



Chesapeake Paddlers Association, Inc.

Annual Report, 2020

2020 was a challenging year for CPA because of the emergence of the COVID-19 pandemic in February, which produced much uncertainty about which activities would be permitted and whether paddling events would be safe for participants and organizers. Many of our signature events (SK102, Fall Out of Your Boat/Gear Day, Annual Meeting, and Holiday Party) were cancelled, while regular paddling trips and events, including some car camping trips, were safely conducted under the guidance issued by CPA early in the year. The following sections of the Annual Report elaborate on the details:

- [Minutes of the Annual Meeting \(ZOOM\)](#)
- [Financial Report](#)
- [Membership Report](#)
- [Participation Report](#)
- [Logo Gear Report](#)



VIRTUAL CPA ANNUAL MEMBERSHIP MEETING MINUTES

NOVEMBER 1, 2020mHOSTED BY ZOOM: ZOOM@CPAKAYAKER.COM

CPA Coordinator **Bill Smith** opened the Annual Membership Meeting at NOON & welcomed everyone. There are 20 members signed in via our CPA ZOOM account for virtual meetings (31 ATTENDED IN person in 2019).

Bill thanked the 2020 Steering Committee (SC) including **Lisa Arrasmith, Beth Boyd, Paula Hubbard, Ralph Heimlich, Catherine Neal, and Shelly Wiechelt**; including **Treasurer Rich Stevens and Secretary Sue Stevens**. All have agreed to participate again in 2021.

Bill recognized the folks who helped make the events that did happen this year.

1. Cold Water Workshop 1-19-2020 organized by **Catriona Miller and Moulton Avery** via Skype with **Jim Zawlocki** leading the "Test your Dry Suit" in the afternoon at the Kent Narrows boat launch it was a very cold windy day.
2. SK101 Sea Kayaking Basics 3-1-2020 led by **Shelly Wiechelt** and her committee with **Laurie Collins, Bea Dawson, Denise Parisi and Rick Leader**, other presenters include **Brian Blankinship, Sue and Rich Stevens and Ralph Heimlich**.
3. Virtual Kayak Camper Event 5-27-2020 led by **Suzanne Farace with Maxine Mead**.

Wisely, due the rising COVID -19 spread in the spring, CPA Cancelled events

4. SK 102, Fall out of Your boat day, **Paula Hubbard's** popular Nav Workshop, May Fun Day, KIPP
5. Most piracies except for 3: Pirates of Arundell, Pirates of Potomac, and Pirates of the North who met for greatly reduced schedule.
6. Almost all of the many planned day trips and kayak camper weekend trips, except for trip leaders: **Alan Minlin, Suzanne Farace, Ralph Heimlich, Greg Welker & Jenny Plummer-Welker**.

Bill recognized the year-round tasks of our Paddler Newsletter Editor **Bill Upton** who produced 11 issues this year. Bill gave a shout out for CPA website oversight by **Gregg Banse IT Support** who hosts our webpage long distance from his home in VT, along with **Ralph Heimlich**. Bill also recognized the gang who handle the CPA FACEBOOK Page content & support: **Catriona Miller and Suzanne Farace, and Greg Welker**. Bill also recognized the work on the Meetup Page handled by **Ralph Heimlich and Paula Hubbard, (who handles New Meetup Member approvals)**. Bill also thanked **Marla Aron** who manages the CPA LOGO GEAR Sales.

REPORTS

Financial: CPA Treasurer Rich Stevens summarized the Club finances in the Annual Meeting Interim report through October 2020. A full report and detailed charts are part of the Annual Report in late January 2021. Rich gave a summary of the different event expenses and income, if any. The CPA net worth at this time is \$24,887.00, a decrease of 12.88 %.

There are more expenses expected during the last months of they year, including the liability insurance payment. Membership dues collected has decreased 62.45% from the previous year,

Membership: CPA Secretary Sue Stevens summarized the CPA membership status, which has been steady. There is currently 643 members, and 39 new members who joined despite the reduction in most fun events. CPA gave all paying members an additional 12 months of membership this year – which kept membership levels steady. CPA would have been celebrating its 30th anniversary in 2020. Only 2 members without a valid email address remain on the Paper Paddler mailing list. All members will receive E-version of the Paddler starting January 2021.

There are now 56 LIFE -20 YEAR- Members –plus their kayaking partners and spouses, many who are very active (9% of club members). Our newsletter **Editor Bill Upton** is the newest 20 Year Life Member.

CPA started promoting multi-year dues options in 2009. There is a lot less mail in the PO BOX 341. Currently, 96% of members pay their dues via Pay Pal. CPA initiated the Meetup calendar platform for kayaking events & trips in September 2016, and it is open to all. CPA is unique with 55+ volunteer trip leaders for trips and events.

Trip Participation Report by **Ralph Heimlich** summarized trip participation levels – with 17 trip leaders. Three piracy groups also were active – Pirates of Arundel (22), Pirates of Potomac (4) and Pirates of the North (5?) - counting the collected Trip Waivers.

ELECTION RESULTS - Ralph Heimlich *There were 54 electronic ballots received (85 ballots cast in 2019). No paper ballots received at the PO BOX. With no new candidates, the existing slate of officers and SC were re-elected.*

CLUB BYLAWS Update – PASSED.

OLD BUSINESS: Bill introduced discussion for a potential **Trip Leader Training SK203**. Ralph mentioned that we could do a portion of the class via Zoom.

Bill Upton – continuing discussion with his function as Editor is running out of Online storage space for the Paddler issues on Drop Box – we need to set up a new shared storage.

ANNOUNCEMENTS & upcoming events:

- **CPA PLANNING MEETING** date and location to be determined, will most likely be virtual.
- **No pool rolling sessions – pools are not open.**
- **No Holiday Party.**

Other Ideas:

Shelly Wiechelt offered to do Kayaking Safety Tips for new Paddlers and Intro to Safe Kayaking – for Recreational Kayaking groups – via Zoom.

Ralph Heimlich offered to present portions of SK 203 sessions via Zoom.

Paula Hubbard suggested breaking Navigation Workshop into several smaller sessions via Zoom.

Suzanne Farace offered to do another Kayak Camper Equipment session via Zoom.

There was discussion on ideas for connecting -offered kayaking tips to the casual groups popping up with brand new kayakers on Face Book: Kayakers of MD, Kayakers of Southern Maryland, Kayakers of Eastern Shore.

MEETING ADJOURNED 12:56 PM

Sue Stevens
Secretary



Chesapeake Paddlers Association, Inc.

2020 Annual Meeting Financial Report

The figures in this interim report are based on the figures from 10/15/19 through 10/15/2020, 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 due to our very healthy balance we had going into this time period, in spite of the pandemic which had a serious effect on dues payments. Our cash on hand decreased by \$3,680.61 or 12.88%, from \$28,567.99 to \$24,887.38. The closing balance includes \$24,704.99 in the CPA bank account and \$182.39 in the PayPal account.

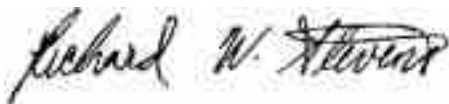
For 2020, from the time of the last annual meeting through the hard volunteer work of a number of our members, we successfully offered or sponsored several events for the Club's members and the interested general public at large. These events include SK 101, a trip planning meeting, and a cold-water workshop. We funded the Piracy stipends, appreciation gifts for some of our many outstanding members, the 2019 holiday party, and the 2019 Annual Meeting. We also covered the ongoing expenses of our newsletter and other printing, as well as 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. We also updated our signatory authorizations for the CPA bank account. The following is a condensed listing of all 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 \$28,567.99. The ending balance was \$24,887.38 as of 10/15/2020 for a decrease of \$3,680.61 or 12.88% for the comparable period last year. Last year there was an increase of \$890.86 or 3.27%.
- **Membership Dues:** Collected, \$1,850.13; \$288.00 by check or cash and \$1,562.13 net by PayPal. PayPal fees for online membership were \$66.87. From the last Annual Meeting report over same period we collected \$4,926.60 in dues. This was a decrease \$3,076.47 or 62.45% from the previous year. Last year we received \$913.00 in membership fees from SK102 which was cancelled this year. Due to the fact that covid-19 shut down almost all of our activities this year, we added 12 months of membership to all expiring memberships and added the same to any renewals paid this year. Membership dues have been decreasing for the last three years. Last year they were down \$687.15.
- **SK101:** This year's event was very successful and essentially sold out again. It generated a net expense of \$323.22 after refunds and other expenses. Last year's SK101 had a net profit of \$377.54. A breakdown for this year's event is included at the end of this report.
- **SK102:** This year's event was cancelled. However, there were some expenses incurred before that decision was made. CPA spent \$55.65 to print out waivers, \$518.13 were spent on volunteer appreciation gifts, \$248.15 for pop-up canopies, and \$95.39 was spent on cleaning supplies. This totaled \$940.19. These items can still be used for a future SK102 or another event. There was a balance of \$224.57 left from 2019. This was spent on the canopies. Catriona is still owed \$23.58 which she said she would collect out of income for the next event. This leaves an expense of \$716.33.
- **CPA Gear Day/Fall Out of Your Boat Day:** This was cancelled. The expense for the pavilion rental of \$150.00 was refunded. Last year's free event for members and the public, sponsored by CPA, cost us \$262.26.
- **Trip Panning Meeting:** Hosted by Ralph Heimlich, the cost for food was \$60.94.
- **Meetup and Web Site:** We spent \$197.88 for a 12-month Meetup subscription, \$23.88 to Moniker Services for Email hosting, and \$300.00 to Gregg Banse for web hosting and technical support. We also spent \$149.90 for a one year Zoom Pro account for the annual meeting. This may also be used for future classes and events. Total expenses were \$671.66, up from \$509.21 last year, an increase of \$162.45 or 31.90%.
- **General Office, Printing, and Mailing Expenses:** Including post office box, printer supplies, the Newsletter, postage, stationary, membership cards, and brochures was \$564.89, down \$174.64 or 23.61% from \$739.53 last year at this time. Most of the expense was for printer supplies and the post office box. Post Office box rental was \$176.00. The Newsletter was \$81.41 or 14.89% of the total. Last year the newsletter expense was \$157.80. As Jenny Plummer-Welker has added job responsibilities starting soon and will no longer be able to handle distribution of the print copy of the newsletter, in combination with the fact that there are only four paying members that receive the print copy, the Steering Committee in a unanimous vote decided to discontinue the print copy at the end of the year.
- **Logo Gear:** Expenses were \$1,649.36 for restocking shirts and mailing costs of \$17.65, for a total of \$1,667.01. Sales were \$1,193.95 for a net expense of \$473.06. Last year there was a net profit of \$363.73. Logo gear is sold at near cost and we now have a good amount of stock on hand.
- **Liability Insurance:** Cost was \$942.00. This was down \$567.00 from last year.
- **Charitable Donation:** The estate of Mike Vore donated his kayak and other gear to CPA. Bill Smith sold this for \$400.00.
- **Annual Meeting:** The only expense was \$145.93 for pizza in 2019, about the same cost as the Zoom purchase for this year's meeting. The cost for 2018's meeting was \$103.77

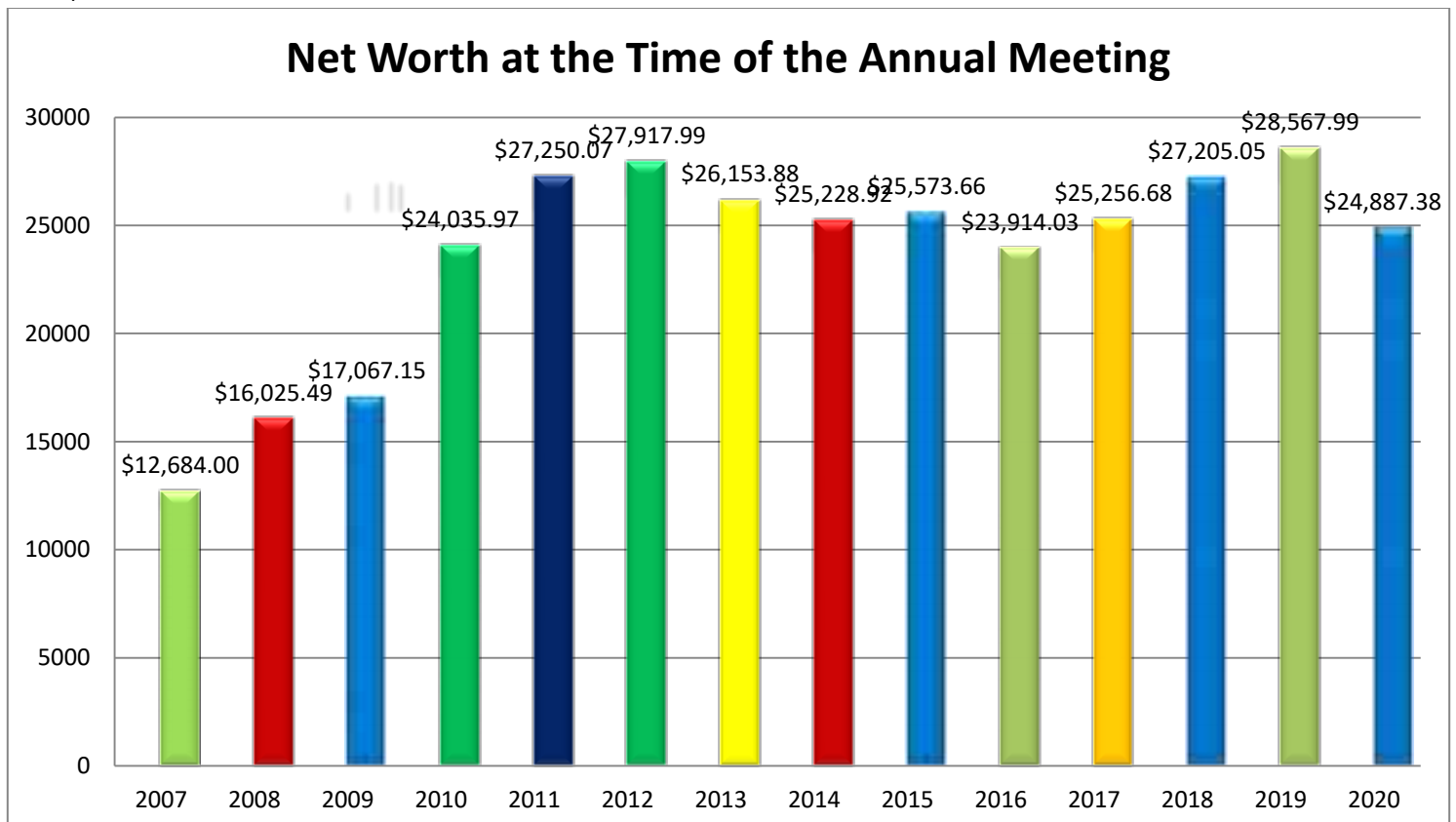
- **Maryland Fun Day:** This event, scheduled for June 19th, was cancelled for 2020. Lisa Arrasmith was sent a \$180 check for pavilion rental, but it was not cashed. Hopefully this event can be rescheduled in 2021.
- **Piracy Expenses:** From 10/15/2019 to date; Pirates of the Potomac \$244.85, Pirates of the Patuxent \$70.00, Pirates of the North \$210.00, Pirates of Baltimore \$215.00, Pirates of Arundell \$455.00, and Pirates of Georgetown \$245.00, for a total of \$1,439.85. In 2018 the Piracy expenses were \$1,146.51, or \$293.34 lower.
- **Holiday Party:** For 2019, cost for food was \$178.40 or \$27.03 higher than 2018. Thanks to Ralph and Beth Heimlich for letting a bunch of unruly Pirates trash their house once again last year.
- **Appreciation Gifts:** Given for recognition of outstanding service was \$263.30 over the time period, up from \$230.00 the previous year. This does not include \$518.13 in instructor appreciation gifts associated with this year's cancelled SK102, which will be held until the next event. This is listed in the SK102 Financial Report that is included at the end of this report.
- **Future Major Expenses for the Fiscal Year:** Insurance, Holiday Party, Annual Meeting, and Piracy Stipends. These are pending, and will come due before the end of the year. Insurance comes due in mid-December and was \$942.00 last year. Total Piracy stipends for 2019 were \$1,439.85, the annual meeting expenses were \$145.93, and the holiday party was \$178.40. Income and other expenses for the next two months, aside from those enumerated above, are variable but relatively small. These major future expenses totaled around \$2,706.18 at the end of last year. This was down \$205.47 or 7.05% from 2018.

Fortunately, we were in an excellent financial position going into this troubled period. We still have some major expenses that come due in the next couple of months, primarily liability insurance. The Pirate stipends are also pending, but I expect that they will be considerably lower this year. The primary financial drag going into and through next year are dues because of the one-year membership extension that many people received. It is also possible that the current virus situation could continue well into next year. Even so, we are still well situated for a prolonged downturn.

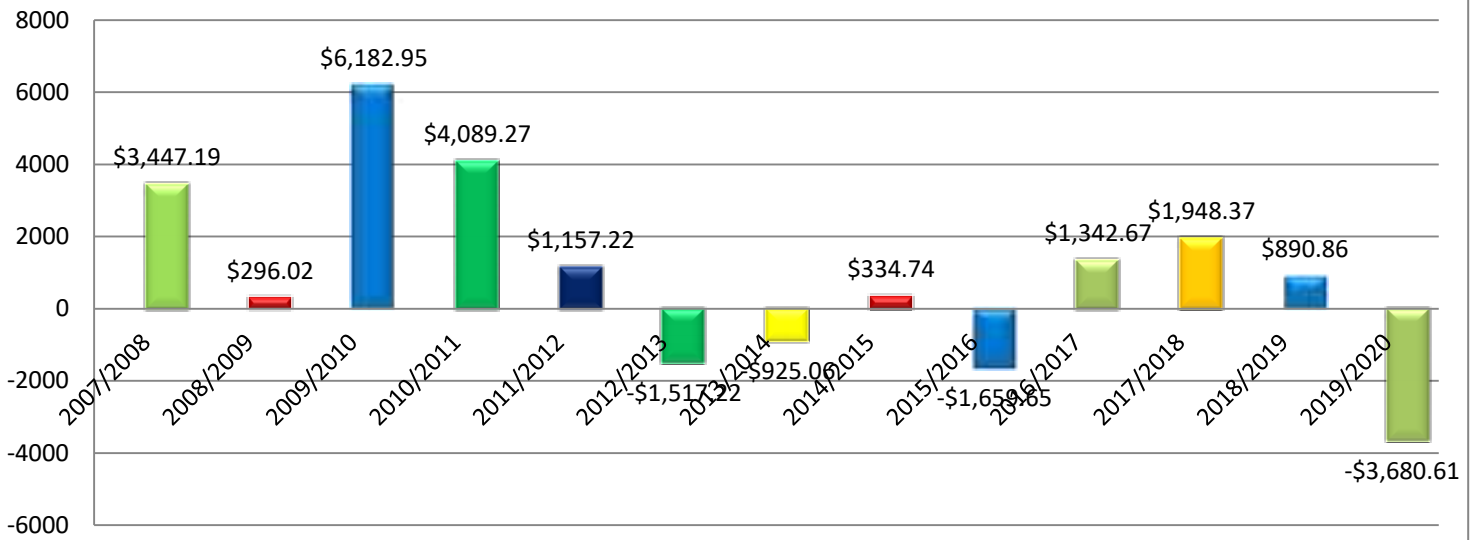
This report covers the major income and expenses of the Chesapeake Paddlers Association, Inc. since the last Annual Meeting. Detailed records of all transactions are available, but not listed in this report for simplicity and privacy considerations. Any questions please e-mail me at Treasurer@cpakayaker.com.



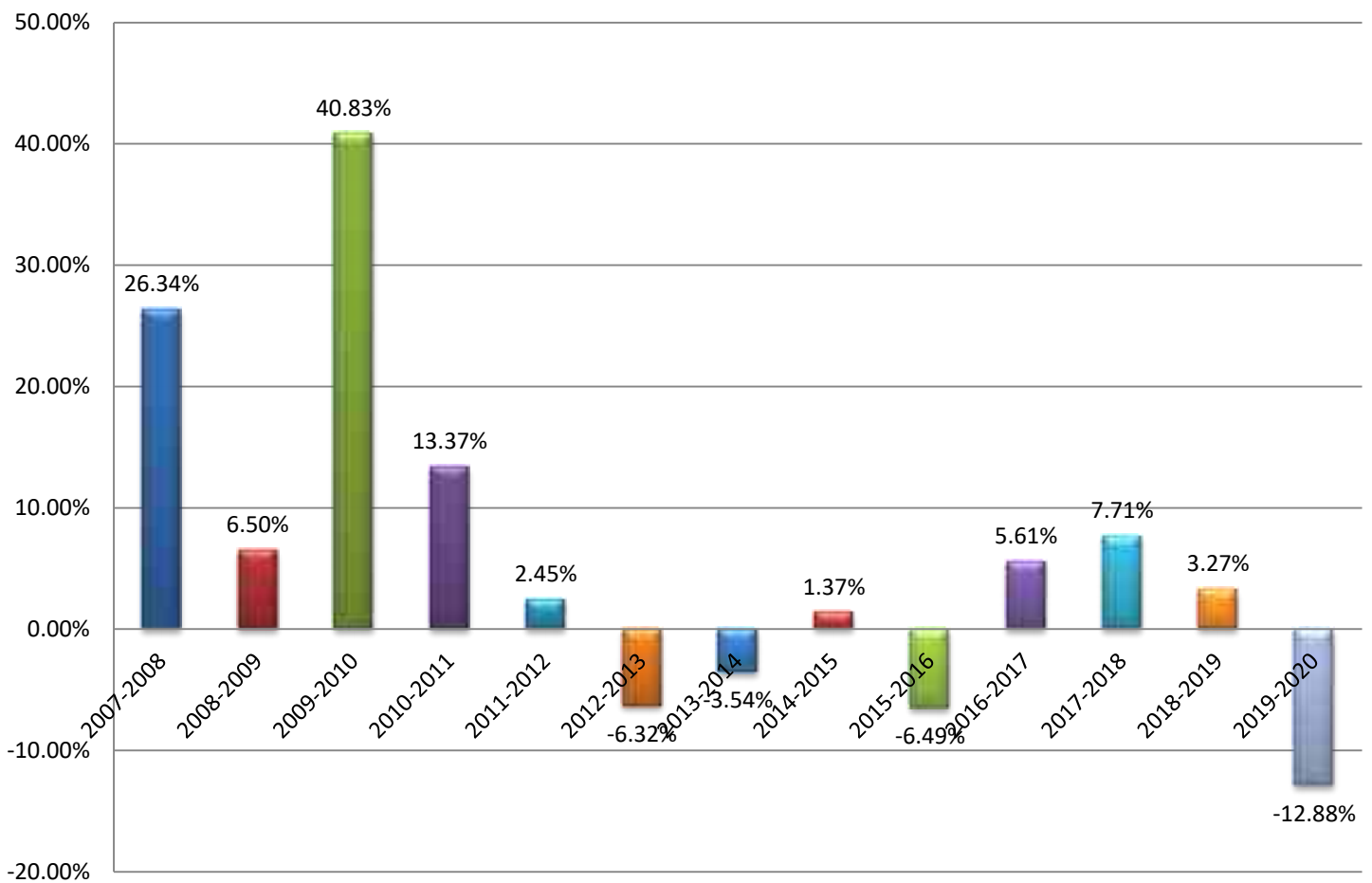
Richard Stevens
Treasurer
Chesapeake Paddlers Association, Inc.



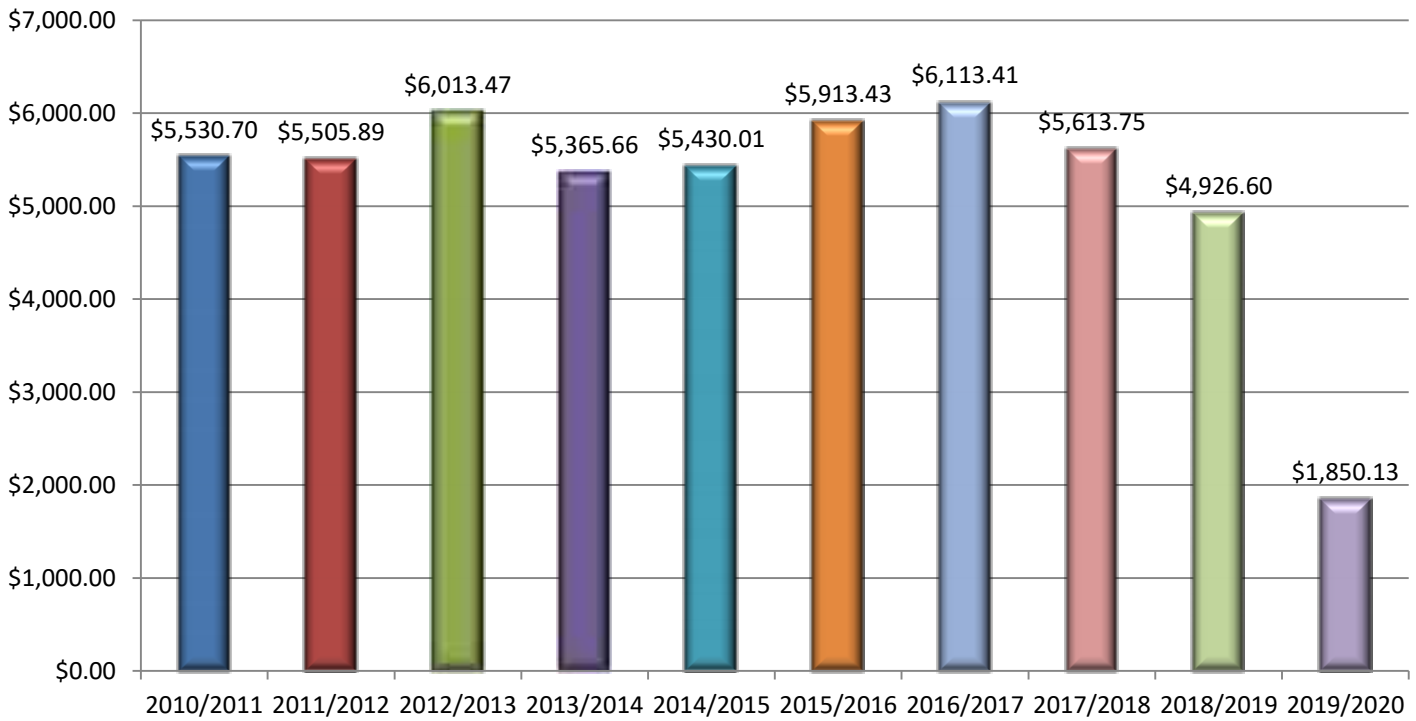
Change in Net Worth About the Time of the Annual Meeting



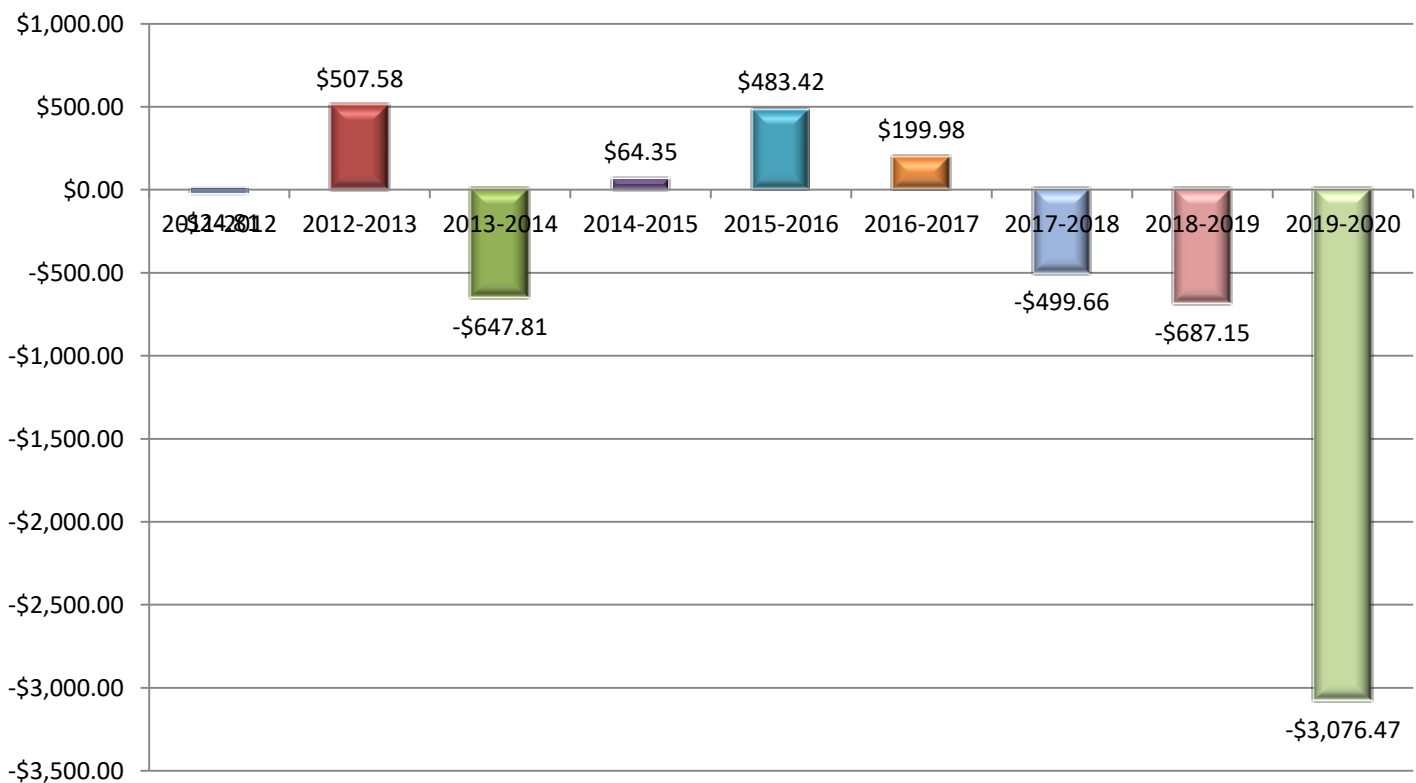
Percentage Change In Net Worth for the Annual Meeting



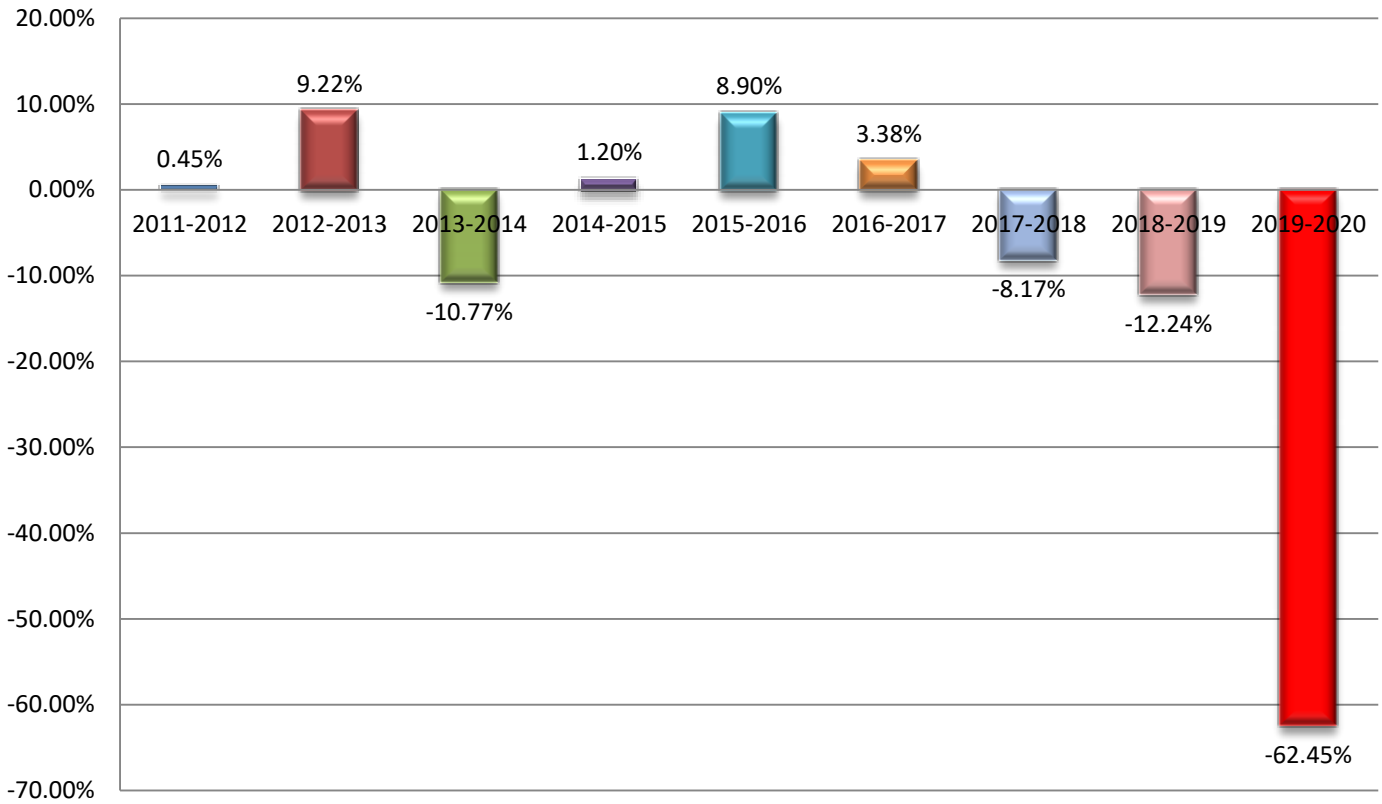
Membership Dues Collected Annual Meeting to Annual Meeting



Change in Dues Collected Annual Meeting to Annual Meeting



Percentage Change in Dues Collected Annual Meeting to Annual Meeting

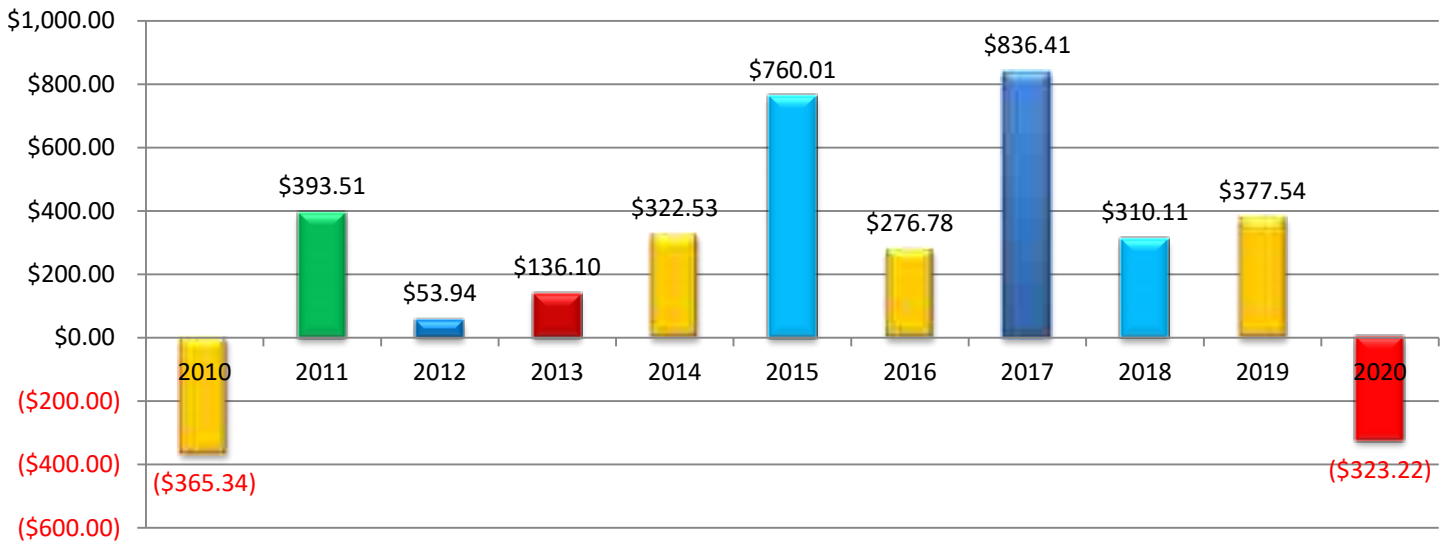


1/1/2020 through 10/15/2020

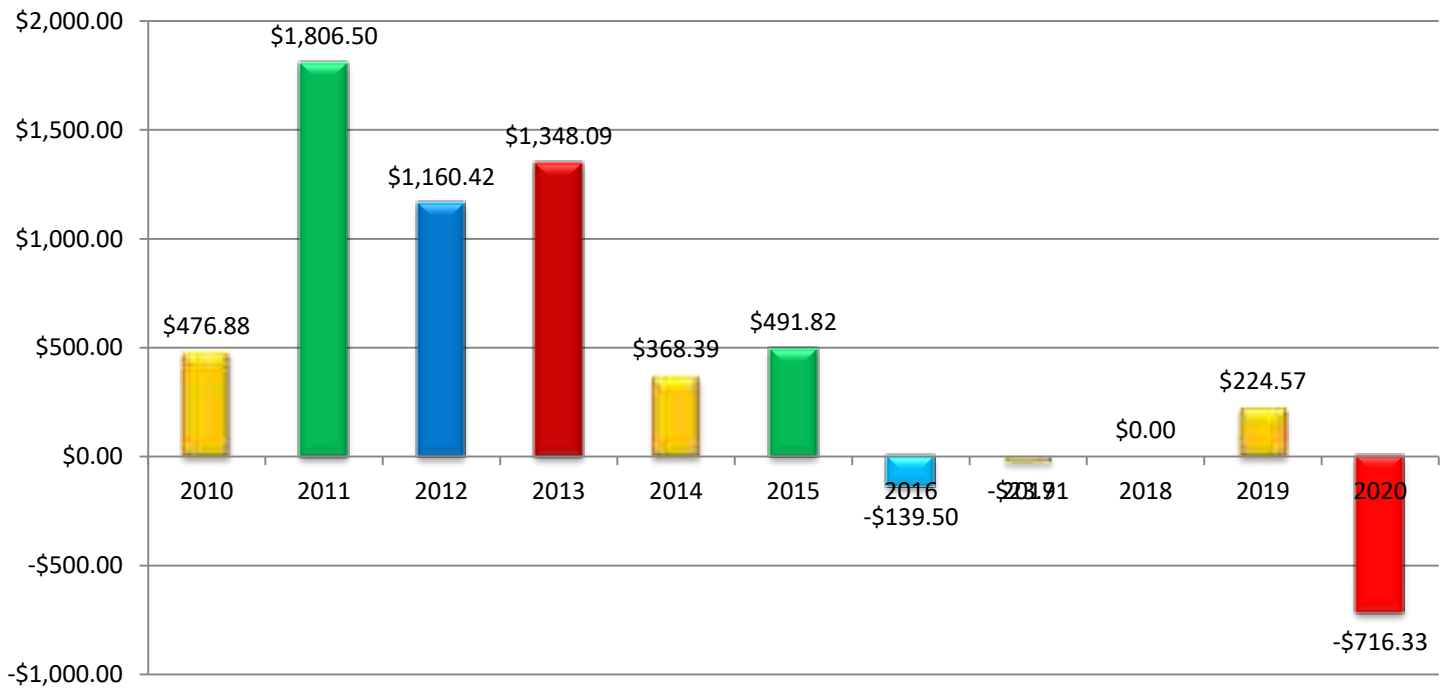
	Item or Check Number	Date	Payee	Memo	Category	Amount
Balance Carried from 2019						\$224.57
Event Expenses						
	1661	1/18/2020	Catriona Miller	Printing Waivers	Event Expenses: SK102	-\$55.65
		2/7/2020	Catriona Miller	Pop-up Canopy	Event Expenses: SK102	-\$99.16
		2/7/2020	Catriona Miller	Pop-up Canopy	Event Expenses: SK102	-\$148.99
	1665	2/28/2020	Brian Blankinship	Instructor Gifts	Event Expenses: SK102	-\$518.13
	1670	3/13/2020	Suzanne Farace	Cleaning Supplies	Event Expenses: SK102	-\$95.39
			Owed to Catriona			-\$23.58
			PayPal Fees			\$0.00
			Refunds by PayPal			\$0.00
			Payment for Membership			\$0.00
			Total Expenses			-\$940.90
Event Income						
				SK 102 Payment	SK 102 Payment	\$0.00
				SK 102 Payment	SK 102 Payment	\$0.00
				SK 102 Payment	SK 102 Payment	\$0.00
			Total Income			\$0.00
Profit or Loss						-\$716.33

Note that 2020 SK102 event was cancelled. Items purchased will be held for a future event.

SK101



SK102



Note that 2020 SK102 event was cancelled. Items purchased will be held for a future event.



Annual Membership Report 2020

On June 2, CPA announced a 12-month extension in membership through 12/31/2020, which has kept the membership numbers steady. There was a large drop in renewals (normally 70+) with 39 members renewing; notably, 13 members (30%) renewed after our June Paddler newsletter article announcing the free 12 months extension.

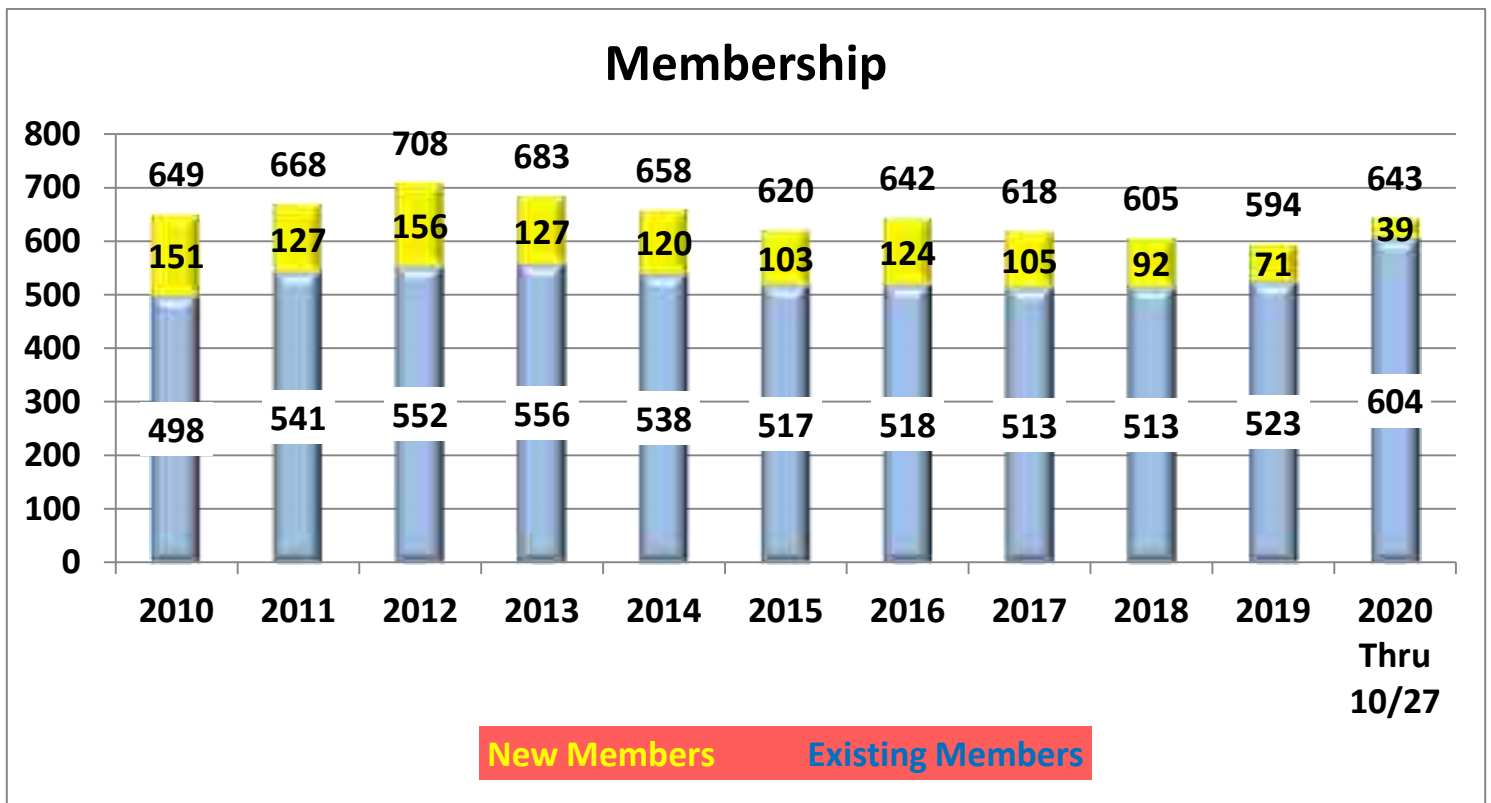
The renewals included 14 members (36%) who returned -out of the -blue-after their membership lapsed by a year or more; they also received the 12-month extension. We had 3 members renew at the January 19 Cold Water Workshop.

CPA also gained 36 new members- with 18 (50%) joining after most CPA activities disappeared. Four new members joined at SK101 March 1 just before the Covid-19 statewide shutdown.

In 2020 CPA gained 1 new 20 Year Life Member - Bill Upton- our Paddler Editor. CPA now lists 56 Life Members or 9% of total membership plus another 10 + kayaking spouses /partners listed currently.

However, the biggest events for membership gain each year are SK01 and the SK102 training weekend with the biggest change due to SK102 in normal times by June. Definitely, the loss of membership dues during 2020, impacted the CPA Treasury account - which shows approximately \$4,000 drop.

All Memberships that are up for renewal will be notified starting January 2021. We are concerned that a second 12-month dues extension during 2021 would create another drop in the CPA Treasury. We are hopefully that normal kayaking outings and events will be returning by summer 2021, generating wide participation from potential new members



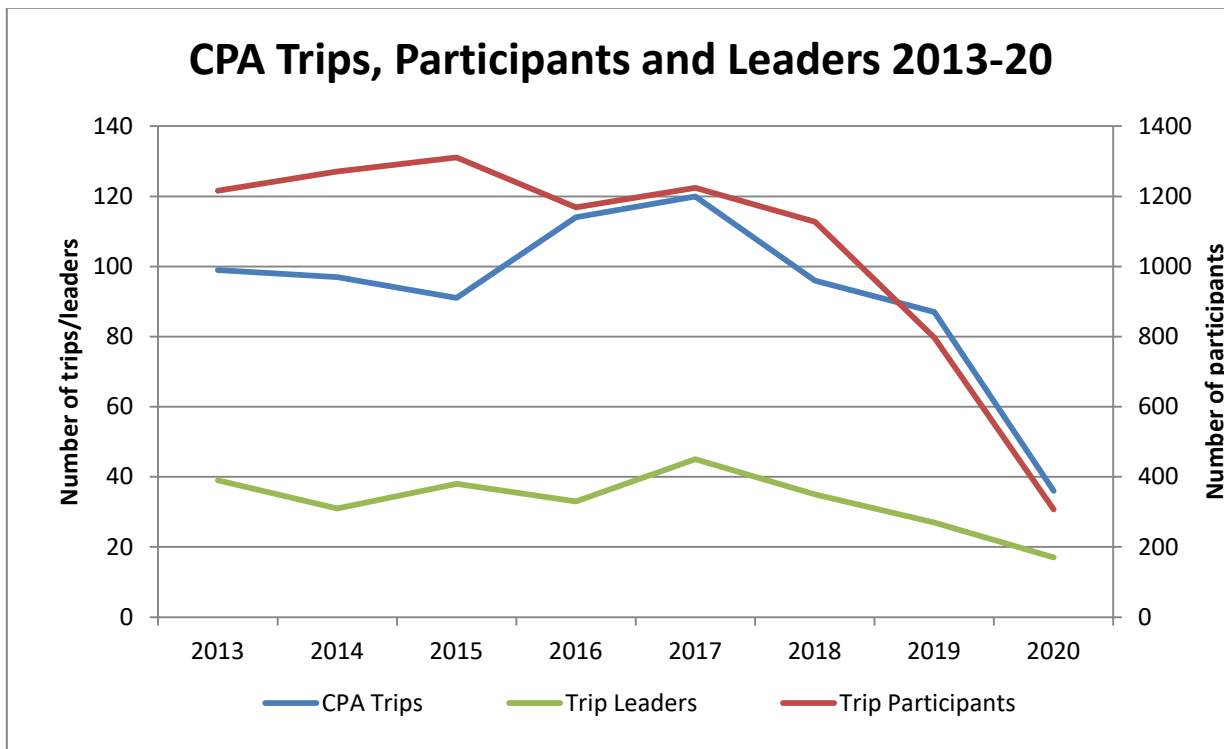
Sue Stevens
Membership Chair



CPA Participation Report 2020

CPA participation in 2020 was as would be expected: Severely impacted by the Corona virus pandemic. Major events such as SK102, Gear Day/Fall Out of Your Boat Day and the Annual Meeting were cancelled or became virtual events online and the number of and participation in day trips, campers, and other kinds of trips was similarly down.

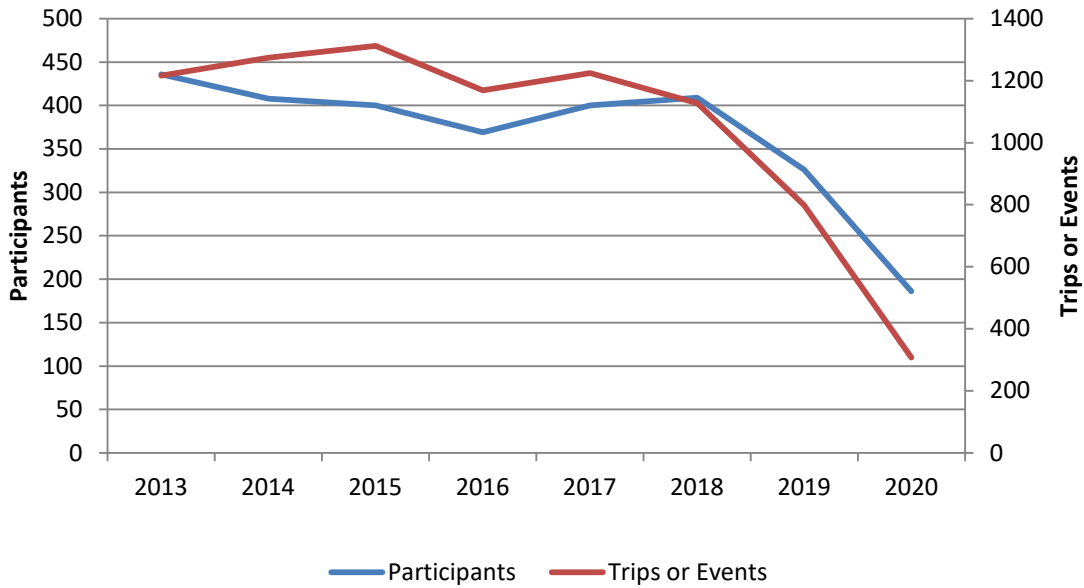
CPA had 17 individual trip leaders, leading a combined 36 trips or events, with 187 individual participants taking part in 307 trips or events. That's about a third of our usual trip leader corps, half our usual trip participation and a quarter of our usual individual participants, based on the 2013-2019 average.



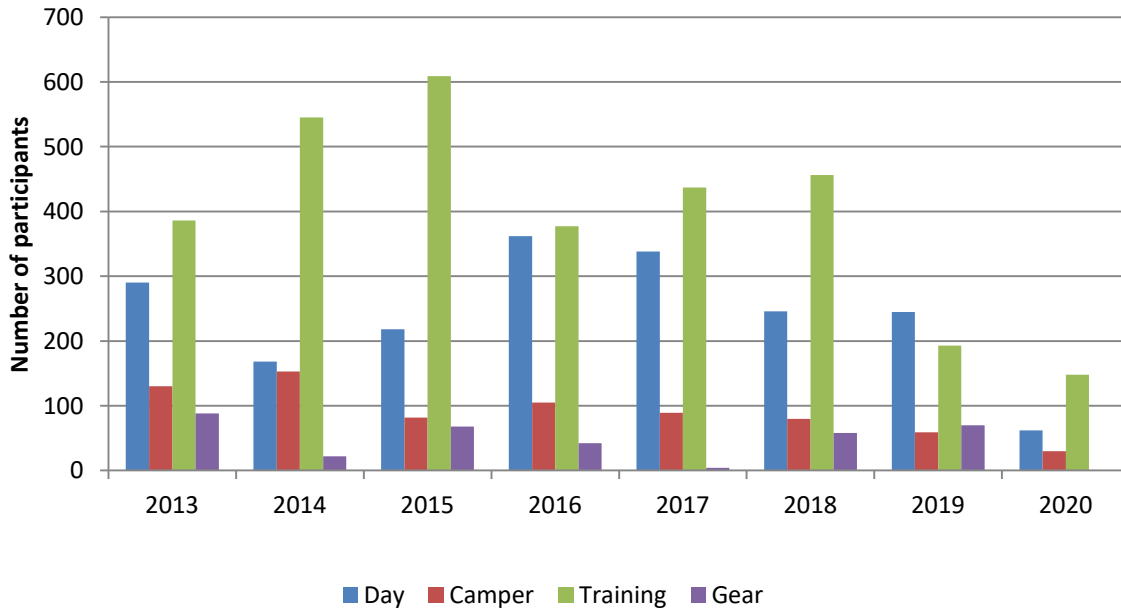
Of the trips, 14 were Day Trips, 4 Campers, and 3 Training events (SK101, Cold Water Workshop and a Virtual Kayak Camping Session), with 10 leaders involved in the training. Only 2 Piracies (POA and Potomac) continued to meet. POA had 22 participants and POP had 7.

Active trip leaders included Ralph Heimlich (14), Greg Welker and Suzanne Farace (3 each), Alan Mindlin (2), and Piracy Leaders Bill Smith, Bela Mariassy, Bob Maynes and John Gibbs. Training events were led by Shelly Wiechelt, Catriona Miller, and Suzanne Farace.

CPA Participants and Trips/Events 2013-20



CPA Trips by Type 2013-20



Top participants were Ralph Heimlich (19 days), Ed Johnson (8), Bill Smith, Suzanne Farace and John Gibbs (7 each), Marla Aron (6), and Greg and Jenny Plummer-Welker (5 each).

Here's hoping 2021 will prove to be a better year for trips and participation, as long as we can stay safe from COVID-19.

Ralph Heimlich
SC Member



CPA Logo Gear Report 2020

In 2020, from January through March, 32 shirts were sold for \$16 each and one hat for \$15. From August through October, 7 shirts were sold for \$18 each. The total number of logo shirts sold January through October is 39.

In July, 90 shirts and 13 logo hats were ordered from Nightmare Graphics. 5 shirts still are on backorder. The cost for XXL shirts continues to be \$21. Nightmare increased the price of shirts for all other sizes to \$18.

On Nov 1, 115 logo shirts and 13 logo hats are in inventory.

Marla Aron
Logo Gear Chairperson