ACBL UNIT 160

BOARD MEETING
(ZOOM)

NOVEMBER 6, 2025

Call to Order: Lee Webb
The Unit 160 Board Meeting was called to order by President, Lee Webb at 7:01 PM. A quorum was met. In attendance:

President: Lee Webb
Vice President: Bernetha Henry
Past President: Betsy Stanton
Secretary: Kathy Kimmerling
Treasurer: Blondelle Grant
Director in Residence: Dan Osburn
Piedmont: Richard Brown, Ron Cowen and Terri Smith
Southern: Audrey Cadwallader, Tom Musso and Dana Osburn
Central: Susan McFadden and Christopher Webb
Eastern: Karen Galleher and Jack Gurley

Absent: Scott Dunn (C), Martin Johnson (S), Nancy Russell (P), Richard Smith(P) and Bobbie Stricklin (E).

Next Board Meeting:
The next meeting is scheduled for the West Columbia Sectional on Saturday, March 28, 2026, followed by the Unit 160 Annual Meeting on Sunday, March 29, 2026.

April Minutes: Kathy Kimmerling
The minutes for the April 5, 2025, board meeting were delivered by email for review and corrections. No corrections were needed.
Motion to accept: Stanton/Musso Motion carried

Treasurer's Report: Blondelle Grant
The report was sent to all board members prior to the meeting, by email. Grant reported the Unit finances are in 'good shape'.
Motion to accept: Galleher/Stanton Motion carried

Old Business:

GNT Club Qualifier Games
L. Webb and Kimmerling explained how the North American Pairs (NAP) and Grand National Teams (GNT) are funded and how District 7 augments funds as needed. The ACBL awards NAP stipends in

various amounts dependent on the result of the District Finals. It was also noted that D7 had the highest participation in club NAP games and received extra funds from ACBL because of this. The GNT teams receive no funding from ACBL and the District must have the Grassroots income to finance the stipends for these teams. The District augments the NAP stipend. All District 7 players who have earned the right to compete in either the NAP or GNT receive the same stipend.

In the past, the Unit has rebated up to 3 GNT club qualifier games to promote GNT/Grassroots participation.

New Business:

Paul Wright Resignation

L. Webb announce that Paul Wright has resigned from the Unit 160 Board due to personal reasons. Paul wanted to thank the board members who have served beside him and would like to be considered for a return to the board when his personal situation resolves. Paul was a member of the Finance Committee and was the Nominations Chair.

Susan McFadden was put forth to serve on the Finance Committee. Betsy Stanton volunteered to take the position of Nomination Chair. Stacia Hylton from Charleston was put forth to replace Wright on the board. Hylton's bio was made available for review by the board.

Nomination by President Webb for the appointment of Hylton to the board.
Motion to accept: L Webb/Musso Motion carried

Nomination by President Webb for the appointment of McFadden to the Finance Committee.
Motion to accept: L Webb/C Webb Motion carried

Nomination by President Webb for the appointment of Stanton to Chair the Nomination Committee.
Motion to accept: L Webb /Gurley Motion carried

Charity Beneficiaries for 2025

2025 charities: Palmetto AIDS Life Support Services (PALSS) and Wreaths Across America per the April 2025 board action. Unit donations are awarded in December. Board member, Scott Dunn, who is very active with PALSS would like to have the board increase their donation this year and he will solicit matching funds.

Unit Donation to PALSS in the amount of $1000
Unit Donation to Wreaths Across America in the amount of $500

Motion to accept: Brown /Stanton Motion carried

Sectional Tournaments

Columbia recently held its second local sectional and once again, it was a huge success. Local Sectional Chair, L Webb is encouraging other clubs in the unit to consider running this type of sectional. Kimmerling has a write-up available to other clubs on the 'mechanics' of running this type of sectional. A local sectional is limited to 25 tables. Columbia and Charleston can take reservations/prepayments because the building capacity will not exceed the limited table count.

Brown is planning to hold a local sectional in the Greenville area in February or early March.

Player Retention – ACBL

Grant reported that she is the Unit contact for player retention. She follows up on players who have not renewed their membership.

Myrtle Beach Holiday Regional

L Webb encouraged everyone to attend this regional held within our unit. Board members Grant and Galleher are the tournament Chairs. The Unit had approved providing funds for coffee for regionals held within the unit with a cap is $1000. Grant has asked for $300 for Myrtle Beach; no further board action is required for this request.

District Grants through the ACBL Charity Foundation in 2026

Kimmerling, a board member on the ACBL Charity Foundation (CF), shared with the board information about the upcoming availability for grants from the CF to be dispersed by the District to local non-bridge related charities in its communities. More information will be available to the District in early 2026, with distribution of the funds in October. Unit board members may want to share this news with the players in their area.

Items from the Floor:

None

Adjournment:

Adjournment at 7:50 PM

Motion to accept: L Webb/Stanton Motion carried

Respectfully Submitted -

Kathy Kimmerling

Unit 160 Secretary

Unit 160
Board of Directors Meeting
Nov 6, 2025
7:00 p.m.

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 on any new submissions for funds from unit for education
b) Update on any new submissions for unit sponsors of sectional tournaments
c) Continue support for GNT: Unit pays any Unit 160 club $6.00 to run each GNT qualifying in the months of Sept -Feb per venue. Need to decide if we continue.

New Business

a) Welcome
b) Paul Wright informed me he has a medical issue and will not be able to serve as the nominating chair. He also has resigned his position as board member. He would like to let the unit board know that it has been a pleasure serving on the board and would like to return as his medical situation improves and opportunity evolves. We need to recruit a board member to replace his seat immediately, as well as a nominating chair. Our election for Unit 160 will take place at the West Columbia sectional on March 29th during the lunch break.
c) Charity sponsors for 2025, nominations accepted. Last year: PAALS and Wreaths Across America
d) Sectional tournament needs upcoming and any new venues: Columbia just hosted our 2nd LOCAL sectional at our facility with great success: 86 tables, I highly encourage all clubs to consider this option and offer silver points to our unit as they are very hard to obtain with so few sectionals offered.
e) Any new business please present.

Cash Flow

2/23/2023 through 10/31/2025

Category	2/23/2023-10/31/2025
INFLOWS	
Uncategorized	0.00
Interest Inc	0.00
Other Inc	37,203.97
Other Income (Business)	
Acbl	17,852.08
Stac D7	700.78
TOTAL Other Income (Business)	18,552.86
TOTAL INFLOWS	**55,756.83**
OUTFLOWS	
Awards	
general	44.71
MiniMc	286.59
10000+	11.90
5000-7000	11.90
7500-10000	11.90
Sets12	139.90
TOTAL MiniMc	462.19
Misc	420.35
Postage	209.52
Sectional	851.02
TOTAL Awards	1,987.79
Education	
Grant	1,500.00
TOTAL Education	1,500.00
Gifts & Donations	
Charity	1,800.00
TOTAL Gifts & Donations	1,800.00
GNT	
Refund	402.00
TOTAL GNT	402.00
Meals	
Dinner	913.24
TOTAL Meals	913.24
Office Expenses (Business)	75.67

Cash Flow

2/23/2023 through 10/31/2025

Category	2/23/2023-10/31/2025
software	313.86
website	45.50
TOTAL Office Expenses (Business)	435.03
Refreshments	
AnnMtg	15.58
Lunch	287.93
TOTAL Refreshments	303.51
Sectional	
Coupns	1,720.00
Defict	2,772.44
TOTAL Sectional	4,492.44
Supplies (Business)	71.93
Website	109.86
TOTAL OUTFLOWS	**12,015.80**
OVERALL TOTAL	**43,741.03**

Octber 2025 - Unit 160

Reconciliation Summary

BANK STATEMENT -- CLEARED TRANSACTIONS:

Previous Balance:			29,916.00
Checks and Payments	3	Items	-2,162.91
Deposits and Other Credits	2	Items	1,046.51
Service Charge	0	Items	0.00
Interest Earned	0	Items	0.00
Ending Balance of Bank Statement:			28,799.60

YOUR RECORDS -- UNCLEARED TRANSACTIONS:

Cleared Balance:			28,799.60
Checks and Payments	9	Items	-1,658.88
Deposits and Other Credits	3	Items	4,725.91
Register Balance as of 11/3/2025:			31,866.63
Checks and Payments	0	Items	0.00
Deposits and Other Credits	0	Items	0.00
Register Ending Balance:			31,866.63

Uncleared Transaction Detail up to 11/3/2025

Date	Num	Payee	Memo	Category	Clr	Amount
Uncleared Checks and Payments						
3/10/2025	1274	Columbia BC		--Split--	c	-334.00
3/19/2025	1275	Karen Galleher		Sectional:Coupns	c	-130.00
4/8/2025	1276	Andrew Foth		GNT:Refund	c	-78.00
4/25/2025	1278	Blondelle Grant		Office Expenses (Business):software	c	-160.00
5/7/2025	1277	Columbia BC		Refreshments:Lunch	c	-150.00
6/9/2025	1279	Columbia BC		Sectional:Coupns	c	-110.00
8/4/2025	1280	Kathy Kimmeling		--Split--	c	-624.88
8/4/2025	1281	Karen Galleher		Sectional:Coupns	c	-10.00
10/16/2025	1282	Blondelle Grant		Website	c	-62.00
Total Uncleared Checks and Payments			9 Items			-1,658.88
Uncleared Deposits and Other Credits						
4/28/2025		Corppmt Acbl Ccd		Other Income (Business):Acbl	c	1,538.62
7/9/2025		Corppmt Acbl Ccd		Other Income (Business):Acbl	c	1,466.89
10/9/2025		Corppmt Acbl Ccd		Other Income (Business):Acbl	c	1,720.40
Total Uncleared Deposits and Other Credits			3 Items			4,725.91
Total Uncleared Transactions			12 Items			3,067.03

Unit 160 = CD Information

Renew Date **7/19/25** Next Renew Date **7/19/26**

CD#	Value	APY-Rate	Renew Value	Early Withdrawal Penalty	
XXX13040	$7,545.17	4.30%	$7,865.84	3 mos interest on 6-12 mos CD	
XXX75040	$7,474.03	4.30%	$7,791.67		
XXX64040	$7,621.23	4.30%	$7,945.13		
XXX02040	$7,794.48	4.30%	$8,125.74		
XXX45040	$7,956.02	4.30%	$8,294.15		

Renew Date **7/19/24** Next Renew Date **7/19/25**

CD#	Value	APY-Rate	Renew Value	Early Withdrawal Penalty	
XXX13040	$7,311.89	4.29%	$7,545.17	3 mos interest on 6-12 mos CD	
XXX75040	$7,242.95	4.29%	$7,474.03		
XXX64040	$7,385.60	4.29%	$7,621.23		
XXX02040	$7,553.49	4.29%	$7,794.48		
XXX45040	$7,710.04	4.29%	$7,956.02		

Renew Date **10/19/23** Next Renew Date **7/19/25**

CD#	Value	APY-Rate	Renew Value	Early Withdrawal Penalty	
XXX13040	$7,269.52	0.25%	$7,311.89	3 mos interest on 6-12 mos CD	
XXX75040	$7,227.89	0.25%	$7,242.95		
XXX64040	$7,378.87	0.18%	$7,385.60		
XXX02040	$7,521.09	0.58%	$7,553.49		
XXX45040	$7,562.57	1.96%	$7,710.04		