

## Meeting Minutes: 6/1 – 6/30/2016

Approved : 7/13/2016

### Summary of Motions:

Date:	Motion	Vote	File #
4/21/2016	<b>that the Central New England Chapter be approved to make, and sell through the Bugle, static cling decals of the BCA Logo</b>	Tabled	2015 2016-26
6/3/2016	<b>to approve the May 2016 Monthly Meeting minutes.</b>	Passed	2015 2016-32
6/6/2016	<b>To increase the existing BCA General Liability Insurance Policy coverages by one (1) million dollars each, which would provide insurance levels as follows: two( 2) million dollars for each occurrence , and 3 ( three) million dollars total aggregate, effective with the next renewal date of August 2<sup>nd</sup>, 2016. And, as part of this same motion, effective 30 days prior to each subsequent annual National Meet, to increase these coverage's to a minimum of five ( 5) million dollars per occurrence and six (6) million dollars aggregate. Assigned Motion # 2015 2016-33</b>	Passed	2015 2016-33
6/15/2016	<b>To accept the request by the Office and the BHA to include a special article, developed by the BHA, into the National Meet issue of the Bugle . The BHA is willing to pay for an additional 16 pages plus cover the postage increase that adding those 16 pages would cause.</b>	Passed	2015 2016-34
6/28/2016	<b>to donate the collection of Bugles that were given to us to the BHA with no stipulation on how they can be used. There will be no income to the BCA and no kind of accounting. John will provide and email to Jeff (or letter) stating that these Bugles are theirs, they are responsible for storage, and the can do what they want with them.</b>	Open and Pending	2015 2016-35

### Unresolved Business:

6/15 : President asks Office to shop Insurance quotes in the 5 and 10 Mil coverage range before paying the next year's policy. Per Allentown Meet Coordinator, we need more insurance than we currently have. We currently have general Commercial liability coverage of 1 Mil. Office is requested to provide a copy of the policy to BOD members for review of extent of coverage.

7/7: Office: Quote received from JC Taylor. Current policy costs \$5700, and increase is approx \$500 per million. Copy of the current policy sent to each board member for review. Several other ins. companies have been contacted but no prices yet. Suggested we use the agent who is working with Bulgari's people for 2016, and continue to properly assess the other proposals.

7/20: Pres.Clark: Since policy renewal is due early August, directed Office to pay this year's bill, and continue to acquire quotes from JC Taylor, and other providers, for BOD action.

8/25: since current policy is paid, this project is temporarily halted while the search for a CPA takes precedence.

10/15: Insurance applications completed and submitted to carriers for quotes.

12/9: J.C Taylor submits proposal for increased insurance coverage.

12/9: Status update on other quotes received from BCA Office. Several insurers no longer write Club Insurance policies. Other quotes not expected till beginning of 2016.

1/28 : Quote received from Heacock Insurance: 5Mil policy would cost \$16,700. See page 4 below for proposed coverage limits. Still awaiting quotes from Haggerty Ins. Office will call them with a reminder.

3/10: Quote received from Haggerty Insurance: 1Mil policy would cost approximately \$10,000. See coverages quoted on page 12 below. The Office will try to compile a comparison Schedule to evaluate the policies.

3/28: Comparison chart drafted by the Office and sent to the Board Members:

4/12: Received additional quote from Philadelphia Insurance. The price was \$7K per year but the coverage was for only up to 500 people per event. Larger events would be possible with increased policy costs.

5/12: For Allentown, a \$6M Umbrella policy is being issued. This policy will run from Monday July, 25th 2016 thru Monday August, 1st 2016 and will cost \$1,000.

**6/6: Motion by J. De Fiore: To increase the existing BCA General Liability Insurance Policy coverages by one (1) million dollars each, which would provide insurance levels as follows: two( 2) million dollars for each occurrence , and 3 ( three) million dollars total aggregate, effective with the next renewal date of August 2<sup>nd</sup>, 2016. And, as part of this same motion, effective 30 days prior to each subsequent annual National Meet, to increase these coverage's to a minimum of five ( 5) million dollars per occurrence and six (6) million dollars aggregate. Assigned Motion # 2015 2016-33**

**6/14: Vote closed: Motion passed: Item closed.**

1/1/16: The Pittsburgh Porthole Chapter has decided to stop selling old copies of the Buick Bugle, their Chapter Project. The North Texas Chapter has indicated interest in assuming the project. At issue is a considerable amount of old inventory to be moved, and Club approval of expenses to accomplish the same. North Texas Chapter may have a plan to move them at little to no cost, after the Allentown Meet. Board Questions are : Is this actually worth any expense, and who benefits from the project such that the BCA should underwrite this expense.

4/5/16: The left over inventory of Bugle magazines may be picked up and transported to the new location by Pete Phillips, in conjunction with the 2016 Allentown Meet.

1/15: D Sweeney nudges the MNC and the BOD regarding the status of the 2018 Meet. Without local chapters expressing an interest in working on a meet, time is running short on locating a venue in California. Previous indications were for a west coast 2018 Meet, and it would be bad to disappoint western members.

1/28: received report showing several potential California sites for the meet.

1/29: discussion regarding lack of response from chapters willing to run the meet/ meet location/and where to hold the meet to accomplish country wide coverage. No decision made.

**5/27: received Minutes from the National Meet Committee ( NMC) 5/22/2016 Meeting: The NMC passed a Motion to award the 2018 Meeting to the Mile High Chapter in Colorado. : Item closed.**

1/28: Office advised BOD that they received a request from the BCA Merchandiser ( Dave Leash) , to promote club materials at a retail location in Florida. Muscle City Cars has opened a large shelf space for Dave to fill with GM car club related items. While this appears to hold no net effect for the BCA, it does provide an opportunity to advertise the BCA at no cost. No decision has been made yet.

4/19: Motion by J.De Fiore; To approve Central New England Chapter requests for Logo use, and a Chapter Project to sell static cling decals of the BCA Logo. Assigned motion # 2015 2016-26

4/21: Motion amended to: that the Central New England Chapter be approved to make, and sell through the Bugle, static cling decals of the BCA Logo

4/23: Motion by E. DePouli : that we table the static cling decal motion until July 1, 2016. Assigned motion # 2015 2016-27, Motion passed.

### **New Business:**

6/3: Motion by P. Syrdal: to approve the May 2016 Monthly Meeting Minutes: assigned # 2015 2016-32

6/6: vote closed, Motion passed.

6/8: Received request from the BHA, for BCA approval to scan, index, and sell Buick Bugles. Helen Hutchings ( former President of the BCA) donated a complete set of Buick Bugles starting in 1966, and the BHA seeks to scan these, add them to their index of Bugles, and then offer them for sale as a complete set. President Clark advised the board would take this up as soon as the Motion on the floor was completed.

6/24: Motion by J. De Fiore to approve the BHA request, subject to several conditions which included restricting the project to Bugles more than 12 months old, in order to protect the North Texas Chapter's Bugle Sales project, and some compensation for the first 24 months of sales of the index.

6/28: J. De Fiore withdrew the Motion due to no second.

6/28: B. Stoneberg writes in support of approving the request with no conditions. E. De Pouli agrees as long as we are not impacting a Chapter's Project. E. De Pouli makes the Motion: **to donate the collection of Bugles that were given to us to the BHA with no stipulation on how they can be used. There will be no income to the BCA and no kind of accounting. John will provide and email to Jeff (or letter) stating that these Bugles are theirs, they are responsible for storage, and they can do what they want with them. : assigned # 2015 2016-35**

6/15: Motion by M. Barker: To accept the request by the Office and the BHA to include a special article, developed by the BHA, into the National Meet issue of the Bugle . The BHA is willing to pay for an additional 16 pages plus cover the postage increase that adding those 16 pages would cause.

6/17: Vote closed, Motion passed.

Recording Secretary : John C. De Fiore 2015/2016

# BUICK CLUB OF AMERICA

## INTERNET MOTION RESULTS

<b>Date Published : 7/15/2016</b>			<b>File #: 2015/2016-32</b>		
<b>Motion To Approve the May 2016 BOD Meeting Minutes</b>					
<b>By:</b>	<b>P. Syrdal</b>	<b>6/3/2016</b>	<b>2nd:</b>	<b>J. De Fiore</b>	<b>6/4/2016</b>
<b>Discussion notes:</b>					

VOTING	YES	NO	Abstain ( ABS) / No Vote Cast (NVC)	Date Voting Opened 6/4/2016
Brian Clark Pres.				Date Voting Closed 6/6/2016
Marck Barker	X			
Edward DePouli	X			Date Approved by BOD 7/13/2016
Chuck Kerls	X			
Alan Oldfield	X			
Dick Sweeney	X			
Paul Syrdal	X			
Rick Schick	X			
John De Fiore	X			
John Steed-C.Judge				Judging Issues Only
Bill Stoneberg-CFO				Financial Issues Only
Buick Club Office				

John C. De Fiore: Recording Secretary

# BUICK CLUB OF AMERICA

## INTERNET MOTION RESULTS

<b>Date Published : 7/15/2016</b>		<b>File #: 2015/2016-33</b>			
<b>Motion</b>	To increase the existing BCA General Liability Insurance Policy coverages by one (1) million dollars each, which would provide insurance levels as follows: two( 2) million dollars for each occurrence , and 3 ( three) million dollars total aggregate, effective with the next renewal date of August 2 <sup>nd</sup> , 2016. And, as part of this same motion, effective 30 days prior to each subsequent annual National Meet, to increase these coverage's to a minimum of five ( 5) million dollars per occurrence and six (6) million dollars aggregate.				
<b>By:</b>	<b>J. De Fiore</b>	<b>6/6/2016</b>	<b>2nd:</b>	<b>M. Barker</b>	<b>6/6/2016</b>
<p><b>Discussion notes:</b> See Attachment 1 below which was submitted with the motion.</p> <p>Ed D. asked if there was a deductible, and if it would reduce costs to increase it to 50K? Dick S. asked for the CFO's opinion about fitting this into the budget. Mike B. reports there is no deductible in this policy nor in this type of policy. Bill S. reports we spent 6K on insurance this year, but next year the line item was estimated at 7K already. There is room to increase that by \$500 more to 7.5K. Dick S. asks for the motion to be split and he would support part 1 only. Ed D. supports Dick S. request, so that any increase in coverage would be a steady amount for the full year. John D. declined to split the Motion. Brian C. supports the Motion. Bill S. supports increasing the coverage for the National Meet.</p>					

VOTING	YES	NO	Abstain ( ABS) / No Vote Cast (NVC)	Date Voting Opened 6/13/2016
Brian Clark Pres.				Date voting Closed 6/14/2016
Marck Barker	X			
Edward DePouli		X		Date Approved by BOD 7/13/2016
Chuck Kerls	X			
Alan Oldfield	X			
Dick Sweeney		X		
Paul Syrdal	X			
Rick Schick	X			
John De Fiore	X			
John Steed-C.Judge				Judging Issues Only
Bill Stoneberg-CFO	X			Financial Issues Only
Buick Club Office				

John C. De Fiore: Recording Secretary

## ATTACHMENT 1

In support of this motion I submit the following details:

1. There are two liability policies right now. One for general liability, and a separate one for the officer's liability. I propose increasing only the general liability policy.
2. Although we have never had a claim against our policies, it appears that society, in general, is increasingly litigious, therefore additional coverage is desirable.
3. Increasing the general liability policy limits by one million dollars in coverage, with our current provider, should cost roughly \$1,200 per annum.
4. By increasing the general liability policy 30 days before our National Meet, which generally occurs within two to three months of the policy expiration, we can protect the Club with much higher coverage during its time of greatest activity, while minimizing expense because the additional cost would be a prorated amount of the annual charges. While the additional cost is difficult to predict, I see the formula for this estimate as follows: \$1,200 for each million dollar increase, divided by 12 months, times 3 months. Under this formula, the additional cost to this modification would be  $((1,200 \times 3)/12) \times 3 = \$900$ .
5. This approach would provide up to 3 million dollars in general liability coverage aggregate, for the 9 months of the year where we face less risk due to less club activity, and 6 million dollars in coverage aggregate during the 3 months of our greatest activity.

I would like to mention several other considerations.

1. We have seen insurance quotes for upwards of 16,000 per annum. Those quotes are between 4-5 thousand dollars higher than what we currently pay. This approach adds approximately \$2,100 ( \$1200 for the general increase + 900 more for the bump up before the national meet) to our currently budgeted annual expense.
2. Mike Book has contacted our current insurer, J.C. Taylor, to ask about the possibility of a rider just for the National Meet. It was the agent who suggested this approach.
3. This approach requires resetting the policy to the 2, and 3 million dollar levels upon each subsequent renewal.
4. The agent for J.C Taylor indicated each million dollar increase could add an annual cost between \$450 - \$500. The estimate above is written at a higher amount, for each million, just to be sure we appropriate enough in the next budget.
5. This change is not needed till the next renewal, August 2016, since this year's National Meet has already been covered by a separate rider, as noted in previous e-mails.

By approving this motion for aggregate amounts, without requiring any certain provider, we allow for changes in providers should it become necessary. However, I am not suggesting, or motioning, that we change from J.C. Taylor at the next renewal. Rather, J.C. Taylor already provides the lowest annual expense option. In addition, the Club currently benefits from substantial advertising income from this provider. Therefore J.C. Taylor would be our best choice for a provider at this time.

# BUICK CLUB OF AMERICA

## INTERNET MOTION RESULTS

<b>Date Published : 7/15/2016</b>			<b>File #: 2015/2016-34</b>		
<b>Motion</b>	To accept the request by the Office and the BHA to include a special article, developed by the BHA, into the National Meet issue of the Bugle . The BHA is willing to pay for an additional 16 pages plus cover the postage increase that adding those 16 pages would cause.				
<b>By:</b>	<b>M. Barker</b>	<b>6/15/2016</b>	<b>2nd:</b>	<b>E. De Pouli</b>	<b>6/16/2016</b>
<p><b>Discussion notes:</b> 6/15: Received note from The BHA Executive Board, requesting BCA approval to increase the National Meet Issue. See Attachment 1 below for details of this request. Alan O. asks for input from Pete and Cindy as production will be their responsibility . Brian C. supports the request and asks how many pages the article will consume. Cindy L. responds it is 12 pages, and including a 2 page ad for the BHA, that leaves two extra pages for BCA content. John D. asks if a 12 page article on the BHA is too big considering this is the BCA 50<sup>th</sup> anniversary. Paul S. agrees with John. Keep it BCA only. Brian C. indicates the BHA is a valued partner to the BCA and performs significant functions the BCA cannot provide. A copy of the article is shared with the BOD for opinions. Opinions are positive from Ed. D. Dick S. Alan O. and John D.</p>					

VOTING	YES	NO	Abstain ( ABS) / No Vote Cast (NVC)	Date Voting Opened 6/21/2016
Brian Clark Pres.				Date voting Closed 6/22/2016
Marck Barker	X			
Edward DePouli	X			Date Approved by BOD 7/13/2016
Chuck Kerls	X			
Alan Oldfield	X			
Dick Sweeney	X			
Paul Syrdal		X		
Rick Schick				
John De Fiore	X			
John Steed-C.Judge				Judging Issues Only
Bill Stoneberg-CFO	X			Financial Issues Only
Buick Club Office				

John C. De Fiore: Recording Secretary

## Attachment 1

"The Buick Heritage Alliance has put together an article explaining the history of the BHA that will be included in the program that we are creating for the 2016 BCA 50th Anniversary Celebration. The article is extremely interesting with a lot of colorful illustrations and several individuals have brought up the idea of including the same article in the special National Meet Bugle issue. Currently, that issue is scheduled to be 80 pages. The BHA is willing to pay for an additional 16 pages plus cover the postage increase that adding those 16 pages would cause. The BCA has long supported the BHA and many of our members are regular contributors to the BHA's program. The BHA regularly advertises in the Bugle and has since its inception. This would be an excellent opportunity to give our members a VERY special large issue of the National Meet Bugle for this very special 50th Anniversary year of the BCA at no extra cost to the BCA whatsoever. This is also an excellent opportunity to educate and inform many of our newer members as to the tremendous work the BHA is doing to preserve the heritage of the automobiles that bind this club together."

Mike & Nancy and the Executive Board of the Buick Heritage Alliance