

ACBL Unit 509 Santa Rosa / Petaluma
Minutes of Board of Directors Meeting
January 14, 2026

Call To Order and Roll Call

Vice President Harley Conner called the meeting to order at 5:03 p.m. via Zoom. Director Conner also presided as acting secretary of the meeting. Other board members in attendance were Conrad Larkin, Maxine Reagh, Roy Redlich, Jeff Sacher, Pam Schrock, and Pat Shribbs which comprised a quorum.

Approval of Minutes

A motion passed to approve the October 15 meeting minutes. The minutes of the annual meeting of members on December 13, 2025, have been distributed to board members. No corrections or additions were proposed. The members will approve these minutes will be by the members at their next annual meeting.

Treasurer's Report

Maxine Reagh clarified her role as treasurer. She writes all the checks, deposits the receipts, and balances the checkbook, but the accounting is performed by Harley Conner. She referenced the statement of receipts and expenditures (SRE) for the year ending December 31, 2025, which was previously distributed to board members by email from Harley Conner. A redacted 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 these minutes for security purposes.

The unit budget for 2026 was previously distributed as part of the SRE for the year ending December 31, 2025. With a passed motion, the budget was approved. The redacted annual budget is included in the Treasurer's Report Addendum following these minutes. This statement is incorporated herein by reference. Any reference to cash balance is redacted.

Committee Reports

Tournaments – Maxine Reagh and Harley Conner

Maxine Reagh reported that flyers for the upcoming Spring Sectional were displayed at the NABC in San Francisco in December and at the Monterey Regional in January.

The Fall Sectional this year was moved to the first weekend in October to avoid conflicting with major Jewish holidays in September. This scheduling places the tournament two to three weeks later than its normal timeslot. We will watch

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attendance to see if early October is best going forward. We currently hold tournament sanctions through 2028 with dates fixed in the middle of September.

Harley Conner reported that the projected net profit from the Spring Sectional will be less than last year due to increased fees and expenses charged by ACBL. This projection is based on an equal number of playing sessions.

Harley recommended that tournament session fee of \$15 continue for both sectionals this year as promotional materials have already publicized this rate. The tournament flyer for both events shows this rate, and the fall flyer was attached to the eBlasts distributed in December for the Spring Sectional. It was agreed that session fees for 2027 would be discussed at a later meeting.

By consensus, the board approved the following Saturday dates in 2026 for Unit Championship games sponsored by the unit.

January 24
February 7
April 11
May 16
June 20
July 18
August 15
September 19
November 21
December 12 and Holiday Party

Kathy Venton directs these games and hosts them at Petaluma Community Center. She also arranges for the unit-paid speaker who leads the lesson prior to the game. Jackie Ortiz will provide the light lunch served between the lesson and the game as her schedule allows. Whoever provides the lunch receives equal financial support from the unit and Kathy Venton to offset their costs.

Bridge Gallery and FINLEY509 will evenly divide the 14 Unit Championship sanctions remaining for the year. These games will be hosted at each respective club.

Membership – Harley Conner

Harley Conner reviewed two reports for the year ending December 31, 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.

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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 had two mentorships completed last year. One mentorship is underway and he has two mentors awaiting mentees to come forward.

Hospitality – Maxine Reagh

Maxine Reagh reviewed the holiday party held on December 13 at Petaluma Community Center. Most attendees had a reservation which allowed her to order to appropriate amount of food for lunch. Everything went smoothly and the event cleared \$54.06 after paying for catering and related supplies, facility rental, director, board and hand record preparation, and ACBL sanction fees based on the sixteen tables for the Unit Championship game.

FINLEY509 – Maxine Reagh

Maxine Reagh has seven Unit Championship games scheduled for the year. She does not plan to assess a special game surcharge as the ACBL sanction fee is only \$1.25 greater per table than a regular game. She has prepared a schedule of fifty-one games for the year which is posted on the unit's website and copies are available at games. Two directors to share the dates with fill-ins as needed. She advised the board that starting with the next game she will increase the payment for board and hand record preparation for each game from \$17 to \$18. Maxine is concerned that City of Santa Rosa Parks and Recreation Department might increase the registration fee when the club's contract renews at the end of February.

Communications – Roy Redlich and Maxine Reagh

Roy Redlich reported for the committee. He plans to eBlast the membership about once a month concerning content added to the website. He has an email list of 418 addresses which is significantly larger than the unit's membership. Some recipients have opted to unsubscribe.

District 21 Representative – Jackie Ortiz

No report.

Unfinished Business

There were no pending matters when the previous meeting adjourned.

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New Business

Election of Officers

By consensus, the board elected Roy Redlich as president. President Redlich presided over the meeting, and the following officers were elected:

Vice President – Jeff Sacher
Treasurer – Maxine Reagh
Secretary – Harley Conner

Appointment of Committee Chairpersons

President Redlich appointed the following committee chairpersons:

Tournaments – Maxine Reagh and Harley Conner
Membership – Harley Conner
Education – Conrad Larkin
Hospitality – Maxine Reagh
FINLEY509 – Maxine Reagh
Communications – Maxine Reagh and Roy Redlich
District 21 Representative – Jackie Ortiz

Next Meeting

By consensus, the board agreed to the following meeting dates for the remainder of the year:

April 15
July 15
November 14

The next meeting will be on Wednesday, April 15, 2026, at 5 p.m. via Zoom. Patty Shribbs will host the Zoom meeting.

Adjournment

With a passed motion, the meeting adjourned at 5:57 p.m.

Respectfully submitted,

Harley Conner, Secretary

ACBL Unit 509: Santa Rosa / Petal
Unit Sponsored Club: FINLEY509
For the Year Ending December 31, 2025

Statistics	Total	January Actual	February Actual	March Actual	April Actual	May Actual	June Actual	July Actual	August Actual	September Actual	October Actual	November Actual	December Actual
Game	49	4	4	4	5	4	4	5	4	4	5	4	2
Tables	506.5	39.0	42.0	39.5	51.0	41.5	43.5	54.0	45.5	40.0	49.5	42.0	19.0
Paid Sessions	2,013	156	167	158	202	166	172	214	180	159	196	167	76
Fill-Ins	13	0	1	0	2	0	2	2	2	1	2	1	0
Average Tables	10.34	9.8	10.5	9.9	10.2	10.4	10.9	10.8	11.4	10.0	9.9	10.5	9.5
Masterpoints Awarded	474.99	35.69	40.43	36.38	43.06	30.49	45.19	52.42	34.38	35.55	60.51	37.89	23.00

Black = 415.04; Gold = 8.88; Silver = 31.94; Red = 17.63

Statement of Receipts and Expenditure	Total	January	February	March	April	May	June	July	August	September	October	November	December
Receipts													
Session fees collected by SRC	\$ 20,130.00	\$ 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	\$ 1,960.00	\$ 1,670.00	\$ 760.00
Special game surcharge - STaC, Longest Day	560.00	-	-	-	-	88.00	76.00	80.00	96.00	-	144.00	76.00	-
Other - Donations collected for Alzheimer's A	135.00	-	-	-	-	-	135.00	-	-	-	-	-	-
ACBL Clubhouse & Community Game Rebate	89.60	-	-	-	-	-	-	89.60	-	-	-	-	-
Total Receipts	\$ 20,914.60	\$ 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	\$ 2,104.00	\$ 1,746.00	\$ 760.00
Expenditures													
Room rent imputed at 40% of table fees	\$ 8,052.00	\$ 624.00	\$ 668.00	\$ 632.00	\$ 808.00	\$ 664.00	\$ 688.00	\$ 856.00	\$ 720.00	\$ 636.00	\$ 784.00	\$ 668.00	\$ 304.00
Director fees	6,065.00	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	833.00	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 sanction fees	1,042.10	44.86	48.31	45.43	58.65	117.58	88.02	142.11	128.54	46.01	188.93	111.81	21.85
First-time player awards	306.00	30.00	30.00	10.00	30.00	-	30.00	20.00	56.00	10.00	40.00	30.00	20.00
Snacks, related supplies, and periodic prizes	1,098.52	72.97	76.47	60.47	173.00	79.17	80.00	178.00	80.00	78.44	100.00	80.00	40.00
Other - Longest Day donations remitted	135.00	-	-	-	-	-	135.00	-	-	-	-	-	-
Free play awarded to avoid a sit out	10.00	-	-	-	-	-	-	-	-	-	-	10.00	-
Contract adjustment	1,686.00	168.00	234.00	84.00	132.00	132.00	168.00	204.00	216.00	90.00	96.00	138.00	24.00
Governance and Administration													
Advances from General Fund													
ACBL annual club game session fee for 202	20.00	-	-	-	-	-	-	-	-	-	-	-	20.00
Equipment: Bridgmate - 1 (contingency t	182.69	-	-	-	-	-	-	-	-	182.69	-	-	-
Cards - 32 decks	176.30	-	-	-	-	-	176.30	-	-	-	-	-	-
Supplies - batteries (contingenc	18.99	-	18.99	-	-	-	-	-	-	-	-	-	-
Total Expenditures	\$ 19,625.60	\$ 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	\$ 1,918.93	\$ 1,605.81	\$ 713.85
Excess (Deficit) Receipts Over Expend	\$ 1,289.00	\$ 72.17	\$ 46.23	\$ 200.10	\$ 108.35	\$ 187.25	\$ (2.32)	\$ 199.49	\$ 127.46	\$ (21.14)	\$ 185.07	\$ 140.19	\$ 46.15
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	1,383.95	1,524.14
Balance – end of period	\$ 1,570.29	\$ 353.46	\$ 399.69	\$ 599.79	\$ 708.14	\$ 895.39	\$ 893.07	\$ 1,092.56	\$ 1,220.02	\$ 1,198.88	\$ 1,383.95	\$ 1,524.14	\$ 1,570.29

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.

Unit 509 Sponsored Club: FINLEY509

BLACK 830.08 GOLD 17.76 SILVER 63.88 RED 35.26

Recap of Games in 2025

Week	Game Date	MP Limits	Rating	Tables	MP Awarded
1	01/01/2025	No Game-New Year's Day		-	-
2	01/08/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	7.5	7.60
3	01/15/2025 - Wednesday Afternoon	MP Limits: None/3000/600	Club Rating Point	12.0	22.26
4	01/22/2025 - Wednesday Afternoon	MP Limits: 2500/750/500	Club Rating Point	9.0	10.46
5	01/29/2025 - Wednesday Afternoon	MP Limits: None/499/200	Club Championship	10.5	31.06
6	02/05/2025 - Wednesday Afternoon	MP Limits: 2500/500/300	Club Rating Point	9.5	11.52
7	02/12/2025 - Wednesday Afternoon	MP Limits: None/1000/600	Club Championship	12.0	40.58
8	02/19/2025 - Wednesday Afternoon	MP Limits: 2500/750/300	Club Rating Point	9.5	11.94
9	02/26/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	11.0	16.82
10	03/05/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	9.0	10.74
11	03/12/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club ACBL Membership	12.0	36.54
12	03/19/2025 - Wednesday Afternoon	MP Limits: 2500/580/300	Club Rating Point	8.0	8.86
13	03/26/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	10.5	16.62
14	04/02/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	9.0	10.22
15	04/09/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Championship	11.0	33.46
16	04/16/2025 - Wednesday Afternoon	MP Limits: 2500/800/500	Club Rating Point	8.0	7.80
17	04/23/2025 - Wednesday Afternoon	MP Limits: None/500/200	Club Rating Point	11.0	16.50
18	04/30/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	12.0	18.14
19	05/07/2025 - Wednesday Afternoon	MP Limits: 2500/750/500	Club Rating Point	10.5	12.76
20	05/14/2025 - Wednesday Afternoon	MP Limits: None/3000/600	Club Rating Point	12.0	20.58
21	05/21/2025 - Wednesday Afternoon	MP Limits: 2500/1000/300	Sectional Tournament At	11.0	17.62
22	05/28/2025 - Wednesday Afternoon	MP Limits: None/1000/500	Club Rating Point	8.0	10.02
23	06/04/2025 - Wednesday Afternoon	MP Limits: 2500/300/300	Club Rating Point	10.0	11.72
24	06/11/2025 - Wednesday Afternoon	MP Limits: None/2000/600	Club Rating Point	12.0	19.28
25	06/18/2025 - Wednesday Afternoon	MP Limits: 2500/1500/500	Club Alzheimer's Game	9.5	24.06
26	06/25/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Championship	12.0	35.32
27	07/02/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	10.5	16.54
28	07/09/2025 - Wednesday Afternoon	MP Limits: None/500/200	Club Rating Point	10.5	15.98
29	07/16/2025 - Wednesday Afternoon	MP Limits: 2500/1500/300	ACBL Wide Matchpoint -	10.0	21.70
30	07/23/2025 - Wednesday Afternoon	MP Limits: None/1000/300	Club Rating Point	11.0	16.24
31	07/30/2025 - Wednesday Afternoon	MP Limits: None/2000/700	Club Championship	12.0	34.38
32	08/06/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	11.5	14.48
33	08/13/2025 - Wednesday Afternoon	MP Limits: None/750/300	Club Rating Point	11.5	19.38
34	08/20/2025 - Wednesday Afternoon	MP Limits: 2500/1500/300	Sectional Tournament At	12.0	16.84
35	08/27/2025 - Wednesday Afternoon	MP Limits: None/2000/600	Club Rating Point	10.5	18.06
36	09/03/2025 - Wednesday Afternoon	MP Limits: 2500/700/550	Club Rating Point	10.0	13.42
37	09/10/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	10.0	13.60
38	09/17/2025 - Wednesday Afternoon	MP Limits: 2500/750/200	Club Rating Point	10.5	13.34
39	09/24/2025 - Wednesday Afternoon	MP Limits: None/750/500	Club Championship	9.5	30.74
40	10/01/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	7.5	7.94
41	10/08/2025 - Wednesday Afternoon	MP Limits: None/750	Club Rating Point	8.0	10.14
42	10/15/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Rating Point	11.0	17.26
43	10/22/2025 - Wednesday Afternoon	MP Limits: None/500/300	Club Championship	11.0	36.98
44	10/29/2025 - Wednesday Afternoon	MP Limits: None/2000/1000	ACBL Wide Instant Match	12.0	48.70
45	11/05/2025 - Wednesday Afternoon	MP Limits: 2500/500/200	Club Rating Point	9.5	12.00
46	11/12/2025 - Wednesday Afternoon	MP Limits: None/200/50	Club Championship	12.0	34.98
47	11/19/2025 - Wednesday Afternoon	MP Limits: 2000/750/300	Sectional Tournament At	10.0	15.12
48	11/26/2025 - Wednesday Afternoon	MP Limits: None/500/200	Club Rating Point	10.5	13.68
49	12/03/2025	No Game-NABC in SFO		-	-
50	12/10/2025 - Wednesday Afternoon	MP Limits: None/5000/600	Club Championship	9.0	30.36
51	12/17/2025 - Wednesday Afternoon	MP Limits: 2500/200/50	Club Rating Point	10.0	12.64
52	12/24/2025	No Game-Christmas Eve		-	-
53	12/31/2025	No Game-New Year's Eve		-	-

Club Championship Games	9	Total	506.5	946.98
Sectional Tournament At Clubs	3			
"Fund" Games	1			
Other Special Games	3			
Club Rating Point Games	33			
		Average for 49 games	10.3	19.33
		Average by MP Limits: Limited	9.6	12.99
		Open	10.9	24.08

ACBL Unit 509: Santa Rosa / Petaluma
Players With Ten or More Sessions at FINLEY509
For the Year Ended December 31, 2025

(49 Total Sessions)

	Total Players	Total Sessions	Sessions Rank	Average Sessions	Masterpoints Awarded				
					Total	Black	Gold	Siiver	Red
Total	140	2,026		14.5	946.98	830.08	17.76	63.88	35.26
With 10+ Sessions	71	1,840		25.9	857.77	749.49	15.51	60.12	32.65
Percent of Total	51%	91%			91%	90%	87%	94%	93%

Player Statistics

Maxine Reagh	46	1	18.15	16.34	0.10	0.85	0.86
Patricia Ann Fidelak	45	2	5.80	5.80	-	-	-
Robert Goetzinger	45	2	23.81	21.43	0.20	0.90	1.28
Lothar Klatt	45	2	5.17	3.59	0.14	1.44	-
Carol Clewans	44	5	5.17	3.59	0.14	1.44	-
Kathy Juarez	44	5	9.99	8.78	-	0.49	0.72
Frederick Morris	44	5	27.01	22.80	0.45	2.80	0.96
Andy Andrews	43	8	31.23	26.62	0.64	3.56	0.41
Helene Gay	43	8	11.17	8.34	0.28	2.03	0.52
Kenneth Koutz	43	8	8.96	7.75	-	0.49	0.72
Marty Lautze	43	8	24.45	20.46	0.32	3.13	0.54
Joan Bornstein	41	12	21.67	19.06	0.32	1.75	0.54
Howard Balfour	40	13	15.13	13.30	0.73	1.10	-
Abbe Cohen	39	14	24.13	21.55	-	1.01	1.57
Jane Drever	39	14	7.88	5.77	0.28	1.31	0.52
Karen Rocco	36	16	19.21	16.83	0.20	0.90	1.28
Cathy Wagener	36	16	10.05	8.03	0.10	1.06	0.86
Joni Conner	35	18	9.56	7.54	-	2.02	-
Elizabeth Sather	35	18	10.21	8.55	-	1.66	-
Conrad Larkin	34	20	26.44	23.05	0.64	2.34	0.41
Janice Gullarian	33	21	8.47	8.13	-	0.34	-
Jeremy Brott	32	22	11.64	9.62	-	2.02	-
Jane De Briyn	32	22	12.13	10.58	0.14	1.41	-
Ed Flowers	32	22	8.47	8.13	-	0.34	-
Jesse Stamness	31	25	8.83	7.24	-	1.59	-
Laurie Vree	31	25	14.24	11.58	1.20	0.49	0.97
Katherine Schram	30	27	15.84	11.92	1.00	1.95	0.97
Stephanie Poley	28	28	14.10	10.30	1.00	1.83	0.97
Nancy Gunn	27	29	30.61	27.47	1.64	-	1.50
Mary Lyons	26	30	6.92	6.92	-	-	-
Pam Schrock	26	30	5.61	4.15	-	0.72	0.74
Jeff Sacher	25	32	18.49	16.53	-	0.97	0.99
Douglas Schrock	25	32	5.19	4.45	-	-	0.74
Mark Hersko	24	34	25.70	22.71	1.23	0.26	1.50
Virginia Demitro	23	35	3.69	3.69	-	-	-

ACBL Unit 509: Santa Rosa / Petaluma
Players With Ten or More Sessions at FINLEY509
For the Year Ended December 31, 2025

(49 Total Sessions)

	<u>Total Players</u>	<u>Total Sessions</u>	<u>Sessions Rank</u>	<u>Average Sessions</u>	<u>Masterpoints Awarded</u>				
					<u>Total</u>	<u>Black</u>	<u>Gold</u>	<u>Siiver</u>	<u>Red</u>
Patricia Hertz		23	35		18.81	17.48	0.32	0.37	0.64
Margaret Senneff		23	35		5.33	3.25	-	0.89	1.19
Lynn Blumenthal		22	38		15.07	15.07	-	-	-
Carol Morse		22	38		7.89	6.67	-	1.22	-
Larry Spanier		22	38		26.01	23.02	1.23	0.26	1.50
Larry Wohlford		22	38		1.60	1.45	-	0.15	-
Shelly Dunietz		21	42		14.70	14.70	-	-	-
Bob Keyes		20	43		12.91	11.27	0.20	1.44	-
Dana Murphy		20	43		14.67	12.74	-	1.01	0.92
Jacqueline Ortiz		20	43		15.20	13.87	0.32	0.37	0.64
Bob Klein		19	46		13.19	12.06	-	-	1.13
Asher Nathan		19	46		23.41	21.83	0.45	-	1.13
Catherine Shanahan		19	46		7.78	6.59	-	1.19	-
Steve Carey		18	49		9.28	7.65	0.14	1.49	-
Phil Wilner		18	49		8.97	8.10	-	0.87	-
Lori Kiefer		17	51		8.22	6.78	-	1.44	-
Karen Rice		17	51		5.81	5.26	-	0.55	-
Robert Rottmayer		17	51		5.80	5.80	-	-	-
Joanne Argyres		16	54		4.77	4.49	0.28	-	-
Jonathan Cohen		16	54		8.59	7.29	-	0.61	0.69
Harley Conner		16	54		8.00	6.85	-	1.15	-
Hungchee Chan		15	57		2.73	2.73	-	-	-
Wendy Merget		15	57		2.10	1.55	-	0.55	-
Brian Sullivan		15	57		8.94	7.64	-	0.61	0.69
Donna Edwards		14	60		5.41	4.79	0.14	0.48	-
Kim Fusch		14	60		11.27	9.41	-	1.44	0.42
Bill Walton		14	60		2.70	2.70	-	-	-
Ron Chestnut		12	63		6.44	4.72	0.23	1.49	-
Linda Marin		12	63		1.85	1.85	-	-	-
Kathy Venton		12	63		17.07	16.08	-	-	0.99
Larry Borsian		11	66		14.66	14.21	0.45	-	-
Donald Tom Gee		11	66		2.05	1.06	-	0.34	0.65
Patty Mellana		11	66		4.94	4.94	-	-	-
John Oswalt		11	66		15.76	14.77	-	-	0.99
Sara Rothmuller		11	66		20.39	17.89	1.00	-	1.50
Cecelia Zachar		10	71		0.33	0.33	-	-	-

ACBL Unit 509: Santa Rosa / Petaluma
Budget of Receipts and Expenditures
For the Year Ending December 31, 2026

Amounts in *ITALIC* font style
are not included in subtotals.

	General Fund	Spring Sectional	Fall Sectional	FINLEY509	Notes
Receipts					
Unit-Sponsored Club: FINLEY509	<i>Results of Operations</i> \$1,938.00				
Session fees collected by SRC	\$20,400.00			\$20,400.00	51 games X \$38
Special game surcharge - STaC, Longest Day, IMG	582.93			582.93	51 games X \$10 X 40 51 games X \$11.43
Tournaments: Sectionals	<i>Results of Operations</i> 230.00				
Session fees	14,790.00	\$ 8,520.00	\$ 6,270.00		← See projections
Governance and Administration					
Dues sharing from ACBL	1,200.00				
Total Receipts	\$36,972.93	\$ 8,520.00	\$ 6,270.00	\$20,982.93	
Expenditures					
Unit-Sponsored Club: FINLEY509	<i>Total</i> \$19,044.93	<i>Netted above for budgeting purposes</i>		\$19,044.93	
Room rent imputed at 40% of table fees	\$ 8,160.00			\$ 8,160.00	Session fees X 40%
Director fees	6,375.00			6,375.00	51 games X \$125
Board and hand record preparation	867.00			867.00	51 games X \$17
ACBL sanction fees	1,082.73			1,082.73	51 games X \$21.23
First-time player awards	-			-	51 games X \$0
Snacks, related supplies, and periodic prizes	1,326.00			1,326.00	51 games X \$26
Other - Free play awarded to avoid a sit out	10.20			10.20	51 games X \$0.20
Contract adjustment	1,224.00			1,224.00	51 games X \$24
Tournaments					
Sectionals	<i>Total</i> \$14,560.00	\$7,610.00	\$6,950.00	<i>Netted above for budgeting purposes</i>	
Promotion - flyer reproduction and advertising	186.00	142.00	44.00		
ACBL sanction/session fees, and expenses	1,725.00	1,024.00	701.00		
Directors' fees and expenses	4,563.00	2,397.00	2,166.00		
District 21 expenses - tables and supplies	559.00	294.00	265.00		
Facility rental	5,469.00	2,668.00	2,801.00		5% increase for Fall
Board and hand record preparation	345.00	165.00	180.00		
Soda - purchased	191.32	95.66	95.66		
carryovers - net	(32.80)	-	(32.80)		
Contribution towards cost of Sunday lunch	500.00	250.00	250.00		
Miscellaneous supplies	334.00	214.00	120.00		
Caddies for both days	720.00	360.00	360.00		
Amount to round net receipts to even dollars	0.48	0.34	0.14		
Community Welfare					
Free play coupons redeemed					
Masterpoint Races award winners	621.00				60 X \$10.35
New members to ACBL / Transfers into Unit	60.00				6 X \$10
Masterpoint awards ceremony (cake & balloons)	60.00				\$56 last year
Holiday Party	100.00				contingency
Food at Unit Championships (Holiday Party excl'd)	450.00				9 X \$50
Communications					
Website maintenance software	40.00				annual fees
Membership postage, paper, and supplies	160.00				
Education					
Unit Championship Games					
Lecturer fees	1,125.00				9 X \$125
Reproduction of lecture materials	225.00				9 X \$25
Mentorship Program / New to Duplicate Program					
Mentee reimbursement for mentor's table fees	180.00				6 Mentees X \$30
Free play coupons redeemed	120.00				6 Mentors X 2 X \$10
Governance and Administration					
Funds advanced to FINLEY509					
Equipment and administrative expenses contingency	200.00			200.00	contingency
Unit donation to Alzheimer's Association	100.00				
Treasurer expenses	150.00				
Total Expenditures	\$37,195.93	\$ 7,610.00	\$ 6,950.00	\$19,244.93	
Excess (Deficit) Receipts Over Expenditures	\$ (223.00)	\$ 910.00	\$ (680.00)	\$ 1,738.00	

% of Cash Balances at Beginning of 2026

Notes to Budget

For details see **Average Game Budget** for FINLEY509 and **Sectional Projection Assumptions** for each sectional.

**Average Game Budget
for 51 Games in 2026**

Game Overview:	<u>Tables</u>	<u>Players</u>	<u>Total</u>	<u>Players Paid</u>	<u>Fill-Ins</u>
Tables and Players	10.0	X 4	= 40	40	-
Free play coupons redeemed					

	<u>Players</u>	<u>Rate</u>	<u>Attendance Total</u>	<u>2025 Game Average</u>	<u>Contract Total</u>
Receipts					
Session fees collected by SRC -	40	X \$ 10	= \$ 400.00		
Special game surcharge rate -			\$11.43	\$11.43	\$ 11.43
SRC contract rate - January through December 2026					216.00
Other -					
Total Receipts			\$ 411.43		\$ 227.43
Expenditures					
Room rent retained by SRC -	40	X \$ 4	= \$ 160.00		
Director fee -			125.00		\$ 125.00
Board and hand record preparation			17.00		17.00
ACBL sanction fee - <i>(adjusted to round excess to whole dollars)</i>			\$21.23	\$21.27	21.23
Snacks, related supplies, and prizes			26.00		26.00
First-time player awards - <i>Program discontinued effective 1/1/26</i>			-	\$6.24	-
Other - <i>Free play awarded to avoid a sit out</i>			\$0.20	\$0.20	0.20
Total Expenditures			\$ 349.43		\$ 189.43
Excess of Receipts Over Expenditures			\$ 62.00		\$ 38.00
Excess (Deficit) Attendance Over Contract				\$ 24.00	

Notes:

*Average table count for 2025 was 10.55 for 48 games.**

Average table count for 2024 was 9.26 for 50 games.

Snacks, related supplies, and prizes:

Snacks and related supplies are estimated at \$20 per game.

Awards are estimated at \$312 (4 games at \$78) for the year for approximately \$6 per game.

ACBL UNIT 509: SANTA ROSA/PETALUMA

Statement of Receipts and Expenditures

Purpose-Based Programs		Spring Sectional			
SECTIONAL TOURNAMENTS		2025 Actual	March 7 & 8, 2026 PROJECTION ASSUMPTIONS		Total
			SESSIONS	EACH	
RECEIPTS					
Session fees	\$ 8,528				\$ 8,520
Sat. Morn: Open Pairs (1 of 2)			Playing Sessions: 120 @ \$ 15.00 =	\$ 1,800.00	
499er Pairs (299er prior to Fall 2023)			50 @ \$ 15.00 =	\$ 750.00	
Sat. Aft: Open Pairs (2 of 2 plus add-ons)			122 @ \$ 15.00 =	\$ 1,830.00	
499er Pairs (299er prior to Fall 2023)			28 @ \$ 15.00 =	\$ 420.00	
Sunday: A/X Swiss			124 @ \$ 15.00 =	\$ 1,860.00	
B/C/D Swiss			124 @ \$ 15.00 =	\$ 1,860.00	
Playing Sessions / Tables	568 / 141		568 / 142		
Attendance	217		217		
Less Fill-ins			- @ \$ (15.00) =	\$ -	
Unpaid-Member Surcharge			- @ \$ 4.00 =	\$ -	
Total	\$ 8,528		Sessions to breakeven – 89%		\$ 8,520
EXPENDITURES					
Advertising and promotion	\$ 42				\$ 142
Flyer reproduction and copying			copy charges	\$ 41.92	
Pianola eBlasts			now free	\$ -	
Advertising at 2025 NABC in SFO			0 @ \$ 0.00 =	\$ 100.00	
ACBL tournament expenses					
Directors' fees and expenses					
Associate National Tournament Director fees	1,040		sessions 4 @ \$ 260.00 =	\$ 1,040.00	1,040
Associate Tournament Director fees	840		sessions 4 @ \$ 210.00 =	\$ 840.00	840
Per diem, hotel, transportation, other	507				517
Per diem - both ANTD and ATD			days 3.50 @ \$ 86.00 =	\$ 301.00	
Hotel for ANTD			days 1 @ \$ 160.00 =	\$ 160.00	
Transportation for ATD			miles 56 @ \$ 1.00 =	\$ 56.00	
Sanction fees	564		total tables 142.0 @ \$ 4.00 =	\$ 568.00	568
ACBL duplicated hands			flat fee rescinded eff. 2/1/23		
Unpaid-Member Surcharge	8		non-members - @ \$ 4.00 =	\$ -	
Sectional surcharge	225		flat fee	\$ 225.00	225
Free play in PM session for 0-20 MP if played in AM	150		Spring 2025 - players 10 @ \$ 15.00 =	\$ 150.00	150
Junior discounts (18 and under)	56		Spring 2025 - players 8 @ \$ 7.00 =	\$ 56.00	56
Hand record printing	24		flat fee determined by ANTD	\$ 25.00	25
Caddies (paid by Unit starting 2024)	240		(see Committee... below)	\$ -	-
Bridgmate rental (formerly Electronic Scoring)			now included in D21 supplies		
Refunds	-		entered into wrong section - @ \$ 15.00 =	\$ -	-
District 21 provided supplies	307				294
Table fee (previously based on total @ \$1.75 each)			Spring 2025 - tables 29 @ \$ 4.00 =	\$ 116.00	
Mileage fee for delivery			4 round-trip miles 157 @ \$ 1.00 =	\$ 157.00	
Markup for employer taxes			% of charges (rounded) 7.65% X \$ 273.00 =	\$ 21.00	
Facility rental (Odd Fellows Lodge through 2020)	2,682		(deposit carried forward \$ 252.00)	\$ 2,682.00	2,682
Duplicate board preparation	165		11 @ \$ 15.00 =	\$ 165.00	165
Catering provided to paid staff	-		Lunch for directors on Sat.	\$ -	-
Cost of catering sales - both days	No Sales		No food or beverage sales - lunch on Sun. hosted by Jackie Ortiz		
Committee provided supplies and expenses					96
Complimentary Coke daily (since Fall 2022)	98		12 oz. cases @ 35 each 4 @ \$ 23.91 =	\$ 95.66	
12 oz. cans: Purchases			75 @ \$ - =	\$ -	
Carryover: from Fall 2025			cans - @ \$ 0.6833 =	\$ -	
from Holiday Party			cans - @ \$ (0.683) =	\$ -	
to Fall 2025					
Contribution to Sunday's lunch	250		in support of Jackie Ortiz	\$ 250.00	250
Supplies	192			\$ 200.00	200
Other Expenses					
Caddies: Saturday set-up	120		3 @ \$ 40.00 =	\$ 120.00	120
Sunday Teams and clean-up	-		3 for 2 sessions 6 @ \$ 40.00 =	\$ 240.00	240
Total	\$ 7,510				\$ 7,610
EXCESS (DEFICIT) RECEIPTS OVER EXPENDITURES	\$ 1,018				\$ 910

ACBL UNIT 509: SANTA ROSA/PETALUMA

Statement of Receipts and Expenditures

Purpose-Based Programs		Fall Sectional			
SECTIONAL TOURNAMENTS		2025 Actual	October 3 & 4, 2026 PROJECTION ASSUMPTIONS		Total
RECEIPTS			SESSIONS	EACH	
Session fees	\$ 6,278				\$ 6,270
Sat. Morn: Open Pairs (1 of 2)		Playing Sessions:	102 @ \$ 15.00 =	\$ 1,530.00	
499er Pairs (299er prior to Fall 2023)			36 @ \$ 15.00 =	\$ 540.00	
Sat. Aft: Open Pairs (2 of 2 plus add-ons)			96 @ \$ 15.00 =	\$ 1,440.00	
499er Pairs (299er prior to Fall 2023)			16 @ \$ 15.00 =	\$ 240.00	
Sunday: A/X Swiss		<i>Based on Fall 2025 actual.</i>	72 @ \$ 15.00 =	\$ 1,080.00	
B/C/D Swiss		<i>Historical Sectional Attendance for details)</i>	96 @ \$ 15.00 =	\$ 1,440.00	
499er^ Swiss (a.m. only)			- @ \$ 15.00 =	\$ -	
Playing Sessions / Tables	418 / 104.5		418 / 104.5		
Attendance	168		168		
Less Fill-ins			- @ \$ (15.00) =	\$ -	
Unpaid-Member Surcharge			- @ \$ 4.00 =	\$ -	
Total	\$ 6,278		Sessions to breakeven - 112%		\$ 6,270
EXPENDITURES					
Advertising and promotion	\$ 44				44
Flyer reproduction and copying				\$ 44.49	
ACBL tournament expenses					
Directors' fees and expenses					
Associate National Tournament Director fees	1,040	(2025 rates) sessions	4 @ \$ 260.00 =	\$ 1,040.00	1,040
Associate Tournament Director fees	630	(2025 rates) sessions	3 @ \$ 210.00 =	\$ 630.00	630
Per diem, hotel, transportation, other	440				496
Per diem - both ANTD and ATD		(2025 rates) days	3.25 @ \$ 86.00 =	\$ 279.50	
Hotel for ANTD		(2025 rates) days	1 @ \$ 160.00 =	\$ 160.00	
Transportation for ATD		(2025 rates) miles	56.0 @ \$ 1.00 =	\$ 56.00	
Sanction fees	418	(2025 rates) total tables	104.5 @ \$ 4.00 =	\$ 418.00	418
ACBL duplicated hands		flat fee rescinded eff. 2/1/23			
Unpaid-Member Surcharge	8	new members	- @ \$ 4.00 =	\$ -	-
Sectional surcharge	225	(2025 rates) flat fee		\$ 225.00	225
Free play in PM session for 0-20 MP if played in AM	30	(Last year) players	2 @ \$ 15.00 =	\$ 30.00	30
Junior discounts (18 and under)	-	(Last year) players	- @ \$ 8.00 =	\$ -	-
Hand record printing	-	flat fee determined by ANTD		\$ 28.00	28
Caddies (paid by Unit in 2022 and starting in 2024)	-	(see Committee... below)	- @ \$ 40.00 =	\$ -	-
Bridgmate rental (formerly Electronic Scoring)	-	now included in D21 supplies	- @ \$ 0.50 =	\$ -	-
District 21 provided supplies	265				265
Table fee (previously based on total @ \$1.75 each)		(Last year) tables	22 @ \$ 4.00 =	\$ 88.00	
Mileage fee for delivery		4 round-trip miles	158 @ \$ 1.00 =	\$ 158.00	
Markup for employer taxes		% of charges (rounded)	7.65% X \$ 246.00 =	\$ 19.00	
Facility rental (Odd Fellows Lodge through 2019)	2,668	deposits carried forward	LY +5% \$ 252	\$ 2,801.00	2,801
Duplicate board preparation	180		12 @ \$ 15.00 =	\$ 180.00	180
Committee provided supplies and expenses					
Complimentary Coke daily (since Fall 2022)	63				63
12 oz. cans: Purchases		cases @ 35 each	4 @ \$ 23.914 =	\$ 95.66	
Carryover: from Spring		cans	- @ \$ 0.682 =	\$ -	
to Holiday Party		cans	48 @ \$ (0.683) =	\$ (32.80)	
Contribution to Sunday's lunch	250	in support of Jackie Ortiz		\$ 250.00	250
Supplies	129			\$ 120.00	120
Other Expenses					
Caddies: Saturday set-up	120		3 @ \$ 40.00 =	\$ 120.00	120
Sunday Teams and clean-up	240	3 for 2 sessions	6 @ \$ 40.00 =	\$ 240.00	240
Tips - delivery and venue personnel	-			\$ -	-
Sandwich deliverer	-	No food sales	- @ \$ 5.00 =	\$ -	-
Amortization of equipment purchased Spring 2022		Fully amortized at Spring 2024 Sectional		\$ -	-
Total	\$ 6,831				\$ 6,950
EXCESS (DEFICIT) RECEIPTS OVER EXPENDITURES	\$ (553)				\$ (680)

Minutes of Unit 509 Board of Directors Meeting January 14, 2026

Treasurer's Report Addendum Including the FINLEY509 Committee Report

Note: The Unit SRE is not attached to meeting minutes for security purposes. Additionally, when this addendum is distributed outside of the members of the board of directors, references to cash balance are redacted.

Email dated January 2, 2026, from Harley Conner

Subject: Unit 509: Statements of Receipts and Expenditure for the Year Ending December 31, 2025

Board of Directors

Conrad Larkin
Maxine Reagh
Roy Redlich
Jeff Sacher
Pam Schrock
Pat Shribbs

Ladies and Gentlemen,

Thanks to Maxine's prompt recording of the final receipts and expenditures for December I was able to produce the year-end financial reports earlier than ever. This is a large amount of information for you to consume but why dribble it out? I suggest you treat this exercise as a game, "*Find Waldo*" if you will. Try to locate the amounts discussed in this email in the attached reports and supporting schedules. There will be a prize for the person that connects the most. ;>)

Attached are the following reports and supporting schedules:

- For the year ending December 31, 2025
 - Unit Statement of Receipts and Expenditures (SRE)
 - FINLEY509 SRE
 - FINLEY509 Recap of Games
 - FINLEY509 Players with Ten or More Sessions
- For 2026
 - Unit Annual Budget
 - FINLEY509 Average Game Budget
 - Spring Sectional SRE Budget Assumptions
 - Fall Sectional SRE Budget Assumptions

Highlights of the **Unit SRE** for the year include:

- Receipts exceeded expenditures resulting in a slight increase (\$67.39 or ■%) in the cash balance (checking and savings) at the beginning of the

Minutes of Unit 509 Board of Directors Meeting January 14, 2026

year. A budgeted deficit of \$780 was avoided primarily due to significantly larger receipts from FINLEY509 and from ACBL dues sharing. Prudent cost management of controllable expenditures by the FINLEY509 club manager and the sectional tournament co-chairs also contributed.

- Results of operations for the forty-nine games directed at FINLEY509 (\$1,686.98) exceed the budget (\$843) due to the game payrate increase effective March 1. The club generated cash of \$1,289.00 (net of equipment acquisitions, related supplies, and administration expenses) for the year and \$1,570.29 since its inception in May 2023.
- Our semi-annual **sectional** tournaments did not meet financial expectations. Results of operations (\$466.14) were below budget (\$946) due to the less than expected gain from the Spring Sectional (\$1,018.75 vs. \$1,598.65 in 2024) and the loss sustained by the Fall Sectional (\$552.61 vs. \$154.14 loss in 2024).
- **Holiday Party** netted \$54.06. A loss of \$100 was budgeted for contingencies.
- **Dues sharing from ACBL** (\$1,572.88) significantly exceeds the budget for the year (\$950). The fourth quarter distribution will be recorded in January when it is received (cash basis). We will complete the second year of the 5/5/5 Unit Retentions and Recruitment Plan at the end of the first quarter of 2026. We are still learning how to manage this new program and what payment amounts to anticipate. 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 11% we would have earned under the previous program.
- **Most expense categories** in the other purpose-based programs (Community Welfare, and Education) were under budget. Advertising (\$100) for the 2026 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 32 decks of cards to fill out the boards purchased last year and added its thirteenth Bridgemate. The balance of the amount budgeted for contingencies was assigned to the expenditure for the Bridgemate.
- The **2026 Budget** (net format) is presented for discussion and approval at the board meeting on January 14. For more details, see the attached Unit Annual Budget and supporting schedules. The highlights are discussed below.

Highlights of the **FINLEY509 SRE** for the year include:

- Results of operations were discussed above.
- Average tables per game of 10.34 (506.5 tables for 49 games) well exceeded the nine-table average budgeted for the year: matchpoint limited games (<2,500) averaged 9.6 tables; open games averaged 10.9 tables. One hundred forty players accounted for 2,026 sessions for an average of 14 sessions per player. Seventy players had ten sessions or more which

Minutes of Unit 509 Board of Directors Meeting January 14, 2026

accounted for 91% (1,839) of the total sessions and an average of 26 sessions per player. 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.

- Thirty players received a free session upon their first visit to the club. The success of this promotion was well above the 12 players budgeted for the year. The club pays the session fee for these players with the objective of furthering member recruitment and retention. The promotion started in October 2024. Over the 59 games since its inception, 31 players have accumulated 124 additional sessions since their first time at the club, for an average of 4 sessions per player. The promotion will not continue into 2026 as the club manager believes it has accomplished its intended goals.
- The club received an ACBL Clubhouse & Community Game Rebates of \$89.60. This relates to a portion of session fees paid for certain games.
- Masterpoints awarded at games have been added to the report. The club manager has scheduled six Unit Championship games for 2026 which award greater masterpoints. Session fees for these games will remain at \$10 with the club absorbing slightly higher ACBL table sanction fees.

Highlights of the **2026 Budget** include:

- This presentation has more details than the net budget in the Unit SRE.
- Results of operations for the semi-annual sectional tournaments and for FINLEY509 are expanded into separate columns for easier understanding of the receipt and expenditure components. Each operation is supported with a detailed analysis of the assumptions used for the respective budget. Spring and Fall Sectionals budgets are based on attendance and playing sessions in 2025, adjusted for known cost increases. FINLEY509 budget is based on the average of receipts and expenditures in 2025, then extended to a ten-table average for the 51 games scheduled in 2026.
- Dues sharing from ACBL is based on third quarter 2025 receipts.
- Expenditures for Community Welfare, Education, and Governance and Administration activities are generally based on 2025 actual results.
- Contingencies have been included for the holiday party (\$100) and advances to FINLEY509 for equipment, related supplies, and administrative expenses (\$200).
- The net result is a deficit of receipts over expenditures of \$223, or █████% of cash balance (checking and savings) at the beginning of 2026.

Please forward to me any questions or comments. We will discuss all of this at the board meeting on January 14 at 5:00 PM.

Wishing you a healthy and prosperous new year.

Harley

[End]

		Total	CW	MP	ED
Free Play Coupons By Program					
Annual Budget	<i>Average</i>	76	10	60	6
	<i>Estimated Charge per Redemption</i>	\$ 806	\$ 106	\$ 636	\$ 64
Issued		79	15	58	6
	<i>New Members / Transfers</i>		4 / 11		
	<i>Mentor / New to Duplicate</i>				4 / 2
	Budgeted Charge	\$ 838	\$ 159	\$ 615	\$ 64
	Over (Under) Annual Budget	\$ 32	\$ 53	\$ (21)	\$ -
Redeemed		63	5	52	6
	<i>New Members / Transfers</i>		0 / 5		
	<i>Mentor / New to Duplicate</i>				4 / 2
	Budgeted Charge	\$ 668	\$ 53	\$ 551	\$ 64
	Actual Charge	\$ 656	\$ 50	\$ 542	\$ 64
	Remaining Annual Budget	\$ 150	\$ 56	\$ 94	\$ -
	Percent of Budget Remaining	19%	53%	15%	0%
Outstanding		16	10	6	0
	<i>New Members / Transfers</i>		4 / 6		
	<i>Mentor / New to Duplicate</i>				0 / 0
	Percent of Outstanding to Issued	20%	67%	10%	0%

Redeemed at:	
Bridge Gallery	28
FINLEY 509	22
Sat. Unit Champ.	13

		Total	@ \$10	@ \$12	
Free Play Coupons By Table Fee					
Redeemed		63	50	13	<i>Average</i>
Total:	Charge	\$ 656	\$ 500	\$ 156	\$10.41
	<i>Percent of Total</i>		76%	24%	
Charge by Program:	Community Welfare (CW)	\$ 50	\$ 50	\$ -	\$10.00
	Masterpoint Competitions (MP)	\$ 542	\$ 410	\$ 132	\$10.42
	Education (ED)	\$ 64	\$ 40	\$ 24	\$10.67

		December	November	October	January 1
Membership at Month End	This Year	220	221	221	237
	Last Year	237	233	235	229
	<i>Percent of Change</i>	-7.2%	-5.2%	-6.0%	3.5%

Source: ACBL In-and-Out Report.

		December	November	October	Y-T-D
Games / Average Tables	FINLEY509	2 / 9.5	4 / 10.5	5 / 9.9	49 / 10.3
	Thursday Bridge Gallery	2 / 8	3 / 10.3	5 / 8.4	46 / 9.2
	Saturday Unit Championship	1 / 16	1 / 12	1 / 8.5	10 / 12.3

ACBL Unit 509: Santa Rosa / Petaluma
5/5/5 Unit Retention and Recruitment Plan Report
By Quarter for the Year Ending December 31, 2025

Year	Quarter	Plan Component	Remittance Amounts	Quarter Amounts	Plan Increment	Available This Quarter	Percentage Realized		Percentile Ranking Within			
							Quarter	YTD	District 21	ACBL		
2024	4	PYRNW	\$ 172.22	← PRIOR QUARTER ADJUSTMENT								
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	59th		
Realized on the '11% Program' scale: This QTR / Year to Date							8.7%	9.5%	(12 of 21)	(119 of 285)		
2025	4	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%	35%				
		RECRUITPERF	-	-	5.0%	162.25	0%	13%				
		Totals	\$ 243.38	\$ 243.38		\$ 486.76	50%	60%	38th	43rd		
Realized on the '11% Program' scale: This QTR / Year to Date							7.5%	9.0%	(14 of 21)	(162 of 283)		
2025: Total All Quarters			\$1,353.08	\$1,180.86		\$1,964.74						

NOTES: Remittances are recorded on the cash basis of accounting and are received in the month following the quarter. 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% program. 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 achievements in specific retention and recruitment activities. The plan has three 5% components, with one component divided into two equal parts. The 5% BASEQ component is guaranteed. Sliding scale percentages are applied to the other components based on performance. Plan documents state the money distributed is to be used for retention and recruitment programs. The following is a description of each plan component:

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.

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Membership Committee Report Addendum

Email dated January 13, 2026, from Harley Conner

Subject: Unit 509: Membership Committee Reports for the Year Ending December 31, 2025

Board of Directors

Conrad Larkin
Maxine Reagh
Roy Redlich
Jeff Sachar
Pam Schrock
Pat Shribbs

Ladies and Gentlemen,

The attached file contains two reports from the Membership Committee for the year ending December 31, 2025 for your review prior to the board meeting on January 14 at 5:00 PM. I would have distributed this report earlier but wanted to include the fourth quarter distribution which we will receive later this month.

Membership Committee Report

Highlights for the period include:

- Membership continues to decline:
 - 220 at year's end down from 237 at the start of the year, or -7.2%.
 - Since July, membership has leveled off to around 220.
- Free play coupons:
 - 76 budgeted for \$806
 - 79 issued
 - 63 redeemed for \$656
 - 28 at Thursday Bridge Gallery,
 - 22 at FINLEY509, and
 - 13 at Saturday Unit Championship games.
 - 16 outstanding
 - 10 issued to new members and transfers.
 - 6 issued to Masterpoint race winners.
- Games / Average Tables:

○ FINLEY509	49 / 10.3
○ Thursday Bridge Gallery	46 / 9.2
○ Saturday Unit Championship	10 / 12.3

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5/5/5 Unit Retention and Recruitment Plan Report

This report includes amounts earned by quarter in 2025 for dues sharing from ACBL. Dues sharing receipts are recognized in the unit's SRE on the cash basis of accounting. Under that basis, revenues are recognized when received rather than when earned. Therefore, the totals receipts on this report will not agree with the statement amount for the year.

The fourth quarter amount (\$243.38) represents:

- 50% of the amount available for distribution. Each component of the Plan, with the exception of BASEQ, is prorated based on performance.
- 43rd percentile within ACBL ranking 162 within the 283 units.
- 38th percentile within District 21 ranking fourteenth within the 21 units.
- 7.5% of membership fees collected in our unit compared to the percentage we would have earned under the previous *11% Program*.

The amount earned for the year (\$1,180.86) represents:

- 60% of the amount available for distribution.
- 9.0% of membership fees collected in our unit compared to the percentage we would have earned under the previous *11% Program*.

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

I diligently address the ACBL "Return to the Fold" reporting tool to get the best results we can. Unit 509 has consistently earned a full distribution of the actual performance goal (ACTUALPERF). This plan component amounts to 2.5% of membership fees collected in their unit of the potential 15% available for distribution.

The retention and recruitment goals (RETENTPERF and RECRUITPERF) are difficult to achieve. For the fourth quarter:

- Retention Performance
 - 179 (63%) of 283 units within ACBL earned a distribution.
 - 11 (52%) of the 21 units in District 21 earned a distribution.
 - Unit 509 earned 0.0%.
- Recruitment Performance
 - 86 (30%) of 283 units within ACBL earned a distribution.
 - 15 (71%) of the 21 units in District 21 earned a distribution.
 - Unit 509 earned 0.0%.

I also contact each listing on the Guest Members report frequently provided by ACBL. With an email, I explain the benefits of membership, the unit's interest in

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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.

ACBL – The Big Picture

The new 5/5/5 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. So, how is this working? Which distribution plan/program favors ACBL and which one favors the units? Here are the quarterly comparisons of the 5/5/5 plan vs the previous *11% program* (I do not have national and district figures for the first quarter):

- First quarter
 - Of the amount available for distribution under 5/5/5, **Unit 509 earned 73%**.
- Second quarter
 - 5/5/5 distributed \$157,897.42 vs \$195,229.33, a \$37,331.91 (19%) boost in cash flow for ACBL.
 - Of the \$266,223.82 available for distribution under 5/5/5, the amount earned by units (\$157,897.42) represents 59%. **Unit 509 earned 58%**.
 - 44 (15%) of 286 units within ACBL earned an amount greater than the 11% program for an additional distribution of \$2,593.20.
 - 5 (24%) of the 21 units in District 21 earned an amount greater than the 11% program for an additional distribution of \$434.94.
- Third quarter
 - 5/5/5 distributed \$150,580.88 vs \$192,887.99, a \$42,307.11 (22%) boost in cash flow for ACBL.
 - Of the \$263,031.04 available for distribution under 5/5/5, the amount earned by units (\$150,580.88) represents 57%. **Unit 509 earned 58%**.
 - 39 (14%) of 285 (fewer than last quarter) units within ACBL earned an amount greater than the 11% program for an additional distribution of \$1,893.53.
 - 6 (29%) of the 21 units in District 21 earned an amount greater than the 11% program for an additional distribution of \$261.20.
- Fourth quarter
 - 5/5/5 distributed \$154,837.84 vs \$190,762.60, a \$35,924.76 (19%) boost in cash flow for ACBL.
 - Of the \$260,132.90 available for distribution under 5/5/5, the amount earned by units (\$154,837.84) represents 60%. **Unit 509 earned 50%**.

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- 49 (17%) of 283 (fewer than last quarter) units within ACBL earned an amount greater than the 11% program for an additional distribution of \$2,821.80.
- 6 (29%) of the 21 units in District 21 earned an amount greater than the 11% program for an additional distribution of \$357.16.

The advantage of the change to the 5/5/5 plan clearly goes to ACBL and not the units!

Membership at the end of the quarter for 2025 (I do not have national or district figures for the end of the first quarter or the beginning of the year):

- ACBL
 - Second quarter
 - 120,326 at the end of the quarter.
 - Third quarter
 - 118,883 down 1,443, or -1.2% in three months, -4.8% annualized.
 - Fourth quarter
 - 117,573 down 1,310, or -1.1% in three months, -4.4% annualized. Down 2,753, or -2.3% in six months, -4.6% annualized.
- District 21
 - Second quarter
 - 6,419 at the end of the quarter.
 - Third quarter
 - 6,358 down 61, or -1.0% in three months, -3.8% annualized.
 - Fourth quarter
 - 6,360 up 2 for the three months, or 0.0% change. Down 59, or -0.9% in six months, -1.8% annualized.
- Unit 509
 - First quarter
 - 227 at the end of the quarter. 237 at the beginning of the year. Down 10, or -4.2% in three months, -16.9% annualized.
 - Second quarter
 - 220 down 7, or -3.1% in three months, -12.3% annualized. Down 17, or -7.2% in six months, -14.3% annualized.
 - Third quarter
 - 221 up 1, or 0.5% in three months, 1.8% annualized. Down 16, or -6.8% in nine months, -9.0% annualized.
 - Fourth quarter
 - 220 down 1, or -0.5% for the three months, -1.8% annualized. Down 17, or -7.2% for the year.

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The amount of future quarterly distributions is difficult to project. Along with the fixed base component (BASEQ = 5% of membership fees collected in the unit), we should receive the full actual performance component (ACTUALPERF = 2.5% of membership fees collected in the unit). The total of these two components has been in the range of \$240-\$245 for the last three quarters. Any additional distribution to Unit 509 is dependent upon our retention and recruitment performances. These two components account for one-half of the amount available for distribution. At best, Unit 509 may earn a prorated share of each component.

Last year, the fourth quarter distribution totaled \$635.40 (\$463.18 received in January and \$172.22 received in April as an addendum to the second quarter distribution). I do not have the component breakouts for these receipts.

WHAT IS UNIT 509 DOING TO FURTHER MEMBERSHIP RETENTION AND RECRUITMENT

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 membership retention and recruitment. The effect of these efforts cannot be quantified, but collectively they should make a positive contribution.

- 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 Ortiz for the Sunday lunch she prepares (lunch is free for attendees).
 - Funding deficits when they occur (Fall Sectionals in 2024 and 2025 both lost money).
- FINLEY509, the unit-sponsored club, was started to provide an additional weekly in-person playing opportunity for members. Average tables per game have steadily increased since its inception in May 2023. The City of Santa Rosa hosts the club, retains the session fees and pays the club a fixed rate per game. The initial payrate was based on the equivalent of eight tables. The club averaged over nine tables for 2024 and subsequently requested an increase in the payrate. The city acquiesced effective March 2025 with a payrate based on the equivalent of nine tables per game. The club averaged over ten tables per game for 2025, with eleven games of twelve tables each. This steady increase is a significant indicator of members' interest in and satisfaction with this offering. The room provided by the city is limited to thirteen tables. As the average

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tables per game increase, the club can again request an increase in the payrate. To date, the unit has invested \$4,000 primarily in equipment acquisitions to get the club established and sustain operations. This investment was recovered after less than twenty months of operations, with net profits thereafter available to fund other membership retention and recruitment activities.

- First-timers played for free at FINLEY509 from October 16, 2024, through December 17, 2025. The unit paid the session fee for the player. The promotion increased game attendance and resulted in membership recruitment.
- New to Duplicate (N2D) program at Bridge Gallery. The goal of the program is to help social bridge players assimilate into duplicate bridge. To support this effort, the unit awards one free play coupon (FPC) to a member they accumulate three sessions 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 transferee into the unit. We need to frequently announce this amenity at club and unit games.
- Saturday Unit Championship games (ten per year with session fees retained and related expenses paid by the host director)
 - Speaker honorarium for the lesson prior to the game (\$150 plus \$25 for handout reproduction). These presentations usually focus on topics of interest to beginning and intermediate players.
 - Food support (\$50) towards the cost of the lunch provided free to attendees.
- Mentorship Program to help players improve their skills. Two FPC are issued to the mentor, and the mentee is reimbursed 50% of for table fees paid for the mentor over the six-game series.
- Masterpoint race winners in two of the qualifying races receive two FPC for each unit-level Masterpoint bracket win.
- Financial support to the Learn Bridge in a Day presenter to help offset costs.

Please share any additional things that come to mind. We need innovative ideas on how we can improve retention and recruitment. We are going to live or die as our membership at all levels either increases or decreases. Most likely, the rate of decline will be the determining factor.

We will discuss these reports and the topics listed above at the board meeting on January 14 at 5:00 PM. Please respond with any questions or concerns prior to the meeting.

Harley

[End]