

Minutes of Unit 249's Board of Director's Meeting

Via Zoom

Saturday, February 4, 2023

10:00 am

Present: Jennifer Verdam-Woodward, Hazel Hewitt, Tom Ramsay, Ted Boyd, Jed Drew, Louise Caicco, Brian Clark, Raj Seth, Gary Robertson, Tom Jolliffe

Regrets: Lee Gallacher

Meeting: A quorum being present, the meeting chaired by Tom Ramsay was called to order at 10:00 am

Approval of the Previous Minutes:

Moved by Ted Boyd and seconded by Jed Drew that the minutes of the last Board Meeting held August 20, 2022 be approved as circulated – **CARRIED**

Approval of the Agenda

Jed Drew added Mileage Policy to the Agenda under New Business

Moved by Ted Boyd and seconded by Hazel Hewitt that the agenda be approved with that addendum – **CARRIED**

Committee Reports

Treasurer's Report

SWOBA Unit 249 Financial Statements Review Engagement Report (attached as Appendix A)

The Review Engagement Report was presented. The auditor found nothing that caused them to believe that the financial statements do not present fairly, in all material respects, the financial position S.W.O.B.A. Unit 249 of the ACBL as at December 31, 2022, and the results of its operations and its cash flows for the year ended in accordance with Canadian accounting standards for not for profit organizations.

Moved by Jed Drew and seconded Gary Robertson - **CARRIED**

2022 Financial Results to Date

Income Statement (PL2022-12-21.pdf)

Income:

We had net income of \$17,861, consisting of \$6,545 from membership dues, \$11,295 from our three sectionals, plus a net of \$21 as our unit's share of two STaC events.

Expenses:

We had total expenses of \$22, 121.

Summarizing, these expenses:

Tournaments	\$14,731
Unit free plays	397
Depreciation	3,042
Kibitzer	1,611
General Honoraria	1,200
Web meetings and Internet	563
Education	530
Office Supplies and Postage	262
All Other	<u>215</u>
	\$22,121

Thus, we had a net loss of \$4,260 for the year 2022. While this sounds problematic, it must be noted that a major expense was depreciation, which is a non-cash transaction.

Balance Sheet (BS2022-12-31.pdf)

We continue to maintain a strong balance sheet.

Assets: \$39,277

Our current assets consist of \$33,418 in our chequing account, \$2,000 in advances to the 2023 Regional tournament and prepaid expenses of \$2,783. In addition, we still have an undepreciated balance of \$1,076 on our sets of Bridgemates.

We have no accounts receivable.

Liabilities: (\$332)

We have no accounts payable and still have a credit of \$332 in our HST account.

Equity: \$39,610

We had Unrestricted Net Assets of \$43,870 at the beginning of 2022, drawn down by our loss of \$4,260 during 2022, leaving us with net equity of \$39,610 at the end of the year.

Comparison to 2021:

As a matter of comparison, at the end of 2021 we had cash in the bank of \$35,978. Thus, on a cash basis, we have dropped only \$2,560.

This result is encouraging as we started a slow rebound with our Sectionals in 2022. For the three Sectionals held we had a net loss of \$4,142, but the trend was improving as we emerged from the COVID pandemic.

Tillsonburg (Aug)	lost \$2,275
St. Thomas (Sept)	lost \$1,272
London (Oct)	earned \$405

Preparation of Books

The annual HST report has been prepared and submitted to the Canada Revenue Agency.

Jed Drew
Treasurer
SWOBA Unit 249

Financials for YTD 2023 are attached as Appendix B

Moved by Jed Drew that the reviewed financial reports for YTD 2023 be accepted, seconded by Gary Robertson – **CARRIED**

It was noted that we have a large cash reserve which is not required at the moment for continuing operations. Jed made inquiries at TD and was advised that their current rates are 4.65% for a one year GIC and 4.35% for a two year GIC. If we purchase a one-year \$20,000 GIC, we can earn \$930.00 on idle cash.

Jed Drew moved that we purchase a one year 20,000 GIC at 4.65%, seconded by Ted Boyd - **CARRIED**

Secretary's Report

Nov 10, 2022 – received Notices of Decision in the matter of Jensen/Jensen (Unit 166)

Dec 29, 2022 – received and distributed Notices of Decision in the matter of Jordan/Jordan (Unit 249)

Tournament Chair's Report

Sectionals

Three Sectionals were offered in 2022 as players wished to return to the face-to-face experience. Tournaments ran in Tillsonburg (August 6 and 7), St Thomas (September 9 and 10) and London (October 22 and 23). Table count compared to previous attendance increased as the year progressed from 50% to 62%. The total loss for the 3 Sectionals was \$3,140.

A Sectional has been approved for Sarnia on June 3 and 4 at Randy Breuer's club. Guelph, Stratford and Cambridge will not run in 2023. Goderich has confirmed their tournament will be held August 26-27, 2023. St Thomas and Tillsonburg will both run sectionals in 2023.

Covid protocol was completed at the door of all tournaments and masks were optional, unless requested at a table.

Regional

We have regionals in 2023, 2025 and 2027. We have sanctions for 2023 and 2025 and will get a sanction for 2027

The Unit previously advised that our objective for the Regional (July 4 – 9, 2023) was to encourage F2F play, fun and not necessarily to make money. The Tournament Committee is planning to offer events for \$15.00 per session per person. The budget was forecasted to break even given a turnout of 70% of the previous Regional in Kitchener, or approximately 720 tables.

A negotiation is was held with Bingemans in Kitchener. The site used in 2018 is now quoted at double the price and the Tournament Committee asked Bingemans for a smaller hall, or a reduced rate. The smaller hall was still for a higher rate than in the past. Ted lcaoted an alternate site in Waterloo but the dates were not available. Therefore we are back at Bingemann's at \$2,500 a day in a smaller hall. St George Hall is available for 2025 for around \$1,500 a day and Ted has put a tentative hold on it for July 1st – 6th, 2025.

Food will not be available on site and the start times will be extended so that people can eat elsewhere.

In recent Regionals the Directors have been using Square, a digital entry form. The District has purchased Square for the Directors and is assuming all of the expenses for Square. Square requires a bank account to enter the proceeds. The tournament will be cashless.

Club Sectionals

Per an email sent out by the ACBL on January 11, 2023 (attached as Appendix C), the ACBL has just announced a "Club Sectional". These will be sanctioned through the Unit and the District so that we can ensure no conflicts with the existing sectionals. The only difference is they don't need a fully-qualified ACBL director but only a tournament assistant is. Ted is trying to clarify what a tournament assistant is. There will be training materials available for tournament assistants and a test to be written. These are not yet available but the ACBL is targeting April. There must be an average of fewer than 25 tables and you can't hold multi-session events other than the Swiss. These will be advertised once the ACBL has released more information on how to become a tournament assistant and how to run one.

Ted
Tournament Chair

Education

Education in Unit 249

Submitted by Hazel Hewitt
February 4, 2023

The efforts to keep bridge education going in our unit are alive and well. The results of an informal anecdotal survey conducted this week follow. I have copied what the responders said about their efforts to teach bridge to beginners and advancing students of the game and to keep lessons going. I

have included most of the comments so you can read them or not and make your own conclusions.

Paying particular attention to what Malkin said so well in italics below, it seems that newer and advancing players have found online bridge and are patronizing it more than in the clubs. It seems to be a general theme running through the comments. How do we make f2f more attractive than online?

From Malkin Howes at Grand River:

This winter we have 12 beginner (in-person) students. This is excellent for us. So the interest is out there to learn bridge. The challenge is going to be to bond these students to our club (see below).

Skipping over our post-beginner players for a bit, our enrollment for "ongoing" lessons for our intermediate students is ok (averaging say eight students per). But we do have to market hard. Part of the problem appears to be lingering concerns about Covid. Forget about our advanced players - not interested in lessons (they know it all already, don't you know).

When it comes to our post-beginner/ novice players, there is an interesting pattern here. These players have little loyalty to our club and, although most are continuing to play and learn bridge (this is a good thing), for the most part they are not doing it through our club. These newer players have found online teaching games and lessons at other clubs - clubs that are either doing a better job than we are and/or that are offering their games and lessons at times that suit our players better. When it comes to lessons for our post-beginner/novice players, we are being forced to compete with every other club in North America - and we are being out-competed for the most part. This appears to be increasingly true for our online games as well, by the way. This is the reality of the post-Covid world, I think.

It seems to me that our club's competitive edge is our physical premises, and that we are going to have to lure our players back to our face-to-face games (many of our players have not yet returned) - with popular events (such as speakers, rookie/master games, potlucks, Swiss games, etc.) and lavish food and camaraderie and social connections, stuff like that. Maybe some dancing girls.....

I would be very interested in others' experiences.

From Tom Rajnovich in Kincardine:

In Kincardine, I plan to offer a beginner's lesson package starting in May. This will be my fourth time (annually except for the COVID years). I have run a Monday Morning lesson session for the past 6 years (again except during the COVID years).

This takes 2 formats:

1. A mentored game where players have a mentor who can answer questions during the bidding or play, or who might rebid or replay hand after the contract is completed. Some days these hands have a theme e.g. Opening 1NT, and other days the hands are random.
2. Lessons on Play of the Hand and Defensive Play with example, a handout, and a quiz.

Attendance varies from 8+ in the winter to 17+ in the summer.

All of the attendees play in one or both of our club games - very few play elsewhere.

From Lee Gallacher in Owen Sound:

We are not currently holding lessons. I believe we had 13 at the last session and Pat will probably start up again in the spring. She and I and two others are going on a trip to Africa in March. No bridge for us for 3 or 4 weeks.

From Randy Breuer in Sarnia:

Nothing to report as per my club.

We ran a set of lessons had 8 student but not 1 has attended club since they finished.

Club is surviving but f2f is a struggle

From Rajesh in Sarnia:

Bridge is thriving in Sarnia as our population of seniors is over, but not for ACBL. There are games at the Legions every day of the week and a number of home games. Only one of these is duplicate game but not ACBL sanctioned and we had 10 tables yesterday. I direct that game.

The one ACBL sanctioned game is run by Randy Brewer and the attendance is dwindled down 7 tables a game; at its peak it had 26 tables per game. Duplicate players play on BBO and surprisingly some have just given up playing.

The other nearest ACBL sanctioned is in Port Franks. Two attempts were made to start ACBL sanctioned clubs in Sarnia; both failed.

On the bright side, lot of my students (younger Seniors) and newly arrived seniors are prime candidates for an ACBL membership. We need to put our heads together to make it happen.

From Sheila McLaren in Guelph:

In September/October we offered the following courses/workshops:

Introduction to Bridge (Learn Bridge in a Day), but with only 4 registrations we cancelled

Beginner Level I with 8 students

Beginner Level II with 8 students

Introduction to Defense (2 workshops) with 11 and 9 students

In January through March we are offering:

Introduction to Defensive Play with 8 students

Beginner Level I with 10 students

Beginner Level II starts on March 1.(4 currently registered, but we expect at least 8)

Play of the Hand starts on March 9 (6 currently registered, but we expect at least 10)

Two single-session workshops planned for May

From London Club:

Bridge Labs - Peter Tuttle and Adele Wolfe are running two bridge labs a week which are increasing in attendance. There may be a teaching workshop in the spring. There is teaching and mentoring online. Beginner bridge is also flourishing online.

From Barb O'Brien in London

I ran a BB1 course for 8 weeks in Nov and Dec. There were 16 students. We ran it on a Tues afternoon so

students could go from me right in to Peter's bridge lab. I am not certain how many are attending the lab, but I know some of them are, or going to Saturday morning practice and play.

Now I am teaching a 5 week BB3, with 11 students. Some are from my fall BB1 courses, others have been playing for longer. Some of them already play at the club. I have been encouraging club play. Not sure why they aren't all following through.

From Alison Marr, Education Chair in London

At London Bridge Centre our 5th chair online teaching flourished during Covid and is continuing with 7 teachers each carrying several groups of students of varying ability. It's a great way to learn.

In the Fall, we staged A Taste of Bridge in person that was attended by 15 people. Interestingly many heard about it from a free online advertisement in the London Free Press. A handful of these went on to take a Bridge Basics I course that had a total of 16 in attendance. Bridge Basics III is running now with 12 students.

We also ran a face to face Intermediate course that was well attended (22). Those students were offered a second part to the course either online in the Winter or in person in the Spring and they chose the latter. This perhaps illustrates that some learners prefer in person classes.

In the Fall, we restarted an in person casual game called Tuesday Bridge Lab where a short lesson is taught first, and help is available for bidding or play. This is now very popular, with more consistent attendance than at some of our sanctioned games. So much so that we recently started a similar practice game on Saturday mornings and it regularly attracts 6 or more tables.

On the other hand we did try to offer Bridge Basics II in the Fall and there was insufficient sign up. This is disappointing for the teacher who has done the preparation, and for the few registered students who are told it is cancelled.

As for advanced classes, these are challenging. We offered 2 excellent online courses over the past year - slam bidding and cue bidding. There was a good sign up for both. However students came from novice through intermediate, with few who could be considered advanced. This wide range of ability made it difficult for the teacher especially in the practice sessions where the less accomplished players struggled. How should we screen players signing up for more advanced courses? What courses would attract the experienced player? Or is this group of players meeting their needs from professional online sources?

Membership Report

	Year 2022		Year 2023		Unit 249 Membership Report	
	End of November	December	January	February	March	
New Members	6	5				
Reinstated Members	6	2				
Transfers Into Unit	2	-				
Transfers Out	2	2				
Inactive Members	14	17				
Deceased/Deleted						
NET Increase/Decrease	6	(14)				
Total Members	1,230	1,216				

Supplies

No report

Webmaster

In November I distributed the memo below to the board to seek approval to move the website hosting from WIX to Pianola. The board approved this proposal and subsequently James Ward initiated a new website. This website, Unit249.com, has been populated with Unit 249 information and is now live.

Since our last meeting the unit has been charged \$307.02 by WIX for hosting the old website, \$75.00 for the renewal of the domain name, Unit249.com, and \$28.50 by GoDaddy for the transfer of the domain name from WIX to GoDaddy. Total website expenses since our last meeting are \$307.01 + \$75.00 + \$28.50 = \$410.51. At this point, Pianola has not yet charged the \$150US hosting fee to the Unit.

The Unit's website is currently hosted by WIX. The most recent 1-year renewal fee for the Premium hosting plan by WIX has now risen to \$216.96 US\$ which converts to an actual Canadian \$ cost of \$307.02. The renewal period is from October 19, 2022, to October 19, 2023. In addition, our website domain name 'Unit249.com' will renew on January 5 for \$56.15 US\$.

Creating and publishing a website using WIX is available to anyone who wishes to undertake the learning curve to create and maintain a website. WIX also provides professional, for-fee services, to assist in developing and maintaining websites. At this point, I have not sought assistance from professional website developers as the site appears to satisfy the unit's basic need to communicate tournament and unit info to the unit's membership. However, if further enhancements are deemed necessary, then I think it would be advisable to seek some professional website development services to further develop and maintain the unit's WIX-hosted website.

I'm not aware of any potential successor on the unit's board who either has or would like to learn the necessary skills to maintain a website in WIX. Given my tenure as the website administrator for the unit will eventually end, I think it prudent to train a successor. I'm of the opinion that the work necessary to develop and maintain a website in WIX is a disproportionately onerous task given the actual amount of information that is communicated to the membership of Unit 249. So I am proposing an alternate

solution to hosting and maintaining the unit's website that would be a significantly easier application to use.

Both the London Bridge Centre and the Grand Valley Bridge Centre utilize Pianola to host their respective website. In discussions with Jame Ward, the principal of Pianola, he indicated that either the London Bridge Centre and/or the Grand River Bridge Centre could host an additional website in Pianola for an annual fee of \$150US. There are several advantages to using Pianola to host the unit's website.

Firstly, the application is much easier to use. Secondly, several individuals from both clubs are currently familiar with Pianola's website application and could easily maintain the unit's website in addition to their club's website. Thirdly, James Ward is an available resource to assist with any difficulties we might encounter with maintaining the website. Finally, it is less expensive than WIX. Pianola's website application is significantly less robust than that offered by WIX, however, given our very limited use of the website, it is not necessary to have all the features available in WIX.

Given the benefits of using Pianola for hosting the unit's website, I asked James Ward if he would provide a test site for me to create a new website for the unit. He indeed agreed and I have subsequently developed a new website for the unit. <https://site.pianola.net/acbl-unit-249/> This site is not published but is available for your review.

The site is simpler than the current site but conveys all the info that I understand we would like communicated to the membership of the unit. The primary aim of the website is to provide notice of upcoming Sectionals and Regionals within the unit. As well, to meet our objective of being fully transparent to our membership, the unit's Minutes, Financial Statements, Unit Agreement with the ACBL, and Unit Policies are published on the website. Mini McKenney and Ace of Club standings are linked to ACBL reports. New Rank Achievements results are prepared and published by me. Limited info is available on the Education page and perhaps further enhancements could be included on this page. If you are aware of any other info that you think should be included in the unit's website then please let me know.

The charges from WIX are for Website hosting from November 2, 2022, to November 2, 2023, of 216.96US\$ (307.01C\$) and for the renewal of the registration of the Domain Name(Unit249.com), \$53.90US\$ (75.00C\$) from January 5, 2023, to January 5, 2024. I'm in the process of canceling the website hosting from WIX and transferring the new website hosted by Pianola. Once the transfer is complete, I'll contact WIX to determine if we are eligible for any refund on the annual hosting fee.

The GoDaddy expense is a fee for hosting the registration of the Domain Name that was transferred from WIX to GoDaddy. I had no intention of transferring the domain registration from WIX, but WIX would not let me terminate the hosting of the website without also transferring out the registration of the Domain Name. Consequently, I needed to transfer the registration of the Domain Name from WIX to GoDaddy and incur a fee of 28.50C\$.

Approve Honoraria for 2022 Service

Treasurer

Brian Clark moved payment of the treasurer's honorarium of \$700.00 to Jed Drew, seconded by Louise Caicco – **CARRIED** (Jed Drew abstained)

Secretary

Moved by Jed Drew and seconded by Hazel Hewitt that we pay the Secretary's honorarium of \$500.00 to Jennifer Verdam-Woodward – **CARRIED** (Jennifer Verdam-Woodward abstained)

Webmaster

Moved by Ted Boyd and seconded by Raj Seth that we pay the Webmaster's honorarium to Tom Jolliffe - **CARRIED** (Tom Jolliffe abstained). Tom Jolliffe waived his honorarium.

Unfinished Business:

Policy on Record Retention

Attached as Appendix C

The policy date will be updated to 2023 and the discipline section will be removed as that is now the purview of the ACBL.

Jed Drew moved the adoption of the revised policy on Record Retention, seconded by Brian Clark – **CARRIED**

2023 Election of Board Members

Jennifer will contact Andy to advertise in *the Kibitzer*, will send out a notice of the election to the clubs in the Unit, and will send out nomination forms to all board members and clubs. The election if required will be held at the Tillsonburg tournament in August and the new board announced at the AGM in September.

All current board members intend to stand for re-election except for Tom Ramsay.

New Business:

Mileage Policy

We currently pay \$0.40 a km. This has not been changed for many years and is well below the CRA's suggested mileage payment. Jed Drew moved that we amend our mileage policy to \$0.60 a km, seconded by Tom Jolliffe – **CARRIED**

Next Meeting

The next meeting will be on Zoom on May 13, 2023 at 10:00

Adjournment: Moved by Tom Jolliffe that the meeting be adjourned at 11:27 am - **CARRIED.**

**CLUB MANAGERS and DIRECTORS,
PLEASE, POST and ANNOUNCE THIS
ASAP TO THE PLAYERS IN YOUR AREA.**

Appendix B

Andy Risman CPA
714-1121 Steeles Avenue West
Toronto, Ontario
M2R 3W7
647-286-1576

May 28, 2022

Attention: All Unit Presidents of District 2

Re: Royal STAC game

Final figures for the Royal STAC game came in. We had 423.50 tables at F2F games – and alongside the clubs that didn't participate our F2F table count went up 23.4% (Per Greg Cole)

Pricing was set just to break even to support players and clubs. This generated a SMALL loss for the week.

Total Table Fees	\$2,544.00	
Less: ACBL sanction Fee	(2,687.45)	(this included \$92.00 US photocopying fee)
Nancy Strachan's fees for running the event	(400.00)	
Net Loss	543.45	

In prior years we paid Bev Ross \$800.00 and Unit 166 \$300 to assist in administering the STAC games
Per Unit Allocation of the loss

Unit	# Tables	% share of tables	Share of Loss
166	60.50	14.29	77.64
181	24.5	5.79	31.44
198	27.50	6.46	35.29
212	4.00	.94	5.13
228	16.00	3.78	20.53
238	15.50	3.66	19.89
246	83.50	19.72	107.15
249	155.00	36.60	198.90
255	37	8.74	47.48
	423.50		543.45

I am suggesting unit forward their small share to Unit 166 which has collected all the STAC fees and paid the sanction and Nancy Strachan.

The other option is to have District 2 pick up the entire 543.45 but that is unprecedented.

There will another Royal STAC game this fall. Please let me know when is best to hold this. Nancy has agreed to run the event again.

Please feel free to contact me if you have any questions, concerns or comments.

Andy Risman
President – Unit 166