

How can Online and In-Person Bridge Grow?

Background

March 2022 saw the first mandated closures from the SARS-Cov-2 pandemic in the USA and Canada. In response a small group of leaders (Jay, Whipple, Jeff Bayone, Chris Compton and others) worked with the ACBL and BBO to create an online service for sanctioned clubs that would keep revenues flowing. The hope was that revenue from online play would mitigate the financial stress faced by the 2655 bridge clubs in the ACBL. Several factors mattered:

- 1) **Security** – there are no protections against cheating short of personal videos and even then those could be defeated. The working hypothesis was that as long as the director knows the payers, the players would not be in a position to cheat effectively. The notion of the club accept list was borne out of this need.
- 2) **Income sharing.** Here the objective was to provide a fair share of income to the Home clubs of the player who played in an online game. This would be accomplished by creating a % revenue share for each individual player using their 2019 frequency of play in the in-person clubs they attended.
- 3) **On the Outside:** No relief was considered for Units and Districts. Force Majeur should allow most contacts for tournament space to be canceled or renegotiated to mitigate financial risk. This was a temporary solution.
- 4) **What's not talked about:** No relief was offered to the 110 or so Units who own properties that house club games. The ACBL has opposed this business model. Games that paid rent to units for their facilities would receive a profit share, but since no tables were played at Unit facilities, rent to the Unit was driven to zero.

The first effort was **Support Your Club Games (SYC)** – a popularly priced online game that was priced at about \$6 US of which ACBL got \$0.25, BBO got \$1.80, the director got \$30 per game, and the remaining revenue was split according to the profit-sharing recipe. Clubs that were used to seeing 500 – 1500 tables per month with revenues of \$5000 to \$50000, saw a much smaller income than they needed to remain solvent and wait out the pandemic. Something more had to be done.

Next came the **Virtual Club Game (VACB)**. This would require BBO capable directors (training was available) or paying a director \$30 per 18 board session. Sanctions for these virtual clubs (VACB) would be granted to existing sanction holders only. No new VACB owners could compete. The ACBL initially required that VACBs were limited to their in-person player list. This would avoid destructive competition among clubs and reinforce social groups from in-person play. Conventional wisdom said that when the director knows the players and the players know each other, the likelihood anyone cheats is minimized by social pressure.

More Capacity Online

By April 2020, BBO had a problem most businesses dream of – they were unable to support the demand on their site. As more ACBL members introduced themselves to playing on BBO, they surpassed 50,000 tables at any one time. This load caused catastrophic shutdowns. They invested in capacity, split their domains to better manage activity, and restored a stable environment within weeks. Since March 2020 the user interface has not changed appreciably. Regulations had to be rewritten to accommodate the needs of BBO user interface and the collateral issues raised by playing on a computer.

Many VACB's started at many price points (\$6-15 is an unofficial impression – data would be nice). BBO was happy because they get their 30% off the top. ACBL was happy because they get their \$1 per table. Players weren't happy though. Many hadn't learned how to play online or use the BBO interface. Clubs and Units had to undertake training to get members comfortable with online play. ACBL and BBO followed.

My personal experience in Cincinnati saw a daily VACB eventually reduce to 2-3 games a week, and even those were poorly attended. Price pressure caused VACB games to collapse back to a \$6 entry. Once players discovered the cheap 18 board ACBL BBO Clear point games, they moved to the low-cost offering.

Alliances

Large clubs with large overhead commitments soon found that the income from VACBs was insufficient to cover their fixed costs. Players were not showing up in droves as they had hoped. The inability to justify a higher price than \$6-10

per person meant an immediate reduction in income. That less than half of their players were playing (best case) made things even worse.

The ACBL allowed clubs to pool member lists in the hopes that larger player pools would result in more demand for games. However, the ACBL did not get involved in the alliance details, and did not impose any guidelines about profit sharing – that was left up to the clubs themselves. This led to nonuniform financial arrangements.

What resulted is typical for market competition – large clubs could dictate favorable terms that further reduced income for the smaller clubs in search of alliances. The large club alliance owner profited from everyone, while the alliance members received income only from their players at a further reduced rate.

Large Alliances flourished. BAND, Gryphon (Knoxville), Alliance Bridge Club, Duncan Bridge Center, LA Bridge Association and several more rose to the top of the club table VACB market. Indeed, before 2022 some 20,000 tables would be a spectacular year for a club and would win the title for most tables among 2655 clubs. Now, the table count leader is at 44205 tables and might reach 80000+ for the entire year.

Visitors

A visitor policy was instituted but poorly enforced. VACB games were not equally available everywhere, and players wanted to play in large games. SYC games did not offer the MP awards. MP multipliers were offered to incentivize VACB games. Coupled with large fields and the ability to have open games count tables from concurrent lower flights meant large MP awards were cheaply available.

Debate began about whether players should be able to attend whatever online club game they want. After all, they could play in any face-to-face game they wanted – or so the flawed logic goes. Players were attempting to claim the entire cost benefit of free access to any club online for themselves. This means small brick and mortar clubs could not compete – their product was being diminished by the attractiveness of large alliance games.

Eventually, visitor policy was broadened to allow a member to invite someone not on the club's include list in early 2022. This allowed friends from different clubs or parts of the country to play in quality VACB games regularly. (Good) The ACBL also allowed players to ask alliances for a hardship membership when their bridge needs were not being met. We have ample evidence that the largest alliances began recruiting I/N players heavily instead of waiting for them to apply. We have emails from people who found they were eligible to play in 5 or 6 large alliances without ever having asked for the privilege. The ACBL was approving these changes to the include list wholesale.

Two Complicating Factors

There are two complicating factors affecting how in-person clubs reopen. First are the **continuing waves of Covid** – new variants have posed challenges. Lacking objective data, we can only observe that most every tournament in 2022 has been accompanied by covid spread. Cases can number in the hundreds per tournament. **Wide-ranging readiness** to reopen in-person play across the ACBL. Some parts of Canada were not yet back to in-person play in the spring of 2022. The prevalence and availability of low cost VACB alliance games made reopening a bigger financial challenge for in-person clubs than many expected.

Online GOLD, RED, SILVER

The ACBL sought to increase revenue and to retain/appeal to less experienced players in search of their Life Master Rank. Online Regionals and Silver Point Weeks were created. These also provided a venue for professionals to earn income. Again, District and Units who own the privilege for running Regionals and Sectionals were not invited to participate. No revenue was apportioned for them. (Later the Board did allow Districts and Units facing contractual obligations that they could not meet to apply for financial support on a case by case basis. I have seen no data on how much and who have been helped in this way). Online Regionals began in May 2020. 5 regionals were run that year. Here is how the first 4 fared:

2020 Online Regionals	May	Jun	Aug	Oct	Dec	TOTAL
Tables	5275	13000	12939	9911	9868	50993
Gross Revenue, K	\$230	\$565	\$582	\$446	\$353	\$2,176

Market Considerations

If we are to understand how online and in-person bridge are to grow each other we need to understand the following:

Share of Online vs In-person tables

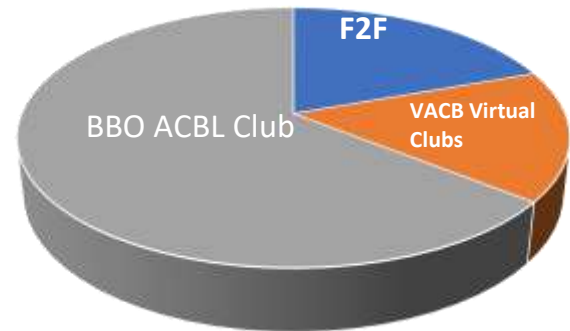
Market share dictates market power in any free market. A dominant share allows that business to set the terms for the market. Others have to play catch up and receive less scale benefits. We can look at club share, but before we do, we should look at venue share.

2022						
Month	March	April	May	June	Total*	%
F2F Clubs	63228	60633	63707	61625	249193	19.5
Virtual Clubs	59090	54554	48331	45485	207460	16.2
BBO ACBL Club	216019	205840	205499	193949	821307	64.3
Total	338337	321027	317537	301059	1277960	100.0
F2F Clubs Active	1425	1504	1520	1497	1486.5	

*=where F2F Clubs report average for 4 months

SHARE OF CLUB TABLES

Mar-June 2022



September 2019 Report	#	%
Club (In-Person) tables:	1,532,433.3	65.1
Online tables	822,331.0	34.9
Total Tables	2,354,764.3	
Clubs in Operation*:	2665	

- In 2019, In-Person tables were 2:1 vs. online tables. In 2022, online reversed that picture 4:1 over in-person share.
- The market expanded from about 2.4 MM tables in 2019 to a projected 4+MM tables in 2022. BBO won the lions share of this growth.

We can compare shifts within the ACBL Club Table Market between 2019 and 2022 year to date (7 of 12 months)
As of 2 August 2022, the club table leaders are:

2022							2019						
Rank	Club Name	City	State/Prov	District	Unit	Tables	Rank	Club Name	City	State/Prov	District	Unit	Tables
1	Gryphon II DBC	Knoxville	TN	7	165	44205	1	Honors	New York	NY	24	155	18883
2	Alliance Bridge Club	Manhasset	NY	24	242	18844	2	The Villages DBC	Lady Lake	FL	9	128	16236.5
3	Duncan Bridge Center	Palm Desert	CA	22	533	18757.5	3	Jourdan's Bridge Club	Delray Beach	FL	9	128	13247.5
4	BAND Online	Dallas	TX	16	176	13845	4	Vero Beach Bridge Center	Vero Beach	FL	9	240	11866.5
5	LA Bridge Assn	Metairie	LA	10	134	10362	5	Essex Bridge Center	Livingston	NJ	3	140	11733.5
6	Brunswick Bridge	Saint James	NC	7	118	9446	6	Laguna Woods DBC	Laguna Woods	CA	22	525	10833
7	7NT World Bridge Club	Newton	MA	25	108	9084	7	Naples Bridge Center Inc	Naples	FL	9	128	10823.5
8	Bridge 21 DBC	Ottawa	ON	1	192	7394	8	St Louis Bridge Center	St Louis	MO	8	143	10554
9	The Villages DBC	Lady Lake	FL	9	128	7044	9	Westside Bridge Academy	Houston	TX	16	174	10278.5
10	Palm Beach DBC At St Catherine	West Palm Beach	FL	9	128	5719.5	10	BAND	Dallas	TX	16	176	10067
11	Shore Bridge Club	Atlantic City	NJ	4	141	4532.5	11	Sagamore Bridge Club	Port Washington	NY	24	242	9806.3
12	Naples Bridge Center Inc	Naples	FL	9	128	4280.5	12	Boca Raton DBC	Boca Raton	FL	9	128	9204.5
13	Lee's Bridge Club	Toronto	ON	2	166	4263	13	The Hartes' Club	White Plains	NY	3	188	9090.5
14	Vero Beach Bridge Center	Vero Beach	FL	9	240	4148.5	14	Bridge Club Of Atlanta	Atlanta	GA	7	253	8870.5
15	Unit 128	Delray Beach	FL	9	128	3847	15	Ft Lauderdale Bridge Club	Fort Lauderdale	FL	9	243	8493

Please note that the ACBL cannot separate in-person club tables from online VACB tables due to deficiencies in the data system. They therefore cannot provide statistics on alliances compared to single club VACBs.

- When we look at the top 15 clubs for 2022, 9 of the top 10 are online alliances.
- 2022 there are 165772.5 total tables for the top 15 after 7 months. This projects to about 284,181 tables for the entire year.
- 2019 there were 169988 total tables for the top 15 for the entire year.
- After 7 months, the top 15 clubs have earned 97.5% of the total tables reported for the top 15 in 2019!
- Indeed, if the 2022 top 15 continue at the current rate, they will surpass their current peers by more than 67%
- While revenue per person is lower, so are operating costs.

We can get a sense of market concentration by looking at the ratio of tables for rank 1 vs. rank 15 comparing the two years. Clearly the 2022 market is much more top heavy or concentrated than the 2019 market. This means revenues are also concentrated. This has the unfortunate effect of reducing the income available for recruiting

Tables	2019	2022
Number 1	44205	18883
Number 15	3847	8493
Ratio 1/15	11.5	2.2

and training new players throughout the ACBL. It would be interesting to see how table count correlates with number of new members recruited for clubs in 2019 and 2022.

On Income – we do not know the overhead costs for these clubs in 2019. However, we can reasonably approximate their costs in 2022. If a club charges \$6 per person that's \$24 per table. The ACBL takes \$1, and BBO takes \$7.20. That leaves \$15.80 for the club and the directors. We do not have accurate data to split out the Director costs. Nevertheless, the number 1 ranked online alliance might have as much as \$689.439 turnover through July of 2022.

Number of in-person clubs

In-person clubs are the frontline for duplicate bridge to the general public prior to the pandemic. They served as the recruiter, teacher and retention marketer for ACBL membership with no additional compensation than what they could earn from classes, games and services. Fewer clubs means poorer coverage, and less reason for some to remain members.

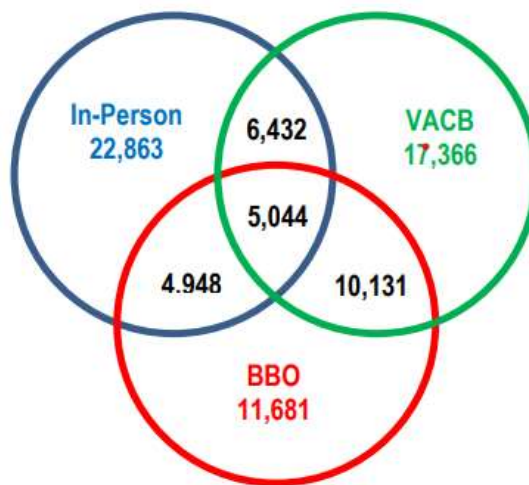
	Total	Minus Unit Sanctions	Index
2019 F2F Active Clubs	2665	2457	100
June '22 Active Clubs	1486	1278	52

In-person clubs have lost close to half of their members in 2019. It would be useful to know how many new member recruits are associated with the lost clubs.

Player Participation

Understanding how the market is responding to changing conditions requires us to understand player behavior. We need to understand how many players play online only, how many play in-person only, and how many do both. We also need to know whether people flow across these boundaries over time. Ideally, we could grow the number of players playing both venues. As we focus on supporting the successful reopening of in-person bridge, we consider the number of people playing in-person bridge per month. It is important to know how many members have given up playing altogether.

August 2021 Players	%
In-Person	22863 29.1
In-Person and VACB	6432 8.2
In-Person and BBO	4948 6.3
VACB	17366 22.1
VACB and BBO	10131 12.9
BBO	11681 14.9
In Person and BBO and VACB	5044 6.4
TOTAL	78465 100
Any in-person	39287 50.1
Any VACB	38973 49.7
Any BBO	31804 40.5



ACBL has data dashboards that classify members by where they play – here is an example from August 2021. This diagram shows how players behaved among the 7 possible buckets defined by In-person play, VACB Play and BBO play and their possible intersections.

In-Person Players	
Aug-21	23K
Mar-22	50K
Jun-22	80K

Recall many clubs began to reopen in May 2021. The in-person play trend in members per month is positive, with almost 4x as many playing in June compared to 11 months prior. As of July 2022, we now have some 80000 players playing in-person bridge, up from 50,000 in March 2022 but well short of the 120,000 per month from 2019. We all have work to do to get these players back to in person bridge. One barrier might be systemic. If a player's club has closed and will not reopen, then they have no convenient option for in-person play. We might have to face an uncomfortable truth – having lost some 30,000 members since 2019, we might not have any more players to bring to in-person clubs.

Incentives choose in-person play more frequently by:

- Rebalance masterpoint awards in favor of in-person play
- Allow concurrent online tables to augment in-person tables for masterpoint awards.
- Require all ranks to achieve more black points for the next award.
- Eliminate black points for VACB games once in-person clubs fully reopen – Create a new pigment (white) for VACB games and require white points for rank advancement.
- Eliminate clear points – or greatly reduce their impact – on masterpoint totals for rank advancement.
- Reduce masterpoint awards for all robot individual games.
- Create ACBL Wide club championship games to be run 4 times per year. Focus on Unit, district, and ACBL Wide top performers. Make the masterpoint awards (quantity) attractive for top finishers in a District and the top 10 places ACBL wide.

Destructive Competition

When a company successfully transforms a market with new technology, existing players adapt or perish. Companies that do this for themselves usually gain from improved productivity and from unexpected customer benefits that can drive loyalty. One example: FedEx decided to put package tracking online. They were able to redirect or cut their workforce (productivity) while providing a service customers found extremely valuable. Notice that USPS, Amazon and UPS followed, eliminating that point of difference.

Displacement (destructive competition) occurs when one company introduces technology and others cannot/do not follow. Think Amazon Books and the brick-and-mortar book companies. Look where Amazon is today, and where retailers who couldn't establish an effective online presence are today. Displacement occurs in the real world based on size or speed. Think WalMart and local businesses (size).

Which of these two examples represent the relationship between BBO and the ACBL? The existence of the contract binding the ACBL to BBO for 10 years makes the answer less than simple. The original contract went into effect in 2015. ACBL got about \$500,000 per year and BBO got exclusivity. The current contract extends until June 2025. Of interest is when the extension was agreed by the Executive Director (The Board of Directors had no role). If before June 2025 (likely) we can surmise that the decision was heavily influenced by the need to avoid financial disruption and to retain uniquely skilled valuable employees. After all, the success of online club games and online tournaments were hardly proven at the time. It is tempting - and I assert improper - to use our 20/20 hindsight and presume that the BBO contract extension was a bad decision. While it certainly was a bad decision if measured against a business control and growth objective. The original objective was survival. Don't move the goalposts.

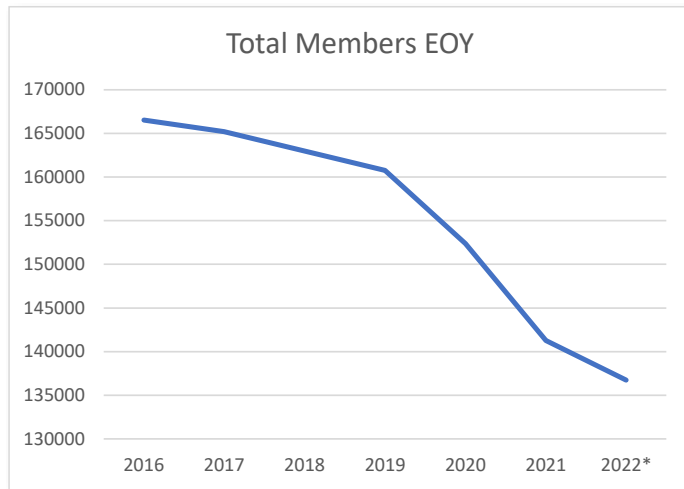
For years, BBO enjoyed about 1MM tables from their ACBL club. Then came 2020 when everything shut down. In 2022, we are on pace to reach 4MM club tables (+1MM vs 2019). BBO will garner an 80% share. In 2019, BBO held a 35% share. We are clearly witnessing displacement.

At last (informal) count, the BBO ACBL Club offers some 62 sessions each day. One can play every two hours for either \$1.49 or \$2.49 per session. Players earn ACBL Clear Masterpoints. No in-person club can offer that price or

that number of games daily. The contract does not permit the ACBL to change anything about the BBO club. Don't look for the ACBL to ask BBO to raise prices – won't happen. There is a feasible solution.

SOLUTION: Resurrect the SYC game and use it to compete with BBO on price. This would mean matching a substantial number (the more populous BBO Games) of the daily offerings with SYC black point games at a price near (but slightly above) \$2.49 per person. BBO still gets their 30%, but the remaining revenues can be apportioned to the home in-person clubs of the participating players. If the home club is not operating an in-person game they are ineligible for their share of the proceeds.

Impact on recruiting



Not all in-person clubs are successful or even interested in creating new bridge players and new ACBL members. Were we to look at where new members are generated on a map of ACBL territory, we would see a very non-uniform distribution of sparse points of high activity. Results are biased to either coast, to urban centers, and to areas east of the Mississippi River. Canada follows their population density.

What is extremely concerning is the continued decline in recruiting new members as online play dominates club tables and in-person clubs struggle to reopen. Why would a newcomer choose to play in a 3-5 table game with A players when they can play for 25% of the

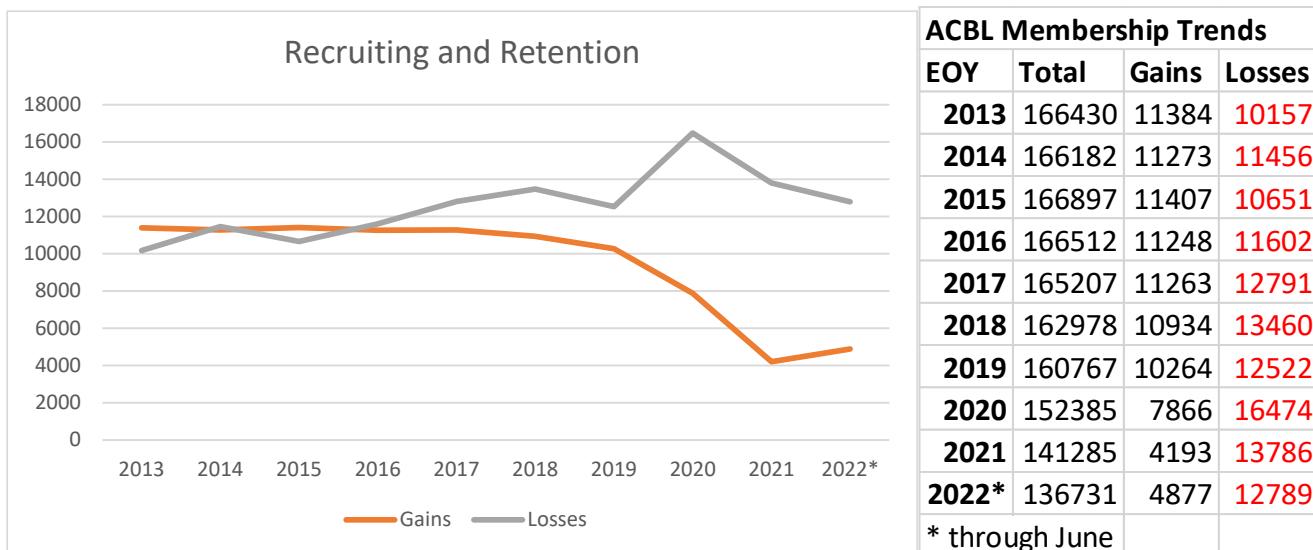
price, save travel time and cost, and enjoy large games with members of their level online? In-person clubs cannot possibly return in a financially stable way if beginners and I/N players no longer have a reason to develop loyalty to a home club. Displacement.

There is a solution, but the ACBL might lack capability to implement it.

Impact on retention

In 2020, losses of existing members (retention) reached an all time high compared to several decades of available information. Losses were more than 60% above 2015 levels. Marketing chose to focus in stemming the loss. Afterall keeping an existing customer is easier than creating a new one.

As Members transitioned to more online play, retention losses finally returned to near normal levels. However, what we now see in our new world where the online venue enjoys an 80+% market share, ACBL Member recruiting has declined precipitously. The Teacher-Club-ACBL pathway to membership has been broken and BBO is NOT stepping in to fill the breach. Nor will they – there is no incentive to do so. We need a better way.



How to create synergy between venues

Ideally, we would see the number of members playing online and in person every month grow over time in a way that allows the financial survival of the in-person option. As long as there is (predatory) price competition by the online ACBL BBO club, in-person clubs remain under severe financial threat.

If we consider the ACBL as the market maker, then creating cooperation between venues is straight forward. If we consider BBO to be the market maker, then cooperation won't happen, and the financial survival of the ACBL is at risk.

- Consider creative ways to incentivize players to play multiple venues – top scores across a club game, a sectional, a regional, an online sectional, an online regional. Make this an annual competition. Consider running an in-person championship at a central location that requires qualification online (or vice versa, or both).
- Recognize top Masterpoint winners by point pigment – Platinum, Gold, Red, Silver, Black, (White), Clear.
- Experiment with tablet-only in-person clubs – create technology acceptance/facility, and manage cheating better. This approach would be very cost effective for new clubs if every player brings their own tablet or pad and would offer club managers great space flexibility.

Demographics

Member age is a serious consideration. A recent ACBL poll to determine why members left the ACBL showed that age was a factor but not in the way you might think. Losing I/N players is of primary concern because they represent future revenue. It turns out that 75% of lapsed members are over 70. 77% are NLMs, suggesting that age and lack of progress on one's bridge journey discourages players. Lapsed members want help finding a new partner (20%) and more education opportunities (19%).

Looking more deeply – do we wonder why the WBF emphasizes youth engagement and not empty nesters and recent retirees? In 2019, the average age of a new recruit was 65.5 years. If we look at the time it takes to become a life master (6 years or so) one is 71.5 years old. Separate data shows that once members reach the age of 70, they travel less frequently, fewer times, and less distance to play in tournaments.

What member is more valuable – a thought exercise in target market focus.

SYC stratified games were not viewed as friendly by I/N players. Nor were open VACB games that I/N players automatically qualified for. An initiative in 2021 brought U100 players together from any District that wanted to cooperate. Revenues would be split with home clubs. Florida and California promoted large evening games for U100 players to great effect.

What clubs want:

- 1) A unique, appealing offering (ACBL Masterpoint Games) that competes successfully with online bridge.
- 2) An end to competition that destroys recruiters businesses for the sake of cheap games. In the growth / consumption balance we need much more growth and consumption tempered by the need to fund that growth. We are eating our seed corn.
- 3) An end to systemic barriers (internal to the ecosystem) to growth for in-person clubs.
 - a. Free up access to members lists within Units and Districts.
 - b. Access to prospects nearby in real time so that clubs can engage them with attractive offerings, and help them socialize with current club players.
 - c. Ability to advertise to bridge players at low cost so that the latest game and learning opportunities are only a click away.
- 4) Ability to participate in Sectionals and Regionals - Run side games for example creates an income stream for clubs otherwise shot down by the tournament.
- 5) Training in the skills and tools necessary to manage online and in-person duplicate games, expanding the reach and offerings for their sanction. Include effective use of social media, online advertising, and email programs.
- 6) Build a network of teachers and a corresponding network of clubs so that either can refer players who express a want or need to that network for available products and services.
- 7) A network of volunteers that help support the social functions that bring life to bridge.
- 8) Input to decisions that have a material impact on the ability of teachers and club managers to run their businesses in the ACBL ecosystem before those decisions are taken.
- 9) A return to market conditions without the special provisions adopted for the sake of survival during the pandemic.
- 10) A focus on the transition to the post covid new normal, with resources to ensure all in-person clubs that can open do so successfully.
- 11) Additional resources for teaching clubs and teaching bridge centers so that owners can focus on creating appealing experiences in real time. Recruiting and advertising is time, effort and money intensive.

What Teacher's want:

- 1) Access to prospects nearby.
- 2) The ability to advertise their offerings where target customers will see it and act.
- 3) Space for classes, and limited games for their students – all provided by a local club.
- 4) Access to best practices
- 5) Professional development and training
- 6) Training in new technologies.

Reality requires Teachers and Club owners to do the hard work of restarting their classes/Clubs. Teachers & Club owners also need to invest in the future by recruiting prospects at a higher pace than before covid.

If the ACBL is to control its future, the ACBL must control and optimize the **4 P's of Marketing Strategy**:

Product – The ACBL offers several products or services:

- Competitive bridge games and tournaments,
- Masterpoints for personal achievement,
- Ranks for cumulative achievement,
- Monthly magazine,
- Hall of fame,
- Travel services,
- Tournament calendar and planning services,
- Support for clubs, teachers, new members, Units, and Districts,
- Financial and knowledge services.
- Member retention service

Knowledge services include

- game results,
- masterpoint results & totals,
- membership records,
- tournament schedules and contacts, and more.

How can this array of goods and services create growth in recruitment and member retention, growth in bridge classes, and growth in tables played? Can centralized business services free the potential for Clubs Units and Districts to better serve members?

Price – ACBL must control price to sustain the value impression of its products and services. When price competition becomes severe, companies are reduced to offering commodity products. There is little/no room for superior high-value offerings if everyone is reduced to the lowest price. Predatory pricing destroys brand image. Allowing venues not under ACBL control to control pricing shifts marketing power to those venues. Major changes in pricing should be approved by the Board of Directors.

Place – Places is about location (where products and services are consumed) and about distribution of products and services. It also embraces venues or medias where consumption occurs. If all products and services go through one venue, that venue controls the market, not the parent company. Competition among venues is absolutely necessary.

Promotion – This term refers to advertising, promotion, and all activities that stimulate awareness and improve customer attitudes. Promotion serves to create demand for goods and services in real time. It also serves to foster a positive brand image. Branding is nothing more than the emotional relationship between the customer and the provider of the good or service. The internet revolutionized promotion. Beyond advertising (e.g. facebook, Google, and more) there are tools to serve the ecosystem so that stakeholders and customers are in constant touch with ever changing offerings in real time (and space – where the customer is matters).

What is clear to me –

The current business design for the ecosystem – every stakeholder is an independent business – is a wonderful way to minimize liability. However, minimizing liability is far from what's necessary to grow bridge.

Imagine what it takes to develop and attract new prospects, convert prospects into bridge players, convert bridge players into members, convert members into tournament players, then allowing vocations to flourish – teachers, club owners, professional players.

We cannot hope to succeed by having everyone work independently. We lose any scale benefit (options, best approaches, opportunity networks, and efficient communication), find coordinating events difficult, and create artificial barriers to communication and cooperation.

The paradigm shift we need is within our grasp. Do we have the courage to change?

What should change:

- 1) Foster competition among online bridge sites. Competition spurs innovation, and creates improved experiences for customers and businesses alike. It also inhibits monopoly and reduces costs for the service.
- 2) Require online bridge providers to:
 - a. Police cheating and eliminate cheaters – provide records for players under suspicion.
 - b. Meet play regulations with their software
 - c. Stop time pressure from interfering with director calls and governing the game.
 - d. Require full disclosure – provide alert and chat records in case of any disputes.
 - e. Rectify time abuse by one side to the other.
 - f. Assess procedural penalties according to bridge law.
 - g. To provide real player names in ACBL events at all levels.
 - h. Provide players access to the game director in the game record for score adjustments and appeals.
 - i. Provide monthly reports on ACBL related business activity

- 3) No more exclusive contract(s) with any one online bridge provider.
 - a. Demand an ACBL-only instance from all online service providers. –
 - b. ACBL branding must be prominent. We go to the ACBL site (not to BBO, Swan Bridge, etc.).
 - c. Meet the ACBL branding standards.
- 4) Lead the bridge ecosystem.
 - a. The ecosystem, and not the ACBL business alone, must be the focus of the ACBL.
 - b. Without Leadership we will never optimize all resources for growth of the ecosystem.
 - i. Be the CONDUCTOR of the symphony, not the autocratic boss.
 - c. Business decisions that materially affect stakeholders have input from affected parties.
 - d. Eliminate points of friction between stakeholder groups in the ecosystem.
 - e. Engage and productize social bridge opportunities – perhaps in concert with major tournaments
- 5) Franchise online play to discourage destructive competition by price and location.
 - a. Ensure brand quality experiences for users.
 - b. Online franchises do not represent the legal risk that in-person franchises would.
 - c. Establish and maintain a price floor for all ACBL sanctioned online play.
- 6) No online clubs may operate if there is no in-person club playing a minimum number of tables per month.
- 7) Online clubs must recruit new ACBL members to continue operating. It is not enough to just deliver table fees.
- 8) Manage new prospects centrally, but distribute them to verified stakeholders for immediate engagement. All teachers, not just those certified by the ACBL, should have access to and compete for new students.
- 9) Grant teachers and clubs access to members and prospects contact information in their geography.
 - a. The ACBL Privacy Policy and Terms of Use must not be a barrier to growth and to demand creation.
- 10) Require a path to membership from bridge teachers for all new prospects they teach.
- 11) Require all Clubs to provide venues and appropriate limited games for new players where demand supports such activity. Else introduce I/N players to online bridge.
- 12) Do not allow online bridge providers to own and operate ACBL bridge clubs
 - a. Online providers must lease their services to club owners.
 - b. Club owners must have no business interest in the online service.
- 13) Disallow large online alliances from diverting I/N players away from in-person club games not local to their related in-person games. Predatory cross-venue competition risks losing any ability to recruit new members.

These thoughts are my own, and do not represent any organization for which I have official capacity. The analysis is my own, based on limited data available through committee activity and management reports to members.

We need thoughtful change if we are to maximize the potential for bringing bridge into the future.

Sincerely,
Steve Moese