

UNIT 361 BRIDGE BOARD MEETING MINUTES

DATE: November 15, 2025

Time: Called to Order 9:00 am by Rita Simas

ATTENDANCE

Rita, Don, Jay, Kevin, Kathy, Gale, Wally, Susan M, Jennifer (by phone)

AGENDA ITEMS

Approvals

(Note: When you see sentences highlighted, it means **add to November Agenda** or **add to an agenda later in the year.**)

Minutes

Discussion: No discussion.

Motions: Jay moved to approve minutes; Don seconded. Unanimously approved.

Further Action: None.

Email Votes

Discussion: Rita summarized two votes taken by email and entered into the record.

Motions: None.

Further Action: None.

President's Report

Discussion: Rita recognized the members elected November Annual meeting: Don, Susan M, Jay, Gale, Jennifer. She also asked that if a board member plans on proposing a motion that they provide in written format: background, motion wording, what a YES vote means and what a NO vote means.

Motions: None.

Further Action: None.

Committee Reports

Financial Report (Judith)

Discussion: Judith's written report is included. proposed budget was presented in three sections: a (BBB) bare bones budget (which will result in a small deficit less than \$3,000), proposed "add backs", and items to be discussed. This approach was taken because of increased venue and director costs, even though we have a significant amount of money in the bank. For each scenario there was a "time to implode"- -or time to use all of our surplus. The BBB, assuming nothing significant happened, would use all our surplus in just over 47 years. If all "add back" were included each year, our surplus would last almost 19 years. Several questions were asked and Jay presented his thoughts on tournament expenses.

Motions: Jay stated that only he, as tournament chair, has the authority to approve free plays per tournament duties, and stated that the President should direct requests to him for the purpose of promoting new attendees and rewarding volunteers.

The motion by the budget committee to give the President the power to separately hand out free plays failed. The motion to reimburse Rita for handing out \$56 of free plays was approved.

The Event Committee proposed that, starting in March, we should charge \$10 for Friday and Saturday lunches. Jay moved we accept the proposal. It was unanimously approved.

Kathy moved and Don seconded that we continue to fund Growing-the-Game at not-to-exceed \$2,500 and it was unanimously approved.

Don moved and Jay seconded that we continue the Mentor/Mentee game and spend no more than \$1,135; unanimously approved.

Rita moved and Kathy seconded that we continue educational grants in 2026, spend no more than \$500; unanimously approved.

Kathy moved and Rita seconded that we continue spending \$200 for the IN-speaker program at the two IN Sectionals and it was unanimously approved.

Kevin moved and Rita seconded that we skip having a Unit Appreciation game; unanimously approved.

Jay moved and Rita seconded that we keep our entry fees the same as last year; unanimously approved.

Don moved and Kath seconded that we don't pay of the Front Range Challenge, but instead provide recognition on the website and through the Pianola; unanimously approved.

Jay moved and Kathy seconded that we no long provide pay for our GNT representatives at the NABC GNT; unanimously approved.

The above approved motions plus the Bare Bones budget are approximately a deficit of \$7,200.

Further Action: Kathy to provide nail down a date for Sam's Game with Elly. Judith to revise the budget.

Sectionals (Jay)

Discussion: Jay's written report is included. Jay stated that the March 13-15 date is confirmed at the Summit.

Motions: None.

Further Action: Susan to prepare March flyer for Jay's approval.

Hospitality (Wally)

Discussion: Wally stated that the lunches at the November tournament represented a loss that was 3% of revenue, which included a \$300 discount from Olive Garden. He's looking for a different Sunday meal.

Motions: None.

Further Action: None.

Communications (Susan M)

Discussion: Susan M's provided written report (attached). Susan asked the board for topics to include in the 361News communication that Rita will send the club owners and directors. Topics include increase in lunch fees, no Unit Game in 2026, no money to GNTs and marketing committee.

Motions: None.

Further Action: Susan to redraft and submit in December after officers/chairs are elected/appointed.

Regional Game (Don)

Discussion: About to send flyers for printing. Will print more after 'named days' are set.

Motions: None.

Further Action: None.

Growing the Game (Kathy)

Discussion: Kathy's report is attached. Due to Kathy's success in growing the IN games, she would like to continue using Constant Contact or similar program rather than depending on the Pianola mail system. Susan provided Pianola stats and some conflict that need to be resolved.

Motions: Kathy moved and Don seconded the following motion: The IN Chair is authorized to use Constant Contact, or another similar email platform (not to exceed \$150/year and subject to Board approval), to send communications to the IN-bridge players of Unit 361 announcing upcoming Unit tournament, event and bridge training, provided the content of each mailing is first approved by the Communications Chair or designated officer. Unanimously approved.

Further Action: Susan to provide list of questions for use of Pianola.

Membership and Marketing (Gale)

Discussion: Gale's report is attached.

Motions: None. Gale to continue developing the marketing committee and their agenda.

Further Action:

New Business Items

Bracketed Pairs at Regional

Discussion: Deferred to next meeting.

Motions: None.

Actions: None.

Appointment to the Board

Discussion: Rita stated that Gary Weiss is willing to serve Greg's term last year.

Motions: Rita proposed we appoint Gary to the Board. Unanimously approved.

Actions: Susan to include Gary in meeting invites and general communications.

Adjournment

Unanimous decision to adjourn at 11:15

NEXT MEETINGS: SATURDAY, DECEMBER 20

SATURDAY, JANUARY 24

SATURDAY, FEBRUARY 28

SATURDAY, MARCH 21

SATURDAY, APRIL 4

SATURDAY, MAY 16

SATURDAY, JUNE 20

from 9-11:15 AM at Denver Metro Bridge Studio.

TREASURER'S REPORT • NOV 2025

FUNDS ON HAND & NET INCOME/LOSS SUMMARY

<i>Through OCTOBER 31</i>	<i>Beginning Month</i>	<i>Gain/Loss</i>	<i>Month End Total</i>
Checking Account (WF)	\$19,907	(\$1,270)	\$18,637
CD Investments (WF 40K)	\$42,614	\$52	\$42,666
CD Investments (WF 30K)	\$31,345	\$107	\$31,452
Money Market Acct (Fidelity)	\$41,506	\$133	\$41,639
TOTAL	\$135,372	(\$977)	\$134,395
	Net Gain/(Loss) from SEP M/E		(\$977)

TOURNAMENT RESULTS

NOVEMBER SECTIONAL Z New Summit Aurora CO	NET PROFIT/LOSS = approx -\$200 (Final report to be presented at December Bd Mtg)
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MOTION

- 1a) The President shall be allowed to use their judgment to give out Free Plays with an NTE of \$300/year (5 days at a double session tournament day = 10*14)
- 1b) Accordingly, the Board shall reimburse the President for the \$\$ given to Bill Fry for Country Club players (2 days @ 2 sessions @ \$14. =\$56).

OTHER MATTERS

2026 BUDGET:

The Budget Committee met to review the budget line items and rationale for breaking out specific line items. See 2026 Budget (v.5) on the following pages.

Submitted by Judith Repp, Unit 361 Board Treasurer, November 8, 2025

UNIT 361 • 2026 PROPOSED BUDGET

The Budget Committee offers the following Budget Projections for **2026**. We have prepared a 'Bare-Bones' Budget [BBB] that includes *only* the minimal and most basic items required for the operation of the unit. This is comprised of a 'TOURNAMENTS' budget plus a 'UNIT' budget.

The 'Bare-Bones Budget [BBB] leaves a shortfall of **\$10,570**.

We have created a separate list of potential 'Add-Backs' {AB's}. These are discretionary items that are desirable, enhance the efficacy of the unit and expand our membership base. However, if adopted in toto, they effectively double the shortfall:

The BBB + (all) AB's leaves a shortfall of **\$22,025**.

To put these projected net losses into perspective, we have calculated the estimated 'time to implode' [TTI] assuming current factors continue.

Estimated 'Time to Implode' [TTI] if *only* the BBB is adopted: **12.8 yrs**

Estimated 'Time to Implode' [TTI] if the BBB + all AB's are adopted: **6.1 yrs**

While this all sounds quite ominous, there are several remedies at our disposal that can help to reduce future losses. Some examples are:

- Increase Sectional Entry Fees
- Eliminate one Sectional (March and November are the biggest money drains)
- Cease printing hard copy of the Directory (currently published only in odd years and not included in the BBB or AB's). The directory is available on DenverBridge.org.
- The creation of the Marketing Committee with the idea of encouraging sponsorship of tournaments to increase tournament revenue.
- If we do provide lunches at tournaments on Fri-Sat, raise the ticket price from \$5 to \$10 +/- . Raise (mandatory) Sunday lunch price.
- Re-think Hospitality for tournaments, e.g., ask members to provide food contributions a la Boulder. (That could be tedious and a nightmare for the Volunteer Coordinator).
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2026 BUDGET • TOURNAMENTS

Tournament	OPEN SECTIONALS				I/N'S			REGIONAL	TOTAL
	JAN	MAR	JUL	NOV	SPRING	SUMMER	FALL	MAY	
No of Days	JeffCo FG 3	3	Iliff 3	3	2	3	2		
Player Count (Total)	1036	968	772	1036	248	396	270		
Table Count (Daily Session Avg)	43.2	40.3	32.2	34.2	31	24.75	33.75		
	Total Tables =>	259	242	193	259				
TOURNAMENT REVENUE									
Card Fees (no Free Plays)	\$14,504	\$13,552	\$10,808	\$14,504	\$3,224	\$5,544	\$3,510	\$75,936	
Lunch	\$2,385	\$1,675	\$1,535	\$1,595	\$0	\$320	\$0	\$2,808	
Parking Income	\$0	\$0	\$500	\$0	\$0	\$200	\$0	\$7,385	
Tournament Revenue	\$16,889	\$15,227	\$12,843	\$16,099	\$3,224	\$6,064	\$3,510	\$86,129	\$159,985
TOURNAMENT EXPENSES									
Director Fees	\$4,320	\$4,320	\$2,160	\$4,320	\$400	\$780	\$400	\$20,000	
Director Air Fare	\$400	\$400	\$0	\$400	\$0	\$400	\$0	\$3,000	
Director Hotel	\$750	\$750	\$150	\$750	\$0	\$700	\$0	\$4,300	
Director Per Diem	\$828	\$828	\$414	\$828	\$0	\$138	\$0	\$4,000	
Director Parking/Mileage	\$243	\$297	\$252	\$297	\$0	\$306	\$0	\$0	
Director Expense Reimb	\$2,340	\$2,340	\$1,170	\$2,340	\$0	\$967	\$0	\$0	
Sect/Regional Surcharge	\$225	\$225	\$225	\$225	\$33	\$0	\$34	\$9,312	
Sanction Fees	\$1,036	\$968	\$772	\$1,036	\$0	\$1,584	\$0	\$6,900	
TOTAL DIRECTORS	\$10,142	\$10,128	\$5,143	\$10,196	\$433	\$4,875	\$434	\$47,512	
Rent Venue	\$4,440	\$4,500	\$2,400	\$4,500	\$850	\$2,500	\$850	\$0	
Parking	\$0	\$0	\$700	\$0	\$0	\$300	\$0	\$1,800	
Rent Chairs	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Rent Chair Transport	\$0	\$0	\$525	\$0	\$0	\$0	\$0	\$0	
Coat Rack Rental	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
Crate Delivery	\$883	\$1,224	\$703	\$1,224	\$0	\$98	\$0	\$1,500	
Miscellaneous Supplies	\$100	\$100	\$100	\$100	\$55	\$75	\$55	\$300	
Contingency Expenses	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$300	
TOTAL LOGISTICS	\$5,423	\$5,824	\$4,428	\$5,824	\$905	\$2,973	\$905	\$3,900	
Grab/Go & Coffee	\$610	\$575	\$471	\$610	\$0	\$491	\$0	\$0	
Sodas	\$197	\$186	\$152	\$197	\$0	\$43	\$0	\$0	
Lunch (wTip)	\$3,114	\$1,822	\$1,674	\$1,734	\$860	\$610	\$780	\$21,000	
Catering Assistance	\$538	\$538	\$538	\$538	\$0	\$0	\$0	\$0	
TOTAL HOSPITALITY	\$4,459	\$3,121	\$2,835	\$3,079	\$860	\$1,144	\$780	\$21,000	
Flyer Expenses	\$250	\$250	\$250	\$250	\$200	\$200	\$200	\$400	
Speaker Fees	\$0	\$0	\$0	\$0	\$0	\$0	\$0	\$0	
TOTAL PUBLICITY	\$250	\$250	\$250	\$250	\$200	\$200	\$200	\$3,400	
Duplicate Boards	\$240	\$240	\$200	\$240	\$100	\$140	\$110	\$0	
0-5 Free Plays	\$56	\$56	\$56	\$56	\$0	\$84	\$0	\$0	
Board/Vol Free Plays	\$756	\$756	\$756	\$756	\$0	\$0	\$0	\$2,720	
Caddies	\$300	\$300	\$300	\$300	\$0	\$120	\$0	\$2,000	
Hand Records	\$20	\$20	\$20	\$20	\$0	\$0	\$0	\$100	
TOTAL SUPPLIES	\$1,372	\$1,372	\$1,332	\$1,372	\$100	\$344	\$110	\$8,620	
Tournament Expenses	\$21,646	\$20,695	\$13,988	\$20,721	\$2,498	\$9,536	\$2,429	\$81,032	\$172,545
Tournament Net Rev/Exp	-\$4,757	-\$5,468	-\$1,145	-\$4,622	\$726	-\$3,472	\$1,081	\$5,097	-\$12,560

2026 BUDGET NOTES & BACKGROUND

GROUND RULES/ASSUMPTIONS

- 1 Additional expenses for the Practice Hands Library in 2026: \$200
- 2 Rent for Board Meeting space \$300/year
- 3 Budget figures are guidelines only; no need to spend full amount!
- 4 GNT Subsidies in 2025 (Net \$800 = \$1400-\$600 GNT subsidy)
- 5 Open Sectional budget estimates prepared by Jay and Judith; detail available upon request
- 6 I/N Sectional budget estimates prepared by Kathy and Judith; detail available upon request
- 7 Regional projections based upon Budget prepared by Jerry Ranney, Don, Judith and Jennifer and approved by D17
- 8 Grow the Game' [GTG] projections prepared by Gale and Kathy; detail available upon request

NEXT STEPS

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|--|-----------|
| • Review Preliminary Budget submitted at Oct Meeting | 10.11.25+ |
| • Comments due from Board members | 10.31.25 |
| • Review and Comment by Budget Committee* | 11.08.25 |
| • Revised Budget submitted to Full Board | 11.12.25 |
| • Sign-off or Table Budget at November Bd Meeting | 11.15.25 |
| • GOAL: Final 2026 approved Budget | 12.20.25 |

* Budget Committee: Rita, Jay, Jennifer, Judith

v.5:11.08.2025

BUDGET COMMITTEE RECOMMENDATIONS

Keep the annual losses under <\$20,000. Re-evaluate in 3 years. At that time, look at possible remedies: entry fee increases, elimination of at least one sectional, relocation of Summer I/N to Metro....

<u>COST ELEMENT</u>	<u>PROJECTED COSTS</u>	<u>BUDGET CMTE</u>	<u>COMMENT</u>
Revenue/Expenses TOURNAMENTS	\$12,422	\$12,422	
Revenue/Expenses Unit 361	\$1,990	\$1,990	
Projected Rev/Exp FULL UNIT [BB]	\$10,432	\$10,432	
<u>POTENTIAL ADD-BACKS [AB]</u>			
Unit Appreciation Game	\$4,000	\$0	Pot Luck (Note 1)
SAM's Game	\$0	\$1,500	Sam's Game (Note 1)
GTG	\$2,920	\$2,500	Trim Food Expenses
Lunch subsidies (Fri-Sat) Sectionals	\$1,600	\$0	Eliminate
Mentor/Mentee Program	\$1,135	\$1,135	No Change
Educational Grants	\$700	\$700	No Change
GNT Subsidies	\$800	\$800	No Change
Parking (Iliff)	\$300	\$300	Iliff eliminated after 2026
Speakers at I/N events	\$300	\$150	Sun only Speakers
Member Directory	\$0	\$0	Every 5 years + yearly pdf
TOTAL AB Expenses	\$11,755	\$7,085	
Proj'd Net Expenses w/ AB's	\$22,187	\$17,517	

Alternate a Unit Appreciation and Sam's game with both games a pot luck