



Kingston Duplicate Bridge Club Inc.

AGM

Tuesday, September 27, 2022

5:00 on Zoom

Minutes

Board members present: Jock Devonshire, Anne Herfst, Tammy Gauvin, Suzanne Ryan, Kathy McDonald, Don Kersey, Terry Demers

Regrets from the Board: John Gerretsen

33 club members attended the Zoom meeting. 25 were needed for a quorum.

The meeting was on Zoom so motions were "carried" by Jock first asking all in favour, followed by any objections.

1. Approval of the Agenda -Jock Devonshire

Attached

Moved by Anne Herfst, seconded by Claudine Lallemand to accept the agenda.

Carried

2. Approval of the AGM Minutes of September 21, 2021

Attached

Moved by Pat Briggs, seconded by Claudine to accept the minutes.

Carried

3. Opening words from the President - Jock Devonshire

Jock welcomed and thanked everyone for attending.

Our club is doing well, the online games are strong and the number of face-to face games are growing. We continue pooling with the Seaway Club in Cornwall and now also with Belleville. It is a pleasure to interact with both these clubs. Our volunteers make this all happen. Jock gave a special thanks to Board members: Tammy and Suzanne for their work with lessons and special I/N events; Kathy who is invaluable – asking questions and checking the possible ramifications of Board decisions; John Gerretsen for his wealth of experience; Anne Herfst our amazing financial chair; Don Kersey our ACBL expert, setting up and fixing all our games and other ACBL functions. The knowledge and expertise of our Board is exemplary. Jock also gave special thanks to volunteers not on the Board. Elaine McDougall, who heads our Promotion Committee, works hard to get out special notices and newsletters and so much more. Many volunteers are working behind the scenes. KDBC appreciates the dedication and support of all our volunteers.

4. Approval of the 04/01/21 to 03/31/22 financial statements–Anne Herfst Attached

Anne posted a circle graph on Zoom demonstrating KDBC expenditures in our fiscal year 04/01/21 to 03/31/22 **Attached**

Chris Caswell noted that we had about \$40,000 in our bank account in March. What we have done to invest this money? *In May we invested \$35,000 in GIC's. One 3-year fixed term GIC for \$15,000 with a floating interest rate capped at a maximum of 15%. One GIC for \$20,000 with a 30-day rollover with compounded interest at a variable rate.*
Charlie Waddell asked if there was a limit on the amount of money a Not for Profit organization is allowed to have. *There is no limit on the amount of money our organization is allowed to hold. Marvin Baer agreed.*

Anne moved that the Financial Report be accepted, seconded by Charlie
Carried

5. **Auditor's report for 04/01/21 to 03/31/22-Gaylia Ohlman** **Attached**
Moved by Claudine, seconded by Anne to accept the Auditor's Report
Carried

6. **Appoint auditor for 04/01/22 to 03/31/23** **Anne Herfst**
Marvin said that to comply with the Not for Profit legislation the members must pass a special resolution to appoint an unlicensed auditor, not a chartered account to do the audits. The question was asked if this would be putting our club's financial status in jeopardy. Marvin replied that we have had informal audits for years and if the decision is accepted it would only apply for one year.
Moved by Anne to appoint Gaylia Ohlman auditor for this upcoming fiscal year, 04/01/22 to 03/31/23 seconded by Ruth Pettis
Carried.

7. **Report from the Club Manager -Terry Demers** **Attached**
Moved by Suzanne Ryan, seconded by Mac Johnston to accept the Club Manager Report.
Carried.

8. **Report from our I/N rep - Suzanne Ryan** **Attached**
The Intermediate Mentor game started up again in September with 44 active members. There are over 200 members in our updated 0-750 masterpoint I/N list. Suzanne gave special thanks to Elaine McDougall for her help with promotions and to Marilyn Lindsay for helping with partnerships.
Moved by Pat Briggs to accept the I/N Report, seconded by Ruth Pettis
Carried.

9. **Report from our Education Chair-Tammy Gauvin** **Attached**
Ten people registered for the beginner class. Tammy thanked club members who are helping with her classes. Anne does a lot and Judy Prince came out. Charlie has offered to attend and Suzanne has been constantly supportive to this initiative.

Moved by Anne, seconded by Marg Beck to accept the Education Report.

Carried.

10. Election of Directors -Nomination Committee Report-Jock (John Gerretsen was not able to attend the meeting.)

The board notified the membership in August that the AGM would be held in September and requested that anyone interested in a position on the Board should contact John Gerretsen. The position of Vice President was vacant after Brian Moorby sadly passed away on July 10, 2022. The nomination committee approached Chris Caswell to take the position and Chris agreed. There is no need for an election. All other board members have agreed to keep their positions for another year. Don Kersey, Chief Club Games Director and Terry Demers, Club manager are positions appointed by the board.

Moved by Claudine and seconded by John to accept the Nomination Committee selection of Chris Caswell as Vice President.

Carried

11. Face to Face game issues – dates and location

We hold one F2F game at the RCAFA Hall at the airport per week. Attendance is slowly increasing and thanks to Suzanne we have held an I/N section alongside the open section.

12. Non-Declaring Robots in our virtual Games Proposal-Paddy Allan

The idea of having humans declaring all the hands means that the robots never play a hand (unless of course there are 2 robots playing as spares). Some players would welcome the chance to declare all the hands and some have mentioned concern over how taxing it would be to either declare or defend every hand. Inexperienced players would be at a disadvantage since they may not play hands as well as the robot but would still be seated in the "A" stratum. Chris noted his concern in situations like this is that an expert is coming in with a robot with high probability of taking master points away from our members. We may see more robot play. KDBC discourages robot play. Robots are available mainly to help players who may not be able to find a partner. Bob Fowkes believes robots should be used only as spares. He noted that sometimes there are 4 or 5 players signed in with robots. Jock mentioned that when there are multiple robot pairs the directors try to match humans to play together. Glenn Torrie suggested that players partnered with a robot should not be eligible for masterpoints. The director can not set up a game to do that.

It was agreed that we would test the "Human-Declarer" option for a trial period of one month and report back to the members at the end of October.

Josette spoke about how difficult it is to step up from being in the I/N section to playing in the open section. She feels it hard to fit in and find partners. It was suggested that we add an item to our webpage for players looking for partners in upcoming online games.

The board will add this issue to the upcoming agenda at the next board meeting.

13. Hamish Taylor is our new Unit Rep and Elaine McDougall is the Unit Secretary.

Jock welcomed Elaine and Hamish and congratulated them on their new unit positions. Elaine thanked Sharon Boal for her work with the unit as our previous rep and also for the help she has extended to Elaine and Hamish in these new positions.


Chris Caswell encouraged anyone who is interested in the director's course to take it online. It is very informative and the presentation was done well.

Adjournment

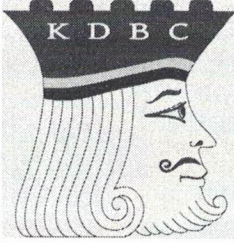
Mac Johnston moved that the meeting be adjourned. Carried.



Jock Devonshire, President



Terry Demers, Club Manager)
Kathryn McDonald
Interim Club
Manager



Kingston Duplicate Bridge Club Inc.

AGM

Tuesday, September 27, 2022

5:00 on Zoom

Agenda

- | | |
|--|-----------------|
| 1. Approval of the Agenda | Jock Devonshire |
| 2. Approval of the AGM Minutes of September 21, 2021 | Jock Devonshire |
| 3. Opening words from the President | Jock Devonshire |
| 4. Approval of the 04/01/21 to 03/31/22 financial statements | Anne Herfst |
| 5. Auditor's report for 04/01/21 to 03/31/22 | Gaylia Ohlman |
| 6. Appoint auditor for 04/01/22 to 03/31/23 | Anne Herfst |
| 7. Report from the Club Manager | Terry Demers |
| 8. Report from our I/N rep | Suzanne Ryan |
| 9. Report from our Education Chair | Tammy Gauvin |
| 10. Election of Directors -Nomination Committee | John Gerretsen |
| 11. Face to Face game issues – dates and location | Jock Devonshire |
| 12. Non-Declaring Robots in our virtual Games proposal | Paddy Allan |
| 13. Hamish Taylor is our new Unit Rep and Elaine McDougall is the Unit Secretary. | |
| 14. Adjournment | |

Treasurer's Report

Kingston Duplicate Bridge Club Inc

Annual General Meeting

September 2022

This report covers our fiscal year 1 April 2021 to 31 March 2022. For the second year in a row, KDBC continued to operate virtually, with almost all of our games held on Bridge Base Online (BBO). I have reported the game revenue from the face-to-face games separate from the online game revenue.

BBO – we scheduled at least six games per week online for a total revenue of \$62,097 and an average of 12 tables per game.

Belleville Duplicate Bridge Club joined our club online in November 2021. We pay Belleville \$1.60 each time a member of their club enters one of our games. This is the same arrangement that we continue to have with the Seaway Bridge Club of Cornwall.

Also over this fiscal year, we had 135 different guests from other clubs throughout Canada and the USA join our games. These guests played approximately 439 times for a total revenue of at least \$1,500.

Face-to-Face games – in March 2022, we held two games in person. These were our first face-to-face games in two years after the Covid pandemic lockdown. There were 9 tables at these games for a total game revenue of \$227. We chose to charge the same fee as was charged prior to the lockdown - \$8 per entry.

Net Income for the Year – Revenue for the year totaled \$62,406 and expenses totaled \$52,320 resulting in a net profit of \$10,086.

Most expenses incurred throughout the year were routine except for:

Moving Expense – In February 2022, our previous landlords asked us to remove the furniture and effects that they had been storing for us since March 2020. We hired a moving van to move the items to All About Storage on Bath Road. Also, we asked another organization to remove some items that were not in sufficient repair to warrant storing. As a result, we incurred a total cost for moving of \$1,114.

Financial Position at March 2022

We ended the year with just over \$40,000 in our bank account and \$15,000 in GICs.

Submitted by

Anne Herfst Treasurer

for the AGM, 27 Sep 2022

Kingston Duplicate Bridge Club Inc.

Balance Sheet - Audited

at 31 March 2022

ASSETS

Current Assets

Directors Draw	100.00
Chequing Bank Account	40,286.82
GIC	10,117.91
GIC 2	5,080.05
Acc. Rec. Next Month	6,115.95
Kingston Sectional Advance	500.00
Prepaid Expenses	468.00

Total Current Assets 62,668.73

Fixed Assets

Club Furniture and Equipment	3,872.72
Accum Deprec-Club Furn & Equip	-3,872.72
Tournament Furniture & Equipment	11,000.00
Accum Deprec - Tourn Furn & Equip	-3,600.00

Total Fixed Assets 7,400.00

TOTAL ASSETS

70,068.73

LIABILITIES

Current Liabilities

Accounts Payable	604.79
HST charged on Sales	2,305.35
HST Paid on Purchases	-736.64

TOTAL LIABILITIES 2,173.50

EQUITY

Net Profit (prior years)	57,809.42
Net Profit (current year)	10,085.81

TOTAL EQUITY 67,895.23

TOTAL LIABILITIES & EQUITY

70,068.73

Kingston Duplicate Bridge Club Inc.

Profit and Loss Report - Audited

1 Apr 2021 to 31 Mar 2022

Sales

Bridge Books	13.27	
Individual Game Fees F2F	226.64	
Individual Game Fees Online	62,096.86	
Interest - Revenue	60.23	
Miscellaneous Revenue	9.11	
Total Sales		62,406.11

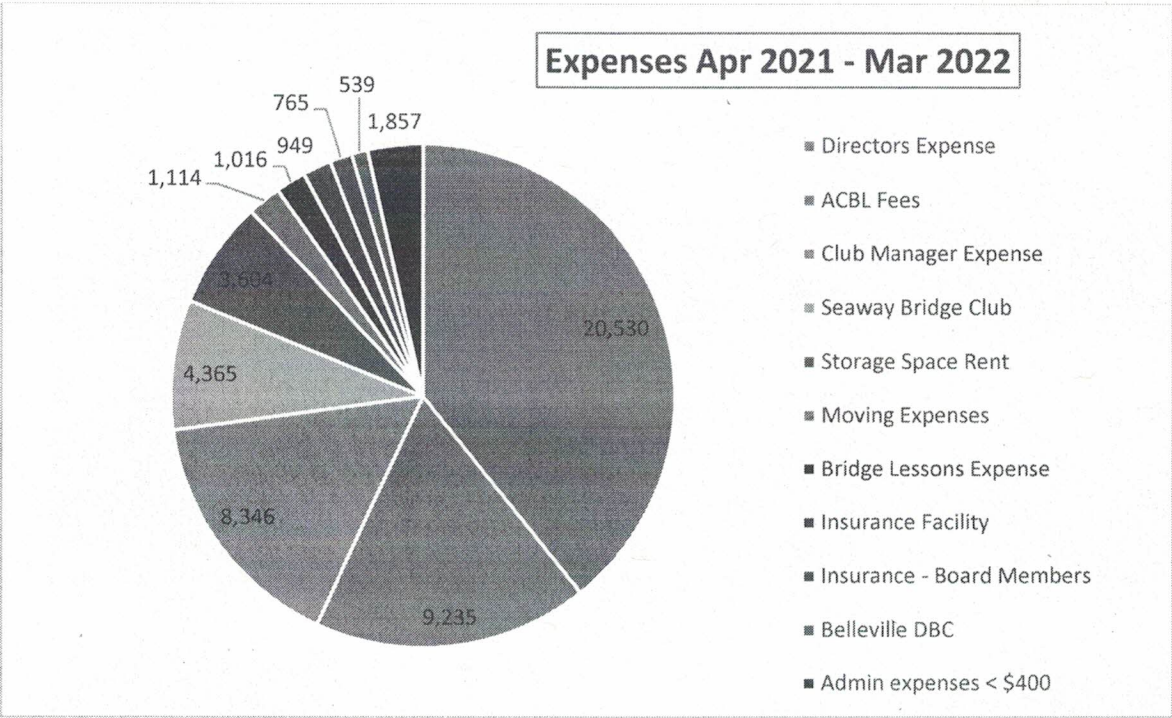
Direct Expenses

Directors Expense	20,530.00	
Seaway Bridge Club	4,364.67	
Belleville DBC	539.20	
ACBL Fees	9,234.65	
Total Direct Expenses		34,668.52
GROSS PROFIT		27,737.59

Indirect Expenses

Supplies for Games - cost	53.68	
Club Manager Expense	8,345.99	
Bridge Lessons Expense	1,016.33	
Free Plays Other	54.85	
Audit Fees	125.00	
Advertising and Promotions	177.93	
Common Game Fees	133.24	
Postage and Courier	264.80	
Computer Software Expense	360.00	
Insurance Facility	948.79	
Insurance - Board Members	765.00	
Bank Charges	154.00	
Office Supplies	67.80	
Other Printer Costs	49.38	
Rent/Lease	110.00	
Storage Space Rent	3,604.32	
Moving Expenses	1,114.34	
Bell	41.46	
Website	181.87	
Zoom License	83.00	
Total Indirect Expenses		17,651.78
NET PROFIT		10,085.81

Kingston Duplicate Bridge Club



May-22

Kingston Duplicate Bridge Club

Kingston, Ontario

Att'n: Executive KDBC

Auditor's Report for the period April 1, 2021 to March 31, 2022

The auditing for the Kingston Duplicate Bridge Club was completed by me
on May 1, 2022

Findings were as follows:

All expenses are being promptly paid, and are being recorded, with journal entry
number and cheque number on receipt and duly filed.


Monthly income to manager and directors is recorded accurately,
and paperwork to verify is filed.

All monies received are being recorded. I suggested that the monies received
from BBO be recorded in a separate account from monies received from F to F.
Spread sheets to account for the Seaway Club and the Belleville Club
members who are playing is kept up to date daily. The monies owing to these
Clubs is calculated on a monthly basis and paid in a timely fashion.

I acknowledge that the income statement and balance sheet are accurate
and adequately show the club's financial status.

I would like to compliment the treasurer for doing such a fantastic job.

Gaylia Ohlman



Auditor, KDBC

Bridge at the Kingston DBC is changing.

The internet has connected us to a much bigger community of bridge players with availability to world tournaments, lessons and games for players of all levels. At any moment on BBO there may be well over 12,000 people playing online bridge. Everything you ever wanted to know about bridge is available at your fingertips. We are part of this new and exciting scene but are not sure how we fit in.

We now have the task of recreating our club. Our face-to-face table numbers are low but slowly rising. I think most of us look forward to getting back to the table with our friends, holding cards and bidding out of turn. We are probably not ready for our own space at this time but if we plan to grow our face-to-face games, we need a bigger venue with good lighting and storage space. **If you are interested in helping us find a new location contact the club or any board member.** There is a wonderful new home somewhere out there and we need to find it.

What's happening at KDBC:

- KDBC presently has 270 members. Of these members, 204 are members with under 750 points.
- We have not charged a membership fee for the last two years. Some of our members are not active so it is hard to say how many members we would have if we charged a fee.
- KDBC presently offers one face-to-face game a week on Wednesdays at 1:00 at the RCAFA Hall. We hold virtual games every day of the week except Saturdays which are reserved for special games.
- The Seaway Club from Cornwall and the Belleville DBC continue to be part of our virtual games.
- **In January, 2021 the Partnership Chair, Social Chair and Promotions Chair were removed as Board positions.** Getting back F2F we need these positions. Marilyn has kindly volunteered to be the Partnership Coordinator and Elaine McDougall chairs the Promotions Committee. We need volunteers for our Social Committee. **Contact Terry or any board member if you would like to help. The social committee organizes the Christmas party, mails sympathy and get-well cards, arranges beverages and food for special events as part of their job.** These are not board positions so you would be welcomed but not be expected to attend Board meetings.
- We are happy to welcome two new game directors. Kathy McDonald and Chris Caswell have recently completed the new director course online and have started directing in our online and face-to-face games. We sadly lost 2 directors this year when our dear friends Brian Moorby and Kevin Loughlin died suddenly. Brian and Kevin were strong supporters of our club; Brian was the Vice President of the Board.
- KDBC has dates reserved for a sectional tournament at the beginning of February, 2023 and a regional in May of 2024. Do we want to hold tournaments in Kingston? We are paying storage fees for items that were purchased for the regional.

Our club is successful because of the many hours of hard work done by our volunteers. We work hard because we want our club to survive. **Be part of the KDBC team.** It is time to make important decisions that will affect where and how the club is run. We need your ideas and your help.

Thank you for your support!

I/N Report for 2022 AGM, Sept 27/22

1. Starting in January 2022, 44 KDBC members were involved in the I/N Mentor Program, a monthly virtual game partnering experienced Intermediate players with developing Intermediate players within our club. Over the course of 6 months, these partnerships remained somewhat constant, new friendships were formed, and everyone's bridge skills improved!
2. We have roughly 200 members on an updated I/N membership list, including all players in the 0-750 master point range. We continue to add new players to this list through our Promotions activities, word of mouth, and club flyers.
3. We celebrated our I/N Mentor program with a Picnic in the Park on June 29/22 at Lake Ontario Park. We again met for a second Picnic on Aug 18. It is delightful to meet at this beautiful location, chat over a picnic dinner, and even play a few hands of bridge!
4. Just this Fall we have initiated a 0-750 section in the In-person Games at the Airport location on Wednesday afternoons. It is hoped that attendance will pick up as the golf season ends and other outdoor activities slow down. We aim to have 3 full I/N tables at every Wednesday game. All players are requested to register for the game at KDBCPartners@gmail.com, so we know how many players are attending.
5. We have kept in touch as a group of dynamic and interested players through flyers and Newsletters to the membership. These information flyers have been made possible by the expertise of Elaine McDougall and I would like to thank her for her talented and timely work in this regard!

Suzanne Ryan, Sept 15/22

Education Report for the KDBC

Sept 22,2021

Prepared by: Tammy Gauvin

The KDBC started renting a classroom for beginner lessons at the Seniors Association on Francis St. after an ad was placed by the KDBC in the Leisure guide for Kingston. The rental started on the 18th of September 2021 and is the perfect location for students.

Lessons 2021-22

Over the past year teaching bridge F2F has been quite a challenge for Charlie and me. The retention of students was difficult due to the following factors.

- a. Getting students to come out during the Covid
- b. The opening and closing of the Seniors Centre due to covid
- c. Mask wearing

Dates of operation:

18 Sept 2021 – 30 Oct 2021

Then closed due to Covid outbreak

Resumed:

8 Jan – 14 May 2022 With some days closed for holidays.

Classes ended for the summer.

Thanks to our I/N group, lead by Suzanne Ryan we were able to fill some tables with I/N's they enjoyed the play and learn. There was a variety of Q & A and some 2/1 discussed. The room was always useful.

All lessons were free, even the play and learn.

Zoom Initiative

In 2021 some senior players were approached to host a Zoom group chat. These volunteers had to be comfortable on zoom and with the topic of discussion.

Sadly, both Brian Moorby and Kevin Loughlin passed away before they could present their zoom.

Thanks to Jock Devonshire (Leads) our first zoom he attracted 46 members, followed by Chris Caswell (The Majors) with 33 attending. Thank you both for your courage and strength as they had successful zooms.

I/N Mini Lessons

Once a month before the I/N-mentor game there is a short 15min PowerPoint lesson given by Tammy.

Lessons 2022-23

In Aug 2022 the club put an ad in 'Kingston This Week' for lessons at the Seniors Centre. From this ad and from classes pre covid we have 19 contacts.

- a. 9 taking lessons
- b. A few signed up for session 2 only
- c. Some going directly to I/N group to be mentored by a volunteer
- d. Some for future lessons that want to be notified as they cannot make this timing

There will be two 6-week sessions for novice players and then we will return to play and learn. The I/N's will be invited to help mentor the novice players and we will try to integrate the novices into the club.

Future initiatives:

1. Tammy has contacted CFB Kingston in hopes of creating a rubber bridge group once a week. If any participants, there want to move on to duplicate then KDBC will be suggested. Currently, waiting for approval from CFB Kingston
2. In negotiations with Jerry Helms to have one or possibly two 'Ask Jerry' zoom sessions for the whole club. Yet to be determined.

In conclusion 2022-2023 looks promising for the KDBC to get new members and retain current members with some fun!

Nomination Committee Report for AGM, September 27, 2022

**As per our bylaws; Election Bylaw #2
Section 3, item (h)**

All nominations must be made by a date provided by the Nominating Committee which shall be no later than two weeks prior to the date of the General Meeting at which elections are to take place.

Nominations are closed as per above bylaw.

Nominees as presented by our Nomination Committee are as follows.

Kingston Duplicate Bridge Club INC. October 1, 2022 – September 31, 2023

**President – Jock Devonshire
Vice President – Chris Caswell
Past President – John Gerretsen
Treasurer – Anne Herfst
Education Chair – Tammy Gauvin
I/N Representative – Suzanne Ryan
Member At Large – Kathy McDonald**

Members of the Board who are appointed by the Board

**Chief Games Director – Don Kersey
Club Manager – Terry Demers
Note: the duties of the secretary are handled by the Club Manager.**

The nominating committee would like to thank our members who have agreed to serve another term and welcome our new Board member, Chris Caswell.

John Gerretsen
Past President

From: Paddy Allan <allan@cogeco.ca>
Date: September 18, 2022 at 6:14:25 PM EDT
To: terrydemers@hotmail.ca
Subject: **Non declaring robots**

First I would like to say that I have no problems having robots in our games.

Elaine MacDougall mentioned hearing about a club where the robots were never the declarer and I have a number of reasons.

When we play with a non robot partner we cannot describe our hands in the way that our robot partner are able to communicate more effectively than many partnerships.

The robots declare better than 80% of our players. Their memory is flawless and they have been programmed to pretend not to have an off day! While I realize that there are a few players in our club who declare as well as the robots are on top of things.

Also the robots declare so quickly that some of us have difficulty keeping an even tempo.

I spoke with Anne Sherlock who shares my concerns and she would prefer to play the hand and believe in the declarer.

I would like this discussed at the AGM if possible.

Paddy Allan