

Minutes for TRC 4/16/2009 board meeting

Meeting was called to order at ____7:34_____ by ____Mike Riddle_____

Held at ____Riddle's_____

Mike Riddle, Corrie Rosetti, Linda Rosetti, Carol Ellis, Jen Trost, Jim McCracken, Doug Goodenough, Tamra Ensly, ~~Debbie Whitely~~

Reading of the Minutes

Treasurer's Report

- \$ 2,287.85 as 4/15/09
- We've spent \$396.24 on Devil's Slide to date including 300 numbers from Rainbow Racing Systems
- Safeco now Liberty Northwest
- We have _____ orders for new Jerseys

Old Business

- [Report on League Membership benefits](#) Mike Moved and it was seconded that we renew our LAB membership.
- Breakheart Trail: Leo Hennessey says none of the Camas Rail line has been abandoned. Doug Zenner and Lynn Moss are researching forming a coalition to railbank this line should it be abandoned.
- DSlide
 - Swag for DS: Debbie called shops and Corrie is picking up swag on Friday. Jim Kenyon is bring Palouse shop swag to Sean.
 - Help: Lance and Jan and Debbie won't be in on Sunday. We'll need help with clean up and handling drinks and snacks. Linda's bringing oranges, bananas. Tamara will bring Oranges. Muffins. Jen suggests Dairy Council might
 - Hammer Gel supplies have arrived including bags, gel packets, fliers
 - Race day needs? Doug will bring cooler.
 - Sean may buy more flags for marking
 - Parking permits? Rosetti, Mike Riddle, Doug, Tamra, Linda, Sean and Carol, Greg Bell
 - Cash box and cash: \$100.00 in tens; \$100 fives, \$40.00 in ones.
 - Copies of forms needed
- Bike Month
 - 10,000 mile challenge and Plus3network ready to go
 - Help on the 26th:
 - bike Shops are coming with displays. All but perhaps TNT are planning on participating
 - Best hand for male/female and kids
 - Helpers needed for: Hotdogs Poker Run:
 - Swag for Bike Festival: Mike will take some from Devil's Slide.
 - St. Joe's is having a breakfast 7-9 for hospital commuters on the 15th. Bike Club members in jerseys available to answer questions about commuting are appreciated.
 - Jim reports LCSC is planning something for Bike to Work week.
 - Jim will post fliers around LCSC

New Business

City of Lewiston Health Fair

Corrie will man our station from 10 to 2 on May 7th at the Community Center. Tri-fold Display board, Handouts, fliers etc. Ride to work day may 15, 10,000 mile challenge. ABC QC. We'll run video from Spaghetti Feed.

Polar Bottle Promotion

Jen says it can become a collector's item. We could use them for the Spiral Ride. Sean and Carol are looking into this.

Rides: Easy Does it Saturday May 16, 23, 30, and June 6
Time Trials started on the 9th
Ice Cream Rides start June 2nd at 6:30 at Clarksonton's Baskin Rob ins

Sage Bakery Ride June 13 9am
May 17th 11am from Red Lion Parking Lot: Bike and Brew Ride
1 pm rides
Crazy ladies are riding twice each week, Wednesday and Friday

Litter Pickup: May 3rd Sunday at 10 followed by a ride.

Carol Adjourned the meeting at 9pm.

Next Meeting: Time ____ **May 21** ____ **Location** ____ **Rosetti** ____

Insurance Benefit of League Membership

Okay, you asked me to research the League of [American Bicyclists insurance](#) before agreeing to renew our membership. League membership is \$55.00 a year.
Steve, I'm including you since your institutional memory of club insurance may be useful and your well-known pecuniary interests may also serve us well.

What do we have now? We have a General Liability policy with Safeco through Martin insurance. Our premium for 2009 is 328.00. We have already paid that. General Liability insures us against damages we might cause to facilities we rent such as the Jack O'Conner Center. It also gives us accident medical, accidental death and dismemberment coverage.

What we do not have. We do not have Director's Liability which protects the board from law suits. I thought I understood that that was what we did have, but Martin Insurance said no.

Conserations: If we hold a special event for which we charge an entry fee such as the Spiral Ride, we should ask for additional coverage for which pay a per-rider premium after the event. Our Bike Festival with a poker ride should be covered but we probably should ask the bike shop providing a mechanic for a certificate of insurance (no charge) from their carrier.

Membership in the LAB qualifies us to receive their coverage through American Specialty and Risk Services. They provide both General Liability and the "malpractice" insurance.

General Liability--this is the equivalent of what we have--Minimum \$83.00 or 1.49 per member. Special event coverage is at the 1.49 rate. This is based on a liability limit of \$1,000,000 compared to the Safeco Policy which shows 500,000 dollar limits. The League wins on General Liability.

Malpractice: With 1,000,000 limit would be \$550 dollars plus unspecified fees.

With 2,000,000 \$850

Martin Insurance quoted me a rate of \$800 to 900 for an organization of our size. The League wins on the Malpractice coverage but remember that we don't currently have such coverage.

Bottom Line: Even if we paid for 100 riders for the Spiral Ride plus our minimum 83, we'd still be almost 100 dollars a year less with the League insurance. 232 compared to 328. Adding on the 55 membership fee brings it

to 287 compared to 328 but with the added benefits of membership and just knowing we are contributing to national bike advocacy seems to make this a reasonable choice.

Where do we stand today? Hmm. Don't know if we can get a partial refund on our premium from Martin Insurance. We might stay with Martin, renewal our LAB membership and contract for LAB insurance in 2010. Attached is the limits page of our current policy and the LAB brochure, both in pdf.