

**Colorado Women Flyfishers, Inc. Board of Directors Meeting  
August 12, 2008 Minutes  
Location: REI Flagship Store**

**Call to Order:** Joanie McCord, President, called the meeting to order at 6:40 pm.

**Roll Call / Quorum:** Board members present were: Joanie McCord, Jody Yehle, Barbara Keller, Karen Williams, Ellie Reiser, Arlys Warfield, Mary Ellen Freas, Dawn Blom, Jane Francen, and Anita English. Betty Peterson and Anne Zadrazil were absent. There was a quorum. Also attending was Dan English to answer questions about liability insurance coverage for CWF.

**Approval of Agenda:** A motion was made to approve the agenda. It was seconded, and passed.

**Approval of Minutes:** A motion was made, seconded, and passed to approve the June 10, 2008 Board Meeting minutes.

**TABLED BUSINESS: Liability Insurance for CWF**

Several questions were addressed to Dan.

Question - Does Homeowners Insurance cover individuals driving to activities in carpool arrangements?  
Answer - Homeowner's insurance would not generally cover the driver unless she had a rider.

A driver's auto insurance would cover an accident, but if it is for \$100,000 and the damage is \$1,000,000, the plaintiff's lawyer would next come after CWF. If the club is not insured, the attorney would then go after the officers.

Question - When do activities officially begin - at the park n ride meeting place, at the car, or at the fishing site?

Answer - For members who meet at the park n ride, the activity begins there.

Questions - Will waivers suffice without paying \$1200 a year for liability insurance?

Can we put a waiver statement on the membership renewal form or do we need one for each activity?

Answer - A waiver is valid if the person who signs knowingly waives rights and if it covers the specific activity where the person was hurt, but it may not be upheld in court. A waiver should be all-encompassing, but it does not work well for a nonmember. A waiver is not a substitute for insurance. Dan has written up a waiver for CWF and will send it to Joanie.

Dan said he would never operate a club without liability insurance (\$1,000,000 minimum). Clinics for the public definitely need liability insurance. He said the quotes Karen got from Alliance of Nonprofits and Carolina Casualty sounded very reasonable. Those quotes were \$1100 for \$2,000,000 of general Liability and \$990 for \$1,000,000 of board Liability. General liability would indemnify the Board for legal costs, but not for judgement costs. Other insurance companies he suggested were Hartford, CNA, Farmers, and USAA.

A majority of the Board thinks CWF needs liability insurance. Karen will find out from Alliance of Nonprofits if the general liability insurance would pay defense costs for the Board. Ellie will call to get quotes from Farmers and Hartford. They will report their findings at the September Board meeting and the Board will vote on insurance and on wording for a waiver.

## **NEW BUSINESS:**

### **Treasurer:** Betty Peterson

Joanie passed out Betty's Balance Sheet and Profit & Loss through 7/31/08. Betty still needs budgets from some Board members and must have them by next week.

### **Trips:** Anita English

Anita reported that Jeanette Bourdon resigned as Trips Chair due to medical problems. The trip to the Frying Pan was soggy, but fun. There were 24 members and 8 guests. Chris Juvan will write the newsletter article.

### **Special Projects:** Jane Francen

The Special Projects for 2009 will be the same as they were for 2008.

### **Public Events:** Dawn Blom

Thirteen members volunteered to work the Retailer Show in September. There was some discussion about if we belong at a retailer show as a nonprofit asking for donations. Retailers pay \$250 to get in and we pay nothing. It was stressed by Dawn and Karen that CWF members cannot buy at the retailer show. They are there only to solicit donations. Public events for 2009 will be the same as they were for 2008. There was also discussion about continuing to hold the raffle at the Holiday Party. Joanie asked that Board members get a feeling from the membership and come up with some fundraising alternatives before addressing this issue.

### **Nominating Committee:** Mary Ellen Freas

The committee is having trouble finding enough people to run for the Board. Since the ballot goes in the October newsletter, the deadline for nominating people is September 15. Board member suggested several people. Mary Ellen will contact them.

### **President:** Joanie McCord

Joanie asked for consideration of two motions dealing with the bylaws.

Arlys moved that the description of the Fundraising/Raffle Chair shown in Article VII, F. be changed to read:

Fundraising/Raffle Chair: As chair of the Fundraising/Raffle Committee, plans and coordinates any fundraising activities that may be undertaken by the Club. Co-sponsors the annual holiday party fundraising with the **Special Projects** Chair. Elected in even-numbered years.

The motion was seconded and passed.

Joanie moved that all the Colorado Women's Board of Directors positions that are written with the word chair as part of their title, as in the Public Events Chair, be changed to director, as in Public Events Director. The motion was amended to read: all the Colorado Women's **Flyfishers** Board of Directors positions that are written with the word chair as part of their title, as in the Public Events Chair, be changed to director, as in Public Events Director.

The amended motion was seconded and passed.

### **Announcements:**

The November membership meeting will be held on Wednesday November 5 since Election Day is on the 4th. At the September Board meeting, the Board will discuss how to handle the November meeting.

**Adjournment:** The meeting was adjourned at 8:18 pm.

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Barbara J. Keller, Secretary