

**FTLBC Board of Governors' Meeting Minutes**  
**Meeting Date – September 9, 2024**

4:05 p.m. – Meeting called to order by President Jonathan Salt

Board members present: Daniel Tordella, Allen Bozek, Knyvett Lee, Alan Rubin, Bella Ionis-Sorren, David Kupperman and Jonathan Salt.

Club manager Emilio Lopez was present. Club members Michael Schneider, Robin Kupperman, Barbara Tate and Rosemary Boden were present for portions of the meeting.

1. **August 2024 Board Meeting Minutes:**

Minutes (with corrections) of the August 12, 2024 FTLBC Board meeting were approved.

2. **Treasurer's report:** Treasurer Alan Rubin reported:

a. Cash: Total bank, *PayPal* and petty cash/change balance was \$103,723.76 as of August 31, 2024.

b. Operations: FTLBC had a net operating loss of (\$582.01) for August, 2024 and has a net operating gain of \$52,120.82 year-to-date through August 31, 2024.

c. The Board discussed credit card processor/fee issue and decided:

i. To move forward with Clover, for the initial trial period;

ii. To confirm that the transaction fees will be charged once a month with Clover;

iii. To confirm that fees are the same, regardless of the type of card presented.

3. **Club Manager's report:**

a. Table count for August 2024 was 401 compared to 326 August, 2023.

- b. Score adjustments: Score adjustments for zero tolerance violations (cell phone violations) have been posted and will continue to be posted in the hope players will comply with the “no cell phone” policy.

4. **Committee Reports:**

a. Insurance Committee (chair – open)

- i. Insurance agent Len Miller appeared in person for the meeting.
- ii. Mr. Miller reviewed considerations and options regarding commercial property insurance needed and required for FTLBC.
- iii. Mr. Miller submitted and explained a proposal for the appropriate and required coverage: Total annual premium including taxes and fees is \$23,244.70, which is an increase of \$6,629 in the premium for the policy expiring on 9/30/24, the cost of which he deemed reasonable under the circumstances, and that the substantial increase over the prior year’s premium was widespread in the industry and to be expected.
- iv. Mr. Miller advised that the condition and history of repairs on the roof of the building creates challenges for obtaining suitable policies and coverage but that he was able to obtain a coverage commitment from Lloyds of London, which will be subject to the *Roof Valuation* endorsement in the proposal.
- v. A copy of the Miller and Associates proposal is posted on the FTLBC website.

- vi. The prevailing opinion of Board members is that FTLBC's lease with the City of Ft. Lauderdale requires insurance that includes coverage for wind damage.
  - vii. The prevailing opinion of Board members was also that, even if the Board took the aggressive position that the lease does not require coverage for wind damage, that the Board has a fiduciary duty to obtain wind coverage for the building, the replacement value of which would likely substantially exceed \$1,000,000.
  - viii. Given the foregoing considerations, the Board approved the *Miller & Associates* proposal of \$23,244.70
- b. The Insurance Committee needs a chairperson for ongoing review of the insurance issues at FTLBC, including possible inquiry with the City of Fort Lauderdale about the potential of the City sharing the insurance burden with FTLBC.
- c. Education Committee (Chair Robin Kupperman):
- i. Beginner lessons started on September 9<sup>th</sup> with 12 students.
  - ii. Beginner II series started on July 17<sup>th</sup>.
  - iii. Supervised games, free 30-minute lessons Wednesdays and Fridays, *thank you Robin*, and *limited* mentor games shall continue. Face to face *advanced* mentor games are being discussed.
  - iv. There is an ongoing on-line mentor game on Wednesday evenings sponsored by BBO and the Southeast Florida Bridge Group.

d. Events Committee:

- i. Sunday birthday / brunch games (free lunch to birthday people!) are planned for September 29<sup>th</sup> and October 27<sup>th</sup>.
- ii. The FTLBC annual Fall Silver Sectional tournament is planned for November 1 – 3 2024. All are encouraged to attend.

e. House Committee (Chair Allen Bozek):

- i. Window leak in SW corner of small room fixed.
- ii. White Boards donated by Unit 243 have been installed.
- iii. East wall of small room cleaned up and looks good.
- iv. Blue Canopy needs replacing and will be. Several club members have donated to the cause.
- v. Lighting, striping and flooding of the parking lot continue to be issues for concern.

f. Grievance and Ethics Committee (Chair Daniel Tordella):

- i. A confirming letter was sent to a member by the G&E Committee restricting the member's playing privileges "pre-arranged partner-only" play because of repeated zero tolerance violations by the member with "pick-up" partners.
- ii. Zero tolerance score adjustments will continue to be posted by the Club Manager. Some discussion was had about displaying ZT penalties on the TV / score screen.

g. Membership: (Chair Rosemary Boden):

- i. The 2025 FTLBC membership / renewal drive is pending.

- ii. The Board approve fees as follows starting 1/1/25:
  - iii. Annual membership fee – stay at \$50.00
  - iv. Game fee for members – stay at \$11.00
  - v. Game fee for non-members - increase from \$13.00 to \$15.00
- h. Marketing (Chair Knyvett Lee):
- i. Possible continuation of *Yelp* advertising for rental of the small room was discussed with no action taken.
  - ii. Whether small-room rentals is advisable and good for the Club is under further consideration.

5. **President's report**: President Salt reported:

- a. 2025 Cruise: Joint cruise venture with Quick Tricks is in progress and progressing nicely with 50 bridge players so far.
- b. Nominating Committee: A nominating committee for the FTLBC 2025 Board Elections was selected: Bella Ionis-Sorres, Alan Rubin, Nancy Moran and Rosemary Boden were appointed to the nominating committee.
- c. Thursday Night Game: The Board approved a proposal by Dan Woerner for a Thursday night, with 0-300 and open games planned, subject to participation.  
  
Many thanks to Dan for his efforts and consideration.

5:30 p.m. – Meeting adjourned.

Submitted by:

Daniel F. Tordella – FTLBC Secretary