

# Pending Approval at 2027 AGM

Agenda  
Annual General Meeting of the Board of Directors and Unit Representatives  
District 2, ACBL  
March 28, 2026  
9:30 a.m.

Annual General Meeting District No. 2 of the American Contract Bridge League held on the Zoom application at 9:30 a.m. on March 29, 2026.

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Roll call of attendants:

UNIT	DIRECTOR	REPRESENTATIVE
166 Ontario	Andy Risman	
181 Manitoba	Shirley Galler	
198 Bermuda	Peter Donnellan	
212 Sault Int		
228 Northwestern	Shirley Bent	
238 Northeastern	Millie Wood Colton	
246 Trent Valley	Susan Beals Linda Lord	
249 Southwestern	Jennifer Verdum	
255 Niagara	Wybren Hoogland Muriel Tremblay Brian Jones	

Also present: Dena Jones, Web Master, Graham Warren, Tournament Coordinator

Chairman: "A quorum of Directors and Representatives being present, the meeting is regularly constituted."

1. Approve minutes of:

- a) Annual General Meeting of the Board of Directors held April 12, 2025 Moved by Brian Jones, seconded by Muriel Tremblay that we approve the minutes of the April 12/25 AGM – CARRIED
- b) Moved by Shirley Galler, seconded by Shirley Bent that we approve the minutes of the Special Meeting held April 28, 2025 – CARRIED

2. Business arising from the minutes None

### 3. President's Report

This report will be shorter than last year as all was quiet in District 2 since the last AGM. It still has been a good recovery year for face-to-face bridge. In 2025 District 2 had some 75 clubs playing face to face bridge with the top club having over 3350 tables (London Bridge Centre) with 8 clubs having table counts over 2000 and 13 clubs with table counts between 1000 and 2000 for 2025. Further of those 70 clubs, 26 had online games to start the year with 19 at the end of the year and of those 5 clubs only have online games. The on line table count is 3800 tables for the highest (Lee's Bridge Club) with another 4 between 1200 and 2200 tables.

ACBL membership is still in a downward trend from before Covid but the rate has been worse this past year. District 2 membership fell from 6911 on March 31, 2024 to 6834 on December 31, 2024 and to 6380 on December 31, 2025. The ACBL has introduced the linked program Return to the Fold which determines part of the amount of contribution the ACBL returns to the Units. It was noted that several units have not been using this tool to increase the contribution rebate. In most cases it is a matter of assigning parts to different Unit Board members. I encourage everyone to take advantage of this tool.

It is disheartening to be informed of the numerous cheating occurrences by members of District 2. A total of 20 non-members has been tagged as cheating in on-line games as follows: Unit 166 (7+5); Unit 246 (5+1) and Unit 249 (8+1). It is discouraging that players are cheating even though some players do not agree with the ruling.

The attendance at regional tournaments still does not come close to pre-Covid numbers. This resulted in losses for some tournaments in 2024. This past year attendance has improved and the Regional tournaments have been well attended.

Our webmaster, Dena Jones, who is also the webmaster of other bridge organizations, set up a new web hosting and designed the new website. The reaction to the new website has been very positive and Dena thank you for all the work you have done and the suggestions as per your report you are planning to do.

The attendance at the District NAP finals has improved. The advertising of this event by sending e-mails to all District 2 members could have been a contributing factor. A pair from Winnipeg received a reimbursement of \$400.00 by moving to the second round in March 2025 and a pair from Toronto was reimbursed \$400.00 this past March. Advertisement of this event for qualifications during the month of June through August should be continued through sending out e-mails and posting it on the Unit and District websites.

The organization of the GNT District finals was always part of the Easter Regionals in Toronto. In 2025 the finals were held over a weekend at the MO Bridge location with improved attendance by 20 teams in the various levels of play. The team of Luo from Toronto played in the

second round and was reimbursed by District 2 for \$1064.00. The game's advertising was improved by sending out an e-mail to all District 2 members.

Even though several issues have been resolved, District 2 has only a promising future with involvement by the members to ensure that membership increases and that Regional and Sectional tournaments are successfully organized. This includes cooperation between Units where and when needed.

#### 4. Treasurer's Report:

- a) Review of 2025 financial report and motion to approve the report. Moved by Shirley Galler, seconded by Shirley Galler that the 2025 Treasurer's report be approved as submitted – CARRIED
- b) Investment of funds – this was not done in 2025-2026. Shirley Galler and Andy Risman will discuss the right facility and get this done this year
- c) Compilation Engagement report Andy Risman Shirley Galler CARRIED

#### 5 Budget

- a) Review 2026 Budget to actuals
- b) Extension of novice reimbursement. Wiebe will put the criteria into the policy manual. Muriel moves that we continue the novice reimbursement program, seconded by Linda Lord CARRIED
- c) Approve 2027 Budget with the following amendments: 1,500 for novice reimbursement, 900 for secretary, 750 for NAOP/GNT coordinator, split out Pianola fees from Sundry. Moved by Shirley Bent Seconded by Muriel Tremblay - CARRIED

#### 5. Honorariums/Renumeration

Treasurer	\$500.00
Secretary	\$1200.00

Andy moves that we change the honorarium for secretary to \$900, seconded by Shirley Galler CARRIED

NAOP Coordinator	\$500.
GNT Coordinator	\$500.
Webmaster	\$750
Tournament Coordinator	\$500.
Financial Reviewer (accountant)	\$500

Linda Lord said that we should look at the NAP and GNT Coordinator positions as we are paying \$1,000 and she wants to know what we get for that. Wiebe will have a conversation with Edmund Fok about the need for promotions and whether he wants to continue. District 2 has criteria in the policy manual which include educating the clubs, promotion of the qualifying games, and promotion of the finals. Linda Lord moves that the GNT/NAOP coordinator moves to one person and the compensation will be \$750.00 - CARRIED

#### 6. North American Open Pairs, Flight A & B & C

a) 2025-2026 Report – NAP attendance is down due to a reluctance to travel to the US and lack of advertisement.

b) 2026-2027 Coordinator - This will be combined with the GNT coordinator and separated from the director role.

b) Date of District final mid-November 2026

#### 7. Grand National Teams

a) 2025-2026 Report

b) 2026-2027 Coordinator – see comment on NAOP

c) Date of District final April 18/26

#### 8. Review 2025-6 Regional Tournaments Reports

Toronto Unit 166 – Lost 4,000

Kitchener Unit 249 – broke even (income of 314)

Winnipeg Unit 181 – made money

Oakville Unit 166

Toronto I/N Unit 166

#### 9. Review 2026-7 Regional Tournaments Budgets

Toronto Unit 166

Hamilton Unit 166

Toronto Unit 166

Oakville Unit 166 – no budget

Sudbury Unit 238- budgeted to break even

Winnipeg Unit 181

#### 10. Tournament Scheduling

a) Tournament Coordinator Report – there was discussion regarding local sectionals, which are gaining in popularity.

b) Approve Regionals for 2032 – Graham Millie Wood Colton CARRIED

#### 11 Reports

a) ACBL Region Director's Report – Darlene Scott

b) Webmaster Report – Dena Jones. Wiebe will put something together for a mission statement for District 2

12. New Business – do we want to continue with two STACs and two Royal STACs? The two STACs will be removed as they have not been run for some years

#### 13. Election of Officers 2026-27

President: Muriel Tremblay nominated Wybren Hoogland as president, seconded by Shirley Galler CARRIED

Vice President: Wybren Hoogland nominated Millie Wood Colton as VP, seconded by Muriel Tremblay - CARRIED

Treasurer: Andy Risman nominated Shirley Galler, seconded by Shirley Bent - CARRIED

Administrator: Millie Wood Colton nominated Jennifer Verdam, seconded by Andy Risman -  
CARRIED

14. Appointments

Secretary: Dena Jones

Educational Liaison: Jennifer will approach Malkin Dare

Tournament Coordinator: Graham Warren

Financial Reviewer: Andy Risman

Webmaster: Dena Jones

GNT/NAOP Coordinator: We will approach some people regarding the coordinator position

15. Other Business

16. Date of Next meeting: March 20, 2027  
(Virtual)

17. Terminate Meeting at 11:35 am

**Attachments:**

Minutes of meetings

Treasurer report

Budget

Tournament Coordinator Report

Tournament Schedule

Webmaster report

Regional Director report

**DISTRICT NO 2 OF THE A.C.B.L.**

**FINANCIAL STATEMENTS**  
**(Unaudited – See Compilation Engagement Report)**  
**Year ENDED DECEMBER 31, 2025**

DISTRICT NO 2 OF THE A.C.B.L.  
Financial Statements  
(Unaudited – See Compilation Engagement Report)  
December 31, 2025

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Approved by: \_\_\_\_\_  
                  **Shirley Galler**

**Andy Risman C. P. A.**

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North York, Ontario  
M2R 3W7

COMPILATION ENGAGEMENT REPORT

To management: DISTRICT NO 2 OF THE A.C.B.L.

On the basis of information provided by management I have compiled the combined statement of DISTRICT NO 2 OF THE A.C.B.L. as at December 31, 2025 and the combined statements of income statement and retained earnings for the year then ended, and Note 1, which describes the basis of accounting applied in the preparation of the compiled financial information and other explanatory information

Management is responsible for the accompanying financial information, including the accuracy and completeness of the underlying information used to compile it and the selection of the basis of accounting.

I performed the engagement in accordance with Canadian Standard on Related Services (CSRS) 4200. Compilation engagements, which requires us to comply with relevant ethical requirements. Our responsibility is to assist management in the preparation of the financial information.

We did not perform an audit engagement or a review engagement, nor were we required to perform procedures to verify the accuracy or completeness of the information provided by management. Accordingly, we do not express an audit opinion or a review conclusion, or provide any form of assurance on the financial information.

Readers are cautioned that the financial information may not be appropriate for their purposes.

North York, Canada  
March 25, 2026

Andy Risman CPA

**DISTRICT NO 2 OF THE A.C.B.L.**  
**STATEMENT OF INCOME (loss) AND RETAINED EARNINGS (deficit)**  
**(Unaudited – See Compilation Engagement Report)**  
**For the year ended December 31, 2025**

	2025	2024
Income:		
Toronto Easter	\$2,035	\$1,490
Oakville	0	1,254
Sudbury	0	280
North Bay	0	225
Winnipeg	0	335
Niagara Falls	1,499	0
Kitchener/Waterloo	1,890	0
Toronto IN	<u>325</u>	<u>501</u>
Barrie	1,148	0
Total Tournaments	<u>6,897</u>	<u>4,085</u>
Grass Roots & other revenue from ACBL	2,633	3,153
North American Pairs	428	58
Grand National Teams	<u>264</u>	<u>2,735</u>
Total Income	10,222	10,031
Expenses		
Director's Meeting	243	243
NABC Toronto hospitality	0	10,000
Flo Belford	0	1,500
Subsidies NAP and GNT	1,864	1,080
Honoraria Secretary	1,200	1,200
Treasurer	500	500
Auditor	500	500
Webmaster	750	250
NAOP Co-Ordinator	500	500
GNT Co-Ordinator	500	0
Tournament Co-Ordinator	500	250
Web Expense	420	684
Sundry	<u>630</u>	<u>212</u>
	<u>7,607</u>	<u>16,919</u>
Excess income over expenses	2,615	(6,888)
Net Assets beginning of year	31,969	38,857
Net Asses end of year	<u>34,584</u>	<u>31,969</u>

**DISTRICT NO 2 OF THE A.C.B.L.**  
**BALANCE SHEET**  
**(Unaudited – See Compilation Engagement Report)**  
**As at December 31, 2025**

ASSETS	2025	2024
Bank	\$33,380	\$31,030
Accounts Receivable	1,204	1,312
<b>TOTAL ASSETS</b>	<b><u>\$34,584</u></b>	<b><u>\$32,342</u></b>
 <b>LIABILITIES AND SHAREHOLDERS EQUITY</b>  		
<b>LIABILITIES</b>		
Accounts payable and accrued liabilities	0	373
Net Assets	<u>34,584</u>	<u>31,969</u>
	<u>34,584</u>	<u>31,969</u>

DISTRICT NO 2 OF THE A.C.B.L.  
Notes to Financial Statements  
(Unaudited – See Compilation Engagement Report)  
For the year ended December 31, 2025

The Aims and objectives of the District are as follows

1. To cooperate with and assist the League in the promotion and conduct of bridge tournaments within the District
2. To help coordinate tournament schedules within the District and adjacent Districts
3. To seek concerted action on all matters affecting the District by consultation with and recommendations to the District Representative on the National Board of Directors
4. To promote the highest standards of conduct and ethics for participants in tournaments and to take any and all steps necessary for that purpose
5. To act as a fact-finding body in connection with any matter arising within the district
6. To conduct the Regional tournaments allocated to the District and decide on their location
7. To recommend the election of specific individuals to represent the District on the National Board and first and second alternates for that office.
8. To perform such other functions as may promote the best interests of contract bridge

**Note 1 Significant Accounting Policies**

The financial statements have been prepared in accordance with Canadian general accepted account principles and reflect the following policies

- a. The organization follows the deferral method of accounting for revenue from Regional tournaments. Revenue from Regional tournaments is recognized as revenue in the year in which the tournaments are held
- b. District 2 of the A.C.B.L. is a non-profit entity under the Income Tax Act (Canada) and as such, is exempt from income taxes under section 146(1)(i)

DISTRICT 2 BUDGET

<b>DISTRICT 2 BUDGET</b>			
	YR2026/27		YR2025
<b>INCOME</b>			
REGIONAL TOURNAMENTS			
TORONTO 166 JANUARY	\$ 400.00		\$ 325.00
TORONTO 166 EASTER	\$ 2,000.00		\$ 2,035.00
BARRIE 246	\$ -		\$ 1,148.00
WATERLOO 249	\$ -		\$ 1,890.00
ST CATHERINES 255	\$ -		\$ 1,499.00
WINNIPEG 181	\$ 500.00		
NORTHEASTERN 238	\$ 500.00		
OAKVILLE 166	\$ 1,500.00		
GRASSROOTS & OTHER	\$ 2,500.00		\$ 2,633.00
NAP	\$ 500.00		\$ 428.00
GNT	\$ 500.00		\$ 264.00
<b>TOTAL INCOME</b>	\$ 8,400.00		\$ 10,222.00
<b>EXPENSES</b>			
ANNUAL MEETING	\$ 250.00		\$ 243.00
SUBSIDIES NAP and GNT	\$ 2,000.00		\$ 1,864.00
NOVICE PROMOTION	\$ 1,500.00		
SECRETARY	\$ 900.00		\$ 1,200.00
TREASURER	\$ 500.00		\$ 500.00
FINANCIAL REVIEWER	\$ 500.00		\$ 500.00
WEBMASTER	\$ 750.00		\$ 750.00
NAP/GNT COORDINATOR	\$ 750.00		\$ 500.00
GNT			\$ 500.00
TOURNAMENT COORDINATOR	\$ 500.00		\$ 500.00
WEB EXPENSES	\$ 500.00		\$ 420.00
SUNDRY	\$ 250.00		\$ 630.00
PIANOLA	\$ 250.00		
<b>TOTAL EXPENSES</b>	\$ 8,650.00		\$ 7,607.00
<b>PROFIT/LOSS</b>	\$ (250.00)		\$ 2,615.00



This past year was mostly about maintaining the website such as:

- For any website management, Search Engine Optimization, (SEO) is an ongoing and routine task. SEO is essential so that the website can be found by search engines such as Google and Bing. I continue to do this on a regular basis.
- Ensuring the tournament list is up to date. This needs to be checked regularly, as clubs have started running “Local Sectionals”, that are posted to ACBL with a lot less notice than other regular sectional tournaments. All information is taken directly from the ACBL website.
- On the “Tournaments” page, the “Information” button links directly to the flyer on the ACBL website. Often, and especially for Local Sectionals, the flyer is not available on the ACBL website, in which case, the “Information” button links to the ACBL page, where the flyer will eventually appear.
- Created a new section for news on Region 1.
- Added the District 2 logo as provided by ACBL. I believe the addition of logo is an elegant addition, and gives the site a more professional look.
- Added information as requested by D2 President
- Ongoing work to ensure that the site is correctly formatted for both desktop and mobile devices.

Statistics over the 12 month period March 1, 2025 to Feb 28, 2026:

- Number of times the website has appeared in a Google search result: 2,149
- Number of visits to the site: 1,124
- About  $\frac{1}{3}$  of the visitors come to our site by way of a search engine, such as Google. The others arrive on our site either directly, or via a link on another site, such as ACBL, Unit 255 or Unit 166.
- Number of pages viewed: 1,968
- Number of unique visitors (new vs returning visitors): 658

- Not surprisingly, most visits are from the geographic regions covered by D2 and D1, as well as New York state. Other US states that have a disproportionate number of visits are CA, FL, and VA
- Average time on the site: 5 min
- Average pages viewed per session: 2.5
- Pages visited most:
  1. Home page
  2. Tournament page
  3. Documents & Archives (Kibitzer back issues)
  4. Board of Directors
  5. History of the Kibitzer

#### Plans for 2026:

- Update the introduction on the Home Page. This was written by me, without much understanding of District 2. I would value input from the Board on a better welcome statement, such as a purpose or mission statement for D2. I am happy to write the words as long as I could receive some content.
- Update the Organization page once I receive the information from the D2 Board.
- Plan to add a “Useful Links” page.
- I have provided links to all units in D2, where a website is available. Note that it appears there is no website for Unit 228 NE Ontario, and Unit 212, Sault International.
- Similarly, it would be helpful if all Units in D2 would put a link to us on their website. Currently, only a few of the units have a link to D2. Specifically, if Units 246, 249, 181 and 198 could add a link on their website, to the D2 page, that would be appreciated.

Respectfully Submitted by,

Dena Jones,  
March 12, 2026