

ACBL UNIT 160
BOARD MEETING
(ZOOM)
SEPTEMBER 14, 2023

Call to Order: The Unit 160 Board Meeting was called to order by President, Betsy Stanton at 7:06 PM. A quorum was met; in attendance were:

President: Lee Webb (LW)

Vice President: Bernetha Henry (BH)

Past President: Betsy Stanton (BS)

Secretary: Kathy Kimmerling (KK)

Treasurer: Blondelle Grant (BG)

Piedmont: Richard Brown (RB)

Southern: Dan Osburn (DO), Tom Musso (TM) and Paul Wright, Jr (PW)

Central: Scott Dunn (C), Susan McFadden (SM) and Christopher Webb (CW)

Eastern: Jack Gurley (JG) and Bobbie Stricklin (BoS)

Absent: Sally Dix (P), Karen Galleher (E), Martin Johnson (S), Nancy Russell (P), Cheryl Scott (S), Richard Smith (P) and Jim Villanueva (P)

Next Board Meeting:

The next meeting is scheduled for the West Columbia Sectional on Saturday, April 6, 2024 followed by the Unit 160 Annual Meeting on Sunday, April 7, 2024.

April Minutes: The minutes for the April 29, 2023 board meeting were delivered by email for review and corrections. A motion was made by PW to accept the minutes and the motion was seconded by TM. Motion carried with unanimous vote.

Treasurer's Report: Blondelle Grant

The report was sent to all board members prior to the meeting, by email. BG reported that nothing had changed much from the report. A repeating expense is coming due: Bridgewebs – the Unit's website provider.

TM asked how the Unit's finances were, compared to a year ago, when we were coming out of the pandemic. BG answered that nothing had changed from last year.

BH made a motion to accept the Treasurer's report and PW seconded. Motion carried with unanimous vote.

Old Business:

Update from Financial Committee on CDs:

CW reported that there was nothing to update as far as better interest rates for the Unit's CD. There will be CDs maturing in the near future.

A discussion followed, with SM noting that, from personal experience, there were better interest rates available at the present time. SM has had offers (Wells Fargo, Horizon, Discover, USAA) around 5.0%, where the Unit's CDs are currently earning 1.95%, 1.15%, 0.85%, 0.25% and 0.18% interest. It also led to the discussion that if the interest rate warranted, it might be wise to close a CD prematurely, taking the interest penalty to lock the CD in a better rate.

CW said the he would look at rates again and report to the board before the CDs matured. KK suggested that SM be added to the Financial Committee as she is more aware of the situation due to the fact that the committee had nothing to report. BG stated that there are already members on the committee looking into this, and it should be up to CW to take on another committee member. SM said that she did not have a desire to join the committee, but wanted the Board to be aware that there are currently very attractive interest rates available for CDs and it may be time to rebalance/ restack the CDs at these higher rates.

A motion was made by DO to allow CW to investigate the current CDs, to terminate any, as needed with a goal of improving their interest rates, and to continue to stagger their expiration dates. BH made the second for the motion. Passed unanimously.

KK asked if the information that CW gathered would be sent to the Board before any action was taken, as the next board meeting would not be until April 2024. CW said that he would give the information to the President to disseminate to the Board before the CDs expire.

** NOTE: The report was made on September 30, 2023 and is include with the minutes.

Update on any new submissions for funds from unit for education:

No requests

Update on any new submissions for unit sponsors of sectional tournaments

Charleston Non-Life Master Sectional: KK passed on a message from Andy Hurd that the Charleston sectional should not need any reimbursements from the Unit. Part of this is because the Director was donating his time (Dan Osburn).

New Business:

Request for funds from Columbia Bridge Club for Educational use \$500.00; (District 7 has granted the \$500.00 funds)

LW reported that the Columbia Bridge Club is asking for funds to match what they have already received from District 7. The CBC has recently finished a 10-week lesson series, held a Learn Bridge in a Day? session with Patty Tucker and just recently started a Mentor-Mentee session that drew 10 tables. They are also planning another lesson series in the Fall.

A motion was made by BS to give the CBC \$500.00 and the motion seconded by TM. Motion passed with SD abstaining.

Upcoming Sectional tournament Needs:

DO reported that there were no Sectionals scheduled through the end of 2023. The next sanctioned Sectional is in Myrtle Beach in March in 2024. The Columbia January 2024 and April 2024 Sectionals are awaiting approval.

Charleston funds requested from 2023 sectional total: \$262.00

LW reported on behalf of Andy Hurd (Charleston Sectional Chair) is requesting that the Unit reimburse them \$262.00 to offset their loss.

There was a question about an email for sending money back to the Unit Secretary, but KK did not receive this. LW stated that perhaps the Unit Treasurer received this email and knew about the \$117.00 in question. BG did not receive this check from the ACBL. LW will contact Marie Killoran (Director) to find out if she knows anything about these funds.

The total loss for Charleston Sectional includes both the requested \$262.00 and the missing \$117.00.

DO offered to follow-up with both Andy Hurd and Marie Killoran on this. He will report back to the President.

A discussion followed about how to approve these funds. KK suggested that for now, approve what Charleston had requested (\$262.00). DO suggested that the Board approve up to the total loss, so that when the pending \$117.00 is sorted out, if the Unit would need to cover this as well, another vote would not be needed.

A motion was made by DO to reimburse the Charleston Bridge Club for the loss they incurred up to \$379.00 for hosting this tournament, pending documentation. The motion was seconded by PW. Motion carried with unanimous vote.

GNT Proposal:

Unit pays any Unit 160 club \$6.00/table to run each GNT qualifying game/event (up to 3 games per venue) in the months of Sept-Feb. Each club manager to submit request to Unit treasurer AFTER all games (up to 3) are completed to simplify treasurer accounting. Purpose: to promote club GNT games.

LW explained that there are other Units offering this incentive to clubs to get more players qualified for the GNT so that they might participate at the District level. There would be a cap on the number of sessions that were eligible for reimbursement.

DO stated that the Club Managers need to be doing a better job of getting the word out the GNTs. KK reported that she had sent out an email last month on this topic to all the Unit Club managers and it was up to them to follow-up with their members. RB (District 7 President) added that the District was looking at holding more local District finals to encourage players to participate.

KK reminded everyone that the Unit 160 webpage has a listing for upcoming GNT Club qualifiers if the clubs and players want to use that for a clearinghouse. RB stated that while this is fine, it is the Club Manager or another party in the club need to be the ones who talk up these games. He is all for the Unit helping to offset the costs of running these games.

KK said that she would like to coordinate the known GNT scheduled games and send that information out to the Unit members thru Pianola. Columbia has a game scheduled monthly thru February; Myrtle Beach has scheduled a game for October; RB's club is going to hold a game and Charleston is also planning games, etc. If the membership could be made aware of the games in the area, perhaps this would also help with participation.

A motion was made by PW to reimburse clubs \$6.00/table – up to three sessions, to hold GNT Club qualifier games. BS seconded the motion and motion carried.

**CW asked if a GNT qualifier could be held a Sectional. DO reported that there are Club and Unit qualifier games available. There are no Open Sectionals scheduled during this GNT season. KK reported that Columbia runs a Club GNT qualifier game the day before their Future Life Master Sectional and they this on their tournament flyer.

Volunteer to be the UNIT NAP/GNT Coordinator:

Duties will include promotion of Grassroots: NAP/GNT games, i.e. How to promote these games at ALL unit clubs, advertising, teaching programs, fliers, any methods to grow Grassroots. This will be a foundation for promoting local club winners who have the ability to advance to the District finals and ultimately represent our District at the Nationals with a stipend to defer travel costs. It is an honor to make this journey and we as a Unit need to find a way to help others experience the magnitude of these events.

Dan Osburn has offered to take on this responsibility

Unit List for Old Members:

LW reported that RB has requested that Districts/Units go thru the list of inactive members.

KK reported that those members that were connected with the Columbia Bridge Club were all reconciled. She also reported that ACBL now has a new reporting procedure for deceased members.

RB reported that this program was initiated by ACBL, and it was a 'bad' list, pre-Covid and would take a look of work to go thru completely. The ACBL is offering a discount for members to comeback thru this program.

How can we help Local Clubs and Sectional tournaments:

LW suggested that the reimbursement of GNT fees is a good start in this area.

Is it viable to hold a UNIT Sectional or a Non-Life Master Regional? SD reported that there may be an option for a NonLife Master Regional later in 2024 or 2025. A short discussion followed.

Items from the Floor:

None

Adjournment: The motion to adjourn the meeting was made by TM and seconded by PW. Motion carried with unanimous vote. The meeting was adjourned at 8:03 PM.

Respectfully Submitted -

Kathy Kimmerling

Unit 160 Secretary

Unit 160
Board of Directors Meeting – ZOOM

September 14, 2023
7:00 PM

Agenda

Verification of Quorum

Establishment of Adjournment Time

Secretary's Report – Kathy Kimmerling

Treasurer's Report – Blondelle Grant

Establish Next Meeting

Old Business:

- a) Update from Financial Committee on CDs
- b) Update on any new submissions for funds from unit for education
- c) Update on any new submissions for unit sponsors of sectional tournaments

New Business:

- a) Request for funds from Columbia Bridge Club for Educational use \$500.00 (District 7 has granted the \$500.00 funds)
- b) Sectional tournament needs upcoming
- c) Charleston funds requested from 2023 sectional total: \$262.00
- d) GNT Proposal: Unit pays any Unit 160 club \$6.00/table to run each GNT qualifying (up to 3 games per venue) in the months of Sept-Feb. Each club manager to submit request to Unit treasurer AFTER all games (up to 3) are completed to simplify treasurer accounting. Purpose: to promote club GNT games
- e) Need a volunteer to be the UNIT NAP/GNT Coordinator. Duties will include promotion of Grassroots: NAP/GNT games, i.e. How to promote these games at ALL unit clubs, advertising, teaching programs, fliers, any methods to grow Grassroots. This will be a foundation for promoting local club winners who have the ability to advance to the District finals and ultimately represent our District at the Nationals with a stipend to

defer travel costs. It is an honor to make this journey and we as a Unit need to find a way to help others experience the magnitude of these events.

- f) Unit List for old members (Lee and Kathy have reviewed and will give update)
- g) How can we help local clubs? Please put our thoughts together
- h) Sectional tournaments: Proposal: we as a Unit host the NLM Regional and/or a Unit tournament centrally located. Suggestions needed.

Adjournment



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 6872 0.4580 MB 0.561 19 22 9
 SOUTH CAROLINA BRIDGE ASSOCIATION
 415 ORANGE ST
 GEORGETOWN SC 29440-3547

Time Deposit Statement

From January to June, 2023

Account number	xxxxxxx7842	Transactions Totals	
Interest Rate	1.150000%	Deposits	.00
Interest Rate Date	10/19/22	Withdrawals	.00
Purchase Date	10/19/18	Interest	.00
Renewal Date	10/19/22	Withholding	.00
Maturity Date	10/19/24	Forfeitures	.00
Certificate Term	24 MONTHS		
Type of Account	24 MONTHS		
Days in Statement Period	183		
Interest Earned	41.91		
Annual Percentage Yield Earned	1.15%		

DATE	ADDITIONS	SUBTRACTIONS	INTEREST	BALANCE
Balance Last Statement				7,269.52



Account: FREE 0001 Current Time: 08/13/23 4:33:33 PM

Current Balance: 26,934.72

Available Balance: 26,934.72

Date ▾	Ref/Check No	Description	Debit	Credit	Balance
07/07/2023		ACCNTS PAY AMERICAN CONTRAC CCD SOUTH CAROLINA ACBL UN		1,549.65	26,934.72
06/29/2023	1244	CHECK NUMBER 1244	(20.00)		25,385.07
05/18/2023	1243	CHECK NUMBER 1243	(140.00)		25,405.07
05/16/2023	1242	CHECK NUMBER 1242	(443.24)		25,545.07
05/12/2023		ACCNTS PAY AMERICAN CONTRAC CCD SOUTH CAROLINA ACBL UN		117.28	25,988.31
04/07/2023		ACCNTS PAY AMERICAN CONTRAC CCD SOUTH CAROLINA ACBL UN		1,818.64	25,871.03
Totals:		Transactions: 6	Debits: (603.24)	Credits: 3,485.57	



Welcome BLONDELLE GRANT!

Account (Click for Details)	Balance	Status	Options
FREE 0001	26,934.72		Select Option
12 MTHS 0002	7,224.89		Select Option
24 MTHS 0003	7,269.52		Select Option
36 MTHS 0004	7,378.87		Select Option
48 MTHS 0005	7,521.09		Select Option
60 MTHS 0006	7,562.57		Select Option

6 Deposit accounts with a total balance of 63,891.66

You last accessed your CNB Internet Banking account on Friday, June 2, 2023 2:18:34 AM Eastern Time
You have accessed CNB Internet Banking 96 time(s) since Tuesday, January 12, 2021 10:26:21 AM Eastern Time [Reset this counter](#)



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Maturity Date	10/19/24	Forfeitures .00
Certificate Term	24 MONTHS	
Type of Account	24 MONTHS	
Days in Statement Period	183	
Interest Earned	41.91	
Annual Percentage Yield Earned	1.15%	

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Balance Last Statement				7,269.52



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