



Consolidated Annual Report
Chesapeake Paddlers Association, Inc.
November 2023

Minutes of the Annual Meeting 2023

By Sue Stevens

Bill Smith opened the 2023 CPA Annual Membership Meeting, on November 5th, 1:00PM at the Cult Classic Brewery, in Stevensville, MD. Coordinator Paula Hubbard was out of the area and unable to lead the meeting.

Bill thanked all of our CPA members that came out for the fellowship, the pizza, and lots of potluck offerings. Thirty eight members attended, a slight increase compared with the previous years.

Bill thanked all the volunteers who contributed to CPA events this year, including but not limited to the following people and teams:

Coordinator **Paula Hubbard**, Treasurer **Rich Stevens**, Secretary of Membership **Sue Stevens**, and Steering Committee members; **Lisa Arrasmith, Beth Boyd, Marilyn Cooper, Katherine Neale, Bill Smith, and Gary Trotter**.

Bill Smith gave a special shout out to all the trip leaders piracy captains, crews, and to the kayakers who came out for support of their events..

SK101 2023 team leaders **Laurie Collins, Marilyn Cooper**, and their team of presenters: **Paula Hubbard, Brian Blankenship, Mike Hamilton, Rich Stevens, Sue Stevens**, and many others.

Catriona Miller, Maxine Mead and Jeff Walaszek, for planning and organizing CPA's SK102 training weekend.

Jim Zawlocki and his returning crew of experienced kayakers for running the 2023 Kent Island Paddle Series (KIP). This year, KIP added an additional four brave paddlers for their first 35+ miles circumnavigation of Kent Island.

Paula Hubbard for teaching a highly attended kayak Navigation Class.

Bill also thanked **Sue Stevens, Paula Hubbard**, and everyone who assisted at the June Fall out of Your Boat Practice, hosted by **Jesse and Lise Parker**..

Bill gave a shout out for **Gregg Banse** our CPA web designer and IT support . He acknowledged Greg's near completed work in development of an updated CPA webpage with enhanced security and improved design features (New CPA web page is now, online, [check it out](#))

Ongoing web support by webmasters **Ralph Heimlich, Paula Hubbard** and **Rich Stevens**.

Bill recognized the content and support team who manage the CPA Facebook Page: **Catriona Miller, Suzanne Farace**, and **Greg Welker**. Paddler editorial work by **Gary Trotter**, who is staying on as editor of the newsletter for 2024.

Bill also recognized the work on the Meetup Page updates handled by **Ralph Heimlich** and **Paula Hubbard**.

John Gibbs who handles the CPA library and **Marla Aron** who manages the popular CPA LOGO GEAR Inventory and sales.

Summary of 2023 Reports

Election Results:

There were a total of 38 ballots cast: 29 E-votes plus 9 paper ballots cast. No mailed ballots were received. **Gar Robbins and Ralph Heimlich** certified the count. All the officers and six SC members were elected in a non-contested election.

Congratulations to **Paula Hubbard Coordinator**, and the **2024 CPA Steering Committee: Lisa Arrasmith, Beth Boyd, Marilyn Cooper, Katherine Neale, Bill Smith and new member Ricardo Stewart.**

Treasurers Report:

Treasurer Rich Stevens summarized the Club finances as outlined in the 2023 Interim Report through October 2023.

A full report and detailed charts will be available in the 2023 Year End Financial Report.

The current CPA net worth is \$2,111, a slight year over year decrease of 2.03% from this time in 2022.

Outstanding 2023 club expenses including the annual liability insurance payment premium for an estimated \$999 and reimbursements for end-of-season Piracy stipends.

Membership Report:

Secretary Sue Stevens summarized the CPA annual membership report:

Total membership is now 606, in 2022 total was 594.

For 2023, CPA gained 85 new members a 30% increase over 2022. CPA had 153 renewing members.

There are now 77 Twenty Year-Continuously paid-up LIFE Members, an increase from 67 in 2022.

Trip Participation Report:

Ralph Heimlich summarized members participation levels:

CPA had 25 individual trip leaders, leading a combined 64 trips or events, with 311 individual participants taking part a total of 714 times during the year.

Participation has grown at the Eight popular piracy groups this summer: **Pirates of Arundell, Baltimore, Georgetown, the North, Patuxent, Potomac, Sugarloaf, and Pirates of the North.**

There was a new category of winter hikes starting in 2021: Five winter hikes were led over 2022-2023 with 32 participants led by **Suzanne Farace and John Sweeney.**

Old Business:

SK203 Advanced Trip Leader Training was discussed, no 2023 event was organized. There was so much good discussion last year, but no follow through it's tough when everyone is so busy. We recognize the club needs to encourage more kayakers to become active trip leaders. Beth Boyd gave an overview of our discussion: **Paula Hubbard** may *be able to set up trip leader class*. If there was a moderate fee it is perceived to have more value. Beth mentioned that Paula had logistical issues getting instructors to

assist and it needs support of a committee to help organize it. Rich Stevens mentioned most members present today are able to lead any number of basic trips and can pair up with another trip leader.

New Business:

2023 Annual Appreciation Awards: Bill Smith presented the CPA plaques of appreciation:



Maxine Mead: For outstanding service as registrar for CPA's Sea Kayaking Skills Clinic (SK102) course in 2015-present; registrar for CPA's Introduction to Sea Kayaking (SK101) course in 2018; and participating in many CPA events and activities since joining in 2011.

Jeff Walaszek: For outstanding service co-leading the Pirates of Algonkian/Occoquan in 2005-17, serving on the administrative staff for CPA's Sea Kayaking

Skills Clinic (SK102) course since 2021, leading several trips and events, and participating in many CPA events and activities since joining in 2001.



Marilyn

Cooper: For outstanding service co-leading CPA's Introduction to Sea Kayaking (SK101) course in 2022-present, reviving and co-leading the Pirates of Sugarloaf since 2021, serving on the Steering Committee since 2021, leading several day trips, and participating in many CPA events and activities since joining in 2017.



Laurie Collins: For outstanding service co-leading CPA's Introduction to Sea Kayaking (SK101) course in 2022-present, reviving and co-leading the Pirates of Sugarloaf since 2021, leading several day trips, and participating in many CPA events and activities since joining in 2015.

Congratulations and thanks to all award recipients!

All awards and citations since 2013 can be seen on the website at <https://www.cpakayaker.com/cpa-awards/>.



CPA Annual Membership Report 11-5-2023

By Sue Stevens

The good news: our CPA membership is growing plus we have a lot of dedicated paddlers—It feels like a long time ago now: back in March 2020, CPA gave all our members a 12-month free bump during the national Covid-19 shutdown, which helped keep the membership numbers steady, better: no memberships lapsed. Three years out, CPA is gaining members, including three in October, the end of paddling season for most kayakers. The changes are easy to spot in the charts in Rich Stevens' Treasurer reports.

Current CPA paid -up membership totals 606 – it was 594 last year—There are more than 70 additional kayaking family members, spouses and partners included within the overall membership – that's another 10% of the total club members. Many thanks to our paddling family spouses, who are hidden in the membership count, many are active kayakers and contribute a lot.

CPA has 153 renewing members in 2023—That's an 27% increase over 111 in 2022, with 77 during 2021, and the lowest 37 in 2020. A good number joined or renewed during January-March, well ahead of the SK101 and SK102 skills training weekend.

IN 2023 the club got a big bump in membership leading up to SK102, the most in March-April—The club gained 85 new members – that's an 30% increase over 2022; most joined during the active paddling season in spring and summer. In 2021, the club gained 65 new members, and only 36 in 2020.

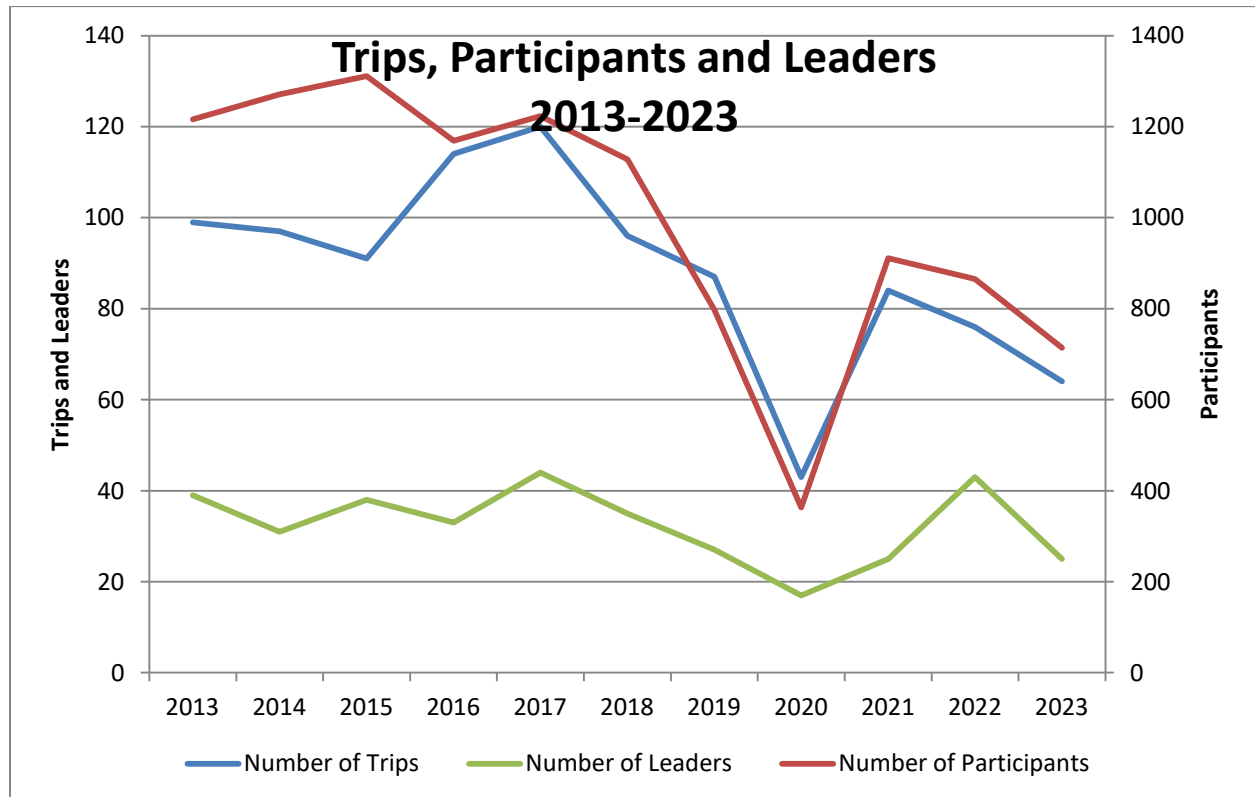
In 2023 CPA is recognizing 77 Twenty Year-Continuous-paid up LIFE members—That's 10 more from the 67 in 2022, and 55 in 2021. Life members are now 12% of the CPA membership, and many are active contributors. It is certainly not true that the club's kayakers are starting to "age out" of actively paddling.

The club is looking forward to more kayaking trips and training events returning in 2024 generating wider participation and membership growth.

CPA Participation Report 2023

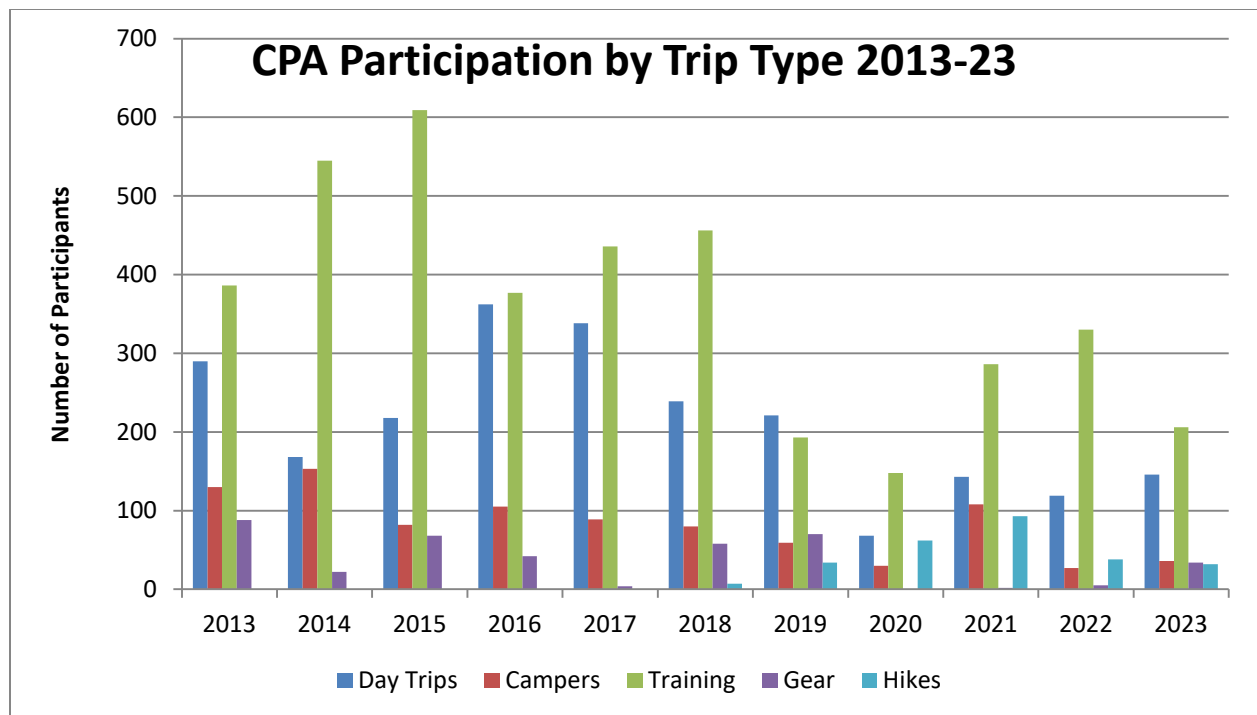
By Ralph Heimlich

CPA had 25 individual trip leaders, leading a combined 64 trips or events, with 311 individual participants taking part a total of 714 times during the year. That's 72 percent of our usual trip numbers, 77 percent of our usual trip leader corps, 72 percent of our usual trip participation and 85 percent of our usual individual participants, based on the 2013-2023 averages.



Of the trips, 21 were Day Trips (62% of 2013-23 average), 5 Campers (50%), and 9 Training events (70 %). Five winter hikes were led over 2022-23, with 32 participants. Eight Piracies (POA, POB, POG, PON, POS, PPAX, POAlg, and PPOT) met.

Active trip leaders included Ralph Heimlich (18), Suzanne Farace (6), Jim Zawlocki (7), Bill Smith and Sue Stevens (5 each), and Paula Hubbard (4). Piracy leaders carried the bulk of the get-togethers with weekly participation in nearly all of them.



Top participants were Ralph Heimlich (24 events), Sue Stevens (15), Bill Smith (13), Rich Stevens (12), Sophie Troy (12), Suzanne Farace (11), Marla Aron (10), and Gail Addis, Lois Wyatt, Jennifer Strass, Paula Hubbard, Beth Boyd, and Barbara Southworth (9 each. 70 people participated in 3 or more events over the season. (Note that participation in Piracies is not well documented as to number of times participating.)

Here's hoping 2024 will continue to improve, and that more trips and trip participation will be forthcoming.



Chesapeake Paddlers Association, Inc.

2023 Annual Meeting Financial Report

The figures in this interim report are based on the figures from 10/16/22 through 10/15/2023, not annual figures. CPA is on a calendar year fiscal basis as set by the Club bylaws and by our federal and state corporate charters. The Annual Meeting financial report is designed to provide an overview for planning purposes. The final annual financial report will come out toward the end of January.

The Chesapeake Paddlers Association, Inc. continues to be in good financial shape. Our cash on hand decreased by just \$561.71 or 2.03%, from \$27,673.43 to \$27,111.72. The closing balance includes \$26,767.79 in the CPA bank account and \$343.93 in the PayPal account.

From the time of the last annual meeting to this one, through the hard volunteer work of a number of our members, we successfully offered or sponsored a number of events for the Club's members and the interested general public at large. Ralph Heimlich ran a two-day class on making your own sprayskirt. Bill Smith and Paula Hubbard hosted a trip planning meeting at Cult Classic Brewery sponsored by CPA. Suzanne Farace offered a practice kayak camper on the Patuxent. Bill Smith and Cult Classic Brewery hosted a Boat and Paddle Workday aided by many experienced members. We were able to hold Gear Day/Fall Out of your Boat Day hosted by Jess and Lise Parker at Selby-by-the-Bay Community Clubhouse in June with the help of Bill Smith, Sue Stevens, Paula Hubbard and numerous other organizers and volunteers, as well as a second skills session at Jackson Landing followed by a Meet and Greet event at the brewery led by Paula Hubbard in September. Paula Hubbard also ran a kayak navigation class at Cult Classic Brewery and a Zoom class on how to post a trip on Meetup. CPA sponsored a 2022 holiday party hosted by Ralph and Beth Heimlich and the Heimlichs also hosted a 2nd of July Party. We funded Piracy stipends and appreciation gifts for some of our many outstanding members for this year. The 2022 Annual Meeting was held at the Brewery, thanks to Bill Smith. Marla Aron managed ordering and stocking of our logo gear and attended many events to make our hats and shirts available to our members. We covered the ongoing banking and office expenses. Our insurance liability policy is paid and up to date. We are current in filing the necessary state and federal tax returns. I apologize if I've missed recognizing any of the many others, including trip leaders, that contributed to a very successful year.

The following is a condensed listing of most of the major account transactions for the period from the last Annual Meeting plus some financial charts. Some of this year's highlights are the following:

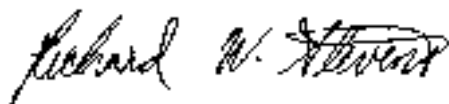
- **Beginning Balance:** Reported as of last year's Annual Meeting was \$27,673.43. The ending balance was \$27,111.12 as of 10/15/2023 for a decrease of \$561.71 or 2.03% for the comparable period last year. Last year at this time there was an increase of \$351.40 or 1.31%.
- **Membership Dues:** Collected, \$4,477.89; \$263.00 by check or cash and \$4,214.89 net by PayPal. PayPal fees for online membership were \$236.11. From the last Annual Meeting report over same period, we collected \$4,612.05 in dues. This year saw a decrease \$164.16 or 3.56% from the previous year.
- **SK101:** One of CPA's premiere annual events was held at Cult Classic Brewery to great success. It was organized by Laurie Collins, Marilyn Cooper, Paula Hubbard and a host of other volunteers. Expenses were \$1,140.66 for food, miscellaneous supplies, Eventbee, and PayPal. Profit from this event was \$1,219.34. Last year's profit was similar at \$1,049.65.
- **SK102:** CPA's other signature event also was held this year and was again very successful. With long time organizer Catriona Miller aided by Jeff Walaszek, Maxine Mead, and large group of instructors and other volunteers, the event was highly praised by the students who attended in spite of challenging weather. Various expenses were \$8,829.11 and income was \$8,269.02 for an expense of \$560.09. Last year there was an expense of \$269.07. A breakdown of financial figures for both SK 101 and SK102 were posted at the Annual Meeting and available on request at treasurer@cpakayaker.com.
- **Navigation Class:** Offered to CPA members by Paula Hubbard and sponsored by CPA, expenses were \$285.20 for food, coffee, and printing.
- **CPA Gear Day/Fall Out of Your Boat Days:** An event run in June hosted by Jess and Lise Parker at the fabulous Selby-by-the-Bay Community Clubhouse with the help of numerous other organizers and volunteers was a hit this year. This event was entirely sponsored by CPA and was open to interested members of the public. Expenses were \$150.00 for the venue rental and \$133.75 for food and supplies, for a total of \$283.75. A second skills day was offered at Jackson Landing led by Paula Hubbard followed by a Meet and Greet at the Brewery.
- **Trip Planning Meeting:** Was held was held at Cult Classic Brewery thanks to Bill Smith. Coffee, food, and misc. supplies were \$49.24.
- **Meetup and Web Site:** These were some of our major expenses over the last year. We spent \$209.76 for a 12-month Meetup subscription, \$61.83 to Moniker Services for Email, and \$1,220.00 to Gregg Banse for web hosting, technical support, and a major upgrade that is now in progress. We also spent \$149.90 for a one year Zoom Pro account. There was an additional expense of \$107.10 for a Wordfence security subscription. Total expenses were \$1,748.59 up from \$720.57 last year, an increase of \$1,028.02 or 142.67%.
- **General Office, Printing, and Mailing Expenses:** Including post office box, postage, printer supplies, office supplies, membership cards, and brochures was \$805.14, up \$369.76 or 84.93% from \$435.38 last year at this time. Most of the expense was for membership cards, office

supplies, and the post office box. Membership cards and mailing expenses were \$226.34 and the Post Office box rental was \$258.00. Office supplies included paper, printer supplies, file folders, and a file tote were \$244.92

- **Logo Gear:** Sales were \$1,999.08 with expenses of \$1,982.73 for new stock, for a total profit of \$16.35. Last year there was a net expense of \$421.22. Marla reports that we currently have \$2,644.00 in retail value of shirts and hats in stock. Logo gear is sold at near cost.
- **Liability Insurance:** Cost was \$999.00, up from \$899.00 last year or an increase of \$100.00 or 11.12%. There was an additional charge of \$1,370.00 for camping insurance for SK02. Total insurance cost was \$2,369.00, an increase of \$695.00 or 50.73% from last year.
- **Last Year's Annual Meeting:** Was held at Cult Classic. Expenses were \$104.67 for pizza, soft drinks, and misc. supplies.
- **Piracy Expenses:** From 10/16/2022 to 10/15/2023; Pirates of the Potomac \$165.03, Pirates of the Patuxent \$175.00, Pirates of the North \$210.00, and Pirates of Georgetown \$210.00, all in 2022. Total Piracy stipends for this time period were \$760.03
- **Holiday Party:** Hosted by Ralph and Beth Heimlich. Expenses for food and supplies were \$70.39. Thanks to the Heimlichs for allowing a raging hoard of Pirates to swarm up the driveway and pillage their home.
- **Credit Card Cash Back:** \$105.65.
- **Zoom Settlement:** \$82.32.
- **Future Major Expenses for the Fiscal Year:** Insurance, Holiday Party, Annual Meeting and appreciation gifts, and Piracy Stipends. Some of these are pending, and will come due before the end of the year. Insurance comes due in late December and was \$999.00 last year. Income and other expenses for the next two months, aside from those enumerated above, are variable but relatively small. Fortunately, we were in an excellent financial position going into this period and hopefully the coming year will remain the same.

This report covers the major income and expenses of the Chesapeake Paddlers Association, Inc. since the last Annual Meeting. Detailed records of all transactions are available, but not listed in this report for simplicity and privacy considerations. Any questions please e-mail me at

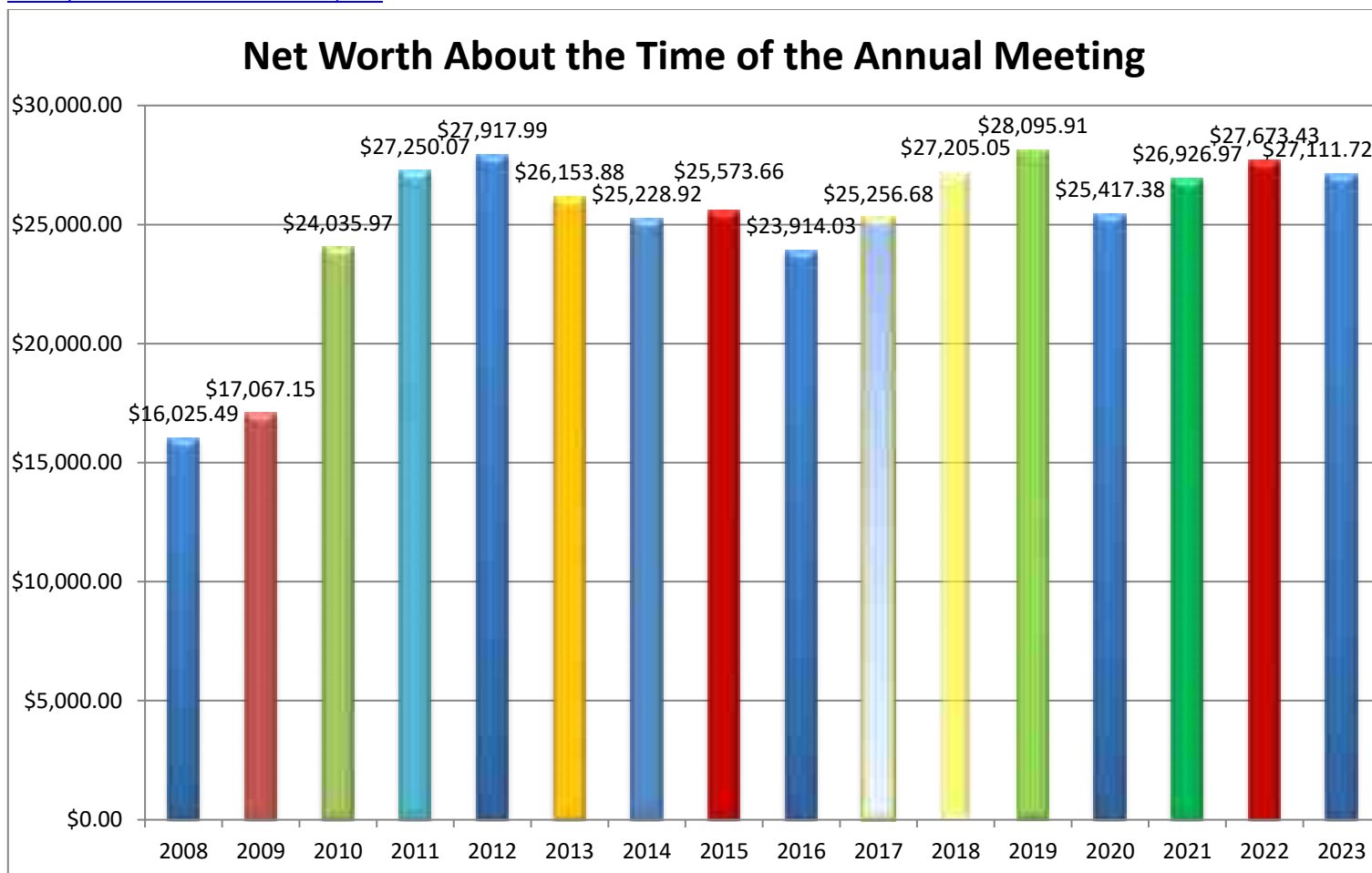
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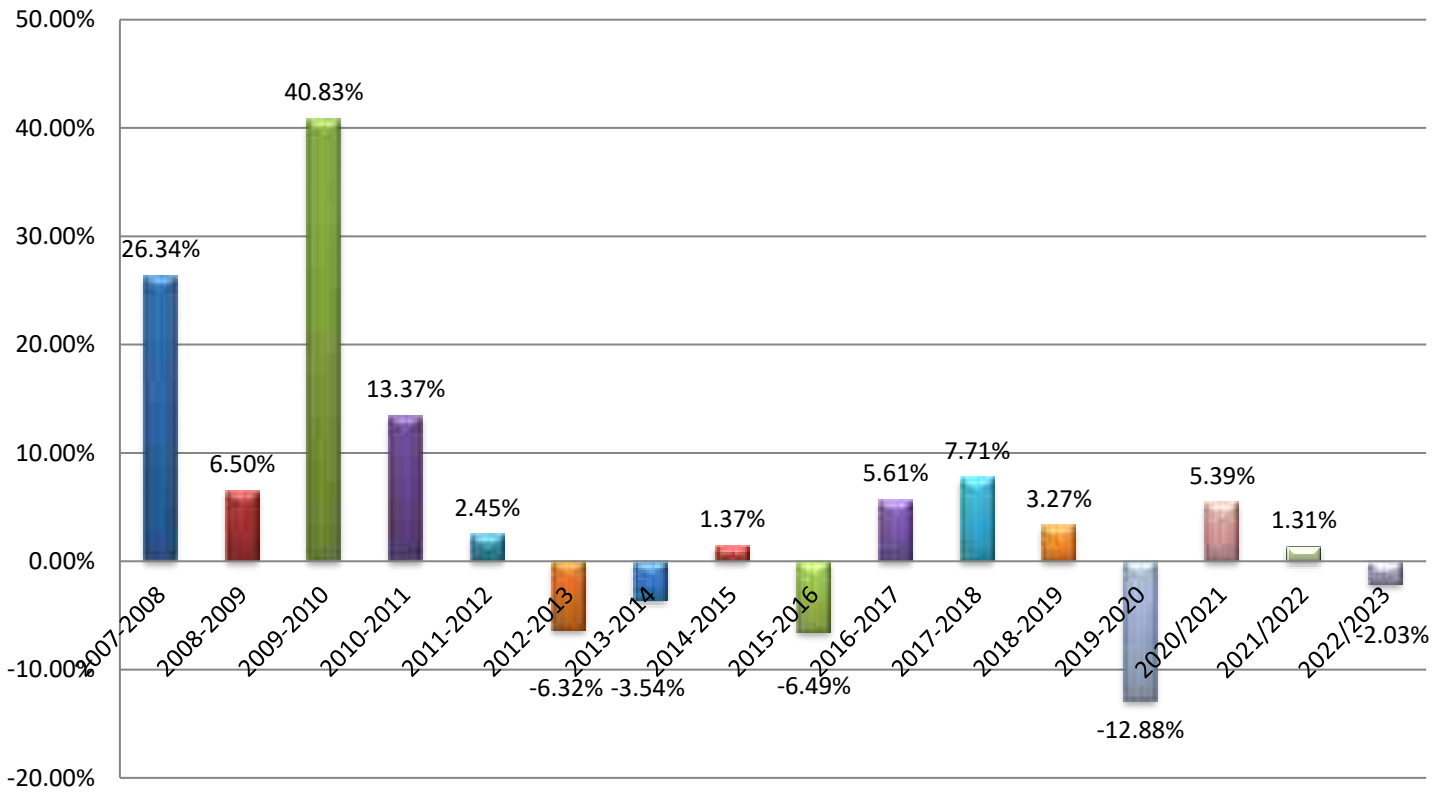
Richard Stevens

Treasurer

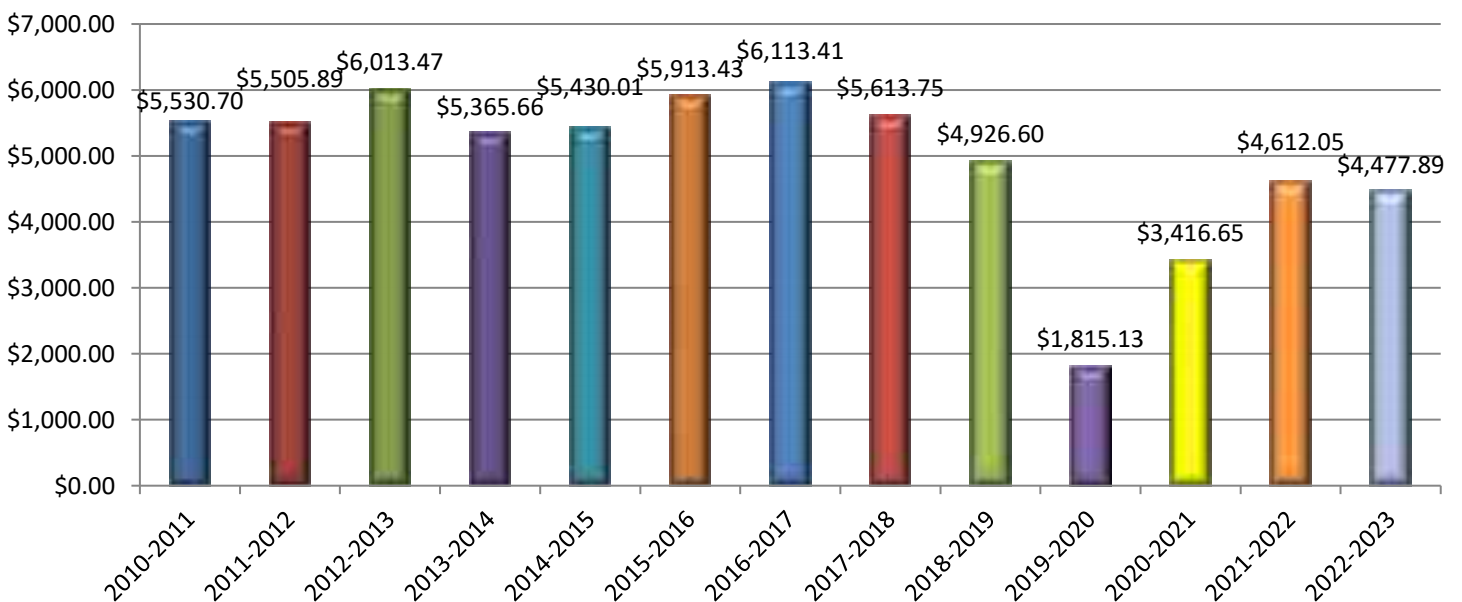
[Chesapeake Paddlers Association, Inc.](http://ChesapeakePaddlersAssociation.com)



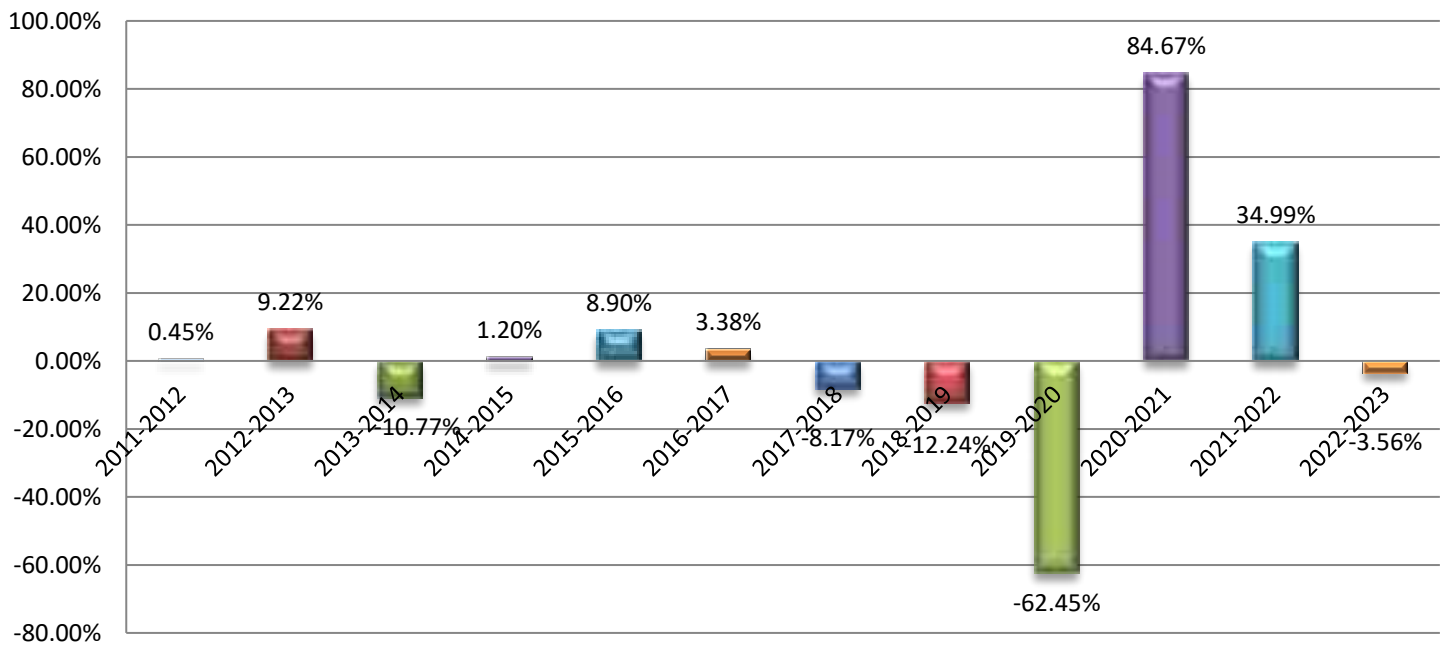
Percentage Change In Net Worth for Annual Meeting



Membership Dues Collected Annual Meeting to Annual Meeting



Percentage Change in Dues Collected Annual Meeting to Annual Meeting



CPA SK101 Financial Report

2023

	Item or Check Number	Date	Payee	Memo	Category	Amount	
Event Expenses	1741	3/3/2023	Laurie Collins	Eventbee charges and paper goods	Event Expense: SK101	-\$181.83	
	1738	2/26/2023	Marilyn Cooper	Food, Paper goods, appreciation gifts	Event Expense: SK101	-\$250.52	
	CPA Credit Card	2/23/2023	Cult Classic Brewery	Food	Event Expense: SK101	-\$543.84	
	PayPal Fees					-\$106.01	
	Refunds by PayPal					-\$58.46	
	Refunds by Check					\$0.00	
	Total Expenses						-\$1,140.66
	Event Income	Payment by Cash					\$0.00
Payment by Check						\$0.00	
Payment by PayPal (Gross)						\$2,360.00	
Total Income						\$2,360.00	
Profit or Loss						\$1,219.34	

CPA SK101 Financial Report

2023

	Item or Check Number	Date	Payee	Memo	Category	Amount
Event Expenses	1741	3/3/2023	Laurie Collins	Eventbee charges and paper goods	Event Expense: SK101	-\$181.83
	1738	2/26/2023	Marilyn Cooper	Food, Paper goods, appreciation gifts	Event Expense: SK101	-\$250.52
	CPA Credit Card	2/23/2023	Cult Classic Brewery	Food	Event Expense: SK101	-\$543.84
	PayPal Fees					-\$106.01
	Refunds by PayPal					-\$58.46
	Refunds by Check					\$0.00
	Total Expenses					
Event Income	Payment by Cash					\$0.00
	Payment by Check					\$0.00
	Payment by PayPal (Gross)					\$2,360.00
	Total Income					
Profit or Loss						\$1,219.34

CPA SK102 Financial Report						2023
	Item or Check Number	Date	Payee	Memo	Category	Amount
Event Expenses						
	1734	2/11/2023	Suzanne Farace	Food	Event Expense SK 102	-\$223.32
	1735	2/16/2023	Brian Blankinship	Instructor's Gifts	Event Expense SK 102	-\$300.00
	1736	2/20/2023	Capitol City Kayak	Kayak Foot Stirrups	Event Expense SK 102	-\$300.00
	1737	2/20/2023	Pifer Brothers BBQ Company	Food	Event Expense SK 102	-\$509.00
	1740	3/2/2023	Leigh Northrup	Appreciation Gift	Event Expense SK 102	-\$250.00
	1742	3/22/2023	Catriona Miller	Food & Asst. Supplies	Event Expense SK 102	-\$795.40
	1748	4/14/2023	Catriona Miller	Pop-Up Canopy	Event Expense SK 102	-\$134.03
	1749	4/14/2023	Pifer Brothers BBQ Company	Food	Event Expense SK 102	-\$1,190.00
	1750	4/27/2023	Catriona Miller	Pop-Up Canopy	Event Expense SK 102	-\$148.11
	1751	5/1/2023	Brian Blankinship	Work Party Food	Event Expense SK 102	-\$211.37
	1752	5/1/2023	Suzanne Farace	Misc. Items	Event Expense SK 102	-\$452.26
	1753	5/6/2023	Teresa Pendleton & David Compton	Toilets	Event Expense SK 102	-\$895.56
	1754	5/8/2023	Rob Pearlman	Ice	Event Expense SK 102	-\$32.73
	1758	7/7/2023	Catriona Miller	Coffee Pots	Event Expense SK 102	-\$23.31
	1732	2/2/2023	John M. Glover Agency	Camping Insurance	Event Expense SK 102	-\$1,370.00
	CPA Credit Card	2/23/2023	US Postal Service	Registered Mail	Event Expense SK 102	-\$15.88
	Membership Fees			Membership Fees		-\$1,000.00
	PayPal Fees					-\$321.41
	Refunds by PayPal					-\$656.73
	Total Expenses					-\$8,829.11
Event Income						
	Payment by Cash			SK 102 Payment	SK 102 Payment	\$0.00
	Payment by Check			SK 102 Payment	SK 102 Payment	\$0.00
	Payment by PayPal (Gross)			SK 102 Payment	SK 102 Payment	\$8,075.00
	Donation	4/19/2023	Alvaro Camacho	SK 102 Payment	SK 102 Payment	\$194.02
	Total Income					\$8,269.02
Profit or Loss						-\$560.09