

ENCORE Board Meeting

September 23, 2024

Present: Elizabeth Hayes (Past President), Eric Anderson (Treasurer), Sharon Borgardt (Secretary), Rollie Lindstrom (Membership Committee), Reta Lindstrom (Curriculum Committee), plus guest Jason Edwards (CCC Liaison)

Absent: Karen Elder (Trip Committee), Craig Holt (VP), Dave Zunkel (Nominating Committee)

Meeting was called to order at 1:07 pm.

Elizabeth made a motion to approve the August 26, 2024 meeting minutes as presented. Eric seconded, motion carried.

Committee Reports

Treasurer – Eric reported that he reviewed our entire liability insurance policy and requested a new quote. Ours is a commercial policy, it is very complex and designed to cover all areas of all businesses. Eric looked at an umbrella policy; reached out to Knutsen Insurance and is waiting for a response; and contacted Dugan Insurance but they are not accepting new clients. He also contacted a non-profit insurance consortium, but this may be a cost prohibitive option. Eric will also contact Cascade Crest in Rainier, and an online insurance company called Insurance Canopy. We may also have the option of just getting riders to cover specific incidents.

We currently pay \$1,107.00 annually for a basic policy that covers low liability situations such as classes held in classrooms. Coverage is \$3,000 per person/per incident, with \$1,000,000.00 overall coverage. Basic coverage is not compatible with coverage needed for trips, such as if there was an offsite accident. The cost of our policy is a big expense in comparison to our low number of paid members, we cannot afford to spend much more.

For travel, using the Senior Center bus will cover the commute to and from an offsite visit, but ENCORE is responsible once people exit the bus. We could possibly have individuals sign a personal travel waiver and release of liability that would protect us from liability.

It was agreed that it would be helpful for Knutsen Insurance or another company to come present at a meeting so we can ask questions. It is preferable to have a list of questions ready prior to the meeting, please be prepared with your questions. At a minimum, we need to determine the minimum coverage needed; the type and amount of coverage any sites we

may visit carry; understand the details of our contract with the ASC and what their insurance covers; and determine if we can simply use liability releases. The topic was tabled for further discussion in October.

Our bank account balance as of August 31, 2024 is \$13,662.37, with \$180.20 in outstanding checks. Eric reviewed all deposits and expenditures for August. He is working to put our money in an interest-bearing account and will bring info to the Board for consideration.

Our income from membership fees is under the \$4,000 (80 paid memberships) projected income in our 2024-2025 budget.

Membership Committee – The Membership Committee met September 9. Rollie reported that we are holding at 60 paid members, two are new members. The Committee has applications and posters distributed to several locations. Charlotte and Sharon created and distributed a Press Release to the Daily Astorian, Seaside Signal, Chinook Observer and Astoria/Warrenton Chamber of Commerce. Sharon posted info on four community Facebook groups (Seaside, Gearhart, Astoria and Long Beach Peninsula) and will continue to post.

December 6 Holiday party planning is in the works, Rollie hopes to reserve the ASC Sorenson Room.

Rollie met with Julia Triezenberg at the Maritime Museum to discuss possible topics for a signature event in November, it would be open to the public and done jointly with the museum. Elizabeth asked if Julia's programs have already saturated the senior market due to the museum's community outreach to seniors, raising the concern that attendance may be low. Rollie will check with Julie and report to the Membership Committee.

Rollie and Aletha are working on details for a drawing for free memberships for guests, and for current members who bring a guest to an ENCORE class.

The next Lunch Bunch is October 4 at noon at the Astoria Brewing Company.

Curriculum Committee – The Curriculum Committee did not meet in September. Reta reported that classes did not get posted in the Clatsop Community College schedule due to difficulty with changes at the college and the ASC at the time of publication; however, class details are available online.

Reta obtained sample non-discrimination disclosures that can be used for all classes. Wauna Credit Union uses their own disclosure and prints it on all materials they distribute, and in their PowerPoint presentations, so that will suffice for the Finance for Seniors class. Elizabeth and Jason provided some

sample wording for other classes. Eric suggested we also include an explanation for how to report any discrimination on the disclosure, and that a disclaimer is signed for every class. The sample disclaimer the Small Business Development Center uses for their training should suffice for ENCORE needs, after we add a contact for reporting discrimination. Once we decide on a disclaimer, we can ask all instructors to include the statement in their presentations. Another option is to add any disclaimers to our ENCORE Application in the future, then all members would sign it annually. The topic was tabled, we will review sample disclosures distributed at today's meeting and make a recommendation at the next meeting.

Trip Committee – Karen was absent, but Reta reported that the first Two-Day Wonder Session cannot be held at the local fire department, they are not available. Karen is considering the Trolley as a possible option instead.

Nominating Committee – Dave was absent, but Elizabeth reported that their search continues, and several candidates were contacted. Dave placed an article in the ENCORE Newsletter explaining how crucial it is to fill the role of President by November 26.

CCC Liaison – Jason reported that 503.325.2308 phone calls are now forwarding to him, but he has been advised that the voice mail message for unanswered calls is confusing and won't meet our needs. Jason is working with IT to improve the voice mail message, but there is no need to change printed ENCORE materials since the number does ring on his desk. Jason will refer anyone interested in membership to Rollie.

Jason reminded us that we can contact him directly to reserve a room at CCC. As long as there is an open room available, he can book it for us, a liability form may be required.

Jason would like to use the college Facebook presence to help promote ENCORE. He will need an electronic version of the ENCORE logo to include in his posts. Sharon will work to obtain a jpeg version, Tess Chedsey or Donn Ketner may have a digital copy.

The College is without a Book Store Manager so printing the most recent newsletter was a challenge, have Tess reach out to Jason if there are issues in the future.

Old Business

There was no old business.

New Business

We do want to plan an event with ASC to spotlight ENCORE. Marlowe is out of the office attending to a family matter, so this is tabled until she returns.

Action Items

- Eric – Continue review and recommendations for liability insurance policy, report to Board at October meeting
- Unassigned - Plan an event with ASC (Marlowe) to spotlight ENCORE
- All- Review sample liability disclaimers (distributed during meeting) for ENCORE classes, to be discussed in October
- Sharon contact Marlowe by email to get all meetings on calendar, see if she can post a schedule in the meeting room
- Sharon – obtain electronic copy of ENCORE logo, jpeg preferred

The next meeting will be held on October 28, 2024 at 1:00 pm at the Astoria Senior Center; Eric will preside over the meeting. Please contact Sharon with any agenda items, she will create an agenda. Elizabeth will preside in November.

The meeting was adjourned at 2:18 p.m.

Respectfully submitted,

Sharon Borgardt, Secretary