



**ACBL UNIT 255 NIAGARA AREA**  
**Minutes of the First Annual General Meeting**  
 Held on Saturday, March 3, 2018, 4:30 pm at  
 The Bridge Centre of Niagara

**Present:** Approximately 80 members of the Unit 255, including 10 Board Members & Chairs: Muriel Tremblay, Paul Cronin, Elinor Grill, Wiebe Hoogland, Chandi Jayawardena, Chris Loat, John Mackay, Lucy McEwen, Kathy Morrison and Claude Tremblay

#	Item	Action
1	<p><b>Welcome from the President</b></p> <p>Muriel made the welcome and called the meeting to order.</p> <ul style="list-style-type: none"> <li>• Official name of the Unit is: Niagara Area Unit #255</li> <li>• The process to form the new unit was initiated in spring 2017 and approval from ACBL received in Fall. The unit became official on December 1, 2017</li> </ul>	
2	<p><b>Introduction of Original Committee to Petition ACBL for our own Unit</b></p> <p>a. Claude Tremblay (<b>Tournament Chair</b>) – Led the negotiations with Unit 166 and obtained approximately 11% of Unit 166 assets for Unit 255. Also negotiated for Unit 255 to organize Niagara Falls 2019 Regional on mutually beneficial terms with Unit 166. Will include a new spring sectional in NOTL and organize regular unit championship games in Niagara region.</p> <p>b. Paul Cronin (<b>Disciplinary Chair</b>) – As tournaments are well run, no major issues.</p> <p>c. Lorna Johnson – It has been a long journey for us to get our own unit. Very happy with the progress made by Unit 255 in a short time.</p> <p>d. Muriel Tremblay (<b>President</b>) – Unit 255 has a strong Board. Muriel introduced members of the Board and Chairs and requested them to briefly explain their roles.</p>	
3	<p><b>Introduction of Board of Directors and Committee Chairs</b></p> <p>a. Wiebe Hoogland, <b>Vice President &amp; D2 Representative</b> – Represents Unit 255 at District 2 Board, with Muriel, who has done lot of hard work.</p> <p>b. Chris Loat, <b>Treasurer &amp; Recorder</b> – Expecting our 11% of assets from Unit 166 (approximately \$18,000) soon. In spite of a loss of \$2,500 (owing to bad weather) from Winter Sectional, Unit 255 is having a positive cash flow. Also works closely with Paul regarding any complaints relevant to future changes.</p> <p>c. Chandi Jayawardena, <b>Secretary, Education and Publicity</b> – Prepares minutes and keeps records, develops and promotes educational activities, coordinates PR and publicity.</p> <p>d. Kathy Morrison, <b>Membership, Webmaster and Electronic Contact</b> – Keeps a track of member movement (currently over 400), keeps in touch with ACBL and maintains the website with help from Muriel and Janet Glazebrook.</p>	

	<p>e. Lucy McEwen, <b>I/N Coordinator &amp; Social Planner</b> – As 65% of Unit’s members have fewer than 299 masterpoints, focuses on that majority’s needs. Also looks after social events such as AGM social.</p> <p>f. Elinor Grill, <b>Member at Large</b> – Supports Unit’s activities.</p> <p>g. John Mackay, <b>Auditor</b> – Looked after registration and will handle annual audit.</p>																																																															
4	<p><b>Review of By-Law</b></p> <p>Muriel read Unit’s By-Law and sought approval by membership vote. After a few clarifications, it was unanimously approved by vote of show of hands. Muriel will make changes that were identified and Kathy will publish on our website.</p>	Muriel Kathy																																																														
5	<p><b>Unit 255 Masterpoint Race Winners for 2017</b></p> <p>ACBL certificates were awarded to following winners for the year:</p> <table border="1"> <thead> <tr> <th rowspan="2">Category (Masterpoint range)</th> <th colspan="2">Mini McKenny Race (masterpoints earned at clubs + tournaments)</th> <th rowspan="2">Ace of Clubs Race Winners (masterpoints earned at clubs)</th> </tr> <tr> <th>Total Masterpoints earned in 2017 (except online)</th> <th>Winners</th> </tr> </thead> <tbody> <tr> <td>0 to 5</td> <td>34</td> <td>Lance Turcotte</td> <td>Lance Turcotte</td> </tr> <tr> <td>5 to 20</td> <td>58</td> <td>Tom Perris</td> <td>Tom Perris</td> </tr> <tr> <td>20 to 50</td> <td>28</td> <td>Lata A. Kaderali</td> <td>Lata A. Kaderali</td> </tr> <tr> <td>50 to 100</td> <td>124</td> <td>D'Arcy Cropp</td> <td>D'Arcy Cropp</td> </tr> <tr> <td>100 to 200</td> <td>134 134</td> <td>Donald Menhennet Darlene Menhennet</td> <td>Donald Menhennet Darlene Menhennet</td> </tr> <tr> <td>200 to 300</td> <td>121</td> <td>Chandi Jayawardena</td> <td>Chandi Jayawardena</td> </tr> <tr> <td>300 to 500</td> <td>120</td> <td>Malcolm Ross</td> <td>Sandra M. Felton</td> </tr> <tr> <td>500 to 1000</td> <td>91</td> <td>Liz A. Bryers</td> <td>Robert D. Forster</td> </tr> <tr> <td>1000 to 1500</td> <td>120</td> <td>Dennis Glazebrook</td> <td>Ed N. Hills</td> </tr> <tr> <td>1500 to 2500</td> <td>214</td> <td>John G. Mackay</td> <td>John G. Mackay</td> </tr> <tr> <td>2500 to 3500</td> <td>493</td> <td>Andrew G. Russell</td> <td>Andrew G. Russell</td> </tr> <tr> <td>3500 to 5000</td> <td>359</td> <td>Brian G. Macartney</td> <td>Brian G. Macartney</td> </tr> <tr> <td>5000 to 7500</td> <td>479</td> <td>Jeremy L. Smee</td> <td>Jeremy L. Smee</td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Category (Masterpoint range)	Mini McKenny Race (masterpoints earned at clubs + tournaments)		Ace of Clubs Race Winners (masterpoints earned at clubs)	Total Masterpoints earned in 2017 (except online)	Winners	0 to 5	34	Lance Turcotte	Lance Turcotte	5 to 20	58	Tom Perris	Tom Perris	20 to 50	28	Lata A. Kaderali	Lata A. Kaderali	50 to 100	124	D'Arcy Cropp	D'Arcy Cropp	100 to 200	134 134	Donald Menhennet Darlene Menhennet	Donald Menhennet Darlene Menhennet	200 to 300	121	Chandi Jayawardena	Chandi Jayawardena	300 to 500	120	Malcolm Ross	Sandra M. Felton	500 to 1000	91	Liz A. Bryers	Robert D. Forster	1000 to 1500	120	Dennis Glazebrook	Ed N. Hills	1500 to 2500	214	John G. Mackay	John G. Mackay	2500 to 3500	493	Andrew G. Russell	Andrew G. Russell	3500 to 5000	359	Brian G. Macartney	Brian G. Macartney	5000 to 7500	479	Jeremy L. Smee	Jeremy L. Smee					
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6	<p><b>Motion to Approve All Action Taken by the Unit 255 Board of Directors</b>          Brian Picton moved the motion and Lane Byl seconded. All in favour. Carried.</p>	
7	<p><b>Upcoming Event - Rookie-Master Game</b>          Muriel announced that sign-ups have been promising and a record turn-out (largest in the country) is expected for the event on April 17 in NOTL.</p>	<p>Muriel          Claude          Lucy</p>
8	<p><b>Questions from Members and Answers from the Board</b></p> <ul style="list-style-type: none"> <li>• Brian Macartney – Can the Unit 255 ensure that only “real” rookies are allowed play at 0-50 masterpoint category for the Rookie-Master event? – Yes, the Unit will ensure this.</li> <li>• May Richardson – Should a rookie must be an ACBL member to take part in the Rookie-Master event – No</li> <li>• Brian Picton – Can the Rookie-Master event be restricted? – No, CBF organizes this Canada-wide event as an open game.</li> <li>• Valerie Gardener – Are we continuing to rent Bridgemates from Unit 166? Not decided yet.</li> <li>• John Stevens – Moved that the Board of Director appointments are ratified by general membership. Nancy Haskell seconded. All in favor. Carried.</li> </ul>	<p>Muriel</p> <p>Claude</p>
9	<p><b>Adjournment</b>          Chris Loat moved that the AGM be adjourned and Kathy Morrison seconded. All in favour and meeting adjourned at 5:35 pm. The AGM was followed by the first social of the Unit 255 and the first special game of the Unit 255.</p>	

**NIAGARA AREA BRIDGE LEAGUE**

**UNIT 255, INC**

Incorporated without share capital under the laws of Ontario

**John G. Mackay**  
**Management & Consulting Services**  
76 Roehampton Ave., Unit 905  
(905) 931-1031, john.mackay@bell.net

**NOTICE TO READER**

I have prepared the Statement of Surplus and/or Deficit for Niagara Area Bridge League Unit 255, Inc and summaries of pertinent transactions for the period ended December 31, 2018. Statements and summaries were prepared from information and documents supplied by the directors and reflect only those transactions undertaken by the not-for-profit organization for the period stated.

An Opening and Closing Balance Sheet and attendant reports have also been completed after a complete review and discussion with the directors of Niagara Area Bridge League Unit 255, Inc.

St. Catharines, Ontario  
March 26, 2019

Business Management &  
Consulting Services

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

**NOTES**

DECEMBER 31, 2018

- 1 Niagara Area Bridge League Unit 255, Inc was incorporated on February 1, 2018 under the letters patent issued by the Minister of Government and Company Services.

Unit 255 of the ACBL is a non-for-profit entity under the Income Tax Act (Canada) and, as such is exempt from income taxes under section 149(1)(f).

- 2 The purpose of the Unit is to foster community welfare in the furtherance of the game of contract bridge in its various forms of competition; to promulgate high standards of conduct and ethics to its members, and to enforce such standards; to provide organized bridge activities and services to satisfy the social, recreational and competitive needs of the membership and the community; to promote and support the educational program to conduct tournaments and other competitive events and to conduct such other activities as may be in keeping with its principal objectives.

- 3 The current first directors are:

Muriel Tremblay	Chair/President
Wiebe Hoogland	Vice Chair
Christopher Loat	Assistant Treasurer
Chandi Jayawardena	Assistant Secretary

- 4 The cash influx from Unit 166 was in the form of a disbursement of Assets held by Unit 166 and shared with our newly formed Unit 255. Unit 255 was entitled to a prorated share of the Assets held and was paid to the Not for Profit organization, Niagara Area Bridge League Unit 255, Inc.
- 5 NDBA was originally operated in the Niagara Area to oversee the local Niagara sectional and local clubs. Unit 255 amalgamated both operations and now governs the operation of all bridge venues.
- 6 Equipment purchases are written off as expenses at cost. As a not-for-profit organization the accumulation of equipment and amortization is not required on a straight-line basis over a period of time. There are no income tax consequences.

An equipment and supplies inventory should be noted in future years starting in 2019.

- 7 Short term investments are currently Cash in the Bank and listed as Net Assets at December 31.

# NIAGARA AREA BRIDGE LEAGUE

## UNIT 255, INC

Incorporated without share capital under the laws of Ontario

### OPENING FINANCIAL POSITION

AS AT FEBRUARY 1, 2018

#### ASSETS

##### CURRENT

CASH IN BANK	PREPAID DEPOSIT NF REGIONAL	\$	1,250.00		
	PREPAID TOURNAMENT EXPENSES	\$	1,752.87	\$	3,002.87
					<u>3,002.87</u>

#### LIABILITIES AND NET ASSETS

##### CURRENT LIABILITES

ACCOUNTS PAYABLE		\$	660.52
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##### NET ASSETS

RESERVE FUNDS		\$	2,342.35
		\$	<u>3,002.87</u>

ACCOUNTS PAYABLE ARE EXPECTED OUTLAYS FOR SETTING UP THE CORPORATION.

**NIAGARA AREA BRIDGE LEAGUE**

**UNIT 255, INC**

Incorporated without share capital under the laws of Ontario

**FINANCIAL POSTION**

AS AT DECEMBER 31, 2018

**ASSETS**

**CURRENT**

CASH IN BANK	CANADIAN	\$	14,762.89		
	PREPAID TOURNAMENT EXPENSES	\$	2,794.87	\$	17,557.76
					<u>17,557.76</u>

**LIABILITIES AND NET ASSETS**

**CURRENT LIABILITES**

ACCOUNTS PAYABLE		\$	-
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**NET ASSETS**

RESERVE FUNDS	BALANCE OF FUNDS FROM OPERATING UNIT 255	\$	17,557.76
		\$	<u>17,557.76</u>



**NIAGARA AREA BRIDGE LEAGUE  
UNIT 255  
JANUARY 1, 2018 TO DECEMBER 31, 2018**

<b>REVENUE</b>		<b>2018</b>		<b>BUDGET 2019</b>
<b>SOURCE OF FUNDS</b>				
CASH FROM UNIT 166	NOTE 4	17,715.45		-
CASH FROM NDBA	NOTE 5	1,997.19		-
ACBL MEMBERSHIP FEES		1,883.28		1,800.00
STAC INCOME		1,017.40		1,000.00
SC-GRANT				24,400.00
HOLLISWEALTH SPONSORSHIP				2,000.00
PREPAID DEPOSIT NF REGIONAL		1,250.00		-
PREPAID TOURNAMENT EXPENSES		<u>1,752.87</u>	25,616.19	<u>-</u> 29,200.00
<b>TOURNAMENTS</b>				
FEBRUARY SECTIONAL		(2,791.11)		1,816.85
JUNE SECTIONAL				1,990.31
NOVEMBER SECTIONAL		5,263.50		
NOVEMBER REGIONAL				14,751.98
I/N - AUGUST		<u>1,185.45</u>	3,657.84	<u>2,200.00</u> 20,759.14
<b>TOTAL REVENUE</b>			<b>29,274.03</b>	<b>49,959.14</b>
<b>DISBURSEMENTS</b>				
<b>EXPENSES</b>				
INCORPORATION		318.77		-
ADMINISTRATION		270.04		200.00
BANK FEES		71.71		75.00
BRIDGE SUPPLIES		3,186.51		1,000.00
EQUIPMENT	NOTE 6	1,581.53		7,200.00
TOURNAMENT EQUIPMENT	NOTE 6			24,400.00
SPECIAL GAMES				
ANNUAL GENERAL MEETING	458.15			400.00
HELEN SHEILDS ROOKIE/MASTER	732.16			100.00
ERIN BERRY ROOKIE/MASTER	<u>150.75</u>	1,341.06		-
EDUCATION SUPPORT		1,413.00		2,500.00
KIBITZER		352.96		355.00
PREPAID DISBURSEMENTS		3,002.87		-
WEBSITE		<u>177.82</u>	<u>11,716.27</u>	<u>100.00</u> 36,330.00
<b>SURPLUS</b>			<b><u>17,557.76</u></b>	<b><u>13,629.14</u></b>

# NDBA FEBRUARY TOURNAMENT

FEBRUARY 9 - 11, 2018

## REVENUE

## BUDGET 2019

### TOURNAMENT INCOME

INCOME FROM TABLES	\$ 14.00 PER TABLE	14,112.00		19,040	
NON ACBL MEMBERS		144.00		78	
STUDENT DISCOUNT		(105.00)	14,151.00	(90)	19,028
			<u>14,151.00</u>		<u>19,028</u>

### TOTAL REVENUE

14,151.00

19,028

## DISBURSEMENTS

### DIRECTOR FEES AND ACBL FEES IN US\$

DIRECTOR FEES		3,591.00		3,600	
TRANSPORTTION		524.40		500	
ACCOMODATION - DIRECTORS		-			
PER DIEM - DIRECTORS		938.85		1,000	
ACBL SANCTION FEE	\$ 3.08 PER TABLE	771.12		1,040	
US\$ SURCHARGE		180.00		180	
DUPLICATED HANDS US\$		32.00		32	
NON ACBL MEMBERS		116.13		58	
US\$ EXCHANGE		1,125.66	7,279.16	1,368	7,778
			<u>7,279.16</u>	<u>1,368</u>	<u>7,778</u>

### TOURNAMENT DIRECTOR EXPENSES

HAND RECORDS & PRINTING		95.84		73	
SUPPLIES	\$ 1.50 PER TABLE	378.00			
PRE DEALING		350.00		230	
CADDIES		470.00	1,293.84	320	623
			<u>1,293.84</u>	<u>320</u>	<u>623</u>

### TOURNAMENT CHAIR EXPENSES

SITE RENTAL		4,237.50		4,300	
ACCOMODATION		1,089.18		1,100	
EQUIPMENT RENTAL - BCON & NOTL		717.58		510	
GRATUITIES AND VOLUNTEERS		286.00		300	
PUBLICITY		108.81		100	
PRIZES		459.64		800	
HOSPITALITY		1,270.40		1,200	
TELEPHONE & TRANSPORTATION		100.00			
HONORARIUM		100.00	8,369.11	500	8,810
			<u>8,369.11</u>	<u>500</u>	<u>8,810</u>

### TOTAL EXPENSES

16,942.11

17,211

### SURPLUS/DEFICIT

- 2,791.11

1,817

# NIAGARA FALL REGIONAL

## NOVEMBER REGIONAL

### REVENUE

#### TOURNAMENT INCOME

INCOME FROM TABLES	\$ 17.00 PER TABLE	78,680.00	
NON ACBL MEMBERS		0.00	
STUDENT DISCOUNT		0.00	78,680.00

### TOTAL REVENUE

78,880.00

### DISBURSEMENTS

#### DIRECTOR FEES AND ACBL FEES IN US\$

DIRECTOR FEES		14,448.48	
TRANSPORTTION		4,118.64	
ACCOMODATION - DIRECTORS		4,272.11	
PER DIEM - DIRECTORS		3,356.23	
ACBL SANCTION FEE	4.40 PER TABLE	6,328.96	
US\$ SURCHARGE		180.00	
DUPLICATED HANDS US\$		124.00	
NON ACBL MEMBERS		-	
US\$ EXCHANGE		-	32,828.42

#### TOURNAMENT DIRECTOR EXPENSES

HAND RECORDS & PRINTING		1,000.00	
SUPPLIES	\$ 1.50 PER TABLE	-	
PRE DEALING		372.00	
CADDIES		1,980.00	3,352.00

#### TOURNAMENT CHAIR EXPENSES

SITE RENTAL		8,310.00	
DISTRICT 2 FEE		3,480.00	
MANAGEMENT PER DIEM		550.00	
MANAGEMENT ACCOMMODATION		1,756.50	
OTHER ROOMS (PARTNERSHIP, BULLETIN AND DUPLICATION		1,759.10	
EQUIPMENT RENTAL		1,000.00	
GRATUITIES AND VOLUNTEERS		1,046.00	
PUBLICITY		1,000.00	
PRIZES		3,246.00	
HOSPITALITY		2,800.00	
MISCELLANEOUS		1,000.00	
HONORARIUM		2,000.00	27,947.60

### TOTAL EXPENSES

64,128.02

### SURPLUS/DEFICIT

14,751.98

# UNIT 255 SECTIONALS

## SECTIONALS

### REVENUE

### NOVEMBER 2018

### JUNE BUDGET 2019

#### TOURNAMENT INCOME

INCOME FROM TABLES	\$ 14.00 PER TABLE	15,008.00		9,184.00
NON ACBL MEMBERS		16.00		-
FILL INS		(22.00)		0.00
LUNCH SALES (EXTRA ORDINARY INCOME)		866.00	15,868.00	0.00
				9,184.00

### TOTAL REVENUE

15,868.00

9,184.00

### DISBURSEMENTS

#### DIRECTOR FEES AND ACBL FEES IN US\$

DIRECTOR FEES		2,090.00		1,250.00
TRANSPORTTION		169.65		
ACCOMODATION - DIRECTORS		718.68		
PER DIEM - DIRECTORS		495.56		100.00
ACBL SANCTION FEE	\$ 3.06 PER TABLE	820.06		622.28
US\$ SURCHARGE		180.00		180.00
DUPLICATED HANDS US\$		40.00		40.00
NON ACBL MEMBERS		13.00		
US\$ EXCHANGE		688.22	5,215.17	
				2,192.28

#### TOURNAMENT DIRECTOR EXPENSES

HAND RECORDS & PRINTING		60.00		100.00
PUBLICITY		-		150.00
PRE DEALING		140.00		90.00
CADDIES		220.00	420.00	-
				340.00

#### TOURNAMENT CHAIR EXPENSES

SITE RENTAL		1,524.33		1,314.41
EQUIPMENT RENTAL - BCON & NOTL		146.00		300.00
GRATUITIES AND VOLUNTEERS		700.00		210.00
PRIZES		1,007.00		678.00
MISCELLANEOUS -				500.00
ENTERTAINMENT				200.00
HOSPITALITY		1,092.00		959.00
HONORARIUM		500.00	4,969.33	500.00
				4,661.41

### TOTAL EXPENSES

10,604.50

7,193.69

### SURPLUS

5,263.50

1,990.31

