

## **Board of Directors' Meeting –December 12<sup>th</sup>, 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, Julia Morton, Gisele Lynch, Steven Rach, Don Piche

**Absent with regrets:** Mary Lepkan, Cathy Strawn

- 2. Approval of minutes:** The Minutes of the meeting on Friday, November 21st, 2025, were presented and accepted as read.

Moved by Julia Morton  
Seconded by Frank Turbach  
Carried.

- 3. Reports:**

a. **Treasurer:** Steve Rach presented a monthly report, income statements and reconciliation. November was a 'fair' month with revenues of \$5721 and expenses of \$5656 for an overall loss of \$4. Extra expenses included food and printer supplies. Previously approved donation to the Food Bank was paid as well. Moved by Steve Rach and seconded by Gaye Clarke to accept the financial statements as presented. Carried.

b. **Chief Director:** Jim Lamorie reported that Gisele Lynch is in the process of taking the Directors course.

c. **Club Manager:** Andy Aitchison reported that the table counts for November were good, but he indicated that because the directors do not take all the payments that they are entitled to that amount is basically helping to balance the books. There was a discussion about raising the cost per game and it was decided to put this on the annual meeting in May.

- 4. Suggestion box** was empty.

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

a. Club will be closed from December 20th to January 4<sup>th</sup> inclusive.

b. Four is enough for January will be held a week late, on Wednesday January 14<sup>th</sup>. It will be the first session with a mid-session hospitality break. The session will start at 12:30 pm to accommodate a 'social' break halfway through. A sign will be posted asking for food/ treat donations.

- 6. Old Business**

a. **Christmas Party:** Andy Aitchison presented a compilation of comments regarding the Christmas party that he had gathered from several members who attended the party. Following are some of those suggestions

- i. There was a feeling was that the table groupings should have been 'seeded' to provide a better leveling of the competitions.
- ii. Suggestion that next time a type of Master/Novice grouping be set up. Try to avoid a sit -out situation by knowing well in advance total numbers signed up.
- iii. Question regarding the gratuity. Who was it for? Why was it so badly handled? Questions regarding Santa. Who knew why and when he was coming, regarding the request for Santa fund donations.
- iv. It was mentioned that we need a check list of members who are willing and able to help with special occasions.
- v. Gisele Lynch volunteered to take this on and report back to the Board prior to the Annual meeting.

**b. Sectional planning.** Report that looking for donations, North Bay donated this year but won't now since event is being held in Callendar. North Bay Tourism has not yet replied nor has Callendar.

**c. Name Badges:** Andy Aitchison reported that 30 name tag badges have been ordered at a cost of \$364. The members will still be asked for a fee of \$5.

**d.** There was an additional discussion regarding changes that could/should be made to the existing GIC's that we have and how to organize an additional GIC. The bookkeeper Steve Rach will approach the TD and return with the best advice.

**7. New Business:**

- a. Andy Aitchison announced that the club will need a new Club Manager in one year as he intends to retire as Club Manager effective January 2027.
- b. Frank Turbach suggested that Board members print the minutes and all financial reports from our home computers. This should generate savings over time.

**8. Date of next meeting** will be Friday January 16<sup>th</sup>, 2026, at 10 am.

**9. Meeting** was adjourned at 11:15am.

Julia Morton (Secretary)

**NORTH BAY DUPLICATE BRIDGE CLUB**  
**MONTHLY REPORT**  
**November 2025**

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

Table revenue was about average for the month at \$3760. Total revenue, including donations, ticket sales, and interest (as well as Table Revenue) was \$5721.

Expenses were above average at over \$5656. This was largely due to several food expenses and a bill for printer supplies. Note that Miscellaneous expenses in November included the Directo/s course fee for Jan Wood and the contribution to the Food Bank.

The Club had a small loss of \$4 for the month. The Club has a significant Bank Balance of \$21,444, as well as GICs of almost \$32,000.

**NORTH BAY DUPLICATE BRIDGE CLUB**  
**Bank Reconciliation**  
Nov-25

**Bank Statement**

<b>Bank Statement Balance</b>	<b>17,764.35</b>
<b>Outstanding Cheques</b>	
#72 - Coffee (Gisele)	248.00
#74 - Cleaning	350.00
#76 - Food Bank	200.00
<b>Total O/S Cheques</b>	<b>798.00</b>
<b>Outstanding Deposits</b>	
Cash on Hand	20.00
Deposits Not Recorded	4,458.00
<b>Total O/S Deposits</b>	<b>4,478.00</b>
<b>Bank Statement Balance</b>	<b>21,444.35</b>
<b>Book Balance</b>	<b>21,444.35</b>
<b>Reconciliation</b>	<b>nil</b>

**NORTH BAY DUPLICATE BRIDGE CLUB**  
**Balance Sheet**

Nov-25

**ASSETS**

**CURRENT ASSETS**

Book Bank Cash	21,424.35
Cash on Hand	20.00
GIC-1	17,268.51
GIC-2	5,728.55
GIC-3	8,182.94
<b>Total Current Assets</b>	<b>52,624.35</b>
<b>OTHER CURRENT ASSETS</b>	
Pre-Paid Insurance	0.00
Pre-Paid Rent (2025 Sectional)	0.00
<b>Total Other Current Assets</b>	<b>0.00</b>
<b>LONG-TERM ASSETS</b>	0.00
<b>TOTAL ASSETS</b>	<b>52,624.35</b>

**LIABILITIES**

**CURRENT LIABILITIES**

Donation Fund	552.00
Unredeemed Tickets	568.00
<b>Total Current Liabilities</b>	<b>1,120.00</b>
<b>LONG-TERM LIABILITIES</b>	0.00
<b>TOTAL LIABILITIES</b>	<b>1,120.00</b>

**EQUITY**

<b>Beginning of Year (January 1, 2025)</b>	48,610.52
<b>Profit (Loss) to Date</b>	2,893.83
<b>Net Worth as of Jul 31, 2025</b>	<b>51,504.35</b>

Assets	52,624.35
OE+L	52,624.35
Difference	<b>nil</b>

## NORTH BAY DUPLICATE BRIDGE CLUB

### Statement of Income & Expenses

Nov-25

<b>INCOME</b>	<b>Nov</b>	<b>YTD 2025</b>
<b>Cash &amp; Equivalents</b>		
Table Revenue	3,760.00	38,386.00
Director Donations	520.00	4,253.00
Other Donations	449.00	4,994.50
Salary Donations	250.00	2,650.00
Ticket Sales	640.00	5,808.00
Book Sales	105.00	318.35
Grants		1,200.00
Other Cash & Adjustments	(2.48)	79.47
Sectinal Adjustmants / Revenue		3,653.44
Rookie / Master Game		471.00
<b>Total Cash &amp; Equivants</b>	<b>5,721.52</b>	<b>61,813.76</b>
<b>Other Income</b>		
GIC Investment Income	nil	747.66
<b>Total Income</b>	<b>5,721.52</b>	<b>62,561.42</b>
<b>EXPENSES</b>		
<b>Expenses from Cash &amp; Bank</b>		
ACBL	213.05	2,675.93
Food	681.18	1,796.54
Office Supplies	555.63	791.73
Bridge Supplies	76.24	1,665.99
Equipment		2,449.32
Internet Service	208.93	2,159.72
Rent	2,000.00	22,000.00
Director Fees	1,013.00	10,281.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	3,850.00
Cleaning	350.00	3,911.78
Bank Charges	0.00	107.34
Insurance	0.00	1,764.50
Miscellaneous and Adjustments	208.78	1,239.30
Sectinal Adjustmants / Expense	0.00	1,738.56
<b>Cash/ Bank Expense Total</b>	<b>5,656.81</b>	<b>56,431.71</b>
<b>Other Expenses</b>		
Pre-Paid Insurance	0.00	1,104.66
Pre-Paid Rent Sectional	0.00	475.20
Charity Donation Fund	132.00	1,152.00
<b>Total Expenses</b>	<b>5,788.81</b>	<b>59,163.57</b>
<b>Profit / Loss</b>		
Gross (Income - Expenses)	(67.29)	3,397.85
Ticket Sales & Redemptions	72.00	(504.00)
<b>Net Profit / Loss</b>	<b>4.71</b>	<b>2,893.85</b>
<b>Book Cash</b>		
Starting Cash (Nov 1/Jan 1 2025)	21,379.64	16,062.30
Cash Income	5,721.52	61,813.76
Cash Expenses	5,656.81	56,431.71
<b>Closing Cash (Nov 30 2025)</b>	<b>21,444.35</b>	<b>21,444.35</b>

**Income and Expense Generated from Game Play/Table Fees**  
**Nov 2025**

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Monday Afternoon 0-299	2025-11-03	5-1/2	1.15	0.00	8.79	
Tuesday Afternoon Swiss	2025-11-04	11	1.15	0.00	17.58	
Wed Aft Open +FIE+	2025-11-05	5-1/2	1.15	0.00	8.79	
Thursday AM Novice	2025-11-06	4-1/2	0.67	0.00	4.19	
Thursday Afternoon Open	2025-11-06	5	1.15	0.00	7.99	
Friday Afternoon Swiss	2025-11-07	8	1.15	0.00	12.79	32.00
Monday Afternoon 0-299	2025-11-10	6	1.15	0.00	9.59	
Tuesday Afternoon Swiss	2025-11-11	10	1.15	0.00	15.99	
Thursday AM Novice	2025-11-13	2-1/2	0.67	0.00	2.33	
Thursday Afternoon Open	2025-11-13	6	1.15	0.00	9.59	
Friday Afternoon Swiss	2025-11-14	8	1.15	0.00	12.79	32.00
Monday Afternoon 0-299	2025-11-17	6	1.15	0.00	9.59	
Tuesday Afternoon Swiss	2025-11-18	10	1.15	0.00	15.99	
Thursday AM Novice	2025-11-20	3-1/2	0.67	0.00	3.26	
Thursday Afternoon Open	2025-11-20	6	1.15	0.00	9.59	
Friday Afternoon Swiss	2025-11-21	9	1.15	0.00	14.39	36.00
Monday Afternoon 0-299	2025-11-24	4-1/2	1.15	0.00	7.19	
Tuesday Afternoon Swiss	2025-11-25	10	1.15	0.00	15.99	
Thursday AM Novice	2025-11-27	5	0.67	0.00	4.66	
Thursday Afternoon Open	2025-11-27	5-1/2	1.15	0.00	8.79	
Friday Afternoon Swiss	2025-11-28	8	1.15	0.00	12.79	32.00
<b>Total (21 games)</b>		<b>139-1/2</b>			<b>212.66</b>	<b>132.00</b>

Income

Table Fees (22	@ \$32.00/Table)	704.00
Table Fees (41	@ \$32.00/Table)	1,312.00
Table Fees (5-1/2	@ \$32.00/Table)	176.00
Table Fees (15-1/2	@ \$24.00/Table)	372.00
Table Fees (22-1/2	@ \$32.00/Table)	720.00
Table Fees (33	@ \$36.00/Table)	<u>1,188.00</u> <b>4,472.00</b>

Costs/Expenses

Due to Charity		132.00
Director Fees (17	@ \$45.00/game)	765.00
Director Fees ( 4	@ \$60.00/game)	240.00
ACBL fees		<u>212.66</u> <b>1,349.66</b>

Net from Games

**3,122.34**