



Kingston Duplicate Bridge Club Inc
Board Meeting February 23, 2021 at 5:00
On Zoom
Minutes

Present: Jock, Brian, Anne, Suzanne, Charlie, Kathy, Don, Terry
Regrets, John
Guest: Sharon Boal, Unit Rep

1. **Approval of Agenda** Attached
Moved by Suzanne, seconded by Kathy. **Approved**
2. **Approval of Minutes**
Moved by Charlie, seconded by Anne. **Approved**
3. **Welcome new members**
Jock welcomed our new members Suzanne, Kathy and Don.
4. **Special request by unit rep for discussion about new club in Kingston** – Sharon
Sharon notified us that there is a new club in Kingston. This club was formed during the covid pandemic and therefore is not allowed to hold virtual games. Bridge 21 welcomed them to play in their games. There is a 15% guest limit. It was noted that the unit website is not up to date. Our members who want to find out about unit games, activities and income statements cannot find it on the website. The unit is advocating caution making contract arrangements with hotels etc. re the regionals/sectionals but advocating clubs protect their preferred dates. The unit is offering a grassroots fund for promotions. Restrictions apply. Sharon noted that the monthly unit games are in support of youth development and travel. The I/N games are well attended and our members may benefit from playing in a larger group. Bridge 21 hosts all unit games. Sharon is to check if we would be allowed to hold a unit game online. KDBC will wait to hear back from Sharon before we make a decision on unit games.
5. **Unit rep correspondence** – Sharon
There are 4 area reps in our unit. They are not assigned to certain areas or do they represent any one club. Unit 192 has 4 representatives chosen from Kingston, Arnprior, Renfrew, Ottawa.
6. **Treasurer's Report** – Anne Attached
 - We had a good month in Jan despite the reduced fees. The Sage program has been repaired at a cost of \$250. Bob, our previous social chair was given a \$250 advance to

purchase food. Anne will approach Bob to return the money. We also have a Union Gas deposit \$410. The amount that may be refunded could be less.

There is an outstanding check from many years back that has not been cashed. Anne searched for more information but could not find any record of a cheque for that amount. Anne removed it and added the amount to the income statement. Hamish opened a bank account for the 2020 regional. The Board had previously agreed to keep the account active for the next regional.

Anne made a motion to close the regional account, seconded by Brian, carried.

Brian has not retrieved the \$500 deposit for the sectional tournament from the Portuguese Club. Brian will contact them. There is an outstanding bill of \$493 for costs related to a teacher certification in 2018. Terry will search the minutes for information. We will discuss procedures for travel and certification approval at our next meeting.

7. Signing authorities at the TD Bank

Moved by Anne, seconded by Charlie to increase the number of signing officers to four. Any two of the following four together will have signing authority. **Carried**

Treasurer, Anne Herfst

Club Manager, Terry Demers

President, Jock Devonshire

Vice-president, Brian Moorby

8. Insurance information –Anne

Bill had asked our insurance broker, Mark Vanderhorst, from McDougall UCC Insurance Brokers, if we should be increasing the value of our contents coverage. Right now, we are paying \$175/year for \$38,000 of content coverage. If we were to increase the content value to \$80,000 the new premium would \$375/year. To make the change to the contents coverage, he needs the address of the storage location and the estimated value of the contents at each location. Items that are stored at various members' locations would not be covered in our policy keeping in mind that there is a \$1000 deductible. Charlie assembled the list which came to a total replacement value of \$86,000.

Anne contacted Mark to let him know that we no longer lease a clubhouse space, only space for storage. As a result, he said that he would be able to remove coverage for sewer backup and coverage for loss of \$50,000 profit as well as reduce our general liability from \$5M to \$2M. This would reduce our insurance costs but may not be enough to cover the increase as a result of the increase in content value. The policy is up for renewal in July but the changes may be made before.

9. **Club Manager's Report -Terry**

Attached

KDBC awards event will take place on Saturday, March 20th.

Suzanne made a motion to issue free plays to all club champions January-March, 70% and ABC winners and any top rank in unit or district races.

Seconded by Brian. Carried.

The maximum limit for the ABC award is now set at 750 masterpoints. Both players must have under 750 masterpoints to qualify for the list.

The Dennis Johnston Team game will take place in April.

Tammy suggested we hold a 1000+ masterpoint game. Terry to check if this is possible.

10. **I/N Report – Suzanne**

Attached

The I/N newsletter is a big success. Thanks to Elaine for her help. Friday I/N game numbers remain low so we will have a trial period from now until the end of March to change the masterpoint limit of the game from 0-499 to 0-299. Some players still do not have their convention cards filled in on BBO. Terry to contact Diane at Seaway since this included some of her players. The directors will monitor the game and advise players who do not have a convention card available to do so after the game is completed.

Suzanne checks to see who does not have their card filled in when she plays and calls them to see if they need help. All board members are invited to do the same.

Suzanne, Terry and Kathy will work on setting up a partnership option on Facebook for the I/Ns.

11. **Request to join club in Portugal – Charlie**

Attached

The board agreed to the request to join the club. Charlie will set up.

12. **Convention cards on BBO covered in I/N report**

13. **Forming a Promotions Committee – Jock**

Terry will send out information and a request for members who are interested in forming and working on a promotions committee.

14. **Notification to Ontario Government of new members including addresses, change in number of Board members and club's new temporary address.** Carryover

15. **Charity Chair. Request volunteer from membership.**

Terry will send out information.

16. Carryover

- a.) Phone and internet charges revisit in April

17. Adjournment and date for next meeting

Moved by Suzanne

Meeting adjourned at 7:15. Our next meeting set for March 23 at 5:00 on Zoom.

President, Jock Devonshire

Secretary, Terry Demers



Kingston Duplicate Bridge Club Inc
Board Meeting February 23, 5:00
Agenda

1. Approval of Agenda – Jock
2. Approval of Minutes – Jock
3. Welcome new members – Jock
4. Special request by unit rep for discussion about new club in Kingston – Sharon
5. Unit rep correspondence - Sharon
6. Treasurer's Report – Anne
7. Signing authorities at TD Bank
There will be 4 Board members with signing authority:
Treasurer, Anne Herfst
Club Manager, Terry Demers
President, Jock Devonshire
Vice-president, Brian Moorby
8. Insurance information – (see below) Anne
9. Club Manager's Report (robot game, awards event, Dennis Johnston Team Game) - Terry
10. I/N Report – Suzanne
11. Request to join club in Portugal - Charlie
12. Convention cards on BBO
13. Forming a Promotions Committee – Jock
14. Notification to Ontario Government of new members including addresses, change in number of Board members and club's new temporary address.
15. Charity Chair. Request volunteer from membership.
16. Carryover
 - b.) Phone and internet charges revisit in April
17. Adjournment and date for next meeting – Jock

Charlie's Request

From: Manuel Capucho <tiles1951@gmail.com>

Sent: January 23, 2021 1:42 PM

To: cmw1939@hotmail.com <cmw1939@hotmail.com>

Cc: Pedro Durão <pmigueldurao@netcabo.pt>

Subject: Centro de Bridge de Lisboa

Dear M

We just restarted an old bridge club in Lisbon (the only one..) with 110 shareholders all with the same number of shares.

Our members include almost all of the best players in Lisbon but also a large number of social bridge players.

Our aim is to increase the practice of the competitive and social bridge.

Now we are close for repairs and redecorations and, as soon as the Covid situation allows, we will open.

We have about 430 sq meters in the center of Lisbon and our club will be open for teaching and tournaments all the afternoons until late night

We are looking for agreements of reciprocity with similar clubs all over the world, in order to offer and receive, for members of each one, when travelling, the same conditions in terms of prices and of our members.

It's mainly a way to feel at home when a bridge player visits a foreign country and looks for a local bridge club and be welcome.

We already have agreements with the following bridge clubs:

Clube de Bridge d Porto – c

Madrid – Club Eurobridge - NH Eurobuiding – Ana Frances

Madrid – Club Vergara (Fito Martinez)

Barcelona – Bridge House (Juanito Pons)

Montpellier – Bridge Club Comédie – Thibault Sirvan-Delmas

Casablanca e Marrocos – Jean Hayet

Copenhaga – Blakset Bridge Center- Knut Blakset

Milão tarde- Circolo Volta - ADSD II Bridge- Steve Hamaoui

Milão noite – Nuova Canottieri Olona - ADSD II Bridge Steve Hamaoui

Rio de Janeiro – Bridge Clube de Rio de Janeiro

São Paulo – Bridge Clube de São Paulo

We will be delighted to do same same with your prestigious club

Friendly
Manuel de Orey Capucho

Club Manager Report - February 23, 2021

Our virtual games started off with the highest table count to date – 416 tables (the previous number was 362. That's a nice start to a new year.

So far, we have had only positive response to the robot game coming up Saturday, February 27. 25 players have said they would play. I will send out information about the robot convention card and how to register to our members.

Members have sent in recommendations for the **Noreen Sugarman and Ken Allan award**. We will hold a special Zoom awards game to present the awards including winners of the 70% and ABC clubs, and mention unit and district race finalists. Should we offer a free play to all winners? Saturday March 6, March 20 or Thursday evening March 18th all work. We have the game first and then the presentations. I am concerned with the ABC award in online games. Since the games are smaller, the average of the pair is used and robots are included we are now getting some players with higher levels of masterpoints placing in the "C" category. I think we should restrict all winners to a maximum of 1000 points.

The ACBL has worked with BBO to set up team games for the virtual clubs. Greg Coles in the roundtable advised that the games are not stratified but this should be corrected by March. If so I would like to hold our **Dennis Johnston team game on Saturday, March 13** tentatively at 1:15 depending on director availability. Should we allow robots (they could only be on the open side)? Would 2 I/Ns be able to pair with a set of robots? Would they qualify? What is the maximum point count for the I/N pair? BBO has started charging service tax to players from certain states where service tax is in place. At this point it does not affect Canadians but maybe soon.

If we plan to host a 2022 regional, we should start working on it soon. The Ambassador and other venues may be booked up once the city starts opening up.

I have not yet sent out free membership notices. It will be done soon.

Also, the bylaws and notice to the Ontario government still must be done. I will need addresses for all our Board members please.

Thank you,
Terry

I/N Report Feb 23/21

Submitted by Suzanne Ryan, I/N Representative

1. The I/N NEWSLETTER

- A January I/N Newsletter was sent out to:
- 62 I/N players on our roster and 98 I/N players not on our roster, on January 29th, for a total of 160.

Thanks to Elaine McDougall for her impressive assistance in preparing the newsletter.

I had many positive comments from I/N players who enjoyed the newsletter and found it very helpful.

2. 0-500 I/N GAME

- The 0-500 Friday Game at 1:05 is often under-registered.
- Since the Newsletter went out on Jan 29th there have been three Fridays, and 2 successful 0-500 games.
- There are roughly 25 players in the 300-500 category, some from the Seaway Club and some are guests.
- I only have anecdotal comments from friends about the low attendance at this game. Some prefer competition in Open Game, some figure it will be poorly attended, so opt to register for Open Game.
- What to do about this game?

3. CONVENTION CARDS

- Many I/N players have not correctly loaded their convention cards (altho' they think they have!) I have checked during play, and have commented via Chat for players to call me for assistance. I have had 1 call.
- The YouTube video from Terry's message to members is excellent and I have referred I/N players to that site.
- This could be addressed in a second I/N Newsletter to I/N players.

4. PARTNERSHIP OPTION ON FACEBOOK FOR I/N PLAYERS

Kingston Duplicate Bridge Club Inc
Balance Sheet As at 2021-01-31

ASSET

Current Assets

Directors Draw	100.00	
Cookie/food Draw	250.00	
HST Savings Account	-0.59	
Chequing Bank Account	<u>24,248.08</u>	
Total Cash		24,597.47
GIC	9,528.51	
GIC 2	<u>5,000.00</u>	
Total Investments		14,528.51
Accounts Receivable	7,417.97	
Kingston Sectional Advance	<u>500.00</u>	
Total Receivable		7,917.97
Prepaid Storage	1,500.00	
Union Gas Deposit	<u>410.00</u>	
Total Prepaid Expenses		1,910.00
Total Current Assets		<u>48,953.95</u>

Capital Assets

Club Furniture and Equipment	3,872.72	
Accum Deprec-Club Furn & Equip	<u>-3,872.72</u>	
Net - Club Furniture & Equipment		0.00
Tournament Furniture & Equipm...	11,000.00	
Accum Deprec - Tourn Furn & E...	<u>-3,600.00</u>	
Net - Tourn Furn & Equip		7,400.00
Total Capital Assets		<u>7,400.00</u>

TOTAL ASSET 56,353.95

LIABILITY

Current Liabilities

Cheques Not Yet Cashied	<u>326.75</u>	
Total Accounts Payable		326.75
HST charged on Sales	8,750.96	
HST Paid on Purchases	<u>-8,650.69</u>	
HST Owing (Refund)		2,100.27
Total Current Liabilities		<u>2,427.02</u>

TOTAL LIABILITY 2,427.02

EQUITY

Owners Equity

Retained Earnings-Previous Year	44,942.31	
Current Earnings	<u>8,984.62</u>	
Total Owners Equity		<u>53,926.93</u>

TOTAL EQUITY 53,926.93

LIABILITIES AND EQUITY 56,353.95

Kingston Duplicate Bridge Club Inc
Budget - Year starting March 2021

Account Number	Account Name	Year Total	
4201	Individual Game Fees	61,000	
	Total Sales		61,000
5082	Trophies & Engraving	350	
5191	Directors Expense	19,200	
5193	Club Manager Expense	6,000	
5460	Seaway Club commission	4,200	
5615	Advertising and Promotions	506	
5625	Business Fees	175	
5626	ACBL Fees	9,000	
5627	CBF Fees	200	
5640	Postage and Courier	18	
5679	Maintenance - Computer/Printer	48	
5681	Computer Software Expense	1,200	
5686	Insurance Facility	1,150	
5687	Insurance - Board Members	870	
5691	Monthly Plan Fee	54	
5700	Office Supplies	240	
5705	Paper	60	
5706	Printer Toner	120	
5762	Storage Space Rent	5,364	
5781	Bell	1,070	
5783	Website	175	
	Total expenses		50,000
	Net Profit		11,000

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Kingston Duplicate Bridge Club Inc Comparative Income Statement

	Actual 2021-01-01 to 2021-01-31	Actual 2020-04-01 to 2021-01-31
REVENUE		
Sales Revenue		
Membership Fees	0.00	17.70
Total Other Fees	0.00	17.70
Individual Game Fees	6,564.58	54,693.70
Total Game Fees - Income	6,564.58	54,693.70
Donations	0.00	88.00
Total Other Revenue	0.00	88.00
Total Revenue	6,564.58	54,799.40
TOTAL REVENUE	6,564.58	54,799.40
EXPENSE		
Cost of Goods and Services		
Shipping	0.00	15.44
Total Cost of Game Supplies	0.00	15.44
Directors Expense	1,640.00	13,571.00
Club Manager Expense	508.75	4,644.91
Total Subcontracts	2,148.75	18,215.91
Total Cost of Goods & Services	2,148.75	18,231.35
OnLine Games Expense		
Seaway Bridge Club	428.67	3,106.54
Total OnLine games Expense	428.67	3,106.54
General and Administrative Ex...		
ACBL Fees	1,008.32	6,132.34
Total Business Fees	1,008.32	6,132.34
Postage and Courier	27.60	291.77
Depreciation Expense	0.00	5,580.69
Computer Software Expense	250.00	1,111.37
Insurance Facility	88.86	887.64
Insurance - Board Members	0.00	804.00
Total Insurance - Cost	88.86	1,691.64
Monthly Plan Fee	0.00	24.75
Bank Charges Total	0.00	24.75
Office Supplies	0.00	183.59
Paper	14.97	14.97
Other Printer Costs	5.99	59.90
Office Supplies Total	20.96	258.46
Miscellaneous Expenses	0.00	200.00
Rent/Lease	0.00	5,215.94
Storage Space Rent	447.48	2,532.96
Bell	89.25	892.50
Total Tel/Internet Expense	89.25	892.50
Hydro One	0.00	316.45
Union Gas	0.00	228.02
Total Utilities Expense	0.00	544.47
Total General & Admin Expense	1,932.47	24,476.89
TOTAL EXPENSE	4,509.89	45,814.78
NET INCOME	2,054.69	8,984.62

Payment Notification from ACRB, Virtual Club Games

Jan-22

Date	Game	Tables	Players	Free Spins	Entry Fee	Received by BBO	CC Fee	BBO Share	Club's Share	Gross Club CDN	Actual from ACRB, USD	Deposit: CDN	Exchange Rate	Table Fee	Director Fee	Comwall Fee	HST	Net Club CDN
1/1/2021	#560	18	84	1	55.00	5185.00	56.62	536.40	1145.91	1125.07				121.80	583.00	50.00		
1/2/2021	no game	0			55.00	50.00	50.00	50.00	50.00	50.00				50.00	50.00	50.00		
1/5/2021	34401	6	24	5	55.00	5305.00	55.90	526.27	351.09	1002.52				10.18	594.00	50.00		
1/4/2021	35130	18	72	5	55.00	5555.00	511.73	584.66	1250.62	1535.03				104.30	583.00	156.00		
1/5/2021	42260+42261	25	100	5	55.00	5475.00	518.63	582.88	1566.70	1685.12				131.75	583.00	138.00		
1/6/2021	52807+52807	17	68	7	55.00	5305.00	510.60	538.87	1215.66	1286.88				121.80	583.00	110.00		
1/7/2021	63138	12	48	5	55.00	5215.00	57.53	542.50	1485.86	1215.53				106.20	583.00	54.00		
1/7/2021	48252	8	32	2	55.00	5590.00	55.15	517.37	589.48	1001.13				100.00	583.00	50.00		
1/6/2021	75417	18	72	2	55.00	5370.00	512.95	571.41	1285.64	1562.53				125.85	583.00	144.00		
1/9/2021	no game	0			55.00	50.00	50.00	50.00	50.00	50.00				50.00	50.00	50.00		
1/10/2021	84465	6	24	5	55.00	5105.00	51.60	520.27	581.06	1102.32				58.18	593.00	110.00		
1/11/2021	4123	18	72	4	55.00	5880.00	512.80	588.48	1377.82	1812.51				125.89	583.00	156.00		
1/12/2021	13987+13988	22	88	3	55.00	5425.00	514.58	582.89	1528.18	1618.18				128.78	583.00	126.00		
1/12/2021	25076+25080	14	56	1	55.00	5275.00	59.63	553.00	1211.30	1299.25				103.90	583.00	54.00		
1/14/2021	36262	10	40	2	55.00	5590.00	56.65	516.67	1485.68	1184.05				113.30	583.00	110.00		
1/15/2021	47071+47087	20	80	1	55.00	5380.00	513.65	575.27	1581.08	1701.28				127.86	583.00	136.00		
1/16/2021	no game	0			55.00	50.00	50.00	50.00	50.00	50.00				50.00	50.00	50.00		
1/17/2021	60925	6	24	2	55.00	5110.00	55.85	521.25	584.82	1187.71				58.18	593.00	120.00		
1/18/2021	78707	21	84	4	55.00	5440.00	515.40	584.92	1559.88	1695.85				141.75	583.00	140.00		
1/18/2021	18400+18427	20	80		55.00	5440.00	515.40	584.92	1559.88	1695.85				141.75	583.00	140.00		
1/18/2021	869+915	17	68	4	55.00	5352.00	512.32	587.84	1371.74	1544.88				114.75	583.00	116.00		
1/21/2021	11389	18	72	1	55.00	5275.00	59.63	553.00	1211.30	1299.25				103.90	583.00	54.00		
1/21/2021	13378+13389	20	80		55.00	5440.00	515.40	584.92	1559.88	1695.85				141.75	583.00	140.00		
1/23/2021	34180	6	24	2	55.00	5585.00	55.78	531.25	1227.38	1161.57				104.30	583.00	50.00		
1/24/2021	44708	8	32	5	55.00	5160.50	55.20	526.66	1184.84	1145.61				104.30	583.00	110.00		
1/25/2021	53900	17	68	5	55.00	5252.00	58.61	588.61	1184.54	1266.76				121.80	583.00	123.00		
1/26/2021	81907+81939	21	84	4	55.00	5370.00	511.88	581.78	1547.04	1715.89				128.58	583.00	118.00		
1/27/2021	74423+74433	15	60	4	55.00	5254.00	57.84	543.13	1172.99	1239.34				100.25	583.00	58.00		
1/28/2021	55189	12	48	4	55.00	5182.00	58.72	537.06	1140.22	1100.01				107.55	583.00	56.00		
1/29/2021	86080	20	80		55.00	5320.00	511.20	565.76	1547.04	1715.35				127.00	583.00	132.00		
1/30/2021	no game	0			55.00	50.00	50.00	50.00	50.00	50.00				50.00	50.00	50.00		
1/31/2021	10313	5	20	5	55.00	580.00	52.80	513.12	581.90	588.98				56.75	593.00	100.00		
Totals		418	1664	84		57,575.50	5185.14	11,462.07	25,848.29	27,417.96				11,139.40	11,640.00	5484.48	225.71	2255.38
BVC Games						10.00												
Totals									25,848.29	27,417.96	25,848.29	27,417.97	128.94%	11,688.51	11,640.00	5428.67	588.59	15,874.39

TREASURER'S REPORT

January 2021

Bill transferred the Treasurer's computer, printer and physical files as well as the Sage50 accounting software to me and we completed some of the last transactions in January together.

Prior to turning the books over, there was a problem with the Sage accounting database which cost \$250 to correct.

There are a number of amounts outstanding on the Balance Sheet:

- Cookie/Food Draw \$250 – Bob Fowkes has been contacted to return the draw
- Union Gas Deposit \$410. The amount that may be refunded could be less
- Cheque not yet Cashed \$395 – this balance has existed since 1 April 2018. Since this amount is not actually outstanding, I have removed it and credited miscellaneous expense in February.
- A separate bank account for the Regional remains open with a balance of about \$350. This was kept open in anticipation of it being used for the next Regional and because there were a number of blank cheques remaining for the account. There is a monthly service charge of \$2 on this account. Since we do not have a date for the next Regional, I recommend closing the account.

Bill had contacted our insurance broker to check our commercial insurance coverage since we are no longer leasing a clubhouse and have items in storage in two separate locations. The policy requires revision but the amount of the coverage change has yet to be determined.

An appointment has been made at the bank to make the changes to the signing officers.

I have prepared an Income Statement that shows both the month of January and the year-to-date. The number of games online in January were high, resulting in a net income of \$2,055 despite the fact that the entry fee was lowered to \$4 in the last week of the month.

Anne Herfst
Treasurer

for Board Meeting on 23 Feb 2021

