SUMMER 2026 ACBL BOARD REPORT

The ACBL Board of Directors held its summer meetings in Minneapolis Monday, July 6 through Thursday morning, July 9. The Board, its Committees and Task Forces continue to meet regularly virtually via Zoom and Microsoft Teams.

FINANCIALS

Year-to-date performance through May 2026 shows strong operational results – $1.33M better than the budgeted $536K deficit – increasing net assets by $792K to $13.37M.

Operating revenues were $6.99M – $545K better than budget. NABC revenue performed particularly well, $196K better than budget at $791K, supported by attendance exceeding projections by 1,745 tables. While direct NABC expenses ran $128K over budget at $982K and resulted in a net loss of $190K, strong top-line performance helped narrow the net loss compared to projections. Positive revenue performance included club revenues (+$104K), membership dues (+$99K), and regional tournaments (+$93K).

Disciplined expense management kept YTD costs well below budget. Operating expenses were $218K under budget, aided by lower *ACBL Bridge Bulletin* production costs and timing of Marketing & Education expenses. YTD administrative expenses were $135K below budget, supported by favorable foreign exchange results (+$123K). Overall operational expenses totaled $6.69M against a budget of $7.04M, resulting in a positive change in net assets from operations of $299K.

Strategic investments in core infrastructure remain on track. YTD capital expenditures totaled $260K against a full-year budget of $780K. The vast majority ($246K) went toward the AS400 back-office modernization project – bringing total investment to date in this project to $1.75M. This effort continues to strengthen scorekeeping and Membership infrastructure for the future.

ACBL's investment portfolio is held at Vanguard and remains aligned with the target allocation of 25% equities and 75% cash and fixed income. The Finance Committee continues to review the portfolio quarterly. Rebalancing is done as necessary to maintain the target allocation.

Motion 262-FN02 modernizes ACBL Investment Policy to reflect current practices, presenting content in straightforward language and an improved framework.

Motion 262-FN03 updates ACBL Accounts Payable and Disbursement Policies, increasing approval and signature authority thresholds to better align with routine operational expenses. The policies have been removed from the Codification and categorized as internal management procedures.

AUDIT COMMITTEE

The Audit Committee Chair reported that ACBL received a clean, unqualified audit opinion. The auditor noted improvements to the presentation of the audited financial statements, which provide greater transparency regarding expense categories. The Board acknowledged and confirmed receipt of the Audit Report without objection.

Motion 262-FN04 clarifies that the Annual Independent Audit will include the auditor's opinion, complete financial statements, and accompanying notes. To maintain transparency for the Membership, the audit will be published on the ACBL website, establishing a new strict timeline of within two weeks of receipt by the Board. A summary of the audited financial statements will continue to be published in the *ACBL Bridge Bulletin*.

Audit reports are located on the ACBL website - ACBL.org >Menu > About ACBL > Our Organization > Financial Statements.

Motion 262-AU02 sunsets the Election Protest Committee and updates the Codification to reflect that the Audit Committee will assume this function.

MEMBERSHIP

The June 2026 report indicates a 6.09% year-on-year decline in total Membership, falling from 121,915 as of June last year to 114,493.

This includes a dip in new Member acquisition, with 1,907 year-to-date sign-ups, down from 3,744 in 2025 (-49%). However, these figures are balanced by a significant expansion in new guest memberships, which rose from 2,426 last year to 5,978 this year – a growth of 146%. This interest provides an opportunity for growth as guest members convert to full Memberships.

COMMUNICATIONS COMMITTEE

The Committee continues its work to strengthen the connection between the ACBL and its Members by refining communication channels, updating operational policies, and establishing structured feedback loops. Composed of leadership and representatives across Management, the Board, the Advisory Council, and ACBL Marketing, the Committee operates through targeted sub-groups to drive focused progress on core initiatives. The Committee creates the National Board Report and will prioritize initiatives to improve ACBL website content and navigation.

APPEALS & CHARGES COMMITTEE

The Chair presented a report on disciplinary administration and proceedings, which the Board received without objection. They also provided an update on Computer-Based Cheating Detection, confirming that the initial review of online play through February 1, 2024, is complete and highlighting that player memos remain an essential tool for identifying potential misconduct. Moving forward, the Committee will collaborate with Management to develop an ongoing monitoring strategy – including future priorities and processes – and bring those recommendations to the Board for consideration.

To review Hearing Reports and the Under Discipline List, visit the ACBL's ethics page at acbl.org/ethics.

Additionally, initiatives to modernize and simplify the disciplinary framework were presented. These proposals focus on improving efficiency, promoting consistency, expediting case resolutions, and best employment of volunteer and staff resources – all while preserving Members' due process rights. Key proposed areas of revision to the Code of Disciplinary Regulations (CDR) include:

- Adding a conduct category for non-bridge misconduct at ACBL events
- Streamlining the administration of club barring appeals
- Expanding Fast Track Discipline (FTD) as an optional resolution process for certain violations
- Consolidating or removing obsolete provisions

The Committee also reviewed six-year disciplinary hearing trends, noting a significant decline in contested hearings and proposing a modernized hearing structure in response.

Following these discussions, the Board expressed unanimous support for the plans, with formal motions to be presented at a future meeting.

NEW MASTERPOINT FORMULA FOR TOURNAMENTS

The Board approved a major formula overhaul to the Masterpoint system for tournaments effective January 1, 2027. Moving to direct, event-specific evaluations better reflects actual field strength and incentivizes participation across all levels. To avoid decreasing awards, overall tournament Masterpoint awards will rise by 20 - 30%. Club game awards have not yet been addressed, and overall Life Master thresholds remain unchanged.

Resolving Structural Anomalies

The previous calculation method contained inequities: strong stand-alone events did not receive awards commensurate with those with multiple flights, Swiss team events paid out far less than equivalent pair games, and lower-level tournament flights offered modest point incentives.

To create a more balanced competitive landscape, the revised formula centers on several core updates:

- **Direct Event Evaluation:** Rather than penalizing or artificially inflating events based on artificial Masterpoint limits and external factors, each event is now judged strictly on its own table count and internal field strength.
- **Swiss-style Team Events:** Stratified Swiss teams, Flighted teams, and Bracketed teams are now all treated the same for Masterpoint purposes. Awards for these events have been increased (in some cases significantly) to make them equal to those in equivalent pair events.
- **In-Person Play Incentives:** To encourage in-person participation, online events will continue to receive a 20% Masterpoint reduction relative to in-person play.

- **Capped Elite Multipliers:** Awards are capped to prevent overly large awards for outlier events. A smoothing function was added to soften the curve as it approached the cap.

Benefits for Tournament Organizers

- **Greater Scheduling Freedom:** Equalizing Masterpoint awards across events allows organizers to design player-first schedules based on local demand rather than point optimization. This gives team events equal footing without penalizing player earnings.

The Impact on Players

These updates deliver immediate, tangible benefits across every skill level, while ensuring the majority of awards increase or remain steady, with no event type facing a material reduction in payouts:

- **Newer & Non-Life Master Players:** Gold Rush event awards will increase substantially, and nearly double in certain instances, rising from 3 - 4 points to 6 - 8 points. Players with fewer than 1,000 Masterpoints will see substantial award increases, providing a much stronger incentive to attend tournaments.
- **Single-Flight Competitors:** Strong single-flight open fields will no longer be penalized for lacking concurrent Gold Rush or Midflight events, earning payouts that genuinely match their level.
- **Swiss Team Events:** Swiss Team Masterpoint awards will now match those of pair events, making these events more attractive for those who prefer team play, but are frustrated by small Masterpoint awards.
- **Midflight Participants:** Midflight awards will remain steady. The new formula right-sizes these payouts by removing artificial credit previously drawn from concurrent open tables without dropping awards below realistic standards.

CHANGE TO ONE-DAY SWISS EVENTS

Motion 262-MP02 updates the overall award table for one-day Swiss events to favor even-sized brackets, effective July 2026. Under the previous rules, seven- and nine-team fields yielded the highest percentage of overall awards, creating a system that favored round-robin movements despite their unpopularity with many players. Optimizing awards for six-, eight-, and twelve-team brackets encourage events with more head-to-head matches and fewer round-robins.

MORE GOLD MASTERPOINTS FOR NLM REGIONALS

Motion 262-MP03 increases the Gold point ratio for Non-Life Master (NLM) Regional events restricted to players with fewer than 750 Masterpoints, effective July 2026. Championship event payouts in those tournaments will shift from a 33% Gold / 67% Red split to an even 50% Gold / 50% Red split (calculated using standard Regional or Knockout formulas).

BRIDGE COMMITTEE

The Chair reported on the Committee's ongoing review of bridge-related policies and procedures in coordination with Management, and provided an update on its current priorities, including review of sectional tournament requirements, and development of centralized tournament resources.

Motion 262-BR05 grants Units and Districts the authority to use ACBL Certified Local Sectional Directors for Local Sectionals, while also awarding players 100% Silver Masterpoints, effective January 1, 2027.

Designed to support low-cost, accessible bridge, these tournaments allow Units to host up to six events annually. Each two- to three-day tournament is limited to two sessions daily (six total per event) and capped at roughly 25 tables per session. Sessions may include up to two single-session pair games or one- to two-session Swiss Team events. Stratification is permitted, but Pair and Team games cannot run simultaneously.

Motion 262-BR01 revises the Codification to reflect that Spanish may be spoken by players at the table in Mexico.

Motion 262-BR02 sunsets the National Tournament Committee and transfers authority for making immediate, temporary adjustments to Conditions of Contest directly to the onsite Director-in-Charge. This eliminates an outdated multi-person committee structure, preventing delays and aligning tournament decision-making with Management's operational authority.

Motion 262-BR03 updates the NABC Seeding Committee Chair appointment process by replacing Executive Committee approval with standard practice: Presidential appointment subject to full Board approval. Striking the strict early-year deadline allows the President to submit appointments for approval during regular in-person Board meetings.

Motion 262-BR04 revises the 0-10,000 Knockout Teams Special Conditions of Contest so that the event begins with a Swiss team qualifying stage on the first day, cutting the field to an appropriate number for Knockout play.

GRASS ROOTS FUNDING

The Board discussed the funding structure, including projected balances, District chargebacks, and entry fee allocations, alongside strategies to strengthen District Grass Roots funds.

The Director of Finance reiterated a corrected chargeback calculation that aligns District assessments with actual event sessions (two sessions per day). For the 2026 Grand National Teams (GNT) events, ACBL will cover the Championship flight entry fees for Days 1 and 2. Entry fees for Flights A, B, and C for those same days will be billed to the Districts in August

2026 using the corrected formula. Any District with insufficient Grass Roots funds to cover this chargeback will have the debt forgiven for 2026.

Management and the Board will continue to reach out to District stakeholders with strategies to help them expand local fundraising efforts and cover these costs moving forward.

UNIT TASK FORCE

The Unit Task Force is evaluating the long-term sustainability of local Units and clarifying the division of responsibilities between Units and the ACBL. The Task Force is assessing operational challenges to develop strategies that support Units of varying sizes and circumstances.

To inform this work, the Task Force is reviewing existing governance documents, and engaging Unit and District leadership to gather direct feedback.

An update – including proposed Codification changes and operational guidance – will be presented to the Board this fall.

GOVERNANCE

Governance continues to streamline the ACBL Codification. Policies and procedures are being repositioned among the Codification, the Board Resource Manual, Board-Directed Policies and public resources. Any substantive changes to policies and procedures will continue to be subject to Board approval.

Motion 262-GV01 replaces Codification Chapters 1 and 2 (Membership and Masterpoints) with revised Chapter 1 (Membership). Content was redirected to Board Directed Policies or other governing documents, improving language and eliminating redundancy.

Motion 262-GV03 updates the Grand Life Master Qualification language removing it from the Codification and moving it to a Board Directed Policy and to the ACBL website.

Motion 262-GV07 moves committee details from Codification, Chapter IV, Section 5 to serve as the foundation for standardized charters. The Executive Committee framework remains the sole exception within Chapter IV, pending completion of the required Bylaws approval process of 262-BY04.

These charters establish clear scope and accountability – fostering productivity, leadership transitions, and effective stewardship across all committees. Replacing previously inconsistent and outdated information, all charters will reside in a central Committee Charter Manual subject to annual Board review and approval.

Charters include Motion 262-BY06, Bylaws Committee Charter (with further revisions in the Fall); Motion 262-AC02, Appeals & Charges Committee Charter; Motion 262-AU01, Audit Committee Charter; Motion 262-BD06, Laws Commission Charter; Motion 262-FN01, Finance Committee Charter and Motion 262-ED01, the Executive Director Review Committee Charter.

Through Motion 262-BD02 (Competition & Conventions Committee Charter) and Motion 262-BD04 (Masterpoint Committee Charter), both charters were formally established, along with

Motion 262-BD05, the Major and Minor Actions Protocol for reviewing, classifying, and approving committee actions.

BYLAWS

Motion 262-BY01 (Second Reading) removes the requirement that the Advisory Council (AC) maintain specific standing committees, allowing AC leaders to determine which committees are needed.

Motion 262-BY02 (First Reading) provides further updates to Bylaws language to render it gender-neutral.

Motion 262-BY03 (First Reading) removes certain Board Meeting Notice Requirements to provide for greater flexibility in accordance with New York state law governing non-profit organizations.

Motion 262-BY04 (First Reading) revises the composition of the Board's Executive Committee, removing the requirement for the Vice President to be a Member. Also, it establishes that four at-large Members and alternate Members will be elected by the full Board whereas in the past zonal-based Members were elected by the Board's Western, Central and Eastern Zone representatives.

> **Motion 262-GV02** adds the new language for the Executive Committee, pending completion of the required Bylaws approval process of 262-BY04.
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> **Motion 262-GV04** amends the Codification, Chapter IV, Sections 2.2 and 2.3 - stating the Vice President will no longer serve on the Executive Committee by virtue of holding that office and that the Treasurer will serve on the Committee, pending completion of the required Bylaws approval process of 262-BY04.

Motion 262-BY05 (First Reading) provides operational flexibility for the Annual Membership Meeting by removing restrictive provisions regarding its location and specific timing.

INTERNATIONAL

The Board's World Bridge Federation (WBF) Representative provided a report highlighting the ACBL's ongoing participation in WBF development initiatives. They noted that the upcoming WBF meetings will be held in Katowice, Poland, and confirmed that meeting materials, agendas, and supporting reports have been posted to the Board meeting page.

The Board's North American Bridge Federation (NABF) Representative provided a report on the March 30 NABF Board meeting and the status of ACBL's contribution (remitted via NABF) to North American Bridge Organizations' (NBOs') 2026 World Bridge Federation dues obligations.

Motion 253-INT01 builds on November's decision regarding international dues by aligning current rules with updated financial commitments. This motion serves as the first step in a broader effort to clean up and reorganize all international policies within the Codification.

Motion 262-GV05 dissolves the International Committee. Formed solely as a pathway for WBF Zone 2 NBO Presidents to submit motions to the Board, the Committee is now redundant due to existing alternative channels for communication and proposals.

FUTURE NABC SITES

The Board approved the following NABC sites:

Motion 262-NS01: San Francisco, California was approved as the host city for the Spring 2029 NABC.

Motion 262-NS02: Montréal, Québec was approved as the host city for the Spring 2030 NABC.

Motion 262-NS03: Los Angeles, California was approved as the host city for the Fall 2030 NABC.

CERTIFICATION OF ELECTIONS

The following Members were certified as duly elected to the ACBL Board of Directors for a three-year term from January 1, 2027, through December 31, 2029: Joann Glasson, Region 3; Larry Sealy, Region 7; Jeff Overby, Region 8 and Cindy Shoemaker, Region 10.