District 18 of the American Contract Bridge League

Policy Manual

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1 Financial Administration

The District will have one Treasurer for each country. It will also have two bank accounts, one for each country. Each bank account will have two signing authorities – the Treasurer and a second person who will be the President if that person resides in the country.

Single signatures will be sufficient on all checks. The Treasurer in the US is authorized to make payments in any amount by Automated Clearing House (ACH) transfers; in Canada, using Electronic Funds Transfer (EFT).

The Treasurer for each country or his or her back-up will be responsible for the payment of all accounts.

The Secretary is responsible for filing the Annual Report with the Secretary of State in Cheyenne, Wyoming.

The US Treasurer is responsible for filing Form 990 with the IRS.

The financial records may be examined by any Board Member whenever they wish to do so.

Approved June 4, 2026 by e-mail vote.

2 Expense Policy

Each Treasurer has the authority to pay bills meeting the following requirements.

- If a bill relates to a Regional Tournament, the amount of the bill must be within the budget, as approved by the state or province representative to the District or as amended.
- District Directors may make expenditures within the limits in Appendix A without prior approval.
- If a member of the ACBL D18 completes the Certified Bridge Teacher course, the District will pay 50% of the course cost. The District recommends that the Unit pay 25%.
- The District may grant the Tournament Coordinator an honorarium.
- All other expenses must be approved by the Board prior to the purchase.
- A receipt must be presented for any payment.

Approved June 4, 2026 by e-mail vote.

3 Grand National Teams (GNT)

The Board will determine whether the District GNT Finals will be held online or in person. If in person, the Board will decide the facility budget at that time. The District GNT Coordinator will determine the date and, if in person, the location for the District GNT Finals. The Coordinator serves as the point of contact with the ACBL, Units, and District leadership and prepares the District's Conditions of Contest according to the then-current ACBL GNT Conditions of Contest, such as the one for 2025-2026.

The District will provide travel subsidies to each qualifying team that participates in the National GNT Finals. The Board will set the travel subsidy before the District GNT Finals. The amount of subsidy per team is shown in Appendix A.

Teams participating in the District GNT Finals do not need to have previously qualified at a Club or Unit.

Pre-registration will be required for all participating teams for online finals in accordance with the National Conditions of Contest. Pre-registration for face-to-face finals will be required one week in advance to allow the District GNT Coordinator to contact participants in flights with an insufficient number of teams. Late registration will be allowed at the discretion of the District GNT Coordinator.

The District GNT Coordinator is not compensated.

Expenses for the District GNT Finals, other than director fees, sanction fees, and online hosting fees (if applicable), will be limited to amounts in the District budget, if one exists.
The District GNT Coordinator will transfer all funds, as soon as possible, to the District Treasurer in the country in which the GNT is held or the US District Treasurer if held online.

Approved June 5, 2026 by e-mail vote.

Revised policy approved September 7, 2026 by e-mail vote.

4 North American Pairs (NAP)

The District Board will determine whether the District NAP Finals will be held in person or virtually.

The District NAP Coordinator will determine the date and, if held in person, location for the District NAP Finals.

The District NAP Coordinator is responsible for drafting the Conditions of Contest, consistent with the then-current ACBL NAP Conditions of Contest, and submitting them to the ACBL in a timely manner.

The District NAP Coordinator will present a budget, including proposed travel subsidies, to the District Board for approval at least six months prior to the event. The budget will have approximate objective of running a break-even event, exclusive of travel subsidies. Once approved, the travel subsidies will be announced prior to the District NAP Finals.

Travel subsidies will be in the amount shown in Appendix A and will be announced prior to the District NAP Finals.

Pre-registration will be required for all participating pairs for online finals in accordance with the National Conditions of Contest. Pre-registration for face-to-face finals will be required one week in advance to allow the District NAP Coordinator to contact participants in flights with an insufficient number of pairs. Late registration will be allowed at the discretion of the District NAP Coordinator.

Entry fees for online finals and finals held in the US will be paid in US Dollars. For finals held in Canada, the entry fee will be set in Canadian Dollars.

For face-to-face Finals, the NAP Tournament Director will collect and transfer all funds, as soon as possible, to the District Treasurer in the country in which the NAP is held. The hosting site is responsible for the transfer of funds for online Finals.

For face-to-face Finals, the NAP Tournament Director will collect and transfer all funds, as soon as possible, to the District Treasurer in the country in which the NAP is held. The hosting site is responsible for the transfer of funds for online Finals.

Approved June 5, 2026 by e-mail vote.

Revised version approved August 3, 2026 by e-mail vote.

5 Regional Tournaments

This policy applies to Regional Tournaments and not to combined Sectional and Non-Life Master Regional Tournaments. The latter are fully the responsibility of the hosting Unit. The District is responsible for stand-alone Non-Life Master Regional Tournaments. This policy applies to such tournaments.

The District Tournament Coordinator (DTC) coordinates with Units or Clubs in each State or Province and the Board Representative for that area to determine when and where Regional Tournaments will be held, as outlined in the District 18 Regionals: Planning Guidelines.

The DTC will provide Tournament Chair(s) with the link to the District 18 Regionals: Planning Guidelines and the ACBL's Regional Tournament Planning Guide.

Approved October 7, 2026 by e-mail vote.

6 Sectional Tournaments at Club

The District STaC Coordinator coordinates with Units or Clubs in each State or Province to determine when Sectional Tournaments at Club (STaC) will be held and which other Clubs or Units will be invited to participate. The District STaC Coordinator will consider the dates and locations of other tournaments in District 18 and other nearby Districts.

Approved June 5, 2026 by e-mail vote.

7 Charity Games

The District Charity Chair will administer up to four (4) Charity Games each calendar year. The extra table fees for two (2) of those games submitted to the ACBL and Canadian Bridge Federation (CBF), consistent with the ACBL requirement that at least half of the Charity Games in a District must support the ACBL and CBF charities. Of the remaining two (2) Charity Games, one will be held for a charity selected by participating Canadian units and one for a charity selected by participating US units.

The dates of the Charity Games will be selected to maximize the number of Units who can participate based on the number of games scheduled on each day of the week. The ACBL Charity games will be held on two (2) different days of the week to further expand the availability of Charity Games. The District Charity Chair will select dates for Charity Games to avoid conflicts with District tournaments and ACBL special events.

Approved July 6, 2026 by e-mail vote.

8 Business Registration

The Secretary of District 18 is responsible for ensuring that the District's registration with the State of Wyoming Secretary of State is current. An Annual Report is due on September 17 of each year. The District is registered under District 18 of the American Contract Bridge League and has a Filing ID of 1984-000221497.

If desired, the Secretary may hire a Registered Agent and, if so, will ensure that the Secretary of State filings reflect that appointment.

Approved July 17, 2026 by e-mail vote.

9 Records Retention

The District Secretary will ensure that the following documents are kept in perpetuity:

- Incorporation documents
- Government-required Annual Reports
- Meeting minutes

The District Treasurer(s) will ensure that the following documents are kept in perpetuity:

- IRS and CRA letters
- Tax filings and other similar documents

The District Treasurer(s) will keep the following documents for at least eight years:

- Financial statements
- Summaries on financial results for Regional, GNT, and NAP tournaments
- Receipts for all expenses

If any of these documents are kept on the District's web site, the District Webmaster will ensure that they are backed up to an independent location at least annually and will confirm that the back ups are accessible and readable. If any of these documents are otherwise kept electronically, the District Secretary and Treasurer(s), respectively, will keep copies of the electronic files on a separate device, e.g., external hard drive.

Approved July 30, 2026 by e-mail vote.

10. Board of Directors Compensation

The District Board of Directors shall not receive any financial compensation for volunteering. Board members receive free plays at all District 18 Regional tournaments. Retiring Board Members who have served at least 10 years (consecutive or not) are awarded lifetime free plays at District 18 Regional tournaments.

Approved July 17, 2026 by e-mail vote.

11. Votes by E-Mail

The District Board of Directors may conduct votes by e-mail. For any such motions to pass, the vote must include votes by all Board members and must be unanimous. The District Secretary will record any such votes in the minutes of the first Board meeting following the vote.

Approved July 7, 2026 by e-mail vote.

12. Governance

The Board will review and update, as needed, the Policy Manual no less often than every five years. The Regional Planning Guidelines should be reviewed every two years.

Approved at November 8, 2026 Board Meeting

Appendix A - Expense Limits

Board Member Expenses

Maximum Amount Per Item Not Needing Prior Board Approval:	USD200 or CAD280
Maximum Amount Annually:	USD500 or CAD700

Grand National Teams

Travel Subsidy Per Participating Team:	$600 (local currency)

North American Pairs

Travel Subsidy Per Participating Team:	$300 (local currency)