



# The Kibitzer

## April 2021

Editors: Judith and Nicholas Gartaganis

### President's Message

Here's wishing all the best to our Unit 390 members in these difficult times.

Thanks again to our club owners and managers for making it possible to play in Virtual Games. A total of 25 sessions run every week, including eight limited-masterpoint games, 14 stratified pairs games and three team games.

The final results of the 2020 masterpoint races were announced in March and can be found on page 16. Medallions for the Mini-McKenney races and certificates for the Ace of Clubs races will be presented to the winners as soon as we are able to gather face-to-face.

We are optimistic that our traditional New Year's Sectional tournament will take place in January 2022. Wouldn't it be a wonderful way to welcome the new year?

In anticipation of the return to face-to-face play, the old "Cell Phone Policy" has been updated. It now pertains not only to cell phones, but to all electronic devices capable of communicating in any manner. Any such equipment must not be visible while a Unit 390 bridge event is in session and must remain off at all times. This includes, but is not limited to, cell phones, smartphones and smartwatches. You can read the full Electronic Device Policy [HERE](#).

The 2021 Grand National Team Championship is a go! The registration period for the District 18 Final has begun. This year, the competition has been split over two weekends: Flights A and C will play on May 15-16, 2021 and the Championship Flight along with Flight B will play on May 22-23, 2021. Players may choose to play both weekends if they are eligible for multiple flights. In an effort to maximize security, the District has stipulated that all players must have an ongoing video or audio chat session with their screenmate while a match is played. You will find more information on page 17.

With the ban on public gatherings still in place, Unit 390 is in limbo as far as scheduling its next Annual General Meeting. There have been only a handful of matters requiring the attention of the Unit Board, and luckily, many of our volunteer board members and associates are able to continue performing their duties until elections can be held.

In this issue of the Kibitzer, we have included the Audited Financial statements for the fiscal year ending March 31, 2020. In accordance with the regulations for non-profits, the statements were filed with the government last summer. Preparation of the statements for the year April 1 - March 31, 2021 is underway.

Finally, thank you to departing Board members Caroleigh Houghton and Marvis Olson. Their service and contributions have been very much appreciated.

Please stay tuned to the Unit 390 website for ACBL and Unit notices.

Lyman Warner  
Calgary ACBL Unit 390  
April 2021

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## ACBL Announces Timeline for Return of Live Play

February 25, 2021<sup>1</sup>

The road back to face-to-face bridge has been a long one, but we do see a light at the end of the tunnel. With that in mind, we want to give you an update on what the rest of 2021 might look like.

**First, there will be no Summer 2021 North American Bridge Championships (NABC).** The Providence NABC, originally set for Summer 2021, has been moved to Summer 2022, replacing the previously scheduled Washington DC venue.

**Second, we have developed a phased plan for the safe return to face-to-face play.**

- **Return to playing in person will begin at the local club level. All tournament sanctions have been canceled through the end of July.** Some clubs are already playing face-to-face with safety protocols in place. This kind of play at the club level is up to each individual club; however, we urge you to act with caution and in accordance with your local safety requirements.

- **The next phase of "reopening" face-to-face play will be the return of Sectionals.** We estimate these tournaments to begin in August 2021 depending on local conditions.
- **The following phase will be the return of Regionals.** We estimate this period to begin in early October.
- **Finally, we plan to resume the NABC schedule in Fall 2021 with the Austin NABC in November.** The dates for the 2021 Fall NABC are set as November 25-December 5.

In the meantime, there are daily opportunities to play online, along with many special events. We are especially excited to announce improvements to the Summer North American Online Bridge Championships (NAOBC).

Please note that all these target dates are subject to change as the year progresses.

<sup>1</sup> Condensed from a post by ACBL Official on Bridge Winners



## The Unlucky Expert

By Gordon Campbell

Playing matchpoints I opened 1♥ with:

♠ KJ43 ♥ AK1053 ♦ 2 ♣ AJ9

Partner and I had the following auction:

South	West	North	East
1♥	Pass	2NT <sup>1</sup>	Pass
3♦ <sup>2</sup>	Pass	3♠ <sup>3</sup>	Pass
4♣ <sup>3</sup>	Pass	4♦ <sup>3</sup>	Pass
4♠ <sup>3</sup>	Pass	5♦ <sup>3</sup>	Pass
6♥	All Pass		

<sup>1</sup> game-forcing raise in hearts

<sup>2</sup> singleton diamond

<sup>3</sup> cue bids

Once partner bid 5♦ rather than 5♣ I knew he lacked a second round control in clubs so I settled for 6♥. LHO led the ♣K and this is the dummy I saw.

Contract: 6♥

Lead: ♣K

♠ A65  
♥ QJ872  
♦ AK9  
♣ 83



♠ KJ43  
♥ AK1053  
♦ 2  
♣ AJ9

If you reasonably assume that West also holds the ♣Q, can you find a way to guarantee your contract? Please take a moment to solve the puzzle before reading on.

The solution is to win with the ♣A, draw trumps, cash the ♦A and ♦K (pitching the ♣9), and ruff the ♦9. Now exit the ♣J. West will be endplayed into giving a ruff-sluff or leading a spade into your ♠KJ.

Excellent – or so I thought until I looked at the traveller. Most people made 13 tricks. Kathleen Dinneen was one of the few who shared my unfortunate matchpoint result. You can congratulate yourself if you played the hand correctly by endplaying West. You make 12 tricks 100% of the time.

What are the odds if you decide to play spades yourself? Your plan is to cash ♠A and then finesse the ♠J.

**13 Tricks: 18%**

- ♠Q third onside

**12 Tricks: 33%**

- ♠Q singleton, doubleton, fourth, fifth or sixth with East

- ♠Q singleton with West

- ♠Q sixth with West (East is revealed as having no spades so you revert to the endplay)

Declarers who didn't opt for the endplay gambled their contract for an 18% chance to make an extra trick versus a 49% chance of taking fewer than 12 tricks. Does this sound like sour grapes? Yes, it is. But next time Kathleen and I will prevail ... we'll happily take our 100% chance for 12 tricks.



Joe Martin

Mr. Boffo - Unclear On the Concept

## Member Milestones

The following members have reached new masterpoint milestones from the beginning of October 2020 to the end of March 2021. Congratulations to all on their achievements.



### New Junior Masters (5+ MPs):

Pauline Ackermans	Joyce Gibson
Boyd Anderson	Gregory Hollingsworth
Louise Berlin	Stephanie Howard
Gwenn Boryski	Lana Lien
Richard Buckland	Anna Maier
Susan Ellis	Michael Mannas
Renee Fogel	Rick Palmer
Lynn Gall	Diane Poole
Celia Gaudet	Ida Switzer

### New Club Masters (20+ MPs with at least 5 black)

John Abra	Trish Peebles
Pankaj Acharya	Adiel Rautenbach
Julie Bain	Shelagh Ricketts
John Bargman	Donna Romanchuk
Lyle Brown	Eric Rosenstein
Audrey Chastko	Charles Stedman
Carole Conrad	Christine Stedman
Paul Forestell	Christine Stephure
Janice Hay	David Stephure
Bill Hyndman	Babett Valachi
Carolyn Hyndman	Deborah Waddell
Harold Jacques	Corliss Ward
Shail Kumar	Sheila Wares
Deirdre Melton	Donna West
Marion Misura	

### New Sectional Masters (50+ MPs with at least 10 black and 5 silver)

Ross Beatty	Jan Langley
Ted Burgoin	Ron Licht
Patricia Culver	Leanne Mackinnon
Jocelyne Drouin	Bonnie Macleod
Elizabeth Eng	Harihara Mahadevan
Brent Gough	Art Marche
Carol Graham	Barbara McKay
Len Hagel	Marie Nogier
Carol Hales	Pamela Oldfield
Bob Hemmingway	Jay Peers
Ginny Hood	Dawn Thrasher
Margriet Huisman	Louise Tymocko
Margerie Kaytor	Barbara Wallat

### New Regional Masters (100+ MPs with at least 15 black, 15 silver and 5 red, gold or platinum)

Mickey Abougoush	Carmel Robbins
Craig Bowyer	Julie Short
Barry Crozier	Allan Tough
Mark Kryzan	Peter Weir
Ken Miller	Olga Williams

### New NABC Masters (200+ MPs with at least 20 black, 25 silver, 5 gold or platinum and 15 additional red, gold or platinum)

Howard Coren	Terry Kaufman
Richard Cripps	Susan Korba
Meredith Degroat	Sandra Stewart
Gail Gorman	Betty Teare
JoAnn Hanson	

### New Advanced NABC Masters (300+ MPs with at least 50 black, 50 silver, 25 gold or platinum and 25 additional red, gold or platinum)

Martine Parent	Hailong Yu
Richard Wolfe	

### New Life Masters (500+ MPs with at least 75 black, 75 silver, 50 gold or platinum and 50 additional red, gold or platinum)

Deborah Ambrose	Lois Matton
Ken Anderson	

### New Bronze Life Masters (a Life Master with 750+ MPs; 500+ for members prior to Jan. 1, 2010)

Zul Abbany	Pam Wallace
Franca Matheson	Keith Wallace
Stephen Paul	

### New Silver Life Masters (1000+ MPs; a Life Master with at least 200 pigmented points)

Richard Bickley	Marjorie Kushnir
Michael Broadhurst	Brent Muir
John (Mike) D Aguiar	Carol Porter
Kathleen Dinneen	Mary Tebo
Jo Ann Horne	Alice Thomas
Frank Kelton	

### New Ruby Life Masters (1500+ MPs; a Life Master with at least 300 pigmented points)

Caroline Colliver	Chris Murphy
Mark Manzer	Emelie Quennell
Bev Mason	Connie Wignall
Shirley McLeod	

[Masterpoint Milestones continues next page]

## Member Milestones (continued)

### New Gold Life Masters (2500+ MPs; a Life Master with at least 500 pigmented points)

Terri Bedard

Ruth Gilchrist

### New Sapphire Life Masters (3500+ MPs; a Life Master with at least 350 gold or platinum and 350 additional pigmented points)

Ian Findlay

### New Diamond Life Masters (5000+ MPs; a Life Master with at least 500 gold or platinum and 500 additional pigmented points)

Elaine Stewart

### New Emerald Life Masters (7500+ MPs; a Life Master with at least 750 gold or platinum and 750 additional pigmented points)

Daniel Bertrand

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## Masterpoints, COVID and You

By Judith Gartaganis

It has been over a year since the emergence of the coronavirus changed our lives. All local bridge clubs were forced to close. Face-to-face play at sectionals and regionals was also shut down.

Today, we still seem to be on a long road back to "life as usual", whatever that "usual" might be.

Some, but in no way all, Unit 390 members have come to embrace the online game. They know it is the only option if they want to play bridge.

Playing online is not without challenges:

- technical issues such as connection integrity;
- mechanical errors such as misclicking;
- concentration difficulties brought on by things like everyday distractions at home, eye strain, and so on;
- lack of personal interaction, creating a sterile playing environment.

Even in the face of all this, Unit 390 members have been successful in winning masterpoints and reaching milestones in their bridge playing careers.

It is true that the raw number of masterpoints won has taken a big hit. For 2019, the total masterpoints won by the top three finishers in the 15 masterpoint categories of the Unit 390 Mini-McKenney race was 9,214. For 2020, that total dropped to 6,237.

Surprisingly, the Unit 390 2019 Ace of Clubs race total was 4,491, and the 2020 total was actually higher at 5,334. On the other hand, maybe that isn't so surprising, since bridge play over the last year has been dominated by participation in Virtual Bridge Club games.

During the 12 months of 2020 (the first two and a half of which were not restricted because of COVID), Unit 390 members achieved 223 rank advancements. Eleven members earned their Life Master status! What a fantastic performance by all.

Be sure to check out the masterpoint reports elsewhere in this issue:

- Member Milestones (pages 4-5)
- 2020 Mini-McKenney Race - Final Standings (page 16)
- 2020 Ace of Clubs Race - Final Standings (page 16)
- 2020 Mini-Richmond Race - Final Standings (page 12)
- 2021 Mini-McKenney Race - YTD for first 3 months (page 21)
- 2021 Ace of Clubs Race - YTD for first 3 months (page 21)





## More Effective Slam Bidding

By David Smith, Edmonton

Many partnerships have the agreement that a jump to 4♣ over 1NT or 2NT asks for Aces (the Gerber convention). In reality this convention seldom arises. A more effective use of 4♣ is to hone your slam bidding. How would this work?

Suppose partner opens 1NT and you have slam-going values with a balanced hand. Most partnerships address this situation with a jump to 4NT quantitative (asking opener to bid slam with a maximum). Opener is frequently in the position of guessing how best to proceed.

As an alternative, I have used the following methods with some success:

<u>Partner</u>	<u>You</u>
1NT	4♣
4♦ = 15 HCP	
4♥ = 16 HCP	
4♠ = 17 HCP	

Instead of 15-17 for the opening 1NT range it could be 12-14 or any other range.

When opener bids 4♦ or 4♥ and there are not enough points for slam responder bids 4♠ asking opener to bid 4NT.

Any bid by responder other than 4♠ is slam-forcing.

4NT - denies a 5-card suit

5 of a suit - shows a 5-card suit

How does opener proceed?

Over 4NT, opener bids a suit at the 5 level with a 5-card suit. When opener doesn't have a 5-card suit, he begins to bid his 4-card suits up the line at the 6-level looking for a 4-4 fit. In the worst case you have no fit and end up playing in 6NT.

Suppose responder bids at the 5 level showing a 5-card suit. Opener raises to six of that suit with 3+ card support. With a 5-card suit of his own, opener bids that suit whether at the five or six level. With neither, opener bids 5NT.

If either player bids a second suit, it is four cards in length and a 4-4 fit can be uncovered. Suit bidding is up-the-line.

Here are a few example auctions:

<u>Partner</u>	<u>You</u>
1NT	4♣
4♥ <sup>1</sup>	4NT <sup>2</sup>
5♦ <sup>3</sup>	5♥ <sup>4</sup>
5♠ <sup>5</sup>	6♠ <sup>6</sup>

<sup>1</sup> I have an in-between hand

<sup>2</sup> We have enough for slam, but I don't have a 5-card suit -- do you?

<sup>3</sup> I have five diamonds

<sup>4</sup> I have four hearts

<sup>5</sup> I have four spades

<sup>6</sup> So do I!

<u>Partner</u>	<u>You</u>
1NT	4♣
4♥ <sup>1</sup>	4NT <sup>2</sup>
6♣ <sup>3</sup>	6♥ <sup>4</sup>
6NT <sup>5</sup>	Pass <sup>6</sup>

<sup>1</sup> I have an in-between hand

<sup>2</sup> I have enough for slam without a 5-card suit

<sup>3</sup> I don't have any 5-card suits, but I do have four clubs

<sup>4</sup> I have four hearts, but not four diamonds or four clubs

<sup>5</sup> I don't have four spades

<sup>6</sup> OK, no fits so we'll play in 6NT

<u>Partner</u>	<u>You</u>
1NT	4♣
4♦ <sup>1</sup>	5♣ <sup>2</sup>
5♦ <sup>3</sup>	5♥ <sup>4</sup>
6♥ <sup>5</sup>	Pass

<sup>1</sup> I have a minimum hand

<sup>2</sup> I have enough for slam with a 5-card club suit

<sup>3</sup> I have five diamonds, but not 3 clubs

<sup>4</sup> I also have four hearts

<sup>5</sup> So do I



Many thanks to our hard-working proof-readers: Janet and John Sharpe, Janet and Chris Galbraith, Delores Hedley and Lyman Warner.

## The Serious 3NT Convention

By Allan Simon

Please bear with me, this is a bit complicated. My sister Jill married an American. Her husband is from Lafayette, Indiana. There, his late mother played bridge and occasionally paid a gifted local teenager named Eric to play with her and give her advice. Eric Rodwell of course went on to win countless world championships. He has written three very influential bridge books, invented some important conventions and he can certainly be considered one of the world's greatest players.

About twenty years ago, I played a few boards against Rodwell and told him about our "connection". Ever since, whenever I run into him at a National he will say something like "stop – don't tell me – you are Mrs. Neuwelt's son's wife's brother" and we will have a brief chuckle and exchange some pleasantries. I doubt he knows my name. Okay, that doesn't exactly make me part of his inner circle, but I am a fan.

Rodwell's inventions include the Support Double, Meckwell Raises, Last Train and Serious 3NT, which finally brings us to the subject of this article.

Take this common bidding sequence (opponents always pass):

1♠ - 2♣ - 3♣ - 3♠

2♣ was a 2-over-1 game force, and 3♠ showed 3-card spade support.

Let's say opener holds:

**Hand A:** ♠A9765 ♥A7 ♦864 ♣QJ6

This is a complete minimum. Yet, partner is unlimited and opposite something like ♠KQx ♥xx ♦Axx ♣AKxxx we belong in slam. The question is should we cue bid our A♥ "just as a courtesy" or should we indicate our minimum by signing off in 4♠?

Contrast this with:

**Hand B:** ♠AKJ87 ♥A7 ♦84 ♣K1065

We love our hand of course. Slam is in the picture, especially if partner has the minor suit Aces and the trump Queen. With two little diamonds, Blackwood is not a good idea, so a 4♥ cue bid is probably a wise choice.

But if we bid 4♥ with both hands A and B, how is partner to know whether we're just making a "courtesy cue bid" (Hand A) or whether we're serious about slam (Hand B)?

This is where Serious 3NT comes in.

**The Serious 3NT Convention applies whenever your side has found a major suit fit and at least one hand is unlimited. 3NT is an artificial bid showing serious slam aspirations. In conjunction with this, a direct cue bid denies extras.**

Some pairs play this convention in reverse, so that 3NT shows a minimum and cue bids promise extras. This treatment is known as Non-Serious 3NT or Frivolous 3NT. Each approach has advantages and disadvantages.

Let's look at some examples:

♠ KQ74		♠ A10652
♥ A2		♥ 86
♦ 53		♦ A106
♣ AKQ54		♣ J72

<u>Partner</u>	<u>You</u>
1♣	1♠
3♠	4♦ <sup>1</sup>
4NT	5♥
6♠ <sup>2</sup>	Pass <sup>3</sup>

<sup>1</sup> I don't have much, but I am cue bidding just in case

<sup>2</sup> Thanks partner!

<sup>3</sup> I hope I didn't bid too much

♠ J7542		♠ A86
♥ AJ8		♥ KQ3
♦ A4		♦ Q7
♣ Q62		♣ AJ943

<u>Partner</u>	<u>You</u>
1♠	2♣
3♣	3♠
4♦ <sup>1</sup>	4♠ <sup>2</sup>
Pass	

<sup>1</sup> Courtesy cue bid

<sup>2</sup> Okay, let's forget it then

[continued next page]

## The Serious 3NT Convention (continued)

♠ K6  
♥ AK10874  
♦ A7  
♣ Q65



♠ Q3  
♥ Q62  
♦ J4  
♣ AK9742

♠ A62  
♥ AJ54  
♦ 942  
♣ AK6



♠ 84  
♥ KQ732  
♦ A  
♣ QJ743

Partner	You
1♥	2♣
2♥	3♥
3NT <sup>1</sup>	4♣ <sup>2</sup>
4♦	5♣ <sup>3</sup>
6♥ <sup>4</sup>	Pass <sup>5</sup>

<sup>1</sup> I am serious about slam

<sup>2</sup> Alright, I have the A♣

<sup>3</sup> I have the K♣, but not the A♠

<sup>4</sup> Just what I wanted to hear

<sup>5</sup> Good luck partner

Partner	You
1NT	2♦ <sup>1</sup>
3♥ <sup>2</sup>	3NT <sup>3</sup>
4♣	4♦
4♠	5♦ <sup>4</sup>
6♣ <sup>4</sup>	7♥
Pass	

<sup>1</sup> Transfer to hearts

<sup>2</sup> Super-accept

<sup>3</sup> I am serious about slam

<sup>4</sup> Second round control

## Upcoming Unit 390 Tournament Dates

**Tournament Sanctions are cancelled through July 2021.**

This includes all sectionals and regionals as well as the spring and summer NABCs.

The ACBL plans to consider sanctioning sectionals perhaps as early as August or September, 2021, and regionals later in the year.

District 18 GNT Final (online - see page 17)..... May 15 - 16, 2021  
and ..... May 22 - 23, 2021

Calgary Regional ..... **CANCELLED** ..... August 9 - 15, 2021

Calgary Fall Sectional..... **LOW PROBABILITY** ..... September 10 - 12, 2021

Calgary Winter Sectional ..... **LOW PROBABILITY** ..... November 5 - 7, 2021

Lethbridge Regional..... **TENTATIVE** ..... May 9 - 15, 2022

Click [HERE](#) to view the 2021 ACBL Online Event Schedule





## A Calgary Bridge Centre Coming?

By Keith Falkenberg



The Calgary Community Bridge League (CCBL) has been a part of the Calgary duplicate bridge scene for almost 11 years now. Incorporated on June 30, 2010, the CCBL has as its main objectives to:

1. Establish a community-owned and operated facility for the playing of contract bridge in all its forms;
2. Utilize the facility to increase participation in the game of bridge and for the teaching and enjoyment of bridge;
3. Recognize the mental and social benefits of bridge for seniors and others of all ages;
4. Encourage the playing of bridge by youth and young adults for the intellectual challenge involved in the game;
5. Benefit young players by the learning of social and thinking skills they can utilize in all areas of their lives and
6. Provide for the recreation of the members and to promote and afford opportunity for friendly and social activities.

While the CCBL has operated duplicate bridge games and offered bridge lessons before the COVID pandemic struck last year, it has always been focused on acquiring a facility to operate as a central Calgary Bridge Centre. As many of you are aware, we have offered some first-class bridge teaching seminar events to help us fundraise for our planned facility. Unfortunately, our latest bridge seminar with Larry Cohen in June 2020 had to be cancelled because of COVID.

Recently, the CCBL has given the City of Calgary a detailed Expression of Interest (EOI) proposal to acquire a lease interest in the Ramsay Civic Building. This building is the former community hall for Ramsay and is situated on 8<sup>th</sup> Street near 11<sup>th</sup> Avenue SE (just east of the Elbow River and south of the Inglewood community). The building has two floors, each with more than 4,500 square feet, and with level access. There is a parking lot in the back, kitchens, and two excellent bridge playing areas. The building is relatively modern (built in 1985) but does require some structural repairs and refurbishment.

The CCBL plans to offer the site to existing bridge clubs in Calgary as a new home once COVID restrictions that prevent face-to-face bridge are lifted. We hope this will be possible starting later in 2021 or early 2022. It will be great to have a central bridge centre in Calgary where tables, chairs and equipment do not have to be set up and taken down constantly. We hope to offer food and beverage services and a social gathering lounge for bridge players to ensure pre and post bridge game discussions and visiting. In addition, we will have first-class space for bridge lessons!

We are still waiting for the City of Calgary to respond to our EOI proposal and are aware that other organizations have put in competing proposals. Keep your fingers crossed!

If you would like to know more, please contact one of the members of the CCBL Board of Directors.

Ken Penton, President  
Diane Campbell, Secretary  
Rae Cram, Director  
Janet Galbraith, Director

Abdul Fakhri, Vice President  
Keith Falkenberg, Treasurer  
Danuta Trafford, Director

A pleasant newcomer to bridge was playing 5♦ with ♦xxx in dummy and ♦AQJ10xx in her hand. She led from the dummy, playing the ♦Ace and dropping my singleton ♦King offside!

After the hand, I quietly and politely murmured "May I inquire how you dropped my singleton King?"

She: "Don't you know, eight ever, nine never!" 😊

I was in awe ...

Source: Bridge Winners post (2014) - One Liners

## Trump Suit Intuition

By Stephen Paul

The bidding on this hand followed a number of paths, but all resulted in a final contract of 4♥ by South. A sample auction was:

South	West	North	East
1♣	1♠	DBL	Pass
4♥	All Pass		

West led the ♠A and the dummy came down with the following:

Matchpoints  
N/S Vulnerable  
Contract: 4♥  
Lead: ♠A

♠	KJ93
♥	J965
♦	AJ9
♣	104
<div><div></div><div>N</div><div>W<div></div>E</div><div>S</div></div>	
♠	--
♥	AQ82
♦	K76
♣	AQJ875

Potential losers are one club, one diamond, and one or two hearts, depending on how they split. Bridge Master on BBO places hands with bad splits in the grouping for advanced hand play and a potential bad split is one possibility that makes this hand interesting.

What are your options?

1. Ruff the opening lead and tackle trumps. One possibility is to play ♥A and then ♥Q hoping to limit the trump losers to one trick. Even if West has a singleton trump East has no attractive return.
2. Discard a club from the closed hand. Almost anything West plays will create an advantage for you. If West continues spades you can win the ♠K discarding a losing diamond. A club continuation will finesse the ♠K.

Let's assume that your intuition suggests trumps are breaking 4-1 with East having the length, so you decide on option #2.

After winning the ♠A West leads the ♦3. Unfortunately this is one of the drawbacks of failing to ruff the opening lead. If the ♦Q and ♦10 are both with East you have potentially

jeopardized the contract. Although you can pitch a diamond on the ♠K, a 4-1 heart break means you may lose control of the hand. Fortunately for you the ♦J holds the trick.

Now you can protect against a 4-1 split in the East hand. Lead the ♥J and let it ride if East plays low. The ♥J holds the trick, East playing the ♥3 and West following with the ♥2! At this juncture the correct play is a low club to your Jack. Since East apparently has the ♥K then West is likely to hold the ♣K. Should West win the first round of clubs the ♣10 becomes a necessary entry to dummy for repeated heart finesses.

As expected, West wins the ♣K and perseveres with diamonds. You win in dummy and now you have to back up your intuition. You followed this line of play because you believed the hearts were breaking 4-1. Lead the ♥9 from dummy to continue finessing against East's presumed ♥K107. East will be forced to cover revealing the 4-1 break. Now you can cross to dummy with a club (hopefully it doesn't get ruffed) and finesse in trumps again.

At other tables West started with the ♦3. When the ♦J held the trick, Declarer could still cater to a 4-1 break following the same line of play described above.

As it turns out your intuition about the 4-1 break resulted in making 11 tricks. Had you ruffed the opening lead and played ♥A and ♥Q you would have been held to 10 tricks.

The full deal was:

	♠	KJ93		
	♥	J965		
	♦	AJ9		
	♣	104		
♠	AQ10874		♠	652
♥	4		♥	K1073
♦	Q83		♦	10542
♣	K32		♣	96
		<div>♠ N ♥ W    ♠ E ♦ S</div>		
	♠	--		
	♥	AQ82		
	♦	K76		
	♣	AQJ875		

When trumps break badly it's useful to remember that you may need to develop winners in your side suits before drawing all the trumps.

## My Kingdom For A Nine

By Judith and Nicholas Gartaganis

Playing in a team match against expert opponents you arrive in 4♥ after the following auction:

You	Partner
1♥	1♠
3♥	4♥

You anxiously await the dummy.

IMPs

Contract: 4♥

Lead: ♣Q

♠	A643
♥	4
♦	A862
♣	10943

	N	
W	■	E
	S	

♠	K105
♥	AKQJ76
♦	1075
♣	2

The opponents play upside down signals and lead the lower of touching honours.

What do you think of the 3♥ bid? The suit is strong, but your hand is a bit short on points. With a conservative partner it's correct to bid 3♥. Unfortunately this partner is an aggressive bidder so quite often you will be in a contract that has little or no play.

Looking at dummy you can see nine top tricks with prospects of developing a 10<sup>th</sup> trick in either spades or diamonds. If your partner had the ♦9 and/or the ♠9 your chances would have been considerably better.

RHO plays the ♣8 on LHO's Queen and then the ♣J on the second round when LHO continues with the ♣6. You ruff and pause to reflect. What's happening in the club suit? The ♣5 is missing, yet LHO knew that his partner's ♣8 was encouraging. So you can reliably deduce that West holds five clubs to the KQ and that East started with ♣AJ8. You start to draw trumps pitching clubs on the second and third round of hearts. Surprisingly, East shows out on the third round and throws the ♣A. Now that you know West has nine cards in the round suits, your prospects of finding either spades or diamonds breaking 3-3 have suddenly diminished to almost zero.

What can you deduce about East's discard of the ♣A? If East had five cards in either spades or diamonds he could have safely pitched in that suit; therefore he is almost certainly 4-4. You are going to need a bit of luck to set up a squeeze against East since you need to rectify the count to set up the squeeze position and that means you have to lose two tricks.

You draw the last trump. Sadly, this doesn't squeeze East because dummy has to make the first discard from the two Axxx suits. You throw a spade from dummy (the third spade in your hand still threatens East). Now you lead the ♦7 and duck when West plays the ♦9. East follows with the ♦2. You hope that West plays a club. If he does, it's a simple matter to pitch a diamond and prepare to claim.

Unfortunately West recognizes the danger and shifts to a spade. You win the ♠A and play a low diamond towards your ♦10. After this play, the opponents have no recourse. If East rises with the ♦K he drops his partner's ♦Q and cannot continue diamonds to break up the squeeze because your spot cards are too good (you have been careful to unblock your ♦10). If East ducks the diamond, his partner wins the trick but the count has been rectified. A spade continuation does not help the defense -- your trumps will still squeeze East. It would have been no better for West to continue with a diamond rather than shifting to a spade because you could let him hold the trick.

The full deal was:

♠	A643		♠	Q982
♥	4		♥	83
♦	A862		♦	KJ43
♣	10943		♣	AJ8

♠	J7			
♥	10952			
♦	Q9			
♣	KQ765			

	N	
W	■	E
	S	

♠	K105	
♥	AKQJ76	
♦	1075	
♣	2	

Originally you wished that dummy had the ♦9 and/or the ♠9. But it was East's turn to wish he had his partner's ♦9! When declarer leads the ♦7 West can rise with the ♦Q and continue diamonds if declarer ducks. East (if he held the ♦9) can overtake his partner's little diamond and continue with his other high diamond (smothering your ♦10) to break up the squeeze.

What's the going rate for a nine these days?

## 2020 Zone V Mini-Richmond Races

### Final Standings

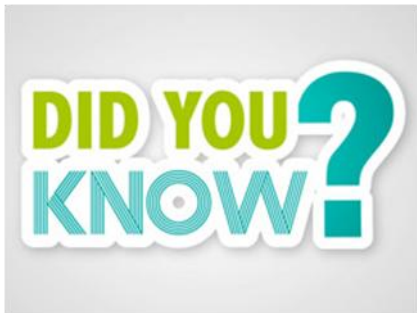


The Mini-Richmond awards were introduced in 2012. The awards recognize Canadian Bridge Federation members who win the most masterpoints in the calendar year in each of the masterpoint categories, up to and including Diamond Life Master (5000 to 7500 MP). Each category winner in each of the six CBF zones receives a special pin. In addition, overall national winners receive a certificate recognizing their achievement. In order to participate in and receive recognition for achievement in CBF masterpoint races, one must be a paid-up CBF member in good standing.

Calgary Unit 390 is part of Zone V, which encompasses Alberta, Saskatchewan and Northern Manitoba. For 2020, Unit 390 players were Zone V winners in nine of the 13 masterpoint categories and many others placed in the top three positions. In categories not appearing at the right, the top three positions went to players from outside Unit 390.

The Richmond Trophy goes to the CBF member who wins the most masterpoints in the calendar year across all masterpoint categories. The winner for 2020 was Mel Norton of Burlington ON.

5 to 20	2	Ted Lobley	Calgary AB	34
	3	Judy Peacock	Calgary AB	22
20 to 50	3	Dawn Thrasher	Calgary AB	37
50 to 100	1	Maurice Ormon	Calgary AB	127
	2	Terry Kaufman	Calgary AB	121
	3	Philip Coppard	Calgary AB	92
100 to 200	1	Martine Parent	Calgary AB	225
	2	Richard Wolfe	Calgary AB	202
200 to 300	1	Hailong Yu	Calgary AB	279
300 to 500	2	John Prance	Calgary AB	110
	3	Stephen Paul	Calgary AB	105
500 to 1000	1	Andy McKaig	Calgary AB	187
1000 to 1500	1	Dorothy Mersereau	Calgary AB	205
1500 to 2500	1	Helen Dillen	Calgary AB	170
	3	Terri Bedard	Calgary AB	160
2500 to 3500	1	Dave Adelman	Calgary AB	227
	2	Jean Ward	Calgary AB	170
	3	Lois Dunsmore	Calgary AB	143
3500 to 5000	1	Martin McDonald	Calgary AB	221
	2	Jadwiga Polujan	Calgary AB	198
	3	David Johnson	Calgary AB	134
5000 to 7500	1	Daniel Bertrand	Calgary AB	317
	3	Abdul Fakihi	Calgary AB	171



The Canadian Bridge Federation (CBF) is the national bridge organization responsible for promoting and protecting the rights and interests of Canadian bridge players both domestically as well as at the international level.

A one-year membership in the Canadian Bridge Federation costs just \$20. Please consider joining.

To read about the benefits of CBF membership, or to join/renew, please visit <https://cbf.ca/membership-and-benefits/>

You can also pay CBF dues when you pay your ACBL dues.

## How Can I Make This Hand?

By Daniel Bertrand

Playing in a team match on BBO against strong opponents I pick up the following hand (no one vulnerable):

♠ KJ82 ♥ A63 ♦ KQJ82 ♣ 7

After two passes, my RHO opens 1♠. I have an easy 2♦ bid. My LHO makes a negative double and partner raises to 3♦. RHO passes. Partner has less than a limit raise so I have an easy pass. LHO also passes and leads the ♠Q.

IMPs

Contract: 3♦

Lead: ♠Q

♠ 96  
♥ Q75  
♦ 1094  
♣ KQ982



♠ KJ82  
♥ A63  
♦ KQJ82  
♣ 7

I seem to have at least one loser in all four suits. Fortunately partner has good spots in trumps. I play small from dummy and RHO contributes the ♠4. My opponents signal upside down; the small spade indicates that he likes the lead. My ♠K wins the trick. Now what? With so many losers to take care of, I cannot just pull trumps.



I lead the ♣7. Maybe LHO has the Ace. LHO follows with the ♣6, but RHO wins the ♣A when the ♣K is played from dummy. RHO can see that I need to ruff some spades so he returns the ♦7. I play small and dummy's ♦10 wins as LHO follows with the ♦3. I play a small spade from dummy to set up my ♠J (RHO is marked with the ♠A from the opening lead); I hope I will be able to ruff my losing spade. RHO wins the ♠A and returns another small diamond.

I have reached this position, RHO having led a small trump:

♠ --  
♥ Q75  
♦ 94  
♣ Q982



♠ J8  
♥ A63  
♦ KQJ8  
♣ --

What should I play? Where is the ♦A? LHO must have it! If RHO had it, he would have cashed it and continued with his small diamond to remove dummy's trumps. Since LHO is about to win with the ♦A, I unblock my ♦K to create a dummy entry.

As expected, LHO wins the ♦A and returns his last diamond which I win in dummy as RHO discards a small spade. I am in dummy having lost three tricks with three more potential losers: two hearts and one spade.

One loser can be discarded on the ♣Q. I could discard a spade and hope that LHO has the ♥K. Do you see a problem with this plan? LHO has already shown with the ♠Q and the ♦A. RHO must have the ♥K for his opening bid. Do you see how nine tricks can be made if RHO has the ♥K? Do you recall dummy's spade spots? An endplay against RHO should be possible, but his exit cards must be removed. I cash dummy's ♣Q discarding a small heart and ruff a club to my hand, both opponents following each time.

[continued next page]



## How Can I Make This Hand? (continued)

I have reached this five-card ending:

♠	--
♥	Q75
♦	--
♣	98

N		
W	■	E
S		

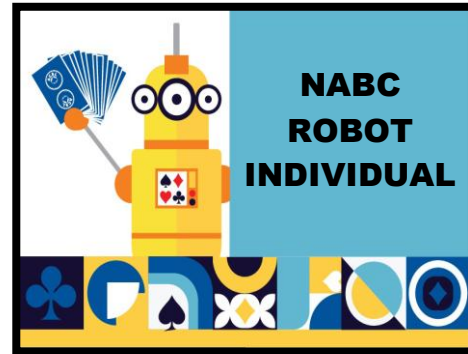
  

♠	J8
♥	A6
♦	J
♣	--

If I am right, RHO has two spades left (10 and 7), the ♥K and two other cards. I cash my last trump. RHO must save his two spades and the ♥K, so he discards a small heart. I cash the ♥A. RHO cannot afford to play his ♥K as this would set up dummy's ♥Q; he follows with a small heart. I play my last heart. RHO wins and must lead either his ♠10 or ♠7. He leads the ♠10; I win the ♠J and cash my good ♠8. Not only did dummy have good trump spots, the ♠9 was not too bad either!

Of course, lacking such good spade spots I would have endplayed RHO in spades and let him lead to my ♥Q. At the other table the opponents got to the same contract and my counterpart found the same endplay for a push!

## Pandemic: Day 427



*Fall 2020  
and  
Spring 2021*

The NABC Robot Individual is a three-day, three-session robot duplicate event hosted by Bridge Base Online (BBO). In the pre-COVID days, the Robot Individual was held prior to the start of every NABC. These days, the event is staged in advance of each Online NABC.

The robots used are GIB robots (Ginsberg's Intelligent Bridgeplayer Robots) playing a modified 2/1 system. The player sits South, with robots in the other three seats at the table. The event is played best-hand style: the human always receives the hand with the most high-card points and also declares for his robot partner when their side wins the contract. Who wouldn't love it! You always have the best hand, and most times, you get to play the contract.

The first offering took place in Summer 2017 and there have been 11 Robot Individuals since that time.

Last fall the event was held November 21 - 23, 2020 and drew just over 3,000 entries. The spring iteration (March 11 - 13, 2021) attracted 2,827 participants.

Contestants play 24 boards per day. They can choose their own start time and have until midnight each day to complete their 24 boards. Scores from the three days are averaged to determine a player's percentage.

Playing with ... and manipulating ... your robot partner is no easy task. "Robot logic" ... what's that? One has to post an amazing score to win the event. The winning percentage in Fall 2020 was 70.22%, while in Spring 2021, it took 70.35% to prevail.

Calgary's **David Johnson** was the top performer from Unit 390 in both the November and March events. In November, Dave placed 26<sup>th</sup> overall with a score of 64.97%. He improved this finish in March, placing 23<sup>rd</sup> with a score of 65.39%.

**Richard Bickley** from Calgary has also been consistent, posting 63.08% in the Fall competition (72<sup>nd</sup>) and 63.78% this spring, good enough for 46<sup>th</sup> overall.

Fourteen players from Unit 390 played in the Fall event while 16 participated in the Spring event.



## A Peek into the Realm of Online Bridge Lessons

By Jane Lamont

You may have noticed the pandemic has not caused bridge playing to stop! The ACBL and **Bridge Base** worked hard last spring and summer to offer virtual bridge games on BBO sanctioned by the ACBL. So, too, bridge lessons! *The ACBL Bridge Bulletin* (July 2020) highlighted several teachers who began online teaching right away. In addition, as explained in the October 2020 *Bulletin*, the ACBL stepped up their Teacher's Accreditation Program (TAP) to offer an Online Teacher Certification.

Bridge Base already had a small-scale teaching area in which four players could fill one table while other participants kibitzed. Other bridge playing platforms --- **OKBridge**, **FunBridge**, and **BridgeBee** --- entered the field with their own teaching capabilities. Then, in June 2020, a Canadian company, **The Shark Bridge Company**, formed in Montreal by a group of four bridge enthusiasts and bridge coders, launched an excellent product for teachers. The company founders had been working on bridge robots and a playing platform for the past twenty years, and they were quick to respond to calls from teachers to help them teach online.

Putting the ACBL Online Teacher Certification together with the SharkBridge Teacher's Console and using the Zoom conference app has enabled engaging two-hour classes, one-topic workshops and bid 'n play ongoing sessions to be offered to beginner players.

The Audrey Grant series of books (*Bridge Basics* and *2 Over 1 Game Force*) enable students to step into duplicate games offered through the Calgary alliance of virtual clubs. Timothy Levan's two volume set *What Does Partner Have?* (*Book One: Visualizing Partner's Hand* and *Book Two: Visualizing the Whole Deal*), in addition to being good reviews of Standard American bidding, introduce the skill of counting and visualizing hands.

Online classes need technology. Yet even the most hesitant and techno-phobic people have conquered the apps! None have withdrawn due to the technology. A free small-group system check is arranged using Zoom to introduce players to each other and the technology. A computer or laptop is the preferred setup where students can easily switch between Zoom and SharkBridge. Tablet and iPad users must use two devices, one for each app. After a class or two, participants become comfortable with their setup.

Benefits to teaching include the ability to use website or PowerPoint presentations, videos and deal displays. Using Zoom breakout rooms, groups of four play and chat while the teacher can pop into each room to offer advice or to observe while the room completes their exercise. Since online classes started, 80 people have attended with a 25% repeat customer rate, an amount not seen in 'regular' classes.

Attendees loved not having to drive in the wintertime; being able to maintain their COVID restrictions while socializing with new friends; and, learning bridge! Class times can be less structured with glasses of wine and plates of dinner beside their mouse. Bad hair days and pyjamas can be solved with video off!

The benefit to teachers of giving online lessons is that the two-hour class is not expanded to four hours with the drive to the site, setup and takedown. This can be reflected in favourable fees as the overhead is much less.

This method of teaching can only get better with these technologies to make bridge learning more accessible and extend the reach of the game. As the new ACBL logo says, "Dealing Infinite Possibilities"!

*Editors' Note: A big thank you to Jane for sharing her insights and experience related to online bridge lessons. If you'd like to read more about all the lesson programs being offered in Unit 390, check out this link: <http://acblunit390.org/improve-your-game/bridge-lessons/>*



The Editors would like to thank everyone who contributed material for this edition of the Kibitzer.

Submissions for future issues of The Kibitzer are always welcome. Email your articles and news items to [390kibitzer@acblunit390.org](mailto:390kibitzer@acblunit390.org)

The next edition is scheduled to be out in October 2021.

## 2020 Ace of Clubs Awards

### Unit 390 Final Standings

<b>0 to 5</b>	1	Allan Tough	Calgary AB	103
	2	Matt Bootle	Calgary AB	65
	3	Jay Peers	High River AB	41
<b>5 to 20</b>	1	Barry Crozier	Cochrane AB	104
	2	Marie Nogier	Okotoks AB	58
	3	Leanne Mackinnon	Calgary AB	47
<b>20 to 50</b>	1	Doreen Lewis	Okotoks AB	68
	2	Robert Hemmingway	Okotoks AB	58
	3	Carmel Robbins	Calgary AB	48
<b>50 to 100</b>	1	Maurice Ormon	Calgary AB	121
	2	Terry Kaufman	Calgary AB	105
	3	Julie Short	Okotoks AB	76
<b>100 to 200</b>	1	Beverley Erickson	Calgary AB	191
	2	Martine Parent	Calgary AB	173
	3	Richard Wolfe	Calgary AB	171
<b>200 to 300</b>	1	Hailong Yu	Calgary AB	250
	2	Richard Weinberger	Calgary AB	79
	3	Harvey Wiehler	Calgary AB	65
<b>300 to 500</b>	1	Sandra Evans	Calgary AB	99
	2	Stephen Paul	Calgary AB	84
	3	John Prance	Calgary AB	83
<b>500 to 1000</b>	1	Andy McKaig	Calgary AB	179
	2	Brent Muir	Calgary AB	165
	3	John (Mike) D Aguiar	Calgary AB	140
<b>1000 to 1500</b>	1	Dorothy Mersereau	Calgary AB	182
	2	Brigitte Tetzner	Calgary AB	177
	3	Elizabeth Sprague	Calgary AB	100
<b>1500 to 2500</b>	1	Michael Covey	Calgary AB	154
	2	Terri Bedard	Calgary AB	150
	3	Jim Murphy	Calgary AB	145
<b>2500 to 3500</b>	1	Dave Adelman	Calgary AB	206
	2	Jean Ward	Calgary AB	163
	3	Lois Dunsmore	Calgary AB	141
<b>3500 to 5000</b>	1	Stephanie McAdam	Calgary AB	263
	2	Martin McDonald	Calgary AB	196
	3	Jadwiga Polujan	Calgary AB	184
<b>5000 to 7500</b>	1	Daniel Bertrand	Calgary AB	256
	2	Abdul Fakihi	Calgary AB	166
	3	Pierre Beauregard	Calgary AB	146
<b>7500 to 10,000</b>	1	Francesca Walton	Calgary AB	6
	2/3	Steven Lawrence	Calgary AB	91
<b>Over 10,000</b>	1	Judith Gartaganis	Calgary AB	16
	2	Nicholas Gartaganis	Calgary AB	16
	3			

## 2020 Mini-McKenney Awards

### Unit 390 Final Standings

<b>0 to 5</b>	1	Allan Tough	Calgary AB	107
	2	Matt Bootle	Calgary AB	65
	3	Jay Peers	High River AB	41
<b>5 to 20</b>	1	Barry Crozier	Cochrane AB	106
	2	Marie Nogier	Okotoks AB	59
	3	Leanne Mackinnon	Calgary AB	49
<b>20 to 50</b>	1	Doreen Lewis	Okotoks AB	69
	2	Robert Hemmingway	Okotoks AB	58
	3	Carmel Robbins	Calgary AB	53
<b>50 to 100</b>	1	Maurice Ormon	Calgary AB	127
	2	Terry Kaufman	Calgary AB	121
	3	Philip Coppard	Calgary AB	92
<b>100 to 200</b>	1	Martine Parent	Calgary AB	225
	2	Beverley Erickson	Calgary AB	202
	3	Richard Wolfe	Calgary AB	202
<b>200 to 300</b>	1	Hailong Yu	Calgary AB	279
	2	Richard Weinberger	Calgary AB	88
	3	Jamie Watt	Calgary AB	81
<b>300 to 500</b>	1	John Prance	Calgary AB	110
	2	Sandra Evans	Calgary AB	109
	3	Stephen Paul	Calgary AB	105
<b>500 to 1000</b>	1	Andy McKaig	Calgary AB	187
	2	Brent Muir	Calgary AB	170
	3	John (Mike) D Aguiar	Calgary AB	146
<b>1000 to 1500</b>	1	Dorothy Mersereau	Calgary AB	205
	2	Brigitte Tetzner	Calgary AB	177
	3	Emelie Quennell	Calgary AB	108
<b>1500 to 2500</b>	1	Helen Dillen	Calgary AB	170
	2	Terri Bedard	Calgary AB	160
	3	Michael Covey	Calgary AB	159
<b>2500 to 3500</b>	1	Dave Adelman	Calgary AB	227
	2	Jean Ward	Calgary AB	170
	3	Lois Dunsmore	Calgary AB	143
<b>3500 to 5000</b>	1	Stephanie McAdam	Calgary AB	274
	2	Martin McDonald	Calgary AB	221
	3	Jadwiga Polujan	Calgary AB	198
<b>5000 to 7500</b>	1	Daniel Bertrand	Calgary AB	317
	2	Pierre Beauregard	Calgary AB	175
	3	Abdul Fakihi	Calgary AB	171
<b>7500 to 10,000</b>	1	Francesca Walton	Calgary AB	25
	2	Nicholas Gartaganis	Calgary AB	211
<b>Over 10,000</b>	1	Judith Gartaganis	Calgary AB	147
	2	Steven Lawrence	Calgary AB	127
	3			

## Unit 390 Membership Report for 2020

2020 was a difficult year for Unit 390, as it was throughout ACBL-land. The ACBL suffered a 5.21% decline in membership for the 12 months ending December 31, 2020, leaving 152,385 active members.

In Unit 390, our decline was much smaller but still significant -- 2.03%.

We started with 1,035 members on January 1, 2020. Included were seventeen Snowbirds who were temporarily "out of range" and one temporary member on a 3-month trial.

### Gains

We recorded 64 new ACBL members for the year and 12 new temporary members. That is amazing considering the cancellation of all face-to-face bridge play for the last nine months of the year, not to mention the suspension of teaching programs that are the main generators of new member interest.

We gained 16 additional members through people transferring into our unit.

A total of 36 lapsed members returned to the fold, renewing their memberships in the ACBL.

### Losses

Sadly, 13 Unit 390 members passed away during the year.

Additionally, we lost 14 members who permanently transferred out to other ACBL units along with five Life Members who became inactive.

Our big loss was as a result of members failing to renew their memberships. A whopping 122 members allowed their membership to lapse between January 1, 2020 and December 31, 2020, including nine temporary members. We can't blame this totally on COVID. It is hard to pinpoint what might have contributed to this: lack of interest, lack of engagement because there has been no face-to-face play, lack of partners, other matters demanding time and attention -- who knows?

How can you help? If you know someone you haven't "seen" around for awhile, why not try to get in touch? Perhaps they have kept their membership current but just haven't had the time nor inclination to play online. Maybe just making contact will be enough to rekindle their interest.

Unit 390 ended 2020 with a total of 1014 members:

- 664 non-Life Masters
- 2 temporary members
- 314 paid Life Masters
- 27 unpaid Life Members
- 7 Snowbirds



## District 18 Final

**Flights A & C**  
Sat. May 15  
and  
Sun. May 16

**Flights B & Open**  
Sat. May 22  
and  
Sun. May 23

**Online play on BBO**  
Video or audio chat  
required  
Play both weekends!

Please visit the Unit 390 website or click [HERE](#) to read more, including playing schedule, cost and how to register.

Registration deadlines are:  
May 10 for Flights A & C  
May 17 for Flights B & Open

Questions? Contact District 18 GNT Coordinator Melissa Martin at [mgmbridge@yahoo.com](mailto:mgmbridge@yahoo.com) or 406-570-9614

## Ely Culbertson – The P.T. Barnum of Contract Bridge

By Janet Galbraith

Ely Culbertson (1891 – 1955) was an American bridge entrepreneur whose colourful personality, brilliance and showmanship transformed bridge from a casual social game into a national cultural movement in the 1930s.

Culbertson was born in Romania - the son of an American father and a Cossack mother. His father was a mining engineer who was retained by the Russian government to develop oilfields and the family lived for a time in Russia. He attended Yale and Cornell, as well as universities in Paris and Geneva, studying political science, but he was mostly self-taught. He had an aptitude for languages and was fluent in eight of them, with a working knowledge of many others. He put these skills to good use as a revolutionary in Russia and later as a union agitator in labour disputes in Spain, Mexico and the U.S. When the Russian Revolution wiped out the family's large fortune there, Ely made a living as a professional gambler in Paris and eventually emigrated to the U.S. in 1921.

In New York in 1922, the Knickerbocker Club was an invitation-only club run by Wilbur Whitehead. His stenographer was Josephine Dillon, an attractive redhead in her early twenties. She learned to play bridge from the club greats, earning their respect with her toughness, and became a leading New York bridge teacher.

One night, Culbertson, a stranger to all, showed up with a female partner and won. Within a few weeks, he was playing regularly against the club's masters and winning, and began courting Dillon. They married in 1923 and agreed to never discuss a hand while sitting at the bridge table.



Ely and Josephine Culbertson

Jo recognized that it was Ely's gambling instinct and knowledge of human nature that made him successful – he drew inferences from hesitations, voice inflections and changes in facial expressions. He knew how to rile up his opponents, goading or gloating at just the right moment. They aimed to become America's best bridge pair, and spent months training and fine-tuning their partnership.

In 1925, Harold Vanderbilt changed the rules of bridge to reward contracts that were bid and made and in 1927, the New York whist clubs adopted those rules. Modern contract bridge was born.

At the time, the Culbertsons were in California teaching auction bridge, but when they tried the new contract version, they were thrilled. Ely was convinced that he could create a standardized system of bidding that could enable a novice to learn the game in a matter of weeks. He took notes on thousands of hands and began to develop his Approach-Forcing bidding system, which meant that bidding should go slowly and that certain bids and responses would force partners to bid once more, or sometimes until game was reached.

By 1929 the Culbertsons had two small children and money was tight. However, Ely had a far-reaching plan. Contract bridge was growing across the country, with women as the driving force, and he thought there was big money to be made. His idea was to create a bridge empire, promoting himself as the leader of the game, and he succeeded.

First, he and Jo won the American Bridge League championship and the Vanderbilt Cup, bringing attention to the Culbertson name. In that same year, he launched the Bridge World magazine. Then, he created a nationwide network of instructors (Culbertson National Studios) which, at its height in the 1930s, had 6,000 teachers.

His easy prey were housebound wives and mothers. Playing bridge was marketed as a place where, with intelligence and skill, women could prove themselves equal to or better than men. When married couples sat together for hours at a small table, an intimate, tension-filled atmosphere was often created. Most couples played together happily, but marriages under stress could crack when eccentricities were exposed at the bridge table. (*Author's note – Nothing has changed! I regularly play with my spouse and it is the ONLY place we ever argue*) Marital spats made headlines and got people talking. Just then, the dream opportunity appeared – the Bennett Murder.

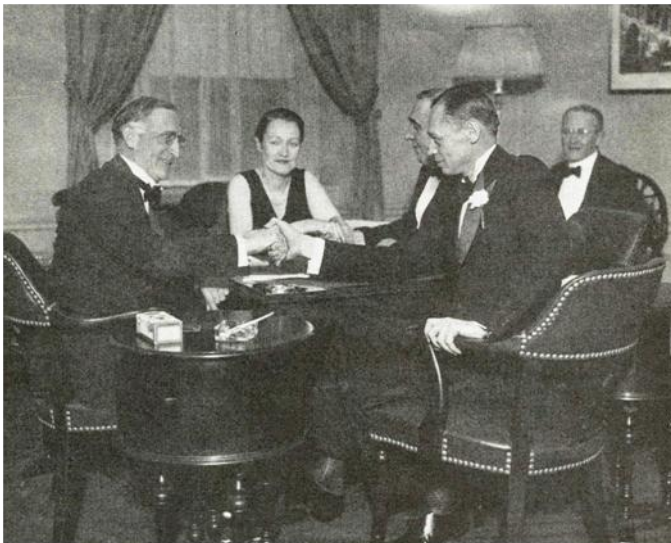
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## Ely Culbertson – The P.T. Barnum of Contract Bridge (continued)

Just after The Bridge World was launched, the story of how Myrtle Bennett shot and killed her husband, Jack, during an evening of bridge in Kansas City with their friends Charles and Mayme Hofman made headlines (*Spoiler alert for newer players – Myrtle was acquitted but that is a whole other story*). Ely decided that the third issue of his new magazine would focus on the fatal last hand (4♠ down two). The hand was analyzed and bridge aficionados everywhere dissected it. What no one realized for years was that none of the players involved could remember the distribution of cards, only the bidding, so the analysis was a complete fabrication. But it vaulted The Bridge World to fame and promoted bridge to the public as an exciting, passionate game full of danger.

In 1930 Ely's comprehensive textbook, The Contract Bridge Blue Book, was published and sold thousands of copies. Elite established players joined forces to combat his threatened domination of contract bridge, working to create an "Official System", so Culbertson challenged his opponents to a team match of 200 rubbers to see whose system was better. This was the famed "Bridge Battle of the Century" against Sidney Lenz. Ely, playing with Jo, won the match and their new fame procured both of them contracts for syndicated newspaper articles. Ely did some movie short features and was also paid \$10,000 a week for radio broadcasts, where he analyzed hands. Even during the Great Depression, Culbertson became extremely wealthy.



Bridge Battle of the Century - Last Round

A brilliant publicist, Culbertson played several famous challenge matches between 1930 and 1934, winning all of them. He won the trophies now known as the Spingold and the Reisinger. His teams also won the Schwab Cup in 1933

and 1934. His last appearance in a tournament was in Budapest in 1937, where he lost the final of the first world championship team match.

In 1938, with war looming in Europe, Culbertson turned his back on bridge and focused his attentions on political science. He wrote two books – *Total Peace* and *Must We Fight Russia?* He wanted a stronger United Nations and advocated for an international military force, voting by simple majority with no veto powers, and limitation of the arms race with international inspectors. Some of his ideas remain in place today.

He and Jo divorced in 1938, and Ely remarried in 1947. Suffering from emphysema, he died from a cold in 1955. His autobiography, *The Strange Lives of One Man*, was published in 1940.

Culbertson's contributions to bridge are ongoing. He created the vulnerability markings on duplicate boards. He was the first authority to treat distribution as equal to or better than high cards when planning bids. Many bridge principles are attributed to him, including Asking Bids, Grand Slam Force, Jump Bids, Strong-Two Bids and New Suit Forcing. He owned the first playing card company to make plastic cards – Kem Cards.

In 1964, he was one of the three inaugural inductees into the ACBL Bridge Hall of Fame. We will never see another player like him.



"Four hearts is a very good bid ... but on some other hand"

Edgar Kaplan  
(renown and witty Vu-Graph commentator)

## The Only Chance\*

By Judith and Nicholas Gartaganis

Your expert opponents reach slam using an unscientific auction:

North	South
1♥	1♠
3♠	6♠

Contract: 6♠

Lead: ♣K

♠ A1093  
♥ AK1095  
♦ Q63  
♣ 9



♠ 7642  
♥ Q6  
♦ KJ  
♣ J10765

When dummy is tabled your reactions are mixed. You are happy to have the ♦KJ behind dummy's ♦Q, but you realize that opener's aggressive jump to 3♠ allowed the opponents to reach a slam your partners may not bid. Your four small spades are bound to be of some nuisance value, but even if partner has a singleton honour none of your spot cards are likely to generate a trick.

Do you agree with North's 3♠ bid? It's undoubtedly an aggressive choice, but with a singleton, good controls, and 109 combinations in both majors, it is a sensible option that will often allow you and partner to reach games (or slams) that others miss.

On partner's ♣K lead you play the Jack to clarify the situation. Declarer wins with the ♣A to play the ♠K on which partner discards the ♣3 (encouraging for clubs). After considerable thought declarer leads the ♥J and runs it to your Queen, your partner playing the ♥2 (showing an even number). Now what?

What do you know about declarer's hand? You can count 10 sure tricks: five spade tricks plus four heart tricks plus the ♣A.

Can partner have the ♦A? If so, then declarer jumped to slam with nothing in diamonds. Could declarer have a singleton diamond? Not likely. Declarer has five spades and not many clubs based on the opening lead and partner's discard. Placing declarer with the ♦A gets him up to 11 tricks.

What are your defensive options?

### Return a spade

If declarer has only one heart he can't pull trumps and run hearts since he will be a trick short. Is this likely to work? If you believe partner's carding (he has an even number of hearts - almost surely four) this means declarer started

with ♥Jx. Declarer can win your spade return in hand, ruff a club, pull trumps and run hearts to get to 12 tricks.

### Return a club forcing dummy to ruff

This is simply a variation of the prior option. Declarer ruffs in dummy, pulls trumps, runs hearts and claims 12 tricks.

### Return a heart

This play cuts declarer off from dummy's heart suit because in order to enjoy four heart tricks he has to pull all the trumps. This leaves him one critical trick short since you know that the ♦K is not singleton and there is no squeeze.

You duly return a heart and after long thought declarer tries to cash another heart which you ruff and he overruffs. No matter what declarer does now he cannot come to 12 tricks. As suspected, your partners did not bid the slam. Your correct assumptions and logical visualization of what might be your only chance to defeat the contract put 13 IMPs in your column rather than the opponents'.

The full deal was:

♠ A1093		♠ 7642
♥ AK1095		♥ Q6
♦ Q63		♦ KJ
♣ 9		♣ J10765
♠ --		♠ KQJ85
♥ 8432		♥ J7
♦ 108754		♦ A92
♣ KQ43		♣ A82

Declarer was a bit careless and embarked on a line of play that succeeds "only" 95% of the time. The guaranteed line of play is to win the ♣A, ruff a club, travel to hand with a trump, ruff a club with the ♠A, pull trumps and run the ♥J. This ensures 12 tricks against all distributions of the cards.

So what's the moral?

As declarer, take time to plan the play, especially when a contract looks easy. Otherwise, the opponents may make you pay for your mistake.

As defender, take time to try to conjure up a losing layout for declarer ... you may have only one chance to defeat a contract.

\* *The Only Chance* is an excellent bridge book by Eric Jannersten. There are more than 80 contracts that call on the reader to use his imagination to visualize a winning line of play.



## 2021 Ace of Clubs Awards

### Unit 390 Year-to-Date Standings - April 6<sup>th</sup>

<b>0 to 5</b>	1	Lana Lien	Calgary AB	14
	2	Gwenn Boryski	Calgary AB	10
	3	Gregory Hollingsworth	Strathmore AB	7
<b>5 to 20</b>	1	Eric Rosenstein	Calgary AB	20
	2	Marion Misura	Foothills AB	17
	3	Lana McFadden	Calgary AB	15
<b>20 to 50</b>	1	Harihara Mahadevan	Calgary AB	42
	2	Jay Peers	High River AB	27
	3	John Abra	Calgary AB	24
<b>50 to 100</b>	1	Robert Hemmingway	Okotoks AB	45
	2	Matt Bootle	Calgary AB	37
	3	Craig Bowyer	Calgary AB	29
<b>100 to 200</b>	1	Allan Tough	Calgary AB	95
	2	Barry Crozier	Cochrane AB	83
	3	Deborah Cripps	Calgary AB	47
<b>200 to 300</b>	1	Richard Cripps	Calgary AB	54
	2	Terry Kaufman	Calgary AB	49
	3	Meredith Degroat	Calgary AB	30
<b>300 to 500</b>	1	Howard Coren	Calgary AB	135
	2	Martine Parent	Calgary AB	62
	3	Beverley Erickson	Calgary AB	52
<b>500 to 1000</b>	1	Richard Piette	Calgary AB	128
	2	John (Mike) D Aguiar	Calgary AB	90
	3	Brent Muir	Calgary AB	86
<b>1000 to 1500</b>	1	Brigitte Tetzner	Calgary AB	135
	2	Janice Eliasson	Calgary AB	66
	3	Joseph Glazer	Calgary AB	58
<b>1500 to 2500</b>	1	Gail Godwin	Calgary AB	104
	2	Keith Falkenberg	Calgary AB	86
	3	Tom Nault	Calgary AB	77
<b>2500 to 3500</b>	1	Faiz Nadir	Calgary AB	69
	2	Dave Adelman	Calgary AB	60
	3	Lois Dunsmore	Calgary AB	55
<b>3500 to 5000</b>	1	Stephanie McAdam	Calgary AB	146
	2	Martin McDonald	Calgary AB	80
	3	Jadwiga Polujan	Calgary AB	65
<b>5000 to 7500</b>	1	Nicole Beauregard	Calgary AB	108
	2	Allan Simon	Calgary AB	57
	3	Elaine Stewart	Calgary AB	54
<b>7500 to 10,000</b>	1	Daniel Bertrand	Calgary AB	120
	2	Pierre Beauregard	Calgary AB	118
	3	Francesca Walton	Calgary AB	4
<b>Over 10,000</b>	1	Gerry Marshall	Calgary AB	87
	2	Steven Lawrence	Calgary AB	10

## 2021 Mini-McKenney Awards

### Unit 390 Year-to-Date Standings - April 6<sup>th</sup>

<b>0 to 5</b>	1	Lana Lien	Calgary AB	14
	2	Gwenn Boryski	Calgary AB	10
	3	Gregory Hollingsworth	Strathmore AB	7
<b>5 to 20</b>	1	Eric Rosenstein	Calgary AB	20
	2	Marion Misura	Foothills AB	17
	3	Lana McFadden	Calgary AB	15
<b>20 to 50</b>	1	Harihara Mahadevan	Calgary AB	42
	2	Jay Peers	High River AB	27
	3	John Abra	Calgary AB	24
<b>50 to 100</b>	1	Robert Hemmingway	Okotoks AB	45
	2	Matt Bootle	Calgary AB	37
	3	Craig Bowyer	Calgary AB	29
<b>100 to 200</b>	1	Allan Tough	Calgary AB	95
	2	Barry Crozier	Cochrane AB	83
	3	Deborah Cripps	Calgary AB	47
<b>200 to 300</b>	1	Richard Cripps	Calgary AB	54
	2	Terry Kaufman	Calgary AB	49
	3	Cindy Watt	Calgary AB	33
<b>300 to 500</b>	1	Howard Coren	Calgary AB	137
	2	Martine Parent	Calgary AB	89
	3	Beverley Erickson	Calgary AB	53
<b>500 to 1000</b>	1	Richard Piette	Calgary AB	128
	2	John (Mike) D Aguiar	Calgary AB	94
	3	Brent Muir	Calgary AB	86
<b>1000 to 1500</b>	1	Brigitte Tetzner	Calgary AB	135
	2	Janice Eliasson	Calgary AB	66
	3	Joseph Glazer	Calgary AB	58
<b>1500 to 2500</b>	1	Gail Godwin	Calgary AB	104
	2	Keith Falkenberg	Calgary AB	86
	3	Tom Nault	Calgary AB	77
<b>2500 to 3500</b>	1	Faiz Nadir	Calgary AB	69
	2	Dave Adelman	Calgary AB	60
	3	Lois Dunsmore	Calgary AB	55
<b>3500 to 5000</b>	1	Stephanie McAdam	Calgary AB	146
	2	Jadwiga Polujan	Calgary AB	81
	3	Martin McDonald	Calgary AB	80
<b>5000 to 7500</b>	1	Nicole Beauregard	Calgary AB	108
	2	Allan Simon	Calgary AB	57
	3	Elaine Stewart	Calgary AB	54
<b>7500 to 10,000</b>	1	Daniel Bertrand	Calgary AB	120
	2	Pierre Beauregard	Calgary AB	118
	3	Francesca Walton	Calgary AB	41
<b>Over 10,000</b>	1	Gerry Marshall	Calgary AB	90
	2	Steven Lawrence	Calgary AB	10

## Logic Trumps the Odds

By Ian Findlay

This deal was played in a recent team match on BBO. What appears as a simple play problem turns out to be a complicated decision as to which line of play to take. There are two big considerations. The first is what line offers the best mathematical probability, and the second is trying to logically assess what is going on at the table.

<u>South</u>	<u>West</u>	<u>North</u>	<u>East</u>
1NT*	Pass	3NT	All Pass

\* 11<sup>+</sup> - 14<sup>-</sup>

IMPs

Contract: 3NT

Lead: ♠3

♠ KQ4  
♥ A754  
♦ AJ10  
♣ 765

	N	
W	■	E
	S	

♠ 985  
♥ QJ63  
♦ 87  
♣ AKJ9

Partner took an aggressive action in opening 1NT which systemically shows at least a good 11 HCP. Playing IMPs, I agree 100%. Your points are concentrated and the AKJ9 combination is very strong. As responder, with 3-4-3-3 shape, I did not bother with Stayman to avoid giving the opponents extra information. My immediate 3NT bid hopefully made the opening lead and defence tougher. The play proceeded as follows:

The opponents played upside down count and attitude and their opening lead of the ♠3 against NT was attitude rather than 4<sup>th</sup> best. Declarer played the ♠K which held the trick as East contributed the ♠6. Now the ♥A was followed by a low heart to the Queen. Both opponents had hearts and West won the ♥K. He continued with the ♠A and the ♠7. East played ♠2 and ♠J. The ♠Q won the third round of spades and declarer led a heart to his Jack. West followed, East discarding the 3♦ which was encouraging in diamonds.

By cashing the ♠A and playing a third one, the defence clarified the spade position and cut communications between the West and East hands. Declarer could count eight tricks (two spades, three hearts, one diamond and two clubs) and had to decide how best to play for his ninth.

Here is the position with South to lead:

♠ --  
♥ 7  
♦ AJ10  
♣ 765

	N	
W	■	E
	S	

♠ --  
♥ 6  
♦ 87  
♣ AKJ9

There are three main lines of play.

Line 1 - Finesse in diamonds hoping the King or Queen is with West. You win the initial club return with the Ace and finesse in diamonds again. If the second diamond finesse loses you finesse the ♣J hoping East has the ♣Q.

Line 2 - Play the AK of clubs, travel to dummy via the ♥7 heart to play a club towards the Jack.

Line 3 - Play the AK of clubs and if nothing good happens (i.e. ♣Q appearing), play a diamond to the ten. Even if the ♣10 appears it is still correct to continue with a diamond to the ♦10 in case West has four clubs. You cannot recover if West has ♣Q10x.

Which line would you choose? We'll assume at this point that West has the long spade. Without considering at this time how the minor suits split and also ignoring for the moment the ♦3 encouraging signal played by East, the approximate odds are as follows:

Line 1: approximately 88%

75% (chance of ♦K or ♦Q onside)

+ 12.5% (probability of a winning club finesse when both diamond finesses fail)

[continued next page]

## Logic Trumps the Odds (continued)

Line 2: 70%

- 16% (if clubs are 6-0 or 5-1 on either side, since if West is 4-3-1-5 or 4-3-0-6, then a diamond will endplay East)
- + 16% (18% clubs are 3-3 with the Q♣ with East less about 2% when West has both diamond honours)
- + 30% (24% clubs 4-2 with East less about 2% when West has both diamond honours plus about 8% when West has ♣Qx)
- + 8% (24% x 5/15) (clubs 4-2 with West, but ♣Q with East)

Note if West has three clubs including the Queen, when he get in with the Q♣ he will cash his spade and exit a diamond and you will not be able to get back to your hand to enjoy the last club. It's easy to have this blind spot when trying to figure out the best line of play.

Line 3: 79%

This approach wins over Line 2 when West was dealt Queen fourth of clubs unless West also has both diamond honours. The odds are

- 16% (clubs 6-0 or 5-1)
- + 16% (18% clubs are 3-3 with the Q♣ with East less about 2% when West has both diamond honours)
- + 47% (48% clubs are 4-2 either way less about 1% when West has Qxxx of clubs and both diamond honours)

If Declarer had been clever enough to unblock the 7♥ on the third round of hearts he could have also taken advantage of the 10♣ being doubleton because he would still have a heart entry to the South hand in the event West wins the third round of clubs, cashes the 13<sup>th</sup> spade and continues with a diamond. However, giving up the ♥7 entry to dummy means that declarer cannot prevail with a double diamond hook because West will rise with his honour on the first round to cut declarer's communication.

Now let's re-examine our assessment of the distribution. Is assuming West held four spades with his three hearts reasonable? If West had only three spades, he may have chosen a heart lead from Kxx into the NT bidder rather than a spade from Axx. If West had a moderate 4-card minor (say Qxxx or better), he would likely have chosen that lead over a spade from Axxx (leading from an empty Ace into a NT bidder is usually not a success). Surely if West had a 5-card minor, that would have been his lead choice.

So that leaves East with three spades and two hearts. These two 'extra spaces' in the East hand cause the odds of Line 1 to go down slightly (more room for East to have both diamond honours), and the odds of Line 2 and Line 3 to go up slightly.

What about the distribution of the minor suits? Is West 3-3 in the minors? It seems quite possible.

And how might the minor suit honours be distributed? Would someone lead from Axxx of spades when holding Q10xx of clubs? There was no Stayman, so some might automatically lead a major, but as you see from this hand, not everyone bids Stayman when they have a four-card major (in Bird's wonderful book *Winning Notrump Leads*, he assumes that they do!). In addition, at trick six, East played the 3♦, a suit preference for diamonds. East might have done so with only one diamond honour, but both diamond honours seems more likely. This substantially lowers the odds that the double finesse in diamonds will be successful.

Many players would intuitively favour Line 1 (who has the time at the table to calculate all the odds ☺). I bet Zia would not be calculating the odds to find out the best line. He would be using logic.

Emanuel Lasker, who was the longest reigning chess world champion (1894-1921), had a famous quote. "When you see a good move, look for a better one". Here you would be rewarded for taking Line 3 (best) or even Line 2, the full deal being:

♠ KQ4											
♥ A754											
♦ AJ10											
♣ 765											
♠ A1073		♠ J62									
♥ K92		♥ 108									
♦ 6542		♦ KQ93									
♣ Q8		♣ 10432									
	<table border="1"> <tr><td></td><td>N</td><td></td></tr> <tr><td>W</td><td>■</td><td>E</td></tr> <tr><td></td><td>S</td><td></td></tr> </table>		N		W	■	E		S		
	N										
W	■	E									
	S										
	♠ 985										
	♥ QJ63										
	♦ 87										
	♣ AKJ9										



CALGARY DUPLICATE BRIDGE ASSOCIATION UNIT 390

FINANCIAL STATEMENTS

FOR THE YEAR ENDED

MARCH 31, 2020

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**Doug Mann, CA**  
134 Shawnee Rise SW  
Calgary Alberta T2Y 2S4

**To the Members of the Calgary Duplicate Bridge Association, ACBL Unit 390**

At the request of the Board of Directors of the Calgary Duplicate Bridge Association (the "Unit"), I have reviewed the Unit's Statement of Financial Position as at March 31, 2020 and the Statement of Operations and Net Assets for the year then ended.

These financial statements are the responsibility of the Board of Directors. My responsibility is to ensure that the financial statements are presented in accordance with Generally Accepted Accounting Principles for non-profit organizations and are not materially misstated. To that end, I:

- 1) Reviewed a selection of bank statements and related bank reconciliations;
- 2) Reviewed a selection of Sectional tournament revenue statements and agreed the related receipts and disbursements to the bank statements
- 3) Reviewed a selection of other disbursements for supporting documentation and approvals

Based on these procedures I believe that, with the exception of the failure to capitalize and amortize certain fixed assets as noted in the Treasurer's report, these financial statements are fairly stated in accordance with Generally Accepted Accounting Principles for non-profit organizations.



Doug Mann, CA

Calgary Alberta  
July 26, 2020

## CALGARY DUPLICATE BRIDGE ASSOCIATION UNIT 390

### STATEMENT OF FINANCIAL POSITION AS AT MARCH 31

	2020	2019
<b>ASSETS</b>		
<b>CURRENT</b>		
Cash	\$ 9,307	\$ 9,540
Term deposits	31,585	36,473
Prepaid expenses	<u>270</u>	<u>1,829</u>
	\$ 41,162	\$ 47,842
<b>LIABILITIES</b>		
<b>CURRENT</b>		
Accounts payable	\$ 512	\$ -
Deferred revenue	536	1,071
Funds held in trust	<u>3,669</u>	<u>3,669</u>
	4,717	4,740
<b>NET ASSETS</b>		
Members' equity	36,445	43,102
<b>TOTAL LIABILITIES AND NET ASSETS</b>	<b>\$ 41,162</b>	<b>\$ 47,842</b>

Approved by: \_\_\_\_\_ (Director)

Approved by: \_\_\_\_\_ (Director)

## CALGARY DUPLICATE BRIDGE ASSOCIATION UNIT 390

### STATEMENT OF OPERATIONS AND NET ASSETS

FOR THE YEAR ENDED MARCH 31

	2020	2019
<hr/>		
REVENUE		
Sectionals (see schedule)	\$ 743	\$ 6,429
ACBL rebates	5,103	5,024
Board duplicator revenue	540	990
Bridgemate lease payments	479	1,071
Donations	-	964
Equipment rental	4,220	2,705
Interest income	<u>684</u>	<u>1,278</u>
	11,769	18,461
<hr/>		
EXPENSES		
Special events	2,378	2,960
Meetings and hospitality	1,391	1,611
Office and general	2,393	2,171
Travel subsidies	3,550	1,950
New members & mentorship	1,072	1,077
New and replacement equipment	4,696	3,630
Free plays	792	742
Trailer and equipment	8	580
Bridge in schools	1,809	728
Trophies	<u>337</u>	<u>122</u>
	18,426	15,571
<hr/>		
Excess (shortfall) of revenues over expenses	(6,657)	2,890
NET ASSETS - Beginning of the year	43,102	40,212
<hr/>		
NET ASSETS - End of the year	\$ 36,445	\$ 43,102
<hr/>		



## **Sectional Revenues and Expenses - Fiscal Year Ended March 31, 2020**

	<b>Sectional #1</b>	<b>Sectional #2</b>	<b>Sectional #3</b>	<b>Sectional #4</b>	<b>2019-2020</b>	<b>2018-2019</b>	<b>2017-2018</b>
	<b>April 2019</b>	<b>Sept 2019</b>	<b>Oct 2019</b>	<b>Jan 2020</b>	<b>TOTAL</b>	<b>TOTAL</b>	<b>TOTAL</b>
Gross Tournament Fees Collected	\$ 13,140	\$ 17,048	\$ 14,412	\$ 18,114	\$ 62,714	\$ 41,005	\$ 50,081
Director's Deductions	(\$6,269)	(\$8,715)	(\$8,173)	(\$9,284)	(32,441)	(\$19,655)	(\$25,817)
Deposit to Unit	6,871	8,333	6,239	8,830	30,273	21,350	24,264
Expenses Paid by Unit	(6,968)	(6,553)	(7,191)	(8,818)	(29,530)	(14,921)	(15,400)
Net Profit or (Loss) to the Unit	(\$97)	\$1,780	(\$952)	\$12	\$743	\$6,429	\$8,864
Table Count	275.5	354.5	300.0	344.0	1,274	863.0	1,150.0