

## **Board of Directors' Meeting – January 16<sup>th</sup>, 2026, 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, Mary Lepkan, Julia Morton, Steven Rach,  
Don Piche, Cathy Strawn.

**Absent with regrets:** Gaye Clarke, Frank Turbach, Gisele Lynch.

**2. Approval of minutes:** The Minutes of the meeting on Friday, December 12<sup>th</sup>, 2025, were presented and accepted as amended.

Moved by Julia Morton  
Seconded by Don Piche  
Carried

**3. Reports:**

**a. Treasurer:** Steve Rach presented a monthly report, income statements and reconciliation.

- i.** December was a 'good' month from a financial perspective.
- ii.** Table revenue was, at \$2916, under the monthly average due mainly to the holiday break.
- iii.** Total revenue, including donations, ticket sales, interest, Table Revenue, and Christmas Party was \$6181.
- iv.** Expenses were slightly above average at over \$5521, This was largely due to the expenses for the Christmas Party. (Expenses were largely covered by the "table fees" collected for the Party.)
- v.** The Club had a significant profit of \$780 for the month.
- vi.** The Club has a significant bank balance of \$21 760 as well as GIC's of over \$31 300.

Cathy Strawn indicated that a meeting will be set with her and one other cheque signer at the bank, to adjust the lengths of the present GIC's and set up a new \$10,000 one.

**b. Chief Director:** Jim Lamorie reported that Gisele Lynch has completed the Directors course. Jan Wood, the other latest director has taken on several sessions already.

**c. Club Manager:**

- i.** Table counts for December 2025 were presented along with the year-over-year comparison data for 2024/2025
- ii.** Andy reminded the board that he intends to step down in the next year. He would like a replacement to be found as soon as possible so they can shadow him. He also will present a list of his duties/functions/tasks for consideration

- 4. Suggestion Box:** There were two suggestions in the box.
- a. The first again asked about arranging special point earning games. Planning to have STaC days or week. Board discussed this because even members who are not eligible to earn silver points would still have to pay extra to play. ACBL charges an extra \$4 per table for these games.

It was decided that we take this question to the general membership at the AGM and find out what the majority would like to do.

- b. The second was to honour the fall masterpoint winners at the Christmas Party. And to also reward the directors with perhaps a bottle of wine, again at the Christmas Party.

There was some uncertainty as to the actual intent here. Andy will go back to the suggester for clarification. He will report back at the next Board meeting.

**5. Special Games and/or closures for January/February.**

- a. February 14<sup>th</sup> will be the next '4 is Enough' game. Following a request this one will start at 12:45pm. There will be a Valentines Theme in the mid game break.
- b. Family Day February 16<sup>th</sup>. Assumption is that the usual practice of leaving this up to the director and participants will continue.

**6. Old Business**

- a. **Sectional 2026:** Nothing new to report in the way of donations.
- b. **Sectional 2027:** The club needs to find a director for the 2027 Sectional, since this will be Jan Wood's last sectional.
- c. **GICs:** Intent is to set up the three existing GIC's with one each renewing in 90, 180, and 270 days and the new \$10,000 in a year. Cathy and Steve will take this on

**7. New Business:** No New business was discussed

**8. Date of the next meeting** will be Friday February 27<sup>th</sup>, 2026, at 10:00 a.m.

**9.** Meeting was adjourned at 11:15a.m.

Julia Morton (Secretary)

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

December was a "good" month from a financial perspective.

Table revenue was, at \$2916, under the monthly average due mainly to the holiday break.

Total revenue, including donations, ticket sales, interest, Table Revenue, and Christmas Party was \$6181.

Expenses were slightly above average at over \$5521, This was largely due to the expenses for the Christmas Party. (Expenses were largely covered by the "table fees" collected for the Party.)

The Club had a significant profit of \$780 for the month. The Club has a significant Bank Balance of \$21,760, as well as GIC's of over \$31,300.

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

<b>Bank Statement</b>	
<b>Bank Statement Balance</b>	22,000.96
<b>Outstanding Cheques</b>	
#81 - Mary Lepkan (Snack Table)	60.25
<b>Total O/S Cheques</b>	<u>60.25</u>
<b>Outstanding Deposits</b>	
Cash on Hand	20.00
Deposits not Recorded	<u>nil</u>
<b>Total O/S Deposits</b>	<u>20.00</u>
<b>Bank Statement Balance</b>	21,960.71
<b>Book Balance</b>	21,960.71
<b>Reconciliation</b>	0.00

# NORTH BAY DUPLICATE BRIDGE CLUB

## Balance Sheet

Dec-25

### ASSETS

#### CURRENT ASSETS

Book Bank Cash	21,940.71
Cash on Hand	20.00
GIC-1	17,377.09
GIC-2	5,763.86
GIC-3	8,182.94

**Total Current Assets** **53,284.60**

#### OTHER CURRENT ASSETS

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

**Total Other Current Assets** **0.00**

**LONG-TERM ASSETS** **0.00**

**TOTAL ASSETS** **0.00**

**53,284.60**

### LIABILITIES

#### CURRENT LIABILITIES

Donation Fund	640.00
Unredeemed Tickets	360.00

**Total Current Liabilities** **1,000.00**

**LONG-TERM LIABILITIES** **0.00**

**TOTAL LIABILITIES** **1,000.00**

### EQUITY

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

**Profit (Loss) to Date** **3,674.08**

**Net Worth as of Jul 31, 2025** **52,284.60**

Assets	53,284.60
OE+L	53,284.60
Difference	<b>nil</b>

**NORTH BAY DUPLICATE BRIDGE CLUB**  
**Statement of Income & Expenses**

Dec-25

<b>INCOME</b>	<b>Dec</b>	<b>YTD 2025</b>
<b>Cash &amp; Equivalents</b>		
Table Revenue	2,916.00	41,302.00
Director Donations	425.00	4,678.00
Other Donations	682.00	5,676.50
Salary Donations	250.00	2,900.00
Ticket Sales	160.00	5,968.00
Book Sales		318.35
Grants		1,200.00
Other Cash & Adjustments	1,605.00	1,684.47
Sectinal Adjustments / Revenue		3,653.44
Rookie / Master Game		471.00
<b>Total Cash &amp; Equivants</b>	<b>6,038.00</b>	<b>67,851.76</b>
<b>Other Income</b>		
GIC investment Income	143.89	891.55
<b>Total Income</b>	<b>6,181.89</b>	<b>68,743.31</b>
<b>EXPENSES</b>		
<b>Expenses from Cash &amp; Bank</b>		
ACBL	212.66	2,888.59
Food	1,684.05	3,480.59
Office Supplies	0.00	791.73
Bridge Supplies	0.00	1,665.99
Equipment		2,449.32
Internet Service	208.93	2,368.65
Rent	2,000.00	24,000.00
Director Fees	816.00	11,097.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	4,200.00
Cleaning	350.00	4,261.78
Bank Charges	0.00	107.34
Insurance	0.00	1,764.50
Miscellaneous and Adjustments	(100.00)	1,139.30
Sectinal Adjustments / Expense	0.00	1,738.56
<b>Cash/ Bank Expense Total</b>	<b>5,521.64</b>	<b>61,953.35</b>
<b>Other Expenses</b>		
Pre-Paid Insurance	0.00	1,104.66
Pre-Paid Rent Sectional	0.00	475.20
Charity Donation Fund	88.00	1,240.00
<b>Total Expenses</b>	<b>5,609.64</b>	<b>64,773.21</b>
<b>Profit / Loss</b>		
Gross (Income - Expenses)	572.25	3,970.10
Ticket Sales & Redemptions	208.00	(296.00)
<b>Net Profit / Loss</b>	<b>780.25</b>	<b>3,674.10</b>
<b>Book Cash</b>		
Starting Cash (Nov 1/Jan 1 2025)	21,444.35	16,062.30
Cash Income	6,038.00	67,851.76
Cash Expenses	5,521.64	61,953.35
<b>Closing Cash (Dec 30 2025)</b>	<b>21,960.71</b>	<b>21,960.71</b>

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

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Monday Afternoon 0-299	2025-12-01	6	1.15		9.73	
Tuesday Afternoon Swiss	2025-12-02	11	1.15		17.84	
Christmas Party 2025	2025-12-03	6	1.15		9.73	
Christmas Party 2025	2025-12-03	5-1/2	1.15		8.92	
Thursday AM Novice	2025-12-04	4-1/2	0.67		4.25	
Thursday Afternoon Open	2025-12-04	5	1.15		8.11	
Friday Afternoon Swiss	2025-12-05	7	1.15		11.35	28.00
Monday Afternoon 0-299	2025-12-08	6	1.15		9.73	
Tuesday Afternoon Swiss	2025-12-09	10	1.15		16.22	
Wed Aft Open +FIE+	2025-12-10	4-1/2	1.15		7.30	
Thursday AM Novice	2025-12-11	5-1/2	0.67		5.20	
Thursday Afternoon Open	2025-12-11	5-1/2	1.15		8.92	
Friday Afternoon Swiss	2025-12-12	8	1.15		12.97	32.00
Monday Afternoon 0-299	2025-12-15	5-1/2	1.15		8.92	
Tuesday Afternoon Swiss	2025-12-16	10	1.15		16.22	
Thursday AM Novice	2025-12-18	2-1/2	0.67		2.36	
Thursday Afternoon Open	2025-12-18	5	1.15		8.11	
Friday Afternoon Swiss	2025-12-19	7	1.15		11.35	28.00
<b>Total (18 games)</b>		<b>114-1/2</b>			<b>177.23</b>	<b>88.00</b>

**Income**

Table Fees (17-1/2	@ \$32.00/Table)	560.00	
Table Fees (31	@ \$32.00/Table)	992.00	
Table Fees (11-1/2	@ \$32.00/Table)	368.00	
Table Fees (4-1/2	@ \$32.00/Table)	144.00	
Table Fees (12-1/2	@ \$24.00/Table)	300.00	
Table Fees (15-1/2	@ \$32.00/Table)	496.00	
Table Fees (22	@ \$36.00/Table)	792.00	3,652.00

**Costs/Expenses**

Due to Charity		88.00	
Director Fees (15	@ \$45.00/game)	675.00	
Director Fees ( 3	@ \$60.00/game)	180.00	
ACBL fees		177.23	1,120.23

**Net from Games**

2,531.77