

Board of Directors' Meeting – October 24th, 2025, at 10:00am at the Omond Memorial Church

- 1. Call to order:** Meeting was called to order at 9:45am.

Present: Andy Aitchison, Jim Lamorie, Gaye Clarke, Frank Turbach, Mary Lepkan,
Cathy Strawn, Julia Morton

Absent with regrets: Gisele Lynch, Steven Rach

- 2. Approval of minutes:** Minutes of meeting Friday, September 19th, 2025, were presented for approval.

Moved by Julia Morton
Seconded by Gaye Clarke
Carried

3. Reports:

- a. **Treasurer:** Cathy Strawn reported that the Bookkeeper's analysis was emailed to the board members. September was an average month for table fees and donations. Donation was made to Omand Church of \$212. There were one-time extra charges of \$402 for AED Battery and \$445 bank charge re fraud. Basic profit of \$181.

Moved by Cathy Strawn
Seconded by Mary Lepkan
Carried.

- i. Contact has been made with the TD bank to get 4 signees for future cheques. Signees will be Cathy Strawn, Jim Lamorie, Andy Aitchison and Frank Turbach (2 of 4 to sign).
- ii. The following incident was mentioned at September's meeting but since it had not been resolved at that time reporting was left until this meeting. It has now been resolved.

Our club was recently the victim of financial fraud in the approximate amount of \$8000. The bank was informed immediately and the police were notified. Through the bank we were able to recover the full amount less a service fee of about \$445 (US). Restitution will be made to the club for these fees. As a result of this incident the club will now do banking by cheques with double signatures. E-transfers will no longer be used. The club will never ask members to pay on its behalf or request banking information.

- iii. Moved by Cathy Strawn, seconded by Jim Lamorie that we invest \$10,000 in a GIC that provides the best rate for an appropriate time period. Carried.

- b. **Club Director:** Andy Aitchison reported that the club had received a caution from ACBL about paying game fees on time or risking losing ability to get points. Duly noted.

4. **Suggestion Box:** There were no suggestions.
5. **Special Games and Closures for November /December.**
 - a. Tuesday November 11th will start at 1:30pm to allow members to attend Remembrance Services.
 - b. Club will be closed from December 20 to January 4th inclusive for the Christmas Season.
6. **Old Business:**
 - a. Lessons for the fall: Both sessions, Book 1 Monday/ Wednesday and Book 2 Tuesday / Friday have started and are being reasonably well attended.
 - b. AED training session was held October 22nd with 12 people from the club and church attending. Lynne Allen from North Bay Fire Department donated her time to hold the session. Moved by Andy Aitchison and seconded by Frank Turbach that the club make a \$200 donation to the North Bay Food Bank in Lynne Allen's name as a thank you for her effort. Carried.
 - c. Report on the North Bay Sectional slated for April 10-12th, 2026. Notice has been approved to go on the ACBL website. Osprey Golf Club has been booked for that time slot, Norm Mallette from Sudbury has been contacted to be general director.
 - d. Practice Play is continuing Wednesdays from 1:00 pm – 3:00 pm with Jan Wood directing. Two to three tables are attending.
 - e. Director's course has started online. Four members have signed up. Treasurer will be contacted re costs.
7. **New Business:**
 - a. We have renewed our insurance for another year. It is with Marsh Insurance through Knox Ins Co. Cost is \$1470, approximately same as previous year.
 - b. Gaye Clarke volunteered to replace Jan Wood as person in charge of Vince Oddy Orders.
 - c. Christmas Party: Date chosen Wednesday December 3rd. Bridge from 1-4 pm, followed by Social 4 to 5 and Dinner at 5pm. Perron's Foodmart will be contacted to cater.
 - d. There was a discussion about finding new members to replace the recent two resignations. Names were suggested. Club president will make some contacts.
8. **Date of next meeting:** Friday November 21st at 10:00 am
9. **Adjournment:** Meeting was adjourned at 11:25 am.

Julia Morton (Secretary)

NORTH BAY DUPLICITE BRIDGE CLUB
MONTHLY REPORT
September 2025

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

Table revenue was about average for the month at \$3188. Total revenue, including donations, ticket sales, and interest (as well as Table Revenue) was \$4955.

Expenses were above average at almost \$5300. This was because of 2 "extraordinary" expenses and one "regular but not monthly" expense

- 1) \$402 for a battery for the defibrillator (Equipment Account)
- 2) a \$445 charge by the banks for negating the "fraudulent transaction" (Miscellaneous Account)

Note that Cathy Straum has committed to re-imbursing the club for this expense by forgoing all or part of her salary for the next few months.

- 3) a donation of \$312 was made to Omond Church (Miscellaneous Account)

The Club had a loss/profit of \$181. The Club still has a significant Bank Balance of \$21,221, as well as GLC's of almost \$32,000.

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Sep-25

Bank Statement

Bank Statement Balance	21,200.79
Outstanding Cheques	
none	
Total O/S Cheques	nil
Outstanding Deposits	
Cash on Hand	20.00
Deposits Not Recorded	nil
Total O/S Deposits	20.00
Bank Statement Balance	21,220.79
Book Balance	21,221.39
Reconciliation	(0.60)

Note: coin is generally not deposited into the bank accounting
 for the 'discrepancy' in the reconciliation

NORTH BAY DUPLICATE BRIDGE CLUB

Balance Sheet

Sep-25

ASSETS

CURRENT ASSETS

Book Bank Cash	21,201.39
Cash on Hand	20.00
GIC-1	17,268.51
GIC-2	5,728.55
GIC-3	8,182.94

Total Current Assets 52,401.39

OTHER CURRENT ASSETS

Pre-Paid Insurance (981.94)	0.02
Pre-Paid Rent (2025 Sectional)	0.00

Total Other Current Assets 0.02

LONG-TERM ASSETS 0.00

TOTAL ASSETS 52,401.41

LIABILITIES

CURRENT LIABILITIES

Donation Fund	300.00
Unredeemed Tickets	656.00

Total Current Liabilities 956.00

LONG-TERM LIABILITIES 0.00

TOTAL LIABILITIES 956.00

EQUITY

Beginning of Year (January 1, 2025)	48,610.52
Profit (Loss) to Date	2,834.89
Net Worth as of Jul 31, 2025	51,445.41

Assets	52,401.41
OE+L	52,401.00
Difference	nil

NORTH BAY DUPLICATE BRIDGE CLUB

Statement of Income & Expenses

Sep-25

INCOME	Sep	YTD 2025
Cash & Equivalents		
Table Revenue	3,188.00	30,524.00
Director Donations	430.00	3,438.00
Other Donations	359.60	4,098.00
Salary Donations	250.00	2,150.00
Ticket Sales	640.00	4,608.00
Book Sales		89.35
Grants		1,200.00
Other Cash & Adjustments	3.00	92.56
Sectinal Adjustmants / Revenue	nil	3,653.44
Rookie / Master Game	nil	471.00
Total Cash & Equivants	4,870.60	50,324.35
Other Income		
GIC investment Income	85.23	747.66
Total Income	4,955.83	51,072.01
EXPENSES		
Expenses from Cash & Bank		
ACBL	156.74	2,286.46
Food		1,020.84
Office Supplies		161.06
Bridge Supplies		1,589.75
Equipment	402.28	2,449.32
Internet Service	208.93	1,741.86
Rent	2,000.00	18,000.00
Director Fees	954.00	8,313.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	3,150.00
Cleaning	350.00	3,211.78
Bank Charges	4.50	77.84
Insurance		293.76
Miscellaneous and Adjustments	657.03	1,131.03
Sectinal Adjustmants / Expense		1,738.56
Cash/ Bank Expense Total	5,083.48	45,165.26
Other Expenses		
Pre-Paid Insurance	122.74	1,104.66
Pre-Paid Rent Sectional		475.20
Charity Donation Fund	88.00	900.00
Total Expenses	5,294.22	47,645.12
Profit / Loss		
Gross (Income - Expenses)	(338.39)	3,426.89
Ticket Sales & Redemptions	(136.00)	(592.00)
Net Profit / Loss	(474.39)	2,834.89
Book Cash		
Starting Cash (Sep1/Jan 1 2025)	21,434.27	16,062.30
Cash Income	4,870.60	50,324.35
Cash Expenses	5,083.48	45,165.26
Closing Cash (Sep 30 2025)	21,221.39	21,221.39

Income and Expense Generated from Game Play/Table Fees

Sep 2025

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Tuesday Afternoon Swiss	2025-09-02	8	1.15		12.79	
Wed Aft Open +FIE+	2025-09-03	6	1.15		9.59	
Thursday AM Novice	2025-09-04	2-1/2	0.67		2.33	
Thursday Afternoon Open	2025-09-04	5	1.15		7.99	
Friday Afternoon Swiss	2025-09-05	6	1.15		9.59	24
Monday Afternoon 0-299	2025-09-08	4	1.15		6.39	
Tuesday Afternoon Swiss	2025-09-09	9	1.15		14.39	
Thursday AM Novice	2025-09-11	3-1/2	0.67		3.26	
Thursday Afternoon Open	2025-09-11	3	1.15		4.80	
Friday Afternoon Swiss	2025-09-12	4	1.15		6.39	16
Monday Afternoon 0-299	2025-09-15	4	1.15		6.39	
Tuesday Afternoon Swiss	2025-09-16	9	1.15		14.39	
Thursday AM Novice	2025-09-18	3-1/2	0.67		3.26	
Thursday Afternoon Open	2025-09-18	4-1/2	1.15		7.19	
Friday Afternoon Swiss	2025-09-19	7	1.15		11.19	28
Monday Afternoon 0-299	2025-09-22	5	1.15		7.99	
Tuesday Afternoon Swiss	2025-09-23	8	1.15		12.79	
Thursday AM Novice	2025-09-25	4	0.67		3.73	
Thursday Afternoon Open	2025-09-25	3	1.15		4.80	
Friday Afternoon Swiss	2025-09-26	5	1.15		7.99	20
Monday Afternoon 0-299	2025-09-29	5	1.15		7.99	
Tuesday Afternoon Swiss	2025-09-30	7	1.15		11.19	
Total (22 games)		116			176.42	88.00
Income						
Table Fees (18	@ \$32.00/Table)		576.00			
Table Fees (41	@ \$32.00/Table)		1,312.00			
Table Fees (6	@ \$32.00/Table)		144.00			
Table Fees (13-1/2	@ \$24.00/Table)		351.00			
Table Fees (15-1/2	@ \$32.00/Table)		372.00			
Table Fees (22	@ \$36.00/Table)		792.00	3,547.00		
Costs/Expenses						
Due to Charity			88.00			
Director Fees (20	@ \$45.00/game)		900.00			
Director Fees (2	@ \$60.00/game)		120.00			
ACBL fees			176.42	1,284.42		
Net from Games				2,262.58		