

November 2025 RSM Club Meeting Minutes

11/17/2025

Meeting Attendees

Michael Struck	Denise Maloney	Sean Armstrong
Erik Morrison	Silke Smith	Bob Saunders
Michelle Lederman	Eszter Galik, Alita Eaton called in	Brian Mirkovich
Olivia Maihack	Christian Rasmussen	Jessica Willemsen

Action Items

Sean:

- Get a quote from Picture Perfect Pools for maintenance
- Repair three sliding doors in the clubhouse. Board voted unanimously to approve this expense (~\$375/door)

Silke:

- (done) Send a final reminder email to families who have not paid the capital call. Families have through this Friday (11/21) to pay before the price increases to \$800. Include language that we truly hope everyone returns but if anyone is not returning, to please let us know for planning purposes.
 - After the Friday deadline, share the list of unpaid swim team families with swim team board members for phone call follow-up
 - Club Board to call unpaid non swim team families

Christian:

- Spearhead the conversation with Eddie re: project contribution
- Send Bob the contact info for asphalt contractor

Bob:

- Set up a GoFundMe for extra donations, to be shared with RSMA, neighbors, local realtors, etc.

Meeting Notes

Financials:

- Taxes have been paid
- Excluding capital call contributions, we project to end the year with ~\$21k, which is slightly higher than in 2024 (and 12/31/2024 balance included a \$20k swim team contribution). Therefore, we don't expect to need a swim team contribution to keep the

lights on this year. We expect to have some amount we can use for loan prepayment in April 2026 but it may not be the max amount.

- Although we are heavily focused on raising enough money to fund the project, we also discussed the need to keep an eye on the bigger picture (i.e., lost membership income in 2026, rising insurance, maintenance, and debt costs, etc).
 - Depending on how many memberships we estimate to lose, we may need to cut lower priority parts of the project in order to have enough money to pay our bills and/or pay down debt in 2026.
 - Need to think of creative ways to recruit new families next year, both for swim team and Club-only

Project Update - quotes, costs, and collection:

- Erik provided the updated insurance quote: \$3210.96/year for the umbrella policy. We discussed that we probably need this anyway.
 - Does not include additional auto insurance; don't feel this is necessary
- We have a private donor who is willing to make a large donation for a specific piece of the project (perhaps the BBQ area). Christian to follow up on this.
- We are in the process of collecting final bids based on the final design:
 - Golden Palm Landscape came in ~\$231k; too high for our budget
 - Still waiting on a few pieces but leaning toward Jay and his vendors. Brian Mirkovich believes we can accomplish the project for ~\$135k
 - Does not include asphalt. Still exploring this piece. We have one quote ~\$24k.
 - FYI: one asphalt contractor warned against have garbage far away, as the weight of garbage trucks will quickly damage new asphalt.
- We have collected ~\$84k from 112 memberships. Besides collection, we also have \$10k from our Special Project fund savings account, plus \$16k from the swim team.

Project Update - Next Steps:

- After Friday (new deadline for collection), we discussed following up with unpaid members with phone calls.
- We also discussed sending members an update on the project potentially next week; will discuss further
- We are all in agreement that we are happy to support folks who cannot pay
 - Perhaps they can commit to \$250 now with a payment plan for remainder
- We discussed having a polar plunge in 2026 to show people progress on the project
 - We would expect it to be mostly done besides landscaping