

**Port Norfolk Yacht Club**  
**Meeting Minutes – Monthly**  
**September 23, 2025**

Meeting called to order by: **D Baker** at **7:00** PM

Pledge of Allegiance and moment of silence: **Done**

Board Roll Call: (see attendance sheet) **Quorum Present - Yes**

New Members: **No Probationary to Regular.**

Recording Secretary Any Request to Read Prior Meeting Minutes: **No**

Treasurer's Report Aug vs Prior Year and Full Yr 2024 (Frank Hogan):

- MTA made by: **J Piasecki** 2<sup>nd</sup>: **M Rooney** Result: **Accepted**

Financial Secretary's Report 9.23.2025 (Barbra Hogan):

	2025	9/23/2025
MONTH		Sep-24
TOTAL DEPOSITS FOR THE MONTH (OPERATIONS)		\$ 57,181.22
YEAR TO DATE DEPOSITS		\$ 393,763.03
YEAR TO DATE BILLING FROM OPERATIONS		\$ 392,803.26
MEMBER A/R AS OF MONTH CUTOFF		\$ 19,829.15
MEMBER A/R OVER 60		\$ 50.00
A/R NON-MEMBER		\$ 42,369.00
YTD HALL RENTALS		\$ 5,525.00
ICE		\$ 923.00
ATM		\$ 430.00

Get Report

- MTA made by: **J Piasecki** 2<sup>nd</sup>: **B Costello** Result: **Accepted**

## Committee Reports :

- Communications and Bills: Scott Coutts correspondence to be taken up under new Biz and/or Good of the club
- Auditing: Barry Greene N/A
- Bar: Brad Rigby No Report
- Crane & Equipment: Ed St George No report
- Dredging: Jim Maloney N/A
- Electrical: Tom Joyce No report
- Entertainment: Kathleen Ellis
- Environmental & NRWA: John McConville No report
- Fleet Captain & Insurance: Walter Sprague No report
- Floats & Float Repair: P1 D Farina No report P2 Z Grady No report
- Grounds: Jim Flynn No report
- Hall Rentals: M Peltier No report
- Ice & Pump-Out: W O'Donnell roughly same as last year & ice machine working fine
- Labor Control: Mike Rooney (see the hours posted on board in members lounge) - get P Lee slips
- Launch and Haul: J Piasecki 2 hauls down, 5 to go; will need "smaller" trailer boats to fill holes in yard; need to schedule launches for 2026
- Lockers & Waste Oil: Gary White: Waste oil status - G White working on getting EPA # and it looks like it is 3 weeks out; A 55 gallons drum is available for waste oil only that he can remove to burn. J Piasecki to see if we can get whatever current "liquids" are there now removed, a locked cage, and signage set up . Camera is already set up
- Marina: W O'Donnell Have to plan marina breakdown
- Mass Bay: K Carson No Report
- Membership Committee: Andy Polin No Report
- Planning Board: Teddy Ahern – New doors and security installed; Need to finish foyer, and trim work
- Security: Chris Papadopoulos; Progressive will look a new and/or camera positioning to cover yard and dumpster. Marina cameras when WiFi is squared away
- Snow: Tom Cavanaugh: N/A
- Water: Joe Queally No Report

### Old / Unfinished Business:

- See email / quote from Will regarding gate and clubhouse door security
  - M Rooney Motion to table new system F Hogan 2nds Motion passes Keep existing until security gates are installed
- Need to install rubber backing on diamond plate panels and fasten panels before decommissioning marina

### New Business:

- Insurance & Boat Storage
  - Need to get an update that all boats on club property have insurance
- Upstairs Members' Lounge – need to schedule Top Tierney to paint before we move upstairs; follow up later this week
- Discussion on proposed rule changes related to boat ownership & storage
- 

### Good of the Club:

- Coutts – Cleat OK; Cart modifications not at this time

### Motion to adjourn:

- Motion made by: M Rooney 2<sup>nd</sup>: W O'Donnell Result: Accepted
- Adjourned at 8:38 PM

Executive Session: Yes

**PNYC BOARD OF TRUSTEES ATTENDANCE 2025****DATE: 9/23/2025**

Quarterly &amp; Regular Monthly Mtgs

NAME	POSITION	PRESENT	EXCUSED	ABSENT
DON BAKER	COMMODORE	1		
WARREN O'DONNELL	VICE-COMMODE	1		
RON BROUSSEAU	REAR COMMODORE	1		
FRANK HOGAN	TREASURER	1		
BARBARA HOGAN	FINANCIAL SECRETARY	1		
JIM PIASECKI	RECORDING SECRETARY	1		
TEDDY AHERN	TRUSTEE '24 AND '25		1	
JOHN MCCONVILLE	TRUSTEE '24 AND '25		1	
BRIAN WHITE	TRUSTEE '24 AND '25	1		
BRIAN COSTELLO JR	TRUSTEE '25 AND '26	1		
MICHAEL ROONEY	TRUSTEE '25 AND '26	1		
PHIL SKRABUT	TRUSTEE '25 AND '26			1
		9	2	1
Present	9			
Needed for QUORUM =	7	Quorum Present		



**Port Norfolk Yacht Club  
Cash Flows Summary  
August 31, 2025 and 2024**

	Actual YTD 2025	Actual YTD 2024	Total Actual 2024
<b>Beginning Cash -All Accounts Jan 1st</b>	<b>\$ 442,801</b>	<b>\$ 331,971</b>	<b>\$ 331,971</b>
<b>Revenues</b>			
Dredging receipts	109,598	99,544	133,962
Dues/ Services/ Misc	206,862	188,147	231,557
Lockers/ Social Activity/ Misc	46,417	62,362	105,911
Net Tiki/ Bar (after direct costs)	12,992	19,919	29,728
<b>Total Cash Receipts</b>	<b>\$375,869</b>	<b>369,972</b>	<b>\$501,158</b>
<b>Expenses</b>			
Operating (RE Tax, Utilities, Ins., Steward)	132,002	124,551	167,594
Office & Administrative	15,714	12,551	18,228
Social Activity- Events	10,347	20,121	36,116
Repair & Maintenance Spending	107,840	14,080	18,240
<b>Sub-total Cash Expenses</b>	<b>265,904</b>	<b>171,303</b>	<b>240,178</b>
Mortgages (fees/int/princ)	222,600	100,100	150,150
<b>Total Cash Disbursements</b>	<b>\$488,504</b>	<b>271,403</b>	<b>\$390,327</b>
<b>Net Cash Increase/ (Decrease)</b>	<b>\$ (112,634)</b>	<b>98,569</b>	<b>\$ 110,831</b>
<b>Ending Cash -All Accounts July 31st</b>	<b>\$ 330,167</b>	<b>430,540</b>	<b>\$ 442,801</b>

**Bank Accounts**

102 1503 Heritage - Eagle Bank	11,202
106 8800 Metro CU - Bar Business	8,200
108 Banks for Bar Registers	300
111 Eagle Premium MM 1318	310,465
Undeposited funds	0
<b>Ending Cash Balance</b>	<b>\$ 330,167</b>

**Cash Flow - comments**

Revenues up \$21,700 for Probationary increase 8 vs 1

Spending is in line with expectation  
\$95 k on projects  
\$122.5 k additional mortgage

**Mortgage Info: Bal Due \$ 418,704 -----Payoff 428,445 Cur Rate 3.875%**  
**Interest rate change tracking; Aug 2025 6.570% ( FHLB Advanced +2.75 )**  
**The Interest Rate Change Date is Oct 2026....Final Payment due Nov 2031**

**Contact Frank Hogan with questions at fthbmh316@gmail.com or 781-843-9643**

**See the following pages for disbursement details.**

<b>Existing obligations/ appropriations include</b>	<b><u>Approp</u></b>	<b><u>Spent</u></b>
2024 Unspend Reno appropriations - to finish hall	7,351	
April 2024 appropriation for 2 entry doors	15,000	9,705
Jan 2025 Electrical repair - Pier 1	110,000	52,811
Jan 2025 Decking repairs/ replace	25,000	32,588

**Elect repair project credited with \$2300 check for metals recovery**

**Port Norfolk Yacht Club**  
**Expenses by Vendor Summary**  
January - August, 2025

	Total	
	Jan - Aug, 2025	Jan - Aug, 2024 (PY)
<b>Utilities</b>		
Boston Water and Sewer	4,193	3,740
Comcast	3,643	3,180
Eversource	13,805	16,338
National Grid	2,474	1,879
Northeast Recycling	5,040	3,636
<b>Insurance</b>		
Atlantic Charter Ins Comp		1,179
Inact Insurance		32,839
Mount Vernon Fire Insurance Co	4,202	4,433
MS Peltier Insurance Services LLC	34,590	
Philadelphia Insurance Co	3,921	2,446
The Hartford	754	
<b>House Mortgage, Taxes, maintenance</b>		
ATCO Supply Co	1,127	818
City of Boston -Liq Lic & Assmb Prmt	250	250
City of Boston Real Estate	44,856	43,732
Eagle Bank Loan	222,600	100,100
Encore-Gorham Fire	804	
GoDaddy.com	293	217
Joyce and Gendreau Jewelers	542	331
MBYCA	1,133	250
Miscellaneous	177	2,099
Prestige Flag	171	242
Richard C Tulimieri Jr	8,525	8,550
Tolman Mfg. & Supply Co.	102	102
<b>Admin, Godwill, etc,</b>		
Adobe Inc	127	127
Constant Contact	205	196
Deluxe for Business	217	74
Eagle Bank		35
Erin M Keller		250
Liberty Printing Co., Inc.	957	825
Lopez the Florist	410	513
Nash CPA's LLC	2,250	2,000
QuickBooks Online	2,000	766
QuickBooks Payments	2,908	2,704
Santander Bank	-15	275
SCI Global Inc.	480	320
Staples	253	
The Boston Home		250
US Treasury	2,692	1,077
USPS	219	189
VENMO - Eagle 1503	16	34
VistaPrint		108
Not Specified	1,807	2,869

# Port Norfolk Yacht Club

## Expenses by Vendor Summary

January - August, 2025

	Total	
	Jan - Aug, 2025	Jan - Aug, 2024 (PY)
<b><i>Repair &amp; Maintenance</i></b>		
Ace Hardware	154	702
Allied Bolt & Screw Corp	1,694	
Amazon	1,312	1,267
American Muscle Docks	1,234	284
Badger Machine Works Inc	10,500	
Beacon Building Products	2,370	
Bert's Electric Supply	3,182	339
Braintree Lumber		334
Controller Service & Sales	14,426	
Dennis Derenne Electric	100	
Drive In Paint Mart		63
Etrailer.com		339
Glass by Design	9,705	
Harbor Freight		58
Home Depot	668	761
Home Electrical LLC		540
HydroHoist LLC	12,757	
Jack Connolly	800	
Koopman	2,918	957
Lowes		33
Nassau National Cable Corp	24,280	
National Equipment Brokers, LLC	1,266	
Neponsit Circle Car Wash	56	28
Ronan953	1,000	4,586
Timberline Enterprises, LLC	336	
William Callahan Carpentry	1,130	
Atha Haberis- Reimb		73
Barry Greene - reimb	86	737
Bob Savicke - reimb		51
Dave Gendreau - reimburse		136
David Gallagher reimburse		155
Dennis Kulezsa reimb	3,378	
Don Baker- Reimb	1,477	80
Edward St George- Reimb	696	
El Casey- Reimb		124
Jim Piasecki- Reimb	3,985	62
Joe Queally- riemb		877
John McManus- Reimb	2,559	692
Kathleen Ellis- Reimb		197
Ken Clifford- Reimb		996
Kris Creighton -reimburs	1,097	1,594
Larry Pacino reimb		475
Patrick McDonough- Reimb		236
Paul Roche reimb	77	
Steve Wells reimb	8,419	277
Ted Ahern - reimb	264	1,050
Will Shalit - reimburse		332

# Port Norfolk Yacht Club

## Expenses by Vendor Summary

January - August, 2025

	Total	
	Jan - Aug, 2025	Jan - Aug, 2024 (PY)
<b>Bar &amp; Entertainment</b>		
Liquor & Wine purchases	5,325	7,565
Burke Distributing Corp	3,278	4,907
Quality Beverage	6,206	8,389
Anthony Columbus Catering	4,031	3,777
BIG Y	294	185
BJ's	772	1,152
Costco Wholesale		17
Dollar Tree	119	82
Etsy	289	2,347
Jimmy Coyne Promotions	2,236	6,161
Konditor Meister	135	
Lambert's Market		487
Market Basket	27	102
Mass DOR-bar account	2,916	3,415
Ocean State		34
Paul W. Marks Co., Inc.	270	
Restaurant Depot	327	255
Roche Brothers		11
Shaws	1,147	1,771
Stop & Shop	251	370
Venezia Rest		500
Walmart	383	509
Windy City Pizza	368	256
Bartenders	6,741	6,105
<b>TOTAL</b>	<b>\$ 514,765</b>	<b>\$ 305,806</b>

Tuesday, Sep 16, 2025 10:45:21 AM GMT-7 - Cash Basis