

Hartford Bridge Club
Board of Trustees' Meeting
November 19, 2025

Called to order at 1:34 pm. Present, David Brandwein, Lori Leopold, Rick Thibodeau, Ann Lohrand, Ann Hughes, Linda Starr, Ausra Geaski, Deb Prince, John Llyod, Ben Levine, Donna Feir.

President: David welcomed us to the meeting, recognized that we had a quorum, and asked for any additions to the agenda.

Secretary's Report: Minutes of the October meeting were accepted. Ann shared a draft of the annual meeting minutes for any corrections. The annual meeting minutes will be presented next year.

Treasurer's Report: The cash balance is \$144,585.46. For September, the net equity is \$107,489.31. Net operating income for the month of October was \$1,644.06. We are receiving money from ACBL Clubhouse = \$312.65 for October. Rick explained to the board that our budget is on an accrual basis.

Manager's Report: The current paid membership for the year 2025/26 is 255. We still need to remind members to pay their dues and update their information. December games are awarding extra red points and gold on December 11 and 18, Gold Dust Week. The board agreed to absorb the extra cost for these games.

Old Business:

- Annual meeting was reviewed. It was agreed that there should be better communication about the timing of the meeting, lunch and game. The attendance this year was better than expected as there were 94 attendees.
- Deb Prince presented the budget for the next fiscal year that was prepared by the Finance Committee. The budget was unanimously approved.
- CBA & NEBA updates – the tournament held in Norwich had mixed reviews. The hotel and its facilities were very disappointing. There is a search for a new venue ongoing. The HBC will host another non Life Master tournament on May 3.
- New database is still being reviewed.
- Chairs – The club has received a generous donation of over \$10,000 to kick off our for the Furnishing Fund.x

New Business:

- Zoom vs. in person meetings – we agreed to use zoom only if necessary.
- Board members signed Conflict of Interest forms that are required each year.
- A motion was made to open a stock brokerage account with Fidelity which will enable us to receive publicly traded securities and cash. David/ Rick - unanimously approved.
- A motion to adopt resolutions set forth in Section 12 of the Fidelity application Rick/Linda – unanimously approved.(see below)
- A motion to accept the Board of Trustees resolution acknowledgement of Officers and Trustees, Rick/ Linda - unanimously approved.(see below)
- Game issues – January 1 there will be a New Years Day game with a potluck lunch, January 11 will be a Swiss Team game that will be a GNT event. Monday games will begin at 12:30 until further notice. Sunday games will change to 12:30.
- Life Master party will be held in the Spring and perhaps going forward individuals will be honored when they receive their rank.

12. Resolutions

Certified Copy of Certain Resolutions Adopted by the Governing Body of the Business Whereby the Establishment and Maintenance of Trading Accounts Have Been Authorized

RESOLVED:

FIRST: That the individual(s) listed on this application hereby are authorized and empowered, for and on behalf of this Business (herein called the "Business"), to establish, maintain, and act on this account (which may be a margin account), and each of them hereby is authorized and empowered for and on behalf of this Business, with Fidelity Brokerage Services LLC and its affiliates (collectively "Fidelity") for the purpose of purchasing, investing in, or otherwise acquiring, selling (including short sales), possessing, transferring, exchanging, or otherwise disposing of, or turning to account of, or realizing upon, and generally dealing in and with any and all forms of securities including, but not by way of limitation, shares, stocks, bonds, debentures, notes, scrip, participation certificates, rights to subscribe, options, warrants, certificates of deposit, mortgages, evidences of indebtedness, commercial paper, certificates of indebtedness and certificates of interest of any and every kind and nature whatsoever, secured or unsecured, whether represented by trust, participating and/or other certificates, or otherwise.

The fullest authority at all times with respect to any such commitment or with respect to any transaction deemed by any of the said officers and/or agents to be proper in connection therewith is hereby conferred, including authority (without limiting the generality of the foregoing) to give instructions (whether oral, written, electronic, or otherwise) to Fidelity with respect to said transactions; to borrow money and securities and to borrow such money and securities from or through Fidelity, and to secure repayment thereof with the property of the Business; to bind and obligate the Business to and for the carrying out of any contract, arrangement, or transaction that shall be entered into by any such officer and/or agent for and on behalf of the Business with or through Fidelity; to pay by checks and/or drafts drawn upon the funds of the Business such sums as may be necessary in

connection with any of the said accounts; to deliver securities and contracts to Fidelity; to deliver securities to and deposit funds with Fidelity; to order the transfer or delivery of securities to any other person whatsoever, and/or to order the transfer of record of any securities, to any name selected by any of the said officers or agents; to affix the corporate seal to any documents or securities to any name selected by any of the said officers or agents; to affix the corporate seal to any documents or agreements, or otherwise; to endorse any securities and/or contracts in order to pass title thereto; to direct the sale or exercise of any rights with respect to any securities; to sign for the Business all releases, powers of attorney, and/or other documents in connection with any such account, and to agree to any terms or conditions to control any such account; to direct Fidelity to surrender any securities to the proper agent or party for the purpose of effecting any exchange or conversion, or for the purpose of deposit with any protective or similar committee, or otherwise; to accept delivery of any securities; to appoint any other person or persons to do any and all things that any of the said officers and/or agents are hereby empowered to do, and generally to do and take all action necessary in connection with the account, or considered desirable by such officer and/or agent with respect thereto.

SECOND: That Fidelity may deal with any and all of the persons directly or indirectly empowered by the foregoing resolution, as though they were dealing with the Business directly.

THIRD: That the officers of the Business be and hereby are authorized, empowered, and if requested by Fidelity, directed to certify:

- (a) a true copy of these resolutions;
- (b) specimen signatures of each and every person by these resolutions empowered;
- (c) a certificate (which, if required by Fidelity, shall be supported by an opinion of the general counsel of the Business, or

other counsel satisfactory to Fidelity) that the Business is duly organized and existing, that its operating documents empower it to transact the business by these resolutions defined, and that no limitation has been imposed upon such powers.

FOURTH: That Fidelity may rely upon any certification given in accordance with these resolutions, as continuing fully effective unless and until Fidelity shall receive due written notice of a change in or the rescission of the authority so evidenced and the dispatch or receipt of any other form of notice shall not constitute a waiver of this provision, nor shall the fact that any person hereby empowered ceases to be an officer of the Business or becomes an officer under some other title in any way affect the powers hereby conferred. The failure to supply any specimen signature shall not invalidate any transaction if the transaction is in accordance with authority actually granted.

FIFTH: That in the event of any change in the office or powers of persons hereby empowered, the officers of the Business shall certify such changes to Fidelity in writing in the manner herein above provided, which notification, when received, shall be adequate both to terminate the powers of the persons theretofore authorized, and to empower the persons thereby substituted.

SIXTH: That the foregoing resolutions and the certificates actually furnished to Fidelity by the Business pursuant thereto be and hereby are made irrevocable until written notice of the revocation thereof shall have been received by Fidelity.

SEVENTH: That the Business and its officers indemnify and hold Fidelity harmless from any claim, loss, expense, or other liability for effecting any transactions and acting upon any instructions given by the officers of the Business.

Form ends here. ►►

**The Hartford Bridge Club, Inc.
Board of Trustees Resolution
Acknowledgement of Officers and Trustees
Duly Adopted on November 19, 2025**

WHEREAS, the Board of Trustees of The Hartford Bridge Club, Inc. ("HBC") has determined that it is in the best interest of the Corporation to formally acknowledge the election of officers and trustees at the annual Meeting of its Members on November 2, 2025;

NOW, THEREFORE, BE IT RESOLVED THAT:

1. The following individuals are formally acknowledged as officers of HBC, continuing their service until the next annual meeting or as otherwise specified:

- **David I. Brandwein:** President
- **Lori Leopold:** Vice President
- **Richard Thibodeau:** Treasurer
- **Ann Lohrand:** Secretary

2. The following individuals are formally acknowledged as trustees of HBC, continuing their service until the next annual meeting or as otherwise specified:

- **Ann Hughes:** Trustee
- **Linda Starr:** Trustee
- **Ben Levine:** Trustee
- **John Lloyd:** Trustee
- **Deborah Prince:** Trustee
- **Ausra Geaski:** Trustee

3. The officers and trustees are hereby authorized to carry out their duties and responsibilities as outlined in the Corporation's bylaws and as may be further directed by the Board.

4. The Corporate Secretary is directed to record this resolution in the official minutes of the meeting and take all necessary actions to give effect to this resolution.

IN WITNESS WHEREOF, the undersigned have executed this

resolution on behalf of the Board of Trustees of The Hartford Bridge Club, Inc. on the date first written above.

David I. Brandwein
President

Ann Lohrand
Corporate Secretary