



**North Country Alliance**  
Box 8561, Clarkson University  
Potsdam, New York 13699-8561  
Telephone (315) 268-3778  
Telefax (888) 268-3508  
info@northcountryalliance.org  
www.northcountryalliance.org

**Loan Fund Administration**  
c/o Development Authority of the North Country  
317 Washington Street  
Watertown, New York 13601  
Telephone (315) 661-3200  
Telefax (315) 661-3201

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## North Country Alliance Board of Directors Monthly Meeting Minutes

Date:	November 17, 2021
Location:	via GoToMeeting
Board Members Present:	C. Calabrese, B. Dixon, B. Gladwin, G. Hart, P. Kelly, M. Remington, J. Russo, C. Steria, E. Virkler, D. Wadsworth, C. Wilt, D. Zembiec
Board Members Absent:	M. Doyle, J. Evans, C. Wilt
Others Present:	M. Capone, A. Gold, S. Lockwood, M. Siver

**Call to order:** The meeting was called to order by M. Remington at 11:03am

**Approval of minutes of previous meeting:** Because there was no quorum at the October meeting it was necessary to approve the minutes from September and October meetings. Approval of the September minutes was moved by P. Kelly, seconded by E. Virkler and passed without dissent. Approval of the October minutes was moved by D. Zembiec, seconded by G. Hart and passed without dissent.

**President's Report:** M. Remington yielded her report to P. Kelly, who presented a statement opposing the closing of two North Country prisons to be released to NYS government officials and North Country press. P. Kelly and C. Calabrese co-moved that the statement be approved by the NCA board for distribution, and the motion was seconded by B. Dixon. Discussion determined that a clear message to fight the closures is preferable to requesting replacement options at this point. The motion carried unanimously.

**Treasurer's Report:**

Total cash in bank: 1,779,478  
Allowance for bad debt: -223,350  
Total assets: 3,736,281  
Liabilities: 2,497,379  
Equity: 1,238,902  
Total L&E: 3,736,281



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Net Income YTD: 110,863

Total available to loan: 936,643

D. Zembiec reported that the numbers are not far off of budget and represent a solid year.

**Committee Reports:**

- Loan Review Committee
  - Loan Review: Loan Extension for Roth Industries to extend the maturity date for the balloon payment of the UDC portion of their loan for 10 years to match the ESD portion of the loan, maturing on 12/1/2031 following the original plan of the loan. B. Gladwin made the motion, D. Wadsworth seconded, and the motion carried with no dissent.
  - Portfolio Review: M. Siver reported several late loans are coming current with no worrisome outstanding delinquencies. Also, because of recent and upcoming early payoffs, it is important to get some more loans out the door. M. Siver and M. Capone have reached out to lenders and other partners for referrals.
- Education and Outreach Committee: No report, but P. Kelly pointed out that the resolution opposing prison closures does match the E&O Agenda.
- Audit/Finance Committee: No report
- Governance Committee: No report
- Communications and Membership Committee: J. Russo reported on the Committee's nomination of E. Virkler and R. Aiken as chair and vice chair of a Strategic Planning Task Force to develop the NCA Strategic Plan before the June Annual Meeting
- Nominating Committee: No Report

**Old Business:** None

**New Business:** Prison Closure Resolution: See President's Report

Strategic Planning Task Force: E. Virkler reported that he and Rob are forming the task force following suggestions from V. Duley and looking for board feedback on organizational direction as well as private business partners to include on the task force.

**Adjournment:** Moved by B. Dixon, seconded by M. Remington. The meeting adjourned at 11:30am.