North Bay Duplicate Bridge Club
Board of Directors Meeting
August 21, 2026, 10:00 am
Omond Memorial Church

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

   Present: Julia Morton, Steven Rach, Don Piché, Marc Plamondon, Jim Lamorie, Frank Turbach, Cathy Strawn, Gaye Clarke
   Absent with regrets: Andy Aitchison, Mary Lapkan, Gisele Lynch, Sheila Boutilier

2. **Approval of minutes**: Minutes of meeting Friday June 26, 2026, were presented and accepted.

   Motion by Julia Morton to approve minutes.
   Seconded by Don Piché.
   Carried.

3. **Reports**
   a. **Treasurer**: Steve Rach presented information regarding revenue and expenses.
      i. June was a "fair" month from an overall financial perspective.
      ii. Total revenue was $5185, and usual expenses were $4940. The one "exceptional" expense was $505 spent on Vince Oddy Bridge books. The club had a small net loss of $42 for the month.
      iii. July details will be forthcoming.

      Motion by Steve Rach to receive treasurer's report.
      Seconded by Frank Turbach.
      Carried.

   b. **Club Director**: Jim Lamorie had nothing new to report.
   c. **Club Manager**: Andy Aitchison had previously emailed the month's table counts which are good. Paper copy entered.

4. **Suggestion box** was empty.

5. **Special game and/or closures for September and October**
   a. Monday September 7, Labour Day: **director and participants' choice**.
   b. Monday October 12, Thanksgiving Day: **director and participants' choice**.

6. **Old business**
   a. **Sectional 2027**: Dates chosen: April 9 to 11 inclusive. Osprey Golf Club clubhouse booked. Director Norm Mallette hired.
   b. **Club noise levels**: status quo: suggestion to remove the item from future meeting's agenda.
   c. Previous 4-Is-Enough games will be restructured to **5 Is Enough**. The new levels will be: level 4 1000+, level 3 500-999, level 2 100-499, level 1 < 100. The hope is that it will encourage more people to sign up. Next session will be Wednesday, September 23.

d. **Night games**: tabled for now.
e. **Rookie/Master game** planned for Wednesday, October 28. The cut off date for sign up and payment will be Wednesday, October 21. Frank Turbach will create partnerships on the basis of their ACBL points.

7. **New business**
   a. In a continuing effort to increase participation at our **Thursday afternoon open game** we are introducing a Birthday Bash once a month, where we will celebrate all birthdays in the month with birthday treats. Members are asked to submit their names and birth dates (day and month) into a draw for a free Thursday afternoon game at a later time. The following dates have been chosen for this year: September 17, October 21, November 19, and December 17.
   b. The tentative date chosen for the **Christmas party** is Wednesday, December 2.
   c. **President replacement**: Gaye Clarke volunteered to take on the role of acting president. She will shadow Jim Lamorie until Christmas and take over in the new year.
   d. The **dates for board meetings** for the rest of the calendar year are: September 25, October 30, and November 27.

8. **Date of next meeting**: Friday, September 25, 10 a.m.

9. **Meeting was adjourned** at 11:00 a.m.

North Bay Duplicate Bridge Club
Monthly Financial Report
June 2026

June was a “fair” month from an overall financial perspective.

Table revenue was, at $3728, slightly below the monthly average.
Revenue, including donations, ticket sales, and interest, was $5185.

Club expenses were about average at $4940.
The one “exceptional” expense was $505 spent on Vince Oddy Bridge books.

The club had a small net loss of $42 for the month.

The club still has a significant bank balance of $20,428, as well as GICs of $40,056.

NORTH BAY DUPLICATE BRIDGE CLUB
Balance Sheet
Jun-26

ASSETS	
CURRENT ASSETS	
Book Bank Cash	20,407.44
Cash on Hand	21.30
GIC-1	10,056.16
GIC-2	10,000.00
GIC-3	10,000.00
GIC-4	10,000.00
Total Current Assets	60,484.90
OTHER CURRENT ASSETS	
Total Other Current Assets	0.00
LONG-TERM ASSETS	0.00
TOTAL ASSETS	60,484.90
LIABILITIES	
CURRENT LIABILITIES	
Donation Fund	600.00
Unredeemed Tickets	624.00
Total Current Liabilities	1,224.00
LONG-TERM LIABILITIES	0.00
TOTAL LIABILITIES	1,224.00
EQUITY	
Beginning of Year (January 1, 2026)	52,284.60
Profit (Loss) to Date	6,336.30
Equity Adjustment for BoY Chariy Donation	640.00
Net Worth as of June 30, 2026	59,260.90

Assets	60,484.90
OE+L	60,484.90
Difference	0.00

NORTH BAY DUPLICATE BRIDGE CLUB
Statement of Income & Expenses
Jun-26

	June	YTD 2026
INCOME		
Cash & Equivalents		
Table Revenue	3,200.00	20,488.00
Director Donations	580.00	3,557.00
Other Donations	431.70	2,451.80
Salary Donations	250.00	1,500.00
Ticket Sales	720.00	3,520.00
Book Sales	40.00	290.00
Grants		1,250.00
Other Cash	-36.00	-53.30
Sectinal Adjustmants / Revenue		6,855.47
Rookie / Master Game		
Total Cash & Equivants	5,185.70	39,858.97
Other Income		
GIC investment Income		166.98
Total Income	5,185.70	40,025.95
EXPENSES		
Expenses from Cash & Bank		
ACBL	201.95	1,546.86
Food	59.33	204.29
Office Supplies	276.89	589.61
Bridge Supplies	505.26	916.15
Equipment	0.00	79.45
Internet Service	208.93	1,253.58
Rent	2,000.00	13,115.90
Director Fees	988.00	5,655.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	2,100.00
Cleaning	350.00	2,100.00
Bank Charges	0.00	214.27
Insurance	0.00	0.00
Miscellaneous (Charity)	0.00	759.99
Sectinal Adjustmants / Expense		4,290.55
Cash/ Bank Expense Total	4,940.36	32,825.65
Other Expenses		
GIC Purchase		8,565.29
Charity Donation Fund	96.00	600.00
Total Expenses	5,036.36	41,990.94
Profit / Loss		
Gross (Income - Expenses)	149.34	6,600.30
Ticket Sales & Redemptions	-192.00	-264.00
Net Profit / Loss	-42.66	6,336.30
Book Cash		
Starting Cash (Jun 1/Jan 1 2026)	20,183.40	21,960.71
Cash Income	5,185.70	39,858.97
Cash Expenses	4,940.36	41,390.94
Closing Cash (Jun 30 2026)	20,428.74	20,428.74

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Jun-26

Bank statement

Bank statement balance	20,756.74
Outstanding cheques	
#129 - Tenson (Cleaning)	350.00
Total	350.00
Outstanding deposits	
Cash on hand	22.00
Deposits not recorded	nil
Total outstanding deposits	22.00
Adjusted bank statement balance	20,428.74
Book balance	20,428.74
Reconciliation	0.00

Income and Expense Generated from Game Play/Table Fees
Jun 2026

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Monday Afternoon 0-299	2026-06-01	5-1/2	1.25	0	9.49	
Tuesday Afternoon Swiss	2026-06-02	7	1.25	0	12.08	
Thursday AM Novice	2026-06-04	5-1/2	0.90	0	6.83	
Thursday Afternoon Open	2026-06-04	2-1/2	1.25	0	4.31	
Friday Afternoon Swiss	2026-06-05	7	1.25	0	12.08	28.00
Monday Afternoon 0-299	2026-06-08	4	1.25	0	6.90	
Tuesday Afternoon Swiss	2026-06-09	6	1.25	0	10.35	
Thursday AM Novice	2026-06-11	6	0.90	0	7.45	
Thursday Afternoon Open	2026-06-11	3	1.25	0	5.18	
Friday Afternoon Swiss	2026-06-12	6	1.25	0	10.35	24.00
Monday Afternoon 0-299	2026-06-15	5-1/2	1.25	0	9.49	
Tuesday Afternoon Swiss	2026-06-16	7	1.25	0	12.08	
Thursday AM Novice	2026-06-18	5-1/2	0.90	0	6.83	
Thursday Afternoon Open	2026-06-18	4	1.25	0	6.90	
Friday Afternoon Swiss	2026-06-19	6	1.25	0	10.35	24.00
Monday Afternoon 0-299	2026-06-22	5	1.25	0	8.63	
Tuesday Afternoon Swiss	2026-06-23	7	1.25	0	12.08	
Thursday AM Novice	2026-06-25	4-1/2	0.90	0	5.59	
Thursday Afternoon Open	2026-06-25	4	1.25	0	6.90	
Friday Afternoon Swiss	2026-06-26	5	1.25	0	8.63	20.00
Monday Afternoon 0-299	2026-06-29	5	1.25	0	8.63	
Tuesday Afternoon Swiss	2026-06-30	7	1.25	0	12.08	
Total (22 games)		**118**			**193.21**	**96.00**

Income				
Table Fees (25	@ $32.00/table)	800.00		Monday Afternoon 0-299
Table Fees (34	@ $32.00/table)	1,088.00		Tuesday Afternoon Swiss
Table Fees (0	@ $32.00/table)	0.00		Special Games
Table Fees (0	@ $32.00/table)	0.00		Wed Aft Open
Table Fees (21-1/2	@ $24.00/table)	516.00		Thursday AM Novice
Table Fees (13-1/2	@ $32.00/table)	432.00		Thursday Afternoon Open
Table Fees (24	@ $36.00/table)	864.00	3,700.00	Friday Afternoon Swiss
Costs/Expenses				
Due to Charity		96.00		
Director Fees (22	@ $45.00/game)	990.00		
Director Fees (0	@ $60.00/game)	0.00		
ACBL fees		193.21	1,279.21	
Net from Games			2,420.79	

North Bay Duplicate Bridge Club
Monthly Financial Report
July 2026

July was a “fair” month from an overall financial perspective.

Table revenue was, at $3676, slightly below the monthly average.
Revenue, including donations, ticket sales, and interest, was $4818.

Club expenses were below average at $4325.

The club had a small net profit of $517 for the month.

The club has a significant bank balance of $20,922, as well as GICs of $40,056.

NORTH BAY DUPLICATE BRIDGE CLUB
Balance Sheet
Jul-26

ASSETS	
CURRENT ASSETS	
Book Bank Cash	20,900.54
Cash on Hand	21.50
GIC-1	10,056.16
GIC-2	10,000.00
GIC-3	10,000.00
GIC-4	10,000.00
Total Current Assets	60,978.20
OTHER CURRENT ASSETS	
Total Other Current Assets	0.00
LONG-TERM ASSETS	0.00
TOTAL ASSETS	60,978.20
LIABILITIES	
CURRENT LIABILITIES	
Donation Fund	704.00
Unredeemed Tickets	496.00
Total Current Liabilities	1,200.00
LONG-TERM LIABILITIES	0.00
TOTAL LIABILITIES	1,200.00
EQUITY	
Beginning of Year (January 1, 2026)	52,284.60
Profit (Loss) to Date	6,853.60
Equity Adjustment for BoY Chariy Donation	640.00
Net Worth as of July 31, 2026	59,778.20

Assets	60,978.20
OE+L	60,978.20
Difference	0.00

NORTH BAY DUPLICATE BRIDGE CLUB
Statement of Income & Expenses
Jul-26

	July	YTD 2026
INCOME		
Cash & Equivalents		
Table Revenue	3,228.00	23,716.00
Director Donations	580.00	4,137.00
Other Donations	304.50	2,756.30
Salary Donations	350.00	1,850.00
Ticket Sales	320.00	3,840.00
Book Sales	25.00	315.00
Grants		1,250.00
Other Cash	11.00	-42.30
Sectinal Adjustmants / Revenue		6,855.47
Rookie / Master Game		
Total Cash & Equivants	4,818.50	44,677.47
Other Income		
GIC investment Income		166.98
Total Income	4,818.50	44,844.45
EXPENSES		
Expenses from Cash & Bank		
ACBL	193.21	1,740.07
Food	0.00	204.29
Office Supplies	221.06	810.67
Bridge Supplies		916.15
Equipment		79.45
Internet Service	208.93	1,462.51
Rent	2,000.00	15,115.90
Director Fees	1,002.00	6,657.00
Salaries (Mgr, WebMaster, Treasurer)	350.00	2,450.00
Cleaning	350.00	2,450.00
Bank Charges	0.00	214.27
Insurance	0.00	0.00
Miscellaneous and adjustments		759.99
Sectinal Adjustmants / Expense		4,290.55
Cash/ Bank Expense Total	4,325.20	37,150.85
Other Expenses		
GIC Purchase		8,565.29
Charity Donation Fund	104.00	704.00
Total Expenses	4,429.20	46,420.14
Profit / Loss		
Gross (Income - Expenses)	389.30	6,989.60
Ticket Sales & Redemptions	128.00	-136.00
Net Profit / Loss	517.30	6,853.60
Book Cash		
Starting Cash (Jul 1/Jan 1 2026)	20,428.74	21,960.71
Cash Income	4,818.50	44,677.47
Cash Expenses	4,325.20	45,716.14
Closing Cash (Jul 31 2026)	20,922.04	20,922.04

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Jul-26

Bank statement

Bank statement balance	20,900.54
Outstanding cheques	
	0.00
Total	0.00
Outstanding deposits	
Cash on hand	21.50
Deposits not recorded	nil
Total outstanding deposits	21.50
Adjusted bank statement balance	20,922.04
Book balance	20,922.04
Reconciliation	0.00

Income and Expense Generated from Game Play/Table Fees
Jul 2026

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Thursday AM Novice	2026-07-02	4	0.90	0.00	5.08	
Thursday Afternoon Open	2026-07-02	2-1/2	1.25	0.00	4.41	
Friday Afternoon Swiss	2026-07-03	6	1.25	0.00	10.58	24.00
Monday Afternoon 0-299	2026-07-06	4-1/2	1.25	0.00	7.93	
Tuesday Afternoon Swiss	2026-07-07	7	1.25	0.00	12.34	
Thursday Afternoon Open	2026-07-09	2-1/2	1.25	0.00	4.41	
Thursday AM Novice	2026-07-09	4	0.90	0.00	5.08	
Friday Afternoon Swiss	2026-07-10	7	1.25	0.00	12.34	28.00
Monday Afternoon 0-299	2026-07-13	4-1/2	1.25	0.00	7.93	
Tuesday Afternoon Swiss	2026-07-14	7	1.25	0.00	12.34	
Thursday AM Novice	2026-07-16	4	0.90	0.00	5.08	
Thursday Afternoon Open	2026-07-16	2-1/2	1.25	0.00	4.41	
Friday Afternoon Swiss	2026-07-17	6	1.25	0.00	10.58	24.00
Monday Afternoon 0-299	2026-07-20	5	1.25	0.00	8.81	
Tuesday Afternoon Swiss	2026-07-21	6	1.25	0.00	10.58	
Thursday AM Novice	2026-07-23	3	0.90	0.00	3.81	
Thursday Afternoon Open	2026-07-23	5	1.25	0.00	8.81	
Friday Afternoon Swiss	2026-07-24	7	1.25	0.00	12.34	28.00
Monday Afternoon 0-299	2026-07-27	5	1.25	0.00	8.81	
Tuesday Afternoon Swiss	2026-07-28	7	1.25	0.00	12.34	
Thursday AM Novice	2026-07-30	4	0.90	0.00	5.08	
Thursday Afternoon Open	2026-07-30	5	1.25	0.00	8.81	
Friday Afternoon Swiss	2026-07-31	7	1.25	0.00	12.34	28.00
Total (23 games)		**115-1/2**			**194.24**	**132.00**

Income				
Table Fees (19	@ $32.00/table)	608.00		Monday Afternoon 0-299
Table Fees (27	@ $32.00/table)	864.00		Tuesday Afternoon Swiss
Table Fees (0	@ $32.00/table)	0.00		Special Games
Table Fees (0	@ $32.00/table)	0.00		Wed Aft Open
Table Fees (19	@ $24.00/table)	456.00		Thursday AM Novice
Table Fees (17-1/2	@ $32.00/table)	560.00		Thursday Afternoon Open
Table Fees (33	@ $36.00/table)	1,188.00	3,676.00	Friday Afternoon Swiss
Costs/Expenses				
Due to Charity		132.00		
Director Fees (23	@ $45.00/game)	1,035.00		
Director Fees (0	@ $60.00/game)	0.00		
ACBL fees		194.24	1,361.24	
Net from Games			2,314.76	