



Vermont Horse Council Board of Directors and Members Meeting
September 9, 2025
7:00pm via Zoom

Attending: Jeannette Cole (P), Michelle Brewster (VP), Emma O'Neill (S), Mikayla Pick (T), Monica Raymond (BOD), Laurie Baird (BOD), Kerrie Garvey (BOD), Robin Severy (BOD), Linsey Williams (BOD), Lisa Lafont (BOD)

Absent:

Agenda:

7:01pm - Call to Order - Jeannette

7:02pm - Secretary Report - Emma

- Meeting minutes from August 12, 2025, were approved with no corrections.

7:03pm - Treasurer Report - Mikayla

- Current balances as of the meeting:
 - Checking account: \$17,257.88
 - Savings account: \$8,329.98
- USDA grant reimbursement for the Silver Lake project has been received and deposited into the appropriate account(s).
- Mikayla paid AHC dues of \$375.95 on September 9th.
- Mikayla will drop off a check for the directors and officers liability insurance renewal through Swenson on September 10th for \$667.00.
- Financials accepted as presented.

Old Business

7:05pm - Insurance - Mikayla

- Mikayla has been having a hard time getting responses back from multiple insurance companies regarding quotes and policy information.
- Swenson will cover a shortened 6 month period for liability insurance through March 1st. VHC will switch back to a yearly policy in March, and Mikayla will continue to look into other companies and agents, including the agent Monica recommended.
- This will allow VHC to have event dates planned in January before insurance renewal is due.

7:09pm - NFS Jericho Project Update - Monica + Kerrie

- NFS has granted tentative approval, still waiting for final approval from Natural Resources Conservation Services (NRCS).
- Grant (\$18,750) would be a reimbursement grant, meaning VHC would need to acquire a bridge loan to complete the project. Reimbursement can take anywhere from 2-3 months from when the project is completed.
- Monica spoke with Northfield Savings Bank (holds VHC accounts) and they wouldn't be able to offer this option.
- Community Capital of Vermont (nonprofit) does offer bridge loans and would need a completed application, tax returns, bank statements, and a written board resolution. Approval would take between 5-7 days. There would be a 1% origination fee (\$187), and the prime rate is currently 7.5% (~\$110/month). We could opt for bi-monthly, monthly, or end-of-loan payments.
- Vermont Community Loan Fund has a current rate of 6.5%, but Monica is still waiting to hear back from them.
- Can apply now or in the spring, but it makes the most sense to wait until we receive the final approval and are closer to when the work will be completed.
- Any accrued interest can not be paid out of the grant and would need to be paid by VHC directly.

New Business

7:19pm - Groton Mounting Block - Michelle + Monica

- Carla sent the initial inquiry from Trillian Hyde to the board prior to her resignation. Michelle sent the initial response, and Monica followed up afterwards by sending her the USDA equestrian trail manual specifications.
- Trillian is a member of the United States Pony Clubs and is working on a project that helps support land used for equestrian activities in her local area. Her current project is to build a wooden mounting block to put in a Groton State Forest for horse access.
- The best spot would probably be at the equestrian campground. Monica has reached out to Nick Caputo about approval from GSF, but is still waiting for a response.
- Trillian isn't asking for money or supplies, but wants VHC to help facilitate the project/approval process.

7:25pm - Q3 Newsletter - Michelle

- The deadline for the upcoming newsletter is September 24th. Submissions can be added to the folder in the shared drive or emailed to Michelle.
- The theme for this quarter is "highlighting all the projects that VHC has completed this summer". December's theme will be "a year in review," and March's theme will be "what's to come this year".

7:29pm - Membership List - Robin

- There are two different membership documents in the shared drive that everyone should have access to - one for individual/life members and one for business members.
- Robin is mostly up to date on memberships and wants to highlight that these lists are a good resource to see who is interested in different topics (safety, trails, legislation, etc.) and who may be interested in volunteering or serving on the board. It is also a great resource to see what

issues are important to our membership. Members can also be sorted by county, breeds, summit attendance, etc.

- Monica can help Robin consolidate/update the lists when she is ready to do that.
- Michelle helped keep the memberships updated while Robin was on vacation.
- Robin most likely won't be able to make it to the November retreat due to her knee replacement, but may be able to be on Zoom.

7:46pm - Other - Jeannette

- We had an anonymous donation of \$1,000.00 towards the Silver Lake project. Jeannette will make a blog post on the website about the project completion, but needs a more detailed map first. Monica and Laurie will work on putting this together.
- The Monkton Town Hall space is reserved for the November retreat. This event will be added to the shared calendar.
- There will be a trail committee meeting on September 16th.
- Jeannette will be meeting with Amber from the VT Farm Bureau on September 22nd to discuss how each group can support the other. VHC doesn't currently have a member on that board.
- Lisa received an email from the Lunenburg Polar Bears letting us know that they were the recipients of the 2025 VAST Comradery Award for their work on the Victory project. VHC and VFPR are also named on the plaque, and it will be hung on the wall in the Lunenburg Community Room at their September meeting. Michelle will include this information in the newsletter and on the Facebook page. Jeannette will make a blog post on the website.
- There has not been a meeting about the Northeast Corridor Agreement yet. Jeannette is waiting to hear from Luke about this.
- The trail symposium in Killington is October 8-9th. Monica will look at the agenda to see if it is worth sending someone from VHC.
- Start thinking about new board members and officers for the November retreat.

7:57pm - Adjournment

Links:

Parking Lot:

Proposed Minute Corrections:

Name	Date/Time	Change	Vote
Monica	11/1/25 8:00am	Change "Nick Puto" to "Nick Caputo"	Yes