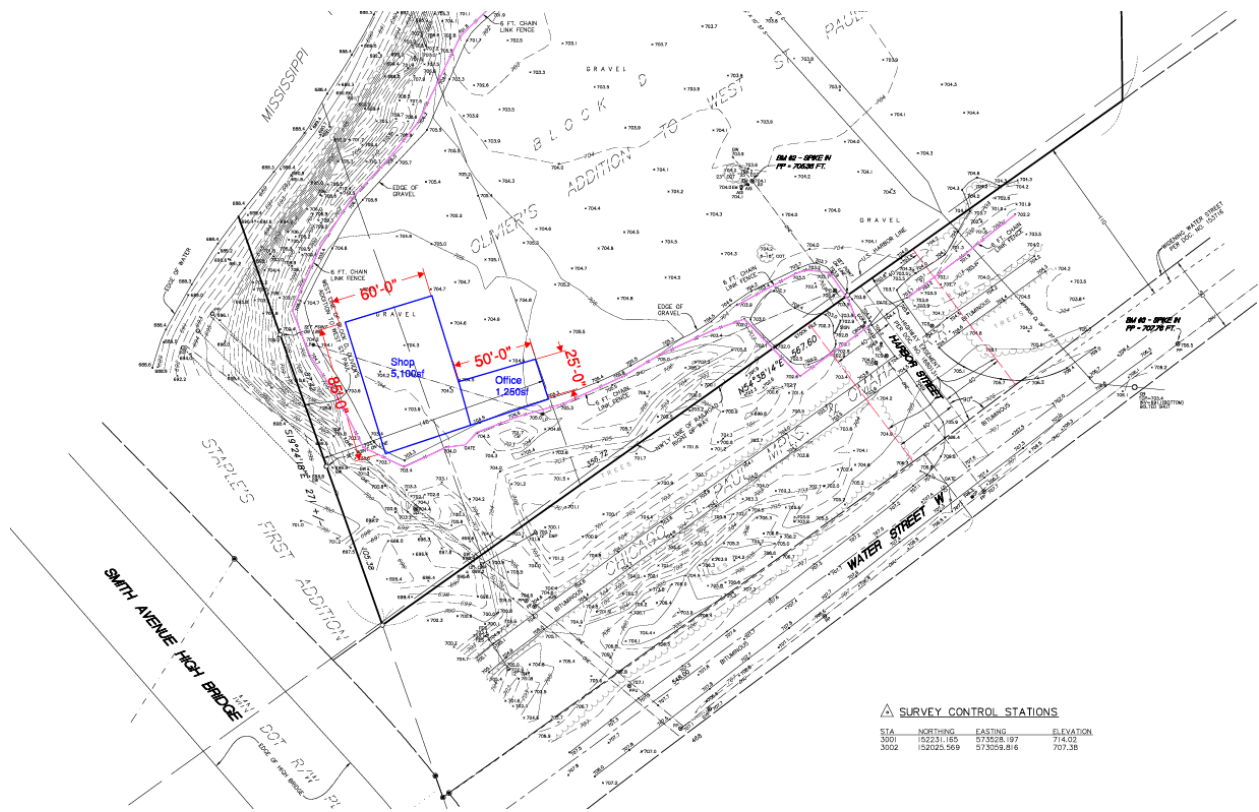


10,000 sq/ft office shop space



7,000 sq/ft office shop space





△ SURVEY CONTROL STATIONS

STA	NORTHING	EASTING	ELEVATION
3001	152231.185	573028.197	714.02
3002	152025.569	573029.816	707.38

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