



# Hartford Bridge Club

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May 2021 Monthly Newsletter

Reopening is at the forefront of our minds. But the last you're going to hear about it in this newsletter is in the next few sentences. Why? At the Board of Trustees meeting on May 4, preparations and protocols for reopening will be discussed and advanced and we'll share the results of that Board meeting with you shortly after it occurs. At this time, we and the Board and several committees have been and continue to assiduously research and prepare for how we can open in a safe and effective manner consistent with federal, state and local authorities as well as guidelines issued by the ACBL. The challenges are formidable and the future of bridge as we have known it at clubs is as uncertain as it has ever been. One of the places where we detail those challenges is in a piece later in this newsletter about the changed landscape of bridge in the United States.

Much has also changed at the Hartford Bridge Club—all to the good. We've recently become a 501(c)(3) charitable organization. We can't overstate the importance of this accomplishment. It will bring significant benefits to the club, which are detailed later in this newsletter. Achieving this determination from the IRS was by no means a foregone conclusion. It took more than a year's effort, spearheaded by Trevor Reeves, who deserves the lion's share of the credit for this accomplishment. We're particularly enthused that the club, as a 501(c)(3) organization, will be able to benefit from the AmazonSmile program, which is also detailed later in this newsletter.

Throughout the course of these newsletters, we've sought to highlight what may be little known to our members and what happens behind the scenes at our club. This month, we asked Trevor Reeves, our current treasurer, to describe the Treasurer's function on the Board. Trevor comes after Reg Harvey, the club's long tenured treasurer, who did much to ensure the club's fiscal stability over many years and John Calderbank, who made several key advancements to our financial controls. The Treasurer works closely with the Finance Committee, which under John Dinius's leadership has been revitalized with the enthusiastic additions of Diane Tracy, Ben Bishop and Deborah Prince.

We continue to take pride in and celebrate our significant masterpoint milestone achievers. Their achievements and messages invariably inspire. Look for our latest milestone achievers later in the newsletter. The Hartford Bridge Club's success is the product of many people's efforts. That will be even more true when we reopen in the midst of these turbulent times. Please be prepared to contribute your part, even if it's only by being a kind and thoughtful participant at the bridge table. The importance of that cannot be understated.

Stay safe and healthy,

Donna and Felix

## The Treasurer's Role at HBC

Trevor Reeves



The role of Treasurer at the Hartford Bridge Club is an important component of the administration of the club. Working closely with the Club Manager, the Club President and the Board of Trustees, the role encompasses four main areas of responsibility.

First, managing all receipts and payments of the club: This includes ensuring all game fees and member dues are collected and deposited. In the past year, we've closely tracked BBO game activity to ensure receipt of all amounts due the club. It also includes managing all of the club's expenses and contractual obligations, including game director fees, rent, utilities, and ACBL fees. Some of the club's savings are invested in interest bearing accounts to generate more revenue for the club.

Second, maintaining the books and records of the club: Recently, the Board of Trustees approved the adoption and use of Quick Books to automate and more effectively document our financial transactions. These financial records are used to develop reports for the Board, club members and outside parties. Financial controls are in place to ensure that all revenues and expenses are properly accounted for.

Third, developing and presenting financial reports—monthly for the Board of Trustees, quarterly for our website, and for our members at the annual meeting. The Treasurer also prepares a tax return annually for the IRS and files required reports with the State of Connecticut.

Fourth and last, strategic planning: Each year, the club develops a financial plan, so revenues and expenses can be measured against a budget. There is also a long-term financial projection, which enables the Board to plan for the future, and also to set game fees at an appropriate level to cover fixed expenses (such as rent and utilities) and variable expenses (such as director fees, ACBL fees, and refreshments). A recent strategic initiative was the application to the IRS to convert the club's status to a 501(c)(3), which will enable the club to solicit donations on a tax-deductible basis.

The Treasurer works closely with the Finance Committee, currently chaired by John Dinius, which provides oversight, independent review of the financials and engagement in strategic planning. John and his team have been heavily involved in the development and implementation of Quick Books.

It is not essential for the Treasurer to have a professional background in finance—distinguished past incumbents have served with varying backgrounds. What is required is attention to detail, a willingness to engage in club and Board activities, and a commitment to treat the club's money as

one would their own. The club is in a sound financial position, but as the last year has shown, the bridge world will continue to evolve and there will be more challenges ahead.

## **Hartford Bridge Club Approved as a Charitable Organization**

In early April, we received a determination letter from the IRS, indicating that our application to convert from a 501(c)(7) social club to a 501(c)(3) charitable organization had been approved. The club's exemption under Internal Revenue Code section 501(c)(3) is effective from November 20, 2020. With this change, our status is now comparable with many other large member-owned clubs throughout the country and this will position us well going forward.

Both the club and its members will benefit from this change in our status. Charitable donations to a 501(c)(3) organization will now be tax deductible to the donor. We are also now exempt from Sales and Use Taxes in Connecticut and we may qualify for discounts for products and services. In addition, the club will now be in a position to benefit from the AmazonSmile program, which is detailed below. We expect all of these changes to result in thousands of dollars of additional funds and savings for the club.

This was the culmination of a lengthy process, which began early last year with the Board of Trustees approving a recommendation to start working on an application. Before submission, our legal advisors suggested that we update our Articles of Incorporation and our bylaws. The Articles had originally been filed in 1960 and were clearly out of date. We changed these documents to more accurately reflect our organizational mission and objectives and to comply with the Connecticut Revised Nonstock Corporation Act. The Secretary of State approved the revised Articles in August 2020, and club members approved the revised bylaws at the annual meeting in October. As part of this update, we developed a new Compliance Program, which was adopted by club management and the Board of Trustees.

The Board approved the final application, which we submitted to the IRS on November 20. In our application and in a number of subsequent written communications and discussions with the IRS, we emphasized that the game of bridge provides significant social and cognitive benefits, especially for seniors, and we provided examples of the many ways in which our club seeks to provide educational opportunities to new and existing members through our many training programs and mini lessons and through formal and informal mentoring. We ended our final written statement to the IRS by saying that "the club is constantly and proactively finding ways to facilitate learning." We expect that to be even more true when we reopen.

One of the benefits of converting the HBC to a 501(c)(3) corporation is that it now qualifies for the AmazonSmile program. Many of you may be familiar with this program, but our informal survey of members shows that many are not. Under the AmazonSmile program, an Amazon customer is allowed to designate .05% of their purchase price as a donation to a qualified charity. For example, a customer purchasing \$2,000 in merchandise from Amazon can direct \$10 to a favorite charity. This may not seem like much, but if a number of our nearly 450 members participate, the club will be the beneficiary of a significant sum of money. Our conversion to a 501(c)(3) corporation is too

recent to appear on the current registry AmazonSmile uses to determine eligibility for the program. We expect this to be updated within the next month. Once this occurs, we will register HBC and provide instructions on how to direct contributions under the Smile program.

## **The Changed Landscape of Bridge in the United States And the Key Questions That Arise**

In 2019, in a pre-pandemic bridge world, Honors Bridge Club in New York City, led the ACBL in table count with 18,883 tables. The Villages in Florida, a club with several venues in a large retirement community, was second with 16,236 tables. After the first quarter of 2021, Honors was 13<sup>th</sup> in table count with 3598, far less than a quarter of its full-year table count, while the Villages was 6<sup>th</sup> with roughly a quarter of its full-year table count. Replacing them on top of the table-count leader board were The Alliance Bridge Club, whose members are the Jourdan's Bridge Club (FL), Essex Bridge Center (NJ), Sagamore Bridge Club (Long Island), The Bridge Deck (Scarsdale), In Tempo Bridge Club (AZ), Long Beach Bridge Club (CA) and Beverly Hills Bridge Club (CA). The remainder of the top five are all alliances—combinations of clubs bridging many states and regions. A striking example is the Bridge Academy of North Dallas ("Band"), which is third on the list and has 24 clubs, 12 in Texas and the remainder in Colorado, Illinois, Nebraska, Louisiana, California and Pennsylvania. Fourth on the list, is the Seven No Trump Bridge Club, formerly the Boston Area Bridge Club Alliance, with the Bridge Spot (MA), the Newton (MA) Bridge Club, the small Eastern Massachusetts Clubs, the Bridge Table, (NJ) and the Seven No Trump club (CT). It is likely that these alliances provide the small clubs a venue for play and a stream of some income that may be important to their survival, depending on their fixed costs. How profitable these for-profit clubs have been during the pandemic is unknown. They do offer a plethora of games, often as many as nine or more open and limited games a day. Band, for instance, combines its open games with three limited games (499, 199, 99) to insure maximum masterpoints for its open games.

When it established sanctions to allow clubs to conduct virtual games online, the ACBL soon thereafter also established a policy that the number of visiting players, essentially non-members of the club, be limited to 15% of those playing, in the aggregate, in a given week. The purpose of this rule was to prevent clubs poaching other players or engaging in price wars or other tactics to attract other clubs' players. The ACBL's stated purposes for moving quickly to allow virtual club games were (1) to permit clubs to operate and generate income to survive while shut down, and (2) to allow players to play with friends from their local club. Without the limitation on visitors in a virtual world, these objectives would be undermined.

Why do we mention all this?

Because a key question facing the ACBL is how face-to-face and virtual clubs will coexist in the future. What will be the incentives to play face-to-face? What incentives will continue for virtual play? What restrictions will remain on virtual clubs? In other words, how free will any of us be to play virtually in a club game anywhere in the country? Decisions by ACBL's management and its Board of Directors on these and other questions are expected in May. It should be noted that only 50% of ACBL's membership has been playing online during the pandemic. Many of those playing

online want to play face-to-face and, of those not playing online, most will only return to playing bridge face-to-face. Further, the ACBL's Management Report for Spring 2021 reveals that membership declined in 2021 to 151,309 from 162,439 in 2020 (or 6.9%). Clubs remain by far the ACBL's primary source of new members and the vitality of clubs is the primary reason people remain ACBL members. Thus, there should be great incentive for the ACBL not to rest on the financial rewards reaped from online bridge. The ACBL had one of its best years ever in 2020, in the words of its management report, "an unbelievable gain of \$2.63 million." Nonetheless, there is great concern that in the absence of appropriate and supportive action by the ACBL as many as 500 of the 2100 bridge clubs that have renewed their sanctions for 2021 may not be in business beyond this year.

In the midst of all these issues, we are happy to report that the Hartford Bridge Club continues to thrive online due to the loyal support of our members and the attractiveness of our offerings, which we continue to tweak in response to suggestions and requests from members. In March, we had 766 tables for a table count of 2248 for the first three months of 2021. This total continued to place us 33<sup>rd</sup> among the 748 bridge club alliances or bridge clubs with table counts listed by the ACBL. What is striking is that the only clubs ahead of our club in table count are either alliances, clubs located in Florida, or clubs from much larger demographic areas, e.g., St. Louis, Denver, Houston. This remarkable showing is a tribute to the loyalty and support of our members. As we said in our February newsletter and want to reiterate today, we do not take that support and loyalty for granted for one minute and strive to continue to earn it as we navigate these turbulent waters where we have to decide, among other things, what pricing structure and mix of virtual and online games makes sense for our club.

## **Survey Results**

In early April, we took a survey, primarily designed to give us insight into the bridge playing proclivities of our members so we would better be able to judge the mix of games the club should offer when we reopen. We were very gratified by the results. We received 233 responses which represents nearly a 55% response rate. We are told that a 33% response rate for such a survey is very good. We were also pleased that so many of you took the time to give written responses expressing your views on reopening. Those responses reassured us that we were on the right track to prioritize safety above all else in reopening.

Some other particularly noteworthy results we would like to share: More than 81% of respondents to the survey did not play online bridge before the pandemic, while more than 84% now play online bridge. Further, while only 14% of respondents played live bridge four or more times a week, double that number or nearly 28% play online bridge at HBC four or more times a week. Also, more than 40% of respondents played at other club games, mostly because of convenience or because a friend was playing. Finally, when respondents were asked how often they would be playing face-to-face when we reopened, the amount of play planned at reopening was lower than pre-pandemic play. All of this indicates to us that we need to maintain a robust mix of online games when we reopen.

More than 54% of respondents said they plan to play Swiss Teams in the future, but the overwhelming preference was for face-to-face team play, and a clear majority said they wanted the yeam games to occur once a month. Nearly three quarters of respondents said they were in favor of preregistration, while two-thirds said they favored prepayment for games. We are exploring whether we can accomplish both of these conveniently and practically.

We have not done a survey in quite some time, but as we reopen, we expect to do more. Surveys have become relatively easy to generate, relatively inexpensive and do not require respondents to spend much time on them. Moreover, if a majority of the club responds to a survey as happened here, we hopefully can get a good sense of how our efforts down the road are perceived and we can be more responsive to our members desires.

## **Milestone Achievers**

### **Joel Wolfe: 10,000 Masterpoints-Platinum Life Master**



Before telling you a little about my bridge journey, I would like to thank my wife and my family for putting up with my endless hours, days, and years of time playing bridge. I would also like to thank my past and current partners for their assistance in helping me achieve what I have just achieved. I would especially like to thank Trevor for making me promise to go over the 10K mark with him as my partner. (I did it in an HBC game a couple of weeks ago.) I'm glad I could accommodate him. Anyway, I started playing serious duplicate bridge after I finished my actuarial exams in 1977. My family started in 1978, so I had very little time for bridge. As my children grew and more time became available, I started to study this beautiful game. Without question, bridge is the best card game on the planet. As many of you have heard me say, each hand is a learning experience. Playing each deal is akin to solving a puzzle. So, find your favorite partner or partners, play and study with them, put in the time, and you too can achieve your bridge goals. It takes time, perseverance and love for the game.

### **Susan Shectman: Life Master**



To bid or not to bid. That is the question. Whether 'tis nobler in the mind to suffer the slings and arrows of outrageous partners or to take arms against a sea of doubles and, by opposing, end them.

But I have wonderful partners. I won't name them all because there are too many — but for all the girls who really taught me the new rules when I was unable to take lessons with them many years ago, I thank you. Bridge has been such a wonderful outlet in my life and I can't imagine my life without it. I appreciate all of you and will forever be grateful for your friendship and guidance. The Hartford Bridge Club is always so welcoming. What a terrific group you are. Kudos to Donna and all the directors.

Thank you.  
Be safe and healthy.