



Chesapeake Paddlers Association, Inc. *2024 Annual Meeting Minutes*

NOVEMBER 3, 2024

Location: Cult Classic Brewery Meeting Hall 155 Shopping Center Dr., Stevensville, MD 21666

CPA Coordinator Paula Hubbard opened the Annual Membership Meeting at 1 PM & welcomed everyone. Paula thanked all of our CPA members that came out today for pizza and potluck salads & desserts. There are 29 members attending today = 7 pizzas + one gluten free pizza. Last year 38 members participated, 2022=40; 2021 =25; in 2020 = 20 attended via Covid- ZOOM. Back in 2019: we had 31 members in attendance at the AA County Library Meeting room in Annapolis.

Paula recognized the Steering Committee (SC) 2024 – at the meeting today- including: **Lisa Arrasmith, Beth Boyd, Marilyn Cooper, Katherine Neale, Rick Stewart (absent), and fondly missing Bill Smith.** She also recognized the work of Treasurer **Rich Stevens and Secretary – Membership Sue Stevens.**

Paula Hubbard gave a shout out to all the trip leaders and kayakers who came out for events and their support. She acknowledged the ongoing editorial work **by Gary Trotter** as Newsletter Editor. She recognized SK01 2024 team leaders - **Laurie Collins and Marilyn Cooper** and their team.

Paula thanked all the volunteers who were active in CPA events this past year, at events, leading trips and piracy Captains & teams. She also thanked everyone who assisted at Fall out of Your Boat Practice in June at Selby Bay Community Beach-hosted by **Jesse and Lise Parker.** She thanked everyone who supported all the **Piracies** – which are the heart & lungs of our club.

She thanked **Catriona Miller** and her team, who organized a smaller CPA SK102, gathered instructors & handled registration. She thanked **Jim Zawlocki** and crew of experienced kayakers for KIPP 2024 progressive training for their 35+ miles circum-navigation of Kent Island. We all thanked **Paula Hubbard** who taught the popular Navigation Class last January.

Paula gave recognition to the CPA website oversight by **Gregg Banse IT Support (working remotely from VT),** who developed the updated the now secure webpage, monitors the webpage, hosting and technical support, and CPA Forum. **Ralph Heimlich** handles monthly updates for the Webpage content and uploads the monthly Coordination Column. Rich Stevens keeps the email forwards updated and helps with login problems for the Forums. We recognized the gang who handle the CPA FACEBOOK Page content & support: **Catriona Miller and Suzanne Farace, and Greg Welker.** She recognized the behind-the-scenes Meetup updates handled by **Ralph Heimlich and Paula Hubbard.** She also thanked **John Gibbs** who handles the CPA library. **Sue Stevens** manages the popular CPA LOGO GEAR Inventory and sales: there will be a CPA logo gear trunk sale today after the meeting.

REPORTS

Election Results: Ballot total 58 plus 6 paper ballots cast on-site. No mailed ballots came into the CPA PO Box 341. In 2024 = 36, 2022= 46 ballots were counted. For comparison, there were 103 ballots in 2021; 54 in 2020: 85 in 2019. **Kathy Neile and Ralph Heimlich** certified the count. **The 2024 SC members are now: Lisa Arrasmith, Marilyn Cooper, Ben Mayock, Rick Stewart, Sophie Troy, Jean Wunder; CPA officers- Coordinator Paula Hubbard, Rich Stevens - Treasurer, and Sue Stevens -Secretary, were re-elected.**

Financial Report: CPA Treasurer Rich Stevens gave a summary of **Club** finances in the Annual Meeting Interim Report from 10/16/2023 through 10/15/2024. A full report plus detailed charts will be in Final Annual Report in January 2025. Rich gave a quick summary of the event expenses and income; the charts were posted on the bulletin board for review. All of the Annual Meeting report will be included in the December CPA Paddler issue. The CPA net worth at this time is

\$23,912.05- a 11.28% decrease. Treasurer reports, both Annual Meeting and Annual are available on request at treasurer@cpakayaker.com.

There are additional club expenses expected during the last months of the year, including reimbursements for the several end-of-season Piracy stipends. Membership dues collected total \$2,713.14 and Pay Pal fees were \$148.86 – which shows a 39.39% decrease from last year.

A Motion was made & seconded & all voted to approve the Financial Report.

Membership Report: CPA Secretary Sue Stevens summarized the CPA membership program: Total membership is 577, in 2023 = 606, in 2022 = 594. We need to recognize the 90+ kayaking family members- that's additional 15%, who contribute a lot back to the club. For 2024, CPA gained 58 new members, compared to 2023 = 85 new members; 2022 = 65 new members; 2021 = 65; 2020 = 36.

There are now 95 Twenty Year-Continuously paid-up LIFE Members. Many of CPA LIFERS – that's 16% of our members are "Lifers" and the most active contributors. CPA saw 81 returning members, compared with 153 renewing members in 2023.

CPA started promoting multi-year dues choices in 2009; most members now choose the 4-year option. There is a less mail at the PO BOX 341 in Greenbelt. Currently, 99 % of members send in dues via Pay Pal. CPA initiated the Meetup calendar for posting all kayaking events back in September 2016.

A Motion was made & seconded & all voted to approve the Membership Report.

Trip Participation Report: Ralph Heimlich summarized members -participation levels – big changes with a lot fewer trips and fewer leaders: 86% of usual trip numbers based on 2013-2023 averages. Ralph led an outstanding number of all the trips and campers.

Participation has grown at the EIGHT piracy groups this summer: **Pirates of Arundell, Baltimore, Georgetown, the North, Patuxent, Potomac, Sugarloaf, and Pirates of the North.** He is still seeking Trip Waivers. Piracy leaders carried the bulk of the get-togethers with weekly participation in nearly all of them. They do it **Every Week** during the warmer months. He noted that weekly participation in the Piracies is not well documented for participating over 5 months. We discussed ways to keep list/spreadsheet of participants- and collecting waivers. Some piracies mention possibly starting early in the day ...or posting the earlier outings as a daytrip. Though some come later: It is helpful if the event announcement includes "arrival" and "on-the-water" times, as well as distance and water conditions.

There is also winter hikes category -starting in 2021. Two winter hikes, plus several more shared hikes with WE Meetup, were led by **Suzanne Farace** and **John Sweeny**.

LCPA LOGO Shirt Trunk Sale – there will be sale immediately after the meeting in the parking lot.

Old Business

1. Paula will offer a ZOOM refresher in January -how to set up trips on Meetup -open to all.

2. Paula will be holding her popular Navigation Workshop – February 22, 2025 at Cult Classic Brewery.

3. SK102 2025: We are concerned for its future- it is the signature event for CPA & its 27th year. Will discuss with Cat Miller and the team, expenses, group size, budgeting, and alternate parking nearby if possible. The 2024 registration/advertising was opened for 2-3 weeks late April – 19 beginning students and one paying guest attended. Many delayed- hoped to take another brand-new fall training -event, which did not pan out – due to many instructor conflicts during planning. Paula will be contacting her next week for an update & plans & getting more support & a budget. We discussed finding alternate location(s) if our long-time hosts at Lake Anna cannot handle logistics and numbers on their property. It was suggested to check into using Conquest Beach on the Chester River – park owned by

QA County (Chesapeake Light Craft of Annapolis -CLC - held their own popular -demo/ festival last 2 years), or onsite large camping 80+ size group may be permitted.

4. City of Annapolis Truxtun Park boat ramp and beach launch area: we discussed that the city's warning signs for electric shock risk at the waterfront– appears to have been changed to use water at “own risk”

NEW BUSINESS

1. **2024 In Memory- Paula** shared the CPA plaque in memory of **Bill Smith (1952-2024)**
2. Seeking kayak winter inside storage/location/cost/ suggestions = requested by David Battey – ** ask him to research if getting a rental self-storage facility / locked storage unit (similar to what ACK rents for their excess stock /boats – located near the mall in Annapolis).

Upcoming events:

December 5 Zoom NOAA Chart class – offered by Ralph Heimlich

December 14 Holiday Party - hosted by Ralph & Beth Heimlich

Spring 2025 CPA TRIP PLANNING MEETING - Coordinator Paula Hubbard: details TBA

March 1, 2025 = SK 101: Basics of Sea Kayaking workshop at Cult Classic Brewery.

April? 2025 = SK102 Lake Anna VA -tentative/+ changes in parking capacity

May? Kayak Repair -Work Day TBA - needs a lead!

June? 2025 =Popular - On water Skills Practice /Gear Swap /Potluck -Sue Stevens

Coordinator Paula Hubbard thanked everyone for their support this year!

MEETING ADJOURNED 2:10 PM

Submitted by CPA Secretary -Sue Stevens -November 10, 2024



CPA Annual Membership Report 11-3-2024

The good news: a lot has changed and a lot of dedicated paddling families are still active! It feels like a long time ago, when CPA gave everyone a 12-month free bump in 2020, during the national Covid-19 shutdown; no memberships faded away. The annual changes in membership funds can be spotted in the income charts in Rich Stevens' Treasurer reports.

Current CPA membership now totals 577, a 5% decrease. In 2023, the total membership was 606. In 2022 the total was 594. There are also 90 additional family/two kayaker- memberships, that increases the club's overall count.

The Club saw 81 renewing memberships in 2024, a 47% decrease. This includes 15 renewing members who returned after a long lapse. For 2023 – there were 153 renewals, with 111 in 2022, 77 during 2021, and 37 in 2020- the Covid Year.

IN 2024, CPA did not see its big bump due to a greatly reduced SK102 attendance. Only 18 attended, with 6 new members, and 7 who also attended the late April SK101 class.

Overall, CPA saw 58 new members joining in 2024- a 31% drop. The club saw 85 new members in 2023. Most new members are attracted during the warm months of paddling, with SK101, SK102, Nav Workshop,

Skills Day and the calendar of Piracies and paddling day- trips. There are many other non-club kayaking opportunities easily found.

By 2024, CPA recognized 95 Twenty Year-Continuous- paid up- LIFE members. Life memberships are now 16 % of the total CPA membership, and many are active contributors.

The club is looking forward to more kayaking trips and training events returning in 2025 generating wider participation and membership growth.



Chesapeake Paddlers Association, Inc.

2024 Annual Financial Report

The figures in this report are from 1/1/2024 through 12/31/2024. CPA is on a calendar year fiscal basis as set by the Club bylaws and by our federal and state corporate charters. This report is designed to provide an overview for planning purposes.

The [Chesapeake Paddlers Association, Inc.](#) (CPA) continues to be in good financial shape in spite of a continuing decrease in funds and dues income. Our funds on hand from the previous year decreased by \$3,240.75 or approximately 12.52%, from \$25,882.73 to \$22,641.98. The closing balance includes \$22,573.47 in the CPA bank account, and \$68.51 in the PayPal account. CPA is a registered 501(c)4 non-profit all-volunteer corporation.

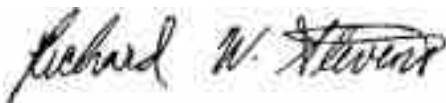
- From the time of the last annual meeting to this one, through the hard volunteer work of a number of our members, we successfully offered or sponsored a number of events for the Club's members and the interested general public at large. Ralph Heimlich ran a two-day class on making your own sprayskirt. 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. We held 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, Rich and Sue Stevens, Paula Hubbard and numerous other organizers and volunteers. Paula Hubbard also ran a kayak navigation class at the Brewery. CPA sponsored a 2024 holiday party hosted by Ralph and Beth Heimlich and the Heimlichs also hosted a 6th of July Party. Catriona Miller organized a Cold-Water Workshop held at the Brewery and the Kent Narrows boat ramp. Cathy Smith offered a free four session zoom class on Getting Your Body Ready for the warm water kayaking season that was very well attended. Sue and Rich Stevens organized the 20th edition of the Loons of the Adirondacks at Blue Mountain Lake. We funded Piracy stipends and appreciation gifts for one of our outstanding members for this year. The 2024 Annual Meeting was held at the Brewery, thanks to Bill Smith. Sue Stevens has taken over from Marla Aron in managing, ordering and stocking of our logo gear and attending many events to make our hats and shirts available to our members. We are looking for a volunteer to help out with sales at events. 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.
- **Beginning Balance:** From last year's annual financial report was \$25,882.73. The ending balance was \$22,641.98 as of 12/31/2024 for a decrease of \$3,240.75 or approximately 12.52%, for the year. Last year there was a decrease of \$2,158.46 or approximately 8.23%.
- **Membership Dues:** Collected, \$3,303.94 net; \$215.00 by check or cash and \$3,088.84 net of PayPal fees. PayPal fees for membership were \$177.16. Dues were down \$1,264.56 from 2023 or 27.68% when they were \$4,568.50.
- **SK101:** One of CPA's premiere annual events was held at Cult Classic Brewery to great success. It was organized by Laurie Collins and Marilyn Cooper, and a host of other volunteers. Expenses were \$867.59 for food, miscellaneous supplies, Eventbee, and PayPal. Profit from this event was \$732.41. Last year's profit was \$1,219.34.
- **SK102:** CPA's other signature event also was held this year. With long time organizer Catriona Miller and large group of instructors and other volunteers, the 26th annual event was highly praised by the students who attended. Various expenses were \$5,960.44 and income was \$2,386.80 for an net expense of \$3,573.64. Last year there was an expense of \$560.09. 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 \$223.16 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 \$250.00 for the venue rental and \$139.34 for food and supplies, for a total of \$389.34, down from 2023 when expenses were \$425.43. Venue expenses for both 2024 and 2025 were paid in 2024 and include \$165.00 for the venue and \$150.00 for a refundable cleaning deposit for 2025's event.
- **Trip Planning Meeting:** Was held at Cult Classic Brewery thanks to Bill Smith and organized by Paula Hubbard. There were no expenses.
- **Cold Water Workshop:** Held at the brewery and the Kent Narrows boat ramp. Organized mainly by Catriona Miller and Jim Zawlocki. Coffee and food were \$65.46 and presenter's food and beverage bill was \$103.35 for a total of \$168.81.
- **Meetup and Web Site:** These were some of our major expenses over the last year. We spent \$294.61 for a 12-month Meetup subscription, \$59.40 to Moniker Services for web management software and \$15.79 hosting and domain renewal, and \$480.00 to Gregg Banse for web hosting and technical support. We also spent \$159.90 for a one year Zoom account. Total expenses were \$1,009.70, down from \$2,398.59 last year, a decrease of \$1,379.89 or 57.53%. This decrease was due to a major website rebuild and security enhancements that were completed in 2023

- **General Office, Printing, and Mailing Expenses:** Post office box, and postage was \$274.00. Membership cards and mailing costs were \$154.90 which included supplies for future mailings. General office expenses including printer supplies, paper, file folders, etc. was \$112.97. Total was \$541.87, down from \$821.45 in 2023 or a decrease \$279.58 or 34.03%.
- **Logo Gear:** Sales were \$1,174.00. There were no purchases, although we will need to restock shirts and hats soon. Last year there was a net expense of \$74.99. At the end of the year, we had logo gear in stock with a retail value of \$1,190.00 according to our acting Gearmeister Sue Stevens. In addition, we have approximately 700 logo magnets that cost \$1.69 each at an approximate cost of \$1,183.00. Logo magnets are sold for \$3.00 each. Most logo gear is sold at or near cost.
- **Liability Insurance:** Coverage for both kayaking and camping was \$2,252.00. Last year we spent \$2,369.00 for two separate policies to cover kayaking and camping. This represents a decrease of \$117.00 or 4.94% from last year. Insurance cost is allocated at 56% to SK102 expenses to cover camping and 44% to the Club as a whole. We received a credit of \$537.00 for cancellation of our kayaking-only liability policy.
- **Piracy Expenses:** Pirates of the North \$280.00, Pirates of Baltimore \$350.00, Pirates of Arundell \$262.50, Pirates of the Patuxent \$114.45, and the Pirates of Sugarloaf \$420.00 for a total of \$1,426.95. In 2023 Piracy expenses for 2023 were at \$1,247.49, \$179.46 or 14.39% lower. Some Piracies did not put in for a stipend this year.
- **Holiday Party:** Once again hosted by Ralph Heimlich, it was a great success for those brave enough to attend. No White Elephants were harmed in this production. Expenses for food and supplies were \$89.46, up from \$43.46 in 2023, or higher by \$46.00 or 105.84%.
- **Annual Meeting:** Pizza, soft drinks, and misc. supplies was \$214.20, covered by CPA. Last year this was \$186.38. Expenses were up by \$27.82 or 14.93% in 2024.
- **Appreciation Gifts:** Given for recognition of outstanding service to be presented at this year's Annual Meeting is \$124.40, down \$288.10 or 69.84% from last year when the cost was \$412.50. Sole honoree for 2024 was Bill Smith who passed away on August 24, 2024.
- **CPA Banking:** We received \$53.45 in cash back rewards from our CPA credit card.

This report covers the major income and expenses of the Chesapeake Paddlers Association, Inc. for 2024. Detailed records of all transactions are available, but not listed in this report for simplicity and privacy considerations.

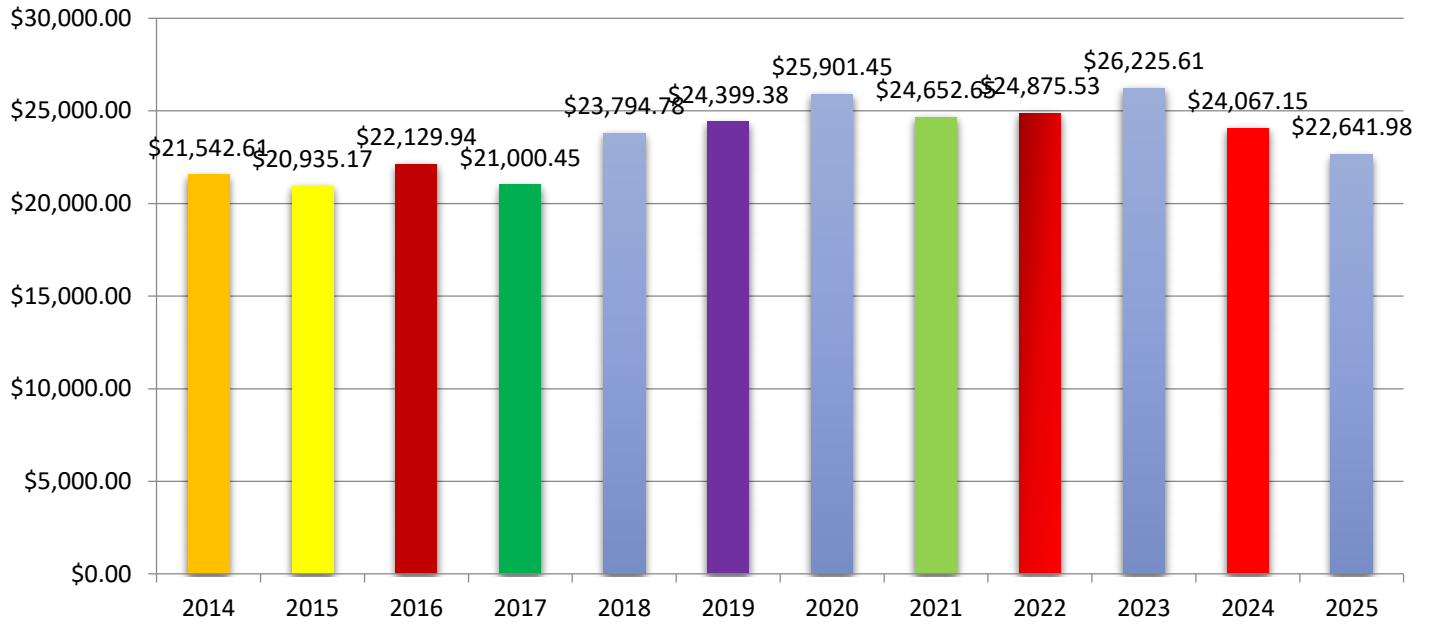
Members are encouraged to look for more ways that CPA can continue to give back to its members and the general public in line with CPA's mission statement and are encouraged to contact the Steering Committee with ideas. Trip leaders are always needed. Keep in mind as Ralph Heimlich often says, "CPA doesn't do anything by itself. We rely on our members and volunteers to initiate, organize, and run trips and events".

Any questions please e-mail me at Treasurer@cpakayaker.com .

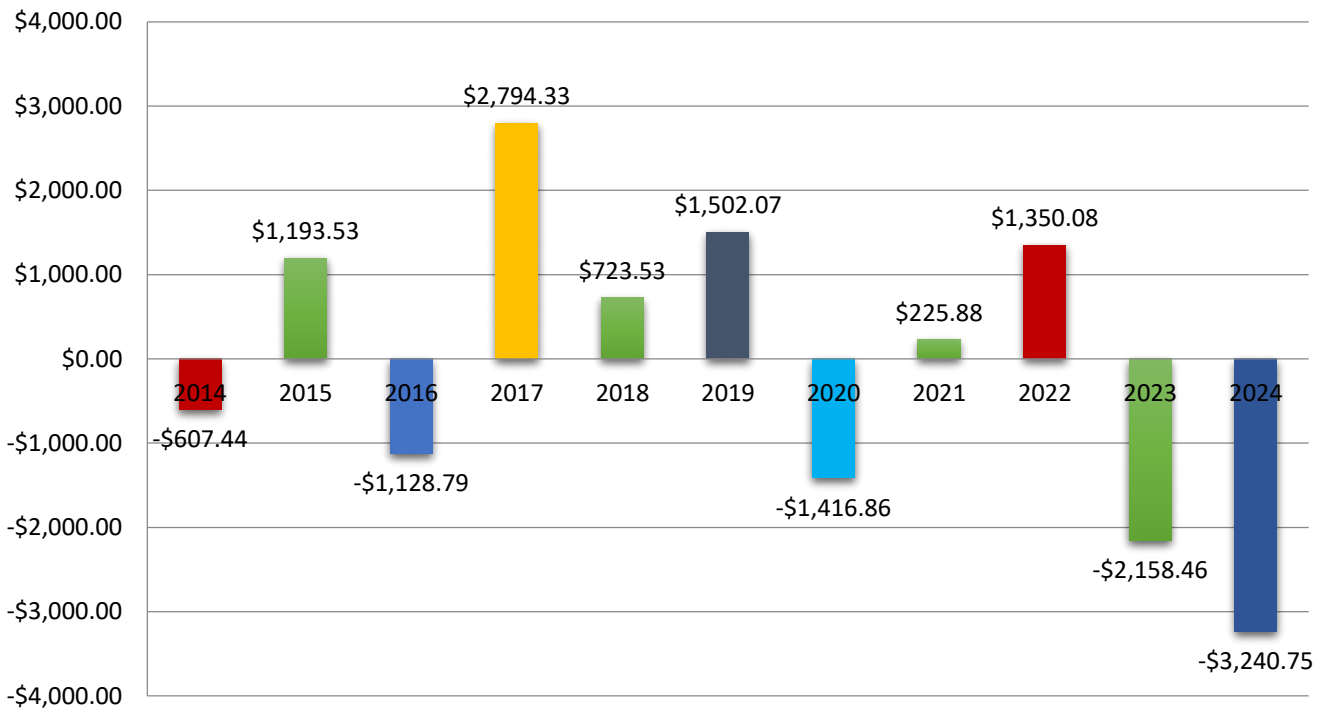


Richard Stevens
Treasurer
Chesapeake Paddlers Association, Inc.

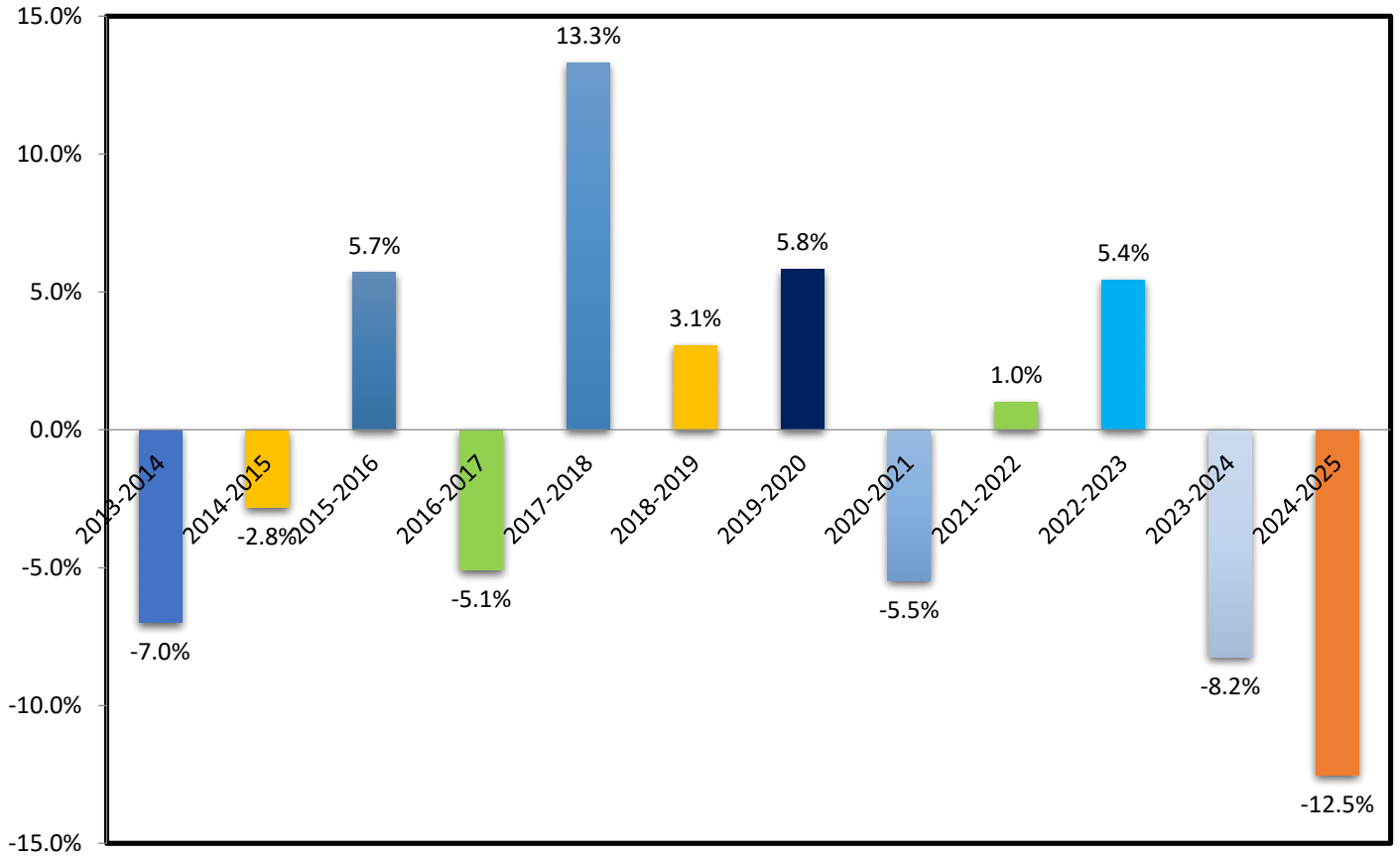
Net Worth at the Beginning of the Year



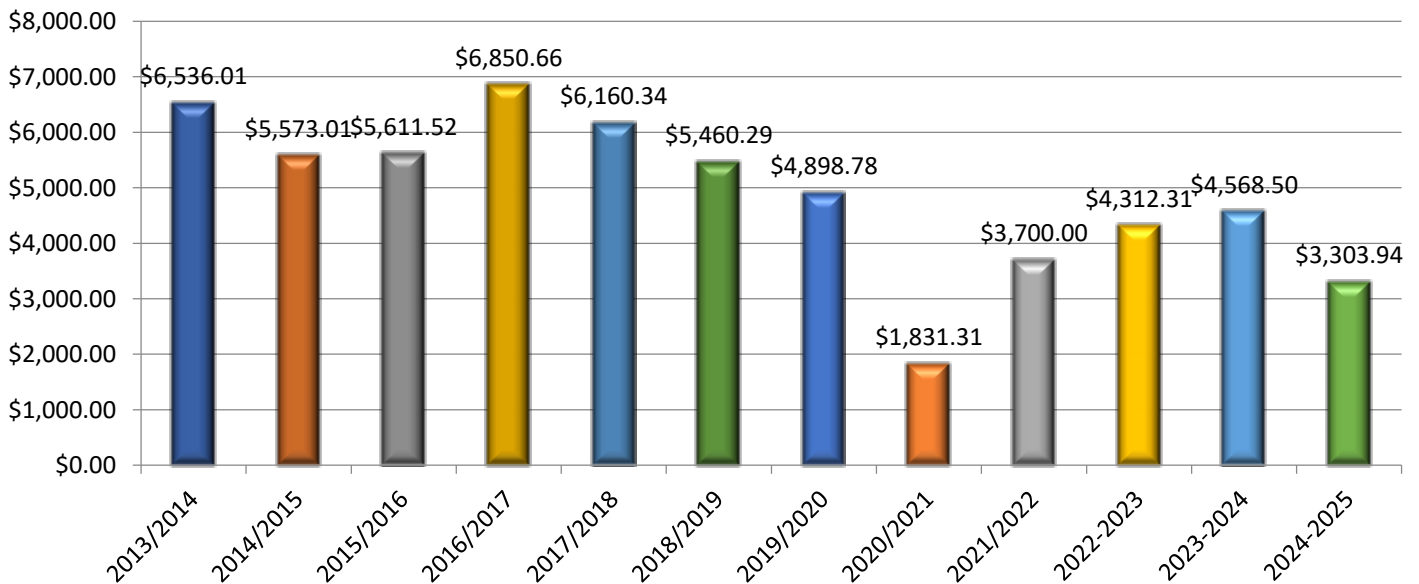
Change In Net Worth Per Year



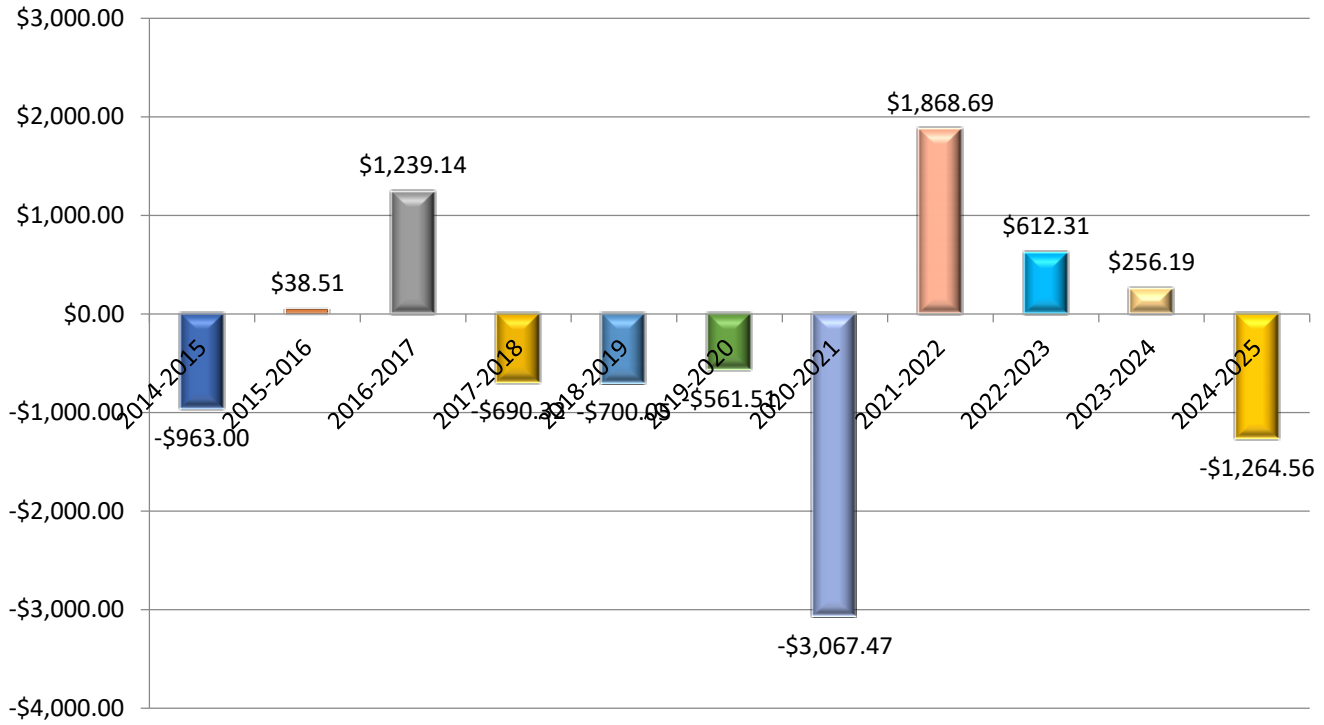
Percentage Change In Net Worth Per Year



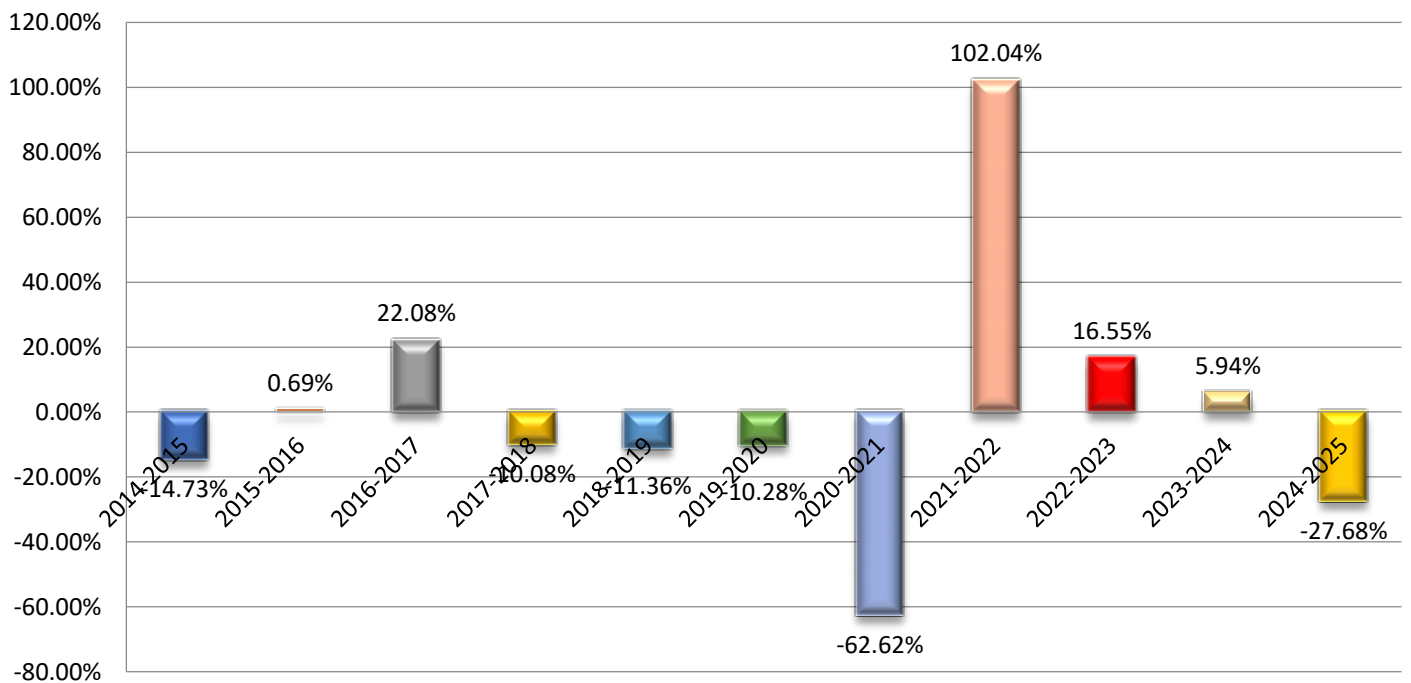
Annual Membership Dues Collected



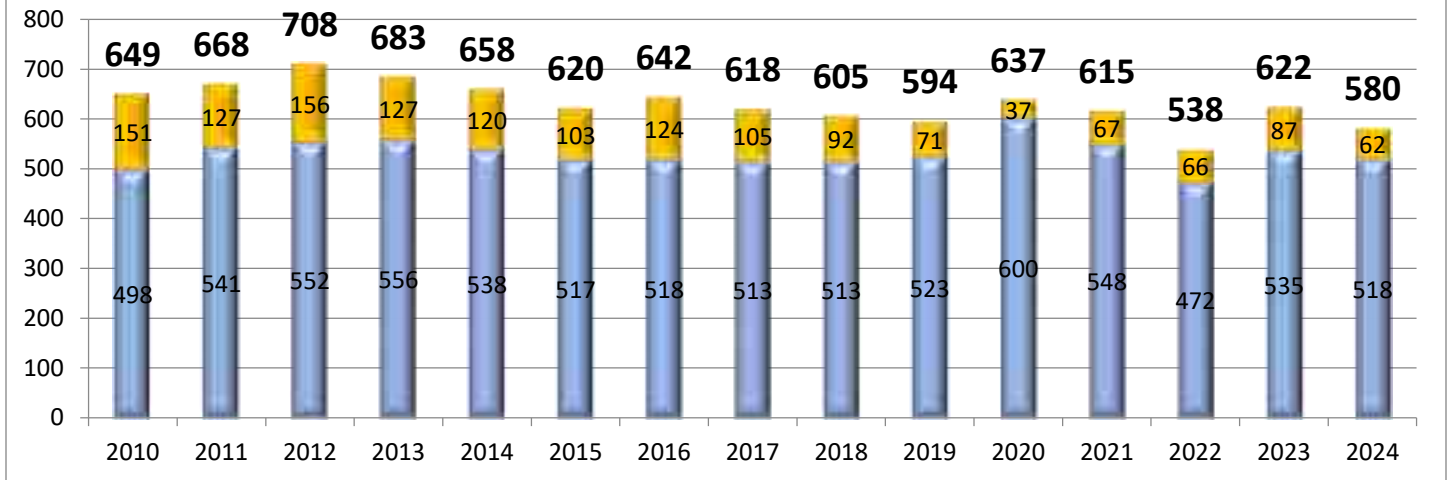
Annual Change in Dues Collected



Annual Percentage Change in Dues Collected



Membership as of 12/31/24



Total Active Memberships*

Pre-existing Memberships

New Memberships

*Memberships may include additional family members.

Note: All existing members as of 12/31/2019 and all new members who joined in 2020 were given 12 months of extended membership. No members were dropped in 2020 during the Covid shutdown.

We have 83 active life members or 14.31% of our total membership with over 20 years of continuous membership. Our oldest active member joined CPA in February of 1990.

Any questions about membership contact our Club Secretary and Membership Coordinator [Sue Stevens](#).

CPA SK102 Financial Report

2024

Item or Check Number	Date	Payee	Memo	Category	Amount
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Event Expenses

1760	10/3/2023	Brian Blankenship	Appreciation Gifts	Event Expense SK102	-\$427.79
1761	10/3/2023	Catriona Miller	Appreciation Gifts	Event Expense SK102	-\$180.10
1774	2/4/2024	Charles Lessor (Butch's BBQ)	Catering	Event Expense SK102	-\$1,150.00
1779	4/14/2024	Catriona Miller	Various	Event Expense SK102	-\$813.57
1781	4/18/2024	Catriona Miller	Eventbrite Fees	Event Expense SK102	-\$59.98
1782	4/29/2024	Brian Blankenship (Butch's BBQ)	Catering	Event Expense SK102	-\$1,198.43
1775	2/7/2024	John M. Glover Agency	Insurance (56%)	Event Expense SK102	-\$1,261.12
Credit Card	5/6/2024	Allied Portables	Porta-Johns	Event Expense SK102	-\$579.15
Membership Fees			Membership Fees		-\$200.00
PayPal Fees					-\$90.30

Total Expenses

-\$5,960.44

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	\$2,386.80

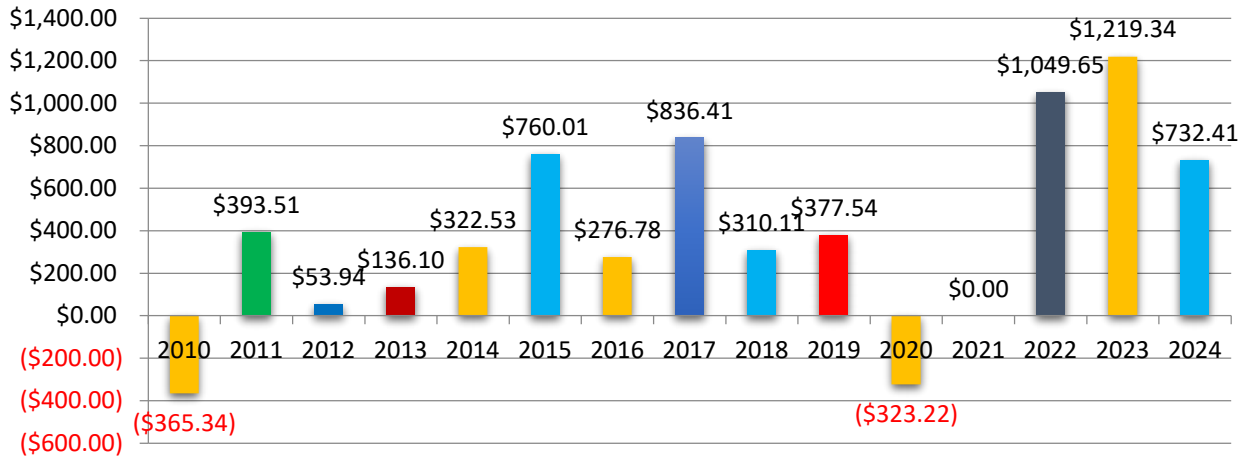
Total Income

\$2,386.80

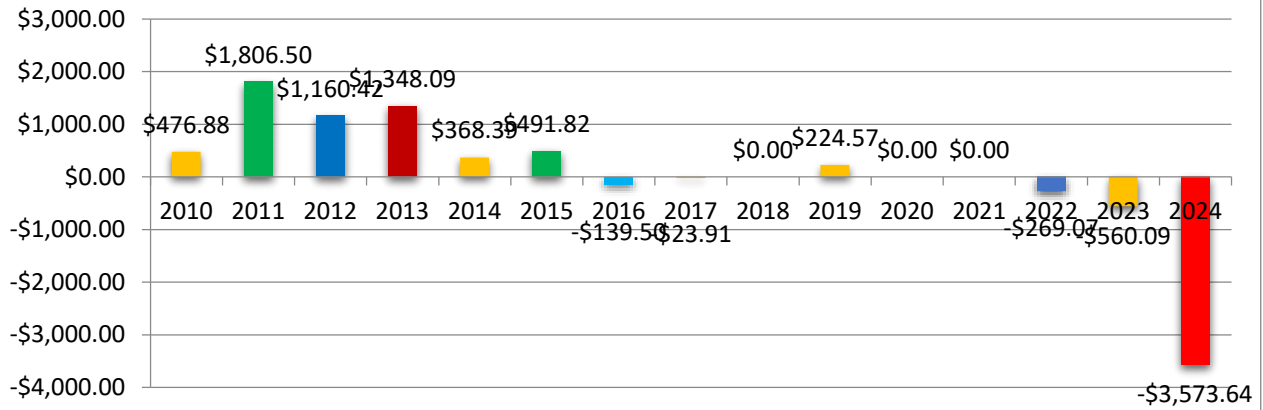
Profit or Loss

-\$3,573.64

SK101 Profit or Loss



SK102 Profit or Loss

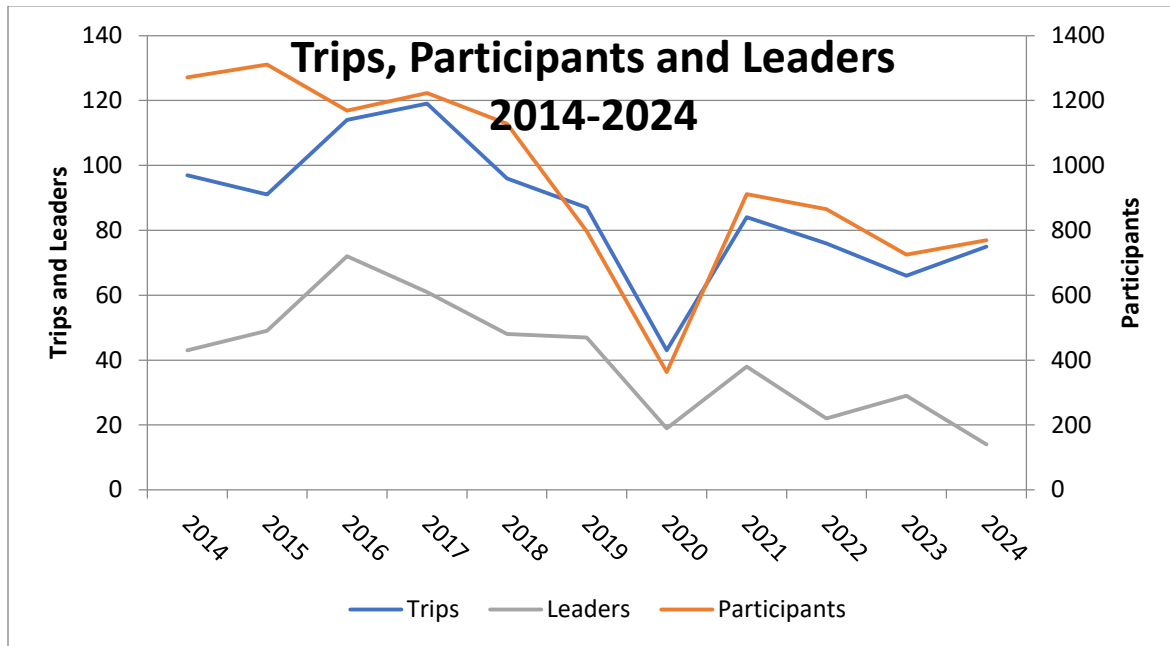




CPA Participation Report 2024

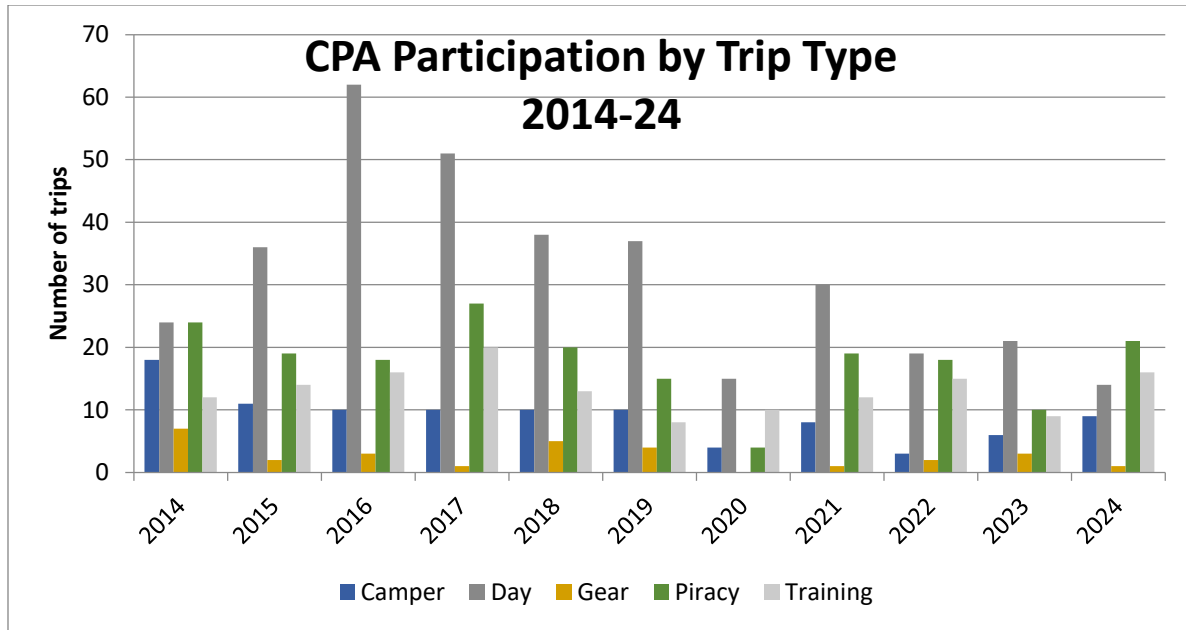
By Ralph Heimlich

CPA had 14 individual trip leaders, leading a combined 75 trips or events, with 373 individual participants taking part a total of 769 times during the year. That's 86 percent of our usual trip numbers, 33 percent of our usual trip leader corps, 79 percent of our usual trip participation and 85 percent of our usual individual participants, based on the 2014-2023 averages.



Of the trips, 14 were Day Trips (42% of 2014-23 average), 9 Campers (100%), and 16 Training events (124%). Two winter hikes were led over 2023-24, with 43 participants. Seven Piracies (POA, POB, POG, PON, POS, PPAX, and PPOT) met.

Active trip leaders included Ralph Heimlich (19), Sue Stevens, Bill Smith, and Bob Shakeshaft (4 each) and Suzanne Farace, Rich Stevens, and Paula Hubbard (3 each). Piracy leaders carried the bulk of the get-togethers with weekly participation in nearly all of them.



Top participants were Ralph Heimlich (26 events), Sue Stevens (16), Rich Stevens (14), Gail Addis (14), Suzanne Farace (14), and Lois Wyatt (11) . 75 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.)

These results point up the continuing need to develop more trip leaders. Here's hoping 2025 will continue to improve, and that more trips and trip participation will be forthcoming.