

# AGENDA

## VBBC Board Meeting

### July 15, 2025\*

Call to order

Approval of minutes

Financial report- Trooboff

Managers' report – Webers

Old business

Lobby renovation - Leonard/Brockelman

New business

Posting of disciplinary actions – John Brunner (Chair,  
Conduct and Ethics Committee)

Executive session

Adjournment

\*This is a Zoom Meeting – if any member would like to attend, please request Zoom invite from Jan or George.

**Minutes of Meeting  
Board of Governors Vero Beach Bridge Club  
June 17, 2025**

**The regular meeting of the Board of Governors** of the Vero Beach Bridge Club (VBBC) was called to order by President, Denis Conlon, at 9:30 am. Board members attending: Paula Brockelman, Ann Espy, Julie Geer, Grace Leonard, Ellen Silverstein, Steve Trooboff and Louann Yates. Absent: Chilly Foresman. Others attending: Jan Weber, George Weber.

The Minutes of the meeting held on May 20, 2025 were approved.

**FINANCIAL REPORT**

Steve submitted a report, and VBBC is doing OK. Game play is holding up as well as lesson attendance, despite this being the slow season for the club.

**MANAGERS' REPORT TO THE BOARD**

George gave an overview of the written Managers' report which is available for review.

A new coffee machine system was tried out for 2 weeks. While the coffee was very good, the system required a lot of upkeep/manual work, and the brewing time per cup was slow. In addition, other costs came to light which would make the system quite expensive. Jan will continue to look for a solution, and VBBC will continue with its current coffee machine system.

The SE Carolina online bridge game is negotiating a new contract with ACBL which will become effective at the end of June. More on this will be known next month.

Jan has clarified that Service Dogs are allowed entrance to the club if they meet the policy requirements as set out under the Americans for Disabilities Act.

**OLD BUSINESS**

**Lobby renovation:** Grace informed the Board that the colors have been picked, and the renovation project will begin at the end of June. It should take 3-4 days to complete, and the contractor has agreed to work evenings and weekends so as not to disturb game play. The detailed list of renovations has been forwarded by Jan to the Board members.

**Exterior renovation:** The exterior work is nearly finished. Denis will contact the sign installation company to arrange installment of the new signs with the updated logo. The outdoor maintenance costs have amounted to \$22,000.

**NEW BUSINESS**

**Cheating Policy:** This was discussed again at the request of a club member. After much discussion, the Board agreed to not post ACBL on-line cheating notifications.

**EXECUTIVE SESSION**

The next Board of Governors meeting will be held **July 15th, 2025 at 9:30 AM by a ZOOM Conference call**. The meeting adjourned at **10:30 AM**.

## July 15, 2025 - Managers' Report

1. We had 401.5 F2F tables in June, which breaks down as follows: 375 at VBBC  
26.5 at satellite games.

This represents a 22.5% decrease when compared to May 2025 when we had 518 F2F tables. F2F tables in June 2025 increased by 27 tables from June 2024, representing a 7.2% increase.

In-house VBBC F2F tables in June 2025 were 375 as compared to 374.5 in June 2024, remaining constant. Country Club games during June 2025 were 26.5, compared to June last year when we had 0. This can be attributed to the VB Country Club game that is remaining open for the summer season.

From July 1 through 11, 2025 we had 166 F2F tables, as compared to July 1 thru 11, 2024 when we had 145 F2F tables. In-house VBBC tables for these dates total 159, compared to July 1 thru 13, 2024 totaled 145, representing a 9.65% increase. Country Club games in July 1 thru 11, 2025 totaled 7.

2. Online sponsored game tables in June decreased to 499 from 589 in May 2025. Gross income for the month of June 2025 totaled \$2,920.09 broken down as follows: \$2,609.82 for sponsored games; \$ 310.27 for our members playing in other SE Carolina games. Online income is holding.
3. Saturday 8=Enough games are suspended until attendance picks up. The 0-1000 team games are running monthly with the help of Christie Mollett recruiting enough teams.
4. Bridge classes continued in July. There are 11 in the Intermediate class taught by Lyn. Advanced Beginners has 9 with Gail Reams. Beginning Bridge lessons continued with Jan and had 19 students.
5. As of July 13, 2025, membership is up to 711. In 2024 we had 694 members.

Respectfully submitted,  
George and Jan Weber

Dear Board Members,

I hope you're having an enjoyable summer. If my memory serves me, it was Everett Dirksen, the Senator from Illinois who said "A million here, a million there, and pretty soon it adds up to serious money" when referring to the federal budget. While VBBC doesn't deal in millions, this month's financials show that a little bit from a number of places adds up in a very positive way; SE Carolina, Vero Beach Country Club and Windsor pushed up our playing revenues as did Lessons. We also had some donations this month that we didn't have last year. Bottom line, for June, great results.

Year to Date, we are even with last year. However, that includes spending over \$23,000 in exterior and interior improvements. Our Balance Sheet is very strong and cash positions excellent. . We have 60-90 more days of bridge doldrums as the seasonal crowd is away. However, local play is very close to prior years and I expect us to do OK through the balance of the summer and finish the Fiscal Year, 9/30, in very good shape.

I do get a Google Business Report for our Website. Our website continues to get attention beyond "Results" and I noticed that we even added a few names to our MailChimp mailing list, probably new Members and people from the beginner classes. All this raises our profile to present and potential members.

Kind regards,

Steve Trooboff, Treasurer  
Franconia, NH

# Vero Beach Duplicate Bridge Club, Inc.

## Balance Sheet

As of June 30, 2025

	TOTAL		
	AS OF JUN 30, 2025	AS OF JUN 30, 2024 (PY)	CHANGE
<b>ASSETS</b>			
Current Assets			
Bank Accounts			
Business MMA	162,714.85	156,596.85	6,118.00
Merrill Lynch - EMA	132,135.92	54,396.16	77,739.76
Seacoast National Bank	176,072.88	117,225.63	58,847.25
<b>Total Bank Accounts</b>	<b>\$470,923.65</b>	<b>\$328,218.64</b>	<b>\$142,705.01</b>
Other Current Assets			
Advertising rebate receivable	3,539.99	2,889.74	650.25
Prepaid Insurance	16,628.73	12,260.98	4,367.75
Receivable from ACBL for online game fees	0.00	254.51	-254.51
<b>Total Other Current Assets</b>	<b>\$20,168.72</b>	<b>\$15,405.23</b>	<b>\$4,763.49</b>
<b>Total Current Assets</b>	<b>\$491,092.37</b>	<b>\$343,623.87</b>	<b>\$147,468.50</b>
Fixed Assets			
Accumulated depreciation	-172,017.41	-164,727.24	-7,290.17
Bridge Game Machines	32,059.07	32,059.07	0.00
Furnishings	103,196.05	101,496.05	1,700.00
Land and Building	1,169,572.63	1,160,671.73	8,900.90
Parking lot	311,747.08	311,747.08	0.00
<b>Total Fixed Assets</b>	<b>\$1,444,557.42</b>	<b>\$1,441,246.69</b>	<b>\$3,310.73</b>
Other Assets			
Electric deposit	1,513.00	1,513.00	0.00
<b>Total Other Assets</b>	<b>\$1,513.00</b>	<b>\$1,513.00</b>	<b>\$0.00</b>
<b>TOTAL ASSETS</b>	<b>\$1,937,162.79</b>	<b>\$1,786,383.56</b>	<b>\$150,779.23</b>
<b>LIABILITIES AND EQUITY</b>			
Liabilities			
Current Liabilities			
Accounts Payable			
Accounts Payable	2,602.66	1,710.00	892.66
<b>Total Accounts Payable</b>	<b>\$2,602.66</b>	<b>\$1,710.00</b>	<b>\$892.66</b>
Credit Cards			
Bank of America Credit Card 2681	2,310.40	1,064.91	1,245.49
<b>Total Credit Cards</b>	<b>\$2,310.40</b>	<b>\$1,064.91</b>	<b>\$1,245.49</b>
Other Current Liabilities			
Direct Deposit Payable	0.00	5,626.88	-5,626.88
Payroll Liabilities	0.00	0.00	0.00
Federal Taxes (941/944)	1,281.65	1,164.87	116.78
FL Unemployment Tax	2.21	13.05	-10.84
<b>Total Payroll Liabilities</b>	<b>1,283.86</b>	<b>1,177.92</b>	<b>105.94</b>

# Vero Beach Duplicate Bridge Club, Inc.

## Balance Sheet

As of June 30, 2025

	TOTAL		
	AS OF JUN 30, 2025	AS OF JUN 30, 2024 (PY)	CHANGE
<b>Total Other Current Liabilities</b>	<b>\$1,283.86</b>	<b>\$6,804.80</b>	<b>\$ -5,520.94</b>
<b>Total Current Liabilities</b>	<b>\$6,196.92</b>	<b>\$9,579.71</b>	<b>\$ -3,382.79</b>
<b>Total Liabilities</b>	<b>\$6,196.92</b>	<b>\$9,579.71</b>	<b>\$ -3,382.79</b>
Equity			
Building Sinking Fund	160,000.00	142,000.00	18,000.00
Donations Received Since Inception	559,415.00	559,415.00	0.00
Retained Earnings	1,060,849.59	924,786.91	136,062.68
Net Income	150,701.28	150,601.94	99.34
<b>Total Equity</b>	<b>\$1,930,965.87</b>	<b>\$1,776,803.85</b>	<b>\$154,162.02</b>
<b>TOTAL LIABILITIES AND EQUITY</b>	<b>\$1,937,162.79</b>	<b>\$1,786,383.56</b>	<b>\$150,779.23</b>

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

June 2025

	TOTAL		
	JUN 2025	JUN 2024 (PY)	CHANGE
<b>Income</b>			
Bridge Playing Fees	13,824.00	14,082.00	-258.00
ACBL BBO	500.00	82.50	417.50
Orchid Island		250.00	-250.00
Riomar	280.00	300.00	-20.00
SE Carolina BBO	4,054.54	2,453.94	1,600.60
Sea Oaks		250.00	-250.00
Vero Beach Country Club	1,060.00		1,060.00
Windsor	2,160.00	500.00	1,660.00
<b>Total Bridge Playing Fees</b>	<b>21,878.54</b>	<b>17,918.44</b>	<b>3,960.10</b>
Dividend Income	399.05	236.14	162.91
Dues	275.00	610.00	-335.00
Education Income			
Books	235.00	55.00	180.00
Lessons	3,874.00	825.00	3,049.00
<b>Total Education Income</b>	<b>4,109.00</b>	<b>880.00</b>	<b>3,229.00</b>
Interest Income	329.93	662.19	-332.26
Kitchen Income	204.53	290.00	-85.47
<b>Total Income</b>	<b>\$27,196.05</b>	<b>\$20,596.77</b>	<b>\$6,599.28</b>
<b>GROSS PROFIT</b>	<b>\$27,196.05</b>	<b>\$20,596.77</b>	<b>\$6,599.28</b>
<b>Expenses</b>			
Bridge Expenses			
ACBL fees	977.92	669.65	308.27
Bridge Supplies	566.42	275.15	291.27
Director Fees	2,912.00	2,128.00	784.00
Kitchen Provisions	1,043.32	938.79	104.53
<b>Total Bridge Expenses</b>	<b>5,499.66</b>	<b>4,011.59</b>	<b>1,488.07</b>
Education Expenses			
Advertising - Education		87.50	-87.50
Teacher Fees	1,165.00	770.00	395.00
<b>Total Education Expenses</b>	<b>1,165.00</b>	<b>857.50</b>	<b>307.50</b>
Facilities Expenses			
Building Repairs	1,616.00	582.07	1,033.93
Cleaning	1,800.00	600.00	1,200.00
Insurance		1,545.18	-1,545.18
Landscaping	892.50	446.25	446.25
Pest Control	174.00	174.00	0.00
Security Alarm System	37.40	37.40	0.00
Supplies	176.24	41.22	135.02

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

June 2025

	TOTAL		
	JUN 2025	JUN 2024 (PY)	CHANGE
Utilities	1,263.61	1,536.38	-272.77
<b>Total Facilities Expenses</b>	<b>5,959.75</b>	<b>4,962.50</b>	<b>997.25</b>
Management and General Expenses			
Accounting Fees	800.00	800.00	0.00
Bank Charges	6.05	2.63	3.42
Club Manager Salary	6,583.00	6,308.76	274.24
Computer Expense	269.93	57.00	212.93
Copier Lease	604.70	522.88	81.82
Depreciation Expense	570.00	570.00	0.00
Dues, Licenses, Fees		125.00	-125.00
Internet Expenses	840.99	650.99	190.00
Office Supplies	58.40	69.89	-11.49
Payroll Tax Expenses	534.43	482.61	51.82
Postage	148.87	138.35	10.52
Telephone	125.72	122.93	2.79
Telephone/Internet	126.60	119.46	7.14
<b>Total Management and General Expenses</b>	<b>10,668.69</b>	<b>9,970.50</b>	<b>698.19</b>
Payroll Expenses			
Wages	397.50		397.50
<b>Total Payroll Expenses</b>	<b>397.50</b>		<b>397.50</b>
<b>Total Expenses</b>	<b>\$23,690.60</b>	<b>\$19,802.09</b>	<b>\$3,888.51</b>
<b>NET OPERATING INCOME</b>	<b>\$3,505.45</b>	<b>\$794.68</b>	<b>\$2,710.77</b>
Other Income			
Donations	2,200.00	325.00	1,875.00
<b>Total Other Income</b>	<b>\$2,200.00</b>	<b>\$325.00</b>	<b>\$1,875.00</b>
Other Expenses			
Interior Redecorating	370.21		370.21
<b>Total Other Expenses</b>	<b>\$370.21</b>	<b>\$0.00</b>	<b>\$370.21</b>
<b>NET OTHER INCOME</b>	<b>\$1,829.79</b>	<b>\$325.00</b>	<b>\$1,504.79</b>
<b>NET INCOME</b>	<b>\$5,335.24</b>	<b>\$1,119.68</b>	<b>\$4,215.56</b>



# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - June 2025

	TOTAL		
	OCT 2024 - JUN 2025	OCT 2023 - JUN 2024 (PY)	CHANGE
Income			
ACBL Recruitment		30.00	-30.00
Bridge Playing Fees	157,318.40	142,572.00	14,746.40
ACBL BBO	2,346.90	291.50	2,055.40
ACBL Membership fees		278.21	-278.21
Celebrity Series	180.00	3,445.00	-3,265.00
Moornings	11,474.00	10,028.00	1,446.00
Moornings & Riomar		5,786.00	-5,786.00
Orchid Island		6,711.00	-6,711.00
Riomar	13,790.00	12,906.00	884.00
SE Carolina BBO	17,842.76	18,395.38	-552.62
Sea Oaks	3,860.00	5,240.00	-1,380.00
Tournaments	8,154.00	14,195.04	-6,041.04
Treasure Coast Bridge League	2,596.00	2,332.00	264.00
Vero Beach Country Club	10,995.00	9,108.00	1,887.00
Windsor	8,970.00	3,437.44	5,532.56
<b>Total Bridge Playing Fees</b>	<b>237,527.06</b>	<b>234,725.57</b>	<b>2,801.49</b>
Dividend Income	2,033.23	1,186.84	846.39
Dues	35,325.00	33,781.35	1,543.65
Education Income		7,035.00	-7,035.00
Books	1,040.95	596.35	444.60
Celebrity Series	25,568.45	9,816.24	15,752.21
Lessons	37,480.00	24,928.50	12,551.50
<b>Total Education Income</b>	<b>64,089.40</b>	<b>42,376.09</b>	<b>21,713.31</b>
Interest Income	4,202.32	4,525.71	-323.39
Kitchen Income	3,086.53	2,638.00	448.53
Recruitment Bonus	30.00		30.00
<b>Total Income</b>	<b>\$346,293.54</b>	<b>\$319,263.56</b>	<b>\$27,029.98</b>
<b>GROSS PROFIT</b>	<b>\$346,293.54</b>	<b>\$319,263.56</b>	<b>\$27,029.98</b>
Expenses			
Bridge Expenses			
ACBL fees	7,841.32	5,904.53	1,936.79
ACBL Sanction Fees		260.00	-260.00
Bridge Supplies	3,467.07	4,006.08	-539.01
Caddies		80.00	-80.00
Director Fees	48,982.00	46,290.00	2,692.00
Fees - District 9		212.00	-212.00
Fees - Unit 240	-538.85	1,602.30	-2,141.15
Kitchen Provisions	15,155.76	11,557.46	3,598.30
Repair & Maintenance	125.00	654.60	-529.60

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - June 2025

	TOTAL		
	OCT 2024 - JUN 2025	OCT 2023 - JUN 2024 (PY)	CHANGE
Tournament Expenses	2,648.37	2,787.90	-139.53
<b>Total Bridge Expenses</b>	<b>77,680.67</b>	<b>73,354.87</b>	<b>4,325.80</b>
Education Expenses			
Advertising - Education	1,351.00	830.00	521.00
Book Purchases	1,167.86	1,452.23	-284.37
Celebrity Series Dir	6,710.00		6,710.00
Lesson Supplies		33.92	-33.92
Teacher Fees	14,605.00	13,985.00	620.00
<b>Total Education Expenses</b>	<b>23,833.86</b>	<b>16,301.15</b>	<b>7,532.71</b>
Facilities Expenses			
Air Condition R & M		2,074.75	-2,074.75
Building Repairs	4,373.69	2,176.17	2,197.52
Cleaning	8,560.00	5,647.36	2,912.64
Exterior Repairs	22,891.09		22,891.09
Furniture & Fixtures	239.12		239.12
Insurance	9,271.08	15,181.08	-5,910.00
Landscaping	4,016.25	3,570.00	446.25
Pest Control	2,759.59	3,098.49	-338.90
Property Taxes	3,717.78	484.11	3,233.67
Security Alarm System	336.60	759.25	-422.65
Supplies	998.83	1,076.48	-77.65
Utilities	10,495.31	11,103.12	-607.81
<b>Total Facilities Expenses</b>	<b>67,659.34</b>	<b>45,170.81</b>	<b>22,488.53</b>
Management and General Expenses			
Accounting Fees	7,200.00	7,200.00	0.00
Bank Charges	1,389.80	1,301.50	88.30
Club Manager Salary	62,424.28	58,227.56	4,196.72
Computer Expense	2,012.47	3,099.32	-1,086.85
Copier Lease	5,353.67	5,362.25	-8.58
Depreciation Expense	5,130.00	5,130.00	0.00
Dues, Licenses, Fees	2,266.30	262.50	2,003.80
Interest Expense		1,679.48	-1,679.48
Internet Expenses	6,742.91	10,660.16	-3,917.25
Office Manager Salary		9,393.30	-9,393.30
Office Supplies	886.86	1,350.23	-463.37
Payroll Tax Expenses	4,896.15	5,740.00	-843.85
Postage	280.27	247.81	32.46
Telephone	1,129.35	1,275.06	-145.71
Telephone/Internet	1,117.98	1,857.72	-739.74
<b>Total Management and General Expenses</b>	<b>100,830.04</b>	<b>112,786.89</b>	<b>-11,956.85</b>

# Vero Beach Duplicate Bridge Club, Inc.

## Profit and Loss

October 2024 - June 2025

	TOTAL		
	OCT 2024 - JUN 2025	OCT 2023 - JUN 2024 (PY)	CHANGE
Payroll Expenses			
Wages	1,376.25		1,376.25
<b>Total Payroll Expenses</b>	<b>1,376.25</b>		<b>1,376.25</b>
<b>Total Expenses</b>	<b>\$271,380.16</b>	<b>\$247,613.72</b>	<b>\$23,766.44</b>
NET OPERATING INCOME	<b>\$74,913.38</b>	<b>\$71,649.84</b>	<b>\$3,263.54</b>
Other Income			
Donations	60,219.00	81,391.00	-21,172.00
Gain/Loss on Disposal	1,620.00		1,620.00
Kitchen Donations		1,034.00	-1,034.00
Restricted Donations	15,575.00		15,575.00
Unrealized Gains/Losses		1,739.60	-1,739.60
<b>Total Other Income</b>	<b>\$77,414.00</b>	<b>\$84,164.60</b>	<b>\$ -6,750.60</b>
Other Expenses			
Interior Redecorating	1,366.10		1,366.10
Other Miscellaneous Expense			
Chair recovering	260.00	5,212.50	-4,952.50
<b>Total Other Miscellaneous Expense</b>	<b>260.00</b>	<b>5,212.50</b>	<b>-4,952.50</b>
<b>Total Other Expenses</b>	<b>\$1,626.10</b>	<b>\$5,212.50</b>	<b>\$ -3,586.40</b>
NET OTHER INCOME	<b>\$75,787.90</b>	<b>\$78,952.10</b>	<b>\$ -3,164.20</b>
NET INCOME	<b>\$150,701.28</b>	<b>\$150,601.94</b>	<b>\$99.34</b>