

Board of Directors' Meeting –November 21st, 2025, at 10:00am at the Omond Memorial Church

- 1. Call to order:** Meeting was called to order at 10:00am.

Present: Andy Aitchison, Jim Lamorie, Gaye Clarke, Frank Turbach, Mary Lepkan, Cathy Strawn, Julia Morton, Gisele Lynch, Steven Rach, Don Piche

- 2. Approval of minutes:** Minutes of meeting Friday, October 24th, 2025, were presented for approval.

Moved by Julia Morton
Seconded by Gaye Clarke
Carried

- 3. Reports**

- a. Treasurer:** Cathy Strawn noted that the Bookkeepers analysis had been emailed to the members. October was an average month with table fees of \$4102 and donations of \$1667 for a total of \$5769. Expenses were \$5600 because of a one-time annual cost of insurance, of \$1470. Final monthly profit of \$56. Club has a bank balance of \$21 379 and GIC's totalling about \$32 000.

Moved by Steve Rach
Seconded by Frank Turbach
Carried.

There was a spirited discussion about future GIC investments. Nothing new was decided.

- b. Chief Director:** Jim Lamorie reported that Jan Wood has completed the Director's course and has directed two sessions.
- c. Club Manager:** Andy Aitchison had emailed out the table counts. The club is doing well. Discussion was held about reactivating former members. No new ideas were proposed-.

- 4. Suggestion box** was empty.

- 5. Special Games and or Closures for December/January.**

- a. Christmas Party** will be Wednesday December 3rd. Bridge from 1-4 pm, followed by social and dinner at 5pm. Request will be put out to members to help set up after bridge on Tuesday, to help set up before dinner and clean up after dinner.
- b. Christmas Closure** will be December 20th to January 4th inclusive.
- c. 4-is-Enough:** January game moved from the 7th to the 14th

- 6. Old Business:**

- a. Christmas Party:** Gaye Clarke has provided a charity Christmas tree (pink). Members will be asked to decorate it and to contribute donations for the food bank. Gaye will organize a raffle table for the event.

- b.** The donation to the Food Bank as a thank you for Fire Dept training on AED training, agreed on at last meeting, has not yet been sent out.
- c. Sectional:** Osprey Golf Course has agreed to rent us their facilities for the sectional. Gisele Lynch reported that we will be responsible for clean up. There was a discussion about meal arrangements. Nothing was decided at this time.

7. New Business:

- a. Discussion** was raised about having more social engagements. Suggestion was made to use the '4 is Enough' and have it take a social break halfway through the session. Decided to postpone the January '4 is enough' session to Wednesday January 14th. This gives time to advertise the change and to arrange sweets and drinks for the session.
- b.** Jim welcomed new board member Don Piche.
- c.** Andy Aitchison reported that new members are interested in getting name tags. Moved by Gisele Lynch and seconded by Mary Lepkan that Andy will contact the engraving company that we have used in the past to order more tags. Despite an increase in the price to us we will continue to charge members \$5.

8. Date of next meeting – Friday December 12th, 2025 at 10:00am.

9. Adjournment: Meeting was adjourned at 11:10 am.

Julia Morton (Secretary)

**NORTH BAY DUPLICITE BRIDGE CLUB
MONTHLY REPORT
October**

2025

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

Table revenue was about average for the month at \$4102. Total revenue, including donations, ticket sales, and interest (as well as Table Revenue) was \$5769.

Expenses were above average at almost \$5600. This was largely due to the bill for insurance at \$1470

The Club had a small profit of \$56. The Club still has a significant Bank Balance of \$21,379, as well as GLC's of almost \$32,000.

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Oct-25

Bank Statement

Bank Statement Balance	21,359.64
Outstanding Cheques	
none	
Total O/S Cheques	<u>nil</u>
Outstanding Deposits	
Cash on Hand	20.00
Deposits Not Recorded	
Total O/S Deposits	<u>20.00</u>
Bank Statement Balance	21,379.64
Book Balance	21,379.64
Reconciliation	nil

NORTH BAY DUPLICATE BRIDGE CLUB

Balance Sheet

Oct-25

ASSETS

CURRENT ASSETS

Book Bank Cash	21,359.64
Cash on Hand	20.00
GIC-1	17,268.51
GIC-2	5,728.55
GIC-3	8,182.94
Total Current Assets	52,559.64

OTHER CURRENT ASSETS

Pre-Paid Insurance (981.94)	0.00
Pre-Paid Rent (2025 Sectional)	0.00
Total Other Current Assets	0.00

LONG-TERM ASSETS

TOTAL ASSETS	52,559.64
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LIABILITIES

CURRENT LIABILITIES

Donation Fund	420.00
Unredeemed Tickets	640.00
Total Current Liabilities	1,060.00

LONG-TERM LIABILITIES

TOTAL LIABILITIES	1,060.00
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EQUITY

Beginning of Year (January 1, 2025)	48,610.52
Profit (Loss) to Date	2,889.12
Net Worth as of Jul 31, 2025	51,499.64

Assets	52,559.64
OE+L	52,559.64
Difference	nil

NORTH BAY DUPLICATE BRIDGE CLUB
Statement of Income & Expenses

Oct-25

INCOME	Oct	YTD 2025
Cash & Equivalents		
Table Revenue	4,102.00	34,626.00
Director Donations	295.00	3,733.00
Other Donations	447.50	4,545.50
Salary Donations	250.00	2,400.00
Ticket Sales	560.00	5,168.00
Book Sales	124.00	213.35
Grants		1,200.00
Other Cash & Adjustments	(9.00)	82.46
Sectinal Adjustments / Revenue		3,653.44
Rookie / Master Game		471.00
Total Cash & Equivants	5,769.50	56,092.75
Other Income		
GIC investment Income		747.66
Total Income	5,769.50	56,840.41
EXPENSES		
Expenses from Cash & Bank		
ACBL	176.42	2,462.88
Food	94.52	1,115.36
Office Supplies	75.04	236.10
Bridge Supplies		1,589.75
Equipment		2,449.32
Internet Service	208.93	1,950.79
Rent	2,000.00	20,000.00
Director Fees	955.00	9,268.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	3,500.00
Cleaning	350.00	3,561.78
Bank Charges	29.50	107.34
Insurance	1,470.74	1,764.50
Miscellaneous and Adjustments	(99.49)	1,031.03
Sectinal Adjustments / Expense		1,738.56
Cash/ Bank Expense Total	5,610.66	50,775.41
Other Expenses		
Pre-Paid Insurance		1,104.66
Pre-Paid Rent Sectional		475.20
Charity Donation Fund	120.00	1,020.00
Total Expenses	5,730.66	53,375.27
Profit / Loss		
Gross (Income - Expenses)	38.84	3,465.14
Ticket Sales & Redemptions	16.00	(576.00)
Net Profit / Loss	54.84	2,889.14
Book Cash		
Starting Cash (Sep1/Jan 1 2025)	21,220.80	16,062.30
Cash Income	5,769.50	56,092.75
Cash Expenses	5,610.66	50,775.41
Closing Cash (Sep 30 2025)	21,379.64	21,379.64

Income and Expense Generated from Game Play/Table Fees

Oct 2025

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Wed Aft Open +FIE+	2025-10-01	4	1.15		6.39	
Thursday AM Novice	2025-10-02	4	0.67		3.73	
Thursday Afternoon Open	2025-10-02	4	1.15		6.39	
Friday Afternoon Swiss	2025-10-03	6	1.15		9.59	24.00
Monday Afternoon 0-299	2025-10-06	4-1/2	1.15		7.19	
Tuesday Afternoon Swiss	2025-10-07	9	1.15		14.39	
Thursday AM Novice	2025-10-09	3	0.67		2.79	
Thursday Afternoon Open	2025-10-09	5	1.15		7.99	
Friday Afternoon Swiss	2025-10-10	7	1.15		11.19	28.00
Tuesday Afternoon Swiss	2025-10-14	8	1.15		12.79	
Thursday Afternoon Open	2025-10-16	5-1/2	1.15		8.79	
Thursday AM Novice	2025-10-16	2-1/2	0.67		2.33	
Monday Afternoon 0-299	2025-10-20	5-1/2	1.15		8.79	
Tuesday Afternoon Swiss	2025-10-21	12	1.15		19.18	
Thursday AM Novice	2025-10-23	5	0.67		4.66	
Thursday Afternoon Open	2025-10-23	6	1.15		9.59	
Friday Afternoon Swiss	2025-10-24	9	1.15		14.39	36.00
Monday Afternoon 0-299	2025-10-27	6	1.15		9.59	
Tuesday Afternoon Swiss	2025-10-28	10	1.15		15.99	
Halloween Harvest	2025-10-29	7-1/2	1.15		11.99	
Thursday AM Novice	2025-10-30	4	0.67		3.73	
Thursday Afternoon Open	2025-10-30	5-1/2	1.15		8.79	
Friday Afternoon Swiss	2025-10-31	8	1.15		12.79	32.00
Total (23 games)		141			213.05	120.00

Income

Table Fees (16	@ \$32.00/Table)	512.00	
Table Fees (39	@ \$32.00/Table)	1,248.00	
Table Fees (4	@ \$32.00/Table)	96.00	
Table Fees (7-1/2	@ \$32.00/Table)	240.00	
Table Fees (18-1/2	@ \$24.00/Table)	481.00	
Table Fees (26	@ \$32.00/Table)	624.00	
Table Fees (30	@ \$36.00/Table)	1,080.00	4,281.00

Costs/Expenses

Due to Charity		120.00	
Director Fees (20	@ \$45.00/game)	900.00	
Director Fees (3	@ \$60.00/game)	180.00	
ACBL fees		213.05	1,413.05

Net from Games

2,867.95