

NOVEMBER 13, 2019

**CALL TO ORDER:** Joe Patricke, President, called the meeting to order at 5:30PM.

**MINUTES:** The minutes of the October 9, 2019 meeting were accepted as presented on a motion made by Barnaby Jones and seconded by Holly DeKleine.

**TREASURER'S REPORT:** Treasurer Tim Crowley presented the September and October reports.

**\$10,377.66** beginning balance on 9/1/19  
+ 75.00 Hole Sponsor  
+ 340.00 golf team  
+ 80.00 dues  
- 2,931.20 Airway Meadows for golf tournament  
**\$ 7,941.46** balance on 9/30/19  
- 100.00 Mi Rancho (mixer)  
- 200.00 Black Dog (website)  
**\$ 7,641.46** ending balance on 10/31/19

Our savings account for the Concert Series has a balance of \$5,012.41 before the remaining expenses for the season are transferred to the checking account.

The reports were approved on a motion made by Joe Patricke and seconded by Debby Romeo.

Tim Crowley explained that we have opened a separate checking account to be linked to PayPal for our new website should we decide to take payments online. That would keep our regular checking account off the internet and any money moved into the new account via PayPal would be swept to our regular checking as soon as possible. It was agreed we would not activate PayPal until we read the fine print and discuss Cyber Liability insurance.

**OLD BUSINESS:** Patty Van Dyke reported that our website is now live and we were able to view it. We need to begin adding events/photos/minute by sending them to Patty Van Dyke or Kelly Obermayer. The web address is [sgfchamber.com](http://sgfchamber.com). The Chamber phone number 518-290-6709 is being answered by Patty VanDyke.

Membership renewals are being handled by Holly DeKleine, with assistance from all of us in getting them mailed. Joe Patricke will provide the envelopes and mailing labels to Holly.

Scholarship - Joe Patricke did speak with BOCES and will coordinate our criteria with them.

**NEW BUSINESS:** Debby Romeo brought Valerie Childs, CISR, CPIA from Upstate Agency to discuss our insurance coverage. We discussed Directors and Officers liability of \$1MM for a premium of \$538/year or we can lock in that rate for 3 years, payable annually. She stressed that all Chamber boards need this coverage to protect the Chamber and the directors/officers personally. We also discussed Cyber Liability now that we might be taking payments via our website. The premium for \$500K is \$1259/year and for \$1MM is \$1415. On motion made by Patty Van Dyke and seconded by Holly DeKleine we voted to sign a Broker of Record and move our General Liability policy and Position Bond to Upstate Agency for servicing. Valerie also informed us that our General Liability policy most likely does NOT cover us for events such as the Concert Series which should be a concern to us. She will do more investigating and come back to our December Meeting.

Valerie Childs was elected to the Board of Directors and Officers for the 2020 term were elected on a motion made by Holly DeKleine and seconded by Patty Van Dyke:

President - Joe Patricke

Vice President - Barnaby Jones

Treasurer - Tim Crowley

Secretary - Debby Romeo

Our current Board of Directors consists of:

Joe Patricke

Barnaby Jones

Tim Crowley

Debby Romeo

Tom Cumm

Kelly Obermayer

Patty Van Dyke

Holly DeKleine

Kelly Stevens

Joe Orlow

Valerie Childs

Our annual meeting will be combined with a December mixer at Humbuggs on Friday, December 13, 2019 from 5:30 to 7:30PM.

Debby Romeo of Upstate Agency mentioned they are having an open house at their new location at 103 Main St South Glens Falls, NY and the chamber members will be invited. Details are being finalized.

Joe Patricke made a motion to contribute \$500 to the South Glens Falls Holiday Parade for trophies, as we have done in the past. The motion was passed.

**ADJOURNMENT:** On motion made by Holly DeKleine and seconded by Kelly Obermayer, the meeting was adjourned at 7:41PM.

**IN ATTENDANCE:** Joe Patricke, Barnaby Jones, Tim Crowley, Holly DeKleine, Debby Romeo, Kelly Stevens, Patty Van Dyke and Valerie Childs.

**NEXT MEETING:** Wednesday, December 11, 2019 at 5:30PM at Kingpin's Alley.