North Bay Duplicate Bridge Club
Board of Directors Meeting
September 25, 2026, 10:00 am
Omond Memorial Church

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

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

2. **Approval of minutes**: Minutes of meeting Friday, August 21, 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. August was a "poor" month from an overall financial perspective.
      ii. Table revenue was, at $2698, markedly below the monthly average. This was due primarily to the loss of club dates during the regional competition in Sudbury. Revenue including donations, ticket sales and interest was $3771. Club expenses were above average at $4910. This included a $600 cheque for the quarterly charity donation to Omond Church. The club had a significant net loss of $1099 for the month. The club still has a significant bank balance of $19,740.

      Motion by Andy Aitchison to receive treasurer's report.
      Seconded by Frank Turbach.
      Carried.

      The report was followed by a discussion regarding how the collection and sending of the donation money should be recorded. Nothing new was decided.
   b. **Chief Director**: Andy Aitchison reported on a recent meeting that the directors held. The basic topic dealt with choosing levels of points for sections A, B, and C, that will ensure as many people as possible get masterpoints for each session.
   c. **Club Manager**: Andy Aitchison reported that Sheila Boutilier and Marc Plamondon will take over the duties in January. They have already started on various items. Board members received latest editions of the club directory. The directory has been updated for all members who have played in the last three years. Sheila will be responsible for directory updates in the future. Members will be asked to email in changes.

4. **Suggestion box** was empty.

5. **Special games and/or closures for October and November**
   a. Monday, October 12, Thanksgiving Day: **director and participants' choice**.
   b. Friday, October 16: closed for the Sudbury Sectional tournament.

c. Wednesday, November 11: practice play is cancelled.

6. **Old business**
   a. **Sectional 2027**: No report. Board needs information from Ann Szarka.
   b. September **Five Is Enough** was well attended with 9 tables playing 18 boards. The next Five Is Enough will be Wednesday, November 18. Gisele Lynch volunteered to coordinate. She asked that people sign up with a partner ahead of time to facilitate management.
   c. **Rookie/Master game** is set for Wednesday, October 28, with a sign-up deadline of Wednesday, October 21. Frank Turbach will match pairs; Gisele Lynch will direct. Since it so close to Halloween there will be Halloween treats. Costumes are optional.
   d. **Birthday Bash** for September went well. The next one is set for October 22. There will be a draw for one free Thursday afternoon game ticket for qualified October birthdays.
   e. The **Christmas Party** has been tentatively set for December 2. Sheila Boutilier will check with Perron's Freshmart, last year's caterer, to check their availability.

7. **New business**
   a. **Bridge lessons**: Andy Aitchison is not available to teach. Frank Turbach could start Tuesday / Friday January 5th / 8th with Book 1. Gaye Clarke volunteered to hold clinics for bridge biding specific topics.
   b. ACBL has set a regional tournament for us on August 22-27, 2028. Gisele Lynch and Sheila Boutilier have volunteered to co-chair. Possible locations were discussed, since Osprey Golf Club will not be available in August.

8. **Date of next meeting**: Friday, October 30, 10 a.m.

9. **Meeting was adjourned** at 11:45 a.m.

Julia Morton (secretary)

North Bay Duplicate Bridge Club
Monthly Financial Report
August 2026

August was a “poor” month from an overall financial perspective.

Table revenue was, at $2698, markedly below the monthly average.
This was due primarily to the loss of club dates during the regional competition in Sudbury.
Revenue, including donations, ticket sales, and interest, was $3771.

Club expenses were above average at $4910.
This included a $600 cheque for the quarterly charity donation to Omond Church.

The club had a significant net loss of $1099 for the month.

The club still has a significant bank balance of $19,740, as well as GICs of $40,162.

NORTH BAY DUPLICATE BRIDGE CLUB
Balance Sheet
Aug-26

ASSETS	
CURRENT ASSETS	
Book Bank Cash	19,716.89
Cash on Hand	23.40
GIC-1	10,056.16
GIC-2	10,106.25
GIC-3	10,000.00
GIC-4	10,000.00
Total Current Assets	59,902.70
OTHER CURRENT ASSETS	
Total Other Current Assets	0.00
LONG-TERM ASSETS	0.00
TOTAL ASSETS	59,902.70
LIABILITIES	
CURRENT LIABILITIES	
Donation Fund	768.00
Unredeemed Tickets	456.00
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	5,754.10
Equity Adjustment for BoY Chariy Donation	640.00
Net Worth as of August 31, 2026	58,678.70

Assets	59,902.70
OE+L	59,902.70
Difference	0.00

NORTH BAY DUPLICATE BRIDGE CLUB
Statement of Income and Expenses
Aug-26

	August	YTD 2026
INCOME		
Cash and equivalents		
Table revenue	2,392.00	26,108.00
Director donations	475.00	4,612.00
Other donations	281.90	3,038.20
Salary donations	150.00	2,000.00
Ticket sales	320.00	4,160.00
Book sales	34.00	349.00
Grants		1,250.00
Other cash and adjustments	12.00	-30.30
Sectional adjustmants / revenue		6,855.47
Rookie / Master game		
Total cash and equivants	3,664.90	48,342.37
Other income		
GIC investment interest earned	106.25	273.23
Total Income	3,771.15	48,615.60
EXPENSES		
Expenses from cash and bank		
ACBL	194.24	1,934.31
Food	152.76	357.05
Office supplies	0.00	810.67
Bridge supplies (Vince Oddy books)	174.72	1,090.87
Equipment	0.00	79.45
Internet service	208.93	1,671.44
Rent	2,000.00	17,115.90
Director fees	816.00	7,473.00
Salaries (manager, webmaster, treasurer)	350.00	2,800.00
Cleaning	350.00	2,800.00
Bank charges	0.00	214.27
Insurance	0.00	0.00
Miscellaneous and adjustments	600.00	1,359.99
Sectional adjustmants / expenses		4,290.55
Cash / bank expense total	4,846.65	41,997.50
Other expenses		
GIC purchase		8,565.29
Charity donation fund	64.00	768.00
Total expenses	4,910.65	51,330.79
Profit / loss		
Gross (income - expenses)	-1,139.50	5,850.10
Ticket sales and redemptions	40.00	-96.00
Net profit / loss	-1,099.50	5,754.10
Book cash		
Starting cash (Aug 1/Jan 1, 2026)	20,922.04	21,960.71
Cash income	3,664.90	48,342.37
Cash expenses	4,846.65	50,562.79
Closing cash (Aug 31, 2026)	19,740.29	19,740.29

NORTH BAY DUPLICATE BRIDGE CLUB
Bank Reconciliation
Aug-26

Bank statement		
Bank statement balance		20,085.85
Outstanding cheques		
# 135 - ACBL	194.24	
# 137 - Bidding boxes	174.72	
Total outstanding cheques		368.96
Outstanding deposits		
Cash on hand	23.40	
Deposits not recorded	nil	
Total outstanding deposits		23.40
Adjusted bank statement balance		19,740.29
Book balance		19,740.29
Reconciliation		0.00

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

Event	Date	Tables	Table Rate (USD)	Additional Rate	Total Due ACBL (CDN)	Charity
Monday Afternoon 0-299	2026-08-03	5-1/2	1.25	0.00	9.69	
Tuesday Afternoon Swiss	2026-08-04	7	1.25	0.00	12.34	
Thursday AM Novice	2026-08-06	3-1/2	0.90	0.00	4.44	
Thursday Afternoon Open	2026-08-06	4	1.25	0.00	7.05	
Friday Afternoon Swiss	2026-08-07	6	1.25	0.00	10.58	24.00
Monday Afternoon 0-299	2026-08-10	5	1.25	0.00	8.81	
Tuesday Afternoon Swiss	2026-08-11	5	1.25	0.00	8.81	
Thursday AM Novice	2026-08-13	3	0.90	0.00	3.81	
Friday Afternoon Swiss	2026-08-14	5	1.25	0.00	8.81	20.00
Monday Afternoon 0-299	2026-08-17	5	1.25	0.00	8.81	
Tuesday Afternoon Swiss	2026-08-18	6	1.25	0.00	10.58	
Thursday Afternoon Open	2026-08-20	3-1/2	1.25	0.00	6.17	
Thursday AM Novice	2026-08-20	3-1/2	0.90	0.00	4.44	
Friday Afternoon Swiss	2026-08-21	5	1.25	0.00	8.81	20.00
Monday Afternoon 0-299	2026-08-24	5	1.25	0.00	8.81	
Tuesday Afternoon Swiss	2026-08-25	8	1.25	0.00	14.10	
Monday Afternoon 0-299	2026-08-31	4-1/2	1.25	0.00	7.93	
Total (17 games)		**84-1/2**			**143.99**	**64.00**

Income				
Table Fees (25	@ $32.00/table)	800.00		Monday Afternoon 0-299
Table Fees (26	@ $32.00/table)	832.00		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 (10	@ $24.00/table)	240.00		Thursday AM Novice
Table Fees (7-1/2	@ $32.00/table)	240.00		Thursday Afternoon Open
Table Fees (16	@ $36.00/table)	576.00	2,688.00	Friday Afternoon Swiss
Costs/Expenses				
Due to Charity		64.00		
Director Fees (17	@ $45.00/game)	765.00		
Director Fees (0	@ $60.00/game)	0.00		
ACBL fees		143.99	972.99	
Net from Games			1,715.01	