

**5-Cities Duplicate Bridge Club
Board of Directors**

Minutes – August 31, 2023

Present: Tom Snow – President; Art Herbon – Treasurer; John Hjalmarson; Kathy Borland; Jody Lehman; Cindy Drozynski

Absent: Deb Cameron

Agenda Item	Discussion	Action	Person responsible	Date Completed
I. Approval of minutes	Minutes from last meeting approved as written	Approved		
II. Election of Officers	Kathy Borland was elected to be Secretary John Hjalmarson was elected to be Vice-President	Approved Approved		
III. Treasurers Report	Art reported we are leveling out on Profit vs Loss. We started the year with \$30,649 and currently we are at \$26,943. Losses have decreased each month as revenue increases. YTD Income - \$11,515.62 YTD Expenses - \$14,950.85 Bank Balance - \$26,943 Art said our break-even # of tables is 19/week. Tom shared a chart he created that has year to date table #'s for Wednesday and Thursday. Average weekly tables on Wednesday is 11.4 Average weekly tables on Thursday is 8.7 Art discussed investing funds to get better return on the clubs money..	Report approved Art is researching opportunities	 Art	 Next Mtg

	<p>Discussed ways to increase tables.</p> <ol style="list-style-type: none"> 1. Monthly workshop 2. Encourage 199er group to play on Thursdays in a 199er game but we need 3 tables. 3. Advertise to the Monarch Dunes 4. Tom will start a new class in January, 2024 5. Tom suggested having a Pro-Am game in October. 	Information		
<p>III. <u>Old Business</u></p> <p>A. Directors Insurance</p>	<p>Brief discussion and decided to table until the next meeting.</p>	Tabled		Next Meeting
<p>B. Mentor Workshop in September</p>	<p>September 7th is the date for the Mentor Workshop. Tom will prepare the boards and schedule the mentors.</p> <p>Discussed lunch for the workshop participants.</p>	<p>Tom will be in-charge of the workshop</p> <p>Jody and Cindy will take care of lunch.</p>	<p>Tom</p> <p>Jody & Cindy</p>	<p>9/7/23</p> <p>9/7/23</p>
<p>IV. <u>New Business</u></p> <p>A. Revision of By-Laws and Rules of Ethics</p>	<p>Kathy will review and report at the next meeting.</p>	Kathy will review	Kathy	Next Mtg
<p>B. Barometer Scoring</p>	<p>Tom wants to discuss the possibility of doing barometer scoring. This would involve scoring after each round so people can see how they are doing.</p>	Tabled	Tom	Next Mtg

C. Hospitality Committee	Tom suggested we have a Hospitality Committee to be in-charge of food and other duties. Cindy volunteered. Art asked that she include Jamie Herbon to help in addition to Deb Cameron.	Cindy will be the chair of the Hospitality Committee	Cindy	
D. Tuesday Venue at the Women's Club	Tom said he just found out the Women's Club will be available on Tuesdays if we are interested. We had a short discussion with the pros and cons and decided to table until the next meeting.	Tom will tell Erin that we are interested but not ready to commit.	Tom	ASAP
E. Zero Tolerance Policy	SLODBC wrote this policy. We will review and consider approving for the 5-CitiesDBC.	Kathy will review and report at the next mtg.	Kathy	Next mtg
F. Annual General Meeting	We have the Annual General Meeting coming up in October. Tom asked Jody if she would be in charge.	Jody will be in-charge of the annual meeting	Jody	ASAP
G. Christmas Party	Art discussed having a Christmas Party this year and we need to start planning now.	Will discuss at the next meeting	Art	Next Mtg
Meeting Adjourned @ 12:10 PM	Next meeting is September 21 st @ 10:45 AM	Regular meeting time will be the 3 rd Thursday of the month at 10:45 AM		

Respectfully Submitted: Kathy Borland, Secretary

5-Cities Duplicate Bridge Club

Board of Directors

Minutes – September 21, 2023

Present: Tom Snow – President; Art Herbon – Treasurer; Kathy Borland -Secretary; John Hjalmarson; Jody Lehman; Cindy Drozynski, Deb Cameron

Absent:

Agenda Item	Discussion	Action	Person responsible	Date Completed
I. Approval of minutes	Minutes from last meeting approved as written	Approved		
II. Treasurers Report	<p>Art reported we are leveling out on Profit vs Loss. We started the year with \$30,378 and currently we are at \$26,983.83. Losses have decreased each month as revenue increases.</p> <p>YTD Income - \$11,609.62 YTD Expenses - \$14,975.85 Bank Balance - \$26,983.83</p> <p>Art said our break-even # of tables is 19/week.</p> <p>August - Average # tables on Wednesdays and Thursdays was 23.1/week. There were 4 weeks in August = 92.4</p> <p>Art discussed investing funds to get better return on the clubs money. Kathy suggested looking into Pacific Western Bank where she is getting 5.19 % on a business savings and CD account.</p> <p>Art passed out a Bridge Analysis Table Fees chart to help us understand the costs of all the different special games. Deb said each club is allowed to have one Membership Game/yr with special colored</p>	<p>Information</p> <p>Kathy will give Art the info on Pacific Western Bank</p> <p>The Club Manager schedules all the special games for the year. Deb has</p>	<p>Art & Kathy</p> <p>Deb</p>	<p>Next Mtg</p>

	<p>points. If you bring in 10 new members you get two free Club Championships.</p> <p>Discussed ways to increase tables.</p> <ol style="list-style-type: none"> 1. Monthly workshop 2. Encourage 199er group to play on Thursdays in a 199er game but we need 3 tables. 3. Advertise to the Monarch Dunes 4. Deb talked about the 199er night club game on BBO that we get money back to our club. Art reported we got 5 (\$200) payments last year, 2022. This year we have not received any payments. 5. Tom will start a new class in January, 2024 6. Tom suggested having a Pro-Am game in October. 	<p>selected Thursday, Oct 5th for the Membership Game</p> <p>Deb will find out why we have not received payments. Deb will announce to the 199er group about this game.</p>	<p>Deb</p>	<p>Next Mtg</p>
<p>III. <u>Old Business</u></p> <p>A. Directors Insurance</p>	<p>Art reported we are currently paying \$635/yr for Liability Insurance. It would cost 50% more to add Directors Insurance. Kathy said the SLO Bridge Club has Directors Insurance.</p>	<p>Art will talk to Linda Siefert and Don Alderman.</p>	<p>Art</p>	<p>Next Meeting</p>
<p>B. Mentor Workshop in September</p>	<p>October 5th is the date for the next workshop. Tom will create slides and hands and select the mentors. Toms topic will be Doubles!</p> <p>Cindy will be in charge of lunch to include both the mentor workshop participants and the open game participants.</p>	<p>Tom will be in-charge of the workshop</p> <p>Jody and Cindy will take care of lunch. Kathy will help.</p>	<p>Tom</p> <p>Jody & Cindy, Kathy</p>	<p>10/5/23</p> <p>10/5/23</p>
<p>C. Revision of By-Laws and Rules of Ethics</p>	<p>Kathy reported she has read through the By-Laws and the Rules of Ethics. She suggested Deb help her with the revisions to be sure we are in compliance with ACBL</p>	<p>Kathy & Deb to revise the By-laws and Rules of Ethics</p>	<p>Kathy & Deb</p>	<p>Next Mtg</p>

D. Barometer Scoring	Will consider at a later time. This item will be removed from the agenda.			
E. Hospitality Committee	<p>Cindy asked for clarification of the duties of the Hospitality Chairman. The By-Laws state the duties being:</p> <ol style="list-style-type: none"> 1. To supply beverages and snacks to be served at Club meetings 2. To arrange for refreshments for special games <p>Discussed needs of the club and right now and the committee's responsibility will be to provide lunch for the monthly workshop to be held on Thursdays.</p> <p>Kathy will provide lunch one Thursday/mo and the budget is \$60.</p> <p>Deb will provide snacks the other two Thursdays and buy all necessary supplies. She will supply beverages every Thursday. Current budget is \$100/mo. Deb requested more money for her budget. Tom is opposed to increasing the budget.</p>	<p>Cindy will get a committee together to help with this event. Anticipated number will be 60 including open game players. Expenses will not exceed \$150. Receipts to be given to Art for reimbursement.</p> <p>Kathy will provide lunch for the Christmas Party on Dec 21st.</p> <p>No decision made on increasing her budget. Will discuss at the next meeting</p>	<p>Cindy</p> <p>Kathy</p> <p>Deb</p>	<p>Next Mtg</p>
F. Tuesday Venue at the Women's Club	It has been decided that adding Tuesday could decrease the tables on Thursday.	Will not consider at this time.		
G. Zero Tolerance Policy	SLODBC wrote this policy. We will review and consider approving for the 5-CitiesDBC.	Kathy will review and report at the next mtg.	Kathy	Next mtg

<p>H. Annual General Meeting</p>	<p>We have the Annual General Meeting coming up on October 5th. Jody is in charge of planning the meeting. Art Herbon, Tom Snow and Deb Cameron have completed one year and are not up for reelection. Kathy Borland, Jody Lehman, Cindy Drozynski, and John Hjalmarson are to be elected for their 1st term</p> <p>Art will be out of town for the Annual Meeting so he will provide Tom with a financial summary to be presented at the meeting.</p>	<p>Ballots need to be provided to vote and any ACBL member can nominate a new candidate.</p> <p>Art to provide a financial summary for Tom,</p>	<p>Jody</p> <p>Art</p>	<p>ASAP</p> <p>10/5/2023</p>
<p>I. Christmas Party</p>	<p>We decided to go ahead and have a Christmas Party on December 21st</p>	<p>Kathy will do her monthly lunch on this date. Deb will get help with decorations.</p>	<p>Kathy & Deb</p>	<p>12/2023</p>
<p>IV. <u>New Business</u></p> <p>A. Charge for lunch for the Mentoring Workshop</p>	<p>There was a long discussion on how to cover charges for lunch for the Mentor Workshop. We discussed charging for lunch and decided that was not a good option. It was decided that the best course of action is to put out a donation jar and let people know we would appreciate donations. Kathy suggested we discuss our financial shortages at the Annual Meeting so people are aware.</p>	<p>Cindy will get a donation container and label it. Art will collect the money. Cindy will submit receipts so Art can deduct expenses with the donations.</p>	<p>Art & Cindy</p>	<p>10/5/2023</p>
<p>Meeting Adjourned @ 12:00 PM</p>	<p>Next meeting is October 19th @ 11:00 AM</p>	<p>Regular meeting time will be the 3rd Thursday of the month at 11:00 AM</p>		

Respectfully Submitted: Kathy Borland, Secretary

5-Cities Duplicate Bridge Club

732 AVOCET WAY, ARROYO GRANDE, 93420

Club Manager - debcameron.d22@hotmail.com, 760 468-2078

Minutes - Board of Directors Meeting on 9/26/23 at 6:00 PM, Zoom

Present: Art Herbon – Treasurer; Kathy Borland -Secretary; Jody Lehman; Deb Cameron – Club Manager, Yoli Medina

Absent: John Hjalmarson – Vice-President

Agenda Item	Discussion	Action	Resp.
I. Resignation	Tom Snow resigned from the Board effective immediately.	Board accepted his resignation.	
II. Appointment of Board Member	Yoli Medina was appointed to the board to fill the vacant seat left by Tom Snow.	Jody moved to appoint Yoli to the board Second – Art Everyone approved	
III. Appointment of Nominating Committee	The Nominating Committee will recommend candidates to fill two-year terms for 5-Cities ACBL Duplicate Bridge Club. Terms serve from October 12, 2023 to October 9, 2025. There are four vacancies on the board. Discussed who should be on the nominating committee. Art, Deb and Yoli volunteered.	Everyone approved	Art, Deb & Yoli
IV. Approval of Treasurer to move banks	Art Herbon is the Treasurer of 5-Cities ACBL Duplicate Bridge Club. He asked to move banks from Mechanics Bank to Well Fargo Bank. Deb Cameron is the Club Manager and will be co-signer on the account.	Yoli moved to transfer funds to Wells Fargo Bank. Second – Jodi Everyone approved Approved	Art
Meeting Adjourned @ 6:20 PM			

Respectfully Submitted: Kathy Borland, Secretary

5-Cities Duplicate Bridge Club Annual Meeting

Minutes – October 12, 2023

Board members present; Art Herbon – Treasurer; Kathy Borland -Secretary; John Hjalmarson; Jody Lehman; Deb Cameron, Yoli Medena
Marilyn Bullock

25 Club Members present making a quorum

Agenda Item	Discussion	Action	Person responsible	Date Completed
I. Approval of minutes	Kathy Borland read the minutes from October 24, 2019.	Jack Luxton made a motion to approve Cheryl Service 2 nd Minutes Approved		
II. Treasurer's Report	<p>The last annual meeting was 10/24/2019. The bridge club stopped playing live bridge in March, 2020.</p> <p>Bank balance 10/24/2019 - \$14,368 Bank balance 11/26/2021 - \$24,051 Bank balance 12/30/2022 - \$30,378 Currant balance - \$27,212</p>	Information		
III. Nominations to Board	<p>Four positions are open. The Board nominated:</p> <ol style="list-style-type: none"> 1. Jody Lehman 2. Kathy Borland 3. Marilyn Bullock 4. John Hjalmarson <p>All four have accepted nominations for a term.</p>	<p>Motion to accept nominations made by Linda Seifert, 2nd made by Jody Lehman</p> <p>Motion passed</p>		

<p>IV. Nominations from the floor</p>	<p>There were no nominations from the floor.</p> <p>Art Herbon recognized Deb Cameron as the Club Manager for 5-Cities.</p>	<p>Motion to approve nominations by acclamation made by Bud Zeuschner, 2nd by Rosemary Heath Motion passes</p>		
<p>Meeting adjourned @ 12:30pm</p>				

Respectfully Submitted: Kathy Borland, Secretary

	<p>3. Advertise to the Monarch Dunes</p> <p>4. Deb talked about the 199er night club game on BBO that we get money back to our club. Art reported we got 5 (\$200) payments last year, 2022. This year we have not received any payments.</p> <p>5. Tom will start a new class in January, 2024</p> <p>Budget for Hospitality on Thursdays – discussed increasing the budget and finally agreed on \$200/mo for Hospitality.</p> <p>1. Jody and John will talk to Tom and come back with a budget proposal for Wednesdays.</p>	<p>response. She will follow-up</p> <p>Kathy moved to approve, Jody 2nd. All agreed except John. His vote is No. Approved</p>		
<p>III. <u>Old Business</u></p> <p>A. Directors Insurance</p>	<p>Art reported we are currently paying \$635/yr for Liability Insurance. It would cost 50% more to add Directors Insurance. Cost will be around \$900/yr for Liability and DO Insurance.</p>	<p>Art moved to get DO insurance now. Deb 2nd. Approved</p>	<p>Art</p>	<p>Next Meeting</p>
<p>B. Revision of By-Laws and Rules of Ethics</p>	<p>Tabled until January, 2024</p>			
<p>B. Hospitality Committee</p>	<p>Discussed the need for a Hospitality Committee and everyone agreed we do not need a formal committee.</p>	<p>Kathy & Deb will be in-charge of snacks on Thursdays.</p> <p>Jody & John will be in-charge of snacks on Wednesdays.</p>	<p>Kathy & Deb</p> <p>Jody & John</p>	
<p>D. Zero Tolerance Policy</p>	<p>Tabled until January 2024</p>			

E. Annual General Meeting	Kathy completed the minutes for the Annual Meeting and will send to the board. 4 nominations were put forward by recommendation of the Board. There were no nominations from the floor. Kathy Borland, Jody Lehman, Marilyn Bullock and John Hjalmarson were approved by acclamation.	Kathy to send minutes to the board.	Kathy	ASAP
F. Christmas Party	We decided to go ahead and have a Christmas Party on December 21 st	Marilyn & Deb will be in-charge and it will be a potluck. Jody & John will talk to Tom about a party on Wednesday	Marilyn & Deb Jody & John	12/21/2023
IV. <u>New Business</u>				
A. Election of Officers	Art Herbon, Kathy Borland and John Hjalmarson will remain in their positions. Art is Treasurer, Kathy is Secretary, John is Vice-President. Deb nominated Marilyn Bullock for President. Kathy 2 nd . Everyone approved.	All nominations approved by the Board.		
C. Purchase of bridge tables	Kathy reported that Tom Snow asked the Board if they wanted to purchase 2 new bridge tables for \$30 each. He would also throw in 2 older tables.	Bob, Director will be asked if we need more tables and if we have room for the tables.	Deb to talk to Bob	
D. Beginner class finances	Kathy reported that Tom is asking the Board for help to subsidize the new classes that will start in January. The Unit Board will pay for advertising. Discussed at length the best way to accomplish this and decided Art, as treasurer will talk to Tom. Due to the punch card system and the 30% that goes to the City of AG, it complicates how to reimburse Tom. Questions the Board asked: 1. How long are the classes 2. We would want to approve the curriculum	Art to talk to Tom	Art	ASAP

<p>E. Advertising AG Rec Dept</p>	<p>Tom sent a draft of the add to Deb who made some changes. It is the job of the Club Manager to approve adds for the 5-Cities Duplicate Bridge Club in the AG Rec Dept quarterly advertising guide.</p> <p>All club decisions for Wednesdays and Thursdays need to go through the 5-Cities Board.</p>	<p>Kathy moved it is the responsibility of the Club Manager to finalize all advertising adds. Marilyn 2nd. All approved</p>	<p>Deb</p>	
<p>Meeting Adjourned @ 12:00 PM</p>	<p>Next meeting is December 7th @ 11:00 AM</p>			
<p>Amendment to the Minutes Funding the Beginner Bridge Class starting in January, 2024</p>	<p>Art made a motion by email regarding the payment for Tom Snows Beginner Class starting in January 2024. Tom suggested a different method of payment. Art revised his motion and made the following motion on 10/24/23:</p> <ol style="list-style-type: none"> 1. Rescind the previous motion that was approved yesterday (Tom receiving \$7 per beginner). 2. Pay Tom \$125 per beginner class (ten maximum over the course of three months). 3. Impact on club finances – the club subsidizes between \$210 and \$420 in order to hold the beginner's class. The club can afford the loss. 			

Respectfully Submitted: Kathy Borland, Secretary

**5-Cities Duplicate Bridge Club
Board of Directors**

Minutes – December 7, 2023

Present: Art Herbon – Treasurer; Kathy Borland -Secretary; John Hjalmarson – Vice President; Jody Lehman; Deb Cameron – Club Manager; Marilyn Bullock, Yoli Medina

Agenda Item	Discussion	Action	Person responsible	Date Completed
I. Approval of minutes	Minutes from last meeting approved as written	Approved		
II. Treasurers Report	<p>Art reported we are leveling out on Profit vs Loss. We started the year with \$30,378 and currently we are at \$26,737.40. Losses have decreased each month as revenue increases.</p> <p>NovYTD Income - \$16,663.62 NovYTD Expenses - \$20,304.22 Bank Balance - \$26,737.40</p> <p>Art said our break-even # of tables is 19/week.</p> <p>July thru November - Average # tables on Wednesdays and Thursdays were 17.8/week.</p> <p>Discussed the need for a maintenance budget for the Dealer Machine.</p> <p>Art discussed investing funds to get a better return on the club's money. He continues to work with Wells Fargo Bank.</p> <p>Discussed ways to increase tables.</p>	<p>Information</p> <p>Marilyn will ask Bob Wood if we need to budget repairs.</p> <p>Art to work with Wells Fargo Bank</p>	<p>Marilyn</p> <p>Art</p>	<p>Next mtg</p> <p>Next Mtg</p>

	<ol style="list-style-type: none"> 1. Quarterly workshop 2. Encourage 199er group to play on Thursdays in a 199er game but we need 3 tables. 3. Advertise to the Monarch Dunes 4. Deb talked about the 199er night club game on BBO that we get money back to our club. Art reported we got 5 (\$200) payments last year, 2022. This year we have not received any payments. 5. Tom will start a new class in January, 2024 in SLO and Arroyo Grande. 	<p>Deb contacted the district president but did not get a response. She will follow-up</p> <p>Jodi surveyed the Wednesday group and no one is playing in the night game.</p>		Next Mtg
<p>III. <u>Old Business</u></p> <p>A. Directors Insurance</p>	<p>Art reported we are currently paying \$635/yr for Liability Insurance. It would cost 50% more to add Directors Insurance. Cost will be around \$900/yr for Liability and DO Insurance.</p>	<p>Art moved to get DO insurance now. Deb 2nd. Approved</p>	Art	Next Meeting
<p>B. Revision of By-Laws and Rules of Ethics</p>	<p>Tabled until February, 2024</p>			
<p>C. Zero Tolerance Policy</p>	<p>Tabled until February, 2024</p>			
<p>D. Christmas Party</p>	<p>The Christmas Party is scheduled for December 21st. It will be a potluck. Discussed asking people to donate money if they don't contribute to the potluck. Marilyn and Yoli will handle it.</p> <p>Jodi reported that Tom has scheduled a dinner at a restaurant for the Wednesday group.</p>	<p>Marilyn & Deb will be in-charge and it will be a potluck.</p> <p>Information</p>	Marilyn & Deb	12/21/2023

E. Purchase of bridge tables	Discussed the need for newer bridge tables. Tom Snow has offered to sell 2 to the club for a discount price.	Everyone agreed. Art will follow-up with Tom	Art	ASAP
IV. <u>New Business</u>	No new business			
Meeting Adjourned @ 12:00 PM	Next meeting is February 8 @ 11:00 AM			

Respectfully Submitted: Kathy Borland, Secretary