

## Minutes of a General Meeting of the Board of Directors

District 2, ACBL

April 3, 2021 – Agenda C –

MINUTES of a General Meeting of the Board of Directors of District 2 of the American Contract Bridge League held online using the Zoom application on Saturday, April 3, 2021 at 10:00 a.m.

Directors present:

Ontario 166	Andy Risman, Denise Donovan, Charles Bond, David McCrady
Manitoba 181	Shirley Galler
Sault International 212	Carol Thomas (proxy for Ian McKay)
Northwestern Ontario 228	Shirley Bent, Carol Armour
Northeastern 238	Millie Wood Colton, John Biondi
Trent Valley 246	Linda Lord, Medhat Fawzy
Southwestern Ontario 249	Tom Ramsay, Jed Drew by proxy, Jennifer Verdam-Woodward
Niagara 255	Wiebe Hoogland
Bermuda 198	Peter Donnellan, Wendy Gray

Being a quorum of Directors of the Corporation.

Also present:

Gary Westfall, District 2 Auditor  
Graham Warren, Tournament Coordinator  
Martin Hunter, GNT, NAP Convenor  
Nancy Strachan, ACBL Tournament Director  
Flo Belford, District 2 Director, Executive Assistant

The President, Tom Ramsay took the Chair, and Flo Belford acted as Secretary of the meeting.

The Chair stated that in accordance with the by-laws of the Corporation, notice of the meeting had been e-mailed to all members of the Committee and a quorum of the members of the Committee being present (in person or by proxy), he declared the meeting properly called and constituted for the transaction of business.

Tom Ramsay welcomed everyone to the meeting.

### 1. Minutes of 2020 Meeting

**Moved** by Wiebe Hoogland, seconded by Andy Risman,  
***That the minutes of the General Meeting of the Board of Directors held on April 25, 2020 be approved.*** Carried

### 2. Business Arising from the Minutes

a) Bylaw Change

**Moved by** Linda Lord, seconded by Andy Risman,

*That In the event that a member of the Board of Directors is charged under the Criminal Code (Canada) with:*

- i) an offence of a sexual nature;*
- ii) an offence against a person, including, without limitation an assault;*  
*or*
- iii) an offence against rights of property or related to fraudulent transactions,*

*then such member shall immediately be deemed to be on a leave of absence from the Board, until the final disposition of such charge. In the event such Board member is found not guilty of such charge, or is otherwise granted a conditional or absolute discharge with respect thereto, then the member shall be entitled to resume his/her position and other activities with the Board. In the event the member is convicted of the offence, same shall constitute grounds for the member to be permanently removed from the Board upon the affirmative vote of two-thirds of the Board. During the period while the member is on a leave of absence, the member shall not be entitled to attend meetings of the board or committees thereof, or otherwise be provided with correspondence, reports, studies or other similar materials relating to the activities of the Board and the District.*

**CARRIED**

**Action: Wiebe Hoogland will make this change to the bylaws and have Flo Belford send them out.**

Wiebe Hoogland advised that there are other changes to the bylaws required due to the District Director changing to Regional Director.

**Action: Wiebe Hoogland will make a list of the necessary changes to the bylaws and send them out 45 days prior to the next meeting**

b) Change to Policy Manual

**Moved by Shirley Galler, seconded by Shirley Bent,  
That the Policy Manual be changed to indicate that the STAC is awarded to Unit 166, and Unit 166 disperses the funds to the units as per table count. CARRIED**

**ACTION: Wiebe Hoogland will make this change to the Policy Manual.**

**ACTION; Wiebe Hoogland will make a list of other changes to the Policy Manual that are required due to the change from District Director to Regional Director.**

**ACTION; Flo Belford will send out the corrected Bylaws and Policy Manual when she receives them from Wiebe Hoogland.**

**3. President's Report - Tom Ramsay**

- Report was sent out by e-mail and is attached to the agenda

**4. Treasurer's Report - Shirley Galler**

a) The financial statements as at December 31, 2020 were presented. Shirley Galler reported that we had no income in 2020. Expenses were the honorariums. We lost \$4706. She was finally able to move our money from Scotia McLeod (it took 6 months to get it.)

**ACTION: Shirley Galler and Andy Risman will discuss investing this money.**

**Moved** by Shirley Galler, seconded by Andy Risman,  
***That the Financial Reports for 2020 be accepted.***

**Carried**

b) Extending Novice Reimbursement

- Extending the novice reimbursement was approved last year for one more cycle. Since tournaments have been cancelled this will extend to next year or when face to face tournaments resume.

c) Subsidies for northern regional tournaments

- A motion was approved last year to waive the \$3.00 table fee for Unit 212 Sault Ste. Marie one time. This will carry over until regional tournaments resume.

d) District Virtual Game

- Nancy Strachan, ACBL Tournament Director attended the meeting to provide information regarding the District Virtual games on BBO
- This would be a 99er's game
- Other Districts have had great success with this as a 99er's game
- Other Districts have pooled together for these games
- This could be a source of income for the District
- After discussion it was decided that we would look into holding this game, and Darlene Scott volunteered to follow up
- Nancy offered to provide assistance in getting directors
- Nancy provided the following contacts:
  - [Lynn.berg@acbl.org](mailto:Lynn.berg@acbl.org) re directing the game
  - [Jesse.laird@acbl.org](mailto:Jesse.laird@acbl.org) re the tech stuff
  - [Lynn.chapin@acbl.org](mailto:Lynn.chapin@acbl.org) to get permission and the "include list"

**5. Honorariums**

**Moved by** Wiebe Hoogland, seconded by Medhat Fawzy,  
***That the following honorariums for 2020 be approved,***

- **Treasurer** 500
- **Secretary** 1200
- **GNT Coordinator** 0

- **NAP Coodinator**                      **0**
- **Webmaster**                              **250**
- **Tournament Coordinator**    **250**                              **CARRIED**

**Moved by** Wiebe Hoogland, seconded by Medhat Fawzy,  
**That the following honorariums for 2021 be approved,**

- **Treasurer**                              **500**
- **Secretary**                              **1200**
- **GNT Coordinator**                      **500**
- **NAP Coordinator**                      **500**
- **Webmaster**                              **250**
- **Tournament Coordinator**              **250**                              **CARRIED**

**6. Budget**

The proposed budget was discussed. Expenses will be the honorariums. We will meet on Zoom so we will not have the Directors' Meeting expense.  
 Income will be from the following tournaments: 2 in Unit 166, Unit 246, Unit 238

**Moved by** Shirley Galler, seconded by Shirley Bent,  
**That the proposed 2022 budget as presented be approved.**                              **CARRIED**

**ACTION: Flo Belford will send the 2022 budget to the Directors.**

**7. NAP**

Martin Hunter reported that this event did not happen in 2020; it just occurred a few weeks ago. We had winners in Flight A from Winnipeg – Bob Todd, Doug Fisher and in Flight C from Mississauga – Yale Zhong, Wi Sun

**8. GNT**

Martin Hunter reported that this event did not happen in 2020.

- This year it will be held online.
- 4 flights and participants qualify according to their September 2019 points.
- Swiss Team elimination matches on four Sundays in May on BBO
- Two Sundays per flight over four Sundays so people can play up
- Four teams in each flight for the finals in June
- Fees for semi-final and final set by ACBL
- Fees for qualifying rounds will be fee to play on BBO

**Action: Martin Hunter will advertise the event by sending information out to units and clubs. Flo Belford will assist with this.**

**9. Tournament Reports** - no reports

**10. Tournament Scheduling**

The tournament schedule was discussed due to cancellation of tournaments in 2020 and 2021. Decision was to continue with the schedule as already established. We have an extra

tournament from 2017 which we could use in 2022. Unit 255 suggested switching their sectional to a regional and splitting with Unit 212.

**Moved by Shirley Galler, seconded by Shirley Bent,  
That the additional Regional Tournament from 2017 be assigned to Unit 255.  
CARRIED**

**Moved by Wiebe Hoogland, seconded by Linda Lord,  
That the 2027 Regional Tournaments be assigned to Units 166, 255, 249, 246.  
CARRIED**

Linda Lord, Unit 246 would like to hold a NLM Regional in January along with Unit 166. Andy Risman, Unit 166 will discuss with Linda.

We have had no communications re CBF tournaments.

## **11. Reports**

- a) ACBL Director's Report – Flo Belford
  - Report was sent out by e-mail and is attached to the agenda.
- b) Educational Coordinator Report – Jennifer Verdam-Woodward
  - Report was sent out by e-mail and is attached to the agenda
  - Jennifer reported that there are a lot of educational programs happening for novices
  - Supervised play (supervise director receives remuneration)
  - Mentoring, 5<sup>th</sup> chair games (players are paying their mentor)
- c) CBF Report – Susan Cooper
  - No report

## **12. New Business**

- c) Subsidies for reps from northern units to attend District meetings
  - Ian McKay felt that the reps from the northern units should have additional subsidies to attend District meeting, i.e. one night hotel accommodation as well as transportation and per diem

**Moved by Carol Thomas  
That the northern units receive a subsidy of one night hotel accommodation,  
transportation and per diem to attend the District meetings.**

The motion was not seconded. District meetings will be held online using Zoom so reps will not be travelling to the meetings.

Carol Thomas withdrew her motion.

## **13 Election of Officers 2022-22**

**Moved by Wiebe Hoogland, seconded by Shirley Galler,**

***That Tom Ramsay be nominated for President.***

There being no further nominations, Tom Ramsay was declared President.

**Moved** by Linda Lord, seconded by Wiebe Hoogland,

***That Andy Risman be nominated for Vice-President.***

There being no further nominations, Andy Risman was declared Vice-President.

**Moved** by Medhat Fawzy, seconded by Andy Risman,

***That Shirley Galler be nominated for Treasurer.***

There being no further nominations, Shirley Galler was declared Treasurer.

#### **14. Appointment of Executive/Planning Committee**

One rep from each Unit was appointed to the Executive/Planning Committee. The reps for 2021-22 are: Tom Ramsay, Shirley Galler, Shirley Bent, Linda Lord, Wiebe Hoogland, Ian McKay, Millie Wood Colton, Andy Risman, and Peter Donnellan.

#### **15. Other Business**

- Last year Nader Hanna was putting together a committee to look at starting a Canadian Bridge League. Nader found that there was not enough interest to pursue this.
- Gary Westfall reported that the CBF are holding their tournament in May 2022 in Saskatoon
- Our website has had 2000 hits a month

**ACTION: Tom Ramsay and Flo Belford will send updated info to Al Houston for website.**

#### **16. Date for 2022 District meetings**

- The Agenda Planning meeting will be held at 10:00 a.m. on April 2, 2022
- The Annual Meeting of the Members (Agenda B) and General Meeting of the Board of Directors (Agenda C) will be held on April 2, 2022 at 1:00 p.m.

#### **17. Adjournment**

**Moved** by Linda Lord, seconded by Medhat Fawzy,

***That this meeting be adjourned.***

**CARRIED**

---

Chairperson

---

Secretary of the Meeting

Minutes of the Annual Meeting of the Members  
District 2, ACBL  
April 3, 2021  
(Agenda A/B)

MINUTES of the Annual Meeting of the Members of District 2 of the American Contract Bridge League held online using the Zoom application on April 3, 2021 at 10:00 a.m.

PRESENT:

REPRESENTING Ontario Unit 166: Andy Risman

REPRESENTING Manitoba Unit 181: Shirley Galler

REPRESENTING Sault International Unit 212: Carol Thomas (Ian McKay proxy)

REPRESENTING Northwestern Ontario Unit 228: Shirley Bent

REPRESENTING Northeastern Unit 238: Millie Wood Colton

REPRESENTING Trent Valley Unit 246: Linda Lord

REPRESENTING Southwestern Ontario Unit 249: Tom Ramsay

REPRESENTING Bermuda 198: Peter Donnellan

REPRESENTING Niagara 255: Wiebe Hoogland

Also present: Gary Westfall, Auditor  
Flo Belford, District 2 Director, Executive Assistant  
Graham Warren, Tournament Coordinator  
Martin Hunter, NAP, GNT Coordinator

David McCrady, Charles Bond, Denise Donovan, Wendy Gray, Carol Armour, John Biondi, Susan Beals, Medhat Fawzy, Jennifer Verdram-Woodward, Steven Calcott, Jed Drew (proxy)

The President, Tom Ramsay took the Chair and Flo Belford acted as Secretary of the meeting.

A quorum of Members of the Corporation being represented in person or by proxy the Chair declared the meeting regularly constituted.

## 1. Approval of Minutes

**Moved** by Shirley Galler, seconded by Shirley Bent,  
***That the minutes of Agenda Planning Committee Meeting on April 10, 2020, the Annual Meeting of the Board of Directors held April 10, 2020, and the Annual Meeting of the Members held on April 10, 2020 be approved.***

**CARRIED**

## 2. President's Report

Tom Ramsay's report included the following points:

- Tournaments have been cancelled up to July, not sure as yet about the rest of the year
- Not a lot of expenses this year except for honorariums
- ACBL membership down 7.6%, Unit 249 membership is up
- Unit games on BBO are successful
- After age 75 people do not attend regionals nearly as often as they did when younger

### 3. District Director's Report

Flo Belford's report included the following points:

- Beginning January 2022 District 1 and 2 will be combined to become a region
- A Regional Director will be elected this year
- Members interested in declaring candidacy must do so by May 31/21

### 4. Financial Statements

The financial statements as at December 31, 2020 were presented. Gary Westfall, Auditor was available to answer questions.

- We have a good balance to be invested
- Last year's expenses were honorariums
- Lost \$4,706.

**Moved** by Wiebe Hoogland, seconded by Shirley Bent,

***That we dispense with the reading of the auditor's letter.***

**CARRIED**

**Moved** by Shirley Galler, seconded by Linda Lord,

***That the Statement of Financial Position of the Corporation as at December 31, 2020 and the Statement of Income and Expenses and Net Assets for the year ended on the said date be and the same are hereby approved and adopted.***

**CARRIED**

### 5. Remuneration of Auditor

**Moved** by Jennifer Verdam-Woodward, seconded by Carol Armour,

***That the sum of \$500.00 be paid to G. J. Westfall for acting as auditor of the Corporation for the year ended December 31, 2020.***

**CARRIED**

### 6. Appointment of Directors for 2021-22

**Moved** by Shirley Bent, seconded by Medhat Fawzy,

***That we approve the appointment of the following Directors for 2021-22:***

*Andy Risman 166  
David McCrady 166  
Millie Wood Colton 238  
Shirley Galler 181  
Wendy Gray 198  
Ian McKay 212*

*Charles Bond 166  
Denise Donovan 166  
Douglas Fisher 181  
Peter Donnellan 198  
Doug Souliere 212  
Shirley Bent 228*



*Carolle Armour 228  
Linda Lord 246  
Jed Drew 249  
Tom Ramsay 249  
Steven Calcott 255*

*Susan Beals 246  
Medhat Fawzy 246  
Jennifer Verdam-Woodward 249  
Wiebe Hoogland 255  
John Biondi 238*

**CARRIED**

**7. Appointment of Auditor**

**Moved** by Wiebe Hoogland, seconded by David McCrady,  
***That G. J. Westfall, CPA, CA, be and he is hereby appointed auditor of the Corporation to perform a Review Engagement and to hold office until the next Annual Meeting of Members at such remuneration as may be fixed by the directors and the directors be and they are hereby authorized to fix such remuneration.*** **CARRIED**

**8. Confirmation of Proceedings**

**Moved** by Graham Warren, seconded by Gary Westfall,  
***That all by-laws, resolutions, contracts, acts, and proceedings of the Board of Directors of the Corporation enacted, passed, made, done, or taken since the last annual meeting of members as set forth or referred to in the minutes of the meetings of the board of directors (which have been produced to this meeting for inspection) or in the financial statements of the Corporation submitted to this meeting, be and the same as hereby approved, ratified, and confirmed.*** **CARRIED**

**9. Adjournment**

**Moved** by Shirley Galler, seconded by Charles Bond,  
***That this meeting be adjourned.*** **CARRIED**

---

Chairperson

---

Secretary of Meeting

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

**REVIEW ENGAGEMENT REPORT**

**To the Members  
District 2 of the A.C.B.L.**

I have reviewed the accompanying financial statements of District 2 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 District 2 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.

April 3, 2021  
Date

G J Westfall CPA

**DISTRICT NO. 2 OF THE A.C.B.L.**  
**(Incorporated without share capital under the laws of Ontario)**  
**STATEMENT OF FINANCIAL POSITION**  
**December 31**

	<b>2020</b>	<b>2019</b>
	<b>\$</b>	<b>\$</b>
	<b>(unaudited)</b>	<b>(unaudited)</b>
<b>ASSETS</b>		
Cash	34,480	38,212
Short term investments (Note 2)	-	-
Accounts receivable	-	975
	<b>34,480</b>	<b>39,187</b>
<b>LIABILITIES AND NET ASSETS</b>		
Accounts payable	1,154	1,154
Net assets	33,326	38,033
	<b>34,480</b>	<b>39,187</b>

The accompanying notes are an integral part of the financial statements

Approved on behalf of the Board:

Director

Director

**DISTRICT NO. 2 OF THE A.C.B.L.**  
**Statement of income and Expense and Net Assets**  
**For the year ended December 31**

	2020 \$ (Unaudited)	2019 \$ (Unaudited)
<b>INCOME</b>		
Regional Tournaments		
Toronto	-	4,335
Niagara Falls	-	3,504
Orillia	-	2,805
Toronto Summer	-	2,677
Sudbury	-	-
	-	<b>13,321</b>
Grass roots & other revenue from A.C.B.L.	26	2,120
North American Open Pairs	-	1,387
Grand National Teams	-	119
	<b>26</b>	<b>16,947</b>
<b>EXPENSE</b>		
Directors' meeting - Toronto	195	3,646
Subsidies	-	3,216
Novice promotion	-	6,170
Honoraria - Secretary	1,600	1,600
- Treasurer	700	700
- Auditor	500	500
- Web Master	250	250
- NAOP coordinator	500	500
- Grand National Teams	500	500
- Tournament coordinator	250	250
Sundry	237	599
	<b>4,732</b>	<b>17,931</b>
Excess of income over expense	<b>(4,706)</b>	<b>(984)</b>
Net Assets, beginning of period	38,032	39,016
Net Assets, end of period	<b>33,326</b>	<b>38,032</b>

The accompanying notes are an integral part of the financial statements

**DISTRICT NO. 2 OF THE A.C.B.L.**  
**Statement of Cash Flows**  
**For the year ended December 31**

	2020 \$ (unaudited)	2019 \$ (unaudited)
<b>Cash flows from operating activities</b>		
Excess of income over expenses	(4,706)	(984)
Operating working capital		
Government debentures	-	-
Accounts receivable	974	(400)
Accounts payable	-	1,154
	<b>974</b>	<b>754</b>
<b>Net cash generated (used) through operating activities</b>	<b>(3,732)</b>	<b>(230)</b>
<b>Cash flows from financing and investment activities</b>	<b>-</b>	<b>-</b>
<b>Increase (decrease) in cash</b>	<b>(3,732)</b>	<b>(230)</b>
<b>Cash, beginning of year</b>	<b>38,212</b>	<b>38,442</b>
<b>Cash, end of year</b>	<b>34,480</b>	<b>38,212</b>

The accompanying notes are an integral part of the financial statements

**DISTRICT NO. 2 OF THE A.C.B.L.**  
**NOTES TO FINANCIAL STATEMENTS**  
**December 31, 2020**  
**(unaudited)**

The aims and objectives of the District are as follows:

1. To cooperate with and assist the League in the promotion and conduct of bridge tournaments within the District.
2. To help coordinate tournament schedules within the District and adjacent Districts.
3. To seek concerted action on all matters affecting the District by consultation with and recommendations to the District Representative on the National Board of Directors.
4. To promote the highest standards of conduct and ethics for participants in tournaments and to take any and all steps necessary for that purpose.
5. To act as a fact-finding body in connection with any matter arising within the District.
6. To conduct the Regional tournaments allocated to the District and decide on their location.
7. to recommend the election of specific individuals to represent the District on the National Board and first and second alternates for that office.
8. To perform such other functions as may promote the best interests of contract bridge.

**NOTE 1 - SIGNIFICANT ACCOUNTING POLICIES**

The financial statements have been prepared in accordance with Canadian generally accepted accounting principles and reflect the following policies:

- a) The Organization follows the deferral method of accounting for revenue from Regional tournaments. Revenue from Regional tournaments is recognized as revenue in the year in which the tournaments are held.
- b) District 2 of the A.C.B.L. is a non-profit entity under the Income Tax Act (Canada) and, as such, is exempt from income taxes under section 149(1)(l).

**NOTE 2 - COVID - 19**

COVID - 19 resulted in the cancellation of all bridge tournaments and face to face bridge games in clubs on March 15, 2020. The annual meeting was held on Zoom instead of face to face.

These notes are an integral part of the accompanying financial statements.