

**KINGSTON DUPLICATE BRIDGE CLUB INC.**

**BOARD OF DIRECTORS' MEETING**

**APRIL 9, 2019**

**REVISED AGENDA**

1. Adoption of the Agenda
2. Approval of the Minutes of the March, 2019 meeting
3. Business arising from the minutes
4. Treasurer's report
  - a. Approval of statements for March
  - b. Financial review for 2018-19
5. Social Convenor's Report
6. Report of the Club Manager
7. Report of the I/N Representative
8. Discussion of Bridge Lessons
9. Adjournment

**KINGSTON DUPLICATE BRIDGE CLUB INC.**  
**MINUTES OF THE BOARD OF DIRECTORS' MEETING**

**APRIL 9, 2019**

Absent: Carol Harries and Anne Herfst

**1. Adoption of the Agenda**

Moved by John and seconded by Marlene that the agenda be adopted with the addition of two items – limiting the number of STAC games and the gift of a coffee maker. Carried.

**2. Approval of the Minutes of the March 2019 Board meeting**

Moved by John and seconded by Bob that the minutes of the March 2019 Board Meeting be approved. Carried.

**3. Business arising from the minutes**

Jennifer, Anne and Sharon presented a template for reporting the financial results of future tournaments (attached). The Board discussed the template and decided that the committee (Jennifer, Anne and Sharon) should discuss the template with Brian for possible use next year.

**4. Treasurer's Report (attached)**

Bill reported that while attendance was up in March from what it was in January and February, it was still below normal. At the same time there were extra expenses relating to the servicing of one of the dealing machines and the purchase of bridge books. As a result, there was a net loss for the month of March of \$1567.88 Moved by Sharon and seconded by Patti that the financial statements for March be approved. Carried.

Bill presented a preliminary report of the financial outcome for the financial year 2018-19 which predicted a loss (including depreciation) of \$5648.02. Bill stressed that this was not the official financial report for the year, but it indicated that the Club was no longer breaking even. The Board discussed various ways for the club to increase revenue or reduce expenses including limiting the number of STAC games, charging table fees for the December charity games, etc. The Board decided to table the question of how to balance the books until a future meeting.

The Board was informed that Ray Rothenbury had donated a coffee maker to the Club. Moved by John and seconded by Bill that the Club thank Ray for his donation.

**5. Social Convenor's Report (attached)**

Moved by John and seconded by Marlene that the social convenor's report be received. Carried.

**6. Club Manager's Report (attached)**

Moved by Paddy and seconded by Assunta that the Club Manager's report be received. Carried.

**7. Report of the I/N Representative (attached)**

The written report of the I/N Representative was tabled until the next meeting when Anne would be present.

**8. Bridge Lessons**

The Board discussed the role of the Education Chair in facilitating bridge lessons at the Club. The Board received a report from the former chair reporting that in the past anyone who was qualified to teach was allowed to use the club to teach bridge lessons as long as they didn't interfere with the running of bridge games. Various members of the Board demurred. In their view, while the Club wanted to encourage more members to offer lessons, the Education Chair should approve any proposal to offer Bridge lessons at the Club. John offered to draft a policy to clarify the role of the Education chair and bring it to a future meeting of the Board. The Board accepted John's offer and agreed to consider the matter further at a future meeting of the Board.

**9. Adjournment**

Moved by Assunta and seconded by Marlene that the meeting be adjourned. Carried.

**Greg McKellar**  
**President**

**Marvin Baer**  
**Secretary**

## Club Managers Report For Month of March 2019

Hi Everyone,

Month of March is gone and we had some very interesting events happen. First we had a Stac week, always fun and a great chance for our members to earn those Silver Points. We also had our first non Masterpoint IN mentor game, for which we received some very positive feedback. For those who were there it was a very relaxed game where our mentees were free to ask any questions and get immediate feedback and the mentors were free to help out as much as they could. Everyone seemed to have a great time and we're looking forward to having more of these games.

We also had a week of Club Championships where our members got to win extra Masterpoints when they placed. Club Championships are games that the ACBL rewards us with during the year where we can get extra points without any extra cost. The big game of that week was the Dennis Johnston Team Game, held on Saturday the 31<sup>st</sup>. Congratulations to the winning team of Elaine McDougall, Hamish Taylor, Gaylia Ohlman and Assunta Gerretson!! It was a great day and a lot of fun, we did have some feedback about suggestions on how to run it in the future, however since it's discussed in the IN report I won't go over it again.

We did have one of our dealing machines break down this month, however it is now fixed and working again. The USB port broke and as a result the motherboard had to be replaced. For those of you who don't know, we do have two dealing machines, so the second one was brought out of storage and was in use while our main one was sent off for repairs. We're glad to have the first one back as it's just a little bit faster than the one we use as backup.

I had the chance to fix up the Cash collection binder and hopefully it will make our record keeping and cash collection just a little bit easier. I've also included in it a place for the recording of book sales. We also have new board set labels to label our sets of boards, hopefully making it easier for our directors to keep track of the sets of boards.

Thanks,

Jennifer Grechuk

Club Manager



Tournament Statement of Revenue and Expenses				
Revenue				
Table Fees: 376 players @ \$13	4,888.00			
Table Fees: 88 players @ \$30 (2 session team game)	2,640.00			
Non-members surcharge (5 players @ \$4)	20.00			
Total Table Fees (agrees with Tournament Director's report)		7,548.00		
Membership		60.80		
Sub Sandwiches sold		50.00		
			7,658.80	
Expenses				
ACBL:				
KDBC costs - ACBL (see ACBL Fees worksheet)	1,975.92			
Hotels for 5 nights for Directors	400.75			
Directors' mileage	969.00			
Directors' per diem	540.60			
Printer rental	18.60	3,904.87		
Unit fees (\$1 per table)		138.00		
Instructor's Fees		0.00		
Venue rental (Portuguese Cultural Club)	1,506.00			
Less HST reimbursement	175.00			
Venue hospitality costs	0.00	1,331.00		
Promotion:				
Mail	67.46			
Flyers	62.50	129.96		
Caddy		100.00		
Free Plays for < 10 pts (4)		52.00		
Free Plays awarded by Tournament Chair (7)		91.00		
Board preparation		140.00		
Food:				
Pizza	267.30			
Fruit	39.95			
Werthers	17.78			
Subway	294.70	619.73		
Beverages:				
Soft drinks	53.68			

Coffee	100.00	153.68	6,660.24
Revenue less Expenses before payment to Tournament Chair			998.56
Less Chair's fees			500.00
Net Profit to KDBC			498.56

Tournament Director's Cash Reconciliation			
Float			400.00
Table Fees (per Director's Worksheet)	7,548.00		
Plus membership fees	60.80		
Total Bridge Revenue		7,608.80	
Less Free plays		442.00	
Total Cash collected			7,166.80
	Sub-total		7,566.80
Less Cash Paid to Directors:			
Kilometreage		969.00	
Directors' per diem		540.60	
Printer Rental		18.60	1,528.20
Cash total			6,038.60
Cash counted			6,038.60
Difference			0.00
Tournament Chair's Cash Flow			
Cash Received:			
Advance received from KDBC		0.00	
Cash received from Tournament Director		6,038.60	
Subway sandwiches sold		50.00	
Unit Refund for 23 Coupons	299.00		
Less unit fees (138 tables x \$1)	138.00		
Net refund from Unit		161.00	
Total Cash Received			6,249.60
Disbursements:			
Float (returned to Chair in cash received from Tournament Director)		400.00	
Caddy		100.00	
Boards		140.00	
Expenses: (receipts attached)			
Venue (Portugese Cultural Club)	1,506.00		
Coffee costs (paid to Margo)	100.00		
Hotels for 5 nights for Directors	400.75		
Pizza	267.30		
Soft drinks	53.68		
Flyers	62.50		
Fruit	39.95		
Werthers	17.78		
Subway	294.70		
Mail	67.46	2,810.12	
Tournament Chair Fees		500.00	
Total Disbursements			3,950.12
Balance of Cash to be given to KDBC (should reconcile with KDBC deposit?)			2,299.48
Less amount KDBC to pay directly to ACBL			1,975.92
Profit for KDBC*			323.56
* this should reconcile with the Tournament Statement of Income and Expenses			

ACBL Fees			US \$	Cdn \$ (US x 1.24)
Per Directors' Worksheet	TD session fees	1,690.50		
	Sectional surcharge	180.00		
	Sanction fees	422.28		
	Electronic hand records	32.00		
	Non -member fees	16.13	2,340.91	2,902.73
	Membership fee		49.03	60.80
	Less Amount paid from cash			
	Directors' mileage		781.46	969.01
	Computer & Printer rental		15.00	18.60
	Due to ACBL		1,593.48	1,975.92



Sent from my iPad

Begin forwarded message:

**From:** Bob Fowkes <[kohima@cogeco.ca](mailto:kohima@cogeco.ca)>

**Date:** April 2, 2019 at 8:11:03 PM EDT

**To:** Bob Fowkes <[kohima@cogeco.ca](mailto:kohima@cogeco.ca)>

**Subject: Social Convenor's Report for March 2019**

Hello everyone. below are the expenses for March 2019.

Cheese, chips & cookies.	\$168.26
Milk & cream.	13.26
Pop.	22.98
Napkins	29.85
HST	9.90
Total.	\$244.25

Another month gone by quickly. A very busy month at the club with a STAC week and a week of club championships with the main event on Saturday 30th March, the annual Dennis Johnston Team game. This was a very successful event with 13 teams participating, actually there were 61 players making up these teams. Congrats to the winning team made up of Assunta, Gaylia, Hamish and Elaine. And what a week for Assunta winning 3 club championships, well done.

Special thanks to Riet and Marlene for all their work in preparing the chicken and dinner rolls and decorating the club with spring flowers. Also thanks to everyone who brought salads and deserts and all who helped with the clean up.

I will prepare the income statement for the Dennis Johnston event and send it in a separate email.

Chimo

Bob

Sent from my iPad



# Income Statement for the 2019 Dennis Johnston Team Game

Income	
55 meals @ \$5.00.	\$275.00
Total income.	\$275.00

Expenses	
Chicken.	\$ 87.89
Dinner rolls.	10.98
Butter.	3.99
Flowers	11.89
HST.	12.98
Total expenses	\$127.73

Profit of \$147.27

## **I/N Representative's Report for April 2019 Board Meeting**

I believe that we had a successful and fun Dennis Johnston team game on March 30<sup>th</sup> with 13 tables. As an I/N, I particularly like this game because I can play against other I/Ns while being able to see how more experienced players play the same hand and at the same time learn from my experienced teammates.

However, I understand that it was a bit of an effort to attract other I/N players. A total of 34 I/Ns participated, 16 of them did not play both sessions. Most of the I/Ns who played were ones who often play in the open side; 14 almost never play in a regular I/N game and 5 of these 14 are not regular players at the Club.

The difficulty in attracting regular I/N players could be for a number of reasons. Perhaps they:

- are intimidated by more experienced players,
- do not like to play 2 consecutive sessions,
- do not like to play at night,
- may not know experienced players to be able to form a team,
- may not like to play team games in general,
- do not like to play on a Saturday.

A regular member of our I/N community suggested that there may be ways to attract more I/Ns to this game by:

- making the game shorter saying that playing 24 boards after dinner was too long (and tiring).  
They suggested some options:
  - one session only in the afternoon,
  - two sessions but in the morning and afternoon with lunch in between,
  - two sessions but with 18 boards each.
- making the game fairer perhaps with a random draw game: pairs would sign up and the Director would draw names once everyone was there to match the I/N pair with 2 experienced players.

I would like the Board to consider possible changes to the game but would it be a good idea to survey the I/N community first to see what would appeal to them? Or, should we survey everyone to see if changes would appeal to more experienced players?

Do we want to change the definition of an I/N for this game?

## **TREASURER'S REPORT**

**March 2019**

Our Income for the month of March was \$9,932.94, and our Expenses were \$11,500.82, for a Net Loss of \$1,567.88.

A big part of this loss is the purchase of Goods for Club and Resale, \$1,176.83, and shipping the dealing machine for repair, \$236.44. Attendance jumped back up but not to the level we were experiencing in the fall.

I have prepared a preliminary analysis, for discussion purposes by the Board and not part of this official report, based on our performance this year compared to last year. The figures in this analysis are close to being accurate but they are not the official Year-End Report.

Bill Mitchell

Treasurer

## Preliminary Summary

### 2018-2019 Financial Analysis

The purpose of this summary is to raise awareness and provoke discussion among Board Members. This is **not** an official Year-End document.

I've printed an Income Statement comparing 2017-2018 and 2018-2019. I've hi-lighted several items with numbers on the right which correspond to the items below.

1. We've sold \$419 worth of books more than last year, but if you look below at Bridge Books – Cost you will see that we have purchased \$971 more than last year.
2. Memberships are down, the difference equates to 23 fewer members.
3. Bridge Lessons Fees applied only when Terry was teaching and she stopped teaching in May of this year.
4. Individual Game Fees are down but Prepaid Individual Fees are up for a net loss of \$281.
5. Monthly Pass B qualification changed in January causing it to no longer be purchased this year.
6. Donations in 2017-2018 included \$11,000 of tournament equipment being donated to the club. The donations in 2018-2019 were from the 2018 Regional Tournament.
7. Directors Expense increased largely because we added the \$10.00 surcharge for directing a game with 2 sections.
8. Cleaners Expense has increased because we changed cleaners.
9. Our new Club Manager is spending more time taking care of our business, and she's doing a marvelous job.
10. When Terry was teaching we charged her compensation to this account.
11. I missed this number.
12. ACBL Fees are up, I don't know why.
13. Office Supplies are up and it appears that the new printer may be the source.
14. We had only 3 months Storage Space Rent in 2017-2018, this year we had 12 months.
15. Remember that \$11,000 of the Net Income comes from the tournament equipment donation. This make the difference in Net Income -\$5,423.00.

Attendance has been down since December. We have experienced 95 fewer tables than last year in the most recent 3 months. That equates to \$2,690.27 lost income, after HST is calculated, in those 3 months, about \$900 per month lost revenue.

I have done the same sort of thing comparing our Balance Sheet of March 31, 2019 with March 31, 2018.

1. This hi-lights our new HST Savings Account where I'm parking the HST we owe Canada Revenue until I have to report and pay it in January 2020.

2. Our Chequeing Bank Account took a hit this year. \$5,500.00 plus \$715.00 HST for the new floor, and the rest as a result of our annual loss. Our Capital Assets Facility account increased by the \$5,500.00 so our Total Assets wasn't affected by the floor cost. The major impact on our Total Assets was Depreciation to the tune of \$3,675.79.

My perspective from these reports is that we are no longer breaking even financially. If we continue with the status quo we will soon be cashing GICs to keep our bank account in the black.

1. The \$1.00 fee we charge for stacks covers  $\frac{1}{2}$  of our cost. I think we should charge \$2.00.
2. I think we should charge table fees for the Salvation Army games.
3. I think we should charge extra fees for any game for which the club has to pay a premium. e.g. seniors games, charity games, fundraiser games. Do we pay a premium for Club Championship games?

The alternative is to raise table fees in general.



# Kingston Duplicate Bridge Club Inc Comparative Balance Sheet

	As at 2019-03-31		As at 2018-03-31		Difference
<b>ASSET</b>					
<b>Current Assets</b>					
Directors Draw	50.00		50.00		0.00
Cookie/food Draw	250.00		250.00		0.00
Petty Cash	200.00		200.00		0.00
HST Savings Account	802.41		0.00		802.41 <sup>1</sup>
Chequing Bank Account	10,056.73		19,501.77		-9,445.04 <sup>2</sup>
Total Cash		11,359.14		20,001.77	-8,642.63 <sup>2</sup>
GIC	9,528.51		9,528.51		0.00
GIC 2	5,000.00		5,000.00		0.00
Contingency GIC	5,035.80		5,000.00		35.80
Contingency GIC Interest	0.00		6.85		-6.85
Total Investments		19,564.31		19,535.36	28.95
Accounts Receivable	0.00		3,984.00		-3,984.00
KingstonRegional2020 Advance	3,000.00		0.00		3,000.00
Total Receivable		3,000.00		3,984.00	-984.00
Prepaid Rent/Lease	3,747.19		3,747.19		0.00
Union Gas Deposit	410.00		410.00		0.00
Total Prepaid Expenses		4,157.19		4,157.19	0.00
<b>Total Current Assets</b>		<u>38,080.64</u>		<u>47,678.32</u>	-9,597.68 <sup>2</sup>
<b>Capital Assests</b>					
Club Furniture and Equipment	3,872.72		3,797.72		75.00
Accum Deprec-Club Furn & Equip	-2,400.00		-1,200.00		-1,200.00
Net - Club Furniture & Equipment		1,472.72		2,597.72	-1,125.00
Tournament Furniture & Equipm...	11,000.00		11,000.00		0.00
Accum Deprec - Tourn Furn & E...	-1,900.00		-700.00		-1,200.00
Net - Tourn Furn & Equip		9,100.00		10,300.00	-1,200.00
Facility	9,393.24		3,893.24		5,500.00 <sup>2</sup>
Accum Depreciation - Facility	-2,475.79		-1,200.00		-1,275.79
Net - Facility		6,917.45		2,693.24	4,224.21
<b>Total Capital Assets</b>		<u>17,490.17</u>		<u>15,590.96</u>	1,899.21
<b>TOTAL ASSET</b>		<u>55,570.81</u>		<u>63,269.28</u>	-7,698.47 <sup>2</sup>
<b>LIABILITY</b>					
<b>Current Liabilities</b>					
Cheques Not Yet Cashd	326.75		3,179.61		-2,852.86
Total Accounts Payable		326.75		3,179.61	-2,852.86
HST charged on Sales	6,583.12		0.00		6,583.12
HST Paid on Purchases	-5,780.71		0.00		-5,780.71
HST Owing (Refund)		802.41		0.00	802.41
<b>Total Current Liabilities</b>		<u>1,129.16</u>		<u>3,179.61</u>	-2,050.45
<b>TOTAL LIABILITY</b>		<u>1,129.16</u>		<u>3,179.61</u>	-2,050.45
<b>EQUITY</b>					
<b>Owners Equity</b>					
Retained Earnings-Previous Year		60,089.67		49,314.69	10,774.98
Current Earnings		-5,648.02		10,774.98	-16,423.00
<b>Total Owners Equity</b>		<u>54,441.65</u>		<u>60,089.67</u>	-5,648.02
<b>TOTAL EQUITY</b>		<u>54,441.65</u>		<u>60,089.67</u>	-5,648.02
<b>LIABILITIES AND EQUITY</b>		<u>55,570.81</u>		<u>63,269.28</u>	-7,698.47

# Kingston Duplicate Bridge Club Inc

## Balance Sheet As at 2019-03-31

### ASSET

#### Current Assets

Directors Draw	50.00	
Cookie/food Draw	250.00	
Petty Cash	200.00	
HST Savings Account	802.41	
Chequing Bank Account	10,056.73	
Total Cash		11,359.14
GIC	9,528.51	
GIC 2	5,000.00	
Contingency GIC	5,035.80	
Total Investments		19,564.31
KingstonRegional2020 Advance	3,000.00	
Total Receivable		3,000.00
Prepaid Rent/Lease	3,747.19	
Union Gas Deposit	410.00	
Total Prepaid Expenses		4,157.19
<b>Total Current Assets</b>		<b>38,080.64</b>

#### Capital Assests

Club Furniture and Equipment	3,872.72	
Accum Deprec-Club Furn & Equip	-2,400.00	
Net - Club Furniture & Equipment		1,472.72
Tournament Furniture & Equipm...	11,000.00	
Accum Deprec - Tourn Furn & E...	-1,900.00	
Net - Tourn Furn & Equip		9,100.00
Facility	9,393.24	
Accum Depreciation - Facility	-2,475.79	
Net - Facility		6,917.45
<b>Total Capital Assets</b>		<b>17,490.17</b>

**TOTAL ASSET** 55,570.81

### LIABILITY

#### Current Liabilities

Cheques Not Yet Cashed	326.75	
Total Accounts Payable		326.75
HST charged on Sales	6,583.12	
HST Paid on Purchases	-5,780.71	
HST Owing (Refund)		802.41
<b>Total Current Liabilities</b>		<b>1,129.16</b>

**TOTAL LIABILITY** 1,129.16

### EQUITY

#### Owners Equity

Retained Earnings-Previous Year	60,089.67	
Current Earnings	-5,648.02	
<b>Total Owners Equity</b>		<b>54,441.65</b>

**TOTAL EQUITY** 54,441.65

**LIABILITIES AND EQUITY** 55,570.81

# Kingston Duplicate Bridge Club Inc Comparative Income Statement

	Actual 2018-04-01 to 2019-03-31	Actual 2017-04-01 to 2018-03-31	Difference
<b>REVENUE</b>			
<b>Sales Revenue</b>			
Bridge Books	1,812.68	1,393.32	419.36 <sup>1</sup>
Playing Cards	428.75	638.48	-209.73
Convention Cards/Holders	62.82	88.47	-25.65
Bidding Boxes	323.90	196.47	127.43
Other Game Supplies - Sales	0.00	27.43	-27.43
Total Game Supplies Sales			
Coffee Sales	1,511.01	1,508.70	2.31
Water/Pop Sales	1,131.80	1,214.74	-82.94
Total Food/Drink Sales for Games			
Christmas Party - Income	2,601.99	3,129.60	-527.61
Anniversary Party Income	0.00	187.50	-187.50
Annual General Meeting Income	0.00	12.39	-12.39
Other Social - Income	0.00	21.10	-21.10
Dennis Johnston Team Game	243.36	232.62	10.74
Total Social Income			
Membership Fees	2,322.94	2,628.26	-305.32 <sup>2</sup>
Bridge Lessons Fees	252.22	1,756.67	-1,504.45 <sup>3</sup>
Total Other Fees			
Game Fees			
Individual Game Fees	80,762.85	86,737.28	-5,974.43 <sup>4</sup>
Monthly Pass A	11,780.50	11,610.59	169.91
Monthly Pass B	3,336.28	4,544.23	-1,207.95 <sup>5</sup>
Prepaid Individual Fees	9,216.60	3,523.58	5,693.02 <sup>4</sup>
Total Game Fees - Income			
Donations	7,667.10	13,834.09	-6,166.99 <sup>6</sup>
Sectional Tournament - Income	1,868.14	582.56	1,285.58
Interest - Revenue	29.45	6.86	22.59
Year-End Adjustment	0.00	-243.64	243.64
Total Other Revenue			
	9,564.69	14,179.87	-4,615.18
<b>Total Revenue</b>	<b>125,352.39</b>	<b>133,650.33</b>	<b>-8,297.94 <sup>6</sup></b>
<b>TOTAL REVENUE</b>	<b>125,352.39</b>	<b>133,650.33</b>	<b>-8,297.94</b>
<b>EXPENSE</b>			
<b>Cost of Goods for Club and Re...</b>			
Supplies for Games - cost	369.70	779.03	-409.33
Game Supplies for Sale	242.00	9.50	232.50
Bridge Books - Cost	2,027.38	1,056.38	971.00
Playing Cards - Cost	896.44	1,618.80	-722.36
Convention Cards/Holders - Cost	100.00	252.96	-152.96
Bidding Boxes - Cost	0.00	421.84	-421.84
Other Game Supplies - Cost	564.78	48.73	516.05
Shipping	352.62	224.28	128.34
Total Cost of Game Supplies			
Coffee Supplies - Cost	1,438.67	1,303.55	135.12
Water/Pop Supplies - Cost	512.96	403.43	109.53
Cookies/Candies/etc	1,883.04	2,073.18	-190.14
Other Food/Drink - Cost	0.00	80.59	-80.59
Total Food/Drink Cost			
Social Events - Expense	59.76	145.45	-85.69
Christmas Party - Expense	1,926.66	2,015.89	-89.23
Anniversary Party Expense	133.25	199.79	-66.54
Annual General Meeting Expense	239.36	318.00	-78.64
Other Social - Expense	653.78	570.10	83.68
Memorial Game Expense	0.00	108.30	-108.30
Dennis Johnston Team Game	111.89	175.25	-63.36
Total Social - Expense			
Directors Expense	20,969.00	17,610.00	3,359.00 <sup>7</sup>

# Kingston Duplicate Bridge Club Inc Comparative Income Statement

	Actual 2018-04-01 to 2019-03-31	Actual 2017-04-01 to 2018-03-31	Difference
Cleaners Expense	7,675.00	6,683.00	992.00 <sup>8</sup>
Club Manager Expense	14,489.30	12,354.33	2,134.97 <sup>9</sup>
Bridge Lessons Expense	386.41	1,509.30	-1,122.89 <sup>10</sup>
Bridge Lessons Food	0.00	93.29	-93.29
Total Subcontracts	43,519.71	38,249.92	5,269.79
<b>Total Cost of Goods &amp; Services</b>	<b>55,032.00</b>	<b>50,054.97</b>	<b>4,977.03</b>
<b>Tournaments - Expense</b>			
Tournament Expense	1,857.98	3,000.00	-1,142.02
<b>Total Tournament Expense</b>	<b>1,857.98</b>	<b>3,000.00</b>	<b>-1,142.02</b>
<b>General and Administrative Ex...</b>			
Advertising and Promotions	506.26	195.16	311.10
Business Fees	174.89	0.00	174.89
ACBL Fees	7,441.78	5,116.97	2,324.81 <sup>12</sup>
CBF Fees	203.55	596.45	-392.90
STaC Fees	4,598.23	4,334.07	264.16
Total Business Fees	12,418.45	10,047.49	2,370.96
Cash Short/Over	272.55	218.12	54.43
Postage and Courier	18.00	0.00	18.00
Depreciation Expense	3,675.79	3,100.00	575.79
Incorporation Expense	0.00	300.00	-300.00
Maintenance - Computer/Printer	39.62	0.00	39.62
Computer Software Expense	470.00	751.48	-281.48
Insurance Facility	958.05	947.21	10.84
Insurance - Board Members	768.00	768.00	0.00
Total Insurance - Cost	1,726.05	1,715.21	10.84
Bank Charges	123.55	125.22	-1.67
Cash Deposit Fees	79.79	95.15	-15.36
Bank Charges Total	203.34	220.37	-17.03
Office Supplies	899.97	1,023.88	-123.91
Paper	57.98	0.00	57.98
Printer Toner	1,081.47	0.00	1,081.47
Other Printer Costs	230.94	0.00	230.94
Other Office Supplies	224.19	0.00	224.19
Office Supplies Total	2,494.55	1,023.88	1,470.67 <sup>13</sup>
Facility Supplies	1,390.63	993.84	396.79
Miscellaneous Expenses	0.00	236.72	-236.72
Donations	0.00	100.00	-100.00
Rent/Lease	42,825.00	42,817.04	7.96
Storage Space Rent	2,366.00	546.00	1,820.00 <sup>14</sup>
Maintenance - Facility	523.15	298.43	224.72
Maintenance - Equipment	380.44	542.46	-162.02
Maintenance - Furniture	424.61	2,173.79	-1,749.18
Total Maintenance Cost	1,328.20	3,014.68	-1,686.48
Bell	859.10	833.47	25.63
Internet	0.00	21.25	-21.25
Website	0.00	171.07	-171.07
Total Tel/Internet Expense	859.10	1,025.79	-166.69
Hydro One	2,540.80	2,766.77	-225.97
Union Gas	976.09	747.83	228.26
Total Utilities Expense	3,516.89	3,514.60	2.29
<b>Total General &amp; Admin Expense</b>	<b>74,110.43</b>	<b>69,820.38</b>	<b>4,290.05</b>
<b>TOTAL EXPENSE</b>	<b>131,000.41</b>	<b>122,875.35</b>	<b>8,125.06</b>
<b>NET INCOME</b>	<b>-5,648.02</b>	<b>10,774.98</b>	<b>-16,423.00 <sup>15</sup></b>



# Kingston Duplicate Bridge Club Inc

## Income Statement 2019-03-01 to 2019-03-31

### REVENUE

#### Sales Revenue

Bridge Books	264.00	
Playing Cards	19.91	
Convention Cards/Holders	3.54	
Total Game Supplies Sales		287.45
Coffee Sales	151.99	
Water/Pop Sales	76.37	
Total Food/Drink Sales for Games		228.36
Dennis Johnston Team Game	243.36	
Total Social Income		243.36
Membership Fees	132.74	
Total Other Fees		132.74
Individual Game Fees	6,925.67	
Monthly Pass A	1,019.47	
Prepaid Individual Fees	1,083.19	
Total Game Fees - Income		9,028.33
Donations	12.40	
Interest - Revenue	0.30	
Total Other Revenue		12.70

<b>Total Revenue</b>		<b>9,932.94</b>
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<b>TOTAL REVENUE</b>		<b>9,932.94</b>
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### EXPENSE

#### Cost of Goods for Club and Re...

Game Supplies for Sale	242.00	
Bridge Books - Cost	813.74	
Other Game Supplies - Cost	58.85	
Shipping	62.24	
Total Cost of Game Supplies		1,176.83
Coffee Supplies - Cost	163.26	
Water/Pop Supplies - Cost	22.98	
Cookies/Candies/etc	168.26	
Total Food/Drink Cost		354.50
Dennis Johnston Team Game	111.89	
Total Social - Expense		111.89
Directors Expense	1,959.00	
Cleaners Expense	625.00	
Club Manager Expense	1,257.75	
Bridge Lessons Expense	46.17	
Total Subcontracts		3,887.92

<b>Total Cost of Goods &amp; Services</b>		<b>5,531.14</b>
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#### General and Administrative Ex...

ACBL Fees	354.44	
STaC Fees	470.80	
Total Business Fees		825.24
Cash Short/Over		89.84
Postage and Courier		18.00
Depreciation Expense		375.79
Insurance Facility	80.11	
Total Insurance - Cost		80.11
Bank Charges	3.75	
Cash Deposit Fees	7.44	
Bank Charges Total		11.19
Office Supplies	50.97	
Printer Toner	58.50	
Other Printer Costs	5.99	
Other Office Supplies	11.69	
Office Supplies Total		127.15

Printed On: 2019-04-06



**Kingston Duplicate Bridge Club Inc**  
**Income Statement 2019-03-01 to 2019-03-31**

Facility Supplies		29.85
Rent/Lease		3,568.75
Storage Space Rent		182.00
Maintenance - Equipment	236.44	
Total Maintenance Cost		236.44
Bell	79.25	
Total Tel/Internet Expense		79.25
Hydro One	172.77	
Union Gas	173.30	
Total Utilities Expense		346.07
<b>Total General &amp; Admin Expense</b>		<b>5,969.68</b>
<b>TOTAL EXPENSE</b>		<b>11,500.82</b>
<b>NET INCOME</b>		<b>-1,567.88</b>

Statistics for 2017-2018

Month	Cash	Prepay	Board	Award	Passes	Total	Tables	YTD	Pass A Used	Bought A	Hypothetical Income	Actual Income	Pass B Used	Bought B	Hypothetical Income	Actual Income	Lost Income
April	1,029	29	51	20	217	1346	336.5	336.5	131	8	\$ 1,048.00	\$ 1,024.00	93	8	\$ 744.00	\$ 520.00	\$ 248.00
May	1,109	44	76	34	223	1486	371.5	708.0	132	7	\$ 1,056.00	\$ 896.00	101	8	\$ 808.00	\$ 520.00	\$ 448.00
June	998	43	63	13	159	1276	319.0	1027.0	105	7	\$ 840.00	\$ 896.00	52	4	\$ 416.00	\$ 260.00	\$ 100.00
July	984	26	83	10	243	1346	336.5	1363.5	173	9	\$ 1,384.00	\$ 1,152.00	70	7	\$ 560.00	\$ 455.00	\$ 337.00
August	1,060	65	74	12	303	1514	378.5	1742.0	212	10	\$ 1,696.00	\$ 1,280.00	88	7	\$ 704.00	\$ 455.00	\$ 665.00
September	1,052	64	81	35	262	1494	373.5	2115.5	199	10	\$ 1,592.00	\$ 1,280.00	62	5	\$ 496.00	\$ 325.00	\$ 483.00
October	1,112	77	82	31	246	1548	387.0	2502.5	207	10	\$ 1,656.00	\$ 1,280.00	41	3	\$ 328.00	\$ 195.00	\$ 509.00
November	1,111	67	70	30	292	1570	392.5	2895.0	181	10	\$ 1,448.00	\$ 1,280.00	110	9	\$ 880.00	\$ 585.00	\$ 463.00
December	748	22	54	303	129	1256	314.0	3209.0	81	6	\$ 648.00	\$ 768.00	48	7	\$ 384.00	\$ 455.00	\$ (191.00)
January	948	39	60	47	180	1274	318.5	3527.5	98	7	\$ 784.00	\$ 896.00	79	7	\$ 632.00	\$ 455.00	\$ 65.00
February	953	52	70	46	247	1368	342.0	3869.5	182	9	\$ 1,456.00	\$ 1,152.00	75	6	\$ 600.00	\$ 390.00	\$ 514.00
March	1,083	51	82	50	350	1616	404.0	4273.5	244	12	\$ 1,952.00	\$ 1,536.00	134	9	\$ 1,072.00	\$ 585.00	\$ 903.00
Totals YTD	12,187	579	846	631	2,851	17094	4273.5		1945	105	\$ 15,560.00	\$ 13,440.00	953	80	\$ 7,624.00	\$ 5,200.00	\$ 4,544.00

Statistics for 2018-2019

Month	Cash	Prepay	Board	Award	Passes	Total	Tables	YTD	Pass A Used	Bought A	Hypothetical Income	Actual Income	Pass B Used	Bought B	Hypothetical Income	Actual Income	Lost Income
April	1029	54	70	54	347	1554	388.5	388.5	207	10	\$ 1,656.00	\$ 1,280.00	140	11	\$ 1,120.00	\$ 715.00	\$ 781.00
May	1092	66	56	51	303	1568	392.0	780.5	219	10	\$ 1,752.00	\$ 1,280.00	84	8	\$ 672.00	\$ 520.00	\$ 624.00
June	913	55	45	50	149	1212	303.0	1083.5	117	7	\$ 936.00	\$ 896.00	32	4	\$ 256.00	\$ 260.00	\$ 36.00
July	1133	96	69	76	198	1572	393.0	1476.5	131	7	\$ 1,048.00	\$ 896.00	63	6	\$ 504.00	\$ 390.00	\$ 266.00
August	1052	116	74	49	201	1492	373.0	1849.5	143	7	\$ 1,144.00	\$ 896.00	58	6	\$ 464.00	\$ 390.00	\$ 322.00
September	977	116	69	53	259	1474	368.5	2218.0	211	11	\$ 1,688.00	\$ 1,408.00	53	5	\$ 424.00	\$ 325.00	\$ 379.00
October	1006	96	101	54	287	1544	386.0	2604.0	236	11	\$ 1,888.00	\$ 1,408.00	51	5	\$ 408.00	\$ 325.00	\$ 563.00
November	977	135	82	50	324	1568	392.0	2996.0	224	11	\$ 1,792.00	\$ 1,408.00	100	8	\$ 800.00	\$ 520.00	\$ 664.00
December	672	264	62	230	150	1378	344.5	3340.5	95	8	\$ 760.00	\$ 1,024.00	54	5	\$ 432.00	\$ 325.00	\$ (157.00)
January	792	153	80	50	115	1190	297.5	3638.0	113	6	\$ 904.00	\$ 768.00	0	0	\$ -	\$ -	\$ 136.00
February	778	105	77	90	146	1196	299.0	3937.0	137	8	\$ 1,096.00	\$ 1,024.00	0	0	\$ -	\$ -	\$ 72.00
March	965	150	89	88	200	1492	373.0	4310.0	196	9	\$ 1,568.00	\$ 1,152.00	0	0	\$ -	\$ -	\$ 416.00
Totals YTD	11386	1406	874	895	2679	17240	4310.0		2029	105	\$ 16,232.00	\$ 13,440.00	635	58	\$ 5,080.00	\$ 3,770.00	\$ 4,102.00

Definitions:

- Cash Players – Those players who paid \$8.00 to play bridge.
- Free Board – The # of games played by Board Members who play for free as recognition for the amount of personal time their responsibilities entail.
- Free Awards – The # of games played by other members of the club as recognition of volunteer activities above and beyond, and those members called in at the last minute to fill out a table.
- Prepaid – The number of games played by members using a 10 game pass they purchased for \$80.00.
- Passes – The number of games played by members who bought a monthly pass.



## Report on Teaching

Since becoming Education Chair I and several other club members have taught a lot of different groups.

We have for the past number of years started a beginners class in September and kept it going until into June. For the last two years we have followed the ACBL series: Bidding, Declarer Play, Defense and Commonly Used Conventions. Assunta and I have alternated the teaching, eight weeks on, eight weeks off, for a total of thirty-two weeks. These classes are held Saturday from 10 to 12 AM. Attendance has always started quite high but tapered off over the course of the program. Currently there are two to three tables attending. We charge \$5 per lesson for this group.

In January of this year and the last two years I started a beginner course Monday and Wednesday afternoons. In 2015 there were only five students. This year there were two tables. For a text this year I used Audrey Grant's "Better Bridge" series. This group is still meeting Monday afternoons until mid May as a "Discussion and Play" session. Shirley is looking after it now. We charge \$5 per person per session.

Starting January 2015 I also taught a small group at St. Lawrence College for eight weeks on Tuesday evenings. I only covered the introductory book "Bidding". There was no charge for this course.

The Legion on Bath Road asked me to teach a basic course. I tried twice but there was not the interest.

In September 2015 I offered to help with the Queen's Bridge Club. I wanted to teach the introductory course but the students running the club (both of whom have played on the Canadian Junior Team) wanted to do things in a more relaxed and unstructured way. I attended their sessions for several weeks until it became a conflict when they switched to Wednesday from Tuesday because of their class schedule.

For several years we have been giving Bridge Improvement/Supervised Play lessons Monday mornings 9:30 to 12. Attendance varies but there are usually at least four tables. We charge \$5 per person per session.

The Club has a policy that any club member can use the club premises to teach at no charge. My policy with respect to the money collected is that I keep anything up to \$50 and any amount over \$50 I donate to the club. Prior to this year I shared the revenue 50/50 with the club up to \$100 with the club getting anything over \$100. Since the club offers the use of the premises free of charge what I, or others, donate to the club is not subject to the HST.

Last fall we had Paul Thurston give a presentation. It was well attended and I have asked Paul if he would come back this fall. We charged \$20 for this session and the club made a small profit.

The other ongoing teaching program is Terry's Friday 11 to 12 AM "Tea & Bagels" group. Terry covers a topic in depth over a number of weeks. There is usually a wind up "party" at the end of a series for which there is a charge of \$12. We do not



charge the participants for the lessons. The club pays Terry her manager's wage for three hours each week. Attendance is usually over five tables and the party draws ten to twelve tables. Terry's lessons are the best attended of any of our "Bridge Improvement" programs. I think they attract players to "*Come to Learn, Stay to Play.*"

There is obviously a need for more teaching. People ask for courses on many different aspects of bridge. More teachers are needed. Without a robust teaching program the club will have a more difficult time attracting new players and helping our players to develop their skills.

The ACBL Co-Op advertising program has been a great help. Until April 1, 2016, we got reimbursed 75% of our ad costs. Now it is 50%. The only ads I have asked the club to pay for have been those that I expected the club to gain revenue from. Any ads that I expected to be the only financial beneficiary I have paid the 25% that ACBL did not reimburse. An ad in the *Whig* currently costs \$133.11 including HST. I run an ad the Saturday before the start of a new course, four or five times a year.

In March 2015 we participated in the City's Leisure Showcase at the Olympic Harbour. I had hoped that this exposure would attract people interested in learning the game or playing at the club. We did not have much interest. Only a few people even stopped to chat. We did not attract any new players. We held a draw, the winner did not pick up his prize a bridge book of his choice.

St. Lawrence Place (retirement home on Ontario St) contacted me last fall asking me if there would be some one in the club willing to help their bridge program with some coaching. This did not happen because the social director decided not to proceed.

We suspend all teaching for the months of July and August. When we resume in September I will set up a ledger to keep track of attendance for all our programs.

There are others teaching bridge at venues other than the club. Elaine Watson has had a group at her home and in Sunbury. Bonnie Freedenburg has had a group in Bath. Carol Haries has filled in for when I could not give a class.

Submitted by Charlie Waddell May 10, 2016





Kingston  
Duplicate  
Bridge Club

## **EDUCATION BUDGET**

### **2018-2019**

The KDBC education program is basically self financing. Our policy is that any qualified teacher can use the club to teach during a time slot that does not interfere with regular games. The philosophy is that whatever teaching is offered to our players furthers bridge knowledge and thus improves the game for all participants. All our teaching programs attract non members.

Whatever revenue the teacher collects is theirs. The exception to this is Terry's Tuesday I/N Pre-Game. Terry collects \$5 from each attendee. This money is for the club. The club pays Terry for three hours at her hourly rate. There are usually at least three tables so the program is self financing.

We have two other on going teaching programs:

Saturdays, Assunta does an introductory class. This uses the ACBL Club/Diamond/Heart/Spade books. The club buys the books and sells them to the students at cost. This program starts in September and ends in June. Students attending the Saturday morning classes are invited to stay and play at no additional charge.

Mondays, I do "Play With a Coach". The emphasis is on card play, declarer and defence. Bidding issues are dealt with during a Q&A. When requested I will present a lesson or more on a specific convention. I charge \$5.

Other teachers have offered classes on various topics but again these are self financing and do not impact the club financially. John Laverne is exploring the possibility of teaching in local schools. ACBL offers a lot of support for school/youth programs.

## **CAPITAL ADDITION**

Audrey Grant uses her "cards on the table" presentation style. Assunta uses flip charts. I use the white board. Assunta and I think it is time to up-date our teaching technology. We are asking that the club to purchase a large screen Smart TV and have it mounted on a mobile stand similar to the big screen at the front. The TV would cost about \$500 and the stand perhaps \$200. This is obviously a one time expenditure that will enhance our teaching program. It could be used for other purposes as well.

Charlie Waddell  
KDBC Education Chair



I thought it would be useful for you to have some info on what I have done in the role of Education Chair. Club policy is that anyone can use the Club to teach at no charge as long as they don't interfere with the running of games. Any revenue belongs to the teacher. I have over the years taught classes Monday and Wednesday afternoons for both newcomers and others. There is a market for short courses on selected topics – conventions, 2-over-1, etc.

Deciding which texts will be used for the intro and other courses.

The ACBL series is really dated. There is new material being published all the time. Barbara Seagram has a very good series for introductory courses as a follow on from "A Taste of Bridge". Allan Graves observations about teaching Recreational Rubber Bridge were interesting.

There are two main Canadian suppliers of Bridge books – Vince Oddy and Master Point Press. Both have easy to navigate web sites. They both ship very quickly. Vince is the source for the ACBL Series. MP Press is the publisher of "A Taste of Bridge". Barbara publishes privately.

I proposed awhile ago that the only books we should sell are those that people would keep for reference. The rest should be in the library for people to read and return. The book racks at the front of the Club could be eliminated and shelves constructed for the "for sale" books. A side benefit would be being able to add to the coat hooks in that area.

This whole area of books needs to be examined – who orders (Manager, Ed Chair, Librarian) and what we should have for sale.

Advertising – I have advertised in Kingston *This Week Recreation Guide* and the City of Kingston *Recreation Guide*. I am not sure how effective these have been. Perhaps the Club needs to develop a policy on the whole area of publicity and promotions.

Dave and Eva are interested in taking over Terry's 11 AM Tuesday program when they are not away doing the bridge program on a cruise ship.

Charlie  
17 Sept 2018

## **LESSONS**

Fees for lessons

Shall be \$5 per lesson. [Oct 2016]

Instructor's remuneration

Instructors receive all fees collected for lessons, except for the Club manager, who (if giving lessons) is paid her/his hourly rate and the Club receives the lesson fees. The Club does not charge for premises or supplies used in giving lessons. [Nov 2016]