NORTHEASTERN CAVE CONSERVANCY, INC.

Board Meeting Minutes

Submitted by Christa Hay

06/12/05 Fox Creek Nature Center Gallupville, NY 11:00 am

Meeting called to order at 11:10 am

- 1. Introduction and greetings President Bob Addis
- Nominating Committee Chairman Mike Martuscello announced the results of the Trustees' election - Attachment A-1

Vince Kappler – re-elected Mike Chu and Bob Simmons – newly elected

 Addis moved to thank the retiring Trustees for their service – Al Lehmann and Mike Warner 2nd by Youngbaer

Passed unanimously

4. Attendance:

Officers: B. Addis, B. Folsom, J. Levinson (11:27), C. Hay Trustees: J. Allison, J. Armstrong, M. Chu, J. DeGroff, V. Kappler (11:27), J. Siemion, B. Simmons, P. Youngbaer

- 5. Absent without Proxy P. Murphy
- 6. Board voted Chuck Porter to proxy for P. Murphy.
- 7. President's Report Bob Addis- Attachment A
- 8. Vice President's Report -Bill Folsom Attachment B

7A. - Ad Hoc Pompeys Committee – continuing forward with the cleanup of the burn area, B. Simmons will perform a Phase I environmental evaluation.

- 9. Treasurer's Report Joe Levinson Attachment C
- 10. Secretary's Report Christa Hay
 - Contacted Kelley Deem and NCC will once again have space at OTR please start thinking about volunteering.
 - NCC was present at the Spring NRO. Ran a 50/50 for Pompeys (\$108.00 to the winner). I forgot to ask for volunteers to help man the booth at NRO. In the future will send out for help.
 - Portable display will be ready for NSS Convention need someone to take it down.
 - Contacted Howie (Howies Harnesses) for prices on embroidered hats.
 - Thanks to Melanie Peterson for the beginning work on the database.
- 11. Acquisitions Committee Report -Chuck Porter
 - Nothing new to report, other than the Pompeys developments. Down the road we may be looking at some acquisitions in the Lanesborough, Mass. area if things happen to pan out.
 - Schroeders Pants owner does not want to sell.
- 12. Conservation Committee Report Joe Armstrong
 - Would like to continue the clean up started couple of years ago near Levys will be speaking to the Sellecks Preserve manager.
 - Baugh Cave Cleanup is there still an interest to work on this?

13. Publications/Publicity Committee Report - Christa Hay

- Purchased new display unit from Affordable Displays (Maine company) cost \$500 as per motion. Was used at the Howe Caverns Earth Day event and also Troy Earth Day.
- Ideas on where else to advertise. Would like to be able to also market to non-cavers, people that like to conserve lands and also just take hikes of preserves and look at cave entrance.

14. Fundraising Committee Report - Alan Traino

- Fundraising report: Waiting for contract and survey to start fundraising for Pompey's.
- Spoke with Greg Beckler (Natural Stone Bridge) he loves the idea of giving back to the Caves. He said we could put the coin drop in ASAP with NCC Poster. I have a sheet metal friend who could help out.
- Fundraising for acquisitions should not be cave specific in future. All donations (unless specified to one cave) go to acquisitions in general will state what the current projects are.

15. Office Committee Report – Emily Davis / Mike Warner

Plans: none at this time

Progress: We successfully turned the membership part of the office over to Sean Ryan. Problems: Sean says that he is having some trouble with putting the data base on his computer so we are behind in sending out membership due notices.

All other office business is status quo.

16. Knox Cave Preserve Report - Emily Davis

• Plans: We are discussing a change in the access plan that would make visitation easier at the last minute and from the east. (No visit 5 miles west to the Warner's to pick up window sheets). We have not come up with a plan that seems to work well and still keeps an eye on the property.

We have been discussing the text for the new Knox kiosk.

Progress: Jay et al have completed the kiosk build. It is a single panel and is very nice. I still have some trepidation because everything nice we have done at Knox has been destroyed but hopefully this will encourage good behavior. I love the location and style of kiosk.

Problems: Discussions are in process to make changes in access requirements. I don't want to jump into changes without really considering all of the implications. I think I can accommodate problems with access creatively until we figure out a new plan. Suggestions from the board and audience would be helpful.

17. Onesquethaw Cave Preserve Report – Thom Engel

• It has been guiet at the cave, nothing new to report. People should walk around the field.

18. Sellecks Karst Preserve Report - Jon Allison

 A large rock has fallen inside Levys partially blocking the crawlway leading downstream from the entrance room. This isn't a case of fill from flooding blocking the dug passage, but a good clean break. Cavers can still fit by but it is a bit tighter. Otherwise thing have been quiet at the preserve.

19. Clarksville Preserve Report – Mike Chu, Thom Engel, Chuck Porter

- Email from parent concerned about limiting group size committee will get back to parent.
- Problems: (No significant problems.)
 Progress:
 - -The trail to the Wards entrance has been rerouted and marked with NCC markers.
 - -A changing structure has been constructed between the upper and lower parking lots. Thanks to all that helped with that.
 - -The kiosk has been completed; and a revised version of the Clarksville poster has been put up in it, as well as a caving related poster donated by Emily.

Plans:

- -Fencing should be installed to distinguish the edge of our parking lot from the road leading to the guarry and to help steer visitors onto the trail that runs by the kiosk.
- -Gravel needs to be brought in to even out the new parking lot and prevent it from becoming a mud-trap during wet weather.
- -An occasional spring sits on the western edge of the lower parking lot. This is the reason for the often moist nature of the lower parking area. A trench might need to be installed for proper drainage; more discussion is needed on this.

20. Ella Armstrong Preserve Report – Joe Armstrong

Plans: Forward progress on the driveway-have the application for permit- was informed that it
would be classified as residential driveway – but that might not be the case speaking with
other professional – looking into this currently, will be able to get an in-house discount on
crushed stone, looking for volunteers with large equipment as to hiring a contractor but need
to make sure following regulations. Still looking to complete driveway this season.

Progress: Bill Folsom and I cut a trail on the property, weed-whacked the parking area.

21. Membership Report - Sean Ryan

 Plans: Get renewal emails back up to speed. Convert the membership list from Filemaker to Excel.

Progress: The NCC data was moved over to Excel. Norm and Mike are working on bringing the list online, so everyone can access one continually updated list. Emails to expiring members have been resumed.

Problems: The Excel conversion took several weeks, since the Filemaker list had to be converted to text and then assembled on a spreadsheet. I don't have Excel at home, so I needed to use time at work when I wasn't not busy. Renewal emails didn't go out until after the conversion was done, so there's been a bit of a delay in notifying expiring members.

22. Website Subcommittee Report – Norm Berg

• The NCC membership database is being converted to an internet based database. Lookup capability is currently working, and update capability will be working within a week. No special software is needed to view, update, or print the membership data. Access is by a simple login name and password and the pages are not linked from any public site. Mike Chu made the website pages that interact with the membership data.

I received, from Seth Perlman and Bill Folsom, the sample pages on which the NCC website redesign will be based. The redesign of the NCC site will begin in late Fall 2005. Mike Chu has also volunteered so could be done sooner.

23. Land Trust Liaison Committee Report – Jon Allison

- Albany County is still working on a title search for the Gregory parcel. There seems to be an issue of ensuring that the county does in fact own the parcel. The old records are not very good. They recently gave a parcel to the ACLC only find out later that the deed description matched a different parcel than both parties thought they were dealing with. The problem wasn't discovered until after closing when the president of the ACLC came across someone logging the property. The man logging owned the property, much to the surprise of the county and the ACLC. The county is being a little extra careful this time to prevent a repeat performance.
- 24. NCKMS 2005 Report Mike Warner no report
- 25. Legal Committee Report Dan Werner no report
- 26. Special and Group Use Coordinators Aaron and Amy Cox Attachment D

- 27. Financial and Investments Committee Paul Murphy
 - Status quo
- 28. Directors and Officers Liability Insurance Report Peter Youngbaer -Attachment E
 Peter has been assigned another Ad Hoc Committee for General Liability.
- Addis moved to open the Committee of the Whole. The Vice President will preside.
 2nd by Levinson
 - Hay NCC BBQ held after the EC meeting in August at Schoharie Caverns.
 - M. Martuscello question concerning what is expected of NCC members that are not stewarding but visiting the caves. – group discussion – should try to point out issues of safety. There are brochures at the kiosk and also can pick some up at Thom Engel.
 - T. Engel HHG cleanup at Thatcher Park
 - J. Levinson took a long time on the committee reports- even though all written on agenda.
 - V. Kappler Volunteer Value, need to start tracking volunteer work- it is becoming a federal guideline to monitor work and this will help us with the next level of professionalism. Ex the Phase I Environmental Evaluation what is that really worth? Vince has some of the forms on the guidelines.
 - Ad Hoc Committee of V. Kappler, M. Chu and J. Levinson to work on Volunteer Value Tracking.
- 30. Folsom moved to close the Committee of the Whole.

2nd by Youngbaer

Passed unanimously

31. Hay moved to accept the minutes of the March 20, 2005 meeting.

2nd by Siemion

Passed unanimously

32. Allison moved that Jason Siemion be appointed Chairman of the Sellecks Karst Preserve.

2nd by Simmons

There were two candidates; Ken Nichols and Jason Siemion with no additional nominations from the floor. Board vote on this:

Nichols – Youngbaer, Simmons

Siemion - Rest

Abstained - Levinson

Passed

Thanks to Jon Allison for his management of Sellecks.

33. Folsom moved that a management plan be written by Mark Folsom for Pompey's cave.

2nd by Hay

Passed unanimously

34. Levinson moved NCC shall advertise vacant positions for chairmen of permanent committees in the NCC Newsletter prior to making a permanent appointment. The position also should be advertised through other media such as e-mail and postings on the Web.

2nd by Simmons

For - Rest

Against - Allison

Passed

35. Addis moved that the Officers will conduct an Executive Committee meeting on August 27 at 3:00pm at the Schoharie Caverns, NY. Annual NCC BBQ to follow.

2nd by Levinson

Passed unanimously

36. Addis moved that the next NCC Board meeting will be held on September 25 at 11:00 pm at Five Rivers in Delmar, NY.

2nd by DeGroff

Passed unanimously

37. Addis moved to thank the Fox Creek Nature Center for providing meeting place.

2nd by Levinson

Passed unanimously

38. Addis moved to adjourn.

2nd by Armstrong

Passed unanimously

Meeting adjourned at 1:49 pm.

Attachment A-1

Northeastern Cave Conservancy, Inc. Nominating Committee Chair 78 Glen Avenue Amsterdam, NY 12010

REPORT OF THE NOMINATING COMMITTEE CHAIR, June 12, 2005

To The Board:

Since the last Board Meeting in May, there has been an election held for the three open Board of Trustee positions. Each of these positions is for a three-year term. In total, 162 ballots were sent out and 56 were received back. The winners of the election have been notified prior to this meeting, and are as follows:

Vince Kappler (44 votes) Mike Chu (27 votes) Bob Simmons (46 votes)

The other candidates were:

Ken Nichols (18 votes) Mike Warner (15 votes)

I would like to thank all of the candidates for their participation. It was nice to see such good competition in this election.

Sincerely,

Mike Martuscello

Attachment A

Presidents Report 06/12/2005

Well, the big news is the upcoming purchase of Pompey's Cave in Ulster County. Several of us got an opportunity to visit it during the Spring NRO, and personally I am impressed with the cave, the current owner, and the opportunities that it will offer the NCC. The cleanup of the dump at its headwaters and its future protection of the watershed could be viewed as a primary function for the NCC, but close behind is its recreational value and its long term assurance of access.

The stewardship program at Clarksville Cave Preserve is underway. Christa was sick on Sunday, 6/5, so I parked our Airstream travel trailer in the lower lot on the way back from an AS rally and did my bit on Sunday. I talked to about 6 or 7 groups and it was all positive. In between times I walked the property and was impressed with the progress. The kiosk is beautiful & informative, the men & women's changing booth is finished (needs a sign stating its purpose), and a new trail to the Wards Entrance is in with the trail markers. All in all, it's a visible testimony to the volunteerism of the NCC and I thank all who have helped. I also encourage more of you to sign up for stewardship. Take one day if that's all you can do. If you can talk your grotto into helping, so much the better. Did I mention that you can and should promote the NCC while out there? BY LAW, you are not allowed to solicit funds, BUT... you can accept them if they are given to you freely. THIS IS EXACTLY HOW TO STATE IT. I picked up 2 memberships; 1 a renewal and one new.

Finally, we are going to have a table, tent/tarp, banner out at Clarksville on Plum Day, Saturday, 9/24. If you can could out to help talk to people that day, that would be fine. We are also discussing with the new Clarksville Historic Society about them or the NCC or both sharing in the "Adapt A Highway" cleanup program along Rt. 443 thru the village. Advantage: We get our names on 2 road signs - recognization in the community.

Attachment B Vice President's Report

6/12/05

Pompey's Cave update

- 1. We have a verbal agreement with the owner on the price for the property: \$12,000 for just the streambed and the sinkholes around the upstream insurgences.
- A pro bono lawyer local to Ulster County has been located thanks to NCC Legal Chair Dan Werner's efforts.
- 3. A clean-up of the burn area upstream was scheduled for Wed. 6/8 to ascertain the nature and content of the debris at the site.
- 4. Numerous deeds were acquired going back to the mid-1800's in order to save effort on the title search.
- 5. A survey map of the larger parcel our parcel will be subdivided from could not be found in the County records. We were able to find a good survey map done in 1961 when the County DOT put in a new road/bridge bordering the property. The owner, Mr. Neff, also agreed to pay half the cost of the survey of his entire parcel, should that prove necessary. A search is underway to find a pro bono surveyor if possible.
- 6. Verbal update since report written on 6/3.

New website design update

Site architecture work was completed.

Seth Perlman then created the new homepage ready for posting, as well as one interior page for the site that will serve as a template. Mike Chu has volunteered to convert the old pages to the new design over the summer. I will assist of course also, and am hoping Norm and Melanie have time as well as our site has grown considerably over the past 5 years.

Several new webpages need to be created, including:

- Ella Armstrong
- Landowners (See CCH site for example)
- Group Use Policy
- BSA Caving Guidelines
- Volunteers
- Calendar
- Site Map

Attachment C Treasurers Report For The Northeastern Cave Conservancy, Inc. 12-Jun-05

As of Jun-05 we had \$21,139.97 in our bank accounts. In addition, at the last accounting, we had assets of \$15,432 being held by the National Speleological Foundation. I have filed our tax return with the IRS 990-EZ form. In addition the annual paperwork has been filed with Vermont. Our two new property additions, Ella Armstrong and Clarksville, have been removed from the tax rolls, along with maintaining the other properties tax free status.

Respectively submitted, Joe E. Levinson

Attachment D

Northeastern Cave Conservancy, Meeting June 12, 2005 Group Use Coordinator's Report By Amy and Aaron Cox

May usage recorded:

8 groups Clarksville1 group to Gage1 group to Schoharie

June Usage scheduled as of June 3, 2005:

8 groups to Clarksville 1 group to Schoharie 1 group to Knox

Please note that this is only scheduled trips. We have had a number of inquiries from groups that have not yet scheduled. We also have some reservations on the calander for July and August.

Notes on Process

- **?** The workload for this position is increasing as the year progresses towards summer. It is currently about 10 hours /week on average.
- ? We are answering 0 30 e-mail messages per day
- ? Referrals are coming from word of mouth, grottos, the kiosk, the web site and Speleobooks.

? Questions being asked by those inquiring

What are group size limits?
What is etiquette for caving/making reservations?
What gear is needed?
Can we request/hire a guide?
What is the appropriateness of Cave xxxx for group yyyy?
Can I get a map of the cave?

- ? On a few occasions we have intereacted with Jeff Bray of the West Virginia Cave Conservancy to refer and "pre-screen" groups requesting information on each's others geographic area. (e.g. New England groups planning trips to WVA and visa versa).
- ? Most groups that have contacted us have been ok with size policies being enforced at Clarksville Cave. We have made two exceptions for school group size limits this spring in cases where the school (1) had a history of taking field trips to the cave (2) had already scheduled their trip, then found out about the new ownership and size restrictions. They were told that they would be able to use their historic group size this year only, and by next year would need to adjust their planning process to fit the 15-person group limit restrictions.

Questions for Board and Clarksville Management Committee:

- please provide these answers to us through minutes or some other vehicle.
 - ? What additional statistics would you like to see recorded in these reports or elsewhere?
 - ? What is the organizations policy on distributing a map of the cave to trip leaders? (We have distributed NO maps to date.)
 - **?** How can we/should we improve communications with Stewards to collect information on groups that come to the cave but are not in contact with us?

Attachment E

Directors and Officers Liability Insurance Report

Peter Youngbaer

In brief: I was given the charge of investigating whether or not the NCC should obtain Directors and Officers (D&O) Liability Insurance (sometimes known as "Errors and Omissions"). I reviewed the two articles that were given to me – one from the non-profit organizations insurance website, the second from the Non Profit Coordinating Committee (NPCC) of New York. I also reviewed the website of eight other cave conservancies, and contacted them via e-mail, receiving four responses. I've also looked at the Vermont statutes, and contacted our Vermont Association of Non-Profit Organizations (VANPO).

Conclusion: We should be in no hurry to obtain this kind of insurance.

Discussion: The purpose of D&O insurance is to cover non-bodily injury claims against an organization. Bodily injury (physical harm) is covered under general liability insurance. While I have not examined the NCC's general liability policy (assuming we have one), it would cover board members subject to policy terms and conditions, arising out of claims for personal injury or property damage.

Non-bodily injury claims cover things like discrimination or termination of employment. As the NCC has no staff or employees, this area is moot. The other kind of non-bodily injury lawsuit is what is called a "derivative" lawsuit. These are made against a board member on behalf of the corporation – to make the corporation "whole," not awards to an individual. Mismanagement is a typical claim, although it could also include an ideologic lawsuit, such as "failure to fulfill the mission." The sources state that very few claims are ever made under this category. In New York, the major reason for that is the NY laws restrict who has standing to make such claims to 1) board members suing other board members; 2) members of the organization suing the board (if at least 5% of the membership join the lawsuit; and 3) the Attorney General.

Of the four conservancies that sent responses, WVCC gets D&O within their general liability insurance policy, as it is included in a state-provided package; IKC carries a \$1 million general liability policy with a non-owned vehicle rider, but no D&O; CCV carries D&O (with U.S. Liability); and Hawaii CC carries no insurance whatsoever.

Conclusion: Pending further discussion and examination of our general liability insurance policy, I would conclude that it is unnecessary for the NCC to have a D&O policy at this time.

Supplement to Report

Peter Date: Fri, 3 Jun 2005 13:34:30 -0400 (EDT) From: Rane Curl <ranecurl@engin.umich.edu>

To: Youngbaer4@aol.com

CC: Rane Curl <ranecurl@engin.umich.edu> Subject: Re: Cave Conservancy Insurance

Hi Peter,

I've been pursuing mostly the matter a liability insurance, with an objective of cave conservancies being able to obtain this through the Conserv-A-Nation program available through membership in the Trust Alliance. I have not looked into D&O insurance, although am aware of some aspects of it. It is most necessary for well funded land trusts seeking persons from the business/legal/professional communities as board members.

It is generally too expensive for the small, mostly volunteer, land trusts (which also limits them in who is willing to serve on their boards).

However you might look into coverage for volunteer D&Os of non-profits in the homeowner insurance "umbrella" policies. In Michigan persons having umbrella policies as part of their homeowners

insurance are covered to a similar extent as with separate D&O insurance purchased by the land trust.

I recently did a survey of the situation of cave conservancies in regard to liability insurance availability. I tried to get answers to my questionnaire from the Northeast Cave Conservancy and pestered several people (Bop, Emily and Mike, etc), but never received a response. Still, you may be interested in the questionnaire and summary of responses, so I have appended it below.

I hope all this helps a little.

--Rane L Curl

On Fri, 3 Jun 2005 Youngbaer4@ aol.com wrote:

Dear Rane.

I am a trustee of the Northeastern Cave Conservancy, and have been asked to investigate whether or not we need to have Directors and Officers liability insurance.

In the course of my inquiries, Jeff Bray from the WVCC referred me to you as someone who "can probably save you a lot of work on this. He's been working on the insurance topic a lot lately, and he has acquired a great deal of info, and I'm sure some of it concerns D and O insurance."

With that kind of a reference, how could I not contact you?

As background, the NCC is domiciled in New York, but is also currently a registered corporation in Vermont, and likely to gain the same status in the other New England states as we acquire and/or manage other cave properties. The NCC has no employees, so non-bodily injury claims such as discrimination or employee termination are currently moot.

Responses from other cave conservancies show some carry D&O, others don't, and at least one carries no insurance whatsoever (Hawaii).

Anything you can share with me from your investigations would be most helpful. We have our next quarterly meeting coming up on June 12.

Thank You,

Peter Youngbaer Northeastern Cave Conservancy NSS 16161

5 April 2005

[There follows the results from the questionnaire sent to 26 cave conservancies listed by the NSS Cave Conservancies Committee. Five (5) cave conservancies did not respond. Comments are in brackets like these.]

This is a questionnaire about liability insurance for cave conservancies. It has been sent to 26 cave conservancies listed on the NSS Cave Conservancies Committee website http://www.acave.us/nssccc/.

Several cave conservancies have joined the Land Trust Alliance (LTA - http://www.lta.org/), in part to obtain liability insurance through the Conserv-a-Nation insurance program they sponsor for land trust member organizations. Recently, however, some cave conservancies seeking insurance through

LTA, although meeting the criteria for membership in the LTA, have had their insurance cancelled or been denied coverage by the underwriter for the program.

I have been discussing this problem with LTA. I believe that caves are natural geological features of protected lands and do not present any greater risk for liability than do any other properly-managed land feature such as streams, lakes, cliffs, or for that matter, trees. However there are common misapprehensions about this in the insurance industry. In order to pursue the question with LTA we need information on the insurance needs of cave conservancies with regard to obtaining liability insurance.

I would appreciate it if you or another person in your organization would complete and return this questionnaire in whatever format is convenient (fill out online and return by e-mail, or print and complete the questionnnaire and return it by postal mail to Rane Curl, 2805 Gladstone Ave, Ann Arbor, MI 48104).

Your name and the name of your organization, beyond noting listing by the NSS Cave Conservancies Committee website, will not be divulged in reports made of the information you provide.

[Twenty one (21) of the 26 cave conservancies responded. NA means either "not applicable" or "no answer".]

1. Does your organization currently carry liability insurance? If the answer is NO, why not?

7 Carry Liability Insurance

14 Do not carry Liability Insurance

2. If YES, with what company, and what is the amount of the basic coverage, and what is the annual premium?

4 LTA program

3 Other

14 NA

3. Have you attempted to obtain liability insurance through LTA but been refused? If YES, what is the approximate date of the refusal?

5 Refused Insurance

9 Did not attempt

7 NA

4. Would you be likely to seek liability insurance through the LTA Conserv-a-Nation program if it were available?

10 Would seek LTA program insurance

4 Would not seek LTA program insurance

7 NA

5. It has been suggested that liability insurance might be more readily obtainable through LTA if cave conservancies (or all land trusts) met certain criteria. Would you agree with this for any or all of the following possible criteria?

[This question was poorly worded and widely misunderstood. Information that could be deduced from answers is given below.]

a. That your State has a "Sportsman Law" (Recreational Use statute), which holds landowners free of liability for persons permitted to make recreational use of a conservancy's property.

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14 States have "Sportsman Laws"
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7 NA

- b. That your organization does not, in its own name, organize or lead cave exploration trips, but rather arranges with other volunteer caving groups to organize and lead such activities.
 - 6 Lead trips themselves
 - 9 Have other groups or individuals lead trips
 - 8 NA
- c. That for-profit "outdoor adventure" and similar organizations (e.g., Scouts) be required to carry liability insurance, and have the cave conservancy included as an "additional insured" entity.
 - 2 Favor requiring groups carry "additional insured" naming the conservancy.
 - 7 Do not require "additional insured" coverage.
 - 4 Exclude "For profit" groups from trips to caves.
 - 8 NA

[Discussion follows]

Only one-third of current incorporated cave conservancies responding carry liability insurance. Those not carrying insurance gave reasons such as: they are protected by State Sportsman Laws; they have negligible assets; the likelihood of an injury or loss resulting in a law suit is negligible; they cannot afford liability insurance.

In my opinion, it is a dangerous situation for corporations not to have liability insurance. In the event of a liability law suit they would not have readily available the services of knowledgeable liability attorneys. In addition, in the event that the conservancy was in fact responsible for an injury or loss, the conservancy would not have insurance to satisfy the justified claims against them.

Cave conservancies are no different in their basic operations and needs from the many land trusts that are members of the Land Trust Alliance (LTA), and have the same needs in terms of organizational support and affordable insurance that LTA provides to all their other sponsor members. As is also the case for all other land trusts, poorly organized and/or protected cave conservancies carry greater risk of problems that could reflect poorly upon the whole land trust movement.

Rane L Curl Vice Chair, NSS Cave Conservancies Committee Insurance Subcommittee ranecurl@umich.edu