

Mount Pleasant Golf Club

*141 Staples Street
Lowell, Massachusetts 01851
www.mpgc.net*

Established 1910

Pat Donovan
President

Dennis Moriarty
Vice-President

Bob McLeod
Secretary

(978) 452-8228
Sean Moriarty
Treasurer

Board of Directors Regular Meeting

Monday, March 16, 2026

President Dennis Moriarty called the meeting to order at 6:29 p.m. with seven (7) board members present, and Pat Murphy and Jim Moriarty via teleconference.

SECRETARY – Bob McLeod

Minutes of the 2/18/26 regular meeting were presented for review.

Motion by Mike Sencartier, seconded by Pat Coit to accept the minutes of the 2/18/26 regular meeting. Vote unanimous - Motion passed.

Correspondence

- From Doug Flutie Jr. Foundation, thank you for the generous donation of \$2,300 - accepted;
- From Merrimack Valley Food Bank, thank you for the donation of \$2,500 from MPGC, and the donation of \$230 cash, 758 lbs. of food, and \$525 in gift cards from the MPGC cribbage leagues - accepted;
- From Lower Merrimack Valley Boys & Girls Club (Salisbury) requesting a donation – placed on file;
- Best Buddies - Team Harrington, requesting a donation of a Foursome with carts for their Fundraiser scheduled for March 29, 2026, from Dave Harrington;
- From Tim Bourke Memorial Scholarship Fund, requesting a donation of a Foursome with carts their March Fundraiser, from Shaun McCarty;
- From Lowell Baseball Cooperstown Team, requesting a donation of a Foursome with carts for their April fundraiser, from Pat Swett;
- From the Polar Plunge Committee, requesting a donation of a foursome with carts for their annual fundraiser;
- From Kevin Ouellet, resigning Social membership - accepted;
- From John Donovan, resigning Social membership - accepted;

- From Matt Scomis, application for Social membership;
- From James Morris, application for Social membership;
- From Nathan Dodge, requesting a change from Youth to Social membership;
- From Kyle Plaistead, application for Youth membership;
- From Austin Keith, application for Youth membership;
- From Doug Emerson, application for Social membership;
- From Jim and Laurie Hadley, requesting a change in Regular AB membership.

Motion by Lyndon Johnson, seconded by Mike Sencartier to approve the four (4) donations, as listed above. Vote unanimous - Motion passed.

The following changes are submitted for approval

- Nathan Dodge – Youth to Social
- Jim and Laurie Hadley – change in Regular AB membership

Motion by Mike Sencartier, seconded by Pat Coit to approve the two (2) member changes, as listed above. Vote unanimous - Motion passed.

The following are submitted for approval

- Matt Scomis – Social
- James Morris – Social
- Doug Emerson – Social
- Kyle Plaistead – Youth
- Austin Keith - Youth

Motion by Jim Moriarty, seconded by Peter Regan to accept the five (5) new members, as listed above. Vote unanimous - Motion passed.

Motion by Peter Regan, seconded by Jim Moriarty to accept the Secretary's report. Vote unanimous - Motion passed.

TREASURER'S REPORT – Pat Coit

Treasurer Pat Coit presented the financial reports (attached); provided an update on the IT upgrade project (\$52K); still exploring reducing real estate taxes with consultants; working with Brian Campbell on accounting system and procedures; reviewing and updating bar prices with Sean Tully; met with Finance Review Committee – went well; reviewing options for annual outside review of financials; received \$1K from Discover Card class action suit; submitted formal inquiry with Rep Trahan's office regarding Employee Retention bonus; credit card usage at \$110K this month, primarily bar and dues (less than last month); reviewing snow removal

costs and options; reviewing parking lot 'pole' (currently leased) and lights (change to LED ?) – Dennis Moriarty to follow up.

Motion by Shaun McCarty, seconded by Mike Sancier to accept the Treasurer's report. Vote unanimous - Motion passed.

HOUSE COMMITTEE – Lyndon Johnson

Lyndon reported on recent events, including the Queen of Clubs (very successful last night), Gold Medal Hockey Party on Sunday morning, Friday Fish Fry going well (35 first night, 83 the second), St. Patrick's Day Sunday (85 for meal and music) and Tuesday (sandwiches and Guinness); final Trivia night. Upcoming events include Final Four, music nights, the Smoker and Masters weekend, pizza nights and additional meals from Michael Patrick.

Upcoming projects include replace entry doors, touch up painting as needed, sink and counter repairs in men's rooms, roof snow removal repairs (\$1.8K), lady's locker room ceiling leak repaired (\$1.1K), refinishing wood around bar.

New agreement with kitchen for 2026 season, purchased (used) meat slicer and microwave prior to season opening (\$300), to review inventory of china and silverware, Sean T is ramping up staffing in advance of the season – question regarding status of 7Shifts application (?).

Motion by Dennis Moriarty, seconded by Shaun McCarty to accept the House Committee report. Vote unanimous - Motion passed.

GREENS COMMITTEE – Jim Moriarty

Jim reported Chris and crew have been grinding and sharpening blades, tuning up equipment, painting tee markers, etc.; started clean up on course, stump grinding and wood chipping this week; addressing some drainage issues; tentatively looking to open course on Masters weekend.

Motion by Mike Sancier, seconded by Lyndon Johnson to accept the Greens Committee report. Vote unanimous – motion passed.

TOURNAMENT COMMITTEE – Peter Regan

Peter reported the tournament calendar is complete except for a Superintendent's Tournament sometime in October; Smoker set for Thursday, April 9th – program and speakers set.

Motion by Pat Coit, seconded by Shaun McCarty to accept the Tournament Committee report. Vote unanimous – motion passed.

COMMUNICATIONS COMMITTEE – Shaun McCarty

Sean reported the tournament calendar is loaded to the web site and Fore Tees; minutes are being updated on the web site; exploring Opti Sign TV app for Kitchen and Pro Shop.

Motion by Pat Coit, seconded by Pat Murphy to accept the Communications Committee report. Vote unanimous – motion passed.

NEW BUSINESS

Joel Jenkins – Q1 Review

Postponed until next month

Document Review

Rules & Regulations, Member Privileges Matrix, 2026 Fees all approved.

Approve Tournament Schedule

Motion by Shaun McCarty, seconded by Mike Sancier to approve the Tournament Schedule as submitted. Vote unanimous - Motion passed.

Approve Kitchen Agreement

Motion by Pat Coit, seconded by Lyndon Johnson to approve the Kitchen Agreement as submitted. Vote unanimous - Motion passed.

Review Plans for Smoker

Covered under Tournament report.

City Tournament Medalist Trophy

Tabled to next month.

MISCELLANEOUS

Agreed: to form an ad hoc subcommittee, initially consisting of Pat Murphy, Peter Regan, and Lyndon Johnson, to review capital improvements and report back to the board in July.

There being no further business,

Motion by Jim Moriarty, seconded by Pat Murphy to adjourn. Vote unanimous - Motion passed.

The meeting was adjourned at 8:32 p.m.

NEXT MEETING
Wednesday, April 22, 2026
at 6:30 p.m.

Respectfully Submitted,

Bob McLeod,
Secretary

Mt Pleasant Golf Club

Financial Summary & Notes

February 28, 2026

	YTD		YEAR END		Actual vs Budget Better (Worse)		Forecast		Year over Year 2026 vs 2025	
	ACTUAL	BUDGET	FORECAST	BUDGET*	\$	%	\$	%	ACTUAL	Inc(Dec)
REVENUES										
Dues & Assessments	410,193	414,696			(4,503)	98.9%			471,926	(61,733)
Initiation Fees	0	0			0	0.0%			0	0
Late Fees	3,300	2,000			1,300	0.0%			3,400	(100)
Bar Income	138,259	152,600			(14,341)	90.6%			142,632	(4,373)
ATM Income	584	800			(216)	73.0%			631	(47)
Cart Rental Income	3,780	3,000			780	126.0%			7,491	(3,711)
Greens Fee Income	3,515	1,000			2,515	351.5%			7,155	(3,640)
F&B Card Income	11,043	9,000			2,043	0.0%			15,461	(4,418)
Interest Income	3,310	0			3,310	0.0%			4,635	(1,325)
House Function Income	0	0			0	0.0%			850	(850)
Hall Rental	12,325	14,000			(1,675)	88.0%			15,350	(3,025)
Donation Income	0	0			0	0.0%			191	(191)
Other Income	102	96			6	0.0%			94,231	(94,129)
TOTAL REVENUES	586,411	597,192	0	0	(10,781)	98.2%			763,953	(177,542)
COGS - Bar	41,389	50,762			9,373	81.5%			46,956	(5,567)
COGS-Kitchen	136	0			(136)	0.0%			0	136
COGS-Outside Function	0	0			0	0.0%			825	(825)
House Function Expense	968	1,300			332	74.5%			891	77
Course	291,294	284,706			(6,588)	102.3%			181,013	110,281
House	145,683	130,385			(15,298)	111.7%			132,078	13,605
Tournament	43,045	37,780			(5,265)	113.9%			42,285	760
General & Administrative	119,677	116,935			(2,742)	102.3%			110,381	9,296
DEPARTMENTAL EXPENSES	642,192	621,868	0	0	(20,324)	103.3%			514,429	127,763
Profit(Loss)	(55,781)	(24,676)	0	0	(31,105)	226.1%			249,524	(305,305)
Interest Expense	12,412	12,800			388	97.0%			9,155	3,257
Real Estate Taxes	21,180	20,800			(380)	101.8%			20,297	883
Depreciation	59,499	64,000			4,501	93.0%			63,755	(4,256)
UBI Income Tax	2,400	2,300			(100)	0.0%			2,367	33
Total Other	95,491	99,900	0	0	4,409	95.6%			95,574	(83)
Profit(Loss)	(151,272)	(124,576)	0	0	(26,696)	121.4%			153,950	(305,222)

Mt Pleasant Golf Club
Financial Summary & Notes
February 28, 2026

Detail Snap Shot - Key Expense Accounts

	01/28/26		
Course Expense	ACTUAL	BUDGET	VARIANCE
Salaries & Wages	109,101	120,864	11,763
Overtime	787	0	(787)
Employee Insurance	15,633	20,440	4,807
Course Seed & Fertilizer	126,074	100,000	(26,074)
Course Beautification	829	2,000	1,171
Equipment R&M	12,400	14,500	2,100
Course R&M	6,132	6,000	(132)
Course Repair Other	4,478	800	(3,678)
Course Irrigation	648	986	338
Course Fuel	3,333	2,000	(1,333)
	279,415	267,590	(11,825)

Medical,Dental,Disability, Life Workers Comp. New Plan starts 04/01/26
Timing Total Annual Budget \$125K
Timing
Timing
Porta Potty \$504, Course Software\$678, Roof\$500, Furnace\$2,246, Garage Door-\$650
Timing

	01/28/26		
House Expense	ACTUAL	BUDGET	VARIANCE
Salaries & Wages - Bar	33,736	38,759	5,023
Salaries & Wages - House	42,061	38,301	(3,760)
Employee Insurance	10,519	12,860	2,341
House Service Contracts	38,907	16,000	(22,907)
House R&M	4,121	10,800	6,679
Building Security Systems	1,125	900	(225)
House Supplies	6,027	6,000	(27)
	136,496	123,620	(12,876)

Medical,Dental,Disability, Life, Workers Comp
Daily Cleaning, Trash, Snow and Ice Removal, Pest Control, Tap Cleaning
Timing
Fire, Monitoring, Cameras Replacements, Repairs
Includes Cups for Bar

	01/28/26		
Tournament Expense	ACTUAL	BUDGET	VARIANCE
Salaries & Wages	35,933	28,000	(7,933)
Employee Insurance	3,833	3,666	(167)
Association Fees	425	1,600	1,175
Cities Expense	0	0	0
2 Day Member Guest	0	0	0
Printing Expense	0	0	0
Supplies	0	0	0

R Jenkins return to payroll
Medical,Dental,Disability, Life Workers Comp N Fantasia Budgeted
USGA, MGA, Pro Dues
Men's\$500, Women's250, Caddies and Players Committee Food& Beverage, Police, Ice, Printing, Bar
July
Tournament Schedules
Tees, Ball Markers, Repair Tools, Scorecards

Software Expense	0	0	Foretees, Golf Genius
	40,191	33,266	(6,925)
	01/28/26		
G&A	ACTUAL	BUDGET	VARIANCE
Bad Debt	675	0	(675)
Computer Software	7,984	8,400	416
Credit Card Fees	15,039	15,300	261
Club Liability Insurance	22,729	20,830	(1,899)
BOD Expense	5,370	2,200	(3,170)
Bookkeeping	4,305	5,600	1,295
RE Taxes	21,180	20,800	(380)
Electric	23,090	28,000	4,910
Gas	9,982	6,000	(3,982)
Water & Sewer	1,768	1,200	(568)
Telecommunications	8,527	8,000	(527)
	120,648	116,330	(4,318)
Two Year Social Member write off in June			
Jonas & TSI Support			
Actual Charges are December CC Charges			
Liability, Liquor, Auto, Directors, Cyber			
\$Veterans Day \$1,000, Member Appreciation \$805,\$593 Meetings, Kids Xmas \$1,455			
Bookkeeping and Audit			
Budget based on expected large increases in 2025			
Comcast Cable increasing monthly and Phone			

Mt Pleasant Golf Club
Summary Balance Sheet

ASSETS	February	February	October
Cash	2026	2025	2025
Operating & Payroll	101,891	131,537	(21,602)
Money Market	271,470	451,084.28	1,049
Restricted	514,592	503,591	556,665
House Banks	1,800	1,800	1,800
Course Petty Cash	200	200	200
Total Cash	889,953	1,088,212	538,112

Receivables

Members	523,046	509,443	20,408
Other Receivables	93,473	0	93,473
Bad Debt Allowance	-2,530	-2,530	(2,530)
Net Receivables	613,989	506,913	111,351

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Other Assets

Inventories	26,020	31,336	26,020
Prepaid Expenses	45,095	42,137	32,367
Deposits	52,735	0	20,675
Other Current Assets	1,000	1,000	1,000
Total Other Assets	128,850	74,473	80,062

RE Taxes 10,894, Insurance \$9,265, Med Ins \$7,363, Computer \$15,651, Other \$3,176
Computer Upgrade
Liquor License Value

Total Current Assets	1,632,792	1,669,598	729,525
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Fixed Assets

Land and Land Improvements	136,709	136,709	136,709
Buildings	548,402	548,402	548,402
Course Improvements	1,334,587	1,301,701	1,322,387
Course Equipment	1,005,343	833,490	1,005,343
Golf Carts	260,587	163,693	260,587
Office & EDP Equipment	125,585	125,585	125,585
Furniture Fixtures & Equip	402,284	383,147	402,284
Building Improvements	1,681,590	1,665,455	1,681,591
Less Accumulated Depreciation	(3,196,847)	(3,181,019)	(3,137,348)
Total Fixed Assets	2,298,240	1,977,163	2,345,540

TOTAL ASSETS	3,931,032	3,646,761	3,075,065
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LIABILITIES AND EQUITY			October
			2025

Current Liabilities

Accounts Payable	57,880	112,449	23,528
Prepaid Food & Bev	172,100	184,471	21,895
Prepaid Member Dues	842,881	701,605	725
Quimet Scholarship	20,700	20,250	0
Accrued Payroll	12,820	9,310	11,607
Leases Payable	510,415	173,901	516,950
Line of Credit	0	0	0
Accrued Other	4,773	5,589	20,309
Total Current Liabilities	1,621,569	1,207,575	595,014

2025 does not include Pat Simmons
Includes 2026 Cart Lease

2026 Accrued Meals Tax and Accrued Audit

Long Term Liabilities

Long Term Debt	526,150	568,802	540,228
Bonds Payable	0	0	0
Total Long Term Liabilities	526,150	568,802	540,228

Equity

Retained Earnings Current YR	(151,272)	153,950	223,127
Members Equity	1,934,586	1,716,436	1,716,698
Total Equity	1,783,313	1,870,384	1,939,823

2025 ERTC Money Included

TOTAL LIABILITIES & EQUITY	3,931,032	3,646,761	3,075,065
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Mt Pleasant Golf Club

2026 Fixed Asset Report

As of: 02.28.2026

G/L 13700	Course Improvements
Vendor	\$ Amount Description
Marquis	\$ 11,000.00 Tree Work #5, #9
Marquis	\$ 1,200.00 Stump Grinding

Total \$ 12,200.00

G/L 13800	Course Equipment
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Total \$ -

G/L 14100	Furniture & Fixtures
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Total \$ -

G/L 14200	Building Improvement
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\$ -

Total as of 02.28.2026	\$ 12,200.00
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Mount Pleasant Golf Club

141 Staples Street
Lowell, Massachusetts 01851

Established 1910

(978)452-8228

February 18, 2026

2026 GOLF FEES

GREENS FEES

9 Holes – Monday through Thursday - \$45.00

9 Holes – Friday, Saturday, Sunday - \$50.00

18 Holes – Monday through Thursday - \$70.00

18 Holes – Friday, Saturday, Sunday - \$75.00

CART FEES

9 Holes, Individual– \$17.00

9 Holes, Two Golfers – \$28.00 (\$14.00 per person)

18 Holes, Individual – \$26.00

18 Holes, Two Golfers - \$ 40.00 (\$20.00 per person)



Golf Calendar

2026

Day	Event	Who can Play
01 April 2026	General Info - course closed Mondays until 10am	Information
01 April 2026	Smoker date TBD	Information
26 April 2026	Green Tree/ 2 Day Lottery Pick	A Members
28 April 2026	Twilight League Play Begins	A Members
30 April 2026	Twilight League Play Begins	A Members
01 May 2026	Keegan & Neary Cup Qualifying Starts	A & Jr Members
02 May 2026	Co-Ed Derby	A & Jr Members
03 May 2026	Ladies Ice Breaker Scramble	B Members
06 May 2026	MGA Member Day TBD	Outside Event
13 May 2026	Operation Play Day TBD	Outside Event
15 May 2026	Member 3 Guest	A & Jr Members
17 May 2026	Ladies Junior/Senior	B Members
23 May 2026	Cities Qualifying	A & Jr Members
24 May 2026	Cities Qualifying	A & Jr Members
25 May 2026	Cities Qualify Rain Date/PM Scotch	A & Jr Members
27 May 2026	Course Closed Until 10am	Information
30 May 2026	Member/Member 27 Holes	A & Jr Members
05 June 2026	Lowell Police TBD	Outside Event
06 June 2026	PGA Hope-open to everyone	Information
07 June 2026	PGA Hope-open to everyone	Information
10 June 2026	Senior Invitational (Nab)	A Members
12 June 2026	Member 3 Guest	A & Jr Members
13 June 2026	Ladies Cities Qualifying-TBD	B Members
17 June 2026	Cities Tournament @ Vesper	Information
19 June 2026	Cities Tournament @ Mount Pleasant (Course Closed)	Information
20 June 2026	Cities Tournament @ Longmeadow	Information
21 June 2026	Cities Raindate	Information
27 June 2026	Ladies Meadow Mount-afternoon shotgun	B Members
01 July 2026	Junior Cities Qualifying	Information
04 July 2026	Flag Tourney-open to everyone	Information
08 July 2026	Course Closed Until 10am	Information
09 July 2026	Two Day Member Guest Practice Rounds	A & Jr Members
10 July 2026	Two Day Member Guest	A & Jr Members
11 July 2026	Two Day Member Guest	A & Jr Members
12 July 2026	Raindate -2 Day MG	A & Jr Members
15 July 2026	Senior Invitational (MPGC)	A Members
18 July 2026	Ladies Cities at Vesper	B Members
19 July 2026	Over/Under 50	A & Jr Members

24 July 2026	Member 3 Guest	A & Jr Members
25 July 2026	Glowball BBQ Par 3-open to everyone	Information
26 July 2026	Ladies Member/Member	B Members
31 July 2026	Jimmy Fund	Outside Event
02 August 2026	Senior Club Championship/Sr Cities Qualify	A Members
05 August 2026	Ladies Member/Guest	B Members
07 August 2026	Junior Cities- morning -tee times available after event	Information
08 August 2026	Club Championship	A & Jr Members
09 August 2026	Club Championship	A & Jr Members
12 August 2026	Senior Invitational (Longmeadow)	A Members
14 August 2026	Member 3 Guest	A & Jr Members
15 August 2026	Ladies Flamingo Open 9 Holes	B Members
16 August 2026	Father-Son-Daughter-open to all	Information
22 August 2026	Member/Member	A & Jr Members
24 August 2026	Ladies Monkey	B Members
29 August 2026	Vaughan Cup Qualifying	A & Jr Members
04 September 2026	Irish Member 3 Guest	A & Jr Members
07 September 2026	Kent+Jean Labor Day	Information
09 September 2026	Course Closed Until 10am	Information
10 September 2026	Vaughan Cup at Longmeadow	A & Jr Members
12 September 2026	Member/Member	A & Jr Members
13 September 2026	Member/Member	A & Jr Members
18 September 2026	Danny Emerson Senior Ryder Cup	A Members
19 September 2026	Danny Emerson Senior Ryder Cup	A Members
20 September 2026	Member/Member Rain Date	A & Jr Members
23 September 2026	Ladies Senior Invitational	B Members
26 September 2026	Ladies Solheim Cup	B Members
27 September 2026	Ladies Solheim Cup	B Members
02 October 2026	Member 3 Guest	A & Jr Members
03 October 2026	Proshop Shootout TBD	Information
11 November 2026	Veterans Day Event	A & Jr Members
TBD	Senior Cities	A Members
01 November 2026	Beef Stew date TBD	A & Jr Members