

FALL 2025 ACBL BOARD OF DIRECTORS REPORT

The ACBL Board of Directors held its Fall in-person meetings Sunday, November 23 through Tuesday, November 25 in San Francisco. The Board and its Committees and Task Forces continue to meet regularly virtually via Zoom and Microsoft Teams.

FINANCE

2026 operating and capital budgets were approved. Budgeted revenues total \$18,188K. Budgeted operating and administrative expenses total \$18,168K for a projected net income of \$20K.

The capital budget is \$780K, the majority of which is planned for continued migration of applications from the AS400 to Back Office. It is anticipated this project will be completed in the fall of 2026.

MEMBERSHIP

The November 2025 report indicates a 7% year-on-year decline in membership from 128,622 to 119,618. This includes a slight dip in new members, with YTD sign-ups reaching 5,663, down from 6,181 in 2024. This is offset by an increase in new guest memberships, from 2,813 last year to 7,524 this year. This substantial interest represents a vital path to recovery as we work to advance guest members from initial engagement to long-term commitment.

COMBATING ONLINE CHEATING

ACBL continues to employ EDGAR (Everyone Deserves a Game Above Reproach) to detect online cheating. Two large EDGAR screening runs, comprising almost 20,000 player numbers, were submitted in August and September.

Since February 1, 2024, 31,057 players have been submitted for screening. Of these, 1,462 players flagged by EDGAR have been charged or have received Official Warnings. The current online cheating rate, including all players (members, non-members, and inactive accounts), is estimated to be between 3 and 4%. This number will decrease as all players who were subjects of Player Memos for purported ethical violations have now been run. We estimate the final rate will be ~3%.

Disciplinary actions include Official Warnings (431); Fast Track Discipline (719); Negotiated Resolutions (50); Management Adjudications (7); Institute for Bridge Arbitration resolutions (44); 35 resignations with charges pending, and 139 pending cases.

APPEALS & CHARGES COMMITTEE

The Chair reported on the Committee's approvals of Negotiated Resolutions. Two of these cases involved conduct violations at tournaments, one of which was a repeat offender who agreed to a 6-month suspension for violation of CDR § 302(A)(2) Acts of abuse or violence and CDR § 302(C)(6) rude behavior. The other player received a 120-day suspension for violation of CDR § 302(A)(1) public accusations of cheating and improper conduct at the Summer NABC in Philadelphia. A third NR was for violation of CDR § 301(A)(4) Misuse of Hand Records – the person was a Virtual Club director who used his access to Common Game records to cheat in online games. He agreed to a 2-year suspension. This person was still directing at the time his behavior was detected, so Management issued a Suspension Pending Hearing (SPH) until the case was resolved.

Hearing Reports and the Under Discipline List may be viewed at ACBL's Ethics & Discipline page (<https://www.acbl.org/ethics/>). Information there is updated several times daily.

NABC BUSINESS MODEL UPDATE

Following introduction during the Board's 2025 Summer meetings in Philadelphia, there was further update on the Championships for All initiative. This strategic restructuring of the NABC business model aims to improve operational efficiency, bolster financial sustainability, and elevate the tournament experience for players of all skill levels.

Key aspects include:

- Prospective applicability to Fall and Spring NABCs.
- Consolidating events, streamlining schedules, and right-sizing venues to optimize staffing and volunteer time and substantially increase the number of viable, affordable venues.
- Implementing pre-registration and tiered pricing to align fees with participation and facility costs.

The Fall 2028 NABC in Austin will serve as the pilot for this streamlined model. Results will be evaluated with focus on participation trends, financial outcomes, and member feedback to adapt and refine the approach.

SUMMER 2031 NABC SITE SELECTED

The Board approved the Rio Hotel & Casino in Las Vegas as the venue for the Summer 2031 NABC based on suitability, availability, terms and projected financials.

ONLINE EVENTS IN CONJUNCTION WITH FACE-TO-FACE REGIONALS

Based on a Management analysis and recommendation, the Board approved a change eliminating the Codification requirement (Chapter IX, Section 6) permitting online events to be held in conjunction with face-to-face regionals.

This change replaces a "one-size-fits-all" mandate with a flexible approach centered on local sponsor discretion. This change does not prohibit such online events; rather, it empowers local organizers to decide if an online component is right for their specific tournament.

Going forward, the process will focus on:

- **Sponsor Decision-Making:** The final determination to host such an online event will rest with the local sponsoring organization.
- **Management Consultation:** Management will serve as a strategic partner, working directly with sponsors to evaluate cost impacts and identify the most suitable, effective platform for their needs.

REFINING SECTIONAL TOURNAMENT GUIDELINES

Evaluation of Local Sectionals, a tournament category that enables Units to host lower-cost tournaments using certified local directors, continues. Discussions address concerns regarding fairness — specifically private clubs operating these tournaments for profit — as well as variable director costs and the potential impact on standard Sectionals and Masterpoint structures.

Proposed adjustments include allowing ACBL directors to staff nearby Local Sectionals, raising table limits beyond 30 (with the addition of assistant directors), and clarifying the codified distinctions between Local and Non-Life Master Sectionals.

Discussion will continue with the goal of establishing a comprehensive structure for tournaments by the end of 2026.

GNT FINANCIAL REVIEW AND CHARGEBACK ADJUSTMENTS

Management reported that ACBL will (additionally) cover Championship Flight entry fees for the first two days of Grand National Teams (GNT) National Finals. In accordance with existing policy, cost of entry fees for days three through five will remain the responsibility of the Districts via chargebacks.

During this review, Management discovered a long-standing formula error that resulted in Districts having been undercharged for approximately the past 10 years. Correcting this error will result in higher chargebacks going forward for several Districts, particularly smaller ones with limited grassroots funding.

To mitigate this impact, the Board reached a consensus to forgive all negative GNT chargeback balances for a one-year period, providing Districts a transition window to implement avenues (e.g. grass roots sessions/games at sectionals/clubs) to help raise monies to offset these higher costs. Going forward, chargebacks will be applied as originally intended.

Management will implement an education and communication plan to assist Districts in expanding grassroots fundraising and sharing of best practices. The goal is to support growth of the GNT while maintaining sustainable financials for ACBL and Districts.

SUPPORT FOR UNIT PRESIDENTS

The ACBL Unit Presidents Handbook is complete. This concise online resource provides guidance for ACBL Unit Presidents, incorporating the latest programs, policies and resources available from ACBL. Access the Handbook here:

<http://web2.acbl.org/documentLibrary/units/unitpresidenthandbook.pdf>

INTERNATIONAL BRIDGE

Motion 253-INT01 ACBL Contributions to NABF Payment of Zone 2 WBF Dues passed unanimously. Its implementation is contingent upon World Bridge Federation (WBF) approval of the pending North American Bridge Federation (NABF) – US Bridge Federation (USBF) – Canadian Bridge Federation (CBF) – Federación Mexicana de Bridge (FMB) – ACBL – WBF Agreement. The Motion addresses two issues: (1) it ensures sufficient funding during 2026-28 for NABF remittances of WBF dues owed by the three North American National Bridge Organizations (NBOs) and (2) unrelated to the aforementioned Agreement, it gives USBF the same discretion CBF and FMB have regarding use of International Fund monies disbursed by ACBL.

GOVERNANCE COMMITTEE

Governance continues to streamline the ACBL Codification, the central repository of Board-approved rules and regulations. By shifting operational details out of the Codification, the Committee aims to provide greater clarity and transparency regarding the regulations that impact Members.

The Committee completed and the Board approved the Board Resource Manual (**Motion 253-GV05**). This internal guide serves as the definitive reference for governance, procedural, ethical, and administrative matters of the Board.

Following this project, Codification, Chapter IV - Board Procedures, was replaced by the newly revised Chapter IV: Governance and Operations (**Motion 253-GV04**), with the exception of the Committee sections which are being revised.

Looking ahead to 2026, upcoming Codification update will include formal approval of the rewrite of the Membership Chapter and revisions to the Unit and District Chapters. This will include standardizing terminology and phrasing across all foundational documents.

Summary of additional motions and actions:

- **Motion 253-GV01:** Transfers independent management of the ACBL Charitable Recognition Award to the ACBL Charity Foundation, continuing the tradition of honoring Members for exceptional dedication to charitable causes.
- **Motion 253-GV02:** Establishes a Board Oversight Committee framework, including the Code of Conduct and adherence to ethics expected of Board Members, and outlines the disciplinary process for infractions.
- **Motion 253-GV03:** Amends Codification Chapter I - Membership, A. Membership, Section 2, Definitions and Rights of ACBL Membership by defining the rights and responsibilities of non-members.
- **Motion 253-GV06:** Amends Codification, Chapter VII - International Bridge, B. WBF Representatives and NABF Board Members by clarifying requirements for North American Bridge Federation (NABF) Board Members and revising requirements for the NABF Representative to the World Bridge Federation (WBF) Executive Council, specifically setting a two-year term and requiring the representative to be an active ACBL Board Member.
- **Non-agenda Item 253-01:** Formalizes the ACBL Organizational Framework, the hierarchy of governing documents that define the structure, rules, and operating procedures for the ACBL and the ACBL Board of Directors.

BYLAWS

Motion 253-BY01: Advisory Council Committees (First Reading). This amendment to Article IX, Section 9.2 of the ACBL Bylaws proposes granting the Advisory Council full discretion over its committee formations, allowing committees to be established as needed rather than by mandate.

Following this First Reading, the proposal remains subject to a second Board approval, *ACBL Bridge Bulletin* publication, and final ratification by the Advisory Council.

AUDIT COMMITTEE

The Committee updated the Conflict of Interest forms for Board members, distributed and collected the forms for 2025/26 from both incumbent and incoming Board Members, and emphasized the importance of self-reporting any potential conflicts.

ELECTIONS

Cindy Shoemaker, Region 10 Director, was elected by acclamation as ACBL President for a one-

year term, January 1, 2026 – December 31, 2026.

Dennis Carman, Region 5 Director, was elected as ACBL Vice President for a one-year term, January 1, 2026 – December 31, 2026.

Joann Glasson, Region 3 Director, was elected as ACBL Treasurer for a one-year term, January 1, 2026 – December 31, 2026.

Rebecca Brown, Region 9 Director, was elected by acclamation as ACBL 401K Trustee to complete the unexpired portion of the four-year term (January 1, 2025 – December 31, 2028) held by David Lodge, Region 11 Director, effective January 1, 2026 – December 31, 2028.

Margot Hennings, Region 4 Director, was elected by acclamation as the North American Bridge Federation (NABF) Representative to the World Bridge Federation (WBF) Executive Council for a two-year term beginning January 1, 2026 – December 31, 2027.

Tim White, Region 13 Director, was elected by acclamation as North American Bridge Federation (NABF) Board Member to complete the unexpired portion of the three-year term (January 1, 2025 – December 31, 2027) held by Mark Aquino, Region 2 Director, effective November 23, 2025 – December 31, 2027.

CERTIFICATION OF ELECTIONS

The following individuals were certified as duly elected to the ACBL Board of Directors for three-year terms (January 1, 2026 – December 31, 2028): Dennis Carman, Region 5; Cornelia Gould, Region 11; Margot Hennings, Region 4; and Susan Miguel, Region 2.

EXECUTIVE COMMITTEE APPOINTMENTS

Jackie Zayac, Region 12 Director, was appointed as the Western Zone Executive Committee Member for a two-year term, January 1, 2026 – December 31, 2027.

Tim White, Region 13 Director, was appointed as the Western Zone Executive Committee Alternate Member for a two-year term, January 1, 2026 – December 31, 2027.

Rebecca Brown, Region 9 Director, was appointed as the Central Zone Executive Committee Alternate Member, filling the vacancy for the remainder of Dennis Carman's current three-year term that ends December 31, 2026.

ANNUAL HONORS

James Holzhauer, District 19, was appointed by ACBL Management, and approved by the Board of Directors, as the 2026 ACBL Honorary Member of the Year.

Susan Bridges, District 10, was appointed by the ACBL Board President, and approved by the Board of Directors, as the 2026 ACBL Volunteer Member of the Year.

Noel Stewart, District 10, was recommended by the Goodwill Committee, and approved by the Board of Directors, as the 2026 Aileen Osofsky Goodwill Member of the Year.