

ACBL Unit 509 Santa Rosa / Petaluma
Minutes of Board of Directors Meeting
October 15, 2025

Call To Order and Roll Call

President Neill Ray called the meeting to order at 5:04 p.m. via Zoom. Director Harley Conner acted as secretary of the meeting. Other board members in attendance were Conrad Larkin, Maxine Reagh, Roy Redlich, and Pat Shribbs which comprised a quorum. Jackie Ortiz also attended.

Approval Of Minutes

The approval of the March 16 meeting minutes was deferred to this meeting because some board members had not received the minutes. A motion passed to approve the March 16 and July 16 meeting minutes.

Treasurer's Report

Maxine Reagh referenced the statement of receipts and expenditures (SRE) for the nine months ending September 30, 2025, which were previously distributed to board members by email from Harley Conner. A copy of his explanation of the highlights which accompanied the statement is included in the Treasurer's Report Addendum following these minutes. These remarks are incorporated herein by reference. The SRE is not attached to meeting minutes for security purposes. Maxine reported the cash balance in the checking account and in the saving account.

Committee Reports

Tournaments – Maxine Reagh and Harley Conner

Maxine Reagh reported that except financially the Fall Sectional was a success in the ways that counted most: the attendees enjoyed it, the games ran smoothly thanks to directors Lynn Yokel and Evelyn Holtz and the caddies, and participants were well provided. Jackie Ortiz presented another wonderful lunch on Sunday for 120 people! She shopped, prepped, cooked, and transported it all, a staggering achievement that she willingly has done for years. Thanks also to Kathy Venton who connected partnerships and teams, and to the many volunteers who helped with setup/cleanup.

Harley Conner reviewed the statement of receipts and expenditures and the major metrics for the Fall Sectional which he previously distributed to board members by email. A copy of his remarks which accompanied the statement is included in the Tournament Committee Report Addendum following these minutes. These remarks and the statement are incorporated herein by reference.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

A discussion of the tournament session fee concluded that it would remain at \$15 since for the near future the financial results of the Spring Sectional are positive, and the unit has adequate financial reserves.

Membership – Harley Conner

Harley Conner reviewed two reports for the nine months ending September 30, 2025, and the major metrics, which he previously distributed to board members by email:

- Membership Committee Report, and the
- 5/5/5 Unit Retention and Recruitment Plan Report by quarter.

A copy of his remarks which accompanied the statements is included in the Membership Committee Report Addendum following these minutes. These remarks and a copy of the reports are incorporated herein by reference.

With reference to the 5/5/5 Unit Retention and Recruitment Plan Report, Harley explained that we are not the only unit having a problem recruiting new members. For the third quarter, 96 (34%) of all units (285) did not qualify for any distribution of the 5% recruitment component of the plan with only 44% of the amount available being distributed. Unit 509 did better than approximately three-quarters of all units in the plan components for retention performance and for actual performance, each worth up to 2.5% of membership fees.

Education – Conrad Larkin

Conrad Larkin reported that he has two mentoring programs underway, four members in need of a mentor, and one mentor awaiting assignment.

A lengthy discussion about allowing web-based games as part of the six qualifying games of the mentor program concluded that any addition of web-based games would still require six in-person games in order to further the financial viability of local clubs.

Harley reminded the meeting that Kathy Venton has a program at Bridge Gallery geared towards social bridge players wanting to assimilate into duplicate bridge. Kathy waives the session fee for a volunteer willing to play with a new player. To further incentivize this program the unit awards the volunteer one free play coupon for every three volunteer games played. The games can be played with one or more new to duplicate players. This program could be considered a feeder into the mentor program.

Hospitality – Maxine Reagh

Maxine Reagh reported she has started to distribute invitations and information about the holiday party on December 13 at Petaluma Community Center. The entry fee of \$30 includes lunch and the session fee for the Unit Championship game that follows lunch and the annual meeting. She would like to receive

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

reservations by November 29 as she plans to attend the NABC the following week in San Francisco.

FINLEY509 – Maxine Reagh and Harley Conner

Maxine Reagh reported average tables of 10.4 for the nine months ending September 30. The Finley Center has approved the use of an additional table in the game room. The club can now accommodate thirteen-table games which is the maximum capacity of the room. Maxine will bring in a table until the club can demonstrate a need for the Center to acquire an additional table. She has purchased a thirteenth Bridgemate to facilitate the expansion.

Harley Conner reviewed the statement of receipts and expenditures for the nine months ending September 30, 2025, and the major metrics which he previously distributed to board members by email. A copy of his remarks which accompanied the statement is included in the Treasurer's Report Addendum following these minutes. These remarks and a copy of the statement are incorporated herein by reference.

District 21 Representative Report – Jackie Ortiz

Jackie Ortiz reported the district has changed its bylaws reducing the number of unit directors on the board from forty to fifteen. The 21 units have been divided into five sections with each section electing three directors to the board. Unit 509 will join Sonoma Valley Unit 512, Marin Unit 508, and San Francisco Unit 506. The four units agreed upon three directors to represent the group thus avoiding a cumbersome election.

Unfinished Business

Communications / Website

Roy Redlich reported that he has taken over management of the website from Kathy Juarez. An email blast to the recipients of the former newsletter will now notice interested parties when newsworthy items have been added to the website. Maxine Reagh will write the Unit 509 article for the web-based semimonthly District 21 newsletter (Diamond in the Ruff).

New Business

Board Election

Four director terms expire at this year's annual meeting on December 13. Conrad Larkin, Maxine Reagh, and Patty Shribbs have agreed to stand for reelection leaving one two-year term to be filled. A one-year term remains to be filled for a director that resigned earlier this year. Directors were encouraged to forward names of potential board members to President Ray as soon as possible.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Next Meeting

The Annual Meeting of the Unit will be on Saturday, December 13 at the Petaluma Community Center starting at approximately 12:00 p.m. The agenda of the Annual Meeting shall include presentations of annual reports and transactions of such other business as may properly come before the meeting. The primary focus of this meeting is the election of directors.

The first meeting of the new year will be on Wednesday, January 14, 2026, at 5 p.m. via Zoom. Patty Shribbs will host the Zoom meeting.

Adjournment

With a passed motion, the meeting adjourned at 6:10 p.m.

Respectfully submitted,

Harley Conner, Acting Secretary

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Treasurer's Report Addendum Including the FINLEY509 Committee Report

Email dated October 13, 2025, from Harley Conner

Subject: Unit 509: Statements of Receipts and Expenditure for the Nine Months Ending September 30, 2025

Board of Directors
Conrad Larkin
Neill Ray
Maxine Reagh
Roy Redlich
Pat Shribbs

Ladies and Gentlemen,

Attached are the following:

- Unit 509 Statement of Receipts and Expenditures (SRE) for the Nine Months Ending September 30, 2025.
- FINLEY509 Statement of Receipts and Expenditures for the Nine Months Ending September 30, 2025, and projected for the year ending December 31, 2025.

Note: The Unit SRE is not attached to meeting minutes for security purposes.

Highlights of the **Unit SRE** for the reporting period include:

- Receipts exceeded expenditures resulting in a slight increase (\$127.50 or 1.6%) in the General Fund – Checking cash balance since the beginning of the year.
- Results of operations for **FINLEY509** (\$1,295.57) remain ahead of budget (\$652.70) due to the game payrate increase effective March 1, and Maxine's cost management. FINLEY509 generated cash of \$917.59 (net of equipment acquisitions, related supplies, and administration expenses) for the reporting period and \$1,198.88 since inception in May 2023.
- Our semiannual sectional **tournaments** are now complete for the year. Results of operations (\$466.14) fell below budget (\$946.00) due to the loss (\$552.61) sustained by the Fall Sectional. Please refer to my email of September 29 for a financial analysis of this sectional.
- **Dues sharing from ACBL** (\$1,287.65) significantly exceeds the budget for the year (\$500) and the third quarter distribution of \$285.23 will not be recorded until October (cash basis). We are in the second year of this new 5/5/5 Unit Retentions and Recruitment Plan and still learning how it works.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Prior to the introduction of this plan, the unit received approximately 11% of dues paid by unit members. We are currently tracking at 9.5% compared to the percentage we would have earned on the previous '11% Program' scale. Please refer to my email of October 2 for a financial analysis of the 5/5/5 Plan.

- **Most expense categories** in the other purpose-based programs (Community Welfare, and Education) are under budget. Advertising (\$100) for next year's Spring Sectional is reported as a prepaid expense in Governance and Administration. This charge will be assigned to sectional operations in the period in which the event occurs. **FINLEY509** acquired its thirteenth Bridgemate. The balance of the amount budgeted for contingencies was assigned to this expenditure.

Highlights of the **FINLEY509 SRE** for the reporting period include:

- Average tables per game of 10.4 well exceeds the nine table average budgeted for the year. Even though the unit does not directly benefit from game attendance, average tables are a significant indicator of members' interest in and satisfaction with the game.
- Twenty-one first-timers played their first game for free. The success of this promotion is well beyond the 12 players estimated for the year. The club pays the session fee for these players with the objective of furthering member recruitment and retention.
- Unexpectedly and without explanation, the club received an ACBL Clubhouse & Community Game Rebates of \$89.60.
- From inception, the club has contributed \$1,198.88 to the unit's treasury; \$917.59 for the reporting period. These amounts are net of equipment acquisitions, related supplies, and administration expenses.
- Masterpoints awarded at games have been added to the report. The club manager is focused on offering additional special games which come with greater masterpoint awards. Session fees for most games will remain at \$10 although the club will have slightly higher ACBL table sanction fees.

[End]

ACBL UNIT 509: SANTA ROSA/PETALUMA

2025 Fall Sectional

Statement of Receipts and Expenditures

	2018	2019	2020 ¹	2023	2024	2025	Percentage Change From Last Year	Budget	Actual to Budget
<i>(2020 and 2021 canceled due to COVID)</i>									
Receipts							Increase Decrease		Increase Decrease
Session fees	\$ 6,000	\$ 5,568	\$ 4,470	\$ 7,440	\$ 6,690	\$ 6,278.00		\$ 6,750	\$ (472)
Catering Sales <i>(no sales by Unit after 2019)</i>	1,145	1,111	<i>no sales</i>	<i>no sales</i>	<i>no sales</i>	<i>no sales</i>		<i>no sales</i>	
Total	\$ 7,145	\$ 6,679	\$ 4,470	\$ 7,440	\$ 6,690	\$ 6,278.00	-6.2%	\$ 6,750	\$ (472)
<i>Playing Sessions / Tables</i>	<i>500 / 125</i>	<i>464 / 116</i>	<i>298 / 74.5</i>	<i>496 / 124</i>	<i>450 / 112.5</i>	<i>418 / 104.5</i>	-7.1%	<i>450 / 112.5</i>	-32 / -8
<i>Attendance</i>	<i>n/a</i>	<i>n/a</i>	<i>125</i>	<i>191</i>	<i>187</i>	<i>168</i>	-10.2%	<i>187</i>	-19
<i>Unit Members / Percentage</i>	<i>n/a</i>	<i>n/a</i>	<i>59 / 47%</i>	<i>72 / 38%</i>	<i>81 / 43%</i>	<i>70 / 42%</i>	-11 / -13.6%		
<i>Outside the Unit / Percentage</i>	<i>n/a</i>	<i>n/a</i>	<i>66 / 53%</i>	<i>119 / 62%</i>	<i>106 / 57%</i>	<i>98 / 58%</i>	-8 / -7.5%		
<i>Sessions per Attendee</i>	<i>n/a</i>	<i>n/a</i>	<i>2.38</i>	<i>2.60</i>	<i>2.41</i>	<i>2.49</i>	3.4%	<i>2.41</i>	0.08
Expenditures							Increase Decrease		Increase Decrease
Advertising and promotion - flyer reproduction and copying	\$ 185	\$ 146	\$ 122	\$ 162	\$ 167	\$ 43.67	-73.8%	\$ 164	\$ 120
Sanction fees, session fees, and expenses									
ACBL	2,686	3,035	2,207 ²	2,846	3,147 ²	3,031.34 ²	-3.7%	3,202 ²	171
District 21 - tables and supplies	150	203	284 ³	290 ³	290 ³	265.00 ³	-8.6%	291	26
Facility rental (Odd Fellows Lodge through 2019)	1,100	1,100	2,152	2,428	2,462	2,668.00	8.4%	2,585	(83)
Preparation of boards	180	180	120	165	180	180.00	0%	180	-
Catering for paid staff	66	67		10	21	-	-100%	20	20
Cost of catering sales <i>(no sales by Unit after 2019)</i>	1,242	1,138	<i>no sales</i>	<i>no sales</i>	<i>no sales</i>	<i>no sales</i>			
Committee provided supplies and expenses									
Complimentary Coke daily (since Fall 2022)			68	103	55	62.83	14.4%	68	5
Contribution to Sunday's lunch starting in 2023				200	250	250.00	0%	250	-
Supplies - coffee, creamer, candy, paper goods, etc.	180	140	107	183	152	128.78	-15.5%	160	31
Other expenses									
Caddies: Saturday set-up		120	120 ²	120	120	120.00	0%	120 ²	-
Sunday Teams and clean-up			-	-	- ²	-		-	-
Hand record printing						80.99 ⁴	100%	-	(81)
Tips for sandwich delivery and venue personnel	65	60				-		-	-
Amortization of equipment purchased Spring 2022			24	24		-		-	-
Total	\$ 5,854	\$ 6,188	\$ 5,204	\$ 6,530	\$ 6,844	\$ 6,830.61	-0.2%	\$ 7,040	\$ 209
Excess (Deficit) Receipts Over Expenditures	\$ 1,291	\$ 491	\$ (734)	\$ 910	\$ (154)	\$ (552.61)	259%	\$ (290)	\$ (263)
Excess (Deficit) Receipts Over Expenditures as a percentage of Receipts	18.1%	7.4%	-16.4%	12.2%	-2.3%	-8.8%	3.2% Average	-4.3%	104.9%
Sanction fees, session fees, and expenses as a percentage of session fees receipts	47.3%	58.1%	55.7%	42.2%	51.4%	52.5%	50.6% Average	51.7%	1.5%

NOTES: ¹ Lower participation and results of operations attributed to COVID concerns.
² Caddie fees of \$240 are included in ACBL fees and expenses for reporting continuity.
³ Beginning with the Fall 2022 Sectional, charges are based on the number of tables delivered (\$4 each), plus a mileage fee (\$1 per mile), and an employer tax surcharge (7.65% of the total). Previously the charge was based on the number of tables played at \$1.75 per table.
⁴ Traditionally, ACBL has provided hand records for all pairs sessions on Saturday. The charge for last year's event was \$18. Due to a printer malfunction, the Assistant Tournament Director was unable to print the hand records. The responsibility therefore reverted to the Unit.
Fixed costs (i.e., costs not driven by attendance) represent 90% of all expenditures.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Tournaments Committee Report Addendum

Email dated September 29, 2025, from Harley Conner

Subject: Unit 509: PRELIMINARY Statement of Receipts and Expenditure for the Fall Sectional

Note: No changes were made to the final SRE as the District charges agreed with the amount included in the preliminary report.

Board of Directors
Conrad Lark
Neill Ray
Maxine Reagh
Roy Redlich
Pat Shribbs

Ladies and Gentlemen,

Attached is the **Preliminary** Statement of Receipts and Expenditures for the Fall Sectional. All amounts are final except for District charges. These are predicable, so the final amounts will not materially change.

Note: The invoice for District charges corresponded with the amounts included in the preliminary statement.

For those of you that find the detail of financial and statistical reports excruciating and leave you confused, here is all you need to know about the financial outcome of the Fall Sectional. We lost money and all the major metrics (attendance, percentages of *this* and percentage of *that*, etc.) were off. This is the second consecutive year the Fall Sectional has sustained a loss -- \$(553) vs \$(154) or -259%. This trend must be reversed for the continued viability of the tournament.

Here is a deeper dive if you are interested.

We had a wonderful weekend of bridge, competition, and fellowship at our Fall Sectional on September 20 and 21. The two-day event hosted 168 attendees playing 418 sessions earning 167 Silver Masterpoints.

Our sectionals always enjoy strong participation from members outside of our unit. This year was no exception with the number at 58%, up slightly over last year. Attendees (six without email address) received a 'Thank You for attending our sectional' email which expressed our appreciation for their support of our

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

efforts to sustain face-to-face tournament bridge in Northern California.

Collectively, the following major metrics provide a good barometer against which to evaluate the viability of the tournament.

- Attendance figures were considerably down from a year ago -- 168 vs 187 or -10.2%.
- The number of members from outside our unit was also down -- 98 vs 106 or -7.5%.
- Decline in attendance usually results in fewer playing sessions -- 418 vs 450 or -7.1%. Each playing session at the full \$15 session fee contributes \$11 of revenue net of the \$4 ACBL sanction fee.
- Fewer playing sessions result in less receipts – \$6,278 vs \$6,690 or -6.2%.
- Sanction fees, session fees, and expenses (ACBL and District 21 charges combined) as a percentage of session fee receipts went up – 52.5% vs 51.4% or 2.2%. This is due to significant fixed charges that do not fluctuate with attendance.

(The following section was modified (points 1 & 2) and reformatted after the email was sent.)

On the bright side:

- Playing sessions per attendee was slightly up – 2.49 vs 2.41 or 3.4%.
- Sanction fees, session fees, and expenses were slightly down -- \$3,296 vs \$3,437 or -4.1%. This is due to charges that fluctuate with attendance (i.e., ACBL sanction fee and District 21 table fee).
- Total expenditures were slightly down – \$6,831 vs \$6,844 or -0.2%. We were caught off guard when we had to provide hand records for the Saturday pairs sessions at the last minute. ACBL has always provided the hand records at a nominal charge (\$18 last year). With little time to respond, we incurred an \$81 charge at the local Staples. ACBL would not make any accommodation for our additional expense.

Maxine and I do everything we can to control the costs over which we have control. The majority of these costs are in advertising and promotion, and committee provided supplies and expenses. Advertising and promotion costs were down because District 21 now has a license with Pianola that provides free eblast services to all district units. This cost was in the range of \$140-\$145 for each sectional. We did have the tournament flyer professionally printed (\$42-\$45 depending on vendor promotion at the time of order) and will continue to do this going forward. We also empty the trash and recycling containers eliminating a gratuity to center personnel.

Carolyn Farren, President Unit 508 Board of Directors, attended the tournament and responded to my 'Thank You' email. On behalf of her board of directors, she suggested things her unit can do to help increase attendance at our sectionals.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Starting a few weeks before our next sectional, she offered at the start of their regular games to announce our upcoming sectional and encourage more Marin players to attend. Additionally, she will help facilitate carpools. She and I have agreed to this procedure which we will reciprocate. I plan to contact other adjoining units to request their assistance.

[End]

ACBL Unit 509: Santa Rosa / Petaluma
Membership Committee Report
For the Nine Months Ending September 30, 2025

(Dollar Amounts Rounded)

	Total	CW	MP	ED
Free Play Coupons By Program				
Annual Budget	<i>Average Each</i> 76	10	60	6
<i>Estimated Charge</i> \$10.60	\$ 806	\$ 106	\$ 636	\$ 64
Issued	75	13	58	4
<i>New Members / Transfers</i>		4 / 9		
<i>Mentor / New to Duplicate</i>				2 / 2
Budgeted Charge	\$ 795	\$ 138	\$ 615	\$ 42
Over (Under) Annual Budget	\$ 10	\$ 53	\$ (21)	\$ (22)
Redeemed	59	5	50	4
<i>New Members / Transfers</i>		0 / 5		
<i>Mentor / New to Duplicate</i>				2 / 2
Budgeted Charge	\$ 625	\$ 53	\$ 530	\$ 42
Actual Charge	\$ 610	\$ 50	\$ 520	\$ 40
Remaining Annual Budget	\$ 196	\$ 56	\$ 116	\$ 24
<i>Percentage Budget Remaining</i>	24%	53%	18%	38%
Outstanding	16	8	8	0
<i>New Members / Transfers</i>		4 / 4		
<i>Mentor / New to Duplicate</i>				0 / 0
<i>Percentage Outstanding to Issued</i>	21%	62%	14%	0%
Budgeted Charge if Redeemed	\$ 191	\$ 106	\$ 85	\$ -
Remaining Annual Budget	\$ 196	\$ 56	\$ 116	\$ 24
Remaining Annual Budget if Redeemed	\$ 5	\$ (50)	\$ 31	\$ 24
<i>Percentage Budget Remaining</i>	1%	-47%	5%	38%

Redeemed at:	
Bridge Gallery	27
FINLEY 509	22
Unit Championship	10

	Total	@ \$10	@ \$12	Average
Free Play Coupons By Table Fee				
Redeemed	59	49	10	Average
Total:	Charge \$ 610	\$ 490	\$ 120	\$10.34
	<i>Percentage</i>	80%	20%	
Charge by Program:	Community Welfare (CW)	\$ 50	\$ 50	\$ -
	Masterpoint Competitions (MP)	\$ 520	\$ 400	\$ 120
	Education (ED)	\$ 40	\$ 40	\$ -
				\$10.00
				\$10.40
				\$10.00

		September	August	July	January 1
Membership at Month End	This Year	221	221	221	237
<i>Source: ACBL In-and-Out Report.</i>	Last Year	232	234	234	229
	<i>Percentage Change</i>	-4.7%	-5.6%	-5.6%	3.5%

		September	August	July	Y-T-D
Games / Average Tables	Bridge Gallery	4 / 8.5	3 / 10.2	5 / 9.3	36 / 9.3
	FINLEY 509	4 / 10	4 / 11.4	5 / 10.8	39 / 10.2
	Unit Championship	<i>No Game</i>	1 / 13	1 / 11	7 / 12.4

ACBL Unit 509: Santa Rosa / Petaluma
5-5-5 Unit Retention and Recruitment Plan Report
By Quarter for the Nine Months Ending September 30, 2025

Year	QTR	Program Component	Remittance Amounts	Quarter Amounts	Program Increment	Available This Quarter	Percentage Realized		Percentile Ranking Within			
							Quarter	YTD	District 21	ACBL		
2024	4	PYRNW	\$ 172.22	← PRIOR QUARTER								
2025	1	BASEQ	\$ 167.41	\$ 167.41	5.0%	\$ 167.41	100%	100%				
		ACTUALPERF	83.71	83.71	2.5%	83.71	100%	100%				
		RETENTPERF	75.34	75.34	2.5%	83.71	90%	90%				
		RECRUITPERF	41.85	41.85	5.0%	167.41	25%	25%				
		Totals	\$ 540.53	\$ 368.31	15.0%	\$ 502.24	73%	73%	<i>n/a</i>	<i>n/a</i>		
Realized on the '11% Program' scale: This QTR / Year to Date							11.0%	11.0%				
2025	2	BASEQ	\$ 162.25	\$ 162.25	5.0%	\$ 162.25	100%	100%				
		ACTUALPERF	81.13	81.13	2.5%	81.13	100%	100%				
		RETENTPERF	-	-	2.5%	81.13	0%	46%				
		RECRUITPERF	40.56	40.56	5.0%	162.25	25%	25%				
		Totals	\$ 283.94	\$ 283.94	15.0%	\$ 486.76	58%	66%	38th	52nd		
Realized on the '11% Program' scale: This QTR / Year to Date							8.7%	9.9%	(14 of 21)	(138 of 286)		
2025	3	BASEQ	\$ 162.99	\$ 162.99	5.0%	\$ 162.99	100%	100%				
		ACTUALPERF	81.49	81.49	2.5%	81.50	100%	100%				
		RETENTPERF	40.75	40.75	2.5%	81.50	50%	47%				
		RECRUITPERF	-	-	5.0%	162.99	0%	17%				
		Totals	\$ 285.23	\$ 285.23	15.0%	\$ 488.98	58%	63%	48th	55th		
Realized on the '11% Program' scale: This QTR / Year to Date							8.7%	9.5%	(12 of 21)	(128 of 285)		
2025: Year To Date			\$1,109.70	\$ 937.48		\$1,477.98						

NOTES:

The 5-5-5 Unit Retention and Recruitment Plan is an effort by ACBL to grow and sustain membership and enhance experiences for our bridge community, The plan went into effect on April 1, 2024, and replaces the previous flat-rate 11% plan. The new plan is designed to better support each unit's efforts in recruitment and retention. Units now have the opportunity to earn up to 15% of membership fees collected in their unit based on specific retention and recruitment activities. The plan has three 5% components, with one component divided into two parts. A sliding scale is applied to these percentages based on performance. Plan documents state the money distributed is to be used for retention and recruitment programs.

BASEQ – Units automatically receive a base of 5% of membership fees for general retention and recruitment initiatives.

ACTUALPERF – Units can earn up to an additional 2.5% for actively contacting lapsing and at-risk members and logging these actions in the web-based, interactive Return to the Fold tool. A **lapsing member** has unpaid dues for 90 days including through the current month. An **at-risk member** has fewer than five Masterpoints in the last six months, joined within the last three years, and has no club play activity within the last three months.

RETENTPERF – Units can earn up to another 2.5% based on the success rate of renewals of the lapsing and at-risk members.

RECRUITPERF – Units can earn up to an additional 5% for successfully recruiting new members into the unit.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

Membership Committee Report Addendum

Email dated October 4, 2025, from Harley Conner

Subject: Unit 509: Membership Committee Reports for the Nine Months Ending September 30, 2025

Board of Directors

Conrad Larkin

Neill Ray

Maxine Reagh

Roy Redlich

Pat Shribbs

Ladies and Gentlemen,

The attached file contains two reports from the Membership Committee for the nine months ending September 30, 2025.

Membership Committee Report

Highlights include:

- Membership continues to decline:
 - 221 at report date down from 232 a year ago or -4.7%.
 - -6.8% down from 237 at the beginning of this year.
- 76 free play coupons budgeted for the year. For the reporting period:
 - 75 issued.
 - 59 redeemed for \$610
 - 27 at Bridge Gallery,
 - 22 at FINLEY509, and
 - 10 at Unit Championship games.
 - 16 outstanding
 - 8 issued to new members in the unit, and
 - 8 issued to Masterpoint race winners.
- Games / Average Table for the reporting period:
 - Bridge Gallery 36 / 9.3
 - FINLEY509 39 / 10.2
 - Unit Championship 7 / 12.4

5/5/5 Unit Retention and Recruitment Plan Report

This report includes amounts earned this year from ACBL for dues sharing including \$285.23 for the third quarter just ended, which will be distributed in October. Dues sharing distributions are recognized in the SRE on the cash basis of accounting. Under that basis, revenues are recognized when received rather than when earned.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

The third quarter amount (\$285.23) represents:

- 58% of the amount available for distribution. Each component of the Plan, with the exception of the Base, is prorated based on performance.
- 48th percentile within District 21 ranking twelfth within the 21 units.
- 8.7% compared to the percentage we would have earned on the previous '11% Program' scale.

The amount earned year to date (\$937.48) represents:

- 63% of the amount available for distribution.
- 55th percentile within ACBL ranking one hundred twenty-eighth 128th within the 285 units.
- 9.5% compared to the percentage we would have earned on the previous '11% Program' scale.

Percentiles and rankings are based on the percentage earned of the amount available for distribution for the respective periods. Since amounts earned vary among units, the percentage realized is the only relative factor.

I diligently work the ACBL "Return to the Fold" reporting tool to get the best results we can. The Retention goals (ACTUALPERF and RETENTPERF) are difficult to achieve. For the third quarter, only 7 (33%) of the 21 units in District 21 received a Retention Performance payment. Within ACBL, 63 (34%) of 286 units received a Retention Performance payment.

I also diligently work the list of Guest Members periodically provided by ACBL. Guest membership is free for 120 days and usually occurs at our sectionals. I contact each listing by email explaining the unit's interest in having them as a regular member and offering to help in the process. I also include a description of the club and unit games dates, times, location, and contact information.

The amount of the fourth quarter dues sharing payment (payable in January 2026) is difficult to project. Along with the Base (5%), we should receive the full Retention Activity (2.5%) component and a prorated share of the other two components (7.5%). Last year's fourth quarter distribution totaled \$635.40.

5/5/5 plan documents state the money distributed is to be used for retention and recruitment programs.

This is what I see our unit doing to further retention and recruitment. The effect of these efforts cannot be quantified, but collectively they should make a positive contribution to retention and recruitment.

Minutes of Unit 509 Board of Directors Meeting October 15, 2025

- Semiannual Sectionals
 - Reasonable session fee at \$15.
 - 25 years of age and under pay \$7 per session.
 - Pairs with 0-20 MP who play in the Saturday morning single session 499er game play for free in the afternoon game.
 - Complimentary beverages both days.
 - Food support (\$250) to Jackie for free Sunday lunch for attendees.
 - Funding deficits when they occur.
- First-timers play for free at FINLEY509. The unit pays the session fee for the player. Supporting this program has increased game attendance and resulted in membership recruitments. An Increase in the average tables per game gives us the opportunity to request an increase in the payrate from the City of Santa Rosa.
- New to Duplicate (N2D) program at Bridge Gallery. In support of this club-specific program, the unit awards one free play coupon (FPC) to the tutor/mentor/coach after three plays with any N2D player. Supporting this program potentially brings out more N2D players and the opportunity for recruitment.
- One FPC is awarded to each new member and transferees into the unit. We need to frequently announce this amenity at club and unit games.
- Unit Championship games
 - Speaker honorarium at Unit Championship games (\$150 plus \$25 for handout reproduction). These presentations usually focus on topics of interest to beginning and intermediate players.
 - Food support (\$50) to Jackie for lunch at Unit Championship games.
- Mentorship Program to help players improve their skills. Two FPC are issued to the mentor, and the mentee is reimbursed 50% of for session fees paid for the mentor.
- Masterpoint race winners receive two FPC for each unit level Masterpoint race win in the qualifying races.

Please share any additional things that come to mind. We need innovative ideas on how we can improve retention and recruitment. ACBL currently has slightly over 120,000 members. We are going to live or die as this number and the unit membership goes up or down.

[End]

ACBL Unit 509: Santa Rosa / Petaluma
Unit Sponsored Club: FINLEY 509
For the Nine Months Ending September 30, 2025

Statistics	2025 Projected	Year-To- Date	January Actual	February Actual	March Actual	April Actual	May Actual	June Actual	July Actual	August Actual	September Actual	October Projected	November Projected	December Projected
Actual and Projected :														
Game	49	38	4	4	4	5	4	4	5	4	4	5	4	2
Tables	492.5	396.0	39.0	42.0	39.5	51.0	41.5	43.5	54.0	45.5	40.0	42.5	36.0	18.0
Paid Players	1,959	1,574	156	167	158	202	166	172	214	180	159	169	144	72
Fill-Ins	11	10	0	1	0	2	0	2	2	2	1	1	0	0
Average Tables	10.05	10.4	9.8	10.5	9.9	10.2	10.4	10.9	10.8	11.4	10.0	8.5	9.0	9.0
Masterpoints Awarded	475.59	353.59	35.69	40.43	36.38	43.06	30.49	45.19	52.42	34.38	35.55	55.00	44.00	23.00
	Black = 327.03; Gold = 3.46; Silver = 24.38; Red = 5.41													

Statement of Receipts and Expenditures	Year-To- Date	January	February	March	April	May	June	July	August	September	October	November	December
Receipts													
Session fees collected by SRC	\$ 15,740.00	\$ 1,560.00	\$ 1,670.00	\$ 1,580.00	\$ 2,020.00	\$ 1,660.00	\$ 1,720.00	\$ 2,140.00	\$ 1,800.00	\$ 1,590.00	\$ 1,690.00	\$ 1,440.00	\$ 720.00
Special game surcharge - STaC, Longest Day, IMG	340.00	-	-	-	-	88.00	76.00	80.00	96.00	-	72.00	72.00	-
Other - Donations collected for Alzheimer's Assn.	135.00	-	-	-	-	-	135.00	-	-	-	-	-	-
ACBL Clubhouse & Community Game Rebates	89.60	-	-	-	-	-	-	89.60	-	-	-	-	-
Total Receipts	\$ 16,304.60	\$ 1,560.00	\$ 1,670.00	\$ 1,580.00	\$ 2,020.00	\$ 1,748.00	\$ 1,931.00	\$ 2,309.60	\$ 1,896.00	\$ 1,590.00	\$ 1,762.00	\$ 1,512.00	\$ 720.00
Expenditures													
Room rent imputed at 40% of table fees	\$ 6,296.00	\$ 624.00	\$ 668.00	\$ 632.00	\$ 808.00	\$ 664.00	\$ 688.00	\$ 856.00	\$ 720.00	\$ 636.00	\$ 676.00	\$ 576.00	\$ 288.00
Director fees	4,690.00	480.00	480.00	480.00	625.00	500.00	500.00	625.00	500.00	500.00	625.00	500.00	250.00
Board and hand record preparation	646.00	68.00	68.00	68.00	85.00	68.00	68.00	85.00	68.00	68.00	85.00	68.00	34.00
ACBL table sanction fees	719.51	44.86	48.31	45.43	58.65	117.58	88.02	142.11	128.54	46.01	120.88	98.55	20.70
First-time player awards	216.00	30.00	30.00	10.00	30.00	-	30.00	20.00	56.00	10.00	10.00	-	-
Snacks, related supplies, and periodic prizes	878.52	72.97	76.47	60.47	173.00	79.17	80.00	178.00	80.00	78.44	34.00	-	-
Other - Substitute director's expense to cancel app't	-	-	-	-	-	-	-	-	-	-	-	-	-
Other - Donations remitted to Alzheimer's Assn.	135.00	-	-	-	-	-	135.00	-	-	-	-	-	-
Contract adjustment	1,428.00	168.00	234.00	84.00	132.00	132.00	168.00	204.00	216.00	90.00	(66.00)	(0.00)	(0.00)
Governance and Administration													
Advances from General Fund													
ACBL annual club game session fee for 2026	-	-	-	-	-	-	-	-	-	-	-	-	-
Equipment: Bridgemate - 1 (contingency budget)	182.69	-	-	-	-	-	-	-	-	182.69	-	-	-
Cards - 32 decks	176.30	-	-	-	-	-	176.30	-	-	-	-	-	-
Supplies - batteries (contingency budget)	18.99	-	18.99	-	-	-	-	-	-	-	-	-	-
Total Expenditures	\$ 15,387.01	\$ 1,487.83	\$ 1,623.77	\$ 1,379.90	\$ 1,911.65	\$ 1,560.75	\$ 1,933.32	\$ 2,110.11	\$ 1,768.54	\$ 1,611.14	\$ 1,484.88	\$ 1,242.55	\$ 592.70
Excess (Deficit) Receipts Over Expenditures	\$ 917.59	\$ 72.17	\$ 46.23	\$ 200.10	\$ 108.35	\$ 187.25	\$ (2.32)	\$ 199.49	\$ 127.46	\$ (21.14)	\$ 277.12	\$ 269.45	\$ 127.30
Balance – beginning of period	281.29	281.29	353.46	399.69	599.79	708.14	895.39	893.07	1,092.56	1,220.02	1,198.88	1,476.00	1,745.45
Balance – end of period	\$ 1,198.88	\$ 353.46	\$ 399.69	\$ 599.79	\$ 708.14	\$ 895.39	\$ 893.07	\$ 1,092.56	\$ 1,220.02	\$ 1,198.88	\$ 1,476.00	\$ 1,745.45	\$ 1,872.75

Notes to Financial Statement

The Unit contracted in March 2023 with Recreation and Parks Department of the City of Santa Rosa (SRC) to provide weekly "class instruction" at the Person Senior Wing of the Finley Community Center. The resulting unit-sponsored duplicate bridge club, known as "FINLEY 509," began with its first game on May 3, 2023, and meets each Wednesday. Under contract that expired February 26, the Unit received the fixed amount of \$192 for each game. The contract was renewed through August 2025 at a fixed amount of \$216 for each game and has now been renewed through February 25, 2026.

This statement has been prepared on the accrual basis of accounting. Under that basis, revenues are recognized when earned rather than when received, and expenses are recognized when incurred rather than when the obligation is paid. A positive balance at end of period represents the results of operation in excess of the funds advanced from the general fund to the club manager to initially fund start-up costs primarily consisting of equipment acquisitions. Administrative expenses, and the cost of supplementary equipment purchases and related supplies are treated as additional advances to the club manager when paid by the general fund.

Since session fees are collected by SRC, imputed amounts for receipt of session fees (\$10 per player) and an expenditure for room rent (40% of session fees) are reflected in the results of operations based on attendance. The contract adjustment represents the excess (deficit) of the calculations based on attendance over the contract fixed amount.