

Gloria McCain
2975 Summer Swan Drive
Orlando, FL 32825

September 17, 2015

Mr. Jon Oden
201 E Pine Street #825
Orlando, FL 32801

Attention: John Oden

Mr. Oden,

I am a bondholder of the Orlando Metropolitan Bridge Center (OMBC).

I would appreciate your providing me with the names and positions of the current Board of Directors, the names of the current bondholders and the amounts of their bonds, the bonds that have been paid off in the past 18 months, the latest financial reports, and the Minutes of the last eighteen months of the meetings.

I am alarmed at all that has been happening. I can't understand why the Board would not permit the players to vote. I am very distressed by your letter of June 24, 2015 (I received a copy through an email) enjoining us from voicing our opinions. I thought we had freedom of speech in this country. I am a bondholder and I signed Rick Larkin's petition so I am listed as an addressee. The ByLaws that were in place in 1988 and during the two times that I served on the Board (about 1999-2003 and about 2008-2011) are certainly not being followed AT ALL.

As far as I know OMBC is the only non-profit club in the country that does not allow players to vote. Please also provide me with a copy of the ByLaws of OMBC so that I might better understand.

Thank you for your early attention to my requests.

Sincerely,

Gloria McCain
407-277-7161 Home
407-921-7812 Cell
gloriamccain@cfl.rr.com

From: **Oden, Jon** joden@balljanik.com
Subject: FW: OMBC Ltr Bondholder Gloria McCain
Date: September 23, 2015 at 11:34 AM
To: gloriamiccain@cfl.rr.com
Cc: **Ruth Einsig** reinsig@cfl.rr.com

Dear Ms. McCain:

Thank you for your letter of 9/17/15. I have passed it along to the Board President Ruth Einsig for further handling. Please direct all further inquiries and communications directly to her.

The players as a general group do not have voting rights because that is not the way this non profit company was set up from inception. It was set up properly under Florida law. The By-laws have historically never given players a general voting right. The By-laws are in order. They explain who gets a right to vote and how.

You and other players certainly have a right of free speech in this country, but you know this is not an absolute right. You do not have the right to say anything which defames OMBC. For example, if a member of the Players Committee like you says my client is operating illegally or not as a valid non profit, that is simple untrue. I'm a lawyer. It is operating legally. If you say my client is not properly handling its tax liabilities, that is untrue. You cannot say it.

If you want to say instead you believe in your opinion that OMBC would be better operated if players had a general right to vote, go for it. That is a matter of pure opinion. You have a free right of speech to say it.

Thank you and good luck.

Jon Oden Esq.



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Gloria McCain
2975 Summer Swan Drive
Orlando, FL 32825

September 17, 2015

RECEIVED

Dear Gloria,

Mr. Oden has passed along your letter of concern and request for documents.

As you know, you are represented by four bondholder reps and three game owner reps. Most of these individuals play at the center several times a week, so having an ear to voice any concerns should never be a problem. Our phone numbers are also listed on the website.

Every non-profit in the city has a board of directors, and most are not voted on by the patrons. Imagine if the Dr. Phillips center tried to oversee their objectives by a board elected through a popularity contest of those of us who see their performances.

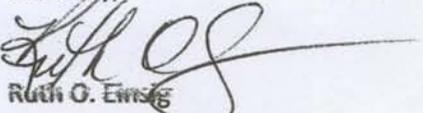
You will find the bylaws, minutes and financial reports (listed in the minutes) on our website. We strive to be as transparent as possible by supplying this information. Regarding the bond holders, we protect the privacy of you as well as all other bondholders by not sharing that information.

We are surprised at your surprise in how the board is elected, as it is exactly the same as when you served for many years! It has been the very same since it was originally set up, and will likely continue until the bondholders are paid off and the responsibility to protect their investments in our center no longer is necessary. However, due to additional legal expenses being incurred as a result of threats from "For The Players Committee", it will take longer to pay off the bonds.

We have paid off several bonds this past year, and have received your request to get paid off, and will honor that as soon as we have the proper funds to do so.

As always, we appreciate the service you have given to our center, and wish you the very best.

Sincerely,



Ruth O. Emsig
President OMBC

Gloria McCain
2975 Summer Swan Drive
Orlando, FL 32825

November 8, 2015

Ruth Einsig
President OMBC

Dear Ruth,

I have your undated letter which was in response to my letter of September 17, 2015 to Mr. Oden.

You stated that my bonds would be paid off as soon as you have the proper funds to do so. When I made the request that my bonds be redeemed, I was told that I was next in line. However, it is my understanding now that bonds have been paid off since my request. In fact, I have learned that payment is being made to a bondholder who had not even requested payment! Please let me know what is going on with the redemption of my bonds and why others are being paid off ahead of me.

I would still like to see the financial records for the past two years. When I was the Treasurer we had monthly statements of all income and expense transactions, account balances, outstanding bonds, and other assets and liabilities. We knew how each club was doing and the fees they were paying. Income from all sources included the coke machine and the parking lot was included. All capital expenditures were listed. Please tell me where to find that information on the website as I was unable to locate it.

Your analogy with the Dr. Phillips Center as an answer to my questions regarding the election of the Board completely escapes me. OMBC had By-Laws that stated that bondholders would vote for four of the board members. I notice that the current By-Laws state something similar. I have been a bondholder since February 2, 1999. I can remember only three or possibly four times in sixteen years that I have received a ballot to elect members of the Board. I certainly haven't seen a ballot any time recently and yet we have an entirely new Board. Why was I not consulted for my votes? Did the other bondholders receive ballots?

I continue to play at OMBC five days a week when I am in Orlando. I would prefer to do so for a long time to come. I have an emotional tie to OMBC. I am so very disappointed to see what has happened to "my bridge club". I wish I had stayed on the Board so that the events that led to this sad state of affairs would never have happened.

I continue to be optimistic and hope that things can be worked out.

Sincerely,

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