ACBL Unit 509 Santa Rosa / Petaluma
Minutes of Board of Directors Meeting
July 15, 2026

Call To Order and Roll Call

President Roy Redlich called the meeting to order at 5:05 p.m. via Zoom. Director Harley Conner presided over the meeting as secretary. Other board members in attendance were Conrad Larkin, Maxine Reagh, Jeff Sacher, and Pam Schrock which comprised a quorum. Jackie Ortiz also attended.

Approval of Minutes

A motion passed to approve the April 15 meeting minutes.

Treasurer's Report

Maxine Reagh referenced the statement of receipts and expenditures (SRE) for the six months ending June 30, 2026, which was 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 these minutes for security purposes. Maxine reported the cash balance in the checking account and in the savings account.

Committee Reports

Tournaments – Maxine Reagh and Harley Conner
Maxine Reagh reported that an email was recently sent to the 29 unit members who played in both sessions, both days, and in both sectionals last year to congratulate and thank them for their support to sustain tournament bridge in Northern California. (Only four players from outside the unit accomplished this milestone.) A chart was attached to the email that ranked each of the unit members by the average masterpoints earned per session. Kathy Venton was the top performer with an average of 2.22 masterpoints.

The email also explained the changes to the sectional tournaments starting next year. The session fee will increase to $17, and team games will now be bracketed. Many members have voiced their support for the bracketed format. Instead of two large Swiss games where a team potentially plays against any team in their field, teams will be grouped by masterpoint levels and only compete against teams in their bracket. For example, 24 teams might be separated into three groups which allows teams to compete against players of similar experience and skill. The flyers for the 2026 Fall Sectional and 2027 Spring Sectional were also attached to the email.

The first of three eBlasts noticing the Fall Sectional on October 3 and 4 was sent out on July 7. The *Save the Date* message was sent to 6,482 current ACBL members within a 200-mile radius of the event.

Harley Conner reported that ACBL has sanctioned (approved) our requests for both Spring and Fall Sectionals in 2029. The dates are:

- March 3 and 4
- September 22 and 23

Membership – Harley Conner
Harley Conner reviewed two reports and the major metrics which he previously distributed separately to board members by email:

- Membership Committee Report for the six months ending June 30, 2026.
- 5/5/5 Unit Retention and Recruitment Plan Report (First Quarter 2026 Restated) for the six months ending June 30, 2026.

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

Harley emphasized that the primary focus of the Membership Committee Report is an overview of the activity and expense associated with issuing free play coupons. The report details the number of coupons and the expense budgeted for the year, the number issued and projected expense for the period, the number redeemed and associated expense for the period, and the number outstanding at the end of the period. The cost of free play coupons is worthy of following as it is the second largest expenditure in our annual budget (exceeded only by lecturer honorariums for lessons prior to most Saturday Unit Championship games). The report also tracks membership levels, and games and average tables for FINLEY509, Bridge Gallery, and Saturday Unit Championships.

Harley explained that the 5/5/5 Unit Retention and Recruitment Plan Report for the six months ending June 30, 2026, was restated because the remittance for the first quarter did not agree with the information from the ACBL online reporting tool used to prepare the original report. The web page is still available, but he was informed it was now obsolete due to computer hardware and software changes.

A copy of his remarks which accompanied the restated 5/5/5 Unit Retention and Recruitment Plan Report is included in the Membership Committee Report Addendum following these minutes. These remarks and a copy of the report are incorporated herein by reference.

Education – Conrad Larkin
Conrad Larkin reported that two mentorships are in process: one is about midway through and the other is just getting started. He does not monitor mentorships outside of the unit's program. He would appreciate the referral of any unit member needing help or assistance learning the game.

Maxine mentioned that Arlene Holt (707 933-7001) directs a newcomer game each Thursday at 1:00 p.m. in Sonoma at the Vintage House. The game focuses on players who are new to duplicate and want practice before entering more formal games. This game is available to our members even though it is conducted in another unit.

Hospitality – Maxine Reagh
Maxine Reagh reported that she made a deposit to secure our date with Lombardi's for catering at the holiday party.

FINLEY509 – Maxine Reagh
Maxine Reagh reported that the club's third anniversary (May 3) and frequent player Betty Sather's 104th birthday were celebrated at the game on May 6. Maxine submitted an article and the occasion was featured in the July *ACBL Bridge Bulletin* CLUB NEWS section.

The club is running smoothly with average tables of 10.7 for the six months ending June 30, 2026. During the quarter just ended, there was one thirteen-table game and three twelve-table games.

The club operates under a contract with the City of Santa Rosa Parks and Recreation Department that has been renewed every six months since the initial four-month contract. The current contract expires on August 26, and it is expected to be renewed.

Prior to the meeting, Harley Conner distributed to board members by email the statement of receipts and expenditures for the six months ending June 30, 2026. 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 had nothing new to report. She has one more year on her term as a director.

Unfinished Business

ACBL Zero Tolerance Policy

By consensus, the board agreed that the policy was being appropriately followed by game directors and club managers. No further action or discussion was necessary at this time.

Selection of Lecturers at Saturday Unit Championship Games

By consensus, the board agreed at the previous meeting that it should have input into the selection of lecturers for the lesson presented prior to most Saturday Unit Championship games to ensure that these lessons meet the needs of the membership. To further this objective, the speaker evaluation form developed by President Redlich will be distributed at the next two lessons. The form is designed to have the responder evaluate the lecturer and the material presented, as well as suggest topics they would like to have presented at future lessons. Conrad Larkin will collect the forms after each lesson and share the combined results with Kathy Venton. Together they will present to the board for approval at the November meeting a calendar of selected speakers and topics for next year's lessons.

Maxine Reagh reported that District 21 will reimburse up to $50 towards the honorarium given to a qualified lecturer. To be qualified, the lecturer must complete an ACBL certified course, and direct at least one game in the district. The reimbursement is limited to $500 annually. Tony Jackson is the only unit member currently qualified. Jackie Ortiz offered to find out what qualifies as a certified course.

Unit Directory

Some members have asked for a directory of unit members to facilitate their contract with other members. The consensus at the previous meeting was that permission was needed from a member before their contact information could be distributed to others. Maxine Reagh offered to email a notice to all unit members advising them of the forthcoming online directory, and that their contact information (according to the notification preferences they gave ACBL) would be included unless they opted out with an appropriate request in a return email. Members have until September 1 to act. Once compiled, the membership will be noticed that the directory is available on the unit's website.

New Business

President Redlich opened the floor for new business. None was offered.

Next Meeting
The next meeting will be on Wednesday, November 4, 2026, at 5 p.m. via Zoom. Patty Shribbs will host the Zoom meeting.

Adjournment

With a passed motion, the meeting adjourned at 5:58 p.m.

Respectfully submitted,

Harley Conner, Secretary

ACBL Unit 509: Santa Rosa / Petaluma

Statement of Receipts and Expenditures for Unit Sponsored Club: FINLEY509

For the Six Months Ending June 30, 2026

Statistics	2026 Projected	Year-To-Date	January Actual	February Actual	March Actual	April Actual	May Actual	June Actual	July Projected	August Projected	September Projected	October Projected	November Projected	December Projected
Actual and Projected : Game	51	25	4	4	4	5	4	4	5	4	5	4	3	5
Tables	528.0	268.0	42.0	47.5	41.0	56.0	40.0	41.5	50.0	40.0	50.0	40.0	30.0	50.0
Paid Sessions	2,107	1,067	165	189	164	224	160	165	200	160	200	160	120	200
Fill-Ins	5	5	3	1	0	0	0	1	0	0	0	0	0	0
Average Tables	10.35	10.72	10.5	11.9	10.3	11.2	10.0	10.4	10.0	10.0	10.0	10.0	10.0	10.0
Masterpoints Awarded		555.10	93.66	89.06	92.52	98.74	81.90	99.22	-	-	-	-	-	-
		Black = 523.2; Gold = 3; Silver = 25.18; Red = 3.72												

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	$10,670.00	$1,650.00	$1,890.00	$1,640.00	$2,240.00	$1,600.00	$1,650.00	$2,000.00	$1,600.00	$2,000.00	$1,600.00	$1,200.00	$2,000.00
Special game surcharge - STaC, Alzheimer's Game, IMG	128.00	-	-	-	-	80.00	48.00	80.00	80.00	-	120.00	80.00	-
Other - Club Alzheimer's Game donations collected	202.00	-	-	-	-	-	202.00	-	-	-	-	-	-
ACBL Clubhouse & Community Game Rebates	-	-	-	-	-	-	-	89.60	-	-	-	-	-
Total Receipts	$11,000.00	$1,650.00	$1,890.00	$1,640.00	$2,240.00	$1,680.00	$1,900.00	$2,169.60	$1,680.00	$2,000.00	$1,720.00	$1,280.00	$2,000.00
Expenditures													
Room rent imputed at 40% of session fees	$ 4,268.00	$ 660.00	$ 756.00	$ 656.00	$ 896.00	$ 640.00	$ 660.00	$ 800.00	$ 640.00	$ 800.00	$ 640.00	$ 480.00	$ 800.00
Director fees	3,125.00	500.00	500.00	500.00	625.00	500.00	500.00	625.00	500.00	625.00	500.00	375.00	625.00
Board and hand record preparation	448.00	70.00	72.00	72.00	90.00	72.00	72.00	90.00	72.00	90.00	72.00	54.00	90.00
ACBL sanction fees	541.92	66.26	59.38	65.01	70.00	169.51	111.76	62.50	125.00	75.00	172.50	100.00	102.50
Snacks, related supplies, and periodic prizes	603.58	80.00	80.00	80.00	178.00	80.00	105.58	-	-	-	-	-	-
Other - Club Alzheimer's Game donations remitted	202.00	-	-	-	-	-	202.00	-	-	-	-	-	-
Free play awarded to avoid a sit out	-	-	-	-	-	-		-	-	-	-	-	-
Contract adjustment	1,002.00	126.00	270.00	120.00	264.00	96.00	126.00	120.00	96.00	120.00	96.00	72.00	120.00
Governance and Administration													
Advances from General Fund													
ACBL annual club game session fee for 2027	-	-	-	-	-	-	-	-	-	-	-	-	20.00
Total Expenditures	$10,190.50	$1,502.26	$1,737.38	$1,493.01	$2,123.00	$1,557.51	$1,777.34	$1,697.50	$1,433.00	$1,710.00	$1,480.50	$1,081.00	$1,757.50
Excess Receipts Over Expenditures	$ 809.50	$ 147.74	$ 152.62	$ 146.99	$ 117.00	$ 122.49	$ 122.66	$ 472.10	$ 247.00	$ 290.00	$ 239.50	$ 199.00	$ 242.50
Balance – beginning of period	1,570.29	1,570.29	1,718.03	1,870.65	2,017.64	2,134.64	2,257.13	2,379.79	2,851.89	3,098.89	3,388.89	3,628.39	3,827.39
Balance – end of period	$ 2,379.79	$1,718.03	$1,870.65	$2,017.64	$2,134.64	$2,257.13	$2,379.79	$2,851.89	$3,098.89	$3,388.89	$3,628.39	$3,827.39	$4,069.89

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 "FINLEY509," began with its first game on May 3, 2023, and meets each Wednesday. Under the current six-month contract, the unit receives the fixed amount of $216 for each game. It is anticipated the contract will be renewed under similar terms when it expires on August 26, 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.

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			SESSIONS		EACH	Total
RECEIPTS									
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					72	@	$ 15.00 =	$ 1,080.00
	B/C/D Swiss					96	@	$ 15.00 =	$ 1,440.00
	499er^ Swiss (a.m. only)					-	@	$ 15.00 =	$ -
	Playing Sessions / Tables	***418 / 104.5***	***Based on Fall 2025 actual.***	***(see Historical Sectional Attendance for details)***		***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				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 rescended 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 =	$ - -
Bridgemate 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)**

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 July 4, 2026, from Harley Conner

Board of Directors
Conrad Larkin
Maxine Reagh
Roy Redlich
Jeff Sacher
Pan Schrock
Pat Shribbs

Ladies and Gentlemen,

Attached are the following reports for your review prior to the board meeting on July 15 at 5:00 PM:

- Unit Statement of Receipts and Expenditures (SRE) for the six months ending June 30, 2026
- FINLEY509 SRE for the six months ending June 30, 2026
- Fall Sectional SRE Budget Assumptions

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

- **Expenditures exceeded receipts** resulting in a ($795.11 or [redacted]%) in the cash balance (checking and savings) at the beginning of the year.
- Results of operations for the 25 games at **FINLEY509** ($809.50) slightly missed the budget ($837.75). The club generated cash of $809.50 for the period and $2,379.79 since its inception in May 2023.
- **Dues sharing from ACBL** for the fourth quarter of 2025 and the first quarter of 2026 ($463.70) was below budget ($600). We completed the second year of the 5/5/5 Unit Retentions and Recruitment Plan at the end of March although 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. For the period we realized 7.7% compared to the 11% we would have earned under the previous program.
- **Expense categories** in the other purpose-based programs (Community Welfare, and Education) slightly exceeded budget ($152.87). Lecturer honorariums for the class presented prior to a Saturday Unit Championship game exceeded budget by $125.00 because the rate increased from $125

to $150 after the budget was approved. The four lectures remain for the year will result in a total budget variance of $225.

- **Governance and Administration –** Five boxes (100 each) of 3 Ply black disposable masks ($41.40) were purchased at the request of local club managers. This will relieve members of this direct cost.

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

- Results of operations were discussed above.
- Average tables per game of 10.72 (268 tables for 25 games) exceeded the ten-table average budgeted for each game: matchpoint limited games (<2,500) averaged 10.3 tables; open games averaged 11 tables.
- Charges for board and hand record preparation exceeded budget because the fee for each game starting January 21 increased from $17 to $18 after the budget was approved. The twenty-six games remaining for the year will result in a total budget variance of $49.
- The club manager has scheduled seven Unit Championship games which award greater masterpoints. Session fee for these games will remain at $10 with the club absorbing the additional ACBL table sanction fee of $1.25 per table. This was included in the approved budget.

Highlights of the **Fall Sectional SRE Budget Assumptions** include:

- Session fees are based on last year's playing sessions at $15 per session. We need a 12% increase to break even.
- The loss is greater than last year due to a projected increase in facilities rental charges. The contract with Petaluma Community Center, which was finalized after the budget was approved, did not increase rental rates so this cost will be $133 less than projected.
- ACBL director fees and expenses will exceed the budgeted amount because the tournament director changed after the budget was approved. The new director has a lower session fee (four sessions at $20 each), but this will be offset by the charge for an additional hotel night ($160). The net expense increase will be approximately $80. The new director may add an additional Associate Tournament Director session which would result in an additional charge of $210 and an additional per diem charge of $65.
- Most of the other ACBL tournament expense are fixed except for the sanction fee of $4 per table.
- The cost of cans of Coke remaining after the tournament will be credited and charged to future events as consumed. It is likely that the carryover will be greater and this cost will be less than budgeted.
- The projected cost of supplies is in line with the amount spent for the previous Spring Sectional.

Please forward to me any questions or comments prior to the meeting.

Harley *[End]*

ACBL Unit 509: Santa Rosa / Petaluma

Membership Committee Report

For the Six Months Ending June 30, 2026 *(Dollar Amounts Rounded)*

Free Play Coupons By Program

(See Free Play Coupons By Table Fee *below for key.)*		Total	CW	MP	ED
Annual Budget	*Average*	**76**	**10**	**60**	**6**
Estimated Charge per Redemption	***$10.60***	**$ 806**	**$ 106**	**$ 636**	**$ 64**
Issued		**76**	**9**	**60**	**7**
New Members / Transfers			*4 / 5*		
Mentor / New to Duplicate					*7 / 0*
Projected Charge If Redeemed		$ 805	$ 95	$ 636	$ 74
Over (Under) Annual Budget		$ (1)	$ (11)	$ -	$ 10
Redeemed		**53**	**3**	**43**	**7**
New Members / Transfers			*1 / 2*		
Mentor / New to Duplicate					*7 / 0*
Projected Charge		$ 562	$ 32	$ 456	$ 74
Actual Charge		$ 558	$ 30	$ 452	$ 76
Remaining Annual Budget		$ 248	$ 76	$ 184	$ (12)
Percentage of Budget Remaining		*31%*	*72%*	*29%*	*-19%*
Outstanding		**23**	**6**	**17**	**0**
New Members / Transfers			*3 / 3*		
Mentor / New to Duplicate					*0 / 0*
Percentage of Outstanding to Issued		*30%*	*67%*	*28%*	*0%*
Budgeted Charge if Redeemed		$ 244	$ 64	$ 180	$ -
Remaining Annual Budget		$ 248	$ 76	$ 184	$ (12)
Remaining Annual Budget if Redeemed		$ 4	$ 12	$ 4	$ (12)
Percentage of Budget Remaining if Redeemed		*1%*	*12%*	*1%*	*-19%*

Redeemed at:	
Bridge Gallery	28
FINLEY509	15
Sat. Unit Champ.	10

Free Play Coupons By Session Fee

		Total	@ $10	@ $12	
Redeemed		**53**	**39**	**14**	*Average*
Total:	**Charge**	**$ 558**	**$ 390**	**$ 168**	***$10.53***
	Percentage of Total		*70%*	*30%*	
Charge by Program:	**Community Welfare (CW)**	**$ 30**	**$ 30**	**$ -**	***$10.00***
	Masterpoint Competitions (MP)	**$ 452**	**$ 320**	**$ 132**	***$10.51***
	Education (ED)	**$ 76**	**$ 40**	**$ 36**	***$10.86***

		June	May	April	January 1
Membership at Month End	**This Year**	**214**	**214**	**215**	**220**
Sources: ACBL In-and-Out Report. Member Report starting in May 2026.	**Last Year**	**220**	**221**	**225**	**237**
	Percentageof Change	*-2.7%*	*-3.2%*	*-4.4%*	*-7.2%*

		June	May	April	Y-T-D
Games / Average Tables	**FINLEY509** *(Wednesday)*	**4 / 10.4**	**4 / 10**	**5 / 11.2**	**25 / 10.7**
	Bridge Gallery *(Thursday)*	**4 / 9**	**3 / 9.2**	**5 / 9.5**	**23 / 8.9**
	Unit Championship *(Saturday)*	**1 / 15.5**	**1 / 15**	**1 / 20**	**5 / 17.3**

ACBL Unit 509: Santa Rosa / Petaluma

5/5/5 Unit Retention and Recruitment Plan Report – First Quarter 2026 Restated

By Quarter for the Six Months Ending June 30, 2026

Quarter		Plan Component	Remittance Amount	Plan Increment	Available for Distribution	Percentage Realized Quarter	Percentage Realized YTD	Quarter Ranking Within District 21	Quarter Ranking Within ACBL
2025	**4**	BASEQ	162.25	5.0%	$ 162.25	*100%*	*100%*		
		ACTUALPERF	81.13	2.5%	81.13	*100%*	*100%*		
		RETENTPERF	-	2.5%	81.13	*0%*	*0%*		
		RECRUITPERF	-	5.0%	162.25	*0%*	*0%*		
		Totals	**$ 243.38**		**$ 486.76**	***50%***	***50%***	**38th (14 of 21)**	**43rd (162 of 283)**
		Realized on the '11% Program' scale: This QTR / Year to Date				***7.5%***	***7.5%***		
2026	**1**	ALWAYS5	137.70	5.0%	$ 137.70	*100%*	*100%*		
		RETENTION	-	5.0%	137.70	*0%*	*27%*		
		RECRUITING	82.62	5.0%	137.70	*60%*	*28%*		
		Totals	**$ 220.32**	15.0%	**$ 413.10**	***53%***	***52%***	**N/A**	**N/A**
		Realized on the '11% Program' scale: This QTR / Year to Date				***8.0%***	***7.7%***		
		Total for the Period	**$ 463.70**		**$ 899.86**				

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 replaced the previous program that paid a unit a flat rate of 11% of full membership dues and Life Master Service Fees collected in the unit. The new plan is designed to better support each unit's efforts in recruitment and retention. Units now can earn up to 15% based on achievements in specific retention and recruitment activities. Beginning with the first quarter of 2026, the plan was simplified from four components – two at 5% and two at 2.5% – to three 5% components Furthermore, performance parameters for retention and recruitment goals were adjusted together with the sliding scale percentage for each component which is applied to the amount available for distribution to determine the remittance amount. The 5% ALWAYS5 (formerly BASEQ) component remains guaranteed. These plan modifications no longer coordinate with the online *Provisional 5/5/5 Profile* reporting tool that lists quarterly the results for every unit and their membership at the end of the quarter. Therefore, comparisons to all units and to units within District 21 are not available. Dues sharing payments are recognized on the cash basis of accounting and are received in the month following the quarter. Plan documents state the money distributed is to be used for retention and recruitment programs. The following is a description of each plan component:

ALWAYS5 – *previously BASEQ* Units automatically receive a base of 5% of membership dues and fees for general retention and recruitment initiatives.

RETENTION – *previously divided between ACTUALPERF and RETENTPERF* Previously, units could earn up to an additional 2.5% for actively contacting lapsing and at-risk members and logging these actions into the web-based, interactive *Return to the Fold* tool. Units could also earn up to 2.5% based on the success rate of renewals of the lapsing and at-risk members. These percentages are now grouped together to form the new 5% RETENTION category. 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.

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

Membership Committee Report Addendum

Email dated July 5, 2026, from Harley Conner

Subject: Unit 509: Membership Committee Reports for the Six Months Ending June 30, 2026

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

Ladies and Gentlemen,

Attached are the following Membership Committee reports for the six months ending June 30, 2026, for your review prior to the board meeting on July 15 at 5:00 PM:

- Membership Committee Report
- 5/5/5 Unit Retention and Recruitment Plan Report

I will follow up with the 5/5/5 Unit Retention and Recruitment Plan Report for the nine months ending September 30 if the dues sharing distribution from ACBL for the second quarter is received before the upcoming board meeting with enough time remaining to prepare the report.

Membership Committee Report

Highlights for the period include:

- Membership continues to decline:
  - 220 at the end of 2025, down 17 from the start of that year (237) or -7.2%.
  - Membership now stands at 214, down 6 over the last 12 months (220) or -2.7%.
- Free play coupons:
  - 76 budgeted for $806 for the year
  - 76 issued for approximately $805 if redeemed
  - 53 redeemed for $558
    - By Purpose-Based Program
      - 3 in Community Welfare *(1 New Members; 2 Transfers)*
      - 43 in Masterpoint Competitions
      - 7 in Education *(Mentors)*

        - At local games
            - 28 at Bridge Gallery *(Thursday)*
            - 15 at FINLEY509
            - 10 at Unit Championship games *(Saturday)*
    - 23 outstanding for approximately $244 if redeemed
        - 6 in Community Welfare *(3 New Members; 3 Transfers)*
        - 17 in Masterpoint Competitions
        - 0 in Education
- Games / Average Tables:
    - FINLEY509 25 / 10.7
    - Thursday Bridge Gallery 23 / 8.9
    - Saturday Unit Championship 5 / 17.3

5/5/5 Unit Retention and Recruitment Plan Report – First Quarter 2026 Restated

Note: The restated report was distributed by email dated May 25. The comments included in that email follow.

The original report was distributed prior to the board meeting on April 15 and reviewed at that meeting. The restatement was imposed by plan modifications which were poorly communicated (if at all) and not understood until after the board meeting when the remittance for the first quarter was received on April 17 followed by several conversations with the ACBL executive director and other personnel.

The most significant revelation from my discussions was that the online *Provisional 5/5/5 Profile* reporting tool – still available on the website and used to prepare the original report – was now obsolete due to computer hardware and software changes. It accurately reported prior distributions but would no longer reflect the correct payout for the quarter for each plan component for every unit including their membership at the end of the quarter. Therefore, comparisons to all other units and to those within District 21 were not available. I continue to work with ACBL to regain this level of reporting.

Beginning with the dues sharing distribution for the first quarter of 2026, the plan was simplified from four components – two at 5% and two at 2.5% – to three 5% components. Furthermore, performance parameters for retention and recruitment goals were adjusted along with the sliding scale percentages applied to the component amounts available for distribution. The 5% ALWAYS5 (formerly BASEQ) component remains guaranteed.

Dues sharing payments from ACBL are recognized on the cash basis of accounting and are received in the month following the quarter. This report

includes the distribution for the fourth quarter of 2025 received in January, and the distribution for the first quarter of 2026 received in April.

Highlights of the restated **5/5/5 Unit Retention and Recruitment Plan Report** follow.

The first quarter amount ($220.32) represents:

- 53% of the amount available for distribution. Each component of the Plan, except for ALWAYS5 (previously BASEQ), is prorated based on performance.
- 8% of membership fees collected in our unit compared to the percentage we would have earned under the previous *11% Program*.

The amount received for the period ($463.70) represents:

- 52% of the amount available for distribution.
- 7.7% of membership fees collected in our unit compared to the percentage we would have earned under the previous *11% Program*.

The retention and recruitment goals continue to be difficult to achieve. For the first quarter Unit 509 earned:

- 0.0% of the Retention amount of $137.70 available for distribution.
- 60% of the Recruiting amount of $137.70 available for distribution.

The amounts received for the period represent:

- 27% of the Retention amount of $299.96 available for distribution.
- 28% of the Recruiting amount of $299.96 available for distribution.

I continue to update the ACBL online *Return to the Fold* reporting tool to get the best results we can. Unit 509 previously earned a full distribution of the actual performance goal (ACTUALPERF). This plan component (previously 2.5% of membership fees collected in the unit) is now part of the RETENTION component and the effect of my inputs is not known.

I also follow the list of Guest Members frequently provided by ACBL. (Guest membership is free with no expiration. It allows play at clubs, sectionals and online games with no upgrade required until 20 Masterpoints are earned. A guest member also receives Weekly Strategy Tips by email.) I contact each listing by email explaining the benefits of membership, 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 flyer for the upcoming sectional is also included.

The Big Picture

The ACBL continues to distribute about 80% of the amount it would have distributed under the previous *11% program*. Since the new plan was designed to better support our efforts in retention and recruitment, we now have less to work with. For the fourth quarter of 2025, the last quarter for which comparative data is available, the 5/5/5 plan distributed $154,837.84 vs $190,762.60 that would have been distributed under the *11% program*, a $35,924.76 boost in cash flow for ACBL. This represents 60% of the amount available for distribution ($260,132.90) under the 5/5/5 plan.

Very few units are earning more under the new plan. For the fourth quarter of 2025:

- 49 (17%) of 283 units within ACBL earned an amount greater than the *11% program* for an additional distribution of only $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 only $357.16.

The cash flow advantage of the changes to the 5/5/5 plan clearly goes to ACBL and not the units!

WHAT IS UNIT 509 DOING TO FURTHER MEMBERSHIP RETENTION AND RECEUITMENT

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 (increased to $17 starting in 2027; Unpaid Members to $21).
    - 25 years of age and under pay $7 per session (increased to $8 starting in 2027).
    - 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 (Fall Sectionals in 2024 and 2025 both lost money).
- FINLEY509, the unit-sponsored club, started in May 2023 and hosts a weekly game on Wednesday. Average tables per game have steadily increased showing the members interest in and support for the club. As the

average tables per game increases, the club can request an increase in the payrate from the City of Santa Rosa. This will provide greater resources for retention and recruitment.

- 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
    - 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 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 session 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 o set costs when the class is held in person.

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.

Please respond with any questions or concerns prior to the meeting.

Harley

[End]