

**Minutes of Meeting
Board of Governors Vero Beach Bridge Club
January 21, 2026**

The regular meeting of the Board of Governors of the Vero Beach Bridge Club (VBBC) was called to order by the President, Denis Conlon, at 930 am.

Board members attending: Denis Conlon, Steve Trooboff, Julie Geer, Andree Fontaine, Hank Sandlass Chilly Foresman, Louann Yates, Grace Leonard. Paula Brockelman attended by phone.

Absent: Ann Espy

Others attending: Jan Weber, George Weber

FINANCIAL REPORT

Steve submitted the financial report, which is available for review. Play and associated income is up. In addition, VBBC continues to earn income from online games and donations.

MANAGERS' REPORT TO THE BOARD

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

Highlights: Table counts are good, up 16%, for fiscal year to date. VBBC experienced the typical December lull, but even that was up compared to 2024.

The two events Barbara Seagram hosted were extremely successful, with more than 130 attending each. The Board extends its deep appreciation to Barbara for her generosity to VBBC.

Membership: email reminders have been sent to members who have not renewed.

There is a new monthly Thursday morning 0-1000 team game. This will be something of an experiment to measure interest.

The Board discussed several options for making lunch available during the Andy Avery sessions in March.

OLD BUSINESS

Interior phase II: Paula Brockelman will obtain further needed information from the flooring contractor. Grace Leonard reported that painting of the walls for the downstairs playing area will most likely commence the weekend of 24 January. The coffee maker formerly used for decaffeinated coffee has been replaced.

Wall monitor: Steve Trooboff demonstrated how the wall monitor can be used during Zoom calls. He and Jan Weber will work on preparing a closed loop presentation for display on the wall monitor.

East wall signage: VBBC will submit a revised permit application. Work should proceed relatively quickly once the permit is finalized.

NEW BUSINESS

Mahjong and canasta: Board members discussed the possibility of offering mahjong and/or canasta games. After thorough discussion, the Board found that neither mahjong nor canasta fulfill the mission of VBBC and consequently will not be offered.

EXECUTIVE SESSION

The meeting adjourned at **10:57 am**.

The next Board of Governors meeting will be held on **February 17, 2026 at 9:30 am**.

February 17, 2026
Managers' Report

1. We had 798 F2F tables in January, 205.5 of which were held in country clubs. This represents an 52.7% increase when compared to December 2025 when we had 522.5 F2F tables. F2F tables in January 2026 decreased by 73 tables from January 2025, (871) representing a 8.3% decrease. It should be noted that in 2025 we did not have a tournament in January, and in 2026 we cannot count approximately 40 tables in our regular table count due to the tournament.

The actual VBBC in-house tables for January 2026 was 592.5, compared to December 2025 when we had 430.5. This represents a 37.6% increase. January 2026 compared to January 2025 shows a decrease of 59 (9%) actual VBBC in-house tables.

From February 1 through 14, 2026 we had 430.5 F2F tables, as compared to February 1 thru 14, 2025 when we had 408 F2F tables. So far in February, the in-house tables were 307.5 as compared to 304 for the same period last year. This represents a 0.8% decrease.

Fiscal year-to-date (October through January 2026) in house tables totaled 1,914 compared to the same period last year which was 1,790, an increase of 7%.

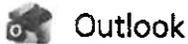
2. Online sponsored game tables in January increased to 611 from 559 in December 2025. Gross income for the month of January 2026 totaled \$ 1,468.67 broken down as follows: \$ 1,354.55 for sponsored games; \$ 114.12 for our members playing in other SE Carolina games. Online income in January decreased \$ 2,562.80 from December. Revenue per table decreased by \$4.60 (from \$6.82 to \$2.22). February online games are 257 month-to-date as compared to 243 for the same period last month.
3. Bridge classes continued in February. Lyn's intermediate class has 34 students; Gail's advanced beginner's class has 32; and Jan's beginner class has 42 paid students originating from the free lessons. It should be noted that the fees for Jan's class were collected and deposited in January, but the income was for the February course. The January course was free.
4. As of February 15, 2026, there are approximately 652 paid members.
5. Barbara Seagram had two events in January, both of which were very successful with approximately 135 attendees both times. Everyone had a great time. The managers would like to thank Barbara and Alex, and the Celebrity Series Committee for all their hard work. The approximate income minus expenses is \$ 10,000. This does not take into consideration the regular Tuesday afternoon income.
6. The January Sectional was very successful, netting approximately \$ 5,000. This does not take into consideration the loss of usual income for the Friday morning and afternoon games. The Managers would like to thank the Hospitality Committee for their hard work. Food costs were kept lower as we used many trays of food left over from the Holiday party. We would also like to thank George Bleskachek for serving as assistant director in the Friday afternoon game. This saved the club several hundred dollars.
7. Ron and Kim Andrews have been working tirelessly at our club. Their most recent projects, in addition to the usual repairs, include cleaning out the storage facility and cleaning out the room behind the indoor mural. They are also sorting and cleaning all the old bridge board sets found

in the basement and are preparing them for repetitive use in beginner bridge classes. This will save the constant chore of making boards for this class.

8. The Play with the Kings and Queens event is scheduled for February 17, 2026. 18 pairs will be participating. Pizza is being served.
9. The Robert Todd event scheduled for February 24th has approximately 70 registrations to date.

Respectfully submitted,

George and Jan Weber



FW: January 2026 Financial Statements - Vero Beach Duplicate Bridge Club, Inc.

From Stevan Trooboff <stevan@trooboff.com>

Date Sun 2/15/2026 12:30 PM

To Jan Weber <jan.vbbc@outlook.com>

 1 attachment (3 MB)

2026-01 Financial Statements - Vero Beach Duplicate Bridge Club, Inc..pdf;

Dear All,

This month's statements are unremarkable. As is often the case, month to month numbers are distorted a bit; this month, because of the coding of Barbara Seagram revenue and expenses. So, the Celebrity Series looks to be down a bit, even year to date, but we know numbers of participants are steady. We're working to get to the bottom of this for future reference. We had a good month for donations, Membership keeps coming in, and overall expense are in check albeit at slightly higher costs for operations including game Directors. Overall, cash balanced increased once again which is always a positive sign for a fundamentally cash business.

We did file our Form 990 on time and you all have a copy of this document. It's our legal tax return which we as a Board are responsible for seeing that it's filed. Failure to do this correctly in the past was a problem and our ongoing relationship with Medlock and Co. facilitates this process as does filing of 1099's, payroll taxes and the like.

Stevan Trooboff

Treasurer

Vero Beach Duplicate Bridge Club, Inc.

Balance Sheet

As of January 31, 2026

	TOTAL		
	AS OF JAN 31, 2026	AS OF JAN 31, 2025 (PY)	CHANGE
ASSETS			
Current Assets			
Bank Accounts			
Business MMA	165,049.23	160,651.14	4,398.09
Merrill Lynch - EMA	137,444.67	55,962.37	81,482.30
Seacoast National Bank	227,848.40	186,305.66	41,542.74
Total Bank Accounts	\$530,342.30	\$402,919.17	\$127,423.13
Other Current Assets			
Advertising rebate receivable	4,067.99	3,025.99	1,042.00
Prepaid Insurance	22,591.23	19,741.41	2,849.82
Total Other Current Assets	\$26,659.22	\$22,767.40	\$3,891.82
Total Current Assets	\$557,001.52	\$425,686.57	\$131,314.95
Fixed Assets			
Accumulated depreciation	-172,487.61	-169,167.41	-3,320.20
Bridge Game Machines	28,059.07	32,059.07	-4,000.00
Equipment	5,198.40	1,700.00	3,498.40
Furnishings	111,402.91	101,496.05	9,906.86
Land and Building	1,169,572.63	1,167,571.73	2,000.90
Parking lot	311,747.08	311,747.08	0.00
Total Fixed Assets	\$1,453,492.48	\$1,445,406.52	\$8,085.96
Other Assets			
Electric deposit	1,513.00	1,513.00	0.00
Total Other Assets	\$1,513.00	\$1,513.00	\$0.00
TOTAL ASSETS	\$2,012,007.00	\$1,872,606.09	\$139,400.91
LIABILITIES AND EQUITY			
Liabilities			
Current Liabilities			
Accounts Payable			
Accounts Payable	2,767.16	2,607.03	160.13
Total Accounts Payable	\$2,767.16	\$2,607.03	\$160.13
Credit Cards			
Bank of America Credit Card 2681	4,404.41	2,083.84	2,320.57
Credit Card 1994	0.00	139.00	-139.00
Total Credit Cards	\$4,404.41	\$2,222.84	\$2,181.57
Other Current Liabilities			
Payroll Liabilities			
Payroll Liabilities	0.00	0.00	0.00
Federal Taxes (941/944)	1,383.32	1,220.81	162.51
FL Unemployment Tax	7.63	6.58	1.05
Total Payroll Liabilities	1,390.95	1,227.39	163.56

Vero Beach Duplicate Bridge Club, Inc.

Balance Sheet

As of January 31, 2026

	TOTAL		
	AS OF JAN 31, 2026	AS OF JAN 31, 2025 (PY)	CHANGE
Total Other Current Liabilities	\$1,390.95	\$1,227.39	\$163.56
Total Current Liabilities	\$8,562.52	\$6,057.26	\$2,505.26
Total Liabilities	\$8,562.52	\$6,057.26	\$2,505.26
Equity			
Building Sinking Fund	170,500.00	152,500.00	18,000.00
Donations Received Since Inception	559,415.00	559,415.00	0.00
Retained Earnings	1,195,474.30	1,068,349.59	127,124.71
Net Income	78,055.18	86,284.24	-8,229.06
Total Equity	\$2,003,444.48	\$1,866,548.83	\$136,895.65
TOTAL LIABILITIES AND EQUITY	\$2,012,007.00	\$1,872,606.09	\$139,400.91

Vero Beach Duplicate Bridge Club, Inc.

Profit and Loss

January 2026

	TOTAL		CHANGE
	JAN 2026	JAN 2025 (PY)	
Income			
Bridge Playing Fees	19,963.00	22,577.00	-2,614.00
Celebrity Series	916.00		916.00
Moorings	2,046.00	2,300.00	-254.00
Riomar	1,120.00	2,020.00	-900.00
SE Carolina BBO	4,031.47	1,779.63	2,251.84
Treasure Coast Bridge League		440.00	-440.00
Vero Beach Country Club	1,442.00	1,420.00	22.00
Windsor	600.00	1,050.00	-450.00
Total Bridge Playing Fees	30,118.47	31,586.63	-1,468.16
Dues	8,450.00	9,150.00	-700.00
Education Income			
Books	450.00	154.00	296.00
Celebrity Series	5,760.00	10,159.72	-4,399.72
Lessons	5,334.00	4,352.00	982.00
Total Education Income	11,544.00	14,665.72	-3,121.72
Kitchen Income	302.00	524.00	-222.00
Total Income	\$50,414.47	\$55,926.35	\$ -5,511.88
GROSS PROFIT	\$50,414.47	\$55,926.35	\$ -5,511.88
Expenses			
Bridge Expenses			
ACBL fees	1,355.83	71.51	1,284.32
Bridge Supplies	487.85	359.92	127.93
Director Fees	7,388.00	7,642.00	-254.00
Kitchen Provisions	3,264.07	2,129.85	1,134.22
Tournament Expenses	304.59	424.99	-120.40
Total Bridge Expenses	12,800.34	10,628.27	2,172.07
Education Expenses			
Advertising - Education	257.00	372.00	-115.00
Book Purchases	800.23	519.58	280.65
Teacher Fees	1,300.00	1,840.00	-540.00
Total Education Expenses	2,357.23	2,731.58	-374.35
Facilities Expenses			
Building Repairs	48.96	116.70	-67.74
Cleaning	1,050.00	975.00	75.00
Insurance	1,781.93	1,522.86	259.07
Landscaping	460.00	446.25	13.75
Pest Control	410.00	321.00	89.00
Security Alarm System	37.40	37.40	0.00
Supplies	467.46		467.46

Vero Beach Duplicate Bridge Club, Inc.

Profit and Loss

January 2026

	TOTAL		
	JAN 2026	JAN 2025 (PY)	CHANGE
Utilities	1,095.23	998.22	97.01
Total Facilities Expenses	5,350.98	4,417.43	933.55
Management and General Expenses			
Accounting Fees	800.00	800.00	0.00
Bank Charges	399.82	249.33	150.49
Club Manager Salary	6,875.00	6,583.00	292.00
Computer Expense	68.00	62.00	6.00
Copier Lease	641.44	1,129.87	-488.43
Depreciation Expense	570.00	570.00	0.00
Dues, Licenses, Fees		139.00	-139.00
Internet Expenses	801.99	975.99	-174.00
Office Supplies		88.96	-88.96
Payroll Tax Expenses	592.02	510.19	81.83
Postage		73.00	-73.00
Telephone	131.57	125.53	6.04
Telephone/Internet	134.81	126.60	8.21
Total Management and General Expenses	11,014.65	11,433.47	-418.82
Payroll Expenses			
Wages	764.00		764.00
Total Payroll Expenses	764.00		764.00
Total Expenses	\$32,287.20	\$29,210.75	\$3,076.45
NET OPERATING INCOME	\$18,127.27	\$26,715.60	\$ -8,588.33
Other Income			
Dividend Income	422.29	207.44	214.85
Donations	6,430.00	2,290.00	4,140.00
Interest Income	311.58	494.72	-183.14
Total Other Income	\$7,163.87	\$2,992.16	\$4,171.71
Other Expenses			
Interior Redecorating	2,549.24		2,549.24
Total Other Expenses	\$2,549.24	\$0.00	\$2,549.24
NET OTHER INCOME	\$4,614.63	\$2,992.16	\$1,622.47
NET INCOME	\$22,741.90	\$29,707.76	\$ -8,965.86

Vero Beach Duplicate Bridge Club, Inc.

Profit and Loss

October 2025 - January 2026

	TOTAL		
	OCT 2025 - JAN 2026	OCT 2024 - JAN 2025 (PY)	CHANGE
Income			
Bridge Playing Fees	70,415.00	64,786.00	5,629.00
ACBL BBO	1,022.03	1,193.99	-171.96
Celebrity Series	916.00		916.00
Moorings	4,888.00	4,564.00	324.00
Riomar	3,020.00	4,880.00	-1,860.00
SE Carolina BBO	12,826.68	2,601.33	10,225.35
Tournaments	2,840.00	3,119.00	-279.00
Treasure Coast Bridge League	880.00	836.00	44.00
Vero Beach Country Club	4,382.00	4,255.00	127.00
Windsor	1,500.00	2,130.00	-630.00
Total Bridge Playing Fees	102,689.71	88,365.32	14,324.39
Dues	30,819.75	30,950.00	-130.25
Education Income			
Books	1,173.00	446.00	727.00
Celebrity Series	12,987.53	17,339.72	-4,352.19
Lessons	13,468.00	15,176.00	-1,708.00
Total Education Income	27,628.53	32,961.72	-5,333.19
Kitchen Income	1,401.00	1,230.00	171.00
Recruitment Bonus		30.00	-30.00
Total Income	\$162,538.99	\$153,537.04	\$9,001.95
GROSS PROFIT	\$162,538.99	\$153,537.04	\$9,001.95
Expenses			
Bridge Expenses			
ACBL fees	4,702.79	394.36	4,308.43
Bridge Supplies	1,289.97	1,991.90	-701.93
Director Fees	20,136.00	19,886.00	250.00
Fees - Unit 240		-538.85	538.85
Kitchen Provisions	9,066.25	7,329.50	1,736.75
Repair & Maintenance		125.00	-125.00
Tournament Expenses	304.59	1,594.54	-1,289.95
Total Bridge Expenses	35,499.60	30,762.45	4,717.15
Education Expenses			
Advertising - Education	771.00	837.00	-66.00
Book Purchases	991.38	519.58	471.80
Teacher Fees	5,000.00	6,455.00	-1,455.00
Total Education Expenses	6,762.38	7,811.58	-1,049.20

Vero Beach Duplicate Bridge Club, Inc.

Profit and Loss

October 2025 - January 2026

	TOTAL		
	OCT 2025 - JAN 2026	OCT 2024 - JAN 2025 (PY)	CHANGE
Facilities Expenses			
Building Repairs	897.75	724.95	172.80
Cleaning	3,900.00	3,675.00	225.00
Exterior Repairs	1,905.00		1,905.00
Furniture & Fixtures		239.12	-239.12
Insurance	6,350.51	6,158.40	192.11
Landscaping	1,840.00	1,338.75	501.25
Pest Control	1,710.30	1,653.59	56.71
Property Taxes	4,191.08		4,191.08
Security Alarm System	149.60	149.60	0.00
Supplies	1,779.64	388.81	1,390.83
Utilities	4,736.82	4,534.91	201.91
Total Facilities Expenses	27,460.70	18,863.13	8,597.57
Management and General Expenses			
Accounting Fees	3,200.00	3,200.00	0.00
Bank Charges	1,212.11	897.98	314.13
Club Manager Salary	30,624.00	29,509.28	1,114.72
Computer Expense	401.99	643.97	-241.98
Copier Lease	2,431.57	2,333.74	97.83
Depreciation Expense	2,280.00	2,280.00	0.00
Dues, Licenses, Fees		2,205.05	-2,205.05
Internet Expenses	3,618.96	3,058.96	560.00
Office Supplies	233.35	361.58	-128.23
Payroll Tax Expenses	2,526.14	2,264.06	262.08
Postage	88.61	102.20	-13.59
Telephone	517.16	501.13	16.03
Telephone/Internet	707.71	484.98	222.73
Total Management and General Expenses	47,841.60	47,842.93	-1.33
Payroll Expenses			
Wages	2,277.75		2,277.75
Total Payroll Expenses	2,277.75		2,277.75
Total Expenses	\$119,842.03	\$105,300.09	\$14,541.94
NET OPERATING INCOME	\$42,696.96	\$48,236.95	\$ -5,539.99
Other Income			
Dividend Income	1,754.39	859.74	894.65
Donations	33,262.00	35,049.00	-1,787.00
Interest Income	1,318.43	2,138.55	-820.12
Realized Gains/Losses	-106.48		-106.48
Stock Donation	2,412.68		2,412.68
Total Other Income	\$38,641.02	\$38,047.29	\$593.73

Vero Beach Duplicate Bridge Club, Inc.

Profit and Loss

October 2025 - January 2026

	TOTAL		CHANGE
	OCT 2025 - JAN 2026	OCT 2024 - JAN 2025 (PY)	
Other Expenses			
Interior Redecorating	2,945.30		2,945.30
Other Miscellaneous Expense			
Chair recovering	337.50		337.50
Total Other Miscellaneous Expense	337.50		337.50
Total Other Expenses	\$3,282.80	\$0.00	\$3,282.80
NET OTHER INCOME	\$35,358.22	\$38,047.29	\$ -2,689.07
NET INCOME	\$78,055.18	\$88,284.24	\$ -8,229.06

Vero Beach Duplicate Bridge Club, Inc.

Statement of Cash Flows

January 2026

	TOTAL
OPERATING ACTIVITIES	
Net Income	22,741.90
Adjustments to reconcile Net Income to Net Cash provided by operations:	
Advertising rebate receivable	-257.00
Prepaid Insurance	1,781.93
Accounts Payable	-39.25
Bank of America Credit Card 2681	2,084.68
Payroll Liabilities:Federal Taxes (941/944)	-896.45
Payroll Liabilities:FL Unemployment Tax	6.12
Total Adjustments to reconcile Net Income to Net Cash provided by operations:	2,680.03
Net cash provided by operating activities	\$25,421.93
INVESTING ACTIVITIES	
Accumulated depreciation	570.00
Equipment	-1,693.01
Net cash provided by investing activities	\$ -1,123.01
FINANCING ACTIVITIES	
Building Sinking Fund	1,500.00
Retained Earnings	-1,500.00
Net cash provided by financing activities	\$0.00
NET CASH INCREASE FOR PERIOD	\$24,298.92
Cash at beginning of period	506,043.38
CASH AT END OF PERIOD	\$530,342.30

Fwd: Vero Beach Bridge Center—Your month in review: January 2026

From Stevan Trooboff <stevan@trooboff.com>

Date Mon 2/2/2026 6:29 AM

To Jan Weber <Jan.vbbc@outlook.com>

Let's put this in the next board package

Sent from my iPhone

Cell 772-828-9240

Begin forwarded message:

From: Square Reports <noreply@messaging.squareup.com>

Date: February 2, 2026 at 12:41:59 AM EST

To: stevan.trooboff@gmail.com

Subject: Vero Beach Bridge Center—Your month in review: January 2026



Vero Beach Bridge Center, here's how your business did in January

See your best sales day and your top-selling items, and learn about new tools that can help make next month even better.

[VISIT YOUR DASHBOARD](#)

Your January Sales

TOTAL NET SALES

\$12,225.00

TOTAL TRANSACTIONS

154

BEST DAY OF THE WEEK

Saturday

CUSTOMERS SERVED

136

AVG. SALES BY HOUR

12AM 3 6 9 12PM 3 6 9

AVG. SALES BY DAY

Avg. Sat

Avg. Daily sales

\$788.50

S M T W T F S

\$423.87

Your items

TOP-SELLING CATEGORY

Uncategorized

TOP-SELLING ITEM

\$50 Membership -
2026

TOTAL ITEMS SOLD

173

TOP-SELLING ITEM SALES

\$2,550.00

Your employees

SALES BY EMPLOYEE

- 1
- 2
- 3
- 4
- 5

TOP EMPLOYEE

**Vero Beach Bridge
Center**

TOP EMPLOYEE SALES

\$0.00

ADD YOUR EMPLOYEES ›

Your customers

CUSTOMERS SERVED

136

NEW CUSTOMERS

47

RETURNING CUSTOMERS

89

65%

35%

New

Returning

CONNECT WITH YOUR CUSTOMERS ›

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SQUARE
1955 BROADWAY, SUITE 600
OAKLAND, CA 94612

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Re: Vero Beach Bridge Center, your performance report for January 2026

From Jan Weber <Jan.vbbc@outlook.com>
Date Mon 2/9/2026 8:15 AM
To Stevan Trooboff <stevan@trooboff.com>

Will do.

From: Stevan Trooboff <stevan@trooboff.com>
Sent: Saturday, February 7, 2026 6:28 AM
To: Jan Weber <Jan.vbbc@outlook.com>
Subject: Fwd: Vero Beach Bridge Center, your performance report for January 2026

Print for Board packet! Thanks

Sent from my iPhone
Cell 772-828-9240

Begin forwarded message:

From: Google Business Profile <businessprofile-noreply@google.com>
Date: February 6, 2026 at 10:37:56 PM EST
To: stevan.trooboff@gmail.com
Subject: Vero Beach Bridge Center, your performance report for January 2026
Reply-To: Google Business Profile <businessprofile-noreply@google.com>

Google Business Profile

Your Business Profile report with 700 interactions* last month

See how Vero Beach Bridge Center at 1520 14th Avenue, Vero Beach, Florida 32960 performed in January 2026 compared to the previous month.

[See full report](#)

Your performance at a glance

 **34**
calls
+100%

 **0**
chat clicks

 **115**
people asked for directions
+7%

 **551**
website visits from
profile
+48%

 **596**
profile views
+47%

 **87**
searches
+123%

**An interaction is when a customer calls, makes a booking, is sent to your website, or requests directions from your Business Profile.*

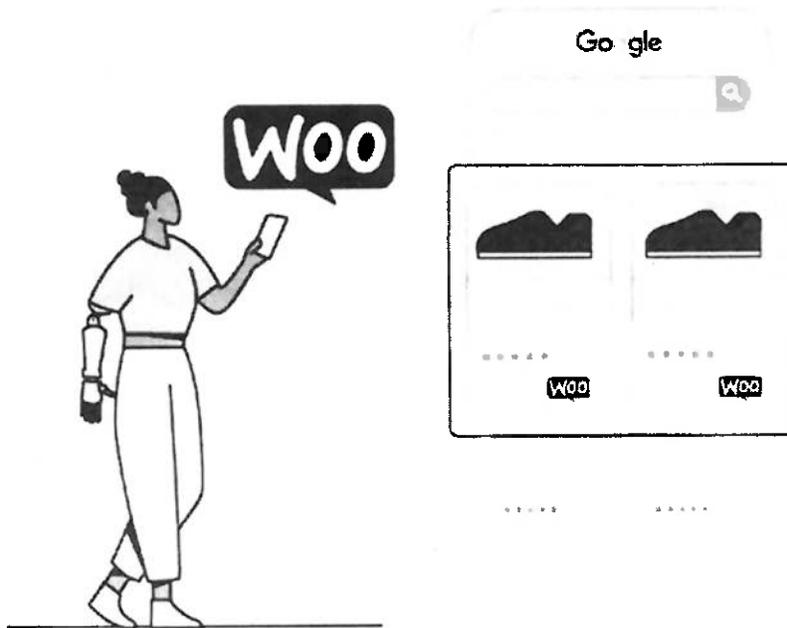
Top search terms

- | | | |
|---|---|----|
| 1 | vero beach bridge center, 14th avenue, vero beach, fl | 39 |
| 2 | bridge | 16 |
| 3 | vero beach bridge center | 16 |

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Claim your credit

Bridge club in Vero Beach

Ad. <https://www.verobridgeclub.org/>

Vero Beach Bridge Center | Great service
guaranteed

The ad format shown here is an example and does not reflect
all possible formats

See [more recommendations](#) to improve your Business Profile and connect with customers.



Need help?

Visit the [Help Center](#) to learn more.

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