



PRINCE GEORGE
Rod & Gun Club

DIRECTORS' HANDBOOK

Rev Dec 2019

PGRG DIRECTORS' HANDBOOK

INTRODUCTION

The purpose of this operational handbook for Executive members and Directors of the Prince George Rod and Gun Club is as follows:

- To ensure that those who serve the Club in any management capacity have the necessary knowledge and tools to perform their responsibilities and duties in an efficient and consistent manner.
- To give new Directors guidance and understanding of the responsibilities they are taking on, to lighten and level the workload for all, and to make serving as an official of your Club a worthwhile and enjoyable experience.
- To foster an atmosphere of co-operation and positive thinking that will keep the Club advancing its member services, year after year.

In this handbook you will find:

- Responsibilities of the President, Vice-President, Secretary, Treasurer, Membership Manager and Directors.
- Elections, terms and appointments
- The monthly meeting
- Financial Best Practices and financial process
- Approving initiatives and projects
- Managing spending
- Contact and access information
- A list of essential documents
- An annual calendar of Club business activities

The list of responsibilities for each elected or appointed position focuses on essential functions, and also outlines areas where operations can be made easier by partnering with members in other positions, and/or bringing in volunteers to help.

Pages of this Handbook may be amended from time to time to include, delete or correct information. Such changes must be approved by a majority of Directors.

PRESIDENT

The president, also called the board chair, is the head of the Board of Directors and the organization, is elected to a one-year term, and may be re-elected.

The president's main duty is to oversee the efficient and smooth running of the Club and the activities of Sections and members. He or she conducts board meetings and meetings of the executive committee to ensure that the board's decisions and directives are implemented and carried out.

Many of these responsibilities are performed jointly with or delegated to others on the Board of Directors.

Key responsibilities:

- Promote the image and the activities of the Club
- Monitor financial processes and membership activities.
- Set meeting agendas and run meetings.
- Review reports, records and communication.
- Create committees when necessary, and appoint committee chairs.
- Liaison with local and provincial firearms offices.
- Oversee range use and Section changes.
- Resolve range use and equipment conflicts.

Shared or delegated responsibilities:

- Review insurance and security needs.
- Oversee negotiations for property tax exemptions.
- Communications with members, or approve those made by others
- Seek grants, sponsors and donations with other directors
- Represent the Club and member interests to the news media and all levels of government.
- Club and event promotion.

VICE-PRESIDENT

The Vice-President must be prepared at all times to assume the role of President, if necessary, and perform the duties and responsibilities of that position if the President is unavailable.

Ideally, the Vice-President's knowledge and commitment to the Club will mirror that of the President as closely as possible

The Vice-President may also serve in the President's place for board and Club activities, and in the capacity of the Club's spokesperson with other agencies and the news media.

The President may delegate special assignments to the Vice-President,

The President and vice president will be CCd on all emails of club business

SECRETARY

The Secretary's role is to assist the President and/or Vice-President in conducting Club business, and to record and communicate information to the Executive, Directors and the membership.

Some of the responsibilities listed below may be delegated to others.

Key responsibilities:

- Perform Club correspondence functions – draft letters and proposals, collect the mail, e-mail, voice mail, etc. and direct them to the appropriate members of the Executive and/or Directors.
- Monitoring the club info@pgrgclub.ca email and the clubhouse phone
- Issue meeting notices.
- Record and keep meeting Minutes.
- Have custody of all Club records and documents except those required to be kept by the Treasurer (outlined in the Constitution) and the Common Seal of the Society.
- Maintain the Register of Members. (Delegated to the Membership Manager.)
- Maintain and update the Club's internal contact list – Executive, Directors and Committees contact list.
- Maintain and update the Club's external contacts list – legal, financial, insurance, firearms office, security, website, maintenance, construction, material and service providers, and others as identified.

Assist the President in planning and conducting meetings and Club business.

- Preparing the Annual General Meeting Agenda and documents needed for it.
- Providing required information to Provincial Societies Act authorities (after AGM).
- Seeking tax exemptions from the City of Prince George and Regional District.
- Contacting the media as necessary.

Minutes -- Draft Minutes to go out within a week of meeting; ask re: errors/omissions. Send final Minutes to Directors at least four days before the next meeting. After an AGM and at the following monthly meeting, use both first and last names in the Minutes so in future a reader knows who "Bob" was.

TREASURER

The combination of an efficient Treasurer and observance of financial best practices are essential to the fiscal stability of the Club.

The Treasurer is responsible for the following:

- Maintain the Club's financial records in good order.
- Produce monthly financial statements that include a detailed breakdown of all revenue and all expenses, including return on investments, bank deposits and cheques issued.
- Manage the Club's investments, as set out by the executive committee.
- Oversee, with the Executive Committee, preparation of financial projections and budgets.
- Issue and manage Purchase Orders, reimburse Directors for money they have spent for their Sections' supplies, repairs and initiatives upon proof of purchase via original receipts.
- Pay utilities and all accounts receivable within 30 days of being notified of them.
- Deposit money collected from Club activities via separate deposit forms or other means to identify the source of funds for clarity in bookkeeping.
- Monitor project financials, keeping an outlook of future needs and requirements.
- If a bookkeeper or accountant is hired to perform certain financial responsibilities, the Treasurer, with support from the Executive Committee, oversees that person's performance.

MEMBERSHIP MANAGER

The person holding this position is appointed by the Executive Committee, and confirmed or changed yearly at the Annual General Meeting.

Maintaining a record of members is the Secretary's responsibility, but in our Club that and other related duties have been delegated to a Membership Manager.

Main responsibilities:

- Establish and maintain a spreadsheet system that shows the names, addresses, emails and interests of members, including their volunteer interests.
- Contact members as needed in coordination with the Secretary, monitor the membership@pgrgclub.ca account.
- Use the club website to process online membership payment and applications
- Troubleshoot the electronic gate systems.
- Collect membership application forms and payments from commercial outlets that provide those services to the Club.
- Submit membership revenue to the Treasurer or make bank deposits at least four calendar days before the end of the month to facilitate financial reporting at the next meeting of the Board of Directors.
- Issue and mail membership cards and electronic gate keys, within a month of receipt of the member's application.
- At the beginning of the month when their membership expires, remind members that their membership renewals are due.
- Prepare and deliver a monthly membership report to the Board of Directors.
- Prepare and deliver a yearly membership report to the Board of Directors.
- Issue and monitor day passes and guest passes.

This position does not retain vote rights at meetings unless this person is also a director

DIRECTORS

Directors are the link between the Executive Committee and member shooting groups in which they are involved.

They are elected or volunteer to represent the interests of their Sections and have the following responsibilities:

- Represent their section to members
- Organize and promote shooting events and other activities for their Sections.
- Work with the Executive and other Directors to make improvements or changes to club or Section facilities.
- Attend regular monthly Club meetings and advise the Executive of opportunities and concerns regarding overall Club activities and initiatives.
- Directors have voting rights at director meetings

There are usually 2 director positions for each section

- Black Powder
- IPSC
- IDPA
- General Handgun
- Centrefire
- Trap
- Sporting Clays
- Silhouette
- Smallbore
- Cowboy Action
- 3 Gun

New Sections:

If a member wishes to start a new section, they may propose this at a meeting of the Board of Directors. Their request should include details about potential costs and income potential,

Other Appointed Positions

These positions are appointed by vote of the Board of Directors

-Range Wardens

-Monitoring the club for safety, checking memberships and day passes, monitoring ongoing needs such as cleaning and maintenance.

-Project Manager

-Business Manager

Promote the club to potential sponsors, coordinate projects with contractors, monitor ongoing projects and construction etc

MANAGING EVENTS AND PROJECTS

Events are the lifeblood of the club, connecting us to the broader shooting sports community and those who live in our city and region. Projects improve our facilities and enhance their value to all who use them.

Any member may propose an event or project. The Board of Directors approves or rejects the proposal.

Where a decision is urgent because of timing, the Executive Committee may make the decision to approve or reject it.

TYPES OF EVENTS AND PROJECTS

Recurring or large -- The annual Gun Show, Open House, and Teacher Day, Ladies Day, are large events that require one or two members to manage. Volunteers are recruited to help.

Section events and projects -- Individual Sections initiate activities of interest to their participants. **Examples:** Hosting major and club-level competitions, providing training, building target stands.

Events involving external groups -- The club rents ranges to various groups for training activities, recreation and team-building events. **Examples:** Girl Guides, hockey teams, security firms, RCMP, Sheriffs and others.

Don R is responsible for club facilities rentals and managing these events for 2019.

One-time projects – **Example:** The multi-year development of the Blackwater shooting range, one of the few long-range rifle-shooting facilities in the country.

Continuing projects -- Periodic maintenance work or upgrades to club facilities.

Because of concerns ranging from range-use date conflicts and budget considerations to liability and insurance risks, all events and projects must be managed as follows:

- Raise the event or project with the Board of Directors for approval. If timing is urgent, draw it to the attention of the Executive Committee for a decision.
- Once approved, enter date(s) and details on the Club Calendar of Events.
- Recruit volunteers.
- Follow financial approval requirements regarding purchases, supplies, etc.
- Ensure that club range officers (or others with club approval) supervise groups renting a range.
- Arrange access for visiting groups.
- In the case of rentals, send invoices and/or collect rental fees and charges, and transfer payments to the Treasurer for deposit to club accounts.

ANNUAL GENERAL MEETING AND ELECTIONS

The Annual General Meeting is held on the first Monday in March, at the clubhouse at 7 p.m. A notice of meeting goes to all members at least two weeks in advance, and will describe any Special Resolutions to be decided. Special Resolutions usually pertain to changes to the Constitution or other initiatives at that level.

Only current paid-up members may attend, seek a board position and vote.

A sample agenda:

- President's review of the year
- Approval of the previous year's Minutes
- Financial report and approval of an auditor, if one is appointed
- Special Resolutions, if any.
- Election of an Executive and Directors.

No other business is done at an AGM because it would be unfair to approve spending or launch a project and put responsibility for it on a newly-elected board.

Election of Executive members and Directors

All positions are elected or appointed for one-year terms.

Executive -- Members elect a President, Vice-President, Secretary and Treasurer, and Directors for each shooting Section of the Club.

Nominations -- may be made in advance, in writing, to the President. An absent member may designate a fellow member to nominate her or him. Incumbents may seek another term. Nominations at the meeting "from the floor" are allowed.

Voting -- Each Executive member is elected by secret ballot, unless there is only one candidate, who is then approved by acclamation.

Directors -- Two Directors are elected or acclaimed from each shooting section.

Nominations usually come from members who participate in that Section's activities.

Appointed positions – The Executive appoints members to certain positions such as Membership Manager at this meeting or before the next one.

Vacant positions – If an Executive member resigns, the Executive appoints a replacement for the remainder of the term. If a Director resigns, Section members select a replacement and ask the Executive to approve their recommendation.

RECRUITING

Starting in January each year, all board members are encouraged to identify and assess potential candidates for board positions, and encourage qualified and enthusiastic persons to seek election.

Pass the names of potential candidates to the President.

DIRECTOR'S MEETINGS

The Board of Directors manages the majority of the Club's business through meetings scheduled monthly or at the call of the Chair – usually the President.

Meetings are held the first Monday of each month at 7 p.m. at the Hartman Range clubhouse. If that day is a statutory holiday, the meeting is scheduled the following Monday.

Members in good standing may attend meetings as observers, and may ask questions about business being discussed. Only Directors may vote.

The meeting Agenda is key to getting business done.

The President and Executive prepare it a few days before the meeting, and Directors or members who want an item placed on the Agenda should contact the President or Secretary a week in advance.

The Agenda is a list of all the things elected Directors and the Executive Committee must do each month -- monitor revenue, spending and the overall financial situation, deal with correspondence, decide on how to address emerging or continuing issues, track progress of Club initiatives, provide opportunities for new initiatives and ensure that a record of proceedings is kept.

CALL TO ORDER

Approval of the Minutes -- Any errors of omissions in the Minutes of the previous meeting are corrected. Maintaining accurate records is essential to efficient operations.

Correspondence – Written communications to the Club. Items requiring action are deferred to a later part of the Agenda.

Financial Report – A report on the past month's revenue, expenditures, outstanding financial obligations, comparison to budget and the general financial situation.

Project reports – Updates from Directors on progress and the current state of initiatives they have launched. This is an important part of each monthly meeting – it is how the board tracks initiatives and keeps projects moving toward completion.

Old Business – Unfinished business and activities are reviewed with the goal of completing them. Correspondence items may be addressed here, or under New Business.

New Business – Alerts, opportunities, discussions and actions to address Club, Section or member concerns. New initiatives are launched here.

Membership report – An update on numbers – new members, renewals, trends and revenue generated.

Section reports – What each section is doing or planning, upcoming events, etc.

ADJOURN.

Business is done through a series of Motions, seconded, followed by discussions, possible changes (amendments) and a vote to approve or dismiss.

Decisions of the board are enacted in the days and weeks following, and monitored for completion and effectiveness.

FINANCIAL BEST PRACTICES

Under the B.C. Societies Act, registered organizations must be managed in a fiscally-responsible manner. The points below are taken from provincial government Financial Best Practices guidelines, and from practices followed by several large volunteer-based organizations in the province.

- All bank/credit union accounts and investments must be in the legal name of the Club.
- At least two people should be formally responsible to review and approve expenses, sign cheques and review monthly bank statements.
- Financial statements and budgets should be presented simply and clearly, and be made easily available to members who ask for them.
- When money raised from Club activities is given to the Treasurer for bank deposit, it should be accompanied by a duplicate note stating the amount and activity that generated the revenue. The Treasurer signs for it, keeps one copy and gives the person delivering the money the other copy.
- Expenditures greater than \$100 must be approved in writing before the money is spent, and should be recorded in the following month's meeting Minutes.
- Collect at least three written estimates for any work required by the Club that will cost more than \$7,500. Selecting contractors or service providers should be open and transparent. If a particular source is recommended, there should be no conflict of interest or incentives offered. All expenditure and contract decisions should be recorded in the Minutes.
- Monitor invoices to ensure that work is actually done or goods are received.
- Consider having an audit or an independent financial review done periodically – at least every three years or more often, as decided by the Executive Committee and/or the membership.
- **Signing authority** – the President, Vice-President and Treasurer have signing authority for all of the Club's financial and other business. To change, all three must meet at the bank at the same time.

PGRGC FINANCIAL PROCESS

Purchasing and PO requests

- A PO Number is required for all purchases above \$100 IN ADVANCE by contacting the treasurer
- Directors can make purchases up to \$100 without a PO with the following conditions
 - If a PO# is needed by the vendor and/or the bill is being sent to the club directly such as RONA, you must get a PO beforehand.
 - Only when the purchaser is paying for sub-\$100 (not invoiced to club)
- You must have a PO number for any store that asks for one on the invoice. The invoice should also state the name of person and section if possible.
 - If the store can't add that information, you must contact the treasurer to inform them of that info.
 - At this time, any member of the public could order stuff and bill to the club at, for example, Rona. Rona emails the club an invoice with no information other than what was ordered. Future orders made without the PO number will be rejected.
- After you receive the PO number from the treasurer, use the attached sheet to submit to the treasurer for reimbursement.
 - Original receipts are required
- Large Purchases or some vendors may require the use of credit card. The club cards are in specific names and can only be used by those people.
 - If you need the credit card to pay, inform Andrew or Don along with contact info for the vendor so they can call in with the CC number.
 - If a person whose name is attached to the card no longer remains a member of the executive, the card will be destroyed, the bank informed in a timely manner, and associated documents for the card returned to the club. The cards are linked to the person's personal credit and must be protected.

Motions for spending

Sections will submit their budgets by the December meeting of each year for review by the Executive. The budget for the coming year will be finalized by the January meeting.

A motion is not needed to spend money within section budgets as this money has been allocated and voted on as the club budget. The treasurer and executive must however be consulted to ensure funds are available and directors mindful of other club costs.

Special projects and matches need to be voted on individually by the BoD. (example Provincial matches, open house)

Other spending outside of budgeted monies must be voted on by the BoD

Revisions to section or project budgets must be voted on by the BoD

Prince George Rod and Gun Club PO Request

For PO# Emails treasurer@pgrgclub.ca

Include -1 your name

-2 What you need to buy

-3 Where you will be buying

-4 Approximate cost (usually slightly higher)

The treasurer will then send you a PO#, Use the form below after you have made the purchase and return to the treasurer for reimbursement/payment.

PO number given:

Before buying anything for the club, A director must request a PO number from the Treasurer

DATE OF PURCHASE	
PURCHASER NAME:	
NAME THAT CHECK IS TO BE MADE OUT TO	
\$\$\$ AMOUNT	
BOUGHT AT:	
FOR SECTION/PROJECT:	
ITEM DESCRIPTION	
NOTES	

Attach original receipts to this page when submitting for reimbursement. No funds will be provided without original receipts.

Received by treasurer Date _____

Date check given _____

Check Number for reimbursement: _____

Match Hosting

If your section is wishing to host a large match such as a provincials or nationals and the costs to put this on will be significant (regardless of income generated) you must follow this procedure. This can also be followed for other club events

- 1) Create a realistic budget. This needs to be thought through well ahead of time.
 - a. Account for all income from registrants, grants, sponsors, etc
 - b. Account for expenditures L construction, props, trophies, awards, prizes, etc
- 2) Present a motion at a club meeting to host the match on a certain date
- 3) Present your budget at a club meeting and make a motion to accept it. You are then as match director responsible for the budget.
- 4) Work closely with the Treasurer and Executive. You are representing the Club, not only your section.

Although your match is making money, it is club money

Although you budget for something, it does not mean funds are available from club accounts at any given time. Communicate with the treasurer.

Taking payments and registrations

- The Match Director or their designate is responsible for taking payments and registrations. It is not the membership director or treasurer's job to do this for you.
- Require pre-registration and payment: You have a budget to keep to and can't rely on people to pay (or not) last minute. It is more work for you. You can encourage early payment by making the fee higher after a certain date.
- Have a refund policy: be clear and be firm. No-Shows at your match shouldn't be getting money back except in special circumstances.
- Create a spreadsheet for your match. When someone sends in a registration, make sure their name, contact info, and payment are recoded in this spreadsheet. This info is handy if you apply for grants that require names and places your competitors come from.
- Create a Gmail account (or other free email) to accept EMT payments. Use this email account address for payments. A second person **and** the club treasurer must also be given access to this account even if they are not active with it.
 - When you receive a registration/EMT take the information you need, then forward the EMT email to the Treasurer. They will deposit the EMT. Do not deposit the EMT into your personal bank account.

Cash Transactions:

Cash transactions should be avoided where possible. If cash is a means of payment you should follow the procedure below

- 1) Count all cash you receive, preferably in front of another person.
- 2) Keep a record sheet of each cash transaction done along with the name
- 3) Give a receipt to the person
- 4) Get cash to the treasurer as soon as you can. Keep it in a safe place until you can do so. Cash should be turned in within a day of your event being complete when possible.

Fiscal Responsibility.

Money from registrants **will not** go through your personal bank accounts. It must be received by you and then deposited with the Treasurer to ensure financial tracking. Cheques must be made to the PG Rod and Gun Club. EMTs must be deposited into the club accounts.

If you receive cash as payment, you must follow as outlined above

Membership pickups

Anyone picking up money from a vendor who sells memberships and day passes on behalf of the club must:

- Total all the membership forms
- Count all the cash or funds and ensure they correspond to the amount of the membership forms before leaving the store. Do the count in front of an employee. Ask for a private area if needed.
- Forms and payment are then distributed to the appropriate directors.

Sponsorships for Events

When you ask for sponsorships from businesses and companies, you are asking on behalf of the club. Sponsors do not necessarily recognize that the club has many different sections.

If you do not live up to your sponsorship agreement, you will taint the relationship not only with you or your section, but the whole club. Some sections have been refused sponsorship because of poor relations with other sections in the past.

Sponsors do not owe you, or the club, anything. Respect what they offer, respect their time, have clear communications. Think about what you would want to see if your money was sponsoring something. Have a letter or request ready, include specific things you want. Sponsorship does not have to be prizes, but can be things that help you run or build the match.

Sponsor regulations

- 1) There will be a written agreement between sponsors and the club/representative outlining the ask and what will be given
- 2) Keep all emails and documents between you and the sponsor
- 3) Have clear timelines on when sponsor money or products are to be delivered
- 4) If there is any commitment beyond promoting/advertising for the sponsor you must involve the club executive. (insurance, liabilities, etc)
- 5) If there is any cost to the club to promote for the sponsor, (which should be in your budget) you will need to make a motion.
- 6) Promote your sponsor in the manner agreed. Ask those with ability to promote online and through email.

Promoting:

- Depending on what you agree to do, you can promote your sponsor in the following ways
- Signage at your event (get signs made, get color prints made)
 - Announce and thank your sponsors at your event, ceremony, banquet, awards etc
 - Ask sponsors for digital logos, these can be posted on our website and social media

INITIATIVES AND SPENDING

TRACKING INITIATIVES

The Club is a business with more than 1,300 shareholders (members) and another 2,000 customers.

Like any business, it has to maintain and upgrade or expand its facilities, equipment and services, and it has to control spending and costs.

At any one time, several Club and Section initiatives and projects may be in various stages, and each individual or group working on a project is responsible to report its progress and status at each monthly meeting of the Board of Directors.

The Executive is responsible for recording progress, costs and status each month (via the meeting Minutes) and follow up monthly until the initiative has been completed.

A section of the monthly meeting Agenda refers to the tracking process.

MONITORING AND CONTROLLING COSTS

1. Initiatives costing more than \$100 must be approved at a board meeting or by the Executive. A ceiling cost is set before work or spending begins.
2. Directors can approve initiatives for their Section if the cost is less than \$100. Such funding cannot be “stacked” to cover purchases or work that are part of a larger project.
3. When an initiative is approved, proponents must complete the first part of a Purchase Order form and send it to the Treasurer, who will assign a P.O. number at that time. That enables funding for and work on the initiative or project to begin. If the Treasurer is unavailable, the President or the Vice-President can authorize a P.O. number.
4. The Executive may, for valid reasons, advance partial funding when the initiative is launched, or during the project.
5. Any projected cost increases over the original estimate must get Executive approval before more work is done, or purchases made.
6. Those in charge of the project or initiative must provide a verbal progress update at each monthly meeting until the project is completed.
7. When the initiative is completed, proponents must complete the Purchase Order form, include original receipts and give it to the Treasurer, who then reimburses member(s) for their costs and issues cheques to suppliers of services and products. If the Treasurer is unavailable, the President or Vice-President can complete the process.

GOVERNANCE

Constitution, Revised 2018

Code of Conduct – privileges and obligations

Responsibility outlines for the Executive and appointed positions (Handbook)

Membership fee structure -- March 2012

Range Rental rates and agreement

Director contact information

LEGAL

Property Leases-- Hartman Rd. (original lease and 2014 renewal on file)

Blackwater Range (**lease missing**)

Blackwater Range -- Topographic maps on file

Club Insurance policy

Range approvals – activities allowed on each range

Key Societies Act reporting requirements

FINANCIAL

Bank and investment accounts

Signing authority (three authorized, any two to sign)

Bank deposit forms and rules

Purchase Order and repayment forms and rules

SAFETY

Range Rules – most recent, 2008

Emergency Action Plans – Hartman Rd., Blackwater Ranges.

Locations of First Aid and firefighting equipment.

Security contracts and codes

Welcome to the club – map and range description

PGRG – ACTIVITIES CALENDAR 2019

Revised Feb. 11,

Mid-January

- Identify any potential Special Resolutions that must be addressed at the March Annual General Meeting.
- Begin recruiting and screening for Executive and Director candidates.

February

- Issue the Annual General Meeting notice to members by Feb. 15.
- Promote efforts on the website and social media to encourage members to seek nomination and/or identify others to nominate or consider running.
- Prepare a President's report.

March

- The Annual General Meeting the first Monday in March
- After the AGM, Send the list of new Executive members and Directors to the provincial Societies Act office via lawyer (Heather Sadler Jenkins).
- Refresh the Executive and Directors' contact list and send it to all elected and re-elected members of the board.
- Encourage Sections to plan their outdoor activities, matches, etc. and promote on the website.

April – (weather permitting)

- Schedule a general range clean-up, renew target stands, evaluate construction/earthwork needs.
- Arrange for road and lot grading.

May

- Apply to the City of Prince George for a Hartman Road Range property tax exemption.
- Final Gun Show preparation, book venue for next year's show.
- Address building maintenance needs.
- Plan Heritage Day and Teacher Day and/or other promotional events.
- During and after the Gun Show, contact exhibitors, solicit reviews and suggestions for the next year's show.

May or June

- Open House, Teachers Day.

August

- Apply to the Regional District of Fraser-Fort George for Blackwater Range property tax exemption.
- Renew range target frames.

September

- Contact snow-clearing contractor, arrange snow removal required.
- Promote seasonal and indoor activities on the website

November

- Renew club insurance..

