

**Minutes**  
**Annual Business Meeting**  
**Massachusetts Fruit Growers' Association, Inc.**  
*New England Vegetable & Fruit Conference, Manchester, NH*  
*December 11, 2019*

The Annual Business Meeting was called to order at 12:15 PM by President Joanne DiNardo. President DiNardo offered words of welcome to the membership. Approximately 30 members were present.

***Minutes of the January 10, 2019 Annual Business Meeting***

The minutes of the previous Annual Business Meeting (January 10, 2019) were reviewed. A motion was made, seconded, and passed unanimously to approve the minutes as presented.

***Secretary=s Report***

One hundred individuals paid membership dues in 2019. An additional 32 pledged to the Prokopy Memorial Endowment, which included four years of membership dues, 2016-19. Below are the membership figures for 2013-19.

Category	2013	2014	2015	2016	2017	2018	2019
Active members	88	80	77	81	81	77	83
Associate members	58	58	55	47	48	50	49
Courtesy members	13	13	13	11	13	15	15
Life members	4	4	4	3	4	4	3
Total	163	155	149	142	146	146	150

The Annual Business Meeting was on January 10, 2019, at the Great Wolf Lodge in Fitchburg, MA, with about 100 members in attendance. Directors' Meetings were held on April 12 and November 6 at the Old Mill Restaurant in Westminster, MA. The Annual Summer Meeting was held on July 10, 2019 at Sholan Farms in Leominster, MA, with about 120 individuals in attendance.

***Treasurer=s Report***

The General Fund began the year with a balance of \$86,318.05. Receipts totaled \$24,534.61, and disbursements totaled \$30,788.95. The balance on December 31, 2019 was \$80,063.71. The Horticultural Research Fund began the year with a balance of \$217,846.27. A total of \$47,990.18 was disbursed in 2019. The balance in the Horticultural Research Fund on December 31, 2019 was \$220,253.93. The Treasurer=s Report was moved, seconded and passed. Details follow on the next page. *Note that the numbers were updated for the end of the year.*

***Other Business***

Legislative and Marketing committees gave very brief reports. No new business was offered.

***Nominations Committee Report and Elections***

On behalf of the Directors, Autio presented a slate of candidates for officers and directors, including Ben Clark for President, Chris Smith, Mark Tuttle, Joel O'Toole for Vice Presidents, Wes Autio for Secretary and Treasurer, Ken Nicewicz for Auditor, and Glenn Cook, Lynn Lundberg, Chelcie Martin, Peter Mitchell, Mark Parlee, and Elly Vaughan for Directors. No additional nominations were received from the floor. Nominated candidates for president, vice president, secretary, treasurer, and auditor were elected. Glenn Cook, Chelcie Martin, Mark Parlee, and Elly Vaughan were elected as directors for 3 years.

The gavel was passed from the outgoing president, Joanne DiNardo, to the incoming president, Ben Clark. President Clark provided a few uplifting comments before adjourning the meeting at 12:40 PM.

Respectfully submitted,  
Wesley R. Autio, *Secretary/Treasurer*

**GENERAL FUND**

<b>Balance -- Bank of America + PayPal, 12/31/18</b>		<b>\$86,318.05</b>
<b>Receipts</b>	Associate member dues -- 2019	\$1,220.88
	Active member dues -- 2019	\$10,175.60
	Winter Meeting	\$2,978.09
	Summer Meeting	\$3,187.04
	Risk Management	\$2,750.00
	RimPro	\$4,173.00
	UMass Programs, Publications, general donations	\$50.00
		<b>\$24,534.61</b>
<b>Disbursements</b>	Administration	\$4,401.34
	Secretary/Treasurer salary	\$3,500.00
	Summer meeting	\$3,797.75
	Winter meeting	\$4,673.59
	Affiliations	\$70.00
	US Apple Association	\$6,598.00
	Ag Day at the Statehouse	\$150.00
	IFTA Research Fund	\$1,000.00
	Website	\$750.00
	RimPro -- Clements	\$3,889.43
	Miscellaneous	\$1,658.84
	UMass Programs, Publications, general donations	\$300.00
		<b>-\$30,788.95</b>
<b>Balance -- Bank of America &amp; PayPal, 12/31/19</b>		<b>\$80,063.71</b>

**HORTICULTURAL RESEARCH FUND**

<b>Balance -- Bank of America, 12/31/18</b>		<b>\$2,033.25</b>
<b>Receipts</b>	Transfer from Merrill Lynch	\$50,000.00
		<b>\$50,000.00</b>
<b>Disbursements</b>	Cider Jugs for UMass Cold Spring Orchard	\$1,590.18
	Prokopy Memorial Endowment payment	\$46,400.00
		<b>-\$47,990.18</b>
<b>Balance -- Bank of America, 12/31/19</b>		<b>\$4,043.07</b>

<b>Balance -- Merrill Lynch, 12/31/18</b>		<b>\$215,813.02</b>
<b>Cash</b>		<b>\$6,051.16</b>
<b>Investments</b>		
<i>Equities</i>	ADP AUTOMATIC DATA PROC	\$17,050.00
	BAX BAXTER INTERNL INC	\$8,362.00
	XOM EXXON MOBIL CORP COM	\$10,467.00
	GE GENERAL ELECTRIC	\$8,370.00
	MRK MERCK AND CO INC SHS	\$18,190.00
	OXY OCCIDENTAL PETE CORP CAL	\$3,090.75
	QCOM QUALCOMM INC	\$17,646.00
	UTX UNITED TECHS CORP COM	\$8,985.60
	WMT WALMART INC	\$14,260.80
<i>Mutual Funds</i>	ABSXX AMERICAN BEACON SMALL CAP VALUE FUND CL Y	\$4,506.28
	BIBDX BLACKROCK GLOBAL DIVIDEND PORTFOLIO INST	\$4,017.34
	RSP INVESCO S&P 500 EQUAL WEIGHT ETF	\$23,144.00
	EFA ISHARES MSCI EAFE	\$8,332.80
	SCZ ISHARES MSCI EAFE SMALL CAP	\$6,228.00
	EEM ISHARES MSCI EMERGING MKTS	\$2,243.50
	XLP SECTOR SPDR CONSMRS STPL	\$9,447.00
	XLI SECTOR SPDR INDUSTRIAL	\$12,220.50
	XLK SELECT SECTOR SPDR TR	\$18,334.00
	XLF SPDR US FINANCIAL SECTOR ETF	\$7,695.00
	JNBSX JP MORGAN INCOME BUILDER FUND CL I	\$3,554.84
<i>Corporate Bonds</i>	212015AH4 CONTINENTAL RESOURCES COMPANY	\$8,057.36
		<b>\$99,723.26</b>
<b>Balance -- Merrill Lynch, 12/31/19</b>		<b>\$220,253.93</b>