

Board of Directors' Meeting – September 19th, 2025 at 10:00am at the Omond Memorial Church

- 1. Call to order:** Meeting was called to order at 10:05am.

Present: Andy Aitchison, Jim Lamorie, Gaye Clarke, Jan Wood, Steve Rach,
Gisele Lynch, Richard Guillemette, Julia Morton

Absent with regrets: Mary Lepkan, Cathy Strawn.

- 2. Approval of minutes:** Minutes of meeting Friday, August 15th, 2025 were presented for approval.

Moved by Julia Morton
Seconded by Frank Turbach
Carried

3. Reports

a. Treasurer: Steve Rach presented a detailed financial report for the month of July. Table revenue was slightly below average at \$3384 plus donations and ticket sales. Expenses were slightly above average at \$4103. Club had a profit of just over \$820. Bank balance of \$21,179, GIC's of \$30,977.

b. Chief Director: Jim Lamorie raised the concern of our financial arrangements by our switching to e transfers. Discussion re how many signatures are required on cheques and who are the signees.

Moved by Andy Aitchison and seconded by Gaye Clarke that the club stop using e transfers and move to cheques signed by any two out of four signees. Carried.

The signees will be determined and a meeting with the bank will occur before the next board meeting.

- 4. Suggestion Box:** There was an unsigned note asking if the club can announce ahead of time when 'extra' masterpoints will be available. This might encourage attendance. Andy Aitchison reported that the directors don't know about extra points before they sign in on any particular date.

5. Special Games and/or Closures for October/ November.

- a. Thanksgiving Day,** Monday October 13th will be cancelled.
- b. Remembrance Day,** Tuesday November 11th will start at 1:30 pm so people can attend remembrance services.
- c. Wednesday October 29th** Harvest Special. Bridge at 1pm, social at 4pm, chili supper at 5pm. \$15 per person collected by directors. Chili and buns by Gaye and Gisele, desserts by rest of board, club set up/ clean up. Halloween costumes and prizes.

6. Old Business

- a. Lessons:** Andy Aitchison will start on Book 1 on October 20th, running Monday/Wednesday morning for 4 to 6 weeks. Frank Turbach will start Book 3 on October 28th, running Tuesday/Friday mornings for 6 weeks.
- b. Practice Play:** Wednesdays from 1 to 3 pm will continue for now with Jan Wood in charge.
- c.** Rent cheques have been issued for the next 6 months. Cost remains the same.
- d.** The North Bay Fire Department has agreed to hold an AED training session on Wednesday October 22nd from 1 to 2 pm. This is open to all members of the bridge club as well as the church membership. They request that there be at least 12 participants. Club directors will be encouraged to take the training.
- e.** Plans are underway for the Sectional planned for April next year. Jan Wood has arranged to use the facilities at Osprey Golf Club in Callendar. If required, we will cover three days of snow plowing.

7. New Business

- a.** There was a report of some spam emails sent out to members of the club purporting to be from other members of the club. Gisele Lynch will send out an email to club members warning them to be aware.
- b.** Several members of the club have signed up to take the ACBL Directors course coming up in October. It is accessed on zoom. Moved by Andy Aitchison and seconded by Jim Lamorie that the club cover costs to take the course. Carried.
- c.** Jan Wood announced her resignation as a member of the board. She will continue to work with the practice play group and the sectional planning. She will be missed.

8. Date of next meeting – Friday October 24, 9:45 am.

9. Adjournment: Meeting was adjourned at 11:45am.

NORTH BAY DUPLICATE BRIDGE CLUB
MONTHLY REPORT
August 2025

August was a "fair" month from a financial perspective.

Table revenue was below average for the month at \$2880. Total revenue, including donations, ticket sales, and interest (as well as Table Revenue) was \$4350.

Expenses were an average amount, \$4200.

There were no particularly extraordinary expenses or income in August.

The Club had a total profit of \$181. The Club now has a significant Bank Balance of \$21,434, as well as GLCs of \$31,094.

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Aug-25

Bank Statement

Bank Statement Balance	21,414.27
Outstanding Cheques	
none	
Total O/S Cheques	
Outstanding Deposits	
Cash on Hand	20.00
Deposits not Recorded	nil
Total O/S Deposits	<u>20.00</u>
Bank Statement Balance	21,434.27
Book Balance	21,434.27
Reconciliation	0.00

NORTH BAY DUPLICATE BRIDGE CLUB

Balance Sheet

Aug-25

ASSETS

CURRENT ASSETS

Book Bank Cash	21,434.27
Cash on Hand	20.00
GIC-1	17,268.51
GIC-2	5,693.45
GIC-3	8,132.81

Total Current Assets 52,549.04

OTHER CURRENT ASSETS

Pre-Paid Insurance (981.94)	122.76
Pre-Paid Rent (2025 Sectional)	0.00

Total Other Current Assets 122.76

LONG-TERM ASSETS

0.00

TOTAL ASSETS 52,671.80

LIABILITIES

CURRENT LIABILITIES

Donation Fund	424.00
Unredeemed Tickets	328.00

Total Current Liabilities 752.00

LONG-TERM LIABILITIES

0.00

TOTAL LIABILITIES 752.00

EQUITY

Beginning of Year (January 1, 2025) 48,610.52

Profit (Loss) to Date 3,309.28

Net Worth as of Jul 31, 2025 51,919.80

Assets	52,617.80
OE+L	52,617.80
Difference	nil

NORTH BAY DUPLICATE BRIDGE CLUB

Statement of Income & Expenses

Aug-25

INCOME	Aug	YTD 2025
Cash & Equivalents		
Table Revenue	2,880.00	27,336.00
Director Donations	275.00	3,008.00
Other Donations	384.60	3,738.40
Salary Donations	250.00	1,900.00
Ticket Sales	400.00	3,968.00
Book Sales	25.00	89.35
Grants		1,200.00
Other Cash & Adjustments	18.10	89.56
Sectinal Adjustmants / Revenue		3,653.44
Rookie / Master Game		471.00
Total Cash & Equivants	4,232.70	45,453.75
Other Income		
GIC investment Income	117.47	662.43
Total Income	4,350.17	46,116.18
EXPENSES		
Expenses from Cash & Bank		
ACBL	184.32	2,129.72
Food		1,020.84
Office Supplies		161.06
Bridge Supplies	142.93	1,589.75
Equipment		2,047.04
Internet Service	208.93	1,532.93
Rent	2,000.00	16,000.00
Director Fees	737.00	7,359.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	2,800.00
Cleaning	350.00	2,861.78
Bank Charges	4.50	73.34
Insurance		293.76
Miscellaneous and Adjustments		474.00
Sectinal Adjustmants / Expense		1,738.56
Cash/ Bank Expense Total	3,977.68	40,081.78
Other Expenses		
Pre-Paid Insurance	122.74	981.92
Pre-Paid Rent Sectional		475.20
Charity Donation Fund	100.00	812.00
Total Expenses	4,200.42	42,350.90
Profit / Loss		
Gross (Income - Expenses)	149.75	3,765.28
Ticket Sales & Redemptions	32.00	(456.00)
Net Profit / Loss	181.75	3,309.28
Book Cash		
Starting Cash (Jun 1/Jan 1 2025)	21,179.25	16,062.30
Cash Income	4,232.70	45,453.75
Cash Expenses	3,977.68	40,081.78
Closing Cash (Aug 31 2025)	21,434.27	21,434.27

Income and Expense Generated from Game Play/Table Fees

Aug 2025

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Tuesday Afternoon Swiss	2025-07-29	(9)	1.15		(14.18)	
Tuesday Afternoon Swiss	2025-07-29	9	1.15		14.18	
Friday Afternoon Swiss	2025-08-01	6	1.15		9.45	24.00
Monday Afternoon 0-299	2025-08-04	3-1/2	1.15		5.51	
Tuesday Afternoon Swiss	2025-08-05	8	1.15		12.60	
Thursday Afternoon Open	2025-08-07	6	1.15		9.45	
Friday Afternoon Swiss	2025-08-08	7	1.15		11.03	28.00
Monday Afternoon 0-299	2025-08-11	3-1/2	1.15		5.51	
Tuesday Afternoon Swiss	2025-08-12	8	1.15		12.60	
Thursday Afternoon Open	2025-08-14	6	1.15		9.45	
Friday Afternoon Swiss	2025-08-15	5	1.15		7.88	20.00
Monday Afternoon 0-299	2025-08-18	3-1/2	1.15		5.51	
Tuesday Afternoon Swiss	2025-08-19	8	1.15		12.60	
Thursday Afternoon Open	2025-08-21	3	1.15		4.73	
Friday Afternoon Swiss	2025-08-22	7	1.15		11.03	28.00
Monday Afternoon 0-299	2025-08-25	5	1.15		7.88	
Tuesday Afternoon Swiss	2025-08-26	7	1.15		11.03	
Thursday Afternoon Open	2025-08-28	6	1.15		9.45	
Friday Afternoon Swiss	2025-08-29	7	1.15		11.03	28.00
Total (19 games)		99-1/2			156.74	128.00

Income

Table Fees (15-1/2	@ \$32.00/Table)	496.00	
Table Fees (31	@ \$32.00/Table)	992.00	
Table Fees (0	@ \$24.00/Table)	0.00	
Table Fees (21	@ \$32.00/Table)	504.00	
Table Fees (32	@ \$36.00/Table)	1,152.00	3,144.00

Costs/Expenses

Due to Charity		128.00	
Director Fees (19	@ \$45.00/game)	855.00	
Director Fees (0	@ \$60.00/game)	0.00	
ACBL fees		156.74	1,139.74

Net from Games

2,004.26