



**Unit 255 Annual General Meeting
April 11, 2026 1:30 PM
Bridge Centre of Niagara
Agenda**

1. Confirm Quorum
2. Welcome from the President Muriel
3. Review Minutes from AGM, April 5 2025 Sheila
 - a. Motion to approve
 - b. Matters arising
4. Update from your Tournament Coordinator Claude
5. Update on our 8th year Kathy
 - a. Financial Year End Report
 - b. Budget for 2027
6. Message from the President Muriel
7. Ace of Clubs and Mini McKenney Winners Brian
8. Confirmation of Proceedings
Motion by _____, seconded by _____
BE IT RESOLVED THAT all the by-laws, resolutions, contracts, acts, and proceedings of the Board of Directors of Unit 255 enacted, passed, made, done or taken since the last meeting of Members be and the same are hereby approved, ratified, and confirmed.
9. New Business
10. Adjournment - Game to follow approximately at 2:30

Unit 255 Annual General Meeting
Saturday, April 5, 2025
Minutes



Present: 48 Unit 255 members

The meeting was called to order by Muriel Tremblay at 4:20.

Welcome from the President

Muriel welcomed everyone and thanked them for their support. She reviewed once again the purpose for creating our own Niagara Area Unit to provide opportunities for our members to compete in local tournaments to get their “coloured” masterpoints instead of having to incur the cost of travel and accommodation to other Sectional and Regional tournaments. A summary of the President’s report follows:

2024 Highlights

This past year, our focus was on supporting our members and clubs through education, advertising, and special events designed to welcome new players.

- **Social & Competitive Events:** We provided complimentary lunches for BCON’s AC/BC team games to encourage interaction across skill levels. These events help newer players learn from experienced members. We are pleased to continue this support in 2025.
- **Education Program:** We funded the development of eight new directors and provided opportunities for existing directors to upgrade their knowledge of ACBL laws.
- **Member Benefit Program:** Since May 1, all Unit 255 members who attended tournaments have received discount vouchers to reduce tournament table fees. This initiative was well received by our members and recognized by visitors from other Units.
- **Member Recognition Program:** Introduced in June, we now send congratulatory cards and two free plays to members who achieve a rank advancement, based on ACBL’s monthly reports.

Plans for 2025

- Continue offering Member benefits at our tournaments.
- Continue with our Member Recognition Program.
- Sponsor NOTL in hosting a Rookie-Master game in June.
- Gather feedback from members regarding bridge lessons and special games.
- Provide ongoing opportunities for skill enhancement.
- Host three tournaments, allowing members to earn gold and silver masterpoints locally.

Acknowledgments

A heartfelt thank you to our Unit 255 Board members for their dedication and support over the past year:

- **Brian Jones** – Vice President, Membership Chair, and ACBL Electronic Contact (BCON Representative)
- **Claude Tremblay** – Tournament Coordinator (NOTL Representative)
- **Kathy Morrison** – Treasurer (2024-2026)
- **Steve Williams** – Education and I/N Coordinator (2022-2024)
- **Tim Butt** – Secretary (2024)
- **Dena Jones** – **Webmaster, who does an outstanding job despite not being on the Board**

Introducing Our New Board of Directors

- Brian Jones – **Vice President and ACBL Electronic Contact (BCON Representative)**
- Claude Tremblay – **Tournament Coordinator (NOTL Representative)**
- Kathy Morrison – **Treasurer (2024-2026)**
- Ginger Grant – **Education and I/N Coordinator (2025-2027)**
- Sheila Langstaff – **Secretary (2025-2027)**
- Wiebe Hoogland – **Membership Chair, District 2 Representative (2025-2026)**
- Myself – **President (2025-2027)**

Once again, thank you all for attending today's Annual General Meeting, as well as our game and dinner. Your continued support and participation are what make our Unit thrive.

Approval of the AGM Minutes 2024

Moved by Dena Jones and seconded by Wiebe Hoogland to approve the minutes from May 11 2024; approved.

Business arising – none

Treasurer Report – see attached 2024 Financial Statements

The **2024 Financial Statements** were presented by Kathy Morrison. She explained that we had a loss this year of \$209.12 due to expenditures in excess of budget for education and club support. In addition, our tournaments did not realise the projected income. Our bank balance is still excellent with \$46,872.48 in our accounts. We would not be able to maintain this balance if we did not receive tournament sponsorship.

Moved by Selina Volpatti, seconded by Danny Ioannidis to approve the 2024 Financial Statements; approved

2025 Budget – see attached

The Budget for 2025 was presented by Kathy. Jane Jennings objected to the budget as presented because it did not provide enough support for clubs to reduce the capital assets of the Unit. After some discussion, whereby Jane was informed again that the Mission of the Unit is not to provide funding to the clubs. Each club is responsible for managing its own operational expenses. Chris Loat suggested that we need to keep a financial buffer for situations like that which arose because of COVID. Brian Jones, as President of the Bridge Centre of Niagara asked the members to identify projects that the Unit would be able to provide support for, recognizing the each club is responsible for its operational responsibilities. It was suggested that this discussion be delayed until after the Tournament Coordinator gave his report.

Tournament Coordinator Report – see attached

Claude summarized his report by informing the members in attendance that we ran 4 successful tournaments in 2024. Attendance was still low versus participation that we had pre-COVID, but we were successful financially due to sponsorship from Jackie Morrison, two other organization and the great tournament chairs: Cathy Williams, Chandi Jayawardena and Brian Jones. The use of local directors for all of the four tournaments saved more than \$3000s dollars for each tournament. He noted that without the sponsorship support of \$10,000, the Unit would not have made any profit for the tournaments. People who participated in our tournaments were very happy due to the great hospitality and excellent directors.

We implemented a new program call **Member Benefits** to give our Unit 255 members a reduction in the cost of the table fees for each tournament event that they participated in. Over the course of the year, Unit 255 gave our members over **\$2500 reduction** in the table fees.

Claude announced at the meeting that we will no longer be using local directors for our Open tournaments and will have to incur the cost of using ACBL directors who are paid in US dollars at 1.44% exchange. Our tournament budgets will have to be reviewed based on this change. It is still our hope to be able to break even.

Not all of our sponsors are committed to funding our tournaments and as a result, we may still be in a deficit position.

We have cancelled the June 0-750 tournament due to poor attendance. It is our hope that more players will attend the August Tournament.

The November Regional is still profitable with an expected \$12,000 profit as long as we get the projected attendance.

Question raised:

Sharon Stevens – why can't we move the Open Tournament in February to the June date? We might get a better attendance in June when the "snow birds" return. The response was based on two factors: we have an existing contract with the Holiday Inn for the next 3 years; any changes we make to the schedule have to be approved by the District 2 Tournament Coordinator who checks to ensure that we are not causing problems for other Units who have tournaments scheduled in the same time frame.

Wayne Ettinger asked why we can't hold the Open Sectional tournament in November at the Holiday Inn. The answer was: "the cost for the NOTL Community Centre is 1/3 the cost of the Holiday Inn".

Wayne suggested that we do some analysis on where our players want to play and at the best time of the year. The response was if Wayne wanted to do the analysis and report to the Unit, we would take his recommendations under advisement.

In response to Jane's request for the Unit to give money to the clubs, Claude noted that BCON has made changes to become profitable and he challenged NOTL to do the same.

Upon completion of the Tournament Coordinator Report, Myrna Mackey moved to approve the budget and Selina Volpatti seconded; Majority approved, two against

Master Point Race Winners – see attached

Muriel explained how the different races were determined: Ace of Club winners had the most masterpoints earned at clubs. The Mini McKenney winners have the most masterpoints won at both clubs and tournaments. There are now two groups of Online masterpoint winners: Virtual Club winners and any Online game winners. The Master Points Race winners were acknowledged by Muriel. Certificates are available at the clubs. Wiebe suggested that we look at compensating these accomplishments = this will be discussed at our next meeting.

Bylaw Change

Currently there is a three year term imposed on the position of President on the board. No other positions have term limits. It was proposed to remove the three year term limit on the position of President for Unit 255.

Claude addressed the motion for change to the by-law section 7.2 to remove the restrictive clause. Moved by Selina Volpatti, seconded by Kathy Morrison

Discussion:

Nancy Haskell feels that people should be stepping up to take over these positions to relieve the current president. However, this isn't happening. Every year at the beginning of the new year, each executive position is determined by the new Board of Directors. No one is obligated to continue in a position if they do not want to.

A vote was taken and the by-law change was passed by more than 66% of the members in attendance.

Confirmation of Proceedings

Moved by Dena Jones, seconded by John Mackay:

"be it resolved that all the bylaws, resolutions, contracts, acts and proceedings of the Board of Directors of Unit 255 enacted, passed, made, done or taken since the last meeting of Members be and the same are hereby approved, ratified, and confirmed. Approved

Other business:

Richard Fuller did the review of the financials this year and it was recommended that he be used again next year. Confirmed

New Business

No new business

Brian Jones moved that the meeting be terminated at 5:15; seconded by Claude Tremblay

NIAGARA AREA BRIDGE LEAGUE

UNIT 255, INC

Incorporated without share capital under the laws of Ontario

2026

February 15th, 2026.

Compilation Engagement report.

To the Board of Directors of Niagara Area Bridge League, Unit 255, Inc.

On the basis of information provided by management, I have compiled the Financial Position as at January 31st 2026 and the Revenue and Disbursements statement for the year then ended. I have also provided Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information.

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

I performed this engagement in accordance with Canadian Standard on Related Services (CSRS) 4200, Compilation Engagements, which requires me to comply with relevant ethical requirements. My responsibility is to assist management in the preparation of the financial information.

I did not perform an audit engagement or a review engagement, nor was I required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, I do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.



Ron Martin. C.P.A.

Niagara Area Bridge League, Unit 255, Inc.

Note 1. Basis of accounting.

The accompanying compiled financial information has been prepared on the cost basis of accounting, which reflects revenues and disbursements when cash transactions occurred.

**NIAGARA AREA BRIDGE LEAGUE
UNIT 255, INC**

Incorporated without share capital under the laws of Ontario

**FINANCIAL POSITION
AS AT JANUARY 31, 2026**

ASSETS

CURRENT

CASH IN BANK	CANADIAN-CHEQUING	\$6,039.39	
	BUSINESS ADVANTAGE	\$20,820.75	
	REDEEMABLE GIC's	\$27,871.59	\$54,731.73
			<u>\$54,731.73</u>

LIABILITIES AND NET ASSETS

NET ASSETS

RESERVE FUNDS	BALANCE OF FUNDS FROM OPERATING UNIT 255		<u>\$54,731.73</u>
			<u>\$54,731.73</u>

**UNIT 255 2026 ACTUAL AND BUDGET
YEAR END JANUARY 31, 2026**

REVENUE	Actual 2025	Actual 2026	Budget 2026
CBF		300.00	
ACBL MEMBERSHIP	3,286.68	1,555.35	1700
AGM	839.10	1,462.61	1800
MISC INCOME		-	
STAC MAY	253.05	174.88	250
STAC OCTOBER		-	250
TOURNAMENT FEBRUARY	2,190.31	425.15	2000
TOURNAMENT AUGUST	1,766.55	1,494.81	1500
TOURNAMENT NOVEMBER	2,763.38	17,174.86	13000
INTEREST INCOME	1,802.96	1,162.21	1000
June tournament	822.36		
TOTAL INCOME	13,724.39	23,749.87	21500
OPERATING EXPENSES			
AUDIT	300.00	50.00	300
MEETING VENUE	190.17	200.00	200
BOARD DINNER		420.05	
BANK CHARGES	229.94	38.55	100
EDUCATION	4,055.79	237.75	1000
EXPENDIBLE SUPPLIES	1,970.41	1,131.87	1000
CLUB SUPPORT BCON	2,536.39	3,124.00	3000
CLUB SUPPORT NOTL	100.00	850.00	500
INSURANCE	270.00	270.00	300
MEMBERS RECOGNITION	259.95	253.53	500
KIBITZER	754.24	610.84	600
PIANOLA	956.02	1,075.14	1000
SPECIAL GAMES AGM	1,207.30	1,823.23	2200
SPECIAL ROOKIE MASTER		-	
STORAGE		5,652.79	2700
WEBSITE	471.61	-	500
TOURNAMENT EQUIPMENT	131.69	152.87	100
nabc	500.00		
TOTAL EXPENSES	13,933.51	15,890.62	14000
NET FOR THE YEAR		7,859.25	7500

**UNIT 255 BUDGET
YEAR END JANUARY 31, 2027**

REVENUE	Actual 2026	Budget 2026	Budget 2027
CBF	300.00		
ACBL MEMBERSHIP	1,555.35	1700	1500
AGM	1,462.61	1800	
MISC INCOME	-		
STAC MAY	174.88	250	200
STAC OCTOBER	-	250	
TOURNAMENT FEBRUARY	425.15	2000	-2000
TOURNAMENT AUGUST	1,494.81	1500	1000
TOURNAMENT NOVEMBER	17,174.86	13000	1200
INTEREST INCOME	1,162.21	1000	1200
TOTAL INCOME	23,749.87	21500	3100
 OPERATING EXPENSES			
ACCOUNTING	50.00	300	50
MEETING VENUE	200.00	200	100
BOARD DINNER	420.05		500
BANK CHARGES	38.55	100	50
EDUCATION	237.75	1000	1000
EXPENDIBLE SUPPLIES	1,131.87	1000	1500
CLUB SUPPORT BCON	3,124.00	3000	2800
CLUB SUPPORT NOTL	850.00	500	600
INSURANCE	270.00	300	300
MEMBERS RECOGNITION	253.53	500	200
KIBITZER	610.84	600	750
PIANOLA	1,075.14	1000	1000
SPECIAL GAMES AGM	1,823.23	2200	400
SPECIAL ROOKIE MASTER	-		
STORAGE	5,652.79	2700	2800
WEBSITE	-	500	500
TOURNAMENT EQUIPMENT	152.87	100	100
TOTAL EXPENSES	15,890.62	14000	12650
 NET FOR THE YEAR	 7,859.25	 7500	 -9550

2025 Unit 255 Masterpoint Race Winners

Masterpoints	Ace of Clubs	Mini McKenney
0 - 5	Rosamund Battye	Rosamund Battye
5 - 20	Rick Schat	Rick Schat
20 - 50	Lucie Guay	Lucie Guay
50 - 100	Joan Craine	Joan Craine
100 - 200	Rocky Luo	Rocky Luo
200 - 300	Otto Lowes	Dena Jones
300 - 500	Cathy Williams	Cathy Williams
500 - 1000	Doug Newman	Doug Newman
1000 - 1500	Sandra Felton	Tom Perris
1500 - 2500	Kathy Morrison	Kathy Morrison
2500 - 3500	John Mackay	Jane Jennings
3500 - 5000	Danny Ioannidis	Danny Ioannidis
5000 - 7500	John Stevens	John Stevens
7500 - 10000	Jerry Smee	Keith Heckley

Notes

Ace of Clubs winners are based on masterpoints won only at club games

Mini McKenney winners are based on masterpoints won at club and tournament events

The certificates will be available for the winners after the meeting
and will stay at the clubs for those who are not here