

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

Via Zoom

Saturday, January 30, 2021

2:00 p.m.

**Present:** Tom Ramsay, Ted Boyd, Tom Jolliffe, Hazel Hewitt, Pat Simpson, Jennifer Verdam-Woodward, Raj Seth, Louise Caicco, Jed Drew

**Regrets:** Ewoud Van Goch

**Meeting:** A quorum being present, the meeting chaired by Tom Ramsay was called to order at 2:11 p.m.

### **Approval of the Previous Minutes:**

Moved by Jed Drew and seconded by Tom Jolliffe that the minutes of the last Board Meeting held May 9, 2020, be approved as circulated – **CARRIED**

### **Approval of the Honoraria for 2020**

Moved by Jed Drew and seconded by Ted Boyd that the secretary's honorarium be approved – **CARRIED (Jennifer Verdam-Woodward abstained)**

Moved by Jennifer Verdam-Woodward and seconded by Ted Boyd that the treasurer's honorarium of \$700 be approved – **CARRIED (Jed Drew abstained)**

Moved by Jed Drew and seconded by Jennifer Verdam-Woodward that the webmaster's honorarium of \$500 be approved – **CARRIED (Tom Jolliffe abstained)**. Tom Jolliffe respectfully declined the honorarium.

### **Committee Reports**

#### **Treasurer's Report**

This report (attached at the end of these minutes as Appendix A) includes the final financial statements for 2020 and Mr. Westfall's conclusion.

The accounts for 2021 are very much the same as the ending balance from 2020 with the exception of some mailing costs (\$49) to courier the books to and from the auditor, and payment of the professional fees for the auditor \$600.

We will be receiving payment from the ACBL for a quarterly dues payment in the amount of \$US 1320. (Jed reported verbally that this amount has now been received and deposited (\$Cdn 1,627.29) As well, we have filed for recovery of \$135 in HST credits. (Jed reported verbally that Revenue Canada has acknowledged and recorded that we now have this credit in our HST account.)

Moved by Jed Drew and seconded by Tom Jolliffe that the Review Engagement Report for 2020 be accepted by the Board – **CARRIED**

Jed Drew also presented the current financial position of the Board as at January 29, 2021. Jed Drew moved acceptance of the Treasurer's report, seconded by Raj Seth - **CARRIED**

### **Secretary's Report**

May 26, 2020 – Georgia Heth sent a letter to Unit and District Officers and Board Members responding to a letter that was distributed to District and Unit officers by District 25's Officers, Director-in-Charge, and Tournament Manager on May 24, 2020

June 17, 2020 – ACBL announces the cancellation of the 2020 Fall North American Bridge Championships and also states that all face-to-face sanctioned bridge is cancelled for the remainder of 2020

Sep 2, 2020 – ACBL announces that the moratorium on face-to-face bridge is extended February 2021

Jan 11, 2021 – ACBL announces that the 2021 Spring North American Bridge Championships are cancelled

Jan 12, 2021 – ACBL announces that they will not be staffing face-to-face tournaments through April 30, 2021

The virtual clubs have been doing very well. There are currently four clubs running virtually: Goderich/Kincardine/Southampton/Owen Sound, GRC, London, Tillsonburg. The clubs appear to be doing well and are very popular.

Jennifer indicated that she is planning to send out the outstanding Mini McKinney and Ace of Clubs awards now. She has been waiting to send them so that the clubs could have a celebration but it's now a full year late so she will send them out. She and Tom will discuss the wording of a president's letter to accompany them.

### **Tournaments**

#### Tournament Report

As at January 11, 2021

I have asked our Tournament Coordinators, Grand River Tournament Committee members and the scheduler for District 2 tournaments (Graham Warren) for comment.

First Graham: as of early January, he notes that the ACBL has cancelled sanctions for tournaments to the end of February 2021, and he anticipates an announcement imminently cancelling tournaments until at least July 1, 2021. He feels that the ACBL will err on the side of caution and doesn't see any sanction approvals until clubs within the ACBL return to regular play.

Second, our Tournament Coordinators are unanimous that we should err on the side of caution. Why would we take the risk of offering play in closed environments for "old people" touching and passing cards and boards. In addition, some clubs play in locations that may not be open for the foreseeable future. The inclination, even with a successful vaccine roll out, is to cancel tournament play for the year, or at least until late Fall.

Third, the GRBC Regional and Sectional Tournament Committees are loath to be involved in any venture this year. The Sectional Chair has already advised he will not be involved in the Sectional and advised Cambridge City Hall that there will be no hall rental this year.

In light of the fact that we break even on Sectionals, I see no reason to even contemplate approving sanctions for tournaments this year, with the possible exception of the Stratford Sectional.

As a follow up, I would recommend that we advise Bingemans that we are cancelling the Regional tournament for 2021. We have a down payment in their hands from 2019 and I await direction how we handle this outstanding item.

In addition, I recommend that we continue communicating through Tom, our President, and myself, with Graham Warren to maintain our position for Regional(s) in 2022 and the future.

Ted Boyd  
Tournament Coordinator  
Tournament Report

The ACBL is cancelling until the end of April 2021

Ted Boyd moves that we cancel all sectional tournaments for 2021, seconded by Hazel Hewitt – **CARRIED**

Ted Boyd moves that we cancel the Regional for 2021, seconded by Tom Jolliffe – **CARRIED**

It is likely that the next Unit 249 Regional will be in 2023. We can try for it but it is unlikely we will be permitted to hold a 2022 regional. Ted is happy to continue chairing and to hold it at Bingemann's, so we will leave the \$2,000 with them.

We would like to try to have a virtual tournament. It is easy to get a sanction for a two-session special game on the Saturday, and have a team game on the Sunday. Ted has had conversations with Greg Cole and has been told that they can add the include list for each club in the unit for two days and then take them off again. The issue will be who gets the money. It is agreed we will look at a way that the clubs should each be able to hold one tournament and they will get the money.

Grand River ran a large Swiss tournament two weeks ago and it ran really well. GRC wants to run another one on Valentine's Day. Ted recommended that we only run the Swiss Teams and not have a pairs game. Jed asked what kind of mad scrambling was required by the directors behind the scene, and suggests that for continuity and learning purposes we should invite the directors from each club and teach them how to run the team games.

Ted Boyd will contact the tournament coordinators in each location and see if they want to run these games.

### **Supplies**

No report

### **Membership**

Year 2020	ACBL Unit249 Membership Report										
period	Jan	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
<b>New Members</b>	10	8		6	6	4	0	4	5	3	<b>3</b>
<b>Reinstated Members</b>	9	12		4	7	5	4	4	5	4	<b>5</b>
<b>Transfers into Unit</b>	4	21		3	2	5	2	2	3	8	<b>3</b>
<b>Transfers Out</b>	7	0		0	0	1	1	12	7	3	<b>0</b>
<b>Inactive Members</b>				18	15	16		14	20	46	<b>16</b>
<b>Deceased</b>	2	1		1	2	3	0	1	3	1	<b>2</b>
<b>Net INCREASE/Decrease</b>	14	40		12	5	6	9	22	13	9	<b>10</b>
<b>TOTAL MEMBERS</b>	1362	1391		1403	1398	1392	1383	1361	1348	1339	<b>1329</b>

## Education

A lot of people are doing education online such as fifth chair type coaching. People are holding zoom classes, up to including LBIAD. Education is being received, often at the impetus of the people being educated. BBO has a practice section – you can have four people playing and then kibitz. Hazel has received permission from Dwight to send out the outline he put together for putting up boards. General feeling that education is alive and well in the Unit.

## Webmaster

No report

## Unfinished Business:

1. Sanction for the July 2025 Regional – Ted Boyd
2. CBF Bridge in Canada Taskforce report from Pat Simpson – activities have been suspended as there were too many conflicting opinions and suggestions. Pat and Nader had wanted to try to find some ways to adjust our relationship with the ACBL but it was not possible to reach consensus so the committee was disbanded in October.

## New Business:

1. When it is possible, is there a role that the Unit has in how we combine online and face-to-face bridge? It was decided that this is likely up to the clubs.
2. Has the ACBL ever considered putting in a payment system to manage payment for games at clubs? The answer is no. Jennifer suggested using e-transfers to buy blocks of entries. Tom Joliffe says that he was hoping to avoid a lot of administration. Ted agreed and said that while they had considered it at Grand River, they realized that it would be a great deal of money in play at any given time and there were risks involved that they weren't willing to take. Pat said that the Sarnia club has experimented with this, and would bill people monthly and get money

via e-transfer. This would mitigate the risk of holding deposits, and Pat was not aware of anyone who played and did not pay at the end of the month.

3. Election – this is an election year and there are some items that need to be taken care of before our next board meeting. Jed has looked at the policy and determined that there are no issues around electronic signing of the nomination forms. Jennifer will send out the nomination forms to the board and the clubs for distribution. Jed will also look at our rules around casting electronic ballots as we will now not be able to distribute them at tournaments.

### **Next Meeting**

The next meeting will be May 15, 2021 on Zoom

**Adjournment:** Moved by Tom Jolliffe that the meeting be adjourned - **CARRIED.**

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

**S.W.O.B.A. - UNIT 249**

**FINANCIAL STATEMENTS**

**Review Engagement Report**

**YEAR ENDED DECEMBER 31, 2020**

**GARY J WESTFALL  
CHARTERED PROFESSIONAL ACCOUNTANT  
38 MALLARD CRESCENT  
BRAMALEA, ONTARIO  
L6S 2T6**

**REVIEW ENGAGEMENT REPORT**

**To the Members**

**S.W.O.B.A. - Unit 249 of the A.C.B.L.**

I have reviewed the accompanying financial statements of S.W.O.B.A. - Unit 249 of the A.C.B.L. that comprise the Statement of Financial Statement as at December 31, 2020, and the statements of revenue and expenses and net assets and cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information.

*Management's Responsibility for the Financial Statements*

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Canadian accounting standards for not for profit organizations, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

*Practitioner's Responsibility*

My responsibility is to express a conclusion on the accompanying financial statements based on my review. I conducted my review in accordance with Canadian generally accepted standards for review engagements, which require me to comply with ethical requirements.

A review of financial statements in accordance with Canadian generally accepted standards for review engagements is a limited assurance engagement. The practitioner performs procedures, primarily consisting of making inquiries of management and others within the entity, as appropriate, and applying analytical procedures, and evaluates the evidence obtained.

The procedures in a review are substantially less in extent than, and vary in nature from, those performed in an audit conducted in accordance with Canadian generally accepted auditing standards. Accordingly, I do not express an audit opinion on these financial statements.

*Conclusion*

Based on my review, nothing has come to my attention that causes me to believe that the financial statements do not present fairly, in all material respects, the financial position of S.W.O.B.A. - Unit 249 of the A.C.B.L. as at December 31, 2020, 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.

Brampton, Ontario

Date  
January 30, 2021

G J Westfall CPA Licensed Public Accountant

**S.W.O.B.A. - UNIT 249**  
**Statement of Financial Position**  
**as at December 31, 2020**  
**(Unaudited)**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>CURRENT ASSETS</b>		
Cash in bank	35,565	36,807
Accounts receivable	(36)	-
HST receivable	135	
Prepaid expense	2,047	2,046
Advances receivable	2,000	2,600
	<b>39,711</b>	<b>41,453</b>
<b>CAPITAL ASSETS (Note 2)</b>	<b>7,159</b>	<b>10,201</b>
	<b>46,870</b>	<b>51,654</b>
<b>LIABILITIES AND NET ASSETS</b>		
<b>LIABILITIES</b>		
Accounts payable	600	904
HST payable	-	595
	<b>600</b>	<b>1,499</b>
<b>NET ASSETS</b>		
Unrestricted net assets	46,270	50,155
	<b>46,870</b>	<b>51,654</b>

Approved on behalf of the Board of Directors:

President

Treasurer

The accompanying notes are an integral part of these financial statements.



**S.W.O.B.A. - UNIT 249**  
**Statement of Revenue and Expenses and Net Assets**  
**for the year ended December 31, 2020**  
**(Unaudited)**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
<b>REVENUE</b>		
Gross income from tournaments (Schedule 1)	7,023	63,668
Tournaments		
Membership fees	7,023	6,908
Tournament table fees	566	4,888
STAC	-	3,675
Sundry income	154	231
	<b>14,766</b>	<b>79,370</b>
<b>EXPENSES</b>		
Tournaments expenses (Schedule 1)		
Directors	1,944	20,224
A.C.B.L.	961	10,551
Unit	566	5,040
Site	1,198	12,051
Administration	430	4,343
Hospitality	547	3,350
Honorarium	500	4,500
Transfer to Dist 2	-	605
	6,146	60,664
Honorariums	1,700	1,700
Kibitzer	2,004	1,465
Travel expense and meeting	385	2,356
Education	2,899	3,777
Novice program	-	-
Supply costs	750	2,120
Unit free plays	50	1,326
New member subsidies		
Professional fees	600	600
Web page	402	267
Amortization	3,042	3,042
Miscellaneous (Schedule 2)	673	1,414
	<b>18,651</b>	<b>78,731</b>
<b>Excess (Deficiency) of Revenue over Expenses</b>	<b>(3,885)</b>	<b>639</b>
<b>Net Assets, beginning of year</b>	<b>50,155</b>	<b>49,516</b>
<b>Net Assets, end of year</b>	<b>46,270</b>	<b>50,155</b>

The accompanying notes are an integral part of these financial statements.

**S.W.O.B.A. Unit 249 OF THE A.C.B.L.**  
**Statement of Cash Flows**  
**For the year ended December 31, 2020**  
**(Unaudited)**

	<b>2020</b>	<b>2019</b>
	\$	\$
<b>Cash flows from operating activities</b>		
Excess (Deficiency) of income over expenses	(3,885)	639
Amortization expense	3,042	3,042
	(843)	3,681
Operating working capital		
Accounts receivable	36	2,160
Advances receivable	600	679
HST receivable	(135)	
Prepaid expense	(1)	(172)
Accounts payable	(304)	(246)
HST payable	(595)	(3,315)
	<b>(399)</b>	<b>(894)</b>
<b>Net cash generated (used) through operating activities</b>	<b>(1,242)</b>	<b>2,787</b>
Purchase of Capital Assets	-	(5,378)
<b>Cash flows from financing and investment activities</b>	<b>-</b>	<b>(5,378)</b>
<b>Increase (decrease) in cash</b>	<b>(1,242)</b>	<b>(2,591)</b>
<b>Cash, beginning of year</b>	<b>36,807</b>	<b>39,398</b>
<b>Cash, end of year</b>	<b>35,565</b>	<b>36,807</b>
<b>Represented by:</b>		
<b>Cash</b>	<b>35,565</b>	<b>36,807</b>

The accompanying notes are an integral part of these financial statements.

**SWOBA UNIT 249**

**SCHEDULE 1**

**Statement of Income and Expenses for the Tournaments for the year ended December 31, 2018**

(Unaudited)

	London	Sectional	Sarnia		Cambridge		Goderich		Guelph			
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019		
	\$	\$		\$	\$	\$	\$	\$	\$	\$		
<b>Income</b>	7,023	6,004	-	1,543	-	10,512	-	5,663	-	9,896		
<b>Expenses</b>												
Directors	1,944	1,916	-	1050	-	3,543	-	1,175	-	2,616		
A.C.B.L.	961	842	-	532	-	1,692	-	910	-	1,401		
Unit	566	443	-	172	-	884	-	463	-	793		
Site	1,198	1,099	-	200	-	2,379	-	1,210	-	1,668		
Administration	430	512	-	200	-	856	-	604	-	334		
Hospitality	547	742	-	79	-	599	-	550	-	156		
Honorarium	500	500	-	500	-	500	-	500	-	500		
Transfer to Dist 2												
	6,146	6,054	-	2,733	-	10,453	-	5,412	-	7,468		
<b>Tournament profit (loss)</b>	<b>877</b>	<b>(50)</b>	-	<b>(1,190)</b>	-	<b>59</b>	-	<b>251</b>	-	<b>2,428</b>		
<b>Table count</b>	<b>158</b>	<b>136</b>	-	<b>35</b>	-	<b>257</b>	-	<b>126</b>	-	<b>229</b>		
	Tillsonburg		St Thomas		Stratford		NAP		Chatham		TOTAL	TOTAL
	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019	2020	2019
		\$		\$		\$		\$		\$	\$	\$
<b>Income</b>	-	9,602	-	5,964	-	10,797	-	1,702	-	1,985	<b>7,023</b>	<b>63,668</b>
<b>Expenses</b>												
Directors	-	3,215	-	2,212	-	3,179	-	200	-	1,118	<b>1,944</b>	<b>20,224</b>
A.C.B.L.	-	1,465	-	1,093	-	1,724	-	283	-	609	<b>961</b>	<b>10,551</b>
Unit	-	754	-	487	-	841	-		-	203	<b>566</b>	<b>5,040</b>
Site	-	1,506	-	1,080	-	1,559	-	150	-	1,200	<b>1,198</b>	<b>12,051</b>
Administration	-	828	-	331	-	513	-	90	-	75	<b>430</b>	<b>4,343</b>
Hospitality	-	537	-	(41)	-	470	-	(42)	-	300	<b>547</b>	<b>3,350</b>
Honorarium	-	500	-	500	-	500	-		-	500	<b>500</b>	<b>4,500</b>
Transfer to Dist 2								605			-	<b>605</b>
	-	8,805	-	5,662	-	8,786	-	1,286	-	4,005	<b>6,146</b>	<b>60,664</b>
<b>Tournament profit (loss)</b>	<b>-</b>	<b>797</b>	-	<b>302</b>	-	<b>2,011</b>	-	<b>416</b>	-	<b>(2,020)</b>	<b>877</b>	<b>3,004</b>
<b>Table count</b>	<b>-</b>	<b>217</b>	-	<b>134</b>	-	<b>244</b>	-	<b>37</b>	-	<b>45</b>	<b>158</b>	<b>1,460</b>

**SWOBA UNIT 249**  
**SUMMARY OF MISCELLANEOUS EXPENSES**      **Schedule 2**  
**for the year ended December 31, 2020**  
**(Unaudited)**

	<b>2020</b>	<b>2019</b>
Office supplies	153	318
Postage	136	151
Tournament costs due to COVID 19	109	
Tournament Admin cost due to COVID 1	240	
Insurance	35	
Awards	-	357
Miscellaneous	-	138
Sponsorship	-	450
<b>Total</b>	<b>673</b>	<b>1,414</b>

# **S.W.O.B.A. Unit 249 OF THE A.C.B.L.**

## **NOTES TO FINANCIAL STATEMENTS**

**For the year ended December 31, 2020**

**(Unaudited)**

The South Western Ontario Bridge Association (SWOBA) Unit 249 of the A.C.B.L. was established on May 1, 1991.

The aims and objectives of the Unit are as follows:

- 1 To preserve and promote the best interests of and to stimulate interest in the art of playing competitive duplicate bridge and any modification thereof.
- 2 To cooperate with and assist the A.C.B.L. in the promotion and conduct of contract bridge tournaments.
- 3 To encourage the highest standards of conducts and ethics by its members, and to enforce such standards.
- 4 To promote the development and organization of affiliated clubs within the Unit.
- 5 To cooperate in the A.C.B.L.'s charity program and to sponsor and conduct charity events with the object of realizing funds to be devoted to worthy humanitarian causes.
- 6 To promote and support the A.C.B.L. education program within the Unit.
- 7 To conduct such other activities as may be in keeping with its principle objectives.

### **NOTE 1 - SIGNIFICANT ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles for not-for-profit organizations and reflect the following policies.

- a) SWOBA Unit 249 follows the deferral method of fund accounting for revenue.
- b) Purchased capital assets are recorded at cost and amortized on a straight-line basis. Over 5 years.
- c) Volunteers contribute services at all Unit run bridge tournaments. Because of the difficulty of determining their market value, contributed services are not recognized in the financial statements.
- d) There are no related party transactions.
- e) SWOBA Unit 249 is a non-profit entity under the Income Act (Canada) and, as such, is exempt from income taxes under section 149(1)(l).
- f) Liquidity risk is the risk that the Unit will encounter difficulty in meeting obligations associated with financial obligations. The Unit's financial instruments consist of cash, accounts receivable, prepaid expenses, advances and accounts payable. Unless otherwise noted, it is management's opinion is not exposed to significant interest, currency or credit risks on these financial instruments. The fair value of these financial

instruments approximates their carrying value.

**NOTE 2 - CAPITAL ASSETS**

	2020			2019		
Original	Accumula	Net Book	Original	Accumula	Net Book	
Cost	Amortizati	Value	Cost	Amortizati	Value	
\$	\$	\$	\$	\$	\$	
Equipmen	15,209	8,050	7,159	15,209	5,008	10,201

**NOTE 3 - COVID 19**

COVID 19 resulted in the cancellation of all bridge tournaments after March 13, 2020. The Unit incurred costs of \$349 due to the cancellations.

**These notes are an integral part of these financial statements.**

## S.W.O.B.A. - UNIT 249 OF THE A.C.B.L.

"January 30, 2021

Gary J Westfall  
Chartered Professional Accountant  
38 Mallard Crescent  
Bramalea, Ontario  
L6S 2T6

Dear sir:

We are providing this letter in connection with your review of the financial statements of S.W.O.B.A. - Unit 249 of the A.C.B.L. for the year ended December 31, 2020, which we acknowledge you performed in accordance with Canadian generally standards for review engagements. We acknowledge that we are responsible for the fair presentation of the financial statements in accordance with Canadian generally accepted accounting principles, and for the design and implementation of internal control to prevent and detect fraud and error.

We understand that your review procedures consisted primarily of enquiry, analytical procedures and discussion, which are not designed to identify, nor can they necessarily be expected to disclose, fraud shortages, errors or other irregularities, should any exist.

Certain representations in this letter are described as being limited to matters that are material. An item is considered material, regardless of its monetary value, if it is probable that its omission from or misstatement in the financial statements would influence the decision of a reasonable person relying on the financial statements.

We confirm, to the best of our knowledge and belief, as of January 30, 2021, the following representations made to you during your review.

### **Financial Statements**

1. The financial statements referred to above present fairly, in all material respects, the financial position of the entity as at December 31, 2020, and the results of its operations and its cash flows for the year then ended, in accordance with Canadian generally accepted accounting principles.

### **Completeness of Information**

2. We have responded fully to all enquiries made to us and have made available to you all financial records and related data and all minutes of the meetings of directors and committees of directors.
3. There are no material transactions that have not been properly recorded in the accounting records underlying the financial statements.
4. We are unaware of any known or probable instances of non-compliance with the requirements of regulatory or governmental authorities, including their financial reporting requirements.
5. We are unaware of any violations or possible violations of laws or regulations the effects of which should be considered for disclosure in the financial statements or as the basis of recording a contingent loss.
6. We have identified to you all known related parties and related parties transactions, including guarantees, non-monetary transactions and transactions for no consideration.
7. There have been no communications from regulatory agencies concerning noncompliance with or

deficiencies in financial reporting practices.

### **Fraud and Error**

8. We have no knowledge of fraud or suspected fraud affecting the entity involving management; employees who have significant roles in internal control; or others, where the fraud could have a nontrivial effect on the financial statements.
9. We have no knowledge of any allegations of fraud or suspected fraud affecting the entity's financial statements communicated by employees, former employees, analysts, regulators or others.
10. We believe that the effects of the uncorrected financial statements misstatements summarized in the accompanying schedule are immaterial, both individually and in the aggregate, to the financial statements taken as a whole.

### **Recognition, Measurement and Disclosure**

11. We believe that the significant assumptions used in arriving at the fair values of financial instruments as measured and disclosed in the financial statements are reasonable and appropriate in the circumstances.
12. We have no plans or intentions that may materially affect the carrying value or classification of assets and liabilities reflected in the financial statements.
13. All related party transactions have been appropriately recorded, measured and disclosed in the financial statements.
14. The nature and amount of any restrictions on funds received or held by the entity have been disclosed in the financial statements.
15. The nature of all material measurement uncertainties has been appropriately disclosed in the financial statements, including all estimates where it is reasonably possible that the estimate will change in the near term and the effect of the change could be material to the financial statements.
16. All liabilities and contingencies, including those associated with guarantees, whether written or oral, have been disclosed to you and are appropriately reflected in the financial statements.
17. The entity has satisfactory title to all assets, and there are no liens or encumbrances on the entity's assets.
18. We have disclosed to you, and the entity has complied with, all aspects of contractual agreements that could have a material effect on the financial statements in the event of noncompliance, including all covenants, conditions or other requirements of all outstanding debt.
19. There have been no events subsequent to the balance sheet date up to the date hereof that would require recognition or disclosure in the financial statements. Further, there have been no events subsequent to the date of the comparative financial statements that would require adjustment of those financial statements and the related notes.

Yours truly,

Jed Drew  
Treasurer

Tom Ramsay  
President



1:34 PM  
01/30/21  
Accrual Basis

**SWOBA Unit 249**  
**Profit & Loss**  
January 1 - 29, 2021

	<u>Jan 1 - 29, 21</u>
Ordinary Income/Expense	
Income	
Membership Dues	1,627.29
Total Income	<u>1,627.29</u>
Gross Profit	1,627.29
Expense	
Insurance	35.29
Office Supplies	
Postage and Courier	42.73
Total Office Supplies	42.73
Supply Costs - Unit	687.50
Total Expense	<u>765.52</u>
Net Ordinary Income	<u>861.77</u>
Net Income	<u><u>861.77</u></u>

**SWOBA Unit 249**  
**Balance Sheet**  
As of January 29, 2021

	<u>Jan 29, 21</u>
<b>ASSETS</b>	
<b>Current Assets</b>	
<b>Chequing/Savings</b>	
Chequing Account - TD	36,564.83
<b>Total Chequing/Savings</b>	<u>36,564.83</u>
<b>Accounts Receivable</b>	
Accounts Receivable	-36.27
<b>Total Accounts Receivable</b>	<u>-36.27</u>
<b>Other Current Assets</b>	
Advances - Tournaments	2,000.00
Prepaid Expenses	1,324.01
<b>Total Other Current Assets</b>	<u>3,324.01</u>
<b>Total Current Assets</b>	39,852.57
<b>Fixed Assets</b>	
<b>Bridgemates</b>	
Depreciation	-8,050.18
Bridgemates - Other	15,209.55
<b>Total Bridgemates</b>	<u>7,159.37</u>
<b>Total Fixed Assets</b>	<u>7,159.37</u>
<b>TOTAL ASSETS</b>	<b><u>47,011.94</u></b>
<b>LIABILITIES &amp; EQUITY</b>	
<b>Liabilities</b>	
<b>Current Liabilities</b>	
Accounts Payable	
Accounts Payable	20.25
<b>Total Accounts Payable</b>	20.25
<b>Other Current Liabilities</b>	
GST/HST Payable	-140.43
<b>Total Other Current Liabilities</b>	<u>-140.43</u>
<b>Total Current Liabilities</b>	<u>-120.18</u>
<b>Total Liabilities</b>	-120.18
<b>Equity</b>	
Unrestricted Net Assets	46,270.35
Net Income	861.77
<b>Total Equity</b>	<u>47,132.12</u>
<b>TOTAL LIABILITIES &amp; EQUITY</b>	<b><u>47,011.94</u></b>

## Teaching Bridge on BBO

### Creating your own bridge hands for use on BBO

1. Download and install:
  - i) Bridge Composer from <http://bridgecomposer.com>
  - ii) Bridge File Converter **bfcsetup.exe** from <http://rpbridge.net/rput.htm>  
(Look in the Bridge Software section)
2. Open Bridge Composer and create a file with hands of your choice.
3. Export the file created using the “Export” feature in the “File” menu in BC. It is shown as a LIN file also called a BBO file. Note the location of the file exported.
4. Log in to BBO and go to “Account”, then select “Deal archive”
5. Click on the small + sign located to the far right of the heading SELECT FOLDER (in red) to create new folder called “Untitled Folder”
6. Click on the pencil to rename the folder as you wish, Eg. Balancing Bids
7. Click on the new folder and then click on the “Import Lin file” located at the bottom of the window to open a new window called “Import LIN file”
8. Click on “Browse” and go to the folder in which you have stored the LIN file created in BC which you wish to import.
9. Choose “Open” the file when you have found it on your computer.
10. Click on the “Import” button found in the “Import LIN file” window on your screen

## **To use your own created files at a Teaching table:**

1. Log in to BBO and from the initial (Competitive) area select "Practice"
2. Click on "Start a Teaching table"
3. You may enter a brief description if you wish, such as "End plays"
4. You will see a list of 5 options for the table. I suggest that you have the first 4 options "ON" and the last "OFF".
5. Now enter the BBO handles of the 4 players who will be sitting at our table. You may make yourself one or more of those players.
6. Click on "Start Table". You will have to give players permission to sit if you have selected that option previously.
7. In order to use the hands created, click on the blue hamburger located on the top left corner and select "Deal Source"
8. Click on "Use Saved Deals" and select the folder just created (or another) as described above.
9. After selecting the folder you wish to use click on "Select" located in the upper right corner of the window.
10. Close the window by clicking on the "X" located just above the "Select" button.
11. To start you now must click on "Redeal" which is the first option in the blue hamburger button.
12. After completing a hand simply click on "Redeal" to display the next hand in your set.

### Using BBO VOICE feature:

1. At the bottom of the teaching window you will see the usual CHAT line in which you can type messages to any or all players seated at the table.
2. Click on the "VOICE" button located at the far right of the CHAT line to see a pop-up window which allows you to add yourself and all other players seated at the table.
3. After adding the other players to the list they will each have to click on the VOICE button located at the far right of the CHAT line on their BBO window.
4. Note that you can mute the players if you wish to avoid external noise stemming from card play or otherwise. I suggest you ask each player to mute themselves during the bidding and play. When the hand is over be sure to have all participants unmute themselves. Obviously this is your choice.
5. NOTE: If anyone is using an Ipad they MUST login from BBO home page, [www.bridgebase.com](http://www.bridgebase.com) , or the VOICE function will not be available.

Another easy way to have a discussion with everyone is to use ZOOM although it has its limitations as well. I have found that a conference call via "piggy backing" works very well also.