

**DISTRICT 10**  
**MID SOUTH BRIDGE CONFERENCE**  
**BOARD OF DELEGATES MEETING**  
October 2, 2020

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The Mid-South Conference Board of Delegates met on October 2, 2020 in a virtual Zoom meeting hosted by Larry Sealy, District 10 President.

District 10 Units were represented by the following Voting Delegates\* and First Alternates\*\*

Unit 134 Louisiana	Vicki Willis*
Unit 138 Mississippi	Chuck Wilkinson*
	Ed Davis*
Unit 144 Tennessee	Judy Knox**
Unit 157 Alabama	Chuck Kelley*
	Robert Whiting**
Unit 161 Arkansas	Ned Irving*
Unit 170 Shreveport	Pat Berry*
Unit 179 Central TN	Bob Dietrick*
Unit 180 MS Gulf Coast	Michael Moses
Unit 182 Baton Rouge	Jan Galey
Unit 211 N.E. Louisiana	<b>Linda Dorries* - Absent</b>
Unit 214 Hattiesburg	Tommie Wright*
Unit 215 S. Alabama	Carla Pierce*
	Wayne Colvin*
Unit 221 S.W. Louisiana	Kathy Young**
Unit 232 N. Alabama	Larry Sealy*

**The Following District 10 and Unit Officials Were in Attendance**

District 10 President - Larry Sealy  
Vice President - Robert Whiting  
Treasurer - Pat Williams  
Secretary - Judy Knox  
ACBL-BOD - Ned Irving  
Charles MacCracken, TC  
Jerry Burford, NAP/STAC  
Rich Higgins, President Unit 161  
Charles Durrin, president 232  
Greg Frank, D10 Webmaster

**President's Welcome**

The meeting was called to order by Larry Sealy, President of District 10 at 6pm CST. All attendees were asked to introduce themselves and state the Unit and/or office that they hold.

**Approval of The Minutes**

The minutes of the last 2 Board meetings were emailed to all participants by Judy Knox. The minutes from our last 2 Board meetings in Orange Beach on Jan. 31, 2020 and by conference call on March 3, 2020. Chuck Wilkinson made a motion to approve the minutes. Second by Vicki Willis. The motion passed and the minutes were approved.

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**Treasurer's Report - Pat Williams**

Pat Williams, District 10 Treasurer gave his report. (See Exhibit A which is attached for a copy of Pat's report.) Pat also gave the status of the non- profit tax situation. All necessary returns have been filed and our non- profit status has been restored since the Orange Beach meeting in January. If anyone has any questions, send Pat an email after meeting is over.

**Ned Irving**  
**Update for District 10**

This update is intended to cover the time period since mid- July, my last update to you.

On 7-26 Guest membership policy was updated to be less punitive, and the percentage was increased to 15%. I was a strong advocate for that. ACBL sent you an email copy.

On 8-2, I provided my recommendations on goal setting for the Executive Director, to the Executive Director Review Committee. I think this process is very important as it solidifies that the Board and the executive director are totally in alignment on our strategy.

On 8-18 we had a BOD "Special meeting". The online task force made recommendations that were subsequently publicized to you, so I won't cover all that here. Basically, it was a first step and from there the BOD and Management will review all of their recommendations and decide what actions need to be taken.

I see 6 main things: a possible aggressive revenue share model for teacher recruiters, BBO and ACBL brand positioning, ownership of teaching model, technology direction, and tournament blending face to face and online.

Not addressed and needs to be is how will we manage local conflicts when face to face resumes while still having online games.

The transition task force made a presentation of the committee work being "offloaded" to others, to be completed by the November BOD meeting. We passed 20S3-01 by 25-0-0 "Conditions of Contest for Online Play", find it in "Appendix O" in the ACBL website, and see attached. (Attached at Exhibit B)

We listened to disciplinary hearing reports, approved appointment to ACBL Laws Commission and to the ACBL Disciplinary Committee. We passed 24-1-0 that all masterpoint awards shall be 80% of the amount that would be awarded in face to face, a practice that management had already implemented.

Withdrew motion 20S3-03 by a vote of 24-1-0 reducing masterpoints in shortened games. On 9-4 ACBL sent out update on the 2021 GNT to District Presidents and District GNT coordinators, dealing with rules for club qualifying, player eligibility, and required response to several questions.

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**Ned Irving Update for District 10 (continued)**

On 9-17, we had a 4 hour zoom board “Special meeting”. We passed 2 very minor masterpoint award codification issues. Appeals and Charges presented several actions taken against online players; there is quite a bit in the “pipeline” right now. Can you imagine, on one case alone there were 309 pages of documentation with 3 days’ notice!

Other than that, 2 major initiatives were presented: Management presented their response to the online bridge task force recommendations. Management suggested that we incentivize clubs and teachers to drive recruitment and retention, much more dramatically than we do for recruitment now. There is discussion, but not close to any decision, about possibly modifying the 11% of membership fee reimbursement that Units get now, that is supposed to be used to recruit and retain members. (We recognize that many do not know what this is for and many Units do not actively promote recruitment or retention.) They are considering developing a “home club” concept, to be used to determine virtual club eligibility, and possibly other things.

Some future systems development they want to do for clubs, are: Include virtual clubs in “find a club”, allow for “special games “online – “coming soon” they said, balance master point awards for club games so that when we return to face to face players have an incentive to play face to face vs. online. (how to do this, still under discussion). Investigate possibility of at club level playing online and at club face to face in the same game.

Management is starting to think about when we go back to face to face tournaments, should there still be a few online tournaments, and what kind. The boards initial reaction is concern from some about doing any online Sectionals, and concern about Regional timing being in conflict with face to face timing. It was suggested the best time for online regionals after we are back to face to face would be the week immediately after the Nationals which is historically a tough time for Regionals. No decision on this is close to being made.

There are quite a few things in Education in the pipeline, as a result of collaboration between management, ABTA, and the Education Foundation: Self-directed video series using whiteboard videos, bimonthly online live courses, certification of teachers to teach online since teaching online is quite different than face to face (This is being tested now), creation of better tools to bring teachers and players together, and developing online content for new players.

For 2020 and 2021, management plans to treat online pigmented points as if earned in person. Strategic committee made a major presentation on membership and retention. As a part of the strategic committee that I am on, we are in the process of a major membership initiative, biggest in at least 15 years, and quite possibly the best ever.

This involves a huge upgrade in the “tool kit” for clubs and units. It involves better systems, so clubs and units know what their numbers are and sharing of best practices from clubs throughout the country. Peak membership was 191,000 in 1991, currently 162,000. Last major effort to grow membership was early this century. Decline from 2013 to present.

Long term growth seems possible due to there being 15 million Americans over age 45 that know how to play bridge, and 5 million of them play at least a few times a year. 2 million of those play at last once a month. Among those that don’t know how to play, one in 5 say they are interested in learning – a whopping 11 million people! WOW!

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**Ned Irving Update for District 10 (continued)**

Numbers on new member recruitment have been steadily declining as well as retention percentage. This is a very challenging time for membership. Decline since the pandemic has increased from 1% per year to a rate of 7% per year last month mostly likely because around 50,000 players who did play in clubs before the pandemic, are now not playing online. When that group comes up for renewal, their rate of renewal is much worse than before, understandably so. With most clubs not open, it's a lot harder to work on this at club level. The best medicine for renewal woes is getting more of these people playing.

In September marketing has started a "campaign" to engage the members not playing online. As far as recruiting new players, our new "guest" membership program, sent out by email on 9-9-2020, is being worked by marketing to try to sign up those who are playing online who are not members. I believe that will help us some. The biggest thing though, is we want to equip and energize the local level by providing a framework for continuous improvement based on performance data and replication of successful practices. In other words, not a top down directive but more of a here's how other clubs have been successful and what kind of numbers are possible.

The board passed an action item by a 2/3 vote to assign management to develop a comprehensive 3 to 5- year plan to grow recruitment and retention. The plan is to accomplish alignment of the entire organization to address membership issues. More resources will be required to be successful. Numerical targets will be established and tracked.

Since the board reorganization has passed, there is a lot of District level codification that must be updated to remove "District Director" by the time this change happens, which starts at the end of 2021 and is complete at the end of 2023. "Regional Director" may or may not have the same role in District 10 governance, your choice. I am on the Governance committee and have been tasked with others to work on communication to each District about this, a letter coming soon to Larry. District 10 will need to update their Bylaws in that regard. I have co-authored a soon to be presented major initiative for a comprehensive overhaul of communication protocols. It's working its way through the "process" and I hope to be able to tell you more about it by later this Fall and that it is underway. There are a lot of pieces to this. Stay tuned

The tournament task force is working on evaluating the number of regionals we have in the country. While it is early in the process, the sentiment of committee members is to reduce the number. The criteria they will use is still being developed. Point being we do need to think about this as a District, and to develop a District 10 point of view about how we feel about it. Once we do that, I will make sure you get heard by the task force. I am not on the task force but will communicate D10 needs to the chair.

Longest Day raised around \$ 800,000. Something Units or Districts can do to support online beginner lessons is to pay the fee for Zoom or the like.

The ACBL will not be able to run STACs for Units or Districts this year. Table count was down about 80 tables from the last regional. 89 clubs are open as of the end of August out of over 3000, less than 3%.

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**Ned Irving Update for District 10 (continued)**

District 10 has 2 clubs open in Louisiana and 4 in Tennessee. NABC's will no longer require an opening party. Board approved via straw poll managements question, 22-2-1. I am still pushing for the online regionals to have more than 18 boards. The next regional in October will not have some with more, preferring instead to not reduce from 4 sessions per day to 3 due to the systems limitation issues for both BBO and ACBL. NAOBC pair games in November will be expanded to 24. Will re-evaluate again after the October regional.

Please contact me anytime with questions or concerns, by email or phone. 501-922- 8608

Thanks

Ned Irving District 10 Director, ACBL Board

**Tournament Coordinator Report - Charles MacCracken**

10-2-20 D-10 TC Report

I have no knowledge of the League's plans to allow face to face tournaments. What follows is my personal logic, intuition or just a plain guess – you pick one. When I talk of tournaments, I mean face to face.

It would be folly to hold a tournament before we have seen clubs reopen and draw members back to play. I think it will take several months after reopening clubs to judge the willingness of players to risk going to a club and thus the higher risk of a tournament. Many think that a vaccine will be the answer, but surveys show two thirds of our populace will not take the vaccine until they see how it works on others. Even after several months 20-25% people are still likely to be reluctant.

What sensible Tournament Chair will commit to renting regional playing space or guaranteeing a certain number of hotel rooms to offset that cost until he has seen the results of club and sectional tournament play. Fortunately, many D-10 units have clubs available to hold their sectionals, so the cost of renting space is far less risky. After clubs have shown a decent turn out we can start scheduling sectionals again when ACBL allows them. It might be wise for smaller clubs to start with Non-Life Master tournaments.

I believe we can start planning for the 2023 Non-Life Master Regionals. Those applications are due, but approval by the D-10 Tournament Oversight Committee will be held until January 1, 2021 when we see how many applications we have and can judge which ones best meet the D-10 criteria for holding them. So far, I have one application; it is from Lake Charles, LA. Please have your T.Cs. submit their applications soon.

Respectfully submitted,

Charles M. MacCracken  
10/1/2020

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**TOURNAMENT OVERSIGHT COMMITTEE REPORT**

District 10 Board of Delegates Virtual Meeting  
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1. This rotation is based upon the following allocation:  
No split regionals.  
Annual Cycle – Tunica  
2-Year Cycle – Hot Springs, Nashville, Birmingham  
4-Year Cycle – Gulf Coast, N.O., Jackson, OB, Baton Rouge, Shreveport

**Currently Approved Schedule**

<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>
Tunica	Tunica	Tunica	Tunica
Hot Springs	Birmingham	Hot Springs	Gulf Coast*
Nashville	Orange Beach	Nashville	Birmingham
New Orleans*	Shreveport*	Baton Rouge	Jackson

\*Unit declined to host the regional; replaced by the S. Alabama unit.

2. The following D-10 regionals have been cancelled due to the COVID-19 Pandemic:

Jackson, MS - May 11-17, 2020  
Hot Springs Village, AR (NLM) – August 21-23, 2020  
Tunica, MS – October 12-18, 2020

3. TOC recommends that no make-up for cancelled regionals be attempted, and the current schedule for all future regionals be maintained as is. The Hot Springs NLM regional that was cancelled will not be counted in consideration for future NLM regionals.
4. TOC will present a recommended rotation for regionals for the next cycle beyond 2024 at the first meeting in 2021 of the D-10 Board of Delegates. A questionnaire will be sent to all unit presidents for their input to that matter before the committee drafts that recommendation.

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## **TOC STATUS REPORT**

<b>Start Dates</b>	<b>Site</b>	<b>Events</b>	<b>Budget</b>	<b>P&amp;L Report</b>	<b>Notified</b>	<b>Comments</b>
09/16/19	Tunica	Approved	Approved	Not Received	Yes	P&L Report past due date.
	Orange					
01/27/20	Beach	Approved	Approved	Not Received	Yes	P&L Report Past Due
03/02/20	Birmingham	Approved	Approved	Approved	Yes	
05/11/20	Jackson	Approved	Approved	N/A	Yes	Tournament Cancelled
10/12/20	Tunica	Not Received	Not Received	N/A	Yes	Tournament Cancelled
01/25/21	Foley	Not Received	Approved	Not Received	Yes	Tournament cancelled
05/10/21	Hot Springs	Not Received	Not Received	Not Received	Yes	Tournament Cancelled
07/05/21	Nashville	Not Received	Not Received	Not Received	Yes	May be Cancelled
09/20/21	Tunica	Not Received	Not Received	Not Received	Yes	May be Cancelled
	Orange					
01/17/22	Beach	Not Received	Not Received	Not Received	No	
TBA 2022	Birmingham	Not Received	Not Received	Not Received	No	
TBA 2022	Shreveport	Not Received	Not Received	Not Received	No	
09/12/22	Tunica	Not Received	Not Received	Not Received	No	

### **District 10 Tournament Oversight Committee**

Chuck Wilkinson, Jackson MS (Chairman)

Ned Irving,

Hot Springs AR

Gary Klussman, Gulf Shores AL (Gary Klussman passed away sept. 14. Larry and Chuck are working to find a replacement. )

Terry VanDyke, Nashville TN

Charlie MacCracken, Memphis TN (Advisor)

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**Tony Gunn, Education Liaison**

Tony has resigned from the Unit Board. Larry will appoint a new Education Liaison.

**Bob Dietrick, President Unit 179**

District 10 meeting 10/2/20 By Bob Dietrick, Unit 179

My agenda items

The status of unit:

- Our Regional is planned for July 2021

We lost over 20K on the last regional due to declining participation •

The unit has 27K in the bank, this next regional could bankrupt us

- A lot of my friends say they love BBO and they don't plan to come back to tournaments and will play less at local clubs •

We may lose clubs after the virus goes away.

- We used to be able to email our members for free. This was a great way to keep in touch and market our members. Now it cost approx... \$.60/email. We have 900 members so  $.60 \times 900 = \$540$  each time. We cannot afford to communicate often with our members.

I assume a lot of the units have similar problems.

There was a lot of discussion regarding cheaper ways to send out emails to Unit members. It was suggested that Mail Chimp should be checked out by Nashville and all Units. It is free and is used by a lot of Units.

**Greg Frank, 010 Webmaster**

Greg Frank is our new web master. Everyone commented on how much nicer the District 10 Web page is and what a good job Greg is doing with it. Our web page was in bad need of being updated. Greg has done an outstanding job.



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**New Business**

1. **Member Retention** (See Exhibit C attached)

- Covid-19 has Significantly Impacted Membership Renewals  
– District 10 worse than ACBL-wide
- Virtual Club Games and (to a lesser extent) Support Your Club Games have helped
- But we are in Danger of Losing a Significant Number of Players
- Will they Come Back when F2F Bridge Returns?
- What can we (ACBL, D10) do to Ameliorate?

**Charles Durrin- President Unit 232**

All were impressed with Charles' report on how his Unit worked to retain bridge players during this pandemic. Please see Exhibit D attached for copy of his report and steps his unit took to keep their bridge players playing.

2. **District 10 Bylaws**

- Most Recent Update was Sep 2013
- ACBL Changing from 25 District Directors (DD) to 13 Regional Directors (RD) – Need to Remove References to DD – Since there will no longer be 1st and 2nd Alternates, those References need to be Removed, as well
- There are Likely other Areas that could be Updated.
- If we could get a Draft Update by the end of the Year, we could Iterate and Might be able to Vote on at the Next Meeting  
– Need to send final Version to Units 30 Days before D10 Board Meeting – Will Require 2/3 Majority to Pass

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Larry appointed an ad hoc committee to work on updating the Bylaws. Pat Williams (Committee Chair), Ed Davis, Vicki Willis, Jerry Burford and Larry Sealy were appointed to serve on this committee. Their goal is to get a draft update done by year end so we can vote on it at the next board meeting.

### **3. 2021 Grand National Teams**

#### **D10 2020 GNT Qualifiers**

- Flights A and C were scheduled for Jackson Regional (May), tournament canceled
- Open and Flight B games were held at B'ham Regional (Feb/Mar)
  - o 7 Flt B teams competed for 2 days
  - o Only 1 Open team entered
- Still had to pay entry fee
- Qualified for 2020 National Final
- ACBL offering 2 options for 2021
- Send 2020 Qualifiers to National Finals in 2021
- Recompete
- We need to decide and notify ACBL next week
- If Summer NABC is canceled, it may not matter
- Flights A and C will need to be completed 2021

A motion was made by Jerry Burford for us to send our qualifying flight B and Championship winners from 2020 to represent District 10 at the next summer nationals. It was seconded by Chuck Wilkinson. Motion passed.

### **4. Future Tournaments**

- ACBL may Continue with a Limited Number of Online Tournaments when F2F Play Resumes
- Georgia Heath (President) has stated that the Number of F2F Tournaments will likely be Reduced
- We should be prepared to see our Regionals Reduced from 4 to 3 (Hopefully no less)
- Fewer Sectionals Likely, as well
- We should begin Thinking about Contingencies
- We have Regionals Allocated thru 2023
- I Would Like to get Input Regarding Financial Risks for those Under Contract to Provide to ACBL

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**ATTENDANCE**

Unit 211, Monroe, La. did not have a delegate in attendance to represent them. All other Units in District 10 were represented. I will notify the President of Unit 211 that this should not happen going forward and remind her that the next zoom Board Meeting is April 9, 2021. I will ask her to please have a delegate to attend. This was a very well attended Board Meeting. I commend all the Unit representatives and Unit Presidents for helping me to get such a well-attended meeting. Thank you all for your participation.

**NEXT BOARD MEETING**

The next board meeting will be on April 9, 2021 at 6pm on Zoom. Please let me know if you plan to attend as soon as possible and if you cannot attend, please make sure you have someone designated to take your place so your unit will be represented at the next Board Meeting. Please notify me regarding your replacement. There being no other business to discuss, a motion was made by Tommie Wright to adjourn seconded by Vicki Willis. The meeting was adjourned at 8:30 pm.

Respectfully submitted,

Judy Knox,  
*Judy Knox*  
District 10 Secretary

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# EXHIBIT A

4:26 PM

10/02/20

Account Basis *CASH*

**Mid South Bridge Conference - District 10**  
**Balance Sheet Prev Year Comparison**  
**As of September 30, 2020**

	<u>Sep 30, 20</u>	<u>Sep 30, 19</u>	<u>\$ Change</u>	<u>% Change</u>
<b>ASSETS</b>				
Current Assets				
Checking/Savings				
Regions Checking	2,001.92	1,969.66	32.26	1.6%
Regions Money Market	90,685.87	78,647.73	12,038.14	15.3%
Total Checking/Savings	92,687.79	80,617.39	12,070.40	15.0%
Accounts Receivable				
Accounts Receivable	-1,940.00	-1,940.00	0.00	0.0%
Total Accounts Receivable	-1,940.00	-1,940.00	0.00	0.0%
Total Current Assets	90,747.79	78,677.39	12,070.40	15.3%
<b>TOTAL ASSETS</b>	<b>90,747.79</b>	<b>78,677.39</b>	<b>12,070.40</b>	<b>15.3%</b>
<b>LIABILITIES &amp; EQUITY</b>				
Equity				
Fund Balance	32,068.54	32,068.54	0.00	0.0%
Retained Earnings	51,676.28	71,853.70	-20,177.42	-28.1%
Net Income	7,002.97	-25,244.85	32,247.82	127.7%
Total Equity	90,747.79	78,677.39	12,070.40	15.3%
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b>90,747.79</b>	<b>78,677.39</b>	<b>12,070.40</b>	<b>15.3%</b>

4:20 PM

10/02/20

Accrual Basis **CASH**

# Mid South Bridge Conference - District 10

## Profit & Loss Prev Year Comparison

### January through September 2020

	Jan - Sep 20	Jan - Sep 19	\$ Change	% Change
Ordinary Income/Expense				
Income				
Dues	1,800.00	1,900.00	-100.00	-5.3%
GNT/NAOP	860.00	16,234.59	-15,374.59	-94.7%
Interest Income	30.46	29.46	1.00	3.4%
Misc.	55.00	20.00	35.00	175.0%
Regionals				
Baton Rouge	0.00	5,208.37	-5,208.37	-100.0%
Birmingham	7,329.00	0.00	7,329.00	100.0%
Hot Springs	0.00	1,622.00	-1,622.00	-100.0%
Regionals - Other	0.00	10.00	-10.00	-100.0%
Total Regionals	7,329.00	6,840.37	488.63	7.1%
STaCs/Natnals	24,409.00	37,300.50	-12,891.50	-34.6%
Total Income	34,483.46	62,324.92	-27,841.46	-44.7%
Cost of Goods Sold				
Education	818.46	854.47	-36.01	-4.2%
GNT/NAOP Expense	0.00	16,820.00	-16,820.00	-100.0%
Hospitality Fund (Nationals)	0.00	27,800.23	-27,800.23	-100.0%
Regional Revenue Sharing	7,091.68	10,625.30	-3,533.62	-33.3%
STaC Expense	16,091.64	26,329.52	-10,237.88	-38.9%
Web Site	438.67	1,150.00	-711.33	-61.9%
Total COGS	24,440.45	83,579.52	-59,139.07	-70.8%
Gross Profit	10,043.01	-21,254.60	31,297.61	147.3%
Expense				
Bank Charges	10.00	0.00	10.00	100.0%
Lodging	277.81	398.07	-120.26	-30.2%
Meeting	0.00	672.57	-672.57	-100.0%
Miscellaneous	200.00	0.00	200.00	100.0%
Per Diem/Meals	150.00	100.00	50.00	50.0%
Postage	0.00	69.61	-69.61	-100.0%
Professional Fees				
GNT/NAOP	450.00	450.00	0.00	0.0%
Secretary	750.00	750.00	0.00	0.0%
Tournament	450.00	450.00	0.00	0.0%
Treasurer	750.00	500.00	250.00	50.0%
Total Professional Fees	2,400.00	2,150.00	250.00	11.6%
Taxes & Fees	0.00	600.00	-600.00	-100.0%
Total Expense	3,037.81	3,990.25	-952.44	-23.9%
Net Ordinary Income	7,005.20	-25,244.85	32,250.05	127.8%
Net Income	7,005.20	-25,244.85	32,250.05	127.8%

# Mid South Bridge Conference - District 10 Profit & Loss by Class January through September 2020

	Education	General	GNT/NAAP	Regionals	Revenue Sharing	STAC/Nationals	TOTAL
<b>Ordinary Income/Expense</b>							
Income							
Dues	0.00	1,800.00	0.00	0.00	0.00	0.00	1,800.00
GNT/NAAP	0.00	0.00	860.00	0.00	0.00	0.00	860.00
Interest Income	0.00	28.23	0.00	0.00	0.00	0.00	28.23
Misc.	0.00	10.00	0.00	45.00	0.00	0.00	55.00
Regionals							
Birmingham	0.00	0.00	0.00	7,329.00	0.00	0.00	7,329.00
Total Regionals	0.00	0.00	0.00	7,329.00	0.00	0.00	7,329.00
STACs/Nationals	0.00	0.00	0.00	0.00	0.00	24,409.00	24,409.00
Total Income	0.00	1,838.23	860.00	7,374.00	0.00	24,409.00	34,481.23
<b>Cost of Goods Sold</b>							
Education	818.46	0.00	0.00	0.00	0.00	0.00	818.46
Regional Revenue Sharing	0.00	0.00	0.00	0.00	7,091.68	0.00	7,091.68
STAC Expense	0.00	0.00	0.00	0.00	0.00	16,091.64	16,091.64
Web Site	0.00	438.67	0.00	0.00	0.00	0.00	438.67
Total COGS	818.46	438.67	0.00	0.00	7,091.68	16,091.64	24,440.45
Gross Profit	-818.46	1,399.56	860.00	7,374.00	-7,091.68	8,317.36	10,040.78
<b>Expense</b>							
Bank Charges	0.00	10.00	0.00	0.00	0.00	0.00	10.00
Lodging	0.00	277.81	0.00	0.00	0.00	0.00	277.81
Miscellaneous	0.00	200.00	0.00	0.00	0.00	0.00	200.00
Per Diem/Meals	0.00	150.00	0.00	0.00	0.00	0.00	150.00
Professional Fees							
GNT/NAAP	0.00	150.00	300.00	0.00	0.00	0.00	450.00
Secretary	0.00	750.00	0.00	0.00	0.00	0.00	750.00
Tournament	0.00	450.00	0.00	0.00	0.00	0.00	450.00
Treasurer	0.00	750.00	0.00	0.00	0.00	0.00	750.00
Total Professional Fees	0.00	2,100.00	300.00	0.00	0.00	0.00	2,400.00
Total Expense	0.00	2,737.81	300.00	0.00	0.00	0.00	3,037.81
Net Ordinary Income	-818.46	-1,338.25	560.00	7,374.00	-7,091.68	8,317.36	7,002.97
Net Income	-818.46	-1,338.25	560.00	7,374.00	-7,091.68	8,317.36	7,002.97



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Basis *CASH*

**Mid South Bridge Conference - District 10**  
**Profit & Loss by Class**  
**January through September 2019**

	Education	General	GNT/NAOP	Regionals	Revenue Sharing	STAC/Nationals	TOTAL
Family Income/Expense							
Income							
Dues	0.00	1,900.00	0.00	0.00	0.00	0.00	1,900.00
GNT/NAOP	0.00	0.00	16,234.59	0.00	0.00	0.00	16,234.59
Interest Income	0.00	29.46	0.00	0.00	0.00	0.00	29.46
Misc.	0.00	0.00	0.00	20.00	0.00	0.00	20.00
Regionals							
Baton Rouge	0.00	0.00	0.00	5,208.37	0.00	0.00	5,208.37
Hot Springs	0.00	0.00	0.00	1,622.00	0.00	0.00	1,622.00
Regionals - Other	0.00	0.00	0.00	10.00	0.00	0.00	10.00
Total Regionals	0.00	0.00	0.00	6,840.37	0.00	0.00	6,840.37
STACs/Nationals	0.00	0.00	0.00	0.00	0.00	37,300.50	37,300.50
Total Income	0.00	1,929.46	16,234.59	6,860.37	0.00	37,300.50	62,324.92
Cost of Goods Sold							
Education	716.97	137.50	0.00	0.00	0.00	0.00	854.47
GNT/NAOP Expense	0.00	0.00	16,820.00	0.00	0.00	0.00	16,820.00
Hospitality Fund (Nationals)	0.00	0.00	0.00	0.00	0.00	27,800.23	27,800.23
Regional Revenue Sharing	250.00	0.00	0.00	0.00	10,375.30	0.00	10,625.30
STAC Expense	0.00	0.00	0.00	0.00	0.00	26,329.52	26,329.52
Web Site	0.00	1,150.00	0.00	0.00	0.00	0.00	1,150.00
Total COGS	966.97	1,287.50	16,820.00	0.00	10,375.30	54,129.75	83,579.52
Gross Profit	-966.97	641.96	-585.41	6,860.37	-10,375.30	-16,829.25	-21,254.60
Expense							
Bank Charges	0.00	0.00	0.00	0.00	0.00	0.00	0.00
Lodging	0.00	398.07	0.00	0.00	0.00	0.00	398.07
Meeting	0.00	672.57	0.00	0.00	0.00	0.00	672.57
Per Diem/Meals	0.00	100.00	0.00	0.00	0.00	0.00	100.00
Postage	0.00	69.61	0.00	0.00	0.00	0.00	69.61
Professional Fees							
GNT/NAOP	0.00	0.00	450.00	0.00	0.00	0.00	450.00
Secretary	0.00	750.00	0.00	0.00	0.00	0.00	750.00
Tournament	0.00	450.00	0.00	0.00	0.00	0.00	450.00
Treasurer	0.00	500.00	0.00	0.00	0.00	0.00	500.00
Total Professional Fees	0.00	1,700.00	450.00	0.00	0.00	0.00	2,150.00
Taxes & Fees	0.00	600.00	0.00	0.00	0.00	0.00	600.00
Total Expense	0.00	3,540.25	450.00	0.00	0.00	0.00	3,990.25
Ordinary Income	-966.97	-2,898.29	-1,035.41	6,860.37	-10,375.30	-16,829.25	-25,244.85
ome	-966.97	-2,898.29	-1,035.41	6,860.37	-10,375.30	-16,829.25	-25,244.85



MID SOUTH BRIDGE CONFERENCE  
BOARD OF DELEGATES MEETING  
October 2, 2020

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**EXHIBIT B**

## Appendix O: Online Play

1. **Cheating:** Cheating online is a serious offense, subject to the same penalties as cheating in live play. It is illegal to communicate with your partner during a hand via any means other than chat to the full table, to communicate with a kibitzer during the game, to play using an account that is not yours, to gain advanced knowledge of a deal, or to play in one event using multiple accounts.

Any accusation of cheating must be made privately to the director of the event, to the ACBL recorder, or to a reporting mechanism provided by the online platform.

2. **Alerts:** Alerts (including announcements) are made by the player making the call. An alerted call should be accompanied by an explanation. Stating the common or popular name of the convention is not sufficient. You are encouraged to explain calls even if those calls do not require alerts. Any call that would be alerted after the auction in live bridge should be alerted at the time of the call.
3. Any contestant may request information concerning an opponent's methods. Such inquiries should be directed to the player who made the call and must be asked in a private chat. Replies to these inquiries must likewise be given in a private chat. When playing with a Zoom (or the equivalent) screenmate follow up questions are permitted regardless of which player made the call or play.
4. **Tempo:** In general, bids and plays within 10 seconds are considered to be in tempo.
5. **Claims and concessions:** If you reject an opponent's claim or concession, and continue play, the result of the board will stand as played. Instead of rejecting the claim or concession, you may call the Director for an adjudication of the result.
6. **Unfinished hands:** A hand that is partially completed when time expires is adjudicated as equitably as possible to both sides. Any doubtful point will be resolved against the partnership that is considered most responsible for not finishing in time.
7. **Undos:** Unintended calls or plays will be rectified under the Laws of Duplicate Bridge. A contestant who makes an unintended call or play should summon the Director immediately. As in live play, undos are permitted only upon instruction of the Director.
8. **Table Chat:** All chat is authorized information for opponents and unauthorized information for partner.
9. **Convention Cards:** Partnerships are encouraged to have a convention card that includes the players' real names. Pairs without cards will be at a disadvantage in misinformation rulings. If the system loads a default card for pairs without a convention card, then you should not assume that your opponents are playing those methods.
10. **Information Available in the Software:** All information provided by the software is authorized. For example, if the software has a button to view your convention card during

the hand, then it is legal to use that button to view your own card. Consulting a written defense is allowed in any situation where it would be allowed in face to face bridge. Using any other aid to memory is illegal. Illegal aids include consulting a system notes document or tracking the cards played on paper.

11. Irregularities: The Director must be summoned electronically for any irregularity. Once the Director has been summoned, all play and bidding shall cease until the Director authorizes its continuation.

DISTRICT 10  
MID SOUTH BRIDGE CONFERENCE  
BOARD OF DELEGATES MEETING  
October 2, 2020

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**EXHIBIT C**

# Member Retention



Active Members								
	01-Feb-19	01-Jan-20	% Change	1-Apr-20	% Change	01-Sep-20	% Change	Annualized Change (%) <sup>1</sup>
ACBL	164,699	162,488	-1.34%	162,347	-0.09%	159,214	-1.93%	-4.63%
District 10	6,437	6,360	-1.20%	6,342	-0.28%	6,130	-3.34%	-8.02%

- Covid-19 has Significantly Impacted Membership Renewals
  - District 10 worse than ACBL-wide
- Virtual Club Games and (to a lesser extent) Support Your Club Games have helped
- But we are in Danger of Losing a Significant Number of Players
- Will they Come Back when F2F Bridge Returns?
- What can we (ACBL, D10) do to Ameliorate?

<sup>1</sup> Apr – Sep change annualized

# Member Retention by Unit



Unit#/Name	1-Apr-20	1-Oct-20	Change (%)	Annualized Change (%)
134 Louisiana	795	752	-5.72%	-11.44%
138 Mississippi	525	503	-4.37%	-8.75%
144 Tennessee	540	511	-5.68%	-11.35%
157 Alabama	872	829	-5.19%	-10.37%
161 Central Arkansas	916	878	-4.33%	-8.66%
170 Shreveport	178	168	-5.95%	-11.90%
179 Central Tennessee	989	980	-0.92%	-1.84%
180 Mississippi Gulf Coast	182	171	-6.43%	-12.87%
182 Baton Rouge	335	316	-6.01%	-12.03%
211 Northeast Louisiana	128	120	-6.67%	-13.33%
214 Hub	74	71	-4.23%	-8.45%
215 South Alabama	240	226	-6.19%	-12.39%
221 Southwest Louisiana	310	301	-2.99%	-5.98%
232 North Alabama	258	258	0.00%	0.00%
Total Members	6342	6084	-4.24%	-8.48%

- 12 of 14 Units projected to lose more than 5% in 1 year
- 8 Units projected to lose more than 10%

DISTRICT 10  
MID SOUTH BRIDGE CONFERENCE  
BOARD OF DELEGATES MEETING  
October 2, 2020

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**EXHIBIT D**

## Unit 232 Action Taken to Keep Members involved

Objective	Action
Ensure all people who want to play know how to play on BBO	<p>Training for all members to use BBO</p> <ul style="list-style-type: none"><li>• “Cheat Sheets” for BBO topics complete with illustrations of what they will see</li><li>• Experts On-Call for BBO help</li><li>• Occasional refreshers on select topics</li></ul>
Help the players feel special, like appreciated individuals	<p>Surveying club members conveys a sense of ownership:</p> <ul style="list-style-type: none"><li>• Number of boards per session, minutes per board, barometer or not, substitutes versus sit-outs, game schedule, etc.</li></ul> <p>Emails to winners in limited MP games “well done”</p> <p>Player Appreciation Games (\$3)</p>



## Unit 232 Action Taken to Keep Members involved

Objective	Action
Keep the players informed	<p>Weekly Newsletter (~ 8-9 pages) and emails</p> <ul style="list-style-type: none"> <li>• Info on upcoming special events plan-in-advance</li> <li>• Member Accomplishments, health, deaths, births, birthdays, new members, moves, bio<sup>s</sup></li> <li>• Info on Budgets and where <u>all</u> money is spent</li> <li>• Hand and bidding examples</li> </ul> <p>Encouragement (in newsletter and emails)</p>
Provide mechanisms for personal improvement	<p>Live Video Hand discussions every Wednesday</p> <ul style="list-style-type: none"> <li>• Averaging~20 participants, focus on 299'ers</li> <li>• Players pick the hands (mechanism)</li> <li>• Manuals to players and experts for ZOOM use</li> </ul> <p>Experts available for hand advice by email any time</p>
Provide Training Updates based upon metrics	<p>Short tutorials on topics that arise in our video chats, emails, and request for advice</p> <ul style="list-style-type: none"> <li>• Bidding conventions</li> <li>• Hands from our games</li> </ul>

## BACKUP MATERIAL

# Unit 232<sup>1</sup> Member Retention Status

## Comparing 2019 with 2020

### Paid Membership

August 2019	August 2020	Change
257	262	+1.9%

### Finances

2019 Net Income through AUG M/E	2020 Net Income through Aug M/E <sup>3</sup>	Percent Change
\$ 23,007	\$ 27,887	+21.2%

### Game Participation by Number of Tables

MONTH	2019 F2F Tables	2020 Online Tables	Percent Change
May <sup>2</sup>	289	279	-3.5%
June <sup>4</sup>	279	302.5	+8.4%
July	292	347	+18.8%
August <sup>4</sup>	316	348	+10.1%

Number of Individual Players in Club Games September 1-23	<b>153 (58.4 %)</b>
Number of Individual Players in Club Games <u>All</u> of September 2019	<b>~ 144 (56.0%)</b>

1. U232 is a certified not-for-profit, member-owned club.
2. Started three online games per week and built up to nine [four Open, three 0-1000MP, two 0-299MP]
3. No donations have been requested, although about \$450 in donations were received
4. Regionals drew an estimated 104 entries (26 tables) away from club game tables Apr 30 – May 3, June 25-28, and Aug 27-30

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