

# Board of Directors Meeting

July 13, 2015

## Minutes

**Members Present:** Melody Gann, Sue Gilbreath, Dorothy Moore, George Morey, Sue Kay Reeder & Anne Ward Williams

The meeting was called to order by George Morey at 5P.

### Approval of Minutes

Minutes from June 2015 Board Meeting were approved by email.

### Sue Boosa/Karen Fallman Visit (Addendum 1)

Sue Boosa expressed her concern about the declining table count at the Wednesday morning open game. She believes that part of the reason is that the Wednesday afternoon limited game is pulling players from the morning game. She believes that players should be encouraged to play more open games as they develop as bridge players. The board will provide Sue a response following the August board meeting.

### Replacement for Marguerite Lavender

Marguerite Lavender has resigned from the board for health reasons. The board identified and ranked two candidates. The top candidate will be invited onto the board. If that person declines, the second person will be asked.

### June/July Calendar

#### ***Special Saturday/Sunday Games.***

<b>Date</b>	<b>Type of Game</b>	<b>Food</b>
Saturday, July 4	Open Pairs (NAP)	Hot Dogs
Sunday, July 12	Open Pairs (NAP)	Snacks
Wednesday, July 15	Int'l Fund Game	Snacks
Saturday, July 18	Charity Open Pairs	Pot Luck Lunch
July 24-26	Arlington Sectional	In Grapevine
Saturday, August 8	Unit Championship Pairs	Potluck/Watermelon
Sunday, August 16	Open Pairs	Snacks
Saturday, August 22	Open/NLM Pairs (NAP)	Entrée furnished by Club; Participants bring sides

### ***Kid Bridge Camp***

The camp is scheduled July 27-31 with 18 young people signed up.

### **Arlington Sectional**

- Unit By-Laws Vote. Unit 183 will have a meeting on Sunday during the Swiss tournament to vote on a by-laws change. The change has been posted at the club and also can be found on the ADBC website via a link to the Unit 183 website.
- Virginia Farley's proposal to invite chair masseuses for the sectional was approved unanimously with the following restrictions...
  - She will manage the selection of and contacts with the masseuses.
  - The masseuses are on their own financially, i.e. there will be no financial help from the club.
  - She is responsible for coordinating the set up at the GCC and will keep Mary Ellen Stanton in the loop.

### **Longest Day June 22**

The Longest Day event raised \$1,765.00 in game fees and cash donations (see Addendum 2). Game and food costs related to the event were \$130.75. The board unanimously voted that the ADBC absorb event expenses and donate \$1,765.00 to the Alzheimer's Association. The Moore's donated their director services.

### **Director/Game Issues**

Wednesday AM Game. Carol Keller is back August 1<sup>st</sup>.

Friday AM Game. Lucky will be moving to Louisiana in September

Friday TGIF Game. Bob Bever is scheduled to direct the July 31<sup>st</sup> TGIF game director.

Ann Overfield will be out 6 weeks for knee surgery.

The current supply of game directors continues to be concern.

### **Membership Meeting**

A membership meeting will be schedule for September 12, 2015 to discuss the lease and other items.

### **Weekly Games**

- Wednesday AM Game. See Sue Boosa/Karen Fallman visit discussion earlier in the minutes.
- Thursday Game Promotion. The board unanimously agreed to stop the Thursday Game Promotion effective July 31, 2015.
- Friday TGIF. Cooks scheduled for the remainder of July.

**Treasurer's Report**

See addendum 3

**Insurance Coverages re Accidents**

Sue Kay advised that the club is covered for accidents, e.g. a player or a director falls.  
See Addendum 4.

**Access To Google Cloud for Club Documents**

Dorothy or Tom Moore will provide board members with the instructions to access documents to which they have authorization

**August Board Meeting**

Due to the Chicago Nationals, the August Board Meeting will be Saturday August 1, 2015, 10A to 12 Noon.

**Remaining Agenda Items**

Deferred until August board meeting.

The meeting was adjourned.

I have been in this club for half of my life. It means a great deal to me. Please bear with me because I am going all the way back to the beginning to support my stand on what I am going to ask you to do.

1. Interim Board
2. First Board
3. Helped write by-laws
4. Treasurer
5. Helped look for new location
6. Chair of the first off-site sectional (At Arlington Convention Center)
7. Helped director score travelers
8. Made out point slips for 12 Tue - Fri morning tables and ? night tables
9. My husband and I joined with other couples to totally clean and paint the Bank Studio
10. Made and brought enough food to feed a 3rd world country

These things I did gladly because I wanted our club to grow. And grow it did. Our club had 4 - 6 Pro's that brought their clients to our games, which we thought gave us status. Did I think I could beat them, heavens NO! I used them. I wanted to learn to play good bridge. I would worry later about winning. I sat quietly (believe it or not) and I listened to what they would tell their clients, and how they played and defended hands. I learned a lot. Plus I knew I had to bring my A game (such as it was). I worked very hard on my concentration, what was led, counted declarers hand, etc. Concentration is the name of the game. Some of them would sometimes answer a question. I still ask questions. A week or so ago Bill told me how I should have defended a hand. Another day Melody said something about an eight loser hand. I said I don't know how to count losers. She said "If you have ....." then she stopped speaking English. Because she left the table and Karen and I looked at each other and "What did she say?" I know if I asked Melody to stay and teach it to me she wouldn't hesitate.

Should we have limited games? YES! But they should be limited. Realistically there should be 2. One 0 to 99 or 200 for beginners to become solid in the basics. then graduate into 200 to 750 to hone their skills and learn new systems. Then graduate into the Open Game. Bridge is a never ending learning game. If you really want to LEARN, you don't play against your peers. All High Schools and Colleges always play their pre-season games against a team much better than they are. They watch the opposing players, what they do and what they don't do. Plus, how good a shape are they at the end of the game, so they still have something to give. It may be humiliating, but they learn a lot.

History is repeating itself. A couple of years ago when we tried the 1000 point limit, I talked to Buck. I wrote a letter to the Board, and had a petition for the few people in the Open Game to sign saying this would NOT work. It did fail for BOTH games. The problem is 1000 points is too high. People that normally played in the Open Game now play in the Limited, plus anyone with less than 1000 ( The same people that drive to Mansfield and play with us there but won't play with us at our studio). As before, our games have fallen to 3 - 4 tables (if we call a fill-in), or just 2 tables Swiss. People who came from out of town before quit coming because they didn't want to drive that far and there be no game. You can't blame someone who doesn't want to drive 30 minutes, pay \$7.00 (lately \$8.00) for a 3 table game. The people who quit at that time have not been back since we merged those two games. People get into the habit of going to a certain club.

We can't grow our game. We need your help for that. This is why I ask for you to lower the limit to 750. We are a small group ( for the most part ) of senior citizens. We have health issues, our spouses have health issues, our grown kids have health issues or need baby sitters. We nearly always start late because the Director is making calls trying to find someone to fill-in. Which, by the way, we greatly appreciate .

Everyone in this Club knows how upset we are about the 1000 point limit, and now I hear it has been raised to 1250. I'm sorry, but that is an " In your face ," and we all take that very personally.

I would ask that you not discuss this after I leave, but go home and think about it. Write down your pros and cons. Then meet again to discuss them. If you feel that the best thing to do is to throw us under the bus, then so be it.

After the brouhaha about Jim, the 1000 point game and us, we are a house divided. We need a very strong Board who can objectively decide the direction this Club should take. I wouldn't be in your shoes for anything. I would appreciate the courtesy of a letter stating what you have decided to do, and why.

Thank You

Sue

LONGEST DAY CONTRIBUTIONS - DONATION OPTIONS  
22-Jun-15

Option #1: ADBC Absorbs Expenses from Longest Day

				ADBC	Donors	
Cash Contributions			79.00	79.00		
Checks (Written to Alzheimer's Assn)			450.00		450.00	
<b>Game Receipts</b>						
Game	Tables		\$/Table	Gross		
Open	3.5	Moore	40	140.00		
299	4.0	Moore	24	96.00		
Aft	6.0	Moore	40	240.00		
Swiss	19.0	Moore	40	760.00		
Sub-Total	32.50	0.00	144.00	1,236.00	1,236.00	
Total Income				1,765.00	1,315.00	450.00
Paid to ACBL				130.00	130.00	
Paid to Alzheimer's Associated (Donors)				450.00		450.00
Paid By ADBC to Alzheimer's Association				1,185.00		-

Option #2: Donate Proceeds Less Expenses

<b>Expenses</b>						
Game Costs	\$	0.74	Per Table	24.05	24.05	
Food(Snacks) Cost				106.70	106.70	
Sub-total Expenses				130.75	130.75	0
Paid By ADBC to Alzheimer's Association				1,054.25	1,054.25	

## FINANCIAL STATEMENTS

JUNE, 2015

### Financial Overview:

Revenues are up in June 2015 by \$1,694 (16.7%) over June 2014 and up by \$2348 (3.65%) for YTD 2015 over YTD 2014. Expenses for June are up by \$351 over June of last year, but are down YTD by -\$1674 over last year. This results in Net Income of \$4,022 before Sectional Tournament Income. As the Sectional Tournament will be in July this year, the comparative numbers for 2015 and 2014 will be in line in July financials. Primary reasons for revenue increase are: a) lower percentage (19%) of free plays given YTD, b) timing of bridge supplies (\$1,104) will be used later in the year, c) rent to Cencor down YTD by \$953 due to lower charges for maintenance to landlord, and d) improved margins due to higher % of Special Games and 999er and higher games which are more profitable than weekly games below the 999er level. As of June our Cash is up \$5,119 since the first of the year. And we have approximately \$1,000 due from the NLM Tournament and will have the Sectional Income coming in this month.

### Table Count:

The June 2015 YTD table count was higher by 51 tables over the prior year period due primarily to the new Wednesday game, increase in Special Game Tables, Longest Day, and offset by suspended Thursday game, discontinued Sunday game.

Average table count for weekly games was 5.68 for June YTD vs. 5.88 for prior year



# CERTIFICATE OF LIABILITY INSURANCE

Addendum 4 - Insurance Coverage  
4 pages  
DATE (MM/DD/YYYY)  
5/2/2015

THIS CERTIFICATE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER. THIS CERTIFICATE DOES NOT AFFIRMATIVELY OR NEGATIVELY AMEND, EXTEND OR ALTER THE COVERAGE AFFORDED BY THE POLICIES BELOW. THIS CERTIFICATE OF INSURANCE DOES NOT CONSTITUTE A CONTRACT BETWEEN THE ISSUING INSURER(S), AUTHORIZED REPRESENTATIVE OR PRODUCER, AND THE CERTIFICATE HOLDER.

**IMPORTANT: If the certificate holder is an ADDITIONAL INSURED, the policy(ies) must be endorsed. If SUBROGATION IS WAIVED, subject to the terms and conditions of the policy, certain policies may require an endorsement. A statement on this certificate does not confer rights to the certificate holder in lieu of such endorsement(s).**

<b>PRODUCER</b>  ALLIANT INSURANCE SERVICES INC/PHS 505712 P: (866) 467-8730 F: (888) 443-6112 PO BOX 33015 SAN ANTONIO TX 78265	<b>CONTACT NAME:</b> PHONE (A/C, No, Ext): (866) 467-8730      FAX (A/C, No): (888) 443-6112 <b>E-MAIL ADDRESS:</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 80%; text-align: center;">INSURER(S) AFFORDING COVERAGE</td> <td style="width: 20%; text-align: center;">NAIC#</td> </tr> <tr> <td>INSURER A: Sentinel Ins Co LTD</td> <td></td> </tr> <tr> <td>INSURER B:</td> <td></td> </tr> <tr> <td>INSURER C:</td> <td></td> </tr> <tr> <td>INSURER D:</td> <td></td> </tr> <tr> <td>INSURER E:</td> <td></td> </tr> <tr> <td>INSURER F:</td> <td></td> </tr> </table>	INSURER(S) AFFORDING COVERAGE	NAIC#	INSURER A: Sentinel Ins Co LTD		INSURER B:		INSURER C:		INSURER D:		INSURER E:		INSURER F:	
INSURER(S) AFFORDING COVERAGE	NAIC#														
INSURER A: Sentinel Ins Co LTD															
INSURER B:															
INSURER C:															
INSURER D:															
INSURER E:															
INSURER F:															
<b>INSURED</b>  THE ARLINGTON DUPLICATE BRIDGE CLUB PO BOX 121976 ARLINGTON TX 76012															

<b>COVERAGES</b>	<b>CERTIFICATE NUMBER:</b>	<b>REVISION NUMBER:</b>
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THIS IS TO CERTIFY THAT THE POLICIES OF INSURANCE LISTED BELOW HAVE BEEN ISSUED TO THE INSURED NAMED ABOVE FOR THE POLICY PERIOD INDICATED. NOTWITHSTANDING ANY REQUIREMENT, TERM OR CONDITION OF ANY CONTRACT OR OTHER DOCUMENT WITH RESPECT TO WHICH THIS CERTIFICATE MAY BE ISSUED OR MAY PERTAIN, THE INSURANCE AFFORDED BY THE POLICIES DESCRIBED HEREIN IS SUBJECT TO ALL THE TERMS, EXCLUSIONS AND CONDITIONS OF SUCH POLICIES. LIMITS SHOWN MAY HAVE BEEN REDUCED BY PAID CLAIMS.

NSR LTR	TYPE OF INSURANCE	ADDL SUBR		POLICY NUMBER	POLICY EFF (MM/DD/YYYY)	POLICY EXP (MM/DD/YYYY)	LIMITS	
		INSR	BYD					
A	<b>COMMERCIAL GENERAL LIABILITY</b> <input type="checkbox"/> CLAIMS-MADE <input checked="" type="checkbox"/> OCCUR <b>General Liab</b>  GEN'L AGGREGATE LIMIT APPLIES PER: <input type="checkbox"/> POLICY <input type="checkbox"/> PRO-JECT <input checked="" type="checkbox"/> LOC OTHER:	X		46 SBA IQ6794	05/12/2015	05/12/2016	EACH OCCURRENCE \$2,000,000 DAMAGE TO RENTED PREMISES (Ea occurrence) \$1,000,000 MED EXP (Any one person) \$10,000 PERSONAL & ADV INJURY \$2,000,000 GENERAL AGGREGATE \$4,000,000 PRODUCTS - COMP/OP AGG \$4,000,000	
	<b>AUTOMOBILE LIABILITY</b>  <input type="checkbox"/> ANY AUTO <input type="checkbox"/> ALL OWNED AUTOS <input type="checkbox"/> SCHEDULED AUTOS <input type="checkbox"/> HIRED AUTOS <input type="checkbox"/> NON-OWNED AUTOS						COMBINED SINGLE LIMIT (Ea accident) \$ BODILY INJURY (Per person) \$ BODILY INJURY (Per accident) \$ PROPERTY DAMAGE (Per accident) \$	
	<b>UMBRELLA LIAB</b> <input type="checkbox"/> OCCUR <b>EXCESS LIAB</b> <input type="checkbox"/> CLAIMS-MADE  <input type="checkbox"/> DED <input type="checkbox"/> RETENTION \$						EACH OCCURRENCE \$ AGGREGATE \$	
	<b>WORKERS COMPENSATION AND EMPLOYERS LIABILITY</b> ANY PROPRIETOR/PARTNER/EXECUTIVE/IN OFFICER/MEMBER EXCLUDED? (Mandatory in NH) <input type="checkbox"/> If yes, describe under DESCRIPTION OF OPERATIONS below		N/A				PER STATUTE <input type="checkbox"/> OTH-ER <input type="checkbox"/> E.L. EACH ACCIDENT \$ E.L. DISEASE - EA EMPLOYEE \$ E.L. DISEASE - POLICY LIMIT \$	

**DESCRIPTION OF OPERATIONS / LOCATIONS / VEHICLES** (ACORD 101, Additional Remarks Schedule, may be attached if more space is required)

Those usual to the Insured's Operations. Please see additional certholders text.

<b>CERTIFICATE HOLDER</b>  Cencor Realty Services, Inc C/O: myCOI 1075 BROAD RIPPLE AVE STE 313 INDIANAPOLIS, IN 46220	<b>CANCELLATION</b> SHOULD ANY OF THE ABOVE DESCRIBED POLICIES BE CANCELLED BEFORE THE EXPIRATION DATE THEREOF, NOTICE WILL BE DELIVERED IN ACCORDANCE WITH THE POLICY PROVISIONS. <b>AUTHORIZED REPRESENTATIVE</b> 
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AGENCY CUSTOMER ID: \_\_\_\_\_

LOC#: \_\_\_\_\_



# ADDITIONAL REMARKS SCHEDULE

Page \_\_\_\_ of \_\_\_\_

AGENCY ALLIANT INSURANCE SERVICES INC/PHS		NAMED INSURED	
POLICY NUMBER SEE ACORD 25		THE ARLINGTON DUPLICATE BRIDGE CLUB PO BOX 121976 ARLINGTON TX 76012	
CARRIER SEE ACORD 25	NAIC CODE	EFFECTIVE DATE: SEE ACORD 25	

**ADDITIONAL REMARKS**  
**THIS ADDITIONAL REMARKS FORM IS A SCHEDULE TO ACORD FORM**  
**FORM NUMBER: ACORD 25 FORM TITLE: CERTIFICATE OF LIABILITY INSURANCE**

Division Name #1910-Fielder Plaza, Division Location: 1112 N. Fielder Road Arlington, TX 76012. Fielder Plaza LP, a TX LP and Cencor Realty Services, Inc. are Additional Insureds, Waiver of Subrogation applies in favor of the Certificate holder and Contractual Liability applies per the Business Liability Coverage Form SS0008. A Thirty Day Notice of Cancellation applies in favor of the certholder per form SS122306, attached to this policy.

**SUMMARY OF INSURANCE**



**FOR:**

**THE ARLINGTON DUPLICATE BRIDGE CLUB  
PO BOX 121976  
ARLINGTON TX 76012  
Phone:**

**Prepared: 7/10/2015**

**FAX:**

**BY:**

**HOME OFFICE  
ALLIANT INSURANCE SERVICES INC/PHS  
PO BOX 33015  
SAN ANTONIO TX 78265  
Phone: (866) 467-8730**

**505712**

**FAX: (888) 443-6112**

<b>ACCOUNT POLICY RECAP</b>	<b>Policy Number</b>	<b>Eff Date</b>	<b>Exp Date</b>	<b>Premium</b>
. Spectrum Sentinel Ins Co LTD	46 SBA IQ6794	05122015	05122016	

**POLICY DETAIL**                      **Policy . Spectrum**

<b>Property Coverages - Special Form</b>	<b>Limit</b>	<b>Deductible</b>
<b>Location 001 Building 001</b> 528 FIELDER NORTH PLAZA ARLINGTON, TX 76012-2309		
BUSINESS PERSONAL PROPERTY Replacement Cost	\$31,100	\$250
STRETCH		
BACK-UP OF SEWERS OR DRAINS	\$25,000	
MONEY AND SECURITIES OFF PRMS	\$10,000	
MONEY AND SECURITIES ON PRMS	\$10,000	
TENANT IMPROVEMNT & BETTERMNTS	\$5,000	
LTD FUNGI BACTERIA/VIRUS COVG	\$50,000	
LTD FUNGI BI # OF DAYS - 30		

**Property Add'l Policy Coverages - Applicable to all policy locations**

EQUIPMENT BREAKDOWN COVERAGE  
BUS INCOME W/ EXTRA EXPENSE  
TERRORISM  
IDENTITY RECOVERY COVERAGE

**Comm'l Liability Coverages - Applicable to all policy locations**

Each Occurrence                      \$2,000,000  
Damage to Premises Rented to You      \$1,000,000  
Medical Expense (Any One Person)      \$10,000  
Personal & Advertising Injury          \$2,000,000  
General Aggregate                      \$4,000,000  
Product/Compleat Operation Aggregate    \$4,000,000  
CYBERFLEX COVERAGE  
TERRORISM  
**LOCATION:**

<b>Class Description Detail</b>	<b>Code</b>	<b>Premium Basis</b>
LOCATION 001 Club - Recreation - Non Profit	49241	

This summary and its attachments provides high level overview of policy coverages and does

## SUMMARY OF INSURANCE

not include all conditions, limitation or exclusion. Please refer to the actual policy forms for detailed coverages, limits and deductibles.

**THE ARLINGTON DUPLICATE BRIDGE CLUB  
46 SBA IQ6794**

**Prepared: 7/10/2015**

**Stretch Endorsement - Including:**

Accounts Receivable	\$25,000
Brands & Labels	Included
Bus Income - Off-Premises Services	\$25,000
Bus Income - Newly Acquired Premises	\$250,000
Claims Expense	\$5,000
Computer & Media	\$10,000
Consequential Loss to Stock	Included
Debris Removal	\$25,000
Employee Dishonesty /ERISA	\$10,000
Fine Arts	\$10,000
Forgery	\$10,000
Increased Cost of Construction-Building	\$10,000
Newly Constructed/Acquired Buildings	\$1,000,000
Newly Constructed/Acquired-BPP	\$500,000
Off-Premises Services Direct Damage	\$10,000
Outdoor Property	\$1,000/\$10,000
Outdoor Signs	All
Personal Effects	\$10,000
Personal Property of Others	\$10,000
Property at Other Premises	\$10,000
Property Off Premises	\$15,000
Salespersons' Samples	\$1,000
Sewer and Drain Back Up	Included
Sump Overflow or Sump Pump Failure	\$15,000
Temperature Change	\$10,000
Tenant Building and Personal Property Coverage - Req'd by Lease	\$20,000
Transit Coverage	\$10,000
Unauthorized Business Card Use	\$2,500
Valuable Papers & Records	\$25,000
Valuation Changes	Included
Commodity Stock	
Finished Stock	
Mercantile Stock-Sold	