

Minutes of the Meeting of the St. Louis Recreational Cyclists
Board of Directors
October 4, 2021

The meeting was called to order by Faye Holdenried at 1:30 PM.

Directors Present: Faye Holdenried (President), John Clarke (Vice-President), Kathy Montgomery (Treasurer), Joe Kruchowski (Ride Coordinator), Deedie Cote, Barry Rinderknecht, and Leslie McCormick (Secretary).

Absent: Patti Brumleve (Members Records), Janis Thompson (apparel).

Guest: Jim Musec.

Kathy Montgomery presented the Treasurer's Report. (See "2021 Oct 4 Treasurer's Report.pdf".) The Board reviewed the current financial status of the Club. There were no surprises and the current financial status of the Club is "yellow".

Old Business:

Club Incorporation: Jim Musec was kind enough to join the directors for our meeting. The Club is pursuing incorporation for several reasons:

1. A requirement from banking institutions. Each account requires a correct valid social security number of an individual who owns the account, or an EIN - Employer Identification Number - of a corporation. There do not seem to be any exceptions. Should the person holding our account meet with misfortune, the account may become part of their estate and not be available to the Club.
2. By default, the Club is currently an Unincorporated Nonprofit Association. The revenue limit of such an organization is \$5,000.00 per annum per Federal IRS regulations. We currently have just under 200 members. Once we have 251 members, annual dues of the membership will exceed \$5,000.
3. Individual members may be held liable for debts and liabilities.
4. Under Missouri law, it appears that Associations cannot hold or receive property (such as dues) or have agents (such as directors) sign contracts (such as for website maintenance or rider insurance) in the name of the Association.

These are the major reasons the Directors are pursuing incorporation.

Leslie will compose a letter to the Membership requesting legal assistance in identifying any by-laws changes necessary to become a 501(c)(7) corporation as well as completing any filings necessary. That letter will be emailed by October 11. In the meantime, Faye will contact the LAB Legal Network.

Website Content Review: This was not discussed during the meeting. Leslie has reviewed the website and has identified a number of changes. Some have been requested (the addition of the hiking program), some are cosmetic, and others are functional (correcting links, removing pages). Faye, Jane O'Donnell, and Leslie will meet when all are available to review the list and determine which are necessary and Jane can make, and which are necessary and require professional intervention.

Website Status Report: On Wednesday, September 29, the STLRC.org website was taken down by HostPapa, the server host, due to high CPU usage and very high input/output usage. Long story short, Jane and Joe deleted old copies and documents from our server allotment, freeing up space for the website to operate more efficiently. We need to discuss a process with Jane to avoid this issue in the future.

In addition, Jane and Joe discovered that global actors have and are attempting to hack the Website. An annual copy of WordFence Premium was purchased for the Website to provide more protection and support for \$99.00. Our year-to-date website payout total is \$524.16 (see details in the “2021-10-04 Website News.docx” document). Note that the website hosting expenses are for two years, so the 2021 expenses are \$372.33.

Joe also provided the “pass through” email addresses for the address groups on the Website and environs: webmaster@STLRC.org, admin@STLRC.org, directors@STLRC.org, and rides@STLRC.org. (See 2021 Email Assignments on the Server.docx.)

Ride Committee: We discussed issues that have come from individuals in the membership. There have been several innovations recently by Joe and Kathy; specifically to add a second, slower, no-drop group, and second to add the ride leader’s expectations regarding speed and group riding to the ride overview. The second no-drop group has been quite well received but requires two ride leaders. More brainstorming to come.

E-Bike Policy: The LAB strongly recommends that Class 2 E-bikes not be permitted on Club rides due to safety and liability concerns. Considerable research was performed in the Membership by Faye and a letter was sent to the Membership on August 31 explaining the new policy. A motion was made and seconded to uphold this new policy. The motion was carried unanimously. When the new by-laws are reviewed with the Membership, the prohibition of Class 2 E-bikes will be included. A line has also been added to the Membership Form reiterating the Class 2 E-Bike prohibition. The new Membership Form has been added to the Website.

New Business:

Insurance Representative: John Clarke, Vice President, has assumed the responsibility to be the “point person” for dealing with American Specialty Insurance.

Job Descriptions: Faye has requested that each Director document in detail their responsibilities as a Club Director, and how each duty is performed. Please submit that document to Leslie by October 31, 2021.

Welcome Letter: Kathy Montgomery sends out a Welcome Letter (well, email) to each new Club member. She has requested that the letter be reviewed by the Directors. Specifically, the prohibition on E-bikes must be added. Kathy will send out an email to the Directors. Please review and approve or return within a week of receipt.

Expense Reimbursement: Faye requested reimbursement for ink and paper used for Club business. A motion was made and seconded. The motion passed. The check was written.

Website Contact to Admin Group: When the “Contact Us” feature is used on the website, an email is sent to the Admin address group. When answering that inquiry, please “Reply All” so that the other people in that address group do not take action unless it is specifically requested.

Picnic Updates: Faye will bring the banner, Patti is to bring 20 of the NEW Membership Forms, Leslie will bring extra envelopes. Leslie is to send an email to the Membership regarding picnic and final ride details ASAP. All Directors may collect only those membership forms that are accompanied by \$20 dues.

The meeting was adjourned by Faye Holdenried at 3:30 PM.

Respectfully submitted by Leslie McCormick, Secretary, STLRC.

October 4, 2021

Interim Financial Report

Carryover from December 31,2020	\$2,433.30
2021 dues prepaid in 2020	<u>\$ 920.00</u>
Cash in bank January 1,2021	\$3,353.30

Cash Receipts

2021 Dues (193 members)	\$1,010.00
Donations	\$ 80.00
Apparel	<u>\$ 326.00</u>
Subtotal	\$1416.00
Total Cash	\$4,769.30

Expenses

Jan Insurance (2-1-2021 thru 1-31-2022) (150 members in 2020 @\$5.3833 + \$35 admin fee)	\$842.50
Jan League of American Bicyclists annual dues	\$100.00
Feb Pancreatic Cancer Action Network memory of Cliff Heggs	\$25.00
Feb Website Hosting by HostPapa Inc	\$303.66
Mar purchase Firebird Wordpress software	\$34.50
Jun events calendar	\$89.00
Jun 204 bike flyers	\$33.45
Jun reserve Lion's Pavilion	\$45.00
Sep MO Bike Federation donation	<u>\$60.00</u>
Total Expenses	\$1533.11
Current Cash in bank	\$3,236.19

E/N



Central Bank of St. Louis

P.O. Box 4500, JEFFERSON CITY MO 65102
(314) 862-8300

RETURN SERVICE REQUESTED

Terms & Conditions updates are effective October 1, 2021.
See Important Information in Statements & Notices of BusinessLink, Business Online Banking.

ST LOUIS RECREATIONAL CYCLISTS
831 ROLFE DR
SAINT LOUIS MO 63122-1649

Period	Page
09/01/2021 - 09/30/2021	1 of 1
Web Address	
www.centralbank.net	

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780080132

Your Financial Summary on September 30, 2021

	Bank Deposits	Totals
Bank Deposit Accounts:		
Checking	\$ 3,236.19	\$ 3,236.19
Bank Deposit Total		
Total Assets:	\$ 3,236.19	\$ 3,236.19

Detailed Explanation of Account Balances and Other Assets

Small Business Checking

Covered by Overdraft Access Limit: \$700.00

Overdraft Access Limit Available 09/30/2021 to 10/29/2021

No. 780080132	Beginning Balance August 31, 2021	\$ 3,156.19
Deposits		
Sep. 09 Deposit		70.00
Sep. 28 Deposit		10.00
	Total	+\$ 80.00
	Ending Balance September 30, 2021	\$ 3,236.19

Number of days since last statement/interest cycle 30

Beginning and ending dates for calculation of statement/interest cycle are 09/01/2021 through 09/30/2021

Low ledger balance	3,156.00
Average collected balance	3,206.00
Average ledger balance	3,208.00

End of Bank Deposits

Email Assignments on the Server:

Webmaster@stlrc.org

Jane O'Donnell janeellen_od@yahoo.com

Admin@stlrc.org

Patti Brumleve grptim@sbcglobal.net

Faye Holdenried fholdenried@hotmail.com

Jane O'Donnell janeellen_od@yahoo.com

Joe Kruchowski jsjcat@sbcglobal.net

Leslie McCormick leslie.mccormick55@att.net

Directors@stlrc.org

Patti Brumleve grptim@sbcglobal.net

John Clarke seanoclary@aol.com

Deedie Cote elizabethcote@att.net

Faye Holdenried fholdenried@hotmail.com

Joe Kruchowski jsjcat@sbcglobal.net

Leslie McCormick leslie.mccormick55@att.net

Kathy Montgomery bcwflm@sbcglobal.net

Barry Rinderknecht rinderknecht@prodigy.net

Janis Thompson janthompson617@gmail.com

Rides@stlrc.org

Jane O'Donnell janeellen_od@yahoo.com

Joe Kruchowski jsjcat@sbcglobal.net

Faye Holdenried fholdenried@hotmail.com

Website News

1. Website was taken down last Wednesday by Host Papa, our server host. They said there was very high CPU usage and very high input/output usage.

Jane spoke with them and was able to get the website back on line however, we took steps to alleviate some issues.

- a. We basically inherited this website hosting space from David. We separated ourselves from him but still retained some baggage on the website hosting platform.
- b. Each year, David would archive that year's website into a folder on the server. So, every year more data was added into storage; files, pdfs, letters, images, etc. So we had many copies of the old website on the server.
- c. We only have so much space allotted to us for our little website. It was almost full. As all of you know, computers don't work well when the hard drive is packed full of stuff.
- d. Options available – 1. delete all of the old stuff we will never use or go back to to free up space.
2. Host Papa offered to sell us a Business Pro plan which would allow us to keep all of our old junk but would cost us more money.
- e. Executive decision – Jane and I agreed to delete the old website and archived files. Also, the Trash can was full too so that was deleted. Several of the email addresses. director@stlrc.org and admin@stlrc.org were full and those were deleted also.
- f. Hacking attempts – Last month we had close to 2000 serious hard attacks on WordPress. This wasn't just someone trying a login attempt but a very strong attack from various IP addresses all over the world. This is what some people do all day. In light of that, we upgraded the Security on WordPress. They have a product called WordFence and we were running the free version. It works OK but the Premium version offers more protection. The cost for this is \$99 per year and Jane has already upgraded our site to that version. This is where you can see where all of the hacking attempts come from.
- g. WordFence Premium will offer much more protection and in the long run be more economical than having our website getting comprised and then having to hire the consultant to unmess it up.
- h. The WordFence Premium will be a yearly expense.

Total website expenses: Web Host Host Papa (\$303.66 for 2 years)

EventPro Calendar (\$89.00 per year)

FileBird Media Library (32.50 – one time)

WordFence Premium (\$99 per year)

I checked the past Board meeting minutes and this is what they say:

"Technology Report. Website costs for 2021 were reviewed: Web Host Expenses with HostPapa: \$303.66 (Includes renewal of STLRC.ORG domain name) EventPro Calendar software: \$89.00 FileBird Media Library: \$32.50 (One-time software purchase. Includes one year of support.) We discussed formalizing our support agreement with the person that wrote the website. She will charge \$50 per hour for assistance. Jane will sign the contract on behalf of STLRC. Faye moved and Kathy seconded a motion to enable Joe (in his position as the Web Manager) and Jane (in her position as Web Master) **to spend up to \$500 annually without prior permission from the Board of Directors on web support**. This includes the expenses itemized above, and any necessary support costs. The board will review those costs after the fact. **The motion carried.**"