

NW TUCSON BRIDGE CLUB

Board Meeting Minutes for September 9, 2026

Present: Jo Ann Aiken, Linda Brown, Cindy Coonce, George Harger, Bonnie Hertzog, Joyce Honorof, Barbara Jensen, John Morris, Joe Olivier, Jim Wolf

The meeting was called to order at 10:05 am by President, Joe Olivier.

Minutes for July 8, 2026, were approved as written.

Treasurer Report (John Morris)

1. As of the close of business on August 31, 2026, both the Bank of Montreal Money Market Account (MMA) and Demand Deposit Account (DDA) have been reconciled.
2. The club remains in a strong cash position, with total available funds of \$52,962: (MMA \$47,158; DDA \$5,804)
3. The Year-over-Year and Budget-versus-Actual financial variance reports have been updated and posted online.
4. To improve the return on idle cash, the Board plans to invest \$35,000—approximately 66% of the club's total available funds—in two BMO Certificates of Deposit on September 9, 2026:
 - \$17,500 in a 13-month CD earning 2.50% APY (approximately \$474 in interest by maturity)
 - \$17,500 in a 25-month CD earning 2.75% APY (approximately \$1,018 in interest by maturity)
 - The remaining approximately \$18,000 will be maintained in the club's MMA and DDA accounts to fund normal operations and unexpected expenses.
5. Other – miscellaneous comments and discussion
 - John will investigate the feasibility and benefit of utilizing Zelle for players to purchase Free Play coupons.
 - John also reported that a deposit of \$494 was made from the Beginner I class currently underway. Under club policy, course tuition proceeds are divided between the instructor and the club, with 60% paid to the instructor and 40% retained by the club.)
 - Linda reported that Jan–Aug 2026 table counts increased substantially over the same period in 2025 (1,718 vs. 1,345, a 28% increase), with stronger-than-expected summer attendance. The Board noted that increased participation has included popular lower-cost weekend games and Play & Learn offerings, along with increased free-play coupons. The Board had intentionally planned the celebration of club volunteers, including parties and free-play coupons, as an investment in volunteer recognition and goodwill. These expenditures reflect the Board's intentional investment in participation, club growth, and volunteer recognition.

Club Manager Report (Joyce Honorof)

1. October games are posted on the list calendar on the website with ample upgraded sanctions.
2. The Board discussed and decided to have a Bob Hertzog Appreciation Pairs game on Saturday, October 24 with food and trophy awards for first place sectional winners in a 499NLM and OPEN section. Cindy Coonce and Bonnie Hertzog will handle the lunch.

3. NW will host a Greater Tucson Team Game on Saturday, November 7. No lunch is required.
4. NW will host a D17 Royal StaC game on Sunday, November 15. This will require food which is subsidized by the Unit. (Joe Olivier agreed to arrange the food.)
5. The Board discussed and decided that a Friday morning Play & Learn game will be held on November 20 during the Tanque Verde Sectional (Nov 19-21).
6. The Board approved that students who complete Al Spaet's Beginner I class should each receive one \$5 FREE PLAY coupon to be used for a Play & Learn game.

Education (Bonnie Hertzog)

1. It is noted that Al's Beginner I class currently has 16 student. This class runs for 10 weeks ending on October 22nd.
2. Noted that feedback from the class is positive.
3. An Advancing Beginner Class will begin Tuesday September 15 and continue for seven weeks, with various instructors:
 - Kay Afdahl will teach Overcalls and Advancing Overcalls on Sept 15 & 22.
 - Jack Wholey will teach Hand Evaluation and Re-evaluation on Sept 29 & Oct 6.
 - Bonnie Hertzog will teach Negative and Take-Out Doubles on Oct 13 & 20.
 - Joe Olivier will teach Basics of 2 over 1 on Oct 27.
 - Fee structure for this class is \$20 per student for the two-session topics and \$10 for the Oct 27 session.
4. To clarify and restate our instructor compensation: Instructor retains 60% and the club gets 40% of the tuition. For Play & Learn sessions, the instructor is paid \$20. Some instructors prefer that the club keep this fee.
5. Joe Olivier is planning to teach a play-of-the-hand class beginning in late October using a classic book by Eddie Kantar.
6. Marvelous Monday lectures will begin Monday October 12. Bonnie is seeking volunteers to teach. Ideally the pattern would be two weeks with topics for advancing beginners and one week for intermediate and advanced players.

New Business (Joe Olivier, BOD)

1. Joe noted that planning for election for 2027 BOD is coming soon. Three board member terms expire at the end of 2026 (Joe Olivier, Cindy Coonce, and Jim Wolf). Each of these Board members is asked to decide if they will serve another 2-year term or retire. Once the number of positions to fill is determined, the Board will seek suitable nominees. There will also be an open self-nomination period. Joe Olivier asked the board to approve his selection of Jim Wolf to be the nomination committee chair. The Board approved.
2. Joe suggested that special recognition of groups of club volunteers need not occur every year. The Board agreed that future Boards may determine the appropriate form and frequency of volunteer recognition based on the club's needs and circumstances.
3. A document titled "***Club History, Standing Committees & Volunteer Positions***" is slightly outdated and in need of review. Linda Brown and Jim Wolf are appointed as an ad hoc committee to revise this document and bring it back to the Board in October.

The meeting was adjourned at 11:25 am.

Next Board Meetings:

October – meet on Oct 7

Respectfully submitted,

Jim Wolf

Board Secretary